



HOUSING

Adequate, safe housing is a basic human need. Housing is a key component of the built environment. The condition, affordability and location of housing greatly affect individual and community health. The quality, availability, and affordability of the community's housing stock weighs heavily in the decision making process of businesses and employers when considering new locations. Newcomers to the City of Camden 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 typically the quality and affordability of the available homes in an area.

The purpose of the Housing Element of the Comprehensive Plan is to assess the condition, availability, and affordability of Camden's housing stock and to project future housing needs. The prediction of future housing needs poses a distinct challenge as homes 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 the City of Camden.

The City of Camden is faced with a myriad of possibilities and challenges in planning for the future of housing for its residents. A thorough and thoughtful study of current housing conditions and probable trends for the future can identify a balance of housing types that will accommodate the diverse housing needs of current and future City residents.



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A. HOUSING GROWTH

Growth in the housing supply is closely associated with population growth. While population growth can provide the impetus for an increase in housing supply, a housing stock that offers variety, affordability, and quality can also attract people to a community. The City of Camden experienced a 2.3% increase in population from 2000 to 2010, accompanied by an 8% increase in housing units. This disparity between population and housing growth rates can be attributed in part to movement of current residents from older housing units to newer homes within the City, resulting in no net population increase, but contributing to higher housing vacancy rates.

As detailed in Table 3-1, the City of Camden has 3,577 housing units, comprising nearly 13% of all housing units in Kershaw County. While the 8% growth rate in the Camden housing supply from 2000 to 2010 was significantly lower than housing growth countywide at 21.1% and statewide at 21.9%, subsequent housing growth through 2014 was similar to the County and State at less than one percent.

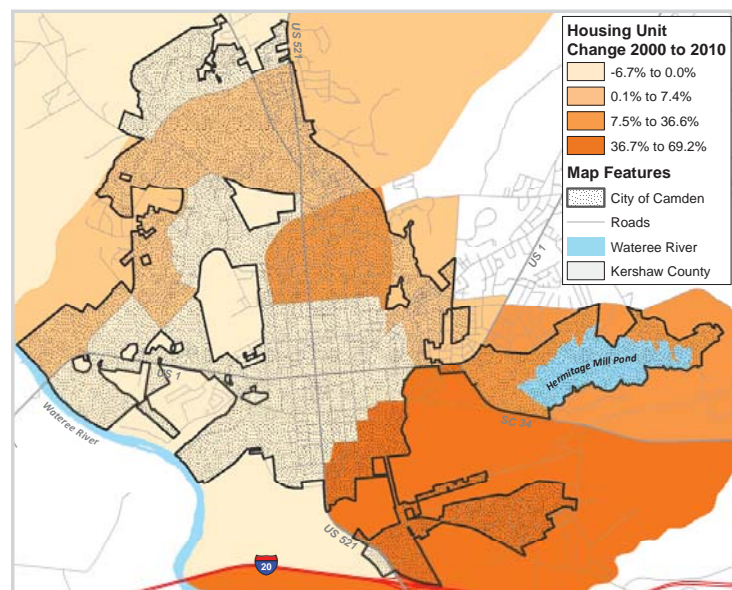
TABLE 3-1. HOUSING UNIT GROWTH, 2000, 2010 AND 2014

JURISDICTION	2000 CENSUS	2010 CENSUS	2014 ACS	% CHANGE 2000-2010	% CHANGE 2010-2014
Camden	3,283	3,544	3,577	8.0%	0.9%
Kershaw County	22,683	27,478	27,752	21.1%	1.0%
Santee Lynches Region	87,407	98,731	99,414	13.0%	0.7%
South Carolina	1,753,670	2,137,683	2,160,383	21.9%	1.1%

SOURCE: U.S. CENSUS BUREAU, 2000 AND 2000 CENSUS AND 2010-2014 AMERICAN COMMUNITY SURVEY (ACS)

Housing growth by Census block group is provided in Table 3-2 and illustrated in Map 3-1. It should be noted that two of the block groups that include portions of the City – block groups 9705-5 and 9708-5 – also encompass sizable areas outside of the City. The percentage of growth varied substantially among the City's block groups from 2000 to 2010. Growth rates ranged from no growth or housing loss in six block groups located in the central and western areas of Camden and the City's northernmost area above Springdale Drive, to a 69.2% increase in block group 9708-5 that includes the southernmost area of the City above I-20. As discussed in the Population Element, the high growth in this block

MAP 3-1. HOUSING GROWTH BY BLOCK GROUP, 2000 TO 2010



SOURCE: U.S. CENSUS BUREAU, 2000 AND 2010 CENSUS



group is primarily attributed to the development of four new single-family neighborhoods along the Black River, as well as the area's proximity and accessibility to I-20. A comparatively high rate of growth also occurred in block group 9706.01-6 that includes the westernmost area of the City above S.C. Highway 34. However, most of the housing growth in this block group has occurred in the portion outside of the City.

TABLE 3-2. HOUSING UNIT (HU) CHANGE BY BLOCK GROUP, 2000 TO 2010

CENSUS TRACTS	2000		2010		% CHANGE 2000-2010
	BLOCK GROUPS	CENSUS HU	BLOCK GROUPS	CENSUS HU	
9705.00	1	540	1	580	7.4%
	2	511	5	626	22.5%
	3	417	3	436	4.6%
	4	426	4	426	0.0%
	5	328	2	714	-0.7%
	6	391			
9706.01	6	295	6	403	36.6%
9708.00	1	603	1	609	1.0%
	2	439	2	435	-0.9%
	3	423	3	404	-4.5%
	4	299	4	279	-6.7%
	5	429	5	726	69.2%
	6	219	6	559	-3.3%
	7	359			
Totals		5,679		6,197	9.1%

SOURCES: U.S. CENSUS BUREAU, 2000 AND 2010; 2010-2014 ACS

1. RESIDENTIAL BUILDING PERMITS

An examination of residential building permits issued in the City since 2007 provides additional information on housing growth trends in recent years. Residential permit data for the City of Camden from 2007 to 2016 is listed in Table 3-3 and illustrated in Figure 3-1. Residential permitting during the 10-year period was comprised primarily of single-family, site-built dwellings, with 18.2% of permits issued for multi-family dwelling units and only 2% of permits for duplexes. Residential permitting ranged in the mid-20s in 2007 and 2008 and from 2010 through 2013, but reached a nine-year high of 46 permits in 2009. Permitting rose again in 2014 to 34 permits before dropping to 31 permits in 2015. Residential permitting peaked in 2016 with 88 housing units permitted, including 64 units of multi-family housing permitted for the Cedarbrook Apartments on Campbell Street. The City's housing construction trend generally mirrored the sagging State and national housing market between 2008 and 2012 that was followed by a slow recovery.



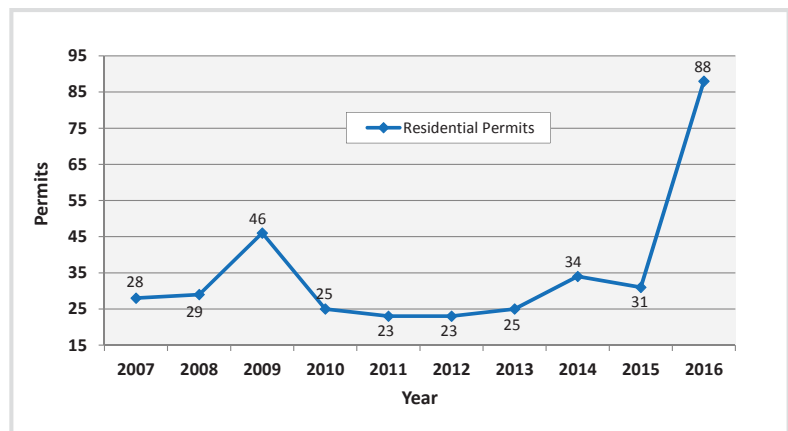
TABLE 3-3. RESIDENTIAL HOUSING UNITS PERMITTED, 2007 TO 2016

YEAR	SINGLE-FAMILY		DUPLEX		MULTI-FAMILY		TOTALS
	#	%	#	%	#	%	
2007	26	9.2%	2	33.3%	0	0.0%	28
2008	25	8.9%	4	66.7%	0	0.0%	29
2009	46	16.3%	0	0.0%	0	0.0%	46
2010	25	8.9%	0	0.0%	0	0.0%	25
2011	23	8.2%	0	0.0%	0	0.0%	23
2012	23	8.2%	0	0.0%	0	0.0%	23
2013	25	8.9%	0	0.0%	0	0.0%	25
2014	34	12.1%	0	0.0%	0	0.0%	34
2015	31	11.0%	0	0.0%	0	0.0%	31
2016	24	8.5%	0	0.0%	64	100.0%	88
Total Units	282	100.0%	6	100.0%	64	100.0%	352

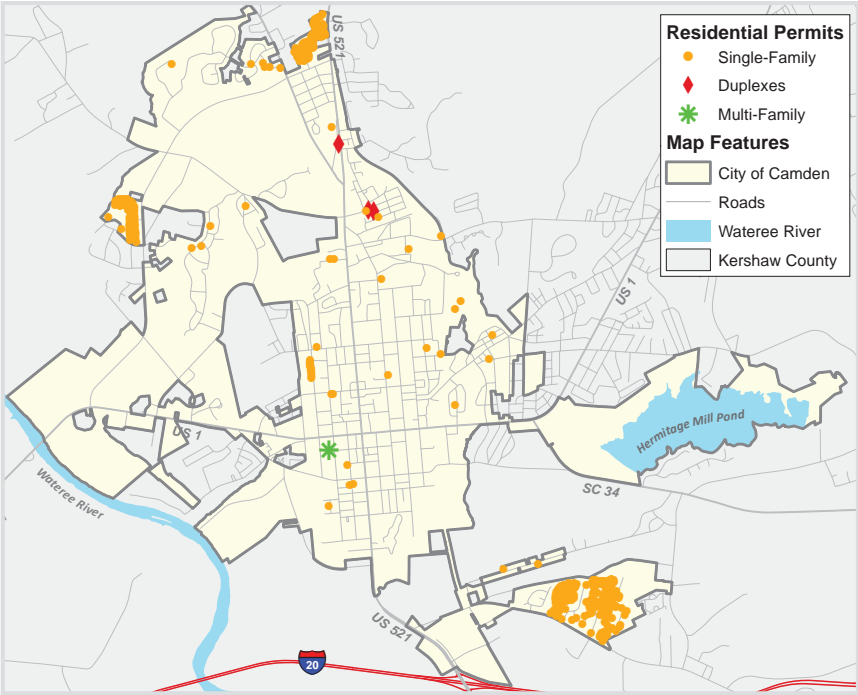
SOURCE: CITY OF CAMDEN, MAY 2017

As illustrated in Map 3-2, several areas of the City experienced higher permit volumes for new residential housing from 2007 to 2016. Fifty-two single-family residential permits were issued from 2008 through 2016 in the Rutledge Place subdivision, located in the northernmost area of the City off of U.S. Highway 521. There were 38 single-family residential permits issued from 2012 through 2016 in the Bridlewood subdivision, located in the northwestern area of the City off of Springdale Drive. Permits issued in four subdivisions located off of Black River Road in the southern area of Camden – Eve’s Garden, Belmont, Southern Oaks, and South Haven – accounted for more than half of all single-family permits (147 permits) issued in the City in the last decade. All three duplexes (six dwelling units) were permitted in 2007 and 2008 and are located in the northern area of the City. All of the multi-family dwelling units permitted during that time period are in the Cedarbrook Apartments complex that was permitted in 2016.

FIGURE 3-1. NEW RESIDENTIAL DWELLING UNITS PERMITTED, 2007 TO 2016



SOURCE: CITY OF CAMDEN, MAY 2017



MAP 3-2. RESIDENTIAL PERMIT LOCATIONS, 2007 TO 2016

SOURCE: CITY OF CAMDEN, JANUARY 2017

B. HOUSING LOCATION

Residential uses comprise more than one quarter (1,942 acres) of the City’s land area. Single-family residential includes single-family, site built homes and is the most prevalent type of residential use, accounting for 97.2% of all residential land in Camden (Table 3-4). Only 2.5% of residential land is in multi-family use, including duplexes, structures with three or more dwelling units, and a manufactured home park. Less than one percent of the City’s housing consists of patio homes. Patio homes are single-family detached or semi-detached dwelling units built on small lots that are generally enclosed by privacy walls. These include zero lot line dwellings.

TABLE 3-4. LAND AREA BY RESIDENTIAL LAND USE, 2016

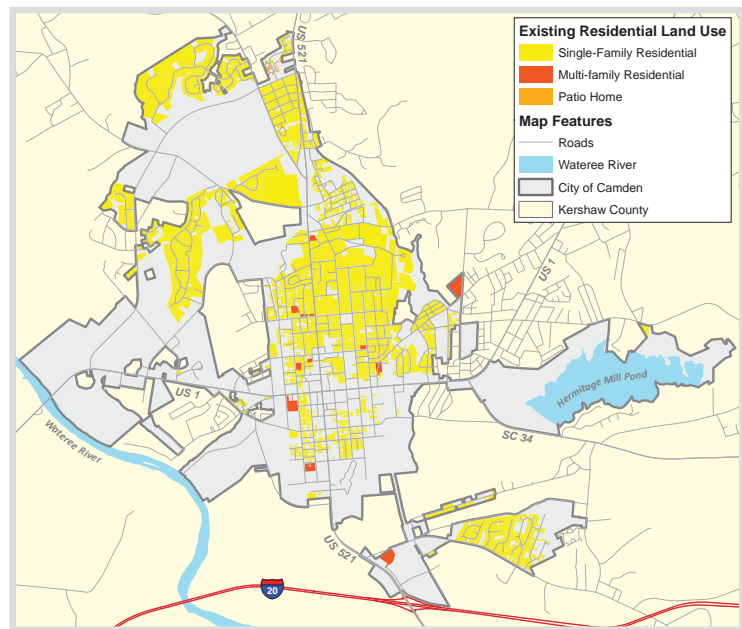
LAND USE	ACRES	% OF ALL RESIDENTIAL
Single-Family	1,887.83	97.2%
Multi-Family	48.51	2.5%
Patio Home	5.49	0.3%
Total All Residential	1,941.83	100.00%
TOTAL ACRES		% RESIDENTIAL OF TOTAL ACRES
Total All Land Uses	6,736.28	28.83%

SOURCE: CITY OF CAMDEN, AUGUST 2016



Single-family homes are generally clustered in the central area of the City of Camden, with additional residential development in northern areas of the City and to the south. Most multi-family development is concentrated near the central area of the City of Camden, with one development located to the east on Hasty Road and another to the south on Black River Road. Patio homes are found on Greene Street near the City center and to the north off of U.S. Highway 521.

MAP 3-3. LAND IN RESIDENTIAL USE, 2016



SOURCE: CITY OF CAMDEN, AUGUST 2016

C. HOUSING TYPE

A variety of housing types are available to Camden 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 U.S. Bureau of the Census includes single unit modular housing (built off-site and transported to the site) in the 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 2000 and 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. The most reliable and accessible of these is the five-year ACS estimates that are based on 60 months of collected data at all geographic levels including places (municipalities), Census tracts, block groups, and blocks.

According to the 2014 ACS, nearly 81% of all housing units in the City are single-family, detached homes, a slight decrease from the 2000 Census share of 83.3%. These percentages for single-family exceeded the countywide percentages of 68% in 2000 and 68.2% in 2014.



TABLE 3-5. HOUSING UNIT TYPE, 2000 AND 2014

UNIT TYPE	CITY OF CAMDEN				KERSHAW COUNTY			
	2000		2014		2000		2014	
	#	%	#	%	#	%	#	%
Total Units	3,272	100.0%	3,577	100.0%	22,683	100.0%	27,752	100.0%
1 unit, detached	2,724	83.3%	2,891	80.8%	15,416	68.0%	18,914	68.2%
1 unit, attached	42	1.3%	18	0.5%	127	0.6%	100	0.4%
Duplex	80	2.4%	151	4.2%	160	0.7%	289	1.0%
Multi-family (3-19)	238	7.3%	446	12.5%	626	2.8%	1,325	4.8%
Multi-family (20+)	89	2.7%	71	2.0%	141	0.6%	96	0.3%
Mobile Home	99	3.0%	0	0.0%	6,191	27.3%	7,028	25.3%
Boat, RV, Van, etc.	0	0.0%	0	0.0%	22	0.1%	0	0.0%

SOURCES: U.S. CENSUS BUREAU, 2000 CENSUS AND 2010-2014 ACS

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. There are approximately 10 multi-family developments in the City of Camden. While only 14.5% of Camden's housing units (517 units) are multi-family, they comprise more than one-third of total multi-family dwelling units countywide (Table 3-5). Most of the City's multi-family housing is in smaller developments of three to 19 units. This segment of the Camden housing market has experienced significant growth in recent years, nearly doubling from only 238 units in 2000 to 446 units by 2014.

Costs for attached single-family and duplex construction are also generally less per housing unit than site-built single-family homes. Duplexes comprise 4.2% of housing in the City at 151 units, and account for more than half of all duplexes countywide. The 2014 ACS reports only 18 single-family attached units in the City of Camden.

Manufactured housing also offers a less expensive alternative to site-built housing. While the 2014 ACS reported no manufactured homes in the City, there is one manufactured home park in the City, located at the intersection of Chesnut Ferry Road and Old River Road. The park has five manufactured homes. As a nonconforming use, the park will not be allowed to house additional manufactured homes.

An estimate of the size of housing units in the City of Camden can be obtained from an examination of the median number of rooms per occupied housing unit. Data provided in Table 3-6 reveals a 2014 median housing unit size of 6.4 rooms in Camden – larger than the County and State medians of 5.9 and 5.7 rooms per unit, respectively. The median size of owner-occupied units in Camden at 7.0 rooms is also higher than County and State medians. The median number of rooms for renter-occupied housing units in the City at 4.7 is lower than the County median of 4.9, but slightly higher than the statewide median of 4.6 rooms per occupied housing 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.



TABLE 3-6. MEDIAN NUMBER OF ROOMS PER OCCUPIED HOUSING UNIT, 2014

JURISDICTION	ALL HOUSING UNITS	OWNER OCCUPIED HOUSING UNITS	RENTER OCCUPIED HOUSING UNITS
Camden	6.4	7.0	4.7
Kershaw County	5.9	6.2	4.9
South Carolina	5.7	6.3	4.6

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

D. HOUSING AGE AND CONDITION

As the State's oldest inland city, it is not surprising that the median age of Camden's housing stock of 1961 is substantially older than the median age of housing countywide of 1987 and statewide of 1986. A detailed analysis of housing age provided in Table 3-7 reveals that the City's housing stock is much older than county and state housing. More than 48% of housing in Camden was built in 1950 or earlier – a percentage that is nearly three times higher than Kershaw County at 16.4% and more than three times higher than the State at 15.1%.

More than 16% of the City's housing was built in 1939 or earlier, making it 77 years or older. City housing in the oldest age category comprises nearly half of all housing units countywide that were built in 1939 or earlier. Conversely, less than 12% of the City's homes were built in 2000 or later – much smaller than the percentages for Kershaw County and the State at 22.8% and 22.5%, respectively. While the percentage of newer housing is similar among the City, County and State, the percentage of homes built from 2000 to 2009 in Camden at 10% was less than half of the percentage countywide at 21.1% and statewide at 21.2%.

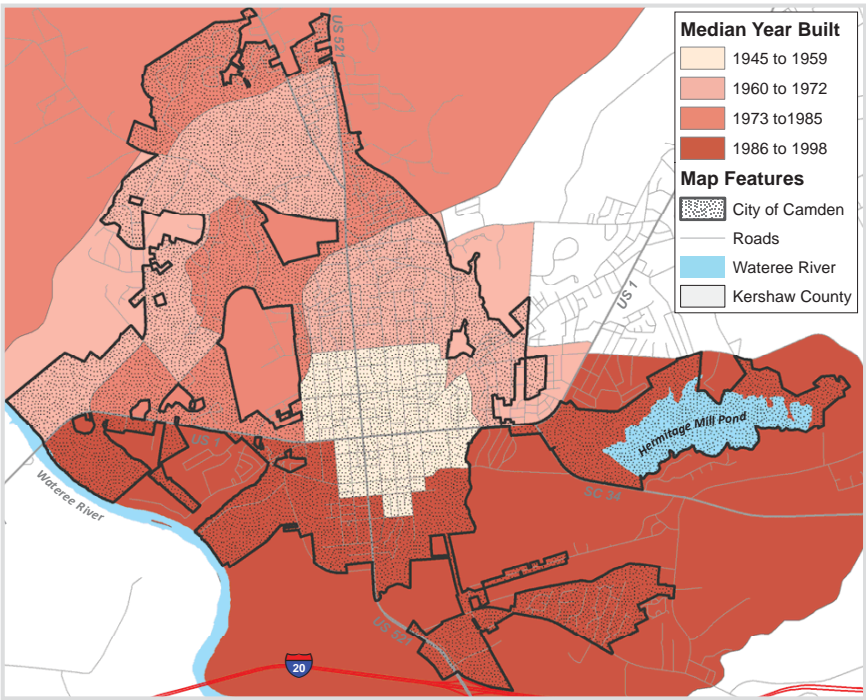
TABLE 3-7. YEAR HOUSING UNITS BUILT, 2014

YEAR UNIT BUILT	CAMDEN		KERSHAW COUNTY		SOUTH CAROLINA	
	HOUSING UNITS	%	HOUSING UNITS	%	HOUSING UNITS	%
Total All Units	3,577	100.0%	27,752	100.0%	2,160,383	100.0%
2010 or later	68	1.9%	445	1.6%	30,343	1.4%
2000 to 2009	358	10.0%	5,891	21.2%	455,820	21.1%
1990 to 1999	234	6.5%	6,030	21.7%	432,745	20.0%
1980 to 1989	226	6.3%	4,770	17.2%	368,562	17.1%
1970 to 1979	309	8.6%	3,513	12.7%	340,316	15.8%
1960 to 1969	665	18.6%	2,565	9.2%	204,981	9.5%
1950 to 1959	761	21.3%	2,303	8.3%	155,127	7.2%
1940 to 1949	367	10.3%	1,027	3.7%	69,965	3.2%
1939 or earlier	589	16.5%	1,208	4.4%	102,524	4.7%
Median Year Built	1961		1987		1986	

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS



As illustrated in Map 3-4, Census block groups with an older median age of housing stock include block groups 9708-4 (1945), 9708-2 (1948), and 9708-3 (1953), all located in the center of the City and including the Historic District. Tracts with the youngest median housing age encompass the southwestern area of the City and include block groups 9706.01-6 (1998), 9708-5 (1993), and 9708-6 (1991). These block groups include some of Camden’s most recently developed subdivisions.



MAP 3-4. MEDIAN YEAR HOMES BUILT BY BLOCK GROUP, 2014

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

Several factors are used to evaluate the condition of housing in Camden. Housing units that lack complete plumbing facilities or that lack complete kitchen facilities can, in most cases, be considered substandard. Based on these criteria, the quality of occupied housing in the City is comparable with the County and State, with only an estimated 18 units lacking plumbing facilities and 18 units lacking complete kitchen facilities, representing only 0.6% of all occupied units.

TABLE 3-8. SELECTED HOUSING CHARACTERISTICS - OCCUPIED UNITS, 2014

JURISDICTION	TOTAL OCCUPIED UNITS	UNITS WITH NO VEHICLE AVAILABLE		UNITS LACKING COMPLETE PLUMBING		UNITS LACKING COMPLETE KITCHEN FACILITIES	
		#	%	#	%	#	%
Camden	2,984	224	7.5%	18	0.6%	18	0.6%
Kershaw County	24,061	1,319	5.5%	62	0.3%	62	0.3%
South Carolina	1,795,715	126,514	7.0%	7,185	0.4%	7,185	0.4%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS



Vehicle ownership can also be an indicator of financial hardship for households. While considered a necessity by most, vehicle ownership is a luxury to persons of limited means. Residents without automobile access who live in communities with limited pedestrian and bicycle facilities and 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 Camden, 224 units (7.5%) have no vehicle available – a higher rate than the 5.5% of housing units countywide and 7% of housing units in South Carolina without vehicle access.

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 no housing units within the City that have 1.01 or more persons per room (Table 3-9). This percentage has declined substantially since 2000, when 2.7% of occupied units (77 units) had 1.01 or more persons per room. By comparison, 1.3% of housing units countywide and 1.9% of units statewide have 1.01 or more persons per room.

TABLE 3-9. PERSONS PER ROOM - OCCUPIED HOUSING UNITS, 2014

JURISDICTION	2000			2014		
	TOTAL OCCUPIED UNITS	UNITS WITH 1.01+ PERSONS PER ROOM		TOTAL OCCUPIED UNITS	UNITS WITH 1.01+ PERSONS PER ROOM	
		#	%		#	%
Camden	2,891	77	2.7%	2,984	0	0.0%
Kershaw County	20,188	577	2.9%	24,061	313	1.3%
South Carolina	1,533,854	49,338	3.2%	1,795,715	34,124	1.9%

SOURCE: U.S. CENSUS BUREAU, 2000 CENSUS AND 2010-2014 ACS

E. HOUSING OCCUPANCY AND TENURE

The 16.6% vacancy rate in the Camden housing market is slightly lower than the statewide rate of 16.9%, but higher than the County rate of 13.3% (Table 3-10). There were 593 vacant housing units in the City at the time of the 2014 ACS.

TABLE 3-10. HOUSING OCCUPANCY, 2014

JURISDICTION	TOTAL	OCCUPIED HOUSING UNITS		VACANT HOUSING UNITS	
		#	%	#	%
Camden	3,577	2,984	83.4%	593	16.6%
Kershaw County	27,752	24,061	86.7%	3,691	13.3%
South Carolina	2,160,383	1,795,715	83.1%	364,668	16.9%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS



At nearly 71%, the homeownership rate in Camden is lower than the County rate of 77.6%, but higher than homeownership statewide at 68.6%. Housing occupancy by owners in the City decreased from 88.4% to 83.4% between 2000 and 2014 (Table 3-11). Owner-occupied housing also declined in Kershaw County from 89% to 86.7% over the same period. The City's renter-occupied housing comprises 16% (871 units) of the 5,388 rental units in Kershaw County.

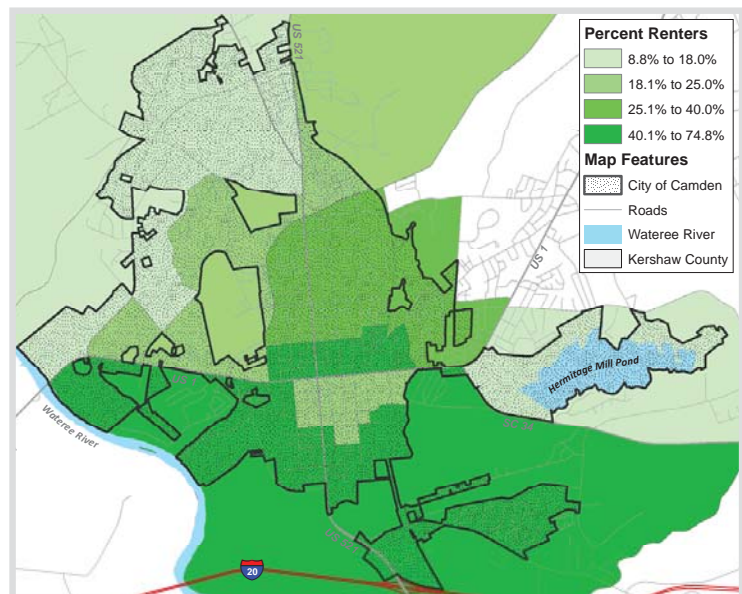
TABLE 3-11. HOUSING OCCUPANCY AND TENURE, 2000 AND 2014

HOUSING AND OWNERSHIP	CITY OF CAMDEN				KERSHAW COUNTY			
	2000		2014		2000		2014	
	#	%	#	%	#	%	#	%
Total Housing Units (HU)	3,272	100.0%	3,577	100.0%	22,683	100.0%	27,752	100.0%
Occupied Housing Units	2,891	88.4%	2,984	83.4%	20,188	89.0%	24,061	86.7%
Owner-occupied Housing Units	2,016	69.7%	2,113	70.8%	16,554	82.0%	18,673	77.6%
Renter-occupied Housing Units	875	30.3%	871	29.2%	3,634	18.0%	5,388	22.4%
Vacant Housing Units	381	11.6%	593	16.6%	2,495	11.0%	3,691	13.3%

SOURCES: U.S. CENSUS BUREAU, 2000 CENSUS AND 2010-2014 ACS

As illustrated in Map 3-5, the highest concentration of rental housing (74.8%) is found in block group 9708-6, located in the southwestern area of the City between U.S. Highway 1 and I-20. Additional block groups with higher percentages of rental housing are 9708-3 (43.8%), located in the central area of the City between Laurens and East DeKalb Streets, and block group 9708-5 (41.1%) that includes the southernmost area of the City above I-20. The areas of the County with the highest concentration of owner-occupied units are block groups 9705-3 (only 8.8% renter occupied) in the northwestern area of the City between the Wateree River and U.S. Highway 521, 9706.01-6 (16.6% renter occupied) in the easternmost area of the City between McRae Road and S.C. Highway 34, and 9705-5 (17.5% renter occupied), located north of Springdale Drive in the northernmost area of the City.

MAP 3-5. RENTERS OF OCCUPIED HOUSING UNITS BY BLOCK GROUP, 2014



SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS



The average number of persons per housing unit in the City of Camden is 2.28, lower than both County and State averages of nearly 2.6 persons (Table 3-12). The household size averages for owner-occupied units are 2.28 persons in the City, 2.57 in the County, and 2.56 statewide. The average number of persons residing in renter-occupied housing units was lower at 2.18 in Camden, compared to 2.6 persons per unit countywide and 2.53 persons per unit statewide.

TABLE 3-12. AVERAGE HOUSEHOLD SIZE - OCCUPIED HOUSING UNITS, 2014

JURISDICTION	TOTAL PERSONS PER UNIT	OWNER OCCUPIED	RENTER OCCUPIED
Camden	2.28	2.28	2.18
Kershaw County	2.57	2.57	2.60
South Carolina	2.56	2.56	2.53

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

More than one-third (36%) of Camden householders are aged 65 and older – significantly higher than the 25.6% of householders countywide and 24.3% statewide in the same age range (Table 3-13). However, the percentage of householders aged 35 to 64 years is substantially lower in the City at 48.2% than in Kershaw County at 58.8% and South Carolina at 56.8%. Percentages of Camden householders in the younger age groups are similar to those of the County and State.

TABLE 3-13. AGE OF HOUSEHOLDER BY TENURE, 2014

JURISDICTION	TOTAL OCCUPIED UNITS	HOUSEHOLDER AGE							
		15-24 YEARS		25-34 YEARS		35-64 YEARS		65+ YEARS	
		#	%	#	%	#	%	#	%
Camden	2,984	124	4.2%	349	11.7%	1,438	48.2%	1,073	36.0%
Kershaw County	24,061	755	3.1%	2,996	12.5%	14,151	58.8%	6,159	25.6%
South Carolina	1,795,715	76,391	4.3%	263,814	14.7%	1,019,155	56.8%	436,355	24.3%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

As detailed in Table 3-14, nearly 64% of Camden householders are White, 33% are African-American, and 3.1% are of other races. Racial composition in the County consists of 25.8% African-American householders and only 2.4% of other races, while more than 26% of State householders are African-American. However, the percentage of householders of other races in Camden is slightly lower than the statewide percentage of 3.5%.

Only 2.4% of City householders (72 householders) are Hispanic, slightly higher than the County percentage of 2.1%, but lower than the 3.5% of Hispanic householders statewide. An individual is considered to be of Latino or Hispanic origin if the person is of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture of origin, regardless of race. Therefore, residents of Hispanic origin are included within the racial categories of Caucasian, African-American, and Other Races as provided in Table 3-15, as well as shown separately as an ethnic subcategory.



TABLE 3-14. RACE OF HOUSEHOLDER BY TENURE, 2014

JURISDICTION	TOTAL OCCUPIED UNITS	HOUSEHOLDER RACE							
		WHITE		AFRICAN-AMERICAN		OTHER		HISPANIC*	
		#	%	#	%	#	%	#	%
Camden	2,984	1,907	63.9%	985	33.0%	92	3.1%	72	2.4%
Kershaw County	24,061	17,271	71.8%	6,209	25.8%	581	2.4%	507	2.1%
South Carolina	1,795,715	1,264,294	70.4%	467,894	26.1%	63,527	3.5%	62,353	3.5%

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

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

F. HOUSING COSTS AND VALUE

Housing cost is a deciding factor when people relocate to a community. While affordable housing is important, it is equally attractive to have a variety of housing types from which to choose. Quality housing that meets diverse economic and social needs is essential to achieving a balanced and sustainable housing mix within a community. The residential trickle-down effect – the process of residents buying or moving into more expensive housing when their financial situations allow and subsequently 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.

The median value of owner-occupied housing units in the City of Camden was \$155,900 in 2014 – \$42,400 more than the countywide median value of \$113,500 and \$18,300 higher than the statewide median of \$137,600 (Table 3-15). Conversely, the median year built of Camden owner-occupied housing is much older than County and State medians.

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, and wood) if these costs are paid by the renter or paid for the renter by another party. Median monthly gross rent in Camden is significantly higher at \$822 per month than for the County at \$683 and the State at \$784 (Table 3-15).

TABLE 3-15. MEDIAN VALUE AND GROSS RENT OF OCCUPIED HOUSING UNITS, 2014

JURISDICTION	OWNER-OCCUPIED HOUSING UNITS		RENTER-OCCUPIED HOUSING UNITS	
	MEDIAN YEAR BUILT	MEDIAN VALUE	MEDIAN YEAR BUILT	MEDIAN MONTHLY GROSS RENT
Camden	1960	\$155,900	1963	\$822
Kershaw County	1988	\$113,500	1987	\$683
South Carolina	1987	\$137,600	1984	\$784

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS



A more detailed analysis of housing value included in Table 3-16 reveals that the values of owner-occupied housing in the City of Camden are high compared to County and State values. Nearly one-quarter (23%) of Camden homes fall within the upper valuation categories (\$300,000 to \$999,999), much higher than the 8% of homes in Kershaw County and 13.3% of homes in the State in that value range. Thirty-four owner-occupied homes in the City are valued at \$1 million or more, comprising more than a quarter of all homes in the highest valuation category countywide.

TABLE 3-16. HOUSING VALUES - OWNER-OCCUPIED UNITS, 2014

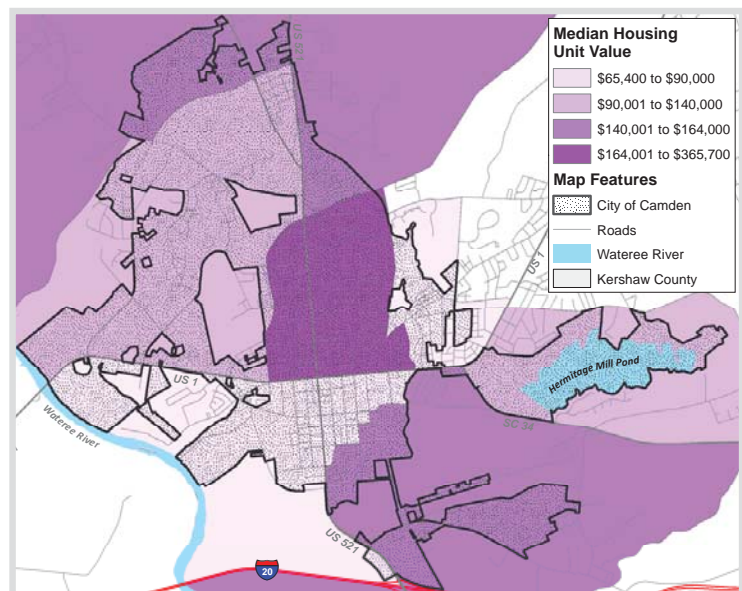
HOUSING UNIT VALUE	CITY OF CAMDEN		KERSHAW COUNTY		SOUTH CAROLINA	
	#	%	#	%	#	%
Total Units	2,113	100.0%	18,673	100.0%	1,232,154	100.0%
Less than \$50,000	134	6.3%	2,985	16.0%	181,039	14.7%
\$50,000 to \$99,999	319	15.1%	5,115	27.4%	249,472	20.2%
\$100,000 to \$149,000	569	26.9%	3,920	21.0%	242,395	19.7%
\$150,000 to \$199,999	293	13.9%	2,788	14.9%	194,370	15.8%
\$200,000 to \$299,999	286	13.5%	2,259	12.1%	185,092	15.0%
\$300,000 to \$499,999	343	16.2%	1,093	5.9%	115,188	9.3%
\$500,000 to \$999,999	135	6.4%	387	2.1%	49,428	4.0%
\$1,000,000 or more	34	1.6%	126	0.7%	15,170	1.2%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

As illustrated in Map 3-6, the Census block groups with the lowest median home value for owner-occupied units in Camden include 9708-4 (\$65,400) and 9708-6 (\$82,500), located in the central and western areas of the City, and 9708-1 (\$88,000), located in the City's east central area. The block group with the highest median value in Camden is 9705-2, located between Chesnut Street and the rail line, with a median value of \$365,700. Median home values are also comparatively higher in block groups 9708-2 (\$270,600) and 9708-3 (\$214,700), both located in the central area of the City.

A complete analysis of future housing trends includes an examination of recent real estate activity. Multiple Listing Service (MLS) data for the City of Camden reveals a significant drop in average sales price beginning in

MAP 3-6. MEDIAN HOUSING VALUE FOR OCCUPIED HOUSING UNITS BY BLOCK GROUP, 2014



SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS



2008 that continued through 2013, before rebounding to near pre-recession sale prices in 2014 and 2015 (Table 3-17). Over the last ten years, homes in Camden sold for an average of \$51,265 less (-26%) than the listing price. The gap between the average listing price and sale price was at its lowest point in 2006 at -8.1%, followed with a widened gap of -19.1% by 2007. The local price gap between the listing and sales price peaked at a 10-year high of -35.4% in 2008. The gap has gradually lessened over the last few years, declining to a -22.6% gap in 2015. Average days on market for homes hit a 10-year high in 2011 at 177 days, but reached a five-year low of 135 days in 2015. These trends are consistent with the nationwide housing slump that accompanied the recession that began in 2007 and continued through 2012.

**TABLE 3-17. RESIDENTIAL HOUSING UNITS MLS LISTINGS SUMMARY
CITY OF CAMDEN, 2006 TO 2015**

YEAR	UNITS LISTED	UNITS SOLD	AVERAGE LISTED PRICE	AVERAGE SALE PRICE	AVERAGE % DIFFERENCE	AVERAGE DAYS ON MARKET
2006	461	249	\$179,460	\$165,008	-8.1%	104
2007	420	210	\$208,319	\$168,473	-19.1%	109
2008	379	159	\$225,378	\$145,617	-35.4%	121
2009	393	131	\$196,907	\$133,447	-32.2%	137
2010	424	154	\$202,577	\$145,047	-28.4%	120
2011	403	147	\$197,825	\$146,599	-25.9%	177
2012	398	168	\$199,022	\$138,297	-30.5%	160
2013	430	196	\$189,713	\$143,683	-24.3%	160
2014	433	210	\$202,969	\$144,354	-28.9%	158
2015	449	230	\$202,625	\$156,828	-22.6%	135
10-year Total	4,190	1,854	\$200,480	\$148,735	-25.8%	138

SOURCES: ART GRAHAM, GRAHAM REALTY, INC.; CONSOLIDATED MULTIPLE LISTING SERVICE, JULY 2016

Table 3-18 provides a more detailed examination of rental costs in the City of Camden. Compared to Kershaw County and State renters, Camden residents generally pay more for monthly rent. Only 11.4% of City renters pay less than \$500 a month for rent. Nearly 22% of renters statewide and 15% of renters countywide have monthly rents under \$500. Nearly two-thirds of all Camden renters pay between \$500 and \$999 a month for rent, higher than the 60.5% of Kershaw County residents and 59.1% of South Carolinians with rents in this range. Among the City's renters, nearly 23% pay more than \$1,000 a month for rent, less than the nearly 26% of statewide renters paying at that level.

TABLE 3-18. MONTHLY GROSS RENT FOR RENTER-OCCUPIED UNITS, 2014

MONTHLY GROSS RENT	CITY OF CAMDEN		KERSHAW COUNTY		SOUTH CAROLINA	
	#	%	#	%	#	%
Total Units Paying Rent	755	100.0%	4,501	100.0%	508,636	100.0%
< \$200	32	4.2%	58	1.3%	8,355	1.6%
\$200 to \$299	0	0.0%	239	5.3%	18,490	3.6%
\$300 to \$499	54	7.2%	675	15.0%	50,591	9.9%
\$500 to \$749	227	30.1%	1,618	35.9%	154,419	30.4%
\$750 to \$999	270	35.8%	1,105	24.6%	146,111	28.7%
\$1,000 to \$1,499	172	22.8%	706	15.7%	100,253	19.7%
\$1,500 or more	0	0.0%	100	2.2%	30,417	6.0%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS



G. RESIDENTIAL ENERGY COSTS

While rent or mortgage payments represent the largest percentage of housing costs, additional costs such as electricity, heating fuel, and water and sewer charges can also play a major role in affordability. Heating and cooling account for nearly one-third of home energy usage, 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 by economic sector including residential, commercial, industrial, and transportation. The residential energy sector includes all private households that consume energy primarily for heating and cooling, refrigeration, cooking, lighting, and personal electronics such as televisions and computers. In an effort to reduce residential energy usage, the South Carolina General Assembly adopted a mandatory statewide building code in 1997 that includes the Council of American Building Officials' Model Energy Code. The Energy Code establishes minimum insulation standards and requires double-paned or storm windows.

The City of Camden adopted the International Residential Code (IRC) in 2001, which included the minimum energy efficiency standards along with the requirements of the International Energy Code (IEC). Due to conflicts between the IRC chapter related to energy efficiency and the IEC, South Carolina jurisdictions have deleted the IRC chapter from local regulations and enforce only the 2009 International Energy Conservation Code. The City adopted that Code in 2013.

As profiled in Table 3-8, much of the Camden housing stock was built before the adoption of the Energy Code. Homes constructed prior to 2002 were built to much less stringent standards. This is particularly true for homes built prior to the mid-1970s and manufactured homes built before 1977. Older homes in general have lower values and rent for less, making them attractive to families and individuals with low and moderate incomes. Unfortunately, the lower rents and mortgage payments are sometimes offset by the additional cost of heating and cooling an older, less energy-efficient structure. A family may move into an older home because of the lower rent, but may be forced to move because they simply cannot afford the high electric or heating fuel bills.

H. HOUSING AFFORDABILITY

Affordability is a key factor in the housing market. The cost of housing must be in sync with local 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 the City of Camden. Median homeowner costs (for homeowners with a mortgage) comprise only 19.8% of household income in the City – well within the definition of affordable housing and lower than the County and State percentages of 23.3% and 22.5%, respectively (Table 3-19). In contrast, cost burden is much more prevalent among Camden's



renters. Median gross rent comprises nearly one-third (30.9%) of City household income and only one-quarter (25.6%) of County household income.

TABLE 3-19. OWNER AND RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 2014

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			
	\$	%	\$	%	\$	%
Camden	\$1,390	19.8%	\$463	13.1%	\$822	30.9%
Kershaw County	\$1,094	23.3%	\$324	11.3%	\$683	25.6%
South Carolina	\$1,201	22.5%	\$347	11.3%	\$784	31.6%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

Additional data on housing costs as a percentage of household income provide deeper insight into housing affordability conditions in the City of Camden. Nearly 870 City homeowners and renters (29% of all housing units) live in homes that cost more than they can comfortably afford. This is slightly higher than the countywide percentage of 27.2%, but lower than the statewide percentage of 31.2%. Twenty-six percent of City residents (274 households) who own their homes pay mortgages and associated housing costs totaling 30% or more of their income, less than both the 34% of County and the 31.4% of State homeowners who are cost-burdened (Tables 3-20 and 3-21).

TABLE 3-20. HOUSING UNITS PAYING MORE THAN 30% OF HOUSEHOLD INCOME FOR SELECTED MONTHLY HOMEOWNER COSTS OR GROSS RENT, 2014

JURISDICTION	SELECTED MONTHLY COSTS-OWNERS						GROSS RENT-RENTERS	
	ALL HOUSING UNITS (HU)		WITH A MORTGAGE		WITHOUT A MORTGAGE			
	#	% OF ALL HU	#	% OF ALL HU	#	% OF ALL HU	#	% OF ALL HU
Camden	468	22.1%	274	26.0%	194	18.3%	401	46.0%
Kershaw County	4,668	25.0%	3,598	34.0%	1,070	13.2%	1,875	34.8%
South Carolina	298,115	24.2%	235,919	31.4%	62,196	12.9%	261,368	46.4%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

Forty-six percent of Camden renters (401 households) are cost-burdened, spending more than 30% of their income on rent and utilities (Table 3-21). This percentage mirrors the percentage of cost-burdened renters statewide, but is 11% higher than the County percentage of 34.8%. However, of greater concern are the 180 homeowners (8.5% of all homeowners) and 147 renters (16.9% of all renters) in Camden who spend more than half of their household incomes on housing costs (Table 3-21). Clearly, a significant percentage of City 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 often 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 basic necessities such as fuel and food.



TABLE 3-21. SELECTED MONTHLY OWNER COSTS AND GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME, CITY OF CAMDEN, 2014

PERCENTAGE OF HOUSEHOLD INCOME	SELECTED MONTHLY COSTS-OWNERS						GROSS RENT- RENTERS	
	ALL HOUSING UNITS		WITH A MORTGAGE		WITHOUT A MORTGAGE			
	#	%	#	%	#	%	#	%
Total All Units	2,113	100.0%	1,055	100.0%	1,058	100.0%	871	100.0%
Paying 30% or more	468	22.1%	274	26.0%	194	18.3%	401	46.0%
Paying 50% or more	180	8.5%	66	6.3%	114	10.8%	147	16.9%

SOURCE: U.S. CENSUS BUREAU, 2010-2014 ACS

A more detailed analysis of housing affordability is available at the county level from 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 of the obstacles 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 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 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.

2016 NLIHC data indicates that it is difficult for persons with very low incomes to afford housing in Kershaw County without some form of housing assistance. An extremely low-income (ELI) Kershaw County householder earning \$16,260 (30% of the area median income of \$54,000) can afford a monthly rent of no more than \$405, while the FMR for a two-bedroom housing unit is \$643 in Kershaw County. From 2006 to 2016, the FMR for a two-bedroom housing unit in Kershaw County increased by nearly 24% (\$123). Comprehensive Housing Affordability Strategy (CHAS) data provided by the U.S. Department of Housing and Urban Development reveals that 260 households in the City of Camden (8.9%) are considered to have extremely low incomes of 30% or less of the area median family income (Table 3-22). Of these extremely low-income households, more than half (145 households) are renters.



TABLE 3-22. EXTREMELY LOW-INCOME (ELI) HOUSEHOLDS, 2013

JURISDICTION	CAMDEN		KERSHAW COUNTY	
	HOUSEHOLDS	PERCENTAGE	HOUSEHOLDS	PERCENTAGE
All Households	2,915	100.0%	24,085	100.0%
ELI Households	260	8.9%	2,500	10.4%
ELI Renter Households	115	44.2%	1,065	42.6%
ELI Owner Households	145	55.8%	1,435	57.4%

SOURCE: U.S. DEPT. OF HOUSING AND URBAN DEVELOPMENT, 2009-2013 CHAS DATA, JANUARY 2017

According to data provided at the County level and summarized from the latest NLIHC Out of Reach report, a Kershaw County resident earning the 2016 Federal Minimum Wage of \$7.25 per hour must work 68 hours per week, 52 weeks per year, to afford a two-bedroom unit at the County's FMR (Table 3-23). 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 a single parent who is the sole wage earner these required work hours are all but impossible to meet. A Kershaw County resident would have to earn \$5.12 more per hour than the minimum wage, or \$12.37 per hour, for 40 hours a week, 52 weeks a year, to afford a two-bedroom unit at the area FMR. This represents 171% of the 2016 Federal Minimum Wage.

Monthly Supplemental Security Income (SSI) payments were estimated to be \$733 for individual residents of Kershaw County in 2016. A Kershaw County resident relying on SSI as the sole source of income can only afford a monthly rent of \$220. FMR for a one-bedroom apartment is more than double that amount (\$514) in Kershaw County.

TABLE 3-23. MAXIMUM AFFORDABLE HOUSING COSTS FOR KERSHAW COUNTY AND S.C., 2016

LOCATION	HOUSING WAGE				WORK HOURS/WEEK NECESSARY AT FEDERAL MIN. WAGE TO AFFORD		MIN. FULL TIME JOBS NECESSARY AT FEDERAL MIN. WAGE TO AFFORD	
	HOURLY WAGE NEEDED TO AFFORD (@ 40 HOURS/WEEK)		AS % OF FEDERAL MINIMUM WAGE (OR \$7.25/HOUR)		ONE BEDROOM FMR	TWO BEDROOM FMR	ONE BEDROOM FMR	TWO BEDROOM FMR
	ONE BEDROOM FMR	TWO BEDROOM FMR	ONE BEDROOM FMR	TWO BEDROOM FMR				
Kershaw County	\$ 9.88	\$12.37	136%	171%	55	68	1.4	1.7
South Carolina	\$12.37	\$14.84	169%	205%	68	82	1.7	2.0

SOURCE: NATIONAL LOW INCOME HOUSING COALITION, "OUT OF REACH," 2016

The U.S. Department of Housing and Urban Development (HUD) defines low and moderate income (LMI) households as those with incomes below 80% of the median family income (MFI). Using this definition, 41.9% of Camden residents (2,750 persons) are considered to be living in an LMI household – slightly higher than the countywide percentage of 41.3% and the statewide percentage of 39.3% (Table 3-24). The concentration of the County's low and

TABLE 3-24. LOW AND MODERATE INCOME PERSONS, FY 2016

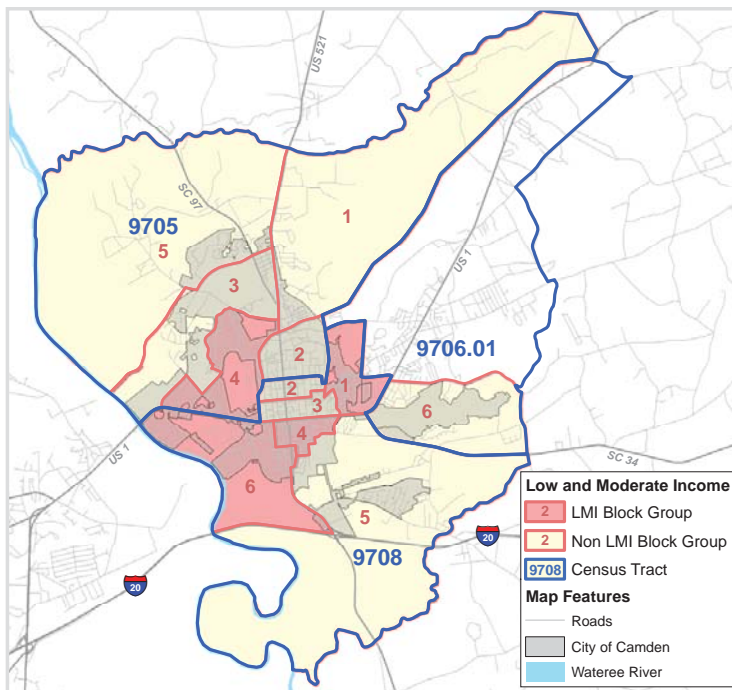
JURISDICTION	LMI PERSONS*	LMI %*
Camden	2,750	41.9%
Kershaw County	24,570	41.3%
South Carolina	1,718,460	39.3%

*Based on Census 2006-2010 ACS data

SOURCE: U.S. HUD EXCHANGE, LOW AND MODERATE INCOME SUMMARY DATA, FY 2016



moderate income population by Census block group is illustrated in Map 3-7. Using 2010 Census tract delineations, four of the twelve Camden block groups have high concentrations of LMI residents of 51% or more. More than 91% of the residents of tract 9708-4, located in the central area of the City south of East DeKalb Street, are LMI. Other majority LMI block groups are 9708-6 (84.3%), located in the southwestern area of the City between U.S. Highway 1 and I-20; 9708-1 (72.5%), located to the east of Little Pine Tree Creek and north of U.S. Highway 1; and 9705-4 (58.5%), located in the western area of the City bordered by U.S. Highway 1, the rail line, Springdale Drive, and Knights Hill Rd. The City of Camden has been proactive in encouraging the development of affordable housing. In



MAP 3-7. CONCENTRATIONS OF LMI PERSONS BY CENSUS BLOCK GROUP, 2010

SOURCE: U.S. HUD EXCHANGE, LOW AND MODERATE INCOME SUMMARY DATA, FY 2016

addition to including a comprehensive planning goal to increase the supply of assisted housing, the City adopted incentives for the inclusion of affordable housing in new or substantially enlarged residential developments in the City of Camden Zoning Ordinance.

An aspect of housing affordability that is often overlooked is the cost of transportation from home to work, school, recreation, and essential services. When multi-modal transportation options such as safe and convenient routes for walking and biking and access to public transportation are provided, residents can reduce the need for travel by personal vehicle. Such options not only result in direct transportation cost savings for gas and vehicles, but also reduce traffic congestion and provide healthy walking and biking opportunities for residents. The Safe Routes to School program is already in place at both Camden Elementary and Camden Middle schools. This initiative is a successful partnership among Kershaw County Schools, the S.C. Department of Health and Environmental Control and the S.C. Department of Transportation to improve walking and biking routes for students while building healthy habits and safety skills.

*CHILDREN WALKING TO SCHOOL*

I. PUBLIC AND ASSISTED HOUSING PROGRAMS

Data reveals that not all Camden 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.

1. HOUSING AUTHORITIES

The Kershaw County Housing Authority was established by the South Carolina Legislature in 2011 to assist in providing affordable housing for low income individuals and families in Kershaw County. The goal of the Authority is to break the cycle of poverty and empower those that they help to thrive. The formation of the Housing Authority was a joint effort of Kershaw County, the City of Camden, and the United Way of Kershaw County. A commission has been appointed and has recently received funding that will enable it to support local communities in providing transitional housing for the homeless. Once the Commission incorporates and gains tax exempt status as a non-profit corporation, it may apply for federal, state and other grant funds. The initial goal of the Commission is to focus on a small scale with a few individual housing units or a small housing development to gain experience, followed by application for additional funding and resources and staff additions as needed.

2. HOUSING CHOICE VOUCHER PROGRAM

The South Carolina State Housing Finance and Development Authority (SCSHFDA) administers the Housing Choice Voucher Program (formerly known as the Section 8 Rental Assistance Program) for the City of Camden and Kershaw County. Housing Choice provides subsidies for privately-owned housing for eligible applicants



who meet annual HUD income requirements. 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 HUD has shifted its funding emphasis to tenant-based assistance, no new HUD assisted housing projects have been constructed in a number of years.

As of August 2016, the SCSHFDA has allocated 246 vouchers for housing assistance to Kershaw County families, of which 162 are in use. Voucher information is not available at the municipal level. Unfortunately, full funding is not available from HUD to enable the use of all allocated vouchers. Although an estimated 259 families are on the County Housing Choice waiting list, the unmet voucher need is likely greater since the list is currently closed for new applicants.

3. ASSISTED HOUSING

Five of the seventeen assisted housing developments in Kershaw County are in the City of Camden (Table 3-25). These developments are supported by various types of subsidies, with the rent for most of these units set at a price that is affordable to low income households. An estimated 270 housing units are occupied by residents who receive some form of financial assistance. Assistance varies from project to project, as well as family to family, and can include: 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 Table 3-25, 36 of the units that house persons receiving financial assistance are allocated to elderly residents.

TABLE 3-25. INVENTORY OF ASSISTED RENTAL HOUSING FOR CITY OF CAMDEN, 2016*

PROJECT AND LOCATION	ASSISTANCE TYPE	TOTAL ASSISTED UNITS	FAMILY UNITS		ELDERLY UNITS	
			#	% OF ASSISTED	#	% OF ASSISTED
Cedarbrook Apts. Campbell Street, Camden	LIHTC	60	60	100.0%	0	0.0%
Canterbury Apts. Canterbury Lane, Camden	LIHTC	36	0	0.0%	36	100.0%
Chestnut Court Apts. Douglas Street, Camden	LIHTC	30	30	100.0%	0	0.0%
Steeplechase Apts. Hasty Road, Camden	USDA Rural Development 515 Program	94	94	100.0%	0	0.0%
Trinity Methodist Church Apts. Church Street, Camden	Section 8	50	50	100.0%	0	0.0%
Total		270	234	86.7%	36	13.3%

*Table may not include a complete listing of existing facilities

SOURCES: U.S. HUD LIHTC DATABASE, JULY 2016; USDA RURAL DEVELOPMENT, JULY 2016; AFFORDABLE HOUSING ONLINE, JULY 2016; GRAHAM REALTY, INC., AUGUST 2016

4. STATE HOUSING AUTHORITY PROGRAMS AND PARTNERS

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.



Multiple Housing Ownership Loan Programs assist persons in purchasing homes with 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 Kershaw 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 Camden with total income that is more than 80% of the Kershaw 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 City with a total income under 80% of the County median is \$37,800. The price for an existing home may not exceed \$133,000, with a limit of \$195,000 for new construction.

The South Carolina Housing Trust Fund is a partner of the SCSHFDA and 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) provides an incentive 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.

5. USDA RURAL DEVELOPMENT HOUSING PROGRAMS

The U.S. Department of Agriculture (USDA) administers several housing programs through the Rural Development program. 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. 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. VETERANS ADMINISTRATION

The U.S. Department of Veterans Affairs (VA) guarantees home loans to veterans for site-built and manufactured housing through the South Carolina VA office. 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. 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.

HABITAT FOR HUMANITY HOME



7. HABITAT FOR HUMANITY OF KERSHAW COUNTY

Habitat for Humanity of Kershaw County 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.

Chartered in 1992, Habitat for Humanity of Kershaw County has constructed 40 new homes to date, of which 36 homes are located in the City of Camden. Prospective owners must have lived or worked in Kershaw County for one year or more; be willing to have credit and background checks; have a steady income, and be able to make a \$1,000 down payment in addition to a \$50 application fee. Adult household members (18 years and older) must be willing to invest 250 hours of 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. The partner families make monthly mortgage payments, with those funds used to finance the construction of more Habitat homes. While matching resources are also provided by a wide variety of sources including churches, industry, businesses, the S.C. State Housing Authority, and individual donors, churches have provided more than half of the funding and manpower for the homes built by Habitat for



Humanity of Kershaw County. Kershaw County Habitat for Humanity also operates a local ReStore that sells donated new and slightly used appliances, furniture, electronics, building materials, and other household items to help fund their programs.

8. HOME CONSORTIUM

The Sumter County Regional HOME Consortium was formed in 1992 with a goal of increasing the availability of decent and affordable housing in the Santee-Lynches region through the construction of new housing units, rehabilitation of substandard units, and provision of short-term rental assistance. These efforts are enabled by block grant funding provided by the U.S. Department of Housing and Urban Development through the HOME Investment Partnerships Program. The HOME Investment Partnership program provides funds and general guidance to state and local governments to develop affordable housing strategies to address local needs and conditions. The funds may be used for tenant-based rental assistance, homebuyer's assistance, property acquisition, new construction, rehabilitation, demolition, relocation, site improvements, and administrative costs. Jurisdictions must reserve 15% of their HOME funds for housing that is developed, sponsored, or owned by Community Housing Development Organizations (CHDO).

Regional HOME Consortium initiatives include the rehabilitation of homeowner-occupied housing units; a short-term tenant-based rental assistance program; and sub-recipient grants to area not-for-profit housing organizations to construct or rehabilitate housing units; as well as funding for Community Housing Development Organizations to construct or rehabilitate housing units. Funds are designated for these programs within each county in the Consortium based on the percentage of persons of low-to-moderate income (LMI) in the jurisdiction.

9. NEIGHBORHOOD INITIATIVE PROGRAM (NIP)

The Neighborhood Initiative Program (NIP) is designed to stabilize property values and prevent future foreclosures for existing property owners in strategically targeted areas through the removal of blighted structures. The intended result of NIP is to stem the decline of home values and act as a catalyst to initiate redevelopment and revitalization in areas suffering from blight and decline. NIP is a joint venture of the South Carolina State Housing Finance and Development Authority (State Housing Authority) and the S.C. Housing Corporation, a not-for-profit corporation, with funding provided by the U.S. Department of the Treasury.

The City of Camden, along with their nonprofit partner organization, Santee Lynches Regional Development Corporation, was awarded \$1,645,969 to purchase and remove blighted properties in 2015. The program has resulted in the acquisition and demolition of 37 vacant and dilapidated residential properties through a partnership between the City of Camden as the lead entity and the Santee-Lynches Regional Development Corporation. The Regional Development Corporation must hold title to the properties for three years prior to redevelopment, unless released from lien by the State Housing Authority. Each property may only receive \$35,000 of NIP funding through all phases of the process and properties must be located within one of the six approved NIP Target Areas that include Kirkwood, Downtown Camden East, Downtown Camden West, Smyrl Circle, Chesnut Street, and East Camden.



J. 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 U.S. 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.” The City of Camden’s regulatory requirements and procedures are conducive to the development of affordable housing, as evidenced by multiple indicators.

There are a number of areas throughout the City that are zoned R-6 and allow higher density and multi-family residential development. Eleven of the City’s apartment complexes (555 housing units) were built under Federal programs that require the provision of housing units that are affordable to persons of low and moderate incomes. Several State and Federal programs provide housing assistance to City residents, as well as financial assistance and incentives to developers of affordable housing. These programs are detailed in Section H – Public and Assisted Housing Programs. In addition, water and sewer service provided by the Camden Public Works Department is available throughout the City and also extends to fringe areas, reducing the need for installation of costly well and septic systems for new homes both within the City and in areas that may be annexed in the future.

As in many communities, the greatest impediments to affordable housing are the availability and cost of land. According to the City’s 2014 Comprehensive Plan update, much of the land within the corporate limits of Camden has already been developed, making any available properties more valuable simply because of the limited supply of vacant properties. However, past annexations have brought in large tracts of undeveloped land that have enabled the City to grow and develop. Additional annexations will be needed to add developable acreage for residential developments within Camden. Housing Element Committee members noted that the high cost of land is a major deterrent to the development of new affordable housing. With this in mind, groups such as Habitat for Humanity are seeking alternatives to building low density single-family detached homes, such as the construction of duplexes in appropriate areas. Other costs that make the development of affordable housing difficult in the City include multiple absent heirs and unclear titles to many properties and the lack of newer and more accurate land surveys in Camden.

Overall, data reveals median costs for homeowners with a mortgage are only 19.8% of household income in Camden – well within the definition of affordable housing and comparable with countywide and statewide median costs. For those who rent housing in the City of Camden, the median gross rent comprises nearly 31% of household income, above the County median of 25.6% but lower than the State median of 31.6%. However, the disparity between housing cost and income for a significant segment of Camden residents, particularly renters, poses a potential barrier to affordable housing in the City. One-quarter (26%) of the City’s homeowners with mortgages (representing 13% of all homeowners in the City) and nearly half (46%) of renters are cost-burdened, spending more than 30% of their incomes on housing and associated costs.



The City has made great strides in addressing issues related to the provision of affordable housing in recent years. As previously described, the City of Camden Comprehensive Plan includes the goal of increasing the housing supply. The Camden City Council adopted affordable housing incentives by amending the City of Camden Zoning Ordinance in 2012 to include a density bonus of one additional fair market value dwelling unit for every affordable dwelling unit included in a new multi-family housing development. Such affordable units must be fully integrated into the development, be developed concurrently with market-rate units, and be similar in appearance to market-rate units. The developer must agree to lease the affordable units only to eligible LMI households at affordable rent levels. Affordable units developed under this incentive must be rented to LMI families for 30 years from the initial date of occupancy.

The South Carolina Legislature established the Kershaw County Housing Authority in June 2011. Previously, Kershaw County was one of only six counties in the State that did not have a housing authority. Per the establishing legislation, the South Carolina Housing Finance and Development Authority (SCHFDA) administers the Housing Choice Voucher Program for Kershaw County. With the creation of the Housing Authority, the County became eligible to apply for low income housing funding provided by the U.S. Department of Commerce and the Department of Housing and Urban Development. The Housing Authority also has the ability

CEDARBROOK APARTMENTS



to obtain and distribute housing vouchers for veterans through the U.S. Veterans Administration. The seven members of the Housing Authority governing board include two appointments by County Council; one appointment by each the city councils of Camden, Bethune and Elgin; and two appointments by the County's legislative delegation. Top priorities for the Housing Authority include addressing the housing needs of the homeless and veterans and expanding the availability of safe and affordable housing.

Efforts to raise the incomes of City residents also address the issue of housing affordability in Camden. Ongoing economic and workforce development efforts that focus on strengthening the educational attainment, skill levels, and earnings potential of residents to better afford available housing are key. These efforts include recruiting and retaining businesses that offer higher paying employment with increased advancement opportunities, combined with providing advanced training to prepare City residents to fill and retain such jobs.



K. 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 specialized 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.

1. SENIOR CITIZENS AND PERSONS WITH DISABILITIES

Nearly a quarter of Camden residents are aged 65 or older. As the population of the City ages and older residents seek alternative housing options, the availability of appropriate housing for seniors becomes increasingly important. According to the 2010-2014 American Community Survey, more than 29% (448 persons) of City residents aged 65 and older are disabled. Almost 12% of all Camden residents (776 persons) have some form of disability, including hearing or vision impairment, cognitive difficulty, ambulatory limitation, or other condition that impedes their ability to care for themselves. Of these disabled residents, 4% are 5 to 17 years of age, 38% are 18 to 64 years of age, and nearly 58% are aged 65 and older.

While most of the City's disabled residents live at home, some require specialized support services in a residential setting. There are several types of housing available for the elderly and persons with disabilities, representing a range of assistance and care options in Camden.

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. The Division of Health Licensing of the South Carolina Department of Health and Environmental Control lists two facilities in the City of Camden that provide space for up to 244 residents (Table 3-26).

TABLE 3-26. NURSING HOMES AND ASSISTED CARE FACILITIES IN CAMDEN, 2017*

FACILITY NAME	ADDRESS	TOTAL
NURSING HOMES		
KershawHealth Karesh Long Term Care	1315 Roberts Street, Camden	96 beds
Springdale Healthcare Center	146 Battleship Road, Camden	148 beds
Total in Camden	2 Facilities	244 beds
COMMUNITY RESIDENTIAL CARE FACILITIES		
Camden I**	975 Wateree Boulevard, Camden	8 units
Camden II**	975 Wateree Boulevard, Camden	8 units
Morningside of Camden	715 Kershaw Highway, Camden	49 units
Pinedale Residential Center**	798 Hermitage Pond Road, Camden	50 units
Total in Camden	4 Facilities	115 units

*Table may not include a complete listing of existing facilities

**Facility with Camden address but located outside of the City

SOURCE: S.C. DHEC, DIVISION OF HEALTH LICENSING, LICENSED FACILITIES BY TYPE, JANUARY 2017



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. While SCDHEC lists four assisted living facilities providing a total of 115 housing units with Camden addresses, Morningside of Camden (48 beds) is the only community residential care facility actually located within the City (Table 3-26).

There are also a number of housing options in Camden for persons with disabilities and special needs (mental retardation, autism, or related disability) as diagnosed by the S.C. Department of Disabilities and Special Needs (SCDSN). CHESCO Services is responsible for planning, coordinating, advocating, and delivering services to people with disabilities and their families in Chesterfield, Marlboro, Kershaw, Richland, and Darlington Counties. CHESCO's residential programs are designed to assist each individual in developing the skills necessary to live as independently as possible. The organization operates Camden I and Camden II, two community residential care facilities in the City, which provide 24-hour care and supervision for eight residents in each facility. CHESCO also operates three community training homes, located in the more rural areas of Kershaw County, with each facility providing housing, training, and 24-hour supervision for four residents who are able to function at a higher level than those in community residential care facilities.

The Kershaw County Board of Disabilities and Special Needs also provides housing for persons with disabilities and special needs as diagnosed by SCDSN. They operate six community training homes in Kershaw County, located in residential areas throughout the County. Each home provides housing, training, and 24-hour supervision for four people. Two apartment complexes were built through funding provided by HUD's Section 811 Disabled Program that is intended to increase the number of properties that can accommodate very low income persons with special needs, including those with a mental illness. Chestnut

MORNINGSIDE OF CAMDEN





Ferry Apartments in Camden provides 20 one-bedroom apartments and Stratton Homes in nearby Lugoff provides six one-bedroom apartments for qualified families with at least one family member who is disabled.

Pine Grove, Inc. in nearby Elgin is a residential group home and school for children and adolescents with Autism and intellectual disabilities. Residents receive individualized treatment plans that focus on communication skills, behavior management, daily living skills, and interpersonal relationships. Referrals are accepted from state agencies and school districts. Residents live in either the 27-bed group home or one of three community training homes that house four residents each. The group home and two of the community training homes are situated on Pine Grove's 40-acre campus, with the third located just across the street. All of the homes provide 24-hour supervision.

2. HOMELESS POPULATION AND VICTIMS OF DOMESTIC VIOLENCE

Most homeless persons living in the Camden area tend to either stay with friends or family or gravitate to the more structured services typically provided within larger cities, making it difficult to get an accurate picture of the true extent of homelessness in the community. Based on cost-burden data, Camden has a 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 are 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 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, or staying with friends or relatives, because they have no other housing options are excluded 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, it is assumed that most homeless persons in Camden tend to either double up with friends or family or gravitate to the more structured services provided in neighboring urban areas such as the City of Columbia. As a result, many 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 the City of Camden.



The most accurate assessment of the homeless population at the county, state and national levels is provided through point-in-time (PIT) counts. The U.S. 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 S.C. Coalition for the Homeless provides the statewide organization and planning for point-in-time counts.

The United Way coordinates the annual point-in-time count in Kershaw County. The count includes homeless 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 27, 2016. On that date, 48 individuals were counted as homeless in the County. Of these, 31 persons were unsheltered and 17 were housed in emergency shelters or were living in transitional housing. According to local United Way staff, most of the homeless persons in the 2016 count were found in the Camden area, where most homeless services in Kershaw County are concentrated. The total number of homeless persons counted in 2016 is a notable decrease from the County's 2015 PIT count, which reported a total of 60 homeless individuals.

NEW DAY ON MILL



Several agencies and organizations provide shelter and housing assistance for homeless individuals and families in Camden. The United Way of Kershaw County sponsors the Shelter from the Storm program that provided transitional housing for 20 to 25 homeless individuals and families per night for a total of 7,500 nights of shelter in 2015. Through funding provided by a HUD Emergency Solutions Grant, the agency also helped 101 families and individuals stay in their homes by providing emergency rental and utility assistance and assisted 12 homeless individuals secure permanent housing.

New Day on Mill in Camden provides transitional housing and life skills training for homeless women and children. Housing is provided in two one-bedroom and three two-bedroom cottages. The purpose of the program is to assist residents in overcoming obstacles to become self-sufficient. New Day provides residents with housing for three to six months while they attend school, find work, and save money to move to a permanent home.

Wateree Community Actions, Inc. is a private, non-profit organization committed to enhancing the social and economic self-sufficiency of low-income people in Clarendon, Kershaw, Lee, Richland, and Sumter Counties. While the agency does not directly provide housing for the homeless, it assists in preventing homelessness by providing financial assistance to help pay utility bills and avoid disconnections, as well as rental assistance to prevent evictions and to help with recurring rent.

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, 2015).

Data from the office of the South Carolina Attorney General shows that more than 36,000 victims report a domestic violence incident to law enforcement statewide each year. South Carolina ranks first in the nation for women killed by men ("When Men Murder Women," Violence Policy Center, 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 (S.C. Coalition Against Domestic Violence and Sexual Assault).

Sistercare provides services and advocacy for domestic violence survivors and their children in Richland, Lexington, Kershaw, Newberry, and Fairfield Counties. Survivors are offered a full range of services that include emergency shelter, a 24-hour crisis line, group counseling, legal advocacy, children's counseling, individual counseling, and post shelter follow-up services. Sistercare operates three shelters in Richland and Lexington Counties for battered women and their children throughout the five-county service area who need a safe place to stay. Counseling, court advocacy, referrals for increasing self-sufficiency, room, meals, laundry facilities, clothing, transportation, and more are provided. A satellite counseling center in Camden offers a range of advocacy, crisis intervention, and counseling services.

3. PERSONS WITH HIV/AIDS

The incidence of HIV and related diseases is a concern at both the State and local levels. South Carolina ranks 13th highest in the nation among the 50 states and territories in the rate of AIDS cases per 100,000 in population. HIV/AIDS data compiled by SCDHEC ranks Kershaw County as 24th highest out of 46 counties in the State in the cumulative HIV/AIDS case rate since 1981. The County had a total of 172 diagnosed cases for a rate of 275.1 (SCDHEC STD/HIV Division Surveillance Report, 2014). However, recent statistics indicate that 11 local HIV/AIDS cases were diagnosed in 2012, 8 in 2013, and 10 in 2014 (SC DHEC HIV/AIDS Cases and Rates, 2014 and 2013). The overall rate of HIV/AIDS cases diagnosed per 100,000 population in Kershaw County was 16.0 in 2014, lower than the statewide rate of 17.4.

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 (S.C. Housing Opportunities for Persons Living with AIDS, FY 2014 Annual Action Plan).



Housing assistance for residents with chronic conditions and illnesses in Camden is provided by Palmetto Aids Life Support Services (PALSS), based in the City of Columbia. Through financial assistance provided by the Federal Housing Opportunities for Persons with AIDS (HOPWA), PALSS assists low-income persons living with HIV with housing needs. The agency provides support for short-term rent, mortgage, and utility payments to persons with HIV and AIDS who live in Clarendon, Fairfield, Kershaw, Lexington, Lee, Newberry, Richland and Sumter counties.

4. PERSONS WITH DRUG OR ALCOHOL ADDICTION

Substance abuse is a problem that impacts all socio-economic groups in a community. The South Carolina Department of Alcohol and Other Drug Abuse Services (SC DAODAS) compiles data related to alcohol and drug abuse admissions at the county level. The most recent data shows that 464 Kershaw County residents were admitted for alcohol or other substance abuse treatment in 2012, an increase over the prior year admission total of 449 (SC DAODAS, 2013). Although local admissions for alcohol abuse declined from 264 in 2011 to 229 in 2012, alcohol dependency continues to be the predominant reason for County treatment admissions.

SC DAODAS is organized into 33 county alcohol and drug abuse authorities, with offices in each of the State's 46 counties. Each county authority provides core substance abuse services including: traditional group, individual, and family outpatient counseling; post-discharge support; Alcohol and Drug Safety Action Program, the State's DUI program; youth and adolescent services; and primary prevention and education programs. The Kershaw County Commission on Alcohol and Drug Abuse, known as the Alpha Behavioral Health Center, provides prevention, intervention, and treatment services for local adolescents and adults who have been impacted by substance abuse disorders. The agency serves Chesterfield, Kershaw, and Lee Counties through local offices, including an office in Camden. While Alpha does not provide inpatient treatment, staff provides referrals to agencies and facilities based on patient need.

L. HOUSING OUTLOOK

Housing growth projections are 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 stock, infrastructure, in and out migration patterns, job growth, and less tangible factors such as buyer or renter preference. Additional factors for municipalities include annexation policy 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.

Environmental Systems Research Institute (ESRI), a global supplier of geographic information system (GIS) software and data, provides five-year projections of population and housing at a variety of geographic levels including counties and places (municipalities). ESRI begins its forecasting process at the county level using estimates provided by the U.S. Census Bureau, along with application of a time series of county-to-county migration data from the Internal Revenue Service, building permit and housing start data, and residential postal delivery counts. Combined with reliable local data sources, ESRI revises its forecasts annually to incorporate the latest available data.



Projections for 2016 and 2026 can be made using yearly growth trends based on ESRI's five-year growth projections. While the only option currently available, the assumption of a continued growth rate similar to ESRI's 2015 and 2020 projections will require updating over time. The future growth rate is dependent on multiple variables including the economy, interest rate changes, availability of infrastructure, and market demand. These base projections can be adjusted as new information provides additional insight into future housing growth.

Camden's housing supply is projected to reach 3,689 housing units by 2016 and 3,863 units by 2026, a ten-year increase of 4.7% (173 housing units). A higher housing growth rate of 5.8% is projected for Kershaw County in the coming decade. Table 3-27 includes housing unit estimates and projections for the City of Camden and Kershaw County.

TABLE 3-27. HOUSING UNIT ESTIMATES AND PROJECTIONS

JURISDICTION	APRIL 1, 2010 ¹ CENSUS	JULY 1, 2015 ² ESRI ESTIMATE	JULY 1, 2016 PROJECTION	JULY 1, 2020 ² ESRI PROJECTION	JULY 1, 2026 PROJECTION	PROJECTED CHANGE 2016 - 2026	
						#	%
Camden	3,544	3,665	3,689	3,768	3,863	173	4.7%
Kershaw County	27,478	28,481	28,682	29,326	30,340	1,658	5.8%

SOURCES: ¹U.S. CENSUS BUREAU, 2010 CENSUS; ²ESRI DEMOGRAPHICS REPORTS, 2016

The location of future housing growth is difficult to predict, with multiple factors at play in the development process. Considering the availability of water and sewer, proximity to major transportation routes, natural and other resources, employment centers, past development trends, and related amenities associated with urbanized areas, it is anticipated that much of the future residential development and growth will continue to be focused in the southern area of the City along Black River Road, in northern areas off of U.S. Highway 521 and Liberty Hill Road, and on infill development throughout the City.

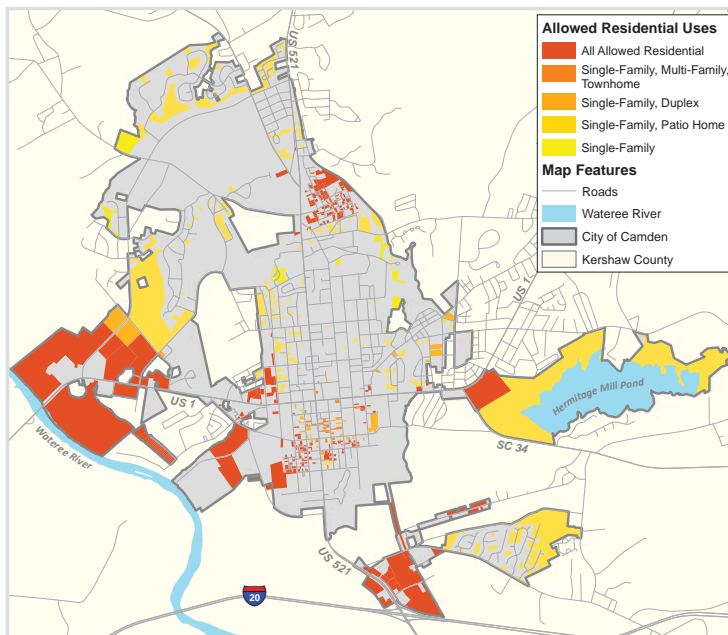
Map 3-8 illustrates the distribution of vacant land that is currently zoned for residential development in the City of Camden. Because there are very few manufactured homes within the City, this analysis does not take into account that type of housing. Nearly 42% of residentially zoned vacant land (815.7 acres) is zoned R-15 and 3.3% (65 acres) is zoned R-10, which allow only single-family, detached, site-built homes and patio homes, including zero lot line housing. Planned Development Districts (PDD) that are limited to patio home development are also grouped with these districts on the map. These properties are located throughout the City, but are prevalent in the eastern area above S.C. Highway 34, in the northern area of the City above Springdale Drive, to the east of Springdale Drive and Chestnut Ferry Road, and in an area to the south off of Black River Road.

Nearly one-third of the vacant, residentially zoned land in the City (635.4 acres) is zoned CMU (Commercial Mixed Use), 7.9% (155.4 acres) is zoned GBD (General Business District), and 7.2% (140.8 acres) is zoned R-6 (Residential, High Density). These zoning districts allow all types of residential uses including single-family and multi-family residences, patio homes, zero lot line residential, and townhouses. Much of this land is in the western and southern areas of the City, with concentrations also found south of York Street, in the eastern area of the City off of U.S. Highway 1, and east of Broad Street (U.S. Highway 521) in the northern area of the City.



Three percent of vacant, residentially zoned land in Camden is in the RE (Residential Estate) zoning district (20.7 acres) and a Planned Development District that allows only single-family, detached, site-built homes (38.9 acres). These parcels are scattered throughout the northern areas of the City, primarily along Greene, Johnson and Kirkwood and Johnson Streets and north of Cornwallis Avenue.

Of the City's residentially zoned vacant land, 3.5% is in the OI (Office-Institutional) and LBD (Limited Business District) zoning districts, covering 52.6 acres and 16.4 acres, respectively. These districts allow only single-family, detached, site-built homes and duplexes. Most of these areas are located in and around the heart of the City in the vicinity of York and DeKalb Streets, with several also located between U.S. Highway 1 and Haile Street. Approximately 9.3 acres of residentially zoned vacant land is in the CBD (Central Business District) zoning district that allows single-family, detached, site-built homes, multi-family developments, and townhouses. These areas are also primarily located in the central area of the City between York and DeKalb Streets.



MAP 3-8. VACANT RESIDENTIALLY ZONED PROPERTIES, 2016

SOURCES: KERSHAW COUNTY BUILDING INFORMATION SERVICES DEPT., SEPT. 2016; CITY OF CAMDEN, JAN. 2017



M. GOALS, OBJECTIVES AND STRATEGIES FOR IMPLEMENTATION

GOALS/OBJECTIVE/STRATEGIES	ACCOUNTABLE AGENCY	TIME FRAME
GOAL 3.1. ENCOURAGE A BROAD RANGE OF HOUSING OPPORTUNITIES AND A BALANCE OF HOUSING TYPES TO MEET THE CURRENT AND FUTURE NEEDS OF CAMDEN RESIDENTS.		
OBJECTIVE 3.1.1. PROMOTE THE DEVELOPMENT OF A DIVERSE HOUSING STOCK TO MEET THE NEEDS OF RESIDENTS AND ACCOMMODATE A VARIETY OF ECONOMIC LEVELS, OCCUPATIONS, AGE GROUPS, AND LIFESTYLE PREFERENCES.		
STRATEGY 3.1.1.1.		
Promote housing choice throughout the City to include single-family homes, town homes, patio homes, and multi-family developments in appropriate areas.	City of Camden Residential Developers	On-going
STRATEGY 3.1.1.2.		
Encourage housing development that will accommodate residents of all ages and stages of life.	City of Camden Residential Developers	On-going
STRATEGY 3.1.1.3.		
Explore ways to increase the availability of quality of life amenities to encourage current residents to remain and new residents to locate in Camden.	City of Camden Neighborhood Associations	On-going
STRATEGY 3.1.1.4.		
Review land use plans and development regulations to ensure compatibility with a variety of housing options, housing affordability, and residential development types.	City of Camden	2019
STRATEGY 3.1.1.5.		
Explore the need for the development of a housing resource guide that would provide examples of affordable home types that would be allowed under Camden's land use regulations, including Historic District requirements.	City of Camden SLRCOG	2022
GOAL 3.2. PROMOTE ACCESS TO SAFE, DECENT AND AFFORDABLE HOUSING FOR ALL RESIDENTS.		
OBJECTIVE 3.2.1. PROMOTE PROGRAMS THAT ENCOURAGE AND SUPPORT HOMEOWNERSHIP IN NEW AND EXISTING NEIGHBORHOODS.		
STRATEGY 3.2.1.1.		
Continue to support the Kershaw County Housing Authority and other providers in efforts to increase access to affordable housing for low income individuals and families.	City of Camden	On-going
STRATEGY 3.2.1.2.		
Encourage and promote programs that provide assistance and education on the responsibilities and requirements of homeownership to potential homeowners.	USDA Rural Development Veterans Administration SCHFDA Financial Institutions Habitat for Humanity Community Non-profits Kershaw County Housing Authority City of Camden	On-going
STRATEGY 3.2.1.3.		
Encourage and promote the development of housing that is affordable for low and middle income families.	USDA Rural Development Residential Developers Habitat for Humanity Community Non-profits City of Camden	On-going
STRATEGY 3.2.1.4.		
Encourage infill development of housing on vacant residential properties and replace dilapidated housing near the Downtown through incentives such as waiver/pro-rating of water and sewer tap fees and accelerated inspection and removal of dilapidated structures.	City of Camden Private Developers Property Owners	On-going



GOALS/OBJECTIVE/STRATEGIES	ACCOUNTABLE AGENCY	TIME FRAME
STRATEGY 3.2.1.5.		
Continue to participate in programs that provide financial assistance to renovate and rehabilitate substandard/unsafe homes including CDBG and HOME, as well as Certified Local Government and Historic Rehabilitation grants to assist in the rehabilitation of homes in historically significant areas or that have individual historic significance.	City of Camden SC Dept. of Commerce SLRCOG USDA Rural Development Kershaw County Housing Authority	On-going
STRATEGY 3.2.1.6.		
Continue to provide quality water and sewer service to existing and future residential neighborhoods and developments.	City of Camden SC Dept of Commerce	On-going
STRATEGY 3.2.1.7.		
Coordinate with adjacent jurisdictions to address the provision of low and moderate income housing on a regional scale.	City of Camden Kershaw County County Municipalities Neighboring Counties SLRCOG/CMCOG	On-going
STRATEGY 3.2.1.8.		
Review land use and development regulations, property tax trends and other relevant requirements and procedures for potential barriers and opportunities for the provision of affordable housing options for low and middle income families.	City of Camden	2019
STRATEGY 3.2.1.9.		
Explore ways to help to alleviate the cost of the development of affordable housing and the rehabilitation of substandard, unsafe housing in areas such as complicated title search and multiple and sometimes absent heirs.	City of Camden SLRCOG	2022
OBJECTIVE 3.2.2. PROMOTE ENERGY EFFICIENCY IN NEW DEVELOPMENT AND IN REHABILITATION OF OLDER HOUSING UNITS TO LOWER OVERALL HOUSING COSTS.		
STRATEGY 3.2.2.1.		
Assess the benefits and potential opportunities for new residential developments that incorporate current energy and environmental design certification standards.	City of Camden Residential Developers Utilities	2020
STRATEGY 3.2.2.2.		
Promote weatherization and energy efficiency improvements by residential property owners.	City of Camden Utilities Community Non-profits USDA Rural Development	On-going
OBJECTIVE 3.2.3. PROVIDE MULTI-MODAL CONNECTIVITY AMONG RESIDENTIAL AREAS, PLACES OF WORK, RECREATION, AND ESSENTIAL SERVICES TO PROVIDE MORE AFFORDABLE OPTIONS AND ENCOURAGE HEALTHY LIFESTYLES.		
STRATEGY 3.2.3.1.		
Explore the addition of incentives or requirements to the City Land Development Regulations for the provision of sidewalks in new subdivisions and commercial developments.	City of Camden Commercial and Residential Developers	On-going
STRATEGY 3.2.3.2.		
Explore additional opportunities to increase pedestrian and bicycle connectivity between residential areas and commercial, recreation, public facilities, essential services, and employment centers, including the addition of bicycle lanes on new and existing road facilities, as appropriate.	City of Camden Kershaw County SLRCOG SCDOT SCPRT	On-going
STRATEGY 3.2.3.3.		
Encourage the development of residential communities near employment centers and connected by sidewalks, trails and bike lanes.	City of Camden	On-going
STRATEGY 3.2.3.4.		
Work with the School District to maximize opportunities for walking and biking to school when selecting sites for new schools, including support for the Safe Routes to School program.	City of Camden Kershaw County School District	On-going



GOALS/OBJECTIVE/STRATEGIES	ACCOUNTABLE AGENCY	TIME FRAME
STRATEGY 3.2.3.5.		
Explore the feasibility of establishing fixed public transit routes to provide transportation between key residential, commercial, and employment destinations in the Camden area.	City of Camden Kershaw County SLRCOG, Santee-Wateree RTA	On-going
GOAL 3.3. PRESERVE AND PROTECT ESTABLISHED AND HISTORIC NEIGHBORHOODS AND RESIDENTIAL STRUCTURES.		
OBJECTIVE 3.3.1. PROTECT ESTABLISHED NEIGHBORHOODS.		
STRATEGY 3.3.1.1.		
Develop an inventory of established, stable neighborhoods.	City of Camden Neighborhood Associations	2020
STRATEGY 3.3.1.2.		
Review zoning and land development regulations and update as appropriate to ensure protection of existing neighborhoods from incompatible development.	City of Camden	2020
STRATEGY 3.3.1.3.		
Support the revitalization of at-risk, blighted, and neglected neighborhoods.	City of Camden, SLRCOG Habitat for Humanity Community Non-profits Kershaw County Housing Authority	On-going
STRATEGY 3.3.1.4.		
Continue to maintain a list of dilapidated, unsafe, and abandoned homes that should be considered for demolition, using windshield surveys of exterior conditions.	City of Camden	On-going
OBJECTIVE 3.3.2. PRESERVE AND PROTECT HISTORIC NEIGHBORHOODS AND RESIDENTIAL STRUCTURES.		
STRATEGY 3.3.2.1.		
Review zoning regulations, in particular Historic Overlay requirements, and Historic Landmarks Commission Guidelines to ensure ongoing protection and preservation of historic neighborhoods and residential structures.	City of Camden Historic Landmarks Commission	2020
GOAL 3.4. PROVIDE APPROPRIATE HOUSING AND ASSOCIATED SERVICES, ASSISTANCE, AND ACCESS TO RESOURCES FOR CAMDEN RESIDENTS WITH SPECIAL NEEDS.		
OBJECTIVE 3.4.1. ADDRESS THE HOUSING AND ASSOCIATED NEEDS OF THE CITY'S SPECIAL POPULATIONS.		
STRATEGY 3.4.1.1.		
Consider participation in the Midlands Area Consortium for the Homeless (MACH) to determine the extent of homelessness in Kershaw County and explore efforts to prevent and eliminate homelessness.	City of Camden United Way of Kershaw County MACH	2022
STRATEGY 3.4.1.2.		
Encourage participation by appropriate local service agencies and organizations in the MACH and Homeless Management Information System (HMIS).	City of Camden United Way of Kershaw County Local Service Providers Community Non-profits Faith-based Organizations	On-going
STRATEGY 3.4.1.3.		
Support and participate in the annual Point-in-Time Homeless Count for Kershaw County and the region.	City of Camden United Way of Kershaw County Local Social Service Providers	On-going
STRATEGY 3.4.1.4.		
Assess the housing needs of senior citizens and encourage housing development that will allow the City's older residents to age-in-place.	City of Camden Residential Developers Kershaw County Council on Aging	On-going
STRATEGY 3.4.1.5.		
Encourage cooperation between agencies, non-profits, and private developers to meet the housing needs of special populations.	State and Local Agencies Residential Developers City of Camden	On-going



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