

LOWER SAVANNAH COUNCIL OF GOVERNMENTS

2016 Analysis of Impediments for Fair Housing



**Conducted by Civitas LLC.
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Executive Summary

The following Analysis of Impediments to Fair Housing Choice (AI) serves as a comprehensive look at fair housing issues in the Lower Savannah Region. The report includes an analysis of various demographic, economic, and housing indicators, a review of public and private sector policies that affect fair housing, and a review of the region's efforts to affirmatively further fair housing (AFFH) per federal law. This report is set up in three main sections: 1) Community Profile; 2) Public Sector Analysis; and 3) Fair Housing. A final section identifies the impediments to fair housing choice in the region and recommends actions that can be taken to address each of these impediments.

Located in southwestern South Carolina, the Lower Savannah Council of Governments (LSCOG) is a regional organization that coordinates cooperative development of the region as a whole among local governments. The Lower Savannah Region consists of six counties – Aiken, Allendale, Bamberg, Barnwell, Calhoun, and Orangeburg counties – comprising a total area of 3,981 square miles and containing a population of 317,082 in 2013, a growth of 5.5% since 2000.

With the rising pressure to create affordable housing in Lower Savannah, the region faces barriers and impediments such as discrimination in the effort to reach fair housing for all residents seeking homes. To ensure that all residents in the region are protected under state and local law, and to adhere with the Department of Housing and Urban Development (HUD) regulations on fair housing as required by HUD entitlement grants, the Lower Savannah Council of Governments has taken steps to promote fair housing, educate its leadership, staff, and residents on what it defines as fair housing and discrimination in housing, what steps it must take to overcome the barriers identified, and what the consequences are for those who do not adhere to a policy of fair housing and non-discrimination.

This report provides an analysis of the most recent data available from the Home Mortgage Disclosure Act (HMDA) database. HMDA data provides insight into the mortgage lending

practices and trends throughout the Lower Savannah region. In 2013, there were roughly 10,450 single family home mortgage applications, refinance or home improvements that were submitted with nearly 5,000 of those applications resulting in a loan origination – a 48% approval rate. Throughout the region, Black or African American applicants had a higher denial rate than White applicants; 41% of Black or African Americans were denied for conventional single-family home purchases, while just 17% of White applicants were denied for the same type of loan. The leading cause of loan application denial was overwhelmingly a lack of credit history followed closely by high debt-to-income ratios.

The conclusion of this analysis has identified six current impediments to fair housing choice. For each impediment, recommendations and outcome measures have been identified for activities that can help to alleviate these impediments moving forward. The current impediments to fair housing choice are:

Impediment 1: Lack of Sufficient Affordable Housing Options

Impediment 2: Poor Credit History is Preventing Home Ownership Opportunities

Impediment 3: Lack of Sufficient Handicap Accessible Housing Units & Special Needs Housing

Impediment 4: Concentrations of Racial/Ethnic Segregation and Housing Problems

Impediment 5: Lack of Fair Housing Awareness

Impediment 6: Lack of Transportation Options

Methodology

The Analysis consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within the six (6) counties of the Lower Savannah Region. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the region, with a particular focus on those that affect housing and special needs populations;
- Public and private organizations that impact housing issues in the region and their practices, policies, regulations and insights relative to fair housing choice;
- The range of impediments to fair housing choice that exist within both the urban center communities and other areas of the region;
- Specific recommendations and activities for the region to address any real or perceived impediments that exist; and
- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the region.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the Housing and Community Development Consolidated Plan for Lower Savannah, the previous Analysis of Impediments to Fair Housing Choice and other policy documents. Stakeholder input and observations were incorporated as well.

Additional quantitative data were obtained from sources including U.S. Census Bureau reports, American Community Survey data (ACS), the Division of Research and Statistics of the SC Budget and Control Board, the US Department of Housing and Urban Development (HUD), the National Low Income Housing Coalition (NLIHC), the SC Housing Finance and Development Authority, the Federal Financial Institutions Examinations Council (FFIEC), the SC Department of Employment and Workforce (SCDEW), the South Carolina Human Affairs Commission (SCHAC), the South Carolina Regional Housing Authority No. 3 (SCRHA3), the Aiken Housing Authority (AHA) and the SC Department of Health and Environmental Control (SCDHEC). Interviews and focused research requests were conducted with State and local public and private sector representatives from area banking, lending, insurance, real estate, property management, educational, health, community service, and neighborhood organizations.

Purpose of Fair Housing

Fair housing has long been an important issue in American urban policy – a problem born in discrimination and fueled by growing civil unrest that reached a boiling point in the Civil Rights Movement. The passing of the Fair Housing Act in 1968 was a critical step towards addressing this complex problem, but it was far from a solution. Since the passing of the Act, community groups, private businesses, concerned citizens, and government agencies at all levels have worked diligently to battle housing discrimination. The Fair Housing Act mandates that HUD ‘affirmatively further fair housing’ through its programs. Towards this end, HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

As part of the HUD-mandated Consolidated Planning process, the Lower Savannah Council of Governments adopted its Five Year Consolidated Plan in 2011. The Five Year Consolidated Plan represents an assessment of the economic and social state of the region, as well as local government policies and programs aimed at improving the living environment of its low and moderate-income residents. The Strategic Plan includes a vision for the region that encompasses the national objectives of the Community Development Block Grant (CDBG) program and is accompanied by a first year Action Plan that outlines short-term activities to address identified community needs. As part of the planning process, Lower Savannah must also affirmatively further Fair Housing and undertake Fair Housing planning. This process includes the preparation of an Analysis of Impediments to Fair Housing Choice.

This 2016 Analysis of Impediments to Fair Housing Choice is an in-depth examination of potential barriers, challenges and opportunities for housing choice for Lower Savannah residents on a regional scale. Impediments to Fair Housing are defined as any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice. Fair Housing

Choice is the ability of persons of similar income levels – regardless of race, color, religion, national origin, disability, gender, or familial status – to have the same housing choices.

The Analysis of Impediments is an integral component of the fair housing planning process and consists of a review of both public and private barriers to housing choice. It involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction. It provides documentation of existing, perceived and potential fair housing concerns and specific action strategies designed to mitigate or eliminate obstacles to housing choice for the residents. The Analysis is intended to serve as a strategic planning and policy development resource for local decision makers, staff, service providers, the private sector, and community leaders in the region. As such, this Analysis of Impediments will ultimately serve as the foundation for fair housing planning in the region.

The long-term objective of this Analysis of Impediments to Fair Housing Choice is to make housing choice a reality for residents of the Lower Savannah through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing situation in the region and assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued elimination of discriminatory practices if any are found to exist. The sections that follow provide a brief overview of the legal and conceptual aspects of fair housing planning and policy.

Fair Housing Concepts

Housing choice plays a critical role in influencing individuals' and families' abilities to realize and attain personal, educational, employment and income potential. The fundamental goal of HUD fair housing policy is to make housing choice a reality through sound planning. Through its ongoing focus on Fair Housing Planning, HUD "is committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing." Among the recurring key concepts inherent in fair housing planning are:

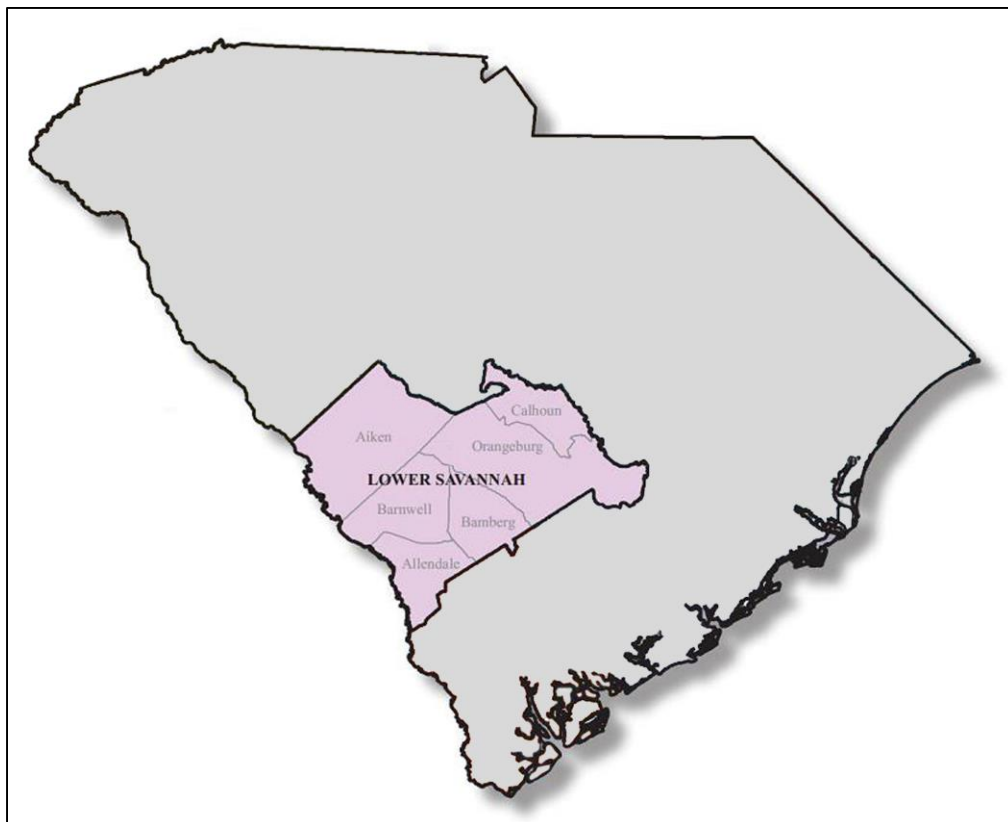
- *Affirmatively Further Fair Housing (AFFH)* – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in addressing impediments and the realization of fair housing choice.
- *Affordable Housing* – Decent, safe, quality housing that costs no more than 30% of a household's gross monthly income for utility and rent or mortgage payments.
- *Fair Housing Choice* – The ability of persons, regardless of race, color, religion, national origin, disability, gender, or familial status, of similar income levels to have the same housing choices.
- *Fair Housing Planning (FHP)* – Fair Housing Planning consists of three components: the *Analysis of Impediments*, a detailed *Action Plan* to address identified impediments, and a monitoring process to assess progress in meeting community objectives. FHP consists of a close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.
- *Impediments to Fair Housing* – Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of

restricting, housing choice or the availability of housing choice.

- *Low and Moderate Income* – Defined as 80% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Very low-income* is defined as 50% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Poverty level income is defined as 30% or below median household income.
- *Private Sector* – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners, and developers.
- *Public Sector* – The public sector for the purpose of this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

Lower Savannah Region: Community Profile

The goal of the community profile is to paint a picture of the current demographic, economic, and housing framework of the Lower Savannah region in order to aid decision makers in affirmatively furthering fair housing. The Community Profile is broken into two key sections: the Demographic and Economic Profile, and the Housing Profile. The Demographic and Economic profile looks at the region from the perspective of its people, exploring variables such as race and ethnicity, age, disability status, income, employment, and poverty. The Housing Profile looks at the area's housing stock from various angles such as home values, rents, housing cost burden, vacancy, and substandard housing to provide a snapshot of the physical environment of the six counties in the Lower Savannah region. Together, these pieces provide a data-driven snapshot of the region that will empirically ground fair housing planning efforts.



The primary geographic focus for the Community Profile is the six counties: Aiken, Allendale, Barnwell, Bamberg, Calhoun and Orangeburg. Highlights are peppered throughout the analysis for the purpose of comparison.

Demographic and Economic Profile

Population

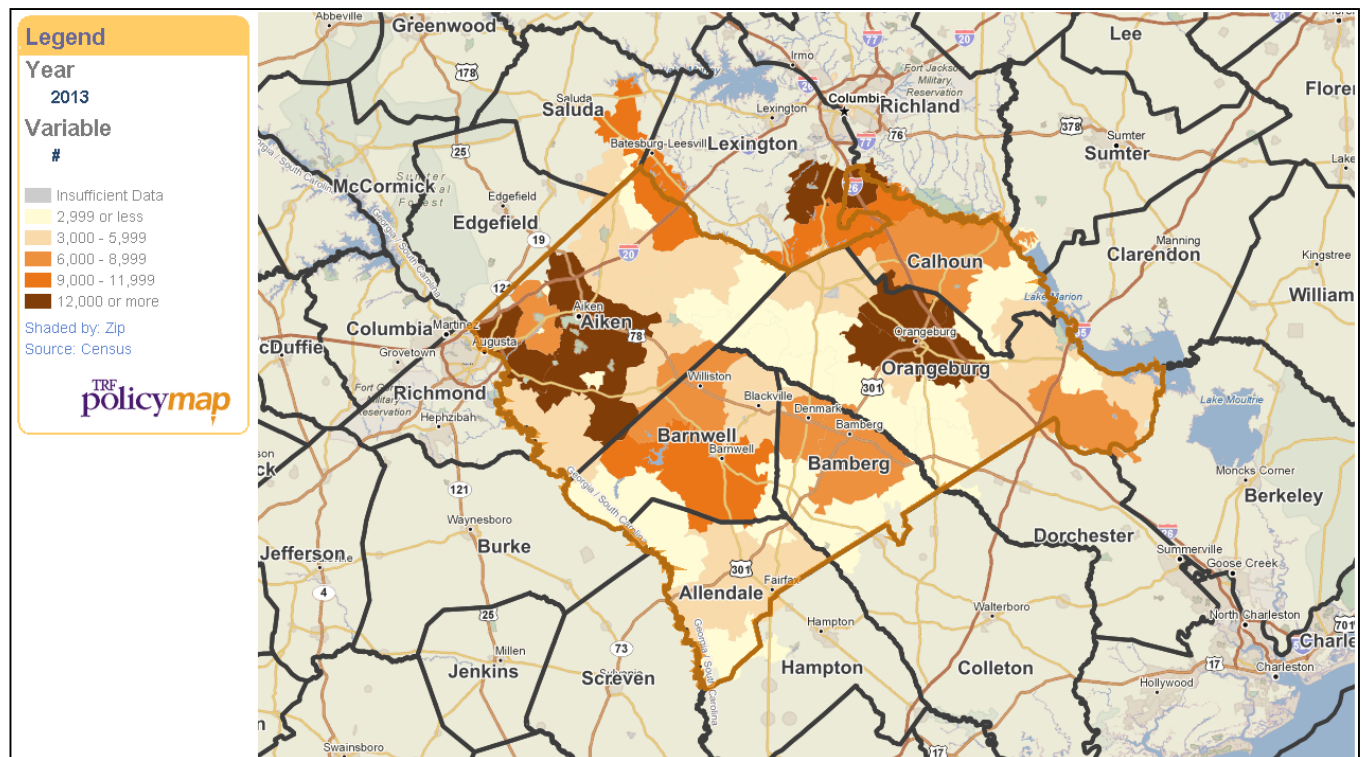
The current population of the Lower Savannah region is 317,082, according to 2009-2013 American Community Survey 5-Year Estimates. This represents a 5.5% growth since 2000. The State growth rate for the same period was 16.6% - more than three times that of the Lower Savannah Region. The data table below details population change in the Lower Savannah Region and the State of South Carolina between 2000 and 2013.

TABLE: Population - 2000 to 2013			
	2000	2013	% Change 2000-2013
Aiken	142,552	161,710	13.4%
Allendale	11,211	10,214	-8.9%
Bamberg	16,658	15,814	-5.1%
Barnwell	23,478	22,399	-4.6%
Calhoun	15,185	15,109	-0.5%
Orangeburg	91,582	91,836	0.3%
Lower Savannah	300,666	317,082	5.5%
South Carolina	4,012,012	4,679,602	16.6%
Source: 2000 Census DP-1, 2009-2013 ACS 5-Year Estimate DP05			

Although the cumulative growth rate for Lower Savannah from 2000 to 2013 was 5.5%, only two counties – Aiken and Orangeburg – had a positive growth rate. The population of Aiken County grew 13.4% over these 13 years, and Orangeburg County grew by a mere 0.3%. The counties of Allendale, Bamberg, Barnwell and Calhoun all witnessed a decline in total population during the period, with Allendale experiencing almost a 9% decline.

The following map geographically displays the distribution of the population throughout the Lower Savannah region. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations.

MAP: Population



According to the map above and the 2013 ACS, the largest concentrations of population are in Aiken, Orangeburg, and northern Calhoun Counties. The shifting population demographics noted above, along with this varying concentration of population, clearly indicate the need for a multi-faceted approach to housing. There is not a one-size-fits-all approach to fair housing choice that will work for the Lower Savannah region as a whole. There are both high-income, densely populated urban communities and lower-income, sparsely populated areas whose residents need access to fair housing. It is imperative that the programs and policies developed to meet these diverse housing needs of the area are tailored to particular communities within the region.

Age

Like the rest of South Carolina, demographic data from the Lower Savannah region indicate an increasingly older population. In 2013, elderly 65 years and older were 15.8% of the total population in Lower Savannah. That represents an increase of 21.5% from 2000, when people aged 65 and older made up 13% of the total population. The largest age cohort in the region was 45 to 54 years with 14.3% of the total population (45,277 persons).

The region's median age is just 1.6 years older than the statewide median, though the population of the region is aging at a faster rate than the balance of South Carolina. In 2013 the median age in Lower Savannah was 39.7 according to American Community Survey 5-Year Estimates. This represents a 10.3% increase in the median age since the 2000 Census when the median age was 36 years of age. In comparison, over the same period the statewide median age in South Carolina only increased 7.6%, going from 35.4 to 38.1 years. The table below breaks down population data by age cohort for Lower Savannah.

TABLE: Lower Savannah Age Distribution		
Age Cohort	Number of People in Age Group	Percent of People in Age Group
	Six County Region	
Under 5 years	19,741	6.2
5 to 9 years	19,589	6.2
10 to 14 years	20,409	6.4
15 to 19 years	22,386	7.1
20 to 24 years	22,391	7.1
25 to 34 years	36,904	11.6
35 to 44 years	36,913	11.6
45 to 54 years	45,277	14.3
55 to 59 years	22,562	7.1
60 to 64 years	20,929	6.6
65 to 74 years	29,133	9.2
75 to 84 years	15,596	4.9
85 years and over	5,252	1.7
Median Age	39.7	N/A
Source: 2009-2013 ACS		

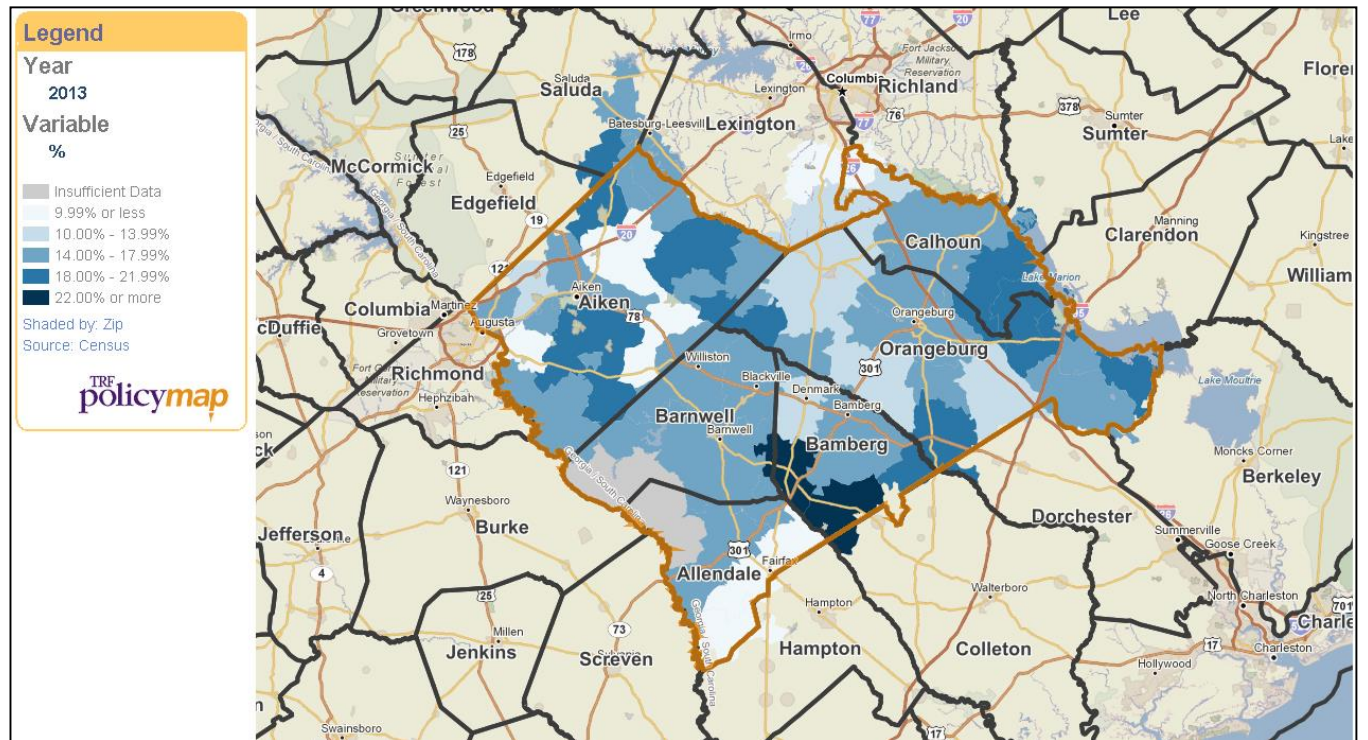
Elderly

Where housing is concerned, the needs of people aged 65 and over are particularly important. As people age they may require new types of social services, healthcare, and housing, and as communities across the nation grow proportionately older, the needs of the elderly become an increasingly important aspect of both public and private decision-making. Central to these evolving needs is access to housing options that are decent, safe, affordable, accessible, and located in proximity to services and transportation. Housing is one of the most essential needs of the elderly because the affordability, location, and accessibility of where they live will directly impact their ability to access health and social services. – both in terms of financial cost and physical practicality. With a population growing older at rates higher than the state as a whole, housing issues among the elderly will become increasingly salient to Lower Savannah policy makers in the years to come.

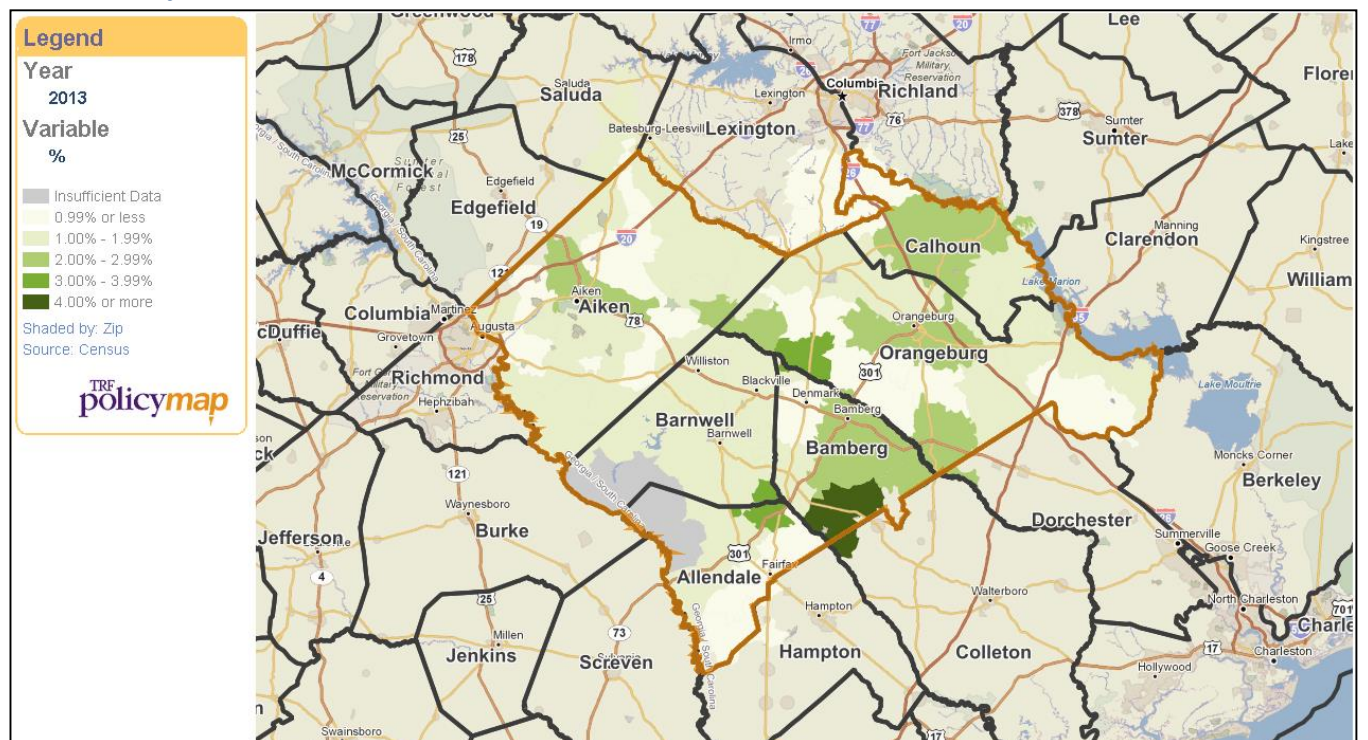
People aged 65 and over comprise a higher percentage of Lower Savannah's population than that of South Carolina as a whole. Approximately 15.8% of the region's population was over the age of 65 (49,981 persons) - compared to the state at 14.2% (2009-2013 ACS). Furthermore, 1.7 percent of the region's population was aged 85 years and over (5,252 persons) – compared to 1.5% the state as a whole. Unlike the concentrations of population, the percentage of elderly persons in each county varied only slightly: 15.9% in Aiken, 14% in Allendale, 16.6% in Bamberg, 14.6% in Barnwell, 17.3% in Calhoun, and 15.5% in Orangeburg.

The following two maps highlight the geographic distribution of the elderly population throughout the Lower Savannah region. The first map details the distribution of those aged 65 and older; the second map details the distribution of those aged 85 and older. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations. Note that Bamberg County has the highest concentration of both groups.

MAP: Elderly - 65 and Older



MAP: Elderly - 85 and Older



Age Dependency Ratios

Age dependency ratios relate the number of working-aged persons to the number of dependent-aged persons (children and the elderly). An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. These indicators provide insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and the elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce. It is important to note that these measures are not entirely precise – not everyone under the age of 18 or over 65 is economically dependent, and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are still helpful indicators in gauging the directional impacts of shifting age structures.

TABLE: Age Dependency Ratio			
Lower Savannah Region Counties	Old-age Dependency Ratio	Child Dependency Ratio	Age Dependency Ratio
Aiken	26.0	36.9	62.9
Allendale	21.8	33.6	55.3
Bamberg	26.9	35.0	61.9
Barnwell	24.2	42.4	66.6
Calhoun	28.3	34.9	63.2
Orangeburg	25.3	37.3	62.6
South Carolina	22.7	36.8	59.5
Source: 2009-2013 ACS, S0101			

Given the shifting demographics discussed in the previous sections, the age dependency ratios across the region will continue to rise in the Lower Savannah. A 2010 US Census report on aging trends in the United States provides insight into the extent of the coming shift in the United

States: “By 2030, all of the baby boomers will have moved into the ranks of the older population. This will result in a shift in the age structure, from 13 percent of the population aged 65 and older in 2010 to 19 percent in 2030.” As this shift occurs, the working age population will simultaneously be shrinking. Sixty percent of the nation’s population was aged 20-64 in 2010. The Census estimates that by “2030, as the baby boomers age, the proportion in these working ages will drop to 55 percent.”¹

Being mindful of these changes in old-age dependency ratios is especially important for communities with declining populations, such as the four Lower Savannah counties of Allendale, Bamberg, Barnwell, and Calhoun. A shrinking working age population means fewer workers producing goods and services, and consequently generating less tax revenue. An aging population also increases demand for social services, healthcare, and housing for the elderly. The intersection of these two trends presents a unique challenge for communities in the coming years.

¹ US Census Bureau, *The Next Four Decades: The Older Population in the United States: 2010 to 2050*. Retrieved from: <https://www.census.gov/prod/2010pubs/p25-1138.pdf>

Race and Ethnicity

According to the 2013 ACS 5-Year Estimates, Whites comprised 52.5% of the population, Blacks or African Americans comprised 40%, and all other races made up less than 8% in Lower Savannah. Approximately 3.4% of the population identify as ethnically Hispanic (persons can identify as both ethnically Hispanic and racially as another group). The table below provides a detailed breakdown of the racial and ethnic composition of the Lower Savannah as compared to South Carolina as a whole.

TABLE: Racial and Ethnic Composition				
Race	Lower Savannah	Percentage	South Carolina	Percentage
White	172,471	52.5	3,144,146	67.2
Black or African American	131,456	40.0	1,298,534	27.7
American Indian and Alaska Native	814	0.2	14,732	0.3
Asian	2,205	0.7	61,097	1.3
Native Hawaiian and Other Pacific Islander	40	0	2,128	0.0
Some other race	6,018	1.8	74,130	1.6
Two or more races	4,078	1.2	84,835	1.8
Hispanic or Latino (of any race)	11,201	3.4	241,448	5.2
Source: 2009-2013 ACS DP05				

While Whites were the most prominent race in the Lower Savannah region, racial groups varied in concentration across the counties. Black or African American persons were the predominant race in Allendale (73.9%), Bamberg (62.5%), and Orangeburg (62.4%) counties. The largest concentration of Individuals identifying as Hispanic or Latino was in Aiken County (5%). All other races had low and comparable distribution of population.

TABLE: Racial and Ethnic Composition County Breakdown

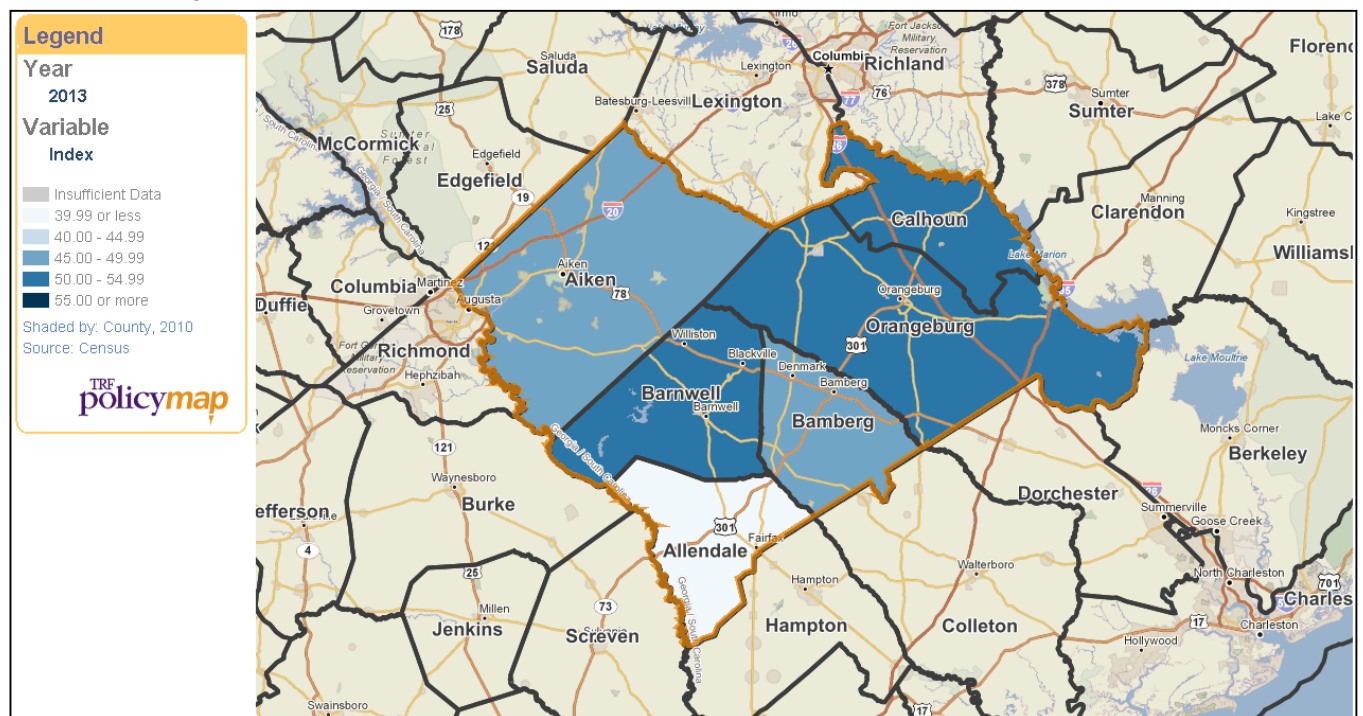
	Aiken		Allendale		Bamberg	
Race	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
White	112,436	69.5%	2,467	24.20%	5,696	36.00%
Black or African American	40,272	24.9%	7,552	73.90%	9,876	62.50%
American Indian and Alaska Native	269	0.2%	3	0.00%	0	0.00%
Asian	1,181	0.7%	0	0.00%	72	0.5%
Native Hawaiian and Other Pacific Islander	21	0.0%	0	0.00%	0	0.0%
Some other race	4,799	3.0%	180	1.80%	101	0.60%
Two or more races	2,732	1.7%	12	0.10%	69	0.40%
Hispanic or Latino (of any race)	8,065	5.0%	255	2.5%	164	1.0%
	Barnwell		Calhoun		Orangeburg	
Race	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
White	11,774	52.60%	8,367	55.40%	31,731	34.60%
Black or African American	10,139	45.30%	6,325	41.90%	57,292	62.40%
American Indian and Alaska Native	86	0.40%	22	0.10%	434	0.50%
Asian	93	0.40%	5	0.00%	854	0.9%
Native Hawaiian and Other Pacific Islander	0	0.00%	0	0.00%	19	0.00%
Some other race	139	0.60%	113	0.70%	686	0.70%
Two or more races	168	0.80%	277	1.80%	820	0.90%
Hispanic or Latino (of any race)	456	2.0%	468	3.1%	1,793	2.0%
Source: 2009-2013 ACS DP05						

Data note: Persons can identify as both ethnically Hispanic and racially as another group.

Diversity

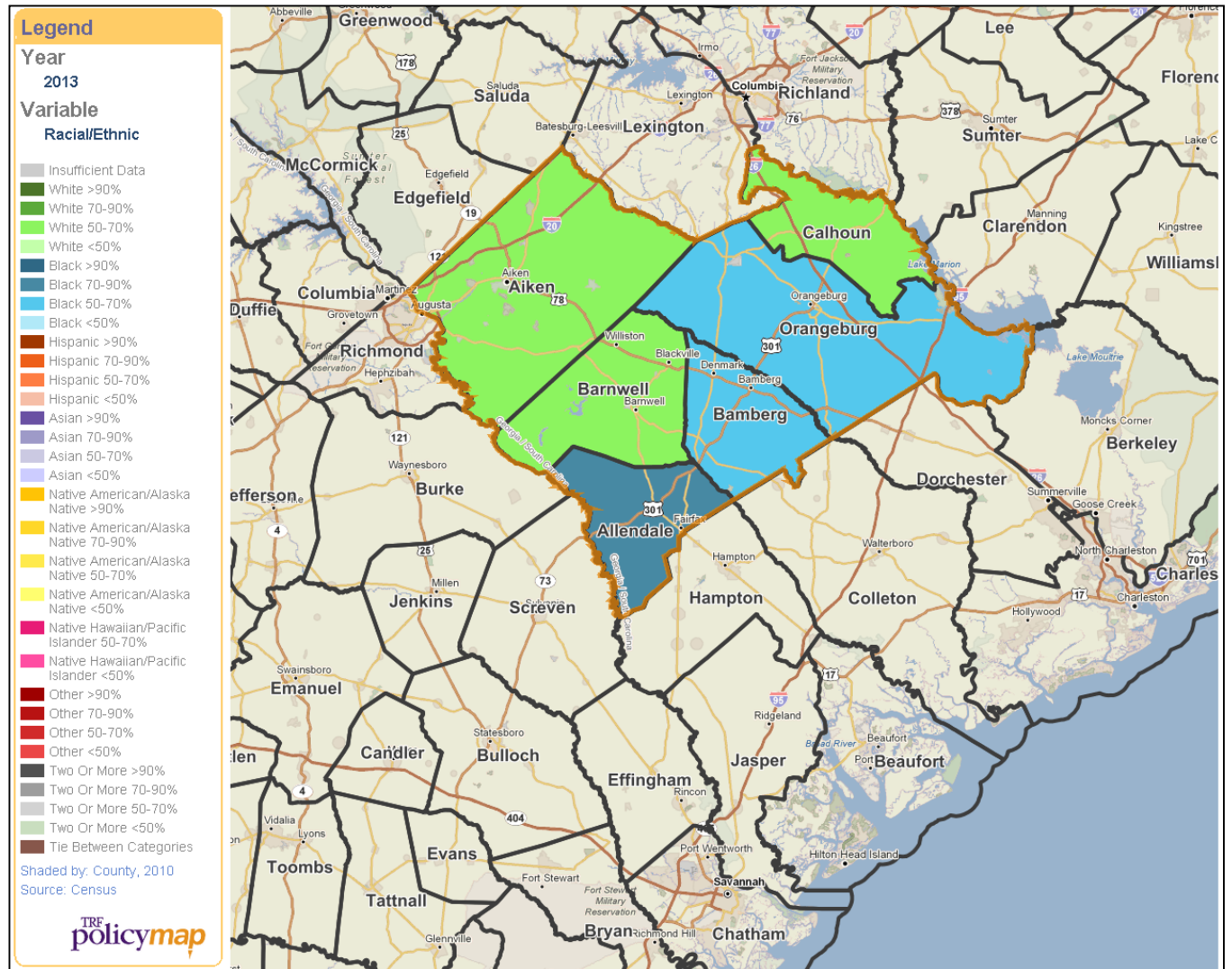
The following map displays the Diversity Index ranking for counties throughout Lower Savannah, based on data from Policy Map. As Policy Map explains: “The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2009-2013. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers.”

MAP: Diversity Index



Allendale County clearly has the lowest diversity index in the region, which is not surprising given almost $\frac{3}{4}$ of its population is of the same race. Barnwell, Calhoun, and Orangeburg counties have index scores above 50, suggesting they are the most homogeneous in the region.

MAP: Diversity – Predominant Race



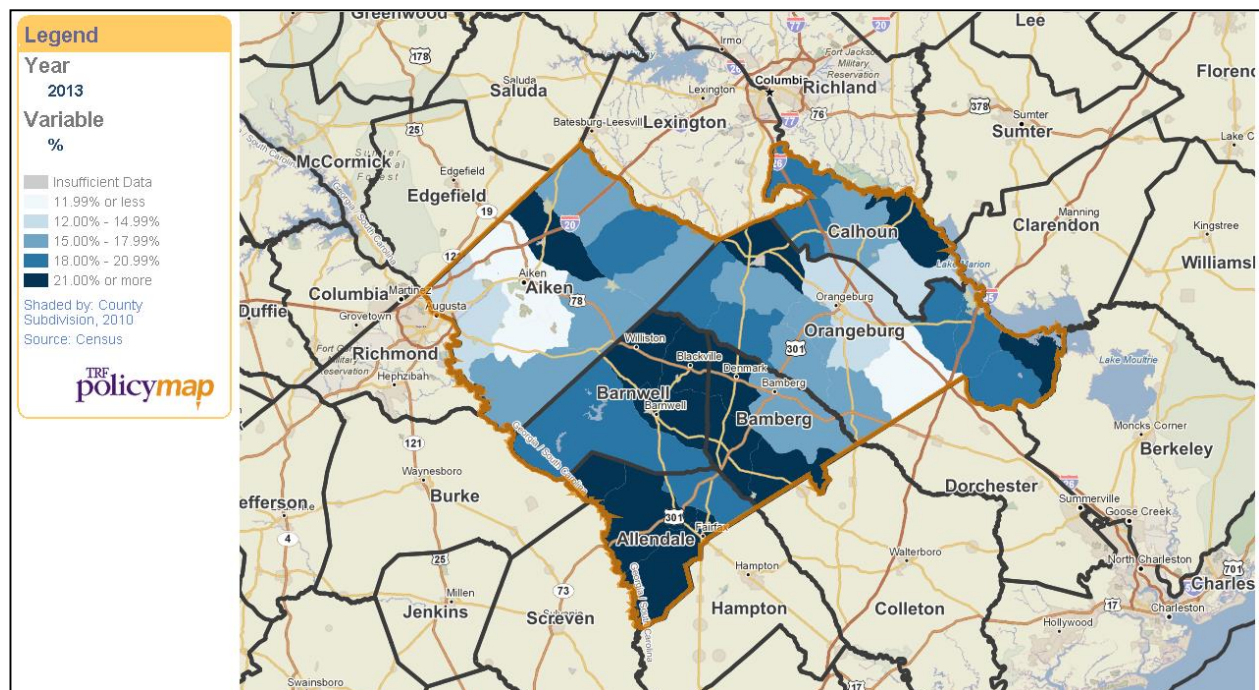
The diversity map above provides a visual representation of the predominant race within each county in the region. Aiken, Barnwell, and Calhoun counties are predominantly White, while Allendale, Bamberg, and Orangeburg counties are predominantly Black or African American. Although race is just one factor affecting fair housing choice, it is a useful tool in understanding the demographics of individual counties across the region.

Disability

In addition to having overcome barriers such as housing discrimination and difficulty in finding accessible units, people with disabilities face financial hardships at much higher rates than the average person. An estimated 16.2 percent (50,803 people) of the total population of the Lower Savannah had a disability of some sort, and only 27.4% of those of working age are employed. Unfortunately, accessible and affordable housing remains firmly out of reach for a large portion of the disabled population.

The map below shows the distribution of people with a disability in the Lower Savannah. Like many of the variables studied in this analysis, the concentration of people with a disability is disproportionate across the region. Allendale and Bamberg counties had large areas where people with disability make up 21 percent or more of the total population, while parts of Aiken and Orangeburg counties have less than 12 percent of the population with a disability.

MAP: Persons with Disability



The tables below provide data on the number of people with a disability in Lower Savannah, broken down by age and county. All six counties in the region had a disability rate higher than the state, but there was significant county-to-county variation. Allendale, Bamberg, and Barnwell counties boast disability rates over 21%, while Aiken, Calhoun, and Orangeburg counties range from 14.1% to 17.7%.

As is usual across the country and the state, the elderly experience a higher rate of disability across the board in comparison to other age cohorts, however in Bamberg and Barnwell elderly people experience a disproportionately higher percentage of disabled than the region as a whole.

TABLE: Disability and Age County Breakdown

	Aiken		Allendale		Bamberg	
Race	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Persons with a disability	22,579	14.1%	2,084	22.9%	3,384	21.6%
Under 5 years	0	0.0%	0	0.0%	0	0.0%
5 to 17 years	1,377	5.2%	130	8.1%	130	5.1%
18 to 64 years	11,727	11.9%	1,253	22.8%	1,915	19.8%
65 years and older	9,475	37.7%	701	50.4%	1,339	52.3%
	Barnwell		Calhoun		Orangeburg	
Race	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Persons with a disability	5,005	22.6%	2,654	17.7%	15,097	16.6%
Under 5 years	16	1.1%	0	0.0%	3	0.1%
5 to 17 years	351	8.4%	161	6.8%	901	6.0%
18 to 64 years	2,959	22.2%	1,407	15.3%	7,916	14.1%
65 years and older	1,679	54.4%	1,086	43.0%	6,277	45.1%
Source: 2009-2013 ACS S1810						

TABLE: Disability and Age

Race	Lower Savannah	Percentage	South Carolina	Percentage
Persons with a disability	50,803	16.2%	637,041	13.9%
Population under 5 years	19	0.1%	2,134	0.7%
Population 5 to 17 years	3,050	5.8%	41,099	5.3%
Population 18 to 64 years	27,177	14.1%	348,831	12.2%
Population 65 years and over	20,557	42.3%	244,977	37.8%
Source: 2009-2013 ACS S1810				

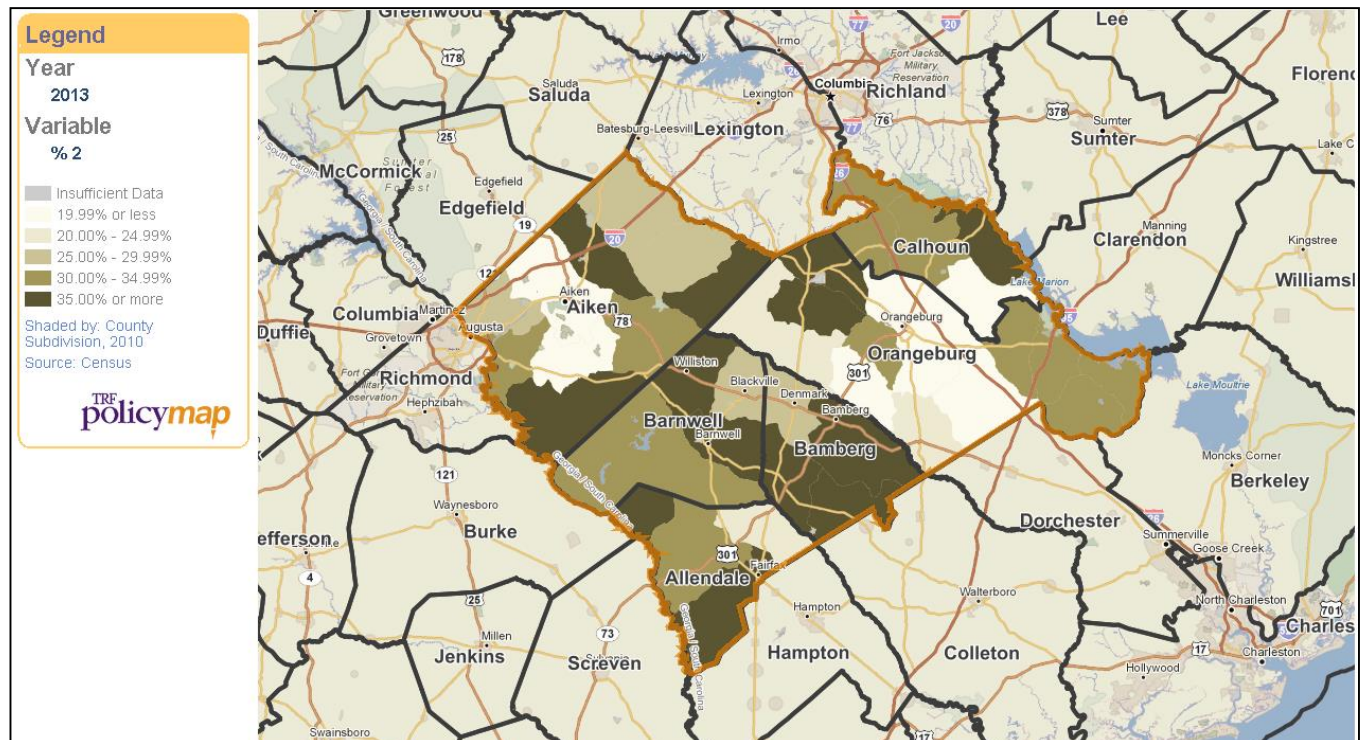
The following table provides data on the extent of disabilities among different racial and ethnic groups for both the Lower Savannah region and the state as a whole. With the exceptions of Asians and Native Hawaiian/Other Pacific Islanders, all of the region's minorities experience disabilities at rates higher than the statewide rates for their race or ethnicity.

TABLE: Disability and Race

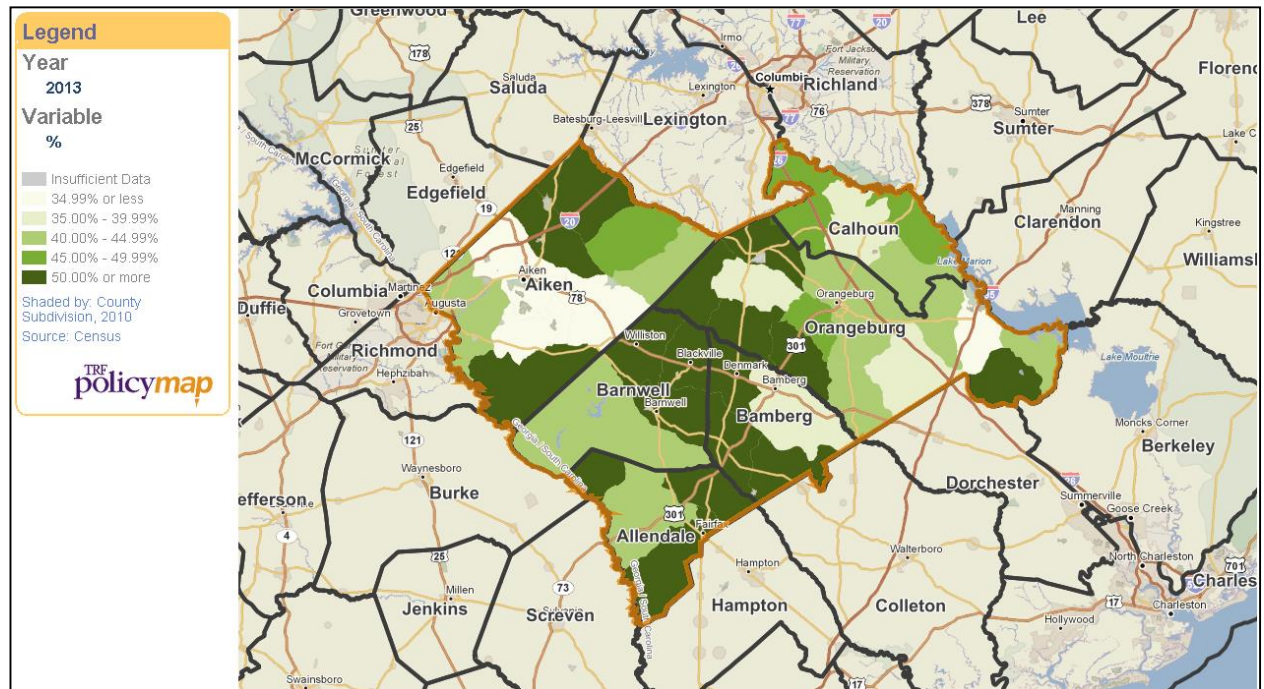
Race	Lower Savannah	Percentage	South Carolina	Percentage
White	27,467	16.1%	430,471	13.9%
Black or African American	21,860	16.9%	187,770	14.9%
American Indian and Alaska Native	313	38.6%	3,080	21.6%
Asian	65	3.0%	3,151	5.3%
Native Hawaiian and Other Pacific Islander	0	0.0%	198	10.0%
Some other race	260	4.3%	2,633	3.7%
Two or more races	838	20.6%	9,738	11.9%
Hispanic or Latino (of any race)	842	7.5%	11,900	5.1%
Source: 2009-2013 ACS S1810				

For many people, the struggle to find affordable housing is compounded by the need for housing that can accommodate a disability – particular for the elderly, the unemployed, and people living in poverty. The following series of maps highlights the geographical distribution of the disabled population across differing variables. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations.

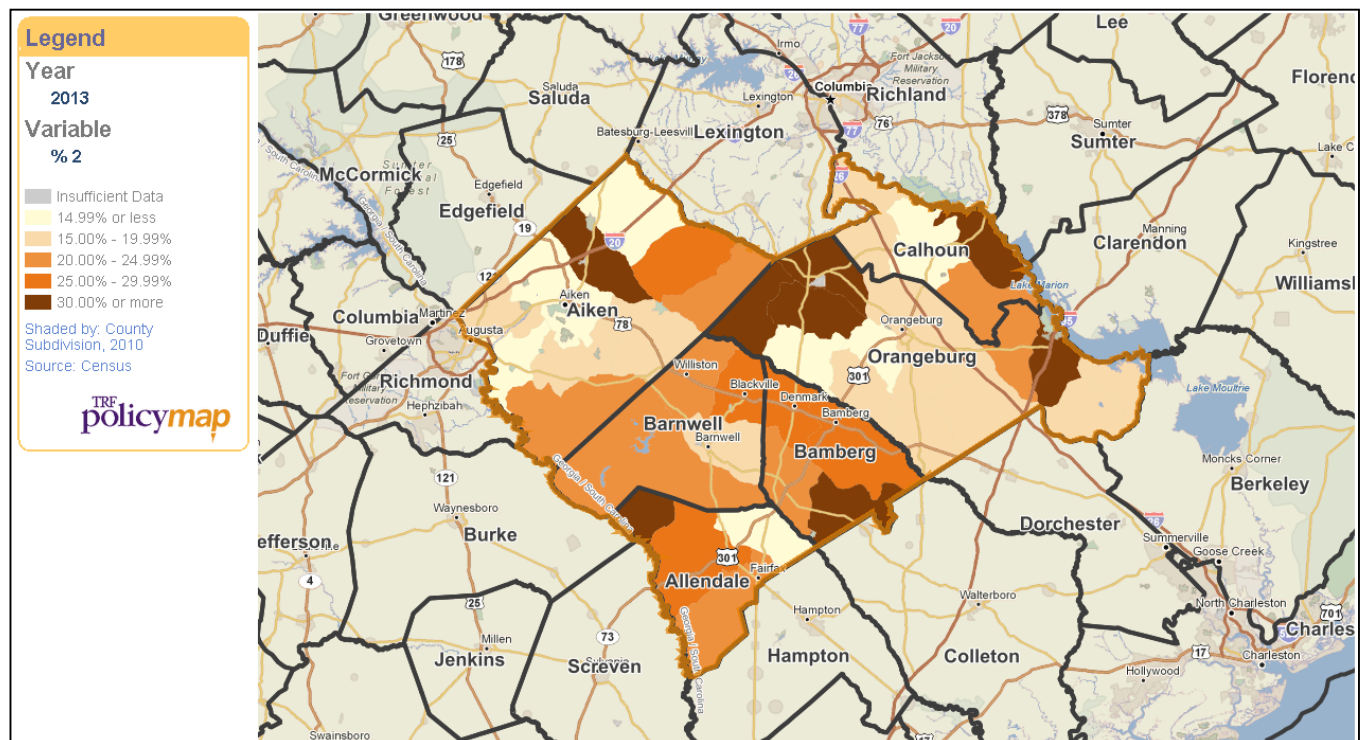
MAP: Unemployed with a Disability



MAP: Elderly with Disability



MAP: Living in Poverty with Disability



In its latest report *Priced Out in 2014*, Technical Assistance Collaborative (TAC), a leading organization studying housing affordability problems experienced by people with disabilities, found in the state of South Carolina the average Supplemental Security Income (SSI) monthly benefit payment was \$721, which was 86% of the monthly average rent for a one-bedroom rental unit in the state. This makes it very difficult for a single adult household relying on SSI benefits to find decent and safe affordable housing without another form of income or rental assistance. While addressing the issue nationally, TAC states, “The disparity between rental housing costs and the monthly income of a person living solely on Supplemental Security Income (SSI) payments affects the daily lives of millions of non-elderly adults with disabilities. In 2014, approximately 4.9 million adults with disabilities aged 18-64 received income from the SSI program. Unless they have rental assistance, or are living with other household members who have additional income, virtually everyone in this group has tremendous difficulty finding housing that is affordable.” (Source: *Priced Out in 2014*, Technical Assistance Collaborative)

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by other federal agencies. Based on Section 504, the housing authorities in the Lower Savannah region are required to provide 504-compliant locations to the residents they serve. Currently, the Lower Savannah Council of Governments region falls in the jurisdiction of South Carolina Housing Authority #3, which oversees 825 public housing units. While not all the residents of these units have a disability, the properties continue to be maintained and updated to comply with 504 compliance regulations.

HUD also lists multi-family units accessible to disabled persons in a state-wide inventory survey conducted in 2009. The following units in the region are disabled occupancy eligible:

- Aiken County
 - Aiken Apartments, Inc – 20 Units
 - Croft House, Inc – 60 Units (Elderly and Disabled)

- Northgate Apartments – 20 Units
- Barnwell County
 - Barnwell IV, Inc – 24 Units (Elderly and Disabled)
 - Country Trend, Inc – 8 Units (Elderly and Disabled)
- Calhoun County
 - Calhoun County Housing Inc – 16 Units
- Orangeburg County
 - Amelia Village Elderly Housing – 44 Units (Elderly and Disabled)
 - Arbor Pointe – 20 Units
 - Orangeburg Housing, Inc – 16 Units

Another resource for the residents in the region is the Aging, Disability, Transportation, and Resource Center (ADTRC), which provides information and assistance to residents of the region on a myriad of topics related to aging, disabilities, and other related topics. The Center combines programs related to public and human service transit with information and assistance to link to other health and human related resources, benefits, and options. The ADTRC system that schedules rides to medical appointments is particularly beneficial for disabled persons in poverty who have greater difficulty navigating public transportation and are less likely able to purchase a personal vehicle and drive themselves. Finally, there are nearly 51,000 persons over the age of 16 years with a disability in Lower Savannah region according to the 2013 ACS. While finding an accurate count of handicap and disability accessible units is difficult, based on related activities conducted through HUD, and from the findings in the *Priced Out in 2014* report from TAC, the number of accessible units for disabled persons is highly inadequate.

Income

According to 2009-2013 American Community Survey figures, the median household income (MHI) in Lower Savannah was \$39,573. This was less than the statewide MHI of \$44,779. Median household income also grew more slowly in the Lower Savannah region than the state as whole from 2000 with 19.6 percent – approximately 1.2 percent less.

TABLE: Median Household Income			
County/Region	2000	2013	Percent Change 2000-2013
Aiken	37,889	44,509	17.5
Allendale	20,898	25,252	20.8
Bamberg	24,007	31,483	31.1
Barnwell	28,591	35,231	23.2
Calhoun	32,736	40,704	24.3
Orangeburg	29,567	34,110	15.4
Lower Savannah	33,091	39,573	19.6
South Carolina	37,082	44,779	20.8
Source: 2009-2013 ACS			

Among the six Lower Savannah counties, Aiken has the highest MHI with \$44,509 followed by Calhoun with a \$40,704 MHI. On the other end, Allendale County has an MHI of only \$25,252 – over a third less than the regional MHI. Bamberg County households experienced the fastest growing MHI with 31.1 percent increase from 2000 to 2013, however they also earned over 20 percent less than the regional average.

The map on the following page displays the geographical distribution of median household income throughout Lower Savannah. Lighter colored shades represent areas with lower MHI and darker shades represent areas with higher MHI. There is a clear concentration of wealth in Aiken

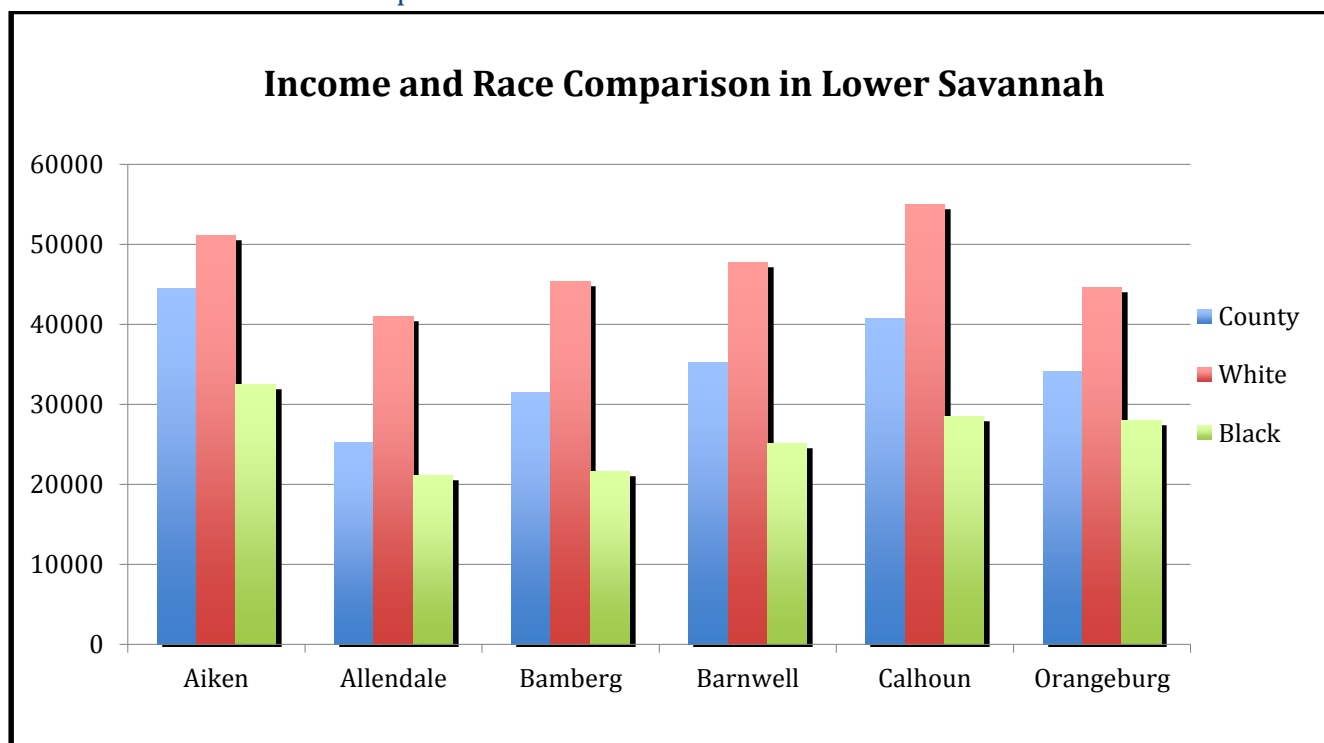
MAP: Median Household Income



Income and Race

While the 2013 Lower Savannah region-wide median household income was approximately \$39,573, there was a significant disparity among different racial and ethnic groups in the region. Whites, the largest racial group in Lower Savannah, had an MHI higher than the regional median in all six counties. Blacks or African Americans, the second largest racial group in the region, had an MHI lower than the countywide MHI in all six counties. Asians in Aiken and Orangeburg had an MHI higher than the countywide MHI as well as Two or more races in Aiken. All other races and ethnicities earned less than the countywide MHI in all counties, and in some cases significantly. The chart below displays the difference of MHI between Whites and Blacks and in comparison to the county.

CHART: Income & Race Comparison



Data Source: 2009-2013 American Community Survey 5-Yr Estimates

The table below breaks down income and race in all six counties of the Lower Savannah region.

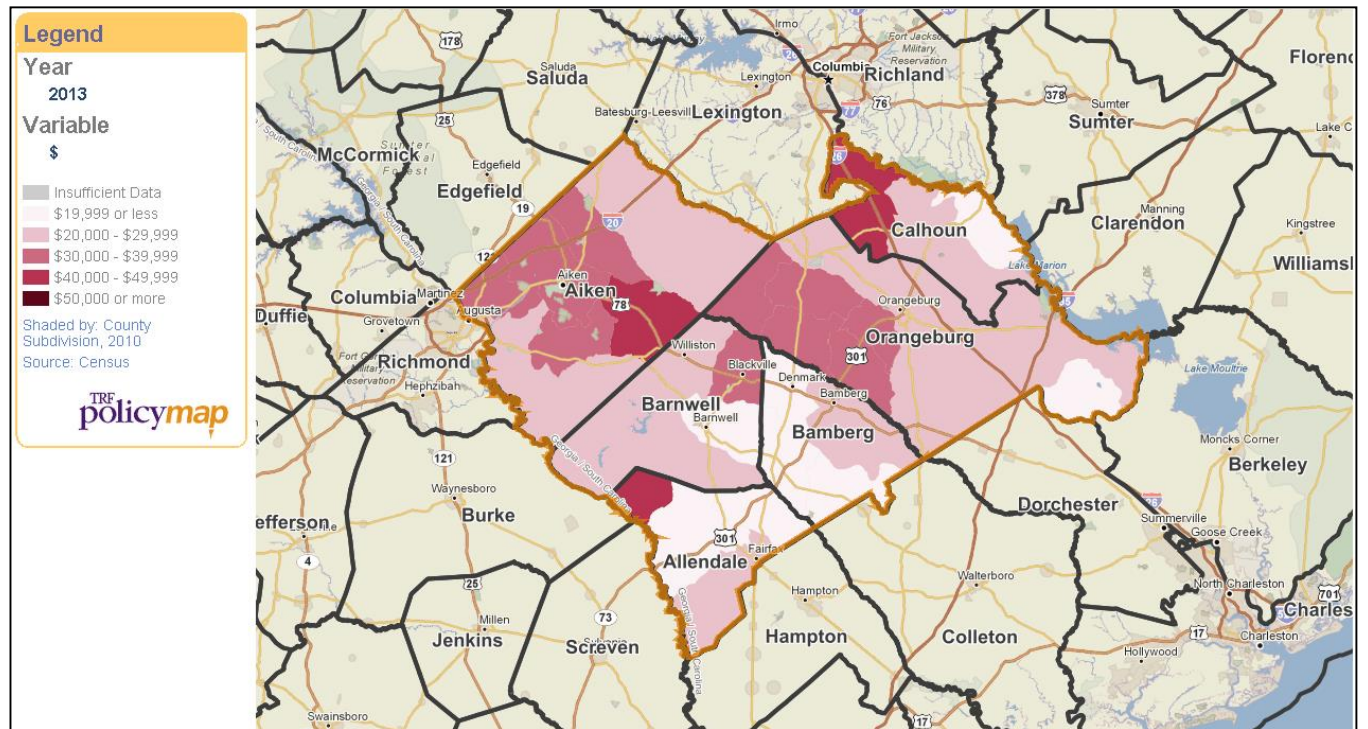
TABLE: Income and Racial / Ethnic Composition County Breakdown			
	Aiken	Allendale	Bamberg
Race	Estimate	Estimate	Estimate
White	51,164	41,058	45,379
Black or African American	32,511	21,162	21,599
American Indian and Alaska Native	24,884	N/A	N/A
Asian	58,311	N/A	N/A
Native Hawaiian and Other Pacific Islander	N/A	N/A	N/A
Some other race	18,319	38,462	N/A
Two or more races	49,300	N/A	N/A
Hispanic or Latino (of any race)	28,833	36,875	N/A
	Barnwell	Calhoun	Orangeburg
Race	Estimate	Estimate	Estimate
White	47,719	55,011	44,610
Black or African American	25,145	28,500	28,046
American Indian and Alaska Native	15,455	N/A	34,536
Asian	7,426	N/A	67,722
Native Hawaiian and Other Pacific Islander	N/A	N/A	N/A
Some other race	19,861	N/A	21,202
Two or more races	24,911	39,063	33,214
Hispanic or Latino (of any race)	16,500	26,949	20,833
Source: 2009-2013 ACS S1903			

Data note: According to data from the 2009-2013 ACS 5-Year Estimates, MHI was not available for various races throughout the 6 county region.

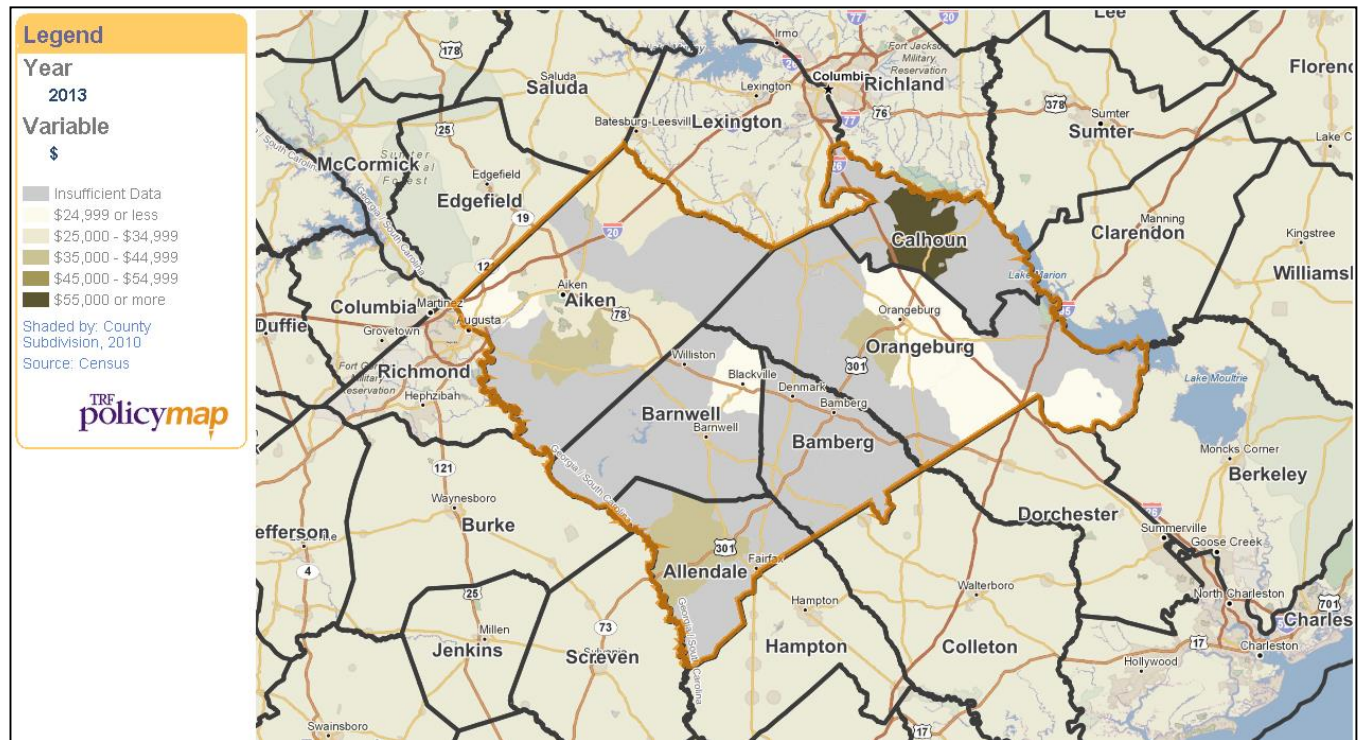
MAP: Median Household Income – White Households



MAP: Median Household Income – Black or African American Households



MAP: Median Household Income – Hispanic or Latino Households



Poverty

According to 2009-2013 American Community Survey figures, the poverty rate for all individuals in Lower Savannah was approximately 21.9 percent, which was higher than the statewide rate of 18.1 percent. From 2000 to 2013 the poverty rate in the region increased 23 percent; during the same time period the state poverty rate grew 28.4 percent.

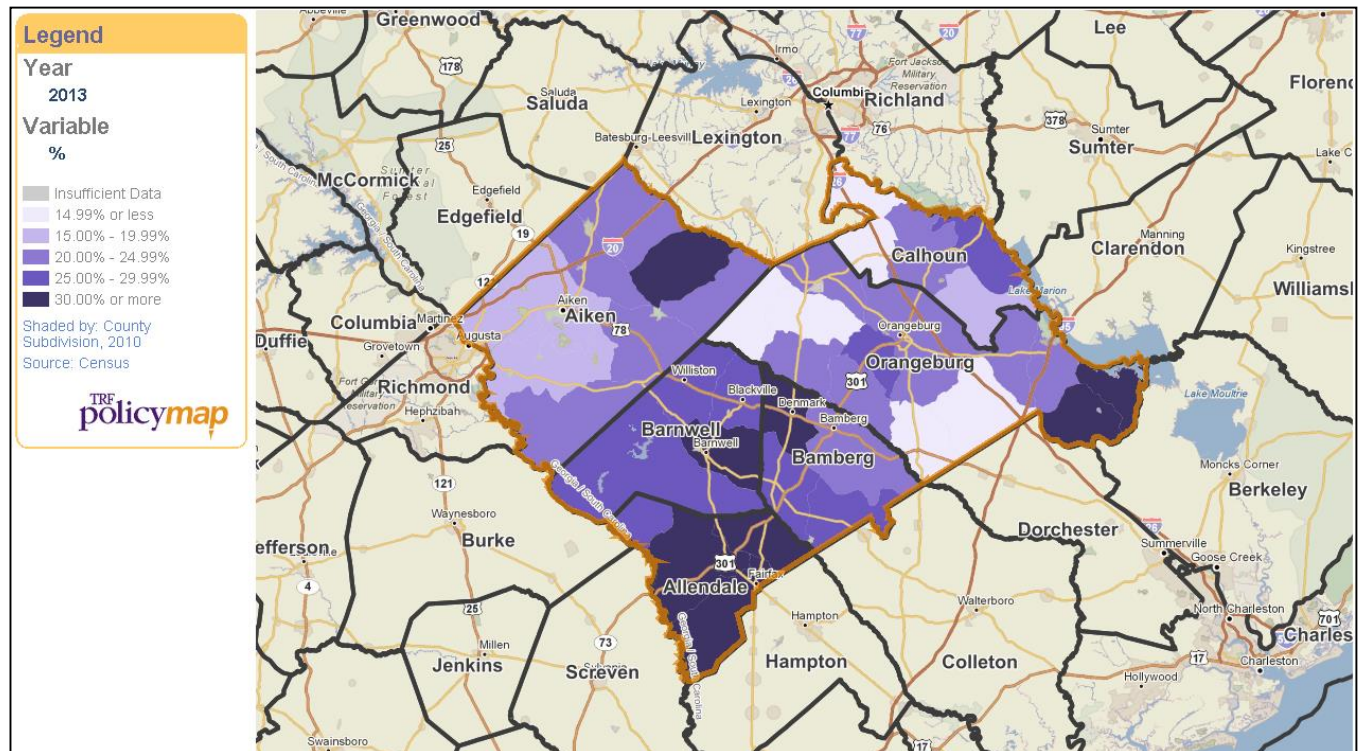
TABLE: Poverty Rate			
Area	Percentage of population in poverty 2000	Percentage of population in poverty 2013	Percent change 2000-2013
Lower Savannah	17.8%	21.9%	23.0%
South Carolina	14.1%	18.1%	28.4%
Source: Census 2000, 2009-2013 ACS			

Like most of the other variables in this analysis, the poverty rate among the population was distributed unevenly throughout the region. Some counties had very high poverty rates (for example, Allendale County with 36%) while others saw significantly lower poverty rates among their populations (Calhoun County has the lowest poverty rate among the six Lower Savannah region counties at 18.2%).

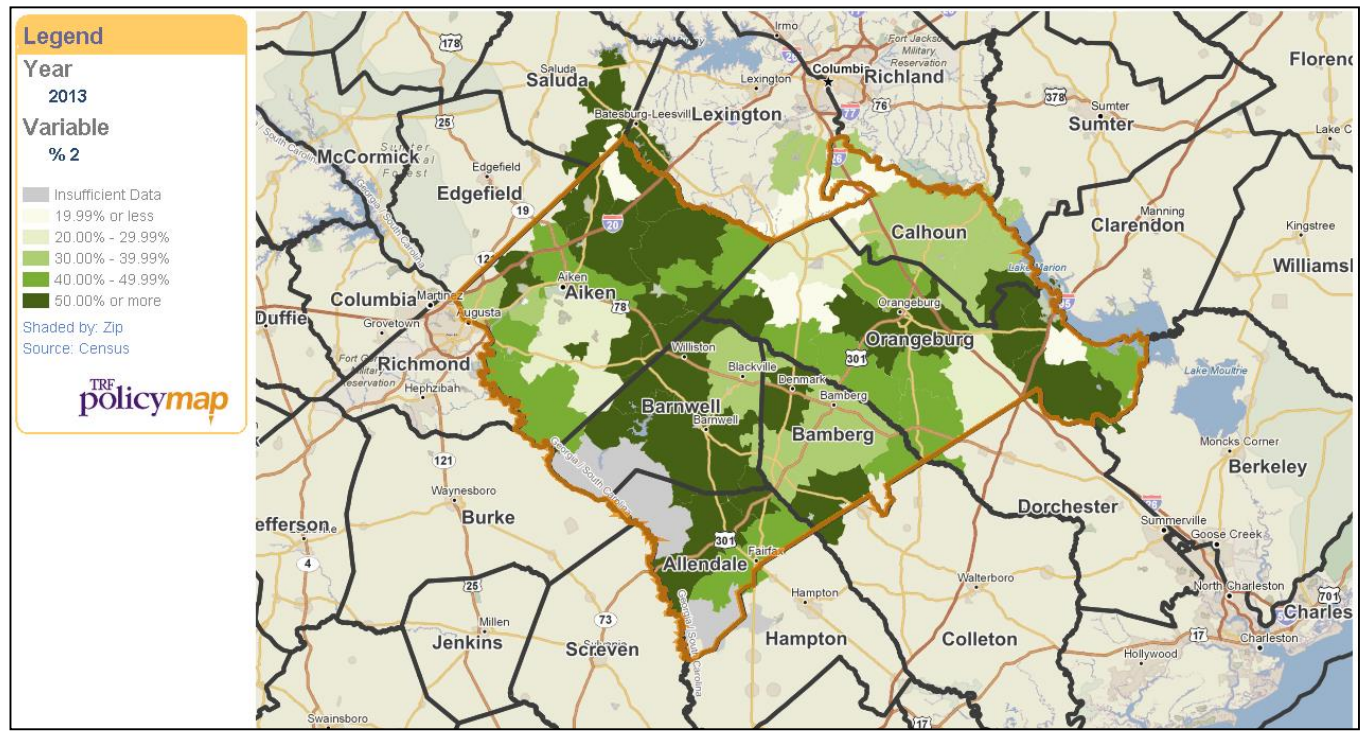
TABLE: Poverty by County Breakdown			
County	Estimate	Persons Below Poverty Level	Percentage Below Poverty Level
Aiken	158,903	30,089	18.9%
Allendale	9,061	3,258	36.0%
Bamberg	14,835	4,088	27.6%
Barnwell	22,072	6,412	29.1%
Calhoun	14,995	2,727	18.2%
Orangeburg	88,415	20,992	23.7%
Source: 2009-2013 ACS			

The following series of maps below displays the geographical distribution of poverty throughout Lower Savannah. In the following maps, the lighter shaded areas represent a smaller percent of families in poverty and the darker shaded areas represent more families in poverty.

MAP: Percentage of Population in Poverty

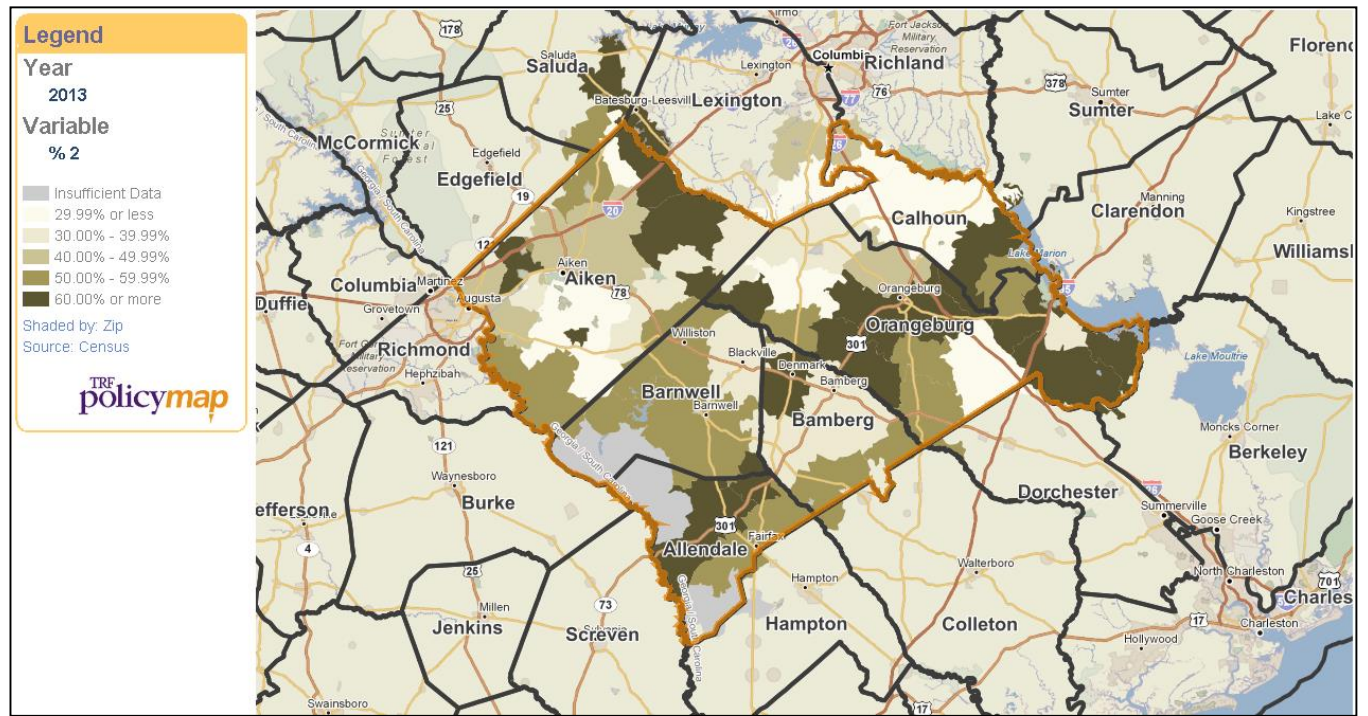


MAP: Percentage of Single Head of Households, with Children, in Poverty



There are high concentrations of single headed families with children in poverty throughout the region.

MAP: Percentage of Single, Female Head of Household, with Children, in Poverty



High concentrations of single female-headed families with children in poverty can be located all throughout the region.

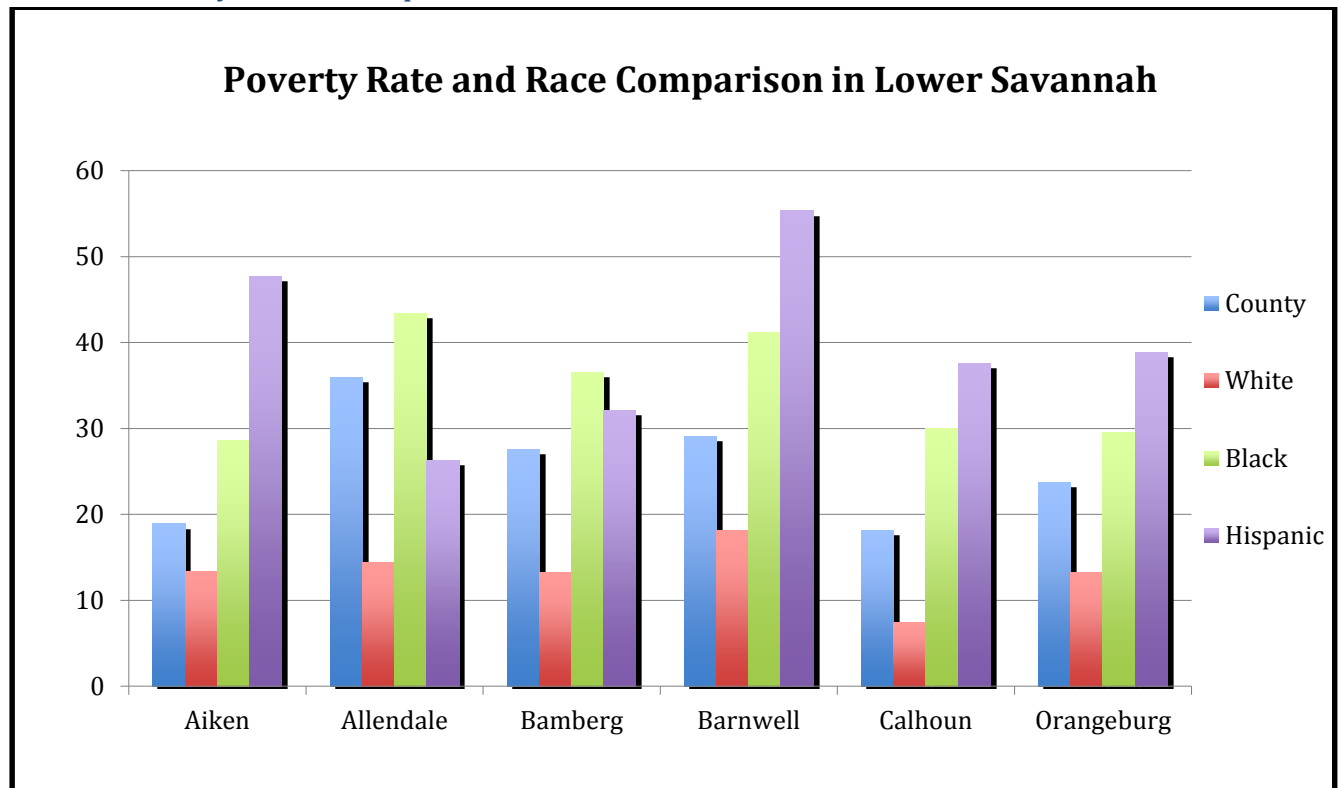
Poverty and Race

The 2013 region-wide poverty rate was 21.9 percent, but there was significant disparity among differing racial and ethnic groups. Whites, the largest racial group in Lower Savannah, had a lower poverty rate than the regional rate. In comparison, Blacks and African Americans and individuals identifying ethnically as Hispanic experienced poverty rates higher than the regional rate in all six counties – in some cases at more than twice the poverty rate.

TABLE: Poverty and Racial / Ethnic Composition County Breakdown						
	Aiken		Allendale		Bamberg	
Race	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
White	14,906	13.4%	304	14.4%	737	13.2%
Black or African American	11,203	28.6%	2,933	43.4%	3,295	36.5%
American Indian and Alaska Native	131	48.7%	0	N/A	0	N/A
Asian	109	9.4%	0	N/A	0	0.0%
Native Hawaiian and Other Pacific Islander	21	100.0%	0	N/A	0	N/A
Some other race	3,166	66.5%	21	12.1%	35	37.2%
Two or more races	553	20.3%	0	0.0%	21	35.6%
Hispanic or Latino (of any race)	3,793	47.7%	65	26.3%	50	32.1%
	Barnwell		Calhoun		Orangeburg	
Race	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
White	2,107	18.2%	613	7.4%	4,120	13.2%
Black or African American	4,128	41.2%	1,884	30.0%	16,093	29.6%
American Indian and Alaska Native	67	77.9%	0	0.0%	140	32.3%
Asian	59	63.4%	0	0.0%	45	5.3%
Native Hawaiian and Other Pacific Islander	0	N/A	0	N/A	19	100.0%
Some other race	51	36.7%	96	85.0%	152	22.3%
Two or more races	0	0.0%	134	48.4%	423	54.0%
Hispanic or Latino (of any race)	252	55.3%	176	37.6%	667	38.9%
Source: 2009-2013 ACS						

The following chart visually compares the 2013 poverty rate of Whites, Blacks and African Americans and individuals that identify ethnically as Hispanic against the county poverty rate. Data was not available for all other races.

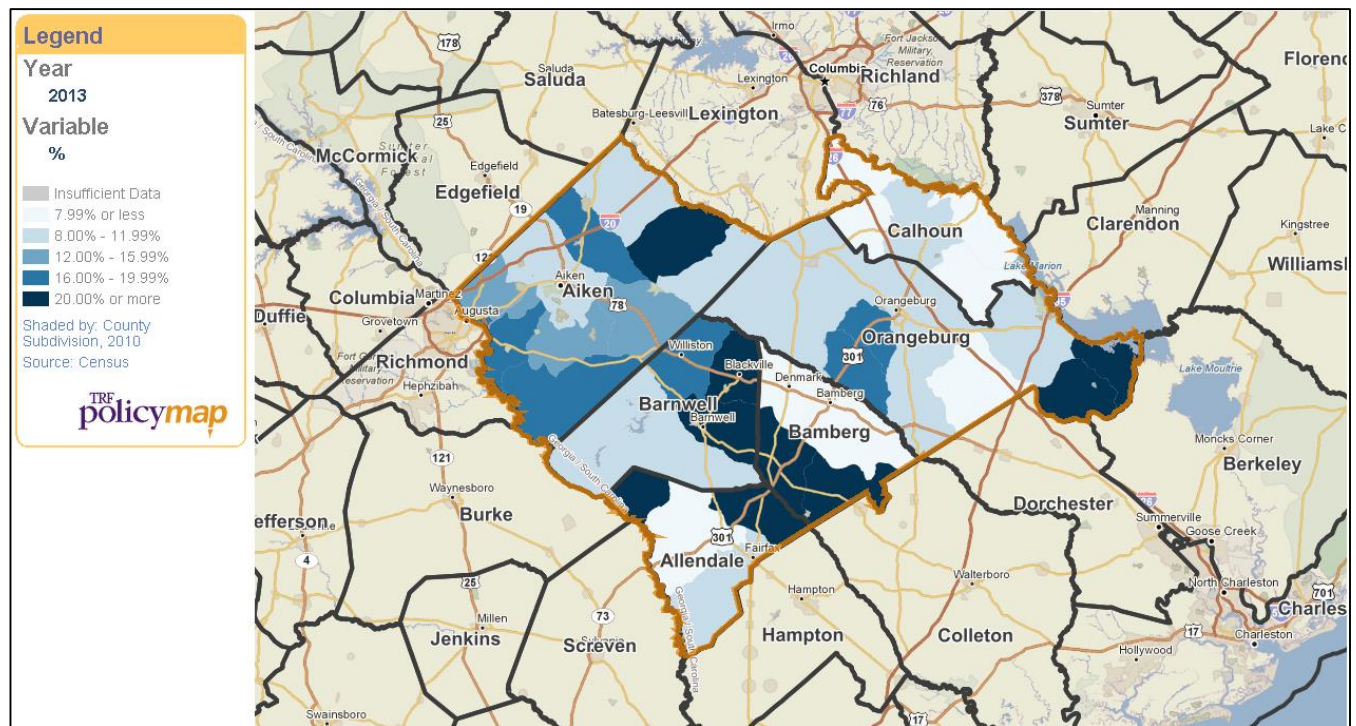
CHART: Poverty & Race Comparison



Data Source: 2009-2013 American Community Survey 5-Yr Estimates

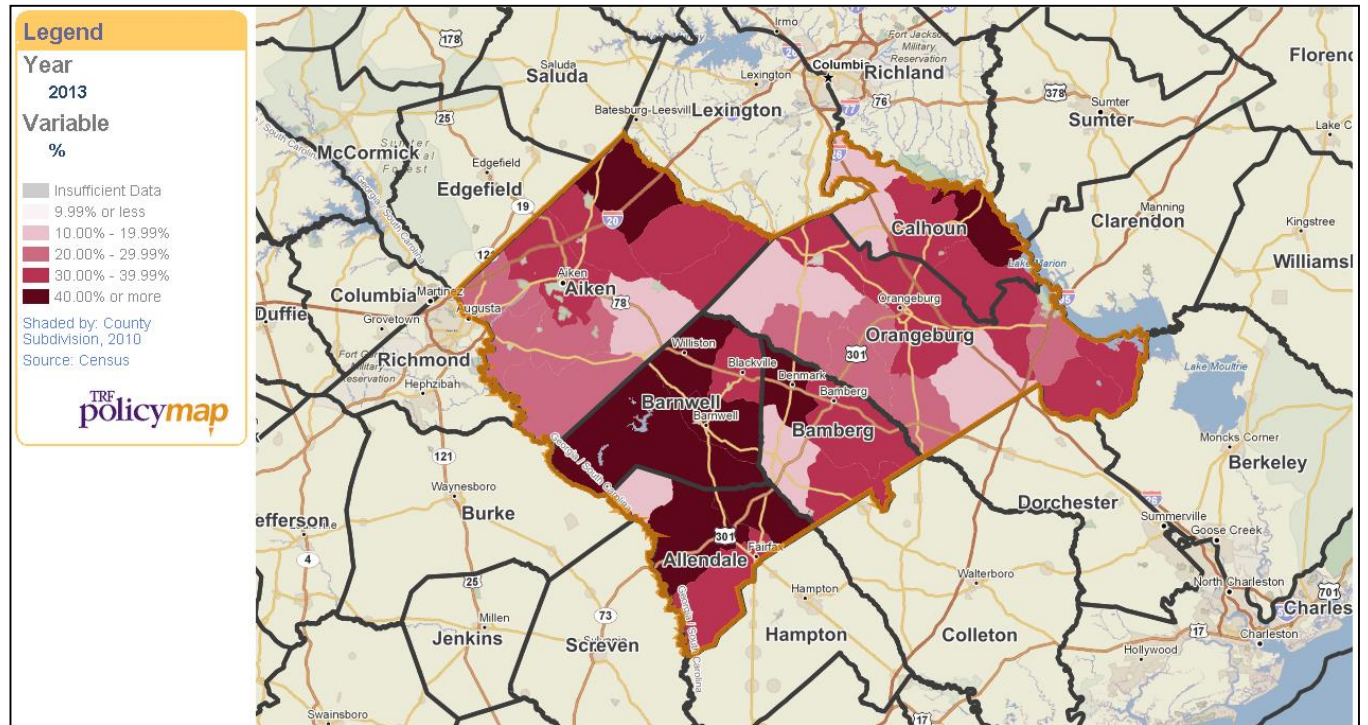
The following series of maps display the poverty rate based on race or ethnicity. Lighter shaded areas represent areas where the particular groups have lower rates of poverty and darker shaded areas represent areas where the groups have higher poverty rates.

MAP: Poverty Rate – White Population



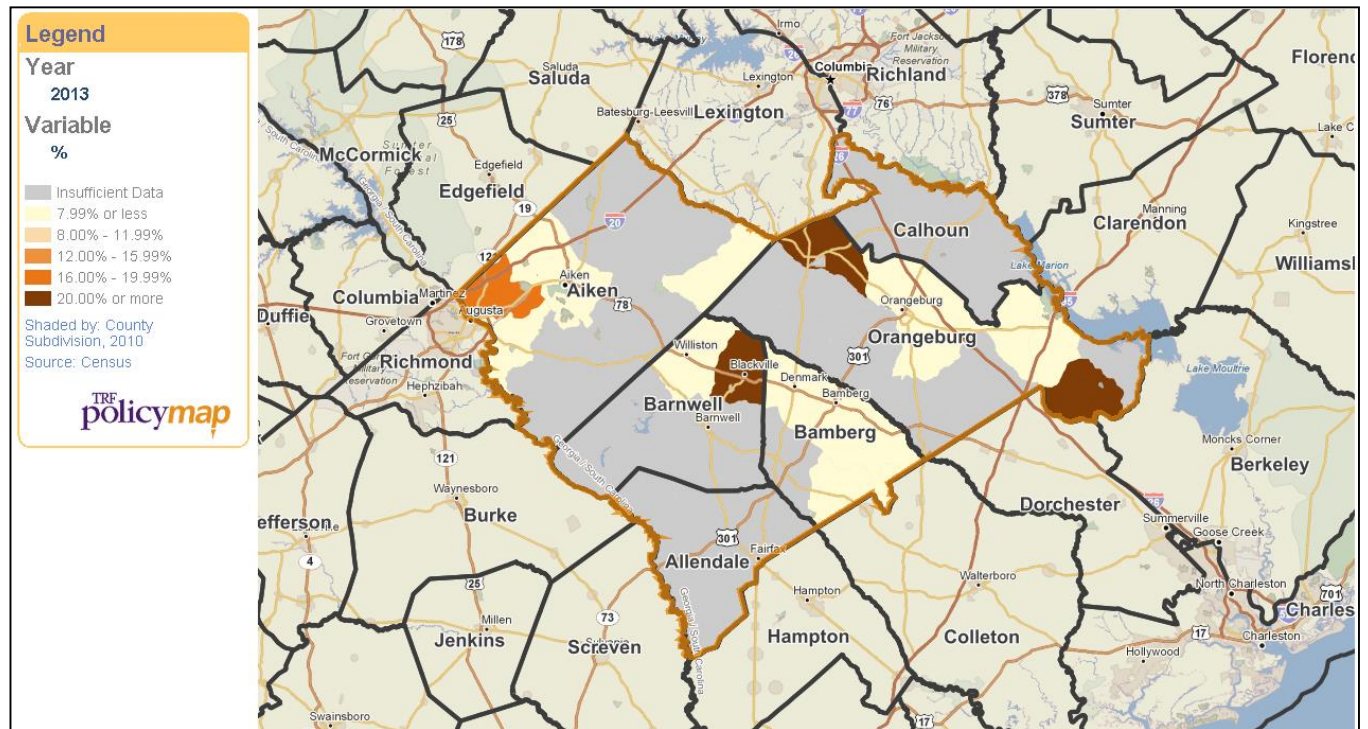
While there were large areas throughout Lower Savannah where White Americans experienced high poverty rates they were concentrated in the Barnwell, Bamberg, and Allendale counties.

MAP: Poverty Rate – Black or African American Population



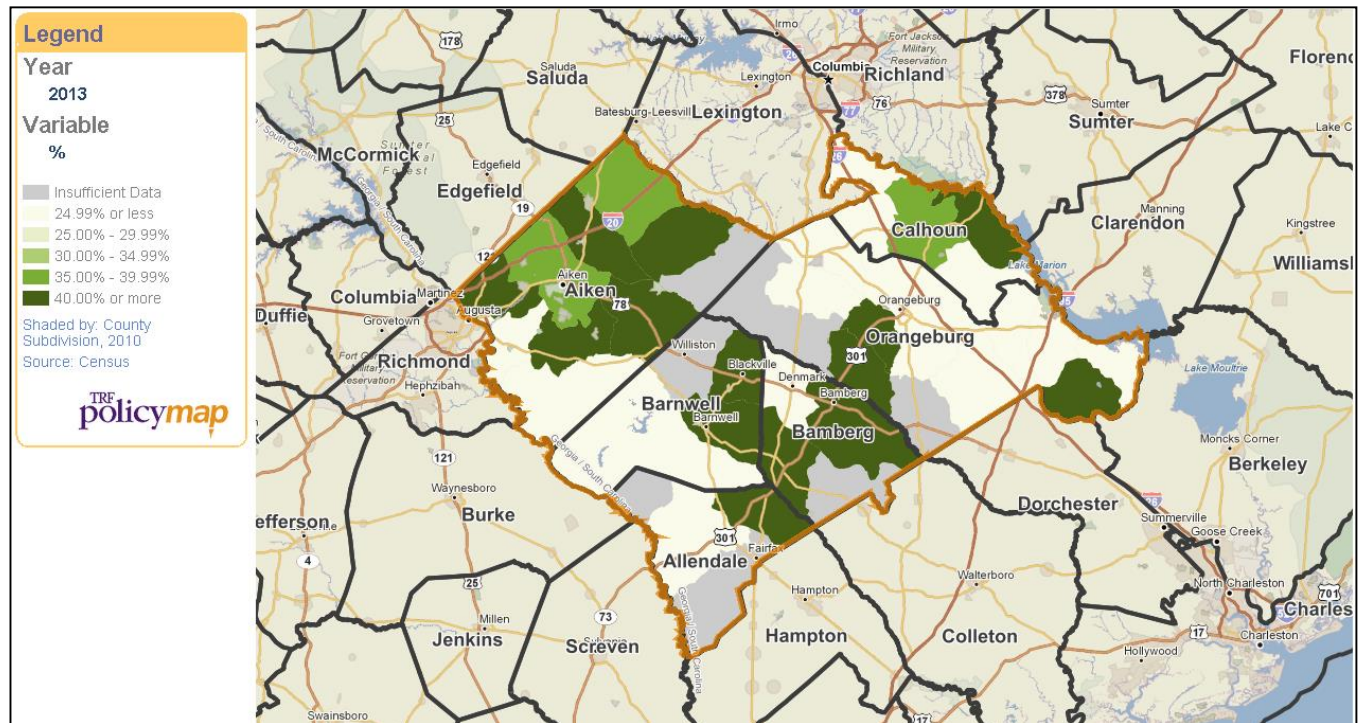
While there were large areas throughout Lower Savannah where Blacks or African Americans experienced high poverty rates, almost all of the race group in Barnwell County had a poverty rate of 40% or higher.

MAP: Poverty Rate – Asian Population



There is a lot of incomplete data for this demographic but the information we do have shows that many subdivisions with high poverty rates border subdivisions with low poverty rates.

MAP: Poverty Rate – Hispanic or Latino



There is a lot of incomplete data for this demographic but the information we do have shows that many subdivisions with high poverty rates border subdivisions with low poverty rates.

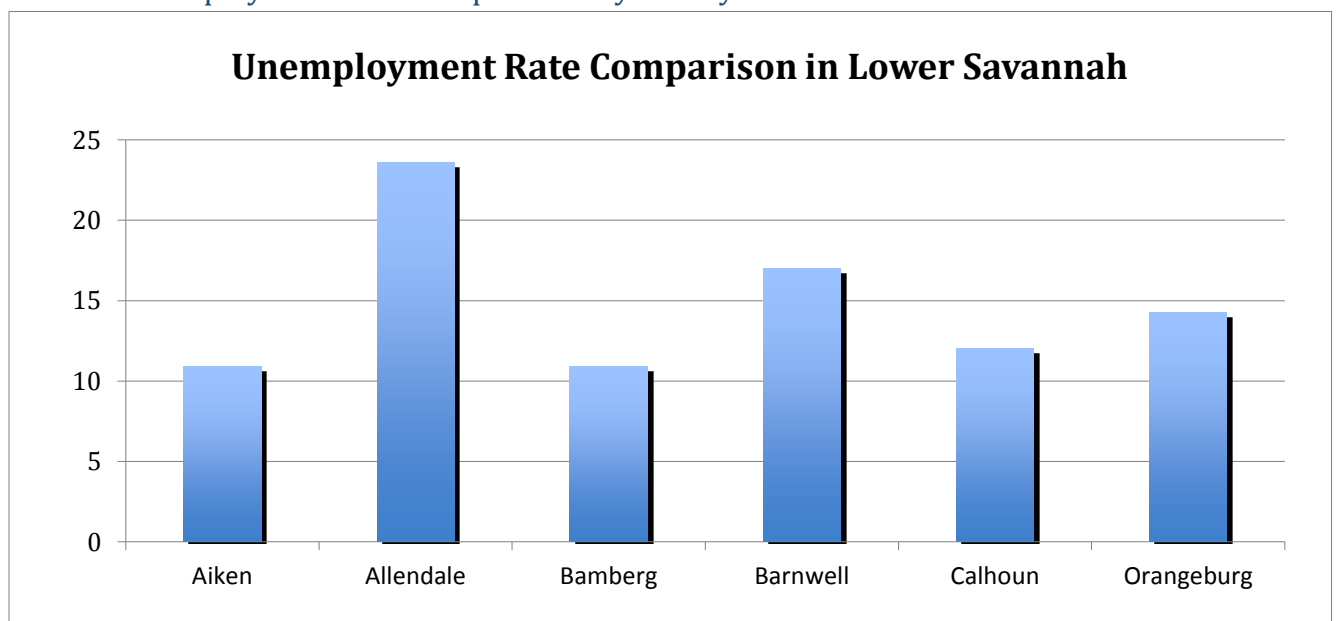
Employment

According to 2009-2013 American Community Survey figures, the unemployment rate for all individuals in Lower Savannah was 12.7 percent. This was higher than the state rate of 11.4 percent. From 2000 to 2013 the unemployment rate in Lower Savannah increased 76.4 percent; during the same time period the statewide unemployment rate grew 93.2 percent. Lower Savannah and South Carolina, like the rest of the United States, was hit hard by the Great Recession from 2007-2009.

TABLE: Unemployment Rates			
Area	Percent unemployed 2000	Percent unemployed 2013	Percent change 2000-2013
Lower Savannah	7.2%	12.7%	76.4%
South Carolina	5.9%	11.4%	93.2%
Source: Census 2000, 2009-2013 ACS			

The following chart compares the unemployment rate of Lower Savannah region counties.

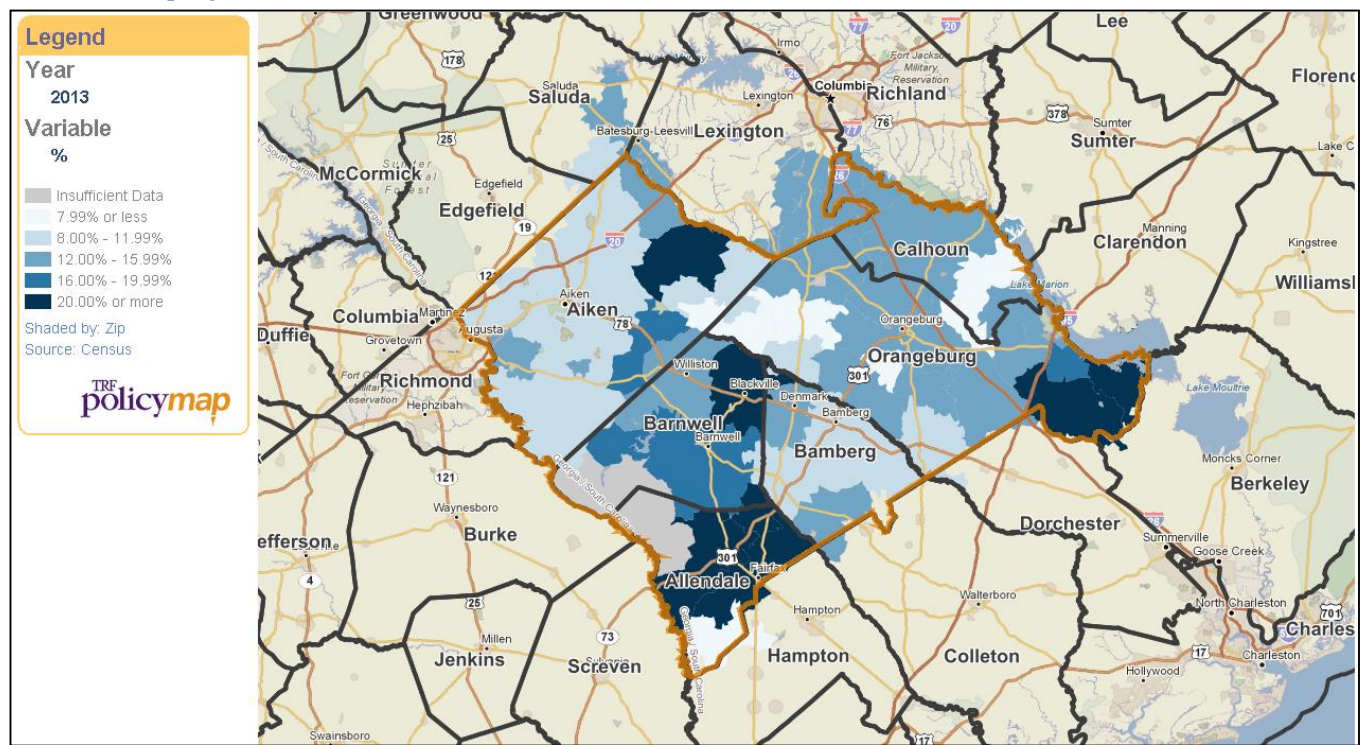
CHART: Unemployment Rate Comparisons by County



Data Source: 2009-2013 American Community Survey 5-Yr Estimates

The map below displays the geographical distribution of the unemployment rate throughout Lower Savannah. The lightest shade of blue represents areas where the unemployment rate was less, and the unemployment rate increases as the shades turn darker.

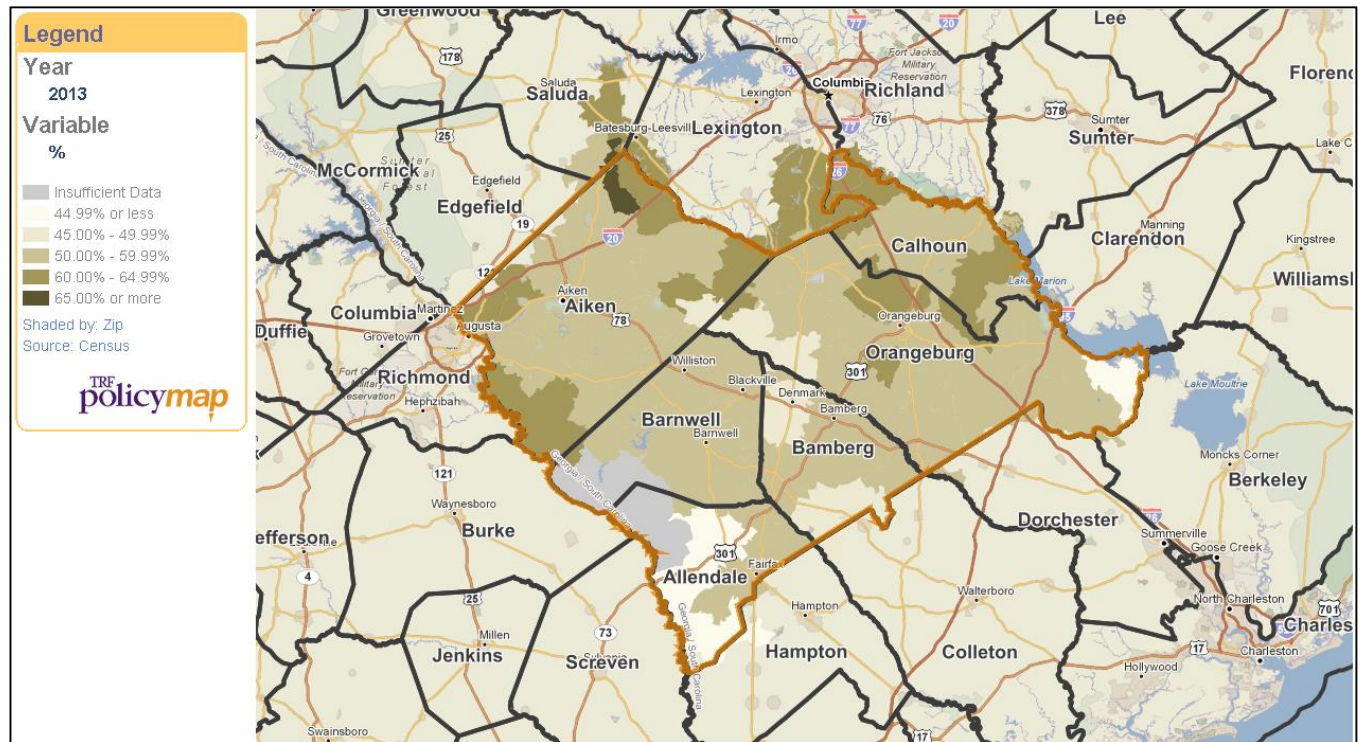
MAP: Unemployment Rates



According to the 2013 ACS, large areas of Aiken, Allendale, Barnwell and Orangeburg experienced unemployment rates of 20% or more.

The map below displays the geographical distribution of the labor force in Lower Savannah. The lightest shade represents areas where the percentage of the population participating in the labor force is less. The percent participating in the labor force increases as the shades turn darker.

MAP: Labor Force Participation Rates



A higher percent of the population is in the labor force in the northern areas of Lower Savannah than the more central and southern areas of the region

Jobs by Industry

The chart below outlines the labor statistics in Lower Savannah by Industry. The largest industry by far is Education and Health Care Services with 23.1%. The second largest job producing industry is Manufacturing with 16.3%, followed by Retail Trade at 11.7%. Many industries are within 1-2% of the state representation, though some key industries do stand out. Lower Savannah has a larger sector in Manufacturing, while the region has smaller sectors in Arts, entertainment, recreation, accommodation and food services and Finance and insurance, real estate, rental, leasing. It should be noted that according to the Bureau of Labor Statistics the fastest growing sector in the United States is the Education and Health Care Services, particularly jobs in Health Care Services, while Manufacturing is by far the most rapidly declining sector in the US.

TABLE: Business by Sector

Industry	Number of Workers	Share of Workers (%)	Number of Workers	Share of Workers (%)
	Lower Savannah		South Carolina	
Agriculture, forestry, fishing and hunting, mining	2,605	2.1%	20,931	1.0%
Construction	7,745	6.2%	132,429	6.6%
Manufacturing	20,339	16.3%	271,686	13.6%
Wholesale trade	2,033	1.6%	53,918	2.7%
Retail trade	14,585	11.7%	243,550	12.2%
Transportation and warehousing, and utilities	6,829	5.5%	92,163	4.6%
Information	2,048	1.6%	35,495	1.8%
Finance and insurance, real estate, rental, leasing	5,328	4.3%	117,987	5.9%
Professional, scientific, management, administrative and waste management services	11,376	9.1%	189,968	9.5%
Educational services, health care, social assistance	28,727	23.1%	437,987	21.9%

Arts, entertainment, recreation, accommodation and food services	9,677	7.8%	205,782	10.3%
Other services, except public administration	6,165	4.9%	100,816	5.0%
Public administration	7,116	5.7%	100,311	5.0%
Total	124,573	-	2,003,023	-
Source: 2009-2013 ACS				

Unemployment and Race

The Lower Savannah regional unemployment rate was 12.7%, but the rate varied widely by race. Blacks or African Americans have a disproportionately high unemployment rate when compared to Whites in the same county. The largest discrepancy is Allendale County that had a very low unemployment rate for White individuals (4.9%) but an unemployment rate 6 times greater (30.9%) for Blacks or African Americans. There is insufficient data at the regional level, but individual county data indicate all other race groups have a higher unemployment rate than the regional average. The chart below and table on the following page offer a more detailed breakdown of the unemployment rates for each race group.

CHART: Unemployment Rate by Race

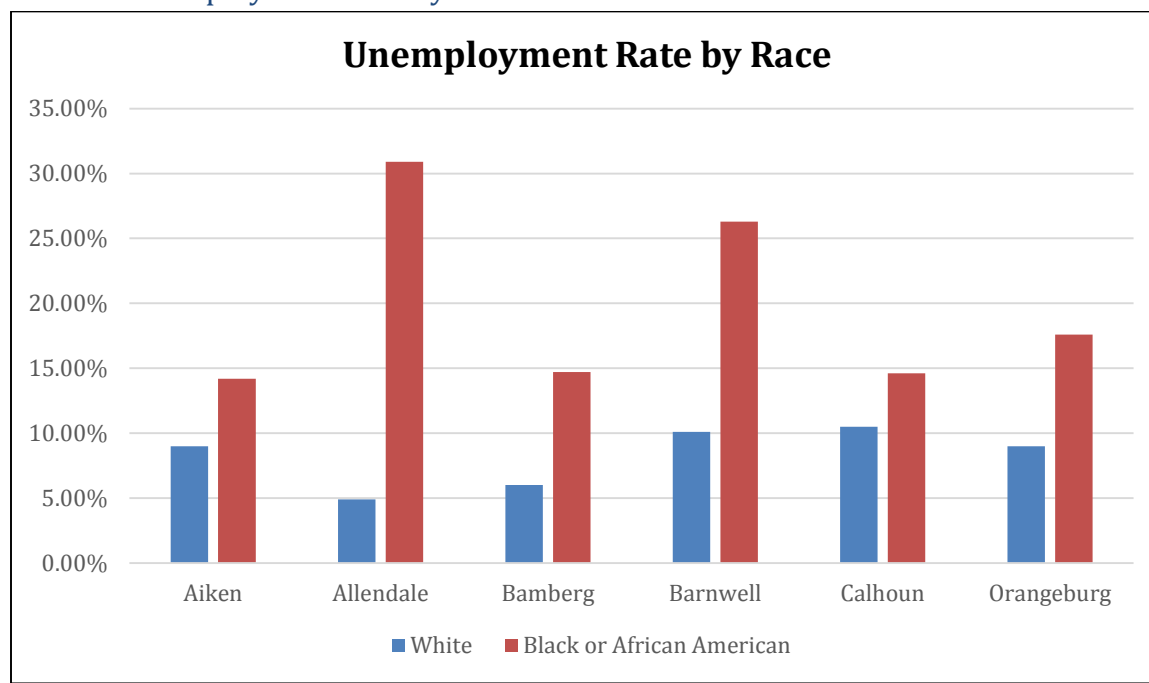


TABLE: Unemployment and Racial / Ethnic Composition County Breakdown

	Aiken	Allendale	Bamberg
Race	Percent Unemployed	Percent Unemployed	Percent Unemployed
White	9.0%	4.9%	6.0%
Black or African American	14.2%	30.9%	14.7%
American Indian and Alaska Native	26.8%	N/A	N/A
Asian	24.4%	N/A	0.0%
Native Hawaiian and Pacific Islander	100.0%	N/A	N/A
Some other race	19.6%	20.0%	0.0%
Two or more races	20.5%	0.0%	45.5%
Hispanic or Latino (of any race)	14.8%	21.4%	0.0%
	Barnwell	Calhoun	Orangeburg
Race	Percent Unemployed	Percent Unemployed	Percent Unemployed
White	10.1%	10.5%	9.0%
Black or African American	26.3%	14.6%	17.6%
American Indian and Alaska Native	27.8%	0.0%	42.9%
Asian	0.0%	0.0%	6.3%
Native Hawaiian and Pacific Islander	N/A	N/A	N/A
Some other race	0.0%	0.0%	3.3%
Two or more races	0.0%	0.0%	8.7%
Hispanic or Latino (of any race)	20.1%	0.0%	12.6%

Source: 2009-2013 ACS

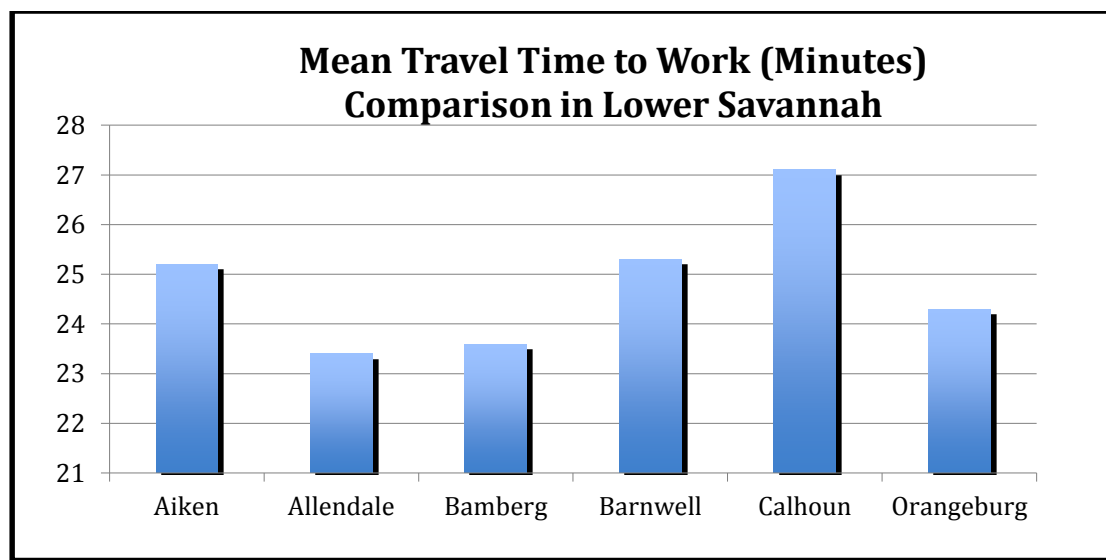
Transportation

According to 2009-2013 American Community Survey figures, driving a vehicle alone is by far the most popular form of transportation in Lower Savannah with 84.3% of the labor force using personal vehicles for their work commute. A distant second is carpooling (9.7%), followed by working from home (2.7%). These figures are all consistent with statewide rates. Notably, 15 times more people walk to work than take public transportation. A more robust public transportation system in the Lower Savannah will open up new employment opportunities to the residents, thereby expanding housing options.

TABLE: Commuting to Work (Method)				
	Lower Savannah (Estimate)	Lower Savannah (%)	South Carolina (Estimate)	South Carolina (%)
Car, Truck, Van – Drive Alone	102,767	84.3%	1,649,097	82.7%
Car, Truck, Van – Carpool	11,779	9.7%	188,896	9.5%
Public Transportation	124	0.1%	11,605	0.6%
Walk	1,963	1.6%	41,470	2.1%
Other Means	2,011	1.6%	31,359	1.6%
Work from Home	3,269	2.7%	71,771	3.6%

The mean travel time to work in the state was 23.5 minutes.

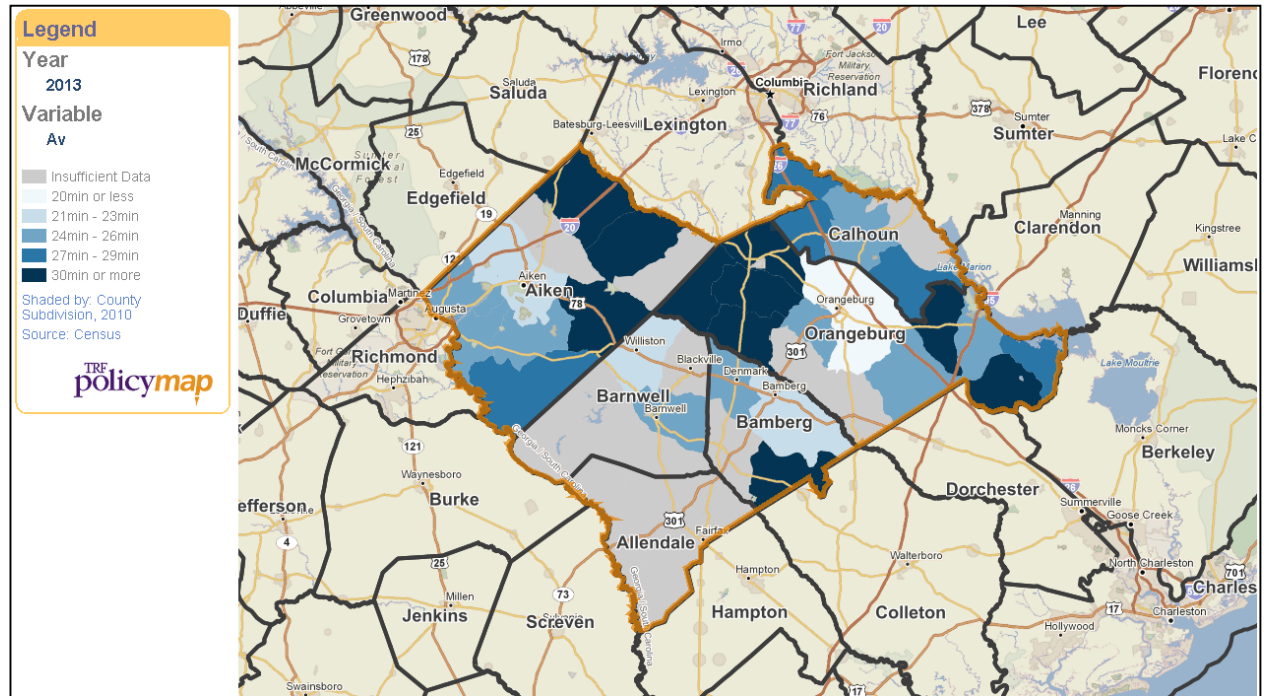
CHART: Mean Travel Time to Work



Data Source: 2009-2013 American Community Survey 5-Yr Estimates

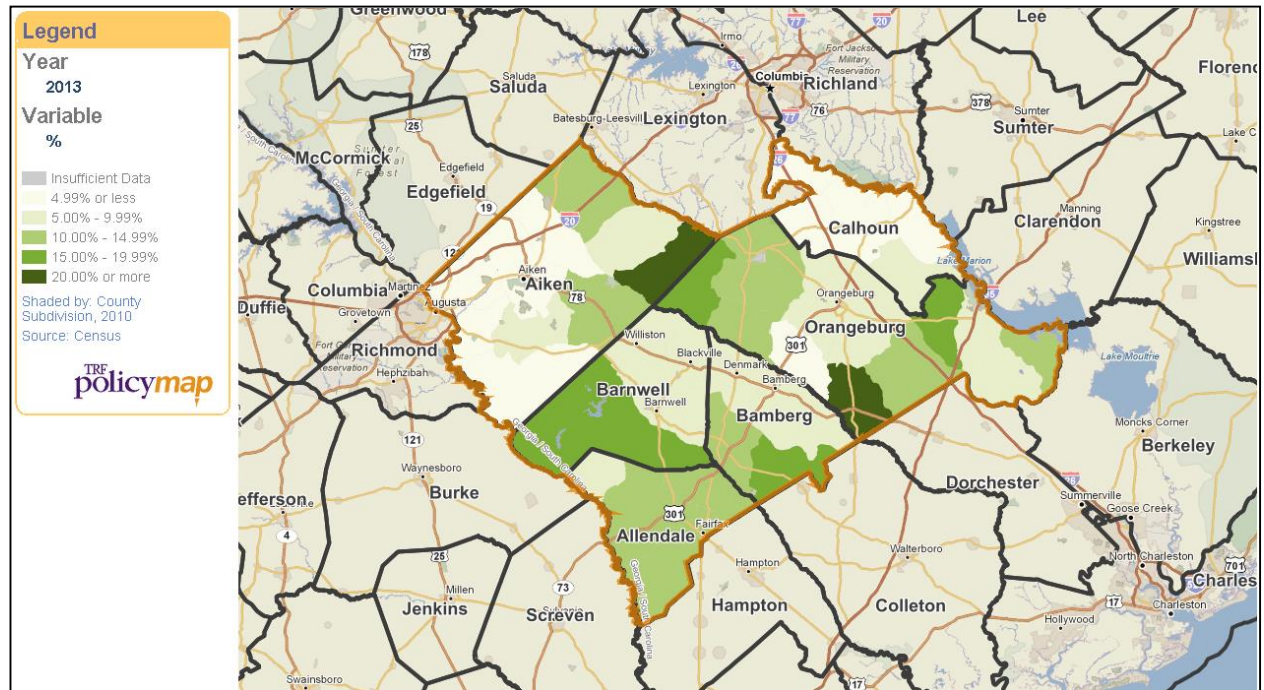
The following series of maps below shows travel data in Lower Savannah. The first map shows the Average Travel Time to Work. The lightest blue represents those who travel less than 20 minutes to work. As the areas get darker the travel time increases until the darkest blue, which represents 30 minutes or more. According to the 2009-2013 ACS data, some areas of Aiken and Orangeburg counties have workers who commute more than one hour each way.

MAP: Average Travel Time to Work



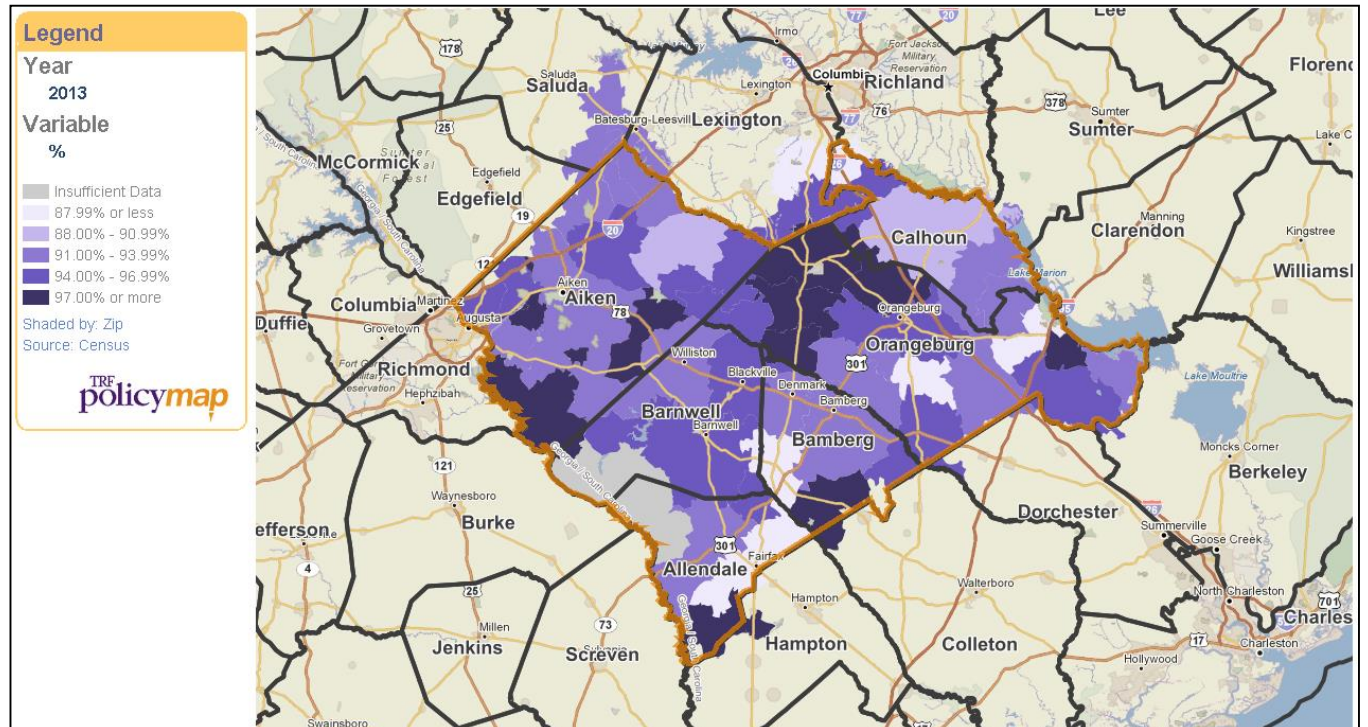
This second map shows the percentage of the population who commutes more than one hour to work. The lightest green means that 2.99% or less of the population must commute one hour or more. The darkest green represents areas where 12% or more of the population commutes one hour or more. Gray shaded areas represent areas with insufficient data.

MAP: Commute Longer Than One Hour



According to 2009-2013 ACS, the method of commute driving alone using personal vehicles in Lower Savannah is 84.3% of the labor force. This map shows the percent of the population that drives to work. Lighter shades indicate a lower concentration of people who drive alone to work; darker shades indicate a higher concentration.

MAP: Drive to Work



Veterans

As of the 2009-2013 ACS, there were 25,328 veterans living in the Lower Savannah region. Of those, approximately 91.6 percent were male and approximately 8.4 percent were female. Lower Savannah veterans had higher incomes than the state's civilian population (over 18 and with an income). Lower Savannah veterans also have a median income higher compared to non-veterans in all six counties of the region. The region's veterans are more likely to have some college or an associates degree, and are more likely to have a bachelor's degree or higher in all the regional counties except for Orangeburg. Veterans experienced a slightly lower unemployment rate at 12.4 percent compared to non-veterans in Lower Savannah, which experienced 12.7 percent. The region's veterans experience disabilities at almost double the rate of non-veterans, with the veteran disability rate at approximately 31.1 percent and the non-veteran rate at 16.3 percent. (Source: 2009-2013 ACS)

TABLE: Veterans – Median Income in the Past 12 Months		
County	Veterans	Non-veterans
Aiken	35,057	22,913
Allendale	32,847	15,860
Bamberg	25,579	17,259
Barnwell	36,290	19,413
Calhoun	38,327	21,353
Orangeburg	29,057	17,916
Source: 2009-2013 ACS		

TABLE: Veterans – Education Attainment

	Aiken		Allendale		Bamberg	
Race	Veterans	Non-Veterans	Veterans	Non-Veterans	Veterans	Non-Veterans
Population 25 years and over	14,023	96,287	597	6,448	1,260	8,937
Less than high school graduate	9.3%	16.0%	1.5%	30.6%	13.9%	26.0%
High school graduate (includes equivalency)	29.0%	32.0%	24.6%	35.0%	29.8%	25.5%
Some college or associate's degree	34.1%	28.5%	36.3%	21.5%	31.0%	32.1%
Bachelor's degree or higher	27.7%	23.5%	37.5%	12.9%	25.2%	16.4%
	Barnwell		Calhoun		Orangeburg	
Race	Veterans	Non-Veterans	Veterans	Non-Veterans	Veterans	Non-Veterans
Population 25 years and over	1,531	12,984	1,269	9,368	6,305	53,311
Less than high school graduate	12.1%	21.3%	6.9%	18.6%	10.60%	21.9%
High school graduate (includes equivalency)	37.4%	39.2%	33.8%	38.2%	36.10%	35.3%
Some college or associate's degree	38.7%	28.3%	35.1%	27.2%	37.20%	23.8%
Bachelor's degree or higher	11.8%	11.2%	24.2%	16.0%	16.00%	18.9%
Source: 2009-2013 ACS						

Lower Savannah Region: Housing Profile

Adequate and safe housing is a basic human need. The American Public Health Association ranks housing as one of the top three issues affecting personal and community health. In determining the status of housing and related needs within the Lower Savannah Region, an assessment of housing market conditions that includes existing housing stock, structural data, household characteristics, ownership and rental costs, condition, and planned additions to the housing market has been conducted.

Housing Demographics

The Table below shows total housing units for each county along with growth or decline for each time period. The region grew at about half the rate of the state as a whole, but there was a wide variation among the counties. Aiken County experienced the greatest growth with 17.08% between 2000 and 2013, while Allendale actually experienced a decline of 2.41%. This 19% difference is striking, but when compared to the population changes in the region it does not reflect quite as unfavorably. As was shown in the Community Profile Section the population of Aiken increased only 13.4% and the population of Allendale decreased 9.9%. This means both counties will have an increase in available housing. The same holds true for the entire region: housing units have increased by 11.24% but the population has only increased 5.5%.

TABLE: Housing Units in Lower Savannah Region			
	2000	% Change 2000-2013	2013
Aiken	61,987	17.08%	72,577
Allendale	4,568	-2.41%	4,458
Bamberg	7,130	7.42%	7,659
Barnwell	10,191	2.20%	10,415
Calhoun	6,864	6.45%	7,307

Orangeburg	39,304	7.49%	42,249
Lower Savannah	130,044	11.24%	144,665
South Carolina	1,753,670	22.23%	2,143,464
Sources: Census 2000, 2009-2013 American Community Survey 5-Year Estimates			

The following tables break down the housing units available in each county (and the region as a whole) by type. According to the 2009-2013 American Community Survey estimates, 1-unit detached structures made up the largest percent of types of units in the region with 62.0% (89,728 units), an increase of 12.4% since 2000. The second largest unit type in the region was Mobile Homes at 26.9% (38,864 units). The housing unit type with the largest growth (181.7%) is 10-19 unit structures. As has been noted earlier, looking at a birds-eye view of the region does not tell the whole story. Nearly all of the 1-unit detached structure growth is in Aiken County, and Allendale County saw significant decreases in nearly all types of housing structures.

TABLE: Residential Properties by Type & Number of Units – Lower Savannah					
	2000		% Increase from 2000-2013	2009-2013 ACS	
Property Type	Number	%		Number	%
1-unit detached structure	79,809	61.4%	12.4%	89,718	62.0%
1-unit, attached structure	1,646	1.3%	93.0%	3,176	2.2%
2 units	2,390	1.8%	2.3%	2,445	1.7%
3 or 4 units	3,502	2.7%	10.3%	3,861	2.7%
5-9 units	2,666	2.1%	3.6%	2,761	1.9%
10-19 units	601	0.5%	181.7%	1,693	1.2%
20 or more units	1,393	1.1%	32.0%	1,839	1.3%
Mobile Home	37,755	29.0%	2.9%	38,846	26.9%
Boat, RV, van, etc.	285	0.2%	14.4%	326	0.2%
Total	130,047	100%	11.3%	144,665	100%
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates					

TABLE: Residential Properties by Type & Number of Units – Aiken County

	2000		% Increase from 2000-2013	2009-2013 ACS	
Property Type	Number	%		Number	%
1-unit detached structure	39,956	64.5%	16.5%	46,547	64.1%
1-unit, attached structure	922	1.5%	136.0%	2,176	3.0%
2 units	1,203	1.9%	1.1%	1,282	1.8%
3 or 4 units	1,799	2.9%	-1.2%	1,777	2.4%
5-9 units	1,780	2.9%	0.0%	1,778	2.4%
10-19 units	400	0.6%	156%	1,024	1.4%
20 or more units	620	1.0%	51.5%	939	1.3%
Mobile Home	15,139	24.4%	11.4%	16,869	23.2%
Boat, RV, van, etc.	168	0.3%	10.1%	185	0.3%
Total	61,987	100%	17.1%	72,577	100%
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates					

TABLE: Residential Properties by Type & Number of Units – Allendale County

	2000		% Increase from 2000-2013	2009-2013 ACS	
Property Type	Number	%		Number	%
1-unit detached structure	2,969	65.0%	0.0%	2,967	66.6%
1-unit, attached structure	36	0.8%	-86.1%	5	0.1%
2 units	21	0.5%	95.2%	41	0.9%
3 or 4 units	134	2.9%	-82.1%	24	0.5%
5-9 units	32	0.7%	215.6%	101	2.3%
10-19 units	0	0.0%	--	98	2.2%
20 or more units	186	4.1%	7.5%	200	4.5%
Mobile Home	1,175	25.7%	-13.0%	1,022	22.9%
Boat, RV, van, etc.	15	0.3%	-100%	0	0.0%
Total	4,568	100%	-2.4%	4,458	100%
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates					

TABLE: Residential Properties by Type & Number of Units – Bamberg County

	2000		% Increase from 2000-2013	2009-2013 ACS	
Property Type	Number	%		Number	%
1-unit detached structure	4,190	58.8%	24.6%	5,221	68.2%
1-unit, attached structure	64	0.9%	0.0%	64	0.8%
2 units	159	2.2%	-48.4%	82	1.1%
3 or 4 units	281	3.9%	-28.5%	201	2.6%
5-9 units	94	1.3%	-87.2%	12	0.2%
10-19 units	36	0.5%	141.7%	87	1.1%
20 or more units	66	0.9%	-1.5%	65	0.8%
Mobile Home	2,240	31.4%	-15.9%	1,884	24.6%
Boat, RV, van, etc.	0	0%	----	43	0.6%
Total	7,130	100%	7.4%	7,659	100%
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates					

TABLE: Residential Properties by Type & Number of Units – Barnwell County

	2000		% Increase from 2000-2013	2009-2013 ACS	
Property Type	Number	%		Number	%
1-unit detached structure	5,717	56.1%	5.5%	6,033	57.9%
1-unit, attached structure	157	1.5%	-37.6%	98	0.9%
2 units	193	1.9%	-52.3%	92	0.9%
3 or 4 units	203	2.0%	-24.6%	153	1.5%
5-9 units	107	1.0%	-32.7%	72	0.7%
10-19 units	36	0.4%	202.8%	109	1.0%
20 or more units	85	0.8%	123.5%	190	1.8%
Mobile Home	3,683	36.1%	0.8%	3,653	35.1%
Boat, RV, van, etc.	10	0.1%	50%	15	0.1%
Total	10,191	100%	2.2%	10,415	100%
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates					

TABLE: Residential Properties by Type & Number of Units – Calhoun County

	2000		% Increase from 2000-2013	2009-2013 ACS	
Property Type	Number	%		Number	%
1-unit detached structure	4,098	59.7%	9.2%	4,476	61.3%
1-unit, attached structure	41	0.6%	68.3%	69	0.9%
2 units	44	0.6%	95.5%	86	1.2%
3 or 4 units	53	0.8%	92.5%	102	1.4%
5-9 units	37	0.5%	100%	74	1.0%
10-19 units	0	0.0%	---	9	0.1%
20 or more units	6	0.1%	916.7%	61	0.8%
Mobile Home	2,559	37.3%	-5.0%	2,430	33.3%
Boat, RV, van, etc.	29	0.4%	-100%	0	0.0%
Total	6,864	100%	6.5%	7,307	100%
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates					

TABLE: Residential Properties by Type & Number of Units – Orangeburg County

	2000		% Increase from 2000-2013	2009-2013 ACS	
Property Type	Number	%		Number	%
1-unit detached structure	22,879	58.2%	7.0%	24,474	57.9%
1-unit, attached structure	426	1.1%	79.3%	764	1.8%
2 units	770	2.0%	11.9%	862	2.0%
3 or 4 units	1,032	2.6%	55.4%	1,604	3.8%
5-9 units	616	1.6%	17.5%	724	1.7%
10-19 units	129	0.3%	183.7%	366	0.9%
20 or more units	430	1.1%	-10.7%	384	0.9%
Mobile Home	12,959	33.0%	0.2%	12,988	30.7%
Boat, RV, van, etc.	63	0.2%	31.7%	83	0.2%
Total	36,304	100%	16.4%	42,249	100%
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates					

Housing Unit Size

The largest portion of the region's housing stock is three-bedroom units (52.1% of all units). Two-bedroom units account for 26.0% and four-bedroom units make up 14.0%. Despite the significant variation in socio-economic status across the region, this distribution of homes is representative of each county.

TABLE: Housing Units by Size – Region		
	Number	%
No Bedroom	1,609	1.1
1 Bedroom	6,029	4.2
2 Bedrooms	37,576	26.0
3 Bedrooms	75,410	52.1
4 Bedrooms	20,182	14.0
5 or More Bedrooms	3,859	2.7
Total Housing Units	144,665	100
Source: 2009-2013 American Community Survey 5-Year Estimates		

The following chart displays the number of housing units by size in each of the counties in Lower Savannah.

TABLE: Housing Units by Size – County Breakdown						
	Aiken		Allendale		Bamberg	
	Number	%	Number	%	Number	%
No Bedroom	583	0.8	107	2.4	223	2.9
1 Bedroom	3,183	4.4	224	5.0	458	6.0
2 Bedrooms	19,542	26.9	918	20.6	1,696	22.1
3 Bedrooms	36,387	50.1	2,591	58.1	3,825	49.9
4 Bedrooms	11,085	15.3	591	13.3	1,223	16.0
5 or More Bedrooms	1,797	2.5	27	0.6	234	3.1
Total Housing Units	72,577	100	4,458	100	7,659	100
	Barnwell		Calhoun		Orangeburg	
	Number	%	Number	%	Number	%
No Bedroom	256	2.5	60	0.8	380	0.9
1 Bedroom	347	3.3	265	3.6	1,552	3.7
2 Bedrooms	3,145	30.2	1,493	20.4	10,782	25.5
3 Bedrooms	5,404	51.9	4,252	58.2	22,951	54.3
4 Bedrooms	1,085	10.4	954	13.1	5,244	12.4
5 or More Bedrooms	178	1.7	283	3.9	1,340	3.2
Total Housing Units	10,415	100	7,307	100	42,249	100
Source: 2009-2013 American Community Survey 5-Year Estimates						

Housing Conditions

The table below provides data on the age of Lower Savannah Region's housing stock by year cohort in comparison to the state of South Carolina. The second table breaks down the region by county. The largest cohort in the region is units built between 1990 and 1999, comprising 20.4% of the housing stock (over 29,000 units). This is similar to the state as a whole – the largest cohort in the state is units built between 2000 and 2009 with 20.8%, but it is very closely followed in the state by units built between 1990 and 1999 with 20.2%.

The housing stock in the region is slightly older than the state as a whole. While 18.5% of the housing stock in Lower Savannah was built in 1959 or earlier, the state as a whole had only 15.6% of the housing stock built in 1959 or earlier. Furthermore, 5.4% of the housing stock in the region was built in 1939 or earlier, compared with 4.9% statewide. While the region experienced 14.9% of units built in 2000 or later, the state as a whole saw 21.6% of units built in 2000 or later.

TABLE: Year Unit Built – Region				
	South Carolina		Lower Savannah	
Range	Number	%	Number	%
Built 2010 or Later	18,086	0.8%	1,101	0.8
Built 2000-2009	445,807	20.8%	20,412	14.1
Built 1990 to 1999	433,315	20.2%	29,452	20.4
Built 1980 to 1989	364,596	17.0%	26,433	18.3
Built 1970 to 1979	340,501	15.9%	23,900	16.5
Built 1960 to 1969	206,161	9.6%	16,506	11.4
Built 1950 to 1959	157,519	7.3%	13,909	9.6
Built 1940 to 1949	71,522	3.3%	5,099	3.5
Built 1939 or earlier	105,957	4.9%	7,853	5.4
Total	2,143,464	100%	144,665	100
Data Source: American Community Survey 2009-2013 5 Year Estimates				

Analysis of data at the county level shows some serious growth discrepancies within the region. Allendale, Bamberg, and Barnwell have nearly no housing that has been built after 2010. In fact,

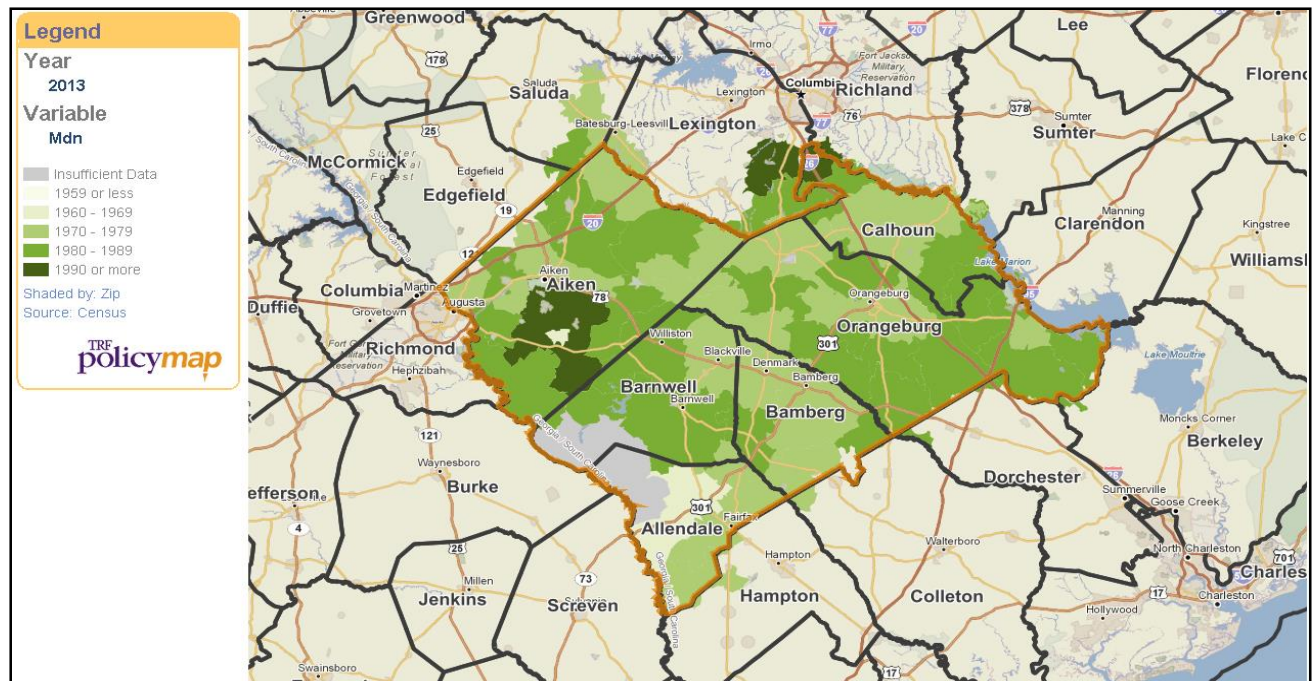
Bamberg actually had zero homes built since 2010. In Allendale County less than 5% of the housing stock was built after 2000. Communities with older homes have increased risk of lead-paint and substandard living conditions. Growth in the other counties was more optimistic with 9% and 19% of the homes being built since 2000.

TABLE: Year Unit Built – By County						
	Aiken		Allendale		Bamberg	
Range	Number	%	Number	%	Number	%
Built 2010 or Later	907	1.2	5	0.1	0	0.0
Built 2000-2009	12,918	17.8	189	4.2	906	11.8
Built 1990 to 1999	14,611	20.1	717	16.1	1,006	13.1
Built 1980 to 1989	12,711	17.5	672	15.1	1,486	19.4
Built 1970 to 1979	11,241	15.5	1,026	23.0	1,510	19.7
Built 1960 to 1969	7,512	10.4	703	15.8	938	12.2
Built 1950 to 1959	7,367	10.2	636	14.3	799	10.4
Built 1940 to 1949	2,233	3.1	132	3.0	273	3.6
Built 1939 or earlier	3,077	4.2	378	8.5	741	9.7
Total	72,577	100	4,458	100	7,659	100
	Barnwell		Calhoun		Orangeburg	
Range	Number	%	Number	Range	Number	%
Built 2010 or Later	10	0.1	61	0.8	118	0.3
Built 2000-2009	898	8.6	953	13.0	4,548	10.7
Built 1990 to 1999	2,320	22.3	1,704	23.3	9,094	21.5
Built 1980 to 1989	2,125	20.4	1,517	20.8	7,922	18.8
Built 1970 to 1979	1,631	15.7	1,066	14.6	7,426	17.6
Built 1960 to 1969	1,243	11.9	758	10.4	5,352	12.7
Built 1950 to 1959	1,199	11.5	425	5.8	3,483	8.2
Built 1940 to 1949	239	2.3	339	4.6	1,883	4.5
Built 1939 or earlier	750	7.2	484	6.6	2,423	5.7
Total	10,415	100	7,307	100	42,249	100
Data Source: American Community Survey 2009-2013 5 Year Estimates						

The Median Year Built map provides a visual representation of the tables above. The darkest green shaded areas represent the census tracts with the most recent construction – the median

year built for homes in these regions is 1990 or later. Allendale County clearly has the oldest housing stock in the region, while Aiken and Calhoun counties have much newer construction overall.

MAP: Median Year Built



Housing Occupancy Characteristics

The first table below compares renter and owner occupancy data in region for 2000 and 2013. The following tables break down each county to show renter and owner occupancy data. Since the 2000 Census, the number of housing units has increased 14,621. However, the percentage of occupied housing units has decreased. This reduction is in the category of Owner Occupied Housing Units. Because renters tend to have a higher rate of cost-burden, this could be a negative sign for the region. The overall occupancy rate has declined from 88.2% to 84.0% and owner-occupancy has decreased from 75.9% to 72.2%. Allendale County and Orangeburg County bore the brunt of this reduction with the owner-occupied housing units reducing by 12.1% and 7.4%, respectively.

TABLE: Housing Occupancy – Lower Savannah Region				
	2000		2009-2013 ACS	
Housing Occupancy	Number	%	Number	%
Total Housing Units	130,044	--	144,665	--
Occupied Housing Units	114,681	88.2	121,454	84.0
Owner Occupied Housing Units	87,055	75.9	87,658	72.2
Renter Occupied Housing Units	27,626	24.1	33,796	27.8
Data Source: Census 2000, 2009-2013 American Community Survey 5-Year Estimates				

The tables below display housing occupancy by county.

TABLE: Housing Occupancy – Aiken County				
	2000		2009-2013 ACS	
Housing Occupancy	Number	%	Number	%
Total Housing Units	61,987	--	72,577	--
Occupied Housing Units	55,587	85.7	63,388	87.3
Owner Occupied Housing Units	42,036	75.6	46,481	73.3
Renter Occupied Housing Units	13,551	24.4	16,907	26.7
Data Source: Census 2000, American Community Survey 2009-2013 5 Year Estimates				

TABLE: Housing Occupancy – Allendale County				
	2000		2009-2013 ACS	
Housing Occupancy	Number	%	Number	%
Total Housing Units	4,568	--	4,458	--
Occupied Housing Units	3,915	85.7	3,424	76.8
Owner Occupied Housing Units	2,846	75.6	2,173	63.5
Renter Occupied Housing Units	1,069	24.4	1,251	36.5
Data Source: Census 2000, American Community Survey 2009-2013 5 Year Estimates				

TABLE: Housing Occupancy – Bamberg County				
	2000		2009-2013 ACS	
Housing Occupancy	Number	%	Number	%
Total Housing Units	7,130	--	7,659	--
Occupied Housing Units	6,123	85.9	5,883	76.8
Owner Occupied Housing Units	4,571	74.7	4,464	75.9
Renter Occupied Housing Units	1,552	25.3	1,419	24.1
Data Source: Census 2000, American Community Survey 2009-2013 5 Year Estimates				

TABLE: Housing Occupancy – Barnwell County

	2000		2009-2013 ACS	
Housing Occupancy	Number	%	Number	%
Total Housing Units	10,191	--	10,415	--
Occupied Housing Units	9,021	88.5	8,416	80.8
Owner Occupied Housing Units	6,810	75.5	6,281	74.6
Renter Occupied Housing Units	2,211	24.5	2,135	25.4
Data Source: Census 2000, American Community Survey 2009-2013 5 Year Estimates				

TABLE: Housing Occupancy – Calhoun County

	2000		2009-2013 ACS	
Housing Occupancy	Number	%	Number	%
Total Housing Units	6,864	--	7,307	--
Occupied Housing Units	5,917	86.2	6,163	84.3
Owner Occupied Housing Units	4,991	84.4	4,939	80.1
Renter Occupied Housing Units	926	15.6	1,224	19.9
Data Source: Census 2000, American Community Survey 2009-2013 5 Year Estimates				

TABLE: Housing Occupancy – Orangeburg County

	2000		2009-2013 ACS	
Housing Occupancy	Number	%	Number	%
Total Housing Units	39,304	--	42,249	--
Occupied Housing Units	34,118	86.8	34,180	80.9
Owner Occupied Housing Units	25,801	75.6	23,320	68.2
Renter Occupied Housing Units	8,317	24.4	10,860	31.8
Data Source: Census 2000, American Community Survey 2009-2013 5 Year Estimates				

The table below shows the vacancy rates for renters and homeowners throughout the region. A property is considered vacant if no one is living in it at the time of enumeration and it is available for occupation (for example, it does not contain any structure damage that would deem it unfit for occupation). The industry standard for rental vacancy is 7%, which is higher than we see in the region.

Vacancy rates vary widely among the counties in the region and the change in rates has been uneven. Aiken and Calhoun counties saw significant reduction in both Homeowner and Rental vacancy rates between 2000 and 2013. The other counties had mixed results: Barnwell County had steady Rental vacancy rates but an increase in Homeowner rates, Allendale County saw an increase in Rental vacancy rates and a decrease in Homeowner vacancy rates, and Orangeburg and Bamberg counties had increases in both Homeowner and Rental vacancy rates.

TABLE: Vacancy Rate				
	Rental Vacancy Rate (2000)	Rental Vacancy Rate (2013)	Homeowner Vacancy Rate (2000)	Homeowner Vacancy Rate (2013)
Aiken County	12.1%	5.9%	2.5%	1.9%
Allendale County	6.1%	6.6%	2.7%	1.7%
Bamberg County	7%	10.9%	1.8%	2.5%
Barnwell County	10.5%	10.5%	1.5%	3.8%
Calhoun County	6.1%	3.2%	1.4%	1.1%
Orangeburg County	11.3%	14.0%	1.8%	1.9%
South Carolina	12%	12.2%	1.9%	2.6%
Source: Census 2000 DP-1, 2009-2013 ACS 5-Year Estimates DP-04,				

MAP: Residential Vacancy Rates



Construction Activity

The line graphs below depict, perhaps, the best representation of the collapse of the housing boom and very slow recovery between 2004 and 2013 throughout the region. The first graph displays the increase in the number of permits issued region-wide until 2007, and then a steady decline with only a hint of recovery beginning in 2013. The second graph details the precipitous drop in the total valuation of new construction building permits reflecting the housing boom and recovery. Aiken County has been the largest contributor in the region to valuation. It should be noted that Allendale County had six years without any new residential construction permits issued, but in 2014 Allendale County had 27 permits issued which is proportionally much higher than any other county.

CHART: Residential Construction Permits Issued

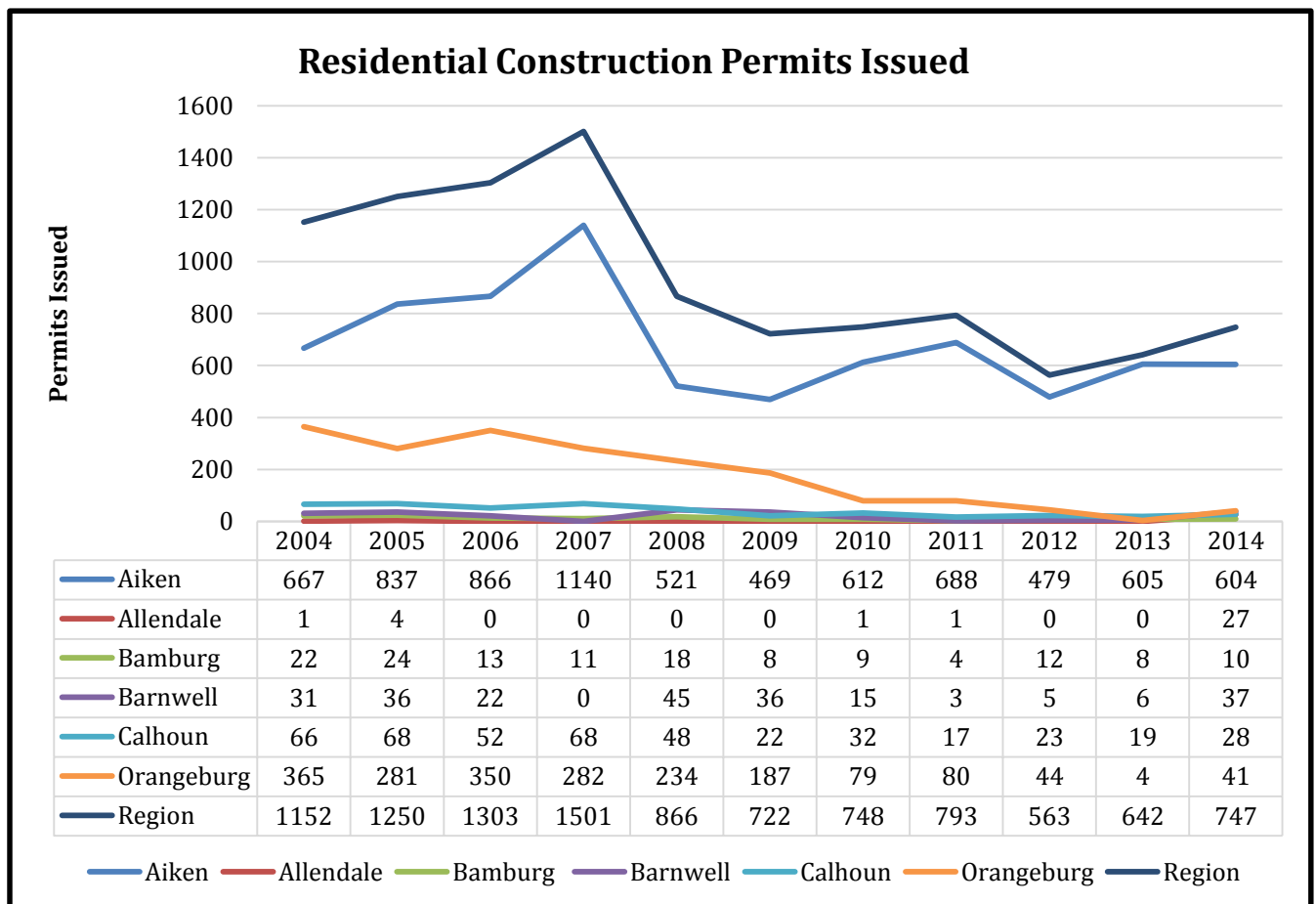
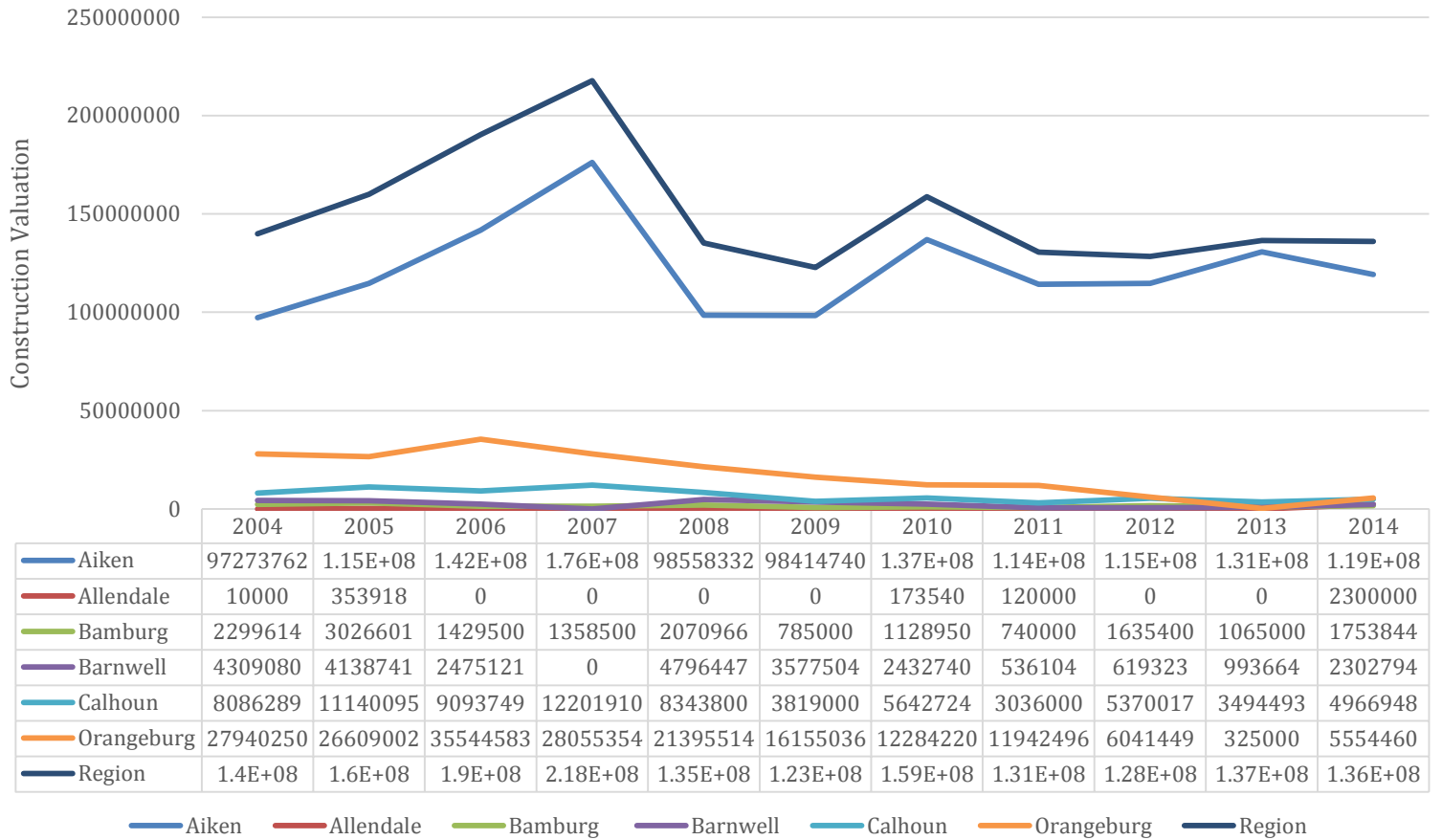


CHART: Total New Construction Valuation

Total New Construction Valuation



Housing Market and Demand

The table below shows the ongoing impact of the housing recession on annual housing sales in the region. The region had been on a steady decline since 2006 with a recovery beginning in 2012. The vast majority of home sales have been in Aiken County.

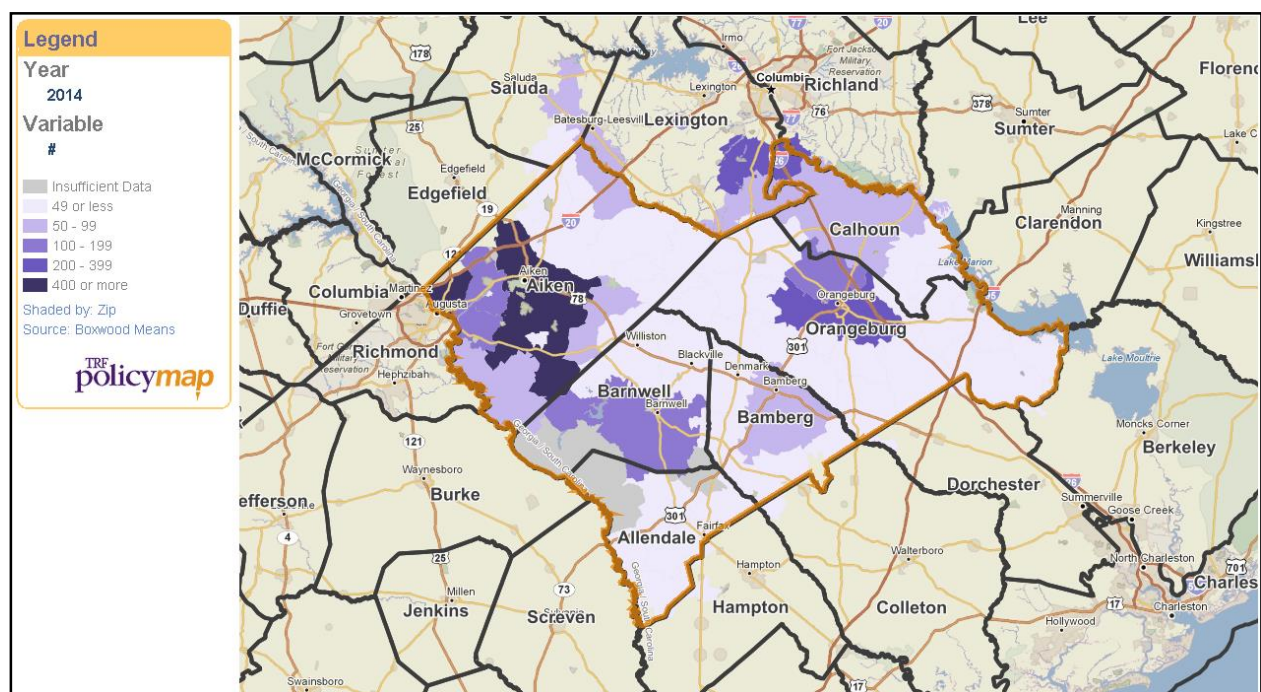
TABLE: Annual Housing Sales									
Number of Sales	2006	2007	2008	2009	2010	2011	2012	2013	2014
Aiken County	4,394	4,485	3,310	3,342	2,915	2,527	2,875	3,057	3,399
Allendale County	53	55	43	51	51	15	39	43	44
Bamberg County	136	161	140	124	108	100	3	N/A	128
Barnwell County	232	244	200	187	179	137	N/A	94	189
Calhoun County	106	90	56	82	92	72	71	105	107
Orangeburg County	1,088	973	753	627	578	513	525	621	656
Lower Savannah Region Total	6,099	6,008	4,502	4,413	3,923	3,364	3,513	3,920	4,523
Data Source: Boxwood Means Inc. via PolicyMap									

The table below shows the median sales price for each county during the same period as the table above. While the median sales price in Aiken County was nearly \$100,000 for the entire period, most of the region had median home sales in the \$30,000-\$60,000 range. Unsurprisingly, Allendale County saw extremely low median home prices near \$20,000 for much of the time period.

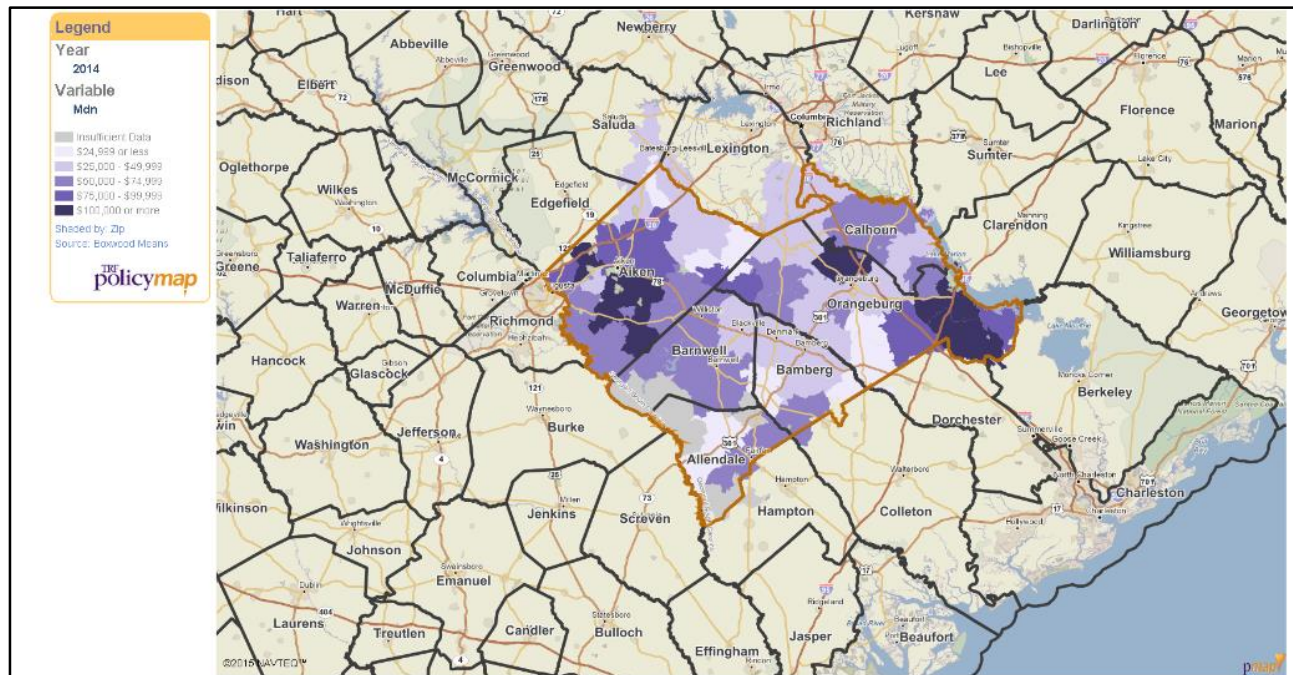
TABLE: Median Sale Price									
	2006	2007	2008	2009	2010	2011	2012	2013	2014
Aiken County	\$92,950	\$92,500	\$100,000	\$85,000	\$93,819	\$85,000	\$89,900	\$92,000	\$95,000
Allendale County	\$37,000	\$36,900	\$22,000	\$21,000	\$19,000	\$21,580	\$25,600	\$17,600	\$23,328
Bamberg County	\$63,750	\$65,000	\$35,500	\$46,500	\$39,002	\$30,778	N/A	N/A	\$36,250
Barnwell County	\$65,000	\$69,950	\$51,108	\$54,900	\$42,000	\$45,000	N/A	\$39,150	\$49,900
Calhoun County	\$69,000	\$68,950	\$37,500	\$47,120	\$58,000	\$72,375	\$56,910	\$64,400	\$56,500
Orangeburg County	\$76,700	\$77,900	\$70,000	\$70,000	\$65,000	\$72,095	\$65,450	\$70,000	\$61,000
Data Source: Boxwood Means Inc. via PolicyMap									

The two maps on the next page chart annual home sales and median sale price. Aiken County had more annual home sales than any other county in the region, and Aiken and Orangeburg counties had the highest concentration of median home sales over \$100,000.

MAP: Annual Home Sales



MAP: Median Sale Price



Housing Costs

The following section examines the housing costs for owners and renters across the Lower Savannah Region. Housing costs across the region increased significantly between 2000 and 2013. Median home values for owner occupied homes have increased 33.1%, and the median rent has increased over 59% in the area. As detailed earlier in this report, new unit production is only a fraction of what it once was and thus the relatively few units coming to market each year have added to the upward pricing for both owner and renter options.

The data tables below provide a comparison between the 2000 Census and the 2009-2013 American Community Survey 5 – Year Estimates, at both the regional level and within each individual county.

TABLE: Change in Cost of Housing – Lower Savannah Region			
	2000	2009-2013 ACS	% Change
Median Home Value	\$78,790	\$104,883	33.1
Median Contract Rent	\$422	\$674	59.7
Data Source: 2000 Census & 2009-2013 American Community Survey 5 Year Estimates			

TABLE: Change in Cost of Housing – Counties

	Aiken County			Allendale County		
	2000	2009-2013 ACS	% Change	2000	2009-2013 ACS	% Change
Median Home Value	\$87,600	\$124,600	42.2	\$46,900	\$65,400	39.4
Median Contract Rent	\$475	\$705	48.4	\$305	\$564	84.9
	Bamberg County			Barnwell County		
	2000	2009-2013 ACS	% Change	2000	2009-2013 ACS	% Change
Median Home Value	\$61,800	\$74,700	20.9	\$66,600	\$72,400	8.7
Median Contract Rent	\$299	\$567	86.6	\$384	\$625	62.8
	Calhoun County			Orangeburg County		
	2000	2009-2013 ACS	% Change	2000	2009-2013 ACS	% Change
Median Home Value	\$72,500	\$100,600	38.8	\$72,600	\$84,700	16.7
Median Contract Rent	\$370	\$674	82.2	\$389	\$661	69.9
Data Source: 2000 Census DP-4 & 2009-2013 American Community Survey 5 Year Estimates B25077 & B25064						

The tables on the following pages compare 2000 and 2013 home value cohort data for the region and by county. The general trend over time is that lower value cohorts are accounting for smaller portions of the housing stock while higher value cohorts are accounting for bigger shares. This is to be expected in light of the increased growth in home values since 2000. The largest shift is among the \$50,000 to \$99,999 homes. In 2000, 47% of homes were valued between \$50,000 and \$99,999, but by 2013 only 28% of the units were in the same range. Although these rising home values can be good for current home owners, they add to the cost burden or renters and prospective home owners who may be priced out of the market or forced to settle for less-than-optimal housing options.

TABLE: Median Home Value (owner Occupied Units) – Lower Savannah Region				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
Less than \$50,000	12,049	21.6	18,613	21.2
\$50,000 to \$99,999	26,375	47.2	24,251	27.7
\$100,000 to \$149,999	9,714	17.4	15,895	18.1
\$150,000 to \$199,999	4,291	7.7	11,992	13.7
\$200,000 to \$299,999	2,446	4.4	8,742	10.0
\$300,000 to \$499,999	808	1.4	5,727	6.5
\$500,000 to \$999,999	93	0.2	1,920	2.2
\$1,000,000 or more	69	0.1	518	0.6
Total Units	55,845	\$78,790	87,658	\$104,883
Data Source: 2000 Census DP-4, 2009-2013 American Community Survey 5 Year Estimates DP04				

TABLE: Median Home Value (owner Occupied Units) – Aiken County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
Less than \$50,000	4,190	14.1	7,021	15.1
\$50,000 to \$99,999	14,049	47.4	11,366	24.5
\$100,000 to \$149,999	6,088	20.5	9,373	20.2
\$150,000 to \$199,999	2,884	9.7	7,367	15.8
\$200,000 to \$299,999	1,711	5.8	5,390	11.6
\$300,000 to \$499,999	649	2.2	4,177	9.0
\$500,000 to \$999,999	49	0.2	1,484	3.2
\$1,000,000 or more	22	0.1	303	0.7
Total Units/Median Value	29,642	\$87,600	46,481	\$124,600
Data Source: 2000 Census DP-4, 2009-2013 American Community Survey 5 Year Estimates DP04				

TABLE: Median Home Value (owner Occupied Units) – Allendale County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
Less than \$50,000	1,022	55.4	840	38.7
\$50,000 to \$99,999	578	31.3	670	30.8
\$100,000 to \$149,999	189	10.2	347	16.0
\$150,000 to \$199,999	27	1.5	88	4.0
\$200,000 to \$299,999	16	0.9	112	5.2
\$300,000 to \$499,999	8	0.4	61	2.8
\$500,000 to \$999,999	0	0.0	53	2.4
\$1,000,000 or more	5	0.3	2	0.1
Total Units/Median Value	1,845	\$46,900	2,173	\$65,400
Data Source: 2000 Census DP-4, 2009-2013 American Community Survey 5 Year Estimates DP04				

TABLE: Median Home Value (owner Occupied Units) – Bamberg County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
Less than \$50,000	1,099	37.4	1,473	33.0
\$50,000 to \$99,999	1,208	44.8	1,365	30.6
\$100,000 to \$149,999	295	10.9	600	13.4
\$150,000 to \$199,999	126	4.7	534	12.0
\$200,000 to \$299,999	39	1.4	311	7.0
\$300,000 to \$499,999	11	0.4	42	0.9
\$500,000 to \$999,999	0	0.0	97	2.2
\$1,000,000 or more	11	0.4	42	0.9
Total Units/Median Value	2,699	\$61,800	4,464	\$74,700
Data Source: 2000 Census DP-4, 2009-2013 American Community Survey 5 Year Estimates DP04				

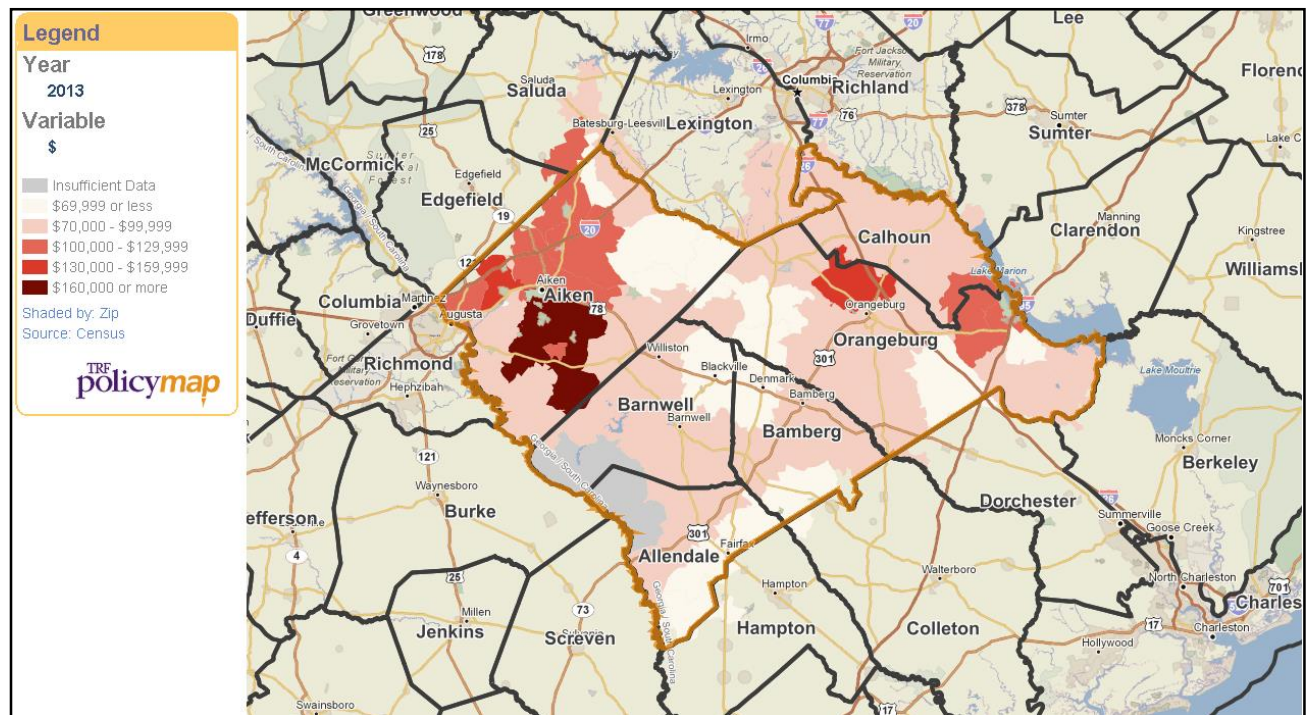
TABLE: Median Home Value (owner Occupied Units) – Barnwell County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
Less than \$50,000	1,291	33.8	2,199	35.0
\$50,000 to \$99,999	1,736	45.5	1,983	31.6
\$100,000 to \$149,999	528	13.8	993	15.8
\$150,000 to \$199,999	133	3.5	453	7.2
\$200,000 to \$299,999	114	3.0	370	5.9
\$300,000 to \$499,999	16	0.4	204	3.2
\$500,000 to \$999,999	0	0.0	79	1.3
\$1,000,000 or more	0	0.0	0	0.0
Total Units/Median Value	3,818	\$66,600	6,281	\$72,400
Data Source: 2000 Census DP-4, 2009-2013 American Community Survey 5 Year Estimates DP04				

TABLE: Median Home Value (owner Occupied Units) – Calhoun County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
Less than \$50,000	693	27.6	986	20.0
\$50,000 to \$99,999	1,124	44.7	1,468	29.7
\$100,000 to \$149,999	433	17.2	886	17.9
\$150,000 to \$199,999	161	6.4	633	12.8
\$200,000 to \$299,999	72	2.9	599	12.1
\$300,000 to \$499,999	16	0.6	288	5.8
\$500,000 to \$999,999	2	0.1	27	0.5
\$1,000,000 or more	14	0.6	52	1.1
Total Units/Median Value	2,515	\$72,500	4,939	\$100,600
Data Source: 2000 Census DP-4, 2009-2013 American Community Survey 5 Year Estimates DP04				

TABLE: Median Home Value (owner Occupied Units) – Orangeburg County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
Less than \$50,000	3,754	24.6	6,094	26.1
\$50,000 to \$99,999	7,680	50.4	7,399	31.7
\$100,000 to \$149,999	2,181	14.3	3,696	15.8
\$150,000 to \$199,999	960	6.3	2,917	12.5
\$200,000 to \$299,999	494	3.2	1,960	8.4
\$300,000 to \$499,999	108	0.7	955	4.1
\$500,000 to \$999,999	42	0.3	180	0.8
\$1,000,000 or more	17	0.1	119	0.5
Total Units/Median Value	15,236	\$72,600	23,320	\$84,700
Data Source: 2000 Census DP-4, 2009-2013 American Community Survey 5 Year Estimates DP04				

The map on the next page helps to contextualize the data from the previous tables. It shows median home value across the region, with the home value rising as the shade darkens. Though the median value in Lower Savannah was \$104,883, three counties – Allendale, Barnwell, and Bamberg – do not have a single district with a median home value over \$100,000. Such a stark contrast underscores the vastly different socioeconomic conditions in the region and how these play out in the housing market.

MAP: Median Home Value



The table below compares 2000 and 2013 rent cohort data for the Lower Savannah Region and A county-by-county breakdown follows in the tables on the next four pages. The general trend over time is that lower rent cohorts are accounting for smaller portions of the housing stock while higher rent cohorts are accounting for bigger shares. In 2000, the largest cohort for renters was \$300-\$499 (36.1%). By 2013, the largest share of rental housing (32.0%) fell in the range of \$500-\$749.

TABLE: Rental Housing Cost – Lower Savannah Region				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
No rent paid	3,718	13.7	5,079	15.0
Less than \$200	2,441	9.0	750	2.2
\$200-299	3,269	12.1	1,727	5.1
\$300-499	9,775	36.1	4,159	12.3

TABLE: Rental Housing Cost – Lower Savannah Region				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
\$500-749	6,463	23.9	10,829	32.0
\$750-999	1,104	4.1	7,766	23.0
\$1,000-\$1,499	200	0.7	2,984	8.8
\$1,500 or more	141	0.5	502	1.5
Total Units/Median Rent	27,111	\$422	33,796	\$674
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

The map below displays the distribution of median rent throughout the region. The median rent in the region was \$674. Not surprisingly, Aiken County had the highest median rent and Allendale County had the lowest median rent. Bamberg County experienced the greatest increase of rent at 89.6% between 2000 and 2013.

MAP: Median Rent

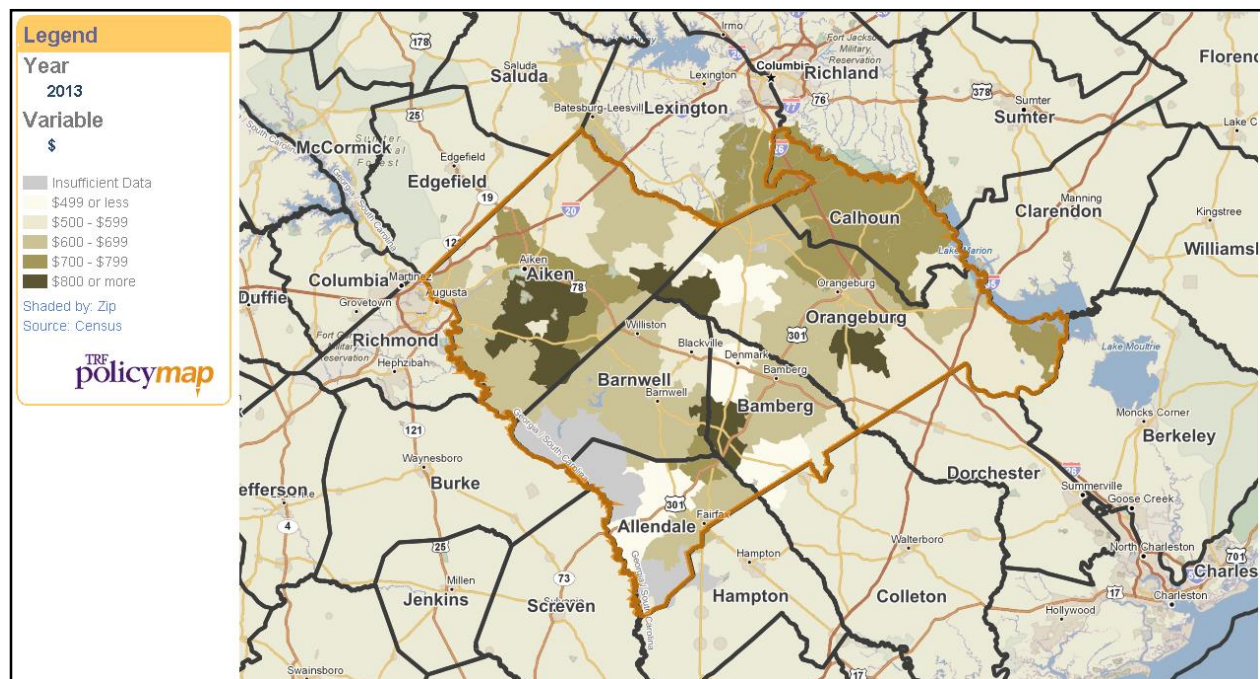


TABLE: Rental Housing Cost – Aiken County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
No rent paid	1,456	10.9	1,864	11.0
Less than \$200	682	5.1	145	0.9
\$200-299	1,184	8.9	747	4.4
\$300-499	4,704	35.2	1,833	10.8
\$500-749	4,348	32.6	5,688	33.6
\$750-999	773	5.8	4,483	26.5
\$1,000-\$1,499	108	0.8	1,743	10.3
\$1,500 or more	100	0.7	404	2.4
Total Units/Median Rent	13,355	\$475	16,907	\$705
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Rental Housing Cost – Allendale County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
No rent paid	204	19.7	297	23.7
Less than \$200	221	21.3	145	11.6
\$200-299	187	18.1	163	13.0
\$300-499	271	26.2	76	6.1
\$500-749	125	12.1	302	24.1
\$750-999	12	1.2	226	18.1
\$1,000-\$1,499	9	0.9	42	3.4
\$1,500 or more	7	0.7	0	0
Total Units/Median Rent	1,036	\$305	1,251	\$564
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Rental Housing Cost – Bamberg County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
No rent paid	192	12.9	143	10.1
Less than \$200	331	22.3	116	8.2
\$200-299	319	21.5	153	10.8
\$300-499	471	31.7	319	22.5
\$500-749	146	9.8	447	31.5
\$750-999	24	1.6	152	10.7
\$1,000-\$1,499	0	0.0	89	6.3
\$1,500 or more	2	0.1	0	0.0
Total Units/Median Rent	1,485	\$299	1,419	\$567
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Rental Housing Cost – Barnwell County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
No rent paid	463	21.5	301	14.1
Less than \$200	207	9.6	20	0.9
\$200-299	277	12.9	125	5.9
\$300-499	771	35.8	368	17.2
\$500-749	352	16.4	790	37.0
\$750-999	69	3.2	389	18.2
\$1,000-\$1,499	13	0.6	142	6.7
\$1,500 or more	0	0.0	0	0.0
Total Units/Median Rent	2,152	\$384	2,135	\$625
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Rental Housing Cost – Calhoun County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
No rent paid	203	23.2	272	22.2
Less than \$200	85	9.7	64	5.2
\$200-299	140	16.0	80	6.5
\$300-499	284	32.5	131	10.7
\$500-749	145	16.6	291	23.8
\$750-999	15	1.7	282	23.0
\$1,000-\$1,499	3	0.3	86	7.0
\$1,500 or more	0	0.0	18	1.5
Total Units/Median Rent	875	\$370	1,224	\$674
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Rental Housing Cost – Orangeburg County				
	2000		2009-2013 ACS	
Value	Number	%	Number	%
No rent paid	1,200	14.6	2,202	20.3
Less than \$200	915	11.1	260	2.4
\$200-299	1,162	14.2	459	4.2
\$300-499	3,274	39.9	1,432	13.2
\$500-749	1,347	16.4	3,311	30.5
\$750-999	211	2.6	2,234	20.6
\$1,000-\$1,499	67	0.8	882	8.1
\$1,500 or more	32	0.4	80	0.7
Total Units/Median Rent	8,208	\$389	10,860	\$661
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

Housing Affordability

By HUD's definition, households paying in excess of 30% of their household income towards housing costs (renter or owner) are said to be cost burdened. The tables below breakdown the cost burden of owner occupied homes as a percentage of income. Within the Lower Savannah Region, 30.4% of homeowners with a mortgage are cost burdened – including 24.5% who are extremely cost burdened.

TABLE: Selected Monthly Owner Costs as a Percentage of Household Income (With a Mortgage) - Lower Savannah Region

	Number	%
Less than 20%	20,607	44.4
20 to 24%	7,041	15.2
25 to 29%	4,675	10.1
30 to 34%	2,730	5.9
35% or more	11,399	24.5
Not computed	418	--
Data Source: 2009-2013 American Community Survey 5 Year Estimates Owners with Mortgage		

TABLE: Selected Monthly Owner Costs as a Percentage of Household Income (With a Mortgage)

	Aiken County		Allendale County		Bamberg County	
	Number	%	Number	%	Number	%
Less than 20%	12,620	46.3	320	42.4	926	49.8
20 to 24%	4,220	15.5	98	13.0	239	12.9
25 to 29%	2,946	10.8	63	8.3	106	5.7
30 to 34%	1,491	5.5	11	1.5	36	1.9
35% or more	6,006	22.0	263	34.8	552	29.7
Not computed	163	--	8	--	29	--
Data Source: 2009-2013 American Community Survey 5 Year Estimates Owners with Mortgage						

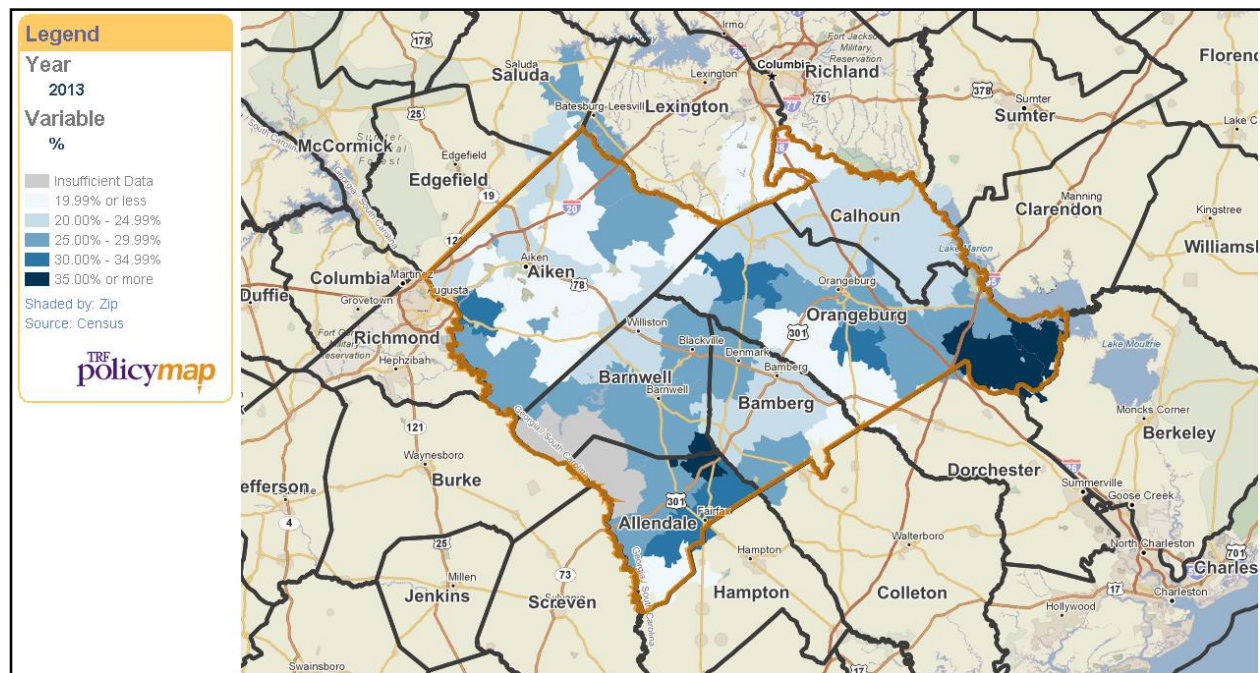
TABLE: Selected Monthly Owner Costs as a Percentage of Household Income (With a Mortgage)

	Barnwell County		Calhoun County		Orangeburg County	
	Number	%	Number	%	Number	%
Less than 20%	1,032	39.0	1,319	49.3	4,390	39.1
20 to 24%	346	13.1	305	11.4	1,833	16.3
25 to 29%	306	11.6	261	9.7	993	8.8
30 to 34%	228	8.6	225	8.4	739	6.6
35% or more	731	27.7	567	21.2	3,280	29.2
Not computed	62	--	3	--	153	--

Data Source: 2009-2013 American Community Survey 5 Year Estimates Owners with Mortgage

The map below depicts the concentration of cost burdened owner-occupied households. There is a clear cluster of cost burdened homeowners on the eastern border of Orangeburg County, as well as the northern border of Allendale County.

MAP: Cost Burdened Home Owners



The 2009-2013 ACS report specifically identifies housing costs for owner occupied households without a mortgage. In such case, housing costs are most often attributable to homeowners' insurance premiums and property taxes. As indicated in the table below, 15.1% of owner occupied households without a mortgage were cost burdened, including 11.9% that were considered extremely cost burdened. There is a strong correlation between these cost burdened owner occupied households and cost burdened seniors who own their homes. Allendale is an outlier in the region with nearly 25% of homeowners without mortgages being cost burdened.

TABLE: Selected Monthly Owner Costs as a Percentage of Household Income – Lower Savannah Region (Without a Mortgage)		
	Number	%
Less than 10%	16,872	42.7
10 to 14.9%	7,578	19.2
15 to 19.9%	4,613	11.7
20 to 24.9%	2,732	6.9
25 to 29.9%	1,777	4.5
30 to 34.9%	1,275	3.2
35% or more	4,699	11.9
Not computed	1,242	--
Data Source: 2009-2013 American Community Survey 5 Year Estimates Owners Without Mortgage		

TABLE: Selected Monthly Owner Costs as a Percentage of Household Income (Without a Mortgage)

	Aiken County		Allendale County		Bamberg County	
	Number	%	Number	%	Number	%
Less than 10%	8,943	48.3	364	28.9	1,001	39.9
10 to 14.9%	3,779	20.4	242	19.2	272	10.8
15 to 19.9%	1,938	10.5	167	13.3	377	15.0
20 to 24.9%	1,199	6.5	91	7.2	275	11.0
25 to 29.9%	641	3.5	84	6.7	112	4.5
30 to 34.9%	564	3.0	5	0.4	114	4.5
35% or more	1,438	7.8	307	24.4	357	14.2
Not computed	533	--	150	--	68	--

Data Source: 2009-2013 American Community Survey 5 Year Estimates Owners Without Mortgage

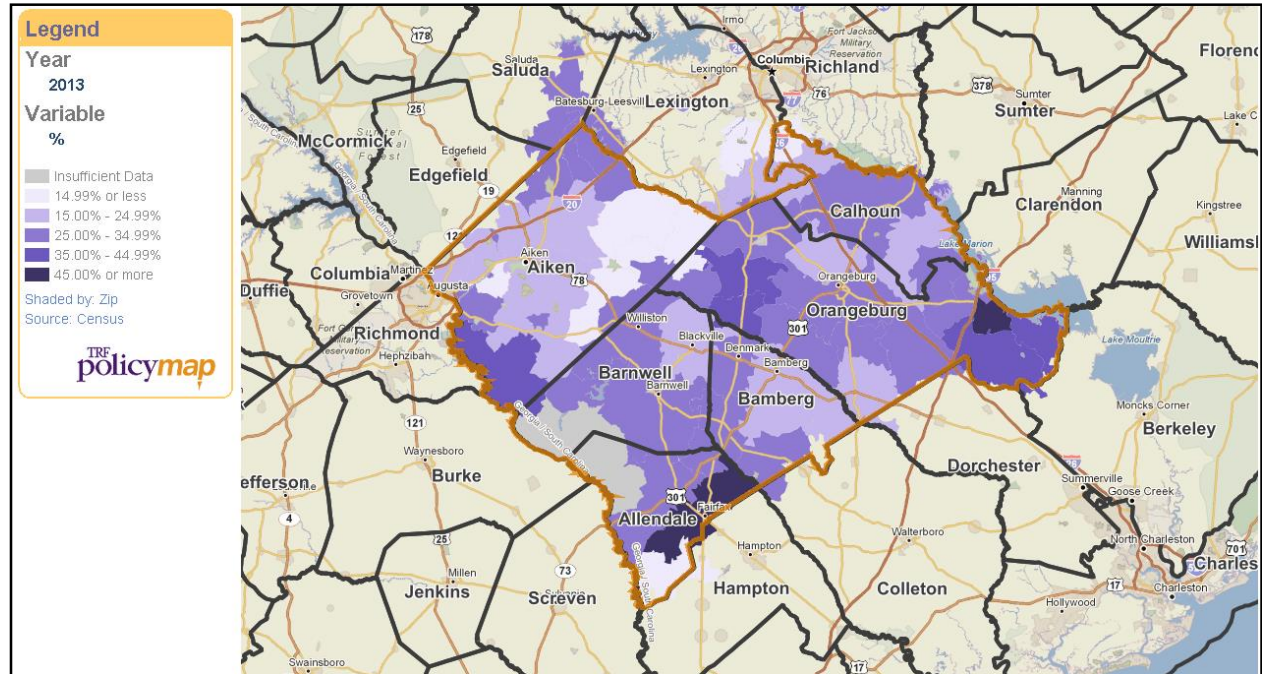
TABLE: Selected Monthly Owner Costs as a Percentage of Household Income (Without a Mortgage)

	Barnwell County		Calhoun County		Orangeburg County	
	Number	%	Number	%	Number	%
Less than 10%	1,351	38.9	864	38.7	4,349	37.6
10 to 14.9%	710	20.4	384	17.2	2,191	18.9
15 to 19.9%	389	11.2	320	14.3	1,422	12.3
20 to 24.9%	208	6.0	154	6.9	805	7.0
25 to 29.9%	146	4.2	150	6.7	644	5.6
30 to 34.9%	83	2.4	120	5.4	389	3.4
35% or more	590	17.0	238	10.7	1,769	15.3
Not computed	99	--	29	--	363	--

Data Source: 2009-2013 American Community Survey 5 Year Estimates Owners Without Mortgage

The map below identifies concentrations of cost burdened owners age 65 and older. Again, there is a concentration of cost burdened 65 years or older homeowners in Allendale County and Orangeburg County.

MAP: Cost Burdened Owners Age 65 and Older



In 2000, 32.2% of all renters were considered cost burdened, including 26.4% that were considered extremely cost burdened. As of the 2013 calculations, 43.4% of all renters, paying rent, were cost burdened including 36% that were considered extremely cost burdened. When renter households face these extreme cost burdens they are less likely to be able to save money towards becoming homeowners and they are more likely to experience poverty conditions. The following tables break down the renter cost burden in the region by county. Most of the region has a similar renter cost burdened rate; however cost burdened renters make up a larger percentage of the renters in Barnwell (54.2%) and Bamberg (52.5%) counties. Across the region, according to the 2009-2013 ACS, 36% of the renter households are considered extremely cost burdened.

TABLE: Selected Monthly Renter costs as a Percentage of Household Income – Lower Savannah Region

	2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	5,855	21.5	4,436	13.1
15 to 19%	3,245	11.9	2,946	8.7
20 to 24%	2,690	9.9	2,433	7.2
25 to 29%	1,979	7.3	2,782	8.2
30 to 34%	1,572	5.8	2,515	7.4
35% or more	7,175	26.4	12,174	36.0
Not computed	4,685	17.2	6,510	19.3

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

TABLE: Selected Monthly Renter costs as a Percentage of Household Income – Aiken

	2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	2,836	21.3	2,311	13.7
15 to 19%	1,818	13.6	1,867	11.0
20 to 24%	1,500	11.2	1,495	8.8
25 to 29%	1,106	8.3	1,476	8.7
30 to 34%	768	5.8	1,182	7.0
35% or more	3,593	26.9	6,096	36.1
Not computed	1,734	13.0	2,480	16.4
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Selected Monthly Renter costs as a Percentage of Household Income – Allendale

	2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	157	15.1	164	13.1
15 to 19%	130	12.5	33	2.6
20 to 24%	105	10.1	117	9.4
25 to 29%	35	3.4	97	7.8
30 to 34%	56	5.4	54	4.3
35% or more	267	25.7	434	34.7
Not computed	286	27.6	352	28.1
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Selected Monthly Renter costs as a Percentage of Household Income – Bamberg

	2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	299	20.2	99	7.0
15 to 19%	126	8.5	103	7.3
20 to 24%	153	10.3	99	7.0
25 to 29%	170	11.4	140	9.9
30 to 34%	101	6.8	191	13.5
35% or more	368	24.8	554	39.0
Not computed	268	18.0	233	16.4
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Selected Monthly Renter costs as a Percentage of Household Income – Barnwell

	2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	444	20.7	318	14.9
15 to 19%	233	10.8	79	3.7
20 to 24%	160	7.4	111	5.2
25 to 29%	123	5.7	57	2.7
30 to 34%	61	2.8	236	11.1
35% or more	595	27.6	920	43.1
Not computed	536	24.9	414	19.4
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Selected Monthly Renter costs as a Percentage of Household Income – Calhoun

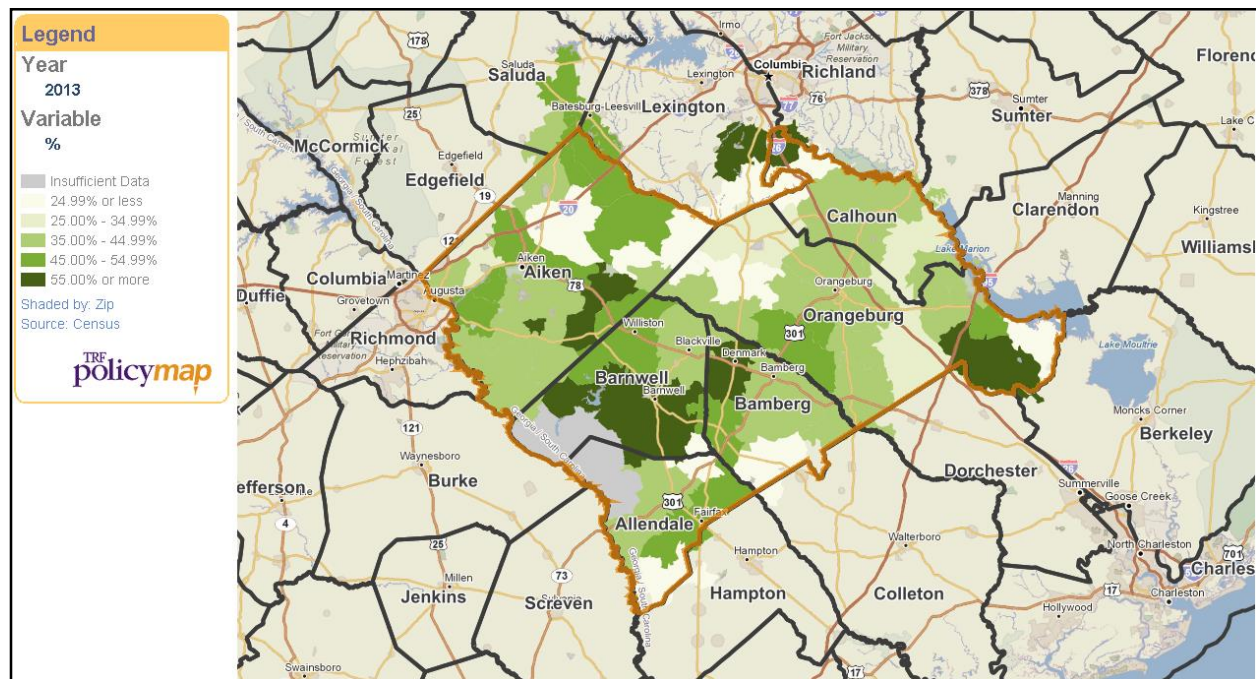
	2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	203	23.2	143	11.7
15 to 19%	101	11.5	83	6.8
20 to 24%	69	7.9	41	3.3
25 to 29%	35	4.0	139	11.4
30 to 34%	39	4.5	93	7.6
35% or more	197	22.5	438	35.8
Not computed	231	26.4	287	23.4
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

TABLE: Selected Monthly Renter costs as a Percentage of Household Income – Orangeburg

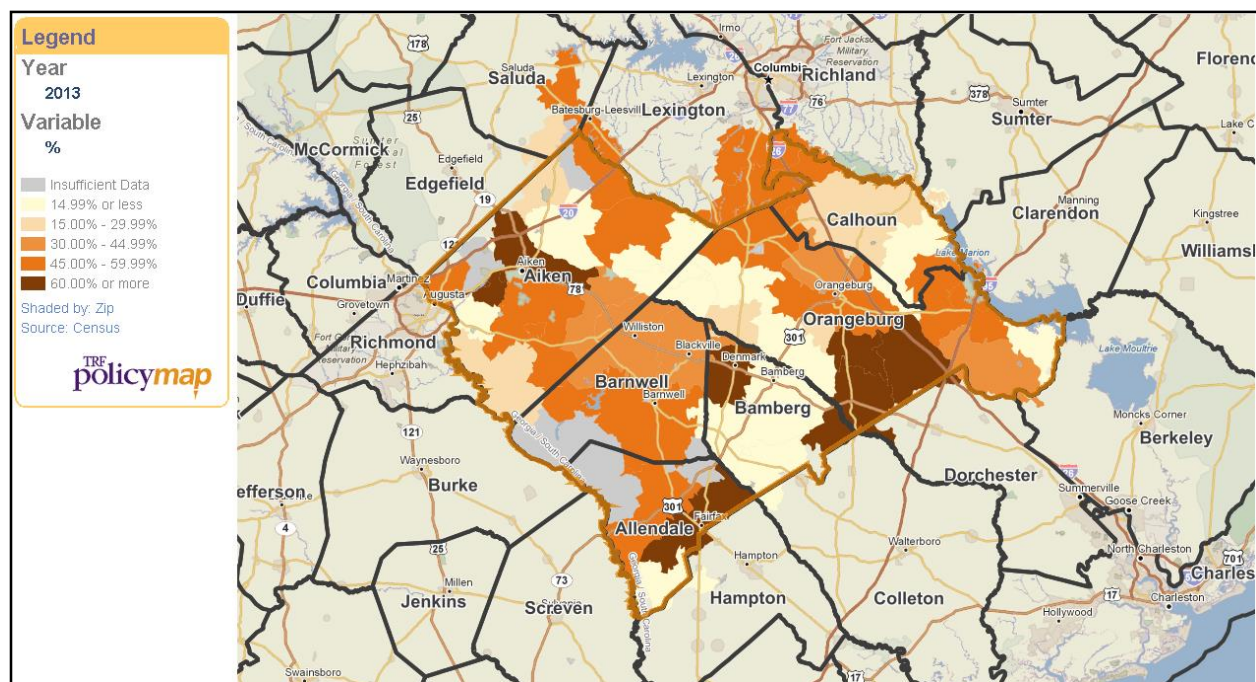
	2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	1,916	23.3	1,401	12.9
15 to 19%	837	10.2	781	7.2
20 to 24%	703	8.6	570	5.2
25 to 29%	510	6.2	873	8.0
30 to 34%	547	5.6	759	7.0
35% or more	2,155	26.2	3,732	34.4
Not computed	1,630	19.9	2,744	25.3
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

The following maps detail concentrations of cost burdened renter households. Heavily cost burdened areas are spotted throughout the region but seem to concentrate in Barnwell County, as well as Orangeburg County.

MAP: Cost Burdened Renters



MAP: Cost Burdened Renters 65 and Over



Lending Practices

Regional lending practices were analyzed from data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, County, and Metropolitan Statistical Area); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions must report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or have originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10% or more of their total loan originations or equals or exceeds \$25 million; they either

maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply on the basis of race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower-related factors and the lender, “is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending.” The FFIEC suggests that a more thorough analysis of the differences may require additional details from sources other than HMDA about factors including the specific credit circumstances of each borrower, the specific loan products that they are seeking, and the business practices of the institutions that they approach for credit.

The following analysis is provided for the Lower Savannah Region and the counties within its borders, summarizing 2013 HMDA data (the most recent year for which data are available), and data between 2007 and 2013 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that are not available or were not provided as part of the mortgage application or in the HMDA reporting process.

2013 Regional Overview

In 2013, residents of the Lower Savannah Region applied for roughly 10,450 home loans to purchase, refinance or make home improvements for a single family home – not including manufactured homes. Of those applications, nearly 5,000 or 48% were approved and originated. Of the remaining 5,400 applications just over 2,000 or 20% of all applications were denied for reasons identified below. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflect only the primary reason for the denial of each loan. The balance of the 3,400 applications that were not originated or denied were closed for one reason or another including a) the loan was approved but not accepted by the borrower; b) the application was closed because of incomplete information or inactivity by the borrower; or c) the application was withdrawn by the applicant.

TABLE: Disposition of Application by Loan Type and Purpose, 2013 - Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Loans				
	Conventional	1,643	4,695	606
	FHA	932	971	29
	VA	457	540	6
	FSA/RHS	538	34	0
Loans Originated				
	Conventional	941	2,330	282
	FHA	377	322	7
	VA	238	257	3
	FSA/RHS	228	12	0
Loans Approved but not accepted				
	Conventional	43	251	30
	FHA	17	62	1
	VA	4	30	0
	FSA/RHS	9	2	0
Applications Denied				
	Conventional	234	1,048	263
	FHA	103	213	17
	VA	45	102	2
	FSA/RHS	56	4	0
Applications Withdrawn				
	Conventional	107	390	12
	FHA	56	144	3
	VA	13	61	0
	FSA/RHS	15	2	0
Files Closed for Incompleteness				
	Conventional	20	167	5
	FHA	10	64	1
	VA	2	30	0
	FSA/RHS	11	1	0

Source: 2013 HMDA

Of the home purchase loans for single-family homes that were originated in 2013, (1,784 loans originated) approximately half (53 percent) of these originations were provided by conventional lenders. The remaining 47 percent were provided by federally-backed sources including the FHA, VA and FSA/RHS (Rural Housing Service). The VA and RHS lenders had an application/approval ratio of 50% and 42%, respectively. Conventional lenders originated home purchase loans at a rate of 51% of all applications, while 37% of the FHA home purchase loan applications resulted in origination.

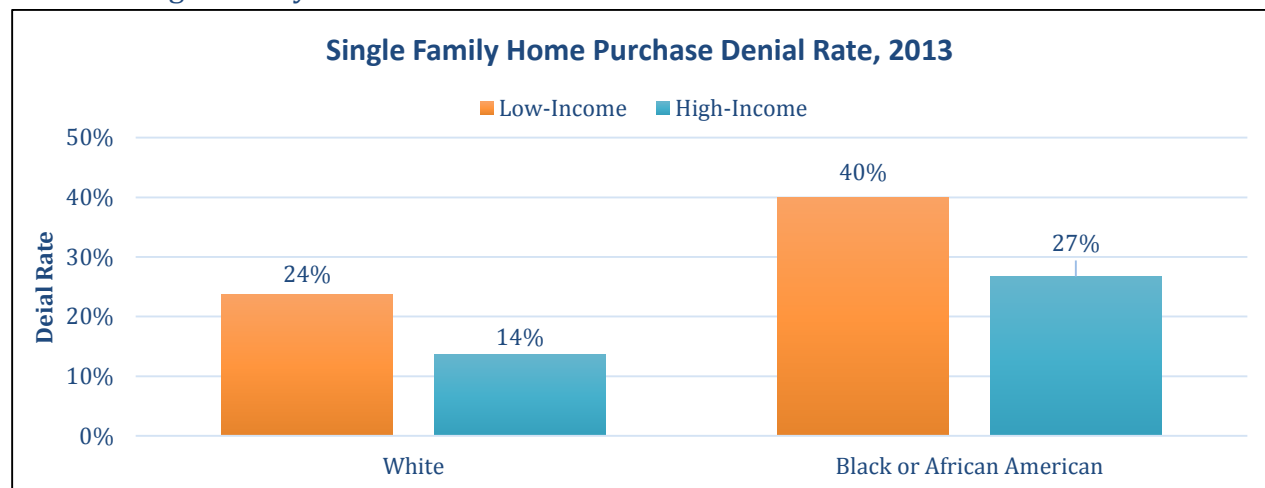
A further examination of the 2,000 denials indicates that just over 1,300 or 66% of all denials were for applicants seeking to refinance existing mortgages for owner occupied, primary residences. The number one reason for denial of refinance applications² was poor Credit History (24.3% of refinance denials) followed closely by lack of Collateral (23.6% of refinance denials). Typically, homeowners seeking to refinance their existing home mortgage are able to use their home as collateral. When the denial reason given for a refinance is a lack of Collateral, this indicates the home is worth less than the existing mortgage and therefore refinancing is not an option – these homes are commonly referred to as “under-water” and the borrowers considered to be “upside-down” in their mortgage.

² Please note, the loan disposition information is only provided for single-family homes. However, the HMDA data only provides reasons for single-family loan applications including manufactured homes.

The percentage of loan application denials for traditional home purchase loans for one-to-four family housing in the region varies significantly among Whites and Black or African American (the Hispanic sample size was only six and has therefore been excluded). Black or African American households are more than twice as likely to be denied for conventional single-family home purchases as Whites, with respective denial rates of 41 percent and 17 percent.

Further, a closer look at home purchase denial rates by race and income group within the Lower Savannah Region, shown below, demonstrates that high-income Black or African American households (having greater than 120 percent of Area Median Income) were more likely to be denied for a single family home purchase than low-income Whites (having 80 percent or less of Area Median Income) as of 2013. The difference between the low-income Black or African American denial rate (40%) and the low-income White denial rate (24%) for home purchases was 16 percent, while the difference in home purchase denial rates between high-income Black or African American (27%) and high-income Whites (14%) was a slightly smaller 13 percent.

CHART: Single Family Home Purchase Denial Rate 2013



Upon a review of denial reasons for federally supported loan products, Whites and African Americans or Blacks were denied primarily because of poor Credit History. Twenty-nine percent (29%) of denials to White applicants were because of poor Credit History and 32% of denials to Black applicants were for the same reason. The denial reasons provided by conventional lenders were relatively similar for White and Black or African American applicants, as the top two reasons

for both included Credit History and Debt-to-Income Ratio, respectively.

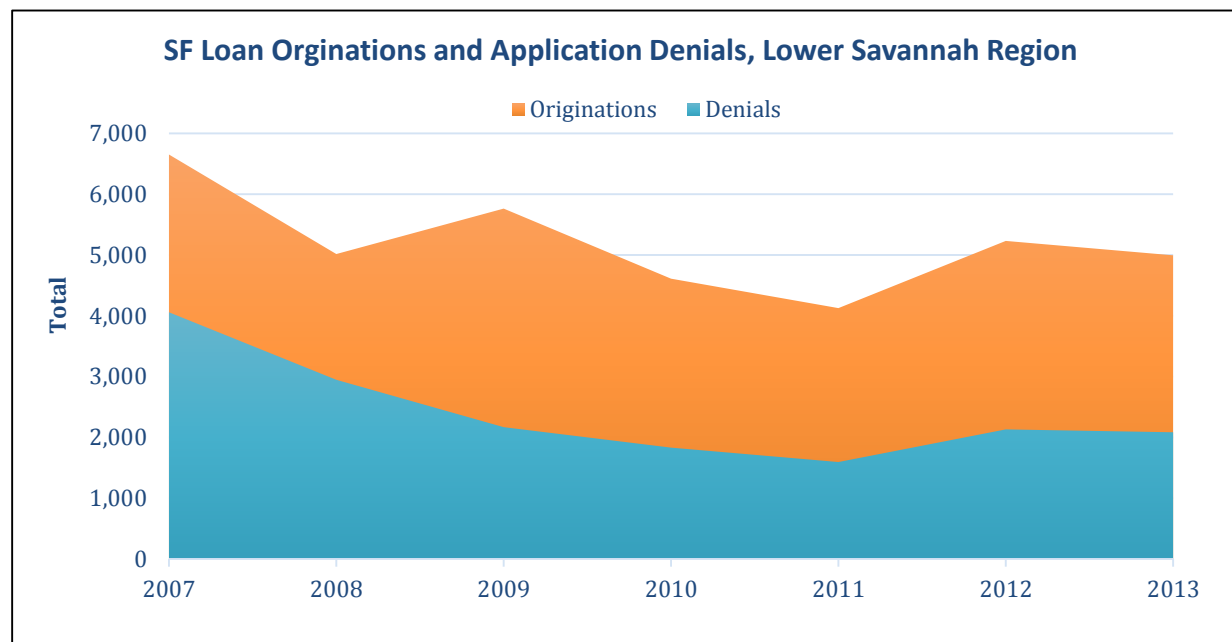
CHART: Home Purchase (Single Family - Owner Occupied) Denials by Race, Ethnicity & by Reason			
Race	Primary Reason for Denial	Percentage of Conventional Loan Denials	Percentage of Federally Supported Loan Denials
Whites	Collateral	17%	17%
	Credit Application Incomplete	9%	7%
	Credit History	29%	29%
	Debt to Income Ratio	23%	24%
	Employment History	2%	4%
	Insufficient Cash	7%	4%
	Mortgage Insurance Denied	0%	0%
	Unverifiable Information	5%	1%
	Other	8%	13%
African American/Black	Collateral	18%	7%
	Credit Application Incomplete	9%	11%
	Credit History	38%	32%
	Debt to Income Ratio	32%	25%
	Employment History	0%	0%
	Insufficient Cash	0%	4%
	Mortgage Insurance Denied	0%	0%
	Unverifiable Information	0%	4%
	Other	3%	18%
Source: 2013 HMDA			

The Lower Savannah Region's Single Family Lending Market, 2007-2013

The following section examines HMDA data over the time period 2007-2013, for both the Lower Savannah Region as a whole and its member counties, where applicable.

Highlighted below, the number of single-family loan originations declined within the Lower Savannah Region between 2007 and 2013, from over 6,600 to just under 5,000 (a decrease of nearly 25 percent). The number of denials, however, declined by nearly half during the same time period, falling from approximately 4,000 to 2,000. On a related note, of the total single-family loan originations and denials within the Lower Savannah Region, the share of loan denials fell from 38 percent in 2007 to under 30 percent in 2013.

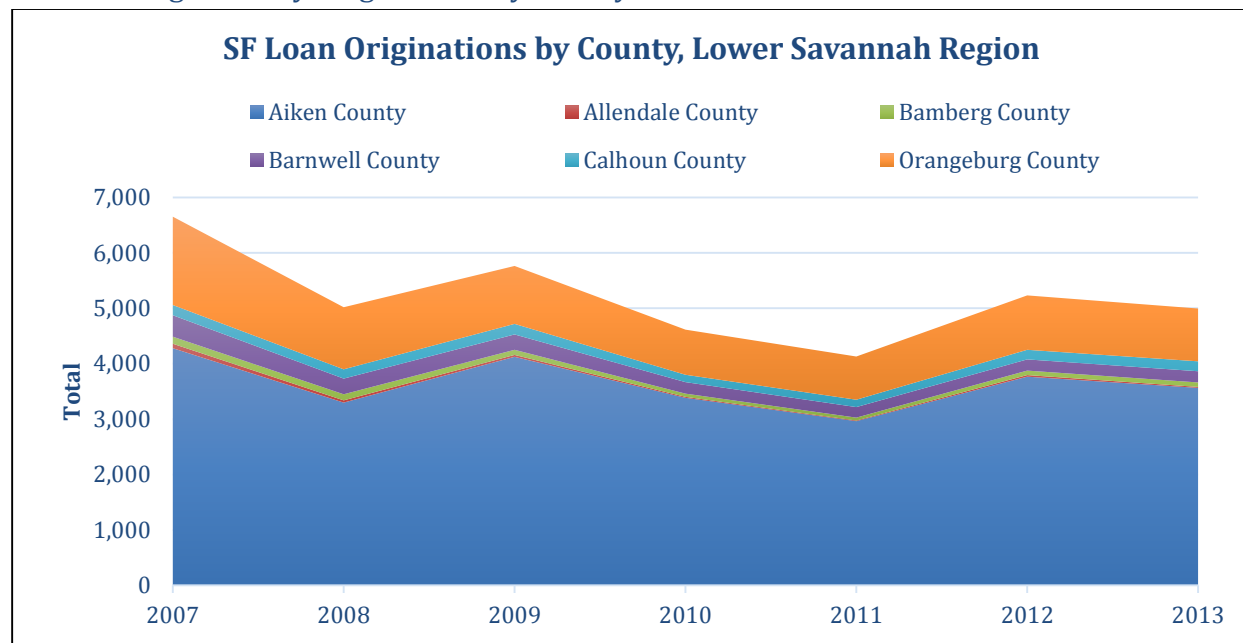
CHART: Single Family Loan Originations and Application Denials



Looking more closely at the variation by county within the Lower Savannah Region, shown below, it becomes clear that the vast majority of single-family loan originations in recent years were for properties in Aiken County. Over 70 percent of all single-family originations in the Lower Savannah Region were located in Aiken County as of 2013, up from 64 percent in 2007. Orangeburg County is a distant second at 19 percent as of 2013, down from 24 percent in

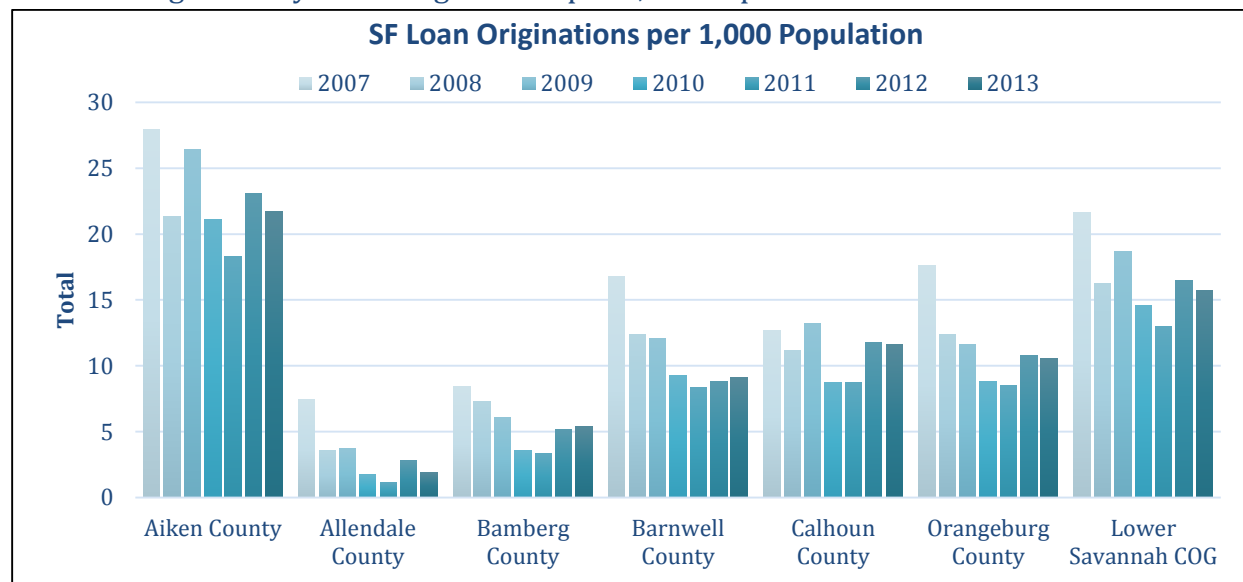
2007. The remaining counties of Allendale, Bamberg, Barnwell and Calhoun collectively represent less than 10 percent of all single-family originations within the region as of 2013, down slightly from the 2007 share of 12 percent.

CHART: Single Family Originations by County



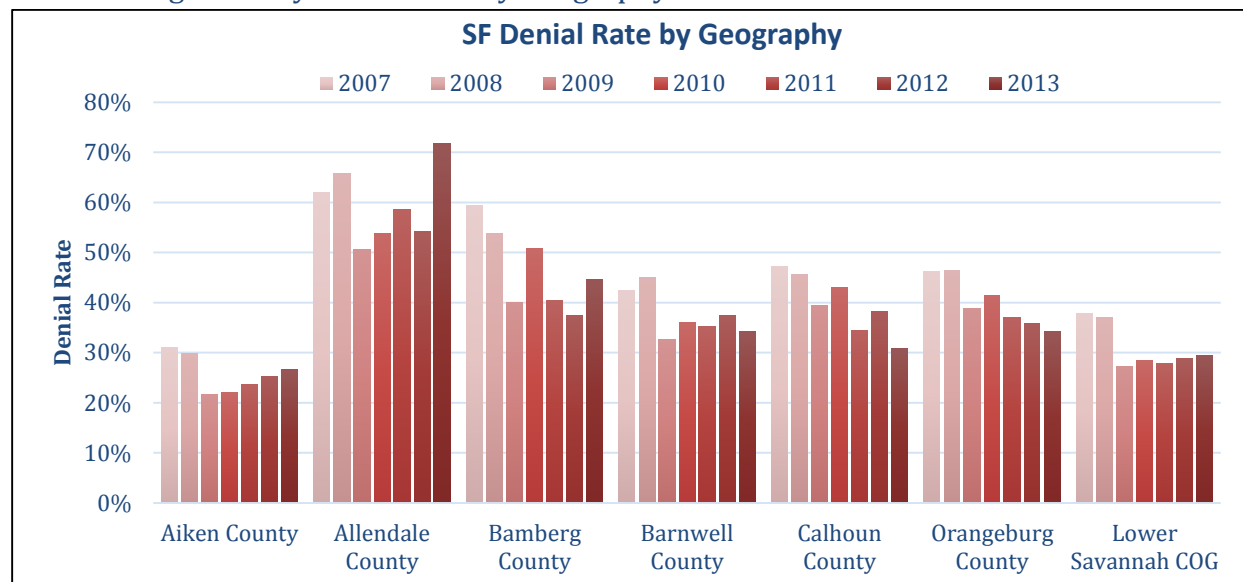
While much of the variation in total single-family originations is consistent with large differences in total county population (for example, Aiken County contains over half of the Lower Savannah Region's total population as of 2013), adjusting for population reveals that Aiken County also leads with the highest rate of originations per 1,000 people, by a wide margin. Calhoun County, with 5 percent of the total Lower Savannah population, exceeds Orangeburg County (29 percent of total population), in originations per 1,000 people as of 2013. Allendale County and Bamberg County exhibit consistently low rates of single-family originations, adjusted for population.

CHART: Single Family Loan Originations per 1,000 Population



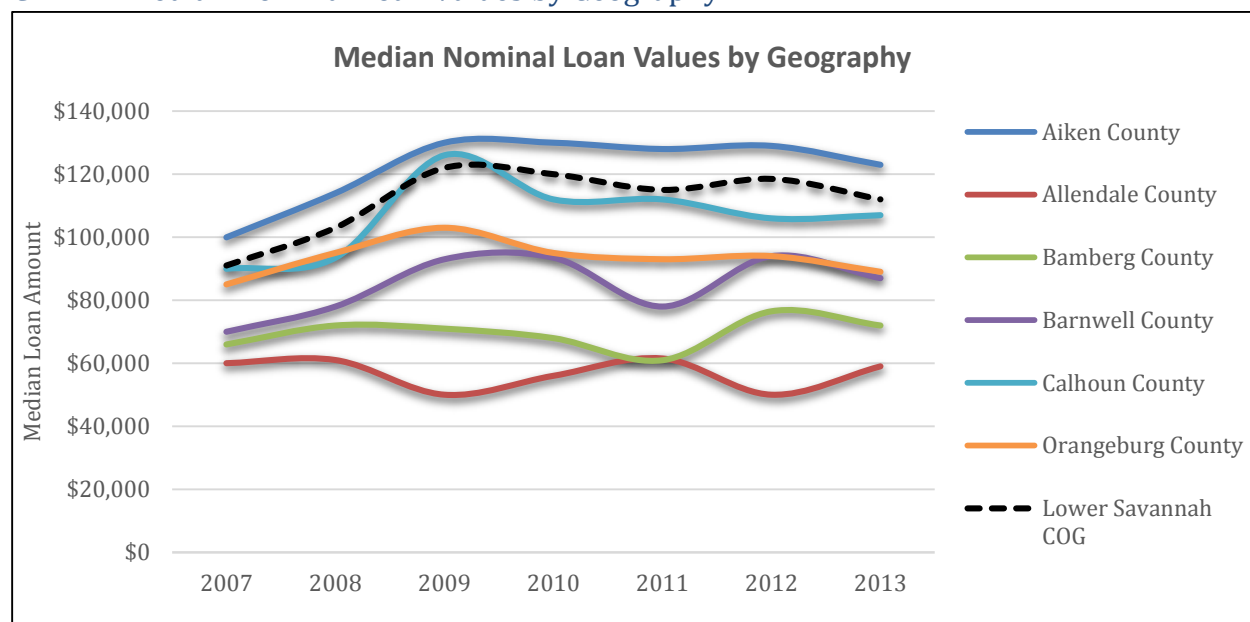
Further, Allendale and Bamberg counties have high single-family loan denial rates – especially Allendale County. Between 2007 and 2013, Allendale was the only county in the region in which the majority of single-family applications were denied every year. As of 2013, more than 7 out of 10 applications were denied in Allendale County. By contrast, Aiken County consistently maintained the lowest rate of single-family loan denials each year, outperforming every other county and the region as a whole.

CHART: Single Family Denial Rate by Geography



In addition to relatively low denial rates and the highest rate of loan originations per capita, Aiken County is also characterized by the highest median nominal loan value within the Lower Savannah Region. Conversely, Allendale County and Bamberg County exhibit comparatively low median loan values in the context of the region.

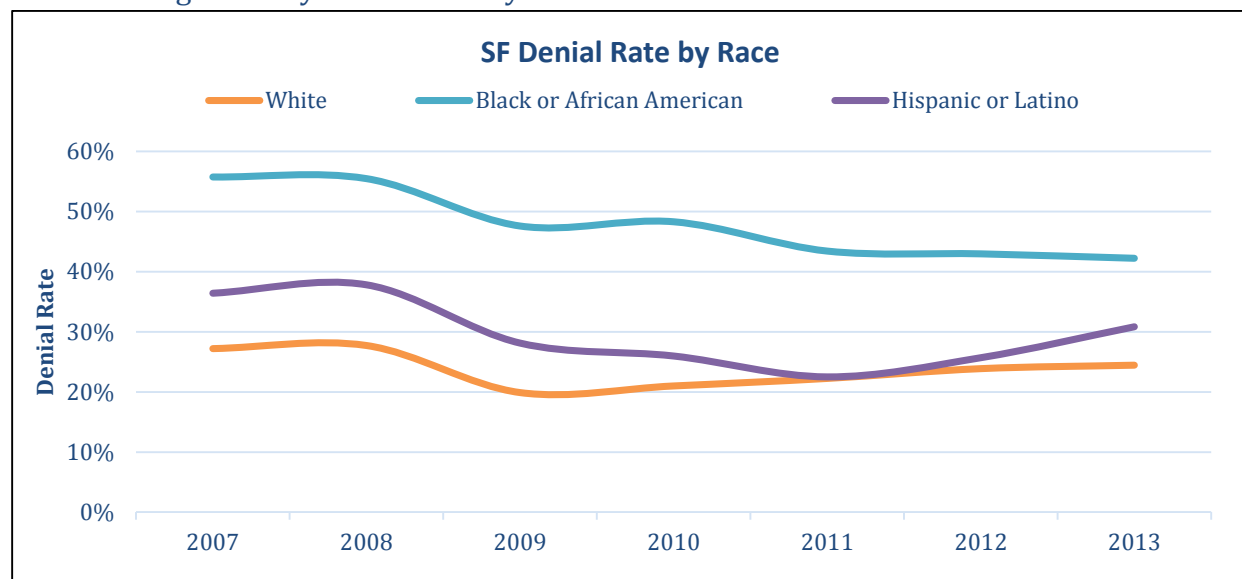
CHART: Median Nominal Loan Values by Geography



Income, Race, and Single-Family Loan Denials in the Lower Savannah Region

Within the Lower Savannah Region, denial rates for single family loans vary by race and ethnicity. The chart below shows that between 2007 and 2013, Blacks were consistently denied at the highest rate relative to Whites and Hispanics, and were the only group for which single-family loans were more likely to be denied than originated in some years, as was the case in 2007 and 2008. However, the Black denial rate saw the greatest improvement compared to Whites and Hispanics between 2007 and 2013, falling from 56 percent to 42 percent. While Whites and Hispanics also experienced a lower denial rate in 2013 compared to 2007, recent years have demonstrated rising denial rates for both groups. The denial rate for Whites has risen every year since 2009, while the single-family denial rate for Hispanics has risen steadily since 2011.

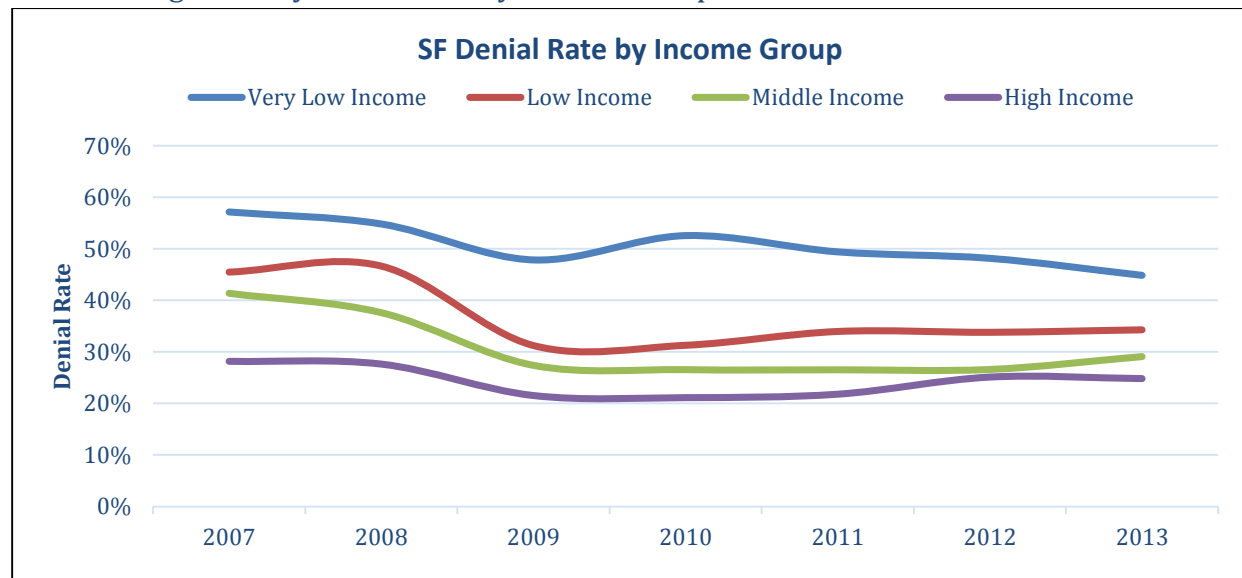
CHART: Single Family Denial Rate by Race



A view of single-family denial rates by income group within the Lower Savannah Region, highlighted below, shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. Between 2007 and 2013, applicants in the Very Low Income category (50 percent or less of Area Median Income), were more likely to be denied for a single-family loan than any other income group. Low Income applicants (80 percent or less of Area Median Income) were denied at the second highest rate, with a sharp decline

between 2008 (47 percent) and 2009 (31 percent). Middle Income applicants (80 to 120 percent of Area Median Income) also saw a drop between 2008 and 2009, from 37 percent to 27 percent, though the denial rate has since stayed relatively flat in the mid-to-high 30s range. The lowest denial rate in every year examined belonged to the High Income group (greater than 120 percent of Area Median Income). Consistent with an overall regional decline in the single-family denial rate, every income group's denial rate fell between 2007 and 2013.

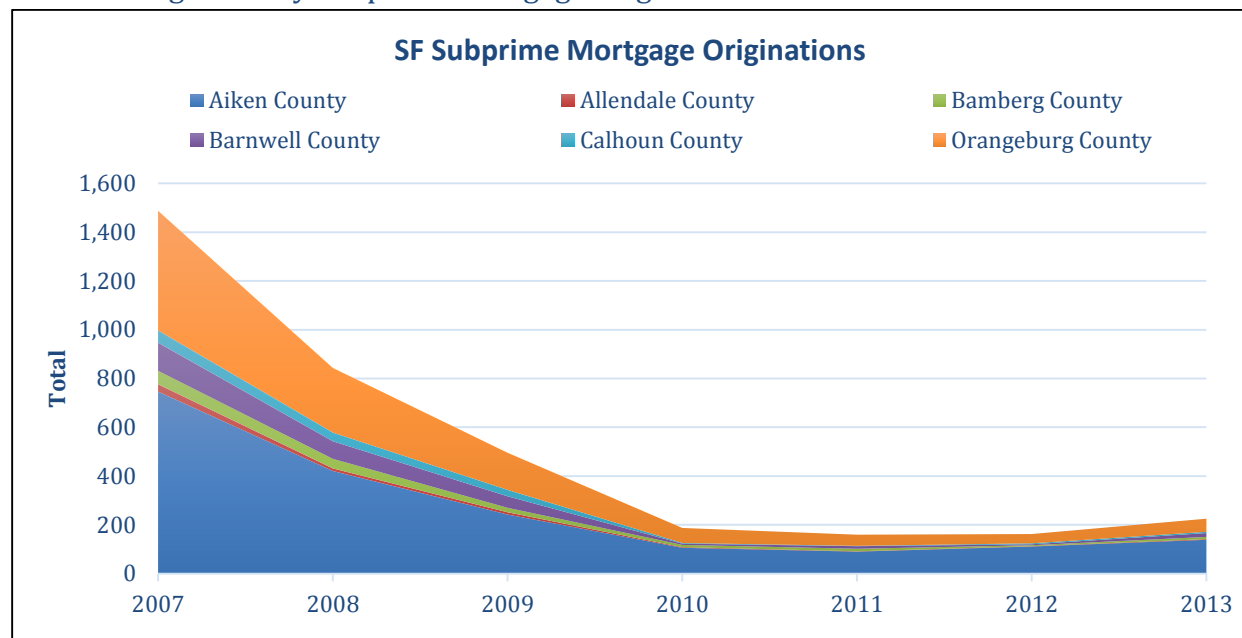
CHART: Single Family Denial Rate by Income Group



The Subprime Market

Illustrated below, the subprime mortgage market in the Lower Savannah Region has declined significantly since 2007, remaining mostly flat since 2010 despite a mild uptick between 2012 and 2013. The total number of subprime loan originations fell by approximately 85 percent between 2007 and 2013, much higher than the total origination decline of 25 percent.

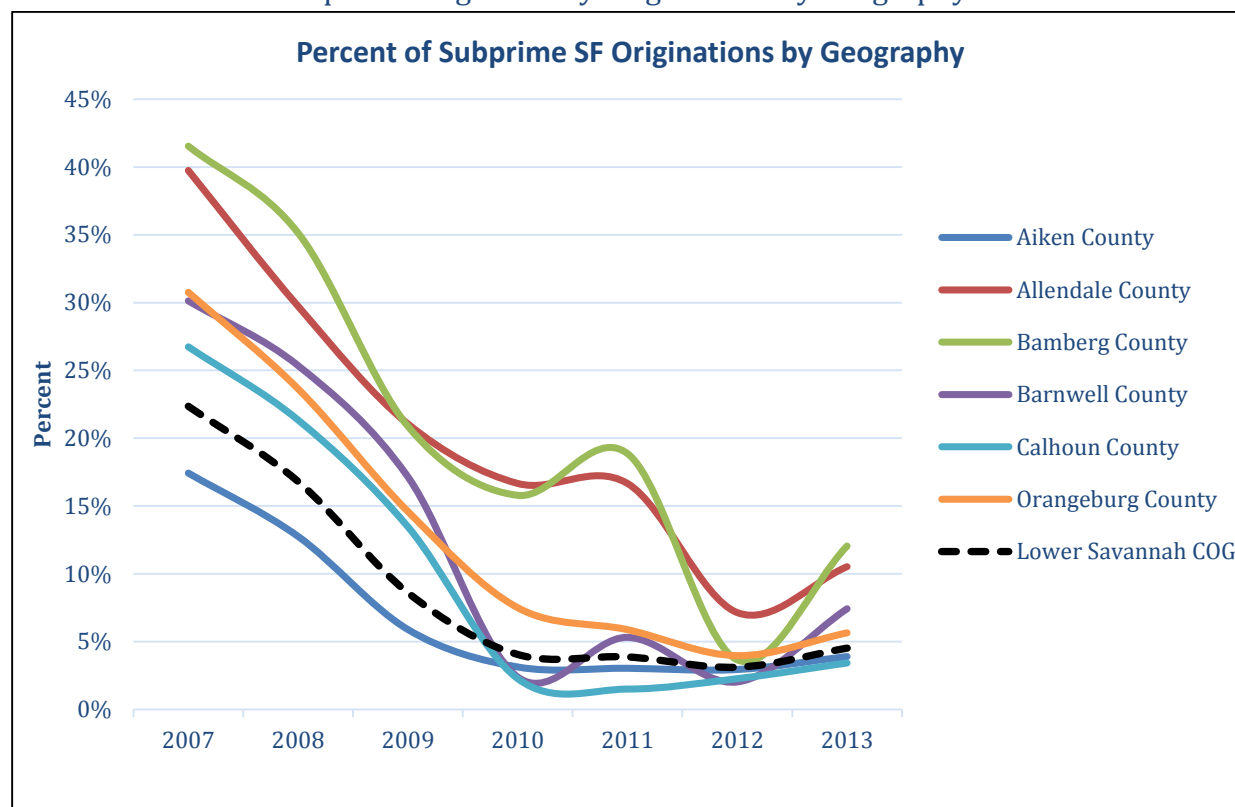
CHART: Single Family Subprime Mortgage Originations



As a percentage of total single-family loan originations, every county and the Lower Savannah Region as a whole has seen a significant decrease in subprime originations relative to 2007 levels. As of 2013, subprime originations were less than 5 percent of the region's total, down from over 22 percent in 2007. Counties with lower subprime percentages than the region as a whole in 2013 include Calhoun County (3.4 percent) and Aiken County (3.9 percent). While Allendale and Bamberg Counties remain the localities with the highest percentage of subprime originations, the composition has changed dramatically since 2007. Between 2007 and 2013, the share of subprime single-family loan originations in Bamberg County fell from 42 percent to 12 percent, while in Allendale County the share fell from 40 percent to 11 percent.

The Lower Savannah Region's subprime origination trends are consistent with the tightened credit conditions and heightened home lending standards that have taken place in the aftermath of the financial crisis and Great Recession.

CHART: Percent of Subprime Single Family Originations by Geography



Community Reinvestment Act (CRA)

Since the passage of the Community Reinvestment Act (CRA) in 1977, banks have been strongly encouraged to serve the credit needs of all persons within the community, including those with low and moderate incomes. The CRA establishes a regulatory mechanism for monitoring the level of lending, investments and services in low- and moderate-income neighborhoods that have traditionally been underserved by lending institutions. While most mortgage companies, finance companies, and credit unions are required by HMDA to provide information on their lending activities, many are exempt from CRA coverage and its examination process. Because only federally-insured financial institutions are covered by CRA, mortgage companies, finance companies and credit unions are all exempt from CRA regulations. Commonly, it is considered that only depository financial institutions are covered by CRA.

Currently, three Federal Financial Institutions Examination Council (FFIEC) agencies conduct CRA examinations and enforcement – the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). The Office of Thrift Supervision (OTS) was a fourth reporting agency, however as of June 30, 2011 they are no longer an active regulatory agency. Examiners from the three FFIEC agencies assess and “grade” lenders’ activities in low- and moderate-income neighborhoods. Large institutions are graded on how well they meet their CRA obligation according to a three-part test that evaluates actual performance in lending, investing, and providing banking services to the entire community including low and moderate income (LMI) borrowers and borrowers (individuals or businesses) located in LMI areas. Smaller institutions are subject to a more streamlined examination that focuses on lending.

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

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

A review of the most recent CRA ratings in the last five years for Lower Savannah region lenders surveyed for this analysis reveals that all of the depository financial institutions have received ratings of either Satisfactory or Outstanding in their most recent review (source: FFIEC CRA Rating Database 2015).

Below is a table of Lower Savannah lenders and their CRA ratings of the last 5 years.

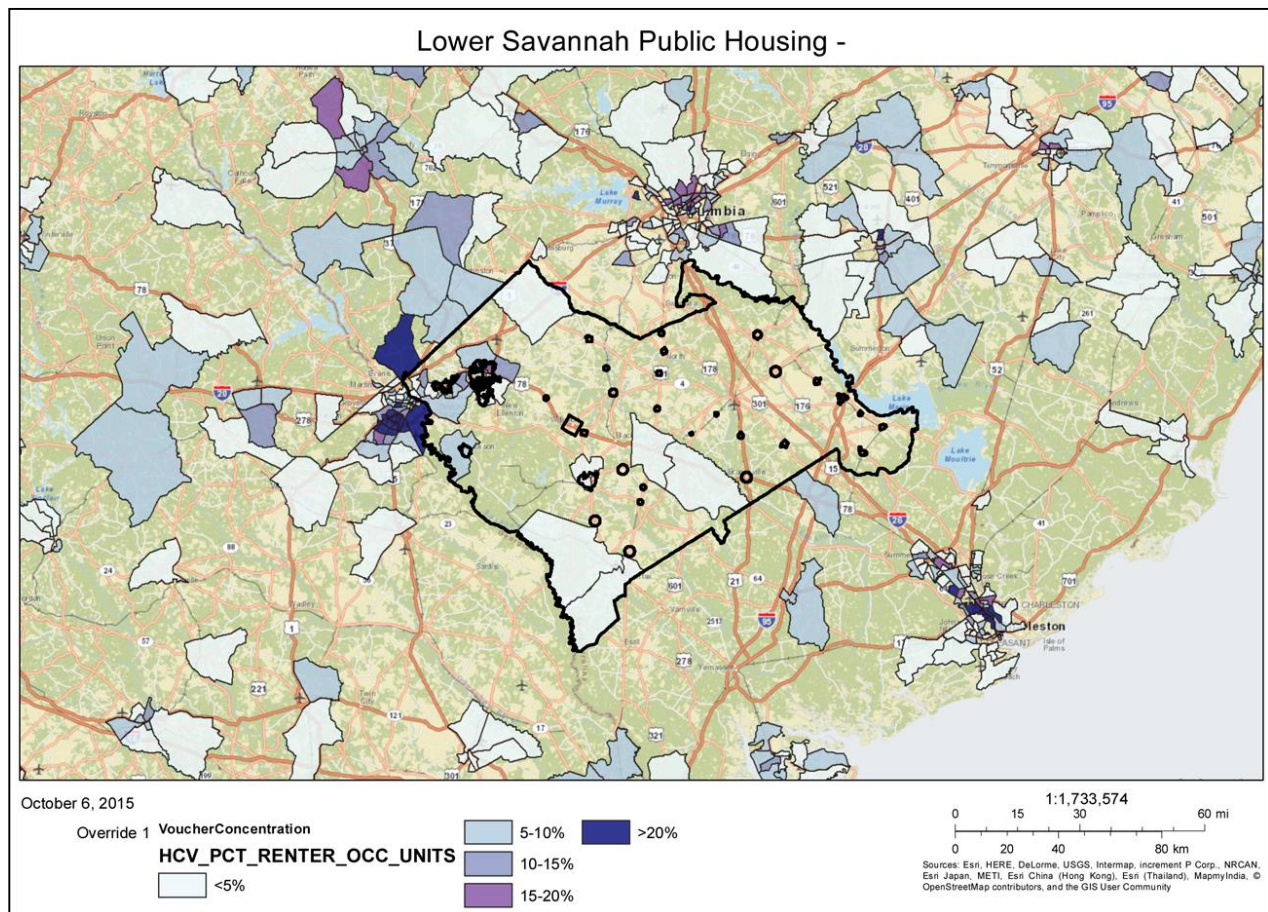
TABLE: Lower Savannah Lenders CRA Ratings (2010-2015)				
Bank	CRA Rating	Rating Period	Bank Size	Location
Security Federal Bank, Aiken	Outstanding	8/1/2014	Intermediate Small Institution	Aiken, Aiken County
Enterprise Bank of South Carolina	Satisfactory	11/1/2013	Intermediate Small Institution	Ehrhardt, Bamberg County
Farmers and Merchants Bank of South Carolina	Satisfactory	10/1/2013	Intermediate Small Institution	Holly Hill, Orangeburg County
Home FS & LA	Outstanding	4/22/2013	Small Bank	Bamberg, Bamberg County
Savannah River Banking Company	Satisfactory	2/1/2013	Small Bank	Aiken, Aiken County
Vista Bank	Satisfactory	8/1/2013	Small Bank	Aiken, Aiken County
Allendale County Bank	Satisfactory	6/1/2012	Small Bank	Fairfax, Allendale County
First National Bank of South Carolina	Satisfactory	6/18/2012	Small Bank	Holly Hill, Orangeburg County
South Carolina Bank & Trust, National Association	Satisfactory	1/31/2011	Large Bank	Orangeburg, Orangeburg County
Enterprise Bank of South Carolina	Satisfactory	6/1/2010	Intermediate Small Institution	Ehrhardt, Bamberg County
Farmers and Merchants Bank of South Carolina	Satisfactory	6/1/2010	Small Bank	Holly Hill, Orangeburg County
Vista Bank	Satisfactory	10/1/2010	Small Bank	Aiken, Aiken County
Source: FFIEC CRA Rating Database 2015				

Public Housing Authority

The Aiken Housing Authority (AHA) and the South Carolina Region 3 Housing Authority are the two public housing agencies functioning within the Lower Savannah Region. Both agencies work closely with the South Carolina State Housing Finance and Development Authority in administering various housing public assistance programs.

The map below shows housing voucher distribution throughout the region. The lightest purple shaded areas of the map below represent less than 5% housing voucher concentration, whereas the darkest purple shaded areas represent greater than 20% housing voucher concentration.

MAP: Public Housing Developments and Housing Vouchers



The South Carolina Regional Housing Authority No. 3 manages several housing programs throughout the Lower Savannah Region. The Authority's Homeownership Program is designed to transform renters into homeowners. It is responsible for all aspects of home ownership from application to closing. The Authority's Public Housing program provides subsidized housing assistance to qualified families in eleven South Carolina counties, including all counties within the Lower Savannah Region. The Public Housing program currently consists of 825 units in 16 developments and serves nearly 2,000 residents. The authority also manages the Section 8 Housing Choice Voucher Program, which provides assistance to low-income families in the private rental market.

The Southeastern Housing Foundation (SHF), a non-profit foundation designed to create quality, safe, and affordable housing opportunities, works closely with the South Carolina Regional Housing Authority No. 3 to transform renters into homeowners through the Homeownership Program. In addition, SHF owns more than 600 multi-family housing units, which are managed by SC Regional Housing Authority No. 3. Utilizing state and federal resources, SHF has recently renovated these units into new, quality housing for residents.

The Aiken Housing Authority (AHA) manages several housing programs throughout Aiken County in the Lower Savannah Region that include the tenant- and project-based Section 8 assistance, tenant-based rental assistance projects funded through the HOME Investment Partnership Act, and other public housing programs.

The Community Development & Improvement Corporation (CDIC) is a subsidiary non-profit of the Aiken Housing Authority. The corporation, formerly New Labor Housing and Economic Development Corporation, was created to address the challenges low-to-moderate income families encounter and to provide education, experience, and jobs in order to promote a future of self-reliance.

Section 8

The *Section 8 Housing Choice Voucher Program* provides rent subsidies to low- and very low-income households. Section 8 is funded by the Department of Housing and Urban Development

(HUD) and is administered in South Carolina by the South Carolina State Housing Finance and Development Authority (SCFDA). Statewide, the Authority invests more than \$9 million in Section 8 funds annually and helps more than 2,000 households to live in safe, decent and affordable housing.

Section 8 is not an entitlement program, nor is it an emergency housing assistance or public housing program. Participants apply for admission in the program and are placed on a waiting list. Waiting lists can vary in length, with eligible applicants in some areas having to wait as many as 5 years for housing assistance. Assistance is offered on a first-come, first served basis.

Section 8 subsidies are provided in 2 major categories – tenant-based and project-based subsidies. In the tenant-based category, the program provides a payment subsidy to eligible households to obtain affordable housing in the private rental market. The tenant-based assistance program allows families the flexibility to select where they want to live. Participating families can relocate within the United States and retain their Section 8 assistance. Project-based assistance programs are an effective method of developing new low-income housing. These programs provide rental subsidies for units instead of families, with families benefiting from subsidies only while they live in subsidized units.

TABLE: Lower Savannah Region – Project Based Section 8 Developments	
Development	County
Aiken Apts.	Aiken County
Allendale Housing Associates, ALP/The Dales	Allendale County
Amelia Village Elderly Housing	Orangeburg County
Arbor Pointe	Orangeburg County
Bamberg Villa Apartments	Bamberg County
Barnwell Arms	Barnwell County
Barnwell IV, Inc.	Barnwell County
Boundary Apartments	Allendale County
Branchville Associates	Orangeburg County
Calhoun County Housing, Inc.	Calhoun County
Clearwater Village	Aiken County

Croft House	Aiken County
Crosland Housing Associates	Aiken County
Glenfield Apartments	Orangeburg County
Hampton Apartments	Barnwell County
John G Felder Apartments	Calhoun County
Lakeview	Calhoun County
North Augusta Gardens	Aiken County
Oakland Apartments	Allendale County
Orangeburg Housing	Orangeburg County
Orangeburg Manor	Orangeburg County
Paces Run Apartments	Aiken County
Pecan Grove Elderly	Orangeburg County
Pinewood Park Apartments	Allendale County
SC Regional Housing Authority – Holly Hills	Orangeburg County
SC Regional Housing Authority – North Apartments	Orangeburg County
The Ledge Apartments	Aiken County
West Main Street	Barnwell County

Public Sector Analysis

Overview

Fair Housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, or national origin. This right is assured by the Federal Fair Housing Acts of 1968 and 1988, as amended, which make it unlawful to discriminate in the sale, rental, financing, or insuring of housing.

The Fair Housing Acts, as amended, also make it unlawful for municipalities to utilize their governmental authority, including zoning and land use authority, to discriminate against racial minorities or persons with disabilities. Zoning ordinances segregate uses and make differentiations within each use classifications. While many zoning advocates assert that the primary purpose of zoning and land use regulation is to promote and preserve the character of communities, inclusionary zoning can also promote equality and diversity of living patterns. Unfortunately, zoning and land-use planning measures may also have the effect of excluding lower-income and racial groups.

Zoning ordinances aimed at controlling the placement of group homes is one of the most litigated areas of fair housing regulations. Nationally, advocates for the disabled, homeless and individuals with special needs have filed complaints against restrictive zoning codes that narrowly define "family" for the purpose of limiting the number of non-related individuals occupying a single-family dwelling unit. The 'group home' arrangement/environment affords many persons who are disabled the only affordable housing option for residential stability and more independent living. By limiting the definition of "family" and creating burdensome occupancy standards, disabled persons may suffer discriminatory exclusion from prime residential neighborhoods.

This Analysis of Impediments to Fair Housing Choice for the Lower Savannah Regional Housing Consortia discusses the results of recent analyses of impediments and the steps the Region intends to take to implement policies that will prevent and eliminate housing discrimination in the Lower Savannah Region.

State of South Carolina Perspective

The SCHAC enforces the State law against discrimination, which is considered substantially equivalent to the FHA. The SC Fair Housing Law makes it illegal to discriminate in housing on the basis of race, color, religion, sex, national origin, physical or mental handicaps, or familial status. The law applies to the sale, rental and financing of residential housing. Apartments, houses, manufactured homes, and vacant lots to be used for housing are covered by the Fair Housing Law. With few exceptions, anyone who has control over residential property and real estate financing must obey the law. This includes rental managers, property owners, real estate agents, landlords, banks, developers, builders, insurers, appraisers, and individual homeowners who are selling or renting their property.

Legislation Pertaining to Fair Housing

Numerous acts, laws, and presidential executive orders have been enacted in order to create fair housing opportunities throughout the US. The following information concerning the legislation can be found on the website for the US Department of Housing and Urban Development (HUD). Some of the legislation in the section below does not directly address fair housing, but is included because it promotes the prevention and termination of discrimination which is related to fair housing law.

Presidential Executive Order 11063

John F. Kennedy in 1963 began the legislation for fair housing by issuing presidential executive order 11063. The terms of the order stated that “discrimination in the sale, leasing, rental, or other disposition of properties and facilities” is prohibited if the properties or facilities are owned, operated, or funded by the government.

Civil Rights Act of 1964

According to Title VI of the Civil Rights Act of 1964, “discrimination on the basis of race, color, or national origin” is prohibited in programs and activities receiving federal financial assistance.

Presidential Executive Order 11246

Lyndon B. Johnson, in 1965, issued executive order 11246. According to this amended presidential order, discrimination based on race, color, religion, sex, or national origin was forbidden in federal employment.

Fair Housing Act

The Fair Housing Act, which is Title VIII of the Civil Rights Act of 1968, prohibits discrimination or other unfair actions against persons, which “otherwise make unavailable or deny a dwelling to any person because of race, color, religion, sex, familial status, or national origin.” The act prohibits both intentional housing discrimination—disparate treatment—and action or policies that may not seem to discriminate but do have a negative effect on fair housing choice—disparate impact. The federal Fair Housing Act provides for a broad range of sanctions and remedies to cure existing and prevent future violations.

Architectural Barriers Act

In 1968 the Architectural Barriers Act was enacted to increase accessibility for handicapped individuals. The act “requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds [...] must be accessible to and useable by handicapped persons.”

Education Amendments Act

Title IX of the Education Amendment Act of 1972 prohibits discrimination on the basis of sex. This applies to federally funded education programs or activities.

SC Human Affairs Law

In 1972 the South Carolina Human Affairs Law established the Human Affairs Commission. The purpose of the law is to “promote harmony and the improvement of human affairs in South Carolina and to allow for maximum development of the State economically, educationally, and socially [...] and] to promote better community relations and interracial harmony.” Further, the commission must study problems associated with the law and prevent discrimination

<http://www.schac.sc.gov/Pages/default.aspx>).

Rehabilitation Act

A provision of the federal Fair Housing Act, which was borrowed from the U.S. Department of Housing and Urban Development (HUD), administered the Rehabilitation Act of 1973. Section 504 of the act prohibits a “refusal to make accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford them [the handicapped person] equal opportunity to use and enjoy a dwelling [...] including public and common use areas.” This act reaches nearly all public activities that can adversely affect housing for handicapped people and is not limited to federally funded projects.

Housing and Community Development Act

Section 109 of Title I of the Housing and Community Development Act of 1974 protects against discrimination when HUD funds are involved. That is, programs and activities receiving financial assistance from HUD’s Community Development Block Grant Program cannot discriminate based on race, color, national origin, sex, or religion.

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA), passed by Congress in 1975, was created in order to make loan information publicly available. HMDA mandates that information to help determine how financial institutions are responding to the housing needs be made available to local communities. HMDA also assists public officials in attracting private investors. Additionally, the act aids in identifying discriminatory lending practices. HMDA requires the disclosure of information from banks, savings associations, credit unions, and other mortgage lending institutions. The required information includes the distribution of home mortgage and home improvement lending on a geographic and demographic basis such as the distribution of mortgage loans to minorities. More specifically, reporting requirements include data on the number, type, and amount of loans as well as the type of action taken—applications approved but not accepted, applications denied, applications withdrawn, or files closed as incomplete

<http://www.ffiec.gov/hmda/history.htm>).

Age Discrimination Act

The Education Amendment Act of 1975 prohibits discrimination on the basis of age. This applies to federally funded programs or activities.

Community Reinvestment Act

According to the U.S. Environmental Protection Agency, lenders, developers and property owners are concerned about the cost and liabilities of cleaning up and refinancing low-to- moderate income urban neighborhoods – leading them to develop in other areas that are perceived to be less risky. The Community Reinvestment Act (CRA) was enacted by Congress in 1977, to “require banks, thrifts, and other lenders to make capital available in low- and moderate-income urban neighborhoods, thereby boosting the nation’s efforts to stabilize these declining areas” (<http://www2.epa.gov/brownfields>).

The CRA applies to: federally insured depository institutions, national banks, thrifts, and state-chartered commercial and savings banks (<http://www.occ.gov/topics/compliance-bsa/cra/index-cra.html>). It works to prevent redlining – the discrimination by refusing to grant loans, mortgages or insurance to people in a specific area, particularly those deemed poor or to be “financial risks.”

In May 1995, the Office of the Comptroller of the Currency revised the CRA to allow lenders to claim community development loan credits for loans “made to help finance the environmental cleanup or redevelopment of an industrial site when it is part of an effort to revitalize the low- and moderate-income community in which the site is located” (<http://www.epa.gov/brownfields/html-doc/cra.htm>). This revision was intended to encourage economic activity in inner-city neighborhoods through financing and property redevelopment.

The CRA requires that each insured bank’s record in helping meet the credit needs of its entire community be evaluated periodically (<http://www.ffiec.gov/cra/history.htm>). There are several

organizations that work to promote and ensure the credibility and compliance of all lenders subject to the CRA: Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRS), and the Federal Deposit Insurance Corporation (FDIC). The Office of Thrift Supervision (OTS) as of 2011 is no longer an active regulatory agency. The following active institutions are required to report data under the CRA:

- All savings associations except small institutions (those with total assets equaling less than \$1 billion in the past 2 years) regulated by the OTS
- All state member banks, state nonmember banks, and national banks except small institutions (those with total assets less than \$250 million in the past 2 years) regulated by the FRS, FDIC, and OCC.

Amendment of the Federal Fair Housing Act

In 1988 the federal Fair Housing Act was amended to include handicapped persons as among those protected; those with one or more handicaps are discriminated against when there is a failure to make reasonable modifications to residential premises which may be necessary to enable a handicapped person “full enjoyment of the premises.”

SC Fair Housing Law

Similar in spirit to the federal Fair Housing Law, the South Carolina Fair Housing Law was enacted in 1989 to prevent sellers and renters from discriminating or refusing to sell or rent on the basis of race, color, religion, sex, familial status, national origin, or handicapping condition. This law gave jurisdiction to the Human Affairs Commission, granting the Commission the power to “investigate all fair housing complaints in the State.”

Americans with Disabilities Act

Title II of the Americans with Disabilities Act of 1990 prevents discrimination against disabled

persons. More specifically, public programs, services, and activities cannot discriminate based on disabilities. Further, “HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals.”

Equal Enjoyment and Privileges to Public Accommodations Act

The Equal Enjoyment and Privileges to Public Accommodations Act was enacted by the South Carolina State General Assembly in 1990. This act states that “all persons shall be entitled to the full and equal enjoyment of the goods, services, facilities, privileges, advantages, and accommodations of any place of public accommodations without discrimination or segregation on the basis of race, color, religion, or national origin.”

Presidential Executive Order 12892

In 1994 President William J. Clinton issued his first presidential executive order that pertains to fair housing. The amended executive order 12892 “requires federal agencies to affirmatively further fair housing in their programs and activities.”

Presidential Executive Order 12898

In 1994, President Clinton issued his next presidential executive order pertaining to fair housing. According to executive order 12898, federal agencies must conduct programs, policies, and activities which have an impact on the environment and individuals’ health in a way that does not exclude anyone based on race, color, or national origin.

The Quality Housing and Work Responsibility Act

The Quality Housing and Work Responsibility Act (QHWRA) signed by President Clinton in 1998 applies to public housing and public housing voucher programs. Its purposes range from “reducing the concentration of poverty in public housing,” to creating opportunities and incentives for public housing residents to find work, to rehabilitating public housing units through the establishment of the HOPE VI program.

Presidential Executive Order 13166

In 2000, President Clinton issued his final presidential executive order pertaining to fair housing. Executive order 13166 strives to eliminate the barrier caused by poor English proficiency that would deny benefits from federally funded programs and activities.

Presidential Executive Order 13217

In 2001, President George W. Bush issued the most current executive order linked to fair housing promotion. His executive order 13217 requires federal agencies to examine their policies and programs in order to find way to improve the availability of “community-based living arrangements for persons with disabilities.”

Promoting Fair Housing and Fair Lending

U.S. Department of Housing and Urban Development

In 1965, the Department of Housing and Urban Development Act created the Department of Housing and Urban Development (HUD) as a Cabinet-level agency. The Civil Rights Act of 1968 made most types of housing discrimination illegal, and gave HUD “enforcement responsibility” when dealing with fair housing practices. The official website for HUD states that the department’s primary purpose is to “promote non-discrimination and ensure fair and equal housing opportunities for all.” HUD’s main responsibilities involve “implementing and enforcing a wide array of civil rights laws, not only for members of the public in search of fair housing, but for HUD funded grant recipients as well,” and are enforced by a group of laws known as the Civil Rights Related Program Requirements, or CRRPRs.

HUD-funded grant recipients are obligated by law not to discriminate “in housing or services directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability.” According to the FHA, the Secretary of Housing and Urban Development “shall administer programs and activities relating to housing and urban development in a manner that affirmatively furthers the policies outlined” within sections of the Act. Some examples of these programs and activities include but are not limited to offering counseling programs, establishing

fair housing enforcement organizations in areas of need, working with housing providers, and encouraging banks and lenders to use more non-traditional credit evaluation methods.

The amended Housing and Community Development Act of 1974 is the primary law for the Community Development Block Grant (CDBG) Program. Under this act, every grant recipient is responsible for assuring HUD that the grant will be carried out in a manner that affirmatively furthers fair housing. CDBG recipients are required to:

1. Examine and attempt to alleviate housing discrimination within their jurisdiction
2. Promote fair housing choice for all persons
3. Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
4. Promote housing that is accessible to and usable by persons with disabilities
5. Comply with the non-discrimination requirements of the Fair Housing Act

HUD's Super Notice of Funding Availability (SuperNOFA) provides funds to ensure that HUD and grantees work towards furthering fair housing and decreasing housing discrimination.

HUD and Fair Lending

Fair lending plays a major role in fair housing. The FHA states that it is unlawful to discriminate in the following ways based on race, color, national origin, religion, sex, familial status, or disability:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms of conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising properties
- Refuse a loan or set different terms of conditions for purchasing a loan

HUD investigates claims of lending discrimination at no charge. "HUD has conducted a number of studies to determine whether minority homebuyers receive the same treatment and information

as whites during the mortgage lending process.” HUD also addresses issues such as subprime lending, predatory lending, and minority homeownership. (Source: <http://portal.hud.gov/hudportal/HUD>)

Community Development Block Grant (CDBG)

Entitlement Grants are awarded to urban communities on a formula basis to support affordable housing and community development activities. The Community Development Block Grant (CDBG) program is used to plan and implement projects that foster revitalization of eligible communities. The primary goal of the program is the development of viable communities. Program objectives include the provision of decent housing, a suitable living environment and expanded opportunities principally for low- to moderate-income individuals and families. Lower Savannah receives its CDBG allocation directly from HUD. Activities include:

- Acquisition/Rehabilitation
- Homebuyer Assistance
- Homeless Assistance
- Economic Development
- Public Improvements
- Public Services

The region's community and neighborhood development activities are designed to assist with neighborhood improvement projects, provide public services, help low- to moderate-income residents acquire needed information, knowledge and skills to build their capacity, and enhance the provision of public services.

HOME Investment Partnership Program

The HOME program is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92. HOME provides formula grants to states and localities that communities use often in partnership with local nonprofit groups to fund a wide range of activities that build, buy and/or rehabilitate affordable housing for

rent or homeownership or provide direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$2 billion among the states and hundreds of localities nationwide.

Grantees, referred to as Participating Jurisdictions (PJs), may choose among a broad range of eligible activities, including but not limited to: 1) using HOME funds to provide home purchase or assistance to new homebuyers, 2) build or rehabilitate housing for rent or ownership, 3) or for other reasonable and necessary expenses related to the development of non-luxury housing, including site acquisition or improvement, demolition of dilapidated housing to make way for new HOME- assisted developments, and payment of relocation expenses.

All HOME-based housing and rental assistance must be targeted to low-income families. Jurisdictions must reserve 15% of their HOME funds for housing that is developed, sponsored, or owned by Community Housing Development Organizations (CHDOs). A CHDO is a private, community-based non-profit that has among its purposes the provision of decent, affordable housing for low-income persons. The current South Carolina state-designated CHDOs operating within the Lower Savannah Region include Allendale Alive, Blackville CDC, Southern Carolina Regional CDC, Inc., and Second Baptist CDC.

Participating local government members in LSRHC include all six counties within the region (Aiken, Allendale, Bamberg, Barnwell, Calhoun, and Orangeburg), and 13 municipalities located within those counties. The LSRHC will provide a competitive process for submission of applications for funding. Applications will be evaluated by a Technical Review Committee (TRC), consisting of representatives from all counties participating in the Consortium, which makes recommendations to the Lower Savannah Council of Governments Board regarding which projects to pursue. The ultimate decision regarding the distribution of HOME funds received for the LSRHC rests with the Lower Savannah Council of Governments Board in its approval of applications for funding.

Emergency Shelter Grant (ESG)

The ESG program is administered in Lower Savannah and statewide through the Division of Economic Opportunity of the Office of the Governor. Eligible activities include: renovation, rehabilitation or conversion of facilities for emergency homeless shelters; provision of social services to shelter populations; operational expenses for shelters; homeless prevention initiatives; and staffing for shelters. Most grants are awarded to local non-profit organizations serving the homeless. Because ESG grants require a dollar-for-dollar match, applicants must submit certification of a local match.

US Department of Agriculture (USDA) – Rural Development

The US Department of Agriculture (USDA) administers several housing programs through their Rural Development program. Community development programs are a major focus of the USDA Rural Development mission. The Rural Development programs invest hundreds of millions of dollars each year in rural South Carolina to improve the quality of life for thousands of individuals through housing, upgrades to rural electric services, water and wastewater services, community facilities programs, renewable energy and energy efficiency, business and cooperative development, and job creation. The USDA Rural Development program assists families and individuals in South Carolina with their need for decent, safe, sanitary, and affordable housing. Single Family Housing (SFH) programs administered by USDA offer homeownership and home improvement loans and grants for individuals and families in rural areas. Multi-Family Housing (MFH) programs administered by USDA 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). USDA Rural Development housing programs include:

- *Section 502 Program-Insured* is a single-family housing direct loan program that provides opportunities for very low- and low-income families and individuals to purchase, construct or rehabilitate their own homes with a direct loan from Rural Development. The homeowner's monthly mortgage payment is income-based.

- *Section 502 Program-Guaranteed* provides loan guarantees to lenders. Lenders may approve loans up to 100% of the appraised value for moderate-income applicants. An approved lender originates the loan and the agency will guarantee 90% of the mortgage.
- *Section 504 Program-Insured Loans and Grants* assist qualified very low-income homeowners to make repairs to improve or modernize their home, to make their homes safer and sanitary, or to remove health and safety hazards. Grants are available for repairs that remove health or safety hazards to qualified applicants 62 years of age or older
- *Technical Assistance Grants* are targeted for self-help housing for public or non-profit groups. Eligible applicants must show a need for self-help housing, the professional expertise to supervise a project, and lack of funding.
- *Section 515 Program* loans are made to individuals, partnerships, non-profit corporations, state and local public agencies, and associations to develop multi-family housing complexes in rural communities. These rural rental housing complexes provide eligible persons in low- and moderate-income categories and senior citizens 62 years of age or older with rental housing suited to their living requirements.
- *Section 533 Housing Preservation Grants* provide funds to eligible applicants to conduct housing preservation programs benefiting very low- and low-income rural residents. An eligible applicant can be a state, county, town, or public non-profit corporation authorized to receive and administer HPG funds. The assistance is used to reduce the cost of repair and rehabilitation, remove or correct health or safety hazards, comply with applicable development standards or codes, or make needed repairs to improve the general living conditions.
- *Section 538 Rural Rental Housing Guaranteed Loan Program* guarantees loans for developers of affordable rental housing. The program serves mainly low- and moderate-income people.

- *Section 516 Farm Labor Loans and Grants* provide decent, safe, and sanitary housing for domestic farm laborers in areas where a need for farm labor exists.

Housing Opportunities for Persons with AIDS (HOPWA)

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

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

All HOPWA projects in the Lower Savannah Region are administered through SC DHEC, with exception of projects in Calhoun County, which are administered through the City of Columbia. The City of Columbia administers HOPWA funds in the six county metropolitan statistical area (MSA) consisting of Calhoun, Fairfield, Kershaw, Lexington, Richland, and Saluda Counties.

Low Income Housing Tax Credit Program

The Low Income Housing Tax Credit Program (LIHTC) is designed to provide an incentive to owners developing multifamily rental housing. The LIHTC program is administered through the South Carolina State Housing Finance and Development Authority's (SC SHFDA) Housing Development Division. Developments that may qualify for credits include new construction, acquisition with rehabilitation, 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.

Candidates eligible for Tax Credits include: individuals, partnerships, corporations, for-profit or nonprofit organizations, and other legal entities. Eligible applicants must submit proposals to be ranked in accordance with the Qualified Allocation Plan (QAP). Authority staff will evaluate all applications for LIHTCs to determine if the proposed development meets the State's housing need priorities.

Eligible developers must submit proposals to be ranked in accordance with the QAP. That ranking is based on housing need, priorities and other criteria. The evaluation will also ensure a development does not receive more tax credits than are needed for it to be financially feasible.

Developers must comply with federal guidelines governing tenant income. To be eligible, 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.

Multi-family Tax Exempt Bond Financing Program

The Multi-Family Tax Exempt Bond Financing Program is designed to promote multi-family rental housing development and has provided permanent financing for thousands of rental-housing complexes throughout South Carolina. Administered by SC SHFDA, the Program provides permanent real estate financing for properties being developed for multi-family rental use that target low- and moderate-income tenants. Eligible recipients include both non-profit and for-profit developers and must have sufficient experience in multi-family rental housing designed for use by low-to-moderate income tenants.

Single Family Homeownership Program

The Homeownership Program is the core of the State Housing Finance and Development Authority's operations, and provides affordable homeownership opportunities for low-to-moderate income first-time homeowners in South Carolina, primarily through the sale of tax-exempt mortgage revenue bonds. The combination of funds generated by the sale of these bonds and prepayments support the homeownership program. These funds are recycled to finance new reduced interest rate mortgages for first-time homebuyers and used for other related affordable housing activities.

First-Time Home Buyer Mortgage Loan Program

The First-Time Home Buyer Mortgage Loan Program assists low-to-moderate income South Carolina families and individuals by offering a competitive market fixed interest rate mortgage loan. SC Housing also offers down payment assistance based on availability, which may be used toward down payment and closing costs.

Transportation Efforts in Lower Savannah

Although public transportation options in the region are improving, continued efforts to expand services – particularly in rural and poorer areas – are warranted. In 2000, LSCOG formed a Regional Transit Management Association (RTMA). This Association operates under the umbrella of the

LSCOG, which is designated by SCDOT as a regional transportation coordination demonstration project. The RTMA consists of a Policy Committee comprised of one elected county official from each county. This Policy Committee makes recommendations to the LSCOG Board on the prioritization and disbursement of funds for transit-related plans, programs and projects. The RTMA has been successful in forming a regional drug testing consortium, developing a regional strategic coordination plan, and developing a mobility management program through which consumers can be directed to the most efficient transit options.

In 2007, LSCOG partnered with SCDOT to produce the region's first Human Services and Public Transit Coordination Plan. One result of that plan is the Aging, Disability, and Transportation Resource Center, which connects people in the Lower Savannah region to resources that improve quality of life. LSCOG also helps with transportation development plans and feasibility studies for new transit service in the region and works with the Metropolitan Planning Organization (MPO) in Augusta, Georgia and the SCDOT to provide transit information to several required plans and work programs.

LSCOG manages the Best Friend Express public transit system in the urbanized portion of Aiken County. System operation is contracted to a local agency, which provides a small fixed route transit system between Aiken, North Augusta, and just over the state line into Augusta, Georgia. It also provides an accessible paratransit component for persons with disabilities within the same area. For additional information about schedules visit the Best Friend Express website: www.bestfriendexpress.com

The Allendale Scooter and Bamberg Handy Ride are regional demand response transit systems. LSCOG provided the leadership and facilitation to work with dynamic groups of local leaders and organizations in planning, developing and implementing new public transit services in both Allendale and Bamberg counties.

The unique aspect of this project is that no new vehicles were purchased to provide public transit

services. Instead, members of the general public access transit by using available seats on existing human service vehicles. A locally stationed mobility manager takes calls from the public and matches requests to available capacity, and then handles ridership accountability and billing.

Local Motion is Barnwell County's Public Transit System, and is operated by Generations Unlimited, which offers demand response transportation services for all communities in Barnwell County. Rides are provided to and from medical appointments, employment, training, shopping and more.

The Cross County Connection is available to residents of Orangeburg and Calhoun Counties with a paratransit commuter service that allows residents of both counties to call 24-48 hours ahead to request a ride to local destinations within the two counties. Cross County Connection also provides a Downtown Circulator bus service in the City of Orangeburg and allows free transfers for travelers from both counties. More information can be found at website: www.crosscountyconnection.com.

Travel in the Lower Savannah Region

A safe and efficient transportation system is critical to the livelihood of a region. The transportation network facilitates the internal day-to-day functioning of the community and provides access to and from centers where goods and services are exported and imported. The three modes of transportation that exist in the Lower Savannah Region include roads, airports and railroads. As in all predominately rural areas of the state, the region's system of roads and highways provides the main mode of transportation.

The rural Lower Savannah region is crossed by a network of major and minor highways. Interstate 95 provides access to eastern South Carolina. This highway crosses the southern tip of Orangeburg County, with four interchanges in the region. Interstate 26 provides access through central and upstate South Carolina. The rural portion of I-26 in the region runs through the northern tip of Calhoun County and crosses the eastern portion of Orangeburg County. In Orangeburg County,

there are six interchanges along I-26, and in Calhoun County there are three interchanges.

Multi-lane accessibility in the region is served primarily by three interstates: I-20, I-26 and I-95. With the exception of the three interstates, there are few highways in the Lower Savannah region with multi-lane accessibility. Of the existing multi-lane highways in the region, all are US highways with the exception of portions of three state highways. Listed below are the sections of roadway that are currently either four or five lanes:

- . US 25 from Edgefield County to Georgia border
- . US 78 from Georgia border to SC 302
- . SC 230 from Edgefield County to US 78
- . SC 19 from US 78 to US 278
- . US 1 from US 78 to I-20
- . US 301 from Georgia border to I-95
- . US 601 from US 301 to I-26
- . US 21 in the City of Orangeburg
- . US 601 from I-26 to US 176
- . US 278 from Allendale to Fairfax
- . US 78 in Denmark

In considering the access routes of the multi-lane roadways listed above it should be noted that there are several important access routes that are excluded from the multi-lane roadway list. US Highway 78 is a major connector in the Lower Savannah region that runs through Aiken, Barnwell, Bamberg and Orangeburg counties. The highway has long been a regional and state priority; however, there are considerable sections of that roadway that provide only two-lane access. The roadway is an important freight connector between the Port of Charleston and Augusta, Georgia, and intersects with the CSX railway midway between Charleston and Augusta in the City of Denmark. The frequency of truck traffic on the two-lane sections of this route has intensified deterioration to the roadway and caused decelerated traffic flow, particularly in those areas

frequented by logging trucks.

The same observation can be made for sections of US Highway 278, which connects Augusta, Georgia with I-95 just north of Savannah, Georgia through Aiken, Barnwell and Allendale counties in the Lower Savannah region. The highway is widely used to move freight, and similar to US Highway 78, sees a large volume of logging truck traffic. It should be noted that US 278 is multi-lined between the Town of Allendale and the Town of Fairfax.

Another important multi-lane route in the region is US Highway 321, which runs north-south and parallels the CSX railway line. This highway provides access to Columbia to the north and Savannah to the south, which results in a large volume of traffic within the region.. It was recently between the towns of North and Neeses in Orangeburg County under the SCDOT Guideshare program to accommodate the traffic volume.

Growth in much of the Lower Savannah region has been relatively slow, but there is potential for accelerated development in the future. It is imperative that a thoughtful analysis be undertaken to understand the transportation implications of this growth and to identify both necessary system improvements and potential funding sources to enact the recommended improvements. It is important to note that not all rural areas are directly in the path of growth, and not all transportation needs are fueled by growth.

The rate of growth and development can, in large part, be determined by studying the changes in land use in the region. Growth management is best accomplished by identifying the current land uses and projecting future uses based on a number of factors, including population estimates and projections, commercial, residential and industrial development, and existing land use conflicts.

Projected high growth areas in the rural Lower Savannah region include:

- Western Aiken County, west of the City of North Augusta area, bordering Edgefield County
- Central Aiken County, south of the City of Aiken, between SC Highway 302 and SC Highway 19

- Central Aiken County, southwest and southeast of the City of Aiken
- Eastern Orangeburg County, east and southeast of the Town of Santee, and around Lake Marion
- Northwestern Calhoun County, the “Horse’s Neck” region, along I-26
- Eastern Calhoun County, along Lake Marion

Some identifiable characteristics common to these high growth areas are convenient access to interstate or multi-lane roadways, greater population density, and progressive economic development activity. These three commonalities seem to be essential for population growth and constructive development. Since many of these areas are served primarily by rural two-lane roads, there are several areas that have the potential for congestion in the future.

Transportation to Work in Lower Savannah

According to 2009-2013 American Community Survey figures, driving a vehicle alone is by far the most popular method of commuting to work in Lower Savannah with 84.3% of the labor force using personal vehicles. This is similar to the statewide rate of 82.7%. A distant second is carpooling with 9.7% and the third most used method is working from home with 2.7%. These two methods are also generally in line with the statewide rate at 9.5% and 3.6%, respectively. The mean travel time in the region was 23.5 minutes. Public transportation remains the lowest utilized method of commuting to work with 0.1% represented.

Property Tax and Insurance

With the support of the Federal government, many of the older counties have begun to invest in economic and community development programs designed to revitalize their crumbling town core. This type of development demands an ability to achieve fairness in the appraisal process within these neighborhoods. Since the starting point for most bank appraisals is the tax department, discriminatory assessment practices can undermine a homebuyer’s ability to secure mortgage financing in an amount equivalent to the property’s true market value.

Although the Fair Housing Act specifically prohibits the consideration of the racial or ethnic composition of the surrounding neighborhood in arriving at appraised values of homes, no

practical means exists to investigate violations of this kind. One reliable approach, however, is to review, periodically, the assessment policies and practices of the taxing jurisdiction since their valuations generally comprise the bases for private appraisals.

Property tax assessment discrimination against low-income groups occurs when lower value properties and/or properties in poorer neighborhoods are assessed for property tax purposes at a higher percentage of market value, on average, than other properties in a jurisdiction. Regressive assessments (the tendency to assess lower value properties at a higher percentage of market value than higher value properties) are not uncommon in this country. They result from political pressures, practical problems in assessment administration and the use of certain inappropriate appraisal techniques. Assessments tend to remain relatively rigid at a time when property values are rising in middle-income neighborhoods and are declining or remaining at the same level in low-income neighborhoods.

Inequities in property tax assessments are a problem for both lower-income homeowners and low-income tenants. Millions of low-income families own homes. Variations in assessment-to-market value ratios between neighborhoods or between higher and lower value properties can make a difference of several hundred dollars or more each year in an individual homeowner's property tax bill. In addition to causing higher property tax bills, discriminatorily high assessment levels can also have an adverse impact upon property values. Buyers are less likely to purchase a property if the property taxes are perceived as too high, thereby making the property less attractive and reducing its market value.

Another common inequity is the assessment of multi-family dwellings at a higher ratio to market value than single-family dwellings. This type of inequity may be considered a form of discrimination against low-income groups because a higher percentage of low-income than middle-income persons live in multi-family rental dwellings. The requirement to pay a higher assessment is passed on to the tenant in the form of higher rent. Quite often, higher assessments also make it difficult for landlords to maintain property within the limits of the property's rent structure, leading to substandard housing conditions.

Most jurisdictions rely heavily on a market value approach to determining value when conducting their property assessment appraisals. Under this approach, an appraiser compares recent sale prices of comparable properties within the area – in addition to site visits and a good deal of expert speculation – in arriving at an appraised value. There are many limitations inherent in market value approaches. Most prominent among them is the cumulative result of decades of discriminatory valuations, especially where the neighborhood is a minority one. Unless some radical re-appraisal process has been conducted within the preceding 10-year period, the present market value approach merely compounds past discrimination.

While the market value approach may operate successfully in some jurisdictions, a substantial percentage of jurisdictions rely primarily on a replacement cost approach in valuing properties. Making determinations of value based on comparable sales is a complex task, which requires considerable exercise of judgment. Assessor's departments, which must appraise every property within a jurisdiction, often do not find it feasible to make the detailed individual analysis required to apply the market value approach.

South Carolina's constitution requires that property be taxed equitably. When similar properties in the same taxing district are taxed differently because conditions have changed over a long period of time, the system becomes unequal. South Carolina law now requires counties to reassess every five years. An employee from the County Assessor's office visits and measures each home to determine square footage. The employee also notes other information, such as age, type of construction, type of heating and air conditioning, number of floors, and whether the structure has a garage, deck, swimming pool or other amenities.

The Assessor's Office then considers this information along with similar properties that have sold in the area, adjusting that sales information to fit each property. For rental or commercial property, an evaluation is made on how much income the property produces, what the operating expenses are and what kind of investment return can be reasonably expected. With all of this information, the Assessor's Office then determines the market value of the property.

Home insurance is also an added cost that effect the cost of housing. In South Carolina the median

home insurance rate is \$1,124 annually. This is 12% higher than the national average. In addition, with Lower Savannah, Aiken County has areas designated as flood plains which require additional insurance. According to FEMA the average rate for flood plain insurance is \$500 per year. (Source: Tax Foundation, 2010)

Zoning and Site Selection

Zoning may have a positive impact and can help to control the character of the communities. In zoning a careful balance must be achieved to avoid promoting barriers to equal housing.

Professor Richard T. Lal, Arizona State University surveying the view of representative studies concerning the nature of zoning discrimination states:

"If land-use zoning for the purpose of promoting reason, order and beauty in urban growth management is one side of the coin, so can it be said that exclusion of housing affordable to low and moderate income groups is the other ...as practiced, zoning and other land-use regulations can diminish the general availability of good quality, low-cost dwellings...."

In considering how zoning might create barriers to fair housing, four key areas were reviewed. These areas were selected because of the possible adverse effects they could have on families and persons with disabilities.

- Definitions used for "families" and "group homes"
- Regulations (if any) regarding group homes
- Ability for group homes or other similar type housing to be developed
- Unreasonable restrictions on developing multifamily units, such as lot size requirements.

While the definition of group care facility is broader in terms of the number of people that can be served and no limited related to temporary disability, group housing is much more restricted in where it is permitted under current zoning designations. Family care homes are permitted under all single-family zoning districts as well as all multifamily and office use districts, neighborhood business districts (light commercial), agriculture districts and mixed use districts (traditional neighborhoods). Group homes, on the other hand, are not permitted in any single-family zoning districts and are only permitted in the highest density multifamily residential districts and

commercial, office and public and institutional districts. This serves to limit group homes located in single-family and low-density multifamily districts to only small-scale homes (six persons or less) that serve those with temporary disabilities. Generally, the concept of group homes is to integrate them into neighborhoods, providing the maximum amount of independent living in a community-based environment. For example, those group homes that serve persons with permanent disabilities and/or more than six occupants, this neighborhood integration may be unattainable in some communities based on zoning restrictions.

The ability to provide affordable housing to low-income persons is often enhanced by an entitlement grantee's willingness to assist in defraying the costs of development. Effective approaches include contributing water, sewer or other infrastructure improvements to projects as development subsidies or waiving impact and other fees. These types of approaches help to reduce development costs and increase affordability allowing developers to serve lower-income households. Lower Savannah has historically sought to defray development costs by utilizing CDBG and HOME for targeted infrastructure.

Land Development Regulations

Lower Savannah COG Planning staff work with the regional counties to develop and implement Land Development Regulations (LDRs). The LDRs provide standards to coordinate proposed road locations as part of a subdivision with other existing or planned roads, ensure adequate and timely construction of infrastructure, and encourage the best environment for the health, safety, convenience and prosperity of current and future residents. LDRs are used in conjunction with other documents and ordinances such as storm water, zoning, SCDOT, SCDHEC, FEMA and flood policies.

Planning Commission and Board of Zoning Appeals

The members of the Planning Commissions and Board of Zoning Appeals for the six counties within Lower Savannah are appointed by their respective county councils. No appointed official is

allowed to serve on more than one public body at a time, thereby limiting the opportunities for undue influence on the processes of government. To date, there have been no known official complaints made against members of these bodies or with regard to the actions and decisions taken by them. The members of the Board of Zoning Appeals hear appeals and requests for variances from the Zoning Ordinance. The Board meets only when there are requests or appeals filed and the meetings are scheduled as quickly as possible for the convenience of the applicant(s).

Even though the members of these boards and commissions are selected by the council of the various counties in which they reside, they may not necessarily be representative of or conversant with the concerns of the very low- and low-income residents whose housing choices are impacted by their decisions. As a result, even though very well meaning, the members of these boards and commissions may not serve the best interest of the most vulnerable and ill-housed in a community. This situation can be even more complicated if the members of these boards and committees are chosen from the real estate and development professional communities, as is often the case. This can sometimes lead to conflicts of interest between the public and private interests in which case the private and short-term interest will most likely be more articulately expressed and considered.

Water and Sewer in Lower Savannah

Infrastructure capacity, maintenance, and creation are directly correlated to the economic health of a region. Specifically, access to water and sanitary sewer service are considered by many businesses to be a cornerstone of their basic operations. For the Lower Savannah region, all six counties have water and sewer service, but many of the rural areas and municipalities are limited to the infrastructure available or offered to them.

The provision of basic utilities like water and sewer services can sometimes add considerable costs to an affordable housing development. Especially when line extensions are required to a new and previously undeveloped site, the burden on the builder can be enough to make the project

unattractive. This may also be the case where there is the need to upgrade and improve service in existing areas. Owners of Low Income Housing Tax Credit (LIHTC) properties must deduct estimated utility costs when they establish the net rent they will charge their tenants. These estimates may be much higher than the actual utility costs if the estimates are based on older properties with less efficient construction and appliances. Gross rents are capped as a percentage of the residents' eligible income, so estimating higher utility costs translates into actual reduced cash flows from the net rents, leaving the owner with less money available to service the mortgage and cover operating and maintenance costs.

Health Care Facilities

Healthcare is particularly important to many of the population divisions that are heavily represented among the very low- and low-income populations of the Lower Savannah region. The elderly, the disabled and those with special needs are especially vulnerable to health care issues and in need of ready access to medical facilities. The geographic distribution of these population centers in relation to accessible medical and healthcare facilities should be evaluated periodically. While emphasis may be placed on expanding and improving the new and modern facilities located in the more developed portions of the region, such as Aiken and Orangeburg counties, attention should continue to be directed to the older established but poorer communities where many of these populations are clustered.

TABLE: Lower Savannah Region Hospitals and Health Centers	
	County
Aiken Regional Medical Center	Aiken
Community Medical Clinic	Aiken
Aiken County Health Department (SCDHEC Public Health Region 5)	Aiken
Allendale County Hospital	Allendale
Allendale County Health Department (SCDHEC Public Health Region 5)	Allendale
Bamberg County Hospital	Bamberg
Family Health Centers: Denmark	Bamberg
Bamberg County Health Department (SCDHEC Public Health Region 5)	Bamberg
Barnwell County Hospital	Barnwell
Barnwell County Health Department (SCDHEC Public Health Region 5)	Barnwell
The Regional Medical Center	Calhoun
Family Health Centers: St. Matthews	Calhoun
Calhoun County Health Department (SCDHEC Public Health Region 5)	Calhoun
The Regional Medical Center	Orangeburg
Family Health Centers: Orangeburg, Neeses, Vance	Orangeburg
Holly Hill Health Department (SCDHEC Public Health Region 5)	Orangeburg
Orangeburg County Health Department (SCDHEC Public Health Region 5)	Orangeburg
Source: South Carolina DHEC	

Fair Housing

Under the South Carolina Fair Housing Law enacted in 1989, it is unlawful to refuse to sell, rent, finance or otherwise make available a dwelling on the basis of race, color, religion, sex, familial status, national origin, or disability. Apartments, houses, manufactured homes and vacant lots to be used for housing are covered by the Fair Housing Law. With few exceptions, anyone who has control over residential property and real estate financing must adhere to these regulations. This includes rental managers, property owners, real estate agents, landlords, banks, developers, builders, insurers, home inspectors, and individual homeowners who are selling or renting property.

The South Carolina Human Affairs Commission (SCHAC) is designated by HUD as a Substantial Equivalent Agency and, as such, is granted similar legal responsibilities in handling fair housing complaints. SCHAC administers the State's Fair Housing Law, which is equivalent to federal Fair Housing Law, and has the authority to investigate complaints, subpoena witnesses, issue orders, hold hearings and enforce findings. The jurisdiction of the Commission includes both the public and private sectors. The SCHAC is comprised of fifteen members, with two members from each of the State's six Congressional districts appointed by the Governor with the advice and consent of the State Senate. Three additional at-large members are appointed by the Governor. Members serve a three-year term, and no more than two consecutive terms.

Fair Housing Complaints

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

Investigations must be completed within 100 days after the filing of a complaint, except in cases where overwhelming issues prevent completion of the investigation within that time period. If the SCHAC determines that there are no reasonable grounds for the complaint, the complaint is dismissed. If the determination is that there are reasonable grounds for the complaint and settlement efforts are unsuccessful, one of the following options may be pursued:

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

In South Carolina, the Office of Fair Housing and Equal Opportunity (FHEO) of the US Department of Housing and Urban Development also directly receives and investigates Fair Housing complaints from persons who believe that they have been discriminated against based on race, color, national origin, sex, family status or disability when trying to buy or rent a home or apartment. Because aggrieved parties may officially file a complaint with the FHEO within 365 days after the date of the alleged discrimination, cases filed with the SCHAC that have not been resolved within 180 days of filing are referred to the Office of Fair Housing and Equal Opportunity for resolution. As with complaints filed with the SCHAC, investigations must be completed within 100 days after the filing of a complaint, barring overwhelming issues that require a longer investigation. Complaints can be made by contacting the South Carolina FHEO field office directly, filing the complaint online through the HUD web site (www.hud.gov), or by calling the dedicated toll-free number at 800-669-9777.

A Review of the LSCOG Region's Fair Housing Legal Status

The following table lists the complaints from 2010 to 2015 in the Lower Savannah region.

TABLE: Fair Housing Cases Filed in LSCOG					
HUD Case Number	FHAP Case Number	FHAP Closure Date	Closure Reason	Basis Categories (Complaints)	Violation County
04-10-0664-8	H-1-10-021	5/6/10	Conciliated/Settled	Race	Aiken County
04-10-0664-8	H-1-10-021	5/6/10	Conciliated/Settled	Sex	Aiken County
04-10-0531-8	H-1-10-008	5/13/10	No Cause	Retaliation	Aiken County
04-10-0306-8	H-4-09-023	5/14/10	Conciliated/Settled	Race	Aiken County
04-10-0306-8	H-4-09-023	5/14/10	Conciliated/Settled	Sex	Aiken County
04-10-0306-8	H-4-09-023	5/14/10	Conciliated/Settled	Familial Status	Aiken County
04-10-0699-8	H-1-10-017	6/3/10	No Cause	Retaliation	Aiken County
04-10-1060-8	H-2-10-011	9/28/10	Lack of Jurisdiction	Race	Aiken County
04-09-1547-8	H-3-09-023	5/3/11	Cause/FHAP Judicial Dismissal	Race	Aiken County
04-12-0065-8	H-4-11-001	12/14/11	No Cause	Sex	Aiken County
04-12-0065-8	H-4-11-001	12/14/11	No Cause	Religion	Aiken County
04-12-0145-8	H-4-11-005	2/29/12	Conciliated/Settled	Race	Aiken County
04-13-0971-8	H-3-13-007	3/11/14	No Cause	Disability	Aiken County
04-14-1110-8	H-2-14-022	11/3/14	Withdrawn After Resolution	Disability	Aiken County
04-14-0092-8	H-4-13-007	11/5/14	No Cause	Sex	Aiken County
04-14-0092-8	H-4-13-007	11/5/14	No Cause	Race	Aiken County
04-12-0597-8	H-2-12-006	7/18/12	No Cause	Race	Allendale County
04-15-0405-8	H-1-15-010	5/29/15	Conciliated/Settled	Race	Barnwell County
04-10-0330-8	H-4-09-022	3/17/10	No Cause	Sex	Orangeburg County
04-11-1286-8	H-3-11-017	4/5/12	Withdrawn After Resolution	Sex	Orangeburg County
04-11-1286-8	H-3-11-017	4/5/12	Withdrawn After Resolution	Race	Orangeburg County
04-13-0429-8	H-1-13-001	5/21/13	No Cause	National Origin	Orangeburg County
04-14-0450-8	H-1-14-009	8/22/14	Conciliated/Settled	Disability	Orangeburg County
Source: SC Human Affairs Commission					

The Lower Savannah region received a total of 23 fair housing complaints within the last five (5) years (2010-2015). The majority of all complaints were based on race (9), followed by sex (6), disability (3), retaliation (2), familial status (1), religion (1), and national origin (1). Ten (10) of the total complaints were closed due to “No Cause.” Eight (8) were “Conciliated/Settled,” three (3) were “Withdrawn After Resolution,” one (1) was closed due to “Lack of Jurisdiction,” and one (1) was closed due to “Cause/FHAP Judicial Dismissal.”

Complaints Received by County:

- **Aiken County** received 16 complaints. Six (6) of those complaints were based on race, four (4) on sex, two (2) on retaliation, two (2) on disability, one (1) on familial status, and one (1) on religion. Seven (7) of the total were closed due to “No Cause” being found, six (6) were “Conciliated/Settled,” one (1) was closed due to “Lack of Jurisdiction.” one (1) was due to “Cause/FHAP Judicial Dismissal,” and one (1) was “Withdrawn After Resolution.”
- **Allendale County** received one (1) complaint, which was based on race. It was closed due to “No Cause” being found.
- **Bamberg County** received no complaints.
- **Barnwell County** received one (1) complaint, which was based on race. It was closed as “Conciliated/Settled.”
- **Calhoun County** received no complaints.
- **Orangeburg County** received five (5) complaints. Two (2) of these complaints were based on sex, one (1) on race, one (1) on national origin, and one (1) on disability. Two (2) of these were closed due to “No Cause” being found, two (2) were “Withdrawn After Resolution,” and one (1) was “Conciliated/Settled.”

NIMBY (Not in My Backyard)

Opposition by local residents to new developments that may be needed by the overall community, but may be considered unattractive for various reasons is often referred to as NIMBY (Not in My Backyard). In regards to fair housing, NIMBY can create a barrier to development of certain housing types of which, some may be affordable to mid- or low-income residents in the area. This affects how the development of affordable housing impacts a neighborhood. Development of affordable housing is widely seen as a necessary need for the larger community, however local residents may oppose affordable housing projects for fear that it may have adverse effects on the area, including lowering property values, created added living costs and in some cases, increase crime in the area. In protecting the interest of the local residents from new affordable housing development projects, the result is that NIMBY becomes another barrier to fair housing, limiting low-income residents another opportunity to find affordable housing.

A recent source of controversy in Aiken County is the 3,000-acre farm site that will be used to grow potatoes. Those opposed to the new farm are concerned that Weather Farms' plan to siphon water from the Edisto River for irrigation purposes will have a devastating effect on the river's ecosystem. Those who support the new site argue that the economic benefits of what would be the largest potato farm in South Carolina outweigh any potential effects on the surrounding natural environment. This issue has yet to be resolved.

Barnwell County has had decades-long contention regarding the disposal of nuclear waste. The area has experienced water pollution due to high levels of tritium that have leaked from the landfill, which has left Mary's Branch Creek closed to fishing, hunting, swimming, and irrigation.

Calhoun County residents have expressed their concern about the building of a sand mine, which could contaminate ground water and pollute the air with silica particulates. As many rural residents drink exclusively well water, some are concerned that groundwater contaminants could cause health issues. Animals, both domesticated and wild, could also suffer from this pollution.

The concerns about a new solar farm in Allendale County focus on safety, noise levels, and visual impact. With the input of citizens, officials can enforce zoning and land use policies; this can include the use of fences and signage, distance from residential areas, and a buffer obstructing the view of the farm. Allendale County has also seen the construction of a new recycling plant, which caused some residents to question the effect the plant would have on the surrounding area. Groundwater could potentially become contaminated, and the noise and dust resulting from processing could be disruptive. However, these problems can be alleviated if groundwater is monitored and held to acceptable standards, and if barriers and distance were used to separate the plant from residential areas.

In all of these cases, the debate is between those with concerns for the well being of individuals and the environment and those who believe that the economic benefits of the outweigh any health or environmental concerns.

Previously Identified Impediments (2010-2014)

Public Sector Impediments and Recommendations

Impediment #1: The Planning Process

Impediment #2: Assistance with Fair Housing Complaints

Impediment #3: Limited Affordable Housing

Impediment #4: Limited Access to Public Transportation

Impediment #5: Lack of Education

Impediment #6: Limited Local Government Budgets

Impediment #7: Discrimination

Private Sector Impediments and Recommendations

Impediment #8: Rental and Ownership Real Estate Practices

Impediment #9: Real Estate Practices

Impediment #10: Racial and Ethnic Diversity of Real Estate Professionals

Impediment #11: Minority Concentrations

Impediment #12: Mortgage Lending Practices

Impediment #13: Limited Inventory of Housing

Fair Housing Actions Taken to Address Previously Identified Impediments

The following is a summary of previously identified impediments and actions broken into the public (Impediments #1-7) and private sector (Impediments #8-13):

Impediment #1: The Planning Process

When it comes to thorough planning and implementation efforts of the communities in the Lower Savannah region, addressing the issues of affordable housing and fair housing should not be treated separately from the process.

Recommendation:

Planning for affordable housing and fair housing should be fully integrated into the comprehensive planning and implementation process. A review of the counties' and municipalities' comprehensive plan elements identified that some provisions were made regarding the treatment of affordable and fair housing and incorporating them into the planning process. However, efforts could always be improved upon when it comes to matters that affect affordable or fair housing.

What we are doing to eliminate impediments:

As we embark upon 10-year updates to the comprehensive plans of multiple jurisdictions within the LSCOG region, affordable housing and fair housing planning will be addressed and improved upon, specifically in the Housing element of the comprehensive plan. All counties within the consortia region have conducted Needs Assessment plans that include addressing fair housing.

Impediment #2: Assistance with Fair Housing Complaints

The question remains, "Who do I call?" for anyone who feels they are a victim of fair housing discrimination. This is a substantial barrier to fair housing choice when someone believes he or she has been wronged and is not immediately referred to the proper fair housing representative.

Recommendation:

The counties and municipalities in the Lower Savannah region should make it easy for people who think they may have been victimized by housing discrimination to get assistance. Any necessary training of individuals to assist or refer customers or callers should take place. Information about fair housing violations and remedies should be readily available.

What we are doing:

All counties and municipalities keep a fair housing resource file containing copies of local fair housing laws/ordinances; copies of the State Fair Housing Law; copies of HUD's Advertising Guidelines; Fair Housing and equal opportunity studies/reports prepared by HUD and other organizations; fair housing posters; fair housing pamphlets; the names, addresses, and telephone numbers of citizens groups concerned with housing issues; and information about organizations who represent specific population groups such as minorities, women, senior citizens, etc. Information for filing fair housing complaints is posted yearly throughout the LSCOG region in the county and municipal buildings. Fair housing information is also provided to citizens at festivals throughout the region. In partnership with the South Carolina Human Affairs Commission, a community/human relations council for the LSCOG region was established to address citizen grievances in a variety of areas, including fair housing discrimination.

Impediment #3: Limited Affordable Housing

When there is limited affordable housing available to lower income populations, these individuals may be forced into substandard housing and living conditions.

Recommendation:

There are steps the counties and municipalities in the Lower Savannah region can take in order to help make moderately priced housing affordable to lower income households. Among these include continuing to provide assistance to CHDO's and homebuyer assistance programs. Also, the Analysis of Impediments to Fair Housing Choice for the Lower Savannah Regional Housing continues the encouragement of area nonprofit organizations to develop affordable housing options. Thirdly, education and counseling for lower income homebuyers is critical.

What we are doing:

LSRHC is actively assisting non-profit affordability housing developers with homebuyer assistance programs. The consortia require new homeowners to undergo housing counseling, and homebuyers receive a certificate upon completion of classes. LSCOG also has a certified housing counselor on staff, and all opportunities for further funding and creation of affordable housing are provided to CHDOs and non-profit developers.

Impediment #4: Limited Access to Public Transportation

The Lower Savannah region and its counties provide limited public transportation for the residents. For some, limited access to transportation, coupled with housing burdens, can impede access to job opportunities.

Recommendation:

Continued efforts must be made to explore partnerships and public transportation needs in order to improve mobility options for residents.

What we are doing:

The LSCOG Aging, Disability and Transportation Resource Center (ADTRC) continues to assist citizens in the region by providing transit services and exploring alternate options where service gaps exist. Mobility Management specialists strive to enhance transit services and increase coordination of resources. The ADTRC assists in the coordination of transit services in all six counties in the consortia.

Impediment #5: Lack of Education

The persistence of unfair housing is the basis of unequal education, access to jobs, income and redlining.

Recommendation:

Fair housing is about expanding the housing choice for those restricted due to economic, social, political and other causes. Efforts to improve educational and skill levels while recruiting jobs that pay above minimum wage is necessary. The counties in the Lower Savannah region should continue to encourage efforts to increase access to advanced training and educational opportunities. Also, the counties should continue to work with economic development organizations to recruit higher-wage jobs, particularly to those less developed areas of the region.

What we are doing:

An annual youth forum for high school seniors and college-age adults is held in all 6 counties, focused in Allendale, Bamberg and Barnwell – our most economically and socially challenged areas in terms of unequal education and access to jobs. Also, a learning center was established in Allendale County, which is currently working with youth on educational attainment and training for local jobs. SCWorks, a partnering agency, provides adult programs on job services, unemployment insurance services, resume services, veteran’s services, and other services.

Impediment #6: Limited Local Government Budgets

Unfortunately, due to the current downturn in the economy and for other fiscal reasons, local governments have limited financial resources. It is much more common for an existing program to be cut than for a new program to be developed. Typically, some of the first areas to be cut are those that could promote housing choice or education. New avenues must be considered to carry on these programs during bad economic climates and make them self-sufficient.

Recommendation:

Seek out partnerships between agencies that are engaged in housing activities and avoid any duplication of services. Research any grant opportunities to expand Fair Housing activities, upgrade existing facilities or build new housing. Educate local and state elected officials on the importance of Fair Housing activities and promote the opportunity for housing expansion.

What we are doing:

The LSRHC is currently partnering with CHDOs, counties and municipalities, non-profits, and Community Development Corporations to educate the public and carry out fair housing activities. Additionally, each April entities are encouraged to post Fair Housing posters, provide pamphlets, and hold informational meetings with partners when requested.

Impediment #7: Discrimination

Discriminatory practices in housing can prove difficult to identify and successfully prosecute. The cost and time involved for a formal complaint or legal process is often prohibitive for low- to moderate-income individuals.

Recommendation:

While discrimination might be impossible to stamp out, it is important to make people aware of their rights if they feel they have been discriminated against. Promoting anti-discrimination information and points of contact for complaints, partnering with the SCHAC to provide an anti-housing discrimination workshop in the region, and promoting anti-housing discrimination information in all types of media formats is crucial.

What we are doing:

In spring 2013, SCHAC met with the COG directors to discuss the formation of a Community/Human Relations Council. Also, anti-discrimination information and points of contact for complaints is posted year round in county and municipal buildings throughout the region.

Impediment #8: Rental and Ownership Real Estate Practices

One of the most substantial impediments to assuring that people of all races and ethnicities enjoy the full range of housing options is real estate practices in both rental and purchase markets that steer people to a particular neighborhood or area based on race.

Recommendation:

Identify sale and rental practices that appear to be racially steering individuals or violating other provisions from the Fair Housing Act. Ensure that people of all races and ethnicities are being allowed the full range of housing choices that is envisioned by the Fair Housing Act and Community Development Block Grant Program. Make sure that any findings of such sale or rental practice are shared with HUD for possible prosecution of fair housing law violators.

What we are doing:

For any rental projects funded through the consortia, staff is required to underwrite and approve proformas, and to discuss fair housing practices with developers and/or real estate entities. Consortia underwrites and approves proformas for all rental and homeowner projects.

Impediment #9: Real Estate Practices

While it is hard to imagine that any real estate firm or agent is unaware of fair housing laws, racial and ethnic steering practices are more common than one may like to believe.

Recommendation:

Intensive training of real estate professionals is needed to discourage steering based on race, ethnicity, familial status, or disability. Such steering practices impose a major barrier to ensuring that people of all races consider the full range of housing choices they can afford. Such impediments to fair housing choice can quickly change the racial and ethnic makeup of a neighborhood.

What we are doing:

The consortia are currently working toward partnering and meeting with local real estate boards to discuss fair housing issues.

Impediment #10: Racial and Ethnic Diversity of Real Estate Professionals

The sampling of the offices of real estate agents and developers in the Lower Savannah region revealed a paucity of Asian, Hispanic, and African American agents. Right or wrong, minorities may interpret that they are not welcome within a community if all the agents appear to be white. The presence of minority agents constitutes a “welcome sign” to potential minority home seekers.

Recommendation:

Work closely with organizations of local real estate professionals as well as with the offices of local real estate firms, developers and property management firms to increase the effort to recruit African Americans, Hispanics and Asians as residential real estate agents, leasing agents and property managers.

What we are doing:

The consortia are currently working toward partnering and meeting with local real estate boards to discuss fair housing issues.

Impediment #11: Minority Concentrations

Early signs of minority concentrations pose an impediment to fair housing choice. When parts of a community become racially identifiable, some real estate professionals have the tendency to steer minorities to those areas perceived as minority or integrated neighborhoods and to direct them away from predominantly white areas, and vice versa.

Recommendation:

Establish methods to discourage this practice, which is a major cause of re-segregation. The key to maintaining racially diverse neighborhoods is to maintain demand for housing from all races and ethnic groups.

What we are doing:

This impediment is a challenge and the consortia are seeking methods to discourage this practice, particularly in our rural counties.

Impediment #12: Mortgage Lending Practices

When it comes to home loan lending practices, it would prove beneficial to provide financial counseling to minority groups and low- to moderate-income persons.

Recommendation:

Provide financial counseling to better prepare applicants before they submit a mortgage loan application. Educate them about what they can actually afford to purchase, preventing the use of subprime mortgages and predatory loans that have produced the current nationwide wave of foreclosures.

What we are doing:

The consortia is currently partnering with CHDOs and banks that provide homebuyer training that includes financial counseling to minority groups and low-to-moderate income persons. The consortia also have a certified housing counselor on staff who is available to discuss predatory lending. The Housing Assistance Council (HAC) offers mortgage lending assistance to potential homebuyers.

Impediment #13: Limited Inventory of Housing

The number of new housing units coming onto the market is limited due to the rural nature of the Lower Savannah region and the downturn in the economy. The shortage of affordable housing is most evident in the number of Section 8 housing vouchers and the growing number of manufactured housing units.

Recommendation:

Support public/private efforts to provide funding for loans, down payments and other financial assistance for the purchase or rehabilitation of homes for low- and moderate-income households.

Support local non-profit housing organizations in their efforts to improve and expand affordable housing options in the region. Expand participation in Fair Housing awareness promotion efforts such as Fair Housing Month to increase awareness and support Fair Housing Initiatives among the general public, local officials, financial institutions and the private sector.

What we are doing:

In the previous fiscal year, the consortia funded affordable rental housing units in the rural counties and assisted non-profits at homebuyer unit construction.

Fair Housing Actions Taken by State and Counties

Statewide

- The South Carolina Human Affairs Commission provides information for individuals and families on issues regarding fair housing, such as laws, regulations, outreach and training, and instructions on how to file a complaint.
- The South Carolina Appleseed Legal Justice Center serves all of South Carolina in a range of issues, including fair housing. Its mission statement is as follows:

SC Appleseed fights for low income South Carolinians to overcome social, economic and legal injustice.

- The South Carolina Statewide Independent Living Council assists those with disabilities. Its mission statement is as follows:

To promote inclusion in all aspects of life for South Carolinians with disabilities. the South Carolina Statewide Independent Living Council (SILC) promotes the independent living philosophy of consumer choice, peer support, self-help, self-determination, equal access, and individual and systems advocacy.

The Council operates Able South Carolina (Calhoun and Orangeburg counties), Walton Options for Independent Living (Aiken, Allendale, Bamberg, and Barnwell counties), and AccessAbility (Orangeburg County).

Aiken County

- Aiken County has provided a link to the LSCOG fair housing survey on its website, under “Aiken County Government News”.
- The City of Aiken has posted a detailed description of citizens’ fair housing rights and the services HUD’s Office of Fair Housing and Equal Opportunity provides on its website, under “Neighborhood Services Division Topics”.
- The Housing Authority of the City of Aiken was formed in 1940, and it continues to help individuals and families to find safe and fair housing. Its mission statement is as follows:
The mission of the Housing Authority of the City of Aiken is to assist low-income families with safe, decent, and affordable housing opportunities in a non-discriminatory manner as they strive to achieve self-sufficiency and improve the quality of their lives. The Housing Authority is committed to operating in an efficient, ethical, and professional manner. The Housing Authority will develop and maintain partnerships with its clients and appropriate community agencies in order to accomplish this mission.

Allendale County

- The Fair Housing Outreach & Training Program of the South Carolina Human Affairs Commission works to educate individuals and families in matters of fair housing.
- The Fair Housing Outreach & Training Program of the South Carolina Human Affairs Commission has conducted an event in Allendale. The event description is as follows:
Representatives from the Fair Housing Division met with Wilbur Cave of Allendale County Alive, Inc. to discuss outreach and education. Fair Housing conducted a brainstorming session to obtain information and assist the group with issues related to Fair Housing.

Barnwell County

- Barnwell County has provided a link to the LSCOG fair housing survey on the homepage of its website.

Calhoun County

- Calhoun County has provided a link to the LSCOG fair housing survey on the homepage of its website.

Citizen Participation

The Lower Savannah Council of Governments conducted a series of telephone interviews with community stakeholders to understand the perceived housing needs in the region as well as a survey to obtain insight from the public on issues with fair housing.

Telephone Interviews

Telephone interviews were conducted with community stakeholders from the region to give feedback on the issues of Fair Housing in their neighborhood.

General issues revolved around:

- Discrimination based on race and income
- Discrimination prevalence between home ownership and rental markets
- No public investment or lack of development in some areas
- A lack of law enforcement in some areas making crime an issue
- Low income and affordability issues
- The need for increasing fair housing knowledge

Calhoun County identified housing separation in some areas of the county based on race and economic status. Some parts of the county are in better condition than other parts. Furthermore, some areas such as Turkey Hikes, projects in St. Matthews and John Ford have reported experiences of discrimination. Most of the county is rural so often times finding funding is difficult even when the target areas have low- and moderate-income households, possibly because of funding restrictions.

Orangeburg County identified discrimination in the rental market as more prevalent than in the home ownership market. The county listed race as the type of discrimination that was most prevalent, followed by sexual orientation. A solution offered by the county was to increase fair housing education and outreach to make people more aware of their rights.

Security Federal Bank (SFB) in Aiken County expressed concern that the lack of concentration of law enforcement in some areas leads to higher crime and therefore lower investment in areas of Aiken. Some areas may experience discrimination more than others – they include Crosylan Park, the north side of the City of Aiken, Langley and Granitville (valley area). There may be zoning ordinances and laws that are discriminatory or make it harder to provide affordable housing in New Ellington, Wagner and Sally. SFB also pointed to no economic development, no public investment, a lack of housing diversity, and no beautification projects at all in certain parts of town, while other areas receive more attention.

Survey of Fair Housing

A Fair Housing Survey was conducted online for Lower Savannah region residents. The Fair Housing survey asks questions about demographics and knowledge about how prevalent fair housing issues are in their neighborhood. At this time, the survey is still open and can be found at: <http://www.lscog.org/common/content.asp?PAGE=390>

Current Impediments and Recommendations

The *Analysis of Impediments to Fair Housing* for the Lower Savannah Regional Council of Governments points to multiple and, in many cases, interrelated areas of need. These impediment issues emerged from an extensive review of current policies and practices in both the public and private sectors, interviews with key service providers, and a detailed examination of socio-economic data. Each major need is summarized as follows, along with a brief overview of the existing conditions surrounding each issue and proposed implementation strategies to address identified resource gaps and needs. A list of sample measures that can be used to assess progress in mitigating impediments to fair housing is also included for each key issue.

Impediment 1: Lack of Sufficient Affordable Housing Options

Assessment: The supply of affordable housing in the Region – both for purchase and for rent – is inadequate to meet current and future demand. The provision of fair housing and the availability of affordable housing are closely linked. While not strictly a fair housing issue, the impact of affordability on housing choice cannot be overlooked. Since the housing development peak in 2007, the Region has experienced a dramatic decline in new residential construction projects – the number of permits issued in 2014 (747) was less than half of the number issued in 2007 (1,501). In addition, many of the housing units that are affordable are unsafe and/or substandard and in critical need of repair. According to the 2013 ACS, 46.4% of the housing stock in the Region was built before 1980.

Finally, according to the 2013 ACS, 30.4% of owner occupied households, with a mortgage are cost burdened, including 24.5% that were considered extremely cost burdened. Approximately 15.1% of owner occupied households, without a mortgage are cost burdened, including 11.9% that were considered extremely cost burdened. Almost half (43.4%) of all renters, paying rent, were cost burdened including 36% who were considered extremely cost burdened. High percentages of households in the Region that are cost burdened point to housing options that are not affordable and thus create an impediment to fair housing choice.

Strategies:

- I. Introduce inclusionary zoning as an affordable housing tool that links the production of affordable housing to the production of market-rate housing which either require or encourage new residential developments to make a certain percentage of the housing units affordable to low- or moderate- income residents
- II. Increase TBRA or Section 8, VASH options
- III. Provide additional financial incentives to area housing developers who provide additional affordable housing options.
- IV. Work with area lenders including CDFIs like the South Carolina Community Loan Fund and the Midlands Housing Trust Fund to encourage investments and lending activity in the Region.
- V. Work closely with the area Housing Authorities to ensure optimal utilization of PHA resources within the Region.

Outcome Measures:

- I. Increased number of affordable housing units developed
- II. Increase in the number of TBRA, Section 8 or VASH vouchers available to low-income residents
- III. Increase in funding made available, or other financial equivalents, to affordable housing developers
- IV. Increased visibility and activity for area lenders including CDFIs.
- V. Expansion of Public Housing opportunities for low income residents

Impediment 2: Poor Credit History is Preventing Home Ownership Opportunities

Assessment: A review of Home Mortgage Disclosure Act (HMDA) data for the Region indicates that in 2013, 20% of all home mortgage applications were denied while just 48% resulted in a loan origination. Additionally, 66% of all mortgage application denials were for applicants seeking to refinance existing home mortgages. The leading cause for denial, for refinance applicants, was poor credit history followed by a lack of collateral. The latter indicating homeowners who are “under water” or “upside-down” in their homes. A lack of credit history or poor credit history was also the number one reason for denial for home purchase mortgage applicants. Black applicants were more than twice as likely to be denied as white applicants with denial rates of 41% and 17% respectively.

Strategies:

- I. Expand Credit Counseling programs for both potential homebuyers and existing homeowners.
- II. Expand Financial Literacy Training Programs for both potential homebuyers and existing homeowners
- III. Expand and/or market Homeowner Counseling programs including those offered by the South Carolina Housing Finance and Redevelopment Authority
- IV. Expand and/or marketing of programs in areas of minority and/or low-income concentrations.

Outcome Measures:

- I. Increase in the number of Credit Counseling classes or programs offered
- II. Increase in the number of Financial Literacy classes or programs offered
- III. Increase in the number of participants in Homeowner Counseling Programs
- IV. Increase in home mortgage applications and program participation from low-income or minority communities.

Impediment 3: Lack of Sufficient Handicap Accessible Housing Units & Special Needs Housing

Assessment: Indicators point out a lack of handicap accessible housing units, and options for special housing needs for those such as disabled or elderly.

Strategies:

- I. Increase ADA requirements for senior housing and multi-family developments
- II. Increase promotion of fair housing rights including “reasonable accommodations.”
- III. Review lack of options for low-income persons with disabilities and/or special needs
- IV. Review current medical issues, Medicaid/Medicare program policies issues with the state

Outcome Measures:

- I. Increase in the number of ADA compliant units available
- II. Decrease in the number of fair housing complaints recorded for this matter
- III. Distribution of fair housing materials in relation with special needs housing and handicap accessible housing units
- IV. A record of presentations and meetings with developers, property managers and housing providers in the city

Impediment 4: Concentrations of Racial/Ethnic Segregation and Housing Problems

Assessment: As can be seen from the race and ethnicity maps in the Community Profile section of this AI, there are areas in the Region with both high concentrations of minority populations in conjunction with high concentrations of housing problems and poverty. The primary housing problems in the concentration area is housing cost burden. As can be seen from the series of maps provided, in addition to relatively high concentration of cost burden the area is home to a relatively high concentration of poverty.

Strategies:

- I. Invest in efforts and partnerships that aim at revitalizing concentration areas and improving communities across multiple fronts – housing, education, infrastructure, education, etc.
- II. Invest in efforts and projects that increase low-income and minority residents' access to high-opportunity areas that remain out of reach due to costs. As the landmark June 25, 2015 Supreme Court ruling on fair housing demonstrated, solely focusing public investment dollars in distressed areas with high minority concentrations can have an unintended disparate impact of perpetuating historically existing patterns of racial segregation by limiting these residents housing choice. By also investing in projects in areas with higher incomes and diversity that target low-income and minority residents, residents of traditionally distressed and segregated areas gain access to housing, education, and employment opportunities previously unavailable to them.
- III. Increase outreach and awareness efforts amongst Housing Choice Voucher and Tenant Based Rental Assistance program clients to encourage expanding the geographic scope of their housing searches into higher opportunity areas, and not solely in areas with historically existing patterns of poverty and racial segregation.

Outcome Measures:

- I. Increased public investment dollars into distressed minority concentration areas (affordable housing units, public services, etc)
- II. Increased public investment dollars into higher opportunity areas; more affordable units/developments in more diverse neighborhoods with higher incomes; increase in low-income and minority residents accessing amenities (employment, education, recreation) in high opportunity areas.
- III. Increased number of Voucher and TBRA clients accessing housing and services in high opportunity areas.

Impediment 5: Lack of Fair Housing Awareness

Assessment: Indicators point to a general lack of fair housing awareness in the Region. Most notably, there were only 23 housing complaints in the region from 2010-2015. This is clearly indicative of a population that does not have enough knowledge of fair housing practices to recognize when their (or someone else's) rights are being violated, or of how to properly address concerns they may have about housing discrimination. Additionally, the lack of a known hotline or advocacy organization and the low response rate to a fair housing survey in the region are further evidence of the need for increased awareness of fair housing rights and fair housing issues.

Strategies:

- I. Expand promotional efforts and provide information related to fair housing laws and contact information for fair housing complaints on LSCOG and partner agency websites
- II. Work with the South Carolina Fair Housing Center in Columbia
- III. Promote renter's rights
- IV. Develop and/or promote a Fair Housing Hotline for citizens in the Region
- V. Collect information on fair housing issues and potential violations in conjunction with neighborhood and community meetings and public hearings

Outcome Measures:

- I. Distribution of fair housing materials
- II. Fair Housing complaints referred to the South Carolina Fair Housing Center, the SC Human Affairs Commission and the HUD Office of Fair Housing and Equal Opportunity
- III. A record of presentations and meetings with local governments, real estate professionals, housing property managers and housing developers
- IV. Increased call activity
- V. Frequent review of complaints logged by partner agencies

Impediment 6: Lack of Transportation Options

Assessment: Though there are several public transportation options in the Region, their limited availability and geographic distribution is an impediment for low and moderate-income households, which rely more heavily on public transportation to get to and from work. Health care and manufacturing are among the largest industries in the region, and many of these jobs require shift work and off-peak commuting hours. Without ready access to a reliable public transportation system, individuals are not able to access employment and services that would enable them to increase their earning potential and ultimately expand their housing options.

Strategies:

- I. Expand public transportation operating hours as well as expansion of existing route network.
- II. Work closely with public transportation agencies and local businesses to accommodate shift work schedule

Outcome Measures:

- I. Additional routes and expanded hours leading to increased number of riders
- II. Stake holder meetings, strategy sessions or workshops hosted by staff to bring together major employers and transportation service providers.

June 2015 Supreme Court Ruling on Fair Housing

On June 25, 2015 the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring “disparate impact” claims under Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying, or securing financing for housing. The case, *Texas Department of Housing and Community Affairs v. Inclusive Communities Project*, centered on the question of whether a policy or action has to be *intentionally* discriminatory, or merely have a discriminatory *effect*, in order to qualify as a valid basis for a discrimination claim under the Act.

Inclusive Communities, a Dallas-based non-profit, claimed that the Texas Department of Housing and Community Affairs was guilty of housing discrimination because the way in which the state allocated Low Income Housing Tax Credits perpetuated racial segregation by limiting the development of affordable housing into areas that were historically impoverished with high concentrations of minorities. The state claimed that no discrimination occurred because its intention was not to promote racial segregation but to revitalize these underserved areas by injecting much needed capital for the development of new affordable housing. Inclusive Communities claimed that regardless of intention, the state’s decision to fund tax-credit projects only in minority and poverty-laden neighborhoods resulted in segregation, and thus had a discriminatory effect (disparate impact).

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially “defang” the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

Conclusion and Note on HUD's new Fair Housing Final Rule

Established in the Fair Housing Act of 1968, directs the U.S. Department of Housing and Urban Development and its program participants to promote fair housing and equal opportunity. In establishing the Fair Housing Act, it was intended to ensure that every person in America has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status. This Analysis of Impediments to Fair Housing Choice has reviewed the various variables and factors affecting fair housing in Lower Savannah. The region continues to make strides in affirmatively furthering fair housing and ensuring that all citizens have equal access to decent housing options.

HUD released a final rule in July 2015 to equip communities that receive HUD funding with reporting tools to help them meet fair housing obligations for the purpose of their use of HUD funds. HUD's final rule will clarify and simplify existing fair housing obligations and will create a more streamlined Fair Housing planning process. HUD's final rule is a response to recommendations of a 2010 Government Accountability Office report as well as stakeholders and program participants who asked for clearer guidance, more technical assistance, better compliance and more meaningful outcomes. Included in this final rule, HUD will also provide additional guidance and technical assistance to facilitate local decision-making on fair housing priorities and goals for affordable housing and community development.

The final rule will take effect 30 days after July 8, 2015, however it will not be fully implemented immediately. In summary, the final rule will help communities analyze specific challenges to fair housing choice in their area and help them establish local goals and priorities to address the fair housing barriers in their community.

Source: The U.S. Department of Housing and Urban Development

Additional information about the Affirmatively Furthering Fair Housing Final Rule can be retrieved at: www.hud.gov/AFFH