

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING IN THE SANTEE-LYNCHES REGION

PREPARED BY:



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EXECUTIVE SUMMARY

The Santee-Lynches Regional Council of Governments (Santee-Lynches) administers the Sumter County Regional HOME Consortium (SCRHC) program as well as local governments' Community Development Block Grants (CDBG) on a contractual basis. Santee-Lynches serves four (4) counties – Clarendon, Kershaw, Lee, and Sumter, and 12 incorporated communities. The region receives an allocation of HOME Investment Partnership (HOME) Program funds on an annual basis. HOME funding supports a variety of housing activities which advance the overall community by improving the living conditions of low and moderate income individuals. CDBG grants and entitlements awarded within the region are designed to improve low to moderate income communities through infrastructure improvements and community development projects. Both the HOME and CDBG programs require their grantees to work to affirmatively further fair housing within their communities. The Analysis of Impediments to Fair Housing Choice (AI) is designed to identify barriers to fair housing choice and strategies for eliminating those barriers.

The Analysis of Impediments to Fair Housing Choice seeks to identify legitimate challenges experienced by people in the protected classes and establish a plan that includes specific, measurable objectives for improving fair housing choice opportunities. "Protected classes" refers to categories of citizens as defined by their race, color, religion, national origin, sex, disability, and familial status of which, regardless of intent, cannot be discriminated against within the housing market. This report is intended to assess the opportunities and difficulties associated with people's ability to choose a place to live based solely on their capability to afford it. The underlying basis of this report is the understanding that people have a right to equal treatment in their search for a place to live and there may be some opportunities for the community to help its citizens in this endeavor.

This Analysis of Impediments to Fair Housing Choice involved consultation with local governments, state HUD office, Realtors, Lenders, Not-for-Profit Community Organizations, the Public Housing Authorities, the Kershaw County Housing Partnership, and documentation from the Sumter County Regional HOME Consortium. Additionally supportive housing agencies and landlords were contacted and allowed to provide input. Citizen input regarding both the HOME and CDBG programs in obtained through public hearing on a continual basis and surveys specific to fair housing were disseminated and collected from residents throughout the region.

Resources utilized in this updating process included data from the U.S. Census, the SCRHC Consolidated Plan Five Year Plan for 2015-2019, Consolidated Annual Performance and Evaluation Report (CAPER) for 2016-2017, and the 2017-2018 Annual Action Plan.

Santee-Lynches and SCRHC are committed to ensuring that local residents understand Fair Housing and their housing choice rights.

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INTRODUCTION

Santee-Lynches Regional Council of Governments (Santee-Lynches) administers the Sumter County Regional HOME Consortium (SCRHC) program and acts as the administrator of the local governments' Community Development Block Grants (CDBG) on a contractual basis. Santee-Lynches serves four (4) counties – Clarendon, Kershaw, Lee, and Sumter, and 12 municipalities. As a requirement for receipt of HOME Program funding, SCRHC conducts a Consolidated Planning process every five (5) years, which involves citizens in establishing local priorities for spending HOME Program funding. Both the HOME and CDBG programs require their grantees to work to affirmatively further fair housing within their communities. The Analysis of Impediments to Fair Housing Choice (AI) is a required component of that planning process and provides an opportunity to address fair housing concerns on an ongoing basis. The AI is intended to examine whether all residents and potential residents of the region have equal access to housing under the federal Fair Housing Act of 1968 and the Fair Housing Amendments Act of 1988. Fair Housing Choice is defined as the ability of all individuals, regardless of race, color, religion, sex, disability, familial status, or national origin to have available the same housing choices.

The U.S. Department of Housing and Urban Development (HUD) defines impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choices; and
- Any actions, omissions, or decisions that have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

HOME Program funding allows counties and municipalities in the region to fund activities that improve the living conditions of low-to-moderate-income (LMI) households. CDBG grants and entitlements awarded within the region are designed to improve LMI communities through infrastructure improvements and community improvement projects. The AI reviews and identifies the opportunities and problems associated with individuals' ability to choose a place to live based on affordability. The scope of this AI is to identify broadly existing impediments as defined above allowing SCRHC and local governments to make every effort to address them. The AI results in a plan that includes specific, quantifiable objectives for improving opportunities for fair housing choice.

HOME Consolidated Plan regulations require that the SCRHC submit certification that it is affirmatively furthering fair housing. This means that it will:

1. Conduct an Analysis of Impediments to Fair Housing Choice;
2. Take appropriate actions to overcome the effects of impediments identified through that analysis; and
3. Maintain records reflecting the analysis and actions.

The AI has been defined as a comprehensive review of local laws, regulations, and administrative policies, procedures, and practices. This involves assessment of how these laws, regulations, policies, and procedures affect the location, availability, and accessibility of housing, and how conditions, both public and private, affect housing choice.

In a continuing effort to fulfill its mission of meeting the needs of the citizens of its region, the Santee-Lynches Regional Council of Governments is undertaking the Analysis of Impediments to Fair Housing Choice. Santee-Lynches' authority as it relates to member local governments and other municipalities is that of encouragement to undertake or to adopt programs.

METHODOLOGY

This report generally follows the guidelines and requirements of HUD for these documents. If a particular item or requirement does not appear to have relevance to the region, the item is addressed briefly as part of the profile. Attention is dedicated on those areas that appear to make housing choice more difficult for people in one of the groups identified in the Fair Housing Act of 1988. The HUD Fair Housing Planning Guide indicates that the analysis should be based on readily available data. Areas where data was not readily available for the Santee-Lynches Region are identified and may be areas of focus for later updates.

The methodology for this AI update involved an examination of several key areas. Some of these areas included:

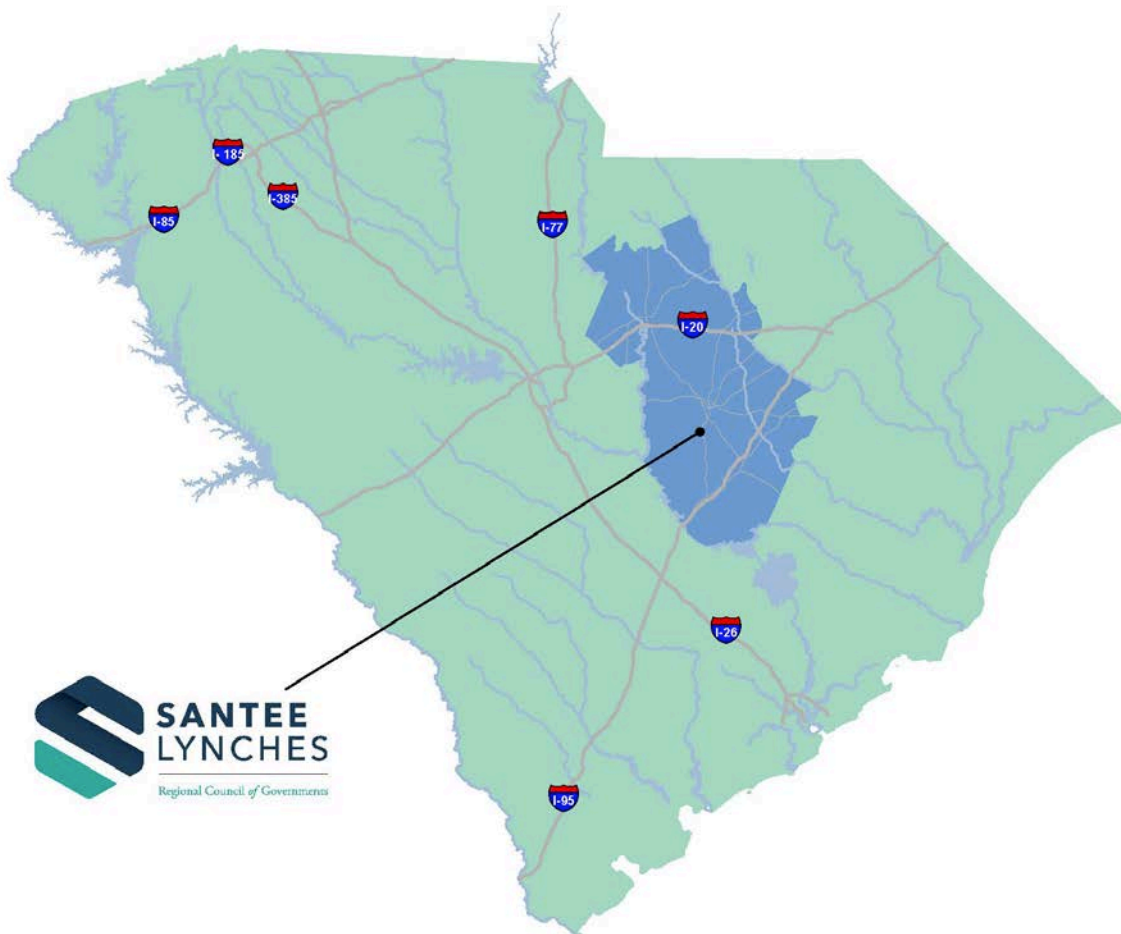
- Review of local zoning ordinances, subdivision regulations, policies, practices and procedures to determine any impacts on housing choice.
- Review of Fair Housing Compliant Data from the Sumter County Housing Authority, the South Carolina Human Affairs Commission, South Carolina Bar Association, and HUD.
- Examination of the location and availability of housing facilities for LMI individuals and people with disabilities within the region.

SANTEE-LYNCHES REGION PROFILE

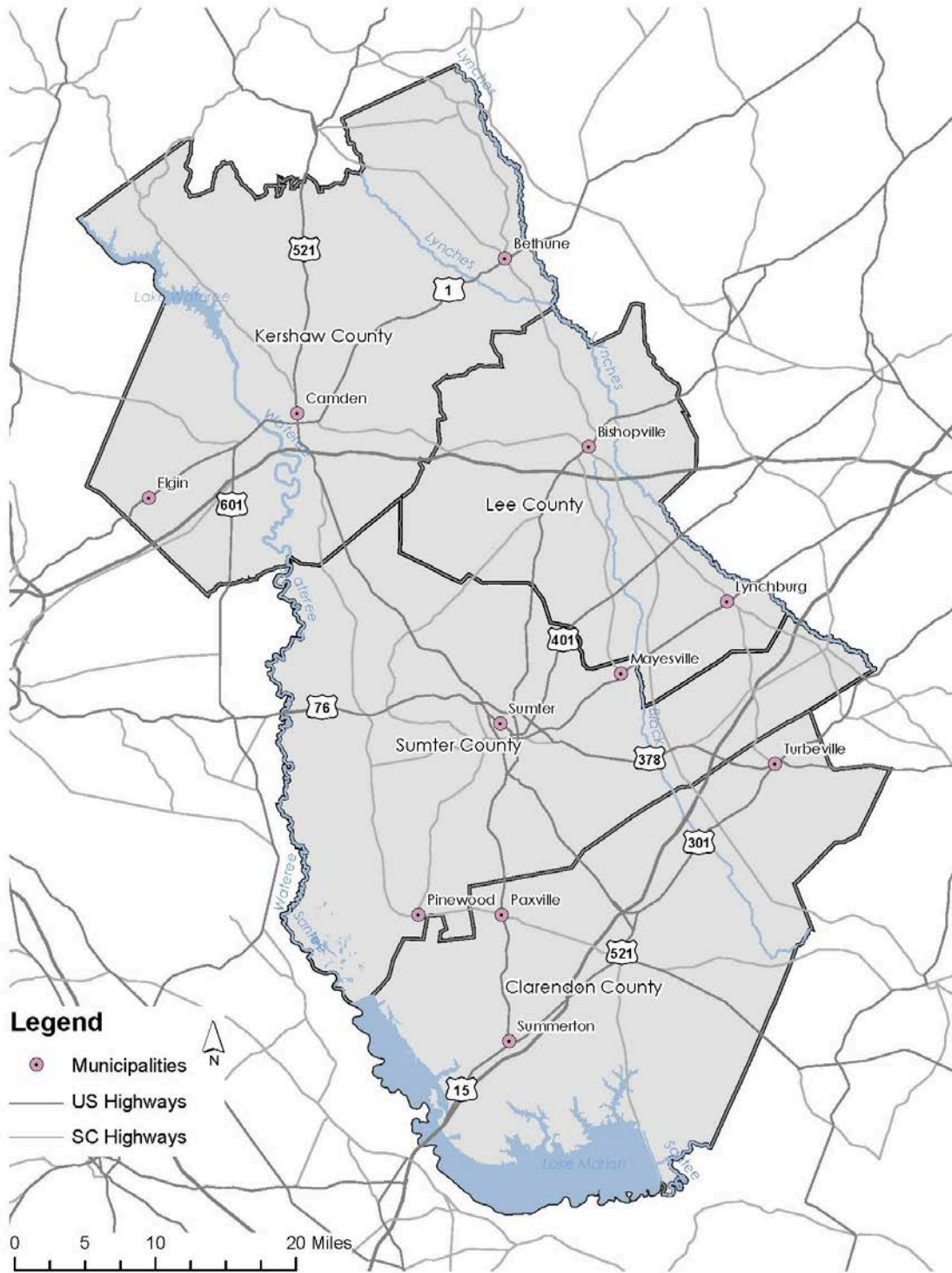
The Santee-Lynches Council of Governments (Santee-Lynches) Regional Planning District, corresponds to the political jurisdictional boundaries of Clarendon, Kershaw, Lee, and Sumter Counties (see Maps 1 and 2). The region is located in the Upper Coastal Plain of South Carolina with boundaries approximately thirty-one (31) miles east of downtown Columbia, forty-six (46) miles northwest of Charleston, sixty-three (63) miles west of the Atlantic Ocean, and fourteen (14) miles south of the North Carolina State line. The region covers 2,409 square miles and is predominately rural.

The region's principal urbanized areas are the Cities of Sumter, Camden, Bishopville, and Manning, located in Sumter, Kershaw, Lee, and Clarendon Counties, respectively. The City of Sumter, centrally located and the largest city in the Region, serves as a regional focal point for economic and social activities. Camden serves as a secondary regional center. Bishopville and Manning both serve as trade centers within their respective, primarily agricultural-oriented counties.

Map 1.1 – The Santee-Lynches Region in South Carolina



Map 1.2 -Santee-Lynches Region Municipalities



DEMOGRAPHIC TRENDS

The Santee-Lynches Region recorded an increase in total population between 2000 and 2010. This increase was a net gain of 13,430 people, or 6.4% growth since 2000. Clarendon, Kershaw, and Sumter Counties all experienced population growth while Lee County experienced a population reduction of -4.5%. Kershaw County experienced the largest population growth of 17.2%. This was determined by comparing Census 2000 to the Census 2010 data from the US Census Bureau.

TABLE 1.1 – Santee-Lynches Population (1960 – 2010)

COUNTY	1960	1970	1980	1990	2000	2010
Clarendon	29,494	25,604	27,464	28,450	32,502	34,971
Kershaw	33,585	34,727	39,015	43,599	52,647	61,697
Lee	21,832	18,323	18,929	18,437	20,119	19,220
Sumter	79,941	79,425	88,243	102,637	104,646	107,456
Region	159,848	158,079	173,651	193,123	209,914	223,334
State	2,382,594	2,590,713	3,120,729	3,486,703	4,012,012	4,625,364

Source: US Census Bureau Decennial Census (1960-2010)

TABLE 1.2 – Santee-Lynches Population, Percentage Change (1960 – 2010)

COUNTY	1950-1960	1960-1970	1970-1980	1980-1990	1990-2000	2000-2010
Clarendon	-8.5%	-13.2%	7.3%	3.6%	14.2%	7.6%
Kershaw	12.5%	3.4%	12.3%	11.7%	20.8%	17.2%
Lee	-8.3%	-21.3%	3.3%	-2.6%	9.1%	-4.5%
Sumter	63.0%	-0.7%	11.1%	16.3%	2.0%	2.7%
Region	30.7%	-1.1%	9.9%	11.2%	8.7%	6.4%
State	12.6%	8.7%	20.5%	11.7%	15.1%	15.3%

Source: US Census Bureau Decennial Census (1960-2010)

TABLE 1.3 – Santee-Lynches Population Growth Trends by Municipality (1960-2010)

COUNTY	1960	1970	1980	1990	2000	2010
Clarendon County	29,494	25,604	27,464	28,450	32,502	34,971
Clarendon Co. (unincorporated)	23,502	20,013	20,756	22,131	26,566	28,916
City of Manning	3,917	4,025	4,746	4,425	4,025	4,108
Town of Paxville	216	261	244	218	248	185
Town of Summerton	1,504	1,305	1,173	975	1,061	1,000
Town of Turbeville	355	422	544	698	602	766
Kershaw County	33,585	34,727	39,015	43,599	52,647	61,697
Kershaw County (unincorporated)	24,173	26,189	31,292	35,831	44,807	53,214
Town of Bethune	506	481	405	420	352	334
City of Camden	8,532	7,462	6,696	6,676	6,682	6,838
Town of Elgin	374	595	622	672	806	1,311

COUNTY	1960	1970	1980	1990	2000	2010
Lee County	21,832	18,323	18,929	18,437	20,119	19,220
Lee Co. (unincorporated)	17,704	14,373	14,966	14,402	15,861	15,376
City of Bishopville	3,586	3,404	3,429	3,580	3,670	3,471
Town of Lynchburg	544	546	534	475	588	373
Sumter County	74,943	79,425	88,243	96,637*	104,646	107,456
Sumter Co. (unincorporated)	50,559	53,426	59,241	59,400	63,543	65,663
Town of Maysville	750	757	663	694	1,001	731
Town of Pinewood	570	687	689	600	459	538
City of Sumter	23,062	24,555	27,650	35,943*	39,643	40,524
Santee-Lynches Region	159,848	158,079	173,681	193,123	209,914	223,344

Source: US Census Bureau and South Carolina SC Budget & Control Board, Office of Research & Statistics
 Total Adjusted for 6,000 over-count in 1990*

RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY (R/ECAP)

To assist communities in identifying racially or ethnically concentrated areas of poverty (R/ECAPs), HUD developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic group concentration threshold and a poverty test. R/ECAPs must have a non-White population of 50% or more. Regarding the poverty threshold, Wilson (1980) defines neighborhoods of “extreme poverty” as census tracts with 40% or more of individuals living at or below the poverty line. Because overall poverty levels are substantially lower in many parts of the country, HUD supplements this with an alternate criterion. Thus, a tract can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. Census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed R/ECAPs. In the Santee-Lynches region, there are two R/ECAPs, both located in the Sumter Metropolitan area (Tracts 1500 and 800). Table 1.4 provides additional details on the combined demographic data of these R/ECAPs.

TABLE 1.4 – Racially/Ethnically-Concentrated Areas of Poverty (R/ECAP) Demographics for Santee-Lynches Region

R/ECAP Race/Ethnicity	Region	
	#	%
Total Population in R/ECAPs	6,015	-
White, Non-Hispanic	328	5.45%
Black, Non-Hispanic	5,444	90.51%
Hispanic	161	2.68%
Asian or Pacific Islander, Non-Hispanic	8	0.13%
Native American, Non-Hispanic	12	0.20%
Other, Non-Hispanic	3	0.05%
R/ECAP Family Type		
Total Families in R/ECAPs	1,303	-
Families with children	588	45.13%

Source: US Census Bureau Decennial Census, ACS

WORKFORCE AND EMPLOYMENT

The total number of jobs in the Santee-Lynches Region decreased between 2000 and 2010 by -14.8% according to the Quarterly Census of Employment and Wages (QCEW). Manufacturing jobs decreased by -50.2% and non-manufacturing jobs decreased by -1.1%. The job totals are actual jobs located within the counties’ boundaries and exclude residents who commute out of the region to Columbia, Florence or another area for work. QCEW jobs data covers about 98 percent of all non-agricultural and non-military jobs in the U.S.; therefore the approximate 7,200 active-duty Air Force and Third Army military jobs at Shaw Air Force Base are not included in any of the totals. The county employment changes from 2000 through the third quarter of 2010 are displayed in Table 1.5 below. According to the annual averages of unemployment rates the region has experienced a small reduction of 0.7% in unemployment as shown in Table 1.6.

TABLE 1.5 - Santee-Lynches Region Industry Snapshot

NAICS	Industry	Current		Historical		Forecast		
		Four Quarters Ending with 2017Q2		Last 10 Years (2007-2017)		Over the Next 10 Years (2018-2028)		
		Employ.	Avg. Annual Wages	Total Employ. Change over last 10 years	Average Annual % Change in Employ.	Total Approximate Replacement Demand	Total Growth Demand	Average Annual Growth Percent
62	Health Care and Social Assistance	10,669	\$39,535	1,359	1.4%	2,161	1,418	1.3%
31	Manufacturing	10,407	\$48,119	-3,178	-2.6%	2,257	-1,351	-1.4%
44	Retail Trade	9,361	\$25,913	-379	-0.4%	2,878	-53	-0.1%
72	Accommodation and Food Services	6,495	\$14,213	1,130	1.9%	2,257	-28	0.0%
61	Educational Services	6,457	\$33,896	168	0.3%	1,338	-53	-0.1%
56	Administrative and Support and Waste Management and Remediation Services	5,255	\$33,495	1,869	4.5%	1,215	407	0.7%
92	Public Administration	4,774	\$41,166	-476	-0.9%	1,116	-299	-0.6%
23	Construction	4,478	\$40,911	-1,927	-3.5%	934	652	1.4%
81	Other Services (except Public Administration)	3,787	\$21,099	28	0.1%	938	-61	-0.2%
48	Transportation and Warehousing	2,104	\$44,218	-618	-2.5%	528	-141	-0.7%
54	Professional, Scientific, and Technical Services	2,014	\$49,995	252	1.3%	424	106	0.5%
11	Agriculture, Forestry, Fishing and Hunting	1,848	\$38,550	-239	-1.2%	613	-206	-1.2%
52	Finance and Insurance	1,448	\$45,077	-251	-1.6%	338	-13	-0.1%
42	Wholesale Trade	908	\$49,124	-228	-2.2%	200	3	0.0%
71	Arts, Entertainment, and Recreation	748	\$19,314	-26	-0.3%	228	12	0.2%
53	Real Estate and Rental and Leasing	517	\$34,531	-152	-2.5%	114	-7	-0.1%
51	Information	412	\$43,152	-415	-6.7%	93	-52	-1.3%
21	Mining, Quarrying, and Oil and Gas Extraction	258	\$73,848	216	19.8%	62	-2	-0.1%
55	Management of Companies and Enterprises	230	\$72,168	-92	-3.3%	48	-6	-0.3%
22	Utilities	206	\$59,603	39	2.1%	52	-3	-0.1%
99	Unclassified	0	n/a	-103	n/a	0	0	0.0%
	TOTAL – All Industries	72,376	\$35,811	-3,022	-0.4%	17,562	323	0.0%

Source: JobsEQ® by Chmura Analytics

TABLE 1.6 –Santee-Lynches Region Annual Unemployment Rates

County	2014	2015	2016
Clarendon	8.3%	7.7%	6.3%
Kershaw	6.4%	6.0%	5.1%
Lee	9.0%	8.4%	6.9%
Sumter	7.3%	6.8%	5.7%
Region	7.3%	6.8%	5.7%
State	6.4%	6.0%	4.8%

Source: Bureau of Labor Statistics, SC Department of Employment and Workforce

POVERTY

The poverty level is an income cutoff or threshold below which an individual or family requires public money and services to subsist. This threshold varies based on family size and the number of children under 18 years old. The counties in the region experienced poverty rates greater than the state with the exception of Kershaw County. The counties poverty rates and the number of individuals with income in the last 12 months below poverty level are listed below:

TABLE 1.7 –Santee-Lynches Region Estimated Poverty Rates

	Estimated Poverty Rate	Estimated Number below Poverty Level	Total Population for whom poverty status is determined
Clarendon	25.2%	8,163	32,404
Kershaw	16.8%	10,467	62,321
Lee	27.7%	4,663	16,860
Sumter	18.0%	18,943	105,205
Region	22.0%	42,236	216,790

Source: 2011-2015 American Community Survey 5-year Estimate

HOMELESSNESS

The Eastern Carolina Homelessness Organization (ECHO) serves as the HUD Continuum of Care (CoC) for Sumter, Lee, and Clarendon Counties and the Kershaw County Housing Partnership (KCHP) represents Kershaw County, in partnership with the Midlands Area Consortium for the Homeless (MACH). These proactive organizations regularly undertake activities related to the planning, development, assessment, and delivery of needed services to homeless individuals. ECHO, MACH, and KCHP participate in the bi-annual U.S. Department of Housing and Urban Development Homeless Point-in-Time Count. The official results for 2016 count are shown in Table 1.8.

The homeless population reflects the general population of the four counties including men, women, and children alone, in small groups, or family units. Requests for emergency shelter, food, and assistance have continued to rise. The region's homeless display both geographic mobility and the inability to relocate to areas that offer better economic opportunities or services. Lee and Clarendon Counties do not have any shelters and people seeking shelter have been encouraged to travel to the cities of Sumter and Columbia.

TABLE 1.8 – Santee-Lynches Region Individuals Experiencing Homelessness by Housing Status

County	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Clarendon	0	0	2	2
Kershaw	12	4	25	41
Lee	0	0	9	9
Sumter	24	0	27	51

Source: South Carolina Coalition for the Homeless 2016 Point-in-Time Report, June 2016

HOUSING NEEDS AND GENERAL CONDITIONS

There were 82,888 households in the Santee-Lynches Region in 2014 as reported by the U.S. Census (2010-2014 ACS). HUD separates housing problems into four categories, grouped by “problems” and “severe problems”:

The four housing problems are:

1. Incomplete kitchen facilities,
2. incomplete plumbing facilities,
3. more than 1 person per room, and
4. cost burden greater than 30%.

The four severe housing problems are:

1. Incomplete kitchen facilities,
2. incomplete plumbing facilities,
3. more than 1 person per room, and
4. cost burden greater than 50%.

Of these households, the average percent that experienced one of the four housing problems categorized by HUD was 28.35%, though Native American, Hispanic, and Black households experienced housing problems at a significantly greater rate than white or Asian/Pacific Islander households (see Table 1.9).

In addition, larger households, experienced greater rates of housing problems, with households below 5 persons experiencing at least one of the four housing problems at a rate of 23.12%, while households 5 or greater experienced at least one of the four housing problems at a rate of 37.0%.

23,498 households reported at least one of the four housing problems, while 11,679 households reported at least one of the four severe housing problems.

The most common severe housing problem in the region is severe cost burden, at 9,749 of 11,679 households.

Table 1.9 – Demographics of Households with Disproportionate Housing Problems

Disproportionate Housing Needs	Region		
Households Experiencing any of 4 Housing Problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	10,447	46,289	22.57%
Black, Non-Hispanic	12,043	33,220	36.25%
Hispanic	545	1,695	32.15%
Asian or Pacific Islander, Non-Hispanic	90	494	18.22%
Native American, Non-Hispanic	158	369	42.82%
Other, Non-Hispanic	232	773	30.01%
Total	23,498	82,888	28.35%
Household Type and Size			
Family households, <5 people	11,604	50,182	23.12%
Family households, 5+ people	2,795	7,554	37.00%
Non-family households	9,042	25,092	36.04%
Households experiencing any of 4 Severe Housing Problems			
	# with Severe Problems	# households	% with problems
White, Non-Hispanic	4,433	46,289	9.58%
Black, Non-Hispanic	6,544	33,220	19.70%
Hispanic	382	1,695	22.54%
Asian or Pacific Islander, Non-Hispanic	35	494	7.09%
Native American, Non-Hispanic	93	369	25.20%
Other, Non-Hispanic	178	773	23.03%
Total	11,679	82,888	14.09%

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Data Source: CHAS, HUD AFFI Database

Table 1.10 – Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	# with Severe Cost Burden	# households	% with Severe Cost Burden
Race/Ethnicity			
White, Non-Hispanic	3,805	46,289	8.22%
Black, Non-Hispanic	5,559	33,220	16.73%
Hispanic	129	1,695	7.61%
Asian or Pacific Islander, Non-Hispanic	15	494	3.04%
Native American, Non-Hispanic	83	369	22.49%
Other, Non-Hispanic	158	773	20.44%
Total	9,749	82,888	11.76%
Household Type and Size			
Family households, <5 people	4,732	50,182	9.43%
Family households, 5+ people	687	7,554	9.09%
Non-family households	4,280	25,092	17.06%

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the region, except household type and size, which is out of total households.

Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Note 4: Data Sources: CHAS, HUD AFI Database

OPPORTUNITY INDICATORS

HUD has developed a series of indices to help inform communities about segregation in their jurisdiction and region, as well as about disparities in access to opportunity:

1. Low Poverty Index

Values are inverted and percentile ranked nationally, and range from 0 to 100. The higher the score, the less exposure to poverty.

2. School Proficiency Index

Values are percentile ranked at the state level and range from 0 to 100. The higher the score, the higher the quality of the school system.

3. Jobs Proximity Index

Values are percentile ranked at the CBSA level with values ranging from 0 to 100. The higher the index value, the better the access to employment opportunities for residents.

4. Labor Market Engagement Index

Values are percentile ranked nationally and range from 0 to 100. The higher the score, the higher the labor force participation and human capital.

5. Low Transportation Cost Index

Values are inverted and percentile ranked nationally, and range from 0 to 100. The higher the value, the lower the cost of transportation in that neighborhood.

6. Transit Trips Index

Values are percentile ranked nationally, and range from 0 to 100. The higher the value, the more likely residents in that neighborhood utilize public transit. The index controls for income such that a higher index value will often reflect better access to public transit.

7. Environmental Health Index

Values are inverted and then percentile ranked nationally, and range from 0 to 100. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality.

Index values are calculated by HUD for each census tract. These tract values are averaged and then weighted based on the distribution of people of different races and ethnicities within the jurisdiction to generate composite index values for each race and ethnicity. A similar process is applied to weight the data based on the distribution of people of different races and ethnicities who are living below the federal poverty line within the jurisdiction. Population estimates are based on the 2010 Decennial Census at the census tract or block-group level, depending on the geographic level at which the index was originally calculated.

Table 1.11 – Opportunity Indicators for Santee-Lynches Region

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Job Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	40.91	42.09	32.91	24.85	9.08	41.98	61.62
Black, Non-Hispanic	28.20	27.73	20.25	27.08	10.72	47.90	59.10
Hispanic	36.22	35.99	26.82	29.34	10.60	46.39	59.56
Asian or Pacific Islander, Non-Hispanic	42.82	35.44	34.06	30.76	11.83	52.37	59.60
Native American, Non-Hispanic	36.77	37.58	27.76	26.99	9.78	44.53	61.48
Population below federal poverty line							
White, Non-Hispanic	34.04	40.17	27.50	23.91	8.90	40.90	62.44
Black, Non-Hispanic	22.60	23.80	15.83	28.27	12.13	50.37	57.08
Hispanic	34.10	37.51	29.25	34.77	9.77	43.85	60.68
Asian or Pacific Islander, Non-Hispanic	52.89	41.38	37.86	41.03	17.14	54.23	64.00
Native American, Non-Hispanic	39.94	33.58	26.81	13.50	5.95	45.66	63.67

Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

HOUSING MARKET PROFILE

GENERAL MARKET CONDITIONS

The total number of households in the Santee-Lynches region, according to the 5-year American Community Survey Estimate (2010-2014) was 83,324. The total number of housing units was 99,414. Approximately 58% of housing units were owner-occupied. The average value of housing units with mortgages was \$149,082 and the average value of housing units without a mortgage was \$105,075, according to the 2010-2014 ACS Estimate.

HOUSING SUPPLY AND DEMAND

Mobile homes accounted for 27.2% of housing units reported; while single-family detached units represented 63.5% of housing units, and multi-family (two or more units) accounted for 9.2% of housing units. Additionally, over 57% of homes in the region were built between 1980 and 2009, with the period from 1990 to 1999 representing the single largest decade of housing construction, according to the 2010-2014 ACS Estimate.

TABLE 2.1 –Santee-Lynches Region Housing Units by Type

COUNTY	TOTAL	%	SINGLE FAMILY	%	MULTI FAMILY	%	MOBILE HOMES	%
Clarendon	17,436	100%	9,533	54.7%	1,099	6.3%	6,804	39.0%
Kershaw	27,752	100%	19,014	68.6%	1,710	6.2%	7,028	25.3%
Lee	7,729	100%	4,546	58.8%	432	5.5%	2,751	35.6%
Sumter	46,497	100%	30,034	64.6%	5,995	12.9%	10,424	22.4%
Region Total	99,414	100.0%	63,127	61.7%	9,236	8.96%	27,007	29.3%

Source: U.S. Census Bureau American Community Survey Estimate (2010-2014)

TABLE 2.2 – Santee-Lynches Region Housing Units by Year Structure Built

	Number	Percent
Built 2010 or later	1,225	1.2%
Built 2000-2009	17,082	17.2%
Built 1990-1999	22,554	22.7%
Built 1980-1989	17,485	17.6%
Built 1970-1979	15,543	15.6%
Built 1960-1969	10,160	10.2%
Built 1950-1959	7,300	7.3%
Built 1940-1949	3,486	3.5%
1939 or earlier	4,579	4.6%
Total	99,414	100%

Source: U.S. Census Bureau American Community Survey Estimate (2010-2014)

TABLE 2.3 – Santee-Lynches Region Homeownership and Rental Rates by Race/Ethnicity

Race/Ethnicity	Homeowners		Renters	
	#	%	#	%
White, Non-Hispanic	36,629	62.88%	9,698	39.37%
Black, Non-Hispanic	19,889	34.14%	13,314	54.05%
Hispanic	844	1.45%	853	3.46%
Asian or Pacific Islander, Non-Hispanic	304	0.52%	185	0.75%
Native American, Non-Hispanic	96	0.16%	269	1.09%
Other, Non-Hispanic	473	0.81%	298	1.21%
Total Household Units	58,254	-	24,634	-

Note: Data presented are numbers of households, not individuals.

Source: CHAS

PUBLIC/ASSISTED HOUSING

The types of public housing assistance available in the Santee-Lynches Region include:

ASSISTED/PUBLIC HOUSING:

Public housing is low cost housing in multi-unit complexes that are available to low-income families, including the elderly and disabled, typically requiring tenants to pay no more than thirty percent (30%) of their monthly income for rent.

Eligibility:

Public housing authorities that receive funding from the Federal government own and operate public housing complexes, available to applicants who do not exceed published income levels (dependent on size of household) established by HUD.

SECTION 8 RENTAL CERTIFICATES:

Section 8 Rental Certificates allow very low-income families, including the elderly and disabled, to choose where they want to live, subject to HUD standards, by providing tenants with Rental Certificates that limit tenant's rent to thirty percent (30%) of their adjusted monthly income.

Eligibility:

Very low-income families with incomes not exceeding fifty percent (50%) of the median income for the area as established by HUD and adjusted for household size.

USDA RURAL DEVELOPMENT:

The Section 502 Mutual Self-Help Housing Loan Program is used primarily to help low and low-to-moderate income households construct their own homes. The program is targeted to families who are unable to buy decent, and safe housing through conventional methods. Families participating in a mutual self-help project perform approximately sixty-five percent (65%) of the construction labor on each other's homes under qualified supervision. The savings from the reduction in labor costs allows otherwise ineligible families to own their homes. If families cannot meet their mortgage payments during the construction phase, the funds for these payments can be included in the loan.

Eligibility:

Applicants must have very low or low incomes. Very low income is defined as below fifty percent (50%) of the area median income (AMI); low income is between fifty and eighty percent (50%-80%) of AMI. Families must be without adequate housing; however, they must be able to afford the mortgage payments including principal, interest, taxes, and insurance (PITI). These payments are twenty-two to twenty-six percent (22%-26%) of an applicant's income. In addition, applicants must be unable to obtain credit elsewhere, yet have reasonable credit histories. Families with very low incomes living in sub-standard housing are given first priority.

COMMUNITY DEVELOPMENT CORPORATIONS

Community Development Corporations are not-for-profit 501(c)(3) organizations that provide a number of valuable housing services to residents of the region. These services include:

- a. Emergency Rehabilitation provides assistance to low income elderly and/or disabled homeowners to repair life-threatening situations in the household.
- b. Home Ownership provides assistance to low-to-moderate income individuals and families for the purchase of a good quality affordable home.
- c. Lease/Purchase provides an opportunity for low-to-moderate income individuals with credit issues to lease a home with the option to purchase if credit is repaired within 36 months.
- d. Multi-Family Housing co-developing affordable multi-family apartment complexes for low-to-moderate income individuals and families.
- e. New construction is the construction of new stick built houses that are sold to qualified applicants. These houses are built throughout the region and targeted to low-to-moderate income homebuyers;
- f. Owner-Occupied Rehabilitation provides assistance to low-to-moderate income homeowners to repair life-threatening situations in the household and bring the home up to code.
- g. Purchase/Rehab/Resale allows CDC's to purchase a home, make necessary repairs, and resell to a low-to-moderate income individual or family.

TABLE 2.4 – Santee-Lynches Region Public Housing Units by Program Category

Housing Units	#	%
Total Housing Units	98,731	-
Public Housing	327	0.33%
Project-Based Section 8	881	0.89%
Other Multifamily	257	0.26%
Housing Choice Voucher Program	1,345	1.36%

TABLE 2.5 – Santee-Lynches Region Public Housing Residents by Race/Ethnicity

Housing Type	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Public Housing	18	5.66%	298	93.71%	2	0.63%	0	0.00%
Project-Based Section 8	148	17.41%	696	81.88%	5	0.59%	1	0.12%
Other Multifamily	76	37.62%	123	60.89%	2	0.99%	0	0.00%
HCV Program	103	8.09%	1,162	91.28%	3	0.24%	2	0.16%
Total Households	46,289	55.85%	33,220	40.08%	1,695	2.04%	494	0.60%
0-30% of AMI	3,232	34.23%	5,834	61.79%	153	1.62%	10	0.11%
0-50% of AMI	5,809	30.60%	11,297	59.50%	306	1.61%	10	0.05%
0-80% of AMI	11,950	36.54%	18,202	55.65%	574	1.75%	129	0.39%

Note: #s presented are numbers of households not individuals.

Data Sources: Decennial Census; APSH; CHAS

COST OF HOUSING

In the Santee-Lynches region, the median cost of owner-occupied housing units was \$97,800, according to the 2011-2015 ACS 5-year estimate. In that same period, the median rent cost for occupied rental units was \$638/month.

TABLE 2.6 – Santee-Lynches Region Home Value, Owner Occupied Units

	Clarendon	Kershaw	Lee	Sumter	Region
Less than \$50,000	2,617	3,038	1,589	5,433	12,677
\$50,000 - \$99,999	2,686	4,741	1,699	7,019	16,145
\$100,000 - \$149,999	1,562	3,951	705	5,580	11,798
\$150,000 - \$199,999	1,074	3,218	337	4,413	9,042
\$200,000 - \$299,999	1,047	2,373	235	2,752	6,407
\$300,000 - \$499,999	474	1,188	136	1,063	2,861
\$500,000 - \$999,999	142	432	11	97	682
\$1,000,000 or more	27	114	8	128	277
Median (dollars)	\$88,500	\$117,600	\$69,800	\$107,100	\$97,800
Total Number of Owner Occupied Units	9,629	19,055	4,720	26,485	59,889

Source: U.S. Census Bureau American Community Survey Estimate (2011-2015)

TABLE 2.7 – Santee-Lynches Region Gross Rent, Occupied Units Paying Rent

	Clarendon	Kershaw	Lee	Sumter	Region
Less than \$500	1,049	878	523	2,015	4,465
\$500 - \$999	1,265	2,831	726	7,767	12,589
\$1,000 - \$1,499	227	606	150	2,318	3,301
\$1,500 - \$1,999	32	55	0	358	445
\$2,000 - \$2,499	0	18	0	130	148
\$2,500 - \$2,999	0	0	0	53	53
\$3,000 or more	10	0	0	92	102
Median (dollars)	\$568	\$680	\$596	\$747	\$638
No Rent Paid	949	751	266	1,353	3,319
Total Number of Occupied Units Paying Rent	2,583	4,388	1,399	12,733	21,103

Source: U.S. Census Bureau American Community Survey Estimate (2011-2015)

HOUSING AND TRANSPORTATION

Housing and transportation are the top two expenditures in the average South Carolinian's family income. The need and expense for transportation is second only to housing. It is estimated that transportation costs range from fifteen to twenty-five percent (15%-25%) of the average household's expenditures. HUD considers a household to be cost burdened when the mortgage or rental cost and utilities account for thirty percent (30%) or more of their collective income. For very low and low-income households the costs associated with transportation can limit housing choice or employment opportunities.

More coordination is needed between transportation planners, transit agencies, land use planners, and housing and economic development decision makers.

Transportation systems, especially in rurally isolated communities, should incorporate a mix of transportation options and coordinated opportunities. Ideally, they are designed to enhance mobility, as well as the character of the community, and to be affordable, safe, and accessible. Public transportation relies on density for both cost efficiency and ridership. In rural areas, this density must be carefully created close to existing infrastructure. In the Santee-Lynches region, the first step to accomplishing density occurs in the development of county and municipality Comprehensive Plans. Santee-Lynches will continue to encourage thoughtful dialogue regarding public transportation and will consider the affordability of housing and transportation in future projects.

TABLE 2.8 – Santee-Lynches Region Transportation Access

	Clarendon	Kershaw	Lee	Sumter	Region
Average Vehicles per Household	1.7	1.9	1.7	1.7	1.8
Households without vehicle available	1,451	660	709	3,674	7,153
Households with 1 vehicle available	4,219	7,107	2,367	13,291	26,984
Households with 2 or more vehicles available	7,098	15,635	3,395	23,059	49,187
Total Number of Occupied Housing Units	12,768	23,402	6,471	40,024	83,324

Source: U.S. Census Bureau American Community Survey Estimate (2011-2015)

FEDERAL AND STATE FAIR HOUSING LAWS

FAIR HOUSING ACT OF 1968

Title VIII of the Civil Rights Act of 1968 is known as the Fair Housing Act. The Act, as amended in 1974 and 1988, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, and disability. These seven classifications are collectively termed federally protected classes. The federal familial status provision protects children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18.

Three significant changes to the Fair Housing Act were made recently. These changes are described briefly as follows:

1. The Housing for Older People Act of 1995 (HOPA) made several changes to the 55 and older exemption. Since the 1988 Amendments, the Fair Housing Act has exempted from its familial status provisions properties that satisfy the Act's 55 and older housing condition. First, HOPA eliminated the requirement that 55 and older housing have "significant facilities and services" designed for the elderly.
2. Second, HOPA established "good faith reliance" immunity from damages for people who in good faith believe that the 55 and older exemption applies to a particular property, if they do not actually know that the property is not eligible for the exemption and if the property formally stated in writing that it qualifies for the exemption.
3. Changes were made in the Act to enhance law enforcement, including making amendments to criminal penalties in section 901 of the Civil Rights Act of 1968 for violating the Fair Housing Act.
4. Changes were made to provide incentives for self-testing by lenders for discrimination under the Fair Housing Act and the Equal Credit Opportunity Act. See Title II, subtitle D of the Omnibus Consolidated Appropriations Act, 1997, P.L. 104 - 208 (9/30/96).

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

The Fair Housing Act and its amendments refer to a number of prohibited actions. These actions are summarized briefly:

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to rent or sell housing;
- Refuse to negotiate for housing;
- Make housing unavailable;
- Deny a dwelling;
- Set different terms, conditions or privileges for sale or rental of a dwelling;
- Provide different housing services or facilities;
- Falsely deny that housing is available for inspection, sale, or rental;
- For profit, persuade owners to sell or rent (blockbusting); or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions 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 or conditions on a loan, such as different interest rates, points, or fees;
- Discriminate in appraising property;
- Refuse to purchase a loan; or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to do the following:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right; or
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection if You Have a Disability: If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities;
- Have a record of such a disability; or
- Are regarded as having such a disability,

Your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

Requirements for New Buildings: In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to people with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
 - a) An accessible route into and through the unit;
 - b) Accessible light switches, electrical outlets, thermostats and other environmental controls;
 - c) Reinforced bathroom walls to allow later installation of grab bars; and,
 - d) Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units. These requirements for new buildings do not replace any more stringent standards in State or local law.

Housing Opportunities for Families: Unless a building or community qualifies as housing for older people, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age of 18 live with:

- A parent;
- A person who has legal custody of the child or children; or,
- The designee of the parent or legal custodian, with the parent or custodian's written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Housing for older people is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly people under a Federal, State or local government program; or
- It is occupied solely by people who are 62 or older; or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates an intent to house people who are 55 or older.

ADDITIONAL FEDERAL LAWS

Since the 1970s, the federal government has enacted several other laws that are aimed specifically at promoting fair lending practices in the banking and financial services industries. Although the record generally is improving, discriminatory lending practices have not been eliminated entirely.

A brief description of federal laws aimed at promoting fair lending follows:

- Equal Credit Opportunity Act (ECOA): Passed in 1974, the ECOA prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or the exercise of any right under the Consumer Credit Protection Act.
- Home Mortgage Disclosure Act (HMDA): In 1975, Congress enacted the HMDA, and then amended the act from 1988 through 1991. Under the act, financial institutions are required to report the race, sex, and income of mortgage applicants and borrowers by Census tract. Examination of HMDA data can reveal if loans are denied at higher rates for certain races.
- Community Reinvestment Act (CRA): The CRA was enacted in 1977 to require each federal financial supervisory agency to encourage financial institutions to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods within those communities. New regulations went into effect at the beginning of 1996.
- Americans with Disabilities Act (ADA): Passed in 1990, the ADA prohibits discrimination against people with disabilities in the provision of goods as well as services, including credit services.
- Fair Lending — Best Practices Agreements: HUD has been working with the lending industry to promote these agreements. The agreements represent voluntary efforts to improve individual bank performance in providing homeownership opportunities to minorities and low-income people by eliminating discriminatory barriers.

Detailed information about individual banks is available. All banking institutions in the United States fall under one of the following four federal regulatory agencies: the Office of the Comptroller of the Currency, the Federal Reserve System, the Office of Thrift Supervision, or the Federal Deposit Insurance Corp.

No central agency within South Carolina receives reports from the banking regulatory agencies about compliance with fair lending laws. However, such reports are public information and are available from the regulatory agencies themselves or at the individual banks.

SOUTH CAROLINA FAIR HOUSING LAW

The South Carolina Fair Housing Law of 1989 makes it illegal to discriminate in housing because of race, color, religion, sex, national origin, physical or mental disability or familial status. The law applies to the sale, rental and financing of residential housing. Apartments, houses, mobile homes, and even vacant lots to be used for housing are covered by the Fair Housing Law. With a 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.

The South Carolina Human Affairs Commission is the state agency that enforces both SC Fair Housing law and the Federal Fair Housing Laws.

FAIR HOUSING PROFILE

CURRENT PUBLIC AND PRIVATE FAIR HOUSING ACTIVITIES

As a requirement for participation in the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program, units of local government must develop a Fair Housing Plan. This plan provides a schedule and a detailed description of activities which the jurisdiction will undertake during the grant period to affirmatively further fair housing.

CDBG AND HOME Guidelines strongly encourage jurisdictions to undertake an Analysis of Impediments to include: (1) Identification of impediments to fair housing, (2) Action to address identified impediments; and (3) Action to maintain a fair housing environment. Santee-Lynches continues to encourage, monitor and record the Fair Housing Activities of local governments within the region.

Community Development Corporations (CDC):

There is one (1) Community Development Corporation designated as a Community Housing Development Organization (CHDO) within the Santee-Lynches Region. This entity is the Santee-Lynches Affordable Housing and Community Development Corporation (SLAHCDC), which is an independent entity not connected to the Santee-Lynches Regional Council of Governments. CHDOs provide a number of valuable housing services to the Santee-Lynches Region and those citizens who might not otherwise qualify for assistance on the open market. These services include:

- Emergency Rehabilitation provides assistance to low income elderly and/or disabled homeowners to repair life-threatening situations in the household.
- Home Ownership provides assistance to low-to-moderate income individuals and families for the purchase of a good quality affordable home.
- Lease/Purchase provides an opportunity for low-to-moderate income individuals with credit issues to lease a home with the option to purchase if credit is repaired within 36 months. The household is provided with credit repair assistance.
- Multi-Family Housing co-developing affordable multi-family apartment complexes for low income individuals and families.
- New construction is the construction of new houses sold to qualified applicants. These houses are built throughout the Region and targeted to low-to-moderate income homebuyers;
- Owner-Occupied Rehabilitation provides assistance to low-to-moderate income homeowners to bring the home up to code.
- Purchase/Rehab/Resale allows CHDOs to purchase a home, make necessary repairs, and resell to a low-to-moderate income individual or family.
- Closing Costs and Down Payment Assistance allows CHDOs to assist homebuyers to purchase existing dwelling units or dwelling units under construction.

Fair Housing Workshops are conducted annual by the City of Sumter and the Sumter Realtors in partnership with the Sumter County Government, the Sumter County CDC, the Sumter Housing Authority, the Santee-Lynches Affordable Housing CDC, Sumter Habitat for Humanity, HUD, and USDA Rural Development.

Credit Counseling: Realizing the problems associated with the high loan disapproval rate for minorities, the Sumter County CDC, Santee-Lynches CDC, Camden First CDC, and Clarendon County CDC has in place a credit counseling program to assist potential homeowners in developing the proper skills and resources to be success in obtaining a loan.

Other Fair Housing Activities: Several of the apartment complex managers indicated on their survey forms the fair housing activities they were involved in. Some of these activities include attending fair housing workshops, posting fair housing posters on bulletin board in the office, and using the fair housing logo in advertisements.

HOME MORTGAGE DISCLOSURE ACT (HMDA) DATA

HMDA, enacted by Congress in 1975, requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the governments, and make the data publicly available. Initially, HMDA required reporting of the geographic location of originated and purchase home loans. In 1989, Congress expanded HAD data to include information about denied home loan application, and the race, sex, and income of the applicant or borrower. In 2002, the Federal Reserve Board amended the regulation that implements HMDA (Regulation C) to all new data fields, including price data for some loans. HMDA

does not prohibit any lending activity, nor is it intended to encourage unsound lending practices or the allocation of credit.

HMDA data is not available for the entire Santee-Lynches Region. HMDA data is available only for Metropolitan Statistical Areas (MSAs). Sumter County is an MSA, and Kershaw County is combined with multiple other counties in the Columbia MSA. Clarendon and Lee Counties are classified as rural areas and HMDA data is not available or collected for these areas.

The 2015 HMDA Data for the Sumter MSA shows that credit history was the most common reason for denial of a home purchase loan application. Debt-to-income ratio was the second large category of loan denial.

Table 3.1 -Reasons for Denial of Application for Conventional Home Purchase Loans in Sumter MSA – 2015

Reason	Race				Total
	Black	White	Other	Race not Provided	
Debt-to-Income Ratio	39	52	4	10	105
Employment History	2	5	x	2	9
Credit History	74	73	3	18	168
Collateral	14	18	x	8	40
Insufficient Cash	2	2	x	1	5
Unverifiable Information	1	1	x	3	5
Credit Application Incomplete	14	23	1	7	45
Other	16	11	x	5	32
Total	162	185	8	54	409

Source: 2015 Home Mortgage Disclosure Act (HMDA)

REGIONAL FAIR HOUSING EFFORT

Through agreements with local governments for the administration of CDBG and HOME Grants, Santee-Lynches agreed to provide certain technical assistance and support on compliance with fair housing certification and compliance requirements:

- Analyze and address housing needs;
- Actively promote wider housing opportunities for all individuals regardless of race, color, religion, sex, national origin, familial status, or disability;
- Provide opportunities for racially inclusive housing patterns; and
- Promote accessible living environments in all aspects of the public and private housing market.

To meet the objectives of the grants, Santee-Lynches continues to assist local governments in adopting Fair Housing Ordinances and Resolutions and undertaking activities to promote fair housing such as posting Fair Housing posters and encouraging the observance of Fair Housing Month.

Santee-Lynches provides technical assistance to local governments by examining land use and zoning policies and practices to determine if they have a discriminatory effect, and if so, recommend appropriate actions to remove or prevent those practices.

FAIR HOUSING DISCRIMINATION

Several of the fair housing survey forms used in the initial Analysis of Impediments conducted in 1996 were revised and used in 2011 update. The purpose of this update effort was to determine the degree and extent to which the citizens and agency officials from the region felt that the impediments identified were still a problem. The results of this survey effort are discussed in Section VI Analysis of Survey Information and in the Individual County Plans in Section IX.

The following conclusions can be reached from observation of the data from the 2010 Census and from the results of the fair housing surveys conducted.

- Most of the impediments identified in the 1996 Analysis of Impediments are still relevant and prevalent.

- Because of historical pattern in which communities have been developed and the lack of minorities in higher paying jobs, the economic segregation of neighborhoods continues to exist.

FAIR HOUSING COMPLAINTS

Housing discrimination complaints related to the Santee-Lynches Regions were investigated by contacting the respective state agencies with oversight responsibilities.

South Carolina Department of Insurance

Complaints against insurance agents or companies are filed with the S.C. Department of Insurance (DOI). The DOI keep tract of complaints by insurance company and not by County or City. Due to the method in which complaints are kept on file, the staff was unable to determine the number and type of complaints that may have been filed against insurance companies from the Santee-Lynches Region.

South Carolina Human Affairs Commission

Data from the South Carolina Human Affairs Commission, Fair Housing Division, (see Table 3.2) revealed that twenty-one complaints were filed from the Santee-Lynches Region from 2010 through 2017. Of the 21 complaints filed, 1 or 4.8% were from Sumter County, 14 or 66.7% were from Kershaw County, 0 or 0.0% were from Lee County and 1 or 4.8% was from Clarendon County.

An analysis of the 21 complaints filed and processed with SC Human Affairs Commission by County from 2010 through 2017 showed that:

- Of the nine (9) complaints filed for race discrimination five (5) were dismissed for no cause, one (1) complaint withdrawn without resolution and 3 were settled.
- Of the seven (7) complaints filed for disability discrimination two (2) were dismissed for no cause and one (1) complainant failed to cooperate, three (3) were settled, and one (1) is pending action.
- Of the five (5) complaints filed for multiple causes, two (2) were withdrawn without resolution and three (3) were settled.
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Table 3.2 – Housing Complaints Filed with the SC Human Affairs Commission, Santee-Lynches Region

Year	Clarendon	Kershaw	Lee	Sumter	Region
2010	0	1	0	1	2
2011	0	3	0	1	4
2012	0	0	0	0	0
2013	0	2	0	1	3
2014	0	2	0	1	3
2015	0	2	0	0	2
2016	0	1	0	2	3
2017	1	3	0	0	4
Total	1	14	0	6	21
Percent	4.8%	66.7%	0.0%	28.6%	100%

Source: SC Human Affairs Commission, September 2017

TABLE 3.3- Analysis of Housing Complaints

County	Number of Complaints	Type of Complaint	Action
Clarendon	1	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	Open action
Kershaw	14	Discrimination (refusal to rent) based on disability; Discrimination (refusal to rent) based on race; Discrimination (refusal to rent) based on national origin	3 No Cause Determinations; 7 Conciliation/Settlement Successful; 1 complaint withdrawn after resolution; 1 complain withdrawn without successful resolution; 1 complainant failed to cooperate
Lee	0	N/A	N/A
Sumter	6	Discriminatory refusal to sell based on race; discriminatory refusal to rent based on race; failure to permit reasonable modification for disability; discriminatory terms, conditions, privileges, services, and facilities	4 No Cause Determination; 2 Conciliation/Settlement Successful
Total	21	-	-

Source: SC Human Affairs Commission, September 2017

PREDATORY LENDING PRACTICES

The South Carolina High Cost and Consumer Home Loan Act became law on January 1, 2004. This act made many of the predatory practices such as subprime lending, flipping, prepayment penalties, etc. illegal.

Complaints against businesses for violation of this law can be filed with the SC Department of Consumer Affairs for investigation. The Consumer Affairs agency to determine if there were any complaints filed from counties in the Santee-Lynches Region for violation of the Act revealed that predatory lending complaints are not kept by county or city in which the complaint was made but by the name of the business. This recordkeeping format makes it difficult to monitor or to determine the level of complaints filed from our region.

In discussion with local housing officials and agencies, many felt that predatory lending practices continue to be a problem in the Santee-Lynches Region, as they are across the nation as a whole.

REVIEW OF LOCAL POLICIES

Since 1988, the Santee-Lynches Regional Council of Governments has made a concerted effort to assist local units of governments in the organization and training of planning commissions and zoning boards of appeals; and in developing and updating of local comprehensive plans, subdivision regulations and zoning ordinances. Assistance is also provided under the Community Development Block Grant (CDBG) program to access community development and housing needs in order to qualify the area for HUD Community Development Block Grant funds.

Santee-Lynches serves as a clearinghouse for dissemination of census data and other information on local units of government in our region, and also functions as a clearinghouse for project notification and review under the state of South Carolina's A-95 referral process. This process provides notices of pending applications for federal grants to for housing projects, community infrastructure, etc. Affected and interested agencies and organizations are consulted and comments are accepted.

LOCAL PLANNING AND CODE ENFORCEMENT

As indicated in the Table 3.4 below, fifteen (15) of the sixteen (16) local units of governments in the Santee-Lynches Region have adopted and are enforcing some form of land development code and/or ordinance.

Of the municipalities in the Santee-Lynches region, the eight (8) towns are small, with one or two part or full-time staff. The eight (8) Santee-Lynches member governments - City of Bishopville, City of Sumter, City of Camden, City of Manning, Sumter County, Kershaw County, Clarendon County, and Lee County - have the necessary resources to employ full-time and/or part-time staff to track and enforce zoning ordinances and related land regulations. A policy scan of the codes of region governments indicates that there are not regulations that pose undue hardship on the construction of affordable housing, or that discourage fair housing. Most governments encourage and would welcome any construction of housing in their jurisdiction as a way to increase population and the tax base.

ZONING BARRIERS

There are no identified zoning barriers to the location or to the construction of affordable housing in the Santee-Lynches region.

TABLE 3.4 – Review of Local Policies, Plans, Codes, and Programs in the Santee-Lynches Region

Local Government	Land Use Plan	Zoning Ordinance	Subdivision Regulations	Flood Damage Prevention Ordinance	International Building Code	Emergency Operations Plan	In-house Administrative & Enforcement Staff
CLARENDON COUNTY	✓	✓	✓	✓	✓	✓	✓
City of Manning	✓	✓	✓	✓	✓	✓	✓
Town of Paxville	-	-	-	✓	✓	✓	-
Town of Summerton	✓	✓	✓	✓	✓	✓	✓
Town of Turbeville	✓	✓	-	✓	✓	✓	✓
KERSHAW COUNTY	✓	✓	✓	✓	✓	✓	✓
Town of Bethune	✓	✓	-	✓	✓	✓	-
City of Camden	✓	✓	✓	✓	✓	✓	✓
Town of Elgin	✓	✓	-	✓	✓	✓	✓
LEE COUNTY	✓	✓	✓	✓	✓	✓	✓
City of Bishopville	✓	✓	✓	✓	✓	✓	✓
Town of Lynchburg	✓	✓	-	✓	✓	✓	-
SUMTER COUNTY	✓	✓	✓	✓	✓	✓	✓
Town of Mayesville	✓	✓	-	✓	✓	✓	-
Town of Pinewood	✓	✓	-	✓	✓	✓	-
City of Sumter	✓	✓	✓	✓	✓	✓	✓

Source: Santee-Lynches Regional Council of Governments, September 2017

ANALYSIS OF FAIR HOUSING SURVEY

In March of 2011, Santee-Lynches undertook a comprehensive survey of the citizens, public and non-profit agencies, apartment complexes and organizations engaged in the provisions of housing. The survey was undertaken in order to determine the degree and extent discriminatory housing practices exist in the Santee-Lynches housing market. Shown in Table 4.1 are the statistics on the number of surveys completed and returned by county and by survey type. A copy of the survey forms used in the surveys is included in Appendix 4.

Included in this section is a tally of the survey results obtained from citizens, public and non-public agencies, and apartment complexes on rating and ranking of perceived impediments to fair housing.

Table 4.1 - Fair Housing Survey Forms Completed and Returned By County

Surveys	Clarendon	Kershaw	Lee	Sumter	Total
Citizen Survey	15	0	17	34	66
Public and Non-Public Agencies	2	0	1	10	13
Other Agencies	-	-	-	1	1
Apartment Complexes	-	5	8	2	15
Rating and Ranking of Fair Housing Impediments	70	86	66	347	569
Inventory of Multi-family Housing	3	5	9	38	55
Total	90	96	101	432	719

Table 4.2- Survey Responses from Public and Private Agencies
(0 Represents no impediment, while 5 represents a high impediment)

Fair Housing Question	0	1	2	3	4	5	N/A	Total
1. Lack of knowledge as to fair housing programs and activities.	1	1		6	4	1	-	13
2. Protected class discrimination (race, sex, religion, disability status, etc.)	1	2	3	5	1	1	-	13
3. Discriminatory real estate practices (i.e. discriminatory application forms, steering or block busting, influencing real estate decisions in a discriminatory manner)	1	4	2	3	1	1	1	13
4. Deed restrictions or Trust/Leasing provisions	2	2	1	6	-	-	1	12
5. Conversion of apartments to all adult (no children allowed)	3	2	1	5	1	-	1	13
6. Property management firm's occupancy quotas	1	1	-	4	-	1	3	11
7. Discriminatory lending practices and disclosures	1	1	2	3	2	1	-	10
8. Discriminatory appraisal and underwriting practices	1	1	3	2	2	1	-	10
9. Disinvestment and redlining practices	1	1	-	3	-	1	1	9
10. Racial credit steering	1	-	3	3	2	1	-	10
11. Zoning policies	2	2	1	5	2	1	-	13
12. Equalization of municipal services	2	3	1	6	-	-	-	12
13. Land use policies (excluding zoning and displacement)	2	1	3	5	1	-	-	12
14. Sites for subsidized housing	1	2	4	6	-	-	-	13
15. Make up of planning and zoning boards	2	3	1	2	2	-	-	10
16. Displacement	3	3	2	3	11	-	-	13
17. Revitalization of neighborhoods	1	2	2	4	2	1	1	12
18. HOME Investment trust funds	1	3	1	3	2	1	2	11
19. Revolving loan funds for property repairs	1	3	1	2	2	2	-	11
20. Property tax increases	1	-	6	2	1	1	1	11
21. Demolition of subsidized housing	1	-	-	-	1	1	1	4
22. What would be some suggestions as to how to eliminate barriers to fair housing choice? <ul style="list-style-type: none"> • Educate the public • Improve public awareness of local opportunities • For public housing agencies, starting a counseling program to help fair housing recipients to find housing outside of a minority and/or poverty concentrated areas. • Encourage banks and other lenders to use non-traditional methods for evaluating credit and loan amount terms, based on cultural differences and other individual factors. • Promote greater cooperation and joint problem solving among businesses, faith based organizations and government agencies. • More choice, more knowledge of services availability • Follow the law 								

23. Are there any specific groups or areas which need particular emphasis as to fair housing choice? How could these groups be reached?

- A growing Spanish-speaking population is evident. Increase outreach through more media ads in Spanish.
- Domestic violence victims, disproportionately female, suffer disparate consequences in housing situations. There are few protections for domestic violence victims in the private housing arena.
- For individuals with disabilities it is often difficult to obtain accommodations and modifications without advocacy. In addition, lack of oversight on accessibility features in new and rehabilitated properties affect physical accessibility for many.
- Applicants with mental health issues.

24. What mechanisms of cooperation between government officials, community members, advocacy groups, the media, etc. which could aid in the effort to ensure fair housing for everyone?

- More neighborhood meetings between government officials and community members.
- Awareness public education
- Focus groups with faith based, businesses and government agencies involved
- Campaign to promote local acceptance of a variety of housing options
- Follow the guidelines set forth in the law

RATING AND RANKING OF IMPEDIMENTS TO FAIR HOUSING CHOICE SURVEY

As part of the 2011 update of Analysis of Impediments, a survey was completed to determine the degree to which residents felt that initial eight (8) impediments to fair housing choice were still relevant. A ninth impediment (predatory lending practices) was added to the survey. This survey asked the resident to rate and rank each the impediments and the degree to which they felt – Strongly Agree, Agree, Undecided, Disagree or Strongly Disagree. In order to make the result more meaningful, the categories Strongly Agree and Agree were combined and Strongly Disagree and Disagree were combined.

The result of this rating and ranking process is shown in Table 4.3. Survey forms were distributed through the four counties to housing/apartment complexes, public agencies, and private agencies.

There were 569 individuals that completed and returned the survey form indicating their rating and ranking of the impediments to fair housing choice. The regional tabulation represents the total of the individual county tabulations shown in the Individual County Data Analysis and Fair Housing Plan in under Section IX.

A summary of the survey results shows that:

- The need for credit counseling for individuals with no credit or bad credit was ranked as the top most prevalent impediment with 474 agree responses.
- More affordable housing needed to be placed throughout the community was identified as the second most sited response with 465 respondents.
- The lack of gainful employment opportunity in the Region was the third highest ranked impediments with 462 responses.
- The need for more home ownership opportunities was sited or ranked as the fourth most prevalent impediment in the region with 445 responses.
- The need for more housing and facilities for person with special needs was ranked as the fifth with 442 responses.
- Individuals and families who make insufficient income to obtain their desired housing were ranked sixth with 403 responses.

Table 4.3 - Survey Responses to Rating and Ranking of Impediments to Fair Housing Choice in the Santee-Lynches Region

Impediments To Fair Housing Choice	Agree		Undecided		Disagree		Total	
	#	%	#	%	#	%	#	%
Families and individuals make insufficient income to obtain their desired housing	403	73.2	83	15.1	64	11.7	550	100.0
Predatory Lending Practices is a problem	288	47.7	156	32.6	34	7.1	478	100.0
There are discriminatory housing practices based on:								
• race,	235	46.6	118	23.4	141	28.0	504	100.0
• color,	235	51.0	116	25.2	110	23.9	461	100.0
• national origin,	207	42.2	136	27.8	147	30.0	490	100.0
• religion,	151	32.5	142	30.6	171	36.9	464	100.0
• sex,	237	44.1	146	27.1	155	28.9	538	100.0
• familial status,	201	36.4	122	20.3	229	41.5	552	100.0
• disability	214	45.6	126	26.9	129	27.5	469	100.0
Realtors, financial institutions, public and private service agencies have not sufficiently dispersed information about Fair Housing	284	54.8	153	29.5	81	15.6	518	100.0
There is a need for more home ownership opportunities	445	82.1	59	10.9	38	7.0	542	100.0
There is a need for housing and facilities for persons with special needs	442	80.5	79	14.4	28	5.1	549	100.0
There is a need for credit counseling education for individuals with no credit or bad credit	474	87.5	53	9.8	15	2.8	542	100.0
Property tax increases is an impediment to fair housing	334	60.7	174	31.6	42	7.6	550	100.0
There is a lack of gainful employment opportunities in the County	462	86.8	48	9.0	22	4.1	532	100.0
More affordable housing needs to be placed throughout the community	465	87.9	42	7.9	22	4.2	529	100.0

IMPEDIMENTS – FINDINGS AND CONCLUSION

The objective of this update is to determine the extent to which these impediments still exist or are felt to exist in the Santee-Lynches Region and what has been done over the years to mitigate or lessen the impediments' impact.

Based on the responses received from Analysis of Impediments to Housing Choice survey conducted in 2011, the following impediments to fair housing were identified and ranked by citizens of each county.

TABLE 5.1 - Ranking of Impediments to Fair Housing Choice

Impediment	Region	Clarendon	Kershaw	Lee	Sumter
More affordable housing needs to be place throughout the community	1	1	2	2	1
Need for credit counseling for individuals with no credit or bad credit	2	8	1	3	3
Lack of gainful employment opportunities	3	2	5	1	2
Need for more home ownership opportunities	4	4	3	5	4
Need for housing and facilities for persons with special needs	5	3	6	4	5
Families and individual make insufficient income to obtain desired housing	6	5	4	6	6
Property tax increases is an impediment	7	6	9	7	7
Insufficient dispersal of information on fair housing	8	10	8	8	9
Housing discrimination against protected classes	9	7	10	10	10
Predatory lending practices is a problem	10	9	7	8	8

The following barriers to affordable housing were identified in the Consolidated Plan as Impediments:

While home ownership rates are increasing annually for higher income families, lower income families continue to struggle with affordable housing issues. There are substantial gaps in home ownership attainment between races and geographical areas of the region. Among the barriers to home ownership are the following:

Income Barriers:

A high percentage of rental households cannot afford to purchase a modestly priced home using a 30-year fixed rate mortgage. Prudent mortgage underwriters will only allow a borrower to put about one-third of pre-tax income towards the payment of housing costs, including hazard insurance and property taxes. As a result, potential buyers are limited in the amount they can afford to pay by their housing to debt income ratio.

Wealth Barriers:

Mortgage loans typically require borrowers to make some cash investment and limit borrower total debt load, including non-housing consumer debts. Renters are typically lower income and have to allocate much of their income toward rent, health care, and food; they often use consumer debt, credit cards, and installment loans. Many renter households experience high debt loads resulting in little savings.

Credit History Barriers:

Credit bureau depositories offer extensive information on how individuals access and use credit cards, lines of credit, installment loans, and other extensions of credit. While an individual's credit score depends on a number of factors, high risk scores tend to be associated with a history of late payments, maximized credit lines, and repeated applications for additional credit. Credit scores are commonly used to assess mortgage applicants. The reason most cited for the denial of a single family mortgage home purchase loan is a poor credit history. Lower income and minority households tend to have reduced job security, lower levels of savings, and higher debts that disqualify them from obtaining a prime priced home mortgage loan.

Information Barriers:

There is a significant segment of potential low-income buyers who self-select out of home ownership due to fear of rejection, confusion over the complexities of the process, or misunderstandings about their financial status.

Affordable Supply Barriers:

A significant amount of substandard rental and vacant housing stock could potentially be converted into affordable owner-occupied units. Due to the fixed costs involved new construction and the relatively attractive profit margins involved in building higher value homes, the amount of affordable owner-occupied homes being produced does not meet current needs. First time home buyers may struggle to afford a new single family unit and instead purchase existing units, many of which are declining in quality. This includes a huge market of used manufactured and mobile homes, which attract low-income families due to the low monthly payments and the limited cost involved in purchasing one.

IMPLEMENTATION OF FAIR HOUSING GOALS, OBJECTIVES, AND STRATEGIES

On the regional level, Sumter County has been designated the lead agency for the HOME Consortium with the staff of Santee-Lynches Regional Council of Government being designated as the implementation staff for the Consortium.

Implementation of the recommended goals, objectives and strategies to address the impediments to fair housing choice will be accomplished through the combined efforts of several agencies at the local, regional, state and federal level both public and private. The possible fair housing services, activities, and programs provided by the housing related agencies and organizations impacting the Region are listed in Table 6.1. The list of possible services includes the following:

- New Housing Construction Assistance
- Housing Rehabilitation Assistance Grants and Loans
- Down Payment and Closing Cost
- Housing/Credit Counseling
- Distribution of Fair Housing Information

Table 6.1 - Housing Partners and Resource Agencies

Clarendon	Kershaw	Lee	Sumter
Local Governments - County & Municipal Councils (16)			
Clarendon County	Kershaw County	Lee County	Sumter County
City of Manning	City of Camden	City of Bishopville	City of Sumter
Town of Paxville	Town of Bethune	Town of Lynchburg	Town of Mayesville
Town of Summerton	Town of Elgin		Town of Pinewood
Town of Turbeville			
Local Housing Related Agencies			
Clarendon County Disabilities and Special Needs Board	Kershaw County Disabilities and Special Needs Board	Lee County Disabilities and Special Needs Board	Sumter County Disabilities and Special Needs Board
Santee Lynches Affordable Housing Community Development Corporation (SLAHCDC)	Santee Lynches Affordable Housing Community Development Corporation (SLAHCDC)	Santee Lynches Affordable Housing Community Development Corporation (SLAHCDC)	Santee Lynches Affordable Housing Community Development Corporation (SLAHCDC)
	Kershaw County Housing Authority		Sumter Housing Authority
United Way of Clarendon, Lee, and Sumter Counties	United Way of Kershaw County	United Way of Clarendon, Lee, and Sumter Counties	United Way of Clarendon, Lee, and Sumter Counties
Clarendon County CDC	Habitat for Humanity of Kershaw County	Sumter County CDC/CHDO	Habitat for Humanity of Sumter County
			City of Sumter CDC
			Sumter County CDC
			Sumter United Ministries
Regional Agencies			
Sumter HOME Consortium	Sumter HOME Consortium	Sumter HOME Consortium	Sumter HOME Consortium
State/Federal Agencies			
South Carolina State Housing And Finance Authority			
South Carolina Department of Commerce			
US Department of Housing and Urban Development			
Private Agencies			
Banks and Credit Unions			
Real Estate Agencies			
Mortgage Agencies			
Management Agencies for apartment complexes and housing developments			

Other agencies at local level such as the Salvation Army, churches, etc. have funds set aside to assist homeowners and renters, who meet certain requirements in emergency/distressed situations, in paying their rent, utility bills, and mortgage payments.

GOALS, OBJECTIVES, AND STRATEGIES

Goal #1 - Ensure that all citizens are aware of fair housing rights and available fair housing activities and programs.	
Objective 1A:	Provide education and information materials concerning fair housing rights.
Strategy 1	Assist in conducting fair housing workshops and seminars.
Strategy 2	Distribute brochures and pamphlets about fair housing, homeownership, and housing rehabilitation programs that are available.
Strategy 3	Increase the number of fair housing bulletins visible within the Region.
Strategy 4	Obtain fair housing videos which can be utilized by civic groups and organizations.
Strategy 5	Develop disability educational awareness programs in conjunction with advocacy groups.
Objective 1B:	Promote organizational involvement in providing fair housing information.
Strategy 1	Jointly sponsor fair housing workshops and seminars with area NGOs.
Strategy 2	Work with media outlets to increase the number of promotional segments focusing on fair housing.
Strategy 3	Work with community leaders and neighborhood associations to coordinate efforts to increase fair housing awareness.

Goal #2 - Ensure that no person, regardless of race, religion, nationality, sex or familial status, is discriminated against when renting, buying or purchasing a home.	
Objective 2A:	Coordinate efforts to ensure compliance with federal, state, and federal laws.
Strategy 1	Monitor fair housing complaints to HUD and the SC Human Affairs Commission.
Strategy 2	Conduct seminars about fair housing regulations and changes in requirements.
Strategy 3	Provide informative workshops for local media outlets on requirements for fair housing advertisements.
Objective 2B	Establish a Fair Housing monitoring program.
Strategy 1	Work with Boards of Realtors, Apartment Associations and other agencies to institute an annual reporting mechanism through which area real estate agents and landlords provide information about fair housing activities.
Strategy 2	Conduct annual random sample interviews of realtors and landlords as a part of the fair housing plan.
Strategy 3	Develop a system in which landlords keep track of descriptive characteristics of renters, in particular protected classes.
Objective 2C	Maintain and increase the fair housing activities of the Region.
Strategy 1	Support Fair Housing Month activities throughout the Region.

Goal #3 - Increase the affordable homeownership opportunities for low - moderate income households, in particular protected classes.	
Objective 3A	Work with banks and SC Housing to increase home ownership opportunities for low-to-moderate income residents and protected classes.
Strategy 1	Coordinate efforts to sponsor workshops for lending institutions in order to facilitate an increase in home purchase and home improvement loans provided for minorities.
Strategy 2	Encourage banks to undertake aggressive home ownership programs and housing rehabilitation programs through providing loans for lower income residents.
Strategy 3	Support the activities of Habitat for Humanity to promote home ownership opportunities.
Strategy 4	Support sweat equity programs that allow individuals to substitute labor for down payments on homes.
Strategy 5	Increase homeowner counseling programs which provide information on home maintenance
Strategy 6	Work with banks to establish and increase the number of credit counseling workshops and seminars which emphasize the importance of maintaining good credit.
Strategy 7	Provide technical assistance for assisting low-to-moderate income families go through the loan application process.
Objective 3B	Work with real estate agencies to increase fair housing opportunities for families and individuals.
Strategy 1	Coordinate efforts with Boards of Realtors and Apartment Associations to facilitate participation in fair housing activities and programs and provide education on fair housing.
Strategy 2	Encourage internal monitoring of fair housing activities within the real estate community.
Strategy 3	Support the activities of Boards of Realtors to promote fair housing and equal opportunity activities within the community.

Goal #4 - Increase interagency cooperation to promote fair housing activities.	
Objective 4A	Facilitate roundtable meetings to facilitate fair housing activities and programs.
Strategy 1	Coordinate activities for Fair Housing Month among municipalities and counties and clearly delineate the tasks for which each jurisdiction is responsible.
Strategy 2	Establish a fair housing advisory committee composed of local housing providers, media, real estate agencies, and banks.
Objective 4B	Increase the level of centralized planning and coordination of activities between local housing providers.
Strategy 1	Establish "clearinghouse" committee to provide centralized planning for housing development and programs.
Strategy 2	Coordinate efforts with local housing providers to develop uniform site selection policies.

Goal #5 - Increase lending institutions involvement in minority and low income communities.	
Objective 5A	Conduct annual review of HMDA data
Strategy 1	Provide support to the local housing committees or some other agency to conduct an analysis of the data
Objective 5B	Encourage the creation of a community reinvestment alliance.
Strategy 1	Facilitate regular meetings of the local CRA officials in which dialogue can be opened and problems identified
Strategy 2	Work with local lenders to increase the marketing of loan products to the minority and low income communities by recommending a quarterly report detailing the available programs.
Strategy 3	Create economic opportunity in CDBG target neighborhoods with support from lending institutions.

Goal #6 - Provide credit education and counseling services which are accessible to the citizens.	
Objective 6A	Increase the availability of credit education and counseling available to those individuals who aspire to become home owners.
Strategy 1	Support credit counseling services available to low and moderate income citizens.
Strategy 2	Provide credit counseling and budget management to tenants through existing programs and services.
Objective 6B	Encourage development of an in-school educational program to teach middle school and high school students about personal finance.
Strategy 1	Teach students effective financial management practices, including use of banking and checking accounts, credit, how to save, retirement saving, and other relevant issues
Strategy 2	Obtain support of the banking community to provide education, curriculum, or both

Goal #7 - Increase affordable home ownership opportunities for Low and Moderate income households.	
Objective 7A	Create a one-stop regional housing information center
Strategy 1	Make housing information easily accessible to the public
Strategy 2	Obtain updated information from NGO housing providers, lenders, government, and private producers of affordable home ownership products
Objective 7B	Support the construction of middle priced housing in predominantly minority neighborhoods and Low and Moderate income homes in higher income neighborhoods
Strategy 1	Create incentives through collaboration between local government and private builders

Goal #8 - Monitor insurance activities to prevent redlining and unfair insurance practices	
Objective 8A	Identify offending companies and agencies
Strategy 1	Create awareness through fair housing education to citizens of predominately minority and low income neighborhoods
Strategy 2	Receive, research, and resolve insurance complaints

Goal #9 - Support public policies, such as land use regulations, zoning, and code enforcement which promote safe, accessible, affordable housing for persons of Low and Moderate income and citizens with special needs	
Objective 9A	Promote flexible land use controls to encourage development of nontraditional single-family residences
Strategy 1	Encourage Planning Commissions to research land use regulations that are more flexible than conventional zoning
Objective 9B	Advocate streamlining governmental administrative regulations regarding the location, coordination, and construction of housing in the county
Strategy 1	Encourage Planning Commissions to research the possibility of adopting a uniform set of land use regulations with some degree of flexibility
Objective 9C	Ensure availability of sufficient affordable housing opportunities
Strategy 1	Assist Planning Commissions to explore the feasibility of offering density bonuses for scattered-site, rental units, and Low and moderate income housing
Strategy 2	Encourage NGOs to use assistance programs for the construction of rental housing
Objective 9D	Decrease the number of substandard housing units in the region
Strategy 1	Support enforcement of existing laws so that landlords maintain their property to meet housing codes
Strategy 2	Support more aggressive code enforcement
Strategy 3	Utilize all available resources for increased rehabilitation of existing housing stock
Objective 9E	Ensure that affordable, accessible safe housing exists for those in the community with special needs
Strategy 1	Support the development of affordable rental opportunities, accessible to public transportation, which can better accommodate the elderly, disabled, persons with HIV/AIDS, etc.

SANTEE-LYNCHES REGION ACTION PLAN

Local Fair Housing Activities	Past Activities	Proposed Activities
1. Display Fair Housing posters in prominent places.	✓	
2. Create a Fair Housing Information Center in a centralized area to distribute Fair Housing materials to the general public.	✓	
3. Conduct meetings with financial institutions, realtors, and landlords to discuss the implications of fair housing and lending practices.	✓	
4. Undertake efforts to focus public information activities on specific population groups known to have suffered from discriminatory practices in the past, and groups directly involved in housing-related activities.	✓	
5. Develop a public information program using local newspapers, radio stations, bulletin boards, churches, and utility bill mailings to increase community awareness of fair housing requirements.	✓	
6. Develop a local pool of interested/knowledgeable individuals who would be qualified and willing to speak to groups about affordable and fair housing concerns, when requested. Advertise the availability of the service.	✓	
7. Develop public information and education programs promoting fair housing and provide fair housing information to the following types of groups:		
a. Citizen groups with housing issues (fair housing groups, tenant associations, builders, real estate agents/brokers);	✓	
b. Organizations representing specific population groups (minorities, women, senior citizens, persons with disabilities); and	✓	
c. Other local organizations (advocacy groups, unions, voters' league).	✓	
8. Provide funds or technical assistance and cooperate with fair housing groups, human relations groups, and other organizations interested in facilitating freedom of residence.	✓	
9. Proclaim each April as Fair Housing Month and notify the public of the action.	✓	
10. Examine land use and zoning policies and practices to determine if they have a discriminatory effect and, if so, try to remove and prevent those practices.	✓	
11. Encourage recipients to use local resources to assess existing public opinion about the status of fair housing in the community. Possible contacts include fair housing organizations that represent minorities, women, families, senior citizens, and persons with disabilities.	✓	
12. Establish a resource file on affirmatively furthering fair housing to include:		
a. Copies of local fair housing laws/ordinances;	✓	
b. Copies of State fair housing laws;	✓	
c. Copies of HUD's advertising guidelines;	✓	
b. Fair Housing and equal opportunity studies/reports prepared by HUD, or other housing organizations;	✓	
c. Fair Housing posters;	✓	
d. Fair Housing pamphlets;	✓	
e. Contact information for:		
1. Citizen groups concerned with housing issues;	✓	
2. Organizations representing specific population groups, minorities, women, senior citizens; and	✓	
3. Other local organizations.	✓	

CLARENDON COUNTY FAIR HOUSING PLAN



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INTRODUCTION

This section of the Fair Housing Plan will examine the fair housing activities within the county and municipalities. Population growth, racial composition, housing and household characteristics, income, and poverty information will also be reviewed. In addition, the plan analyzes the housing profiles of the county along with current public and private housing programs and activities to further fair housing choice.

This section will also identify and assess impacts of local housing related actions and policies on fair housing choice of individuals belonging to a protected class (race, color, origin, sex, religion, disability, and family status).

DEMOGRAPHIC DATA

Population Trend

As shown in Table 1.1 below, between 2000 and 2010, Clarendon County's population increased by 7.6% or a total 2,469 individuals from 32,502 to 34,971. The area that experienced the greatest growth was the Highway 260 Corridor which extends from the City of Manning to Lake Marion to include Census Tracts 9607.01, 9607.02 and 9607.3. This area grew by 1,414 individuals or 57.3% of the County's growth during this period. The primary driving force behind this growth is the attractiveness of Lake Marion as a retirement area. The Manning East Census Tract area grew by 12.6% or 339 individuals while the Turbeville area grew by 329 individuals (10.3%). The areas of decline include the Alcolu area with a loss of 107 individuals (-4.4%), the Paxville area declining by 70 individuals (-2.7%), and the Summerton area west of I-20 declined by 275 individuals (-7.1%).

TABLE 1.1 – Population Growth Trends by Municipality

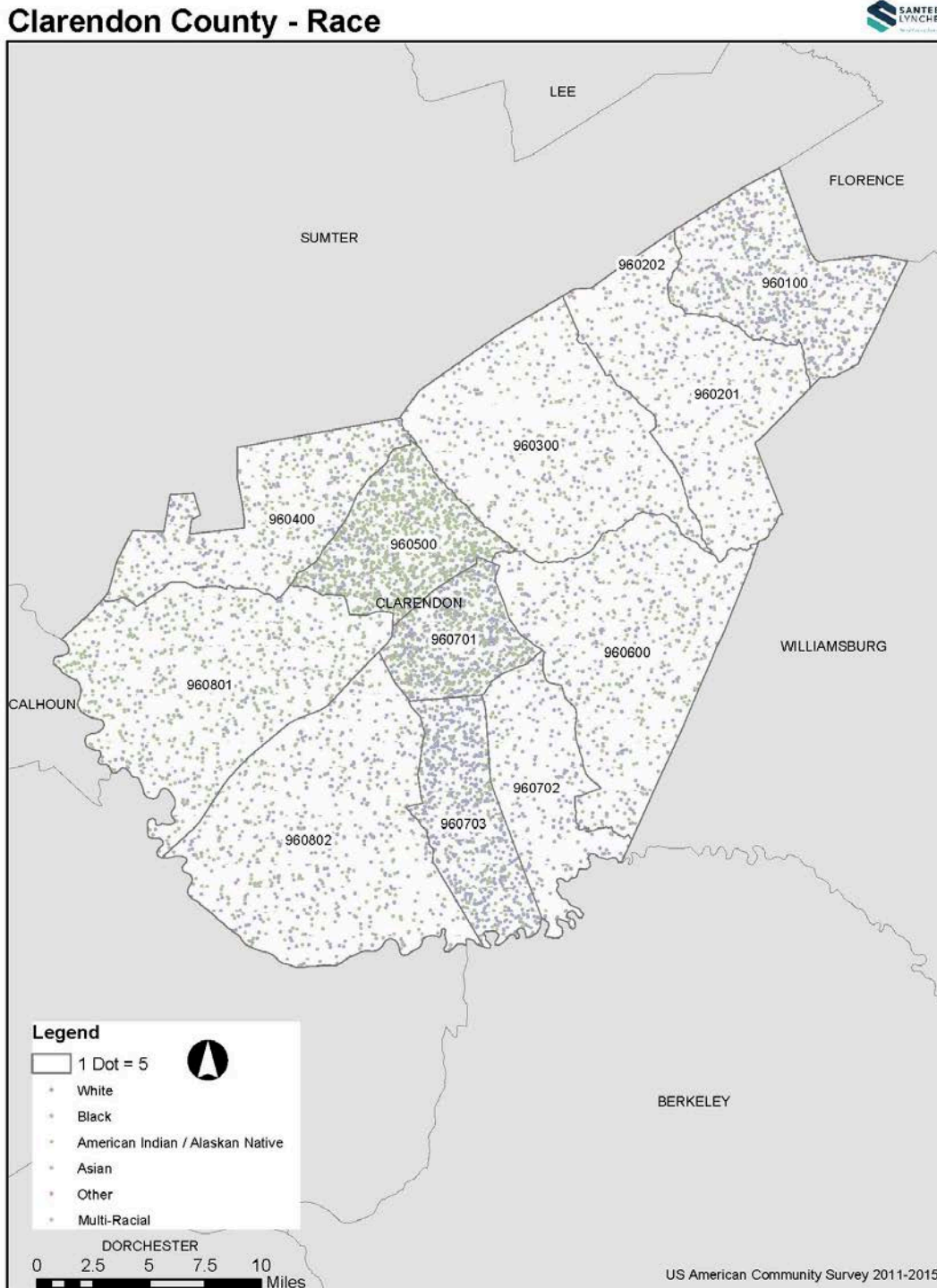
	2000	2010	Change 2000-2010	
			#	%
Clarendon Co. (balance)	26,566	28,916	2,346	88.3%
City of Manning	4,025	4,108	83	2.06%
Town of Paxville	248	185	-63	-25.24%
Town of Summerton	1,061	1,000	-61	-5.75%
Town of Turbeville	602	766	164	27.24%
County Total	32,502	34,971	2,469	7.60

Source: U.S. Census Bureau Decennial Census (2000-2010)

Population by Race

According to the 2011-2015 American Community Survey (ACS) the racial composition of Clarendon County was 47.3% White (16,556 persons) and 47.8% African American (16,730 persons). Other minority groups or those that identify with more than one race account for 4.8% (1,685 persons). The distribution of race throughout the county is shown in Map 1.1.

MAP 1.1- Clarendon County Percent Population by Race

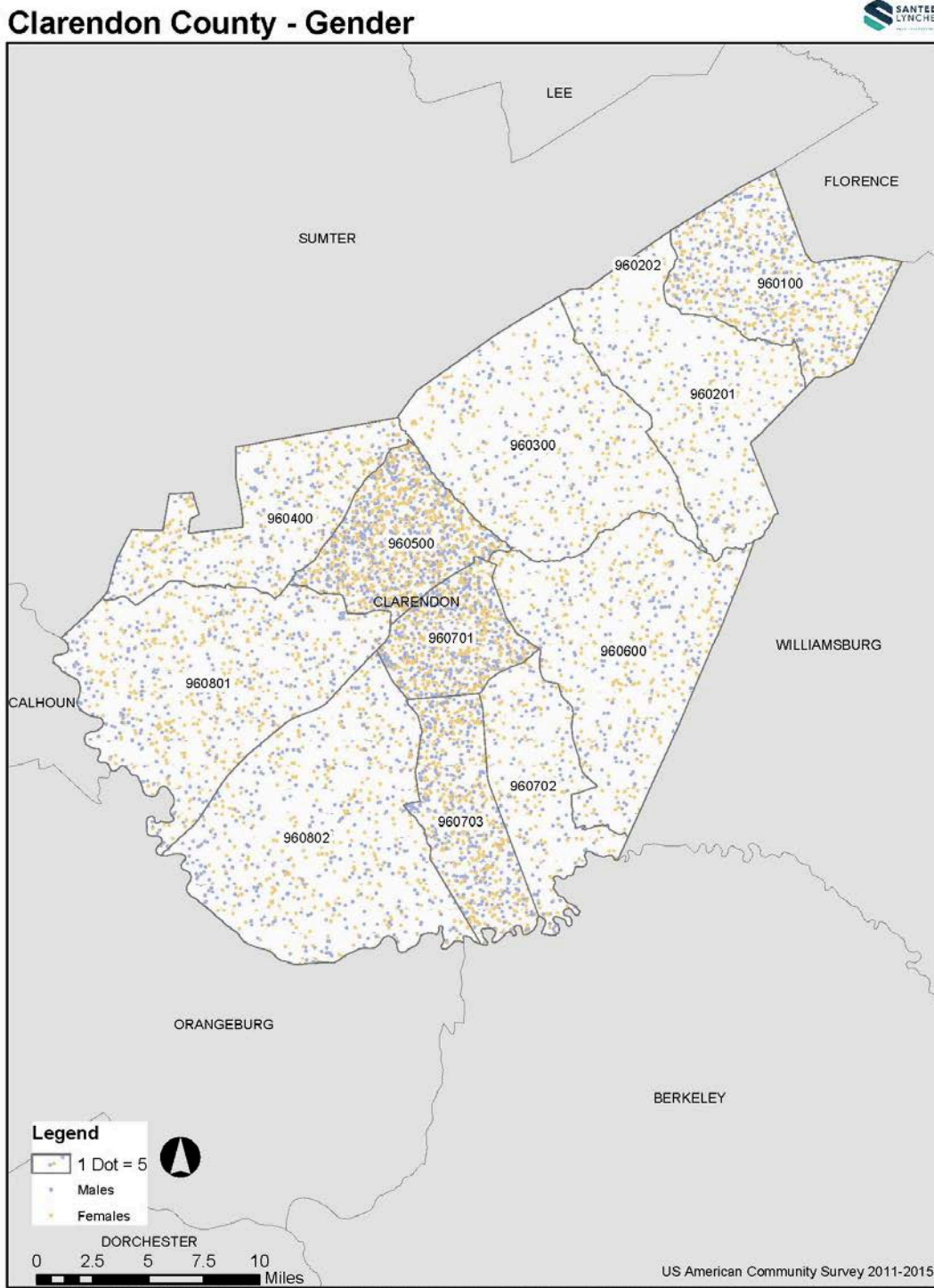


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Population by Gender

According to the 2011-2015 American Community Survey (ACS) the gender composition of Clarendon County was 49.0% male (16,759 persons) and 50.0% female (17,419 persons). The distribution of gender throughout the county is shown in Map 1.2.

MAP 1.2 – Clarendon County Percent Population by Gender

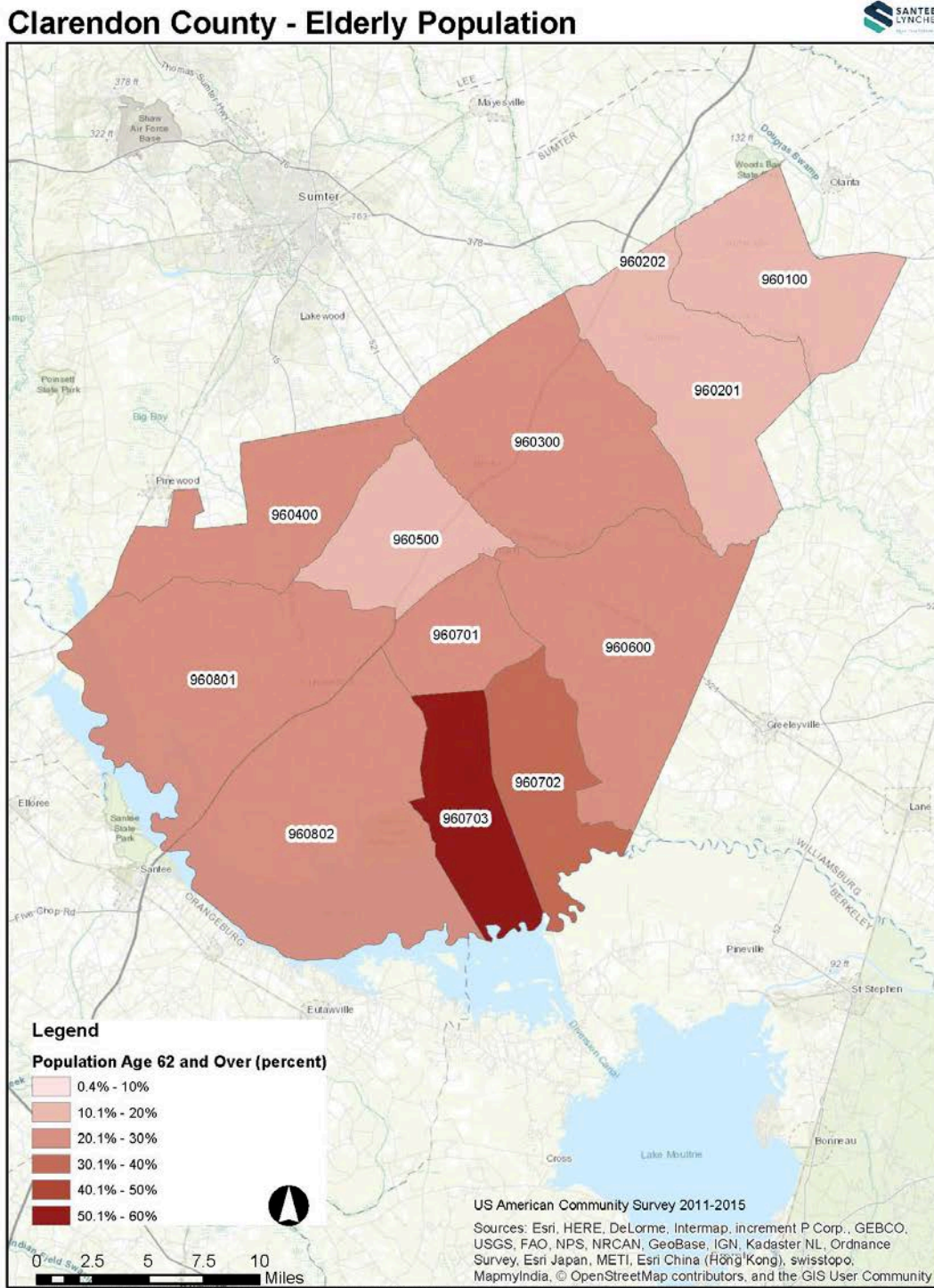


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Elderly Population

According to the 2011-2015 American Community Survey (ACS) the percent of population considered elderly (over age 62) was 23.6% (8,056 persons). The distribution of the elderly population throughout the county is shown in Map 1.3.

MAP 1.3 – Clarendon County Percent Elderly Population (age 62 and over)

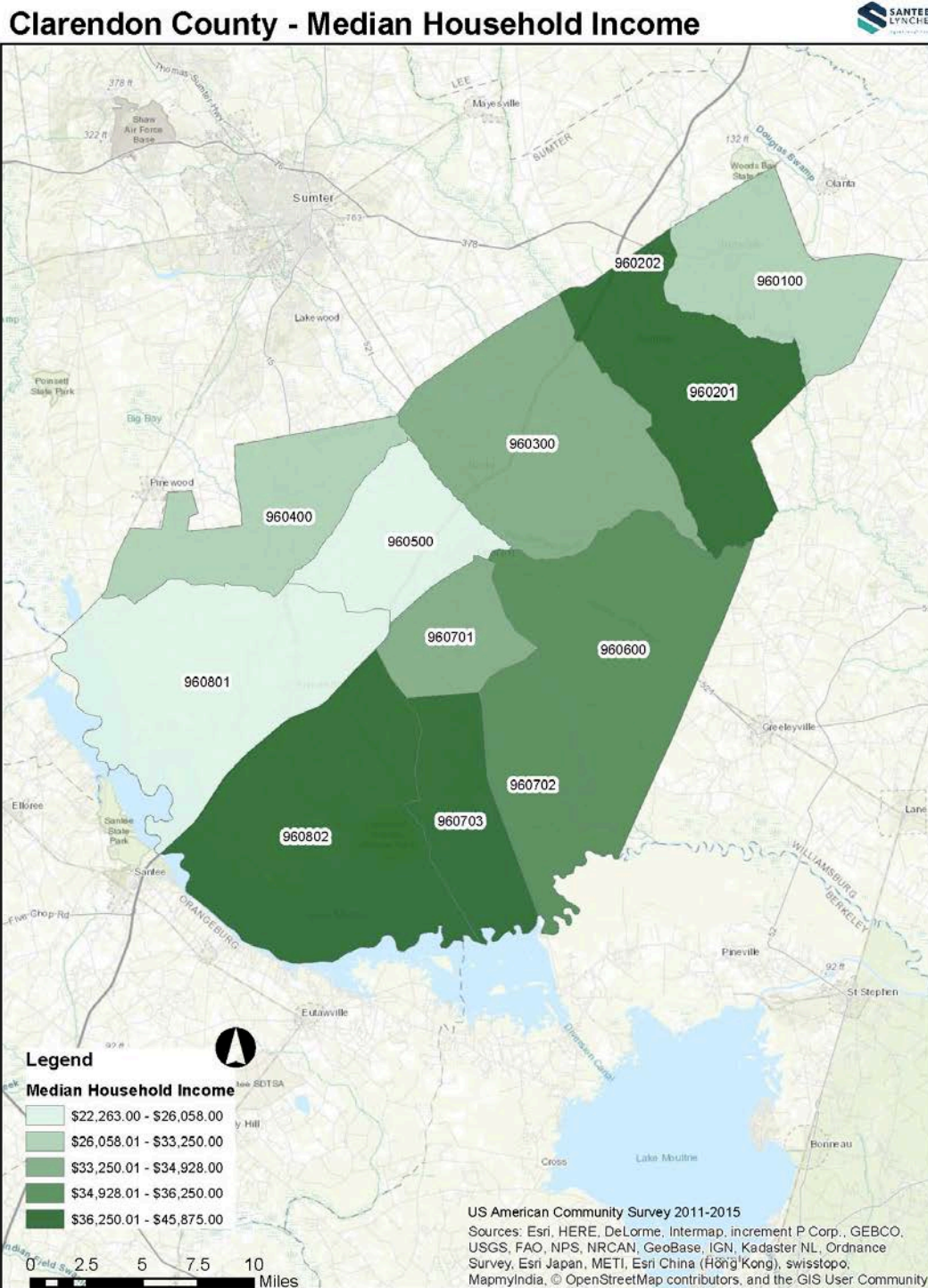


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Median Household Income

According to the 2011-2015 American Community Survey (ACS), the County’s median household income was \$33,162. Map 1.4 depicts median household income by census tract.

MAP 1.4 – Clarendon County Median Household Income

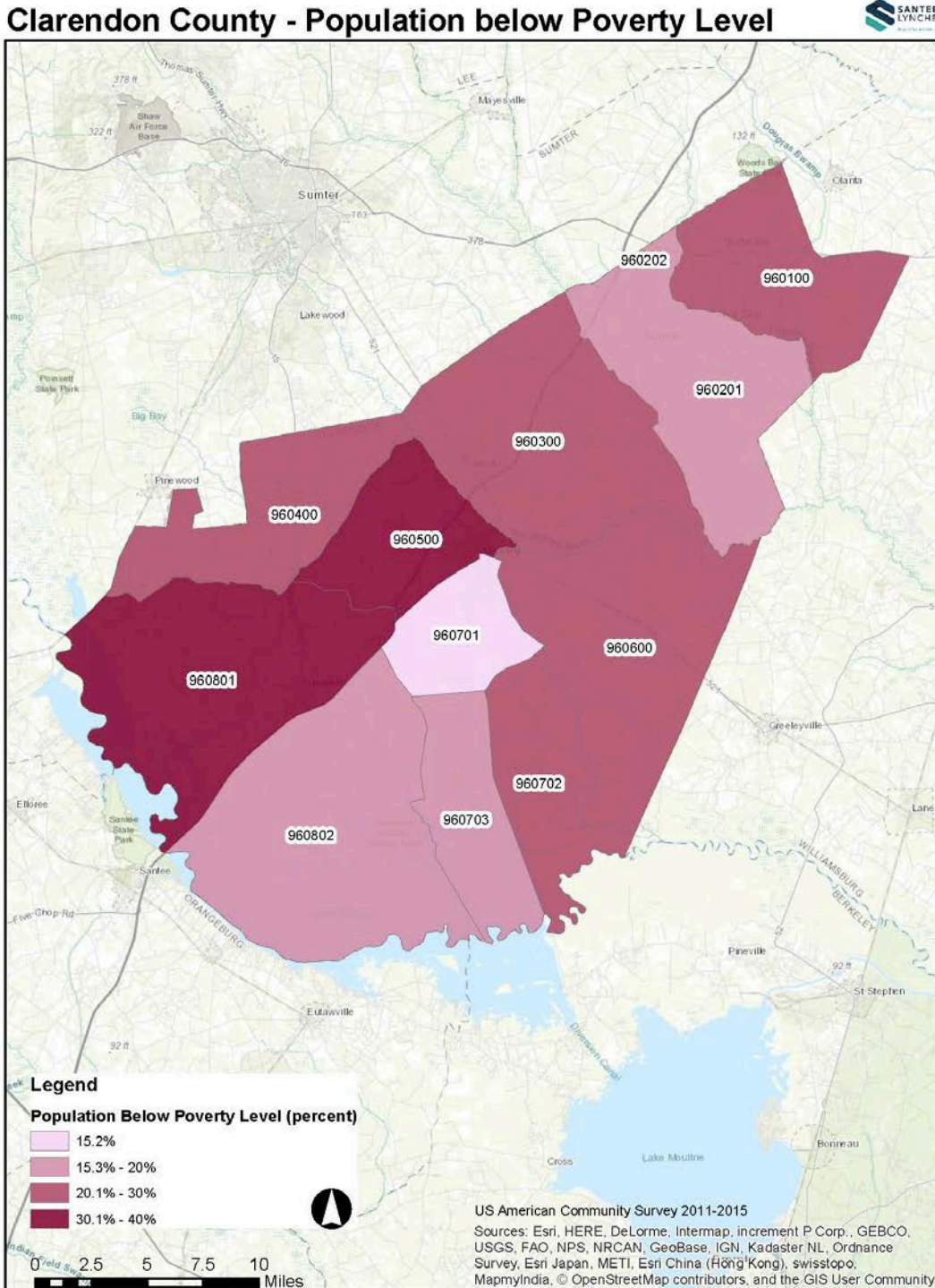


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Poverty Level

According to the 2011-2015 American Community Survey (ACS), the countywide poverty rate was 25.2%. Map 1.5 depicts the percent of population below the poverty level by census tract.

MAP 1.5 – Clarendon County Population Below Poverty Level

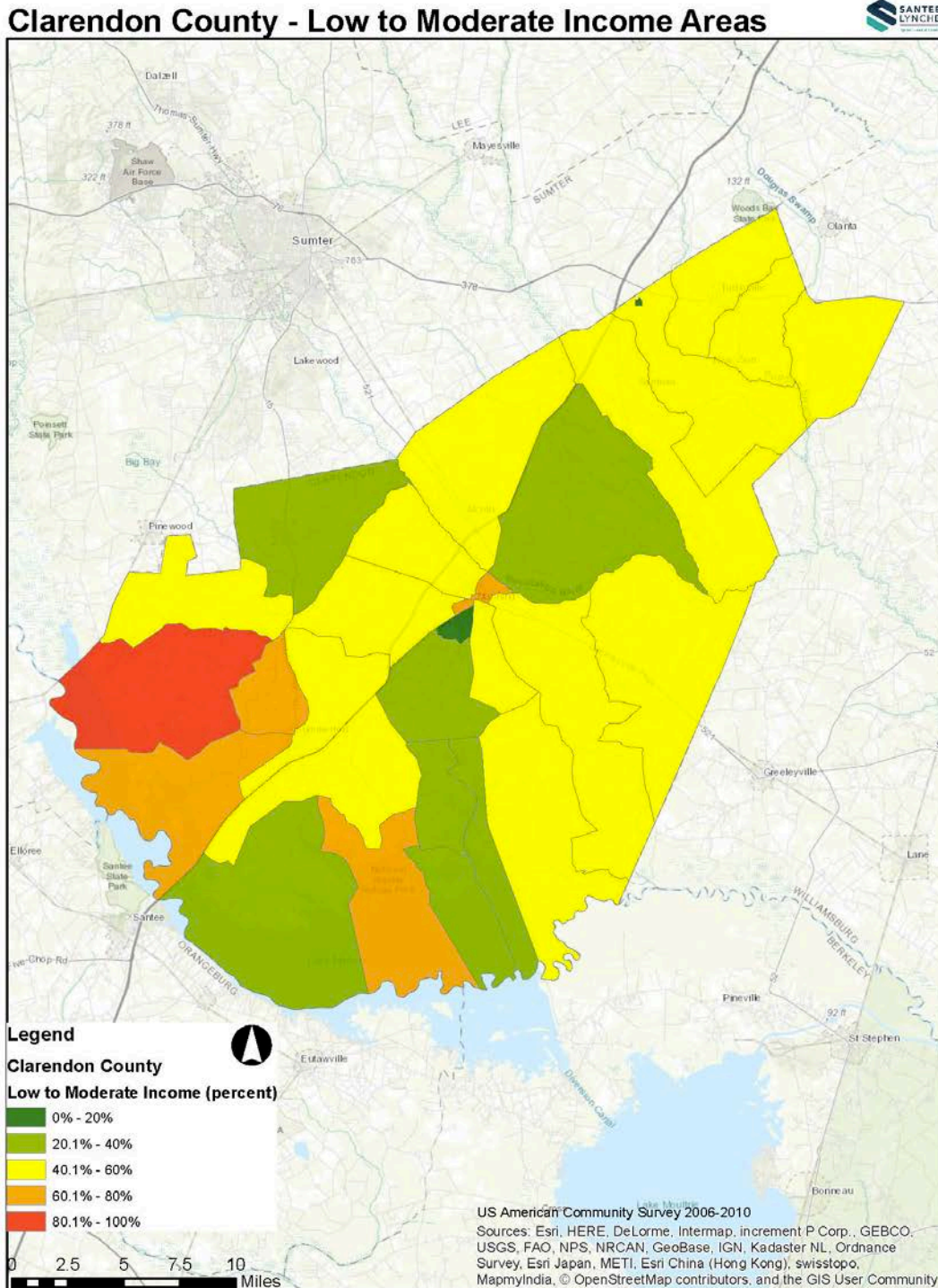


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Low and Moderate Income Households

Map 1.6 depicts the percent of low-to-moderate income (LMI) households by census block group, using data from the 2011-2015 American Community Survey (ACS).

MAP 1.6 – Clarendon County Percent Low-to-Moderate Income Households

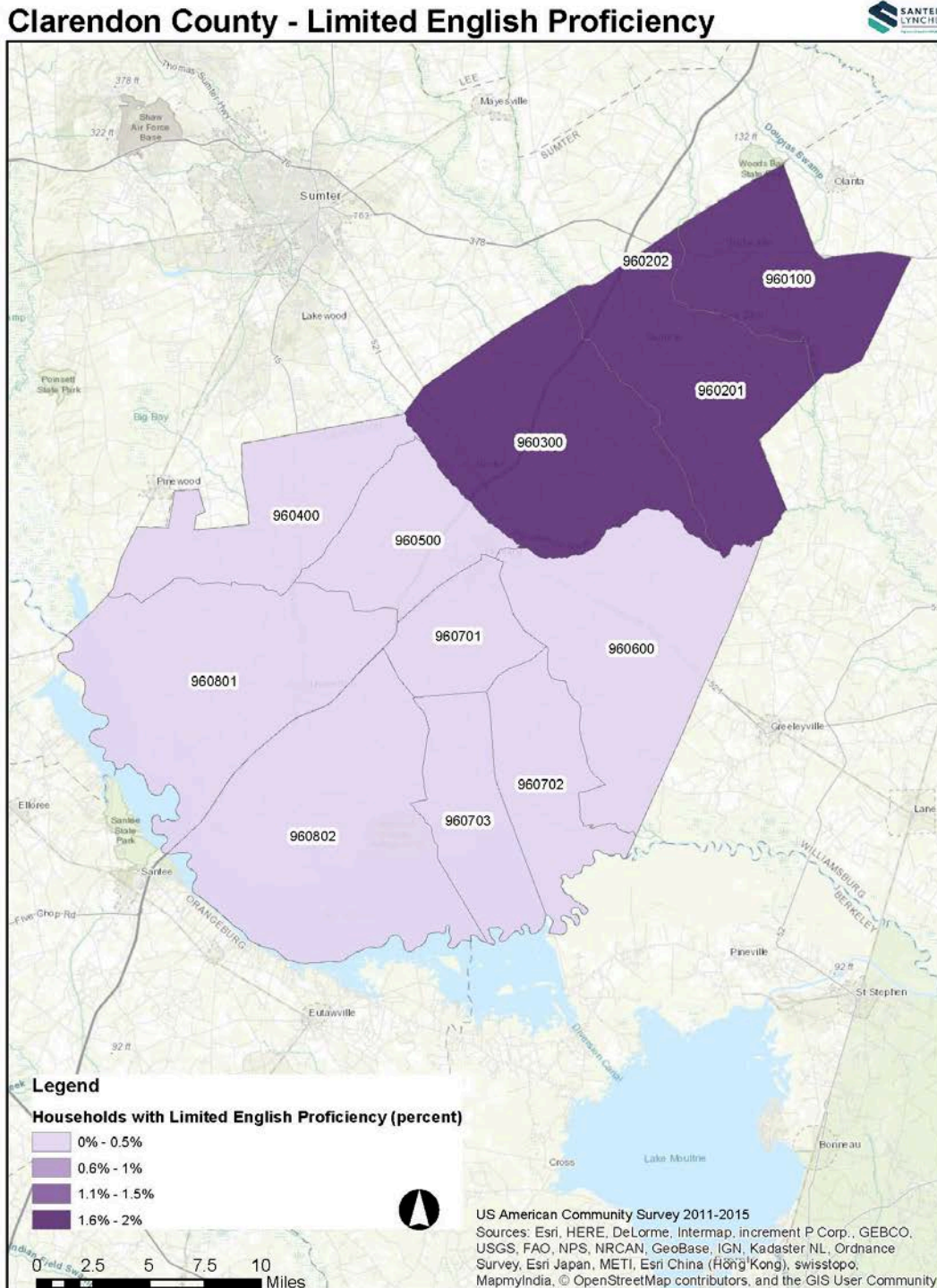


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Households with Limited English Proficiency

Households that may need special help because of a language barrier represent a small percent of the households countywide. According to the 2011-2015 American Community Survey, the highest percent of households with limited English proficiency was 2.0%. Map 1.7 depicts the percent of limited English proficiency households by census tract.

MAP 1.7 – Clarendon County Households with Limited English Proficiency



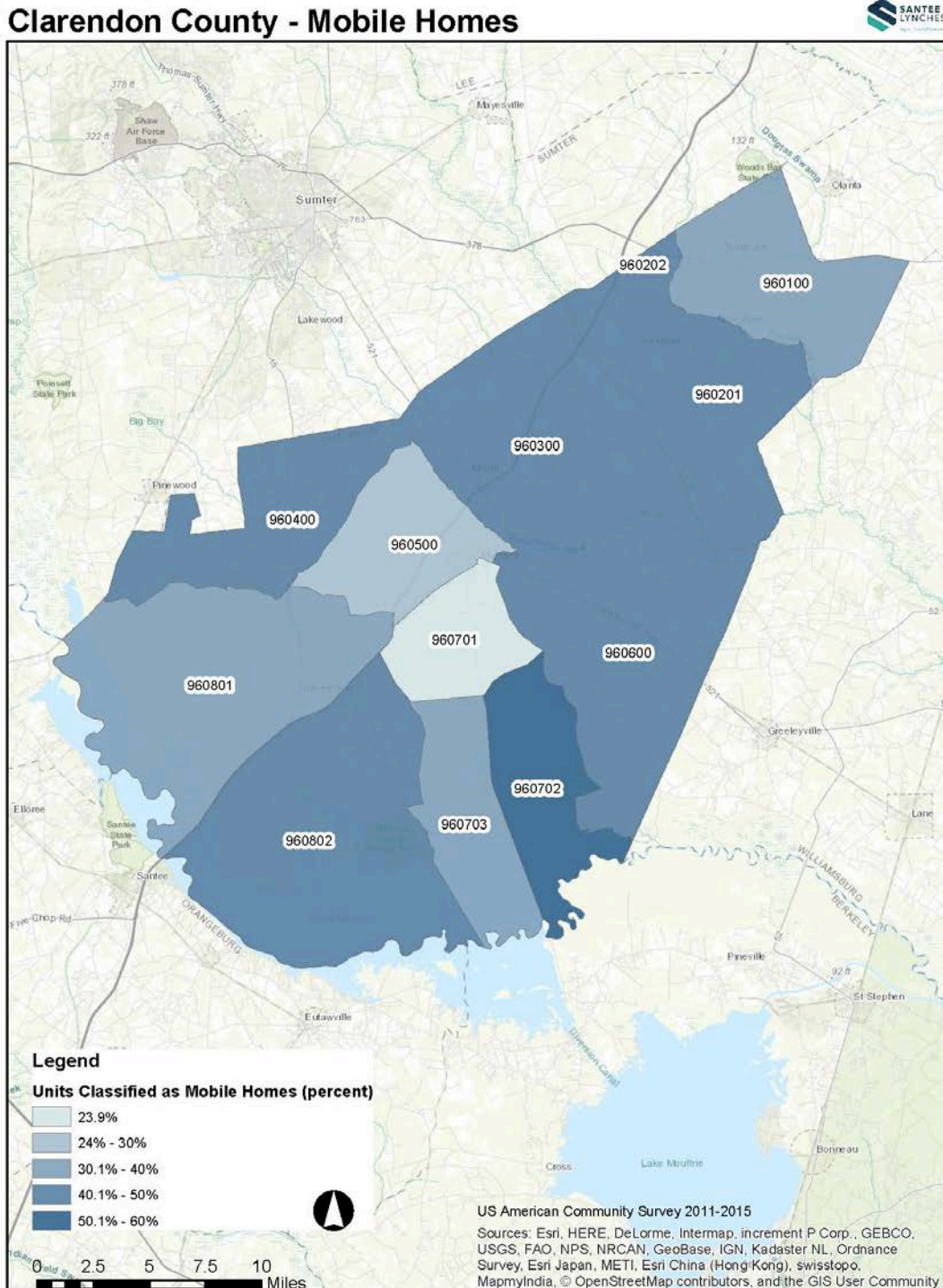
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HOUSING DATA

Housing Unit by Type

According to the 2011-2015 American Community Survey, the total number of housing units in Clarendon County was 17,402. Of those units, 38.4%, or 6,676, were classified as mobile homes. Map 1.8 shows the percent of housing units in Clarendon County classified as mobile homes.

MAP 1.8 – Clarendon County Units Classified as Mobile Homes

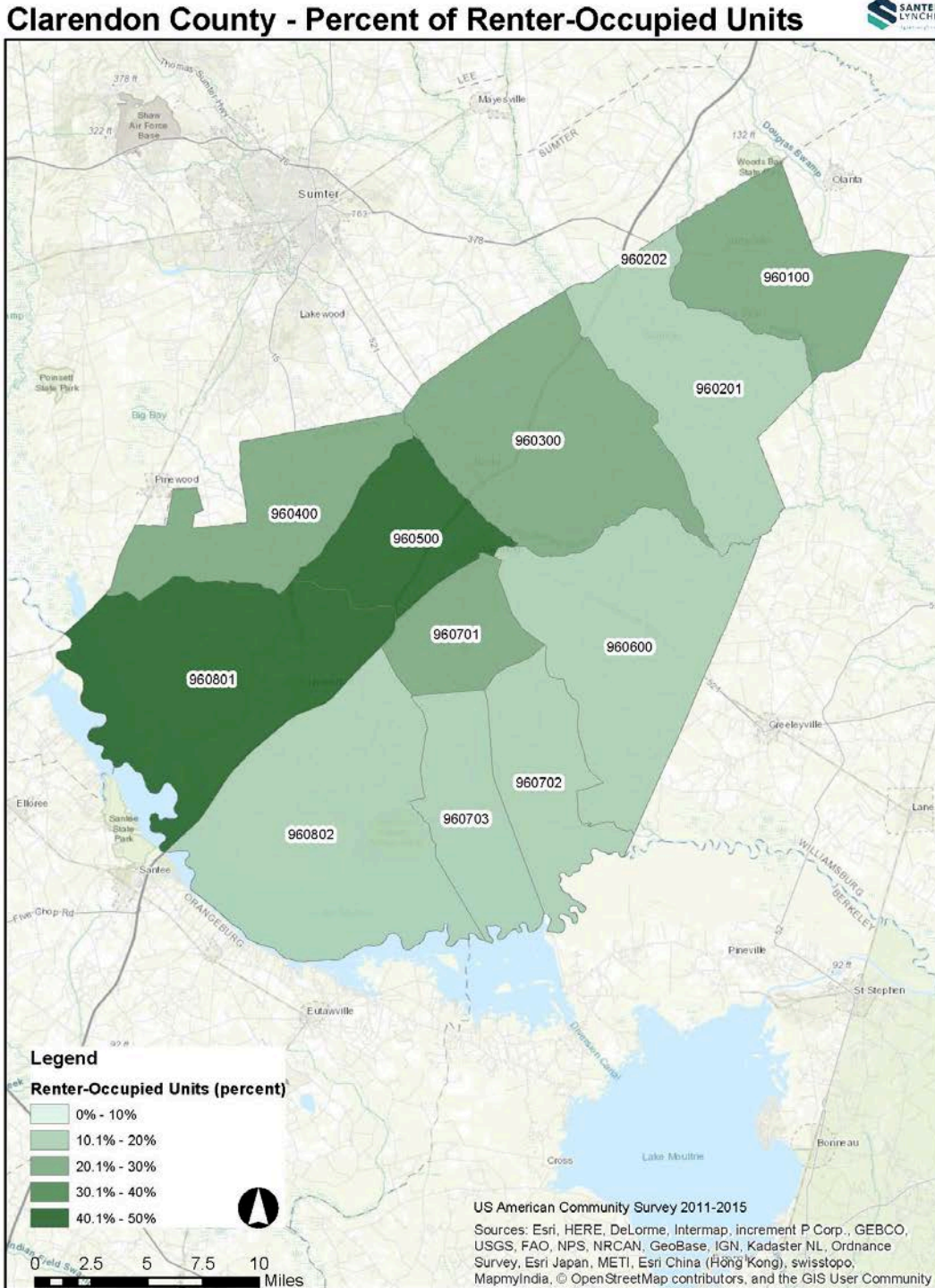


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Status of Housing Units

According to the 2011-2015 American Community Survey, the total number of occupied housing units in Clarendon County was 13,161, or 75.6% of the total housing units in the county (17,402). The rental vacancy rate was 4.0%, which is 1.5% greater than the homeowner vacancy rate of 2.5%. Map 1.9 shows the percent of renter-occupied housing units in Clarendon County by census tract.

MAP 1.9 – Clarendon County Percent Renter-Occupied Units



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Current Public and Private Fair Housing Programs and Activities

Fair Housing Discrimination and Complaints

Data provided by the SC Human Affairs Commission on the complaints filed from 2010-2017 shows twenty-one (21) complaints were filed from the Santee-Lynch Region from 2010 through 2017. Of the complaints filed, only one (1) complaint came from Clarendon County.

Table 1.2 - Clarendon County Results of Complaints Filed with the South Carolina Human Affairs Commission

Year	Number of Complaints	Type of Complaint	Action
2010	0	-	-
2011	0	-	-
2012	0	-	-
2013	0	-	-
2014	0	-	-
2015	0	-	-
2016	0	-	-
2017	1	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation based on disability	Pending
Total	1	-	-

Source: SC Human Affairs Commission, September 2017

Review of Public Policies

All local governments in Clarendon County have adopted land development regulations and policies except the Town of Paxville. Review of the regulations reveals that none pose an undue hardship on minority households or individuals in the search for housing.

Table 1.3 - CLARENDON COUNTY LOCAL POLICIES, PLANS, CODES, AND PROGRAMS

Local Government	Land Use Plan	Zoning Ordinance	Subdivision Regulations	Flood Damage Prevention Ordinance	International Building Code	Emergency Operations Plan	In-house Administrative & Enforcement Staff
CLARENDON CO	✓	✓	✓	✓	✓	✓	✓
City of Manning	✓	✓	✓	✓	✓	✓	✓
Town of Paxville	-	-	-	-	✓	✓	-
Town of Summerton	-	✓	✓	-	✓	✓	✓
Town of Turbeville	✓	✓	-	✓	✓	✓	✓

Source: Santee-Lynch Regional Council of Governments, Revised September 2017

Local Fair Housing Activities

Through the efforts of the HOME Consortium, the Housing Partners and Agencies, several fair housing programs and activities have been implemented (1) to increase the awareness of the fair housing laws, (2) to provide a greater understanding of the requirements for homeownership, and (3) to seek to provide the necessary employment opportunities so that individuals will be able to obtain and maintain their desired housing in an area of their choice.

The following fair housing activities have been undertaken to promote fair housing activities in the County:

City of Manning

- Proclaimed April as Fair Housing month and published in local newspaper
- Distributed Fair Housing information to businesses via Main Street meetings
- Displayed Fair Housing posters in City Hall
- Fair Housing brochures available to public

Town of Summerton

- Proclaimed April as Fair Housing month and published in local newspaper

Town of Turbeville

- Proclaimed April as Fair Housing month and published in local newspaper
- Published statement in Town's April newsletter that Turbeville is a Fair Housing Community
- Published Fair Housing statement on Town's website year round
- Displayed Fair Housing posters in Town Hall
- Created a Fair Housing information center in a centralized area to distribute Fair Housing material to the general public
- Established a special resource file on affirmatively furthering Fair Housing

Identification of Impediments to Fair Housing Choice

The staff undertook the update of Analysis of Impediments (AI) to Fair Housing Choice with the assumption that the eight Impediments to Fair Housing Choice identified in the AI document completed in 1996, were still prevalent in 2011. A survey was conducted of the County residents, agency officials, and organizations to determine the extent and degree to which they agree or disagree with each of the previously identified impediments.

Table 1.4 provides the results of the survey. The table shows responses from 70 individuals from Clarendon County that responded to one or more of impediments.

The top seven impediments identified based on the responses are summarized below.

1. 92.5% agreed that more affordable housing needed to be placed throughout the county.
2. 90.9% agreed that there is a lack of gainful employment opportunities in the county.
3. 82.2% agreed that there is a need for housing for individuals with special needs.
4. 79.3% agreed that there is a need for home ownership opportunities.
5. 66.6% agreed that families and individuals make insufficient income to obtain their desired housing.
6. 64.3% agreed that property tax increases is an impediment to fair housing.
7. 59.6% agreed that there was discrimination in housing based on color.

Table 1.4 – Clarendon County Survey Responses to Rating and Ranking of Impediments to Fair Housing Choice

Impediments To Fair Housing Choice	Agree		Undecided		Disagree		Total	
	#	%	#	%	#	%	#	%
Families and individuals make insufficient income to obtain their desired housing	38	66.6	8	14.0	11	19.3	57	100.0
Predatory Lending Practices is a problem	28	54.9	19	37.3	4	7.8	51	100.0
There are discriminatory housing practices based on:								
• race,	22	53.7	12	29.3	7	17.1	41	100.0
• color,	28	59.6	12	25.3	7	14.9	47	100.0
• national origin,	24	52.2	14	30.4	8	17.4	46	100.0
• religion,	19	43.2	16	36.4	9	20.5	44	100.0
• sex,	18	38.2	20	42.6	9	19.2	47	100.0
• familial status,	27	57.4	15	31.9	5	10.7	47	100.0
• disability	26	55.3	14	29.8	7	14.9	47	100.0
Realtors, financial institutions, public and private service agencies have not sufficiently dispersed information about Fair Housing	30	49.2	15	24.6	16	26.2	61	100.0
There is a need for more home ownership opportunities	46	79.3	7	12.1	5	8.6	58	100.0
There is a need for housing and facilities for persons with special needs	46	82.2	10	17.9	-	-	56	100.0
There is a need for credit counseling education for individuals with no credit or bad credit	50	55.1	5	8.8	2	3.5	57	100.0
Property tax increases is an impediment to fair housing	36	64.3	12	21.4	8	14.3	56	100.0
There is a lack of gainful employment opportunities in the County	50	90.9	4	7.3	1	1.8	55	100.0
More affordable housing needs to be placed throughout the community	37	92.5	3	7.5	-	-	40	100.0

Conclusions and Recommendations/Action Plan

As noted in the previous sections of this study, there is a strong opinion among some segments of the population surveyed that there are still impediments to fair housing choice in Clarendon County.

Through the efforts of Clarendon County Council working in conjunction with the Sumter County Regional HOME Consortium, local units of governments in Manning, Paxville, Summerton, and Turbeville, the housing partners, and citizens, meaningful actions and programs will be undertaken to address the impediments.

Many of the actions to address the impediments are already in place and will need to be strengthened. Listed in the next section are the recommended ongoing goals, objectives and strategies that Clarendon County, the municipalities and housing partners will implement over the next few years to alleviate the perceived impediments to fair housing choice.

The ability of local governments in Clarendon County to implement fair housing recommendations and activities will be limited by the lack of local financial resources and support staff to enforce or to carry out the fair housing recommendations. To a large degree the implementation of the fair housing activities depends on the positive and/or negative trends in the regional, state and national economy.

GOALS, OBJECTIVES, AND STRATEGIES

Goal #1 - Ensure that all citizens are aware of fair housing rights and available fair housing activities and programs.	
Objective 1A:	Provide education and information materials concerning fair housing rights.
Strategy 1	Assist in conducting fair housing workshops and seminars.
Strategy 2	Distribute brochures and pamphlets about fair housing, homeownership, and housing rehabilitation programs that are available.
Strategy 3	Increase the number of fair housing bulletins visible within the Region.
Strategy 4	Obtain fair housing videos which can be utilized by civic groups and organizations.
Strategy 5	Develop disability educational awareness programs in conjunction with advocacy groups.
Objective 1B:	Promote organizational involvement in providing fair housing information.
Strategy 1	Jointly sponsor fair housing workshops and seminars with area NGOs.
Strategy 2	Work with media outlets to increase the number of promotional segments focusing on fair housing.
Strategy 3	Work with community leaders and neighborhood associations to coordinate efforts to increase fair housing awareness.

Goal #2 - Ensure that no person, regardless of race, religion, nationality, sex or familial status, is discriminated against when renting, buying or purchasing a home.	
Objective 2A:	Coordinate efforts to ensure compliance with federal, state, and federal laws.
Strategy 1	Monitor fair housing complaints to HUD and the SC Human Affairs Commission.
Strategy 2	Conduct seminars about fair housing regulations and changes in requirements.
Strategy 3	Provide informative workshops for local media outlets on requirements for fair housing advertisements.
Objective 2B	Establish a Fair Housing monitoring program.
Strategy 1	Work with Boards of Realtors, Apartment Associations and other agencies to institute an annual reporting mechanism through which area real estate agents and landlords provide information about fair housing activities.
Strategy 2	Conduct annual random sample interviews of realtors and landlords as a part of the fair housing plan.
Strategy 3	Develop a system in which landlords keep track of descriptive characteristics of renters, in particular protected classes.
Objective 2C	Maintain and increase the fair housing activities of the Region.
Strategy 1	Support Fair Housing Month activities throughout the Region.

Goal #3 - Increase the affordable homeownership opportunities for low - moderate income households, in particular protected classes.	
Objective 3A	Work with banks and SC Housing to increase home ownership opportunities for low-to-moderate income residents and protected classes.
Strategy 1	Coordinate efforts to sponsor workshops for lending institutions in order to facilitate an increase in home purchase and home improvement loans provided for minorities.
Strategy 2	Encourage banks to undertake aggressive home ownership programs and housing rehabilitation programs through providing loans for lower income residents.
Strategy 3	Support the activities of Habitat for Humanity to promote home ownership opportunities.
Strategy 4	Support sweat equity programs that allow individuals to substitute labor for down payments on homes.
Strategy 5	Increase homeowner counseling programs which provide information on home maintenance
Strategy 6	Work with banks to establish and increase the number of credit counseling workshops and seminars which emphasize the importance of maintaining good credit.
Strategy 7	Provide technical assistance for assisting low-to-moderate income families go through the loan application process.
Objective 3B	Work with real estate agencies to increase fair housing opportunities for families and individuals.
Strategy 1	Coordinate efforts with Boards of Realtors and Apartment Associations to facilitate participation in fair housing activities and programs and provide education on fair housing.
Strategy 2	Encourage internal monitoring of fair housing activities within the real estate community.
Strategy 3	Support the activities of Boards of Realtors to promote fair housing and equal opportunity activities within the community.

Goal #4 - Increase interagency cooperation to promote fair housing activities.	
Objective 4A	Facilitate roundtable meetings to facilitate fair housing activities and programs.
Strategy 1	Coordinate activities for Fair Housing Month among municipalities and counties and clearly delineate the tasks for which each jurisdiction is responsible.
Strategy 2	Establish a fair housing advisory committee composed of local housing providers, media, real estate agencies, and banks.
Objective 4B	Increase the level of centralized planning and coordination of activities between local housing providers.
Strategy 1	Establish "clearinghouse" committee to provide centralized planning for housing development and programs.
Strategy 2	Coordinate efforts with local housing providers to develop uniform site selection policies.

Goal #5 - Increase lending institutions involvement in minority and low income communities.	
Objective 5A	Conduct annual review of HMDA data
Strategy 1	Provide support to the local housing committees or some other agency to conduct an analysis of the data
Objective 5B	Encourage the creation of a community reinvestment alliance.
Strategy 1	Facilitate regular meetings of the local CRA officials in which dialogue can be opened and problems identified
Strategy 2	Work with local lenders to increase the marketing of loan products to the minority and low income communities by recommending a quarterly report detailing the available programs.
Strategy 3	Create economic opportunity in CDBG target neighborhoods with support from lending institutions.

Goal #6 - Provide credit education and counseling services which are accessible to the citizens.	
Objective 6A	Increase the availability of credit education and counseling available to those individuals who aspire to become home owners.
Strategy 1	Support credit counseling services available to low and moderate income citizens.
Strategy 2	Provide credit counseling and budget management to tenants through existing programs and services.
Objective 6B	Encourage development of an in-school educational program to teach middle school and high school students about personal finance.
Strategy 1	Teach students effective financial management practices, including use of banking and checking accounts, credit, how to save, retirement saving, and other relevant issues
Strategy 2	Obtain support of the banking community to provide education, curriculum, or both

Goal #7 - Increase affordable home ownership opportunities for Low and Moderate income households.	
Objective 7A	Create a one-stop regional housing information center
Strategy 1	Make housing information easily accessible to the public
Strategy 2	Obtain updated information from NGO housing providers, lenders, government, and private producers of affordable home ownership products
Objective 7B	Support the construction of middle priced housing in predominantly minority neighborhoods and Low and Moderate income homes in higher income neighborhoods
Strategy 1	Create incentives through collaboration between local government and private builders

Goal #8 - Monitor insurance activities to prevent redlining and unfair insurance practices	
Objective 8A	Identify offending companies and agencies
Strategy 1	Create awareness through fair housing education to citizens of predominately minority and low income neighborhoods
Strategy 2	Receive, research, and resolve insurance complaints

Goal #9 - Support public policies, such as land use regulations, zoning, and code enforcement which promote safe, accessible, affordable housing for persons of Low and Moderate income and citizens with special needs	
Objective 9A	Promote flexible land use controls to encourage development of nontraditional single-family residences
Strategy 1	Encourage Planning Commissions to research land use regulations that are more flexible than conventional zoning
Objective 9B	Advocate streamlining governmental administrative regulations regarding the location, coordination, and construction of housing in the county
Strategy 1	Encourage Planning Commissions to research the possibility of adopting a uniform set of land use regulations with some degree of flexibility
Objective 9C	Ensure availability of sufficient affordable housing opportunities
Strategy 1	Assist Planning Commissions to explore the feasibility of offering density bonuses for scattered-site, rental units, and Low and moderate income housing
Strategy 2	Encourage NGOs to use assistance programs for the construction of rental housing
Objective 9D	Decrease the number of substandard housing units in the region
Strategy 1	Support enforcement of existing laws so that landlords maintain their property to meet housing codes
Strategy 2	Support more aggressive code enforcement
Strategy 3	Utilize all available resources for increased rehabilitation of existing housing stock
Objective 9E	Ensure that affordable, accessible safe housing exists for those in the community with special needs
Strategy 1	Support the development of affordable rental opportunities, accessible to public transportation, which can better accommodate the elderly, disabled, persons with HIV/AIDS, etc.

CLARENDON COUNTY ACTION PLAN

Local Fair Housing Activities	Past Activities	Proposed Activities
1. Display Fair Housing posters in prominent places.		
2. Create a Fair Housing Information Center in a centralized area to distribute Fair Housing materials to the general public.		
3. Conduct meetings with financial institutions, realtors, and landlords to discuss the implications of fair housing and lending practices.		
4. Undertake efforts to focus public information activities on specific population groups known to have suffered from discriminatory practices in the past, and groups directly involved in housing-related activities.		
5. Develop a public information program using local newspapers, radio stations, bulletin boards, churches, and utility bill mailings to increase community awareness of fair housing requirements.		
6. Develop a local pool of interested/knowledgeable individuals who would be qualified and willing to speak to groups about affordable and fair housing concerns, when requested. Advertise the availability of the service.		
7. Develop public information and education program promoting fair housing and provide fair housing information to the following types of groups:		
a. Citizen groups with housing issues (fair housing groups, tenant associations, builders, real estate agents/brokers);		
b. Organizations representing specific population groups (minorities, women, senior citizens, persons with disabilities); and		
c. Other local organizations (advocacy groups, unions, voters' league).		
8. Provide funds or technical assistance and cooperate with fair housing groups, human relations groups, and other organizations interested in facilitating freedom of residence.		
9. Proclaim each April as Fair Housing Month and notify the public of the action.		
10. Adopt a Fair Housing Ordinance that is consistent with the Federal and State Fair Housing Law and notify the public of this action.		
11. Examine land use and zoning policies and practices to determine if they have a discriminatory effect and, if so, try to remove and prevent those practices.		
12. Encourage recipients to use local resources to assess existing public opinion about the status of fair housing in the community. Possible contacts include fair housing organizations that represent minorities, women, families, senior citizens, and persons with disabilities.		
13. Sponsor a fair housing poster contest for K-5 or an essay contest in the local 6 – 12 schools with winners receiving a savings bond. Display the posters throughout the community.		
14. Establish a resource file on affirmatively furthering fair housing to include:		
a) Copies of local fair housing laws/ordinances;		
b) Copies of State fair housing laws;		
c) Copies of HUD's advertising guidelines;		
d) Fair Housing and equal opportunity studies/reports prepared by HUD, or other housing organizations;		
e) Fair Housing posters;		
f) Fair Housing pamphlets;		
g) Contact information for:		
1. Citizen groups concerned with housing issues;		
2. Organizations representing specific population groups, minorities, women, senior citizens; and		
3. Other local organizations.		
15. Develop Fair Housing Agreements such as those listed above which are undertaken to affirmatively further fair housing.		

KERSHAW COUNTY FAIR HOUSING PLAN



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INTRODUCTION

This section of the Fair Housing Plan will examine the fair housing activities within the county and municipalities. Population growth, racial composition, housing and household characteristics, income, and poverty information will also be reviewed. In addition, the plan will analyze housing profiles of the county along with current public and private housing programs and activities to further fair housing choice.

This section will also identify and assess any impacts local housing related actions and policies have which may adversely affect the fair housing choice of individuals belong to one of the protected classes - race, color, origin, sex, religion, disability, and family status.

DEMOGRAPHIC DATA

POPULATION TREND

During the past 10 years, the population of Kershaw County has increased by 9,050 individuals (17.2%). As shown in Table 1.1, the population increased from 52,647 individuals in 2000 to 61,697 individuals in 2010. The rate of growth was not uniform throughout the county. The area of Kershaw County experiencing the greatest growth was the West Wateree area and more specifically the US Highway 1 corridor extending from Lugoff and the Town of Elgin to the Richland County line. In the Westville area, the population declined by 84 individuals (3.6%) with the Bethune area increasing by only 75 individuals (3.1%).

TABLE 1.1 – Population Growth Trends by Municipality

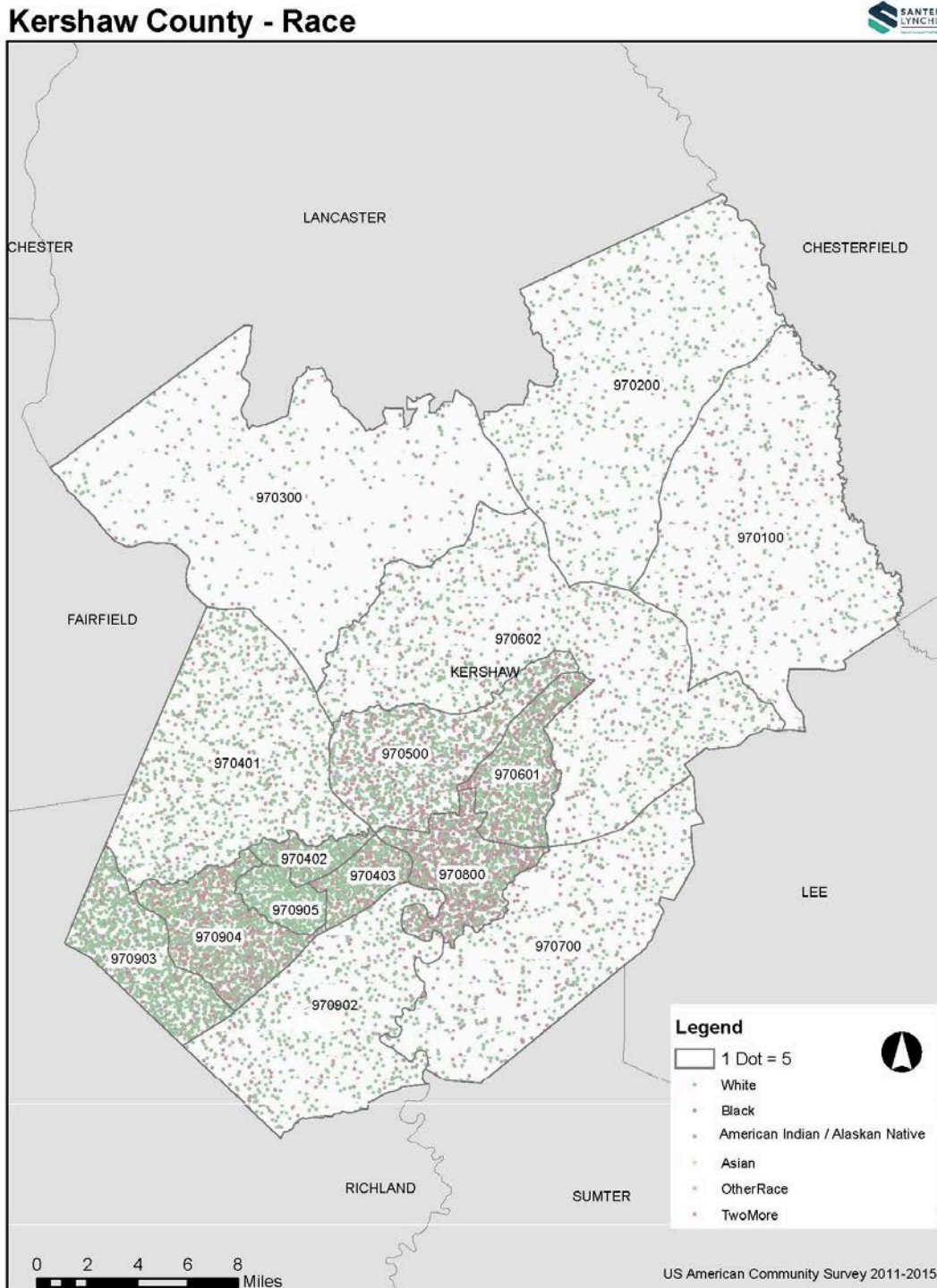
	2000	2010	Change (2000-2010)	
			#	%
Kershaw County (balance)	44,807	53,214	8,407	18.76
Town of Bethune	352	334	-18	-5.11
City of Camden	6,682	6,838	156	2.33
Town of Elgin	806	1,311	505	62.66
County Total	52,647	61,697	9,050	17.19

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

POPULATION BY RACE

According to the 2011-2015 American Community Survey (ACS) the racial composition of Kershaw County was 70.9% White (44,501 persons) and 24.9% African-American (15,602 persons). Other minority groups or those that identify with more than one race account for 4.2% (2,619 persons). The distribution of race throughout the county is shown in Map 1.1.

MAP 1.1 – Kershaw County Percent Population by Race

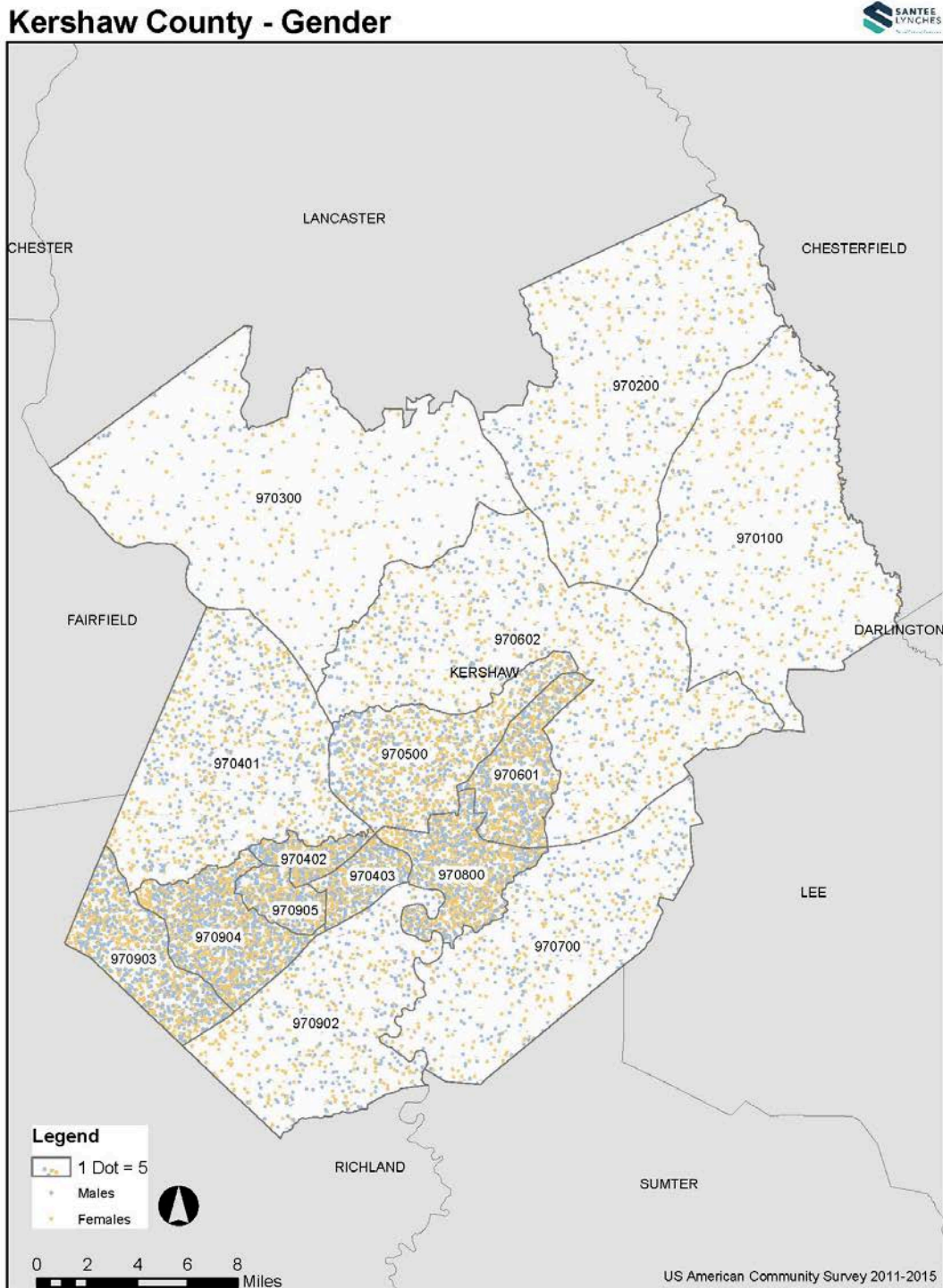


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POPULATION BY GENDER

According to the 2011-2015 American Community Survey (ACS) the gender composition of Kershaw County was 48.5% male (30,405 persons) and 51.5% female (32,317 persons). The distribution of gender throughout the county is shown in Map 1.2.

MAP 1.2 – Kershaw County Percent Population by Gender

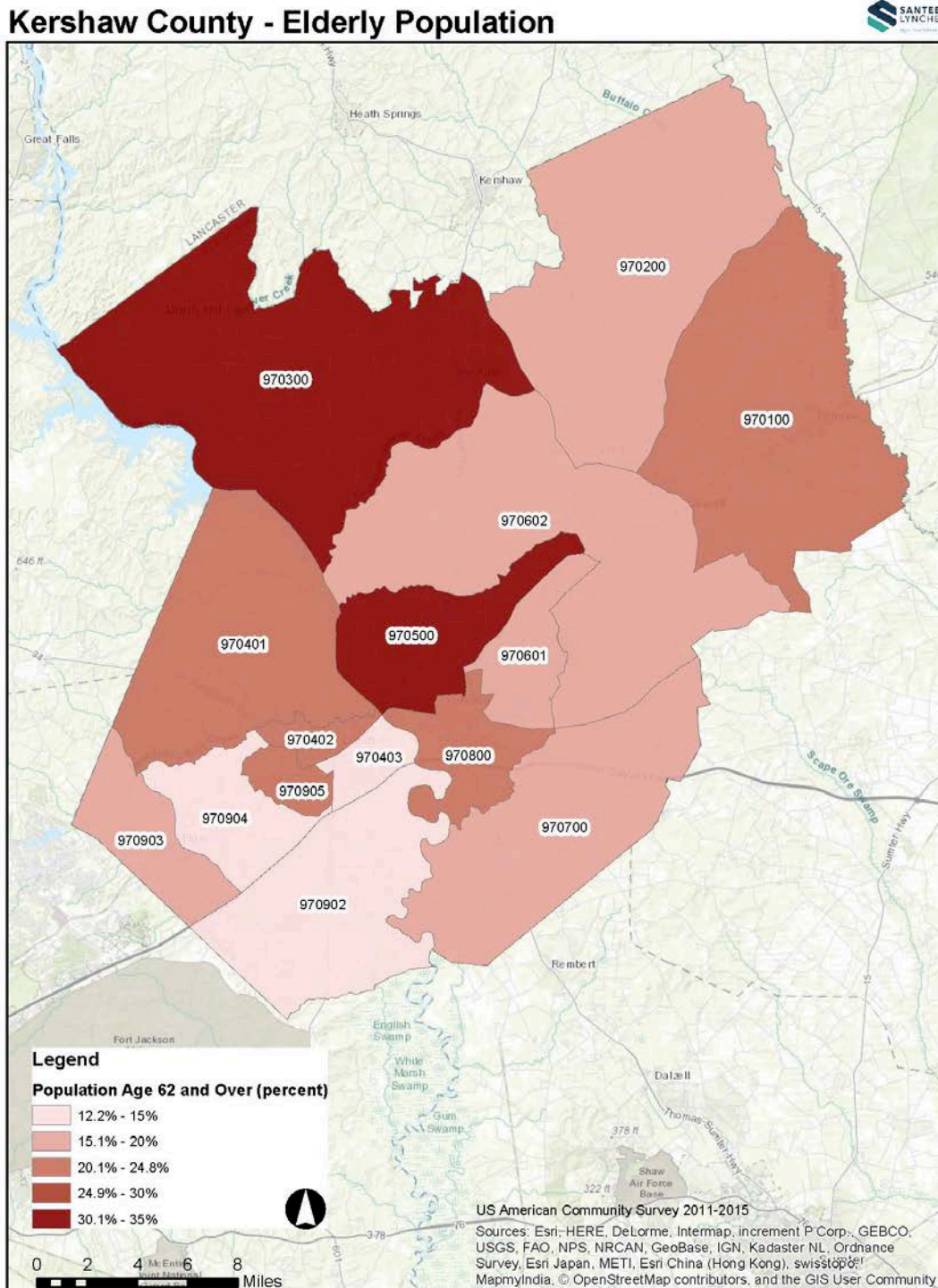


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ELDERLY POPULATION

According to the 2011-2015 American Community Survey (ACS) the percent of population considered elderly (over age 62) was 20.0% (12,552 persons). The distribution of the elderly population throughout the county is shown in Map 1.3.

MAP 1.3 – Kershaw County Percent Elderly Population (age 62 and over)

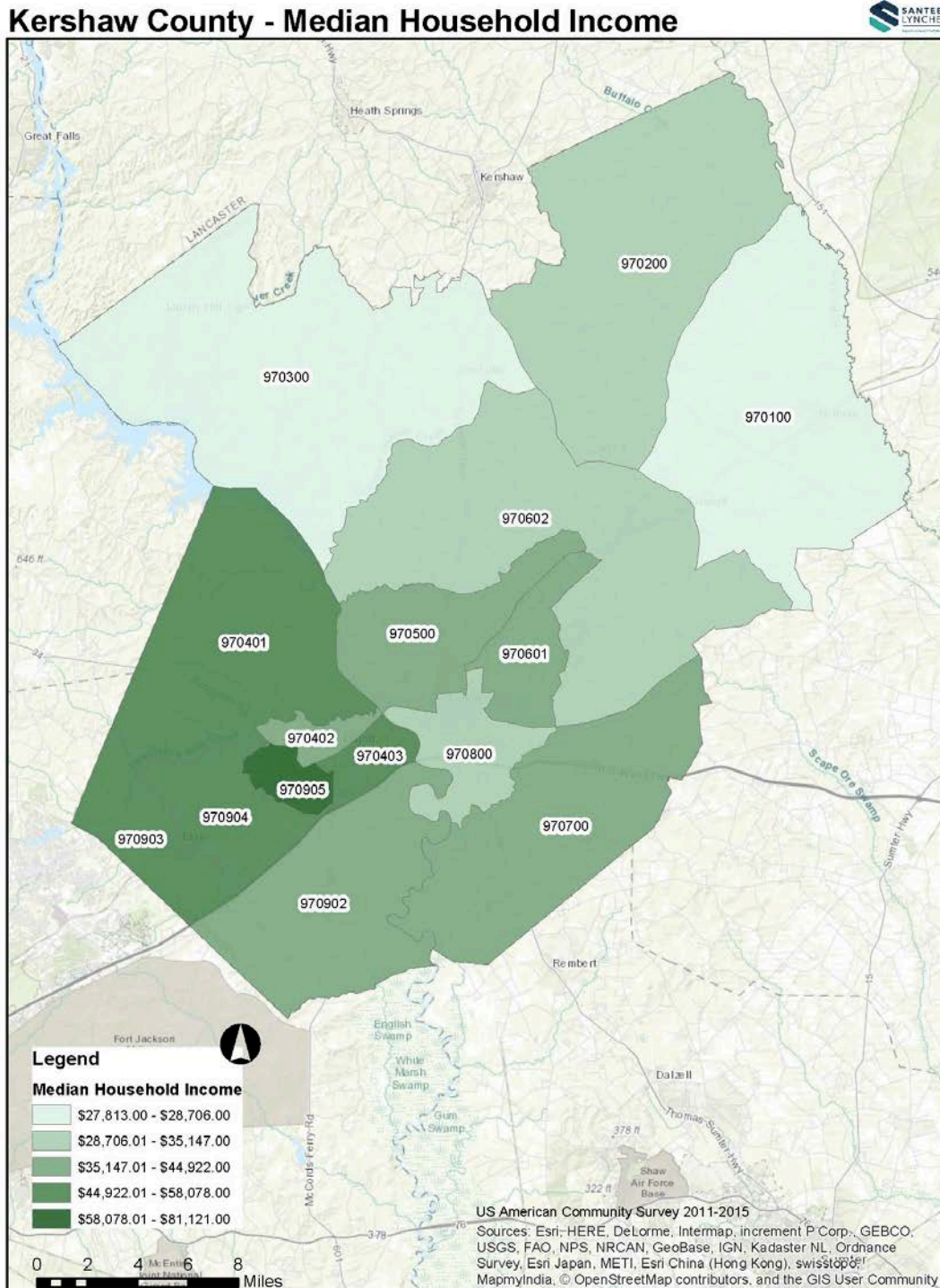


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MEDIAN HOUSEHOLD INCOME

According to the 2011-2015 American Community Survey (ACS), the County’s median household income was \$43,622. Map 1.4 depicts median household income by census tract.

MAP 1.4 – Kershaw County Median Household Income

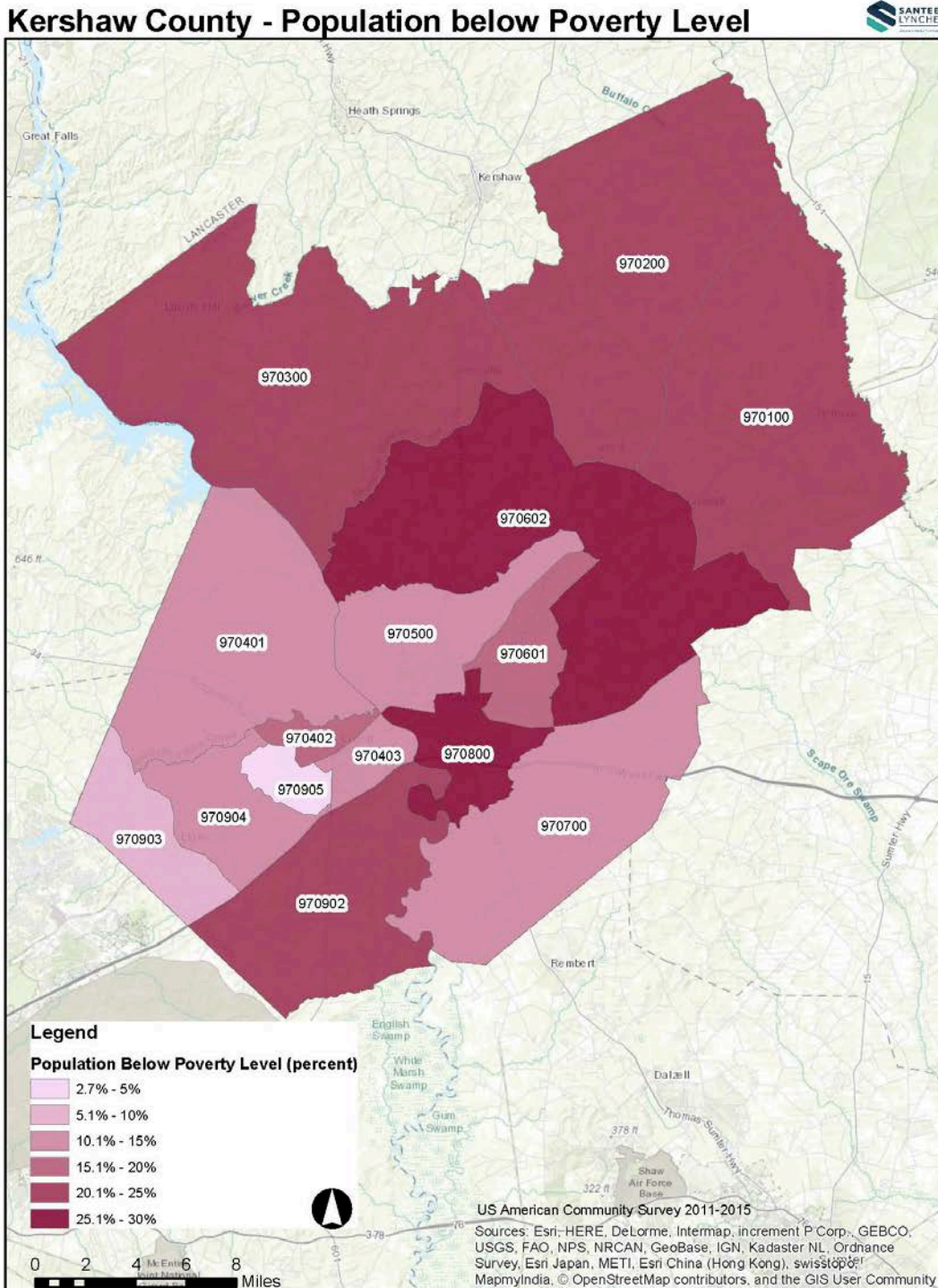


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POVERTY RATE

According to the 2011-2015 American Community Survey (ACS), the countywide poverty rate was 16.8%. Map 1.5 depicts the percent of population below the poverty level by census tract.

MAP 1.5 – Kershaw County Population Below Poverty Level

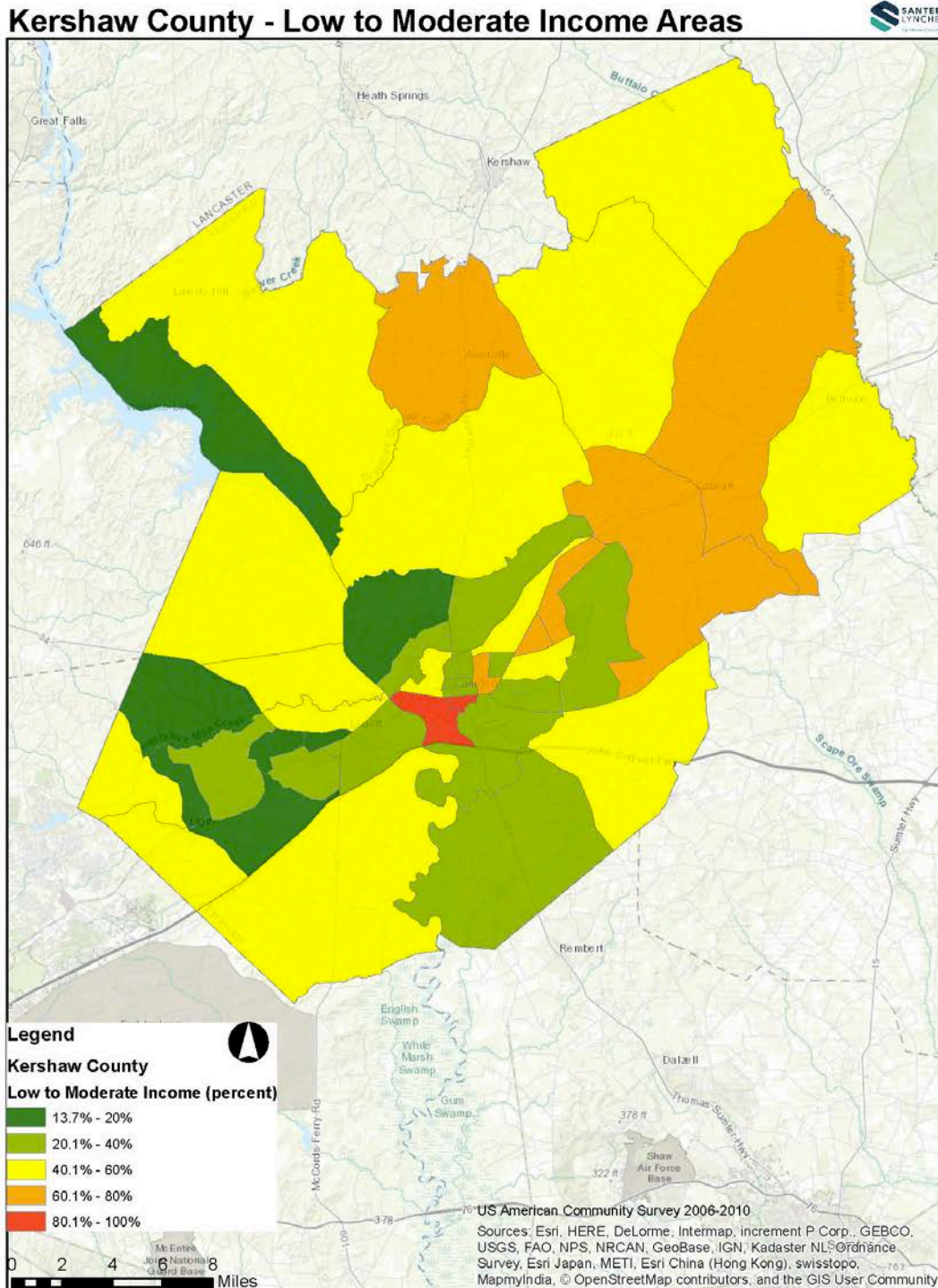


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LOW AND MODERATE INCOME (LMI)

Map 1.6 depicts the percent of low-to-moderate income (LMI) households by census block group, using data from the 2011-2015 American Community Survey (ACS).

MAP 1.6 – Kershaw County Percent Low-to-Moderate Income Households

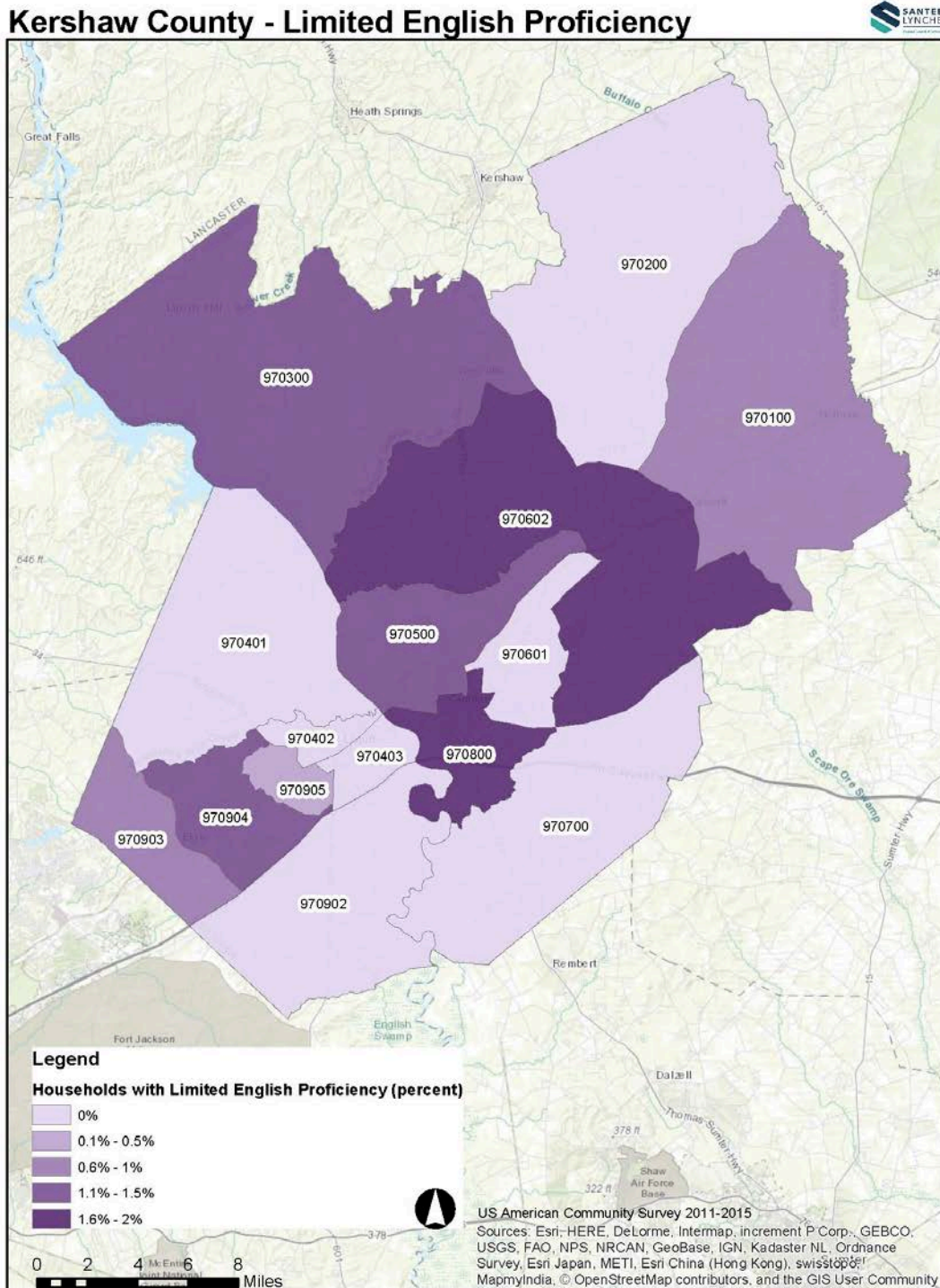


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HOUSEHOLDS WITH LIMITED ENGLISH PROFICIENCY

Households that may need special help because of a language barrier represent a small percent of the households countywide. According to the 2011-2015 American Community Survey, the highest percent of households with limited English proficiency was 2.0%. Map 1.7 depicts the percent of limited English proficiency households by census tract.

MAP 1.7 – Kershaw County Households with Limited English Proficiency



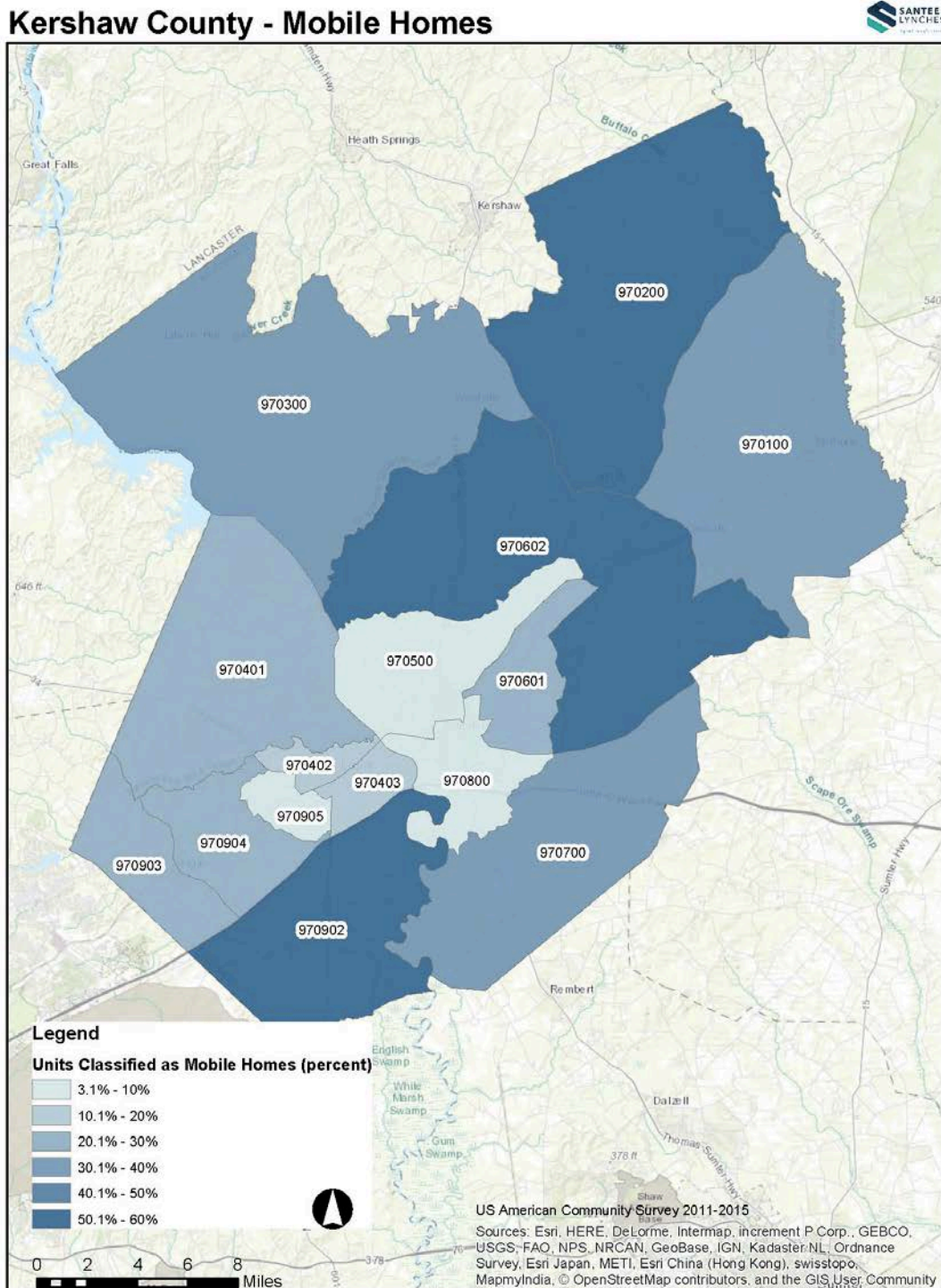
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HOUSING DATA

HOUSING UNITS BY TYPE

According to the 2011-2015 American Community Survey, the total number of housing units in Kershaw County was 27,896. Of those units, 25.1%, or 6,999, were classified as mobile homes. Map 1.8 shows the percent of housing units in Kershaw County classified as mobile homes.

MAP 1.8 – Kershaw County Units Classified as Mobile Homes

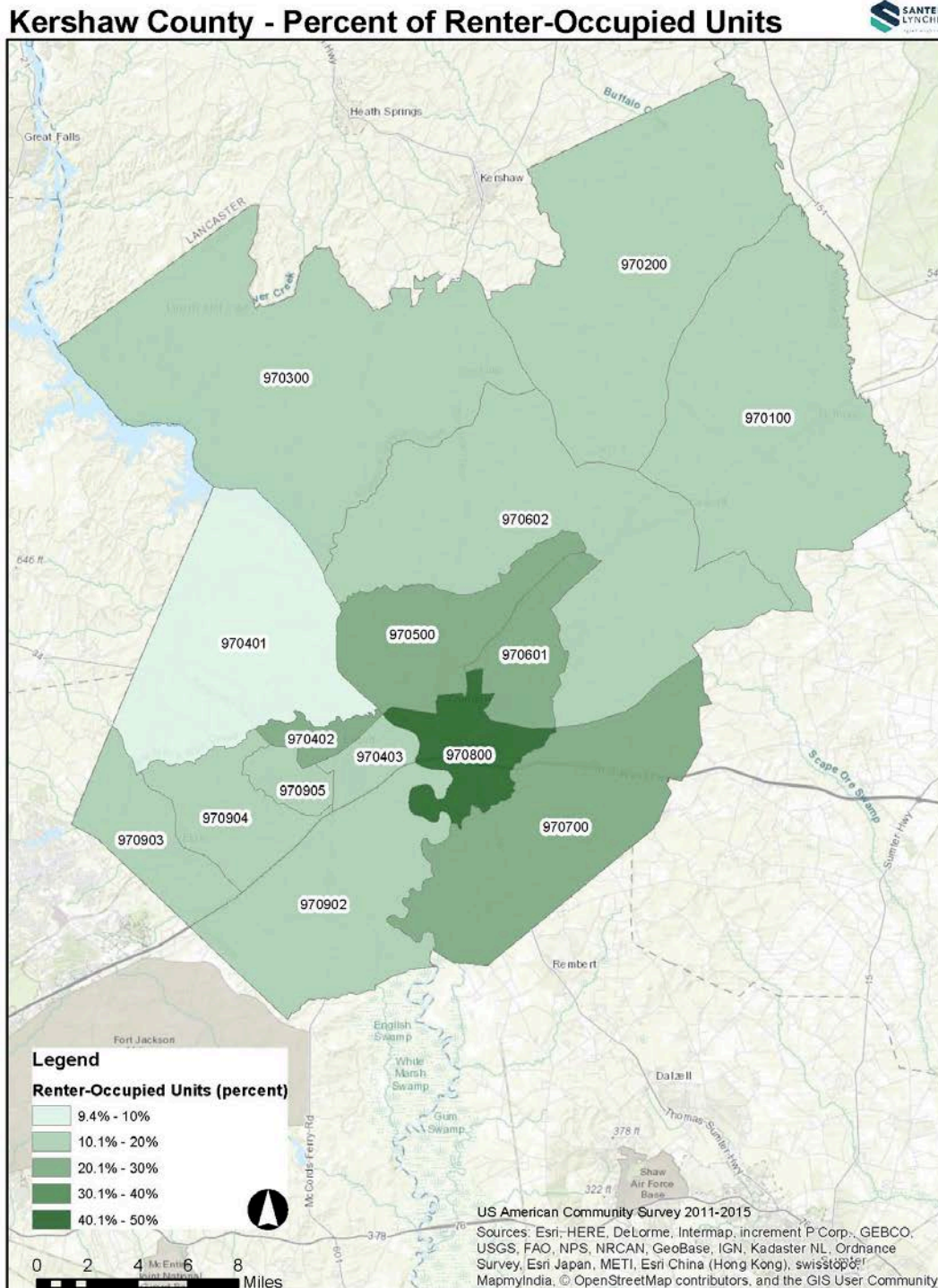


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STATUS OF HOUSING UNITS

According to the 2011-2015 American Community Survey, the total number of occupied housing units in Kershaw County was 24,194, or 86.7% of the total housing units in the county (27,896). The rental vacancy rate was 2.6%, which is 0.5% greater than the homeowner vacancy rate of 2.1%. Map 1.9 shows the percent of renter-occupied housing units in Kershaw County by census tract.

MAP 1.9 – Kershaw County Percent Renter-Occupied Units



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Current Public and Private Fair Housing Programs and Activities

FAIR HOUSING DISCRIMINATION AND COMPLAINTS

Data provided by the SC Human Affairs Commission on the complaints filed from 2010-2017 shows twenty-one (21) complaints were filed from the Santee-Lynches Region from 2010 through 2017. Of the complaints filed, fourteen (14) complaints came from Kershaw County.

Table 1.2 - Kershaw County Results of Complaints Filed with the South Carolina Human Affairs Commission

Year	Number of Complaints	Type of Complaint	Action
2010	1	Discrimination in terms/conditions/privileges relating to rental based on national origin, religion	Conciliation/settlement successful
2011	3	Discriminatory refusal to rent and negotiate for rental; Failure to make reasonable accommodation based on disability; Discriminatory refusal to rent based on disability; Discriminatory refusal to rent based on race, disability	Conciliation/settlement successful; Conciliation/settlement successful; Complaint withdrawn by complainant after resolution
2012	0	-	-
2013	2	Discriminatory refusal to rent; False denial or representation of availability - rental; Discriminatory terms, conditions, privileges, or services and facilities based on race; Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental based on race	Complaint withdrawn by complainant without resolution; No cause determination
2014	2	Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental based on race; Discrimination in terms/conditions/privileges relating to sale; Failure to make reasonable accommodation based on race, disability	No cause determination; Complaint withdrawn by complainant after resolution
2015	2	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.) based on race (2)	Conciliation/settlement successful (2)
2016	1	Failure to make reasonable accommodation based on disability	Conciliation/settlement successful
2017	3	Discriminatory refusal to rent; Otherwise deny or make housing unavailable based on race, disability; Discriminatory refusal to negotiate for sale; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation based on disability; Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation based on disability	Conciliation/settlement successful; No cause determination; Complainant failed to cooperate
Total	14	-	-

Source: SC Human Affairs Commission, September 2017

REVIEW OF PUBLIC POLICIES

All of the municipalities along with the County governments have adopted a full range of land development regulations, building codes and ordinances. A review of these regulations reveal that none of these presently any poise an undue hardship on minority households or the other protected groups in their search for housing.

Table 1.3 - LOCAL POLICIES, PLANS, CODES, AND PROGRAMS IN KERSHAW COUNTY

Local Government	Land Use Plan	Zoning Ordinance	Subdivision Regulations	Flood Damage Prevention Ordinance	International Building Code	Emergency Operations Plan	In-house Administrative & Enforcement Staff
KERSHAW COUNTY	✓	✓	✓	✓	✓	✓	✓
Town of Bethune	✓	✓	-	✓	✓	✓	-
City of Camden	✓	✓	✓	✓	✓	✓	✓
Town of Elgin	✓	✓	-	✓	✓	✓	✓

Source: Santee-Lynches Regional Council of Governments, Revised September 2017

LOCAL FAIR HOUSING ACTIVITIES

Through the efforts of the Sumter Regional HOME Consortium, and the housing partners and agencies, several fair housing programs and activities have been implemented (1) to increase the awareness of the fair housing laws, (2) to provide a greater understanding of the requirements for homeownership, and (3) to seek to provide the necessary employment opportunities so that individuals will be able to obtain and maintain their desired housing in an area of their choice.

During the past two to three years the following fair housing activities have been undertaken to promote fair housing activities in the Kershaw County and the City of Camden.

City of Camden

- Proclaimed April as Fair Housing month and published in local newspaper
- Developed and read Public Service Announcements (PSAs) on local radio station
- Developed public information and education programs promoting fair housing and provided fair housing information to various groups and organizations
- Updated zoning ordinances with consideration of ways to increase affordable housing
- Displayed Fair Housing posters in City Hall

Kershaw County

- Proclaimed April as Fair Housing month and published in local newspaper
- Displayed Fair Housing posters in Administrative offices and other prominent buildings
- Created a Fair Housing information center in a centralized area to distribute Fair Housing material to the general public
- Established a special resource file on affirmatively furthering Fair Housing

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The staff undertook the update of Analysis of Impediment to Fair Housing Choice with the assumption that the eight Impediments to Fair Housing Choice identified in the AI document completed in 1996, were still prevalent in 2011. A survey was conducted of the County residents, agency officials and organizations to determine the extent and degree to which they agree or disagree with each of the previously identified impediments.

Table 1.4 shows the tabulated results of the eighty-six (86) survey forms that were completed and returned. The top seven identified impediments, based on the responses, are summarized below.

1. 97.5% agreed that there is a need for credit counseling education for individuals with bad credit or no credit.
2. 93.7% agreed that more affordable housing is needed to be placed throughout the community.
3. 93.1% agreed that there is a need for more home ownership opportunities.
4. 89.0% agreed that families and individuals make insufficient income to obtain their desired housing.
5. 88.6% agreed that there is a lack of gainful employment opportunities in the County.
6. 82.9% agreed that there is a need for housing and facilities for individuals with special needs.
7. 76.95 agreed that predatory lending practices is a problem

Table 1.4 – Kershaw County Survey Responses to Rating and Ranking of Impediments to Fair Housing Choice

Impediments To Fair Housing Choice	Agree		Undecided		Disagree		Total	
	#	%	#	%	#	%	#	%
Families and individuals make insufficient income to obtain their desired housing	73	89.0	5	6.1	4	4.9	82	100.0
Predatory Lending Practices is a problem	50	76.9	10	15.4	5	7.7	65	100.0
There are discriminatory housing practices based on:								
• race,	41	54.7	19	25.3	15	20.0	75	100.0
• color,	48	52.7	19	26.4	15	20.9	72	100.0
• national origin,	36	51.0	21	27.6	19	25.2	76	100.0
• religion,	29	43.0	20	29.9	18	26.9	67	100.0
• sex,	32	44.9	22	30.1	19	46.0	73	100.0
• familial status,	37	60.6	13	21.3	11	18.0	61	100.0
• disability	36	56.3	17	26.6	11	17.2	64	100.0
Realtors, financial institutions, public and private service agencies have not sufficiently dispersed information about Fair Housing	54	75.1	17	23.6	1	1.4	72	100.0
There is a need for more homeownership opportunities	67	93.1	3	4.2	2	2.8	72	100.0
There is a need for housing and facilities for persons with special needs	68	82.9	14	17.1	-	-	82	100.0
There is a need for credit counseling education for individuals with no credit or bad credit	79	97.5	2	2.5	-	-	81	100.0
Property tax increases is an impediment to fair housing	57	74.0	12	15.6	8	10.4	77	100.0
There is a lack of gainful employment opportunities in the County	70	88.6	4	5.1	5	6.4	79	100.0
More affordable housing needs to be placed throughout the community	74	93.7	3	3.8	2	2.5	79	100.0

Conclusion and Recommendations/Action Plan

As noted in the previous sections of this study, there is a strong opinion among some segments of the population surveyed that there are still impediments to fair housing choice in Kershaw County.

Through the efforts of the Sumter County Regional HOME Consortium working in conjunction with the Kershaw County Council, the local units of government - Bethune, Elgin, and Camden - the housing partners, and citizens’ meaningful actions and programs will be undertaken to address the impediments.

Many of the actions to address the impediments are already in place and need to be strengthened. Listed in this section are the recommended ongoing goals, objectives and strategies that Kershaw County, the municipalities and housing partners will implement over the next few years to alleviate the perceived impediments to fair housing choice.

The ability of local governments in Kershaw County to implement fair housing recommendations and activities will be limited by the lack of local financial resources and support staff to enforce or to carry out the fair housing recommendations. To a large degree the implementation of the fair housing activities depends on the trends in the regional, state and national economy.

GOALS, OBJECTIVES, AND STRATEGIES

Goal #1 - Ensure that all citizens are aware of fair housing rights and available fair housing activities and programs.	
Objective 1A:	Provide education and information materials concerning fair housing rights.
Strategy 1	Assist in conducting fair housing workshops and seminars.
Strategy 2	Distribute brochures and pamphlets about fair housing, homeownership, and housing rehabilitation programs that are available.
Strategy 3	Increase the number of fair housing bulletins visible within the Region.
Strategy 4	Obtain fair housing videos which can be utilized by civic groups and organizations.
Strategy 5	Develop disability educational awareness programs in conjunction with advocacy groups.
Objective 1B:	Promote organizational involvement in providing fair housing information.
Strategy 1	Jointly sponsor fair housing workshops and seminars with area NGOs.
Strategy 2	Work with media outlets to increase the number of promotional segments focusing on fair housing.
Strategy 3	Work with community leaders and neighborhood associations to coordinate efforts to increase fair housing awareness.

Goal #2 - Ensure that no person, regardless of race, religion, nationality, sex or familial status, is discriminated against when renting, buying or purchasing a home.	
Objective 2A:	Coordinate efforts to ensure compliance with federal, state, and federal laws.
Strategy 1	Monitor fair housing complaints to HUD and the SC Human Affairs Commission.
Strategy 2	Conduct seminars about fair housing regulations and changes in requirements.
Strategy 3	Provide informative workshops for local media outlets on requirements for fair housing advertisements.
Objective 2B	Establish a Fair Housing monitoring program.
Strategy 1	Work with Boards of Realtors, Apartment Associations and other agencies to institute an annual reporting mechanism through which area real estate agents and landlords provide information about fair housing activities.
Strategy 2	Conduct annual random sample interviews of realtors and landlords as a part of the fair housing plan.
Strategy 3	Develop a system in which landlords keep track of descriptive characteristics of renters, in particular protected classes.
Objective 2C	Maintain and increase the fair housing activities of the Region.
Strategy 1	Support Fair Housing Month activities throughout the Region.

Goal #3 - Increase the affordable homeownership opportunities for low - moderate income households, in particular protected classes.	
Objective 3A	Work with banks and SC Housing to increase home ownership opportunities for low-to-moderate income residents and protected classes.
Strategy 1	Coordinate efforts to sponsor workshops for lending institutions in order to facilitate an increase in home purchase and home improvement loans provided for minorities.
Strategy 2	Encourage banks to undertake aggressive home ownership programs and housing rehabilitation programs through providing loans for lower income residents.
Strategy 3	Support the activities of Habitat for Humanity to promote home ownership opportunities.
Strategy 4	Support sweat equity programs that allow individuals to substitute labor for down payments on homes.
Strategy 5	Increase homeowner counseling programs which provide information on home maintenance
Strategy 6	Work with banks to establish and increase the number of credit counseling workshops and seminars which emphasize the importance of maintaining good credit.
Strategy 7	Provide technical assistance for assisting low-to-moderate income families go through the loan application process.
Objective 3B	Work with real estate agencies to increase fair housing opportunities for families and individuals.
Strategy 1	Coordinate efforts with Boards of Realtors and Apartment Associations to facilitate participation in fair housing activities and programs and provide education on fair housing.
Strategy 2	Encourage internal monitoring of fair housing activities within the real estate community.
Strategy 3	Support the activities of Boards of Realtors to promote fair housing and equal opportunity activities within the community.

Goal #4 - Increase interagency cooperation to promote fair housing activities.	
Objective 4A	Facilitate roundtable meetings to facilitate fair housing activities and programs.
Strategy 1	Coordinate activities for Fair Housing Month among municipalities and counties and clearly delineate the tasks for which each jurisdiction is responsible.
Strategy 2	Establish a fair housing advisory committee composed of local housing providers, media, real estate agencies, and banks.
Objective 4B	Increase the level of centralized planning and coordination of activities between local housing providers.
Strategy 1	Establish "clearinghouse" committee to provide centralized planning for housing development and programs.
Strategy 2	Coordinate efforts with local housing providers to develop uniform site selection policies.

Goal #5 - Increase lending institutions involvement in minority and low income communities.	
Objective 5A	Conduct annual review of HMDA data
Strategy 1	Provide support to the local housing committees or some other agency to conduct an analysis of the data
Objective 5B	Encourage the creation of a community reinvestment alliance.
Strategy 1	Facilitate regular meetings of the local CRA officials in which dialogue can be opened and problems identified
Strategy 2	Work with local lenders to increase the marketing of loan products to the minority and low income communities by recommending a quarterly report detailing the available programs.
Strategy 3	Create economic opportunity in CDBG target neighborhoods with support from lending institutions.

Goal #6 - Provide credit education and counseling services which are accessible to the citizens.	
Objective 6A	Increase the availability of credit education and counseling available to those individuals who aspire to become home owners.
Strategy 1	Support credit counseling services available to low and moderate income citizens.
Strategy 2	Provide credit counseling and budget management to tenants through existing programs and services.
Objective 6B	Encourage development of an in-school educational program to teach middle school and high school students about personal finance.
Strategy 1	Teach students effective financial management practices, including use of banking and checking accounts, credit, how to save, retirement saving, and other relevant issues
Strategy 2	Obtain support of the banking community to provide education, curriculum, or both

Goal #7 - Increase affordable home ownership opportunities for Low and Moderate income households.	
Objective 7A	Create a one-stop regional housing information center
Strategy 1	Make housing information easily accessible to the public
Strategy 2	Obtain updated information from NGO housing providers, lenders, government, and private producers of affordable home ownership products
Objective 7B	Support the construction of middle priced housing in predominantly minority neighborhoods and Low and Moderate income homes in higher income neighborhoods
Strategy 1	Create incentives through collaboration between local government and private builders

Goal #8 - Monitor insurance activities to prevent redlining and unfair insurance practices	
Objective 8A	Identify offending companies and agencies
Strategy 1	Create awareness through fair housing education to citizens of predominately minority and low income neighborhoods
Strategy 2	Receive, research, and resolve insurance complaints

Goal #9 - Support public policies, such as land use regulations, zoning, and code enforcement which promote safe, accessible, affordable housing for persons of Low and Moderate income and citizens with special needs	
Objective 9A	Promote flexible land use controls to encourage development of nontraditional single-family residences
Strategy 1	Encourage Planning Commissions to research land use regulations that are more flexible than conventional zoning
Objective 9B	Advocate streamlining governmental administrative regulations regarding the location, coordination, and construction of housing in the county
Strategy 1	Encourage Planning Commissions to research the possibility of adopting a uniform set of land use regulations with some degree of flexibility
Objective 9C	Ensure availability of sufficient affordable housing opportunities
Strategy 1	Assist Planning Commissions to explore the feasibility of offering density bonuses for scattered-site, rental units, and Low and moderate income housing
Strategy 2	Encourage NGOs to use assistance programs for the construction of rental housing
Objective 9D	Decrease the number of substandard housing units in the region
Strategy 1	Support enforcement of existing laws so that landlords maintain their property to meet housing codes
Strategy 2	Support more aggressive code enforcement
Strategy 3	Utilize all available resources for increased rehabilitation of existing housing stock
Objective 9E	Ensure that affordable, accessible safe housing exists for those in the community with special needs
Strategy 1	Support the development of affordable rental opportunities, accessible to public transportation, which can better accommodate the elderly, disabled, persons with HIV/AIDS, etc.

KERSHAW COUNTY ACTION PLAN

Local Fair Housing Activities	Past Activities	Proposed Activities
1. Display Fair Housing posters in prominent places.		
2. Create a Fair Housing Information Center in a centralized area to distribute Fair Housing materials to the general public.		
3. Conduct meetings with financial institutions, realtors, and landlords to discuss the implications of fair housing and lending practices.		
4. Undertake efforts to focus public information activities on specific population groups known to have suffered from discriminatory practices in the past, and groups directly involved in housing-related activities.		
5. Develop a public information program using local newspapers, radio stations, bulletin boards, churches, and utility bill mailings to increase community awareness of fair housing requirements.		
6. Develop a local pool of interested/knowledgeable individuals who would be qualified and willing to speak to groups about affordable and fair housing concerns, when requested. Advertise the availability of the service.		
7. Develop public information and education program promoting fair housing and provide fair housing information to the following types of groups:		
a. Citizen groups with housing issues (fair housing groups, tenant associations, builders, real estate agents/brokers);		
b. Organizations representing specific population groups (minorities, women, senior citizens, persons with disabilities); and		
c. Other local organizations (advocacy groups, unions, voters' league).		
8. Provide funds or technical assistance and cooperate with fair housing groups, human relations groups, and other organizations interested in facilitating freedom of residence.		
9. Proclaim each April as Fair Housing Month and notify the public of the action.		
10. Adopt a Fair Housing Ordinance that is consistent with the Federal and State Fair Housing Law and notify the public of this action.		
11. Examine land use and zoning policies and practices to determine if they have a discriminatory effect and, if so, try to remove and prevent those practices.		
12. Encourage recipients to use local resources to assess existing public opinion about the status of fair housing in the community. Possible contacts include fair housing organizations that represent minorities, women, families, senior citizens, and persons with disabilities.		
13. Sponsor a fair housing poster contest for K-5 or an essay contest in the local 6 – 12 schools with winners receiving a savings bond. Display the posters throughout the community.		
14. Establish a resource file on affirmatively furthering fair housing to include:		
a) Copies of local fair housing laws/ordinances;		
b) Copies of State fair housing laws;		
c) Copies of HUD's advertising guidelines;		
d) Fair Housing and equal opportunity studies/reports prepared by HUD, or other housing organizations;		
e) Fair Housing posters;		
f) Fair Housing pamphlets;		
g) Contact information for:		
1. Citizen groups concerned with housing issues;		
2. Organizations representing specific population groups, minorities, women, senior citizens; and		
3. Other local organizations.		
15. Develop Fair Housing Agreements such as those listed above which are undertaken to affirmatively further fair housing.		

LEE COUNTY FAIR HOUSING PLAN



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INTRODUCTION

This section of the Fair Housing Plan will examine the fair housing activities within the county and municipalities. Population growth, racial composition, housing and household characteristics, income, and poverty information will also be reviewed. In addition, the plan analyzes the housing profiles of the county along with current public and private housing programs and activities to further fair housing choice.

This section will also examine and assess any impacts local housing related actions and policies which may adversely affect the fair housing choice of individuals belong to one of the protected classes - race, color, origin, sex, religion, disability, and family status.

DEMOGRAPHIC DATA

POPULATION TREND

As shown in Table 1.1, over the past ten years, from 2000 to 2010, Lee County has experienced a decreasing population. The population declined from 20,119 individuals in 2000 to 19,220 in 2010. This loss represents 899 individuals or a 4.5% decline. The Lynchburg area Census Tract had the greatest loss in population going from 2,229 individuals to 1,631 individuals, a loss of 488 individuals and overall decline of 23%. Generally, all areas of the county lost population except the Ashwood Census Tract which grew from 3,774 individuals in 2010 to 4,001, an increase of 6.0% or 277 individuals.

Both the rural and urban areas of Lee County experienced a loss of population. The rural areas consisting of individuals living in the areas outside the City limits of Bishopville and the Town limits of Lynchburg, declined by 485 individuals or 3.05%. The City of Bishopville’s population declined during the past 10 years from 3,670 to 3,471 a loss of 199 individuals with the Town of Lynchburg going from 588 individuals to 373 individuals thereby losing 215 individuals or a 36% of their population.

TABLE 1.1 – Population Growth Trends 2000-2010 by County and Municipality

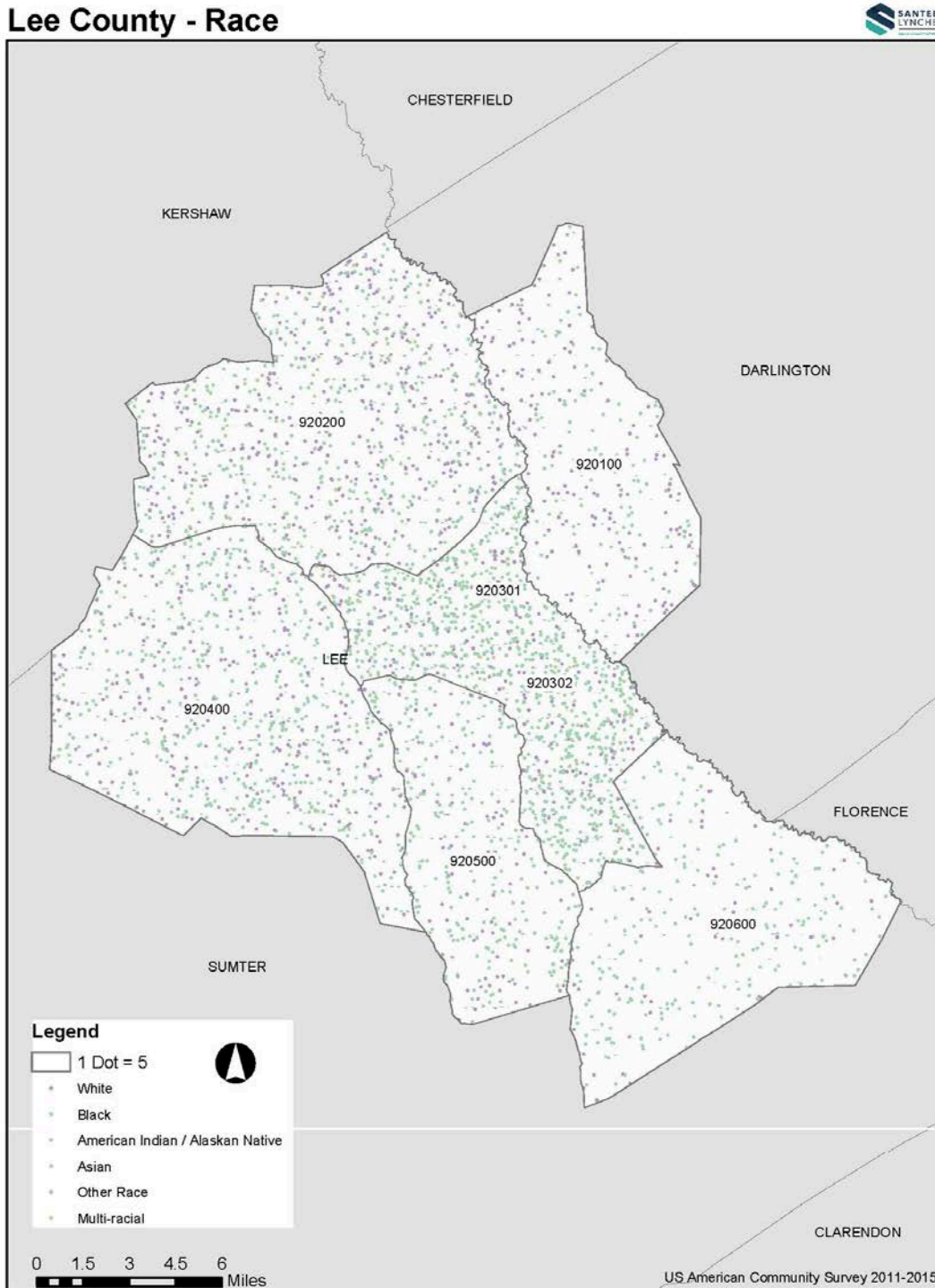
	2000	2010	Change (2000-2010)	
			#	%
Lee County (balance)	15,861	15,376	-485	-3.05
City of Bishopville	3,670	3,471	-199	-5.42
Town of Lynchburg	588	373	-215	-36.56
County Total	20,119	19,220	-899	-4.47

Source: U.S. Census Bureau

POPULATION BY RACE

According to the 2011-2015 American Community Survey (ACS) the racial composition of Lee County was 32.9% White (6,080 persons) and 64.8% African-American (11,966 persons). Other minority groups or those that identify with more than one race account for 2.2% (415 persons). The distribution of race throughout the county is shown in Map 1.1.

MAP 1.1 – Lee County Percent Population by Race

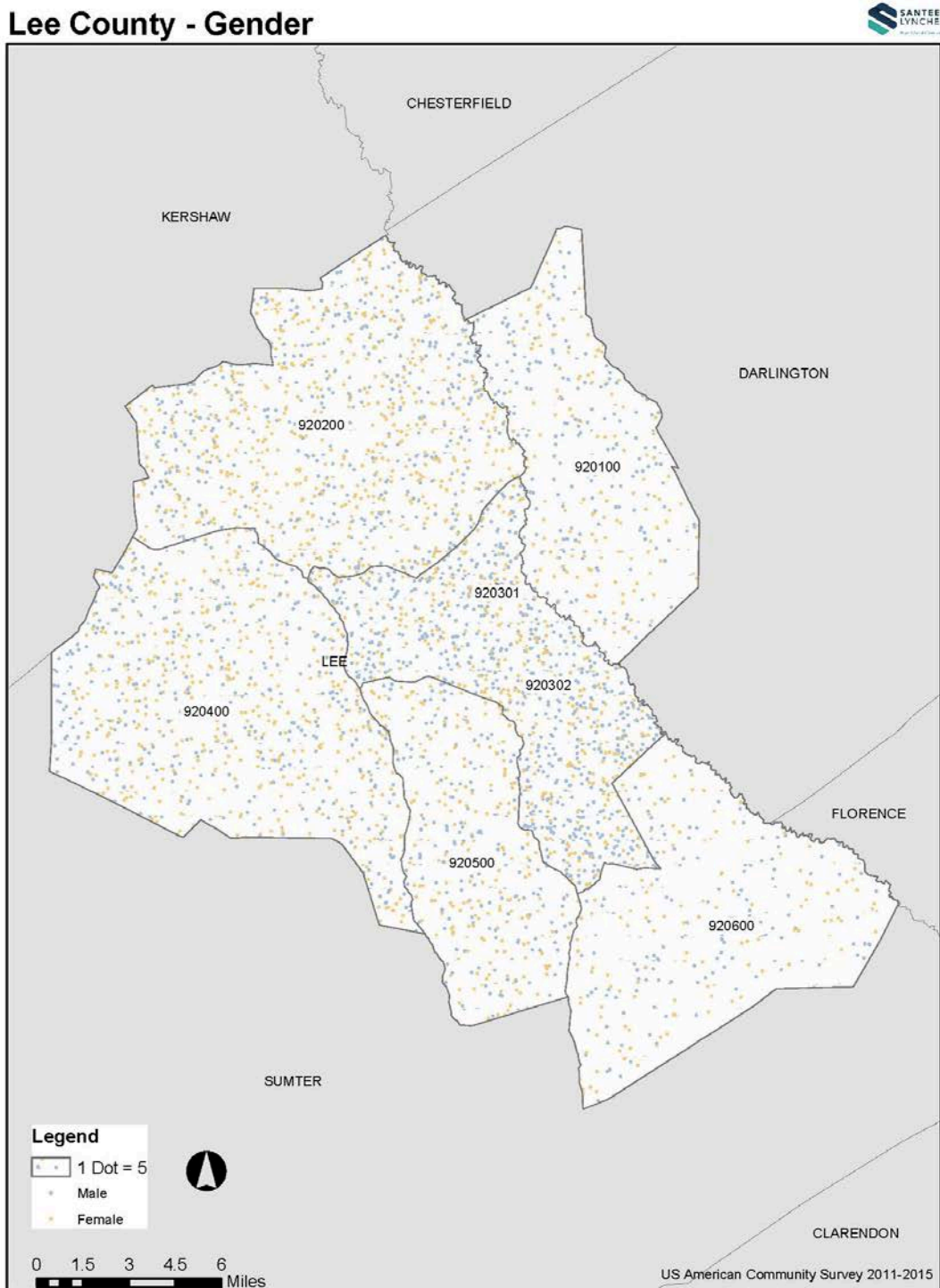


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POPULATION BY GENDER

According to the 2011-2015 American Community Survey (ACS) the gender composition of Lee County was 52.2% male (9,641 persons) and 47.8% female (8,820 persons). The distribution of gender throughout the county is shown in Map 1.2.

MAP 1.2 – Lee County Percent Population by Gender

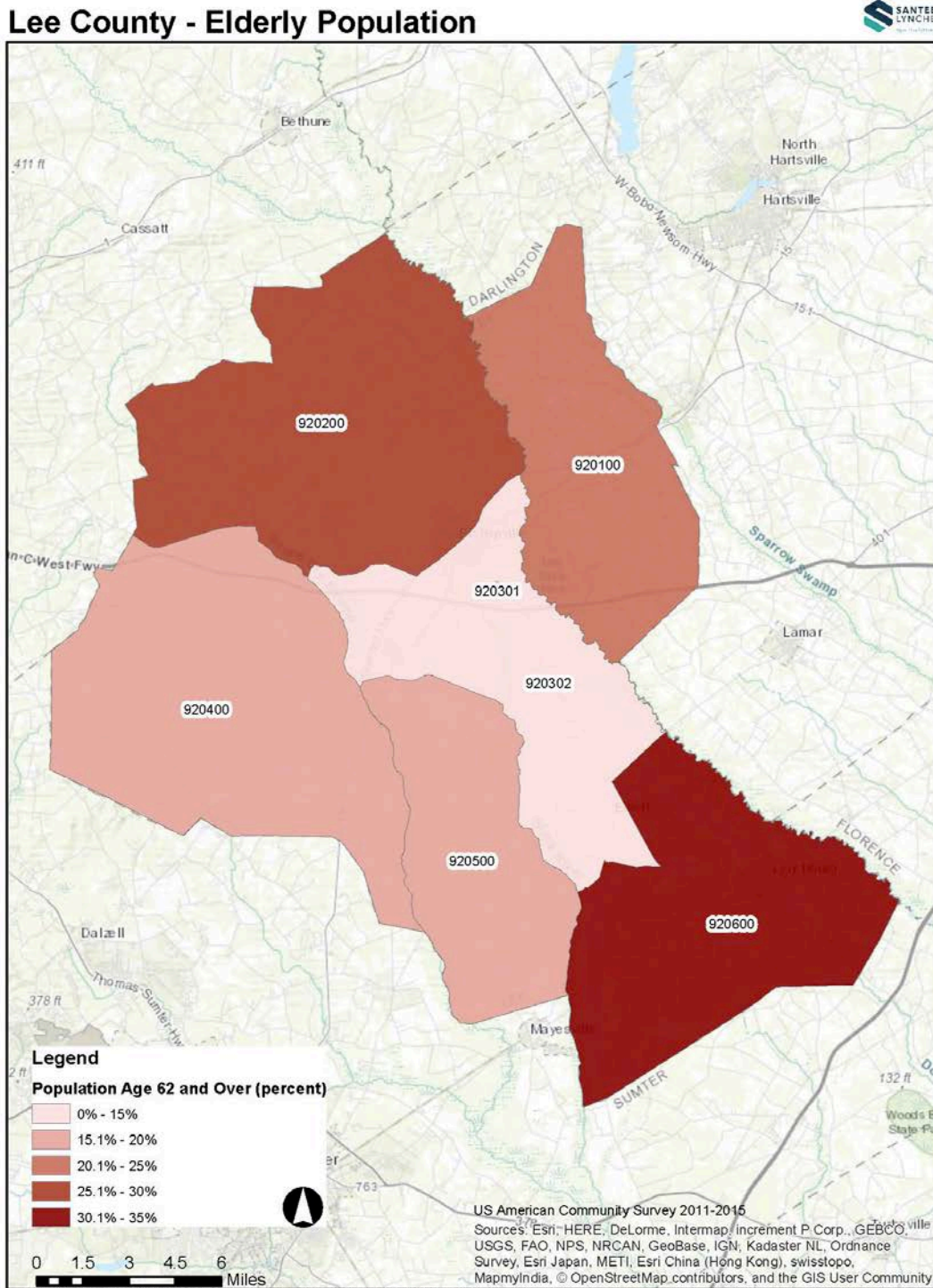


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ELDERLY POPULATION

According to the 2011-2015 American Community Survey (ACS) the percent of population considered elderly (over age 62) was 19.6% (3,616 persons). The distribution of the elderly population throughout the county is shown in Map 1.3.

MAP 1.3 – Lee County Percent Elderly Population (age 62 and over)

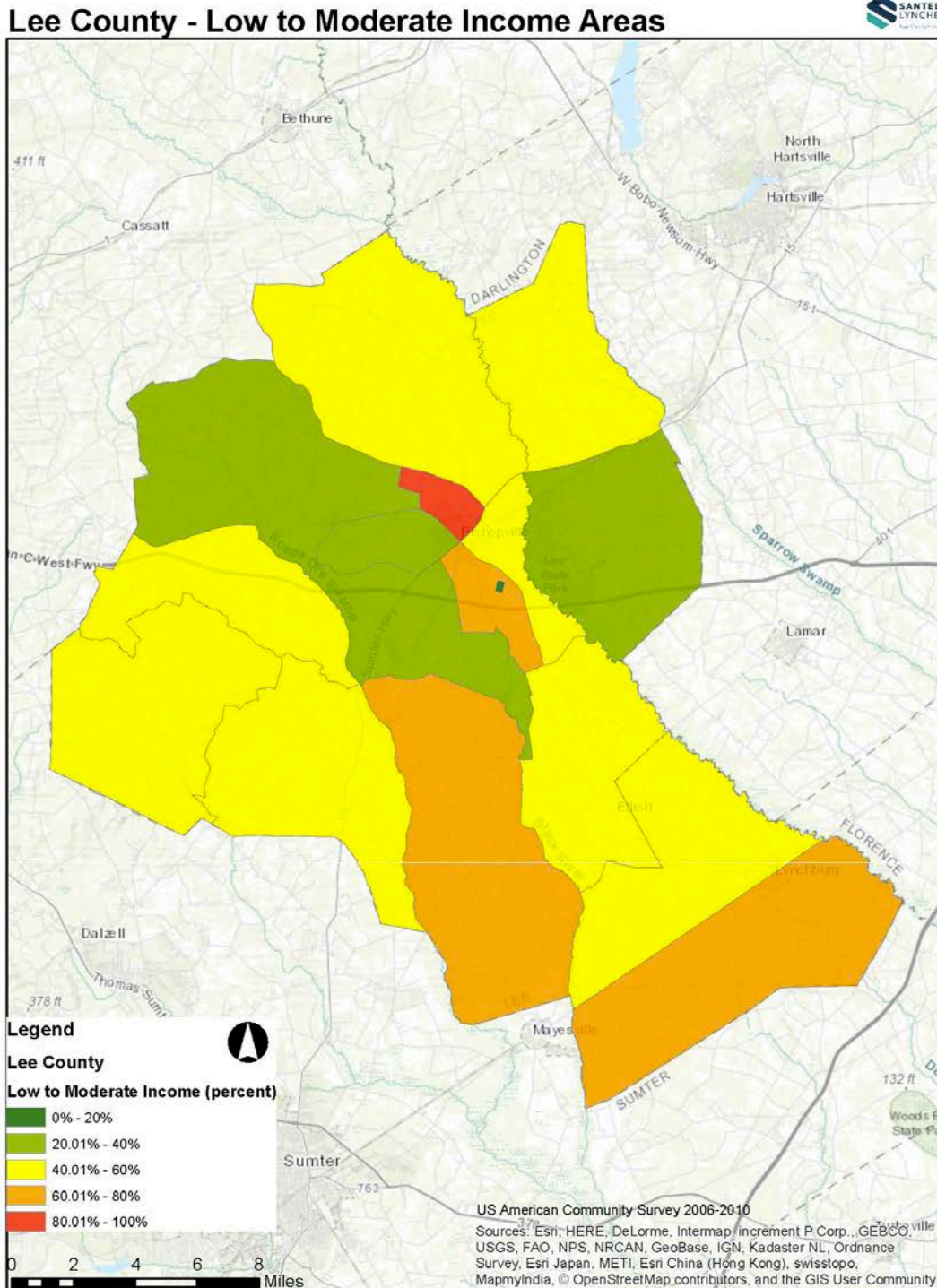


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LOW AND MODERATE INCOME (LMI)

Map 1.6 depicts the percent of low-to-moderate income (LMI) households by census block group, using data from the 2011-2015 American Community Survey (ACS).

MAP 1.6 – Lee County Percent Low-to-Moderate Income Households



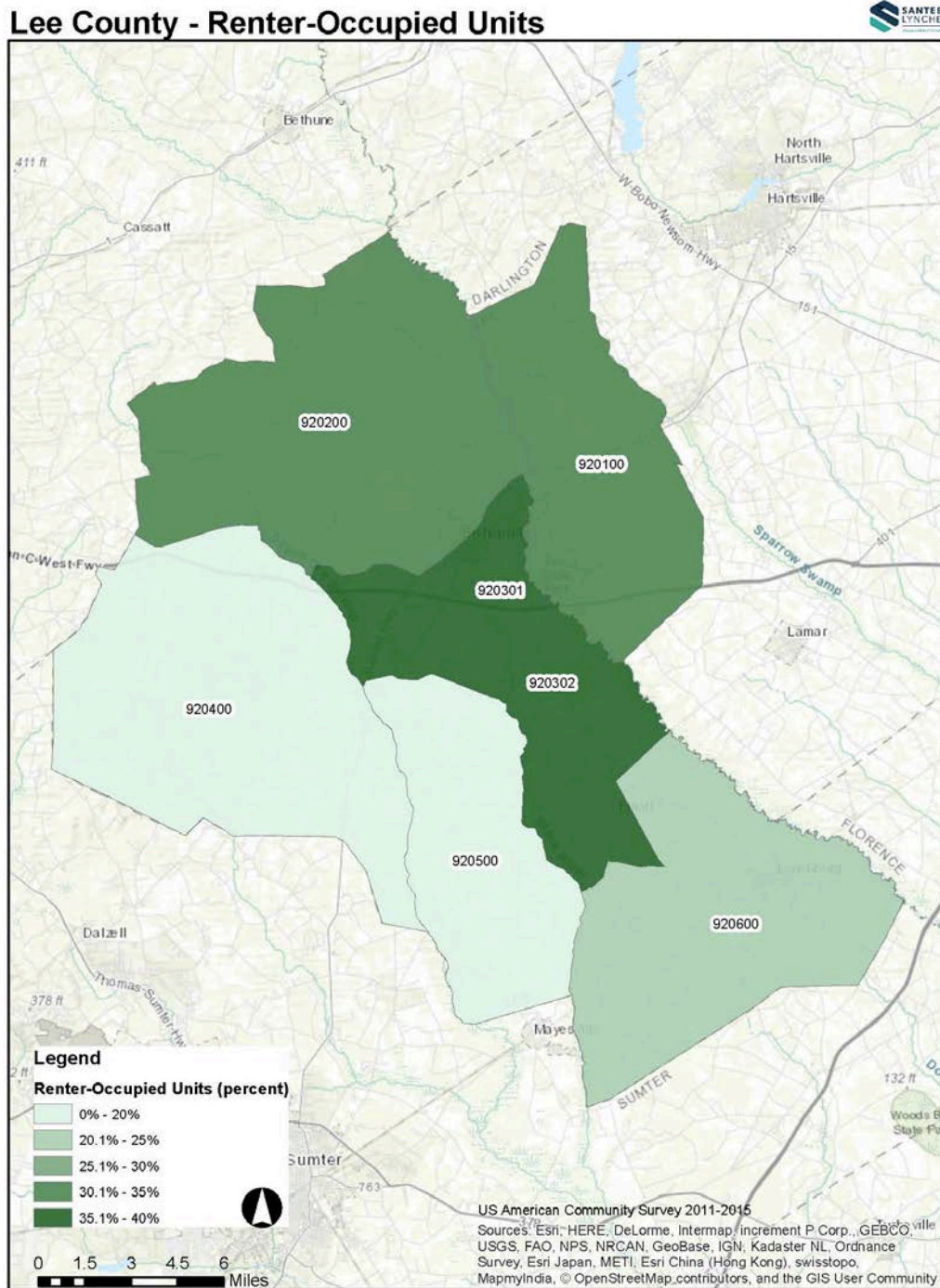
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HOUSING DATA

HOUSING UNITS BY TYPE

According to the 2011-2015 American Community Survey, the total number of housing units in Lee County was 7,705. Of those units, 34.2%, or 2,638, were classified as mobile homes. Map 1.8 shows the percent of housing units in Lee County classified as mobile homes.

MAP 1.8 – Lee County Units Classified as Mobile Homes

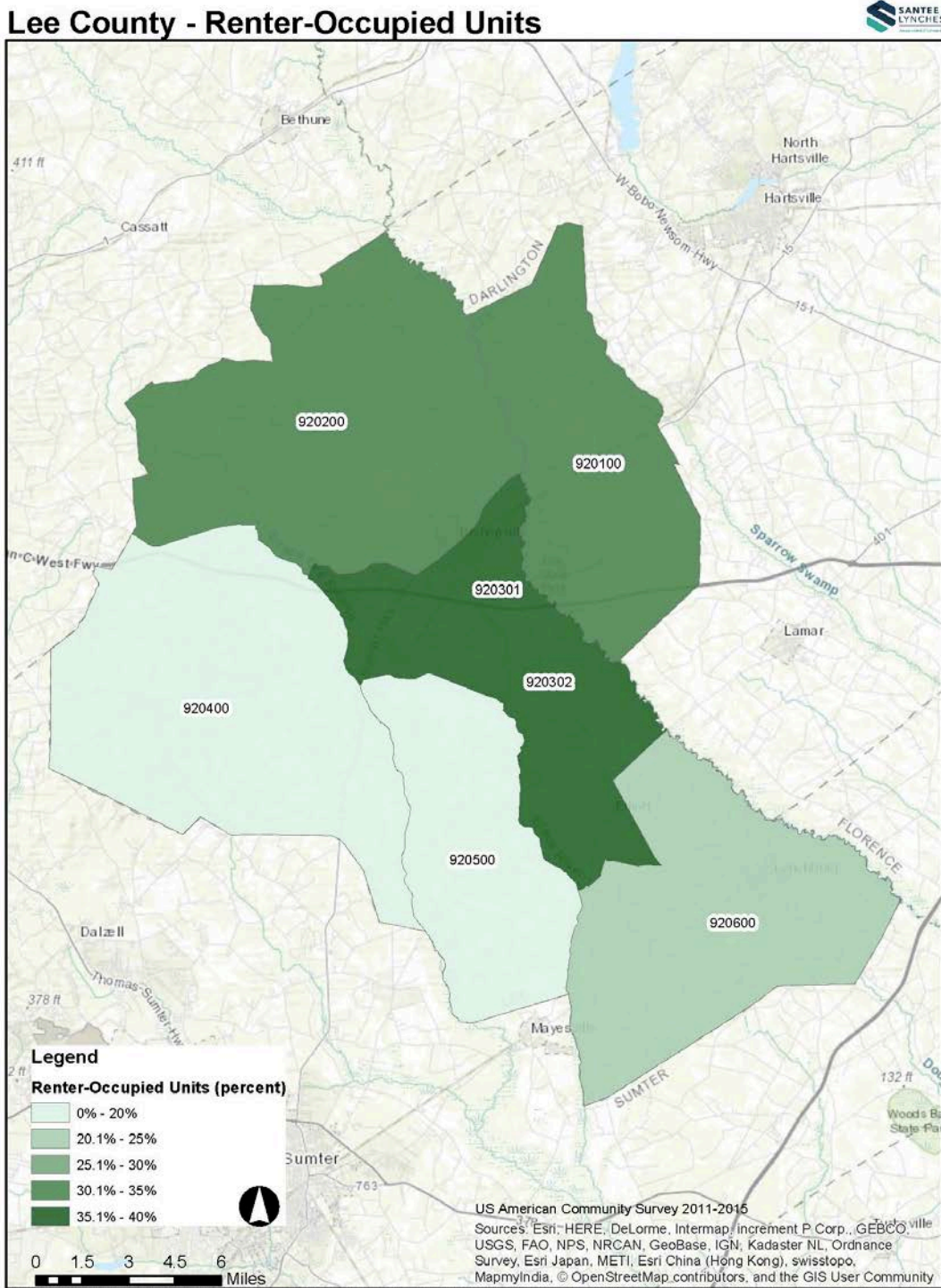


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STATUS OF HOUSING UNITS

According to the 2011-2015 American Community Survey, the total number of occupied housing units in Lee County was 6,385, or 82.9% of the total housing units in the county (7,705). The rental vacancy rate was 4.5%, which was 2.4% greater than the homeowner vacancy rate of 2.1%. Map 1.9 shows the percent of renter-occupied housing units in Lee County by census tract.

MAP 1.9 – Lee County Percent Renter-Occupied Units



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CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES

FAIR HOUSING DISCRIMINATION AND COMPLAINTS

Data provided by the SC Human Affairs Commission on the complaints filed from 2010-2017 shows twenty-one (21) complaints were filed from the Santee-Lynches Region from 2010 through 2017. Of the complaints filed, zero (0) complaints came from Lee County.

Table 1.2 - Lee County Results of Complaints Filed with the South Carolina Human Affairs Commission

Year	Number of Complaints	Type of Complaint	Action
Total	0	-	-

Source: SC Human Affairs Commission, September 2017

REVIEW OF PUBLIC POLICIES

All of the municipalities along with the County government have adopted a full range of land development regulations, building codes and ordinances. A review of Lee County and the Town of Lynchburg regulations reveal that none of their regulations presently pose any undue hardship on minority households or other protected groups in their search for housing. However, a review of the City of Bishopville’s Zoning Ordinance revealed that the City has excluded the new construction of multi-family housing units within the City limits. This action may raise the concern about limiting the housing choice and availability for one or more of the protected classes.

TABLE 1.3 - LOCAL POLICIES, PLANS, CODES, AND PROGRAMS IN LEE COUNTY

Local Government	Land Use Plan	Zoning Ordinance	Subdivision Regulations	Flood Damage Prevention Ordinance	International Building Code	Emergency Operations Plan	In-house Administrative & Enforcement Staff
Lee County	✓	✓	✓	✓	✓	✓	✓
City of Bishopville	✓	✓	✓	✓	✓	✓	✓
Town of Lynchburg	✓	✓	-	✓	✓	✓	-

Source: Santee-Lynches Regional Council of Governments Revised September 2017

LOCAL FAIR HOUSING ACTIVITIES

Through the efforts of the HOME Consortium, the Housing Partners and Agencies, several fair housing programs and activities have been implemented (1) to increase the awareness of the fair housing laws, (2) to provide a greater understanding of the requirements for homeownership, and (3) to seek to provide the necessary employment opportunities so that individuals will be able to obtain and maintain their desired housing in an area of their choice.

During the past two to three years the following fair housing activities have been undertaken to promote fair housing activities in the County:

Lee County

- Proclaimed April as Fair Housing month and published in local newspaper

City of Bishopville

- Proclaimed April as Fair Housing month and published in local newspaper

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Santee-Lynches initiated the update of Analysis of Impediment to Fair Housing Choice with the assumption that the eight Impediments to Fair Housing Choice identified in the AI document completed in 1996 were still prevalent in 2011. A survey was conducted of the County residents, agency officials, and organizations to determine the extent and degree to which they agree or disagree with each of the previously identified impediments.

Table 1.4 shows the results of the sixty-six (66) survey forms that were completed and returned. The top seven identified impediments, based on the responses, are summarized below.

1. 90.3 % agreed that there is a lack of gainful employment opportunities in the County.
2. 84.1% agreed that more affordable housing is needed to be placed throughout the community.
3. 82.3% agreed that there is a need for credit counseling education for individuals with bad credit or no credit
4. 73.4% agreed that there is a need for housing and facilities for individuals with special needs.
5. 72.9% agreed that there is a need for more home ownership opportunities.
6. 68.2% agreed that families and individuals make insufficient income to obtain their desired housing.
7. 59.7 % agreed that property tax increases is an impediment to fair housing lending

Table 1.4 – Lee County Survey Responses to Rating and Ranking of Impediments to Fair Housing Choice

Impediments To Fair Housing Choice	Agree		Undecided		Disagree		Total	
	#	%	#	%	#	%	#	%
Families and individuals make insufficient income to obtain their desired housing	45	68.2	14	21.2	7	10.6	66	100.0
Predatory Lending Practices is a problem	26	52.0	22	44.0	2	4.0	50	100.0
There are discriminatory housing practices based on:								
• race,	16	28.6	19	33.9	21	37.5	56	100.0
• color,	17	32.1	18	35.9	18	33.9	53	100.0
• national origin,	8	17.4	17	37.0	21	41.3	46	100.0
• religion,	9	18.4	17	34.7	23	47.0	47	100.0
• sex,	9	19.6	14	30.4	23	50.0	46	100.0
• familial status,	14	25.5	17	30.9	24	33.7	55	100.0
• disability	15	28.4	19	37.3	17	33.3	51	100.0
Realtors, financial institutions, public and private service agencies have not sufficiently dispersed information about Fair Housing	31	53.6	16	29.1	8	14.5	55	100.0
There is a need for more home ownership opportunities	46	72.9	10	17.0	3	5.1	59	100.0
There is a need for housing and facilities for persons with special needs	47	73.4	13	20.3	4	6.3	64	100.0
There is a need for credit counseling education for individuals with no credit or bad credit	51	82.3	9	14.5	2	3.2	62	100.0
Property tax increases is an impediment to fair housing	34	59.7	18	31.6	5	8.8	57	100.0
There is a lack of gainful employment opportunities in the County	52	90.3	4	6.9	1	1.7	58	100.0
More affordable housing needs to be placed throughout the community	53	84.1	7	11.1	3	3.6	63	100.0

Conclusion and Recommendations

As noted in the previous sections of this study, there is a strong opinion among segments of the population surveyed that there are still impediments to fair housing choice in Lee County.

Through the efforts of the Sumter County Regional HOME Consortium in conjunction with the Lee County Council, the local units of government – City of Bishopville and Town of Lynchburg - the housing partners, and citizens’ meaningful actions and programs will be undertaken to address the impediments.

Many of the actions to address the impediments are already in place and will need to be strengthened. Listed in the next section are the recommended ongoing goals, objectives and strategies that Lee County, the municipalities, and housing partners will implement over the next few years to alleviate the perceived impediments to fair housing choice.

The ability of local governments in Lee County to implement fair housing recommendations and activities will be limited by the lack of local financial resources and support staff to enforce or to carry out the fair housing recommendations. To a large degree the implementation of the fair housing activities depends on the trends in the regional, state and national economy.

GOALS, OBJECTIVES, AND STRATEGIES

Goal #1 - Ensure that all citizens are aware of fair housing rights and available fair housing activities and programs.	
Objective 1A:	Provide education and information materials concerning fair housing rights.
Strategy 1	Assist in conducting fair housing workshops and seminars.
Strategy 2	Distribute brochures and pamphlets about fair housing, homeownership, and housing rehabilitation programs that are available.
Strategy 3	Increase the number of fair housing bulletins visible within the Region.
Strategy 4	Obtain fair housing videos which can be utilized by civic groups and organizations.
Strategy 5	Develop disability educational awareness programs in conjunction with advocacy groups.
Objective 1B:	Promote organizational involvement in providing fair housing information.
Strategy 1	Jointly sponsor fair housing workshops and seminars with area NGOs.
Strategy 2	Work with media outlets to increase the number of promotional segments focusing on fair housing.
Strategy 3	Work with community leaders and neighborhood associations to coordinate efforts to increase fair housing awareness.

Goal #2 - Ensure that no person, regardless of race, religion, nationality, sex or familial status, is discriminated against when renting, buying or purchasing a home.	
Objective 2A:	Coordinate efforts to ensure compliance with federal, state, and federal laws.
Strategy 1	Monitor fair housing complaints to HUD and the SC Human Affairs Commission.
Strategy 2	Conduct seminars about fair housing regulations and changes in requirements.
Strategy 3	Provide informative workshops for local media outlets on requirements for fair housing advertisements.
Objective 2B	Establish a Fair Housing monitoring program.
Strategy 1	Work with Boards of Realtors, Apartment Associations and other agencies to institute an annual reporting mechanism through which area real estate agents and landlords provide information about fair housing activities.
Strategy 2	Conduct annual random sample interviews of realtors and landlords as a part of the fair housing plan.
Strategy 3	Develop a system in which landlords keep track of descriptive characteristics of renters, in particular protected classes.
Objective 2C	Maintain and increase the fair housing activities of the Region.
Strategy 1	Support Fair Housing Month activities throughout the Region.

Goal #3 - Increase the affordable homeownership opportunities for low - moderate income households, in particular protected classes.	
Objective 3A	Work with banks and SC Housing to increase home ownership opportunities for low-to-moderate income residents and protected classes.
Strategy 1	Coordinate efforts to sponsor workshops for lending institutions in order to facilitate an increase in home purchase and home improvement loans provided for minorities.
Strategy 2	Encourage banks to undertake aggressive home ownership programs and housing rehabilitation programs through providing loans for lower income residents.
Strategy 3	Support the activities of Habitat for Humanity to promote home ownership opportunities.
Strategy 4	Support sweat equity programs that allow individuals to substitute labor for down payments on homes.
Strategy 5	Increase homeowner counseling programs which provide information on home maintenance
Strategy 6	Work with banks to establish and increase the number of credit counseling workshops and seminars which emphasize the importance of maintaining good credit.
Strategy 7	Provide technical assistance for assisting low-to-moderate income families go through the loan application process.
Objective 3B	Work with real estate agencies to increase fair housing opportunities for families and individuals.
Strategy 1	Coordinate efforts with Boards of Realtors and Apartment Associations to facilitate participation in fair housing activities and programs and provide education on fair housing.
Strategy 2	Encourage internal monitoring of fair housing activities within the real estate community.
Strategy 3	Support the activities of Boards of Realtors to promote fair housing and equal opportunity activities within the community.

Goal #4 - Increase interagency cooperation to promote fair housing activities.	
Objective 4A	Facilitate roundtable meetings to facilitate fair housing activities and programs.
Strategy 1	Coordinate activities for Fair Housing Month among municipalities and counties and clearly delineate the tasks for which each jurisdiction is responsible.
Strategy 2	Establish a fair housing advisory committee composed of local housing providers, media, real estate agencies, and banks.
Objective 4B	Increase the level of centralized planning and coordination of activities between local housing providers.
Strategy 1	Establish "clearinghouse" committee to provide centralized planning for housing development and programs.
Strategy 2	Coordinate efforts with local housing providers to develop uniform site selection policies.

Goal #5 - Increase lending institutions involvement in minority and low income communities.	
Objective 5A	Conduct annual review of HMDA data
Strategy 1	Provide support to the local housing committees or some other agency to conduct an analysis of the data
Objective 5B	Encourage the creation of a community reinvestment alliance.
Strategy 1	Facilitate regular meetings of the local CRA officials in which dialogue can be opened and problems identified
Strategy 2	Work with local lenders to increase the marketing of loan products to the minority and low income communities by recommending a quarterly report detailing the available programs.
Strategy 3	Create economic opportunity in CDBG target neighborhoods with support from lending institutions.

Goal #6 - Provide credit education and counseling services which are accessible to the citizens.	
Objective 6A	Increase the availability of credit education and counseling available to those individuals who aspire to become home owners.
Strategy 1	Support credit counseling services available to low and moderate income citizens.
Strategy 2	Provide credit counseling and budget management to tenants through existing programs and services.
Objective 6B	Encourage development of an in-school educational program to teach middle school and high school students about personal finance.
Strategy 1	Teach students effective financial management practices, including use of banking and checking accounts, credit, how to save, retirement saving, and other relevant issues
Strategy 2	Obtain support of the banking community to provide education, curriculum, or both

Goal #7 - Increase affordable home ownership opportunities for Low and Moderate income households.	
Objective 7A	Create a one-stop regional housing information center
Strategy 1	Make housing information easily accessible to the public
Strategy 2	Obtain updated information from NGO housing providers, lenders, government, and private producers of affordable home ownership products
Objective 7B	Support the construction of middle priced housing in predominantly minority neighborhoods and Low and Moderate income homes in higher income neighborhoods
Strategy 1	Create incentives through collaboration between local government and private builders

Goal #8 - Monitor insurance activities to prevent redlining and unfair insurance practices	
Objective 8A	Identify offending companies and agencies
Strategy 1	Create awareness through fair housing education to citizens of predominately minority and low income neighborhoods
Strategy 2	Receive, research, and resolve insurance complaints

Goal #9 - Support public policies, such as land use regulations, zoning, and code enforcement which promote safe, accessible, affordable housing for persons of Low and Moderate income and citizens with special needs	
Objective 9A	Promote flexible land use controls to encourage development of nontraditional single-family residences
Strategy 1	Encourage Planning Commissions to research land use regulations that are more flexible than conventional zoning
Objective 9B	Advocate streamlining governmental administrative regulations regarding the location, coordination, and construction of housing in the county
Strategy 1	Encourage Planning Commissions to research the possibility of adopting a uniform set of land use regulations with some degree of flexibility
Objective 9C	Ensure availability of sufficient affordable housing opportunities
Strategy 1	Assist Planning Commissions to explore the feasibility of offering density bonuses for scattered-site, rental units, and Low and moderate income housing
Strategy 2	Encourage NGOs to use assistance programs for the construction of rental housing
Objective 9D	Decrease the number of substandard housing units in the region
Strategy 1	Support enforcement of existing laws so that landlords maintain their property to meet housing codes
Strategy 2	Support more aggressive code enforcement
Strategy 3	Utilize all available resources for increased rehabilitation of existing housing stock
Objective 9E	Ensure that affordable, accessible safe housing exists for those in the community with special needs
Strategy 1	Support the development of affordable rental opportunities, accessible to public transportation, which can better accommodate the elderly, disabled, persons with HIV/AIDS, etc.

LEE COUNTY ACTION PLAN

Local Fair Housing Activities	Past Activities	Proposed Activities
1. Display Fair Housing posters in prominent places.		
2. Create a Fair Housing Information Center in a centralized area to distribute Fair Housing materials to the general public.		
3. Conduct meetings with financial institutions, realtors, and landlords to discuss the implications of fair housing and lending practices.		
4. Undertake efforts to focus public information activities on specific population groups known to have suffered from discriminatory practices in the past, and groups directly involved in housing-related activities.		
5. Develop a public information program using local newspapers, radio stations, bulletin boards, churches, and utility bill mailings to increase community awareness of fair housing requirements.		
6. Develop a local pool of interested/knowledgeable individuals who would be qualified and willing to speak to groups about affordable and fair housing concerns, when requested. Advertise the availability of the service.		
7. Develop public information and education program promoting fair housing and provide fair housing information to the following types of groups:		
a. Citizen groups with housing issues (fair housing groups, tenant associations, builders, real estate agents/brokers);		
b. Organizations representing specific population groups (minorities, women, senior citizens, persons with disabilities); and		
c. Other local organizations (advocacy groups, unions, voters' league).		
8. Provide funds or technical assistance and cooperate with fair housing groups, human relations groups, and other organizations interested in facilitating freedom of residence.		
9. Proclaim each April as Fair Housing Month and notify the public of the action.		
10. Adopt a Fair Housing Ordinance that is consistent with the Federal and State Fair Housing Law and notify the public of this action.		
11. Examine land use and zoning policies and practices to determine if they have a discriminatory effect and, if so, try to remove and prevent those practices.		
12. Encourage recipients to use local resources to assess existing public opinion about the status of fair housing in the community. Possible contacts include fair housing organizations that represent minorities, women, families, senior citizens, and persons with disabilities.		
13. Sponsor a fair housing poster contest for K-5 or an essay contest in the local 6 – 12 schools with winners receiving a savings bond. Display the posters throughout the community.		
14. Establish a resource file on affirmatively furthering fair housing to include:		
a) Copies of local fair housing laws/ordinances;		
b) Copies of State fair housing laws;		
c) Copies of HUD's advertising guidelines;		
d) Fair Housing and equal opportunity studies/reports prepared by HUD, or other housing organizations;		
e) Fair Housing posters;		
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This section will also identify and assess any impacts local housing related actions and policies which may adversely affect the fair housing choice of individuals belong to one of the protected classes - race, color, origin, sex, religion, disability, and family status.

DEMOGRAPHIC DATA

POPULATION TREND

During the past 10 years, the population of Sumter County has increased by 2.7% or 2,810 individuals. As shown in Table 1.1, the population increased from 104,646 individuals in 2000 to 107,456 individuals in 2010.

The unincorporated areas of Sumter County grew by 2.69% which represented 2,120 individuals. The City of Sumter grew by 2.2% or 881 individuals while the Town of Pinewood grew by 79 individuals or 17.21%. The Town of Mayesville on the other hand had a decline in their total population which dropped from 1,001 individuals in 2000 to 731 individuals in 2010, a decline of 26.97% or 270 individuals.

TABLE 1.1 – Population Growth Trends 2000-2010 by County and Municipality

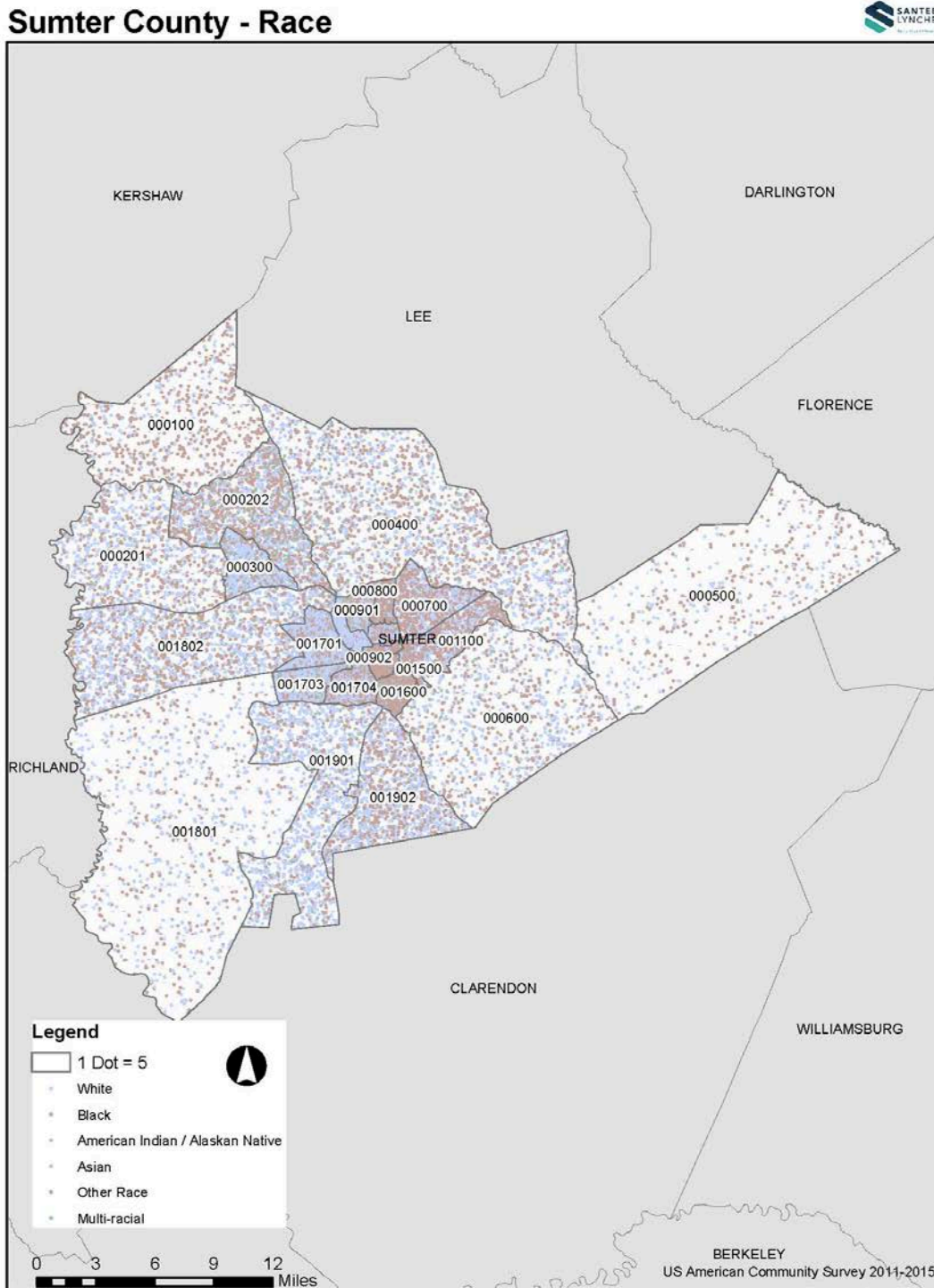
	2000	2010	Change 2000-2010	
			#	%
Sumter County (balance)	63,543	65,663	2,120	2.69
Town of Mayesville	1,001	731	-270	-26.97
Town of Pinewood	459	538	79	17.21
City of Sumter	39,643	40,524	881	2.22
County Total	104,646	107,456	2,810	2.69

Source: U. S. Census Bureau

POPULATION BY RACE

According to the 2011-2015 American Community Survey (ACS) the racial composition of Sumter County was 48.9% White (52,701 persons) and 46.3% African-American (49,926 persons). Other minority groups or those that identify with more than one race account for 4.8% (5,150 persons). The distribution of race throughout the county is shown in Map 1.1.

MAP 1.1 – Sumter County Percent Population by Race

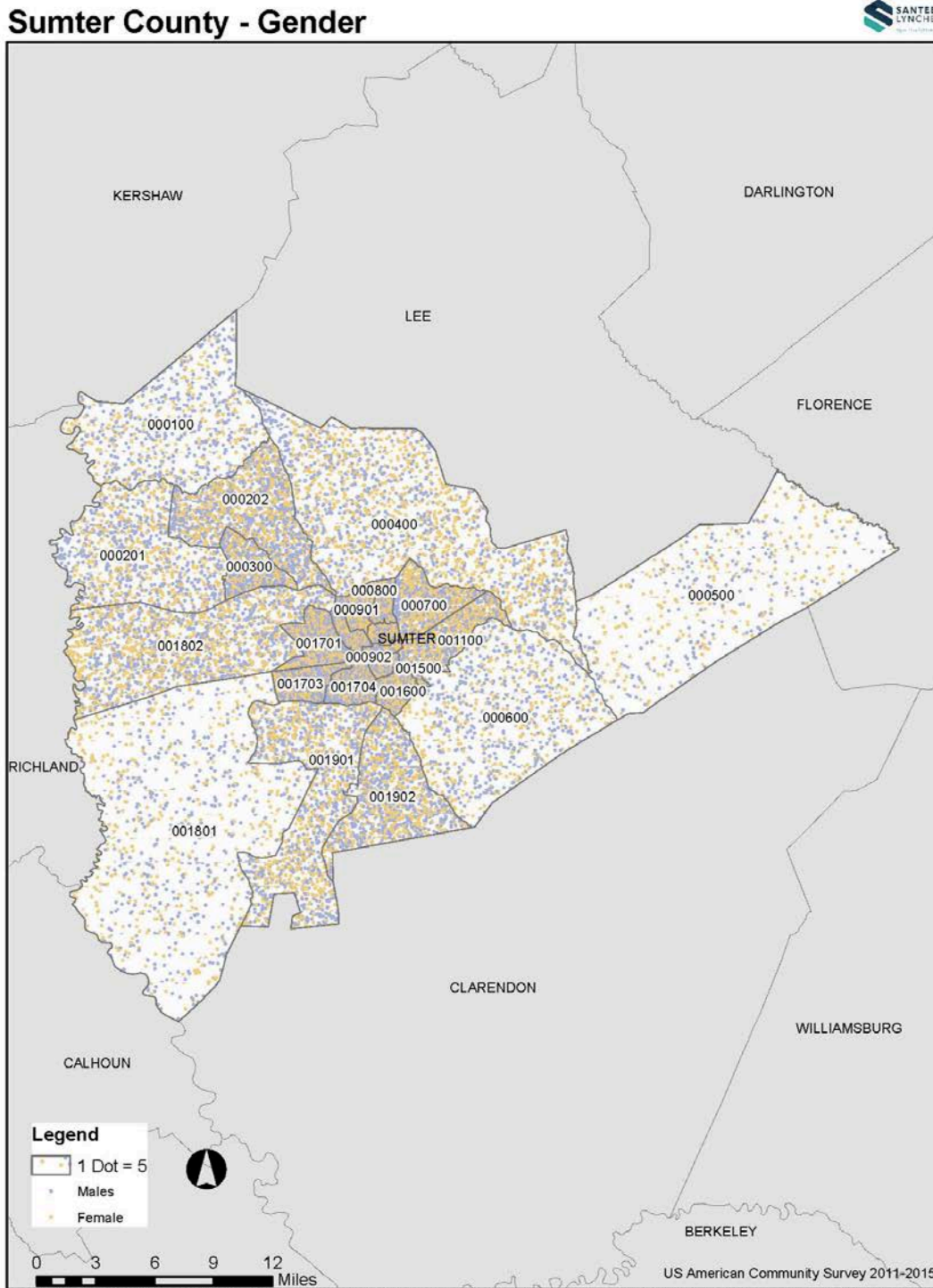


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POPULATION BY GENDER

According to the 2011-2015 American Community Survey (ACS) the gender composition of Sumter County was 48.0% male (51,732 persons) and 52.0% female (56,045 persons). The distribution of gender throughout the county is shown in Map 1.2.

MAP 1.2 – Sumter County Percent Population by Gender

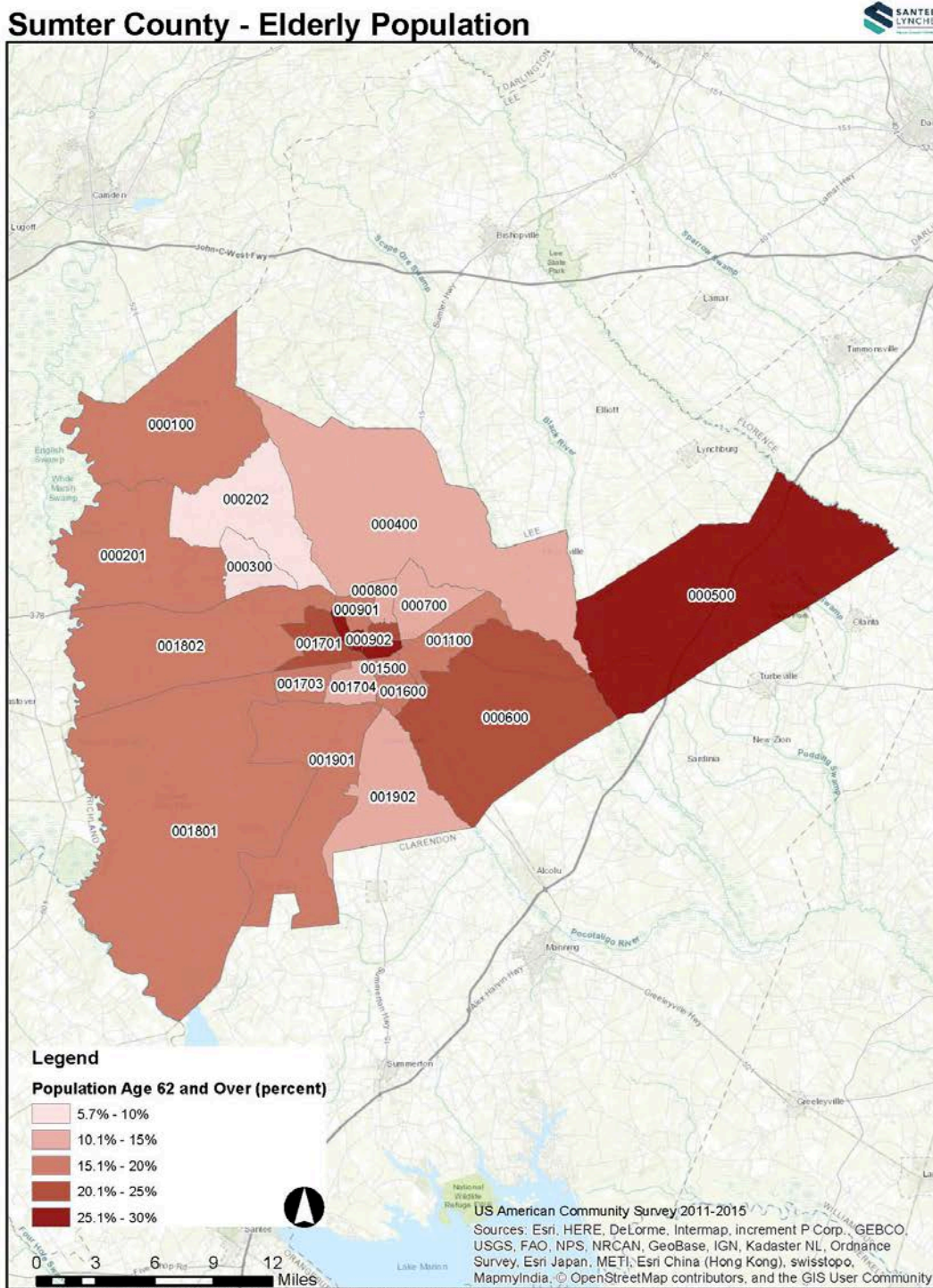


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ELDERLY POPULATION

According to the 2011-2015 American Community Survey (ACS) the percent of population considered elderly (over age 62) was 17.3% (18,683 persons). The distribution of the elderly population throughout the county is shown in Map 1.3.

MAP 1.3 – Sumter County Percent Elderly Population (age 62 and over)

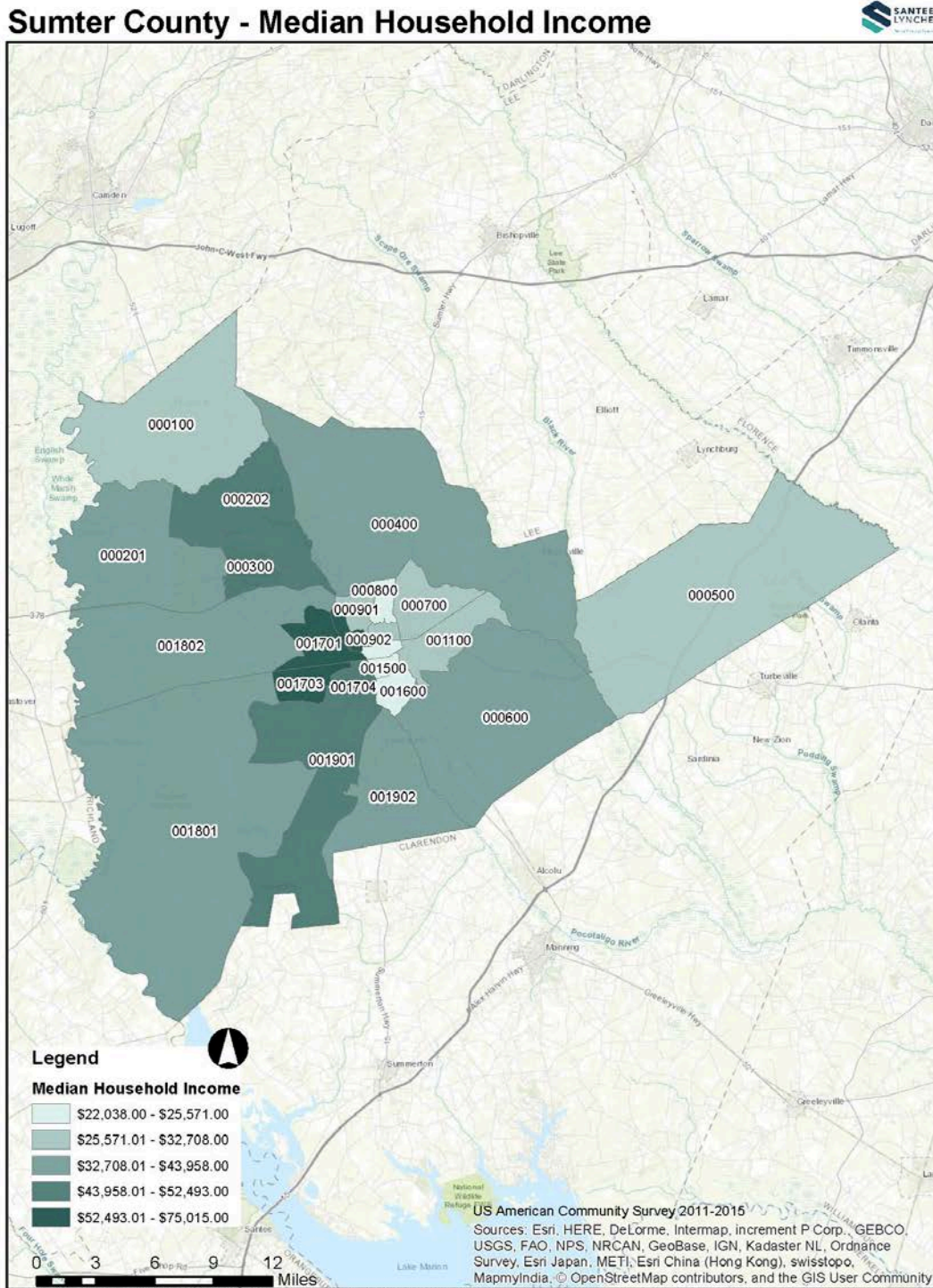


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MEDIAN HOUSEHOLD INCOME

According to the 2011-2015 American Community Survey (ACS), the County’s median household income was \$41,332. Map 1.4 depicts median household income by census tract.

MAP 1.4 – Sumter County Median Household Income

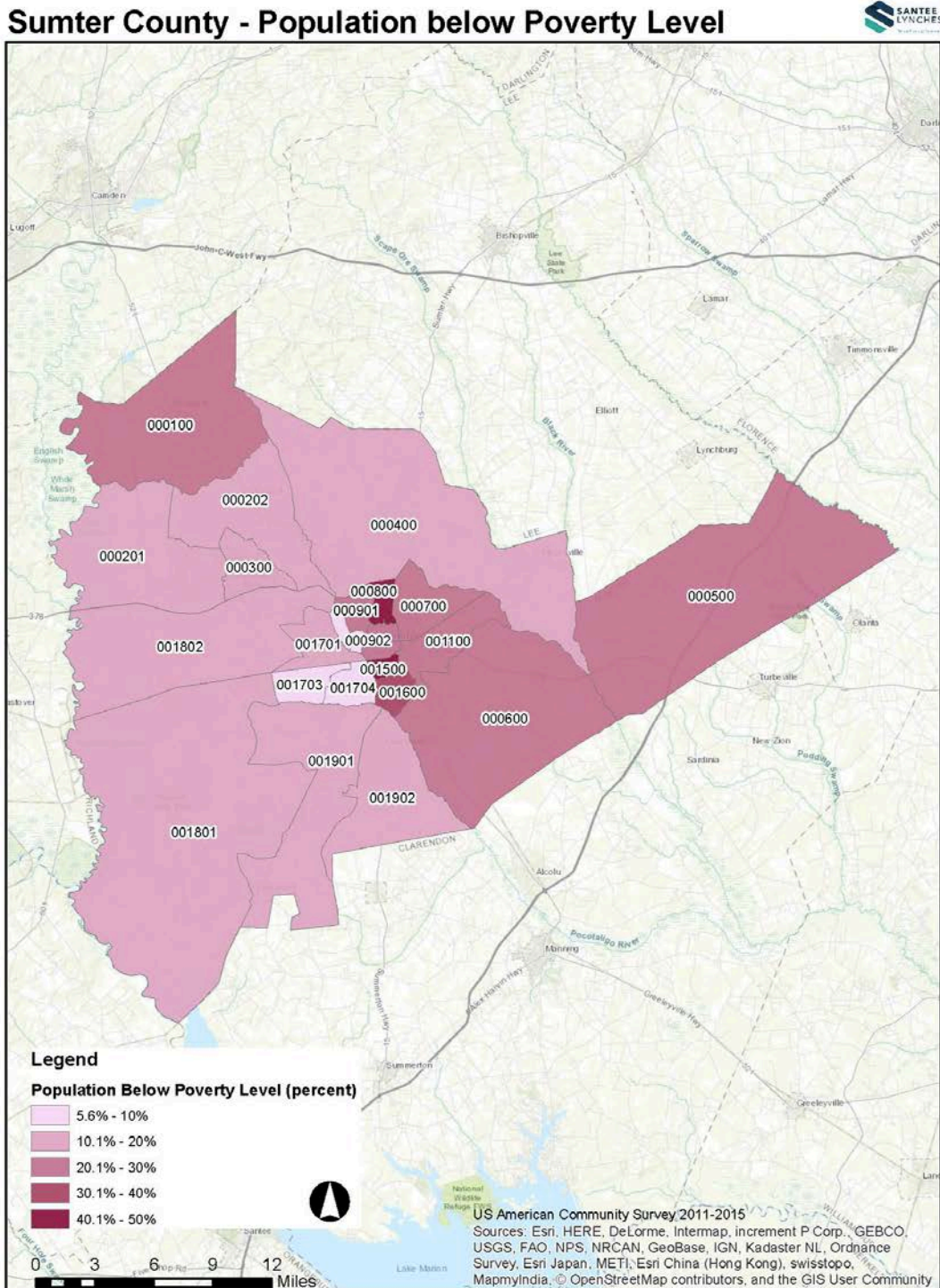


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POVERTY RATE

According to the 2011-2015 American Community Survey (ACS), the countywide poverty rate was 18.0%. Map 1.5 depicts the percent of population below the poverty level by census tract.

MAP 1.5 – Sumter County Population Below Poverty Level

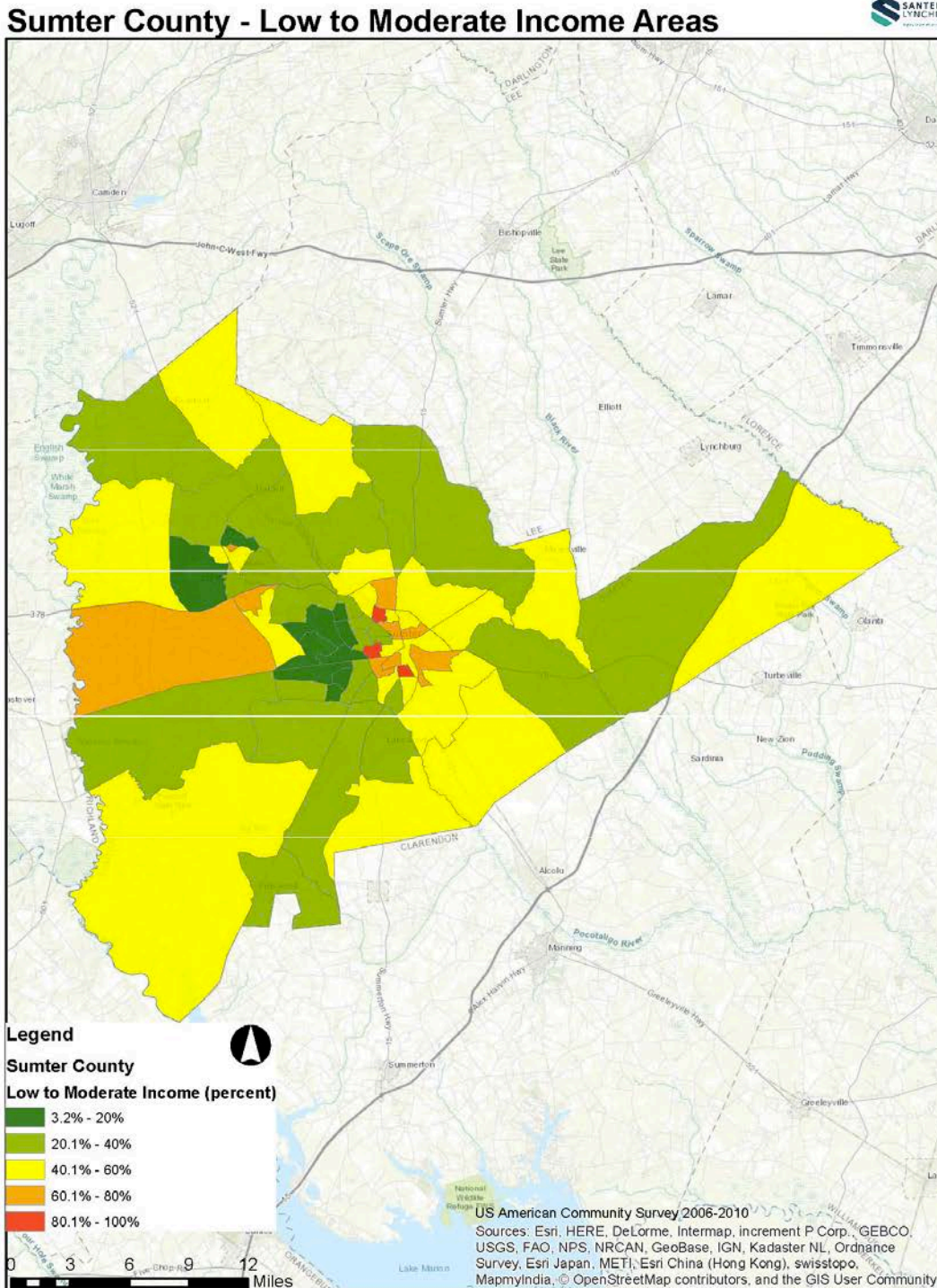


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LOW AND MODERATE INCOME (LMI)

Map 1.6 depicts the percent of low-to-moderate income (LMI) households by census block group, using data from the 2011-2015 American Community Survey (ACS).

MAP 1.6 – Sumter County Percent Low-to-Moderate Income Households

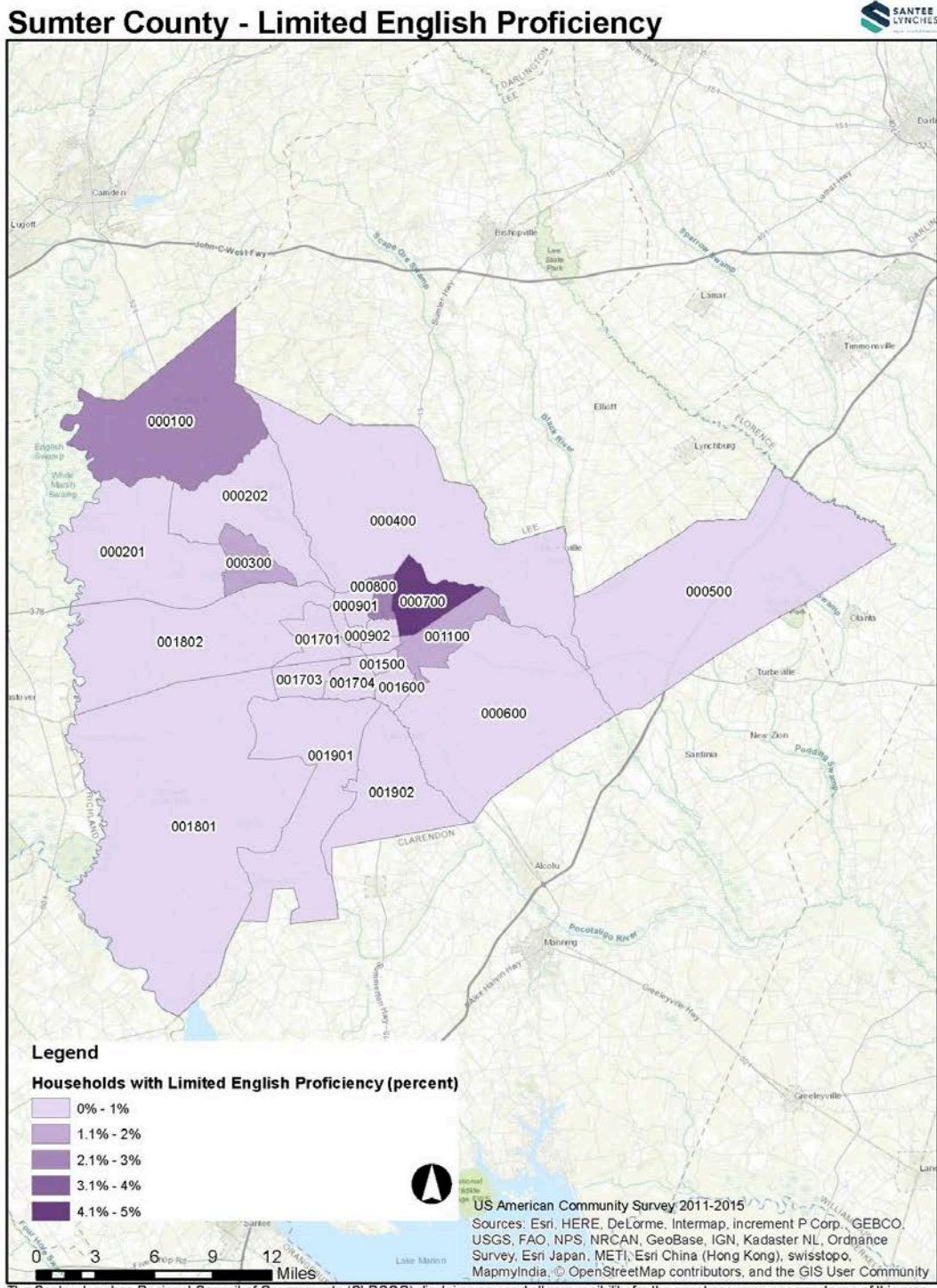


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HOUSEHOLDS WITH LIMITED ENGLISH PROFICIENCY

Households that may need special help because of a language barrier represent a small percent of the households countywide. According to the 2011-2015 American Community Survey, the highest percent of households with limited English proficiency was 5.0%. Map 1.7 depicts the percent of limited English proficiency households by census tract.

MAP 1.7 – Sumter County Households with Limited English Proficiency



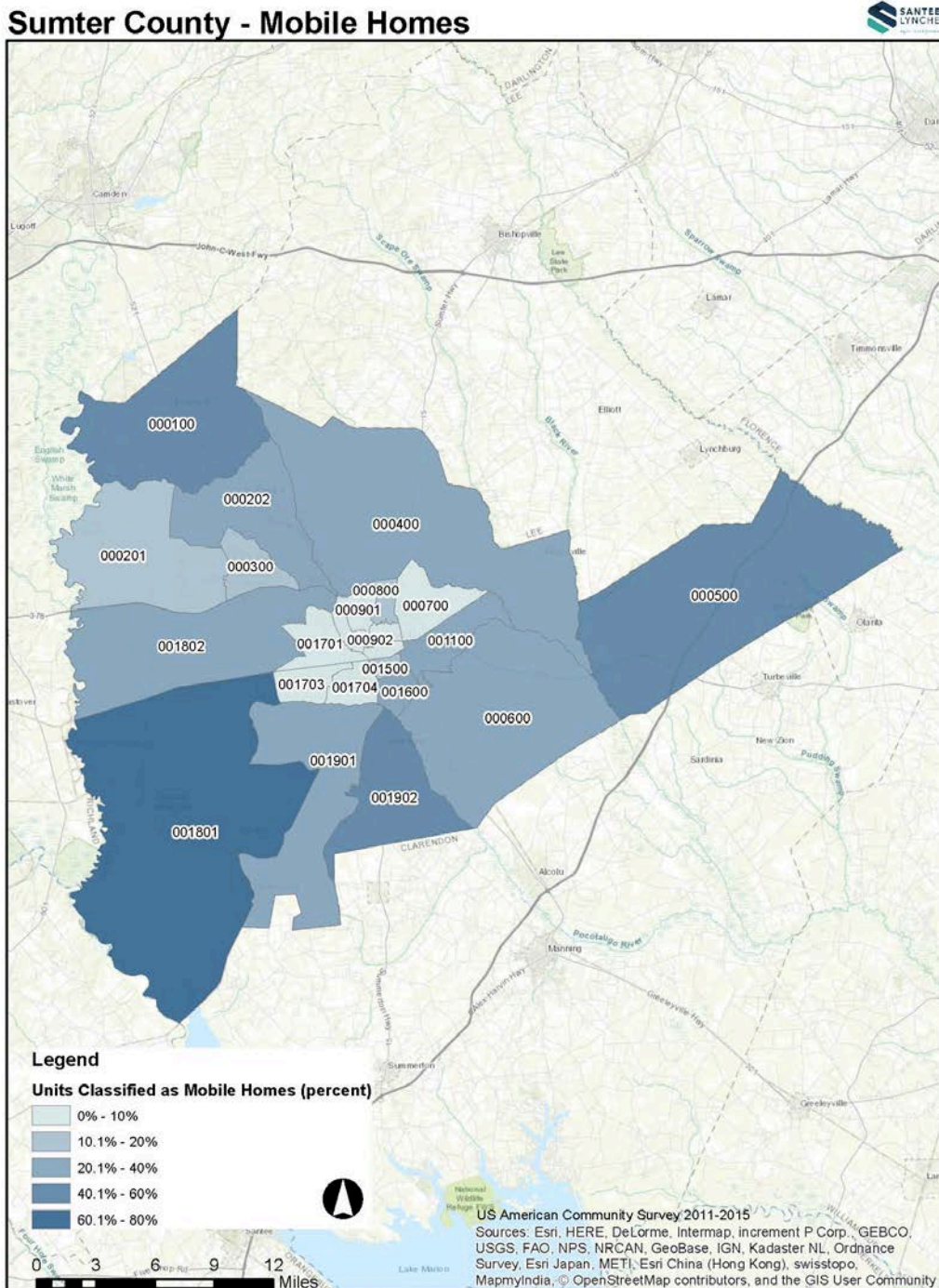
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HOUSING DATA

HOUSING UNITS BY TYPE

According to the 2011-2015 American Community Survey, the total number of housing units in Sumter County was 46,698. Of those units, 22.6%, or 10,535, were classified as mobile homes. Map 1.8 shows the percent of housing units in Sumter County classified as mobile homes.

MAP 1.8 – Sumter County Units Classified as Mobile Homes

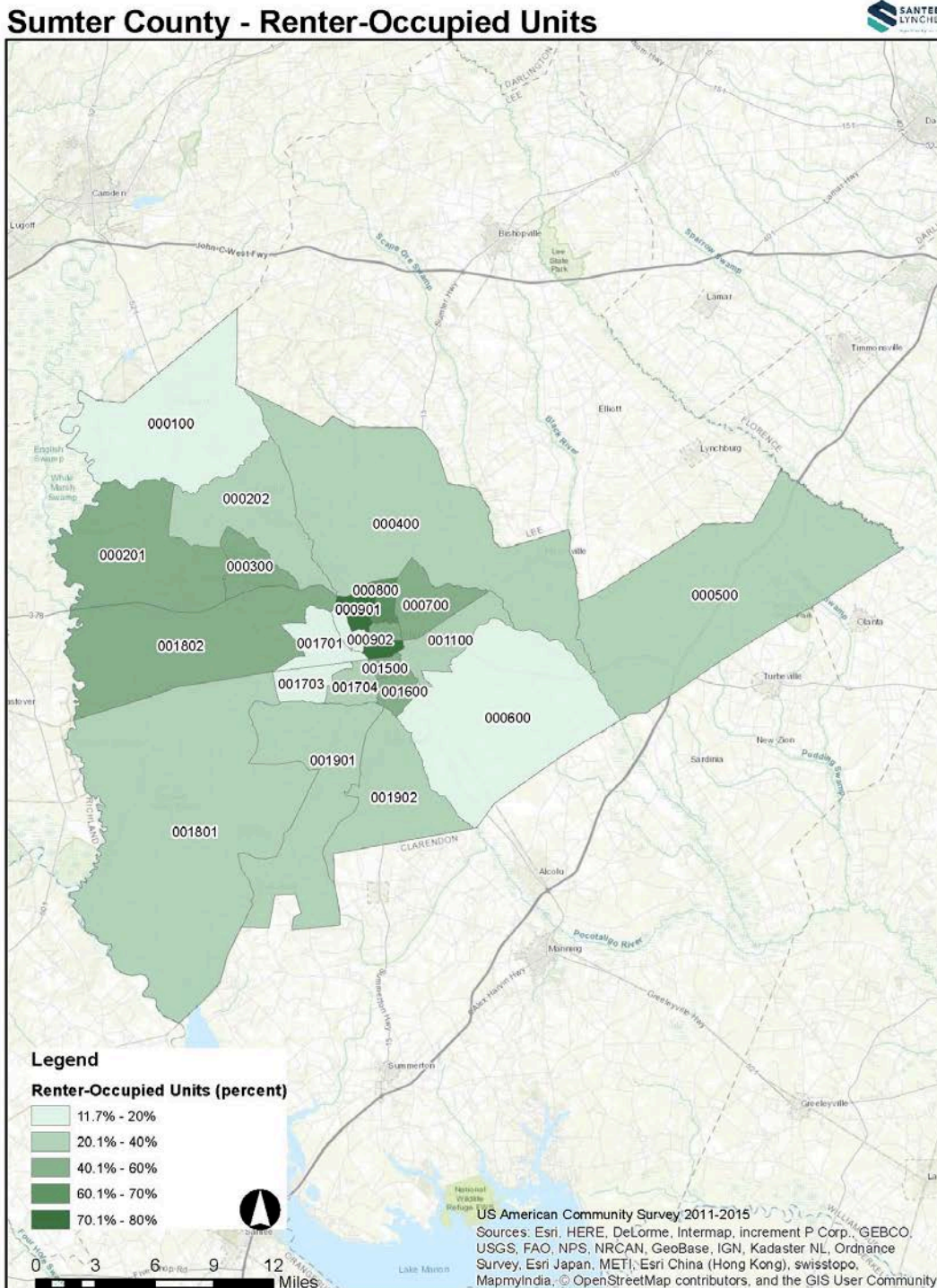


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STATUS OF HOUSING UNITS

According to the 2011-2015 American Community Survey, the total number of occupied housing units in Sumter County was 40,571, or 86.9% of the total housing units in the county (46,698). The rental vacancy rate was 5.3%, which is 3.0% greater than the homeowner vacancy rate of 2.3%. Map 1.9 shows the percent of renter-occupied housing units in Sumter County by census tract.

MAP 1.9 – Sumter County Percent Renter-Occupied Units



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CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES

FAIR HOUSING DISCRIMINATION AND COMPLAINTS

Data provided by the SC Human Affairs Commission on the complaints filed from 2010-2017 shows twenty-one (21) complaints were filed from the Santee-Lynches Region from 2010 through 2017. Of the complaints filed, six (6) complaints came from Sumter County.

TABLE 1.2 - Results of Complaints Filed with the South Carolina Human Affairs Commission

Year	Number of Complaints	Type of Complaint	Action
2010	1	Discriminatory refusal to sell and negotiate for sale; Steering based on race	No cause determination
2011	1	Discriminatory refusal to sell; False denial or representation of availability - sale; Discrimination in terms/conditions/privileges relating to sale based on race	Conciliation/settlement successful
2012	0	-	-
2013	1	Discrimination in terms/conditions/privileges relating to rental based on race	No cause determination
2014	1	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities based on race	No cause determination
2015	0	-	-
2016	2	Discriminatory refusal to rent and negotiate for rental; Otherwise deny or make housing unavailable based on sex, retaliation; Discriminatory acts under Section 818 (coercion, Etc.); Failure to permit reasonable modification based on disability	Conciliation/settlement successful; No cause determination
2017	0	-	-
Total	6	-	-

Source: SC Human Affairs Commission, September 2017

REVIEW OF PUBLIC POLICIES

All of the municipal governments and the county governments have adopted a full range of land development regulations, building codes and ordinances. A review of these regulations reveal that none of them presently pose any undue hardship on minority households or other protected groups in their search for housing.

TABLE 1.3 - LOCAL POLICIES, PLANS, CODES, AND PROGRAMS IN SUMTER COUNTY

Local Government	Land Use Plan	Zoning Ordinance	Subdivision Regulations	Flood Damage Prevention Ordinance	International Building Code	Emergency Operations Plan	In-house Administrative & Enforcement Staff
SUMTER COUNTY	✓	✓	✓	✓	✓	✓	✓
Town of Mayesville	✓	✓	✓	✓	✓	✓	-
Town of Pinewood	✓	✓	-	✓	✓	✓	-
City of Sumter	✓	✓	✓	✓	✓	✓	✓

Source: Santee-Lynches Regional Council of Governments Revised September 2017

LOCAL FAIR HOUSING ACTIVITIES

Through the efforts of the Sumter Regional HOME Consortium and the housing partners and agencies, several fair housing programs and activities have been implemented (1) to increase the awareness of the fair housing laws, (2) to provide a greater understanding of the requirements for homeownership, and (3) to seek to provide the necessary employment opportunities so that individuals will be able to obtain and maintain their desired housing in an area of their choice.

During the past two to three years the following fair housing activities have been undertaken to promote fair housing activities in the County:

Sumter County

- Proclaimed April as Fair Housing month and published in local newspaper
- Displayed Fair Housing posters in Administration Building and other prominent buildings
- Established a special resource file on affirmatively furthering Fair Housing
- Participated in a Housing Fair during Homeownership Month
- Displayed Fair Housing message on Exhibition Center marquee
- Made Fair Housing brochures available to the public

City of Sumter

- Proclaimed April as Fair Housing month and published in local newspaper
- Created a Fair Housing Task Force to assist in the implementation of the Analysis of Impediments.
- Worked to insure that more affordable, decent, safe and sanitary and code compliant units are available to LMI renters.
- Offered foreclosure counseling works on a regular basis
- Conducted annual Fair Housing event in April to educate the public about Fair Housing laws.

Town of Mayesville

- Proclaimed April as Fair Housing month and published in local newspaper

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The staff undertook the update of Analysis of Impediments to Fair Housing Choice with the assumption that the eight impediments to fair housing choice identified in the AI document completed in 1996, were still prevalent in 2011. A survey was conducted of the County residents, agency officials and organizations to determine the extent and degree to which they agree or disagree with each of the previously identified impediments.

Table 1.4 shows the tabulated results of the 347 survey forms that were completed and returned. The top seven identified impediments, based on the responses, are summarized below.

1. 88.5% agreed that more affordable housing needed to be placed throughout the community.
2. 86.3% agreed that there is a lack of gainful employment opportunities in the County.
3. 86.0% agreed that there is a need for credit counseling education for individuals with bad credit or no credit
4. 84.6% agreed that there is a need for more home ownership opportunities.
5. 81.0% agreed that there is a need for housing and facilities for individuals with special needs.
6. 71.6% agreed that families and individuals make insufficient income to obtain their desired housing.
7. 66.4% agreed that property tax increases was an impediments to fair housing

Table 1.4 – Sumter County Survey Responses to Rating and Ranking of Impediments to Fair Housing Choice

Impediments To Fair Housing Choice	Agree		Undecided		Disagree		Total	
	#	%	#	%	#	%	#	%
Families and individuals make insufficient income to obtain their desired housing	247	71.6	56	16.2	42	12.2	345	100.0
Predatory Lending Practices is a problem	184	58.9	105	33.7	23	7.3	312	100.0
There are discriminatory housing practices based on:								
• race,	156	48.5	66	21.1	98	30.4	322	100.0
• color,	142	46.0	67	21.7	100	32.4	309	100.0
• national origin,	139	42.7	84	25.8	103	31.6	326	100.0
• religion,	94	31.0	89	29.3	121	34.1	304	100.0
• sex,	101	36.4	90	29.5	104	34.1	305	100.0
• familial status,	123	41.1	77	25.8	89	29.8	289	100.0
• disability	132	43.7	76	25.2	94	31.1	302	100.0
Realtors, financial institutions, public and private service agencies have not sufficiently dispersed information about Fair Housing	169	56.5	105	33.3	41	18.4	315	100.0
There is a need for more home ownership opportunities	286	84.6	39	11.5	13	3.9	338	100.0
There is a need for housing and facilities for persons with special needs	281	81.0	42	12.1	24	6.9	347	100.0
There is a need for credit counseling education for individuals with no credit or bad credit	294	86.0	37	25.4	11	3.3	342	100.0
Property tax increases is an impediment to fair housing	207	66.4	84	26.9	21	6.7	312	100.0
There is a lack of gainful employment opportunities in the County	290	86.3	32	9.5	14	4.2	336	100.0
More affordable housing needs to be placed throughout the community	301	88.5	29	8.5	10	2.9	340	100.0

Conclusion and Recommendations/Action Plan

As noted in the previous sections of this study, there is a strong opinion among some segments of the population surveyed that there are still impediments to fair housing choice in Sumter County.

Through the efforts of the Sumter County Regional HOME Consortium in conjunction with the Sumter County Council, the local units of governments in Mayesville, Pinewood, and Sumter City, the housing partners, and citizen’s meaningful actions and programs will be undertaken to address the impediments.

Many of the actions to address the impediments are already in place and will need to be strengthened. Listed in the next section are the recommended ongoing goals, objectives and strategies that Sumter County, the municipalities and housing partners will implement over the next few years to alleviate the perceived impediments to fair housing choice.

The ability of local governments in Sumter County to implement fair housing recommendations and activities will be limited by the lack of local financial resources and support staff to enforce or to carry out the fair housing recommendations. To a large degree the implementation of the fair housing activities depends on the trends in the regional, state and national economy.

GOALS, OBJECTIVES, AND STRATEGIES

Goal #1 - Ensure that all citizens are aware of fair housing rights and available fair housing activities and programs.	
Objective 1A:	Provide education and information materials concerning fair housing rights.
Strategy 1	Assist in conducting fair housing workshops and seminars.
Strategy 2	Distribute brochures and pamphlets about fair housing, homeownership, and housing rehabilitation programs that are available.
Strategy 3	Increase the number of fair housing bulletins visible within the Region.
Strategy 4	Obtain fair housing videos which can be utilized by civic groups and organizations.
Strategy 5	Develop disability educational awareness programs in conjunction with advocacy groups.
Objective 1B:	Promote organizational involvement in providing fair housing information.
Strategy 1	Jointly sponsor fair housing workshops and seminars with area NGOs.
Strategy 2	Work with media outlets to increase the number of promotional segments focusing on fair housing.
Strategy 3	Work with community leaders and neighborhood associations to coordinate efforts to increase fair housing awareness.

Goal #2 - Ensure that no person, regardless of race, religion, nationality, sex or familial status, is discriminated against when renting, buying or purchasing a home.	
Objective 2A:	Coordinate efforts to ensure compliance with federal, state, and federal laws.
Strategy 1	Monitor fair housing complaints to HUD and the SC Human Affairs Commission.
Strategy 2	Conduct seminars about fair housing regulations and changes in requirements.
Strategy 3	Provide informative workshops for local media outlets on requirements for fair housing advertisements.
Objective 2B	Establish a Fair Housing monitoring program.
Strategy 1	Work with Boards of Realtors, Apartment Associations and other agencies to institute an annual reporting mechanism through which area real estate agents and landlords provide information about fair housing activities.
Strategy 2	Conduct annual random sample interviews of realtors and landlords as a part of the fair housing plan.
Strategy 3	Develop a system in which landlords keep track of descriptive characteristics of renters, in particular protected classes.
Objective 2C	Maintain and increase the fair housing activities of the Region.
Strategy 1	Support Fair Housing Month activities throughout the Region.

Goal #3 - Increase the affordable homeownership opportunities for low - moderate income households, in particular protected classes.	
Objective 3A	Work with banks and SC Housing to increase home ownership opportunities for low-to-moderate income residents and protected classes.
Strategy 1	Coordinate efforts to sponsor workshops for lending institutions in order to facilitate an increase in home purchase and home improvement loans provided for minorities.
Strategy 2	Encourage banks to undertake aggressive home ownership programs and housing rehabilitation programs through providing loans for lower income residents.
Strategy 3	Support the activities of Habitat for Humanity to promote home ownership opportunities.
Strategy 4	Support sweat equity programs that allow individuals to substitute labor for down payments on homes.
Strategy 5	Increase homeowner counseling programs which provide information on home maintenance
Strategy 6	Work with banks to establish and increase the number of credit counseling workshops and seminars which emphasize the importance of maintaining good credit.
Strategy 7	Provide technical assistance for assisting low-to-moderate income families go through the loan application process.
Objective 3B	Work with real estate agencies to increase fair housing opportunities for families and individuals.
Strategy 1	Coordinate efforts with Boards of Realtors and Apartment Associations to facilitate participation in fair housing activities and programs and provide education on fair housing.
Strategy 2	Encourage internal monitoring of fair housing activities within the real estate community.
Strategy 3	Support the activities of Boards of Realtors to promote fair housing and equal opportunity activities within the community.

Goal #4 - Increase interagency cooperation to promote fair housing activities.	
Objective 4A	Facilitate roundtable meetings to facilitate fair housing activities and programs.
Strategy 1	Coordinate activities for Fair Housing Month among municipalities and counties and clearly delineate the tasks for which each jurisdiction is responsible.
Strategy 2	Establish a fair housing advisory committee composed of local housing providers, media, real estate agencies, and banks.
Objective 4B	Increase the level of centralized planning and coordination of activities between local housing providers.
Strategy 1	Establish "clearinghouse" committee to provide centralized planning for housing development and programs.
Strategy 2	Coordinate efforts with local housing providers to develop uniform site selection policies.

Goal #5 - Increase lending institutions involvement in minority and low income communities.	
Objective 5A	Conduct annual review of HMDA data
Strategy 1	Provide support to the local housing committees or some other agency to conduct an analysis of the data
Objective 5B	Encourage the creation of a community reinvestment alliance.
Strategy 1	Facilitate regular meetings of the local CRA officials in which dialogue can be opened and problems identified
Strategy 2	Work with local lenders to increase the marketing of loan products to the minority and low income communities by recommending a quarterly report detailing the available programs.
Strategy 3	Create economic opportunity in CDBG target neighborhoods with support from lending institutions.

Goal #6 - Provide credit education and counseling services which are accessible to the citizens.	
Objective 6A	Increase the availability of credit education and counseling available to those individuals who aspire to become home owners.
Strategy 1	Support credit counseling services available to low and moderate income citizens.
Strategy 2	Provide credit counseling and budget management to tenants through existing programs and services.
Objective 6B	Encourage development of an in-school educational program to teach middle school and high school students about personal finance.
Strategy 1	Teach students effective financial management practices, including use of banking and checking accounts, credit, how to save, retirement saving, and other relevant issues
Strategy 2	Obtain support of the banking community to provide education, curriculum, or both

Goal #7 - Increase affordable home ownership opportunities for Low and Moderate income households.	
Objective 7A	Create a one-stop regional housing information center
Strategy 1	Make housing information easily accessible to the public
Strategy 2	Obtain updated information from NGO housing providers, lenders, government, and private producers of affordable home ownership products
Objective 7B	Support the construction of middle priced housing in predominantly minority neighborhoods and Low and Moderate income homes in higher income neighborhoods
Strategy 1	Create incentives through collaboration between local government and private builders

Goal #8 - Monitor insurance activities to prevent redlining and unfair insurance practices	
Objective 8A	Identify offending companies and agencies
Strategy 1	Create awareness through fair housing education to citizens of predominately minority and low income neighborhoods
Strategy 2	Receive, research, and resolve insurance complaints

Goal #9 - Support public policies, such as land use regulations, zoning, and code enforcement which promote safe, accessible, affordable housing for persons of Low and Moderate income and citizens with special needs	
Objective 9A	Promote flexible land use controls to encourage development of nontraditional single-family residences
Strategy 1	Encourage Planning Commissions to research land use regulations that are more flexible than conventional zoning
Objective 9B	Advocate streamlining governmental administrative regulations regarding the location, coordination, and construction of housing in the county
Strategy 1	Encourage Planning Commissions to research the possibility of adopting a uniform set of land use regulations with some degree of flexibility
Objective 9C	Ensure availability of sufficient affordable housing opportunities
Strategy 1	Assist Planning Commissions to explore the feasibility of offering density bonuses for scattered-site, rental units, and Low and moderate income housing
Strategy 2	Encourage NGOs to use assistance programs for the construction of rental housing
Objective 9D	Decrease the number of substandard housing units in the region
Strategy 1	Support enforcement of existing laws so that landlords maintain their property to meet housing codes
Strategy 2	Support more aggressive code enforcement
Strategy 3	Utilize all available resources for increased rehabilitation of existing housing stock
Objective 9E	Ensure that affordable, accessible safe housing exists for those in the community with special needs
Strategy 1	Support the development of affordable rental opportunities, accessible to public transportation, which can better accommodate the elderly, disabled, persons with HIV/AIDS, etc.

SUMTER COUNTY ACTION PLAN

Local Fair Housing Activities	Past Activities	Proposed Activities
1. Display Fair Housing posters in prominent places.		
2. Create a Fair Housing Information Center in a centralized area to distribute Fair Housing materials to the general public.		
3. Conduct meetings with financial institutions, realtors, and landlords to discuss the implications of fair housing and lending practices.		
4. Undertake efforts to focus public information activities on specific population groups known to have suffered from discriminatory practices in the past, and groups directly involved in housing-related activities.		
5. Develop a public information program using local newspapers, radio stations, bulletin boards, churches, and utility bill mailings to increase community awareness of fair housing requirements.		
6. Develop a local pool of interested/knowledgeable individuals who would be qualified and willing to speak to groups about affordable and fair housing concerns, when requested. Advertise the availability of the service.		
7. Develop public information and education program promoting fair housing and provide fair housing information to the following types of groups:		
a. Citizen groups with housing issues (fair housing groups, tenant associations, builders, real estate agents/brokers);		
b. Organizations representing specific population groups (minorities, women, senior citizens, persons with disabilities); and		
c. Other local organizations (advocacy groups, unions, voters' league).		
8. Provide funds or technical assistance and cooperate with fair housing groups, human relations groups, and other organizations interested in facilitating freedom of residence.		
9. Proclaim each April as Fair Housing Month and notify the public of the action.		
10. Adopt a Fair Housing Ordinance that is consistent with the Federal and State Fair Housing Law and notify the public of this action.		
11. Examine land use and zoning policies and practices to determine if they have a discriminatory effect and, if so, try to remove and prevent those practices.		
12. Encourage recipients to use local resources to assess existing public opinion about the status of fair housing in the community. Possible contacts include fair housing organizations that represent minorities, women, families, senior citizens, and persons with disabilities.		
13. Sponsor a fair housing poster contest for K-5 or an essay contest in the local 6 – 12 schools with winners receiving a savings bond. Display the posters throughout the community.		
14. Establish a resource file on affirmatively furthering fair housing to include:		
a) Copies of local fair housing laws/ordinances;		
b) Copies of State fair housing laws;		
c) Copies of HUD's advertising guidelines;		
d) Fair Housing and equal opportunity studies/reports prepared by HUD, or other housing organizations;		
e) Fair Housing posters;		
f) Fair Housing pamphlets;		
g) Contact information for:		
1. Citizen groups concerned with housing issues;		
2. Organizations representing specific population groups, minorities, women, senior citizens; and		
3. Other local organizations.		
15. Develop Fair Housing Agreements such as those listed above which are undertaken to affirmatively further fair housing.		