



Adequate, safe housing is a basic human need. The American Public Health Association ranks housing as one of the top three issues affecting personal and community health. Housing quality, availability, and affordability weigh 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 the quality of schools, public safety, and convenience to jobs and services, as well as proximity to other community amenities. However, the most common deciding factor in housing choice is the quality and affordability of available homes.

The purpose of the Housing Element of the Comprehensive Plan is to assess the condition, availability, and affordability of the Camden housing stock and to project future housing needs. The prediction of future housing needs poses a distinct challenge. Houses are very expensive consumer products with a demand and cost 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 households, many residents find themselves dependent on the rental market. This element of the Comprehensive Plan considers both owner-occupied and rental housing needs in the City.

The City of Camden is faced with a myriad of possibilities and challenges in planning for the future of housing for its residents. There has been substantial residential growth in recent years, primarily in new developments along Black River Road in the southern area of the City and in northern areas of the City along U.S. Highway 521 and Liberty Hill Road, as well as continued citywide infill development. Housing affordability is a persistent concern in the City, with median home values



exceeding those of Kershaw County and the State in a market where many homeowners and renters spend more than they can comfortably afford for housing costs. A thorough study of current housing conditions and likely trends for the future will help identify a balance of housing types that can accommodate the diverse housing needs of current and future City residents.

### 3.1. Housing Growth

Population growth has a direct correlation with growth in housing stock. The City of Camden experienced a 6% increase in population from 2010 to 2020, with a slightly higher increase in housing units of 6.3% (223 units) during the same time period. As detailed in Table 3-1, the City of Camden has 3,767 housing units, comprising more than 13% of all housing units in Kershaw County. Ten-year housing growth in Camden at 6.3% was slightly higher than countywide at 5.1% and substantially higher than the Santee Lynches region at less than one percent, but lower than growth statewide at 9.7%.

**Table 3-1. Housing Unit Change, 2000, 2010, and 2020**

JURISDICTION	2000	% CHANGE 2000-2010	2010	% CHANGE 2010-2020	2020	CHANGE 2000-2020	
						#	%
Camden	3,283	8.0%	3,544	6.3%	3,767	484	<b>14.7%</b>
Kershaw County	22,683	21.1%	27,478	5.1%	28,874	6,191	<b>27.3%</b>
Santee Lynches Region	87,407	13.0%	98,731	0.3%	98,992	11,585	<b>13.3%</b>
South Carolina	1,753,670	21.9%	2,137,683	9.7%	2,344,963	591,293	<b>33.7%</b>

Sources: U.S. Census Bureau, 2000, 2010, and 2020 Census

Housing growth by Census block group is provided in Table 3-2 and illustrated in Map 3-1. As discussed in the *Population Element*, several block groups also encompass sizable areas outside of the City and others from the 2020 Census are much different than in the 2010 Census. This prevents direct comparison to the 2000 to 2010 housing unit growth by Census block group included in the *City of Camden Comprehensive Plan 2028*. However, as also illustrated in Map 2-1 in the *Population Element*, growth continues in the northwestern and southeastern areas of the City, while most built out areas in the central area of the City continue to lose housing.

Five of the block groups that include portions of the City of Camden experienced a loss in housing units from 2010 to 2020. The largest housing increase in the City occurred in Census block group 9708-3, at a rate of 14.5% with an increase of 108 homes. High rates of housing growth occurred in block group 9706.01-2 at 17.4% with 70 additional homes and 9705.00-3 at 11.2% with 49 new homes. The housing data was provided through the 2010 and 2020 Census, while generally considered to be accurate, has been found to include some miscounts. For this reason, the housing data will undergo careful vetting in the 2037 Comprehensive Plan ten-year update to ensure accuracy based on staff knowledge and permitting data.

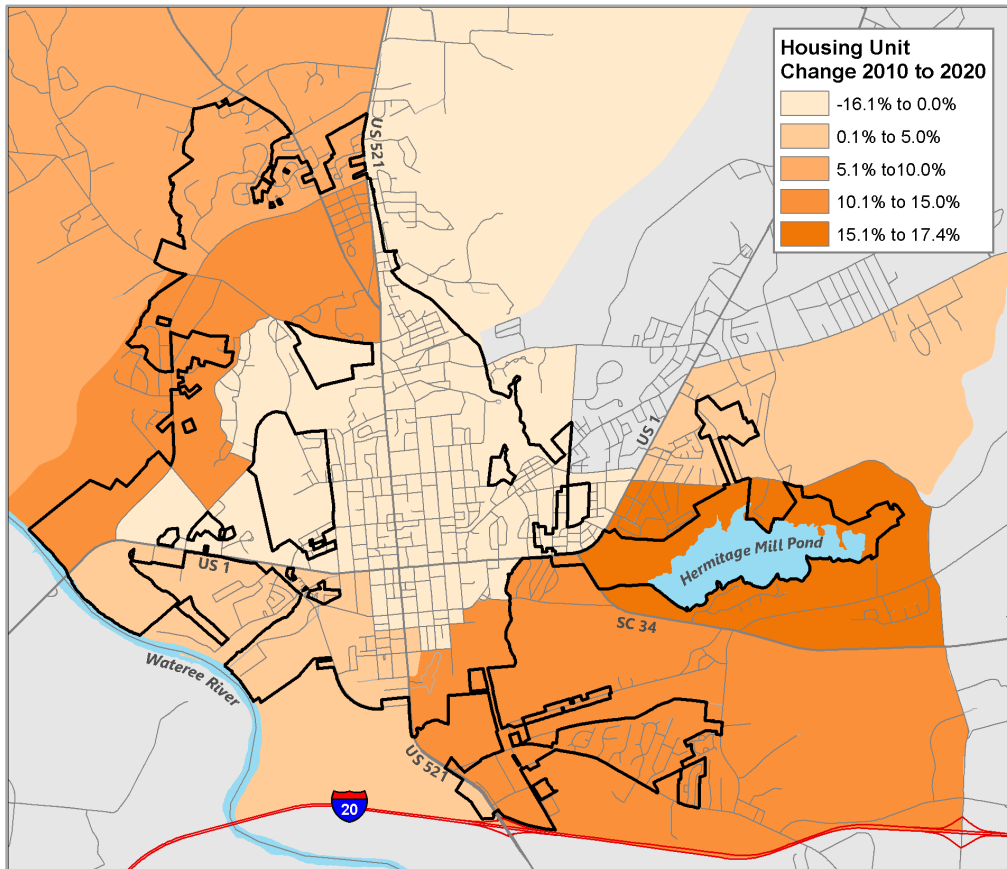


Table 3-2. Housing Unit (HU) Change by Census Block Groups (BG)

TRACTS	2010		2020		CHANGE 2010-2020	
	BLOCK GROUPS	HU	BLOCK GROUPS	HU	#	%
9705.00	1 (split)	535	1	527	-8	-1.5%
	2	714	2	701	-13	-1.8%
	3	436	3	485	49	11.2%
	4	426	4	415	-11	-2.6%
	5	626	5	674	48	7.7%
9706.01	5	442	1, 4 (partial)	464	22	5.0%
	6	403	2	473	70	17.4%
9708.00	2	435	1	427	-8	-1.8%
	4	279	2	234	-45	-16.1%
	9708.00 - BG 5 9707.00 - BGs 1 & 2 (partial)	746	3	854	108	14.5%
	6	559	4	579	20	3.6%
	1	609	5	996	-17	-1.7%
	3	404				
Totals		6,614		6,829	215	3.3%

Sources: U.S. Census Bureau, 2010 and 2020 Census

Map 3-2. Housing Unit Change by Census Block Groups\*



\* Based on 2010 Census Block Groups

Sources: U.S. Census Bureau, 2010 and 2020 Census



### 3.1.1. Residential Building Permits

An examination of residential building permits provides additional insight on housing growth trends. Residential permit data for the City of Camden from 2017 through 2022 is listed in Table 3-3 and illustrated in Figure 3-1. This data includes single-family, site-built construction and duplexes (two-family buildings) that are new to the City.

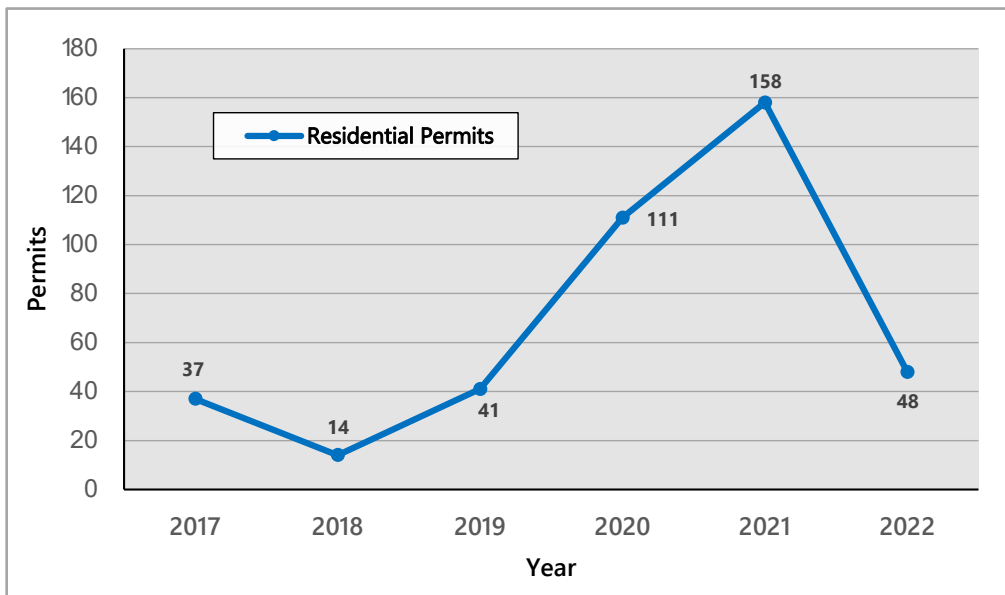
More than 400 residential building permits were issued in the City of Camden during the most recent six-year period. Single-family, site-built homes accounted for the vast majority of these permits (399 housing units), with only ten duplex housing units constructed since 2017. Annual residential permitting increased sharply to 111 units in 2020 and 158 units in 2021, then fell to 48 units in 2022. The location of new housing in Camden is shown in Map 3-3.

Table 3-3. New Residential Construction (Housing Units) Permitted in Camden, 2017 to 2022

YEAR	SINGLE-FAMILY		DUPLEXES		ANNUAL TOTAL
	#	%	#	%	
2017	37	100.0%	0	0.0%	37
2018	14	100.0%	0	0.0%	14
2019	41	100.0%	0	0.0%	41
2020	111	100.0%	0	0.0%	111
2021	150	94.9%	8	5.1%	158
2022	46	95.8%	2	4.2%	48
6-Year Total	399	97.6%	10	2.4%	409

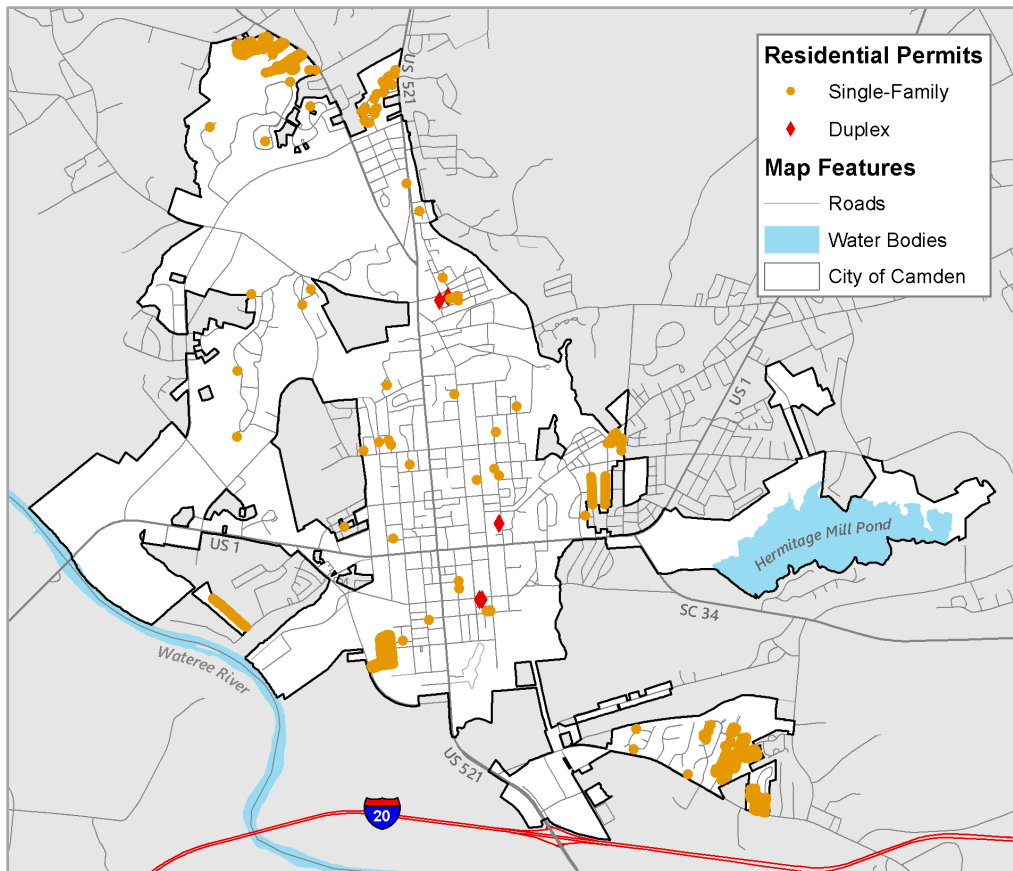
Source: City of Camden, 2023

Figure 3-1. New Residential Dwelling Units Permitted, 2017 to 2022



Source: City of Camden, 2023

Map 3-3. Residential Permit Locations, 2017 to 2022



Source: City of Camden, 2023

While new homes were built throughout the City in recent years, nearly 90% of new construction was concentrated within subdivisions. Table 3-4 lists subdivisions with residential permitting activity from 2017 to 2022. Map 3-3 provides the location of these subdivisions.

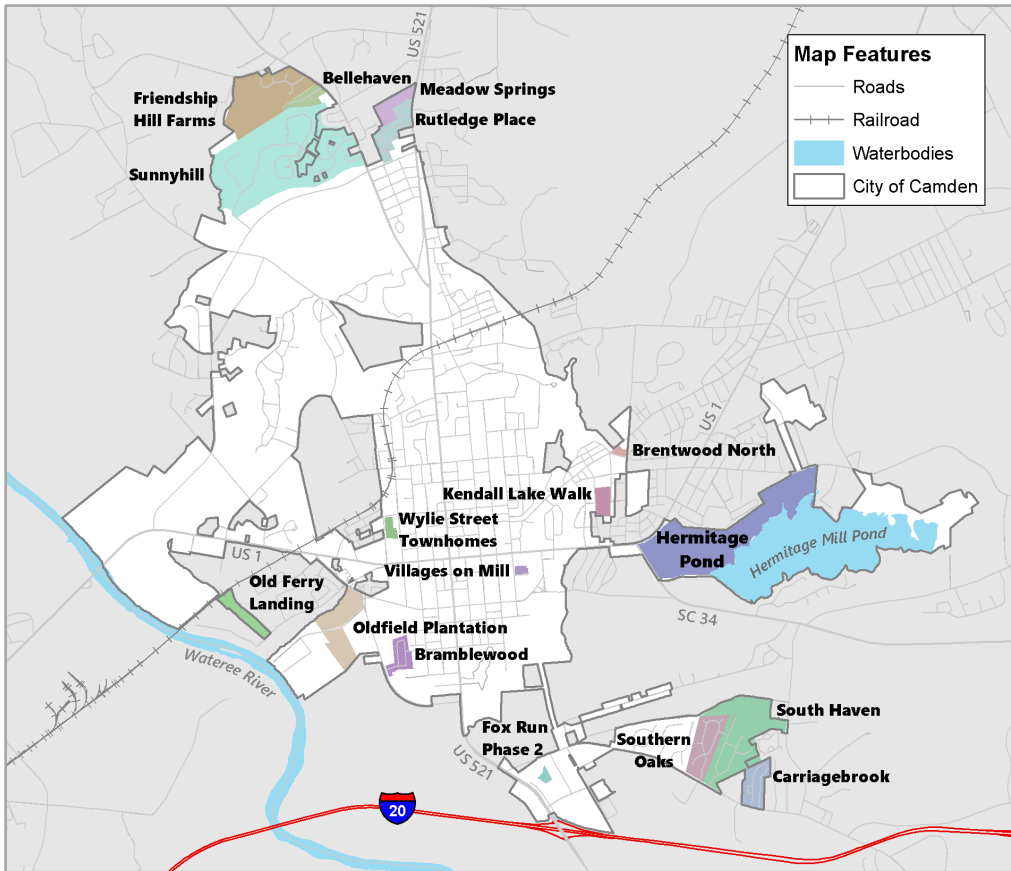
Table 3-4. Permits in Residential Subdivisions, 2017-2022

SUBDIVISION	HOUSING TYPE	# OF PERMITS
Bellehaven	Single-Family	28
Bramblewood	Single-Family	67
Brentwood North	Single-Family	11
Carriagebrook	Single-Family	48
Friendship Hill Farms	Single-Family	53
Kendall Lake Walk	Single-Family	29
Old Ferry Landing	Single-Family	25
Rutledge Place	Single-Family	23
South Haven	Single-Family	70
Southern Oaks	Single-Family	10
Sunnyhill	Single-Family	3
<b>Total</b>		<b>367</b>

Source: City of Camden, 2023



Map 3-3. Residential Subdivisions, 2017-2022



Source: City of Camden, 2023

### 3.2. Housing Location

Residential uses comprise more than one-third (2,643 acres) of the City’s land area (Table 3-5). Single-family is by far the most prevalent type of residential use, accounting for nearly 98% of all residential land in the City of Camden. Only 2.3% of residential land is in multi-family use, including duplexes, townhomes, structures with three or more dwelling units, and a portion of a manufactured home park. Map 3-4 illustrates the location of residential uses by type in Camden.

Table 3-5. Land Area in Residential Land Use

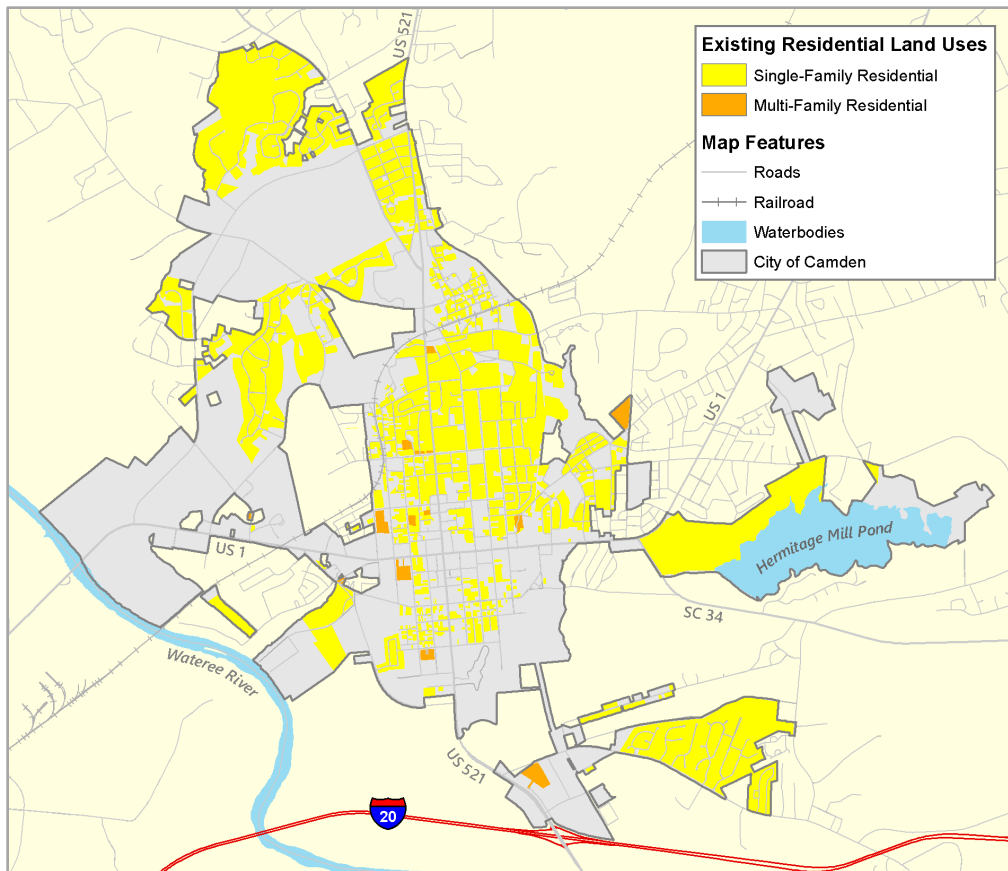
LAND USE	ACRES	PERCENTAGE
Total All Land Uses	6,955.6	100%
Total All Residential Uses	2,643.2	38.0% of all land uses
Single-Family	2,583.4	97.7% of all residential uses
Multi-Family	58.8	2.3% of all residential uses

Source: City of Camden, 2022

While single-family homes are found throughout the City, historically they have been clustered in the central area of the City of Camden. However, in recent years there has been substantial residential subdivision development in the northern and southern areas of the City as illustrated in Map 3-3. Multi-family residential is generally concentrated near the central area of the City,

with a development located to the east on Hail Street Extension and another to the south on Wall Street, just off of U.S. Highway 521.

Map 3-4. Land in Residential Use



Source: City of Camden, 2022

### 3.3. Housing Outlook

Housing growth projections are used by local governments to plan for the infrastructure and services needed to accommodate future growth. Future housing growth is influenced by the economy, interest rates, infrastructure, in and out-migration, job growth, the condition and availability of existing housing, and intangible factors such as buyer or renter preference. Additional factors for municipalities include annexation and land availability. These variables can significantly impact housing development in smaller jurisdictions, while the impacts on larger jurisdictions with larger populations and land area may be less measurable.

*Claritas Pop-Facts*® provides 2022 housing unit estimates and five-year growth projections. Ten-year projections are based on yearly growth trends derived from the five-year growth projections. Assumptions based on these estimates require updating over time as they are influenced by multiple economic, migration, demographic, and housing preference factors. These base projections of future housing growth can be adjusted based on information and trend updates.

Assuming consistent growth through the coming decade, City population projections through 2033 can be made based on these five-year growth projections. *Claritas Pop Facts*® estimates indicate that there are 3,814 housing units in Camden in 2023, with a projected increase of only



2.5% to 4,002 housing units by 2033 (Table 3-6). Projected ten-year growth rates are slightly higher for Kershaw County at 3.3% and the State at 4.5%.

**Table 3-6. Housing Unit Estimates and Projections**

JURISDICTION	2010 <sup>2</sup> CENSUS	2023 <sup>3</sup> ESTIMATES	2028 <sup>3</sup> PROJECTIONS	2033 <sup>1</sup> PROJECTION	PROJECTED CHANGE 2023-2033	
					#	%
Camden (City)	3,424	3,814	3,908	4,002	94	2.5%
Kershaw County	27,476	29,473	30,460	31,447	987	3.3%
South Carolina	2,137,697	2,415,888	2,525,355	2,634,822	109,467	4.5%

<sup>1</sup>Housing Unit projections may be impacted by new and future residential developments  
Sources: <sup>2</sup>U.S. Census Bureau, 2010 Census; <sup>3</sup>Environics Analytics, Claritas Pop Facts®, 2023

As listed in Table 3-7 and shown in Map 3-3, several residential subdivisions are planned or underway in Camden that could substantially increase available housing in the coming years. These subdivisions are not included in the estimates and projections in Table 3-6. The addition of 284 housing units is likely at buildout of three new subdivisions – Friendship Hill Farms in the northern area of the City and Carriagebrook and South Haven to the south. More than 400 housing units are in the permitting process in proposed subdivisions in the southern area of the City, including 239 townhomes in the Oldfield Plantation and Wylie Street Townhomes developments.

**Table 3-7. New Residential Subdivisions – Housing Units**

SUBDIVISION NAME AND TYPE*	HOUSING UNITS		
	TOTAL	COMPLETED	REMAINING
<b>Underway</b>	<b>452</b>	<b>168</b>	<b>284</b>
Carriagebrook (SF)	100	30	70
Friendship Hill Farms (SF)	125	25	100
South Haven (SF)	227	113	114
<b>In Permitting Process</b>	<b>409</b>	<b>0</b>	<b>409</b>
Meadow Springs (SF)	84	0	84
Oldfield Plantation (SF/MF)	86 SF/198 MF	0	284
Wylie Street Townhomes (MF)	41	0	41

\* SF = Single-Family, MF = Multi-Family

Source: City of Camden, 2023

In total, an increase of up to 693 housing units citywide could result if these subdivisions are developed as planned. However, housing unit totals may change or construction may be delayed as plans are amended in response to a range of variables such as market conditions, labor and materials availability, mortgage rates, funding, infrastructure, and permitting.

Future housing location depends on multiple factors such as the availability of water and sewer, proximity to major transportation routes and employment centers, the availability of large undeveloped properties, past development trends, and related amenities associated with urbanized areas. While residential growth is possible on most of the City's vacant land and land currently in use for agriculture or forestry (approximately 2,344 acres), it is anticipated that much





of the future residential development and growth in the City of Camden will occur through the annexation of existing residential areas to the north and east of the City and continued residential development to the north of the City.

### 3.4. Housing Type

Housing types available to Camden residents range from single-family units to multi-family housing and manufactured homes. Detached single-family units have 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 lot) in the definition of single-family units. Attached single-family homes 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 codes. Although this is the most popular type of housing, it is also generally the most expensive to construct. Duplexes include two housing units in one structure. Multi-family buildings contain more than two housing units within the structure. Manufactured (or mobile) homes are constructed off-site and transported to the site on wheels that are attached to the structure.

As of 2020, more than 80% of all housing units in the City were single-family, detached homes, a slight increase from the 2010 Census share of 79.3% (Table 3-8). These percentages surpass the countywide percentages of 67.4% in 2010 and 70.1% in 2020. Costs for attached single-family and duplex construction are also generally less per housing unit than site-built single-family homes. However, these housing types make up a small percentage of the total housing stock in Camden, together accounting for only 3.9% of all housing units (133 units).

**Table 3-8. Housing Unit Type**

UNIT TYPE	CAMDEN				KERSHAW COUNTY			
	2010		2020		2010		2020	
	#	%	#	%	#	%	#	%
<b>Total Units</b>	<b>3,582</b>	<b>100.0%</b>	<b>3,395</b>	<b>100.0%</b>	<b>26,784</b>	<b>100.0%</b>	<b>29,444</b>	<b>100.0%</b>
1 unit, detached	2,842	79.3%	2,734	80.5%	18,065	67.4%	20,628	70.1%
1 unit, attached	7	0.2%	68	2.0%	203	0.8%	202	0.7%
Duplex	71	2.0%	65	1.9%	157	0.6%	213	0.7%
Multi-family (3-19)	487	13.6%	297	8.7%	1042	3.9%	569	1.9%
Multi-family (20+)	151	4.2%	179	5.3%	172	0.6%	320	1.1%
Mobile Home	24	0.7%	52	1.5%	7,134	26.6%	7,465	25.4%
Boat, RV, Van, etc.	0	0.0%	0	0.0%	11	0.0%	47	0.2%

Sources: U.S. Census Bureau, 2010 and 2020 ACS

Construction costs for multi-family development are generally less per housing unit. Savings from lower construction costs are passed on to buyers of condominium units and renters, making this housing type generally a less expensive alternative for residents. Fourteen percent of the City's housing stock is multi-family, higher than the 3% of housing units countywide. Much of the City's multi-family housing (297 units) is in smaller developments of 3 to 19 units.

Manufactured housing also offers a less expensive alternative to site-built housing. The *City of Camden Zoning Ordinance* defines a Manufactured Home as "A factory built home built after the enactment of and bearing a label of compliance with the *Federal Manufactured Home Construction*



and Safety Standards Act, effective June 15, 1976 (HUD Code).” The 2020 American Community Survey (ACS) listed 52 manufactured or “mobile” homes in the City of Camden. Included in this count are several homes within the City’s only manufactured home park, located at the intersection of Chestnut Ferry Road and Old River Road. As a nonconforming use, the park will not be allowed to house additional manufactured homes.

### 3.5. 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 1968 is substantially older than the median age of housing countywide and statewide of 1989. A detailed analysis of housing age provided in Table 3-9 reveals that the City’s housing stock is much older than County and State housing. More than one third (34.1%) of housing in Camden was built in 1950 or earlier – a percentage that is more than double that of Kershaw County at 12.4% and more than three times higher than the State at 13.2%.

Thirteen percent of the City’s housing was built in 1939 or earlier, making it 83 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, 20.4% of the City’s homes were built in 2000 or later – smaller than the percentages for Kershaw County and the State at 28% and 30.6%, respectively.

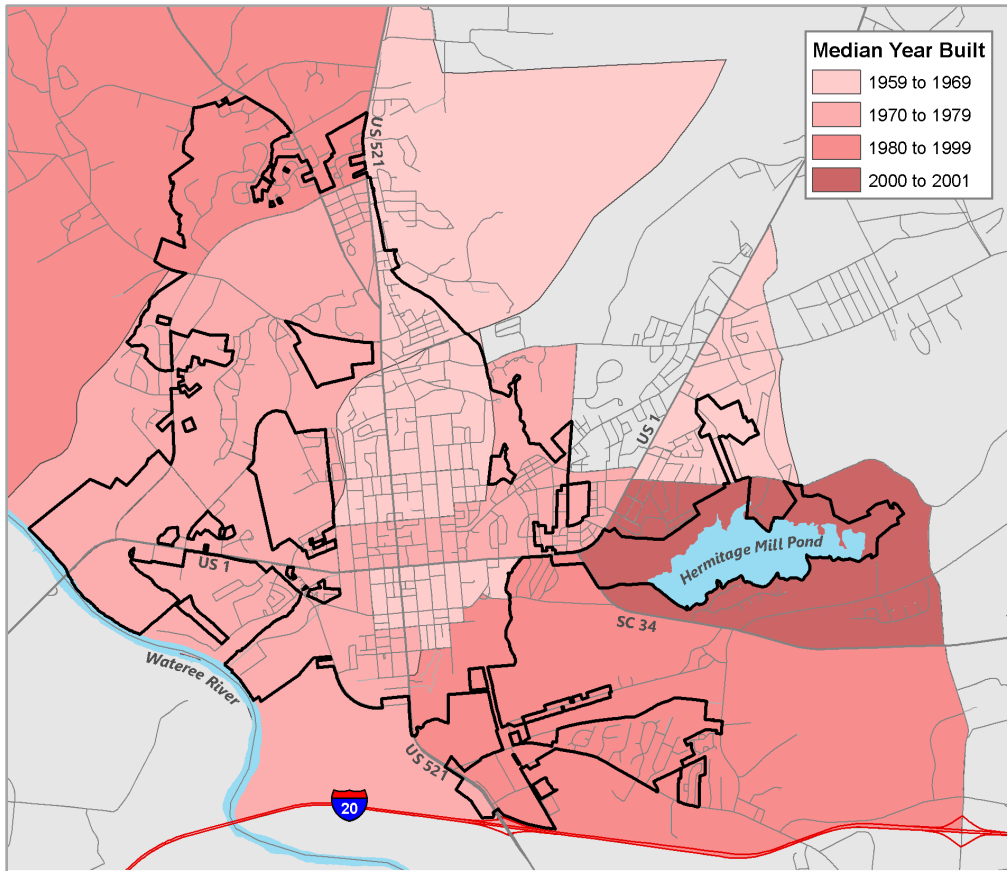
**Table 3-9. Year Housing Units Built**

YEAR UNIT BUILT	CAMDEN		KERSHAW COUNTY		SOUTH CAROLINA	
	HOUSING UNITS	%	HOUSING UNITS	%	HOUSING UNITS	%
Total All Units	3,837	100.0%	28,835	100.0%	2,325,248	100.0%
Built 2020 or later	0	0.0%	76	0.3%	7,737	0.3%
Built 2010 to 2019	338	8.8%	2,624	9.1%	270,879	11.6%
Built 2000 to 2009	446	11.6%	5,377	18.6%	432,551	18.6%
Built 1990 to 1999	284	7.4%	6,027	20.9%	427,479	18.4%
Built 1980 to 1989	385	10.0%	4,473	15.5%	359,005	15.4%
Built 1970 to 1979	325	8.5%	4,139	14.4%	323,172	13.9%
Built 1960 to 1969	751	19.6%	2,544	8.8%	197,863	8.5%
Built 1950 to 1959	561	14.6%	1,854	6.4%	149,417	6.4%
Built 1940 to 1949	247	6.4%	591	2.0%	64,960	2.8%
Built 1939 or earlier	500	13.0%	1,130	3.9%	92,185	4.0%
<b>Median Year Built</b>	<b>1968</b>		<b>1989</b>		<b>1989</b>	

Source: U.S. Census Bureau, 2017-2021 ACS

As illustrated in Map 3-5, the Census block group with the most recent median year built is 9706.01-2 (2001) that includes the Hermitage Pond subdivision. Median year built is also newer in block groups that include the northwestern and southeastern areas of the City with some of Camden’s more recently developed subdivisions. Newer homes are increasingly available in these areas in subdivisions developed in recent years, as shown in Map 3-3. Census block groups with an older median age of housing stock are primarily located in the long established center of the City.

Map 3-5. Median Year Homes Built by Block Group



Source: U.S. Census Bureau, 2017-2021 ACS

Several factors are used to evaluate housing condition. Housing units that lack complete plumbing or kitchen facilities can generally be considered substandard. Based on these criteria, the basic quality of housing in Camden is comparable with Kershaw County and the State. Only 15 housing units in the City lack adequate plumbing facilities and 65 are without complete kitchen facilities.

Table 3-10. Selected Housing Characteristics for Occupied Units

JURISDICTION	TOTAL OCCUPIED UNITS	WITH NO VEHICLE AVAILABLE		LACKING PLUMBING		LACKING COMPLETE KITCHEN	
		#	%	#	%	#	%
Camden	3,388	267	7.9%	15	0.4%	65	1.9%
Kershaw County	24,901	910	3.7%	52	0.2%	113	0.5%
South Carolina	1,976,447	115,534	5.8%	6,194	0.3%	12,975	0.7%

Source: U.S. Census Bureau, 2017-2021 ACS

Vehicle ownership is another indicator of household economic resources. Vehicle ownership, while considered a necessity by most, is a luxury to persons of limited means, particularly in an area where few options for alternative transportation are available. 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, 267 units (7.9%) have no vehicle available – a higher rate than the 3.7% of housing units countywide and 5.8% of housing units in South Carolina without vehicle access.

### 3.6. Housing Occupancy and Tenure

The 13.5% vacancy rate in the Camden housing market is slightly lower than in Kershaw County at 14.1% (Table 3-11) and well below the statewide and national rates of 15.4% and 11.6%, respectively. The percentage of vacant homes in the City in 2020 decreased substantially from the 2010 rate of 19.6%, while the countywide percentage increased from 12.8% in 2010.

At nearly 75%, the homeownership rate in Camden is lower than the County rate of 81%, but much higher than homeownership rate statewide at 70.1% and nationwide at 64.4%. Housing occupancy by owners in the City increased from 71.9% to 74.6% between 2010 and 2020 (Table 3-11). Owner-occupied housing remained steady in Kershaw County at 81% over the same period. The City's renter-occupied housing comprises 16% (747 units) of the total 4,797 rental units in Kershaw County.

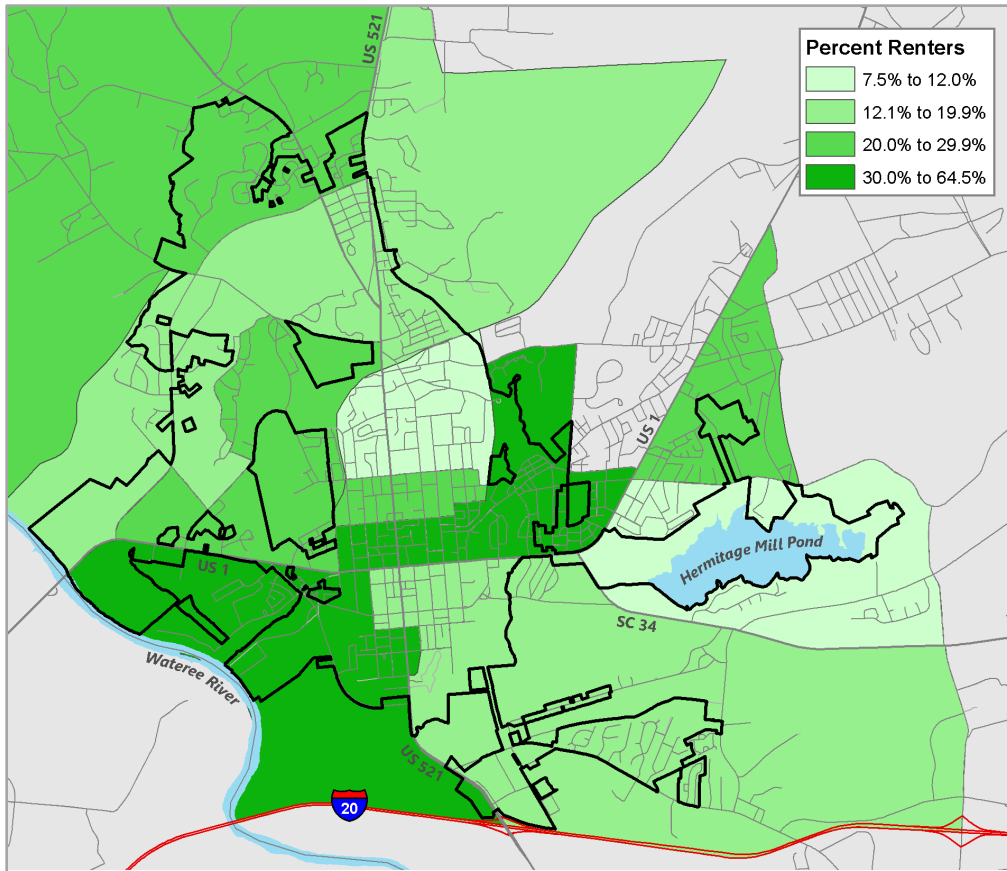
Table 3-11. Housing Occupancy and Tenure

JURISDICTION	CAMDEN				KERSHAW COUNTY			
	2010		2020		2010		2020	
	#	%	#	%	#	%	#	%
Total Housing Units	3,582	100.0%	3,395	100.0%	26,784	100.0%	29,444	100.0%
Occupied HU	2,881	80.4%	2,938	86.5%	23,358	87.2%	25,293	85.9%
Owner-Occupied HU	2,070	71.9%	2,191	74.6%	18,911	81.0%	20,496	81.0%
Renter-Occupied HU	811	28.1%	747	25.4%	4,447	19.0%	4,797	19.0%
Vacant HU	701	19.6%	457	13.5%	3,426	12.8%	4,151	14.1%

Sources: U.S. Census Bureau, 2010 and 2020 ACS

As illustrated in Map 3-5, the highest concentration of rental housing (64.5%) in Camden is found in block group 9708-4 that includes the southwestern areas of the City below U.S. Highway 1 and bordered to the west by the Wateree River. Block group 9708-5, located in the central area of the City and generally bordered by East DeKalb and Laurens Streets to the north and south and by U.S. Highway 1 to the east, also has a high percentage of renters at 47.5%. The areas of the City with the highest concentration of owner-occupied units are block groups 9706.01-2 (only 7.5% renter occupied) in the southeastern area of the City that includes Hermitage Mill Pond and the Hermitage Pond subdivision and 9705-2 (11.7% renter occupied) in the northcentral area of the City and bordered by Chestnut Street to the south.

Map 3-6. Percentage Renters of Occupied Housing Units by Census Block Group



Average household size is an indication of the number of persons, whether related or unrelated, that live in a dwelling unit. The average number of persons per household in the City of Camden is 2.24, lower than the County and State averages of 2.6 and 2.51, respectively (Table 3-12). The average household size for owner-occupied units is also lower for the City at 2.44 persons than for the County at 2.64 persons and the State at 2.55 occupants. The average number of persons residing in rental units in Camden is significantly lower at 1.72 than in owner-occupied units.

Table 3-12. Average Household Size of Occupied Housing Units

JURISDICTION	TOTAL PERSONS PER UNIT	OWNER OCCUPIED	RENTER OCCUPIED
Camden	2.24	2.44	1.72
Kershaw County	2.60	2.64	2.42
South Carolina	2.51	2.55	2.41

Source: U.S. Census Bureau, 2017-2021 ACS

The Census defines a householder as the person in whose name a housing unit is owned or rented. More than one-third (35.3%) of Camden householders are aged 65 and older – significantly higher than the 28.8% of householders countywide and 28.5% statewide in the same age range (Table 3-13). However, the percentage of householders aged 35 to 64 years is lower in the City at 54.7% than in Kershaw County at 58.3%, but slightly higher than the State at 53.7%. Percentages of Camden householders in the younger age groups are lower than those of the County and State.





Table 3-13. Age of Householder

JURISDICTION	TOTAL OCCUPIED UNITS	HOUSEHOLDER AGE							
		15-24 YEARS		25-34 YEARS		35-64 YEARS		65+ YEARS	
		#	%	#	%	#	%	#	%
Camden	3,388	33	1.0%	306	9.0%	1,853	54.7%	1,196	35.3%
Kershaw County	24,901	373	1.5%	2,834	11.4%	14,528	58.3%	7,166	28.8%
South Carolina	1,976,447	67,963	3.4%	282,740	14.3%	1,061,956	53.7%	563,788	28.5%

Source: U.S. Census Bureau, 2017-2021 ACS

As detailed in Table 3-14, nearly 68% of Camden householders are White, 30.1% are Black, and 2.1% are of other races. By comparison, racial composition in the County and State consist of a higher percentage of White residents and persons of other races, but a lower percentage of Black householders.

Nearly five percent of City householders (163 householders) are Hispanic, slightly higher than the County percentage of 3.3% and the percentage statewide of 4.2%. 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 White, Black, and Other Races as provided in Table 3-14, as well as shown separately as an ethnic subcategory.

Table 3-14. Race of Householder for Occupied Housing Units

JURISDICTION	TOTAL UNITS	HOUSEHOLDER RACE						HISPANIC*	
		WHITE		BLACK		OTHER		#	%
		#	%	#	%	#	%		
Camden	3,388	2,296	67.8%	1,020	30.1%	72	2.1%	163	4.8%
Kershaw County	24,901	17,836	71.6%	6,056	24.3%	1,009	4.1%	821	3.3%
South Carolina	1,976,447	1,359,698	68.8%	502,659	25.4%	114,090	5.8%	82,970	4.2%

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

Source: U.S. Census Bureau, 2017-2021 ACS

### 3.7. Housing Costs and Value

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

The median value of owner-occupied housing units in the City of Camden is \$211,100. This is \$60,900 higher than the County median of \$150,200 and \$29,300 higher than the median statewide at \$181,800 (Table 3-15).



Gross rent is defined 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 at \$690 is lower than the County median of \$770 and significantly lower than the State median of \$970.

**Table 3-15. Median Value and Gross Rent of Occupied Housing Units**

JURISDICTION	OWNER-OCCUPIED HOUSING UNITS		RENTER-OCCUPIED HOUSING UNITS	
	MEDIAN YEAR BUILT	MEDIAN VALUE	MEDIAN YEAR BUILT	MEDIAN MONTHLY GROSS RENT
Camden	1965	\$211,100	1984	\$690
Kershaw County	1991	\$150,200	1987	\$770
South Carolina	1992	\$181,800	1986	\$970

Source: U.S. Census Bureau, 2017-2021 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. More than half (51.9%) of Camden homes fall within the upper valuation categories (\$200,000 to \$999,999), much higher than the 30.2% of homes in Kershaw County and 43.4% of homes in the State in that value range. Twenty owner-occupied homes in the City are valued at \$1 million or more, comprising 10% of all homes in the highest valuation category countywide.

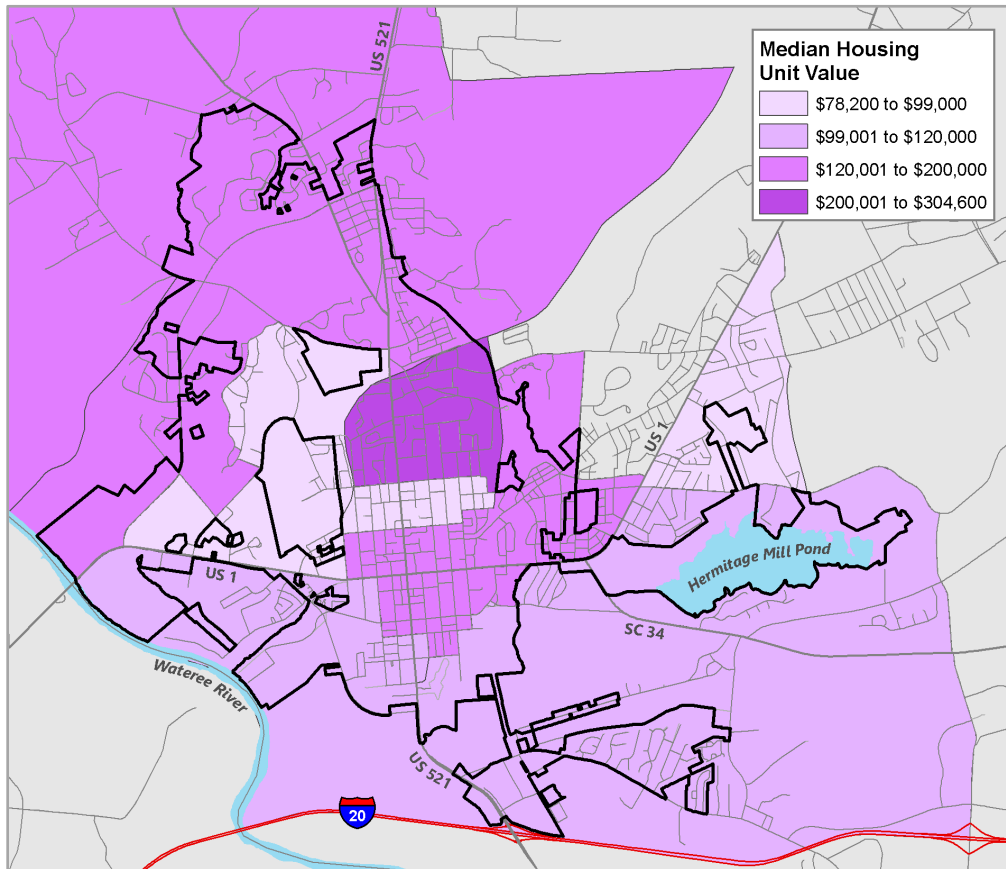
**Table 3-16. Housing Values - Owner-occupied Housing Units**

HOUSING UNIT VALUE	CAMDEN		KERSHAW COUNTY		SOUTH CAROLINA	
	#	%	#	%	#	%
<b>Total Occupied Units</b>	<b>2,420</b>	<b>100.0%</b>	<b>20,318</b>	<b>100.0%</b>	<b>1,390,017</b>	<b>100.0%</b>
Less than \$50,000	48	2.0%	2,385	11.7%	138,637	10.0%
\$50,000 to \$99,999	356	14.7%	4,091	20.1%	195,444	14.1%
\$100,000 to \$149,000	220	9.1%	3,661	18.0%	204,056	14.7%
\$150,000 to \$199,999	519	21.4%	3,839	18.9%	224,472	16.1%
\$200,000 to \$299,999	549	22.7%	3,646	17.9%	286,513	20.6%
\$300,000 to \$499,999	539	22.3%	1,913	9.4%	220,115	15.8%
\$500,000 to \$999,999	169	7.0%	584	2.9%	96,169	6.9%
\$1,000,000 or more	20	0.8%	199	1.0%	24,611	1.8%

Source: U.S. Census Bureau, 2017-2021 ACS

As illustrated in Map 3-7, the Census block groups with the lowest median home value for owner-occupied units in Camden include a small section of 9706.01-1 (\$78,200) in the western area of the City and to the north of Heritage Mill Pond, 9708-1 (\$89,900) in the central area of the City, and 9705-4 (\$98,000) that includes western areas of the City north of U.S. Highway 1. 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 \$304,600. Due to incomplete data in more recent ACS data, median housing unit value was obtained from the 2015-2019 ACS.

Map 3-7. Median Housing Value for Occupied Housing Units by Block Group



Source: U.S. Census Bureau, 2015-2019 ACS

An examination of recent *Consolidated Multiple Listing Service* (MLS) data for the City of Camden reveals an increasingly strong market for both sellers (Table 3-17). Sales prices have increased each year since 2013, with a corresponding decrease in the difference between listed price and actual sale price each year through 2022. Average days on the market was the lowest in ten years in 2021 at only 31 days and only slightly increased to 35 days in 2022. These are all indications that housing demand continues to drive prices up and time on the market down.

**Table 3-17. Residential Housing Units - MLS Listings Summary for Camden**

YEAR	# HOUSING UNITS		AVERAGE PRICE		DIFFERENCE - AVERAGE SALE AND LISTED PRICES	AVERAGE DAYS ON THE MARKET
	LISTED	SOLD	LISTED PRICE	SALE PRICE		
2013	272	197	207,176	144,019	-\$63,157 (30.5%)	160
2014	286	211	204,595	144,686	-\$59,909 (29.3%)	159
2015	309	234	209,368	156,877	-\$52,491 (25.1%)	134
2016	319	244	217,339	169,449	-\$47,890 (22.0%)	140
2017	373	298	210,606	169,699	-\$40,907 (19.4%)	106
2018	393	318	224,827	189,847	-\$34,980 (15.6%)	100
2019	415	340	230,752	199,343	-\$31,409 (13.6%)	78
2020	454	379	247,550	222,697	-\$24,853 (10.0%)	64
2021	569	494	264,331	247,812	-\$16,519 (6.2%)	31
2022	493	418	302,391	289,696	-\$12,695 (4.2%)	35

Source: Consolidated Multiple Listing Service, April 2023

Table 3-18 provides a more detailed examination of rental costs in the City of Camden. More than 71% of all Camden renters pay less than \$1,000 a month for rent as compared with 67.8% of Kershaw County residents and 48.4% of South Carolinians with rents in this range. Within this range, only 14.2% of City renters pay less than \$500 a month for rent, higher than the 9% of renters countywide and 8.6% of renters statewide in the lowest rental price category. Among the City's renters, nearly 6% pay more than \$2,000 a month for rent – much higher than the 1.2% of County renters and 4.1% of statewide renters paying at that level.

**Table 3-18. Monthly Gross Rent for Renter-Occupied Units**

HOUSING UNIT VALUE	CAMDEN		KERSHAW COUNTY		SOUTH CAROLINA	
	#	%	#	%	#	%
<b>Total Occupied Units</b>	<b>968</b>	<b>100.0%</b>	<b>4,583</b>	<b>100.0%</b>	<b>586,430</b>	<b>100.0%</b>
Less than \$500	137	14.2%	419	9.1%	50,232	8.6%
\$500 to \$999	553	57.1%	2,690	58.7%	233,395	39.8%
\$1,000 to \$1,499	78	8.1%	728	15.9%	174,875	29.8%
\$1,500 to \$1,999	0	0.0%	13	0.3%	51,057	8.7%
\$2,000 to \$2,499	10	1.0%	10	0.2%	15,129	2.6%
\$2,500 to \$2,999	0	0.0%	0	0.0%	4,289	0.7%
\$3,000 or more	47	4.9%	47	1.0%	4,694	0.8%
No cash rent	143	14.8%	676	14.8%	52,759	9.0%

Source: U.S. Census Bureau, 2017-2021 ACS

### 3.8. Residential Energy Costs

While rent or mortgage payments represent the largest share of monthly housing costs, additional expenses such as electricity, heating fuel, and water and sewer charges can also play a major role in affordability. Heating and cooling comprise more than 46% of energy usage in a typical new single-family home and can represent an even greater percentage of energy usage in older housing units that lack adequate insulation, weatherproofing, and thermal windows and doors.



Homes constructed in the City prior to 2002 were built to much less stringent efficiency standards. This is particularly true for homes built prior to the mid-1970s and manufactured homes built before 1977.

In an effort to reduce residential energy usage, a mandatory statewide building code was enacted in 1997 that included the Council of American Building Officials' *Model Energy Code*. The Energy Code established minimum insulation standards and required 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 now enforce the *2009 International Energy Conservation Code*. The City adopted that Code in 2013.

As profiled in Table 3-9, much of the Camden housing stock was built before the adoption of the Energy Code. Homes constructed prior to 2001 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.

### 3.9. 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 rent and 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.

Median homeowner costs (for homeowners with a mortgage) comprise one fourth of household income in the City – well within the definition of affordable housing but higher than the County and State percentages of 20.3% and 19.6%, respectively (Table 3-19). City homeowners without a mortgage spend only 10.6% of their household income on housing costs. Cost burden is more prevalent among City renters than homeowners. Median gross rent comprises more than 39% of City household income, as compared to 32.5% of County householder income and 30% of householder income statewide.



**Table 3-19. Owner and Renter Costs as a Percentage of Household Income**

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	\$1,462	25.3%	\$458	10.6%	\$690	39.4%
Kershaw County	\$1,223	20.3%	\$366	--*	\$770	32.5%
South Carolina	\$1,329	19.6%	\$390	--*	\$970	30.0%

\*Data not available

Source: U.S. Census Bureau, 2017-2021 ACS

Additional data on housing costs as a percentage of household income provide insight into local housing affordability. Among residents who own their homes, more than one-in-three (34%) live in homes that cost more than they can comfortably afford, lower than the County percentage of 35.7% but higher than the percentage statewide at 32.4% (Table 3-20). Nearly 43% of Camden homeowners (583 housing units) pay mortgages and associated housing costs totaling 30% or more of their income, high when compared to the 28.3% of County homeowners and 24.7% of State homeowners. Among City homeowners without a mortgage, nearly 23% (240 homes) are cost-burdened, a high percentage when compared to the County and State at only 9.9% and 10.6%, respectively. Nearly two-thirds (64.8%) of Camden renters are cost-burdened, spending more than 30% of their monthly income on rent and utilities, much higher than the percentage countywide at 45% and statewide at 44.3%.

**Table 3-20. Housing Units (HU) Paying more than 30% of Household Income for Selected Monthly Homeowner Costs or Gross Rent**

JURISDICTION	SELECTED MONTHLY COSTS – OWNER OCCUPIED HU						GROSS RENT – RENTER-OCCUPIED HU	
	ALL OWNER-OCCUPIED HU		WITH A MORTGAGE		WITHOUT A MORTGAGE		#	%
	#	%	#	%	#	%		
Camden	823	34.0%	583	42.6%	240	22.8%	627	64.8%
Kershaw County	4,142	35.7%	3,282	28.3%	860	9.9%	2,062	45.0%
South Carolina	260,922	32.4%	198,801	24.7%	62,121	10.6%	259,639	44.3%

Source: U.S. Census Bureau, 2017-2021 ACS

However, of greater concern are the 508 homeowners (21% of all homeowners) and 277 renters (28.6% of all renters) in the City of Camden who spend more than half of their household incomes on housing costs (2017-2021 ACS). A significant percentage of City residents are paying more than they can afford for housing, with many of these paying considerably more than they can afford. Households with such significant housing costs must sometimes delay spending on essentials such as food, health care, and medications in order to remain in their homes. This problem is exacerbated by rising prices on these basic necessities and fuel.

Camden residents would also benefit from additional housing options that allow them to “age in place,” remaining in the community throughout the various stages of life. This concept requires housing that accommodates a variety of ages, prices, and lifestyles. Young families need affordable options near schools, employment centers, recreation, and activities. Young



professionals generally prefer higher density housing options with amenities and in proximity to employment, recreation, and entertainment. Older residents need housing options that can accommodate limited mobility and are near essential healthcare services and transportation, with an option to transition to nearby assisted living or nursing care if needed. Most residents also seek housing with convenient access to essential services such as grocery stores and shopping.

A more detailed analysis of housing affordability on the county level is provided by the *National Low Income Housing Coalition* (NLIHC). The Coalition works to end the affordable housing crisis in America 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 targets is raising awareness 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. For each geographic area, the report calculates the income that renter households need in order to afford housing, estimates the number of households that cannot afford to pay the local Fair Market Rent (FMR), and projects what such households would need to earn in order to pay the rent and maintain housing costs at no more than 30% of their incomes.

2022 NLIHC data reveals that it can be difficult for persons of low and moderate incomes to afford housing in Kershaw County. An extremely low-income Kershaw County householder earning \$25,860, (30% of the area median income of \$86,200) can afford a monthly rent of no more than \$647, while the Fair Market Rent (FMR) for a two-bedroom housing unit is \$760 in Kershaw County.

According to data from the latest NLIHC *Out of Reach* report, a Kershaw County resident earning the 2022 Federal Minimum Wage of \$7.25 per hour must work 81 hours per week, 52 weeks per year, to afford a two-bedroom unit at the County's FMR (Table 3-21). Alternatively, such households must include two minimum wage earners working 40 hours a week year-round in order to make a two-bedroom FMR affordable. For a household with two workers in the labor force this may be attainable, but for single parents living alone these required work hours are all but impossible to meet. A Kershaw County resident would have to earn \$7.37 more per hour than the minimum wage, or \$14.62 per hour, for 40 hours a week, 52 weeks a year, to afford a two-bedroom unit at the area FMR. This earning level is 202% of the 2022 Federal Minimum Wage.

Monthly Supplemental Security Income (SSI) payments were estimated to be \$841 for individual residents of Kershaw County in 2022. If SSI represents an individual's sole source of income, a County resident on SSI can only afford a monthly rent of \$252. The local FMR for a one-bedroom apartment is more than double that amount at \$667.



Table 3-21. Maximum Affordable Housing Cost

LOCATION	HOUSING WAGE				WORK HOURS PER WEEK AT FEDERAL MIN. WAGE NEEDED TO AFFORD		NUMBER OF FULL TIME JOBS AT FEDERAL MIN. WAGE NEEDED TO AFFORD	
	HOURLY WAGE NEEDED TO AFFORD (@ 40 HOURS/WEEK)		AS % OF FEDERAL MIN. WAGE (\$7.25/HOUR)		ONE BEDRM FMR	TWO BEDRM FMR	ONE BEDRM FMR	TWO BEDRM FMR
	ONE BEDRM FMR	TWO BEDRM FMR	ONE BEDRM FMR	TWO BEDRM FMR				
Kershaw County	\$12.83	\$14.62	177%	202%	71	81	1.8	2.0
South Carolina	\$16.58	\$19.30	229%	266%	91	106	2.3	2.7

Source: National Low Income Housing Coalition, "Out of Reach," 2022

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, 40.25% of Camden residents (2,755 persons) are considered to be living in an LMI household – slightly higher than the countywide percentage of 39.7%, but lower than the statewide percentage of 43% (Table 3-22).

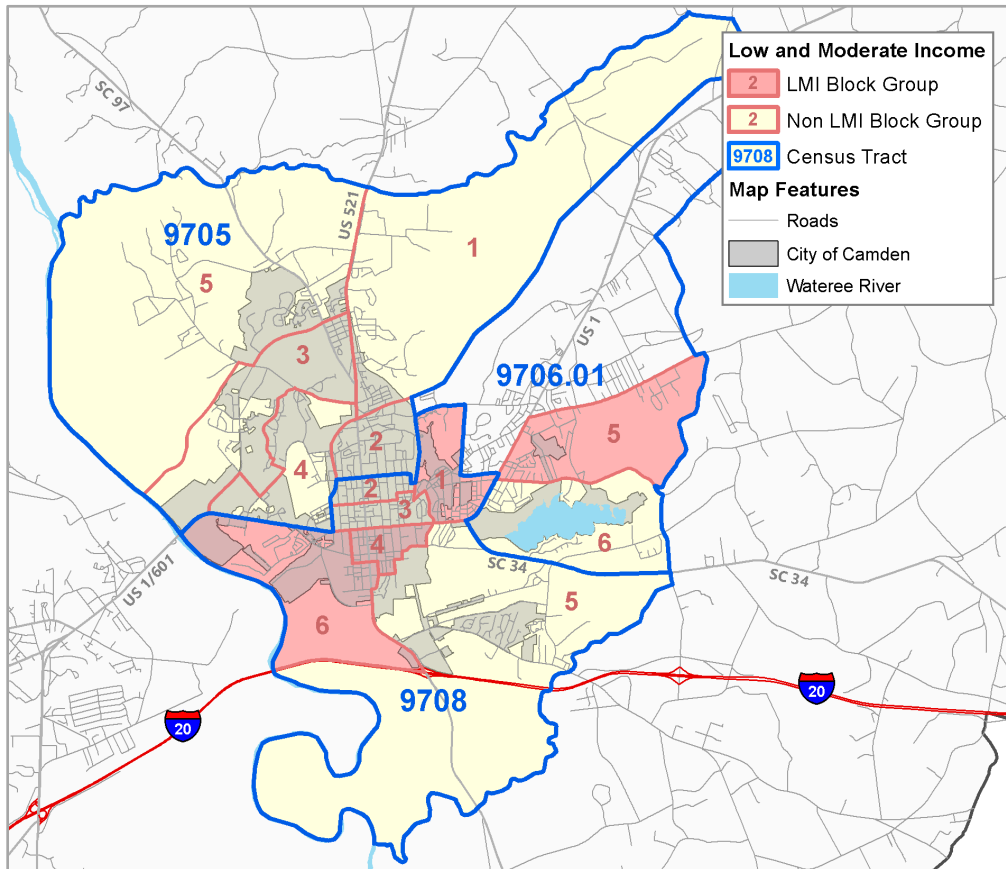
Table 3-22. Persons of Low and Moderate Income

CENSUS TRACT	LMI PERSONS	PERCENTAGE LMI
Camden	2,755	40.25%
Kershaw County	24,740	39.70%
South Carolina	1,949,674	43.02%

Source: U.S. HUD Low and Moderate-Income Summary Data, 2022

The concentration of the City's low and moderate income population by 2010 Census block group is illustrated in Map 3-8. Four of the thirteen Camden block groups have high concentrations of LMI residents of 51% or more. Three-in-four residents of block group 9708-6 (74.6%) that includes western areas of the City are LMI. Other majority LMI block groups are 9706.01-5 (62.9%) that includes a small eastern area of the City, 9708-4 (61.8%) in the central area of the City south of East Dekalb Street, and 9708-1 (59.4%) in the west central area of the City.

Map 3-8. Concentrations of Low- and Moderate-Income Persons\*



\* Based on 2010 Census tracts

Source: U.S. HUD Low and Moderate-Income Summary Data, 2022

The City of Camden has been proactive in encouraging the development of affordable housing. In 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 and families while building healthy habits and safety skills.

### 3.10. 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.

#### 3.10.1. Kershaw County Housing Authority

The Kershaw County Housing Authority (KCHA) was established by the Kershaw County Legislative Delegation in 2011. The Authority is governed by a seven member commission that includes two members appointed by the Legislative Delegation, two appointed by Kershaw County Council, and one member each appointed by the City of Camden and the towns of Elgin and Bethune. The mission of the Authority is to advocate for, empower, and assist low-income individuals and families with securing safe, decent, and affordable housing. KCHA is a non-profit organization that partners with the S.C. State Housing Finance and Development Authority to fund the rehabilitation of single-family homes owned by low-income families. Eligible activities include those that are considered to be emergencies such as repairs to roofs, sewer and septic tanks, and heating and air conditioning units. Since March 2020, KCHA has received more than \$426,890 in grants, partnerships, and donations. The Authority has provided more than \$220,462 to assist 66 families throughout the County.

#### 3.10.2. Housing Choice Voucher Assistance

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 April 2023, the SCSHFDA has allocated 260 vouchers for housing assistance to Kershaw County families, of which 154 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 153 families are on the County's Housing Choice waiting list, the unmet voucher need is likely greater since the list is currently closed for new applicants. When the waiting list was last opened in January 2023 the SCSHFDA received 246 applications from Kershaw County.

#### 3.10.3. Assisted Housing

There are 12 subsidy-assisted multi-family housing developments in the City of Camden (Table 3-23). An estimated 616 multi-family housing units are occupied by residents who receive some form of financial assistance. The rent for most of these units is set at a price that is affordable to low-income households. Assistance varies from project-to-project, as well as family-to-family as listed below.





- Housing Choice (Section 8) Voucher rent subsidies for low- and very low-income households.
- Supportive housing assistance for persons with disabilities.
- Financing incentives to developers for building multi-family rental units for low- and moderate-income families.
- The provision of tax credits to developers of multi-family rental units who provide affordable housing for low-income families in a specified percentage of their units.

As shown in Table 3-23, 72 of the subsidized units that house persons receiving financial assistance are allocated to elderly or disabled residents.

**Table 3-23. Inventory of Assisted Rental Housing for Camden**

COMPLEX NAME	ASSISTANCE TYPE	TOTAL ASSISTED UNITS	FAMILY UNITS		ELDERLY OR DISABLED UNITS	
			#	% OF ASSISTED	#	% OF ASSISTED
<b>Camden Cove Apts.</b> Ballfield Road, Camden	LIHTC, USDA Rural Development Sec. 515 Program, Sec. 521 Rental Assistance, HOME Investment Partnerships Program	30	30	100%	0	0.0%
<b>Canterbury Apts.</b> Canterbury Lane, Camden	LIHTC, USDA Rural Development Sec. 515 Program	36	0	0.0%	36	100.0%
<b>Cedarbrook Apts.</b> West Dekalb Street, Camden	LIHTC	60	60	100.0%	0	0.0%
<b>Chestnut Court Apts.</b> Douglas Street, Camden	LIHTC	30	30	100.0%	0	0.0%
<b>Chestnut Ferry Court</b> Chestnut Ferry Road, Camden	HUD Sec. 811 Supportive Housing for Persons with Disabilities	20	0	0.0%	20	100.0%
<b>Kershaw Special Housing, Inc.</b> Wateree Boulevard, Camden	HUD Sec. 202 Supportive Housing for the Elderly	16	0	0.0%	16	100.0%
<b>Lafayette Square</b> Lafayette Way, Camden	USDA Rural Development Sec. 515 Program	72	72	100.0%	0	0.0%
<b>Rivers Edge Apts.</b> Wateree Boulevard, Camden	LIHTC, HUD Sec. 8 Project-based Rental Assistance	80	80	100.0%	0	0.0%
<b>Riverwinds Apts.</b> Old River Road, Camden	USDA Rural Development Sec. 515 Program, Sec. 521 Rental Assistance	48	48	100.0%	0	0.0%



COMPLEX NAME	ASSISTANCE TYPE	TOTAL ASSISTED UNITS	FAMILY UNITS		ELDERLY OR DISABLED UNITS	
			#	% OF ASSISTED	#	% OF ASSISTED
<b>Steeplechase Apts.</b> Hasty Road, Camden	LIHTC, USDA Rural Development 515 Program, Sec. 521 Rental Assistance	94	94	100.0%	0	0.0%
<b>Trinity Methodist Church Apts.</b> Church Street, Camden	Sec. 8 Project-based Rental Assistance	50	50	100.0%	0	0.0%
<b>Wateree Villas</b> Wateree Boulevard, Camden	HUD Sec. 8 Project-based Rental Assistance	80	80	100.0%	0	0.0%
<b>Totals</b>		<b>616</b>	<b>544</b>	<b>88.3%</b>	<b>72</b>	<b>11.7%</b>

\*Table may not include a complete listing of existing facilities

Sources: U.S. HUD LIHTC Database, April 2023; USDA Rural Development, April 2023; Affordable Housing Online, April 2023; lowincomehousing.us, April 2023

### 3.10.4. State and Federal Housing Authority Programs

Several housing ownership and development programs are provided through the South Carolina State Housing Finance and Development Authority (SCSHFDA) and its partners. These programs include:

The SCSHFDA's *Homebuyer Program* offers competitive fixed interest rate mortgage loans to low-to-moderate income families and individuals who are first-time homebuyers for down payment assistance and closing costs. The maximum home price limit is \$325,000. In "targeted" counties such as Kershaw County the borrower must not own a home or have any ownership interest in a home at the time of closing. Down payment assistance is offered with a zero percent interest rate and no monthly payments. It serves as a second lien with 10 to 20-year terms based on the borrower(s) total household income. The lien is forgiven for borrower(s) who remain in the home for the full term.

Administered by the SCSHFDA, the *SC Mortgage Tax Credit (MTC)* provides a federal income tax credit to qualified homebuyers of up to \$2,000 per calendar year. The program allows the homebuyer to reduce the amount of federal income taxes owed by allowing a federal income tax credit for interest paid on the mortgage loan. The Tax Credit is available to the homebuyer for the life of the mortgage loan as long as the homebuyer lives in the home and the MTC has not been revoked. It may be used with Fannie Mae, Freddie Mac, conventional, fixed rate, adjustable rate, Federal Housing Authority (FHA), U.S. Department of Veterans Affairs (VA), and Rural Development financing through the U.S. Department of Agriculture (USDA).

SCSHFDA's *Palmetto Home Advantage* program offers conventional, FHA, VA, and USDA loan options for first-time, move-up, and repeat buyers. There are no first-time home buyer requirements or sale price limits for new and existing homes. The program offers forgivable down payment assistance of 0%, 3%, or 4% of the loan amount. For FHA, VA, and USDA financing options the income limit for borrowers is \$115,000 on both one and two-unit owner-occupied properties. The income limit does not include total household income and is not dependent on



family size. Conventional financing options offer up to 97% of loan to value on one-unit properties and 95% loan to value on Fannie Mae two-unit properties. Maximum borrower income limit is 80% of area median income as determined by Fannie Mae or Freddie Mac.

The *Palmetto Heroes Program* is available to teachers, first responders, and community service personnel in the fields of law enforcement, corrections, firefighting, emergency medical services, and health care, as well as active-duty military, members of the S.C. Army National Guard, S.C. Air National Guard, and Veterans of the U.S. Armed Forces. The program offers FHA, VA, USDA, and conventional financing with a reduced fixed interest rate and enhanced \$10,000 Down Payment Assistance. All approved Lending Partners are eligible to participate. Borrowers must have a fully executed sales contract for the purchase of a home prior to locking the interest rate.

*County First* is a rural initiative providing potential homebuyers in underserved communities such as Kershaw County with additional resources when local economic conditions make homeownership difficult. Funding is available for both first-time and move-up borrowers. The program includes up to \$8,500 forgivable down payment assistance and special fixed rate financing for FHA, Conventional, USDA, or VA mortgages.

The *Housing Tax Credit* or *Low-Income Housing Tax Credit Program (LIHTC)* provides an incentive for development of 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 to keep rents affordable. 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 to be eligible for tax credits. 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.

### 3.10.5. USDA Rural Development Housing Programs

The U.S. Department of Agriculture (USDA) administers several housing programs in rural counties 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 *Multi-family Housing Direct Loans* that provide financing for rental housing for low-income, elderly, or disabled individuals and families; *Multi-family Housing Loan Guarantees* designed to work with private sector lenders to increase the supply of affordable housing for LMI individuals and families; *Off- and On-Farm Labor Direct Loans and Grants* that provide affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers; *Multi-family Housing Preservation and Revitalization* loan restructuring for existing rental and farm labor housing to help improve and preserve safe and affordable housing; and *Multi-family Housing Rental Assistance* that provides payments to owners of USDA-financed rural rental or farm labor housing on behalf of low-income tenants unable to pay their full rent.



### 3.10.6. Veterans Administration

The U.S. Department of Veterans Affairs (VA) guarantees home loans to service members, veterans, and eligible surviving spouses for site-built and manufactured housing through the South Carolina VA office. There is no down payment required as long as the sales price is at or below the home's appraised value and no loan limit. Loans are made by private lenders and can be used for the purchase or construction of a home, home repair or improvement, or home refinancing. The home must be the primary place of residence for the veteran. Veterans applying for loans using these programs 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.

### 3.10.7. 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 46 new homes to date, many of which 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.

### 3.10.8. 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. The City of Camden is a participating municipality in the HOME Consortium. 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 Partnerships 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. Funding is also available 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.

### 3.10.8. 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.

## 3.11. Affordable Housing Obstacles and Opportunities

The *South Carolina Priority Investment Act of 2007* requires local governments to analyze regulatory requirements that act as barriers to affordable housing and to analyze the use of market-based incentives that may be offered to encourage the development of affordable housing. The Act defines affordable housing as:

*"...in the case of dwelling units for sale, housing in which mortgage, amortization, taxes, insurance, and condominium or associations fees, if any, constitute no more than 28% of the annual household income for a household earning no more than 80% of the area median income, by household size, for the metropolitan statistical area as published from time to time by the 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. Twelve of the City's apartment complexes (616 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 3.10 – 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 *Comprehensive Plan 2028*, 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 parcels. 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 25.3% of household income in Camden – well within the definition of affordable housing and comparable with countywide and statewide median costs. 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. For those who rent housing in the City of Camden, the median gross rent comprises nearly 39.4% of household income, well above the County median of 32.5% and the State median of 30%. Nearly 43% of the City's homeowners with mortgages and two-out-of-three 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* included 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 low- and





moderate-income (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 to obtain and distribute housing vouchers for veterans through the U.S. Veterans Administration. 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.

### 3.12. Housing for Special Needs Populations

Special needs populations – the elderly, persons with disabilities, persons with chronic illnesses, individuals and families in crisis, and the homeless – often have special housing needs. These 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.

#### 3.12.1. Senior Citizens and Persons with Disabilities

More than one-fifth of Camden residents (1,742 people) are aged 65 and older. As detailed in the *Population Element*, 1,383 City residents are disabled, and of these, nearly half (593 people) are aged 65 and older. As the population of Camden ages and baby boomers seek alternative housing options, the availability of appropriate housing for older residents becomes increasingly important. Housing options for younger persons with disabilities are also needed. There are several types of housing available for the elderly and persons with disabilities, representing a range of assistance and care options in the City.

*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 (SCDHEC) lists two facilities in the City of Camden, providing space for up to 280 residents.

*Community Residential Care Facilities*, also referred to as *Assisted Living Facilities*, offer room and board for two or more persons unrelated to the licensee. These facilities are designed to



accommodate the changing needs and preferences of residents; maximize the dignity, autonomy, privacy, independence, and safety of residents; and encourage family and community involvement. There are five community residential care facilities in or in close proximity to Camden, providing a total of 175 housing units.

Table 3-26 lists the Nursing Homes and Community Residential Care Facilities currently located in or near the City of Camden.

**Table 3-26. Nursing Homes and Assisted Care Facilities in Camden**

FACILITY NAME	ADDRESS	TOTAL
<b>Nursing Homes</b>	<b>2 Facilities</b>	<b>280 beds</b>
KershawHealth Karesh Long Term Care	1315 Roberts Street, Camden	132 beds
Springdale Healthcare Center	146 Battleship Road, Camden	148 beds
<b>Community Residential Care Facility</b>	<b>5 Facilities</b>	<b>175 units</b>
Camden I**	975 Wateree Boulevard, Camden	8 units
Camden II**	975 Wateree Boulevard, Camden	8 units
Colonial at Old Camden	209 Broad Street, Camden	60 units
Legacy of Camden	715 Kershaw Highway, Camden	49 units
Pinedale Residential Center**	798 Hermitage Pond Road, Camden	50 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, 2023

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 several 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. The Board operates 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 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.

### 3.12.2. Homeless and Victims of Domestic Violence

Most homeless individuals and families in the Camden area tend to either double-up with friends or family or gravitate to more structured shelter and support services found in larger urban areas such as the City of Columbia. This makes it difficult to get an accurate picture of the true extent of homelessness in the County. Cost burden and overcrowding data, as well as income and poverty data detailed in the *Population Element*, point to a number of precariously housed families and individuals in Camden who are at risk for homelessness. Many of these households are only one rent payment or unexpected expense away from housing loss.

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.

Several agencies and organizations provide shelter and housing assistance for homeless individuals and families in Camden. United Way of Kershaw County's *New Day Transitional Housing* in Camden provides transitional housing and life skills training for homeless families, women with children, and single men. Housing is provided in two one-bedroom and three two-bedroom family cottages and four units for single men. 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. The program has served more than 149 clients and 58 households since 2006. After leaving New Day, 93% of program participants moved into permanent housing and 83% improved their income status.

*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.



Abused women and children do not have current access to a shelter within the County. These services and safe temporary housing in Lexington and Richland Counties are available through *Sistercare*. Sistercare is a private, non-profit agency providing shelter, services, and advocacy is to battered women and their children in a five-county region that includes Kershaw County. The program sheltered 210 battered women and children in 2020. The average shelter stay is 30 days. The agency operates three shelters in Richland and Lexington Counties to accommodate domestic violence survivors and their children. Assistance with transitional housing is also available for clients. The Kershaw County Sheriff’s Office and Sistercare have also partnered to create a free clothing closet for victims of domestic violence. The closet provides a wide range of women’s and children’s clothing and is located behind the Sheriff’s office.

### 3.13. Goals, Objectives and Implementation Strategies

The goals, objectives, and strategies for implementation (GOIS) table summarizes the actions that will be undertaken in the coming decade to achieve the goals and objectives identified in the *Housing Element*. Element goals are broad-based ideals that are intended to guide the future of the community, while an objective is a more specific elaboration of a goal that also provides direction. Together the goals and objectives outline the framework for the element and provide the basis for the more detailed and specific plan strategies. Each supporting implementation strategy includes a listing of the agencies that are accountable for the implementation of the strategy, as well as a time frame for completion.

GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
<b>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.</b>		
<b>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.</b>		
<i>STRATEGY 3.1.1.1.</i> 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
<i>STRATEGY 3.1.1.2.</i> Encourage housing development that will accommodate residents of all ages and stages of life.	City of Camden, Residential Developers	On-going
<i>STRATEGY 3.1.1.3.</i> Explore ways to increase quality of life amenities to encourage current residents to remain and new residents to locate in Camden.	City of Camden, Community Nonprofits and Civic Groups, Neighborhood Associations	On-going
<i>STRATEGY 3.1.1.4.</i> Explore the need for the development of a housing resource guide for developers that provides examples of affordable home types allowable under Camden’s land use regulations, including Historic District requirements.	City of Camden, SLRCOG	2025



GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
<b>GOAL 3.2. Promote access to safe, decent, and affordable housing for all residents.</b>		
<b>OBJECTIVE 3.2.1. Promote programs that encourage and support homeownership in new and existing neighborhoods.</b>		
<i>STRATEGY 3.2.1.1.</i> 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 Kershaw County	On-going
<i>STRATEGY 3.2.1.2.</i> 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
<i>STRATEGY 3.2.1.3.</i> 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
<i>STRATEGY 3.2.1.4.</i> Encourage infill development of housing on vacant residential properties and replace dilapidated housing near the Downtown through incentives such as waivers and 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
<i>STRATEGY 3.2.1.5.</i> 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, S.C. Dept. of Commerce, SLRCOG, USDA Rural Development, Kershaw County Housing Authority	On-going
<i>STRATEGY 3.2.1.6.</i> Continue to provide quality water and sewer service to existing and future residential neighborhoods and developments.	City of Camden, S.C. Dept of Commerce	On-going
<i>STRATEGY 3.2.1.7.</i> 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
<i>STRATEGY 3.2.1.8.</i> 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	2024



GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
<i>STRATEGY 3.2.1.9.</i> 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	2025
<b>OBJECTIVE 3.2.2. Promote energy efficiency in new development and in rehabilitation of older housing units to lower overall housing costs.</b>		
<i>STRATEGY 3.2.2.1.</i> 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	2025
<i>STRATEGY 3.2.2.2.</i> Promote weatherization and energy efficiency improvements by residential property owners.	City of Camden, Utilities, Community Non-profits, USDA Rural Development	On-going
<b>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.</b>		
<i>STRATEGY 3.2.3.1.</i> 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	Ongoing
<i>STRATEGY 3.2.3.2.</i> 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	Ongoing
<i>STRATEGY 3.2.3.3.</i> Encourage the development of residential communities near employment centers and connected by sidewalks, trails, and bike lanes.	City of Camden	Ongoing
<i>STRATEGY 3.2.3.4.</i> 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	Ongoing
<i>STRATEGY 3.2.3.5.</i> 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
<b>GOAL 3.3. Preserve and protect established and historic neighborhoods and residential structures.</b>		
<b>OBJECTIVE 3.3.1. Protect established neighborhoods.</b>		
<i>STRATEGY 3.3.1.1.</i> 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





GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
<i>STRATEGY 3.3.1.2.</i> 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
<b>GOAL 3.4. Provide appropriate housing and associated services, assistance, and access to resources for Camden residents with special needs.</b>		
<b>OBJECTIVE 3.4.1. Address the housing and associated needs of the City's special populations.</b>		
<i>STRATEGY 3.4.1.1.</i> 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
<i>STRATEGY 3.4.1.2.</i> 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
<i>STRATEGY 3.4.1.3.</i> 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
<i>STRATEGY 3.4.1.4.</i> 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