Chapter 6: Housing Element

6.1 Vision Statement

"The Housing Element of the Comprehensive Plan serves to identify the existing conditions of residential structures, identify the character of existing neighborhoods, evaluate the current need for additional housing types, and project the housing needs of the future population."

Adequate, safe housing is a basic human need. The American Public Health Association ranks housing as one of the top three significant issues affecting personal and community health. It is uncertain whether a varied and affordable housing stock of good quality brings growth to a community, or whether it is population growth that provides the impetus for a supply of good, affordable housing. However, it is clear that the quality, availability, and affordability of the existing housing stock in a community weighs heavily in the decision making process of businesses and industries that are considering new locations. Newcomers to Greenwood County also consider a variety of factors when choosing a new home such as quality of schools, public safety, convenience to jobs and services, and other community amenities. However, the deciding factor in housing choice is usually the quality and affordability of the homes that are available in an area.

The purpose of the Housing Element of the Comprehensive Plan is to assess the condition, availability and affordability of Greenwood County's housing stock and to project future housing needs. The prediction of future housing needs is an inexact science because houses are very expensive consumer products that are subject to economic conditions. Interest rates and the economy have dramatic effects on the housing market. When such factors make home ownership unattainable for persons of lower income, many residents find themselves reliant on the rental market for housing.

6.2 Housing Growth

Population growth usually has a direct correlation with growth in housing stock. Greenwood County experienced a population increase of 11.3% from 1990 to 2000 and a slightly higher growth in housing units of 14.2% during the same time period. During the last decade the population of the City of Greenwood grew by 6.1% and increased its housing stock by 6.8%. By contrast, the population of the unincorporated area of the County grew by 16.9% from 1990 to 2000, while the increase in housing units in these areas during that time period was significantly higher at 20.9%.

In 2000 the US Census Bureau reported 28,243 housing units in Greenwood County. By 2006, the Census Bureau estimated that there were 29,798 housing units. This increase accounts for an increase of 260 housing units per year and growth rate of 6%.

Housing growth in the County's smaller municipalities differed greatly, with the Town of Ninety Six expanding its housing stock by 7.7% from 1990 to 2000, while the Towns of Hodges, Troy and Ware Shoals each experienced a loss of housing units ranging from only eight units in Hodges and 13 units in Troy to 25 units in Ware Shoals (*See* Figure 6-1).

As shown in Table 6-2, Greenwood County has the second largest housing stock in the Upper Savannah Region at 28,243 units. The County also experienced the second largest housing growth in the most recent decade as compared to its neighboring counties. The County's housing stock grew by more than 3,500 units from 1990 to 2000, second only to Laurens County, where 7,038 homes were added during that decade.

Figure 6-1. Housing Unit Growth, 1990-2000
Greenwood County and Municipalities and South Carolina

Jurisdiction	1990	2000	% Change 1990-2000
Greenwood County	24,735	28,243	*14.2%*
City of Greenwood	8,806	9,406	*6.8%*
Town of Hodges	71	65	*-8.5%*
Town of Ninety Six	874	941	*7.7%*
Town of Troy	68	55	*-19.1%*
Town of Ware Shoals*	1,125	1,100	*-2.2%*
Unincorporated Greenwood County	13,791	16,676	*20.9%*
South Carolina	1,424,155	1,753,670	*23.1%*

* Includes portions of Ware Shoals in Abbeville and Laurens Counties
Source: US Census Bureau, 1990 and 2000

Figure 6-2. Housing Unit Growth, 1990-2000
Upper Savannah COG Region and South Carolina

Jurisdiction	1980	1990	HU Change 1980-1990	2000	HU Change 1990-2000
Abbeville County	8,547	9,846	*1,299*	11,656	*1,810*
Edgefield County	6,207	7,290	*1,083*	9,223	*1,933*
Greenwood County	21,712	24,735	*3,023*	28,243	*3,508*
Laurens County	19,628	23,201	*3,573*	30,239	*7,038*
McCormick County	2,979	3,347	*368*	4,459	*1,112*
Saluda County	5,979	6,792	*813*	8,543	*1,751*
South Carolina	8,547	9,846	*1,299*	11,656	*1,810*

Source: US Census Bureau, 1990 and 2000; and the South Carolina Statistical Abstract, 1996.

Greenwood County is by far the most urbanized county within the Upper Savannah Region, with more than 57% of housing units characterized as being in an urban setting by the Census Bureau (Figure 6-3). This percentage is only slightly lower than the percentage of urban housing units statewide at 61.2%. The County with the next highest percentage of urban housing units in the region is Laurens County at 33%.

Figure 6-3. Urban and Rural Housing Units, 2000
Upper Savannah COG Region and South Carolina

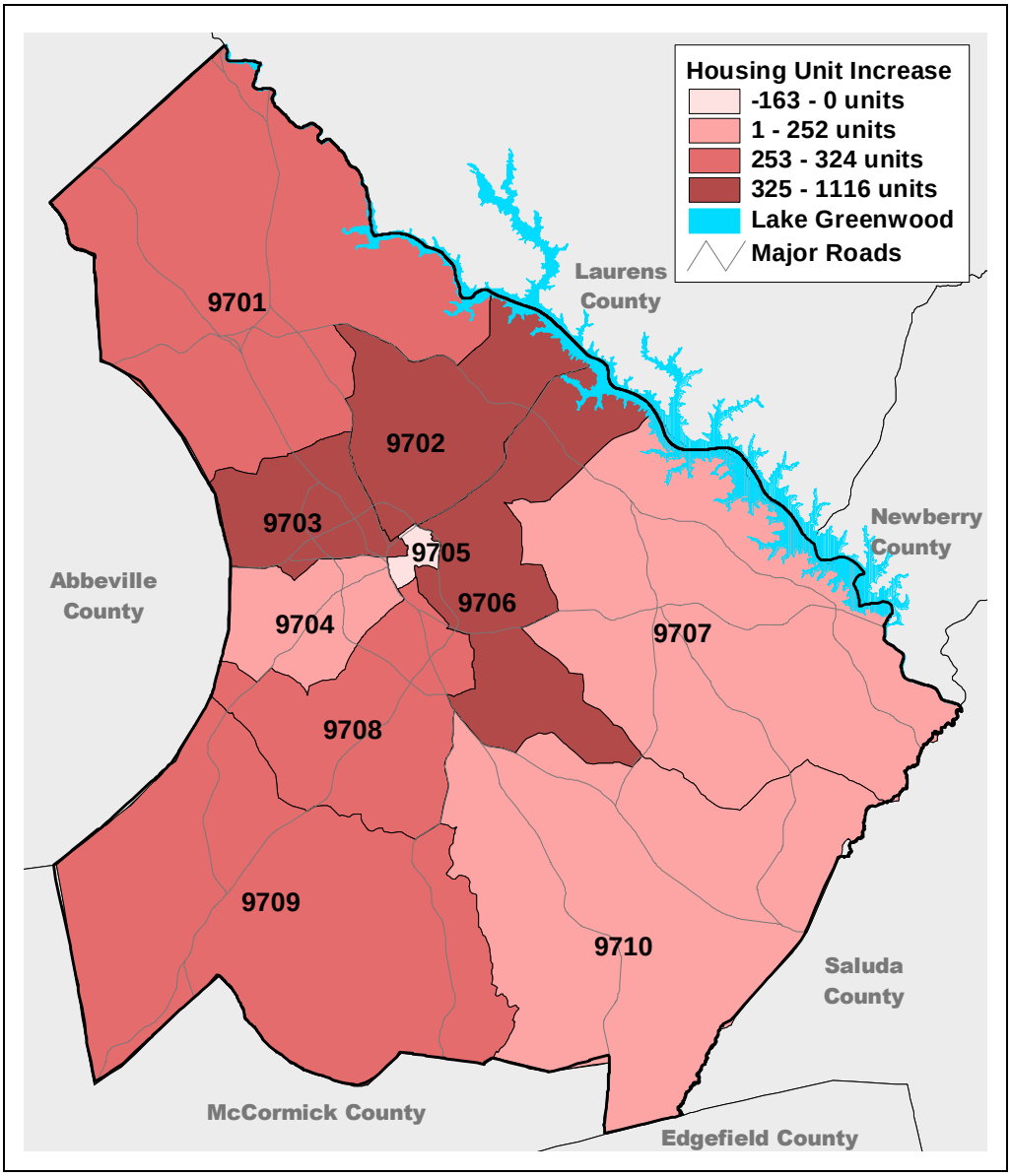
Jurisdiction	Total all Housing Units	Urban		Rural	
		Number	Percent	Number	Percent
Abbeville County	11,656	2,762	*23.7%*	8,894	*76.3%*
Edgefield County	9,223	1,453	*15.8%*	7,770	*84.2%*
Greenwood County	28,243	16,197	*57.3%*	12,046	*42.7%*
Laurens County	30,239	9,952	*32.9%*	20,287	*67.1%*
McCormick County	4,459	0	*0.0%*	4,459	*100.0%*
Saluda County	8,543	1,311	*15.3%*	7,232	*84.7%*
South Carolina	1,753,670	1,073,187	*61.2%*	680,483	*38.8%*

Source: US Census Bureau, 2000

Housing growth by Census tract is shown in Figure 6-4. The largest increase in housing from 1990 to 2000 occurred in Census Tracts 9702, 9703 and 9706 located in central Greenwood County. These tracts surround the City of Greenwood to the north and east and all include a portion of the City within their boundaries. Of these tracts, the largest increase was in tract 9706, with 1,116 units added to the housing stock during the decade. Census tract 9705, located in the heart of the City of Greenwood, was the only tract within the County to experience a loss in housing units during the ten-year period.

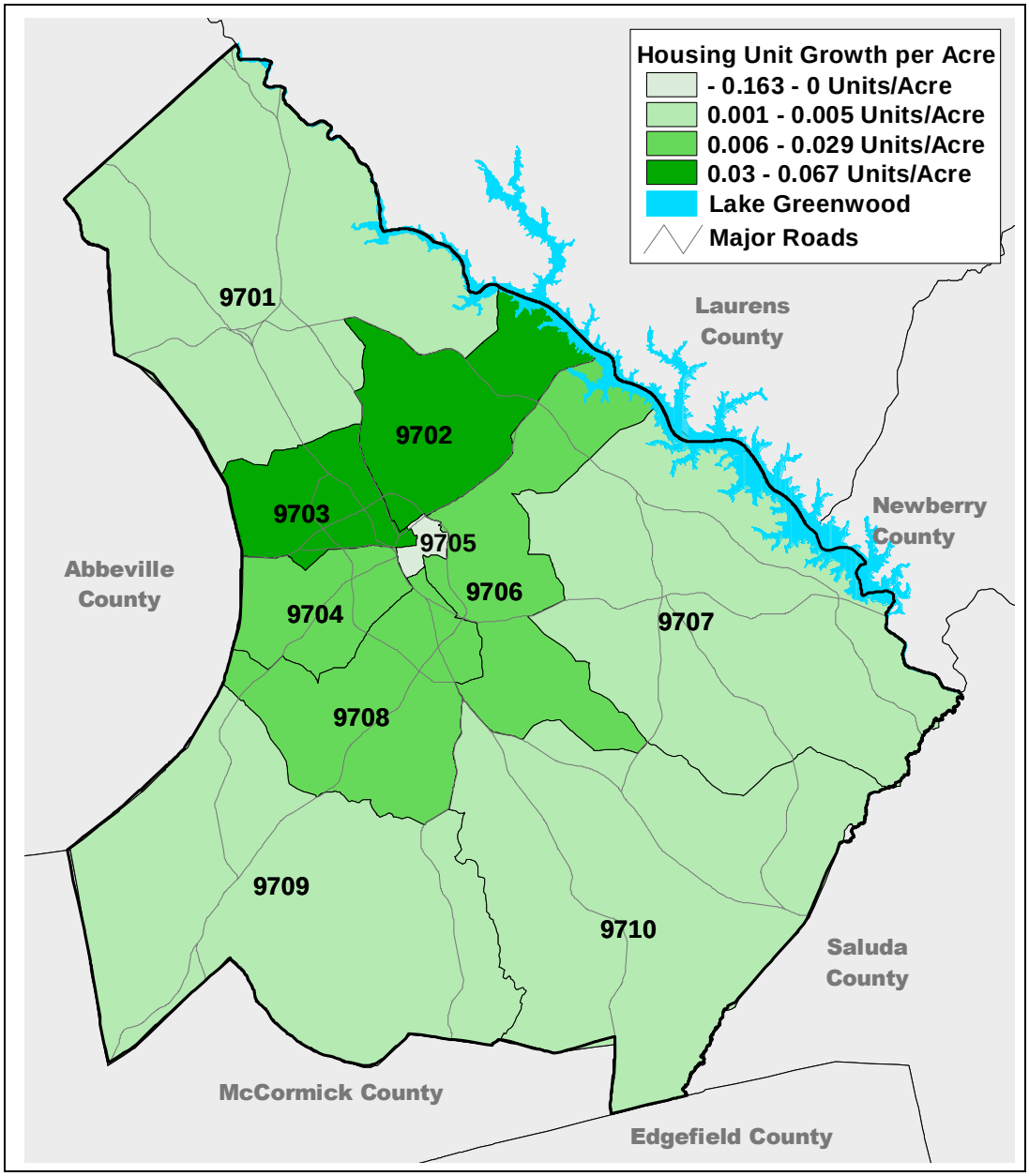
Figure 6-5 depicts housing growth in terms of density by census tract from 1990 to 2000. The highest growth in housing units per acre was in the more urbanized area of the County, within census tracts that include portions of the City of Greenwood. Census tract 9702 experienced the largest growth in density at 0.067 new housing units per acre, followed closely by tract 9703 with 0.058 new housing units per acre. Ironically, census tract 9705 located in the very center of the City experienced a loss in housing units during that decade which equated to a loss in housing units per acre.

Figure 6-4. Housing Unit Growth by Census Tract, 1990-2000
Greenwood County



Source: US Census Bureau, 1990 and 2000

Figure 6-5. Housing Unit Growth per Acre by Census Tract, 1990-2000
Greenwood County



Source: US Census Bureau, 1990 and 2000

6.2.1 Residential Building Permits

An examination of residential building permits issued since 1998 provides additional information on housing growth trends in recent years (Figure 6-6). Permits issued for single-family construction have steadily, though gradually, declined since 1998, with a low of 170 permits issued in 2003 and a peak of 240 permits in 1998. Construction of multi-family units has fluctuated since 1998, with only 2 units permitted in 2006 and more than 100 units permitted in 1998 (161), 1999 (113) and 2000 (135).

Mobile home permits have equaled or exceeded single-family permitting in most years. Greenwood County permitting staff estimate that approximately two-thirds of the mobile/manufactured home permits issued are for new homes on previously vacant properties, while the remaining one-third are for units that are replacing older homes on an existing site. Since 1998, permits for manufactured/mobile homes have

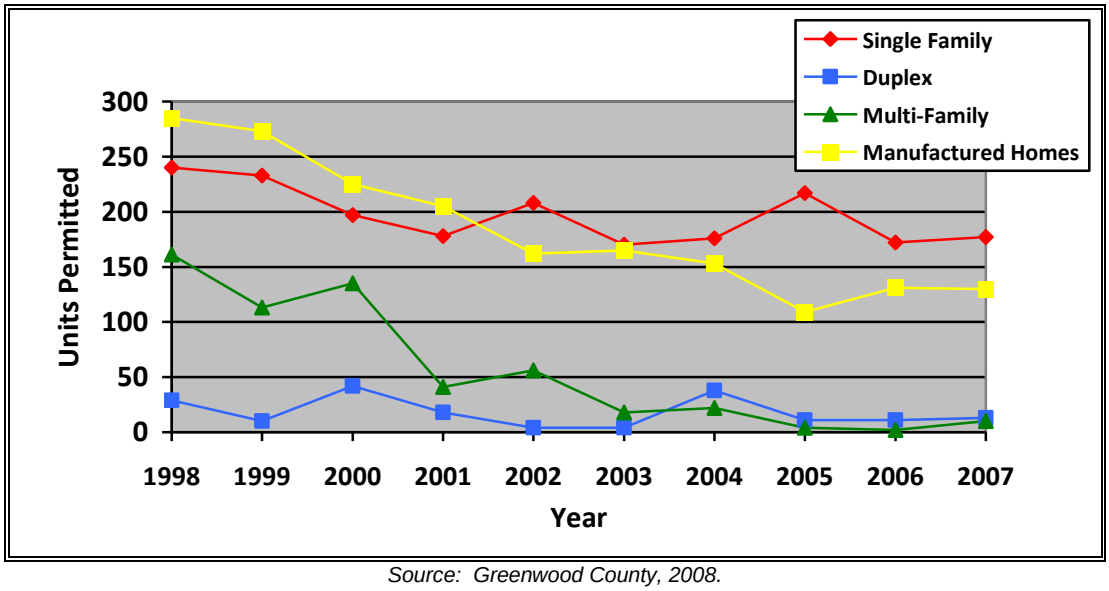
declined, from a high of 285 permits in 1998 to a low of 109 permits in 2005. Figure 6-7 illustrates housing construction trends in Greenwood County since 1998.

Figure 6-6. New Housing Construction, 1998 to 2007
Greenwood County

Housing Type	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Single-family	240	233	197	178	208	170	176	217	172	177
Duplex	29	10	42	18	4	4	38	11	11	13
Multi-family Units	161	113	135	41	56	18	22	4	2	10
Manufactured/ Mobile Homes*	285	273	225	205	162	165	153	109	131	130
Total Units	**715**	**629**	**599**	**442**	**430**	**357**	**389**	**341**	**316**	**330**

* Adjusted based on 2/3 of all permits issued for new manufactured/mobile homes
Source: Greenwood County, 2008.

Figure 6-7. New Housing Construction, 1998 to 2007
Greenwood County



Source: Greenwood County, 2008.

6.2.2 University Housing Need and Impact

Greenwood County is home to Lander University – a four-year public postsecondary institution with an annual enrollment of nearly 2,400 students. Enrollment at Lander peaked in 2004 at 2,378 students and then fell by 2007 to 2,103 students.

More than half (1,367) of Lander University students are housed in off-campus accommodations. As shown in Figure 6-8, this demand has increased steadily since 1998, with the exception of a slight decrease in students seeking off-campus housing in 2000 and 2005. Over the last ten years, the average on-campus housing capacity approached 91%. In 2007, more than 76% of on-campus housing was utilized – down from 94.5% in 2000. In 2007, 65% of Lander students lived off-campus – the highest percentage within the last ten years. The County's housing market provides a necessary outlet for students who seek housing either due to a shortage of on-campus housing or because of a preference for the amenities and freedom of off-campus living.

Figure 6-8. Student Enrollment and Housing, 1998-2007
Lander University

Year	Total Enrollment	Campus Housing Capacity	Students Housed On Campus	% of Housing Capacity Utilized	Students Housed Off Campus	% of Students in Off Campus Housing
1998	2,158	1,083	1,020	*94.2%*	1,138	*52.7%*
1999	2,144	1,082	999	*92.3%*	1,145	*53.4%*
2000	2,122	1,082	1,022	*94.5%*	1,100	*51.8%*
2001	2,211	1,082	962	*88.9%*	1,249	*56.5%*
2002	2,331	1,082	1,003	*92.7%*	1,328	*57.0%*
2003	2,291	1,082	956	*88.4%*	1,335	*58.3%*
2004	2,378	1,032	971	*94.1%*	1,407	*59.2%*
2005	2,309	1,032	951	*92.2%*	1,358	*58.8%*
2006	2,350	964	889	*92.2%*	1,461	*62.2%*
2007	2,103	964	736	*76.3%*	1,367	*65.0%*

Source: Housing Office, Lander University, 2008

Lander is situated on a wooded site of approximately 100 acres within the City of Greenwood. In addition to six major buildings erected since 1973, campus improvements have included extensive renovations to a number of older facilities, completely new housing complexes, athletic fields and parking lots. The University introduced a new ten-year Campus Master Plan in 2003.

6.3 Housing Location

Within Greenwood County, more than 12% (35,855 acres) of land is in residential use (Figure 6-9). Of this acreage, more than 79% (28,538 acres) is used as single-family residential. Single-family housing occupies 24.1% of the City's total land area. Nearly 6,345 acres, representing 17.7% of Greenwood County's residential land area, is in use by individual manufactured homes (not in mobile home parks). A small percentage of the County's residential land is used for mobile home parks (1.1%), multi-family (1.3%) and duplexes (0.3%).

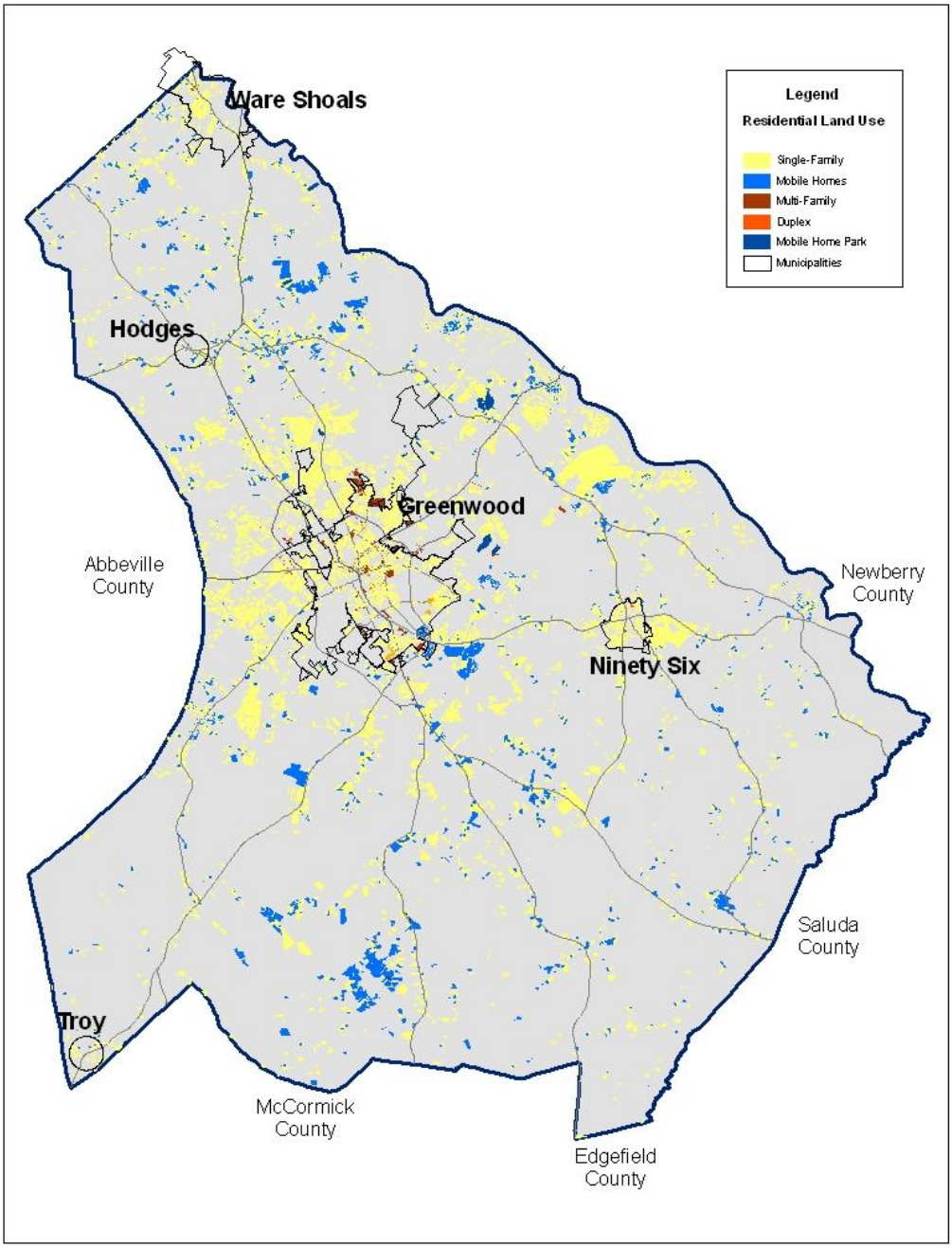
Figure 6-9. Land Area by Residential Land Use, 2008
Greenwood County

Land Use	Acres	Percentage of Residential
Single-Family	28,537.64	*79.6%*
Multi-Family	458.57	*1.3%*
Mobile/Manufactured Home	6,344.46	*17.7%*
Mobile Home Park	388.23	*1.1%*
Duplex	126.15	*0.3%*
Total Residential	**35,855.05**	***100.0%***
	Total Acres	**% Residential of Total**
All Land Uses	**289,293.36**	***12.4%***

Source: Greenwood City/County Planning Department, 2008.

The County's single-family housing is concentrated most heavily in and around the City of Greenwood and the Towns of Ninety Six and Ware Shoals (Figure 6-10). Much of the remainder of housing development in the County is sited along major thoroughfares radiating out from the City and the towns. Housing in the unincorporated areas of the County is primarily single-family and mobile/manufactured homes. Single-family development is predominant near more urbanized areas and mobile/manufactured homes are more prevalent in the rural areas of the County. Lake Greenwood, with its recreational and scenic amenities, has attracted additional concentrations of residential development.

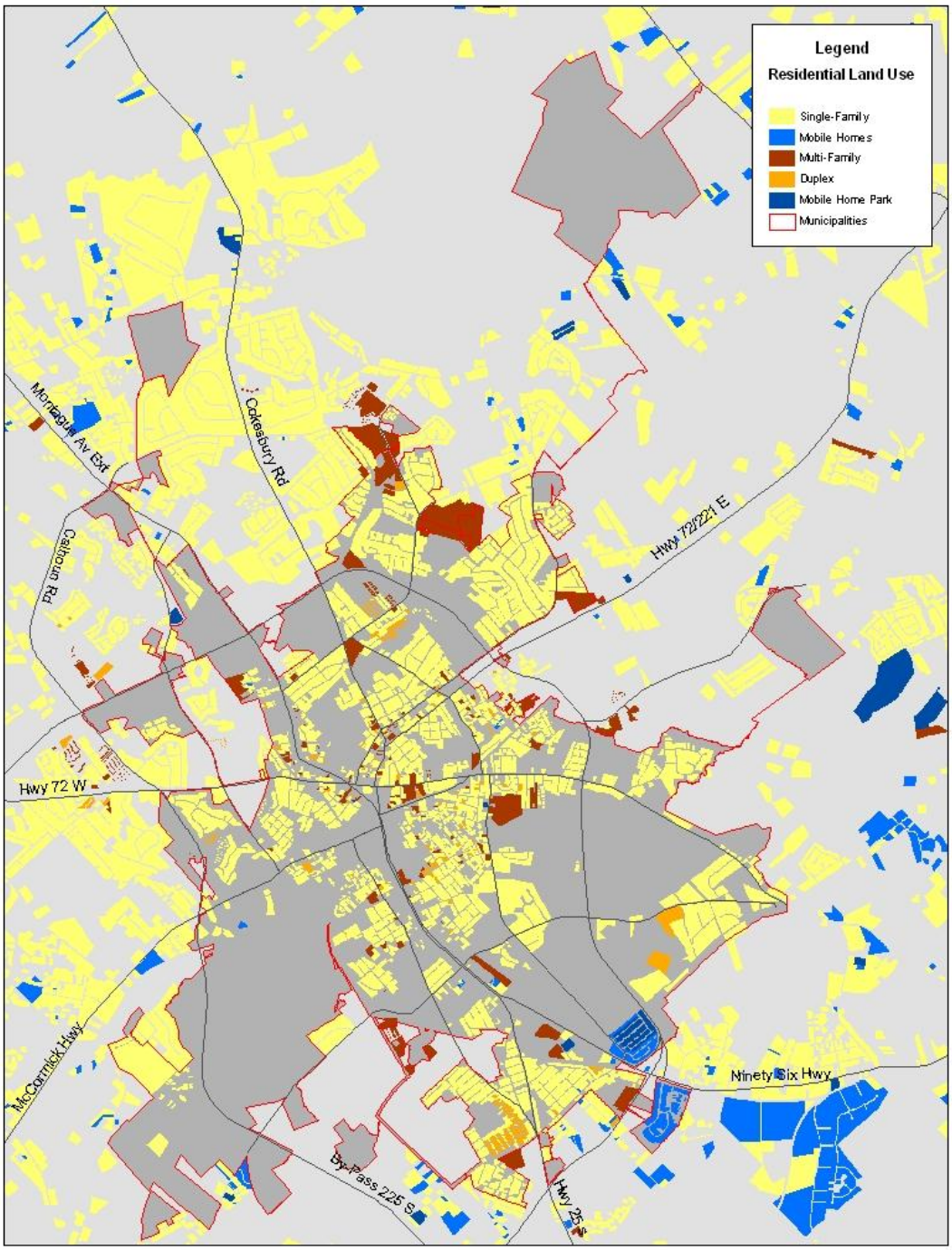
Figure 6-10. Housing Location by Land Use Type, 2008
Greenwood County



Source: Greenwood City/County Planning Department, August 2008

While single-family housing in the City of Greenwood is located throughout the City, mobile/manufactured homes are somewhat scarce, with only a few mobile home developments located at the southern end of the City (Figure 6-11). Numerous multi-family developments are scattered throughout the City, while duplexes are found in several areas as well. Residential development just outside of the City is predominantly single-family, along with some mobile homes and duplexes and a few mobile home parks.

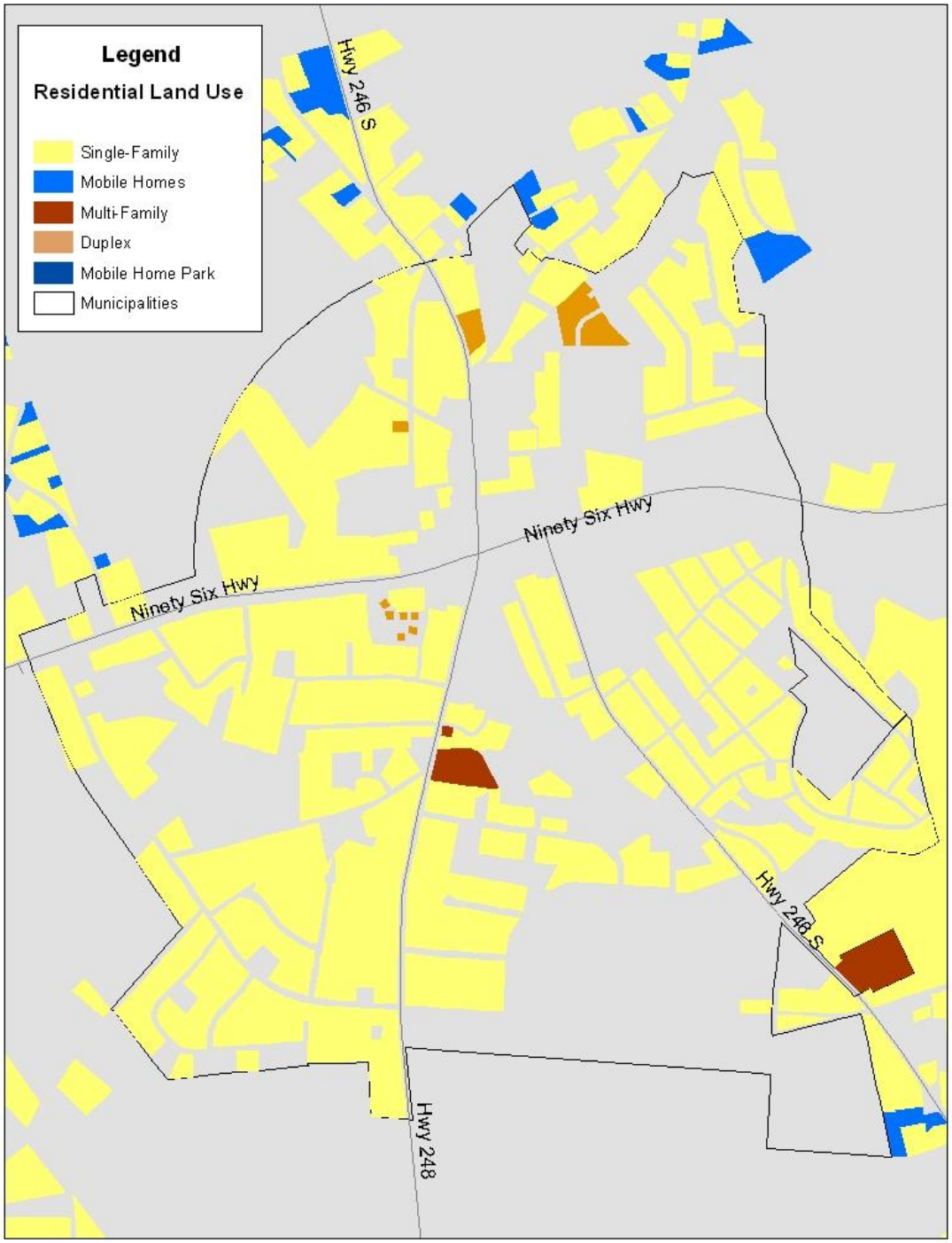
Figure 6-11. Housing Location by Land Use Type, 2008
City of Greenwood



Source: Greenwood City/County Planning Department, August 2008

As depicted in Figure 6-12, housing in the Town of Ninety Six is primarily composed of single-family homes. There were three mobile homes within the town limits and only a few duplex and multi-family developments. Residential development on the outskirts of Ninety Six is predominantly single-family residential, including mobile homes on individual properties.

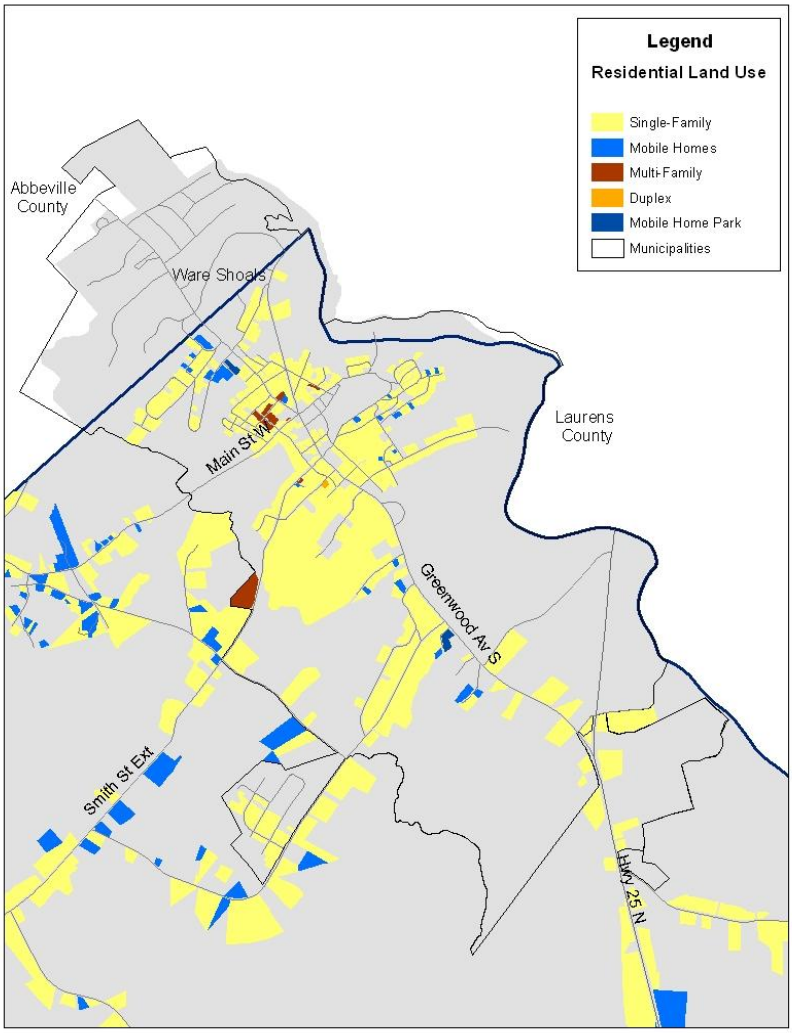
Figure 6-12. Housing Location by Land Use Type, 2008
Town of Ninety Six



Source: Greenwood City/County Planning Department, August 2008

Housing within the Town of Ware Shoals is primarily single-family residential (Figure 6-13). Several mobile/manufactured homes on individual sites are located throughout the Town. Ware Shoals also includes some very limited mobile home park and multi-family development within its borders. Neighboring residential areas outside of the Town include a mixture of single-family residences and manufactured/mobile homes on individual lots.

Figure 6-13. Housing Location by Land Use Type, 2008
Town of Ware Shoals*



* Greenwood County Portion
Source: Greenwood City/County Planning Department, August 2008

6.4 Housing Type

As shown in Figures 6-14 and 6-15, Greenwood County offers a diverse housing market in terms of housing types. Single-family (1-unit detached) units are detached from other houses, with open space on all four sides. The US Bureau of the Census includes single unit modular housing (built off-site and transported to the site) in their definition of single-family units. Detached single-family homes are the source of housing for many County residents, comprising more than two-thirds (67%) of available housing. Single-family detached housing comprises only 64% of housing in the more urban environment of the City of Greenwood. In the smaller towns, the percentage of single-family detached housing is higher, comprising 89% of housing in Ninety Six and 76% in Ware Shoals. Most single-family housing is constructed entirely on-site, in compliance with local building code standards. Although this is the most popular type of housing, it is also generally the most expensive to construct.

Single units that are attached (1-unit attached) have one or more walls extending from ground to roof that separate the unit from adjoining structures. Duplexes include two housing units in one structure. Multi-family buildings contain more than 2 housing units within the structure.

Construction costs for multi-family development are generally less per housing unit. These lower construction costs are passed on to buyers of condominium units and renters, making this housing type generally a less expensive alternative for residents. Nearly 12% of the County's housing stock is multi-family units. In the more urban environment of the City of Greenwood multi-family units comprise 18.5% of the housing stock. Multi-family development is less prevalent in the County's towns, where only 7% of housing in Ware Shoals and 4% of housing in Ninety Six are multi-family units. Most of the County's multi-family housing (85.3% of total multi-family units) are in smaller developments of three to 19 units. This is also true for the City of Greenwood, where 81% of all multi-family units are developments of three to 19 units. All the multi-family housing units in the Town of Ninety Six (38 units) and nearly all of the multi-family units (72 out of 77 total units) in the Town of Ware Shoals consist of smaller developments of three to 19 units.

Figure 6-14. Housing Unit Type, 2000
Greenwood County and City of Greenwood

	Greenwood County		City of Greenwood	
Unit Type	#	%	#	%
1 unit, detached	18,969	*67.2%*	6,007	*63.9%*
1 unit, attached	763	*2.7%*	412	*4.4%*
Duplex	1124	*4.0%*	893	*9.5%*
Multi-Family, 3-19 units	2,853	*10.1%*	1,410	*15.0%*
Multi-Family, 20+ units	492	1.7%	332	*3.5%*
Mobile Home	3,999	14.2%	352	*3.7%*
Boat, RV, etc.	43	0.2%	0	*0.0%*
Total Units	**28,243**	***100.0%***	**9,406**	***100.0%***

Source: US Census Bureau, 2000

Costs for attached single-family and duplex construction are also generally less per housing unit than site-built, single-family homes. Only 4% of housing units (1,124 units) in Greenwood County are duplexes, while duplexes account for 9.5% (893 units) of housing in the City of Greenwood. Seven percent (7%) of housing units in Ware Shoals and 4.6% (43 units) in Ninety Six are duplexes. Attached single-family housing accounts for an even smaller share of the housing market in the County, comprising only 2.7% (763 units) of housing in the County, 4.4% (412 units) in the City, 1% (9 units) in Ninety Six and less than 1% (10 units) in Ware Shoals.

Mobile homes are constructed off-site and transported to the site on wheels that are attached to the structure. Manufactured/mobile housing offers a less expensive alternative to site-built housing and currently comprises 14.2% of the housing units in Greenwood County. Only 3.7% of housing units in the City of Greenwood, 1.3% in Ninety Six, and 8.9% in Ware Shoals are manufactured homes. However, when a land use survey was conducted in 2004, there were no mobile homes within the Town of Ninety Six. As in most communities, the term manufactured home includes both manufactured homes (those built after current 1976 HUD code) and mobile homes (those units that predate the 1976 HUD code). Manufactured housing units are less prevalent in the municipalities, where they account for only 3.7% (352 units) of housing in the City of Greenwood, 1.3% (12 units) in Ninety Six, and 8.9% (98 units) in Ware Shoals. This disparity is very common in many counties with rural areas, where less stringent regulation, lower land costs, and increased land availability make the location of manufactured homes and manufactured home developments more attractive in the rural portions of the County.

From an examination of the median number of rooms per occupied housing unit, it is possible to obtain an idea of the size of housing units in the County. According to data provided in Figure 6-16, the median housing unit size is 5.3 rooms per housing unit in Greenwood County – slightly higher than the City at 4.9 rooms, Ninety Six at 5.1 rooms and Ware Shoals at 5.0 rooms per unit. The County's median housing unit size is very close to that of the State at 5.5 rooms.

Figure 6-15. Housing Unit Type, 2000
Towns of Hodges, Ninety Six, Troy and Ware Shoals

Unit Type	Hodges		Ninety Six		Troy		Ware Shoals	
	#	%	#	%	#	%	#	%
1 unit, detached	58	*89.2%*	839	*89.2%*	40	*72.7%*	838	*76.2%*
1 unit, attached	0	*0.0%*	9	*1.0%*	3	*5.5%*	10	*0.9%*
Duplex	0	*0.0%*	43	*4.6%*	0	*0.0%*	77	*7.0%*
Multi-Family, 3-19 units	0	*0.0%*	38	*4.0%*	0	*0.0%*	72	*6.5%*
Multi-Family, 20+ units	0	*0.0%*	0	*0.0%*	0	*0.0%*	5	*0.5%*
Mobile Home	7	*10.8%*	12	*1.3%*	12	*21.8%*	98	*8.9%*
Boat, RV, etc.	0	*0.0%*	0	*0.0%*	0	*0.0%*	0	*0.0%*
Total Units	**65**	***100.0%***	**941**	***100.0%***	**55**	***100.0%***	**1,100**	***100.0%***

Source: US Census Bureau, 2000

Median housing unit size for owner occupied units in Greenwood County is 5.7 rooms – slightly less than that of the State at 5.9 rooms per housing unit. Owner-occupied housing units in the City of Greenwood are slightly smaller than those county-wide at 5.6 rooms per unit, while owner-occupied housing in Ninety Six and Ware Shoals are smaller than those of the City and County, at 5.2 and 5.4 rooms per unit, respectively. This difference indicates that owner-occupied homes located in the unincorporated areas of the County tend to be larger than homes within the County's municipalities.

Housing units occupied by renters are smaller than those occupied by owners in Greenwood County. The median housing unit size for rental units in Greenwood County is 4.3 rooms – equal to rental unit size statewide and only slightly larger than unit size in the City of Greenwood at 4.2 rooms per unit. Rental unit size is larger within the smaller municipalities, with a median of 4.6 rooms per unit in Ninety Six and 4.4 rooms per unit in Ware Shoals.

It should be noted that the median size of all housing units within the Town of Hodges is much higher than that of the County, State and neighboring municipalities at 6.1 rooms per unit. This is especially true in owner-occupied units, where the median unit size is 6.6 rooms in Hodges. Rental units are also larger in Hodges at 6.0 rooms per unit.

Figure 6-16. Median Number of Rooms per Occupied Housing Unit, 2000
South Carolina, Greenwood County and Municipalities

Occupancy	South Carolina	Greenwood County	Greenwood	Hodges	Ninety Six	Troy	Ware Shoals
Owner occupied	5.9	5.7	5.6	6.6	5.2	5.9	5.4
Renter occupied	4.3	4.3	4.2	6.0	4.6	5.8	4.4
Total	**5.5**	**5.3**	**4.9**	**6.1**	**5.1**	**5.9**	**5.0**

Source: US Census Bureau, 2000

6.5 Housing Age and Condition

As shown in Figure 6-17, the median age of the housing stock in Greenwood County (median year built in 1973) is older than the median age of housing statewide (median year built 1978). The City of Greenwood's housing stock is significantly older (median year built 1963), while housing in Ninety Six (median year built 1953) and Ware Shoals (median year built 1959) is generally older than housing in the City of Greenwood and countywide. While the median age of the County's owner-occupied housing stock is consistent with the median age of all housing within the County, the median age of renter-occupied housing stock is older (median year built 1971). Conversely, the median age of owner-occupied housing (median year built 1961) in the City of Greenwood is older than the median age of its rental housing (median year built 1965). This indicates that while rental housing within the City of Greenwood tends to be newer than owner-occupied housing, renter-occupied housing countywide is older than the County's owner-occupied housing stock.

Figure 6-17. Median Year Residential Structure Built by Tenure, 2000
Greenwood County and Municipalities

Tenure	South Carolina	Greenwood County	Greenwood	Hodges	Ninety Six	Troy	Ware Shoals
Owner-occupied	1979	1973	1961	1940	1951	1957	1957
Renter-occupied	1975	1971	1965	1953	1958	1958	1963
Total	**1978**	**1973**	**1963**	**1940**	**1953**	**1957**	**1959**

Source: US Census Bureau, 2000

A more detailed analysis of housing age is provided in Figures 6-18 and 6-19. More than 17% of Greenwood County's housing stock (4,840 units) was built before 1950 and among those more than half (2,538 units) were built before 1940. A larger percentage of housing in the municipalities was built before 1950 – 27.4% in the City of Greenwood, 38.7% in Ware Shoals and 41.5% in Ninety Six. Nearly 13% of housing in the City was built prior to 1940, while 22.4% of housing in Ninety Six and nearly a quarter of all housing (24.5%) in Ware Shoals was built before 1940. Percentages of housing built prior to 1950 for the County and its municipalities exceeded that of the State at 11.1, with only 6.1% of housing statewide built before 1940.

More than one third (34.5%) of the County's housing was built during the 1960s and 1970s – slightly higher than the State during that time period at 32.9%. Housing construction was less prolific within the municipalities from 1960 to 1979, with 27.4% of the City of Greenwood's housing, 29.4% of housing in Ninety Six and 30.9% of housing in Ware Shoals constructed during that 20-year period. The busiest decade for housing construction in Greenwood County was the 1950s, with 1,749 units (18.6% of all housing units) built during that time period. Housing construction statewide peaked in the 1990s with the addition of 25.8% of the State's total housing stock.

As detailed in Figures 6-18 and 6-19, housing construction within Greenwood County has been less prolific than residential construction statewide in recent years. One-fifth (20%) of homes in the County (5,708 units) were built since 1990, as compared with 25.8% of residential units statewide. This lag in new construction is even more pronounced in the County's municipalities, with 12.1% of housing in the City of Greenwood, 4.4% of housing units in Ninety Six and 4.2% of Ware Shoals residences constructed during the 1990s.

Figure 6-18. Year Housing Unit Built, 2000
Greenwood County, City of Greenwood and South Carolina

Year Unit Built	Greenwood County		City of Greenwood		South Carolina	
	Units	%	Units	%	Units	%
1999 to March 2000	771	*2.7%*	246	*2.6%*	63,539	*3.6%*
1995 to 1998	2,693	*9.5%*	514	*5.5%*	206,016	*11.7%*
1990 to 1994	2,244	*7.9%*	379	*4.0%*	184,176	*10.5%*
1980 to 1989	4,367	*15.5%*	921	*9.8%*	362,092	*20.6%*
1970 to 1979	4,968	*17.6%*	1,304	*13.9%*	349,513	*19.9%*
1960 to 1969	4,771	*16.9%*	1,710	*18.2%*	227,757	*13.0%*
1950 to 1959	3,589	*12.7%*	1,749	*18.6%*	166,116	*9.5%*
1940 to 1949	2,302	*8.2%*	1,375	*14.6%*	87,322	*5.0%*
1939 or earlier	2,538	*9.0%*	1,208	*12.8%*	107,139	*6.1%*
Total Units	**28,243**	***100.0%***	**9,406**	***100.0%***	**1,753,670**	***100.0%***

Source: US Census Bureau, 2000

Figure 6-19. Year Housing Unit Built, 2000
Towns of Hodges, Ninety Six, Troy and Ware Shoals

Year Unit Built	Hodges		Ninety Six		Troy		Ware Shoals	
	Units	%	Units	%	Units	%	Units	%
1999 to March 2000	0	*0.0%*	0	*0.0%*	0	*0.0%*	3	*0.3%*
1995 to 1998	3	*4.6%*	29	*3.1%*	4	*7.3%*	20	*1.8%*
1990 to 1994	4	*6.2%*	12	*1.3%*	3	*5.5%*	19	*1.7%*
1980 to 1989	6	*9.2%*	62	*6.6%*	0	*0.0%*	104	*9.5%*
1970 to 1979	2	*3.1%*	158	*16.8%*	7	*12.7%*	161	*14.6%*
1960 to 1969	5	*7.7%*	119	*12.6%*	4	*7.3%*	179	*16.3%*
1950 to 1959	6	*9.2%*	167	*17.7%*	24	*43.6%*	188	*17.1%*
1940 to 1949	4	*6.2%*	183	*19.4%*	2	*3.6%*	156	*14.2%*
1939 or earlier	35	*53.8%*	211	*22.4%*	11	*20.0%*	270	*24.5%*
Total Units	**65**	***100.0%***	**941**	***100.0%***	**55**	***100.0%***	**1,100**	***100.0%***

Source: US Census Bureau, 2000

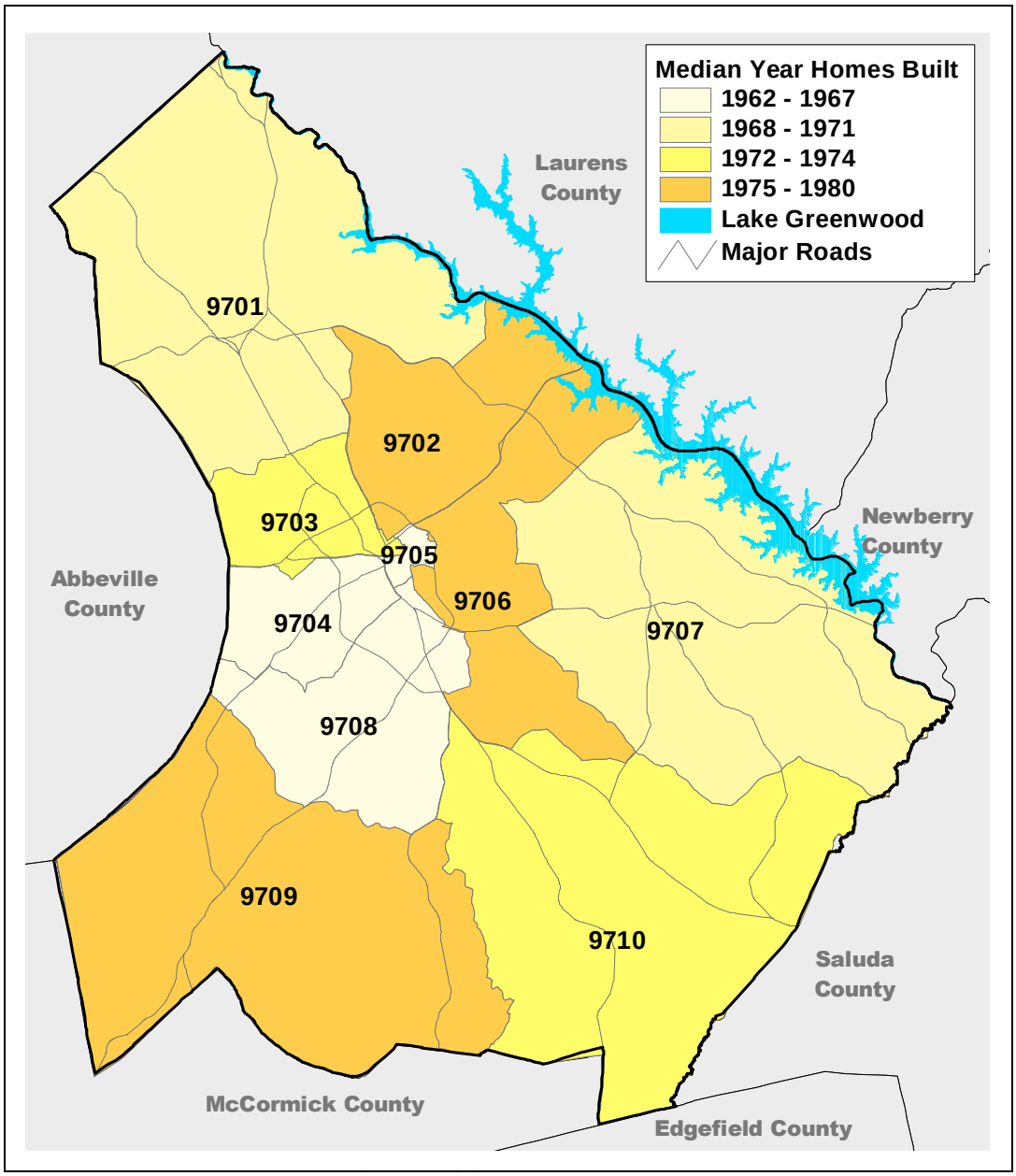
As illustrated in Figure 6-20, census tracts with the oldest housing stock in the County are tracts 9704, 9705 and 9708. Included within these tracts are substantial portions of the southern and western areas of the City of Greenwood. Tract 9705 is almost entirely within the City and has the oldest median year of housing construction in the County of 1962. Tracts 9702 and 9706, located to the east of the City of Greenwood and including significant portions of the City within their borders, and tract 9709, located in the southwestern area of the County, have the newest housing stock in the County. Median construction year for homes in tract 9702 is 1980 – the most recent countywide.

Several factors can be used to evaluate the condition of housing in Greenwood County. Housing units that lack complete plumbing facilities or that use wood as their primary source of heating fuel can, in most cases, be considered substandard. As shown in Figure 6-21, the quality of housing in the County is good, with only 169 units lacking plumbing facilities (0.6% of units) and 306 homes (1.2% of units) using wood as their primary source of heating fuel. Only 36 homes in the City of Greenwood (0.4% of units), eight homes in Ninety Six (0.9%) and 15 homes in Ware Shoals (1.4% of units) lack plumbing facilities.

Thirty-nine City residences (0.5% of units), three homes in Ware Shoals (0.3%) and no homes in Ninety Six use wood as their primary source of heating fuel.

Another factor that speaks to the housing condition is vehicle ownership. Vehicle ownership, while considered a necessity by most, is a luxury to persons of limited means. Of the housing units in Greenwood County, 2,720 units (10.6%) have no vehicle available to the occupants. In the County's more urban areas this percentage increases, with 18.4% of City of Greenwood residences (1,577 units) and 16.8% of households (162 units) in Ware Shoals lacking direct access to a vehicle. In the Town of Ninety Six, 8.5% of homes do not have a vehicle available – slightly lower than the countywide percentage.

Figure 6-20. Median Year Housing Units Built, 2000
Greenwood County by Census Tract



Source: US Census Bureau, 2000

Figure 6-21. Selected Housing Characteristics, 2000
Greenwood County and Municipalities

Jurisdiction	Total Housing Units	Units Lacking Plumbing Facilities		Total Occupied Units	Units with No Vehicle Available		Units Using Wood to Heat	
		#	%		#	%	#	%
Greenwood County	28,243	169	0.6%	25,729	2,720	10.6%	306	1.2%
Greenwood	9,406	36	0.4%	8,554	1,577	18.4%	39	0.5%
Hodges	65	1	1.5%	61	1	1.6%	2	3.3%
Ninety Six	941	8	0.9%	820	70	8.5%	0	0.0%
Troy	55	3	5.5%	42	7	16.7%	1	2.4%
Ware Shoals	1,100	15	1.4%	965	162	16.8%	3	0.3%

Source: US Census Bureau, 2000

Another indicator of housing condition is evidence of overcrowding. Housing units are considered to be crowded when there are 1.01 or more household members per room (including baths and kitchens). Figure 6-22 indicates that 3.7% of all housing units (959 units) within the Greenwood County have 1.01 or more persons per room – slightly higher than the percentage statewide at 3.2%. Nearly 7% of homes (573 units) in the City of Greenwood, 4.8% of Ware Shoals residences (46 units), and only 1.8% of homes in Ninety Six (15 units) have more than 1.01 persons per room.

Figure 6-22. Persons per Room for Occupied Housing Units, 2000
Greenwood County and Municipalities and South Carolina

Jurisdiction	Total Occupied Units	Units with 1.01 or more Persons per Room	
		#	%
Greenwood County	**25,729**	**959**	**3.7%**
Greenwood	**8,554**	**573**	**6.7%**
Hodges	**61**	**3**	**4.9%**
Ninety Six	**820**	**15**	**1.8%**
Troy	**42**	**0**	**0.0%**
Ware Shoals	**965**	**46**	**4.8%**
South Carolina	**1,533,854**	**49,338**	**3.2%**

Source: US Census Bureau, 1990 and 2000

6.5.1 Historically Significant Neighborhoods

Greenwood County is home to many neighborhoods of historic and cultural significance. Some of these neighborhoods date back to the earliest settlement in the region, while others exemplify housing development characteristics for certain time periods. The East Cambridge Avenue neighborhood, located between Pelzer and Grace Streets, evolved as the first residential district in the Village of Greenwood (later to become the City of Greenwood). The neighborhood anchored the town as it grew, becoming the center of the one-mile radius that constituted the early town boundaries.

Of particular note in the County are the many neighborhoods that were constructed by area textile mills owners to house workers within close proximity of the mill. These residential areas, known as mill villages, were designed as self-contained and self-sufficient communities. Development centered around the mill, with homes, schools, company stores and churches integrated within easy walking distance for residents. The design of these villages is generally held as the forerunner to the post-World War II tract subdivision.

The first two mill villages established within the City of Greenwood are the Grendel Mill Village and the Greenwood Mill Village, both built around 1915. Housing construction in the Grendel Mill Village reflects the clapboard style that was typical of the Upstate region during the period, with homes sited close together on small lots and generally set back only ten feet from the roadway. The Greenwood Mill Village was designed along a grid street pattern, with roads running parallel and perpendicular to each other, which was a prevalent street design during that time period.

The Greenwood Mill Village was the first of four villages developed and owned by Greenwood Mills. The Matthews Mill Village, built from 1928 to 1948, and the Harris Mill Village, constructed in the 1950s, were built in the City of Greenwood with an additional mill village also constructed in the Town of Ninety Six. Homes in these neighborhoods were constructed of brick, with hardwood floors and clay tile roofs in a style that was unique to Upstate South Carolina in the early part of the 20th Century.

As the domestic textile industry declined and textile mills closed in recent decades, the mill villages have transitioned to privately-owned homes. With the employment center for these communities no longer in existence, workers have looked and often moved elsewhere for employment. The company stores have long closed and, in some cases, homes that were formerly maintained by the mill have fallen into disrepair. However, recent efforts by the very active homeowners organization in Grendel Mill Village and Matthews Mill Village have resulted in a renewed community spirit and have become a catalyst for neighborhood revitalization.

The Wade Heights Neighborhood, located in the southeastern area of the City of Greenwood, was originally developed on lands owned by Greenwood Mills and was the first planned subdivision in the County not intended as a mill village. Emanuel Lutheran Church is located in the heart of the neighborhood and includes the nation's only Medieval Garden. The Garden was designed to represent a typical garden from the time of Martin Luther and the Protestant Reformation of the 1500s.

The Jennings Street Neighborhood includes properties along Jennings Avenue, Cothran Avenue, Blyth Avenue, Lites Street, Moore Street, and Lawrence Street in the City of Greenwood. The neighborhood features homes on small lots and is enveloped by a dense tree canopy. Other residential neighborhoods with historical significance include the West Main Street and South Cambridge Street neighborhoods in the Town of Ninety Six and the South Greenwood Avenue neighborhood in the Town of Ware Shoals.

In its earlier days, the Uptown area of the City of Greenwood included residences of various types. As the Uptown area grew commercially, over time these homes were either demolished or adapted as commercial space. This trend has created an Uptown Special Tax District with little housing availability and a limited land use mix. However, the City is developing initiatives to encourage the renewed development of residential uses in the District, with the long-term goal of achieving a more balanced mix of uses that will ultimately invigorate after hours activity in the Uptown.

Smaller, historic residential areas are also located in the less urban areas of the County, including the Towns of Troy and Hodges, and the communities of Cokesbury, Old Ninety Six, Epworth, Callison, Kirksey, Bradley, Promised Land, and Verdery.

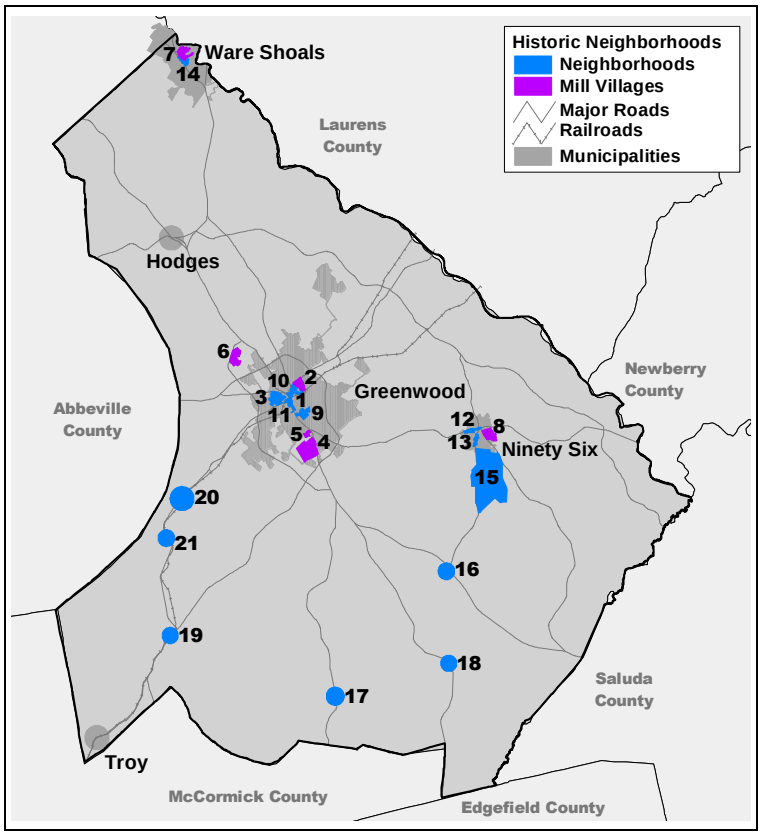
Figure 6-23 lists the historically significant neighborhoods within Greenwood County and Figure 6-24 depicts the location of these neighborhoods.

Figure 6-23. Historically Significant Neighborhoods in Greenwood County

Name	Construction Period	Location
1. East Cambridge Avenue	Late 1800 to Early 1900	City of Greenwood
2. Grendel Mill Village	1915	City of Greenwood
3. Greenwood Mill Village	1915	City of Greenwood
4. Matthews Mill Village	1928 to 1948	City of Greenwood
5. Pnola Mill Village	1932	City of Greenwood
6. Harris Mill Village	1950s	City of Greenwood
7. Riegel Mill Village	1920s	Town of Ware Shoals
8. Ninety Six Mill Village	1935 to 1940	Town of Ninety Six
9. Wade Heights Neighborhood	1938 to 1948	City of Greenwood
10. Jennings Street Neighborhood	1925 to 1940	City of Greenwood
11. Uptown Greenwood	1890 to 1920	City of Greenwood
12. West Main Street	1865 to 1940	Town of Ninety Six
13. South Cambridge Street	1907 to 1920	Town of Ninety Six
14. South Greenwood Avenue	1920 to 1930	Town of Ware Shoals
15. Old Ninety Six	Various	Greenwood County
16. Epworth	Various	Greenwood County
17. Callison	Various	Greenwood County
18. Kirksey	Various	Greenwood County
19. Bradley	Various	Greenwood County
20. Promised Land	Various	Greenwood County
21. Verdery	Various	Greenwood County

Source: Greenwood City/County Planning Department, 2008

Figure 6-24. Historic Neighborhoods in Greenwood County



Source: Greenwood City/County Planning Department, 2008

6.6 Housing Occupancy and Tenure

The Greenwood County housing market averages a relatively low vacancy rate of only 8.9%, as compared with the State at 12.5% (Figure 6-25). Of the County's occupied housing units, 69.3% are owner-occupied and 30.7% are occupied by renters. Owner occupation is slightly lower for the County when compared with the State, where 72.2% of units are owner-occupied. Housing tenure is almost equally divided within the City of Greenwood, where 50.2% of occupied homes are owner-occupied and 49.8% are renter-occupied.

Figure 6-25. Housing Occupancy and Tenure, 2000
Greenwood County, City of Greenwood and South Carolina

	Greenwood County		City of Greenwood		South Carolina	
	#	%	#	%	#	%
Total Housing Units (HU)	**28,243**	**100.0%**	**9,406**	**100.0%**	**1,753,670**	**100.0%**
Occupied HU	25,729	91.1%	*8,554*	90.9%	1,533,854	87.5%
Owner-occupied HU	*17,825*	*69.3%*	*4,298*	*50.2%*	*1,107,619*	*72.2%*
Renter-occupied HU	*7,904*	*30.7%*	*4,256*	*49.8%*	*426,235*	*27.8%*
Vacant HU	2514	8.9%	*852*	9.1%	219,816	12.5%

Source: US Census Bureau, 2000

Within the County's smaller municipalities, vacancy rates are very similar to those of the State with 12.9% of homes in Ninety Six and 12.3% of Ware Shoals' residences reported vacant (Figure 6-26). Tenure is similar as well, with 63.9% of homes in Ninety Six and 64.1% of those in Ware Shoals occupied by owners.

Figure 6-26. Housing Occupancy and Tenure, 2000
Towns of Hodges, Ninety Six, Troy and Ware Shoals

	Hodges		Ninety Six		Troy		Ware Shoals	
	#	%	#	%	#	%	#	%
Total Housing Units (HU)	**65**	**100.0%**	**941**	**100.0%**	**55**	**100.0%**	**1,100**	**100.0%**
Occupied HU	61	93.8%	820	87.1%	42	76.4%	965	87.7%
Owner-occupied HU	*39*	*63.9%*	*612*	*74.6%*	*35*	*83.3%*	*619*	*64.1%*
Renter-occupied HU	*22*	*36.1%*	*208*	*25.4%*	*7*	*16.7%*	*346*	*35.9%*
Vacant HU	4	6.2%	121	12.9%	13	23.6%	135	12.3%

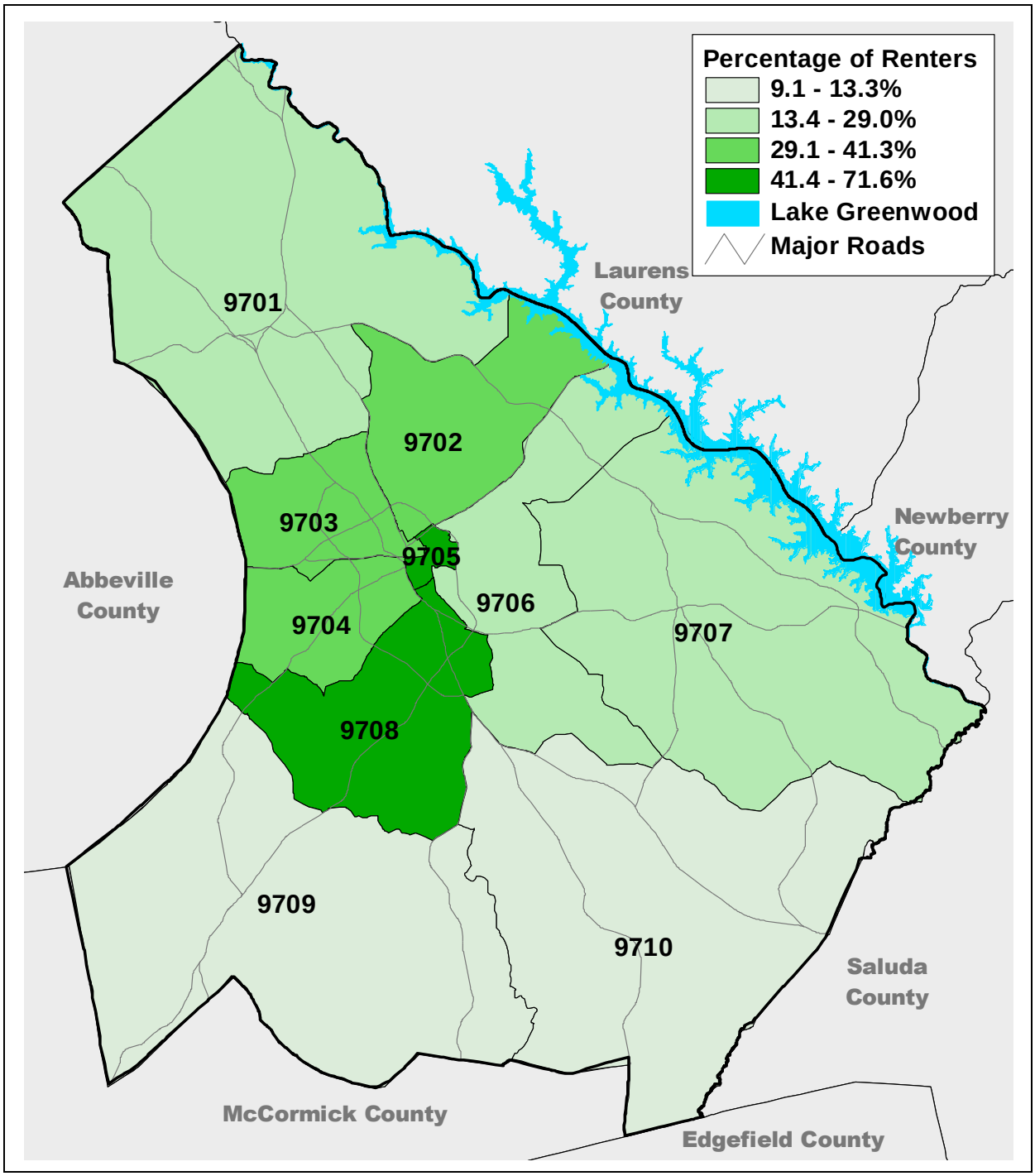
Source: US Census Bureau, 2000

As illustrated in Figure 6-27, the highest concentration of rental housing are in areas that include tract 9705 in the central area of the City of Greenwood and tract 9708, which includes a portion of the southern area of the City of Greenwood. Tract 9705 has by far the largest concentration of rental housing at 71.6%. The area of the County with the lowest percentage of renters and conversely, the highest concentration of owner-occupied units, includes tracts 9709 and 9710 which covers much of the southern portion of the County. Only 9% of occupied housing units in tract 9710 are occupied by renters – the smallest percentage countywide.

The average number of persons per housing unit in Greenwood County is 2.49 persons – lower than the State at 2.53 persons (Figure 6-28). The average for owner-occupied units in the County is 2.49 persons as well – significantly lower than the State average of 2.61. The average household size in the City of Greenwood is lower than the County at only 2.36 persons per housing unit. As shown in Figure 6-28, average household size for Ninety Six and Ware Shoals is also lower than the County at 2.37 and 2.38 persons per housing unit, respectively. Average household size is even lower for owner-occupied units in the City at only 2.20 persons per unit, while household size for owner-occupied units in Ninety Six at 2.42 and Ware Shoals at 2.45 persons per housing unit is similar to that of the County.

Average household size for renter-occupied housing units in Greenwood County is 2.48 persons per unit – higher than that of the State at 2.32 persons per housing unit. The City of Greenwood has an even higher average household size for rental units at 2.53 persons per unit – high when also compared to Ninety Six at 2.21 persons per unit and Ware Shoals at 2.25 persons per unit (Figure 6-28).

Figure 6-27. Percentage Renters of Occupied Housing Units, 2000
Greenwood County by Census Tract



Source: US Census Bureau, 2000

Figure 6-28. Average Household Size of Occupied Housing Units, 2000
Greenwood County and Municipalities

Tenure	Greenwood County	Greenwood	Hodges	Ninety Six	Troy	Ware Shoals	South Carolina
Average All Units	**2.49**	**2.36**	**2.80**	**2.37**	**2.31**	**2.38**	**2.53**
Owner-occupied	2.49	2.20	2.59	2.42	2.23	2.45	2.61
Renter-occupied	2.48	2.53	3.18	2.21	2.71	2.25	2.32

Source: US Census Bureau, 2000

More than half of Greenwood County householders (53.2%) are between 35 and 64 years of age. Similarly, 56.8% of households statewide and 45.4% of householders in the City of Greenwood are in this age group. More than one-fourth of the City's householders (26.5%) are 65 years and older. This percentage is slightly lower for the County where nearly 24% of householders are over 65, and lower still for the state with only 20.9% of householders in that age group. Nearly 57% of owner-occupied County households and nearly 45% of owner-occupied households in the City are headed by persons aged 35 to 64 years. Both percentages are slightly lower than statewide, where 61% of owner-occupied households are between 35 and 64 years of age. Ownership by younger County residents is similar to ownership in that age group statewide at 15%, while 16.6% of households in the City are headed by persons younger than 35 years of age. Younger adults comprise a higher percentage of householders in rental units, with nearly 41% of householders in rental units in the County and 39.5% of householders in rental units within the City headed by persons from 15 to 34 years of age. This percentage is significantly higher than for renters in that age group statewide at only 22.3%

Figure 6-29. Age of Householder by Tenure, 2000
Greenwood County and City of Greenwood

	15-24 years	25-34 years	35-64 years	65+ years
Greenwood County				
% of Owner Occupied	2.1%	12.9%	56.6%	28.4%
% of Renter Occupied	16.4%	24.3%	45.6%	13.7%
% of Total Occupied	6.5%	16.4%	53.2%	23.9%
City of Greenwood				
% of Owner Occupied	3.1%	13.5%	44.8%	38.5%
% of Renter Occupied	17.7%	21.8%	46.1%	14.5%
% of Total Occupied	10.4%	17.6%	45.4%	26.5%
South Carolina				
% of Owner Occupied	1.9%	12.9%	61.0%	24.2%
% of Renter Occupied	14.3%	27.8%	45.8%	12.2%
% of Total Occupied	5.3%	17.0%	56.8%	20.9%

Source: US Census Bureau, 2000

While householders in Greenwood County are predominantly White, the racial composition of householders in the City of Greenwood is more diverse. Nearly 69% of Greenwood County householders are White, 28.9% are African-American and only 2.3% are of other races (Figure 6-30). In the City of Greenwood, 55% of householders are White, 41.5% are African-American and 3.5% are of other races. A high percentage of owner-occupied homes are occupied by White householders in both the City and the County. More than 70% of householders in owner-occupied units in the City and 77.5% of owner-occupied units in the County are White. Occupation of renter-occupied units is much more diverse in the County where 49.5% of householders are White, 46.3% are African-American and 4.3% are of other races. A higher percentage of rental units within the City of Greenwood are occupied by African-Americans at 55.3% than by White renters at 39.7%. Householders of other races occupy 5% of rental units in the City of Greenwood.

Figure 6-30. Race of Householder by Tenure, 2000
Greenwood County and City of Greenwood

Household Race	Greenwood County			City of Greenwood		
	% of Owner Occupied	% of Renter Occupied	% of Total Occupied	% of Owner Occupied	% of Renter Occupied	% of Total Occupied
White	77.5%	49.5%	68.9%	70.1%	39.7%	55.0%
African-American	21.1%	46.3%	28.9%	27.9%	55.3%	41.5%
Other Races	1.4%	4.3%	2.3%	2.1%	5.0%	3.5%

Source: US Census Bureau, 2000

6.7 Housing Costs and Value

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

The median value for owner-occupied housing units in Greenwood County is $75,000 – substantially lower than the median value for owner-occupied units statewide at $83,100. Median value for homes within the City of Greenwood is lower at $67,100, as is the median value for homes within the Town of Ninety Six at $59,300 and the Town of Ware Shoals at $51,800.

Median gross rent in Greenwood County is lower at $440 per month than for the State at $510. Median gross rent in the City of Greenwood is lower than in the County at $423 per month, as is the median gross rent in the Town of Ware Shoals at $368 per month. Median rent in the Town of Ninety Six at $472 is higher than the County and the other municipalities within the County. Figure 6-31 provides data on housing age, median value and median gross rent for Greenwood County, the municipalities within the County and South Carolina.

Figure 6-31. Median Value and Median Gross Rent
for Occupied Housing Units, 2000
Greenwood County, Municipalities and South Carolina

Jurisdiction	Occupied Housing Units	Median Value*	Median Monthly Gross Rent**
Greenwood County	25,729	$75,000	$440
Greenwood	8,554	$67,100	$423
Hodges	61	$103,100	$475
Ninety Six	820	$59,300	$472
Troy	42	$81,700	$325
Ware Shoals	965	$51,800	$368
South Carolina	1,533,854	$83,100	$510

* Median Value for Owner-Occupied Housing Units,
** Median Gross Rent for Renter-Occupied Housing Units
Source: US Census Bureau, 2000

A more detailed analysis of housing value shown in Figure 6-32 reveals that the values of owner-occupied housing in Greenwood County are low compared to values statewide. Nearly 69% of the

owner-occupied units in the County are valued from $40,000 to $99,999 – a higher percentage than statewide at 44.4%. At the other end of the spectrum, only 4.2% of homes in the County are valued higher than $175,000, while nearly 14% of South Carolina homes are in this value category. Eleven percent of homes in the County have values of $100,000 to $174,999, as compared to the 23.4% of homes statewide in this range. Home values with the City of Greenwood are higher when compared with values countywide. Fifty-two percent of homes in the City are valued from $40,000 to $99,999; 20.1% are valued from $100,000 to $174,999; and 9.6% are valued in the higher price ranges above $175,000.

Figure 6-32. Housing Values for Owner-Occupied Units, 2000
Greenwood County, City of Greenwood and South Carolina

	Greenwood County		City of Greenwood		South Carolina	
Housing Unit Value	#	%	#	%	#	%
Less Than $20,000	98	2.3%	955	5.4%	82,212	7.4%
$20,000 to $39,999	589	13.7%	2,308	12.9%	118,341	10.7%
$40,000 to $59,999	1,027	23.9%	3,175	17.8%	148,256	13.4%
$60,000 to $79,999	1,079	25.1%	3,230	18.1%	176,501	15.9%
$80,000 to $99,999	847	19.7%	2,873	16.1%	167,174	15.1%
$100,000 to $124,999	240	5.6%	1,578	8.9%	114,114	10.3%
$125,000 to $149,999	177	4.1%	1,295	7.3%	85,435	7.7%
$150,000 to $174,999	59	1.4%	704	3.9%	60,339	5.4%
$175,000 to $199,999	72	1.7%	462	2.6%	37,871	3.4%
$200,000 to $249,999	58	1.3%	594	3.3%	41,471	3.7%
$250,000 to $299,999	16	0.4%	280	1.6%	25,980	2.3%
$300,000 to $399,999	27	0.6%	230	1.3%	23,342	2.1%
$400,000 to $499,999	0	0.0%	57	0.3%	10,156	0.9%
$500,000 or More	9	0.2%	84	0.5%	16,427	1.5%
Total	**4,298**	**100.0%**	**17,825**	**100.0%**	**1,107,619**	**100.0%**

Source: US Census Bureau, 2000

Data from the Greenwood County Assessor's Office on the selling price of homes sold from 1998 to 2008 provides additional insight on housing values in the County (Figure 6-33). In 2006, more than 17% (182 housing units) of homes sold in Greenwood County were priced at $200,000 or higher, up from 5% in 1998. Only 9.5% (88 housing units) of homes sold countywide were priced below $50,000 in 2004 – a much lower percentage than in previous years. Since 2004, this percentage has remained around 10%. Since 2000, the percentage of homes sold within the County for $100,000 to $199,000 has risen steadily – peaking in 2008 with nearly two-fifths of homes (39.5%) selling in this price range. The number of total homes sold in the County in 2006 (1,050 housing units) was the highest in the decade. Conversely, 2008 saw the fewest home sales with 694 housing units sold. While several factors such as increased prices in

Figure 6-33. Price of Housing Units Sold, 1998 to 2008
Greenwood County

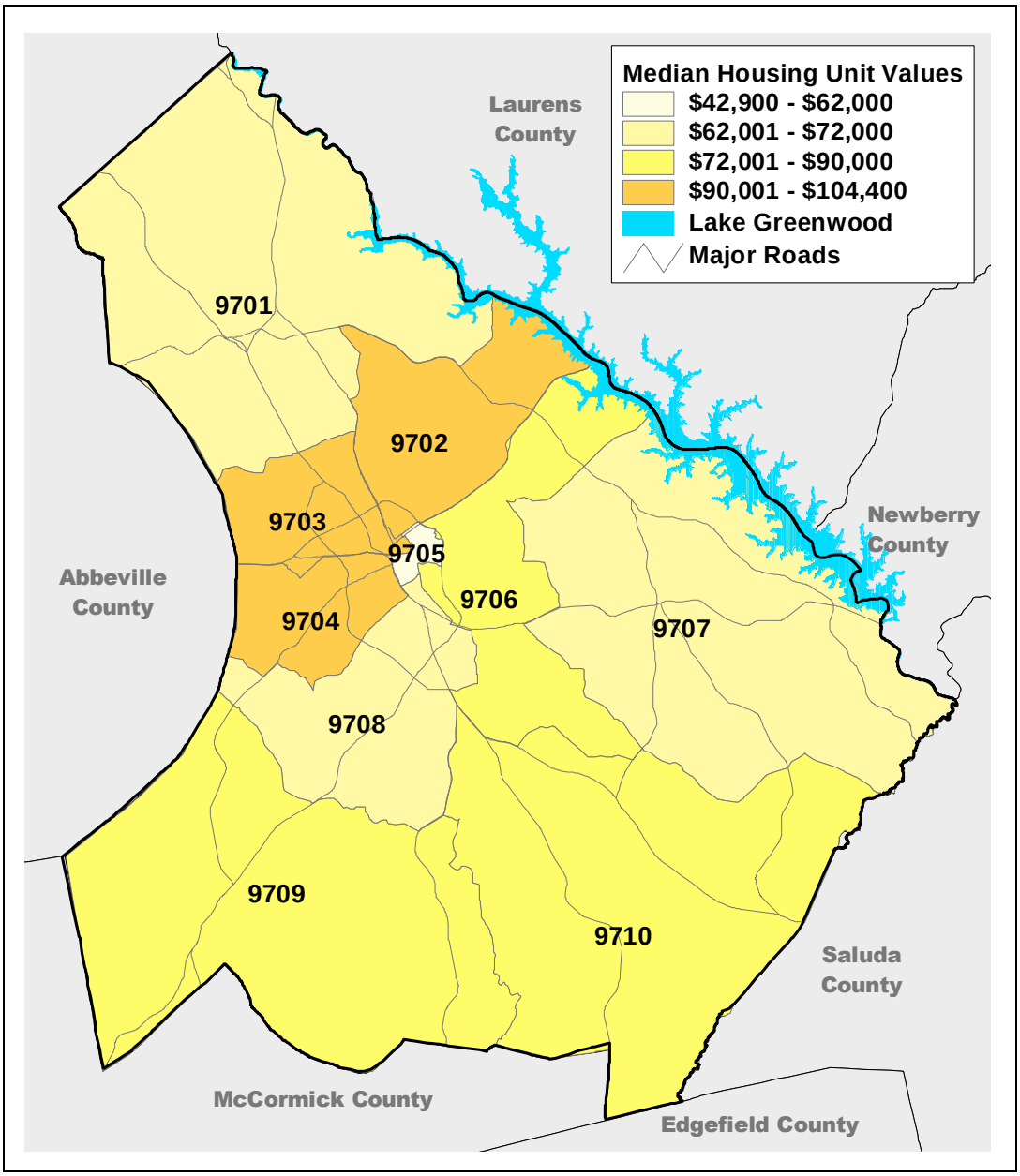
	Number of Housing Units Sold										
Sale Price	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Less than $50,000	235	199	201	183	182	120	88	111	101	103	78
$50,000 - $99,000	393	370	338	291	286	308	426	398	408	362	234
$100,000 - $149,000	163	177	134	132	171	187	205	223	229	215	173
$150,000 - $199,000	52	79	80	87	75	102	100	123	130	142	101
$200,000 or more	49	73	56	66	59	97	105	131	182	165	108
Total	**902**	**898**	**809**	**759**	**773**	**814**	**924**	**986**	**1,050**	**987**	**694**

Source: Greenwood County Assessor's Office & Data Processing, 2008

the housing market, the economy, and interest rates have a significant impact on sale prices, there appears to be a recent trend towards the purchase of more expensive housing within the County.

As illustrated in Figure 6-34, the census tracts with the highest median housing value in the County include large portions of the City of Greenwood. Tract 9702, which includes the northwest area of the City, has the highest median housing value at $104,400. Other tracts that have median housing values of more than $90,000 include tract 9702, which includes the northern area of the City, and tract 9704, which includes much of the western area of the City. The census tract with the lowest median housing value, tract 9703, is almost entirely within the City of Greenwood. Median housing value in tract 9703 is $42,900 – $19,000 lower than the median housing value for any other census tract in the County.

Figure 6-34. Median Housing Value for Owner-Occupied Units, 2000
Greenwood County by Census Tract



Source: US Census Bureau, 2000

Figure 6-35 provides a more detailed assessment of rental costs in Greenwood County. More than one-third of both Greenwood County renters (37.2%) and City of Greenwood renters (34.3%) pay from $350 to $499 a month for rent. These percentages are significantly higher than the State at 23.8%. Nearly 14% of renters in the County and 12.3% of City renters pay less than $200 for rent – a much lower percentage than renters in this price range statewide at only 6.5%. Rent for 2.6% of rental units in the County is from $750 to $999 – more than three times lower than the statewide percentage of rental units in this range at 9.7%. While the percentage is higher for rental units in the City of Greenwood at 3.8%, the percentage of rental units in this same range statewide is more than double that of the City. There are less rental units available in the $1,000 to $1,499 pricing category in the County at only 0.4% as compared with the City at 0.9% and the State at 3.1%. With the exception of the differences noted above, costs for rental units in the County and City generally reflect statewide rental trends.

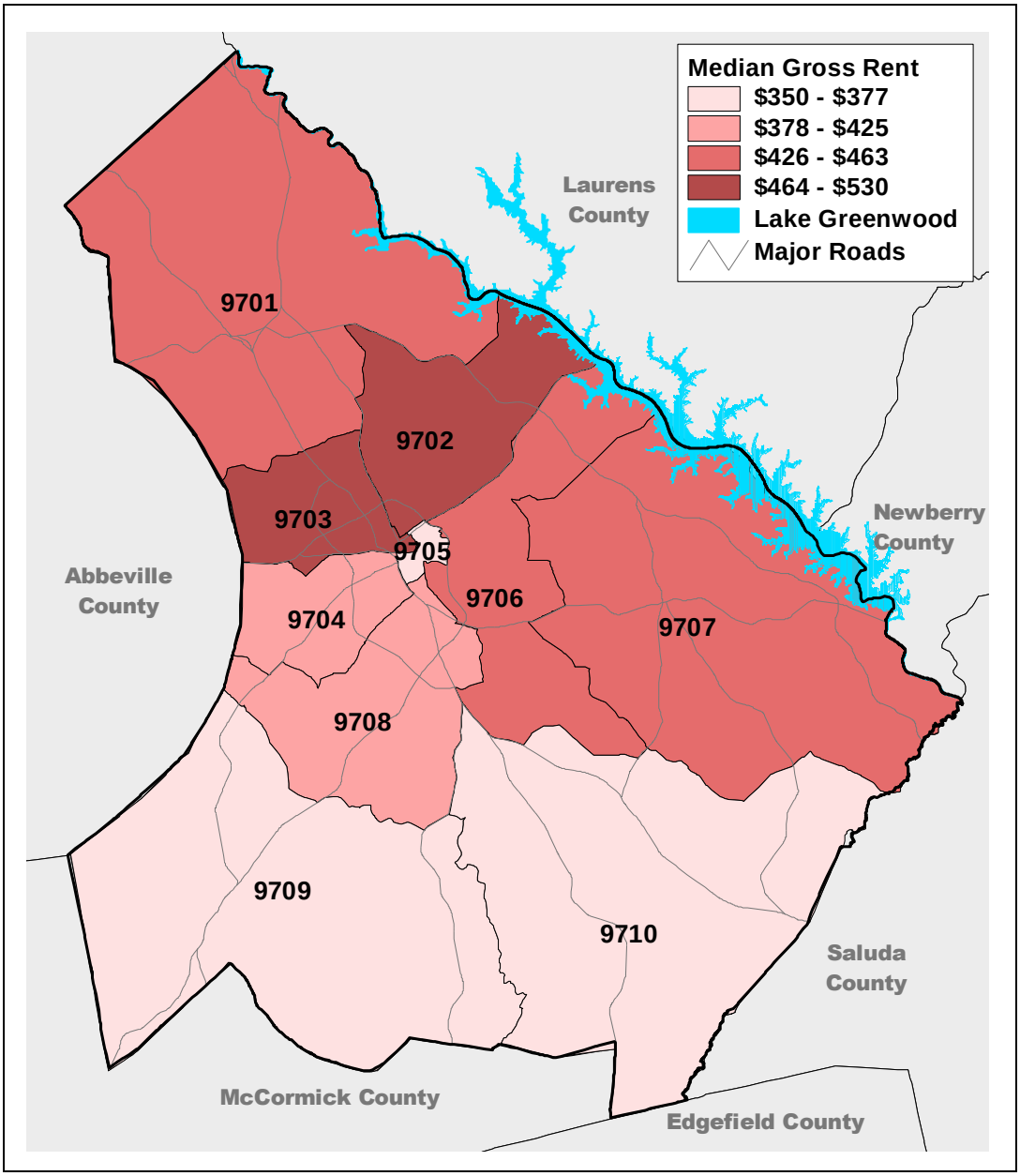
Figure 6-35. Monthly Gross Rent for Specified Renter-Occupied Units, 2000
Greenwood County, City of Greenwood and South Carolina

	Greenwood County		City of Greenwood		South Carolina	
Monthly Gross Rent	#	%	#	%	#	%
Less than $200	581	13.7%	961	12.3%	27,496	6.5%
$200 to $349	615	14.5%	990	12.7%	54,500	12.9%
$350 to $499	1,584	37.2%	2,676	34.3%	100,138	23.8%
$500 to $749	1,116	26.2%	2,178	28.0%	139,071	33.0%
$750 to $999	109	2.6%	294	3.8%	40,644	9.7%
$1,000 to $1,499	15	0.4%	69	0.9%	13,136	3.1%
$1,500 or more	18	0.4%	23	0.3%	4,277	1.0%
No Cash Rent	218	5.1%	601	7.7%	41,884	9.9%
Total Units	**4,256**	**100.0%**	**7,792**	**100.0%**	**421,146**	**100.0%**

Source: US Census Bureau, 2000

Figure 6-36 illustrates median monthly gross rent by census tract for the County. Census tracts with the highest median gross rent include tract 9703, which includes the northwestern portion of the City of Greenwood, and tract 9702, which includes the northeastern portion of the City. Tract 9702 has the highest median rent in the County at $530 per month. Tracts 9705, included almost entirely within the City of Greenwood, 9709, which includes the southwestern area of the County, and 9710 in the southeastern area of the County have the lowest monthly median rents. Tract 9709 has the County's lowest median rent at $350 per month.

Figure 6-36. Median Monthly Gross Rent, 2000
Greenwood County by Census Tract



Source: US Census Bureau, 2000

6.8 Residential Energy Costs

While rent or mortgage payments represent the largest percentage of housing costs, additional costs such as electricity, heating fuel, and water and sewer charges can also play a major role in affordability. Heating and cooling account for more than 46% of energy usage in a new single-family home, and can represent an even greater percentage of energy usage in older housing units that lack adequate insulation, weatherproofing, and thermal windows and doors. The Greenwood City/County Building Department adopted and began enforcement of an Energy Code in 1992. In keeping with State regulations, both the City and the County replaced the 1992 Energy Code in 2002 with the *2006 International Energy Conservation Code* (IECC). The energy code requires new dwellings to have insulation with a minimum rating of R-30 for ceilings, R-13 for exterior walls, R-19 for floors (with crawl space) and R-6 for ductwork in unconditioned spaces. Double-pane windows or single-pane with storm

windows are also required. However, homes constructed in the County prior to 1992 were built to much less stringent standards.

According to Census 2000 figures, approximately 83% of the housing stock in Greenwood County was built prior to 1992 and therefore was not required to meet energy code standards. Since adoption of the Energy Code in 1992, all new dwellings constructed in the County have been required to meet these standards. As older homes drop out of the housing market and are replaced by new homes, the percentage of the County's housing stock that does not conform to energy code standards will continue to decrease.

Manufactured housing comprised 14.2% of all housing in Greenwood County in 2000. Historically, manufactured housing has not been considered an energy-efficient housing choice. However, in an effort to promote energy-efficient construction in manufactured housing, the SC Energy Office launched an energy efficiency certification program in 1998. Through this program, the SCEO distributes SC Manufactured Housing Energy Efficiency Labels to qualified manufacturers. This label certifies that the manufactured home meets or exceeds the energy efficiency levels provided for in the *South Carolina Code of Laws*. By law, energy labels may only be placed on homes that meet or exceed the minimum requirements for energy efficiency. To meet energy efficiency standards, the home must have storm or double-pane glass windows, insulated or storm doors, and a minimum insulation thermal resistance rating of R-11 for walls, R-19 for floors and R-30 for ceilings, or equivalent allowances. The impact of the program on overall energy efficiency in the manufactured housing sector has been substantial, with an average of 65% of manufactured homes sold in the State from 1998 to 2001 certified as energy-efficient – a major increase from the 4% of manufactured homes sold in 1992 that met energy efficiency standards.

Older homes in general have lower values and rent for less, making them attractive to families and individuals with low and moderate incomes. Unfortunately, the lower rents and mortgage payments are sometimes offset by the additional cost of heating and cooling an older, less energy-efficient structure. A family may move into an older home because of the lower rent, but may be forced to move because they simply cannot afford the high electric or heating fuel bills.

6.9 Housing Affordability

Affordability is a key factor in the housing market. The cost of housing must be compatible with household incomes if a community is to meet future housing needs. Lending institutions base affordability generally on housing costs not exceeding 2.5 times the gross household income. This translates into about 30% of household income for gross housing expenses. It is universally accepted that a housing unit is considered affordable if it costs no more than 30% of the occupant's income. Conversely, a household is considered cost-burdened if its occupants are paying more than 30% of their income for housing costs. Census data is useful in developing a picture of housing affordability in Greenwood County. Data in Figure 6-37 reveals that median homeowner costs (for persons with a mortgage) are only 19.5% of household income in the County – well within the definition of affordable housing and slightly lower than the statewide percentage of 20.5%. This is also the case in the County's municipalities where median homeowner costs are 21.2% of household income in the City of Greenwood (slightly higher than that of the State), 19.2% in Ninety Six, and 17.2% in Ware Shoals.

Median rental housing costs are also within the affordable range for Greenwood County residents. In 1999, monthly median gross rent comprised 22.5% of household income in the County – low when compared to the State at 24.4%. Rental housing is also affordable in the County's municipalities, where median gross rent represented 23.8% of household income in the City of Greenwood, 17.1% of household income in Ninety Six, and 23% of median household income in Ware Shoals.

Figure 6-37. Owner and Renter Costs as a Percentage of Household Income for Specified Housing Units, 1999 Greenwood County, Municipalities and South Carolina

	Median Selected Owner Costs as a Percentage of Household Income				Median Gross Rent as Percentage of Household Income	
	With a Mortgage		Without a Mortgage			
Jurisdiction	$	%	$	%	$	%
Greenwood County	$787	19.5%	$194	>10.0%	$440	22.5%
Greenwood	$746	21.2%	$195	11.3%	$423	23.8%
Hodges	$1,125	20.0%	$142	>10.0%	$475	14.2%
Ninety Six	$630	19.2%	$218	11.3%	$472	17.1%
Troy	$675	19.2%	$225	>10.0%	$325	12.5%
Ware Shoals	$645	17.2%	$192	11.0%	$368	23.0%
South Carolina	$894	20.5%	$240	>10.0%	$510	24.4%

Source: US Census Bureau, 2000

Additional data depicting housing costs as a percentage of household income provide more detailed insight into housing affordability conditions in Greenwood County. Twenty-one percent of homeowners in the City of Greenwood (825 housing units) who own their own home pay mortgages that total 30% or more of their household income – a slightly lower percentage than statewide at 19.5% (Figures 6-38 and 6-39). Countywide only 16% of homeowners (2,237 housing units) pay mortgages that total 30% or more of their household income. Nearly one-third of renter households in the County (30%) and more than one-third of renter households in the City (34.7%) pay rent that exceeds 30% of their household income. Both are very similar to the percentage statewide, where 33.3% of renter households pay rent that exceeds 30% of household income. An even greater concern is that gross rent for nearly 15% of renter households in Greenwood County (1,151 housing units) and 18% of renters in the City of Greenwood (767 housing units) equals 50% or more of their household income. While those percentages are in line with the 16% of renters statewide paying more than half of their household income for rent, it is of concern that a significant number of households are severely cost burdened by their housing costs. Renters paying more than 50% of their household income for rent in the City comprise more than two-thirds of the total households in this category countywide. Clearly, nearly a third of Greenwood County renters are paying more than they can comfortably afford for housing and 1,151 of these renters are paying considerably more than they can afford. In addition, two-thirds of the households that are seriously cost burdened reside in the City of Greenwood.

Figure 6-40 depicts the percentage of occupied rental housing units within Greenwood County paying 30% or more of household income for rent by census tract. Tracts where the highest percentage of renters are cost-burdened (ranging from 32.1% to 34.8% of renters) include large portions of the City of Greenwood. The tract with the highest percentage of cost-burdened renters at 34.8% is 9708, which includes the southwestern area of the City. Tract 9705, located almost entirely within the City, and tract 9702, which includes the northeastern area of the City, also have high percentages of renters who are cost burdened. At the other end of the spectrum, tract 9710, located in the southwestern portion of the County, has no renters who pay 30% or more of their household income for rent.

Figure 6-41 illustrates the percentage of owner-occupied housing units within Greenwood County paying 30% or more of household income for housing costs by Census tract. Tracts where the highest percentage of owners are cost-burdened include tract 9705 (26.5%), located almost entirely within the City, and tract 9709 (20.8%), located in the southwestern corner of the County. Census tracts with the fewest number of owners paying 30% or more of their household income for housing costs are tract 9703 (12.2%), which includes the northwest portion of the City of Greenwood, and tract 9710 (9.0%), located in the southeastern area of the County.

Figure 6-38. Selected Monthly Costs and Gross Rent as a Percentage of Household Income for Specified Housing Units, 1999 Greenwood County and the City of Greenwood

Percentage of Household Income	Greenwood County				City of Greenwood			
	Selected Monthly Costs - Owners		Gross Rent - Renters		Selected Monthly Costs - Owners		Gross Rent - Renters	
	# Units	Percent	# Units	Percent	# Units	Percent	# Units	Percent
Less than 10%	3,490	*25.7%*	697	*8.9%*	981	*25.3%*	346	*8.1%*
10 to 14%	2,605	*19.2%*	1,226	*15.7%*	669	*17.3%*	648	*15.2%*
15 to 19%	2,375	*17.5%*	1,115	*14.3%*	609	*15.7%*	587	*13.8%*
20 to 24%	1,723	*12.7%*	910	*11.7%*	485	*12.5%*	476	*11.2%*
25 to 29%	1,001	*7.4%*	683	*8.8%*	264	*6.8%*	346	*8.1%*
30 to 34%	665	*4.9%*	431	*5.5%*	176	*4.5%*	212	*5.0%*
35 to 39%	366	*2.7%*	297	*3.8%*	104	*2.7%*	198	*4.7%*
40 to 49%	422	*3.1%*	459	*5.9%*	205	*5.3%*	298	*7.0%*
50% or more	784	*5.8%*	1,151	*14.8%*	340	*8.8%*	767	*18.0%*
Not computed	125	*0.9%*	823	*10.6%*	37	*1.0%*	378	*8.9%*
Total Units	13,556	***100.0%***	7,792	***100.0%***	**3,870**	***100.0%***	4,256	***100.0%***

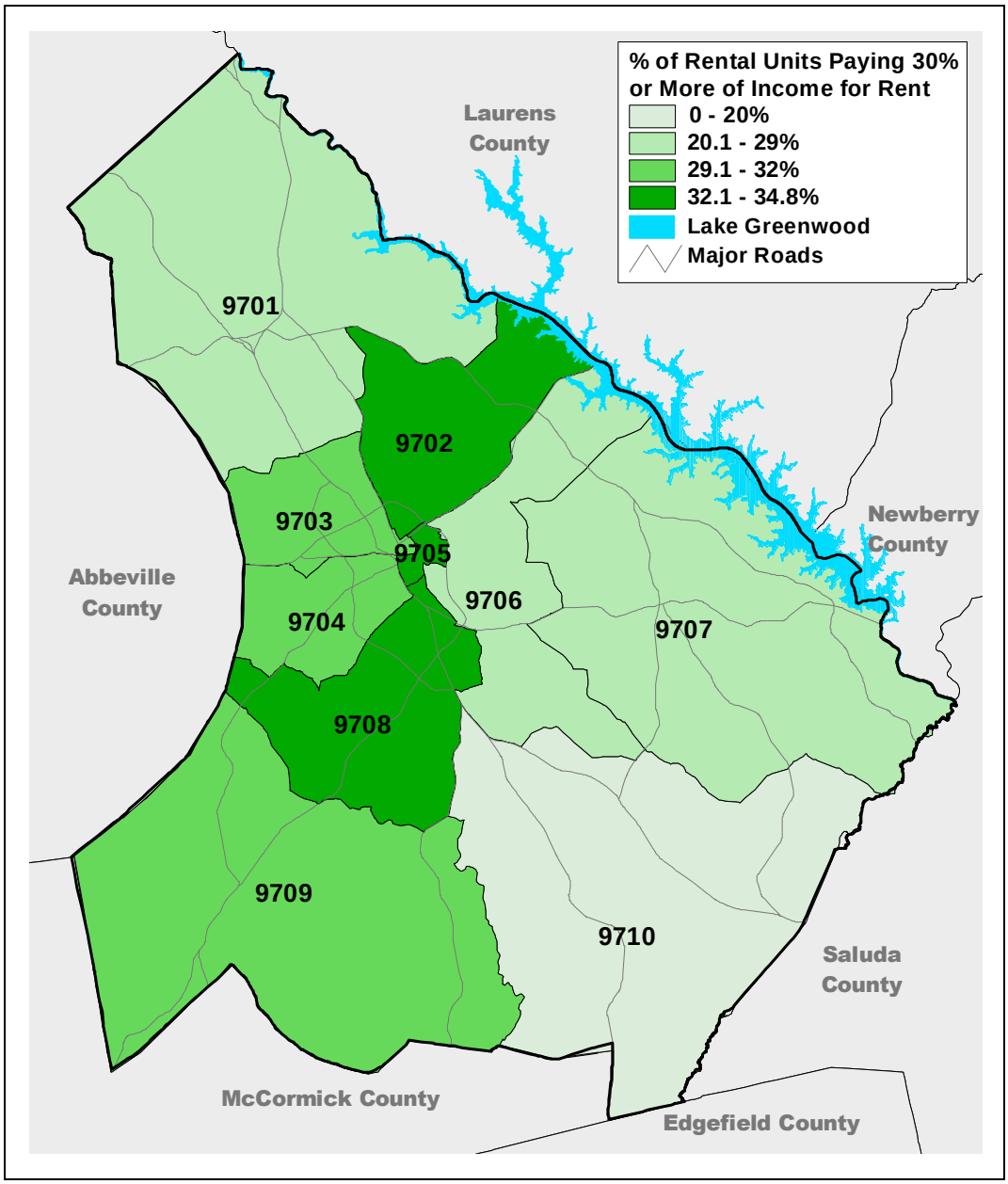
Source: US Census Bureau, 2000

Figure 6-39. Selected Monthly Costs and Gross Rent as a Percentage of Household Income for Specified Housing Units, 1999 South Carolina

Percentage of Household Income	Selected Monthly Costs - Owners		Gross Rent - Renters	
	# Units	Percent	# Units	Percent
Less than 10%	178,384	*22.8%*	29,690	*7.0%*
10 to 14%	141,957	*18.1%*	50,630	*12.0%*
15 to 19%	136,112	*17.4%*	59,832	*14.2%*
20 to 24%	100,301	*12.8%*	50,027	*11.9%*
25 to 29%	64,940	*8.3%*	37,688	*8.9%*
30 to 34%	40,544	*5.2%*	27,365	*6.5%*
35 to 39%	25,774	*3.3%*	19,178	*4.6%*
40 to 49%	29,750	*3.8%*	26,340	*6.3%*
50% or more	56,665	*7.2%*	67,360	*16.0%*
Not computed	9,482	*1.2%*	53,036	*12.6%*
Total Units	**783,909**	***100.0%***	421,146	***100.0%***

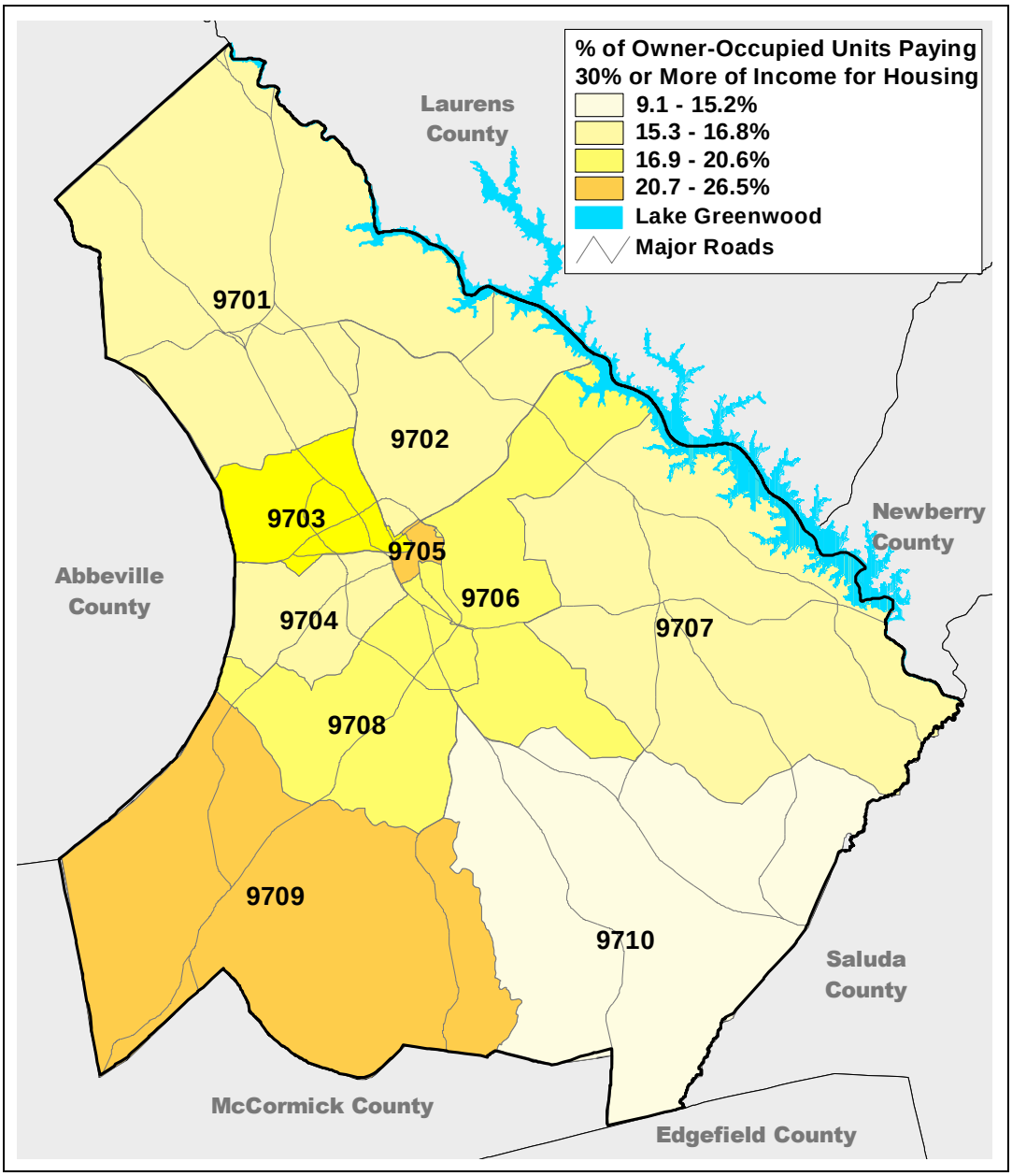
Source: US Census Bureau, 2000

Figure 6-40. Percentage of Rental Housing Units Paying More Than 30% of Household Income for Rent, 1999 Greenwood County by Census Tract



Source: US Census Bureau, 2000

Figure 6-41. Percentage of Owner-Occupied Housing Units Paying More Than 30% of Household Income for Housing Costs, 1999 Greenwood County by Census Tract



Source: US Census Bureau, 2000

A more in-depth analysis of housing affordability on the county level is provided by the National Low Income Housing Coalition (NLIHC). The NLIHC is an organization dedicated to promoting affordable housing in America. The Coalition works toward this end by providing up-to-date information to the public, formulating policy, and educating the public on housing need and strategies for solutions. One of the obstacles that the NLIHC has targeted is the lack of knowledge on the part of the general public on the extent of the affordability problem in their own communities. The NLIHC produces a publication entitled *Out of Reach* in an effort to disseminate this information to policy makers and advocates. *Out of Reach* contains income and rental housing cost data by state, metropolitan area, and county. For each, it calculates the income that renter households need in order to afford rental housing, estimates the number of households that cannot afford to pay the Fair Market Rent (FMR), and calculates what these

households would need to earn in order to pay the rent and maintain housing costs at 30% of their income. FMRs for fiscal year 2007 are estimated by HUD based on year 2000 base information. Likewise, state average area median incomes and renter median incomes are based on year 2000 median income data as a percent of household median income and assume the relationship between renter and owner incomes is unchanged since 2000.

2008 NLIHC data reveals that an extremely low income Greenwood County householder earning $15,090 (30% of the area median income of $50,300) can afford a monthly rent of no more than $377, while the Fair Market Rent for a two-bedroom housing unit is $574 in Greenwood County. A minimum wage earner ($5.85 per hour) can afford monthly rent of no more than $304. Social Security recipients (receiving $637 monthly) can only afford monthly rent of $191 or less, while the Fair Market Rent for a one-bedroom unit is $499.

As shown in Figure 6-42, a Greenwood County resident earning the Federal Minimum Wage ($5.85 per hour) must work 75 hours per week to afford a two-bedroom unit at the County's Fair Market Rent. This is significantly better than statewide, where a minimum wage earner would have to work 88 hours per week to afford a two-bedroom unit at the State's Fair Market Rent of $672. A County resident would have to earn significantly more than minimum wage at $11.04 per hour, for 40 hours a week, to afford a two-bedroom unit at the County's FMR. This represents 189% of the present Federal Minimum Wage. This is also low when compared to the State, where a resident would have to earn $12.92 per hour during a 40 hour week to afford a two-bedroom unit at the State's FMR, representing 221% of present Federal Minimum Wage.

Figure 6-42. Housing Cost, 2008
Greenwood County and South Carolina

	Housing Wage				Work Hours/Week Necessary at S.C. Minimum Wage to Afford	
	Hourly Wage Needed to Afford *(@ 40 hours/week)*		As % of Minimum Wage in S.C. *($5.15/hour)*			
	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Location	FMR	FMR	FMR	FMR	FMR	FMR
Greenwood County	$9.60	$11.04	164%	189%	66	75
South Carolina	$11.36	$12.92	194%	221%	78	88

Source: National Low Income Housing Coalition, "Out of Reach," 2008.

Additional information related to housing affordability within Greenwood County can be found in the Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of 2000 Census household and income data commissioned by the US Department of Housing and Education (HUD) for use by Community Development Block Grant (CDBG) grantees in the development of local consolidated plans. This data includes valuable information on household income for low income residents and provides information on the percentage of households within each income category who are cost burdened. HUD defines cost burden as the fraction of a household's total gross income that is spent on housing costs. For renters, housing costs include rent paid by the tenant plus utility costs. Housing costs for owners include mortgage payments, taxes, insurance, and utility costs. As noted previously in this section, household is considered cost-burdened if its occupants are paying more than 30% of their income for housing costs.

According to CHAS data included in Figure 6-43, more than one-fifth (21.3%) of all households with extremely low to moderate incomes in Greenwood County are cost burdened – paying more than 30% of their income for housing costs. Among households with *extremely low incomes* – incomes of 0% to 30% of median family income (MFI) for the County - nearly 64% are cost burdened. Nearly 42% of households with *very low incomes* – incomes of 31% to 50% of MFI – pay more than 30% of their income for housing

costs. The percentage of households that are cost burdened drops dramatically to only 6.4% in *moderate income* households, with incomes of 81% to 95% of MFI.

Eighteen percent (18%) of owner-occupied households with extremely low to moderate incomes in the County are cost burdened. Among these owner households, the percentage of cost burdened households is much higher in the lowest income categories. While only 7.8% of owner households with *moderate incomes* are cost burdened, more than four times that number (32.3%) are cost burdened in the *other low income* category, with incomes of from 51% to 80% of MFI. An even higher percentage of households with *extremely low incomes* (57.2%) spend more than 30% of their income on housing costs. Among elderly owner-occupied households, 19.5% pay more than 30% of their income for housing costs. HUD defines elderly households as including one to two persons, of which one person is 62 years of age or older. Only 7.1% of elderly owner-occupied households with *moderate incomes* are cost burdened. Nearly eight times this percentage (56.2%) of *extremely low income*, elderly owner households spend more than 30% of their incomes on housing costs.

Figure 6-43. CHAS Household Income Estimates for Owners, 2000
Greenwood County

Income Categories	Elderly	% of Elderly House-holds	Total Owners	% of Owner House-holds	Total All House-holds	% of All House-holds
Extremely Low Income (0-30% MFI)	765	13.8%	1,272	7.1%	**3,175**	**12.3%**
% Cost Burden > 30%	*56.2%*		*57.2%*		***63.8%***	
Very Low Income (31-50% MFI)	1,205	21.8%	1,857	10.4%	**3,267**	**12.7%**
% Cost Burden > 30%	*22.0%*		*35.2%*		***41.9%***	
Other Low Income (51-80% MFI)	1,023	18.5%	2,730	15.3%	**4,221**	**16.4%**
% Cost Burden > 30%	*14.5%*		*32.3%*		***26.5%***	
Moderate Income (81-95% MFI)	2,534	45.8%	11,968	67.1%	**15,046**	**58.5%**
% Cost Burden > 30%	*7.1%*		*7.8%*		***6.4%***	
Total Households	**5,527**	**100.0%**	**17,827**	**100.0%**	**25,709**	**100.0%**
% Cost Burden > 30%	***18.5%***		***18.0%***		***21.3%***	

Source: US Dept. of Housing & Urban Development, CHAS Data, 2000

As shown in Figure 6-44, nearly 29% of the County's renter-occupied households with extremely low to moderate incomes are cost burdened. As with owner households, the percentage of renter households that are cost burdened is much higher in the lowest income categories. Less than 1% of renter households in the *moderate income* category are cost burdened, while 16% of households in the *other low income* category spend more than 30% of their income on housing expenses. In the *very low income* category more than half (50.8%) of renters are cost burdened, while more than 68% of renters with *extremely low incomes* spend more than 30% of their incomes on housing costs. An even higher percentage of elderly renters with extremely low to moderate incomes are cost burdened, with 37.1% of elderly renters paying more than 30% of their incomes for housing costs. Nearly 6% of elderly renters with moderate incomes are cost burdened, rising to 21.7% of elderly renters in the "other" low income category. Nearly three times the percentage of elderly renters (60%) with *extremely low incomes* are cost burdened.

The CHAS data indicates that among Greenwood County households with moderate to extremely low incomes, a significant percentage are paying more for their housing than they can afford. This is

particularly true for renters, with more than half of households with *very low* or *extremely low incomes* spending more than 30% of their incomes on housing expenses.

Table 6-44. CHAS Household Income Estimates for Renters, 2000
Greenwood County

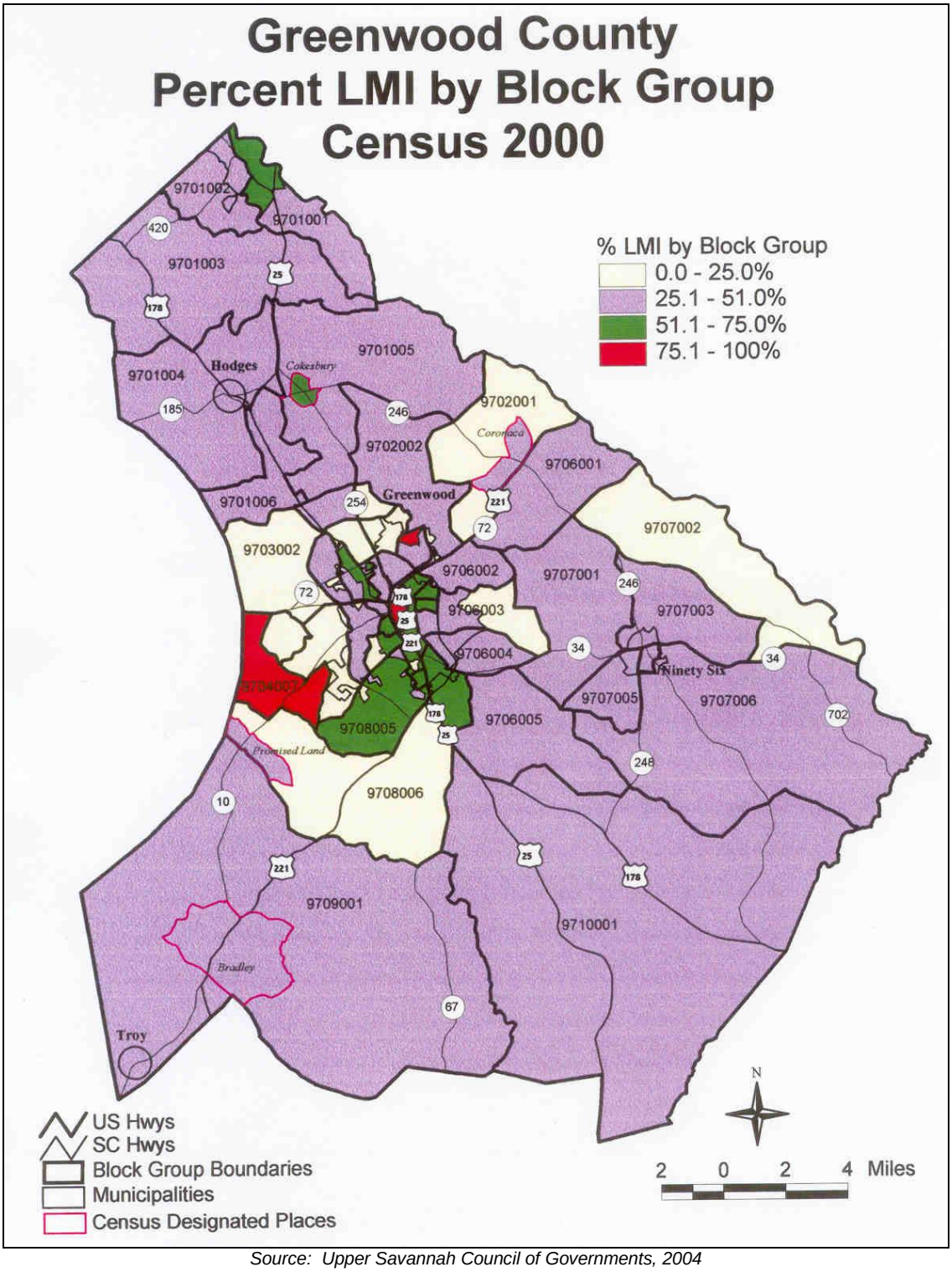
Income Categories	Elderly	% of Elderly House-holds	Total Renters	% of Rental House-holds	Total All House-holds	% of All House-holds
Extremely Low Income (0-30% MFI)	455	43.4%	1,903	24.1%	**3,175**	**12.3%**
% Cost Burden > 30%	*60.0%*		*68.2%*		***63.8%***	
Very Low Income (31-50% MFI)	267	25.5%	1,410	17.9%	**3,267**	**12.7%**
% Cost Burden > 30%	*27.0%*		*50.8%*		***41.9%***	
Other Low Income (51-80% MFI)	157	15.0%	1,491	18.9%	**4,221**	**16.4%**
% Cost Burden > 30%	*21.7%*		*16.0%*		***26.5%***	
Moderate Income (81-95% MFI)	170	16.2%	3,078	39.1%	**15,046**	**58.5%**
% Cost Burden > 30%	*5.9%*		*0.6%*		***6.4%***	
Total Households	**1,049**	**100.0%**	**7,882**	**100.0%**	**25,709**	**100.0%**
% Cost Burden > 50%	***37.1%***		***28.8%***		***21.3%***	

Source: US Dept. of Housing & Urban Development, CHAS Data, 2000

6.10 Public, Affordable and Assisted Housing Programs

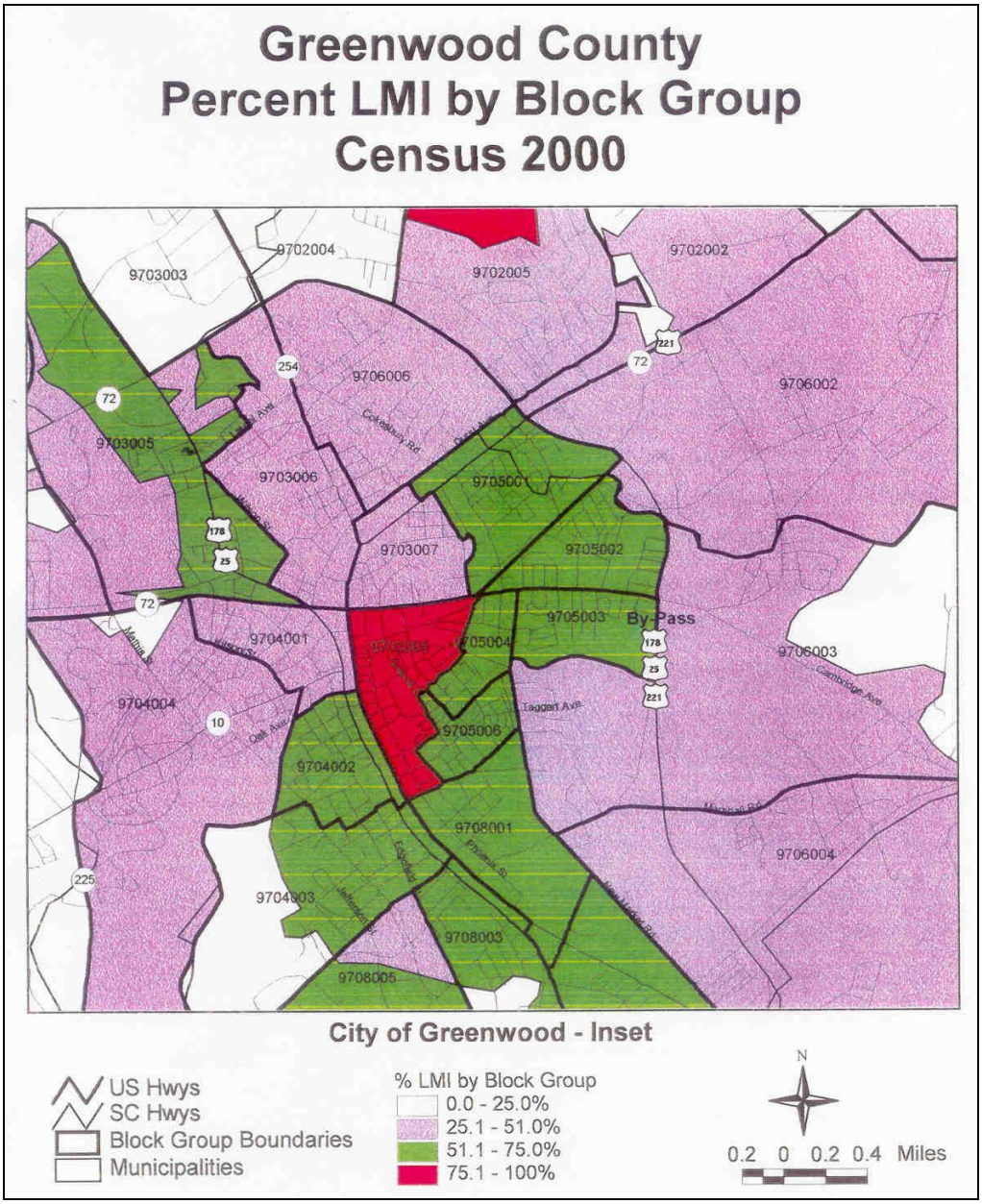
Obtaining affordable, clean and safe housing is one of the highest priorities for families throughout the nation. The provision of affordable housing options is the primary goal for the United States Department of Housing and Urban Development (HUD). HUD administers many programs that are focused on achieving that goal, most notably the Community Development Block Grant Program (CDBG). CDBGs are provided to low and moderate income (LMI) areas for activities such as housing rehabilitation and infrastructure improvements. LMI areas are delineated using Census Bureau figures and depict the neediest areas of a particular jurisdiction. As shown in Figures 6-45 and 6-46, the Upper Savannah Council of Governments has developed an analysis of LMI areas by Census block group for Greenwood County.

Figure 6-45. Concentrations of Low and Moderate Income Households, 2000
Greenwood County



Source: Upper Savannah Council of Governments, 2004

Figure 6-46. Concentrations of Low and Moderate Income Households, 2000
City of Greenwood



Source: Upper Savannah Council of Governments, 2004

Housing payment assistance is available for 1,045 assisted housing development (project-based) units in Greenwood County (Figure 6-47). The Greenwood Housing Authority (GHA) reports that in June of 2004 there were approximately 776 families in Greenwood County using Section 8 vouchers for housing, with 1,100 persons on the waiting list for the program. In addition, GHA operates 223 public housing apartment units, with more than 700 families on the waiting list for those apartments. The US Department of Housing and Urban Development (HUD) has been shifting its funding emphasis to tenant-based assistance in recent years and consequently no new HUD Section 8 assisted housing projects have been constructed in the past five years. Of the County's assisted units, 215 are reserved for elderly residents. Twenty-one units are also specifically reserved for handicapped residents, although many of the units may be fitted for use by handicapped persons.

Figure 6-47. Inventory of Assisted Rental Housing, 2004
Greenwood County

Project and Location	Assistance Type	Total Units	Assisted Units	Family Units		Elderly Units		Handicap Units	
				#	% of Assist.	#	% of Assist.	#	% of Assist.
Cambridge House Apts 230 East Cambridge Av, *Greenwood*	221-D-4	62	0	0	*0.0%*	56	*0.0%*	6	*0.0%*
Cokesbury Garden 210 McNeil St, *Greenwood*	236-J-1	104	104	104	*100.0%*	0	*0.0%*	0	*0.0%*
Coleman Terrace *Greenwood*	Public Housing	66	66	55	*83.3%*	11	*16.7%*	0	*0.0%*
Greenwood Apts 200 Holman St, *Greenwood*	221-d-3	56	56	56	*100.0%*	0	*0.0%*	0	*0.0%*
Greenwood Gardens 1401 Phoenix St, *Greenwood*	221-d-4	100	100	100	*100.0%*	0	*0.0%*	0	*0.0%*
Hampton House 306 Grove St, *Greenwood*	231	61	60	1	*1.7%*	60	*100.0%*	0	*0.0%*
Huntington Apts 1814 Greenwood Bypass, *Greenwood*	221-d-4	18	18	13	*72.2%*	0	*0.0%*	5	*27.8%*
Lexington II Apts 1870 Emerald Rd, *Greenwood*	USDA Rural Develop-ment	60	60	60	*100.0%*	0	*0.0%*	0	*0.0%*
Mineral Ct/Winn Apts Mineral Ct , *Greenwood*	Public Housing	61	61	39	*63.9%*	22	*36.1%*	0	*0.0%*
Parkland Place I Emerald Rd, *Greenwood*	USDA Rural Develop-ment	24	24	24	*100.0%*	0	*0.0%*	0	*0.0%*
Parkland Place II Emerald Rd, *Greenwood*	USDA Rural Develop-ment	32	32	32	*100.0%*	0	*0.0%*	0	*0.0%*

Figure 6-47 Inventory of Assisted Rental Housing, 2004
Greenwood County (Continued)

Project and Location	Assistance Type	Total Units	Assisted Units	Family Units		Elderly Units		Handicap Units	
				#	% of Assist.	#	% of Assist.	#	% of Assist.
Pineridge Apts 1548 Parkway Rd, *Greenwood*	202 Section 8 Elderly	51	51	0	*0.0%*	46	*90.2%*	5	*9.8%*
Pinetree Apts 106 Barkwood Dr, *Greenwood*	236-j-1	100	100	100	*100.0%*	0	*0.0%*	0	*0.0%*
Raintree Apts Evans Pond Rd, *Greenwood*	USDA Rural Develop-ment	48	48	48	*100.0%*	0	*0.0%*	0	*0.0%*
Taggart Ct 321A/B Taggart Ct, *Greenwood*	Tax Credits	6	6	6	*100.0%*	0	*0.0%*	0	*0.0%*
Trakas Avenue Apts I 604/606 Trakas Av, *Greenwood*	Tax Credits	8	8	8	*100.0%*	0	*0.0%*	0	*0.0%*
Trakas Avenue Apts II 600/602 Trakas Av, *Greenwood*	Tax Credits	10	10	10	*100.0%*	0	*0.0%*	0	*0.0%*
Winn-Fairfield *Greenwood*	Public Housing	97	97	77	*79.4%*	20	*20.6%*	0	*0.0%*
Wisewood Apts 235 Florida Av, *Greenwood*	Section 8	90	90	85	*94.4%*	0	*0.0%*	5	*5.6%*
Edgewood Street Apts Edgewood St, *Ninety Six*	Public Housing	24	24	24	*100.0%*	0	*0.0%*	0	*0.0%*
Kate Fowler Creek I S. Cambridge St, *Ninety Six*	USDA Rural Develop-ment	6	6	6	*100.0%*	0	*0.0%*	0	*0.0%*
Kate Fowler Creek II S. Cambridge St, *Ninety Six*	USDA Rural Develop-ment	24	24	24	*100.0%*	0	*0.0%*	0	*0.0%*
Total Units		**1,108**	**1,045**	**872**	***83.4%***	**215**	***20.6%***	**21**	***2.0%***

*Table may not include a complete listing of existing facilities
Source: *SC Housing Finance and Development Authority, 2004*

As the population of Greenwood County ages and baby boomers look to alternative housing options, the availability of appropriate housing for older residents becomes increasingly important. There are several types of housing for the elderly, representing a range of assistance and care options.

Nursing homes are facilities that provide nursing or convalescent care for two or more persons unrelated to the licensee. A nursing home provides long-term care of chronic conditions or short-term convalescent or rehabilitative care of remedial ailments for which medical and nursing care are necessary. Although some residents are admitted for shorter convalescent or rehabilitative stays following hospitalization, most nursing facility residents are older adults who require long-term care. As listed in Figure 6-48, there are five nursing homes in Greenwood County, providing space for up to 374 residents.

Community Residential Care Facilities, also referred to as *Assisted Living Facilities*, offer room and board for two or more persons unrelated to the licensee. These facilities are designed to accommodate changing needs and preferences of residents; maximize the dignity, autonomy, privacy, independence, and safety of residents; and encourage family and community involvement. Also included is any facility (other than a hospital), which offers a beneficial or protected environment specifically for individuals who

have mental illness or disabilities. The Division of Health Licensing of the South Carolina Department of Health and Environmental Control lists nine community residential care facilities in Greenwood County, with capacity for up to 334 residents.

Intermediate Care Facility for the Mentally Retarded are facilities that serve four or more mentally retarded persons or persons with related conditions. These facilities provide health or rehabilitative services on a regular basis to individuals whose mental and physical conditions require services including room, board, and active treatment for their mental retardation or related conditions. As listed in Figure 6-48, there are two Intermediate Care Facilities for the Mentally Retarded in Greenwood County, providing space for 16 residents.

Figure 6-48. Nursing Homes and Assisted Care Facilities, 2008*
Greenwood County

Facility Name	Address	Total Beds
Nursing Homes		
Greenwood Transitional Rehabilitation Unit	1530 Parkway - Greenwood	12
Magnolia Manor - Greenwood	1415 Parkway - Greenwood	88
NHC Healthcare - Greenwood	437 East Cambridge Av – Greenwood	152
Self Regional Healthcare Transitional Care Unit	1325 Springs St - Greenwood	20
Wesley Commons Health Care Center	1110 Marshall Rd - Greenwood	102
Total in Greenwood County	***5 Facilities***	***374***
Community Residential Care Facilities		
Alterra Sterling House of Greenwood	1408 Parkway Rd - Greenwood	52
Ashley House	526 Haltiwanger Rd - Greenwood	44
The Bayberry of Greenwood	116 Abbey Dr - Greenwood	23
Emerald Gardens – Greenwood	201 Overland Dr - Greenwood	66
Morningside of Greenwood	116 Enterprise Ct - Greenwood	49
The Old Homeplace	711 Scotch Cross Rd - Greenwood	10
Quiet Acres Retirement Home	2968 Old Douglas Mill Rd - Hodges	10
Ware Shoals Manor	10 North Greenwood Ave – Ware Shoals	24
Wesley Commons Assisted Living Facility	1110 Marshall Rd - Greenwood	56
Total in Greenwood County	***9 Facilities***	***334***
Intermediate Care Facility for the Mentally Retarded		
Henry & Frieda Bonds Habilitation Center	310 Jenkins Springs Rd - Greenwood	8
J. Felton Burton Community Residence	308 Jenkins Springs Rd - Greenwood	8
Total in Greenwood County	***2 Facilities***	***16***

**Table may not include a complete listing of existing facilities*
Sources: SC DHEC, Division of Health Licensing, Licensed Facilities by Type, 2008.

6.11 Housing Outlook

Housing growth projections are a tool used by local governments to plan for infrastructure and services that will be needed to accommodate future growth. While projections are reasonable for larger jurisdictions, it is difficult to project housing unit growth for smaller municipalities. Factors such as the economy, interest rates, in and out migration and economic development can significantly impact housing development in smaller jurisdictions, while those impacts on jurisdictions with larger populations and land area may be less severe. To minimize possible error, housing projections for Greenwood County concentrate on projections countywide, along with projections for the City of Greenwood.

Estimates provided by Claritas, a marketing information resources company founded in 1971, and updated using Greenwood County building permit data from 2001 to 2003 project an 8.3% increase in housing units from 2000 to 2008 in Greenwood County and an increase of 2% within the City of Greenwood. These increases are predicted to result in a housing count of 30,596 housing units in the County and 9,593 housing units in the City by 2008. This represents an increase of 2,353 housing units in the County and 187 housing units in the City during the eight-year period, with an average increase per year of approximately 294 housing units countywide and 23 housing units throughout the City. Applying these average rates of increase, the projected housing unit count for 2010 for the County is estimated to be 31,184, with an increase of 10.4% for the decade. The projected 2010 housing count for the City of Greenwood is estimated to be 9,640, with a 10-year increase of 2.5%. Assumption of a constant rate of growth, while the only current option available, may need to be updated over time, given many factors can come into play, including interest rate changes, land availability, annexation, and market demand. These base projections can be adjusted as new information is obtained that provides additional insight into future housing trends and demand. Figure 6-49 provides housing unit estimates for 2003 and projections for 2010, 2015 and 2020.

Figure 6-49. Housing Projections to 2020
City of Greenwood and Greenwood County

	2000	2008	% Change 2000-2008	Estimated 2010*	Estimated 2015*	Estimated 2020*	% Change 2010-2020
Greenwood County	28,243	30,596	8.3%	31,234	32,887	34,541	10.6%
City of Greenwood	9,406	9,593	2.0%	9,641	9,761	9,882	2.5%

*Estimates for 2010, 2015 and 2020 are based on projected growth rates from 2000 to 2008.
Source: US Census Bureau, 2000, Claritas, June 2004, and Greenwood County, 2008.

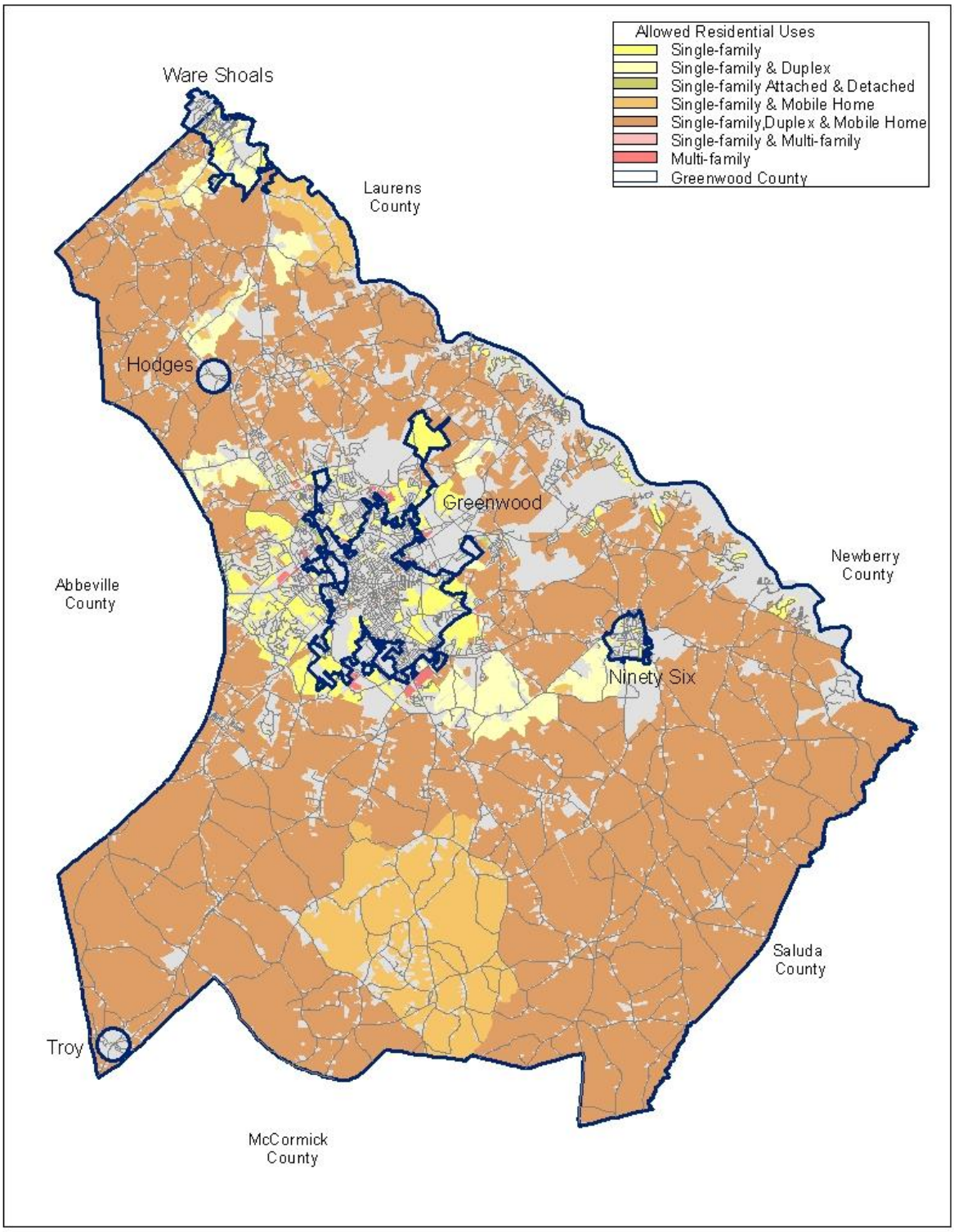
With more than 225,000 acres of vacant land currently zoned to allow residential development – nearly 78% of all land and more than 97% of all currently vacant land in Greenwood County – there is excellent potential for housing growth within the County in coming years.400

Figures 6-50, 6-51, 6-52 and 6-53 illustrate the location of currently vacant properties within Greenwood County that are zoned for residential development. Much of the residential construction in coming years will occur near established residential centers including the City of Greenwood and the County's smaller municipalities. Primary growth areas will likely be between the City of Greenwood and the Town of Ninety Six, along Lake Greenwood and the Saluda River, and between the City of Greenwood and the Town of Hodges, along the Highway 25/Highway 254 Corridor. The type of housing construction and the overall housing density will depend on the amount of infrastructure that is available within a given area. Most of the County's infrastructure is centered around the City of Greenwood and the Towns of Ninety Six and Ware Shoals. Water and sewer is limited along Lake Greenwood, however additional lines are being constructed to these high growth areas.

As shown in Figures 6-54 and 6-55, allowed maximum densities for residential development are higher in the areas surrounding the City of Greenwood. More than two-thirds of the county's population lives

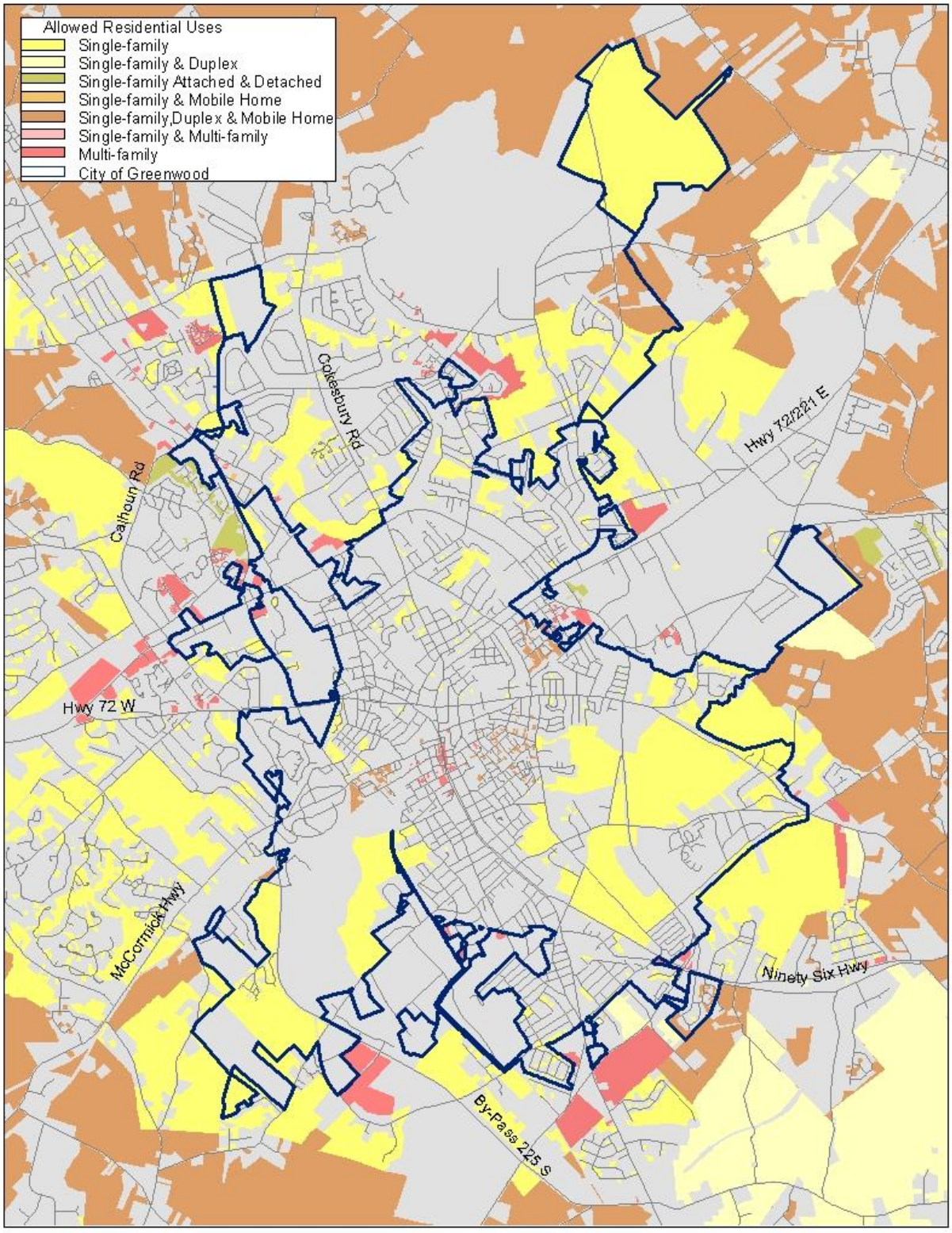
within five miles of the City center. This is attributable to the concentration of utilities and services as well as close proximity to the County's major retail businesses, service providers, and employment centers.

Figure 6-50. Vacant Residentially Zoned Properties, 2008
Greenwood County



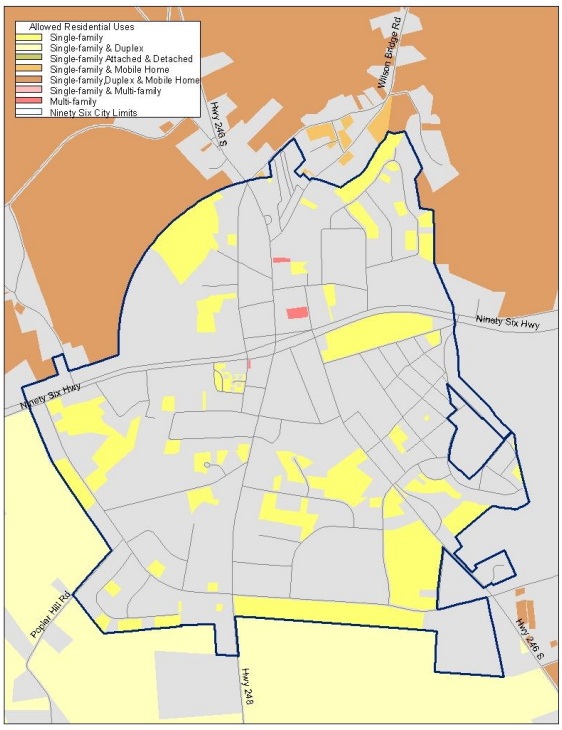
Source: Greenwood City/County Planning Department, 2008.

Figure 6-51. Vacant Residentially Zoned Properties, 2008
City of Greenwood



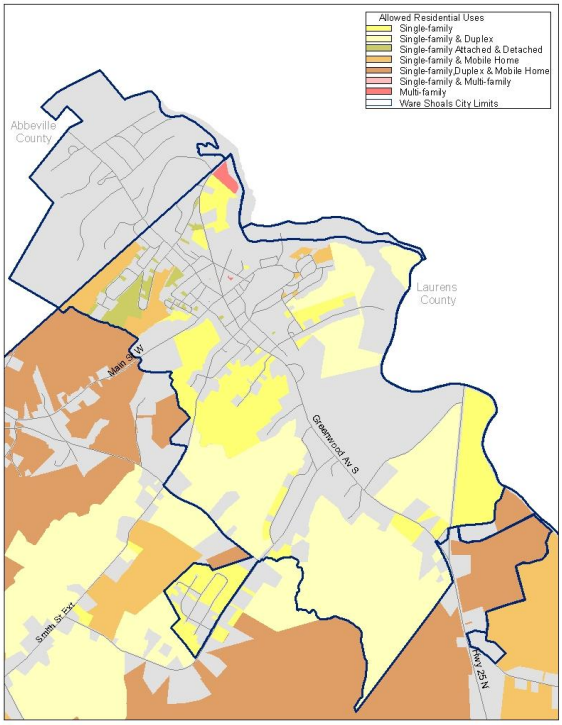
Source: Greenwood City/County Planning Department, 2008.

Figure 6-52. Vacant Residentially Zoned Properties, 2008
Town of Ninety Six



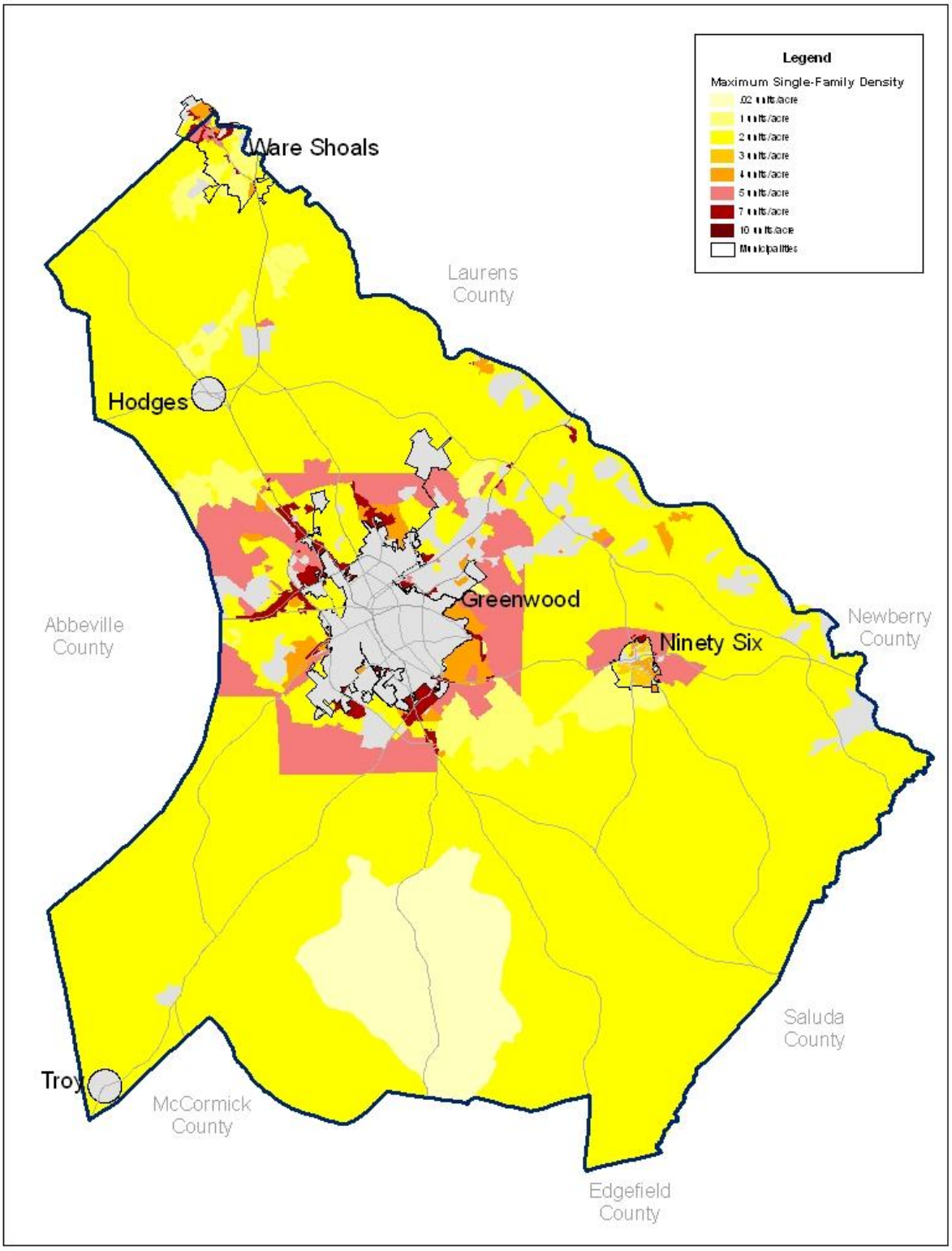
Source: Greenwood City/County Planning Department, 2008.

Figure 6-53. Vacant Residentially Zoned Properties, 2008
Town of Ware Shoals*



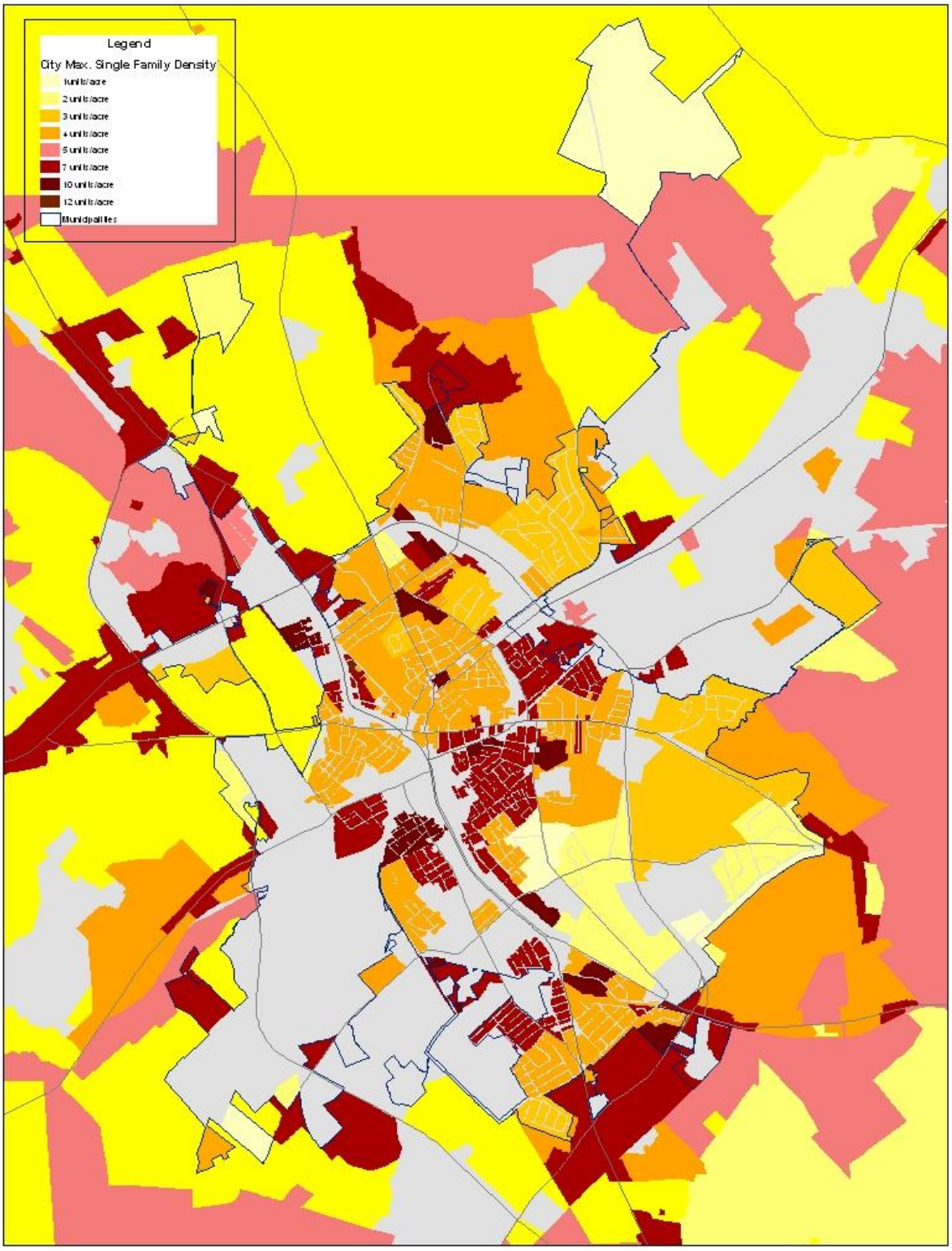
* Greenwood County Portion
Source: Greenwood City/County Planning Department, 2008.

Figure 6-54. Allowed Density of Vacant Residentially Zoned Properties, 2008
Greenwood County



Source: Greenwood City/County Planning Department, 2008.

Figure 6-55. Allowed Density of Vacant Residentially Zoned Properties, 2008
City of Greenwood



Source: Greenwood City/County Planning Department, 2008.

6.12 Issues and Trends

6.12.1 Housing Development Limitations

The lack of wastewater infrastructure can severely limit the density of housing development. Without sewage disposal, residences are dependent on septic tanks for the storage and treatment of raw sewage, which can pose health and environmental threats if not properly maintained. Outside of the municipalities of Greenwood, Ninety Six, and Ware Shoals, sewer service is available from the Greenwood Metropolitan Sewer Commission or from the 3 private treatment systems that serve individual subdivisions. Each private system is responsible for facility upgrade and maintenance, placing the financial burden of line repairs and capital upgrades on the neighborhoods.

Lake Greenwood is becoming an increasingly popular area for new residential development. Due to limited sewer service in this area of the County, densities in new residential developments are dependent on sewer service availability or the suitability of existing soils to accommodate septic systems. Bedrock deposits on the western side of Lake Greenwood also limit the location of private septic systems. Additional public funds will be required to expand sewer service along Lake Greenwood and Highways 702 and 246 to accommodate additional residential development in this portion of the County.

6.12.2 Affordable Housing Incentives

In order to encourage affordable housing options, the local governments should evaluate opportunities that they may provide to make housing more affordable to citizens. Both the City of Greenwood and Greenwood County provide a clustering housing option to developers. This development standard allows developers to design their residential communities with reduced setbacks and lot sizes in order to reduce infrastructure costs and preserve open spaces. By reducing the development costs, the overall costs of individual units can be reduced for purchase to prospective homebuyers.

Additional incentives that should be explored include density bonuses, design flexibility, and reduced permitting fees in areas of the County that have high concentrations of low income households. Areas prime for this type of incentive would be areas that have 75% or more LMI status as outlined in Figures 6-45 and 6-46.

6.12.3 Neighborhood Revitalization and Community Design

Properties in neighborhoods that are properly maintained generally increase in value and are an asset to the community. To ensure this, it is important to identify declining residential areas in need of revitalization and to focus resources and incentives on the revitalization of these areas. To further these efforts to support strong, viable communities, new developments should be designed to minimize adverse impacts to existing neighborhoods.

Residential areas in Greenwood County that are experiencing severe decline warrant revitalization initiatives to ensure that conditions in these areas do not worsen. Current areas of particular need include the central portion of the City of Greenwood – specifically the Gage Street Neighborhood and the New Market Street area – both located in Census Tract 9705. A district plan is needed to assess and prioritize the specific housing-related needs of these neighborhoods. Once the specific revitalization needs of these areas are identified, funding sources can be pursued to support revitalization efforts. The Greenwood City/County Planning Commission should develop additional plans for other neighborhoods as needed.

Newer residential developments in Greenwood County are much different from older neighborhoods built in the 1950s and 1960s. More recent developments tend to segregate land uses, while the County's older mill village developments included a mixture of residential, commercial and industrial land uses, along with public space for churches, parks and community buildings. Older mixed-use developments such as the mill villages encouraged residents to walk or bike to work, to social and recreational activities, and to visit their neighbors. When residents did travel by car, distances and travel times to essential services were relatively short. When compared with newer developments, these older, mixed-use developments conserved energy, produced less air pollution, and encouraged social interaction between neighbors.

To achieve similar benefits in new developments, small-scale commercial businesses as well as churches and schools should be encouraged to locate within or near newly developed residential areas. Small-scale commercial uses in this case are defined as businesses or offices that are manned during business hours, do not require large-scale deliveries, and do not produce excessive levels of light or noise. Examples include shops, cafes, bakeries, and other types of service businesses. Integration of such service businesses can provide community members the option of walking rather than depending on an automobile, and can result in reduced automobile traffic on the County's road system. Such small-scale commercial businesses also generate light daytime activity in neighborhoods, which can help to reduce crime during the hours when many homeowners are typically at work.

Other land uses often not included in residential developments in Greenwood County are playgrounds and accessible public open space. While developers and the public generally look to local governments to provide these amenities, local governments increasingly propose that neighborhood parks should be provided by the developer or property owners in order to meet the recreational needs of residents. The location of neighborhood parks should be encouraged within walking distance of all residential areas. Local governments need to work with developers during the early planning stages of the development process to encourage the incorporation of playgrounds and open space into residential developments. Development regulations should be amended to include incentives, such as density bonuses or conservation easements, to encourage these facilities in new developments to include sidewalks, bike lanes, bike paths, and jogging trails.

6.12.4 Neotraditional Planning

One area of particular interest in community design nationwide is neotraditional planning. Also called new urbanism or traditional neighborhood development, neotraditional planning is a design movement of developers, architects, and site planners back to the 1920s style of American city development. The movement calls for designing neighborhoods, as well as cities, to become more functional by mixing land uses rather than segregating them through typical zoning standards. Neotraditional planning also focuses on the pedestrian and seeks less dependence on the automobile. Early twentieth century cities included a mixture of stores, homes, and workplaces within the neighborhoods. Greenwood County has many examples of this type of development as demonstrated in its mill villages. A modern version of this type of development, Maxwell Springs, is being developed in the southwest corner of the City of Greenwood. Maxwell Springs is a neotraditional development that brings homes closer to the street, accentuates the importance of pedestrians and is truly a self-sustaining community. This type of village development pattern should be encouraged as an additional development option.

6.12.5 Historically Significant Neighborhoods

One of the first residential areas of the Village of Greenwood was centered along East Cambridge Avenue between Pelzer and Grace Streets. Most of these homes date back to the turn of the century. This historic avenue became the Village's first residential district and eventually anchored the new Town when its boundaries were drawn from a one-mile radius emanating from the district. The East Cambridge homes have various architectural styles and construction types, with many now utilized as apartments and deteriorating into disrepair. To restore this beautiful tree-lined corridor to its original character, single-family land use should be re-established.

In the City of Greenwood, the first two mill villages built were the Grendel and Greenwood Mill Villages. The Grendel Mill Village was constructed in 1915. The Village originated around Abney Mill and is located along Pelzer Street, extending westward parallel to Reynolds Avenue. The architectural style of the Grendel Mill Village is similar to the clapboard style homes that are typical of the Upstate region, with homes located close together on small lots that are typically set back only ten feet from the roadway. An active neighborhood association is leading the revitalization of the neighborhood. Since the organization of this group, neighborhood pride has grown and owners are encouraged to enhance their properties. Other similar older neighborhoods should be encouraged to establish community associations dedicated to neighborhood enhancement and preservation.

The County's mill villages were, and to some extent still are, self-sufficient communities that incorporate housing, religious activities, employment, and retail centers. The development and layout of these

communities was the precursor to the post-World War II tract subdivision. It is vital that these neighborhoods be preserved for the residential, cultural and historical benefit of the area.

In the Uptown area of the City of Greenwood, where residential development was once closely integrated with commercial uses, housing is limited to the peripheral areas of the district. There is great potential for new dwelling units in the upper floors of many of the unique buildings in Uptown. The City of Greenwood should continue to encourage upper-story residential development within the Uptown Special Tax District in order to enhance the balance of land uses and invigorate the Uptown areas after-hours.

Pastoral residential communities that are historically significant include Old Ninety Six, Epworth, Callison, Kirksey, Bradley, Promised Land and Verdery. Although the residential structures in these communities are spread out, these areas should be highlighted through driving tours that identify the homes and the historical significance, character, and style of each. These “backroad” adventures could be based on the historic travel routes of the region before the multi-lane highway was developed. These routes include S.C. Highways 246, 248, 185, 10 and 67 and provide an opportunity to tie into the SC Heritage Corridor as a mini-excursion. By highlighting these areas, tourism and historical awareness can contribute to increased efforts to protect these valuable resources.

These urban and rural neighborhoods and communities warrant protection from the encroachment of future development and from decay and destruction. The main objective for these areas is to designate them as residential resources of local, state or national historic significance. Recognition of these areas as cultural and historical resources can fuel neighborhood identity and community pride. Informational markers and signs detailing the significance of these areas will provide visual recognition for these neighborhoods. The County should also develop an internal process in which historic properties are highlighted or “flagged” when construction or demolition is eminent to ensure that these sites are not substantially altered to adversely impact the overall neighborhood character.

In 2006, the City of Greenwood established a Board of Architectural Review to develop and administer historical standards for construction, reconstruction and demolition in historic areas within the city limits. The City of Greenwood currently has two historic overlay districts: Uptown and Old Greenwood Village. Additional historic overlay districts should be created for historically significant residential areas both in the city limits and in Greenwood County (See Figure 6-24). These districts should include appearance standards to preserve neighborhood, architectural and design character. The districts should also qualify for special incentives for property owners to obtain low-interest loans for rehabilitation to offset expensive renovation and material costs for these older homes. Local governments should work closely with the South Carolina Department of Archives and History as such programs are developed and implemented.

6.12.6 Home Ownership Responsibilities

Homeownership is the ultimate American dream. However, for some residents in Greenwood County this dream is unattainable. In order to meet this need, local governments and service providers must work in various capacities to encourage the number of individuals who can own their own home and to educate the public on the responsibilities of homeownership.

Improving economic literacy to encompass money management, home equity, mortgage loans, and the importance of credit history is a core need for County residents. Integration of these concepts into school-based curriculum at both the secondary and post-secondary levels should be promoted to equip young adults with the financial awareness and knowledge required for future homeownership. In addition, the City and County governments should work toward the development of an annual program to offer instruction and advice on homeownership responsibilities in conjunction with the Board of Realtors, financial institutions, the Homebuilders Association, Clemson Extension, and others. This two-pronged process would provide residents with the information that will strengthen their ability to buy and properly maintain their own homes.

Property values of residential neighborhoods need to be protected to ensure that the investments of property owners are protected. In addition to educational programs, local governments should encourage

new neighborhoods to develop deed restrictions that outlaw junk cars, overgrown lots, and dilapidated structures. Greenwood County should develop information resource packets for neighborhood groups that contain sample organizational bylaws, deed restrictions, and other related information. Local government enforcement codes should be strengthened so that owners of residential properties are notified of problems and given an enforceable timeframe for rectifying situations and structures that pose a health, safety, or welfare concern.

6.13 Conclusion

Housing addresses a basic human need through the provision of shelter and is the fundamental building block of our neighborhoods and community. The County Housing Element serves as one of seven building blocks of the Comprehensive Plan that outlines the future needs and goals of Greenwood County. The objectives of this section identify the actions that need to be taken to ensure that safe, adequate and affordable housing is provided for all Greenwood residents now and in the years to come.

Goals, Objectives and Strategies for Implementation

Goals/Objectives/Strategies	Accountable Agency	Time Frame for Completion
Goal 6.1. – Increase residential development in the county.		
Objective 6.1.1. Provide infrastructure to prime residential development areas		
Strategy 6.1.1.1. Extend water and sewer lines to Lake Greenwood for increased demand for residential construction	Greenwood CPW, Metropolitan Sewer, Greenwood County Council	2015
Strategy 6.1.1.2. Extend water and sewer lines to the areas around the southern portion of the City of Greenwood	Greenwood CPW, Metropolitan Sewer, Greenwood County Council	2015
Objective 6.1.2. Discourage residential sprawl		
Strategy 6.1.2.1. Encourage infill in older, high-density, established residential areas	Greenwood City/County Planning Commission	On-going
Strategy 6.1.2.2. Encourage large-scale developments within areas of the county that have adequate infrastructure in place	Greenwood City/County Planning Commission	On-going
Strategy 6.1.2.3. Target areas for group housing and assisted living projects in areas with available infrastructure and close access to medical facilities	Greenwood City/County Planning Commission	On-going
Strategy 6.1.2.4. Promote the development of residential dwelling units in Uptown Greenwood	Uptown Greenwood Development Corporation	On-going
Objective 6.1.3. Promote open space		
Strategy 6.1.3.1. Encourage the use of existing incentives for the creation of parks, open spaces, sidewalks, bikelanes, and jogging trails in residential developments	Greenwood City/County Planning Commission	On-going
Goal 6.2. – Diversify the existing housing stock.		
Objective 6.2.1. Provide differing housing options for investment		
Strategy 6.2.1.1. Identify residential areas for future development	Greenwood City/County Planning Commission	On-going
Strategy 6.2.1.2. Identify differing densities of residential development through residential zoning categories	Greenwood City/County Planning Commission	On-going
Goal 6.3. – Encourage affordable housing.		
Objective 6.3.1. Provide development standards that promote affordable housing		
Strategy 6.3.1.1. Promote clustering of dwelling units in residential developments	Greenwood City/County Planning Commission	On-going
Strategy 6.3.1.2. Explore alternative measures to address density and land costs for residential developments	Greenwood City/County Planning Commission	2011
Strategy 6.3.1.3. Explore additional incentives to make housing more affordable in low income areas	Greenwood City/County Planning Commission	2012
Goal 6.4. – Protect existing residential development.		
Objective 6.4.1. Provide continued building inspection services		
Strategy 6.4.1.1. Continue to review and monitor residential construction to the city/county building code	Greenwood City/County Building Inspection	On-going
Strategy 6.4.1.2. Monitor existing residential properties to ensure proper maintenance of the structure and grounds	Greenwood City/County Building Inspection	On-going
Objective 6.4.2. Protect neighborhoods from harmful land uses		
Strategy 6.4.2.1. Revise the County development code to provide performance standards between incompatible land uses	Greenwood County Council	2013
Strategy 6.4.2.2. Amend development codes to encourage compatible small-scale commercial businesses, churches and schools in new residential neighborhoods	Greenwood City/County Planning Commission	2013
Strategy 6.4.2.3. Strengthen existing codes to prevent overgrown lots, junk cars, and dilapidated structures	Greenwood County Council	2011

Goals, Objectives, and Strategies for Implementation

Goals/Objectives/Strategies	Accountable Agency	Time Frame for Completion
Goal 6.4. – Protect existing residential development.		
Objective 6.4.3. Encourage community development and neighborhood revitalization		
Strategy 6.4.3.1. Promote the creation of community associations in existing neighborhoods	Greater Greenwood Chamber of Commerce	On-going
Strategy 6.4.3.2. Prepare a citizen-based district plan for Census Tract 9705	Greenwood City/County Planning Department	2015
Strategy 6.4.3.3. Work with Upper Savannah Council of Governments for Community Development Block Grants in designated areas	City of Greenwood, Greenwood County	On-going
Objective 6.4.4. Protect historic neighborhoods		
Strategy 6.4.4.1. Designate a county-wide Board of Architectural Review and Historic Commission	Greenwood County Council	2013
Strategy 6.4.4.2. Designate residential neighborhoods of historic significance through a local nomination process	Greenwood City/County Board of Architectural Review	2012
Strategy 6.4.4.3. Design a construction and demolition flagging process through the City/County Building Inspection Office	Greenwood City/County Building Inspection	2013
Strategy 6.4.4.4. Develop an historic preservation zoning overlay district to deal with appearance standards	Greenwood City/County Board of Architectural Review	2014
Strategy 6.4.4.5. Become a Certified Local Government through the SC Department of Archives and History	Greenwood City/County Board of Architectural Review	2011

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