

HOUSING ELEMENT



FLORENCE COUNTY COMPREHENSIVE PLAN



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EXECUTIVE SUMMARY

In order to fully describe the housing in Florence County and develop a vision of direction, this element includes an analysis of existing housing and a projection of future needs. This element considers location, type, age, condition, ownership status and affordability. In addition, this element includes projections of future housing needs that reflect a growing population.

Variations in housing demand and conditions can be affected by changes in both the overall population of the County and the income of that population. While both are related to the economic growth of the area, income levels can influence housing availability in addition to the type and location of housing. As Florence County has become more recognized in its role as the economic, industrial, and urban hub of the Pee Dee region, housing may experience even greater changes.

Moreover, Florence County has nine incorporated municipalities (Coward, City of Florence, Johnsonville, Lake City, Olanta, Pamplico, Quinby, Scranton and Timmons ville) as well as many other communities throughout a large, unincorporated area. The goal of this Element is to identify the housing associated with these communities and identify aspects of the County that may be impacted through planning efforts.

The Housing Element is divided into six sections, including this introduction. The remaining sections are:

- Housing Types
- Housing Location
- Housing Age and Conditions
- Housing Ownership and Utilization
- Housing Cost and Affordability

The information in the Housing Element is a statement of current conditions and an analysis of that information. It will help to show where County growth is projected and the type of housing that will be necessary to satisfy the needs of the future population. This document will be used as the basis for better planning in the future.

SUMMARY OF HOUSING STATUS

The composition and demographics of Florence County households provide information related to community needs and services. Florence County had 51,836 total housing units according to the 2000 Census, 47,147 (91%) of which were occupied. For the same year, South Carolina had 1,753,670 housing units, 87.5% were occupied. The 2000 Census estimates the average number of persons per household in Florence County at 2.6 persons, down from 2.8 in 1990.

The urban areas of Florence County tend to have relatively higher percentages of their housing stock in the form of multi-family attached units. Also, in parts of the County, the multi-family housing units combined with the mobile home housing units make up over thirty six percent (36%) of the total housing units.

Housing ownership is generally higher in the rural areas than in the urban areas.

Counties such as Lee and Clarendon, have a relatively lower percentage of owner-occupied housing units and dominant rural population. This analysis offers possible indication of community stress using available housing data.



In contrast, Florence, Marlboro, Dillon and Sumter counties have predominantly urban populations and have a higher percentage of renter-occupied housing.

The average cost for newly constructed housing in Florence County is between \$150,498 and \$163,134 for a 1,800 square foot home. The fair market rental rate for a two-bedroom apartment in Florence County is \$484.00 per month.

Manufactured homes make up more than 22% of Florence County housing.

Housing needs in Florence County will continue to increase. According to the SC Statistical Abstract, households in the County are anticipated to increase 4.6% to 52,290 from 2005 to 2010 and 21% to 59,690 households by 2030.

Urban areas generally require more housing options than predominately rural areas. While development in parts of Florence County is expanding, other portions remain more agrarian in nature. Housing types in Florence County include single-family detached units, single-family units connected with at least one common wall, a variety of multi-family housing units where more than one family unit is connected, manufactured housing units, and a collective group of other housing arrangements, which may include campers, houseboats, railroad cars and vans. The most dominant housing type in the County is the single-family detached unit, with all municipalities reflecting at least 54% of their housing stock in this form. The 2000 U.S. Census describes these housing categories:

Single-Family Detached Units: This class of housing includes all individual units with open space on all four sides. Manufactured homes that have had one or more permanent rooms added are also included in this category. As specified in the Florence County Municipal Consolidated Zoning Ordinance, single-family, detached housing is permitted in the following zoning categories: R-1, R-2, R-3, R-4, R-5, B-1, B-2, B-3, RU-1 and RU-2.

Single-Family Attached Housing Units: This class of housing unit consists of one or more walls extending from the ground to the roof that separate the adjoining units. This would include row houses, townhouses, double houses and other one-unit housing structures attached to other structures by a common wall which extends from the ground to the roof. As specified in the Florence County Municipal Consolidated Zoning Ordinance, single-family attached housing is permitted in the following zoning categories: R-4, R-5 and RU-1.

Multi-Family Units: This class of housing includes structures containing two or more dwelling units. Condominiums, apartments, duplexes, triplexes and quadraplexes are examples of this type of unit. As specified in the Florence County Municipal Consolidated Zoning Ordinance, multi-family housing is permitted in the following zoning categories: R-5, B-3 and B-5.

Manufactured Homes: This class of housing includes manufactured homes, which do not have a permanent or site built room added to it. Advantages associated with manufactured homes include their relatively lower construction and financing cost in comparison to site built homes. Disadvantages associated with manufactured homes would be their susceptibility to wind damage and safety hazards during hurricanes and tornadoes. As specified in the Florence County Municipal Consolidated Zoning Ordinance, individually owned manufactured homes are conditionally permitted in the following zoning categories: R-3, R-5, RU-1, and RU-2. Manufactured Home Parks are conditionally permitted only in the R-5 zoning category.

Each of the above referenced housing types are allowed in a **Planned Development District (PD)**. Any use or combination of uses meeting the objectives of Section 2.6 (PD) of the Florence County Consolidated Zoning Ordinance may be established in a PD upon review and approved amendatory action by the Council with jurisdiction. Once approved, the proposed use(s) and no others shall be permitted. Said



uses shall be identified and listed on the basis of classification, i.e. retail, office, wholesale, residential multi-family, residential single-family, detached manufacturing.

As defined by the U.S. Census Bureau, a housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy). Table 4-1 below shows housing types for South Carolina, Florence County and surrounding counties. Both occupied and vacant housing units are included in the housing unit totals.

Table 4-1 Housing Types for Florence and Adjacent Counties

LOCATION	TOTAL HOUSING UNITS (2000)	SINGLE-FAMILY DETACHED UNITS (%)	ATTACHED UNITS				%	MOBILE HOME, TRAILER OR OTHER (%)
			SINGLE-FAMILY	TWO TO FOUR	FIVE TO NINE	TEN OR MORE		
South Carolina	1,753,670	1,078,678 (61.5)	40,185	101,588	77,598	97,566	18.1	358,055 (20.4)
Florence	51,836	32,226 (62.2)	815	3,038	2,175	1,684	14.9	11,858 (22.9)
Clarendon	15,303	8,301 (54.2)	103	303	245	356	6.6	5,995 (39.2)
Darlington	28,942	17,455 (60.3)	175	1,098	508	491	7.9	9,215 (31.8)
Dillon	12,679	7,273 (57.4)	175	484	246	295	9.5	4,206 (33.2)
Lee	7,670	4,406 (57.4)	86	272	136	40	7.0	2,730 (35.6)
Marion	15,143	9,236 (61.0)	261	843	200	67	9.1	4,536 (30.0)
Marlboro	11,894	7,626 (64.1)	118	795	133	116	11.5	2,906 (24.4)
Sumter	41,751	24,824 (59.5)	1,693	2,326	833	1,091	14.2	10,984 (26.3)
Williamsburg	15,552	8,629 (55.5)	213	387	182	162	6.1	5,979 (38.4)

Source: US Census Bureau, Census 2000, American FactFinder

Compared to the 1990 Census year, Florence County's total number of housing units in 2000 has increased from 43,209 to 51,836: a 16.7% increase. When compared to adjacent counties for the 2000 Census year, Florence County has the largest number in each housing type category with exception of the single-family attached units. Sumter County has the largest amount in this category and is second to Florence in each of the other housing type categories.

In addition, percentage comparisons of housing types reveal greater information regarding an area's use and composition. Table 4-1 provides housing type percentages for Florence and the adjacent counties. The attached housing units have been grouped into a single category identified as attached multi-family units.

Comparing 1990 and 2000 Census data, Florence County decreased in the single family detached category by 4%, increased in both the attached & multi-family category by 1.4%, and the mobile home or other category by 2.6%. Florence County has the highest percentage of multi-family attached units and the second highest percentage of single-family detached housing units when compared to adjacent counties for the 2000 Census year. However, Florence County has the lowest percentage of mobile home, trailer and other category.

LOCATION

Housing density in Florence County varies from rural to urban landscapes and often takes on characteristics unique to each municipality. As shown in Table 1-6 of the Population Element, Florence and Lake City have higher densities of persons per square mile than the other municipalities and a much higher density than that of the unincorporated areas as expected. Furthermore, the Town of Scranton has the third highest density among the municipalities in the County, but only reflects 3.2% of its housing in the form of multi-



family attached units. Conversely, the Town has the highest percentage of units in the mobile home, trailer and other category at 40.7%.

Table 4-2 further examines rural and urban populations.

Table 4-2 2000 Urban and Rural Population Percentages

COUNTY	URBAN %	RURAL %
South Carolina	60.5%	39.5%
Florence	58.0%	42.0%
Clarendon	14.7%	85.3%
Darlington	45.4%	54.6%
Dillon	34.3%	65.7%
Lee	18.7%	81.3%
Marion	39.7%	60.3%
Marlboro	52.8%	47.2%
Sumter	62.1%	37.9%
Williamsburg	15.1%	84.9%

Source: SC Statistical Abstract, 2000

As shown above, Florence, Marlboro, and Sumter counties all have urban populations greater than 50%. Together with vacancy percentage in line or below the state average (data displayed later in the element) the housing demands in these urban settings are higher than rural settings.

In contrast, counties with the highest rural populations have the highest percentage of housing units in the mobile home, trailer and other category. Clarendon, Lee, and Williamsburg counties all have rural populations greater than 81%. This data could provide valuable information in regards to the use of and market conditions for housing types in the urban and rural areas.

Table 4-3 New Housing Units or Additions by Type Permitted for Florence County

YEAR	SINGLE FAMILY (%)	MULTI-FAMILY (%)	TOTAL	SINGLE FAMILY ADDITIONS
2002	467 (99.4)	3 (0.6)	470	770
2003	526 (86.2)	84 (13.8)	610	646
2004	580 (94.6)	88 (5.4)	668	516
2005	633 (100)	0 (0)	633	368
2006	557 (84.8)	100 (15.2)	657	345

Source: Florence County Building Department

The total number of building permits issued for Florence County from 2002 through 2006 was 2,983. The observed patterns shown above indicate that single-family residential homes comprised the vast majority of building permits issued. Each year at least 84% of the total permits issued were for single-family residential. Until 2004, declining single family home additions outnumbered the new single family homes permitted. The number of multi-family housing unit permits issued is relatively low when compared to the single-family residential permits and fails to display a significant trend.

As most of the homes constructed in the recent past are single-family homes, looking at the income level of Florence County may provide insight. The income level may impact demand for particular type housing units in the County. The median family income levels for Florence County and adjacent counties are shown below in Table 4-4.



Table 4-4 Median Family Income for Florence and Adjacent Counties

COUNTY	MEDIAN FAMILY INCOME (1989)	MEDIAN FAMILY INCOME (1999)	% CHANGE 1989-1999	STATE RANKING (1999)
South Carolina	\$ 30,797	\$ 44,227	+43.6	14*
Florence	\$ 28,718	\$ 41,274	+44.8	19
Sumter	\$ 25,683	\$ 38,970	+48.6	24
Darlington	\$ 26,754	\$ 37,662	+37.3	31
Clarendon	\$ 21,207	\$ 33,951	+53.8	39
Lee	\$ 22,201	\$ 34,209	+48.1	40
Dillon	\$ 22,144	\$ 32,690	+45.0	41
Marlboro	\$ 22,231	\$ 32,019	+47.2	42
Marion	\$ 21,873	\$ 32,932	+48.8	43
Williamsburg	\$ 21,985	\$ 30,379	+31.5	44

Source: SC Statistical Abstract, 2005

* figurative State rank among county incomes

As discussed in the Population Element, Florence County has the highest median family income in the Pee Dee region and ranks 19th out of the 46 South Carolina counties showing a 44.8% increase in the median family income reported by the South Carolina Statistical Abstract from 1989 to 1999. However, the County falls five ranks behind the State average. Concomitant to the relation to the state average, construction numbers reflecting a high number of single-family homes is not unexpected and reviewing home ownership rates in the next section may support this finding.

While there has been steady construction of new housing units (Table 4-3), there has been a decrease in the number of manufactured homes registered each year. As shown in Table 4-5 below, the most recent data shows an overall decreasing trend with the greatest decrease of 20.4% between 2005 to 2006 values.

Table 4-5 Newly Registered Manufactured Homes in Florence County

YEAR	NUMBER OF MANUFACTURED HOMES	CHANGE FROM PREVIOUS YEAR
2002	1,421	----
2003	1,240	-12.7%
2004	1,075	-13.3%
2005	1,005	-6.5%
2006	800	-20.4%

Source: Florence County Tax Assessor's Office

The registration level of these units in the County for the years 2002 through 2006 indicates an average manufactured homes' volume of about 1,108 per year over this period. However, this only accounts for new registrations. Moving permits are also issued for mobile homes each year with some relocating in other parts of the County by current owners or sold and relocated. In addition, some mobile homes will be relocated outside of the County and the totals in table 4-7 do not include these homes. Overall, the Florence County Tax Assessor's Office estimates that there was approximately 11,492 manufactured home units registered in the County as of the end of the 2006 calendar year. This is a decrease of 285 from the 1996 calendar year.

However, when looking at manufactured housing as a percentage of total housing (Table 4-6), the figures show that over one fifth of the homes in Florence County according to the South Carolina Statistical Abstract are manufactured or mobile homes (2000). The table also shows the number of manufactured homes in the State and its lower percentage of manufactured homes compared to Florence County.



Table 4-6 2000 Census Reported Manufactured Home Numbers

	TOTAL HOUSING (2000)	NUMBER OF MANUFACTURED HOMES (%)
Florence County	51,836	11,843 (22.8)
South Carolina	1,753,670	355,499 (20.3)

Source: SC Statistical Abstract, 2000

Manufactured homes are not included in the permitted housing count because they are not site-built units and do not require a building permit. Florence County has regulations that address the set-up, lot size, density, and other requirements in the placement of manufactured homes in manufactured home parks and on individual lots. In addition, all homes must be installed in accordance with the installation requirements of the South Carolina Manufactured Housing Board and the Florence County Consolidated Zoning Ordinance.

While looking at housing types is vital at a county level, it is also important to identify where various housing types are located throughout the county. The Land Use Element of this Comprehensive Plan focuses further on geographic distribution of various housing opportunities.

Table 4-7 gives the total and percentage of housing types found in Florence County, within the municipalities, in unincorporated Florence County and South Carolina. In addition, the values and percentages across these types may be compared.

Table 4-7 Housing Types for Florence County

LOCATION	TOTAL HOUSING UNITS (2000)	SINGLE-FAMILY DETACHED UNITS (%)	ATTACHED UNITS					MOBILE HOME, TRAILER OR OTHER
			SINGLE FAMIL Y	TWO TO FOUR	FIVE TO NINE	TEN OR MORE	%	
South Carolina	1,753,670	1,078,678 (61.5)	40,185	101,588	77,598	97,566	18.1	358,055 (20.4)
Florence County	51,836	32,266 (62.2)	815	3,038	2,175	1,684	14.9	11,858 (22.9)
Unincorporated Florence	32,745	18,803 (57.4)	279	1,114	1,148	743	10.0	10,658 (32.5)
Coward	246	134 (54.5)	0	11	2	0	5.3	99 (40.2)
(City of) Florence	13,075	9,159 (70.0)	327	1,438	942	923	27.8	286 (2.2)
Johnsonville	608	472 (77.6)	10	22	19	1	8.6	84 (13.8)
Lake City	2,769	1,999 (72.2)	156	319	25	11	18.5	259 (9.4)
Olanta	223	191 (85.7)	3	3	0	0	2.7	26 (11.7)
Pamplico	454	343 (75.6)	5	37	6	2	11.0	61 (13.4)
Quinby	372	352 (94.6)	2	4	4	0	2.7	10 (2.7)
Scranton	344	193 (56.1)	3	5	3	0	3.2	140 (40.7)
Timmonsville	1,000	620 (62.0)	30	85	26	4	14.5	235 (23.5)

Source: US Census Bureau, 2000, American FactFinder

A variety of housing types are available to meet the specific needs of individual households and incomes with the majority of all areas represented having at least one form of each of the housing types. Notably, Florence County has the highest number of each housing type, whereas the Town of Olanta has the fewest number of multi-family attached units. Furthermore, Quinby has the fewest number of housing units in the mobile homes, trailer and other (including boat, RV and van) category.

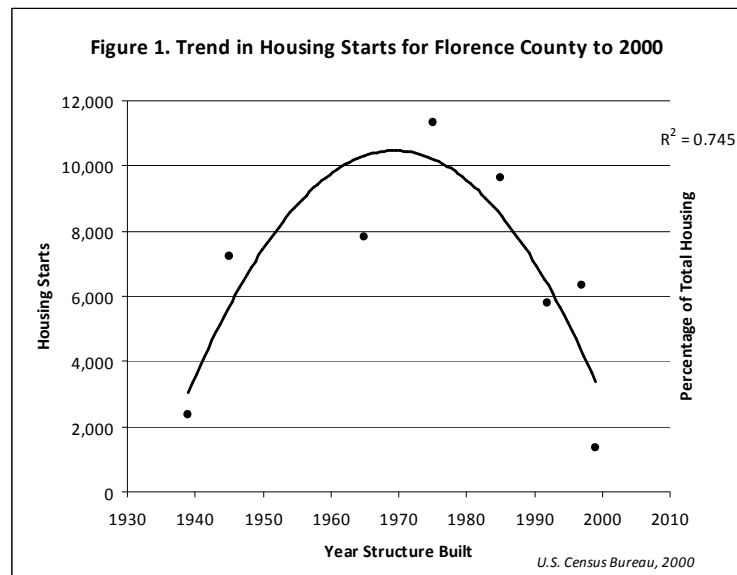


The information in Table 4-7 shows single-family detached housing to be the most predominant among all of the municipalities in the County, each above 50%. However, the multi-family attached units and the manufactured homes appear to be popular housing options in many parts of the County with only the City of Johnsonville, and Towns of Olanta and Quinby containing less than 20% of these housing types. This observation may represent segments of the County's population with needs or conditions that make manufactured homes and apartments more practical or realistic housing options.

HOUSING AGE AND CONDITONS

The condition and age of the County's housing units are crucial factors in analyzing baseline housing issues. We assume the standard life of a housing unit to be approximately 50 years with standard maintenance on the structure. However, demolition permits make up less than 1% of the total housing stock in a worse case scenario, so for the purpose of this Element, a 1% loss rate per year is assumed to occur. A better understanding of housing longevity will increase with time, but with a lack of historic values in the decrease of existing housing the previous assumptions will be used as the baseline.

Trends in housing starts or new home construction has been documented, however, through the 2000 Census and depicted in Figure 1. The trendline analysis shows housing starts peak during the 1970's and have gradually decreased up to March of 2000, the end period of these data. The R^2 value of 0.745 shows that the line significantly fits with the data points on the graph. Although the trendline is not a perfect fit (see note on this page), the general increase into the 1970's and subsequent decline relates well to the data points.



Housing age for South Carolina, Florence County and adjacent counties are presented below in Table 4-8.

Note to the reader: The R^2 value shown in the figure above indicates how well the trendline fits with the data points on the graph. An R value of 1 translates to a perfect fit and a value of 0 means the line has no relation to the data.

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Table 4-8 Housing Age for Florence and Adjacent Counties

LOCATION	TOTAL HOUSING UNITS	TOTAL BUILT 1990 TO MARCH, 2000 (%)	TOTAL BUILT 1940 TO 1989 (%)	TOTAL BUILT 1939 OR EARLIER (%)
South Carolina	1,753,670	453,731 (25.9)	1,192,800 (68)	107,139 (6.1)
Florence	51,836	13,457 (26.0)	35,998 (69.4)	2,381 (4.6)
Clarendon	15,303	4,574 (30)	10,303 (66)	699 (4.6)
Darlington	28,942	7,000 (24)	19,920 (69)	2,022 (7.0)
Dillon	12,679	2,878 (23)	8,794 (69)	1,007 (7.9)
Lee	7,670	1,929 (25)	5,020 (65)	721 (9.4)
Marion	15,143	3,330 (22)	10,676 (71)	1,137 (7.5)
Marlboro	11,894	2,273 (19)	8,440 (71)	1,181 (9.9)
Sumter	41,751	9,874 (24)	29,802 (71)	2,075 (5.0)
Williamsburg	15,552	3,494 (22)	11,044 (71)	1,014 (6.5)

Source: SC Statistical Abstract, 2000 and US Census Bureau, 2000, American FactFinder

The majority of the housing units for Florence County, adjacent counties and the State were built between 1940 and 1989. Table 4-8 shows that approximately 69% of the housing units were built during this time period for Florence County, and comparably between 65% and 71% for the adjacent counties and for the State of South Carolina. Marlboro County has the highest percentage of 9.9% of housing units built in 1939 or earlier with Lee County at 9.4%.

In addition to housing age, it is also important to note the extent of facilities within the current housing stock. Specifically, Table 4-9 shows this information comparing Florence County and South Carolina.

Table 4-9 Pee Dee Region Housing Equipment Characteristics as of 2000

LOCATION	TOTAL HOUSING UNITS	LACKING COMPLETE PLUMBING (%)	LACKING COMPLETE KITCHEN FACILITIES (%)	LACKING COMPLETE TELEPHONE SERVICE (%)
South Carolina	1,753,670	9,521 (0.6)	8,398 (0.5)	63,775 (4.2)
Florence	51,836	263 (0.6)	276 (0.6)	2,255 (4.8)
Clarendon	15,303	165 (1.4)	97 (0.8)	969 (8.2)
Darlington	28,942	202 (0.8)	179 (0.7)	1,651 (6.4)
Dillon	12,679	209 (1.9)	107 (1.0)	1,119 (10.0)
Lee	7,670	94 (1.4)	68 (1.0)	720 (10.5)
Marion	15,143	170 (1.3)	147 (1.1)	1,199 (9.0)
Marlboro	11,894	137 (1.3)	84 (0.8)	1,106 (10.6)
Sumter	41,751	241 (0.6)	282 (0.7)	1,744 (4.6)
Williamsburg	15,552	210 (1.5)	169 (1.2)	1,303 (9.5)

Source: SC Statistical Abstract, 2000 and US Census Bureau, 2000, American FactFinder

Florence County and the State of South Carolina both have a relatively low percentage of homes lacking plumbing and kitchen facilities. Except for Sumter County, surrounding counties have percentages of housing without plumbing and kitchens facilities higher than Florence County and the State average. The category concerning telephone service is high relative to other facilities but is considered a less crucial service. Again, the percent of housing lacking this service for Florence and Sumter counties are similar to the State average with other surrounding counties significantly higher in percentage. Residents may choose to use cellular phones as their only phone. As of June 2007, more than 243 million cellular phone subscriptions were active



in the United States (CTIA 2007). This amount of subscriptions potentially would allow more than half of the U.S. population one cellular phone.

Table 4-10 gives a detailed chart of housing age and conditions found within Florence County and among municipalities.

Table 4-10 Housing Age for Florence County and Included Municipalities

MUNICIPALITY	TOTAL HOUSING UNITS	TOTAL BUILT 1990 TO MARCH, 2000 (%)	TOTAL BUILT 1940 TO 1989 (%)	TOTAL BUILT 1939 OR EARLIER (%)
South Carolina	1,753,670	453,731 (25.8)	1,192,800 (68.0)	107,139 (6.1)
Florence	51,836	13,457 (25.9)	35,998 (69.4)	2,381 (4.6)
Coward	246	60 (24.3)	172 (69.9)	14 (5.6)
(City of) Florence	13,075	1,877 (14.3)	10,351 (79.1)	847 (6.4)
Johnsonville	608	129 (21.2)	459 (75.4)	20 (3.2)
Lake City	2,769	299 (10.7)	2,243 (81.0)	227 (8.1)
Olanta	223	17 (7.6)	165 (73.9)	41 (18.4)
Pamplico	454	57 (12.5)	362 (79.7)	35 (7.7)
Quinby	372	30 (8.0)	342 (91.9)	0 (0)
Scranton	344	72 (20.9)	253 (73.5)	19 (5.5)
Timmons ville	1,000	144 (14.4)	781 (78.1)	75 (7.5)

Source: SC Statistical Abstract, 2000 and US Census Bureau, 2000, American FactFinder

Within Florence County, at least 68% of the housing units among municipalities were built from 1940 to 1989. The highest percentage of housing units built in the 1939 or earlier category is Olanta with 18.4%.

Table 4-11 shows the facilities included in housing for each municipality in Florence County.

Table 4-11 Housing Equipment Characteristics for Florence County and Municipalities in 2000

MUNICIPALITY	TOTAL HOUSING UNITS	LACKING COMPLETE PLUMBING (%)	LACKING COMPLETE KITCHEN FACILITIES (%)	LACKING COMPLETE TELEPHONE SERVICE (%)
South Carolina	1,753,670	9,521 (0.6)	8,298 (0.5)	63,775 (4.2)
Florence County	51,836	263 (0.6)	276 (0.6)	2,255 (4.8)
Coward	246	0 (0)	0 (0)	24 (10.1)
(City of) Florence	13,075	46 (0.4)	79 (0.7)	518 (4.3)
Johnsonville	608	2 (0.4)	2 (0.4)	28 (5.2)
Lake City	2,769	64 (2.6)	49 (2.0)	237 (9.7)
Olanta	223	3 (1.4)	0 (0)	24 (11.4)
Pamplico	454	10 (2.4)	12 (2.9)	30 (7.3)
Quinby	372	2 (0.6)	2 (0.6)	4 (1.2)
Scranton	344	2 (0.6)	2 (0.6)	15 (4.8)
Timmons ville	1,000	22 (2.6)	22 (2.0)	17 (11.8)

Source: SC Statistical Abstract, 2000 and US Census Bureau, 2000, American FactFinder

The cities of Florence and Johnsonville have the lowest percentage of housing units lacking plumbing. Lake City, Pamplico and Timmons ville have 2% or more of their housing units lacking complete plumbing and kitchen facilities.



Households without telephone service are relatively high compared to other facilities. With the continual increased reliance on cellular phones, this service, as discussed under the county comparison, is a factor less associated with fully-functioning housing.

Most houses in the County have the necessities for proper function and support of a household. While there are homes still considered less than adequate existing in Florence County, focus should be dedicated to addressing housing units in the County that may lack necessary equipment and functions required for safe and decent living conditions.

OWNERSHIP AND UTILIZATION

Florence County ranks first among the nine neighboring counties in the Pee Dee region in owner-occupied housing units. The rural areas show a greater tendency to have higher owner-occupied housing units. When comparing the Pee Dee Region as shown in Table 4-12 below, at least 69% of housing is owner-occupied units.

Home ownership is often considered an important factor in maintaining stable communities and improving the quality of life of an area. Home ownership may be encouraged as a governmental policy based on the assumption that home owners, in comparison to renters, represent better housing managers. They appear to make more contributions to the community, contribute more taxes, and generally have a greater stake in the future of the community. Another factor that may influence investment decisions in an area and the quality of life in an area is the degree to which housing units are occupied. Both home ownership and the number of occupied housing in the County are examined in this section.

Table 4-12 Owner Versus Renter Occupancy for Florence and Adjacent Counties

COUNTY	TOTAL HOUSING UNITS	# OF OCCUPIED UNITS (%)	OWNER OCCUPIED (%)	RENTER OCCUPIED (%)
South Carolina	1,753,670	1,533,854 (87.5)	1,107,617 (72.2)	426,237 (27.8)
Florence	51,836	47,147 (91.0)	34,415 (73.0)	12,732 (27.0)
Clarendon	15,303	11,812 (77.2)	9,348 (79.1)	2,464 (20.9)
Darlington	28,942	25,793 (89.1)	19,854 (77.0)	5,939 (23.0)
Dillon	12,679	11,199 (88.3)	8,064 (72.0)	3,135 (28.0)
Lee	7,670	6,886 (89.8)	5,467 (79.4)	1,419 (20.6)
Marion	15,143	13,301 (87.8)	9,771 (73.5)	3,530 (26.5)
Marlboro	11,894	10,478 (88.1)	7,419 (70.8)	3,059 (29.2)
Sumter	41,751	37,728 (90.4)	26,217 (69.5)	11,511 (30.5)
Williamsburg	15,552	13,714 (88.2)	11,041 (80.5)	2,673 (19.5)

Source: SC Statistical Abstract, 2005

Table 4-12 shows that all of the Pee Dee region counties have higher occupancy percentages than the State average. Florence County has the highest overall occupancy rate (91%) with 73% of its total occupied housing units owned or co-owned by the people living in those units. Florence County ranks sixth among the adjacent counties in terms of owner-occupied housing units. All the counties reported, except for Sumter, have higher percentages of owner occupied housing than the State average. There appears to be a tendency for the counties with higher urban populations to have relatively lower percentages of owner-occupied housing units. As shown previously in Table 4-2, Florence, Marlboro and Sumter have over 50% of their population in urban areas and Table 4-1 shows these counties to have the highest percentage in multi-family units. However, this observation may be only one factor distinguishing urban and rural housing differences. There may be other factors operating within an area that also may affect the level of owner-occupied housing units.



The percentage of renter-occupied housing units makes up for the remaining housing units. The owner-occupied percentage of 73.0% in Florence County, as shown in Table 4-14, leaves 27.0% in the renter-occupied category. Typically, renters maintain their tenure for a shorter time period compared to those units occupied by owners. The national median tenure for a renter is 2.1 years compared to 8.2 years for owner occupied units (Hansen 1998). Furthermore, the duration of residence for renters increases with the age of the renter (Hansen 1998).

Table 4-13 gives a 2005 comparison of occupied housing units along with the homeowner and rental vacancy rate among Florence County and the adjacent counties in the region. Florence County ranks among the four counties with the highest percentage of occupied housing units along with Darlington, Lee and Sumter counties. Florence County and the adjacent counties appear to have relatively high overall percentages of occupied housing units. Only Clarendon County's occupation rate falls below 80%.

Among the adjacent counties, Marlboro County reflects the highest homeowner vacancy rate of 2.3%. Florence County's vacancy rate of 1.4% is second only to Williamsburg County, the lowest at 1.1%. Florence and all of the adjacent counties have closely comparable percentages in the rental vacancy rate category.

Table 4-13 Percentage of Occupied and Vacant Housing for Florence and Adjacent Counties

COUNTY	TOTAL HOUSING UNITS	TOTAL OCCUPIED UNITS (%)	HOMEOWNER VACANCY RATE	RENTAL VACANCY RATE
South Carolina	1,753,670	1,533,854 (87.5)	1.9%	12.0%
Florence	51,836	47,147 (91.0)	1.4%	10.0%
Clarendon	15,303	11,812 (77.2)	2.1%	8.0 %
Darlington	28,942	25,793 (89.1)	1.6%	11.2%
Dillon	12,679	11,199 (88.3)	2.0%	11.3%
Lee	7,670	6,886 (89.8)	1.5%	9.3 %
Marion	15,143	13,301 (87.8)	2.0%	10.3%
Marlboro	11,894	10,478 (88.1)	2.3%	12.6%
Sumter	41,751	37,728 (90.4)	1.9%	10.3%
Williamsburg	15,552	13,714 (88.2)	1.1%	7.0%

Source: SC Statistical Abstract, 2005

Three of the counties with the highest renter-occupied units have comparatively higher urban populations (Florence, Sumter and Marlboro counties) as shown previously in Table 4-2. Darlington and Dillon Counties also have a high number of renter-occupied units and concomitantly, these counties have a higher rural population as shown in Table 4-2. There may be other circumstances accounting for this situation.

Compared to the State average, the Pee Dee region shows a high rate of occupied housing. Furthermore, the change in the percentage of occupied housing may be a result of a variety of reasons:

- 1) the existing housing options may not adequately match the desires to those in the buyers or renters market;
- 2) housing developers may have overbuilt or exceeded the housing demand in the local area;
- 3) the low percentage of occupied housing may be reflective of social and demographic changes; or
- 4) changes in industrial opportunities in the area may have affected the number of residents seeking local housing.



Table 4-14 below shows the percentage of occupied housing units in comparison to owner occupied housing units for Florence County, including municipalities, and unincorporated areas of the County.

Table 4-14 Percentage of Occupied and Owner-Occupied Housing Within Florence County

MUNICIPALITY	TOTAL HOUSING UNITS	TOTAL OCCUPIED UNITS (%)	TOTAL OWNER OCCUPIED UNITS (%)
<i>South Carolina</i>	<i>1,753,670</i>	<i>1,533,854 (87.5)</i>	<i>783,909 (51.1)</i>
Florence County	51,836	47,147 (91.0)	34,415 (73.0)
Unincorporated Areas	32,745	29,852 (91.2)	14,007 (46.9)
Coward	246	237 (96.3)	98 (41.4)
(City of) Florence	13,075	11,946 (91.4)	6,759 (56.6)
Johnsonville	608	539 (88.7)	324 (60.1)
Lake City	2,769	2,451 (88.5)	1,488 (60.7)
Olanta	223	210 (94.2)	130 (61.9)
Pamplico	454	412 (90.7)	240 (58.3)
Quinby	372	340 (91.4)	251 (73.8)
Scranton	344	313 (90.5)	155 (49.5)
Timmons ville	1,000	847 (86.7)	400 (47.2)

Source: SC Statistical Abstract, 2005

The percentage of occupied housing units for Florence County, municipalities and the unincorporated areas are at least 86%, with Timmons ville at 86.7%. However, Coward is shown to have the lowest percentage in the owner-occupied category. The Town of Quinby most closely reflects Florence County's percentage of total owner-occupied units and has the highest percentage among municipalities with 73.8%.

The relatively lower percentage of owner-occupied housing units may reflect demographic differences between specific areas. These differences include the distribution of the student population, varying economic status, the presence of recent graduates beginning their professional careers, and other factors which influence the need for leased or rental housing units.

HOUSING COSTS AND AFFORDABILITY

Housing costs in Florence County cover a wide range in both the single-family owner-occupied units and the rental units. Affordable housing is an important issue for many residents in the Florence County area.

Table 4-15 compares the number of houses sold and median sales price for the 2007 calendar year for Florence County and the adjacent counties.

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Table 4-15 Median Sales Prices and Total for Florence County and Adjacent Counties

COUNTY	TOTAL HOUSING UNITS IN 2000	TOTAL HOUSES SOLD 2007 (% of 2000 UNITS)	MEDIAN SALES PRICE OF OWNER OCCUPIED HOUSING
Florence	51,836	1,502 (2.9)	\$ 130,575
Darlington	28,942	456 (1.6)	\$ 92,000
Dillon	12,679	111 (0.9)	\$ 60,000
Marion	15,143	146 (1.0)	\$ 79,750
Marlboro	11,894	90 (0.8)	\$ 57,000
Williamsburg	15,552	25 (0.2)	\$ 34,000

Source: Florence County Board of Realtors, 2007

According to the figures made available from the Florence County Board of Realtors Association shown in Table 4-165 above, Florence County is shown to have the greatest amount of houses sold and the largest median sale price in comparison to adjacent counties for 2007. In addition, when compared to the number of housing units existing in 2000, Florence County had the highest percentage of home sales.

Income levels as well as housing costs have increased in Florence County since the 2000 Census data was released. Table 4-16 gives current estimates of median family income, the average cost for the construction of a new home and the fair market apartment rental rate in the County. For many families in the County, housing costs may take up a larger percentage of the family income level.

Table 4-16 2006 Average Housing Costs and Median Family Income for Florence County

COUNTY	ESTIMATED MEDIAN FAMILY INCOME	MEDIAN VALUE OF OWNER-OCCUPIED HOUSING	FAIR MARKET RENT (FMR) FOR TWO-BEDROOM APARTMENT
South Carolina	\$ 52,900	\$ 83,100	\$ 500*
Florence	48,000	71,900	504
Clarendon	41,000	59,700	524
Darlington	45,100	59,800	451
Dillon	39,400	50,000	429
Lee	40,900	47,600	493
Marion	39,500	55,600	455
Marlboro	38,300	49,000	421
Sumter	46,600	67,000	518
Williamsburg	36,500	49,100	524

Source: US Department of Housing and Urban Development, 2007, American Housing Survey;
SC Statistical Abstract, 2005

* State Minimum FY 2007 FMR

The fair market rental (FMR) amount for Florence County is higher than the state minimum and is higher than the unadjusted FMR of five surrounding counties (2006 SC Statistical Abstract).

A major local apartment complex owner indicated a very low vacancy rate of 10% or less year round. Vacancy rates reduce to near zero during summer months and when students return to school (Multi-Family Complexes 2007).

The new housing units being constructed in the County are not likely to be in the lower income affordability range, except for new units participating in the Section 8 Housing Assistance Program. As the



older, lower cost housing units are phased out or become unusable, the need for affordable housing units for the many residents with lower incomes will become more acute.

The housing affordability issue in Florence County becomes clearer when viewed from the low income perspective. Table 4-17 gives the low-income limits as defined by the Department of Housing and Urban Development (HUD).

Table 4-17 Low-Income Housing Limits for the Florence Area

1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 + PERSONS
\$27,450	\$31,350	\$35,300	\$39,200	\$42,350	\$45,450	\$48,600	\$51,750

Source: US Department of Housing and Urban Development, 2005 HUD Home Program Limits

The definition or actual dollar range of low-income families varies across regions in the State and County. The figures in Table 4-17 apply specifically to HUD housing programs in Florence County, but even the low-income level within Florence County depends on the year's fiscal condition and size of the family. The data in Table 4-17 shows that a person earning the 2006 median family income amount of \$48,000 may be eligible for low income housing if the family size includes 7 or more members, but would otherwise be included in the largest pool of households for the County as shown in Table 4-18.

Table 4-18 2030 Projection of Florence County Household Income

HOUSEHOLD INCOME RANGE	PROJECTED NUMBER OF HOUSEHOLDS
Less than \$10,000	4,210
\$10,000 to \$19,999	4,680
\$20,000 to \$29,999	4,440
\$30,000 to \$44,999	6,930
\$45,000 to \$59,999	11,120
\$60,000 to \$74,999	10,680
\$75,000 to \$99,999	8,970
\$100,000 to \$124,999	3,810
\$150,000 to \$149,999	1,500
\$150,000 to \$199,999	1,430
\$200,000 or more	1,920

Source: Woods & Poole Economics, 2006

The table above projects 13,330 households in Florence County in 2030 with incomes less than \$30,000; this value is near the eligible income range for low-income housing for a single person household. This number of households represents over 22% of the County households projected near or below this "low income" level.

Table 4-19 gives the mortgage payment amounts for selected housing values for site built homes as indicated by some Florence County local leading banks including BB&T, Bank of America and Wachovia (Florence County Banks 2007). This rate reflects only principal and interest without consideration to escrow amounts that may include annual insurance premiums and property tax. The percentage comparisons of 6.25 and 6.75 are the normal minimum and maximum rate as determined by individual credit scores. The 15- and 30- year periods are the two terms most utilized. Some banks will go as long as a 40 year term at a 7.125 percentage rate. However, the mortgage market is in turmoil at the time this



Element is being compiled; the availability of innovative financing products to the homeowner may be limited.

Table 4-19 Monthly Mortgage Payment for Site-Built Homes (Principal and Interest)

SITE BUILT HOUSE VALUE	15-YEAR MORTGAGE		30-YEAR MORTGAGE	
	MONTHLY PAYMENT AT 6.25%	MONTHLY PAYMENT AT 6.75%	MONTHLY PAYMENT AT 6.25%	MONTHLY PAYMENT AT 6.75%
\$ 100,000	\$ 857.42	\$ 884.91	\$ 615.72	\$ 648.60
\$ 125,000	\$ 1,071.78	\$ 1,106.41	\$ 769.65	\$ 810.75
\$ 150,000	\$ 1,286.13	\$ 1,327.36	\$ 923.58	\$ 972.90
\$ 175,000	\$ 1,500.49	\$ 1,548.59	\$ 1,077.51	\$ 1,135.05
\$ 200,000	\$ 1,714.85	\$ 1,769.82	\$ 1,231.43	\$ 1,297.20
\$ 225,000	\$ 1,929.20	\$ 1,991.05	\$ 1,385.36	\$ 1,459.35
\$ 250,000	\$ 2,143.56	\$ 2,212.27	\$ 1,539.29	\$ 1,621.50
\$ 275,000	\$ 2,357.91	\$ 2,433.50	\$ 1,693.22	\$ 1,783.64
\$ 300,000	\$ 2,572.27	\$ 2,654.73	\$ 1,847.15	\$ 1,945.79

Source: Florence County Banks 2007

Table 4-20 gives the mortgage payment amounts for selected manufactured housing values using in-house loan rates. This rate reflects only principal and interest and does not include yearly insurance or taxes. In-house loan rates are used for manufactured homes. Local banks have a 10-year maximum term for manufactured homes (Florence County Banks 2007). The percentage rate comparison of 10.75 and 13.5 are the minimum and maximum rate as determined by individual credit scores. Manufactured home dealerships can offer up to a 30 year term through their financial lending groups (Manufactured Home Dealerships 2007). These lending groups offer lower interest rates on manufactured homes than local banks. The percentage rate comparison of 8.5 and 12.5 are the minimum and maximum rate through lending groups as determined by individual credit scores (Manufactured Home Dealership 2007).

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Table 4-20 Monthly Payments for Manufactured Homes (Principal and Interest)

MANUFACTURED HOME VALUE	10-YEAR MORTGAGE		30-YEAR MORTGAGE	
	MONTHLY PAYMENT AT 10.75%	MONTHLY PAYMENT AT 13.5%	MONTHLY PAYMENT AT 8.5%	MONTHLY PAYMENT AT 12.5%
\$ 20,000	\$ 272.68	\$ 304.55	N/A	N/A
\$ 30,000	\$ 409.02	\$ 456.82	\$ 230.67	\$ 320.18
\$ 40,000	\$ 545.35	\$ 609.10	\$ 307.57	\$ 426.90
\$ 50,000	\$ 681.69	\$ 761.37	\$ 384.46	\$ 533.63
\$ 60,000	\$ 818.03	\$ 913.65	\$ 461.35	\$ 640.35
\$ 75,000	\$ 954.37	\$ 1,065.92	\$ 538.24	\$ 747.08
\$ 80,000	\$ 1,090.71	\$ 1,218.19	\$ 615.13	\$ 853.82
\$ 90,000	\$ 1,227.05	\$ 1,370.47	\$ 692.02	\$ 960.53
\$100,000	\$ 1,363.39	\$ 1,522.74	\$ 768.91	\$ 1,067.26

Source: Florence County Banks

Comparing Table 4-19 with Table 4-20, the average cost of a newly constructed site built house in the County may be beyond the range for many lower income residents. A popular alternative to site-built housing is manufactured housing units.

MANUFACTURED HOMES AND AFFORDABLE HOUSING

Manufactured homes have served as a means of affordable housing for many in Florence County. Leased mobile home lots in Florence County may range from \$152.00 for singlewides to approximately \$182.00 for doublewides per month. Combined with a monthly payment as shown above for a 30-year term, the total monthly cost is significantly higher than \$484.00 per month for rental units. This result may be an indication why apartment complexes have low vacancy rates.

While manufactured homes appear to meet the affordable housing needs of some residents in the County, financing and insuring these units may not be the same as for conventional site built homes. Locally, many Florence County banks finance manufactured homes as an in-house loan versus a mortgage loan for site built homes. This type loan results in a mortgage with a substantially higher interest rate and shorter term than found with site-built homes. Ten years is the maximum term for manufactured homes through local banks.

In the Florence County area, interest rates for conventional site-built homes range from approximately 6.25% to 6.75% for a 30-year period. The interest rates for manufactured homes vary by type and dependent on if land is involved. The interest rate for a singlewide, excluding land, ranges from approximately 12.25% to 13.5%. A singlewide, including land, ranges from approximately 10.75% to 12%. Land is normally required with a doublewide and must be set up on a slab and brick underpinnings. The interest rate for this type loan ranges from 10.5% to 11.74%. If the doublewide is new, some local banks will offer a 15-year term.

Manufactured home dealerships utilize financial lending groups primarily to finance the manufactured homes they sell. These financial groups are able to offer customers up to a 30-year term with an interest rate ranging from 8.5% to 12.5%. This 30-year term would further decrease monthly payments (Manufactured Home Dealerships 2007).

Many local insurance agencies insure manufactured homes exactly the same as a site built home, basing the rates on the value of the home (Insurance Agencies 2007). However, they do require the manufactured home be underpinned and include steps with handrails at each door.



In Florence County, manufactured homes are not reassessed for changes in value annually. Once an initial assessment is done on a manufactured home unit, the same value is used until the County completes the next periodic assessment. Currently, Florence County uses the 2004 standard to establish manufactured home values. Assessments are scheduled every five years with the next scheduled countywide assessment in 2009.

HOUSING COSTS AND FAIR HOUSING ISSUES

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex: familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18) and handicap (disability). This and the following information is cited from The U.S. Department of Housing and Urban Development website:

The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

U.S. Department of Housing and Urban Development

Economic means have a vital role in a resident's ability to participate in the housing market of Florence County. The Population Element shows the percentage of the population in poverty in Florence County to be about 16.4% (Population Element, Table 1-16). Over 75% of the County's population may have difficulty in acquiring and maintaining housing due to financial conditions. Due to recent turmoil in the mortgage market, this figure may be larger.

Being economically disadvantaged can have an impact on housing options in Florence County. This issue may be manifested in the credit and loan application process. Many residents who may be considered as economically disadvantaged do not have the credit status desired by lending institutions.

The analysis of the economically disadvantaged in the County shows by race that housing options are greatly impacted. Table 4-21 gives the ethnic composition of poverty status for Florence County.

Table 4-21 Florence County Poverty Levels by Ethnic Groups

ETHNIC GROUP	TOTAL BELOW POVERTY	PERCENTAGE BELOW POVERTY
White	5,802	8.1%
Black	13,721	28.7%
Hispanic	369	33.3%
Other Races	540	19.5%

Source: SC Statistical Abstract, 2005

An examination of the impact that poverty has on County residents along lines of ethnic identification reveals that 28.7% of Black residents and 33.3% of the Hispanic component of the County's population are

categorized as being below the poverty level. If economic factors were the only impediments to fair housing in the County, a combined solution of educational advancement and training, job preparation, and a short-term housing voucher system to supplement the incomes of lower-income families for the purpose of increasing housing options would significantly improve the outlook of fair housing compliance in the County.



Basic data for identifying obstacles to fair housing and establishing a plan for fair housing may include the following:

- an analysis of public policies, practices and procedures involving housing and housing-related activities in the County;
- analyze the application of zoning and other land use controls, including tax assessment and tax abatement practices;
- examine the nature and extent of fair housing complaints, lawsuits and other data which might provide evidence of the County's application of fair housing practices;
- examine demographic patterns of the County;
- examine Home Mortgage Disclosure Act data; and
- analyze patterns of occupancy in Section 8, public housing and Assisted Housing, and private rental housing.

Fair housing issues may be grounded in factors other than socio-economic status or the lack of the financial ability to participate in the general housing market. Housing discrimination and land use decisions that operate in a discriminatory fashion ensure that segments of the County's population will consistently have fewer housing options. The overall general welfare of all county residents is linked to the well being of every component of the County's population. Efforts to promote fair housing policies and practices in the County will be an overall benefit to improving conditions.

Table 4-22 Household Growth and Percentages for Florence and Adjacent Counties

COUNTY	NUMBER OF HOUSEHOLDS		PERCENT CHANGE	AVERAGE PERSONS PER HOUSEHOLD		PERCENT CHANGE
	1990	2000		1990	2000	
South Carolina	1,258,044	1,533,854	+21.9	2.4	2.5	+4.2
Florence	40,217	47,147	+17.2	2.8	2.6	-7.1
Clarendon	9,544	11,812	+23.8	3.0	2.6	-13.3
Darlington	21,999	25,793	+17.2	2.8	2.6	-7.1
Dillon	9,887	11,199	+13.3	2.9	2.7	-6.9
Lee	6,054	6,866	+13.7	3.0	2.7	-10
Marion	11,766	13,301	+13.0	2.9	2.6	-10.3
Marlboro	10,163	10,478	+3.1	2.8	2.6	-7.1
Sumter	32,723	37,728	+15.3	2.9	2.7	-6.9
Williamsburg	12,108	13,714	+13.3	3.0	2.7	-10

Source: SC Statistical Abstract, 2005

According to the respective Census information, the average number of persons per household in Florence County fell from 2.8 to 2.6 from 1990 to 2000. In 1980, the average person per household was 3.1. We are seeing a gradual decrease in household size with each decade. The composition and demographics of Florence County households provides information related to community needs and

services. This information may be crucial in anticipating future demand for specific housing types in Florence County.

HOUSEHOLD TRENDS AND PROJECTIONS

A household is defined by the U. S. Census Bureau as all persons occupying a housing unit as their usual place of residence.



As shown in The Population Element, the population of Florence County is expected to increase by 3.4% from 2005 to 2010 and then increase at a rate of approximately 3.0% every five years through 2030. Both population and industrial growth factors will impact future housing demand in Florence County. The County is expected to experience nearly a 4.6% growth in households between 2005 and 2010. By the year 2030, Florence County is expected to experience an increase of 21.0% in household or occupied housing units, above the 2000 Census reported level of 47,147 households. Current planning efforts for housing should include the factors mentioned as well as projections of households for the area.

Table 4-23 gives the household projections for Florence County in five year intervals.

Table 4-23 Household Growth and Percentages for Florence and Adjacent Counties

COUNTY	TOTAL HOUSEHOLDS							% CHANGE 2000 TO 2030
	2000	2005	2010	2015	2020	2025	2030	
Florence	47,147	49,910	52,290	54,480	56,420	58,150	59,690	21.0%

Source: SC Statistical Abstract, 2005

The expected growth of the number of households in the County in the near future will have an impact upon nearly every aspect of public service and the local economy. From the utilities and transportation infrastructure, to the school districts and local merchants, the demands of these households will require greater availability of resources. Household growth in Florence County should be preceded by overall planning to ensure that new and existing residential areas have access to community services.

LOCAL HOUSING AGENCIES AND ORGANIZATIONS

There are a number of local agencies and organizations in Florence County that have initiated efforts to address particular aspects of housing in the County. The activities of these entities offer housing options and improvements to many residents in the County including volunteer groups, businesses, civic organizations, churches and individuals.

THE HOUSING AUTHORITY OF FLORENCE

The Housing Authority of Florence manages housing units and administers housing assistance voucher programs to make housing options available to many lower-income County residents. The Housing Authority of Florence's service area consists of all of Florence County north of Lynches River. There are 810 public housing units under the administration of the Housing Authority of Florence, and an additional 491 (approximately) Section 8 units, providing supplemental payments for lower-income families.

The Housing Authority provides valuable housing options for some residents who are unable to participate in the conventional housing market for various reasons. Table 4-24 gives the names, locations and number of units of the housing complexes under the administration of the Housing Authority of Florence.

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Table 4-24 Housing Complexes of the Housing Authority of Florence

NAME	MUNICIPALITY	LOCATION	NUMBER OF UNITS
Royal Gardens	City of Florence	Royal Street	50
Church Hill	City of Florence	June Lane	166
Clyde Court	City of Florence	Clyde/Pine Street	50
Oakland Place	City of Florence	Oakland Avenue	64
Pine Park	City of Florence	Pine Street	44
Waverly Acres	City of Florence	Waverly Avenue	20
Bridgeland Village	Town of Timmonsville	Green Street	50
Park View Plaza	City of Florence	Clements Street	60
Creeside Village	City of Florence	Palmetto Street	100
Pine Acres	Town of Pamplico	First Avenue	40
Lakota Place	City of Florence	Conyers Avenue	8
Single-Family Dwellings	City of Florence	Scattered	159

Source: Housing Authority of Florence, June 2007

LAKE CITY HOUSING AUTHORITY

The Lake City Housing Authority manages housing units and administers housing assistance voucher programs to make housing options available to many lower-income County residents. The Lake City Housing Authority administers to the lower geographic area of Florence County, (south of Lynches River), with housing units in Lake City and just outside of Johnsonville. As of 2007 the Lake City Housing Authority owned 399 housing units within its service area. In addition, there are 200 subsidized units.

Table 4-25 Housing Complexes of the Lake City Housing Authority

MUNICIPALITY	LOCATION	NUMBER OF UNITS
Lake City	Matthews Road & Opal Street	22
Lake City	Brown Street	8
Lake City	Elm St., DuRant Drive & Spruce St.	70
Lake City	N. Matthews Road	52
Lake City	S. Ron McNair Blvd.	60
Lake City	Morning Glory Drive	50
Lake City	Sherwood St., Ranchwood St. & Augustine St.	52
Johnsonville	Liberty Street	54
Olanta	N. Jones Road	17
Lake City	Scattered	14

Source: Lake City Housing Authority, October 2007

CITY OF FLORENCE DEPARTMENT OF COMMUNITY SERVICES

The City of Florence created the Department of Community Services in 2000, which includes the City's community housing functions. The City's two housing programs are the Affordable Housing Program and the Emergency Rehabilitation Program. Program participants consist of senior citizens and low to moderate income residents.



The Affordable Housing Program is designed to provide down payment and closing cost assistance to eligible applicants towards the purchase of a new or existing home. Eligible applicants must be first-time homebuyers and meet the income guidelines established by the Department of Housing and Urban Development (HUD). Over the last ten years, the City has provided approximately 120 eligible applicants with over \$1 million dollars in down payment and closing cost assistance to purchase housing that is collectively valued at over \$8.5 million. The City is currently developing two affordable housing subdivisions, North Pointe and a subdivision in East Florence. The North Pointe subdivision is a 27-unit single-family subdivision located off of Williams Boulevard that is complete with rolled curb and gutter, underground utilities, sidewalks, and a decorative entranceway. The homes are approximately 1200-1400 square feet and start at approximately \$110,000. Currently, the City is providing eligible clients with over \$10,000 in down payment and closing cost assistance. The East Florence subdivision is under construction. While the infrastructure will be similar to that of North Pointe, the focal point of the subdivision will be a passive waterway feature. It is anticipated that homes in the 25-30 unit subdivision will start at \$130,000. There is a total of \$569,000 in grant funds that are earmarked for affordable housing.

The Emergency Rehabilitation Program renovates owner-occupied housing units of eligible clients. The program addresses housing issues that are an imminent threat to health and safety. Generally, the major housing systems – flooring, plumbing, electrical, HVAC, roof – are repaired or replaced. As stated, the program participants consist of senior citizens and low to moderate income residents. There is \$180,000 in CDBG funding earmarked for emergency rehabilitation and grants awarded in July of each year.

The Community Services department also gives financial and technical support to area emergency facilities for the homeless and other human service agencies.

THE GREATER FLORENCE HABITAT FOR HUMANITY

The Greater Florence Habitat for Humanity requests the assistance of volunteers to make home ownership possible for approved applicants in its program.

This is a Christian organization that endeavors to establish partnership with volunteers, businesses and local leaders in order to provide decent housing to qualifying residents and promote decent communities within the Florence County service area.

The Greater Florence Habitat for Humanity's Florence County service area consists of the urban area of the City of Florence and the Lake City area. As of June 2007, they have constructed a total of 32 houses. The organization promotes a number of housing issues that are deemed important to healthy communities. These include the elimination of substandard housing, home ownership, affordable housing and fair housing practices.

A unique aspect of the Habitat for Humanity housing program is the requirement of "sweat equity" by those applicants who are approved for one of the house construction projects. A minimum of 300 hours of labor or "sweat equity" towards the completion of the home is required by the approved applicant or by volunteers in the name of the applicant. Also the homes are sold to residents at no profit and are financed with affordable, no-interest loans (Greater Florence Habitat for Humanity).

Some possible ways that the efforts of the Greater Florence Habitat for Humanity may be facilitated are through volunteer efforts, and tax-free donations of needed building materials and supplies.

TELAMON CORPORATION HOUSING DIVISION

Telamon Corporation Housing Division seeks to join with other housing agencies to improve housing conditions for residents in Florence County and the Pee Dee.



The Telamon Corporation Housing Division is a non-profit organization operating in Florence County, as well as the larger Pee Dee region. They endeavor to work with state and local agencies to improve housing conditions for low-income individuals. The organization offers housing assistance and rehabilitation for approved applicants. Housing units selected for participation in the Telamon programs must be owner-occupied units.

Telamon also assists low-income individuals (primarily youth) in developing valuable skills and trades. The organization has supervised training crews working with many of its rehabilitation projects. Telamon also seeks to promote home safety including fire hazards (Telamon Corporation, 1997).

Since its initial work in the area in 1985, Telamon has completed approximately 200 housing rehabilitation projects in the Pee Dee, with 45 to 50 projects in Florence County. Telamon seeks to establish partnerships with other housing agencies in the area to secure funding options to improvement of housing conditions in the region (Telamon Corporation, 1997).

REBUILDING TOGETHER

Rebuilding Together, formerly Christmas in April, operates in the Greater Florence area and orchestrates its major housing rehabilitation efforts during a one-day period blitz on the last Saturday in the month of April of each year.

Rebuilding Together is a volunteer organization operating to rehabilitate housing for low income homeowners in the Greater Florence area. The organizations major rehabilitation efforts take place during the month of April, when all of the planning, recruiting, donations or materials and volunteer efforts culminate into a one-day blitz of rehabilitation activities. Rebuilding Together began efforts in the Florence area in 1997, with a total of ten rehabilitation projects completed. Rehabilitation projects range from minor to major repairs to existing homes, including roofing, floor repairs, plumbing and other needed repairs.

The mission of the Rebuilding Together organization includes focusing on the housing needs of the low income population, the elderly and disabled, with the objective of maintaining living conditions for them that are warm safe and allow continued independence.

In the coming years, the organization seeks to expand the number of rehabilitation teams and thus increase the number of projects completed during its activities in April. In 2008, the group's goal is to complete a total of 25 rehabilitation projects. (www.rebuildtogether.org)

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GOALS AND IMPLEMENTATION STRATEGIES

GOAL 1

Establish guidelines for the use of incentives to promote more affordable housing development by the private sector. Increase the supply of housing that is affordable for low-income households.

Implementation Strategy: Seek sponsors and funds to support development of rental and owner-occupied homes affordable for households with incomes between 60% and 80% of the local median household income. Support local public agencies or non-profit agencies to develop low-income housing.

Time Frame: Short Term

GOAL 2

Determine the presence of barriers to the development of affordable housing and, if so determined, attempt to remove and prevent those practices.

Implementation Strategy: The appropriate County agencies will review land use and zoning policies as well as public feedback and propose solutions to barriers on an annual basis, taking into consideration the following tasks:

- analyze public policies, practices and procedures involving housing and housing-related activities in the County;
- analyze the application of zoning and other land use controls, including tax assessment and tax abatement practices;
- examine the nature and extent of fair housing complaints, lawsuits and other data which might provide evidence of the County's application of fair housing practices;
- examine demographic patterns of the County;
- examine Home Mortgage Disclosure Act data; and
- analyze patterns of occupancy in Section 8, public housing and Assisted Housing, and private rental housing.

Timeframe: Continuous

GOAL 3

Encourage the development of higher density, affordable housing types near major employment nodes to promote jobs-housing balance.

Implementation Strategy: Coordinate with Florence County Economic Development to discuss what type of industry Florence County is seeking to maintain, expand and attract and where would new businesses likely locate. Work closely with existing businesses to assess plans for expansion and with local Economic Development organizations to ensure that efforts to create more jobs are also linked to efforts to create more housing opportunities.

Time Frame: Continuous

GOAL 4

Promote mixed-use development, combining residential and retail components in urban portions of the County near major transportation nodes as a means of reducing traffic congestion and fostering neighborhood identity.

Implementation Strategy: Coordinate with municipal downtown development organizations about new projects that foster a wide range of housing options focusing on future needs. Educate the public about air quality and potential threats to health.

Time Frame: Continuous



GOAL 5

Promote the development of housing and provide a range of housing choices that meet the needs of persons of all income levels, of all age groups, and persons with special needs.

Implementation Strategy: Inventory appropriate available land for residential development through the Land Use Element of the Comprehensive Plan. Direct high-density housing options to urban centers while maintaining the rural lifestyle of unincorporated areas.

Time Frame: Continuous

GOAL 6

Provide guidelines for the use of incentives to promote the development of special housing, such as small lot-single family homes, that accommodate the needs of the county's growing older adult population resulting in one person households and those households including persons with disabilities.

Implementation Strategy: Review existing development controls to see if any changes are warranted to encourage developers to create additional housing for seniors. Talk with local hospital administration and other local organizations to seek sponsors and developers for additional senior housing options.

Time Frame: Continuous

GOAL 7

Conduct a comprehensive study on the nature, location, and ownership status of the County's inventory of deteriorated housing.

Implementation Strategy: Work with the State Housing Finance and Local Development Authority to determine possible sources of housing rehabilitation funds. Adopt and implement a municipal housing code to encourage homeowners to provide basic maintenance. Apply to the State for Community Development Block Grant (CDBG) funds to establish a local home repair loan program. Check with regional agencies to see if there is an existing program that the County can join.

Time Frame: Medium Term

GOAL 8

Require new planned unit developments to provide adequate ingress and egress, as well as establish transit, bicycle, and pedestrian linkages.

Implementation Strategy: Work with architects, developers and engineers to visualize adequate and safe ingress and egress options and to include roads within developments adequate to promote bicyclist and pedestrian usage. Assist Pee Dee Transportation Authority in reaching its goal to broaden transit within the City of Florence.

Time Frame: Long Term

GOAL 9

Explore green building initiatives such as LEED certified building procedures.

Implementation Strategy: Seek information and invite representatives of various green building initiatives to community meetings to disseminate information about the short- and long-term benefits.

Timeframe: Long Term

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GOAL 10

Protect and enhance existing historically significant housing.

Implementation Strategy: Coordinate with the State Historic Preservation Office on the preservation and enhancement of historic resources. Support local governments as a Certified Local Government by the National Park Service in order to participate in Federal – State – Local partnerships. Investigate the feasibility of adopting historic preservation ordinances. Educate the public on the importance of historic references to present day activities.

Timeframe: Continuous

GOAL 11

Explore the feasibility of a Capital Improvement Program.

Implementation Strategy: Gather information and examples of successful Capital Improvement Programs that may be useful in developing a Florence County program. Survey potential County needs that would be addressed by this program.

Timeframe: Medium Term

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APPENDIX

Element Adoption Dates

Florence County June 19, 2008 Ordinance No. 35-2007/08

City of Johnsonville July 1, 2008 Ordinance No. 2008-10

Town of Olanta July 2, 2008 Ordinance No. 16-16-12

Town of Quinby August 5, 2008 Ordinance No. 01-2008/09

Town of Scranton August 4, 2008 Ordinance No. (No Number)

Town of Timmons ville July 1, 2008 Ordinance No. 461