



# HOUSING

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. A varied and affordable housing stock of good quality can attract people to a community, while population growth can provide the impetus for a supply of good, affordable housing.

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 employers that are considering new locations. Newcomers to Greenwood County consider a variety of factors when choosing their new homes such as quality of schools, public safety, convenience to jobs and services, as well as other community amenities. However, the deciding factor in housing choice is almost always the quality and affordability of the available homes in an area.



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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 poses a distinct challenge – houses are essentially expensive consumer products with a demand that is greatly influenced by economic conditions. Interest rates and the overall economy have dramatic effects on the housing market. When such factors make home ownership unattainable for lower income persons, many residents find themselves dependent on the rental market. This element of the Comprehensive Plan considers both owner-occupied and rental housing needs for the next ten to fifteen years in Greenwood County and its municipalities.

Amid increased residential growth in large subdivisions, interest in residential development in the Lake Greenwood area, new industrial growth and expansion, and limited availability of housing in the mid to lower cost range, Greenwood is faced with a myriad of possibilities and challenges in planning for the future of housing for its residents. Through a thorough and thoughtful study of current housing conditions and probable trends for the future, a balance of housing types can be identified that will accommodate the diverse housing needs of current and future County residents.

*TRADITIONAL SINGLE-FAMILY DWELLING*





## 6.1. HOUSING GROWTH

Growth in the housing stock usually has a direct correlation with population growth. Greenwood County experienced a 5.1% increase in population from 2000 to 2010, with a 10% increase in housing units that was nearly twice the population growth rate during the same time period. This disparity between population and housing growth can be primarily attributed to two main factors. First, there has been a marked increase in the Hispanic population of the County, with many of these newcomers uncounted in the 2000 Census. Second, construction of newer housing may have enticed residents away from older housing, resulting in higher vacancy rates but not contributing to a population increase.

As shown in Figure 6-1, the housing supply in Greenwood County grew by 10% from 2000 to 2010 – less than half of the statewide growth of 21.9%. The number of housing units in the City of Greenwood at 10,230 accounts for one-third of the housing in Greenwood County at 31,054 units. It is important to note that the 2010 housing count for Ware Shoals in Figure 6-1 was adjusted to remove units in Abbeville and Laurens Counties, while that adjustment was not possible for the 1990 and 2000 counts.

FIGURE 6-1. HOUSING UNIT GROWTH, COUNTY AND MUNICIPALITIES, 1990, 2000 AND 2010

JURISDICTION	1990 CENSUS	% CHANGE 1990-2000	2000 CENSUS	% CHANGE 2000-2010	2010 CENSUS
<b>Greenwood County</b>	<b>24,735</b>	<b>14.2%</b>	<b>28,243</b>	<b>10.0%</b>	<b>31,054</b>
Greenwood	8,806	6.8%	9,406	8.8%	10,230
Hodges	71	-8.5%	65	6.2%	69
Ninety Six	874	7.7%	941	-6.3%	882
Troy	68	-19.1%	55	-1.8%	54
Ware Shoals*	1,125	-2.2%	1,100	-25.9%	815
Unincorporated Greenwood County	13,791	20.9%	16,676	14.0%	19,004
South Carolina	1,424,155	23.1%	1,753,670	21.9%	2,137,683

\* 1990 and 2000 data includes portions of Ware Shoals in Abbeville and Laurens Counties  
SOURCE: US CENSUS BUREAU, 1990, 2000 AND 2010 CENSUS

The rate of housing growth in Greenwood County has declined when compared to recent decades. The County housing supply grew by 14.2% from 1990 to 2000, with only 10% growth in the 2000s (Figure 6-1). By comparison, housing growth statewide occurred at a higher rate, increasing by 23.1% in the 1990s and dropping below 22% from 2000 to 2010. The rate of housing growth among the County's municipalities has varied widely in recent decades.

Housing growth in the Upper Savannah COG Region that includes Abbeville, Edgefield, Greenwood, Laurens, McCormick and Saluda counties was significantly lower than growth statewide in the 2000s at 7.3% (Figure 6-2). Greenwood County experienced the region's third highest percentage growth in housing at 10%, behind only McCormick County at 22.3% and Edgefield County at 14.5%.

US Census Bureau estimates indicate that housing growth in Greenwood County slowed slightly to 9.6% from 2000 to 2013 – a rate less than half of the percentage growth statewide at 23.1% but higher than growth in the Upper Savannah region at 6.5% (Figure 6-2).



Greenwood County is the most urbanized county in the six-county Upper Savannah COG Region, with nearly 60% of its housing units (18,569 units) located in urban areas of the County (Figure 6-3). This percentage of urban housing is much higher than the COG region as a whole at only 35.7%, but lower than the percentage statewide at 66.6%.

FIGURE 6-2. HOUSING UNIT GROWTH, UPPER SAVANNAH REGION, 2000, 2010 AND 2013

JURISDICTION	2000 CENSUS	2010 CENSUS	% CHANGE 2000-2010	2013 ESTIMATED	% CHANGE 2000-2013
Upper Savannah Region	92,363	99,143	7.3%	98,402	6.5%
Abbeville County	11,656	12,079	3.6%	11,934	2.4%
Edgefield County	9,223	10,559	14.5%	10,517	14.0%
<b>Greenwood County</b>	<b>28,243</b>	<b>31,054</b>	<b>10.0%</b>	<b>30,951</b>	<b>9.6%</b>
Laurens County	30,239	30,709	1.6%	30,372	0.4%
McCormick County	4,459	5,453	22.3%	5,423	21.6%
Saluda County	8,543	9,289	8.7%	9,205	7.7%
South Carolina	1,753,670	2,137,683	21.9%	2,158,652	23.1%

SOURCES: US CENSUS BUREAU, 2000 AND 2010 CENSUS AND ANNUAL ESTIMATES OF HOUSING UNITS, JULY 1, 2013

Greenwood County housing growth by Census tract is provided in Figure 6-4 and illustrated in Figure 6-5. Although the percentage of growth varied substantially, only tract 9705, located primarily in the City of Greenwood and including some of the oldest historic neighborhoods in the County, posted a housing loss in the 2000s. Tract 9705 is the County's most urban Census tract and includes a large number of vacant structures. The largest increase in housing occurred in Census tract 9702, located in the northern area of the County that includes a portion of the City of Greenwood. Tract 9702 is a high growth area that includes a large number of subdivisions, as well as area along Lake Greenwood.

FIGURE 6-3. URBAN AND RURAL HOUSING UNITS, UPPER SAVANNAH COG REGION, 2010

JURISDICTION	TOTAL HOUSING UNITS	URBAN		RURAL	
		NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Upper Savannah Region	<b>99,143</b>	35,361	35.7%	63,782	64.3%
Abbeville County	<b>12,079</b>	2,661	22.0%	9,418	78.0%
Edgefield County	<b>10,559</b>	2,213	21.0%	8,346	79.0%
<b>Greenwood County</b>	<b>31,054</b>	<b>18,569</b>	<b>59.8%</b>	<b>12,485</b>	<b>40.2%</b>
Laurens County	<b>30,709</b>	10,451	34.0%	20,258	66.0%
McCormick County	<b>5,453</b>	0	0.0%	5,453	100.0%
Saluda County	<b>9,289</b>	1,467	15.8%	7,822	84.2%
South Carolina	<b>2,137,683</b>	1,423,307	66.6%	714,376	33.4%

SOURCE: US CENSUS BUREAU, 2010 CENSUS

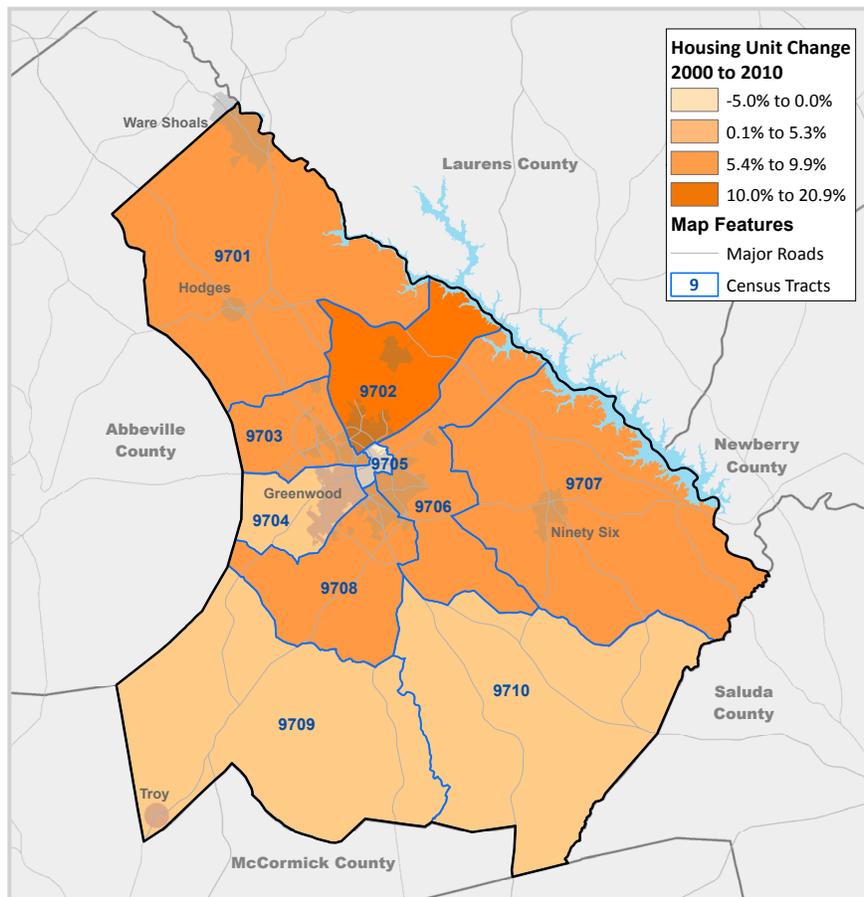


FIGURE 6-4. HOUSING UNIT (HU) CHANGE BY CENSUS TRACT, 2000 TO 2010

2000 CENSUS TRACTS		2010 CENSUS TRACTS		HU CHANGE 2000-2010	% CHANGE 2000-2010
TRACT	HU	TRACT	HU		
9701	3,567	9701.01	1,709	300	8.4%
		9701.02	2,158		
9702	4,300	9702.01	1,511	899	20.9%
		9702.02	3,688		
9703	3,952	9703.01	1,762	540	13.7%
		9703.02	2,730		
9704	2,736	9704	2,809	73	2.7%
9705	2,511	9705	2,385	-126	-5.0%
9706	3,092	9706	3,365	273	8.8%
		9707.01	1,188		
9707	3,213	9707.02	2,343	318	9.9%
9708	3,125	9708	3,543	418	13.4%
9709	883	9709	953	70	7.9%
9710	864	9710	910	46	5.3%
<b>TOTAL</b>	<b>28,243</b>	<b>TOTAL</b>	<b>31,054</b>	<b>2,811</b>	<b>10.0%</b>

SOURCE: US CENSUS BUREAU, 2000 AND 2010 CENSUS

FIGURE 6-5. HOUSING GROWTH BY CENSUS TRACT, 2000 TO 2010



SOURCE: US CENSUS BUREAU, 2000 AND 2010



### 6.1.1. RESIDENTIAL BUILDING PERMITS

An examination of residential building permits issued in the County since 2005 provides additional information on housing growth trends in recent years. Residential permit data for Greenwood County from 2005 to 2014 is listed in Figure 6-6 and illustrated in Figure 6-7, including single-family, duplex, and multi-family construction, as well as manufactured homes that were moved into the County or existing manufactured homes that were moved to another location within the County during these years.

Residential permitting during the 10-year period was comprised primarily of permits for single-family homes (48.9%) and manufactured homes (40.7%), with only 8% of permits issued for multi-family units and 2.4% for duplexes. Overall, residential permitting declined sharply from a high of 341 permits in 2005 to only 180 permits in 2008 with the start of the economic downturn. Residential permitting continued a decline through 2010 with a low of 101 permits. However, permitting rebounded in 2011 with 122 permits issued and continued to climb through 2014. This housing construction trend is consistent with a sagging State and national housing market between 2008 and 2012, followed by a slow recovery that has continued through 2014.

FIGURE 6-6. NEW RESIDENTIAL HOUSING UNITS PERMITTED, 2005 TO 2014

YEAR	SINGLE-FAMILY		DUPLEX		MULTI-FAMILY		MANUFACTURED*		TOTAL
	#	%	#	%	#	%	#	%	
2005	217	63.6%	11	3.2%	4	1.2%	109	32.0%	341
2006	172	54.4%	11	3.5%	2	0.6%	131	41.5%	316
2007	177	53.6%	13	3.9%	10	3.0%	130	39.4%	330
2008	116	64.4%	1	0.6%	2	1.1%	61	33.9%	180
2009	89	56.0%	1	0.6%	1	0.6%	68	42.8%	159
2010	25	24.8%	0	0.0%	0	0.0%	76	75.2%	101
2011	27	23.5%	0	0.0%	8	6.6%	87	75.7%	122
2012	40	31.7%	1	0.8%	48	27.6%	85	67.5%	174
2013	45	47.4%	2	2.1%	35	27.1%	47	49.5%	129
2014	109	59.9%	9	4.9%	56	24.7%	53	29.1%	227
<b>TOTAL</b>	<b>1,017</b>	<b>48.9%</b>	<b>49</b>	<b>2.4%</b>	<b>166</b>	<b>8.0%</b>	<b>847</b>	<b>40.7%</b>	<b>2,079</b>

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

SOURCE: GREENWOOD CITY/COUNTY BUILDING INSPECTION DEPARTMENT, JANUARY 2015

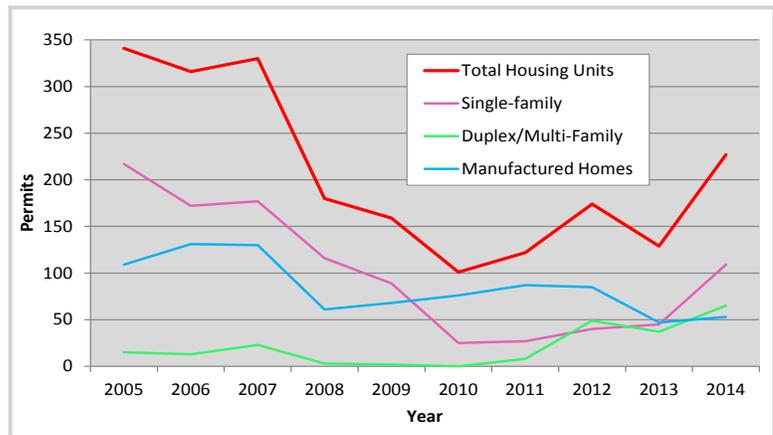
Permitting for new single-family homes exceeded all other permitting from 2005 to 2009 and in 2014, peaking in 2005 at 217 permits. While Figure 6-6 indicates that manufactured home permits exceeded single-family permitting from 2010 through 2013, these figures include all types of mobile home/manufactured home permits, not just permits for those units that are locating for the first time in the county. Greenwood County permitting staff estimates that approximately two-thirds of the mobile/manufactured home permits are issued for new homes on previously vacant properties, with the remaining permits issued for units that are replacing older homes on an existing site. Multi-family housing development was comparatively light in Greenwood County from 2005 through 2011, totaling only 27 units, but increased significantly from 2012 to 2014 with 139 units permitted. Only 49 duplex units were constructed during the most recent decade.

As illustrated in Figure 6-8, single-family residential and manufactured housing permits were issued in locations throughout the County from 2009 to 2014. However, a number of single-family residential permits were issued in the area on or adjacent to Lake Greenwood and many were issued in areas surrounding the



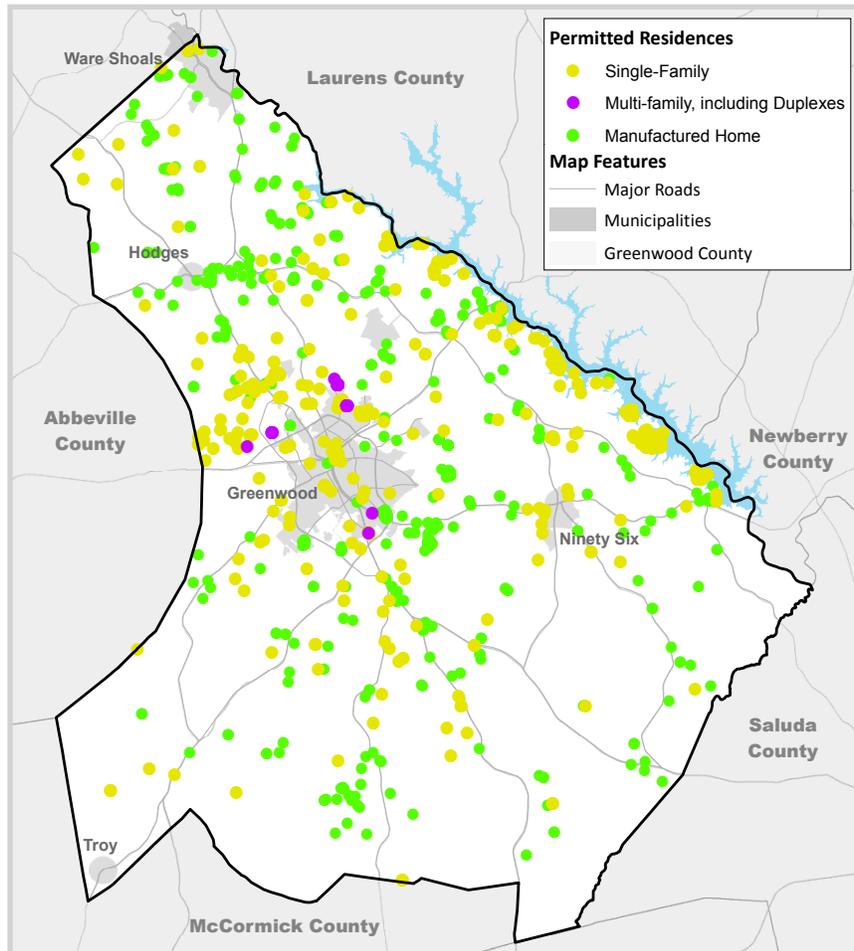
City of Greenwood. Permits for multi-family residential housing units and duplexes for the six-year period were all within or in close proximity to the City of Greenwood.

FIGURE 6-7. NEW RESIDENTIAL PERMITS, 2005 TO 2014



\*Manufactured home data includes units that moved within the County  
SOURCE: GREENWOOD CITY/COUNTY BUILDING INSPECTION DEPARTMENT, JANUARY 2015

FIGURE 6-8. RESIDENTIAL PERMIT LOCATIONS, 2009 TO 2014



SOURCE: GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, DECEMBER 2014



## 6.2. LANDER UNIVERSITY HOUSING

Greenwood County is home to Lander University – a four-year, public postsecondary institution founded in 1872 located 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, new housing complexes, athletic fields and parking lots.

The University has an annual average enrollment of nearly 3,000 students. Enrollment at Lander peaked at 3,069 students in 2011, falling slightly to 2,787 students by 2014 (Figure 6-9). More than half (1,474) of Lander students are housed in off-campus accommodations. Average on-campus housing occupancy has exceeded 90% in recent years, with 90.2% of on-campus housing utilized in 2014. In 2014, 53% of Lander students lived off-campus – the lowest percentage within the last six 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 6-9. STUDENT ENROLLMENT AND HOUSING, LANDER UNIVERSITY, 2008-2014

YEAR	TOTAL ENROLLMENT	CAMPUS HOUSING CAPACITY	HOUSED ON CAMPUS		HOUSED OFF CAMPUS	
			NUMBER	% OF CAPACITY UTILIZED	NUMBER	% IN OFF CAMPUS HOUSING
2008	2,614	1,056	906	85.8%	1,708	65.3%
2009	2,838	1,216	1,198	98.5%	1,640	57.8%
2010	3,060	1,499	1,442	96.2%	1,618	52.9%
2011	3,069	1,578	1,501	95.1%	1,568	51.1%
2012	3,049	1,578	1,478	93.7%	1,571	51.5%
2013	2,877	1,507	1,364	90.5%	1,513	52.6%
2014	2,787	1,455	1,313	90.2%	1,474	52.9%

SOURCE: LANDER UNIVERSITY HOUSING OFFICE, NOVEMBER 2014

## 6.3. HOUSING LOCATION

Nearly 11% (29,937.4 acres) of Greenwood County land is in residential use, including single-family homes, duplexes, multi-family developments, and manufactured homes (Figure 6-10). For the purposes of this Comprehensive Plan, properties less than 10 acres in size that are considered to be in use for agriculture or forestry for tax purposes but also include a residence are shown as residential. Properties 10 or more acres in size that are considered to be in use for agriculture or forestry for tax purposes but include a residence are shown as agricultural/forestry. Single-family is by far the most prevalent type of residential land use, accounting for 73.2% of all residential land. More than 17% of residential land includes a manufactured home and 4.7% includes both a single-family residence and a manufactured home.

As depicted on Figure 6-11, land in residential use is scattered throughout the County. Single-family, site built homes are generally clustered within and around to the City of Greenwood and municipalities, while manufactured homes on individual lots are primarily located in the more rural areas of the County. Lake Greenwood, with its recreational and scenic amenities, has attracted additional concentrations of primarily



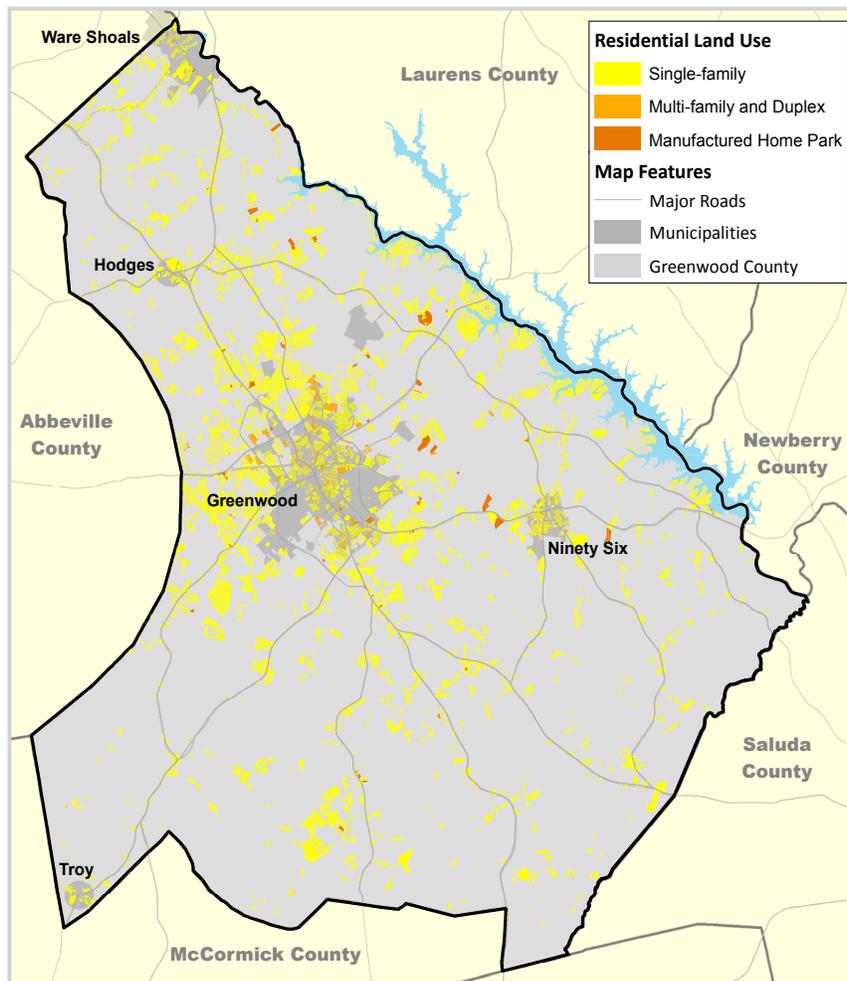
single-family site built residential development. Most of the County's multi-family and duplex development is within or close to the City of Greenwood and municipalities. Manufactured home parks are found in multiple locations, with most scattered throughout the rural areas of the County to the east and north of the City.

FIGURE 6-10. LAND AREA BY RESIDENTIAL LAND USE, 2015

LAND USE	ACRES	% OF RESIDENTIAL
Single-Family	21,912.4	73.2%
Multi-Family and Duplex	793.1	2.6%
Manufactured Home	5,142.2	17.2%
Manufactured Home Park	674.7	2.3%
Single-family and Manufactured Home	1,415.0	4.7%
<b>TOTAL ALL RESIDENTIAL</b>	<b>29,937.4</b>	<b>100.0%</b>
<b>TOTAL ALL LAND USES</b>	<b>283,207.6</b>	<b>---</b>
<b>% RESIDENTIAL OF ALL LAND USES</b>		<b>10.6%</b>

SOURCE: GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, MAY 2015

FIGURE 6-11. LAND IN RESIDENTIAL USE, 2014



SOURCE: GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, MAY 2015



## 6.4. HOUSING TYPE

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

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

As shown in Figure 6-12, nearly two-thirds (65.6%) of the housing units in the County are single-family, detached homes. Although slightly lower than the 2000 Census count of 67.4%, the 2008-2012 ACS percentage for the County of 66% remains higher than the 62.3% of housing units statewide that are detached single-family homes.

FIGURE 6-12. HOUSING UNIT TYPE, GREENWOOD COUNTY, 2000 AND 2012

UNIT TYPE	GREENWOOD COUNTY				SOUTH CAROLINA			
	2000		2012		2000		2012	
	#	%	#	%	#	%	#	%
<b>TOTAL UNITS</b>	<b>16,805</b>	<b>100.0%</b>	<b>31,000</b>	<b>100.0%</b>	<b>1,753,670</b>	<b>100.0%</b>	<b>2,134,456</b>	<b>100.0%</b>
1 unit, detached	11,323	67.4%	20,351	65.6%	1,078,678	61.5%	1,329,934	62.3%
1 unit, attached	115	0.7%	1,046	3.4%	40,185	2.3%	55,434	2.6%
Duplex	282	1.7%	1,122	3.6%	43,607	2.5%	46,756	2.2%
Multi-family, 3-19 units	774	4.6%	3,904	12.6%	177,140	10.1%	239,595	11.2%
Multi-family, 20+ units	171	1.0%	603	1.9%	56,005	3.2%	91,458	4.3%
Mobile Home	4,099	24.4%	3,951	12.7%	355,499	20.3%	369,778	17.3%
Boat, RV, Van, etc.	41	0.2%	23	0.1%	2,556	0.1%	1,501	0.1%

SOURCE: US CENSUS BUREAU, 2000 CENSUS AND 2008-2012 ACS

Detached single-family homes also comprised the majority of housing within the County's municipalities in 2012, although percentages vary significantly. Percentages range from nearly 87.7% in Ninety Six and 84.2% in Ware Shoals to only 56.4% in the City of Greenwood, 61.5% in Hodges, and 79.1% in Troy (Figure 6-13).

Construction costs for multi-family development are generally less per housing unit. These lower construction costs are passed on as savings to buyers of condominium units and renters, making this housing type generally a less expensive alternative for residents. Nearly 15% of the County's housing stock



(4,507 units) is multi-family – slightly less than the percentage of multi-family units statewide at 15.5% (Figure 6-12). Most of the County’s multi-family housing (3,904 units) is in smaller developments of 3 to 19 units. This segment of the housing market has experienced tremendous growth in recent years, starting at only 774 units in 2000 and reaching 3,904 units by 2012. Similarly, the number of housing units in larger multi-family developments of 20 units or more has more than tripled in the last decade from 171 units in 2000 to 603 units by 2012.

FIGURE 6-13. HOUSING UNIT TYPE, MUNICIPALITIES, 2012

UNIT TYPE	GREENWOOD		HODGES		NINETY SIX		TROY		WARE SHOALS	
	#	%	#	%	#	%	#	%	#	%
<b>ALL UNITS</b>	<b>10,780</b>	<b>100.0%</b>	<b>78</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>1,056</b>	<b>100.0%</b>
1 unit, detached	6,085	56.4%	48	61.5%	779	87.7%	34	79.1%	889	84.2%
1 unit, attached	583	5.4%	0	0.0%	34	3.8%	0	0.0%	18	1.7%
Duplex	814	7.6%	0	0.0%	31	3.5%	0	0.0%	49	4.6%
Multi-family, 3-19 units	2,266	21.0%	0	0.0%	38	4.3%	0	0.0%	40	3.8%
Multi-family, 20+ units	486	4.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Mobile home	546	5.1%	30	38.5%	6	0.7%	9	20.9%	60	5.7%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

SOURCE: US CENSUS BUREAU, 2000 CENSUS AND 2008-2012 ACS

Multi-family development accounted for more than one quarter of all housing in the City of Greenwood (2,752 units) in 2012 (Figure 6-12). Multi-family housing in the City accounts for 41% of all multi-family housing countywide. The majority of multi-family units in the City are part of smaller developments of less than 20 units. Only 38 housing units in Ninety Six and 40 units in Ware Shoals are multi-family, with all of these units in smaller developments of 19 units or less. The 2012 ACS recorded no multi-family housing in the Towns of Hodges and Troy.

There are 45 apartment complexes in Greenwood County, providing a total of 2,367 housing units. Forty-one complexes (2,252 housing units) are located within the City of Greenwood, three are in Ninety Six (77 housing units) and one is in Ware Shoals (38 housing units). Rent for more than half of the County’s multi-family housing units (1,372 units) is supported by various types of funding assistance. Additional information related to housing assistance programs available to Greenwood County residents is provided in *Section I - Public and Assisted Housing Programs*.

Costs for attached single-family and duplex construction are also generally less per housing unit than site-built single-family homes. However, in Greenwood County these housing types make up a very small percentage of the total housing stock, together accounting for only 2.4% of all housing units. Nearly two-thirds of all attached single-family and duplexes in the County are located within the City of Greenwood (1,397 units). These housing types comprise 13% of all housing in the City. While there were no attached single-family and duplex housing units in Hodges or Troy in 2012, these housing types comprise 7.3% of all housing in Ninety Six (65 units) and 6.3% in Ware Shoals (67 units).

Manufactured housing offers a less expensive alternative to site-built housing. Nearly 13% of housing units (3,951 units) in Greenwood County are manufactured homes. The *Greenwood County* and *Greenwood*



*City Zoning Ordinances* define a Manufactured Home as “a dwelling built according to the *Federal Manufactured Housing Construction and Safety Standards* (24 CFR 3280) of the HUD Code.” Manufactured or “mobile” homes manufactured before June 15, 1976 may not be moved into the County, but can continue to be occupied and used where they are currently located or moved to another permanent location within the County. All manufactured home owners are required to obtain a manufactured home license from the County. A moving permit is also required for homes brought into the County and for homes moved to different locations within the County.

More than one in every 10 units in the County’s housing market is a manufactured home – representing more than 12.7% of the housing market. Manufactured housing also accounts for a substantial percentage of the housing stock within two of the County’s municipalities. Over one-third (38.5%) of the housing in Hodges (30 units) and 20.9% in Troy (9 units) are manufactured homes.

There are 61 manufactured home parks in the County, totaling more than 692 acres in size and providing 693 individual spaces for manufactured homes. Forty-one of the parks are in the unincorporated area of Greenwood County, six are in the City of Greenwood, five are in Hodges, five are in Ninety Six, and four are in Ware Shoals. The *City of Greenwood Zoning Ordinance* defines a Manufactured Home Park as “a lot providing spaces for three or more manufactured or mobile homes, with required improvements and utilities that are leased for the long-term placement of manufactured homes and that may include services and facilities for the residents.”

An estimate of the size of housing units in the County and its municipalities can be obtained from an examination of the median number of rooms per occupied housing unit. Data provided in Figure 6-14 reveals a median housing unit size of 5.4 rooms in Greenwood County in 2012 – slightly smaller than the State median of 5.7 rooms per unit. The median size of owner-occupied units in Greenwood County is 5.9 rooms – slightly lower than the median State size of 6.2 rooms per unit. The substantially higher number of rooms in owner-occupied units as compared to renter-occupied units is an indication that much of the owner-occupied housing stock consists of larger units – generally single-family detached homes.

FIGURE 6-14. MEDIAN NUMBER OF ROOMS PER OCCUPIED HOUSING UNIT, 2012

JURISDICTION	ALL HOUSING UNITS	OWNER-OCCUPIED	RENTER-OCCUPIED
<b>Greenwood County</b>	<b>5.4</b>	<b>5.9</b>	<b>4.5</b>
Greenwood	5.0	5.6	4.4
Hodges	6.8	6.5	7.5
Ninety Six	5.2	5.2	5.3
Troy	6.1	6.1	*
Ware Shoals	5.3	5.7	4.5
South Carolina	5.7	6.2	4.6

\* Data not available  
 SOURCE: US CENSUS BUREAU, 2008-2012 ACS

The number of rooms within housing units in the County’s municipalities varies widely. The average number of rooms ranges from 6.8 per unit in Hodges to only 5.2 rooms per unit in Ninety Six. When the number of rooms in renter-occupied units exceeds the number in owner-occupied units, it implies that the renter-occupied housing stock generally consists of older and larger homes.



## 6.5. HOUSING AGE AND CONDITION

As shown in Figure 6-15, the median age of the Greenwood County housing stock at 1977 is considerably older than the median age of housing statewide at 1985. The comparatively older age of County housing can be partially attributed to the number of homes within older established residential areas and neighborhoods. Likewise, the median age of both the County's owner-occupied housing and renter-occupied housing is older than the age of owner and renter-occupied housing statewide. Median housing age is slightly newer for owner-occupied housing than for rental housing in Greenwood County, as it is statewide. This indicates a prevailing trend toward construction of owner-occupied homes in more recent years rather than units intended for the rental market.

Housing within all of the County's municipalities is older than the housing stock of both the County and the State (Figures 6-15 and 6-16). The median year built ranges from 1968 in the City of Greenwood, which is by far the youngest municipal housing stock in the County, to as old as 1951 in the Town of Ware Shoals and 1952 in the Town of Troy.

A more detailed analysis of housing age is also provided in Figure 6-15. More than one-fourth (28.5%) of Greenwood County's housing stock (8,845 units) was built before 1960. By comparison, only 16.3% of homes statewide were built prior to 1960. Nearly 61% (18,862 units) of the County's housing stock was built from 1960 to 1999 – lower than the percentage of units built statewide during those decades at 63.3%. Only 6.4% of Greenwood County's housing stock was built in 2000 or later, compared to the 20.4% of homes statewide constructed during that time period. In the City of Greenwood, nearly 41% of housing units (4,374 units) were built before 1960, 53% (5,714 units) from 1960 to 1999, and only 6.4% (692 units) in 2000 or later.

FIGURE 6-15. YEAR HOUSING UNITS BUILT, CITY AND COUNTY, 2012

YEAR UNIT BUILT	CITY OF GREENWOOD		GREENWOOD COUNTY		SOUTH CAROLINA	
	UNITS	%	UNITS	%	UNITS	%
2010 or later	0	0.0%	21	0.1%	9,089	0.4%
2000 to 2009	692	6.4%	3,272	10.6%	427,379	20.0%
1990 to 1999	1,527	14.2%	5,295	17.1%	435,631	20.4%
1980 to 1989	1,165	10.8%	4,788	15.4%	362,929	17.0%
1970 to 1979	1,533	14.2%	4,735	15.3%	344,753	16.2%
1960 to 1969	1,489	13.8%	4,044	13.0%	207,282	9.7%
1950 to 1959	1,692	15.7%	3,436	11.1%	163,433	7.7%
1940 to 1949	1,056	9.8%	2,234	7.2%	75,298	3.5%
1939 or earlier	1,626	15.1%	3,175	10.2%	108,662	5.1%
<b>TOTAL ALL UNITS</b>	<b>10,780</b>	<b>100.0%</b>	<b>31,000</b>	<b>100.0%</b>	<b>2,134,456</b>	<b>100.0%</b>
<b>MEDIAN YEAR BUILT</b>	<b>1968</b>		<b>1977</b>		<b>1985</b>	

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

The age of housing in the County's towns varies widely (Figure 6-16). More than three-fourths of the housing units in Ware Shoals were built before 1960, as compared to 72.1% in Troy, 58.2% in Ninety Six and 47.4% in Hodges. More than half of the homes in Hodges, 40.3% in Ninety Six, 25.6% in Troy and 24.1% in Ware



Shoals were built from 1960 to 1999. Very few homes were constructed in any of the towns since 2000, with 13 built in Ninety Six, six in Ware Shoals, and only one in both Hodges and Troy.

FIGURE 6-16. YEAR HOUSING BUILT, TOWNS, 2012

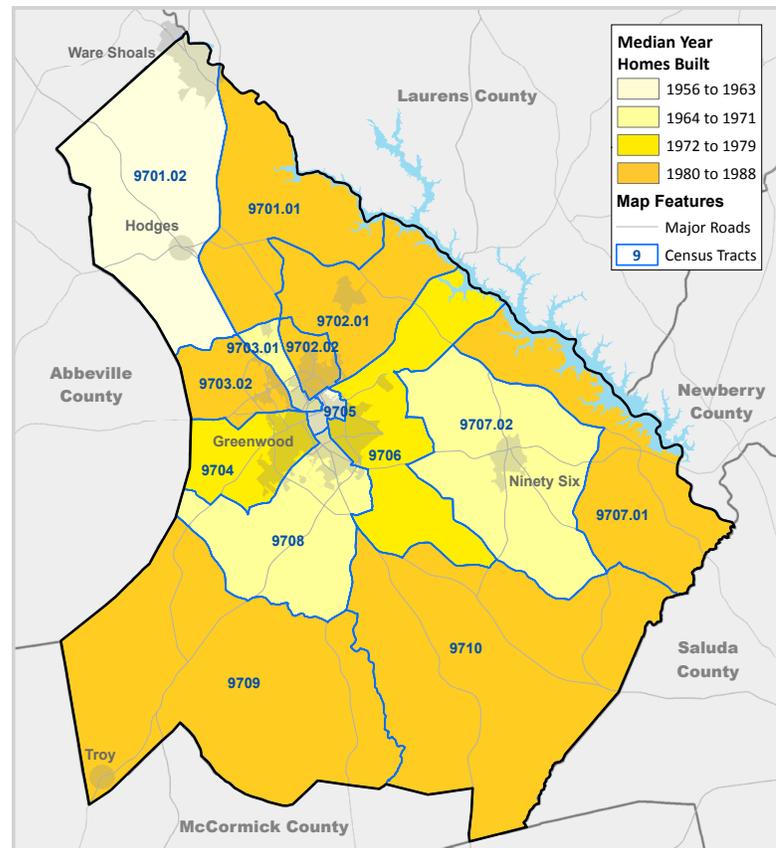
YEAR UNIT BUILT	HODGES		NINETY SIX		TROY		WARE SHOALS	
	UNITS	%	UNITS	%	UNITS	%	UNITS	%
2010 or later	0	0.0%	0	0.0%	0	0.0%	0	0.0%
2000 to 2009	1	1.3%	13	1.5%	1	2.3%	6	0.6%
1990 to 1999	28	35.9%	55	6.2%	6	14.0%	77	7.3%
1980 to 1989	11	14.1%	89	10.0%	4	9.3%	25	2.4%
1970 to 1979	0	0.0%	131	14.8%	0	0.0%	89	8.4%
1960 to 1969	1	1.3%	83	9.3%	1	2.3%	64	6.1%
1950 to 1959	14	17.9%	94	10.6%	13	30.2%	232	22.0%
1940 to 1949	5	6.4%	167	18.8%	5	11.6%	146	13.8%
1939 or earlier	18	23.1%	256	28.8%	13	30.2%	417	39.5%
<b>TOTAL ALL UNITS</b>	<b>78</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>	<b>43</b>	<b>100.0%</b>	<b>1,056</b>	<b>100.0%</b>
<b>MEDIAN YEAR BUILT</b>	<b>1955</b>		<b>1956</b>		<b>1952</b>		<b>1951</b>	

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

As illustrated in Figure 6-17, Census tracts with older housing include 9705 (1956) and 9701.02 (1958). Tract 9705 is located in the City of Greenwood and includes some of the oldest historic neighborhoods in the County, while tract 9701.02 is in the northern area of the County and encompasses the towns of Hodges and Ware Shoals, including the historic Riegel Mill Village that was developed in the 1920s. Tracts with the youngest median housing age encompass the southern area of the County and areas to the north of the City of Greenwood, including tracts that are bordered by Lake Greenwood.

Several factors are used to evaluate the condition of housing in Greenwood County. Housing units that lack complete plumbing facilities or that lack complete kitchen facilities can, in most cases, be

FIGURE 6-17. MEDIAN YEAR HOMES BUILT BY CENSUS TRACT, 2012



SOURCE: US CENSUS BUREAU, 2008-2012 ACS



considered substandard. Based on these criteria, the quality of occupied housing in Greenwood County is comparable with the State, with only 247 units lacking plumbing facilities (0.9% of units) and 312 units (1.2%) lacking complete kitchen facilities (Figure 6-18). The percentage of occupied housing units lacking basic facilities is generally lower in most of the County’s municipalities, with fewer housing units lacking plumbing and kitchen facilities. The City of Greenwood has the largest number of homes without necessary facilities, with 125 units (1.4%) without plumbing and 155 units (1.7%) without kitchens.

FIGURE 6-18. SELECTED HOUSING CHARACTERISTICS - OCCUPIED UNITS, 2012

JURISDICTION	TOTAL OCCUPIED UNITS	UNITS WITH NO VEHICLE AVAILABLE		UNITS LACKING PLUMBING FACILITIES		UNITS LACKING COMPLETE KITCHEN FACILITIES	
		#	%	#	%	#	%
<b>Greenwood County</b>	<b>26,288</b>	<b>2,031</b>	<b>7.7%</b>	<b>247</b>	<b>0.9%</b>	<b>312</b>	<b>1.2%</b>
Greenwood	8,869	1,284	14.5%	125	1.4%	155	1.7%
Hodges	44	0	0.0%	0	0.0%	0	0.0%
Ninety Six	799	63	7.9%	21	2.6%	8	1.0%
Troy	29	1	3.4%	0	0.0%	0	0.0%
Ware Shoals	856	103	12.0%	0	0.0%	13	1.5%
South Carolina	1,768,255	124,853	7.1%	8,012	0.5%	11,781	0.7%

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

Another factor that speaks to the economic condition of a household is vehicle ownership. Vehicle ownership, while considered a necessity by most, is a luxury to persons of limited means. Residents without automobile access living in areas with limited pedestrian or bicycle facilities or public transportation often face challenges in accessing healthcare, essential services, recreation, education and shopping for necessities including food. Included in these challenges is often the lack of access to healthy foods, which may pose a health concern in some communities. Of the total occupied housing units in Greenwood County, 2,031 units (7.7%) have no vehicle available to the occupants – a rate slightly higher than the 7.1% of housing units statewide without access to a vehicle. Lack of access to a vehicle is more prevalent in several of the County’s municipalities. Residents of 14.5% of units in the City of Greenwood (1,284 units), 12% of units in Ware Shoals (103 units) and 7.9% of housing units in Ninety Six (63 units) do not have a vehicle available for use. Within more urbanized areas such as cities and towns it is often easier to travel to work, school and other critical destinations by means other than a car such as by foot or bicycle, or in some limited areas by public transportation.

An additional indicator of housing condition is evidence of overcrowding. Housing units are considered to be crowded when there are 1.01 or more household members per room (including baths and kitchens). There are 597 housing units (2.3%) within Greenwood County with 1.01 or more persons per room (Figure 6-19). This percentage is lower than in 2000, when 3.7% of occupied units (959 units) had 1.01 or more persons per room. The average persons per room in South Carolina is lower, with only 2% of housing units having more than 1.01 persons per room in 2012 – a percentage that has decreased since the 2000 rate of 3.2%.



FIGURE 6-19. PERSONS PER ROOM - OCCUPIED HOUSING UNITS, 2012

JURISDICTION	2000			2012		
	TOTAL OCCUPIED UNITS	UNITS WITH 1.01+ PERSONS PER ROOM		TOTAL OCCUPIED UNITS	UNITS WITH 1.01+ PERSONS PER ROOM	
		#	%		#	%
<b>Greenwood County</b>	<b>25,729</b>	<b>959</b>	<b>3.7%</b>	<b>26,288</b>	<b>597</b>	<b>2.3%</b>
Greenwood	8,554	573	6.7%	8,869	198	2.2%
Hodges	61	3	4.9%	44	0	0.0%
Ninety Six	820	15	1.8%	799	27	3.4%
Troy	42	0	0.0%	29	0	0.0%
Ware Shoals	965	46	4.8%	856	28	3.3%
South Carolina	<b>1,533,854</b>	<b>49,338</b>	<b>3.2%</b>	<b>1,768,255</b>	<b>34,694</b>	<b>2.0%</b>

SOURCE: US CENSUS BUREAU, 2000 CENSUS AND 2008-2012 ACS

## 6.6. HOUSING OCCUPANCY AND TENURE

Greenwood County’s housing market has a vacancy rate of 15.2%, slightly lower than the State rate of 17.2% (Figure 6-20). The percentage of vacant housing units varies substantially among the County’s municipalities. Unoccupied units are most prevalent in Hodges at 43.6% (34 units) and Troy at 32.6% (14 units). Nearly 18% of homes (1,911 units) are vacant in the City of Greenwood. Two hundred homes (18.9%) are unoccupied in Ware Shoals and only 89 homes (10%) are vacant in Ninety Six.

FIGURE 6-20. HOUSING OCCUPANCY, 2012

JURISDICTION	HOUSING UNITS				
	TOTAL	OCCUPIED		VACANT	
		#	%	#	%
<b>Greenwood County</b>	<b>31,000</b>	<b>26,288</b>	<b>84.8%</b>	<b>4,712</b>	<b>15.2%</b>
Greenwood	10,780	8,869	82.3%	1,911	17.7%
Hodges	78	44	56.4%	34	43.6%
Ninety Six	888	799	90.0%	89	10.0%
Troy	43	29	67.4%	14	32.6%
Ware Shoals	1,056	856	81.1%	200	18.9%
South Carolina	<b>2,134,456</b>	<b>1,768,255</b>	<b>82.8%</b>	<b>366,201</b>	<b>17.2%</b>

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

As provided in Figure 6-21, more than two-thirds of the occupied housing units in Greenwood County are occupied by owners, while almost a third (32.8%) are occupied by renters – a similar ownership rate to the State at 69.5% owner and 30.5% renter occupied. However, home ownership in the City of Greenwood is less than 50%, with renters occupying more than half of all housing units. While home ownership is prevalent among the County’s towns, the percentage of owner-occupied homes varies significantly. The Town of Troy has the highest percentage of owner-occupied units, with all of the Town’s 29 housing units reported as owner-occupied. Ownership is also high in Hodges and Ninety Six, and Ware Shoals.



FIGURE 6-21. HOUSING TENURE, 2012

JURISDICTION	OCCUPIED HOUSING UNITS				
	TOTAL	OWNER-OCCUPIED		RENTER-OCCUPIED	
		#	%	#	%
<b>Greenwood County</b>	<b>26,288</b>	<b>17,662</b>	<b>67.2%</b>	<b>8,626</b>	<b>32.8%</b>
Greenwood	8,869	4,253	48.0%	4,616	52.0%
Hodges	44	36	81.8%	8	18.2%
Ninety Six	799	586	73.3%	213	26.7%
Troy	29	29	100.0%	0	0.0%
Ware Shoals	856	509	59.5%	347	40.5%
South Carolina	<b>1,768,255</b>	<b>1,228,200</b>	<b>69.5%</b>	<b>540,055</b>	<b>30.5%</b>

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

Occupancy of housing by owners in Greenwood County decreased slightly from 2000 to 2012 (Figure 6-22). Conversely, the percentage of renter-occupied housing units increased in the City of Greenwood during that time period from 49.8% to 52%. Renter-occupied housing in the City at 4,616 units comprises more than half (53.5%) of all rental housing in Greenwood County at 8,626 units.

FIGURE 6-22. HOUSING OCCUPANCY AND TENURE, 2000 AND 2012

HOUSING AND OWNERSHIP	CITY OF GREENWOOD				GREENWOOD COUNTY			
	2000		2012		2000		2012	
	#	%	#	%	#	%	#	%
<b>TOTAL HOUSING UNITS (HU)</b>	<b>9,406</b>	<b>100.0%</b>	<b>10,780</b>	<b>100.0%</b>	<b>28,243</b>	<b>100.0%</b>	<b>31,000</b>	<b>100.0%</b>
Occupied HU	8,554	90.9%	8,869	82.3%	25,729	91.1%	26,288	84.8%
Owner-occupied HU	4,298	50.2%	4,253	48.0%	17,825	69.3%	17,662	67.2%
Renter-occupied HU	4,256	49.8%	4,616	52.0%	7,904	30.7%	8,626	32.8%
Vacant HU	852	9.1%	1,911	17.7%	2,514	8.9%	4,712	15.2%

SOURCES: US CENSUS BUREAU, 2000 CENSUS AND 2008-2012 ACS

As illustrated in Figure 6-23, the highest concentration of rental housing (69.3%) is found in Census tract 9705, located primarily within the City of Greenwood and including the most urbanized area of the County as well as several of the County’s oldest neighborhoods. Tract 9708, located in the western central area of the County and including a small portion of the City of Greenwood, also has a comparatively high percentage of rental units at 45.9%. Included in this area is a large portion of South Greenwood and the Mathews Mill Village.

The areas of the County with the lowest percentages of renters and the highest concentration of owner-occupied units are tracts 9707.01 (9.3% renter occupied) and 9709 (10.9% renter occupied) – both located in the southern half of the County.

The average number of persons per housing unit in Greenwood County is 2.56 persons – slightly above the State average of 2.54 persons (Figure 6-24). The average for owner-occupied units in the County is also 2.56 persons – similar to the average statewide at 2.55. The average number of persons residing in renter-



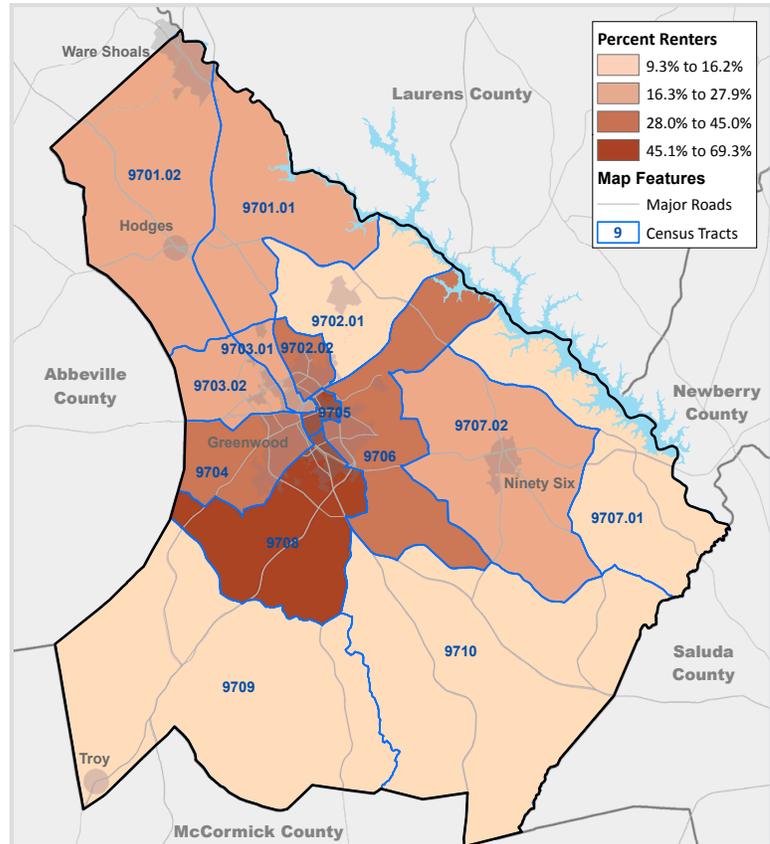
occupied housing units was higher at 2.55 in Greenwood County than the 2.51 persons per unit statewide.

Two of the County’s municipalities posted household size averages higher than that of the County in 2012. Ware Shoals has the largest average at 2.69 persons per occupied housing unit, followed by Ninety Six at 2.59 persons per unit. Towns with lower averages include the City of Greenwood, Hodges, and Troy.

Greenwood County householders between the ages of 15 and 24 years account for 6.3% of all households – higher than the 4.5% of South Carolina householders in that age group (Figure 6-25). The percentage of households headed by younger adults aged 25-to-34 years is lower at 13.6% than the percentage statewide at 15.2%. Among County householders, 54.6% are between the ages of 35-to-64 years, similar to the 57.4% of SC householders in this age group. Over one-fourth (25.5%) of County householders are aged 65 and older – higher than the 22.9% of householders statewide in the same age range.

Among the County’s municipalities, the City of Greenwood has the highest percentage of young householders under 25 years of age at 7.8%, followed closely by Ninety Six at 7.6%. Young adults aged 25 to 34 years comprise 20.7% of householders in Troy, 18.2% in Hodges, and 17% in the City of Greenwood. Persons from 35 to 64 years of age account for 59.7% of householders in Ware Shoals, 59.1% in Hodges, and 52.3% in Ninety Six. The Town of Troy has the highest

FIGURE 6-23. PERCENTAGE RENTERS OF OCCUPIED HOUSING UNITS BY CENSUS TRACT, 2012



SOURCE: US CENSUS BUREAU, 2008-2012 ACS

FIGURE 6-24. AVERAGE HOUSEHOLD SIZE - OCCUPIED HOUSING UNITS, 2012

JURISDICTION	TOTAL PERSONS PER UNIT	OWNER-OCCUPIED	RENTER-OCCUPIED
<b>Greenwood County</b>	<b>2.56</b>	<b>2.56</b>	<b>2.55</b>
Greenwood	2.43	2.30	2.55
Hodges	2.36	2.53	1.63
Ninety Six	2.59	2.69	2.32
Troy	2.34	2.34	*
Ware Shoals	2.69	2.57	2.88
South Carolina	2.54	2.55	2.51

\* Data not Available  
SOURCE: US CENSUS BUREAU, 2008-2012 ACS



percentage of householders aged 65 and older at more than 43%, with 30.3% in Ninety Six and 27% in Ware Shoals and the City of Greenwood.

FIGURE 6-25. AGE OF HOUSEHOLDER BY TENURE, 2012

JURISDICTION	TOTAL OCCUPIED UNITS	HOUSEHOLDER AGE							
		15-24 YEARS		25-34 YEARS		35-64 YEARS		65+ YEARS	
		#	%	#	%	#	%	#	%
<b>Greenwood County</b>	<b>26,288</b>	<b>1,667</b>	<b>6.3%</b>	<b>3,563</b>	<b>13.6%</b>	<b>14,345</b>	<b>54.6%</b>	<b>6,713</b>	<b>25.5%</b>
Greenwood	8,869	691	7.8%	1,508	17.0%	4,271	48.2%	2,399	27.0%
Hodges	44	0	0.0%	8	18.2%	26	59.1%	10	22.7%
Ninety Six	799	61	7.6%	78	9.8%	418	52.3%	242	30.3%
Troy	29	0	0.0%	6	20.7%	9	31.0%	14	48.3%
Ware Shoals	856	34	4.0%	78	9.1%	511	59.7%	233	27.2%
South Carolina	1,768,255	80,052	4.5%	268,815	15.2%	1,014,524	57.4%	404,864	22.9%

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

As detailed in Figure 6-26, more than two-thirds of County householders (66.5%) are White, 30.3% are African-American and 3.2% are of other races, compared to the State with 70.4% White, 26.2% African-American and 3.4% of other races. However, persons of Hispanic or Latino descent comprise 2.8% of all householders in the County, slightly lower than the percentage statewide at 3.3%.

FIGURE 6-26. RACE OF HOUSEHOLDER BY TENURE, 2012

JURISDICTION	TOTAL OCCUPIED UNITS	HOUSEHOLDER RACE							
		WHITE		AFRICAN-AMERICAN		OTHER		HISPANIC*	
		#	%	#	%	#	%	#	%
<b>Greenwood County</b>	<b>26,288</b>	<b>17,492</b>	<b>66.5%</b>	<b>7,957</b>	<b>30.3%</b>	<b>839</b>	<b>3.2%</b>	<b>735</b>	<b>2.8%</b>
City of Greenwood	8,869	4,598	51.8%	3,973	44.8%	298	3.4%	388	4.4%
Hodges	44	43	97.7%	1	2.3%	0	0.0%	0	0.0%
Ninety Six	799	631	79.0%	167	20.9%	1	0.1%	21	2.6%
Troy	29	29	100.0%	0	0.0%	0	0.0%	3	10.3%
Ware Shoals	856	694	81.1%	141	16.5%	21	2.5%	16	1.9%
South Carolina	1,768,255	1,244,527	70.4%	463,101	26.2%	60,627	3.4%	58,555	3.3%

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

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

Of the County municipalities, the City of Greenwood is the most racially diverse in terms of householders with 52% White, 44.8% African-American and 3.4% of other races. All of the 29 householders in the Town of Troy are White, although three householders also reported a Hispanic ethnicity – the highest percentage in the County at 10.3%. The City of Greenwood also has a higher percentage of Hispanic homeowners than the County at 4.4% (388 households).



### 6.7. HOUSING COSTS AND VALUE

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

The median value of owner-occupied housing units in the County in 2012 was \$105,100 – \$32,300 less than the statewide median value of \$137,400 (Figure 6-27). Statewide, median value of owner-occupied housing units in Greenwood County ranks 22<sup>nd</sup> out of the 46 counties and is higher than the surrounding counties of Newberry (\$101,900), Saluda (\$100,700), Abbeville (\$90,300), and Laurens (\$84,200).

Median housing values among the County’s municipalities varied substantially in 2012, ranging from a high of \$89,400 in the City of Greenwood to a low of only \$45,000 in Troy – a stark difference of \$44,400. Median housing value in Hodges is the next highest at \$85,000, followed by Ninety Six at \$77,700 and Ware Shoals at \$64,600.

The Census defines gross rent as the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these costs are paid by the renter or paid for the renter by someone else. Median monthly gross rent in Greenwood County is also lower at \$634 per month than for the State at \$749 (Figure 6-27). Median gross rents varied among the municipalities in the County in 2012, ranging from \$850 in Hodges to \$603 in Ware Shoals.

FIGURE 6-27. MEDIAN VALUE AND GROSS RENT OF OCCUPIED HOUSING UNITS, 2012, GREENWOOD COUNTY, MUNICIPALITIES AND SOUTH CAROLINA

JURISDICTION	OWNER-OCCUPIED HU		RENTER-OCCUPIED HU	
	MEDIAN YEAR BUILT	MEDIAN VALUE	MEDIAN YEAR BUILT	MEDIAN MONTHLY GROSS RENT
<b>Greenwood County</b>	<b>1978</b>	<b>\$105,100</b>	<b>1974</b>	<b>\$634</b>
Greenwood	1965	\$89,400	1972	\$632
Hodges	1956	\$85,000	1950	\$850
Ninety Six	1953	\$77,700	1962	\$790
Troy	1952	\$45,000	*	*
Ware Shoals	1952	\$64,600	1949	\$603
South Carolina	1986	\$137,400	1982	\$749

\* Data not available  
SOURCE: US CENSUS BUREAU, 2008-2012 ACS

A more detailed analysis of housing value included in Figure 6-28 reveals that the values of owner-occupied housing in Greenwood County are somewhat low compared to State values. Nearly 48% of the owner-occupied units in the County were valued at \$99,999 or under – a larger percentage than the State at 35%.



Home prices are even lower in the City of Greenwood, with nearly two-thirds of homes (2,631 units) valued within this price range.

The percent of County homes within the middle valuation categories (\$100,000 to \$199,999) is lower at 30.2% than the State at 35%, but higher than in the City at 25.6%. Data from the 2008-2012 American Community Survey indicates that only 18.7% of homes in Greenwood County are valued between \$200,000 and \$499,999 as compared to the 24.2% of homes in South Carolina and 10.8% of homes in the City of Greenwood in that price range. More than 600 County homes (3.5%) are valued at more than \$500,000 and of those, 88 are valued at \$1 million or more. Statewide, 5.6% of homes are valued at \$500,000 or more, with one-fourth of those homes valued at \$1 million or more. In the City of Greenwood, 73 homes are valued at \$500,000 or more, with 31 homes valued at \$1 million or higher.

The data reveals a possible shortage of homes in the middle value ranges in the Greenwood County housing market, with a definite shortage indicated in the City of Greenwood. This can make it difficult for families seeking homes in the middle to upper ranges to enter the market and can be a barrier for employers seeking to attract management and professionals to the area.

FIGURE 6-28. HOUSING VALUES - OWNER-OCCUPIED UNITS, 2012

HOUSING UNIT VALUE	CITY OF GREENWOOD		GREENWOOD COUNTY		SOUTH CAROLINA	
	#	%	#	%	#	%
<b>TOTAL UNITS</b>	<b>4,253</b>	<b>100.0%</b>	<b>17,662</b>	<b>100.0%</b>	<b>1,228,200</b>	<b>100.0%</b>
Less than \$50,000	502	11.8%	2,444	13.8%	176,426	14.4%
\$50,000 to \$99,999	2129	50.1%	5974	33.8%	253513	20.6%
\$100,000 to \$149,000	794	18.7%	3465	19.6%	240419	19.6%
\$150,000 to \$199,999	295	6.9%	1861	10.5%	191113	15.6%
\$200,000 to \$299,999	344	8.1%	2346	13.3%	182963	14.9%
\$300,000 to \$499,999	116	2.7%	962	5.4%	114789	9.3%
\$500,000 to \$999,999	42	1.0%	522	3.0%	51852	4.2%
\$1,000,000 or more	31	0.7%	88	0.5%	17,125	1.4%

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

Data from the Greenwood County Assessor’s Office on the selling price of homes sold from 2004 to 2013 provides additional insight on housing values in the County (Figure 6-29). It is clear that the nationwide housing slump and accompanying recession that began in 2008 significantly impacted housing development in Greenwood County. The number of homes sold in the County in 2011 (570 housing units) was the lowest in the decade. Conversely, 2005 saw the most home sales with 1,224 housing units sold. The number of housing units sold declined steadily from 2005 to 2011 and then began an upward trend through 2013. Very few homes priced at \$500,000 or more were sold in the County in the last decade, with only one home purchased for over \$750,000 during that time. Only six homes were sold for \$500,000 or more after 2008, with three purchased in 2013. In 2013, nearly 86% of all homes sold countywide (636 units) were moderately priced at less than \$200,000 and nearly one-third of those (198 units) were sold for less than \$50,000. With several factors such as increased prices in the housing market, the economy, and interest rates having a significant impact on sale prices, there appears to be a recent trend towards the purchase of less expensive housing within the County.



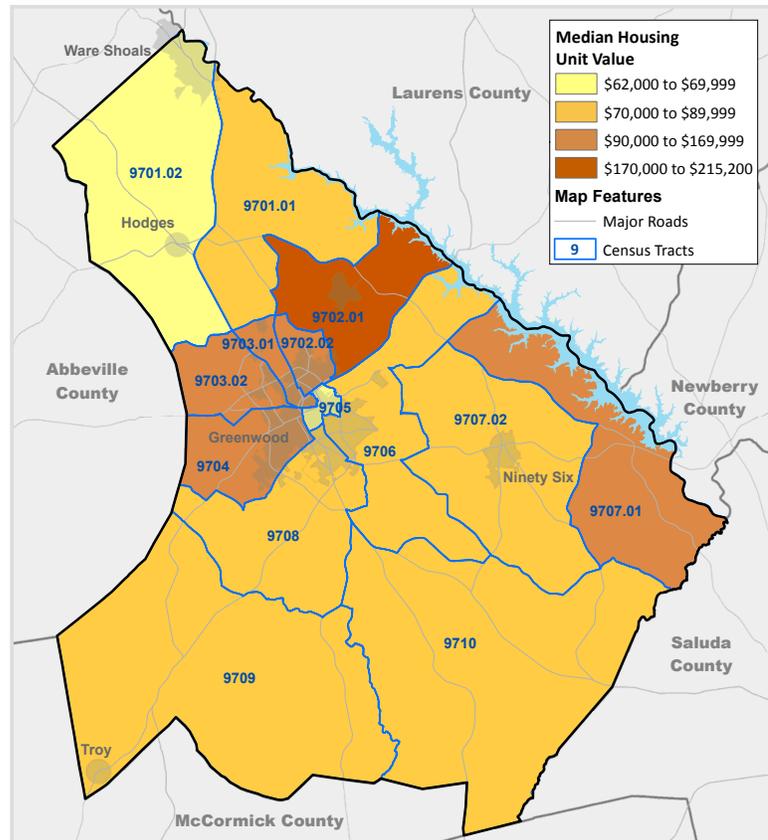
FIGURE 6-29. PRICE OF HOUSING UNITS SOLD, GREENWOOD COUNTY, 2004 TO 2013

SALE PRICE	NUMBER OF HOUSING UNITS SOLD									
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
< \$50,000	279	277	261	241	211	164	148	187	173	198
\$50,000 - \$99,999	437	398	397	335	249	186	216	138	166	177
\$100,000 - \$199,999	341	387	367	349	274	224	199	169	208	261
\$200,000 - \$299,999	81	113	109	98	63	41	45	55	54	70
\$300,000 - \$499,999	32	39	56	64	20	12	11	19	16	32
\$500,000 - \$749,999	6	10	6	6	10	0	1	2	0	3
\$750,000+	0	0	1	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,176</b>	<b>1,224</b>	<b>1,197</b>	<b>1,093</b>	<b>827</b>	<b>627</b>	<b>620</b>	<b>570</b>	<b>617</b>	<b>741</b>

SOURCE: GREENWOOD COUNTY ASSESSOR'S OFFICE AND DATA PROCESSING, NOVEMBER 2014

As illustrated in Figure 6-30, the Census tracts with the lowest median home value for owner-occupied units in Greenwood County include 9705 (primarily in the City of Greenwood) and 9701.02 (in the northern area of the County and including the towns of Hodges and Ware Shoals). Median home values for these tracts are comparatively low at \$62,000 in tract 9705 and \$68,700 in tract 9701.02. In general, median home values are higher in tracts that border Lake Greenwood or that include large portions of the north and northeastern areas of the City of Greenwood. The tract with the highest median home value in the County is 9702.01, bordered by Lake Greenwood to the east and including a portion of the City of Greenwood, with a median value of \$215,200. Median home value is also comparatively higher in tract 9704, bordered to the west by Abbeville County and including a large portion of the City of Greenwood, at \$165,700.

FIGURE 6-30. MEDIAN HOUSING VALUE FOR OCCUPIED HOUSING UNITS BY CENSUS TRACT, 2012



SOURCE: US CENSUS BUREAU, 2008-2012 ACS

Figure 6-31 provides a more detailed examination of rental costs in Greenwood County. Compared to renters statewide, Greenwood County residents generally pay less for monthly rent. Nearly one-fourth of County renters and 26.4% of renters in the City of Greenwood pay less than \$500 a month for rent, as compared to the statewide



percentage of only 15.3%. Over half of all renters in South Carolina pay \$700 or more a month for rent, significantly more than renters in Greenwood County at only 39%.

Among the County’s renters, only 7.7% pay more than \$1,000 a month for rent – more than two and a half times lower than the percentage of renters in that category statewide at 19.9%. The percentage of renters in the most expensive rental price range is even higher in the City at 39%. A significant percentage of Greenwood County housing units (843 housing units) and units in the City (331 units) are occupied by persons who do not pay cash rent.

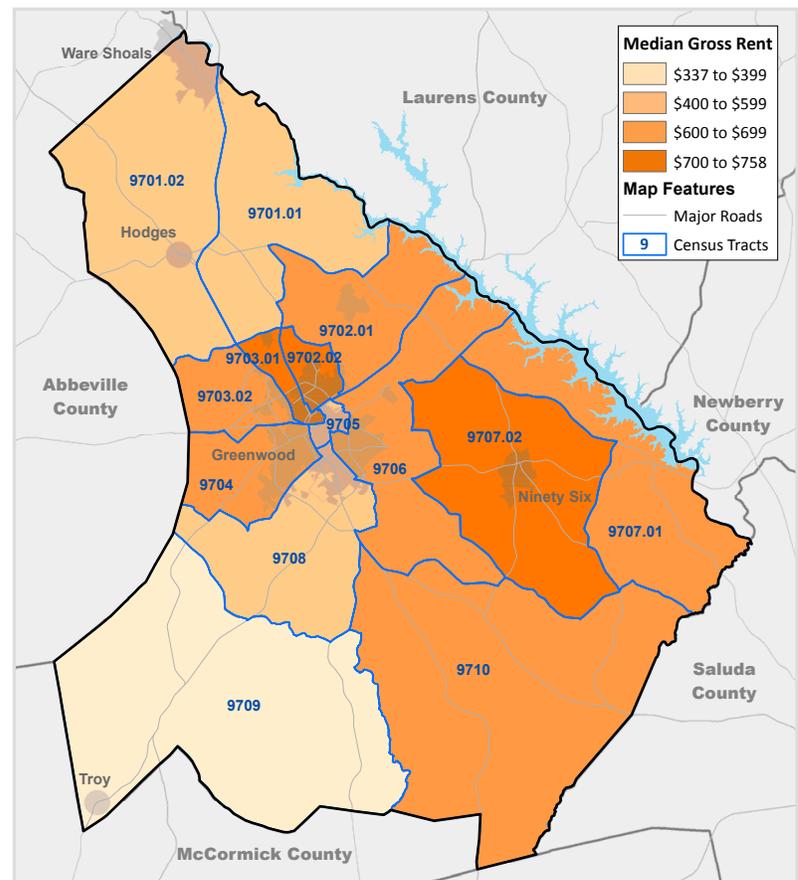
As shown in Figure 6-32, tract 9709 (in the southwestern area of the County including the Town of Troy) has the lowest monthly median gross rent at \$337. Tract 9709 also had one of the lowest concentrations of rental housing in the County at only 10.9%. Areas with the highest median rents in the County include tracts 9703.01 (in the center of the County and including a portion of the City of Greenwood), 9707.02 (in the center of the County and including the Town of Ninety Six), and tract 9702.02 (in the center of the County and including a portion of the City of Greenwood). These Census tracts had median rents of \$758, \$732, and \$904, respectively.

FIGURE 6-31. MONTHLY GROSS RENT FOR RENTER-OCCUPIED UNITS, 2012

MONTHLY GROSS RENT	CITY OF GREENWOOD		GREENWOOD COUNTY		SOUTH CAROLINA	
	#	%	#	%	#	%
TOTAL UNITS	4,616	100.0%	8,626	100.0%	540,055	100.0%
< \$200	46	1.0%	110	1.3%	9,415	1.7%
\$200 to \$299	282	6.1%	411	4.8%	17,890	3.3%
\$300 to \$499	889	19.3%	1,554	18.0%	55,360	10.3%
\$500 to \$699	1,266	27.4%	2,734	31.7%	124,102	23.0%
\$700 to \$999	1,468	31.8%	2,308	26.8%	170,115	31.5%
\$1,000 to \$1,999	318	6.9%	650	7.5%	100,345	18.6%
\$2,000 or more	16	0.3%	16	0.2%	7,323	1.4%
No cash rent	331	7.2%	843	9.8%	55,505	10.3%

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

FIGURE 6-32. MEDIAN GROSS RENT BY CENSUS TRACT, 2012



SOURCE: US CENSUS BUREAU, 2008-2012 ACS



## 6.8. RESIDENTIAL ENERGY

Significant savings can be achieved through the implementation of energy conservation measures. An energy efficient home is less expensive to maintain, resulting in savings in electricity and heating fuels. While rent or mortgage payments represent the largest percentage of housing costs, additional costs such as electricity, heating fuel, and water and sewer charges can also play a major role in affordability. Heating and cooling account for nearly one-third of energy usage in a home, and can represent an even greater percentage of energy usage in older housing units that lack adequate insulation, weatherproofing, and thermal windows and doors. Energy consumption data is available from a number of sources and is available by economic sector including residential, commercial, industrial, and transportation. The residential energy sector includes all private households that consume energy primarily for space heating, water heating, space cooling, lighting, refrigeration, cooking, clothes drying, and personal electronics such as televisions and computers.

### 6.8.1. RESIDENTIAL ENERGY OVERVIEW

South Carolina ranks 23rd in total energy consumption nationwide and 25th in residential energy consumption. State energy consumption data show that 22% of energy is consumed by residential users (*US Energy Information Administration (EIA), State Energy Data System, 2013*).

In the southern region of the country that includes the states of South Carolina, Florida, Georgia, North Carolina, Virginia, and West Virginia, 29% of the residential energy consumed is for space heating (*US EIA, 2009 Energy Consumption Survey*). Seventeen percent (17%) of the region's residential energy is used for water heating and 13% for air conditioning. The largest home energy consumer (41%) is represented by a broad category that includes appliances, electronics, and lighting. Nationwide, energy consumption in this category grew by 10.6% from 1993 to 2009 as Americans increasingly incorporated newly developed electronics and appliances into their daily lives (*US EIA, 2009 Energy Consumption Survey*). Most of these uses rely on electricity.

In South Carolina, 13% of residential electricity is used for space cooling, 11% for lighting, 9% each for water heating and space heating, and 7% each for refrigeration and televisions and related equipment (*US EIA, Estimated US Residential Electricity Consumption by End Use, 2014*). Statewide, more than two-thirds (67.6%) of homes are heated by electricity, while only 24.2% are heated by natural gas. Locally, more than half (58%) of Greenwood County homes are heated by electricity and natural gas provides heating for more than one third (36.5%) of homes (*US Census, 2008-2012 ACS*).

South Carolinians pay 2.5% less for electricity and 7.5% less for natural gas than residential customers nationwide. Average residential electricity prices in the State have increased steadily in recent years, most recently from an average retail price of 11.99 cents per kilowatt hour (kWh) in 2013 to 12.45 cents/kWh in 2014 (*US EIA, Annual Electric Power Industry Report, 2014*). Residential prices for natural gas in the State have varied since 2010, from a high of 13.25 cents per thousand cubic feet in 2012, to a five-year low of 12.61 cents per thousand cubic feet in 2013. The cost of natural gas rose slightly in 2014 to 12.65 cents per thousand cubic feet. However, South Carolinians enjoy comparatively low natural gas prices, with residential prices ranking 49th lowest out of 50 states in the price per cubic foot (*US EIA, Rankings: Natural*



*Gas Residential Prices, December 2015*). The average retail electricity price in the residential sector is comparatively higher, with the State ranking 21st in price per kWh nationwide (*US EIA, Rankings: Average Retail Price of Electricity to Residential Sector, December 2015*).

Greenwood County residents have access to energy at comparatively low rates. Duke Energy provides electricity to most of the unincorporated area of Greenwood County. Duke Energy Carolina's residential electricity rate is 10.29 cents per kWh for the first 1,000 kWh used and 10.947 cents for any kWh over 1,000 (*Duke Energy Carolinas, LLC, October 2015*). This rate is significantly lower than the average residential rate statewide at 12.05 cents per kWh (*US EIA, May 2016*). Greenwood Commissioner of Public Works (CPW) provides electricity to residents in the City of Greenwood, purchasing electricity primarily from Duke Energy. A semi-annual survey conducted by the SC Association of Municipal Power Systems ranks the Greenwood CPW electric rate as the lowest of the 15 participating municipal electric providers in South Carolina (*SC Association of Municipal Power Systems, July 2015*).

Greenwood CPW is the sole provider of natural gas in Greenwood County. A monthly comparison of natural gas rates from providers in North Carolina, South Carolina and Virginia by Greenwood CPW indicates that Greenwood residential customers also enjoy competitive natural gas prices, ranking 10th out of 31 providers when considering cost per therm and monthly facilities charges.

#### **6.8.2. RESIDENTIAL ENERGY CONSERVATION AND SUSTAINABILITY OPPORTUNITIES**

While there are many ways to promote energy conservation and sustainability within the residential sector, these measures must be included as part of a comprehensive strategy to attain substantial energy savings. Many measures span several comprehensive plan elements and should be applied community-wide to be effective. Others require regional cooperation to achieve the maximum cost savings for residents and the County.

Some of the most effective measures incorporate alternative energy and natural resources, including solar, wind, water, and the use of vegetation. Trees have long been identified as a low tech, cost-effective tool for energy conservation. They help save energy by providing shade, breaking the force of winter winds, serving as a renewable source of fuel, reducing air temperatures through evapotranspiration, and sequestering carbon – a key factor in atmospheric pollution. The retention of existing trees or planting of new trees can be a valuable tool in reducing energy use in residential developments. Similarly, the provision of open space within developments preserves existing vegetation, cools air temperatures in hot weather by providing shade and evapotranspiration, and blocks cold winds in winter months. Both the Greenwood City and County Zoning Ordinances require street trees for new multi-family developments and provide a density bonus for the inclusion of parks and open space in new developments.

Sustainable growth initiatives encourage new residential development close to existing development, provide incentives for infill and redevelopment, and do not encourage the encroachment of new development into areas that lack the necessary public facilities, services and infrastructure. This strategy facilitates the revitalization of urban centers and leverages existing infrastructure investments, while producing significant energy conservation benefits. The location of residential developments near employment centers, as well as schools, shopping, and entertainment, reduces the need for lengthy



commutes and encourages the use of alternative means of transportation that reduce reliance on motor vehicles, such as walking and biking.

The heating and cooling of homes are closely tied to factors such as outside air temperatures and wind. Greenwood County is within a subtropical region characterized by hot, humid summers and mild winters. Development design characteristics such as density and housing type can contribute to residential energy savings. Multi-family and other attached housing units incorporating shared walls require less energy for heating and cooling. Smaller detached single-family, attached single-family, and multi-family units use less energy for space heating and cooling than larger, more traditional single-family detached homes. Where possible, individual homes should be oriented so that they are protected from the hot summer sun and maximize air flow in and through the site.

Building construction and materials also play an important role in energy consumption. The Greenwood City/County Building Department adopted and began enforcement of an energy code in 1992, which was subsequently updated in 2002 to the *International Energy Conservation Code* in keeping with State regulations. The energy code requires new dwellings to have adequate insulation for ceilings, exterior walls and floors, and in ductwork in unconditioned spaces. Double-pane windows and single-pane with storm windows are also required. However,

homes constructed in the County prior to the adoption of energy requirements in 1992 were built to much less stringent standards and are currently not required to be retrofitted to meet current energy efficiency standards. Approximately 76% of the housing stock in Greenwood County was built prior to 1992 and therefore was not required to meet energy code standards (2008-2012 ACS). Older homes generally 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. However, as the older homes built before the adoption of the energy code drop out of the housing market or are renovated with improvements that meet Energy Code requirements, the percentage of the County's housing stock that does not conform to energy code standards will continue to decrease.

*TREE-SHADED HOME*



There are a number of programs available to Greenwood County residents and housing developers that provide incentives for the incorporation of energy saving measures. South Carolina has two incentive programs to encourage the purchase of more energy efficient manufactured homes. The SC Energy Office launched an energy efficiency certification program in 1998 that caps the state sales taxes for manufactured homes at \$300 if the home meets or exceeds energy efficiency standards provided in the *South Carolina Code of Laws*. A program initiated in 2009 eliminates the South Carolina sales tax for the purchase of manufactured homes that meet Energy Star efficiency requirements.



Federal tax credits are available to encourage residential energy efficiency through the incorporation of energy conserving measures. A tax credit of 10% of cost up to \$500 or a specific amount from \$50 to \$300 is available for existing homes that are principal residences for Energy Star rated biomass stoves; air source heat pumps; central air conditioning; gas, oil, propane water boilers, furnaces and fans; insulation; roof water heaters (non-solar); and windows, doors, and skylights. A 30% tax credit with no upper limit is available for new and existing homes, both principal and second homes, for the incorporation costs of geothermal heat pumps, small residential wind turbines, and solar energy systems. However, the solar energy system tax credits will decrease each year after 2019. A tax credit of 30% of cost with no upper limit is available for existing and newly constructed principal homes for the incorporation of residential fuel cell and microturbine systems.

Duke Energy provides several programs to assist homeowners in making their homes more energy efficient. Their website includes tips and advice on eliminating energy waste, including videos and information on air conditioning, lighting, heating, home appliances and other electrical devices, weatherization, home construction, and seasonal energy savings tips. Duke offers a free *Home Energy House Call* analysis for single-family homeowners to check for air leaks, examine insulation levels, assess appliances and heating/cooling systems, and provide advice on how to save on monthly power bills. Their *Smart Saver* program enables customers to receive cash rebates if they use a participating contractor to: install a new, qualifying heat pump and central air conditioner (\$200 rebate), improve their existing heating and cooling system (\$50), seal and insulate duct work (\$100 for duct sealing and \$75 for duct insulation), insulate and seal their attic (\$250), install a variable speed pool pump (\$300), or install a heat pump water heater (\$350). All equipment installed must be Energy Star certified.

*RESIDENCE WITH SOLAR PANELS*



SOURCE: FIRE ENGINEERING MAGAZINE



## 6.9. HOUSING AFFORDABILITY

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

Census data is useful in developing a picture of housing affordability in Greenwood County. Median homeowner costs (for homeowners with a mortgage) comprise only 21.3% of household income in Greenwood County and 21.8% in the City of Greenwood – well within the definition of affordable housing and under the statewide percentage of 23.1% (Figure 6-33). This is also the case for owners in all but one of the County's municipalities. Median homeowner costs for those with a mortgage range from 18.9% of household income in Hodges to 25.6% in Troy. However, median homeowner costs in Ware Shoals are 32.3% of household income, an indication that many of the Town's residents are cost-burdened.

FIGURE 6-33. OWNER AND RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 2012

JURISDICTION	MEDIAN SELECTED OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME				MEDIAN GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
	WITH A MORTGAGE		WITHOUT A MORTGAGE		\$	%
	\$	%	\$	%		
<b>Greenwood County</b>	<b>\$ 986</b>	<b>21.3%</b>	<b>\$ 298</b>	<b>10.4%</b>	<b>\$634</b>	<b>32.1%</b>
Greenwood	\$ 981	21.8%	\$ 336	14.0%	\$632	36.7%
Hodges	\$1,188	18.9%	\$ 325	17.5%	\$850	40.0%
Ninety Six	\$ 826	23.8%	\$ 280	12.9%	\$790	21.7%
Troy	\$ 863	25.6%	\$ 211	13.8%	*	*
Ware Shoals	\$ 846	32.3%	\$ 285	12.5%	\$603	39.8%
South Carolina	\$1,208	23.1%	\$ 337	11.4%	\$749	31.1%

\*Data not available

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

Cost burden is much more prevalent among the County's renters. Median gross rent comprises 32.1% of County household income and 36.7% of income in the City, as compared to 31.1% statewide. Affordability is an even more pressing issue in the County's towns, with 40% of renters in Hodges and 39.8% in Ware Shoals paying more than 30% of their incomes for rent and utilities. However, renters in Ninety Six spend only 21.7% of their household income on gross rent. Similarly, all municipalities except Ninety Six exceeded the County and State medians.

Additional data on housing costs as a percentage of household income provide insight into housing affordability conditions in Greenwood County. More than 8,000 County homeowners and renters live in homes that cost more than they can comfortably afford (Figure 6-34).



FIGURE 6-34. SELECTED MONTHLY OWNER COSTS AND GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME, GREENWOOD COUNTY, 2012

PERCENTAGE OF HOUSEHOLD INCOME	SELECTED MONTHLY COSTS - OWNERS						GROSS RENT - RENTERS	
	ALL HOUSING UNITS		WITH MORTGAGE		WITHOUT MORTGAGE		#	%
	#	%	#	%	#	%		
<b>TOTAL ALL UNITS</b>	<b>17,662</b>	<b>100.0%</b>	<b>10,893</b>	<b>100.0%</b>	<b>6,769</b>	<b>100.0%</b>	<b>8,626</b>	<b>100.0%</b>
Less than 10%	4,174	23.6%	918	8.4%	3,256	48.1%	349	4.0%
10 to 14%	3,101	17.6%	1,896	17.4%	1,205	17.8%	627	7.3%
15 to 19%	2,822	16.0%	2,128	19.5%	694	10.3%	938	10.9%
20 to 24%	2,315	13.1%	1,931	17.7%	384	5.7%	729	8.5%
25 to 29%	1,166	6.6%	970	8.9%	196	2.9%	834	9.7%
30 to 34%	965	5.5%	794	7.3%	171	2.5%	837	9.7%
35 to 39%	445	2.5%	294	2.7%	151	2.2%	579	6.7%
40 to 49%	1,005	5.7%	817	7.5%	188	2.8%	725	8.4%
50% or more	1,588	9.0%	1,133	10.4%	455	6.7%	2,055	23.8%
Not computed	81	0.5%	12	0.1%	69	1.0%	953	11.0%
<b>PAYING 30% OR MORE</b>	<b>4,003</b>	<b>22.7%</b>	<b>3,038</b>	<b>27.9%</b>	<b>965</b>	<b>14.3%</b>	<b>4,196</b>	<b>48.6%</b>

SOURCE: US CENSUS BUREAU, 2008-2012 ACS

Nearly 23% of County residents (4,003 households) who own their home pay mortgages and associated housing costs totaling 30% or more of their income. Nearly half (48.6%) of renters (4,196 households) are cost burdened, spending more than 30% of their income on rent and utilities. Of even greater concern are the 1,588 homeowners (9% of all homeowners) and 2,055 renters (23.8% of all renters) in Greenwood County who spend more than half of their household income on housing costs. Clearly, a substantial percentage of County residents are paying more than they can afford for housing and of these, many are paying considerably more than they can afford. Households with such significant cost burdens must sometimes delay purchase of essential needs such as food, health care and medications in order to remain in their homes – a problem that has been exacerbated in recent years by rising prices on necessities such as fuel and food.

FIGURE 6-35. HOUSING UNITS PAYING MORE THAN 30% OF HOUSEHOLD INCOME FOR SELECTED MONTHLY HOMEOWNER COSTS OR GROSS RENT, 2012

JURISDICTION	SELECTED MONTHLY COSTS-OWNERS						GROSS RENT - RENTERS	
	ALL HOUSING UNITS		WITH MORTGAGE		WITHOUT MORTGAGE		#	% OF ALL HU
	#	% OF ALL HU	#	% OF ALL HU	#	% OF ALL HU		
<b>Greenwood County</b>	<b>4,003</b>	<b>22.7%</b>	<b>3,308</b>	<b>27.9%</b>	<b>965</b>	<b>14.3%</b>	<b>4196</b>	<b>48.6%</b>
Greenwood	1,078	25.3%	738	30.8%	340	18.3%	2723	59.0%
Hodges	6	16.7%	3	20.0%	3	14.3%	4	50.0%
Ninety Six	169	28.8%	117	37.3%	52	19.1%	66	31.0%
Troy	1	3.4%	1	11.1%	0	0.0%	0	0.0%
Ware Shoals	151	29.7%	120	53.3%	31	10.9%	244	70.3%
South Carolina	308,135	25.1%	248,668	32.3%	59,467	13.0%	244,703	45.3%

SOURCE: US CENSUS BUREAU, 2008-2012 ACS



The data in Figure 6-35 indicates that cost burden for homeowners (paying more than 30% of household income for housing expenses) has also been prevalent among several Greenwood County municipalities. Nearly 30% of all homeowners in Ware Shoals, 28.8% in Ninety Six, 25.3% in the City of Greenwood, 16.7% in Hodges, and only 3.4% in Troy are cost burdened. Cost burden is greatest for owners with mortgages, with more than half (53.3%) of homeowners in Ware Shoals, 37.3% in Ninety Six, 30.8% in the City of Greenwood, 20% in Hodges, and 11.1% in Troy spending more than 30% of their income on housing and associated costs.

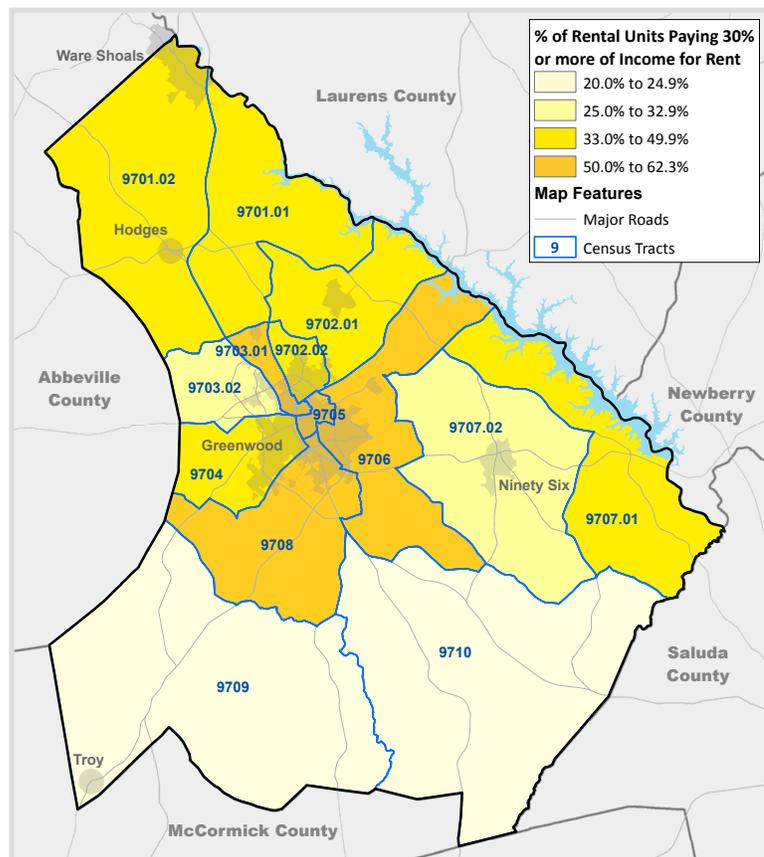
Cost burden for renters was high in the municipalities, with more than 70% of renters in Ware Shoals, 59% in the City of Greenwood, half of renters in Hodges, and 31% in Ninety Six spending more than 30% of their household income for gross rent. These percentages for all but Ninety Six exceed both County and State percentages with regard to cost burden for renters.

Figure 6-36 depicts the percentage of occupied rental housing units by Census tract that pay 30% or more of their household income for rent. More than half of renters in four Census tracts in the County are cost-burdened. Tracts 9705 (62.3%), 9703.01 (61.3%), 9708 (58.7%), and 9706 (52.5%) are located in the center of the County and all include portions of the City of Greenwood. Over one-third of rental households in six tracts, located in the northern half of the County, spend more than 30% of their income on rent and utilities, including tracts 9702.02 (48.1%), 9701.02 (47.7%), 9704 (38.9%), 9701.01 (38%), 9702.01 (37.8%), and 9707.01 (33.3%). These tracts include areas along Lake Greenwood as well as the towns of Hodges and Ware Shoals and portions of the City of Greenwood.

A more detailed analysis of housing affordability on the county level is provided by the National Low Income Housing Coalition (NLIHC), an organization dedicated to ending the affordable housing crisis in America. The Coalition works toward this end by providing up-to-date information to the public, formulating policy, and educating the public on housing need and strategies. One obstacle that the NLIHC has targeted is the lack of knowledge among the general public on the extent of the affordability problem in their own communities.

The NLIHC produces an annual publication entitled *Out of Reach* in an effort to disseminate this

FIGURE 6-36. PERCENTAGE OF RENTAL HOUSING UNITS PAYING MORE THAN 30% OF HOUSEHOLD INCOME FOR RENT BY CENSUS TRACT, 2012



SOURCE: US CENSUS BUREAU, 2008-2012 ACS



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

FIGURE 6-37. EXTREMELY LOW-INCOME HOUSEHOLDS IN GREENWOOD COUNTY, 2011

JURISDICTION	HOUSEHOLDS	PERCENTAGE
ALL HOUSEHOLDS	18,695	100.0%
ELI Households	3,205	17.1%
ELI Renter Households	1,195	37.3%
ELI Owner Households	2,010	62.7%

SOURCE: US HUD, 2007-2011 CHAS DATA, JANUARY 2015

2014 NLIHC data indicates that it is difficult for persons with very low incomes to afford housing in the Greenwood County area without some form of housing assistance. An extremely low-income (ELI) Greenwood County householder earning \$15,660 (30% of the area median income of \$52,200) can afford a monthly rent of no more than \$392, while the FMR for a two-bedroom housing unit is \$634 in Greenwood County. From 2005 to 2014, the FMR for a two-bedroom housing unit in Greenwood County increased by nearly 25% (\$126). Comprehensive Housing Affordability Strategy (CHAS) data provided by the US Department of Housing and Urban Development reveals that 3,205 households in the County (17.1%) are considered to have extremely low incomes of only 0 to 30% of area median income (Figure 6-37). Of these extremely low-income households, nearly two-thirds (2,010 households) are renters.

FIGURE 6-38. MAXIMUM AFFORDABLE HOUSING COSTS, 2014

LOCATION	HOUSING WAGE				WORK HOURS/WEEK NECESSARY AT FEDERAL MIN. WAGE TO AFFORD		MIN. WAGE EARNERS NECESSARY AT FEDERAL MIN. WAGE TO AFFORD	
	HOURLY WAGE NEEDED TO AFFORD (@ 40 HOURS/WEEK)		AS % OF FEDERAL MINIMUM WAGE (OR \$7.25/HOUR)		1 BDRM* FMR	2 BDRM* FMR	1 BDRM* FMR	2 BDRM* FMR
	1 BDRM* FMR	2 BDRM* FMR	1 BDRM* FMR	2 BDRM* FMR				
Greenwood County	\$ 9.38	\$12.19	129%	168%	52	67	1.3	1.7
South Carolina	\$12.03	\$14.55	166%	201%	66	80	1.7	2.0

\* BDRM = Bedroom

SOURCE: NATIONAL LOW INCOME HOUSING COALITION, "OUT OF REACH," 2014

According to data summarized from the latest NLIHC *Out of Reach* report, a Greenwood County resident earning the 2014 Federal Minimum Wage of \$7.25 per hour must work 67 hours per week, 52 weeks per year, to afford a two-bedroom unit at the County's FMR (Figure 6-38). Alternatively, a household must include 1.7 minimum wage earners working 40 hours a week, year-round in order to make a two-bedroom FMR affordable. For a household with two workers in the labor force this may be attainable, but for single parents living alone these required work hours are all but impossible to meet. A Greenwood County resident would have to earn nearly \$4.94 more per hour than the minimum wage, or \$12.19 per hour, for 40 hours a week, 52 weeks a year, to afford a two-bedroom unit at the area FMR. This represents 168% of the 2014 Federal Minimum Wage.



Monthly Supplemental Security Income (SSI) payments were estimated to be \$721 for individual residents of Greenwood County in 2014. If SSI represents an individual’s sole source of income, a County resident on SSI can only afford a monthly rent of \$216. FMR for a one-bedroom apartment is more than double that amount (\$448) in Greenwood County.

The US Department of Housing and Urban Development (HUD) defines low and moderate income (LMI) households as those with incomes below 80% of median family income (MFI). Using this definition, nearly 41% of Greenwood County residents are considered to be living in an LMI household – slightly lower than the percentage statewide at 42.7%. More than half of the residents of the City of Greenwood (54.1%) and nearly half of the residents of Ware Shoals (49%) are also LMI. More than one-third of residents in the towns of Hodges (43.2%), Ninety Six (39%) and Troy (39.2%) are LMI. Figure 6-39 provides a listing of the numbers and percentages of persons of low and moderate income for Greenwood County and its municipalities, with jurisdictions considered to be LMI (51% or more of residents) highlighted.

Two of the ten Census tracts in Greenwood County have a high concentration of LMI residents (51% or greater). More than two-thirds (67.7%) of the residents of tract 9705, located in the heart of the City of Greenwood, are of low and moderate income. Persons with low and moderate incomes comprise nearly 53% of the residents of tract 9708, which is located in the western central area of the County and includes a portion of the City of Greenwood.

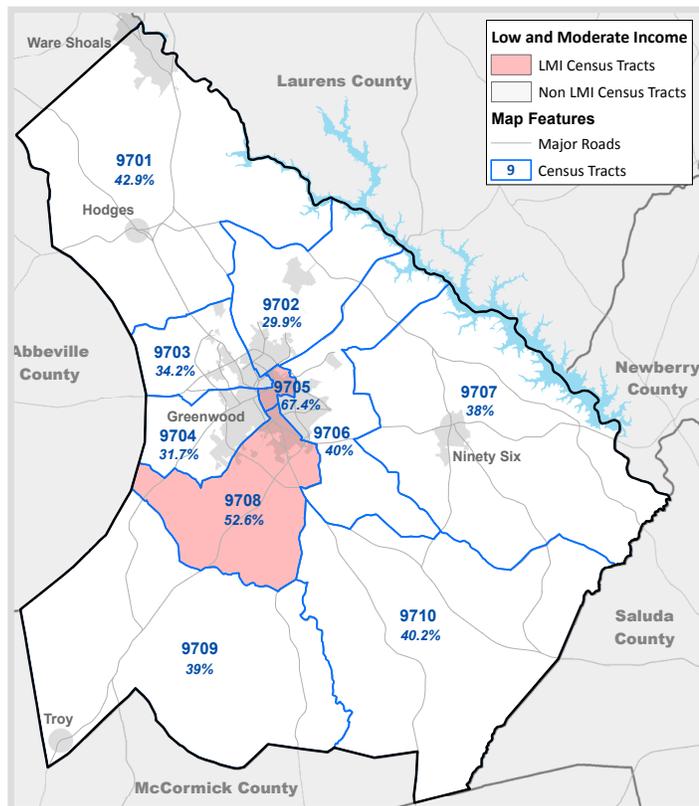
Figure 6-40 illustrates the location of the County’s LMI Census tracts and provides the percentage of persons of low and moderate income for each Census tract, with LMI tracts (51% or more of residents) highlighted. This data is based on the 2000 Census tract delineations.

FIGURE 6-39. PERSONS OF LOW AND MODERATE INCOME, 2014

JURISDICTION	LMI PERSONS	LMI %
<b>Greenwood County</b>	<b>26,102</b>	<b>40.8%</b>
Greenwood	10,948	54.1%
Hodges	58	33.9%
Ninety Six	757	39.0%
Troy	38	39.2%
Ware Shoals	1,124	49.0%
South Carolina	908,643	42.7%

SOURCE: US HUD, COMMUNITY PLANNING AND DEVELOPMENT, 2015

FIGURE 6-40. CONCENTRATIONS OF LOW AND MODERATE INCOME PERSONS BY CENSUS TRACT, 2014



SOURCE: US HUD, COMMUNITY PLANNING AND DEVELOPMENT, 2014



## 6.10. PUBLIC AND ASSISTED HOUSING PROGRAMS

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

### 6.10.1. HOUSING AUTHORITIES

The **Greenwood Housing Authority (GHA)** is a public non-profit that was created in 1968. The mission of the GHA is to assist as many low income families as possible in obtaining decent, safe, sanitary and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives. The GHA has an annual budget of approximately \$6 million, which is generated by rents from public housing units and through grant funding from the US Department of Housing and Urban Development (HUD).

The GHA owns and manages three public housing developments, including Winn and Fairfield Apartments (on Foundry Road) with 118 housing units, Burgess Apartments (on Burgess Drive) with 39 housing units, and Coleman Terrace Apartments (on Brooks Stuart Drive) with 66 housing units. Tenants are required to pay 30% of their income toward the rent. Eligibility is primarily based on income using a priority rating system that also considers factors such as if the applicant is a veteran, elderly, or is a displaced family. As of January 2015, an additional 928 families are on the waiting list for the Greenwood Housing Authority's public housing units.

The **South Carolina Housing Authority for Region 1** owns and manages two public housing developments in the Town of Ninety Six. Edgewood Apartments (on Edgewood Circle) includes 24 housing units and W.T. Bolt Apartments (on SC Highway 246) provides 24 housing units for qualified residents.

### 6.10.2. HOUSING CHOICE VOUCHER PROGRAM

The GHA also administers the Housing Choice Voucher Program (formerly known as the Section 8 Rental Assistance Program) for Greenwood County. The Voucher Program provides subsidies for privately-owned housing for eligible applicants. Eligibility is based primarily on income as established by HUD and adjusted annually. Housing Choice Vouchers can be used to obtain housing in an assisted housing development (project-based) or to subsidize rent for a home or apartment on the private rental market (tenant-based).

As of January 2015, GHA provides 975 Housing Choice Vouchers (tenant-based) for housing assistance to Greenwood County families. An estimated 700 Greenwood County families are on the waiting list for Housing Choice Vouchers.

### 6.10.3. GREENWOOD COUNTY HOME CONSORTIUM

The Greenwood County HOME Consortium (Consortium) was organized in June 2008 and includes six counties – Abbeville, Edgefield, Greenwood, Laurens, McCormick and Saluda – and two dozen municipalities. The Consortium was structured so that all six counties and 23 of the 24 municipalities within these counties are members. Greenwood County was designated as the lead entity for the Consortium, with the Upper Savannah Council of Governments (COG) contracting with Greenwood County to administer the HOME program.



The U.S. Department of Housing and Urban Development’s HOME Investment Partnerships Program (HOME) provides grant funds to states and local consortiums that are used for activities including building, buying and/or rehabilitating affordable housing for rent or home ownership or providing direct rental assistance to low-income people. HOME funding is designed to help participating jurisdictions implement local housing strategies designed to increase the supply of decent, affordable housing for low and very low income households. For the Consortium, this is primarily accomplished through the construction or rehabilitation of affordable housing for low and moderate income renters and homeowners.

Funding of projects through the Consortium is not targeted to specific geographical areas because the need for affordable housing is widespread in the six county area. The Consortium strives to maintain a balance between the construction of new rental and homeowner units with owner-occupied rehabilitation and provide funds for affordable housing on a Consortium-wide basis. The primary objectives of the Consortium are to provide decent housing, a suitable living environment, and expanded economic opportunities for low income families in the region. Anticipated program outcomes include housing affordability, the retention of affordable housing stock through rehabilitation, and increased availability and access to affordable housing stock through the construction of new rental homeowner units.

Since the formation of the Consortium in 2009, more than \$1.7 million has been awarded to construct 14 new rental units and 11 new homeowner units and to rehabilitate 14 owner-occupied housing units. Over \$1.6 million is already committed to construct an additional 23 rental units and three homeowner units in the region, as well as rehabilitation of existing housing stock. The Consortium’s 2014-2018 Consolidated Plan estimates that 30 owner-occupied homes and six rental units will be rehabilitated through funding provided by the HOME program in the coming years to meet the needs of extremely low and low income families.

**6.10.4. ASSISTED HOUSING**

There are 27 assisted housing developments in Greenwood County, supported by various types of funding assistance (Figure 6-41). An estimated 1,372 housing units are occupied by residents that receive some form of financial assistance. The rent for most units available to persons or families that receive assistance is set at a price that is affordable to households with low incomes. Assistance varies from project to project, as well as family to family, and includes: public housing; Housing Choice (Section 8) Voucher rent subsidies for low and very low-income households; financing incentives to developers for building multi-family rental units for low and moderate income families; and the provision of tax credits to developers of multi-family rental units who provide affordable housing for low-income families in 20% or more of their units. As shown in Figure 6-41, 69 of the units that house persons receiving financial assistance are equipped for handicapped residents.

*ASSISTED HOUSING UNITS*





FIGURE 6-41. INVENTORY OF ASSISTED RENTAL HOUSING FOR GREENWOOD COUNTY, 2014\*

PROJECT AND LOCATION	ASSISTANCE TYPE	TOTAL UNITS	ASSISTED UNITS	FAMILY UNITS		ELDERLY UNITS		HANDICAPPED UNITS	
				#	% OF ASSISTED	#	% OF ASSISTED	#	% OF ASSISTED
Amberchase Apts. 751 Northside Dr. E Greenwood	Section 8	100	23	23	100.0%	0	0.0%	8	34.8%
Burgess Apts. 100 Burgess Dr. Greenwood	Public Housing - GHA	39	39	39	100.0%	0	0.0%	2	5.1%
Cambridge House Apts 230 East Cambridge Ave. Greenwood	221-D-4	62	62	0	0.0%	62	100.0%	6	9.7%
Cardinal Glen 1524 Parkway Greenwood	Section 8	64	64	64	100.0%	0	0.0%	4	6.3%
Carriage House Apts. 213 Hampton Ave. Greenwood	Section 8	34	34	34	100.0%	0	0.0%	0	0.0%
Coleman Terrace Apts. 200 Brooks Stuart Dr. Greenwood	Public Housing - GHA	66	66	55	83.3%	11	16.7%	3	4.5%
Dove Point 401 S. Cambridge St. Ninety Six	LIHTC	29	29	29	100.0%	0	0.0%	2	6.9%
Edgewood Street Apts. 400 Edgewood Cir. Ninety Six	Public Housing - SCHA	24	24	24	100.0%	0	0.0%	2	8.3%
Greenwood High Apts. 835 Main St. S Greenwood	GAMES, Project Hope, Operation Impact	85	44	7	15.9%	0	0.0%	0	0.0%
Hallmark at Greenwood 337 Emerald Rd. N Greenwood	Section 8	88	48	48	100.0%	0	0.0%	5	10.4%
Hampton House Apts. 306 Grove St. Greenwood	Section 8	61	60	0	0.0%	60	100.0%	10	16.7%
Huntington Apts. 1814 Greenwood Bypass Greenwood	221-d-4	18	18	18	100.0%	0	0.0%	5	27.8%
New Haven Apts. 207 New Market St. Greenwood	Section 8	200	200	200	100.0%	0	0.0%	0	0.0%
Paradise Court Apts. 307 Paradise Ct. Greenwood	Section 8	6	1	1	100.0%	0	0.0%	0	0.0%
Phoenix Place 1401-8 Phoenix St. Greenwood	USDA Rural Development	100	100	100	100.0%	0	0.0%	0	0.0%
Pineridge Apts. 1548 Parkway Rd. Greenwood	202 Section 8 Elderly	51	51	0	0.0%	51	100.0%	5	9.8%



PROJECT AND LOCATION	ASSISTANCE TYPE	TOTAL UNITS	ASSISTED UNITS	FAMILY UNITS		ELDERLY UNITS		HANDICAPPED UNITS	
				#	% OF ASSISTED	#	% OF ASSISTED	#	% OF ASSISTED
Pinetree Apts. 106 Barkwood Dr. Greenwood	236-j-1	100	100	100	100.0%	0	0.0%	0	0.0%
Shoals Point Apts. 29 Greenwood Ave. Ext Ware Shoals	USDA Rural Development	38	34	34	100.0%	0	0.0%	2	5.9%
Springwood Apts. 1006 Spring St. Greenwood	Section 8	12	5	5	100.0%	0	0.0%	0	0.0%
Stonehaven Apts. 101 Stonehaven Dr. Greenwood	Section 8/ USDA	48	20	20	100.0%	0	0.0%	0	0.0%
Swan Meadows Apts. 1091 Parkland Place Greenwood	USDA Rural Development	56	56	56	100.0%	0	0.0%	4	7.1%
Thornbrook 102 Thornbrook Ct. Greenwood	Section 8	4	2	2	100.0%	0	0.0%	0	0.0%
Twin Oaks Apts. 200-7 Holman St. Greenwood	Section 8	56	56	56	100.0%	0	0.0%	0	0.0%
Westbrook Apts. 102 Woodbine Ct. Greenwood	Section 8	4	1	1	100.0%	0	0.0%	0	0.0%
Winn-Fairfield Apts. 201 Foundry Rd. Greenwood	Public Housing - GHA	118	118	98	83.1%	20	16.9%	6	5.1%
Wisewood Apts. 235 Florida Ave. Greenwood	Section 8	90	90	90	100.0%	0	0.0%	5	5.6%
W.T. Bolt Apts. 4323 Hwy 246 S Ninety Six	Public Housing - SCHA	24	24	24	100.0%	0	0.0%	0	0.0%
<b>TOTALS</b>		<b>1,659</b>	<b>1,372</b>	<b>1,168</b>	<b>85.1%</b>	<b>204</b>	<b>14.9%</b>	<b>69</b>	<b>5.0%</b>

\*Table may not include a complete listing of existing facilities  
 SOURCE: GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, DECEMBER 2014

### 6.10.5. STATE HOUSING AUTHORITY PROGRAMS

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

The SCSHFDA has several **Housing Ownership Loan Programs** that assist persons in purchasing homes and offer interest rates based upon income and the specific county in which the applicant wishes to purchase their home. The programs are offered to “*First-Time Homebuyers*” – defined in non-targeted counties including Greenwood County as individuals who have not owned a home within the three years prior to the closing of their new loan. However, if a family includes at least one permanently disabled or handicapped individual, or if the homebuyer is a single parent or a veteran, the family is considered a



first-time buyer as long as the family does not own a principal residence at the time of closing. Applicants must have an acceptable credit history to qualify. Eligible properties include new and existing stick-built single-family homes, townhomes, condominiums, and new off-frame modular and manufactured housing. All homes must meet minimum Federal Housing Administration (FHA) building standards. The SCSFHDA also offers options of up to \$5,000 for down payment and closing cost assistance for borrowers. For one to two-person households in Greenwood County with total income that is more than 80% of the County's median income, the income limit for loan assistance is \$58,200 and the home price may not exceed \$225,000. The income limit for two-person households in the County with total income under 80% of the County median is \$37,800 and the home price for an existing home may not exceed \$133,000, with a limit of \$195,000 for new construction.

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

The **Low Income Housing Tax Credit Program (LIHTC)** is designed to provide an incentive for owners to develop multi-family rental housing. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private, and other funds in order to keep rents to tenants affordable. To be eligible for tax credits, a development must have at least 20% of its units occupied by households earning at or below 50% of the area median income, or 40% of its units occupied by households earning at or below 60% of the area median income. Income limits are adjusted based on household size. Maximum rents are set for each unit size based on 30% of the maximum allowable income for specified household size in the area. Utilities paid by the tenant are counted as part of the maximum rent.

#### 6.10.6. USDA RURAL DEVELOPMENT HOUSING PROGRAMS

The US Department of Agriculture (USDA) administers several housing programs in the rural areas of Greenwood County through the Rural Development program. Community development programs are a major focus of the USDA Rural Development mission. USDA Rural Development invested more than \$4.3 billion in rural South Carolina from 2009 through 2013 to improve the quality of life for thousands of individuals and businesses through housing, upgrades to rural electric services, water and wastewater services, community facilities programs, renewable energy and energy efficiency, business and cooperative development, and job creation. Rural housing is a major component of the Rural Development mission with a commitment to assisting families and individuals in South Carolina with their need for decent, safe, sanitary, and affordable housing. Of the USDA's five-year investment, \$2.4 billion was allocated for single-family housing loans, \$28.9 million for multi-family housing loans, and more than \$121.8 million for rental



assistance. Single-Family Housing (SFH) programs administered by the USDA offer homeownership and home improvement loans and grants for individuals and families in rural areas. Multi-Family Housing (MFH) programs include Rural Rental Housing (RRH), Direct and Guaranteed Rural Rental Housing (GRRH) Loans, Rental Assistance, Farm Labor Housing (LH) Loans and Grants, and Housing Preservation Grants (HPG).

#### **6.10.7. VETERANS ADMINISTRATION**

The US Department of Veterans Affairs (VA) guarantees home loans to veterans for site-built and manufactured housing through the South Carolina VA office. The Home Loans are made by private lenders and can be used for the purchase or construction of a home, home repair or improvement, or home refinancing. The Manufactured Home Loans are also made by private lenders and can be used for the purchase of a manufactured home and associated lot, to make repairs to a home or property already owned, or to refinance a manufactured home. Modular homes cannot be purchased through this program. For both loan programs, the home must be the primary place of residence for the veteran. To apply for loans using these programs, the veteran must obtain a Certificate of Eligibility from the VA, must have enough income to pay the mortgage payments and other associated costs of owning a home, and must have a good credit record. In some cases, the spouse of a veteran may also be able to obtain a loan under these programs.

#### **6.10.8. GREENWOOD AREA HABITAT FOR HUMANITY**

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

The Greenwood Area Habitat for Humanity has served 81 families through the construction of 72 new homes and rehabilitation of four homes since its inception in 1988. Prospective homeowners must demonstrate a need for simple, decent, affordable housing. Partner families must have lived or worked in Greenwood County for six months or more; have current living arrangements that are substandard, dilapidated, overcrowded, unsafe, or cost more than 35% of their gross income; and have a stable but low to moderate income as defined by HUD. Adult household members must be willing to invest volunteer “sweat equity” into building their Habitat house or providing other hands-on physical assistance needed for Habitat endeavors. Habitat homes are sold to qualified partner families at no profit and no interest through affordable, zero-interest loans at terms of 20 years. The partner families make monthly mortgage payments and those funds are used to finance the construction of more Habitat homes. Matching resources are also provided by a wide variety of sources including churches, industry, businesses, the SC State Housing Authority, and individual donors.



### 6.10.9. FAITH-BASED HOUSING PROGRAMS

Local faith-based programs also provide much needed assistance to low-income homeowners with severe housing problems in Greenwood County. These programs significantly enhance the quality of life for many County residents who have no other way to make essential repairs to their homes.

***Together We Impact Greenwood*** (TWIG), also known as the Greenwood SC Workcamp, is co-sponsored by First Presbyterian Church of Greenwood and Group Mission Trips – a subsidiary of Group Cares. The summer 2015 TWIG Project is expected to bring more than 300 teenagers and adults from around the nation to help over 50 local homeowners with critical home repairs. This year’s project will build on the success of the 2011 TWIG project. Individual participants pay a fee that helps to cover meals and supplies. Homeowners apply for assistance through the program, with selection based on need. Improvements include roofing and floor repairs, painting, landscape improvements, and other essential repairs. Five teens and one adult form working groups and are paired with a homeowner for the week to encourage the formation of a bond between the residents and the working teams. TWIG serves as a domestic mission trip for church youth and teaches intermediate home improvement skills while providing much needed repairs for homeowners in need.

***Salkehatchie Summer Service*** is a servant ministry that involves high school and college youth, adult community leaders and persons of different cultures in upgrading housing, motivating community cooperative efforts by helping persons to help themselves, and providing participating volunteers with opportunities for personal growth and service. The program is sponsored by the United Methodist Church and provides over 50 one-week summer work camps for South Carolina youth through the South Carolina Conference Board of Global Ministries. Camps are established in areas where need and opportunity, as well as available personnel and facilities are suitable. Each volunteer pays a fee to participate, with food and shelter provided by local churches. Volunteers provide much needed home repairs while establishing a relationship with the homeowners.

#### FAITH-BASED HOUSING IMPROVEMENTS





## 6.11. AFFORDABLE HOUSING OBSTACLES AND OPPORTUNITIES

The South Carolina Priority Investment Act of 2007 requires local governments to analyze regulatory requirements that act as barriers to affordable housing and to analyze the use of market-based incentives that may be offered to encourage the development of affordable housing. The Act defines affordable housing as “in the case of dwelling units for sale, housing in which mortgage, amortization, taxes, insurance, and condominium or associations fees, if any, constitute no more than 28% of the annual household income for a household earning no more than 80% of the area median income, by household size, for the metropolitan statistical area as published from time to time by the US Department of Housing and Community Development and, in the case of dwelling units for rent, housing for which the rent and utilities constitute not more than 30% of the area median income, by household size, for the metropolitan statistical area.”

Greenwood County’s regulatory requirements and procedures are conducive to the development of affordable housing, as evidenced by several factors. Many of the County’s apartment complexes were built under Federal programs that require the provision of housing units that are affordable to persons of low and moderate incomes. Most of the multi-family housing developments in the County (95%) are located within or in close proximity to the City of Greenwood, with three complexes in Ninety Six and one in Ware Shoals. Multi-family housing is allowed in a number of zoning districts both countywide and within the towns of Ninety Six and Ware Shoals.

Manufactured homes, widely considered a viable affordable housing option, comprised nearly 13% of all housing units in the County in 2012 (Figure 6-12). An additional 100 permits have been issued to manufactured homes newly located in the County since 2012 (Figure 6-6). Manufactured homes are allowed on individual properties throughout much of the County, but are more restricted within the municipalities. While water and sewer service is not available throughout the County, wells and septic tanks can be a less expensive alternative to publicly provided water and sewer service over time. However, the lack of water and sewer service requires the initial expense of installing wells and septic tanks and drives up development costs. Lot sizes must also be larger to accommodate septic tank requirements, generally resulting in higher land prices than the smaller lots in more densely developed projects that include water and sewer service. Water and sewer are available in the area in and around the City of Greenwood and in the towns of Ware Shoals and Ninety Six. Water lines also extend east along US Highway 34 from the City to Ninety Six, to Lake Greenwood in several locations, and north to Hodges. Sewer service is limited to the Greenwood Metropolitan District that extends from the central area along Lake Greenwood west to the City of Greenwood and on to the Abbeville County border, as well as north along US Highway 25 to the Greenwood County Industrial Park.

Manufactured home parks also offer a cost effective housing alternative for Greenwood County residents. There are 61 manufactured home parks in the County, totaling more than 692 acres in size and providing 693 individual spaces for manufactured homes. Forty-one of the parks are in the unincorporated area of Greenwood County, with six in the City of Greenwood, five in Hodges, five in Ninety Six, and four in Ware Shoals. While manufactured home parks are allowed in zoning districts that encompass much of the unincorporated area of Greenwood County, areas zoned to allow manufactured home parks are much more limited within the City of Greenwood.

All manufactured home owners are required to obtain a manufactured home license from the County, and a moving permit is required for homes brought into the County and for homes moved to different locations within



the County. Manufactured homes must have wheels removed and appropriate skirting applied, porches and stoops must be constructed at all entrances, and the unit must be placed on a foundation in compliance with the Building Code.

In keeping with the national and statewide housing market downturns that began in 2008 and continued through 2012 before embarking on a slow recovery, residential permitting in Greenwood County in the most recent decade peaked in 2005 but slowed significantly from 2008 through 2011 (Figure 6-6). Construction of multi-family units was especially low from 2008 through 2011, with only 11 multi-family units permitted. However, multi-family activity increased significantly in 2012 with 48 units permitted. Similarly, permits for manufactured housing, which includes manufactured homes newly located in the County as well as units that were moved between locations within the County, peaked in 2006 at 131 permits and then dropped substantially from 2008 through 2014.

American Community Survey data reveals median homeowner costs for homeowners with a mortgage are only 21.3% of household income in Greenwood County – well within the definition of affordable housing and compatible with median costs statewide (Figure 6-33). Median value for County housing units at \$105,100 is \$32,300 below median value statewide (Figure 6-27). Nearly two-thirds of owner-occupied homes in the County are valued at less than \$99,999. Median housing value is even less in the County’s municipalities, ranging from \$89,400 in the City of Greenwood to only \$45,000 in the Town of Troy.

The disparity between housing cost and income for a significant segment of Greenwood County renters poses a potential barrier to affordable housing in the County. For those who rent housing in the County, the median gross rent comprised 32.1% of household income, slightly above the State median of 31.1% as well as the accepted threshold for cost burden at 30% (Figure 6-33). However, the median monthly gross rent of \$634 paid by Greenwood County renters is much lower than the median gross rent statewide at \$749 (Figure 6-27). Only one-fourth of renters pay less than \$500 per month for rent and associated costs. While median rent is slightly lower in the City of Greenwood at \$632 and the Town of Ware Shoals at \$603, it is significantly higher in the towns of Hodges and Ninety Six at \$850 and \$790, respectively.

A number of State and Federal programs are available to provide housing assistance to individuals, as well as financial assistance and incentives to developers of affordable housing. These programs are detailed in Section I – Public and Assisted Housing Programs in this Housing Element.

The expansion of water and sewer service can reduce initial residential construction and development costs and enable smaller residential lot sizes in appropriate areas. In turn, these conditions can make residential development more attractive to prospective developers and less expensive for potential buyers or persons who inherit or are given individual properties by family members. Increased availability of water and sewer can also encourage the location of new industries and businesses and provide additional jobs and increased investment in the community.

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



## 6.12. HOUSING FOR SPECIAL NEEDS POPULATIONS

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

### 6.12.1. SENIOR CITIZENS AND PERSONS WITH DISABILITIES

Nearly 15% of Greenwood County residents (10,042 persons) have some form of disability, including hearing or vision impairment, cognitive difficulty, ambulatory difficulty, or other condition that impedes their ability to care for themselves. Of these disabled residents, 5.8% are under 5 years of age, 49.8% are from 5 to 17 years of age, and 43.9% are aged 65 and older. While most of these disabled residents live at home, some require specialized services in a residential setting.

More than 15% of Greenwood County residents are aged 65 or older. As the population of the County ages and older residents seek alternative housing options, the availability of appropriate housing for seniors becomes increasingly important. According to the 2008-2012 American Community Survey, more than 43% (4,409 persons) of Greenwood County residents aged 65 and older are disabled.

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

**Nursing homes** are facilities that provide nursing or convalescent care for two or more persons unrelated to the licensee. A nursing home provides long-term care of chronic conditions or short-term convalescent or rehabilitative care of remedial ailments for which medical and nursing care are necessary. There are four nursing homes in Greenwood County, providing space for up to 354 residents (Figure 6-42). All of the County's nursing homes are located within the City of Greenwood.

**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. The Division of Health Licensing of the South Carolina Department of Health and Environmental Control lists seven assisted living facilities in Greenwood County, providing a total of 314 housing units (Figure 6-42). Six of the facilities are located in City of Greenwood and one is in the Town of Ware Shoals.

**Habilitation Facilities** 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 6-42, there are two Intermediate Care Facilities for the Mentally Retarded in Greenwood County, providing space for 16 residents. Both of the facilities are located within the City of Greenwood.



The **Burton Center**, a regional organization based in Greenwood, annually assists more than 1,100 people with disabilities and special needs and provides 106 supportive housing units. The Center serves the counties of Greenwood, Abbeville, Edgefield, McCormick, and Saluda. In addition to the Residential Program that provides 24-hour care and supervision, the Center also provides residential care through the following:

- Supervised Living Program – Provides two locations in the City of Greenwood and the Town of Ware Shoals that serve clients who need some independence.
- Community Training Home I Program – Clients requiring supportive care may be able to live with a private citizen licensed by the SC Department of Disabilities and Special Needs.

**Meg’s House**, a private non-profit organization serving the residents of McCormick, Edgefield and Greenwood Counties, sponsors two programs that serve the needs of disabled, chronically homeless, single adults. Project HOPE and Operation Impact are permanent housing programs that each have the capacity to house 18 individuals.

FIGURE 6-42. NURSING HOMES AND ASSISTED CARE FACILITIES IN GREENWOOD COUNTY, 2014\*

FACILITY NAME	ADDRESS	TOTAL BEDS
<b>NURSING HOMES</b>	<b>4 FACILITIES</b>	<b>354</b>
Greenwood Transitional Rehabilitation Unit	1530 Parkway, Greenwood	12
Magnolia Manor - Greenwood	1415 Parkway, Greenwood	88
NHC Healthcare - Greenwood	437 East Cambridge Ave, Greenwood	152
Wesley Commons Health Care Center	1110 Marshall Rd, Greenwood	102
<b>COMMUNITY RESIDENTIAL CARE FACILITIES</b>	<b>7 FACILITIES</b>	<b>314</b>
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
Ware Shoals Manor	10 North Greenwood Ave, Ware Shoals	24
Wesley Commons Assisted Living Facility	1110 Marshall Rd - Greenwood	56
<b>HABILITATION FACILITIES</b>	<b>2 FACILITIES</b>	<b>16</b>
Henry and Frieda Bonds Habilitation Center	310 Jenkins Springs Rd, Greenwood	8
J. Felton Burton Community Residence	308 Jenkins Springs Rd, Greenwood	8

\*Table may not include a complete listing of existing facilities  
SOURCES: SC DHEC, DIVISION OF HEALTH LICENSING, LICENSED FACILITIES BY TYPE, NOVEMBER 2014

### 6.12.2. HOMELESS POPULATION AND VICTIMS OF DOMESTIC VIOLENCE

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



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

While families who are doubling up (staying) with friends or relatives because they have no other housing options are not included in the HUD definition of homeless individuals and families, they are often at risk of losing that temporary shelter and becoming homeless. Doubling up is considered a temporary situation, one that is often prohibited by public housing laws and landlords. If the extra household residents were discovered, both families would likely be evicted. Moreover, doubled-up friends or families often impose space and financial burdens on the host family and the guests are often asked to leave after a short time. In smaller and more rural communities with no public shelters, doubling up is often the stop-gap measure before sleeping on the streets.

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

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

In Greenwood County, Megs House has coordinated the most recent point-in-time counts. The point-in-time count of the homeless includes those in shelters, in transitional housing, and those living on the street or in other locations not meant for human habitation. The most recent count was conducted on January 28, 2015. On that date 222 individuals were counted as homeless. Of these, 27 persons were unsheltered, 8 were housed in emergency shelters, and 187 were living in transitional housing. This is an increase from the 2014 PIT count for Greenwood County, which reported a total of 116 homeless individuals, of which 30 were unsheltered. However, the number of unsheltered homeless persons has dropped significantly since the 2013 PIT count that reported 238 homeless persons, with 172 unsheltered.

Several agencies and organizations provide shelter for homeless individuals and families in Greenwood County. Meg's House sponsors three programs that specifically target the homeless. Two of these, *Project HOPE* and *Operation Impact*, provide permanent housing for the chronically homeless. These programs include 18 beds each and are restricted to single, disabled adults who are either: an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, or an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness



in the past three years. Meg's House also provides a one-bedroom apartment, one two-bedroom house, eight seven two-bedroom apartments, and eleven three-bedroom apartments for transitional (temporary) housing for homeless families through the **GAMES** (Greenwood, Abbeville, McCormick, Edgefield, and Saluda) Coalition, also known as the Lakelands Rural Transitional Housing Program. The GAMES program also provides 20 transitional housing units, including 19 family units and one individual unit, for homeless persons, those at imminent risk of homelessness, or those fleeing or attempting to flee domestic violence.

**Greenwood Pathway House** provides 30 emergency shelter beds year round and 10 additional beds in cold weather months (40 degrees or below) for homeless men. **Main Street Methodist Church** provides shelter during cold weather for homeless women and children. **Kinard Manor** provides 10 beds for transitional housing for male veterans capable of independent living, who must be placed by the Dorn Veterans Administration Medical Center in Columbia. The **Bowers-Rogers Home** is a 19-bed emergency shelter for abused, abandoned, and neglected children from Greenwood and surrounding counties. The **Connie Maxwell Children's Home** provides emergency shelter for 72 abused, abandoned, and neglected children who are in immediate need of help. The Home houses children in grades one through 12, with stays ranging from a few months to several years. Connie Maxwell also operates a Family Care program that provides 15 bedrooms (estimated two bedrooms per room) for families who are homeless or in crisis. **Phoenix Rising** in Hodges provides 10 beds for homeless males. Additional groups that provide transitional housing for the homeless include the **Lighthouse** - 38 beds for males and in the process of purchasing another house with 7 additional beds, **Second Chance** - 40 beds for males, and **Foundation House** - 38 beds for females.

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

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

**Meg's House** provides 26 beds to shelter victims of domestic violence and their dependent children in Greenwood, Edgefield, and McCormick Counties. In 2015 Meg's House received 1,181 crisis calls and provided emergency in-shelter support to 48 women and 42 children. It also provided shelter through the HOPE, Operation Impact, and GAMES programs to 55 women, 58 children, and 28 males. In addition, Meg's House Domestic Violence operates a transitional house that provides seven beds for homeless persons. A partnership between the GAMES coalition, the local chapter of the Upstate Homeless Coalition Continuum



of Care, and Pathway House will also provide transportation for women and children to shelters in other areas if there are no other viable options in the interim while Pathway House works to develop a women and children's homeless shelter.

### 6.12.3. PERSONS WITH HIV/AIDS

The incidence of HIV and related diseases has become a growing concern within both the State and at the county level. South Carolina ranked 8th highest in the nation in the rate of AIDS cases per 100,000 in population in 2011. At the end of December 2013, Greenwood County ranked 22nd highest in the State (of 46 counties) in cumulative HIV/AIDS case rate per 100,000 population since 1981, with a total of 114 diagnosed cases and a rate of 163.4 (SC DHEC STD/HIV Division Surveillance Report, 2013). However, recent statistics indicate that the actual number of recently diagnosed cases of HIV/AIDS in Greenwood County is comparatively low at only 12 from 2012 to 2013. This number is slightly lower than the cases diagnosed in the County from 2010 to 2011 at 13 (SC DHEC HIV/AIDS Cases and Rates, 2011). The rate of HIV/AIDS cases diagnosed per 100,000 population in Greenwood County in 2013 was 5.7 – substantially lower than the statewide rate of 9.7.

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

Housing assistance for residents with chronic conditions and illnesses in Greenwood County is provided by **Upper Savannah Care Services**. Upper Savannah Care Services provides emergency housing assistance and utilities assistance to persons with HIV and AIDS who live in Abbeville, Edgefield, Greenwood, Laurens, McCormick, and Saluda counties.

### 6.12.4. PERSONS WITH DRUG OR ALCOHOL ADDICTION

Substance abuse is a problem that affects persons of all races, gender, and economic status. In 2013, 256 individuals were admitted for alcohol or substance abuse treatment in Greenwood County (DAODAS, 2014).

**Cornerstone Commission on Alcohol and Drug Abuse** provides prevention, intervention, and treatment services for adolescents and adults who have been impacted by substance abuse disorders. The agency serves Greenwood, Edgefield, Abbeville, and McCormick Counties and has offices in each county. While Cornerstone does not provide inpatient treatment, they provide referrals to agencies and facilities based on patient need.

### 6.12.5. OTHER HOUSING RESOURCES FOR SPECIAL POPULATIONS

In addition to these public providers, numerous faith-based efforts in the Greenwood County community provide a critical safety net of community-based assistance through emergency financial assistance with electric bills, rent, and other essentials for residents in need.



## 6.13. 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 the housing development characteristics of particular 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 mill 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 on the mill, with homes, schools, company stores and churches integrated within easy walking distance for residents. The design of these villages is generally considered the forerunner to the post-World War II tract subdivision.

The first two mill villages established within the City of Greenwood were the Grendel Mill Village and the Greenwood Mill Village, both developed around 1915. Housing constructed by Abney Mills 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 Grendel Mill Village was designed along a grid street pattern, with roads running parallel and perpendicular to each other, reflecting the prevalent street design pattern of the early twentieth century.

The Greenwood Mill Village, located to the west of Uptown Greenwood, was the first of four villages developed and managed by Greenwood Mills. The Matthews Mill Village, developed from 1928 to 1948, and the Harris Mill Village, developed in the 1950s, were also built near the City of Greenwood. An additional mill village was constructed in the Town of Ninety Six in the late 1930s and early 1940s. Homes in these neighborhoods were constructed of brick, with hardwood floors and clay tile roofs in a style that was architecturally unique to Upstate South Carolina in the first half of the twentieth Century.

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 that was not intended as a mill village. Immanuel 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.

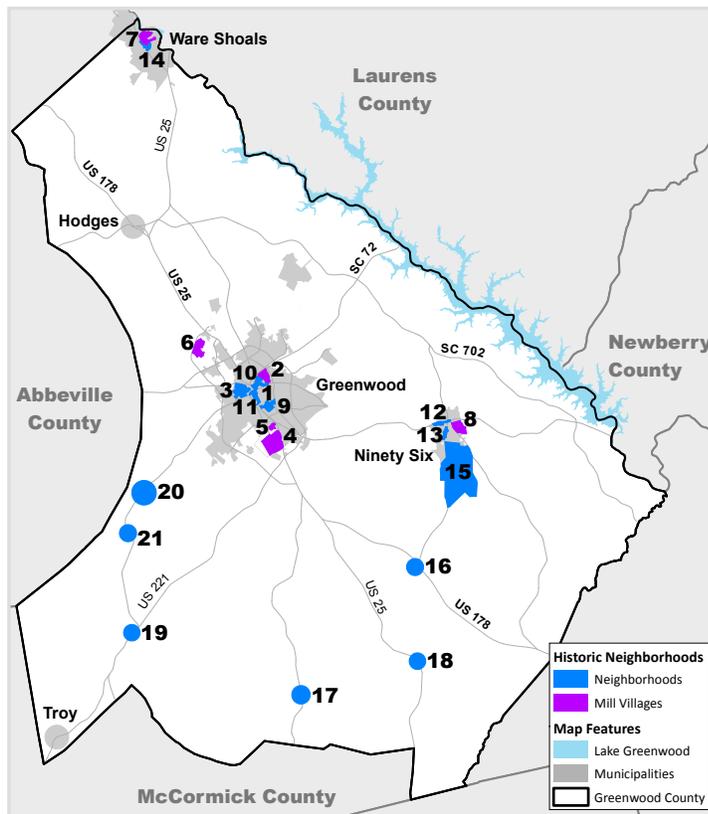
The Jennings Street Neighborhood includes properties along Jennings Avenue, Cothran Avenue, Blyth Avenue, Lites Street, and Moore Street in the City of Greenwood. The neighborhood features traditional home designs on small lots, enveloped by a dense tree canopy. Other residential neighborhoods with historical 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 as a business center, these homes were either demolished or adapted as commercial space. The City has encouraged the renewed development of higher-density residential uses in the Uptown District, with the long-term goal of achieving a more balanced mix of uses that will continue to invigorate evening and weekend 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, as well as the unincorporated communities of Cokesbury, Old Ninety Six, Epworth, Callison, Kirksey, Bradley, Promised Land, and Verdery.

Figure 6-43 lists the historically significant neighborhoods within Greenwood County and Figure 6-44 depicts the location of these neighborhoods.

FIGURE 6-44. HISTORIC NEIGHBORHOODS



SOURCE: GREENWOOD CITY/COUNTY PLANNING, AUGUST 2015

FIGURE 6-43. HISTORIC NEIGHBORHOODS MAP

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



## 6.14. HOUSING OUTLOOK

Housing growth projections are a tool used by local governments to plan for infrastructure and services that will be needed to accommodate future growth. Predicting future housing unit growth for jurisdictions is influenced by multiple factors such as the economy, interest rates, condition and availability of existing housing, infrastructure, in and out migration, job growth, and intangible factors such as buyer or renter preference. Within municipalities additional factors include annexation and land availability. These variables can significantly impact housing development in smaller jurisdictions, while the impacts on larger jurisdictions with larger populations and land area may be less measureable. The Census Bureau does not provide yearly housing estimates at the county or municipal level. However, by using Census population and housing data from the 2010 Census to determine the persons per housing unit, along with population projections developed by the Greenwood City/County Planning Department, it is possible to estimate current housing and project future housing growth for Greenwood County and its municipalities.

Census data shows there were 69,661 persons and 31,054 housing units in Greenwood County in 2010, which yields a calculation of 2.24 persons per housing unit (Figure 6-45). As detailed in the Population Element, the Greenwood City/County Planning Department projects a 2020 population of 72,781 within the County. The calculation of projected housing units is based on the assumption that the persons per housing unit will remain constant from 2010 to 2020. Multiplied by the estimated persons per housing unit of 2.24 in 2010, the estimated 2020 population for the County translates to a total of 32,445 housing units in 2020. The rate of housing growth during the 10-year period is estimated at 2% (1,391 additional housing units).

Employing the same methodology, the population projection for 2030 for Greenwood County of 76,321 when multiplied by the 2010 persons per housing unit of 2.24 yields a projection of 34,023 housing units in 2030. The rate of housing growth from 2020 to 2030 is projected to be 4.9%.

Housing unit projections can also be developed for the County's municipalities using the same methodology. Housing is projected to grow by 1.7% (394 housing units) in the City of Greenwood and by 2% (three units) in the Town of Hodges from 2010 to 2020. Housing is projected to decrease in the towns of Ninety Six, Troy, and Ware Shoals by 0.6% (11 units), 10% (nine units), and 2.6% (43 units), respectively. However, an actual decline in housing units, which would equate to deterioration and/or demolition of units, is not likely to include more than a few units within each of the smaller jurisdictions within a 10-year period and is dependent on the age and condition of the housing stock. It is therefore more reasonable to assume no housing growth and a minimal/minor loss of housing stock for these jurisdictions in the coming years.

Assumption of a consistent number of persons per household, while currently the best option available to use in projecting housing growth, may need to be updated over time, given many factors can come into play including the state of the economy, interest rate changes, availability of infrastructure, and market demand. These base projections can be adjusted as new information is obtained that provides additional insight into future housing trends and demand.

The location of future housing growth is difficult to predict, with multiple factors at play in the development process. However, it is important to note that three new residential developments are currently underway. Auburn Place is a single-family residential development that will include 77 homes on more than 16 acres, located off of East Laurel Avenue in the City of Greenwood. Liberty Village is an apartment development



under construction on Liberty Lane that will include 36 units. Barrington apartments will be located on a 10 acre tract on East Northside Drive and will include 134 units.

FIGURE 6-45. PROJECTED HOUSING UNIT GROWTH, 2010 TO 2030

JURISDICTION	2010			2020 PROJECTIONS		2030 PROJECTIONS	
	POPULATION	HOUSING UNITS	PERSONS PER HU*	POPULATION	HOUSING UNITS**	POPULATION	HOUSING UNITS**
<b>Greenwood County</b>	<b>69,661</b>	<b>31,054</b>	<b>2.24</b>	<b>72,781</b>	<b>32,445</b>	<b>76,321</b>	<b>34,023</b>
Greenwood	23,222	10,230	2.27	24,117	10,624	25,051	11,036
Hodges	155	69	2.25	162	72	169	75
Ninety Six	1,998	882	2.27	1,972	871	1,945	859
Troy	93	54	1.72	77	45	62	36
Ware Shoals**	1,631	815	2.00	1,545	772	1,459	729

\* 2020 and 2030 Housing units calculated using 2020 and 2030 population projections and 2010 persons per housing unit

\*\* Population and housing adjusted in Ware Shoals to only the portion of Town within Greenwood County

SOURCES: US CENSUS BUREAU, 2010; GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, 2015

The potential for future residential growth in Greenwood County is promising, with more than 233,475 acres of land in Greenwood County either vacant (16,104 acres) or in agricultural or forestry use (217,371 acres) and zoned to allow residential development. Residentially zoned land that is currently vacant or in agricultural or forestry use comprises 81% of all land and nearly 98% of all vacant land in Greenwood County. Though not considered vacant, land in agricultural or forestry use generally includes few structures or infrastructure, making the transition to residential development cost effective than redevelopment of land in other uses and therefore more attractive for development.

Figures 6-46 and 6-47 illustrate the distribution of land that is vacant or in agricultural/forestry and is zoned for residential development in Greenwood County. Much of the residential construction in coming years is expected to be in or near established residential centers including the City of Greenwood and the County’s smaller municipalities. Anticipated areas of residential growth include the Ninety Six Highway corridor between the City of Greenwood and the Town of Ninety Six, areas in the vicinity of Lake Greenwood and the Saluda River, and along the US Highway 25 corridor between the City of Greenwood and the Town of Hodges. Because the zoning classification of nearly 76% of the land is Rural Development District (RDD), with limited restrictions in terms of housing type and density, these factors will largely be determined by the availability of water and sewer. With most of the County’s infrastructure concentrated in and around the City of Greenwood and the Towns of Ninety Six and Ware Shoals, it is likely that higher density housing will locate near those communities, while lower density single-family will locate in the more rural areas without access to infrastructure. While water and sewer is currently limited in the Lake Greenwood area, new lines are planned that will extend to this growing area.

As shown in Figures 6-48 and 6-49, overall allowed maximum densities for residential development are highest in the areas surrounding the City of Greenwood, but are also higher within and near the Towns of Ninety Six and Ware Shoals. Allowed density in the areas zoned RDD range from one dwelling unit per acre for single-family homes on individual properties to higher densities for multi-family developments based on the capacity and availability of water and sewer service and private systems. Density in these areas is often dependent on the capacity of individual septic systems and private wells, which do not generally support higher residential development densities.z

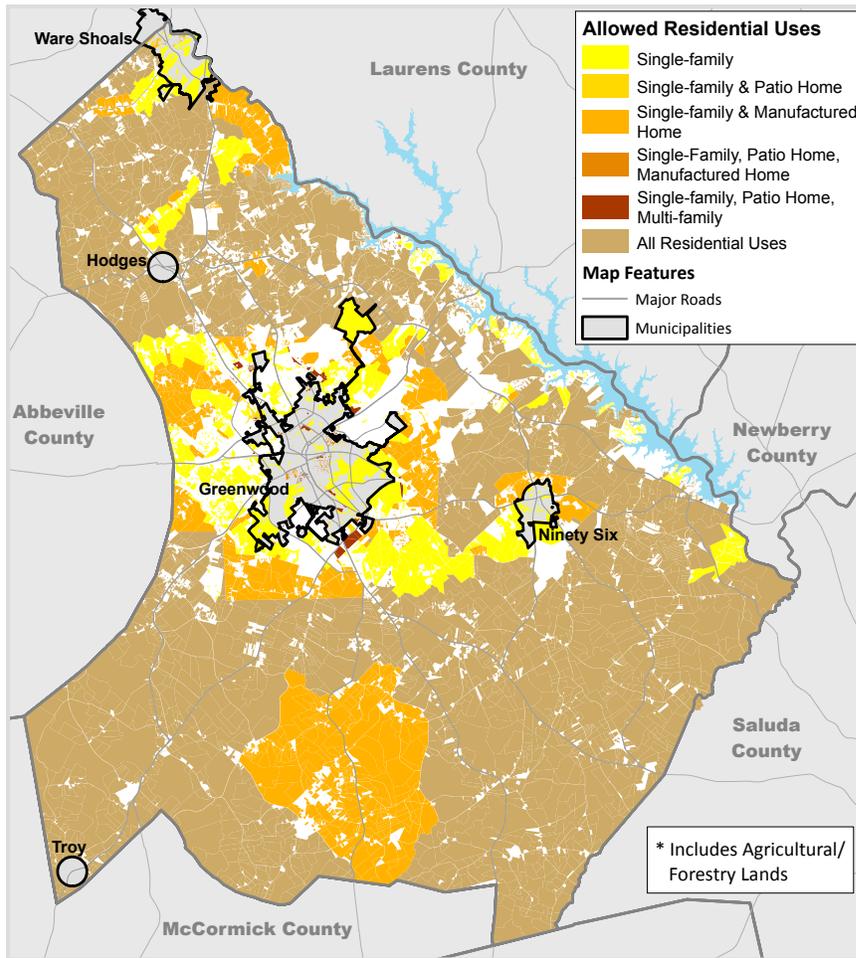
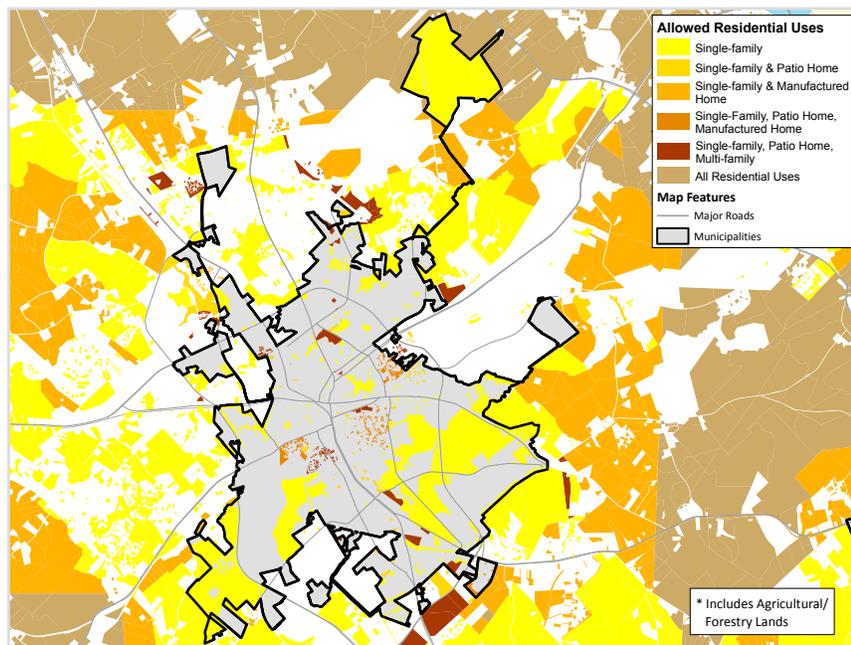


FIGURE 6-46. VACANT RESIDENTIALLY ZONED PROPERTIES\*, 2014

SOURCE: GREENWOOD CITY/COUNTY PLANNING, MAY 2015

FIGURE 6-47. VACANT RESIDENTIALLY ZONED PROPERTIES\*, CITY OF GREENWOOD, 2014

SOURCE: GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, MAY 2015



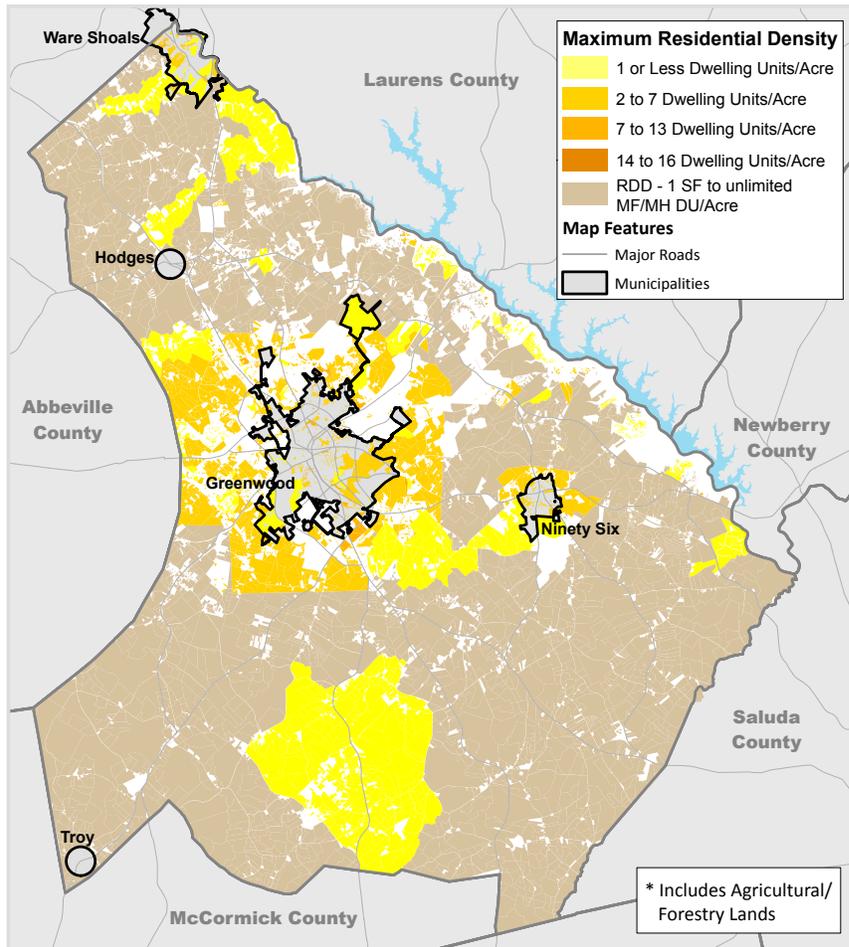
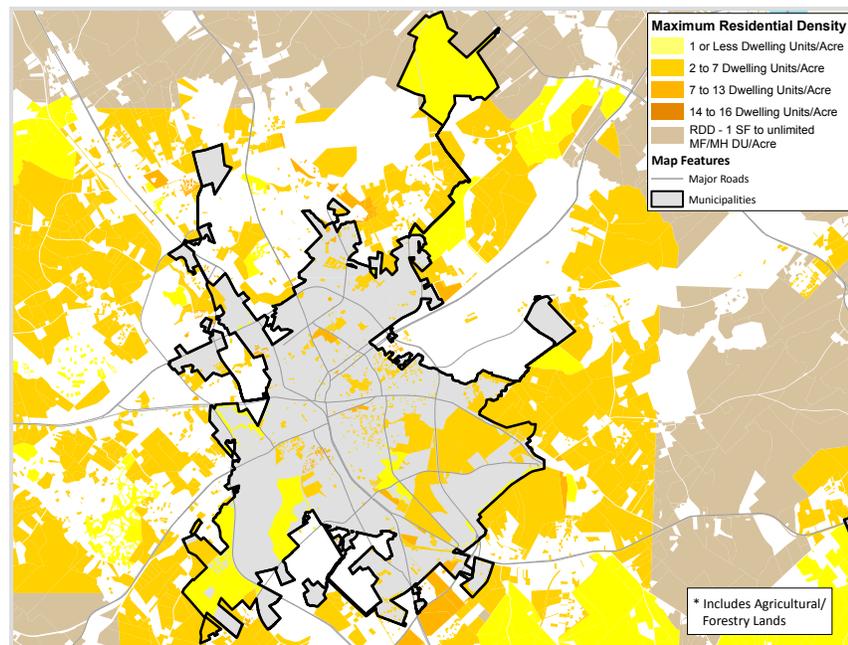


FIGURE 6-48. ALLOWED DENSITY OF VACANT RESIDENTIALLY ZONED PROPERTIES\*, 2014

SOURCE: GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, MAY 2015

FIGURE 6-49. ALLOWED DENSITY OF VACANT RESIDENTIALLY ZONED PROPERTIES\*, CITY OF GREENWOOD, 2014

SOURCE: GREENWOOD CITY/COUNTY PLANNING DEPARTMENT, MAY 2015





## 6.15. ISSUES AND TRENDS

Housing is a fundamental building block of our neighborhoods and community. The future needs and goals of Greenwood County are dependent upon providing opportunities to further develop a residential infrastructure in which home ownership and property values are strengthened. Key issues and trends have been identified in the planning process that will shape the actions necessary to ensure that safe, adequate, and affordable housing is provided for all Greenwood residents now and in the years to come.

### 6.15.1. HOUSING DEVELOPMENT LIMITATIONS

The lack of wastewater infrastructure can severely limit the density of housing development. Without public or private wastewater treatment facilities, 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. Without access to public or private wastewater treatment, most homes in the unincorporated areas must use septic tanks.

The Lake Greenwood area is becoming increasingly attractive for new residential development. Densities in new residential developments near the Lake are dependent on limited 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. With such limitations, additional public and private investment will be needed to expand sewer service along Lake Greenwood and SC Highways 702 and 246 to accommodate additional residential development in the area.

### 6.15.2. AFFORDABLE HOUSING INCENTIVES

In order to encourage affordable housing options, local governments should evaluate opportunities to improve housing affordability for their residents. Both the City of Greenwood and Greenwood County provide a clustering housing option to developers. This development standard allows developers to incorporate reduced setbacks and lot sizes in residential community designs that reduce infrastructure costs and preserve open spaces. By reducing development costs, this flexibility is expected to lower housing costs for prospective homebuyers.

The County can also explore additional development incentives that support housing affordability and access to include density bonuses, design flexibility, and reduced permitting fees. These opportunities can have a measurable impact in areas of the County that have high concentrations of low and moderate income households, such as those identified in Figure 6-41.

### 6.15.3. NEIGHBORHOOD REVITALIZATION AND COMMUNITY DESIGN

Properties in neighborhoods that are properly maintained generally increase in value over time and are an asset to the community. To promote healthy property values, it is important to identify declining residential areas in need of revitalization and to focus resources and incentives on the enhancement of these areas. New residential developments should strengthen the economic and social vitality of the community, while minimizing adverse impacts to existing neighborhoods.



Older residential areas of the County are experiencing severe decline in the form of aging and dilapidated structures, falling property values, and properties that have fallen into unsightly and dangerous disrepair. These neighborhoods warrant targeted stabilization and revitalization measures to ensure that conditions in these areas do not worsen. Current areas of particular need include the Gage Street Neighborhood and the New Market Street area in the central area of the City of Greenwood, both located in Census Tract 9705. A district plan is needed to assess and prioritize the specific housing-related needs of these neighborhoods and to identify and pursue funding sources to support revitalization efforts. Such plans will provide a model for the redevelopment of other neighborhoods.

The County's historic mill village developments provided a full range of land uses that included residential, commercial, and industrial, as well as public space for churches, parks, and community buildings. These older mixed-use developments enabled residents to walk or bike to work, shopping, and to social and recreational activities, and encouraged interaction with neighbors. When travel by car was needed, distances and travel times to essential services were relatively short. When compared with newer residential developments that tend to segregate residential from other uses, these older, mixed-use developments conserved energy, generated less air pollution, encouraged active lifestyles, and promoted social interaction within neighborhoods.

Typical residential development patterns often result in housing units that are isolated from work, shops, schools, services and neighbors with limited means of safe and efficient transportation other than by automobile. Families with limited access to an automobile are often limited in their access to healthy foods, health care, and other essentials.

Recent surveys indicate that young adults increasingly prefer to live in places that provide a variety of options to access work, school, recreation, entertainment, and essential services. Many would prefer to be able to walk or bike to most of their destinations, with the option to use public transit or take advantage of a car or ride share program for longer trips. A large segment of older adults and persons with disabilities also increasingly indicate a preference for locating in walkable, mixed-use communities.

Site design for new residential developments that incorporate sidewalks, trails, and bike lanes and encourages the location of schools and amenities such as parks along these routes enable residents to walk or bike rather than drive to these destinations. Bike lanes, sidewalks and trails that facilitate safe and enjoyable walking or biking encourage the use of these routes for exercise as well as to get to destinations such as school, recreation facilities, or to visit a neighbor. Opportunities for the location of convenience commercial uses and employment centers near residential areas, when connected by sidewalks, trails, and/or bike lanes, also provide residents with healthier travel alternatives to these destinations.

Walkability can also be promoted in established areas. To accomplish this, small-scale commercial businesses as well as churches and schools should be encouraged to locate within or near developed residential areas. Small-scale commercial uses would include businesses or offices that are open during traditional business hours, do not require large-scale deliveries, and do not produce excessive levels of light or noise. Examples include small retail shops, cafes, bakeries, and other service businesses. Integration of such service businesses near a residential area can provide community members with the option of walking or biking 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



adjacent neighborhoods, which can help to reduce crime during the hours when many homeowners are typically at work.

In addition, playgrounds and accessible public open spaces are often not included in new residential developments in Greenwood County. Developers and the public generally look to local governments to provide these recreational amenities. However, in recent years many local governments have encouraged or even required that developers provide neighborhood parks to meet the recreational needs of residents. The location of such neighborhood parks should be encouraged within walking distance of all residential areas. Local governments should work with developers during the early planning stages of the development process to encourage the incorporation of playgrounds and open space into residential developments. Density bonuses for sidewalks, bike lanes, bike paths and jogging trails should be promoted as design options in the local review process.

Neotraditional design is a concept that continues to garner the interest of local governments and developers. Also known as new urbanism or traditional neighborhood development, neotraditional design is a movement led by developers, architects and planners that encourages neighborhood and urban design patterns that increase sustainability and functionality. This is accomplished by enabling or even requiring the mixing of land uses rather than segregating them as characterized in typical Euclidean zoning ordinances. Neotraditional design harkens back to design elements of the past that focused primarily on pedestrians and less on automobile travel and included a mixture of stores, homes, and workplaces within neighborhoods. Maxwell Springs, currently under development in the southwest corner of the City of Greenwood, is an example of neotraditional design that places homes closer to the street, accentuates the importance of pedestrians, and accommodates a diversity of uses for a self-sustaining community. This type of village design provides an additional desirable development option (Figure 6-50).

*MAXWELL SPRINGS IN THE CITY OF GREENWOOD*





#### 6.15.4. HOUSING AVAILABILITY

Much of the housing stock in Greenwood County is aging, with few new homes built in recent years. The median age of housing in Greenwood County has increased from 28 years in the 2010 Census to 35 years in the 2012 American Community Survey. Only 221 single-family homes have been built since 2010 and of those, 109 were built in 2014. Though the downturn in single-family construction can in part be attributed to the national housing downturn that began in 2008, new home construction in the County has remained limited. To date, large-scale residential developers have not pursued projects in Greenwood County.

While recent industrial and commercial construction and expansions have provided local employment opportunities, many employees new to the area are choosing to live in nearby communities such as Simpsonville, Fountain Inn, and southern Greenville County rather than in Greenwood County. Reasons cited for these decisions include limited employment options in the County for a spouse/partner, proximity to larger retail outlets and major arts and cultural venues, availability of newer housing, and the perception of better schools. The County has an opportunity to engage young professionals, realtors, developers, and industry leaders to identify trends and needs in the County's housing market to help attract and retain a resident workforce.

#### 6.15.5. HOME OWNERSHIP RESPONSIBILITIES

Home ownership has been the dream of many Americans since World War II. However, this dream remains unattainable for some Greenwood County residents. In order to meet this goal, local governments and service providers must work in various capacities to encourage individuals who wish to own their own home and to educate the public on the responsibilities of home ownership.

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 home ownership.

Residential property values can also be protected through more concrete measures. In addition to educational programs, neighborhoods can develop private deed restrictions to promote standards specific to their community. Consistent and clear enforcement of codes by local governments also ensures that owners of residential properties are promptly notified of problems and given an achievable timeframe for rectifying issues that pose a health, safety, or welfare concern.

#### 6.15.6. HISTORICALLY SIGNIFICANT NEIGHBORHOODS AND COMMUNITIES

One of the first residential areas in the Village of Greenwood was located along East Cambridge Avenue between Pelzer and Grace Streets. This historic avenue became the Village's first residential district and eventually served as the anchor of the new town when its formal boundaries were drawn in a one-mile radius emanating from the district. The East Cambridge homes have various architectural styles and construction types, with many now carved into apartments and some deteriorating into disrepair. To restore this beautiful tree-lined corridor to its original character, single-family land use should be encouraged. 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 post-World War II tract subdivision development. It is vital that these neighborhoods be preserved for the residential, cultural and historical benefit of the area. One key component of this preservation is the establishment of overlay zoning districts designed to protect the unique character of these neighborhoods. In addition, successful local neighborhood associations should share the keys to their success with other Greenwood County neighborhoods through organizations such as the Neighborhood Association Council.

While residential development was once closely integrated with commercial uses in the Uptown area of the City of Greenwood, housing is now generally limited to the peripheral areas of the district. The upper floors of many of the unique buildings in Uptown Greenwood offer great potential for the establishment of new dwelling units. However, building code requirements pose design issues for upper story access that should be analyzed in context with surrounding structures. The City of Greenwood should continue to encourage upper-story residential development within the Uptown Special Tax District to enhance the balance of land uses.

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 more rural communities are scattered, these areas offer a shared historical significance, character, and style. These communities offer an opportunity to create “backroad” destinations along the historic travel routes of the region. The routes formed by SC Highways 246, 248, 185, 10 and 67 provide multiple opportunities to tie into the SC Heritage Corridor as mini-excursions. The niche tourism and historical awareness highlighting these communities can contribute to increased efforts to protect these valuable architectural resources.

These historically significant neighborhoods and communities warrant protection from the encroachment of development that is inconsistent with the existing character and density of these urban and rural areas. The main objective is to designate these areas as residential resources of local, state, or national historic significance. Recognition of these areas as cultural and historical resources will strengthen neighborhood identity and community pride. Informational markers and signs detailing the significance of these areas will provide visual recognition for these neighborhoods as a community historical and cultural asset. The County should also develop an internal process in which historic properties are inventoried, highlighted and “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 Figures 6-43 and 6-44). 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. Local governments should work closely with the South Carolina Department of Archives and History to develop and implement these programs.



## 6.16. GOALS, OBJECTIVES AND STRATEGIES

GOALS/OBJECTIVE/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
<b>GOAL 6.1. INCREASE RESIDENTIAL DEVELOPMENT IN THE COUNTY</b>		
<b>OBJECTIVE 6.1.1. PROVIDE INFRASTRUCTURE TO PRIME RESIDENTIAL DEVELOPMENT AREAS</b>		
<i>STRATEGY 6.1.1.1.</i>		
Extend water and sewer lines to Lake Greenwood to accommodate increased demand for residential construction.	Greenwood CPW, Metropolitan Sewer, Greenwood County Council	On-going
<i>STRATEGY 6.1.1.2.</i>		
Extend water and sewer lines to the areas around the southern portion of the City of Greenwood.	Greenwood CPW, Metropolitan Sewer, Greenwood County Council	On-going
<i>STRATEGY 6.1.1.3.</i>		
Evaluate the use of density bonuses to encourage development in prioritized development areas.	Planning Commission	2018
<b>OBJECTIVE 6.1.2. DISCOURAGE RESIDENTIAL SPRAWL</b>		
<i>STRATEGY 6.1.2.1.</i>		
Encourage infill in older, high-density, established residential areas.	Planning Commission	On-going
<i>STRATEGY 6.1.2.2.</i>		
Encourage large-scale developments within areas of the County that have adequate infrastructure in place.	Planning Commission	On-going
<i>STRATEGY 6.1.2.3.</i>		
Target areas for group housing and assisted living projects in areas with available infrastructure and close access to medical facilities and support services.	Planning Commission	On-going
<i>STRATEGY 6.1.2.4.</i>		
Promote the development of residential dwelling units in Uptown Greenwood.	City of Greenwood, UGDC	On-going
<i>STRATEGY 6.1.2.5.</i>		
Promote the development of residential centers close to compatible employment generators.	Planning Commission	On-going
<i>STRATEGY 6.1.2.6.</i>		
Conduct a comprehensive review of zoning densities within and surrounding the City of Greenwood and develop strategies for encouraging higher densities within the City where infrastructure is already available.	Planning Commission	2017
<b>OBJECTIVE 6.1.3. PROMOTE HEALTHY LIFESTYLES IN RESIDENTIAL DEVELOPMENTS</b>		
<i>STRATEGY 6.1.3.1.</i>		
Encourage the use of existing incentives for the creation of parks, open spaces, sidewalks, bike lanes, and jogging trails in residential developments.	Planning Commission	On-going
<i>STRATEGY 6.1.3.2.</i>		
Encourage sidewalk and trail connectivity among residential development, employment centers, appropriate commercial areas, schools, and recreational facilities.	Planning Commission	On-going
<i>STRATEGY 6.1.3.3.</i>		
Encourage the development of residential communities near employment centers and connected by sidewalks, trails and bike lanes.	Planning Commission	On-going
<b>GOAL 6.2. DIVERSIFY THE EXISTING HOUSING STOCK</b>		
<b>OBJECTIVE 6.2.1. PROVIDE DIFFERING HOUSING OPTIONS AND ACCESS POINTS FOR INVESTMENT</b>		
<i>STRATEGY 6.2.1.1.</i>		
Identify residential areas for future development.	Planning Commission	On-going



GOALS/OBJECTIVE/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
<b>STRATEGY 6.2.1.2.</b>		
Identify differing densities of residential development through residential zoning categories.	Planning Commission	On-going
<b>STRATEGY 6.2.1.3.</b>		
Promote development of a range of types and price points to enable aging in place and to meet the needs of multiple generations.	Planning Commission	On-going
<b>STRATEGY 6.2.1.4.</b>		
Monitor residential development in competing markets to determine factors that attract persons employed in Greenwood County to surrounding counties to live, even with a substantial commute.	Planning Commission	Annually
<b>STRATEGY 6.2.1.5.</b>		
Conduct a comprehensive study of housing in the City of Greenwood, to include current stock, unmet needs, and projected future needs.	Planning Commission	2019
<b>STRATEGY 6.2.1.6.</b>		
Convene a task force to develop strategies to encourage young professionals to live in the County rather than commute in from other locations.	Planning Commission	On-going
<b>GOAL 6.3. ENCOURAGE AFFORDABLE HOUSING OPTIONS</b>		
<b>OBJECTIVE 6.3.1. PROVIDE DEVELOPMENT STANDARDS THAT PROMOTE AFFORDABLE HOUSING</b>		
<b>STRATEGY 6.3.1.1.</b>		
Promote clustering of dwelling units in residential developments.	Planning Commission	On-going
<b>STRATEGY 6.3.1.2.</b>		
Explore alternative measures to address density and land costs for residential developments.	Planning Commission	2019
<b>STRATEGY 6.3.1.3.</b>		
Explore additional incentives to make housing more affordable to lower income residents.	Planning Commission	2019
<b>STRATEGY 6.3.1.4.</b>		
Encourage the development of affordable housing options in the Lake Greenwood area.	Planning Commission	2017
<b>GOAL 6.4. PROTECT EXISTING RESIDENTIAL DEVELOPMENT</b>		
<b>OBJECTIVE 6.4.1. PROVIDE CONTINUED BUILDING INSPECTION SERVICES</b>		
<b>STRATEGY 6.4.1.1.</b>		
Continue to review and monitor residential construction to ensure compliance with the City/County building code.	Building Inspection	On-going
<b>STRATEGY 6.4.1.2.</b>		
Monitor existing residential properties to ensure proper maintenance of the structure and grounds.	Building Inspection	On-going
<b>OBJECTIVE 6.4.2. PROTECT NEIGHBORHOODS FROM INCOMPATIBLE LAND USES AND DETERIORATION OF HOUSING STOCK</b>		
<b>STRATEGY 6.4.2.1.</b>		
Continue to enforce the requirements of the Greenwood County Unsafe Structure Ordinance.	Planning Commission	On-going
<b>OBJECTIVE 6.4.3. ENCOURAGE COMMUNITY DEVELOPMENT AND NEIGHBORHOOD REVITALIZATION</b>		
<b>STRATEGY 6.4.3.1.</b>		
Promote the creation of community associations in existing neighborhoods.	Greenwood Neighborhood Association Council	On-going
<b>STRATEGY 6.4.3.2.</b>		
Develop a citizen-based area plan to address identified issues, particularly in Census Tract 9705 and the Edgefield Street Corridor.	Planning Department	2020



GOALS/OBJECTIVE/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
<b>STRATEGY 6.4.3.3.</b>		
Work with the Upper Savannah Council of Governments to seek Community Development Block Grants for designated areas.	City of Greenwood, Greenwood County	On-going
<b>STRATEGY 6.4.3.4.</b>		
Evaluate the need for a community redevelopment agency to promote compatible community design and property maintenance.	City of Greenwood	2021
<b>OBJECTIVE 6.4.4. PROTECT HISTORIC NEIGHBORHOODS</b>		
<b>STRATEGY 6.4.4.1.</b>		
Designate a county-wide Board of Architectural Review and Historic Commission.	Greenwood County Council	On-going
<b>STRATEGY 6.4.4.2.</b>		
Designate residential neighborhoods of historic significance through a local nomination process.	Board of Architectural Review	On-going
<b>STRATEGY 6.4.4.3.</b>		
Work with the Upper Savannah Council of Governments to seek Community Development Block Grants for designated areas.	Building Inspection	On-going
<b>STRATEGY 6.4.4.4.</b>		
Design a construction and demolition flagging process to be administered and enforced through the City/County Building Inspection Office.	Board of Architectural Review	On-going
<b>STRATEGY 6.4.4.5.</b>		
Become a Certified Local Government through the SC Department of Archives and History.	Board of Architectural Review	On-going
<b>GOAL 6.5. PROMOTE RESIDENTIAL ENERGY CONSERVATION</b>		
<b>OBJECTIVE 6.5.1. ENCOURAGE THE PRESERVATION OF OPEN SPACE</b>		
<b>STRATEGY 6.5.1.1.</b>		
Review existing open space provisions in the Zoning Ordinance and Land Development Regulations to assess effectiveness in providing open spaces in new residential developments.	Planning Commission	2019
<b>OBJECTIVE 6.5.2. PROMOTE THE PRESERVATION AND INSTALLATION OF NEW TREES IN RESIDENTIAL AREAS</b>		
<b>STRATEGY 6.5.2.1.</b>		
Review existing landscaping requirements and consider options to strengthen tree planting requirements for new residential developments.	Planning Commission	2019
<b>STRATEGY 6.5.2.2.</b>		
Explore additional strategies to promote tree preservation in new and existing residential areas and developments.	Planning Commission	2019
<b>OBJECTIVE 6.5.3. PROMOTE ENERGY CONSERVATION IN HOUSING DESIGN, MATERIALS, AND LANDSCAPING</b>		
<b>STRATEGY 6.5.3.1.</b>		
Continue to work with civic groups and utilities to seek funding for weatherization programs.	Upper Savannah COG	On-going
<b>STRATEGY 6.5.3.2.</b>		
Continue to work with the building industry to educate contractors and developers about the benefits of energy efficient development and construction.	Building Inspection	On-going
<b>STRATEGY 6.5.3.3.</b>		
Continue to work with local civic groups and utilities and to educate the public on the costs and quality of life benefits of making homes more energy efficient through heating and cooling equipment, water heaters, and other appliances.	Building Inspection Utility Providers	On-going
<b>STRATEGY 6.5.3.4.</b>		
Promote Greenwood County resident participation in energy conservation incentive and rebate programs to include Duke Energy's Home Energy House Call program and State and Federal tax incentives.	Greenwood County, Duke Energy, SC Energy Office	2019



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