

Horry HOME Consortium 2017 Assessment of Fair Housing

1515 4th Ave., Conway, SC 29526

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I. Cover Sheet

Submission date: October 2017

Submitter name: Horry County, South Carolina

Type of submission (e.g., single program participant, joint submission): Joint Submission

Type of program participant(s) (e.g., consolidated plan participant, PHA): Consolidated Plan & PHA

For PHAs, Jurisdiction in which the program participant is located: Horry County

Submitter members (if applicable): Horry County, Conway Housing Authority, Housing Authority of Myrtle Beach

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State: South Carolina

Zip code: 29526

Period covered by this assessment: October 2018 – September 2022

Initial, amended, or renewal AFH: Initial

To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban

Development;

The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable. All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AFH may only apply to an individual program participant as expressly stated in the AFH.

(Signature Page)

Departmental acceptance or non-acceptance:

Comments:

II. Executive Summary

Summarize the fair housing issues, significant contributing factors, and goals. Also include an overview of the process and analysis used to reach the goals.

Introduction

Located along the state's northeast Atlantic coastline, Horry County, Georgetown County and Williamsburg County (further inland) with other municipalities come together to form the Horry HOME Consortium. In Horry County, other member cities and towns include Atlantic Beach, Aynor, Loris, Myrtle Beach, North Myrtle Beach and Surfside Beach. In Georgetown County, member municipalities include the City of Georgetown, Andrews and Pawley's Island. In Williamsburg County, member municipalities are Kingstree, Greeleyville, Hemingway, Lane and Stuckey.

The three-county region is one of the fastest-growing regions in the State of South Carolina. According to the most recent American Community Survey, the 2015 population in the three-county region was 384,540. That represents a 32.8 percent population growth since the year 2000 – much higher than the statewide rate of 19.1 percent, helping to drive the overall growth in South Carolina. A growing population has many economic impacts; among them is strong growth in the housing market.

While the overall region population grew, the growth between the three counties varied. Georgetown County grew from 55,797 people in 2000 to 60,572 in 2015 – an increase of 8.6 percent. Williamsburg County declined from 37,217 people in 2000 to 33,238 in 2015 – a decrease of 10.7 percent. Horry County was the largest county of the three counties and fueled much of the population growth in the region going from 196,629 people in 2000 to 290,730 in 2015 – an increase of 47.9 percent.

The Horry HOME Consortium was formerly the Georgetown HOME Consortium (also known as the Waccamaw HOME Consortium), and was administered by the Waccamaw Regional Council of Governments. However, in 2017 the lead agency changed from Georgetown County to Horry County. Beginning in 2017, annual planning efforts, program activities and HOME program funds will be administered by the Horry HOME Consortium.

Affirmatively Furthering Fair Housing

Fair housing has long been an important issue in American urban policy – a problem born in discrimination and fueled by growing civil unrest that reached a boiling point in the Civil Rights Movement. The passing of the Fair Housing Act in 1968 was a critical

step towards addressing this complex problem, but it was far from a solution. Since the passing of the Act, community groups, private business, concerned citizens, and government agencies at all levels have worked earnestly at battling housing discrimination. The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) ‘affirmatively further fair housing’ through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations. Until recently, the Analysis of Impediments to Fair Housing Choice was the primary component of HUD’s fair housing efforts.

On July 16, 2015 HUD published its final rule on affirmatively furthering fair housing (AFFH). Three weeks earlier the U.S. Supreme Court upheld the distinct but related concept of disparate impact liability (*Texas Department of Housing and Community Affairs v. Inclusive Communities Project*).

The procedural aspects of the rule are new, but the fundamental concept is not: the requirement to affirmatively further fair housing is a key provision of the Fair Housing Act, as codified in Title VIII of the Civil Rights Act of 1968 (42 U.S.C. 3608). As a condition of accepting HOME Investment Partnerships Program funding, Community Development Block Grants, McKinney-Vento Homeless Assistance Grants and public housing subsidies, agencies must undertake “meaningful actions... that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”¹

The AFFH final rule replaces the existing requirement to conduct an analysis of impediments to fair housing (AI) with that of a new study, the Assessment of Fair Housing (AFH). The new AFH provides grantees with a uniform template, firmer guidance from HUD, and a host of data and mapping tools to assist them in their fair housing analysis.

The final rule states that a jurisdiction’s “meaningful actions” must:

- address significant disparities in housing needs and access to opportunity,
- replace segregation with truly integrated and balanced living patterns, and
- transform racially/ethnically concentrated areas of poverty into areas of opportunity.

There is no federal expectation for specific outcomes. Instead, agencies have to carefully and thoughtfully carry out the new process.

¹ Affirmatively Furthering Fair Housing: Final Rule. *Federal Register* Vol. 80 No. 136, July 16, 2015. <https://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf>

As a part of this new approach under the AFH, Horry HOME Consortium will take a balanced approach to ensure these four goals are met for its residents:

1. Reduce segregation
2. Eliminate racially/ethnically concentrated areas of poverty (R/ECAP)
3. Reduce disparities in access
4. Reduce disproportionate housing needs for protected classes

It is the goal of this new assessment to take the next step in community planning regarding fair housing issues in the region.

Methodology/Overview of Process

The Assessment of Fair Housing Tool is broken down into four parts:

1. The Community Participation Process
2. Assessment of Past Goals and Actions Reduce disparities in access
3. Fair Housing Analysis, which includes a demographic summary, general issues, PHA analysis, disability access analysis and fair housing analysis
4. Fair Housing Goals and Priorities

Within these sections the Assessment consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within the three-county region. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the region, with a particular focus on those that affect housing and special needs populations;
- Public and private organizations that impact housing issues in the region and their practices, policies, regulations and insights relative to fair housing choice;
- The range of impediments to fair housing choice that exist within both the urban center communities and other areas of the region;
- Specific recommendations and activities for the Consortium to address any real or perceived impediments that exist; and
- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the region.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the Housing and Community Development Consolidated Plan for the three counties in the region, and other policy

documents. Additional service provider data and observations were incorporated to include qualitative and quantitative information on special needs populations.

An assessment of fair housing was also made for the PHA's in the region. An insert describing fair housing for each participating PHA is included in this assessment.

The primary data used in this assessment were HUD-provided data specific to the AFH, and additional data were obtained from sources including Census reports, American Community Survey data, the Conway Housing Authority, the Myrtle Beach Housing Authority, the Georgetown Housing Authority, the Kingstree Housing Authority, GreatSchools, and ACS/Census GIS maps via PolicyMap.

Fair Housing Issues

HUD has recognized seven (7) key areas in Fair Housing Issues for the AFH. They are:

- 1) Segregation
- 2) Racial and Ethnic Concentrations of Poverty
- 3) Disparities in Access to Opportunity
- 4) Disproportionate Housing Needs
- 5) Publicly Supported Housing Location and Occupancy
- 6) Disability and Access Issues
- 7) Fair Housing Enforcement, Outreach Capacity and Resources

Significant Contributing Factors

Each of the seven fair housing issues as listed in the AFH has contributing factors that exist. Contributing factors to the fair housing issues are ranked by prevalence.

Contributing Factors of Segregation:

- 1) Location and Type of Affordable Housing
- 2) Community Opposition (NIMBY)
- 3) Displacement of Residents Due to Economic Pressure
- 4) Heir's Property
- 5) Community Ties

Contributing Factors of R/ECAPs:

- 1) Location and Type of Affordable Housing
- 2) Community Opposition
- 3) Displacement of Residents Due to Economic Pressure

Contributing Factors of Disparities in Access to Opportunity:

- 1) Location and Type of Affordable Housing

- 2) The Availability, Type, Frequency, and Reliability of Public Transportation
- 3) Lending Discrimination
- 4) Access to Financial Services

Contributing Factors of Disproportionate Housing Needs:

- 1) Displacement of Residents Due to Economic Pressure
- 2) The Availability of Affordable Units in a Range of Sizes
- 3) Lending Discrimination

Contributing Factors of Publicly Supported Housing Location and Occupancy:

- 1) Admissions and Occupancy Policies and Procedures, including preferences in public housing
- 2) Impediments to Mobility
- 3) Lack of public investments in specific neighborhoods
- 4) Lack of Meaningful Language Access
- 5) Quality of affordable housing information programs

Disability and Access Issues Contributing Factors:

- 1) Lack of affordable, integrated housing for individuals who need supportive services
- 2) Access to publicly supported affordable housing for persons with disabilities
- 3) Lack of assistance for housing accessibility modifications

Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors:

- 1) Lack of local private fair housing outreach and enforcement
- 2) Lack of local public fair housing enforcement
- 3) Lack of resources for fair housing agencies and organizations
- 4) Lack of state or local fair housing laws

Goals

- 1) Expand and Improve Access to Funding Source
- 2) Reduce Public Barriers to Affordable Housing Development
- 3) Increase Affordable Housing Development in High Opportunity Areas
- 4) Reduce Substandard Housing
- 5) Increase Fair Housing Enforcement
- 6) Increase Access to Transportation Services
- 7) Support Educational Enrichment Opportunities and Programs
- 8) Increase Funding for Recreational Facilities
- 9) Increase Employment Training and Employment Opportunities
- 10) Increase Economic Development

III. Community Participation Process

1. Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AFH process, including the types of outreach activities and dates of public hearings or meetings. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient (LEP), and persons with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHAs, identify your meetings with the Resident Advisory Board.

The region has implemented a thorough Citizen Participation Plan to promote the active participation of residents in the planning process. The Citizen Participation Plan is available online, as well as at the offices of the Consortium's office. The plan can also be requested by mail or phone. The plan encourages citizens, particularly the low- and moderate-income population, to participate in the planning process for the Affirmatively Furthering Fair Housing Plan (AFFH), and other HUD plans such as the five-year Consolidated Plan, the Annual Action Plans, and the Consolidated Annual Performance Evaluation Report (CAPER).

Public Hearings and Meetings:

(will complete when the citizen participation process is complete)

Fair Housing Survey

(will complete when the citizen participation process is complete)

2. Provide a list of organizations consulted during the community participation process.

The Horry HOME Consortium consulted with various local program partners, agencies and nonprofits through direct consultation, information provided through reports, and surveys. Below is a list of organizations that were consulted during the community participation process:

The Housing Authority of Conway (HAC): HAC is one of two HUD-recognized PHAs in the County and is the only PHA with public development housing units. HAC also

administers housing vouchers in Horry County. HAC partners with the County in promoting furthering fair housing and fair housing activities.

Myrtle Beach Housing Authority (MBHA): MBHA is the other HUD-recognized PHAs in the County. MBHA administers housing vouchers in Horry County. MBHA provided maps and consultation, and partners with the County in promoting furthering fair housing and fair housing activities.

The City of Conway: The City provided feedback on the AFH. Conway partners with the County in promoting furthering fair housing and fair housing activities.

The City of Myrtle Beach: The City provided feedback on the AFH. Myrtle Beach partners with the County in promoting furthering fair housing and fair housing activities.

South Carolina Human Affairs Commission: The South Carolina Human Affairs Commission (SCHAC) was created in 1972 to “encourage fair treatment, eliminate and prevent unlawful discrimination, and foster mutual understanding and respect among all people in this state.”² The SCHAC enforces South Carolina Human Affairs Law, the South Carolina Fair Housing Law, and the South Carolina Equal Enjoyment and privileges to Public Accommodations Law. The SCHAC also hosts Fair Housing Outreach events, provides videos online the educate citizens about Fair Housing in the state, and collects fair housing complaints. SCHAC provided the AFH a list of complaints information.

Waccamaw HOME Consortium: The Waccamaw HOME Consortium is a regional entity established to receive HOME Investment Partnerships Program funding and includes Horry, Williamsburg, and Georgetown Counties. The Consortium administers the HOME funds and offers low interest loans and grants to developers for the creation of affordable housing.

South Carolina Housing Finance and Development Authority: SCHFDA maintains www.schousing.com, a website that educates and assists with housing issues. This includes a compliance monitoring department and various home buyer programs.

Waccamaw Regional Council of Governments: The WRCG is a quasi-governmental agency that serves Georgetown, Horry, and Williamsburg Counties. Included in their services is running the HOME Consortium and assisting local governments with the CDBG program, community development and affordable housing.

Waccamaw Economic Opportunity Council: The WEOC locally manages Community Service Block Grants, a home weatherization assistance program, and Low Income Home Energy Assistance Program, as well as Head Start and Early Head Start to assist families with children.

² South Carolina Human Affairs Commission. <http://www.schac.sc.gov/Pages/default.aspx>

The Horry County Disabilities and Special Needs Board: HCDSNB is a primary resource for persons in the County with intellectual disabilities, autism and head or spinal cord injuries. Information from HCDSNB was included in the AFH for assessment of disability access in the region.

The Waccamaw Regional Transportation Authority: WRTA operates the Citizens Accessible Transit System (CATS), which is an ADA compliant paratransit service for persons who are unable to access a fixed route due to any disability. It is the primary public transportation system in the region and information from WRTA was included in the AFH.

(Will add more throughout the citizen participation process)

3. How successful were the efforts at eliciting meaningful community participation? If there was low participation, provide the reasons.

(will complete when the citizen participation process is complete)

4. Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.

(will complete when the citizen participation process is complete)

IV. Assessment of Past Goals, Actions and Strategies

Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents:

a. Discuss what progress has been made toward their achievement;

In 2015, the Consortium's Comprehensive Annual Performance Evaluation Report (CAPER) reviewed the activities taken by the Consortium to complete its goals outlined in its 2011-2016 Five Year Consolidated Plan. Fair and affordable housing were the primary priorities of the plan. Below is a list of the six (6) priorities and the progress made towards achieving the objectives laid out in the plan.

Priority 1 – Provide HOME funds to support infill rental housing development for low to moderate income families.

The Consortium's Five Year Consolidated Plan needs assessment identified a growing demand for affordable rental housing, however currently there is a limited supply of decent, safe and sanitary affordable housing in the region. For these reasons, low-income families have an increasingly difficult time finding adequate housing in the region.

HOME program funds have been provided for qualified for-profit and non-profit developers to develop new rental construction and/or rehabilitation projects in the region for low-income households. Affordable rental unit development for the planning period is outlined below:

Affordable Rental Unit Development				
Year	CHDO	Location	Housing Type	Units
2011	Tri-County Rental Development	City of Georgetown	Multi-unit Apartment	14
2012	MJW Apartments	Horry County	Multi-unit Rental	11
2013	Grand Stand Housing CDC	Horry County	Single-family	4
2014	Santee-Lynches CDC	Horry County	Single-family	4
2014	Homes of Hope, Georgetown	City of Georgetown	New Rental Construction	4
2014	Home Alliance	Horry County	New Rental Construction	4

Priority 2 – Provide HOME funds for owner occupied rehabilitation of substandard housing in all areas of the region.

The Consortium assists homeowners experiencing cost burden in the region with funding for the rehabilitation of home to preserve affordability. Being cost burdened makes it difficult for homeowners to complete general repairs and maintenance on their homes, which has a general negative effect on the neighborhood. The Consortium provided grants, deferred loans and low-interest loans to low- and moderate-income homeowners to help them rehabilitate housing in the region. Those activities are outlined below:

Owner Occupied Rehabilitation of Substandard Housing			
Year	Project	Location	Units
2012	Georgetown/Andrews Development	Georgetown County	3
2013	Waccamaw HOME Consortium	Williamsburg County	1
2013	Horry County Community Development Department	Horry County	4
2013	Tri-County Regional Dev Corp/Elderly Transportable Unit	Horry County	1
2013	Tri-County Regional Dev Corp/Elderly Transportable Unit	Georgetown County	1
2014	Mary's Lighthouse HOME Project	Horry County	7
2015	Horry County HOME Rehab Project	Horry County	N/A

Priority 3 – Provide HOME funds to enable low- to moderate-income families to purchase affordable homes.

There is a limited supply of decent, safe and sanitary affordable housing in the region making it increasingly difficult for low income households to find housing. The Consortium has made it a priority to expand the available housing stock by working with qualified home developers. Below are the activities in affordable housing developments during the planning period.

Affordable Home Development			
Year	Project	Location	Units
2013	Habitat for Humanity of Georgetown County	City of Georgetown	3
2013	Habitat for Humanity of Georgetown County	Andrews	1
2014	Habitat for Humanity of Horry County, Hopes Crossing	Horry County	4
2015	Habitat for Humanity of Horry County, Hopes Crossing	Horry County	2

Priority 4 – Affirmatively Further Fair Housing in the Waccamaw Region (Horry County, Georgetown County and Williamsburg County).

The Consortium affirmatively furthers Fair Housing through marketing in the region. All partners receiving HOME funds are required to develop an affirmative marketing plan and adopt policies and procedures in place that affirmatively further Fair Housing. For any project associated with HOME funding, the participant must include a Fair Housing logo on any publication, flyer, brochure or media. Members have also actively taken part and passed resolutions to affirm that April is Fair Housing Month in its jurisdiction.

Priority 5 – Provide HOME funding to build capacity for Community Housing Development Organizations (CHDO).

The Consortium works with six (6) Community Housing Developments Organizations (CHDO) in the region. Currently, all CHDO organizations have completed their three-year capacity building requirements. Funding is provided to CHDOs for active development projects. The Consortium monitors and continues to provide guidance and technical assistance.

CHDO Capacity Building	
CHDO	Service Area
Grand Stand Housing	Horry, Georgetown & Williamsburg County
Homes of Hope	Horry, Georgetown & Williamsburg County
Santee-Lynches CDC	Horry, Georgetown & Williamsburg County
Tri-County RDC	Horry, Georgetown & Williamsburg County
Home Alliance	Horry County
Habitat for Humanity of Georgetown County	Georgetown County

Priority 6 – Reduce lead-based paint through mitigation.

Homes with lead-based paint continues to be a concern in the region. It is estimated that 31,000 homes in the three-county area still contain lead paint. The Consortium has required each funded project undergo a standard lead-based paint assessment. If necessary, appropriate mitigation is conducted and a clearance letter must be filed.

Fair Housing Goals Achieved in Horry County

The 2015-2016 Comprehensive Annual Performance Evaluation Report (CAPER) reviewed Horry County’s progress towards accomplishing the goals laid out in the County’s Consolidated Plan (2014-2018). The overarching goal of the plan is to “create a County of growth and opportunity for all by making its neighborhoods better places to work, live and play;” as such housing was a primary concern addressed by the plan.

During the 2015-2016 program year there were 7 program goals related to housing:

1. Homeowner Housing Added – 2 Housing Units
2. Homeowner Housing Rehabilitated – 30 Housing Units
3. Emergency Shelter/Transitional Housing Beds – 60 Beds
4. Public service activities other than Low/Moderate Income Housing Benefit - 850 persons assisted
5. Tenant-based rental assistance / Rapid Rehousing – 25 Households Assisted
6. Homeless Person Overnight Shelter – 572 Persons
7. Homelessness Prevention – 205 Persons Assisted

Progress on housing goals has been mixed. Limited resources required the jurisdiction to sometimes focus on non-housing issues to assist the citizens. Annual progress on each of the above goals is listed in the table below with overall progress since initiation of the Consolidated Plan in 2014.

Progress on Housing Goals, Horry County			
	Program Year Goal	Program Year Actual	Percent Complete
Homeowner Housing Added	2	0	0%
Homeowner Housing Rehabilitated	30	18	60%
Emergency Shelter/Transitional Housing	60	0	0%
Public Service Activities	850	0	0%
Tenant-based rental Assistance	25	103	412%
Homeless Person Overnight Shelter	572	0	0%
Homeless Prevention	205	82	40%
Source: 2015-2016 CAPER			

- b. Discuss how you have been successful in achieving past goals, and/or how you have fallen short of achieving those goals (including potentially harmful unintended consequences); and**

In the past two years the Consortium has fallen short on its objective to provide decent housing in the region by preserving and renovating substandard housing. The 2014 CAPER reported 4 were completed, while 14 were proposed for that programming year. The 2015 CAPER reported 2 were completed, while 15 were proposed for that program year. The need for decent, safe and affordable housing within the region is far greater than what the annual HOME allocation can address, however the Consortium will continue to work towards finding match funds that will address the issues of preserving and renovating substandard housing in the region.

- c. Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.**

The Eastern Carolina Homelessness Organization (ECHO), the acting CoC in the region and the CoC identified in the Consortium's most recent 2016-2020 Consolidated Plan, includes 36-member homeless service provider agencies in the northeast region of the state, comprising 12 counties including Horry County, Georgetown County and Williamsburg County. According to ECHO, 2016 saw significant improvement in certain activities: homeless prevention, homeless person overnight shelter, and emergency shelter/transitional housing.

Homelessness service providers in the Consortium's three-county region have a total of 488 emergency or transitional housing shelter beds – the majority of the beds in the 12-county region ECHO serves. The three-counties also have the largest homeless population in the region with 849 individuals and another 462 households with adults and children experiencing homelessness on a given night (Source: ECHO 2015 PIT Count).

The Consortium will focus efforts to address the root cause of homelessness. The issues behind homelessness are diverse and are often overlapping and require more than just establishing homeless shelters. The Consortium continually works towards furthering affordable housing and reducing cost burden in the community. However, in the case where homelessness is likely or certain, the Consortium will promote the "Housing First" philosophy and programs, which identifies individuals and families who are at-risk, attempt to intervene prior to homelessness, or rehouse as quickly as possible and then provide appropriate supportive services.

In Horry County, the Community Development department will balance and promote an array of community development programs and has allocated approximately \$1 million for housing rehabilitation this year. It will continue to assist non-profits in the area,

particularly in aid to the homeless.

d. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

Success in past goals has allowed the Consortium to shift focus each year and dynamically respond to needs. The 2013 Analysis of Impediments (AI) identified three main impediments to fair housing and developed strategies and measures for addressing these issues. They impediments were:

1. The supply of affordable housing is inadequate to meet current and projected demand.
2. The attainment of access to Fair Housing and suitable living environments for all Waccamaw residents will require the planning and implementation of housing opportunities across traditional jurisdiction boundaries.
3. A dedicated Fair Housing Hotline no longer exists in the Region.

The AI made an assessment of the issue, then provided strategies to address the impediment and also measures to evaluate the actions taken to address the impediments.

V. Fair Housing Analysis

A. Demographic Summary

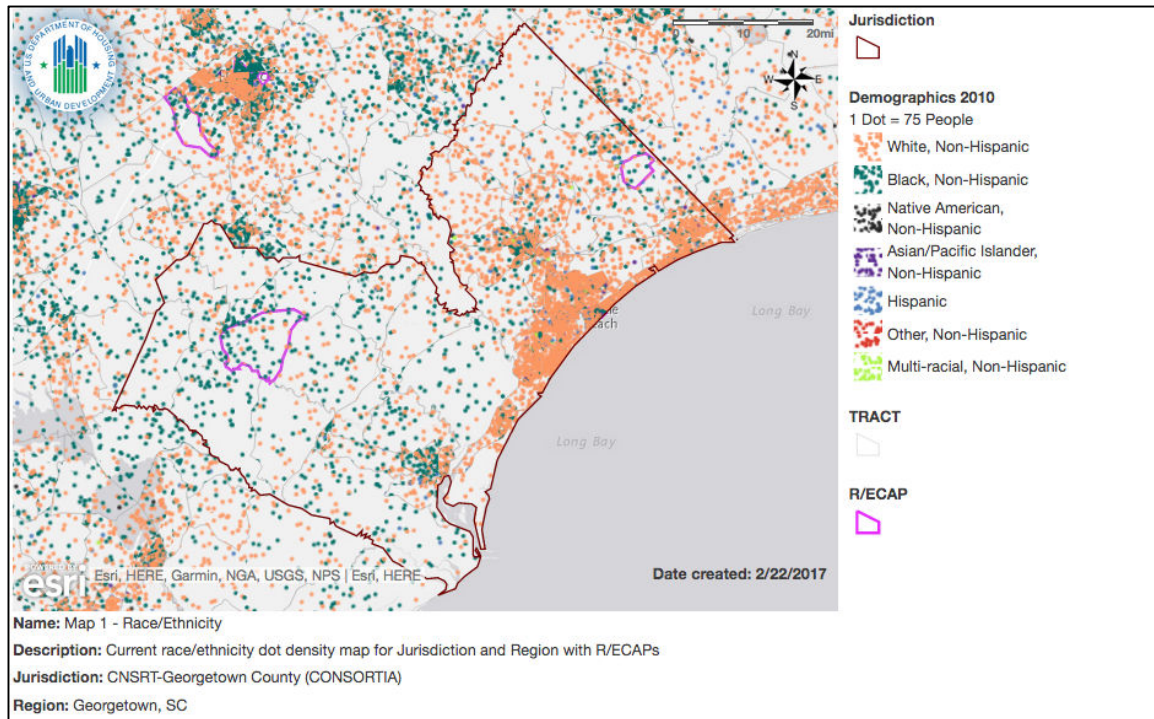
1. Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990)

Racial/Ethnic Populations

The Horry HOME Consortium contains three counties in South Carolina: Horry County, Georgetown County, and Williamsburg County. The majority of the population (70.4%) identifies as White, Non-Hispanic. The second largest racial/ethnic group is the Black, Non-Hispanic population (21.6%), followed the Hispanic population (5.3%). The remaining HUD-identified racial/ethnic groups make up less than 3 percent of the total population.

Table 1 – Demographics, Race/Ethnicity		
	(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction	
Race/Ethnicity	#	%
White, Non-Hispanic	256,132	70.39%
Black, Non-Hispanic	78,407	21.55%
Hispanic	19,239	5.29%
Asian or Pacific Islander, Non-Hispanic	3,421	0.94%
Native American, Non-Hispanic	1,305	0.36%
Two or More Races, Non-Hispanic	4,913	1.35%
Other, Non-Hispanic	455	0.13%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.		
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.		
Note 3: Data Sources: Decennial Census; ACS		
Note 4: Refer to the Data Documentation for details (www.hudexchange.info).		

HUD Map 1 – Race/Ethnicity



Source: HUD

Since 1990, the jurisdiction has undergone some demographic changes, the most dramatic of which is the nearly 800 percent growth in the Hispanic population (from 0.67% of the population in 1990 to 5.3% in 2015). During this same time period, the relative Black, non-Hispanic population fell by more than a quarter, from 30.1 percent to 21.6 percent. The relative populations of the White, Non-Hispanic population grew slightly from 68.4 percent to 70.4. Although the Asian, Non-Hispanic and Native American, Non-Hispanic populations each accounted for less than one percent of the consortium's total population in 2015, their relative shares of the population have almost doubled since 1990 (from 0.49% to 0.94% and 0.15% to 0.36%, respectively). See HUD-Table 2 for the complete racial/ethnic demographic trends and HUD-Map 2a, 2b and 2c for the geographic distribution of the population by racial/ethnic demographic trends.

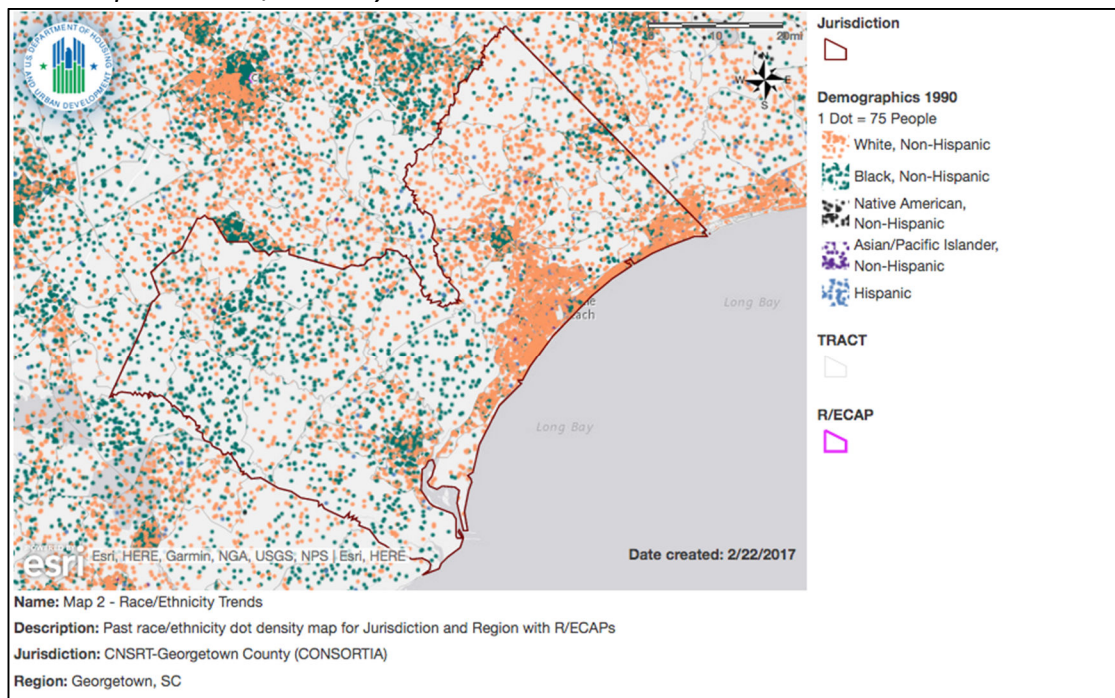
HUD Table 2 - Demographic Trends								
(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction								
	1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%
White, Non-Hispanic	155,386	68.39%	202,113	69.77%	256,132	70.39%	256,132	70.39%
Black, Non-Hispanic	68,486	30.14%	76,972	26.57%	81,116	22.29%	78,407	21.55%
Hispanic	1,521	0.67%	6,209	2.14%	19,239	5.29%	19,239	5.29%
Asian or Pacific Islander	1,122	0.49%	2,144	0.74%	4,315	1.19%	3,421	0.94%
Native American	347	0.15%	1,543	0.53%	2,478	0.68%	1,305	0.36%
National Origin								
Foreign-born	3,646	1.60%	9,189	3.17%	19,416	5.34%	20,913	5.75%
LEP								
Limited English Proficiency	2,535	1.12%	6,220	2.15%	11,949	3.28%	11,949	3.28%
Sex								
Male	109,449	48.18%	140,159	48.39%	177,073	48.66%	177,073	48.66%
Female	117,721	51.82%	149,484	51.61%	186,799	51.34%	186,799	51.34%
Age								
Under 18	60,024	26.42%	68,615	23.69%	75,384	20.72%	75,384	20.72%
18-64	138,522	60.98%	178,116	61.50%	225,459	61.96%	225,459	61.96%
65+	28,624	12.60%	42,912	14.82%	63,029	17.32%	63,029	17.32%
Family Type								
Families with children	28,990	46.36%	20,015	41.78%	35,677	36.26%	35,677	36.26%

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Note 2: Data Sources: Decennial Census; ACS

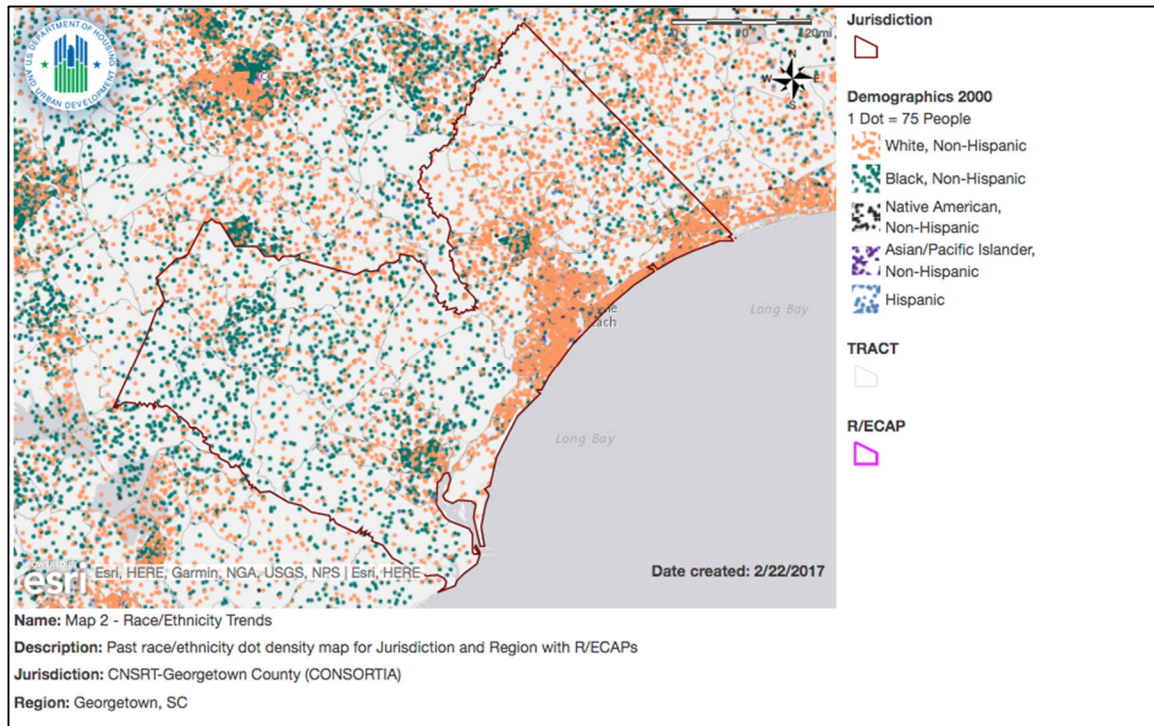
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

HUD Map 2a – Race/Ethnicity Trends 1990



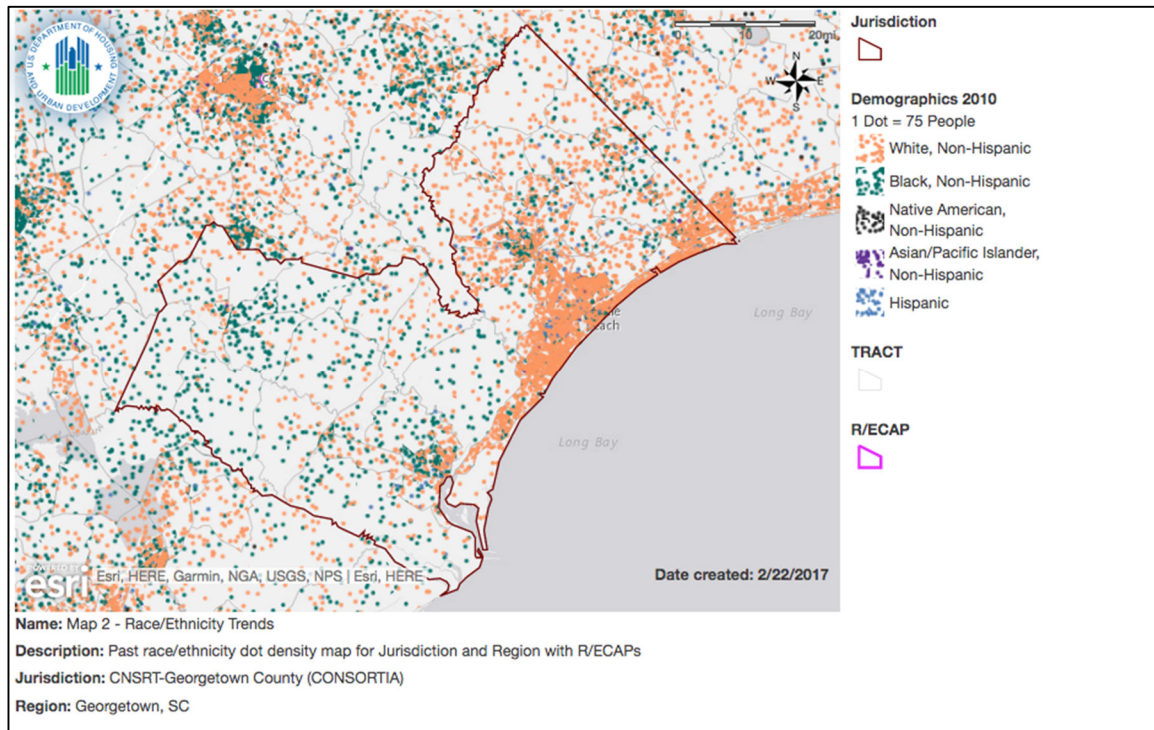
Source: HUD

HUD Map 2b – Race/Ethnicity Trends 2000



Source: HUD

HUD Map 2c – Race/Ethnicity Trends 2010



Source: HUD

National Origin Populations

The jurisdiction has had a substantial increase in the foreign-born population. In 1990, only 1.6 percent of the population was born outside of the United States, but currently 5.75 percent of the jurisdiction's population is foreign-born. See HUD-Table 2 (above) for the overall demographic trends for the foreign-born population.

Mexico is, by far, the most common country of origin for residents born outside the United States. Nearly 2 percent of the jurisdiction's population was born in Mexico. The remaining countries of national origin make up less than 0.4 percent of the population each and include Guatemala, Canada, Brazil, Honduras, China (excluding Hong Kong and Taiwan), Germany, England, Jamaica, and the Philippines. In total, 20,913 residents of the jurisdiction are foreign-born. See HUD-Table 1 below for a complete breakdown of the foreign-born population demographics.

HUD Table 1 – Demographics, National Origin			
(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction			
National Origin		#	%
#1 country of origin	Mexico	6,495	1.86%
#2 country of origin	Guatemala	1,330	0.38%
#3 country of origin	Canada	999	0.29%
#4 country of origin	Brazil	779	0.22%
#5 country of origin	Honduras	735	0.21%
#6 country of origin	China excl. HK & Taiwan	710	0.20%
#7 country of origin	Germany	685	0.20%
#8 country of origin	England	650	0.19%
#9 country of origin	Jamaica	618	0.18%
#10 country of origin	Philippines	604	0.17%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.			
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.			
Note 3: Data Sources: Decennial Census; ACS			
Note 4: Refer to the Data Documentation for details (www.hudexchange.info).			

Limited English Proficiencies

Limited English Proficiency (LEP) individuals often require agencies in the jurisdiction to provide translators and services in a variety of languages. In the three county region, the percentage of the population with LEP increased from 1.12 percent to 3.28 percent, a nearly three-fold increase. In total, nearly 12,000 residents have LEP. See HUD-Table 2 (above) for trends in LEP population.

Spanish is the most common language for LEP individuals in the jurisdiction. The rate of

LEP for Spanish speakers is 2.39 percent. The remaining languages spoken by individuals with LEP make up less than 0.2 percent each and include Portuguese, Chinese, Vietnamese, Other Indo-European Languages, Italian, French, Arabic, Tagalog, and German. See HUD-Table 1 for complete LEP demographics.

HUD Table 1 – Demographics, LEP			
(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction			
LEP		#	%
#1 LEP Language	Spanish	8,361	2.39%
#2 LEP Language	Portuguese	667	0.19%
#3 LEP Language	Chinese	660	0.19%
#4 LEP Language	Vietnamese	369	0.11%
#5 LEP Language	Other Indo-European	358	0.10%
#6 LEP Language	Italian	169	0.05%
#7 LEP Language	French	165	0.05%
#8 LEP Language	Arabic	148	0.04%
#9 LEP Language	Tagalog	147	0.04%
#10 LEP Language	German	119	0.03%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.			
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.			
Note 3: Data Sources: Decennial Census; ACS			
Note 4: Refer to the Data Documentation for details (www.hudexchange.info).			

Individuals with Disabilities by Disability Type

Nearly one in ten residents in the jurisdiction (9.4%) have an ambulatory disability. The next three most common disabilities are cognitive, independent living, and hearing difficulty; approximately five percent of the population has each of those disabilities. See HUD-Table 1 for a complete breakdown of disabilities in the jurisdiction.

HUD Table 1 – Demographics, Disability by Type		
(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction		
Disability Type	#	%
Hearing difficulty	16,949	4.90%
Vision difficulty	11,234	3.25%
Cognitive difficulty	19,806	5.72%
Ambulatory difficulty	32,495	9.39%
Self-care difficulty	11,579	3.35%
Independent living difficulty	19,418	5.61%
Data Sources: Decennial Census; ACS		
Refer to the Data Documentation for details (www.hudexchange.info).		

Families with Children

In the jurisdiction, there are over 35,500 families with children (approximately 36.3% of all families). Communities with a high level of families with children have a unique set of needs, including a robust public transportation network, high quality education system, and economic opportunities nearby. Since 1990, the percentage of families with children in the region has fallen by more than 20 percent. This is a substantial drop in the prevalence of families with children. See HUD-Table 2 for demographics on Families with Children.

HUD Table 2 - Demographic Trends								
(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction								
	1990 Trend		2000 Trend		2010 Trend		Current	
Family Type	#	%	#	%	#	%	#	%
Families with children	28,990	46.36%	20,015	41.78%	35,677	36.26%	35,677	36.26%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.								
Note 2: Data Sources: Decennial Census; ACS								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).								

B. General Issues

1. Segregation/Integration

1. Analysis

a. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.

The segregation levels in a jurisdiction can be quantified using Racial/Ethnic Dissimilarity Trends. Per HUD, “[t]his dissimilarity index measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between the two groups measured. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicated moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.”

Currently, the jurisdiction has dissimilarity index scores that range from low to high, depending on the racial/ethnic groups being compared. There is a high index score (56.58) between the Black and White populations in the jurisdiction, indicating high levels of segregation. The overall index score between the White and Non-White populations is moderate (46.73), and the index score is low for both the Hispanic and White populations (37.43) and the Asian or Pacific Islander and White populations (34.76). See HUD-Table 3 for dissimilarity trends in the jurisdiction.

HUD Table 3 - Racial/Ethnic Dissimilarity Trends				
	(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	48.23	47.48	41.29	46.73
Black/White	50.70	52.95	50.67	56.58
Hispanic/White	28.62	29.29	33.33	37.43
Asian or Pacific Islander/White	48.26	35.09	29.56	34.67
Note 1: Data Sources: Decennial Census; ACS				
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).				

b. Identify areas in the jurisdiction and region with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

Jurisdiction

Race/Ethnicity

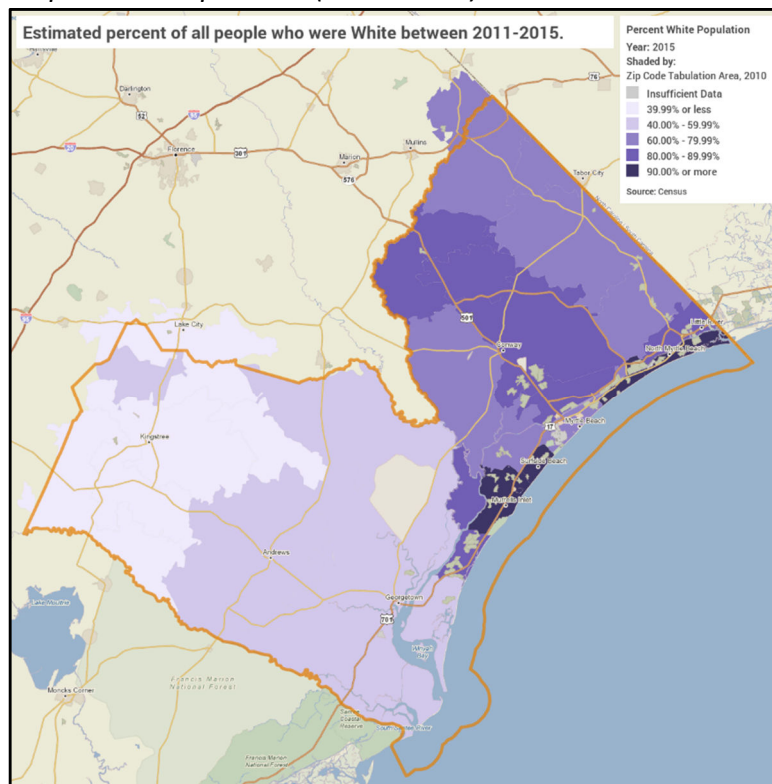
As mentioned above, the jurisdiction has mixed levels of integration and segregation according to the Racial/Ethnic Dissimilarity Index provided by HUD. The Index provides a

snapshot of the jurisdiction as a whole, but looking at the geographic distribution of different races and ethnicities offers insight into the patterns segregation and integration in specific census tracts within the jurisdiction. For the purposes of this section, relative segregation for an area is determined by the presence of a group compared to their overall representation in the jurisdiction. For example, if 20 percent of the jurisdiction’s population identifies as a member of a particular group but within a census tract that group makes up 50 percent of the population, that area is relatively segregated. For this section, the most recent data available from the US Census Bureau (2011-2015 American Community Survey 5-Year Estimates) were used.

Below is an analysis of the relative segregation of each racial or ethnic group in the jurisdiction.

White: There is relative segregation between the White and Non-White populations in Horry County and the rest of the jurisdiction. Approximately 73.7 percent of the jurisdiction’s population identifies as White, but there are areas in Horry County and along the northern coast of Georgetown County – identified by ZIP code – with relatively high White populations (90% or greater). The rural regions outside of Horry County, particularly in Williamsburg County, are almost exclusively non-White majority areas. See Map below for the geographic distribution of the White population in the jurisdiction.

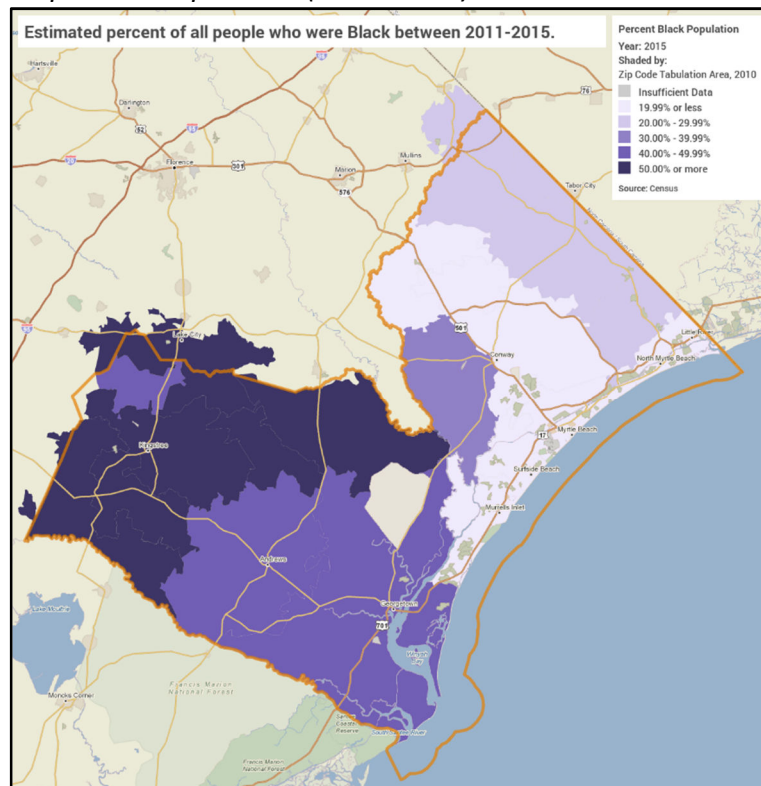
Map: White Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

Black: There is also relative segregation between the Black and Non-Black populations in Horry County and the rest of the jurisdiction, particularly in the more rural areas. Approximately 21.2 percent of the jurisdiction's population identifies as Black, but in the rural areas outside of Horry County, there are areas with relatively high Black populations (50 percent or greater). Williamsburg County is very rural and has a relatively high Black population. See Map below for the geographic distribution of the Black population in the jurisdiction.

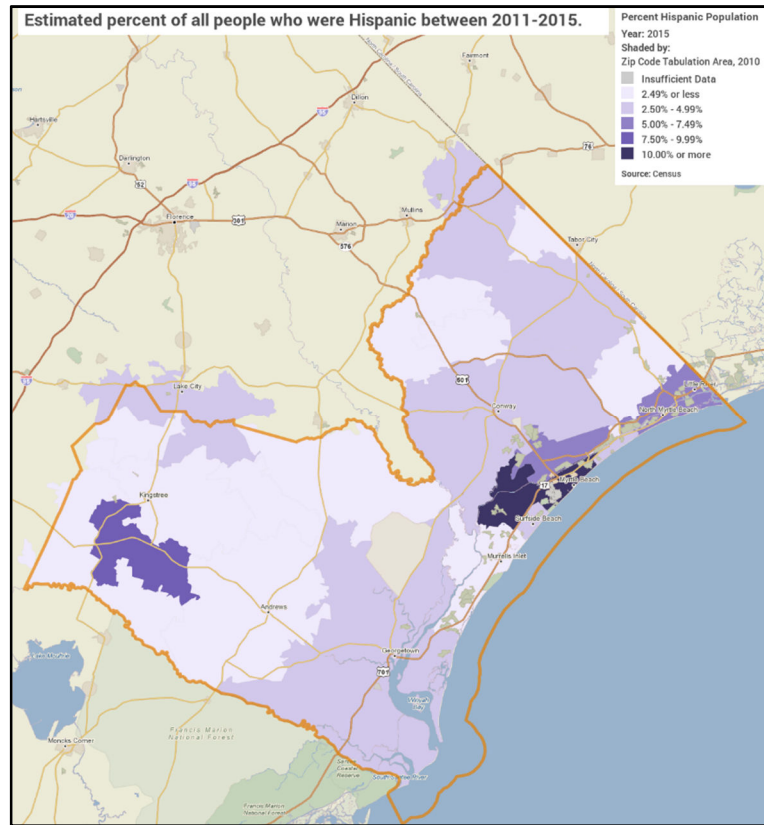
Map: Black Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

Hispanic: There is one ZIP code, on the coast near the City of Myrtle Beach, with a segregated Hispanic population. Approximately 5.3 percent of the jurisdiction's population identifies as Hispanic, but this one area in Horry County has a relatively high Hispanic population (10% or greater). One ZIP Code in Williamsburg County has a relatively high Hispanic population with over 5 percent of the population identifying as Hispanic. See Map below for the geographic distribution of the Hispanic population.

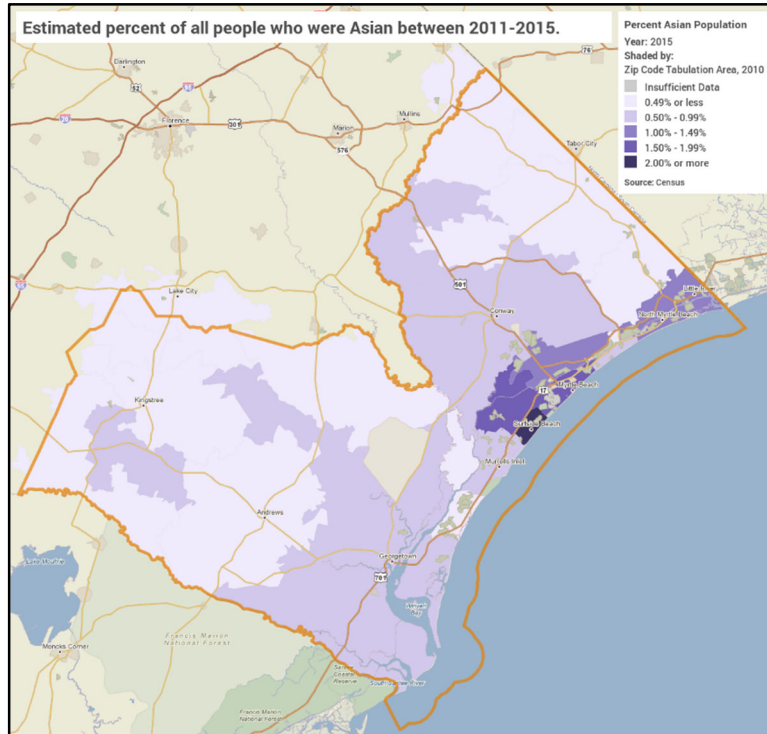
Map: Hispanic Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

Asian: Approximately 0.9 percent of the jurisdiction's population identifies as Asian. There is one area, in the Town of Surfside in Horry County, with a relatively higher percentage of residents who identify as Asian (2.27%). See Map below for the geographic distribution of the Asian population in jurisdiction.

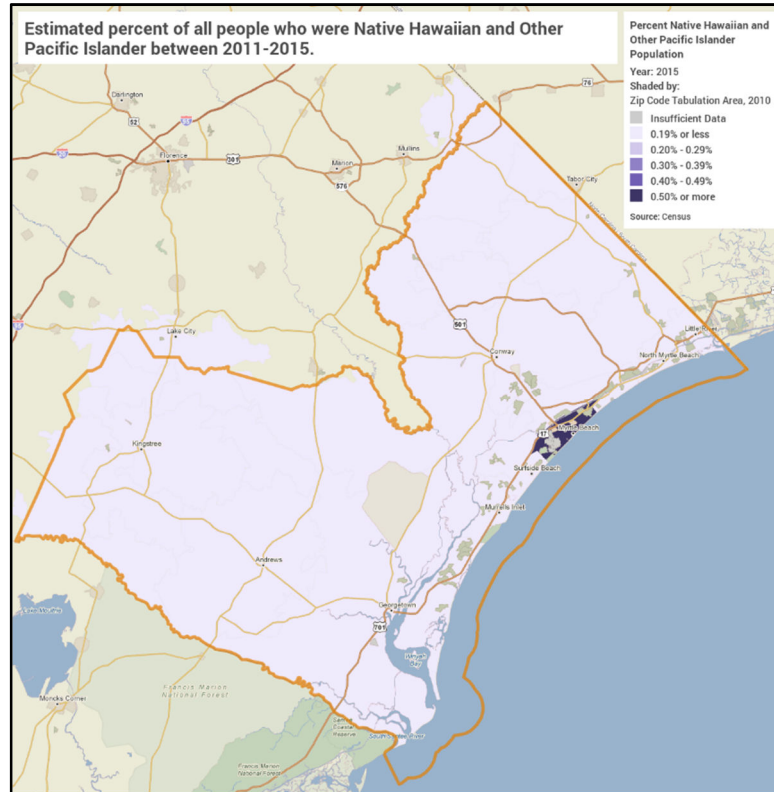
Map: Asian Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

Native Hawaiian or Other Pacific Islander: Approximately 0.1 percent of the jurisdiction's population identifies as Native Hawaiian or Other Pacific Islander. There is one area, in the City of Myrtle Beach, with a relatively higher percentage of residents who identify as Native Hawaiian or Other Pacific Islander (0.58%). See Map below for the geographic distribution of the Native Hawaiian or Other Pacific Islander population in the jurisdiction.

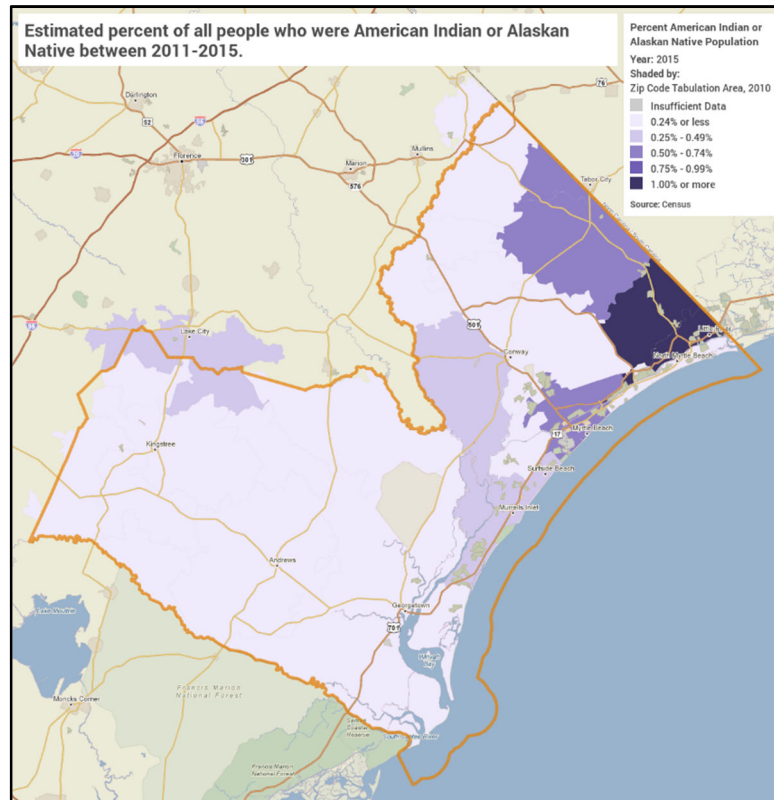
Map: Native Hawaiian and Other Pacific Islander Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

American Indian or Alaska Native, Non-Hispanic: Approximately 0.4 percent of the jurisdiction's population identifies as American Indian or Alaska Native. There is one cluster of ZIP Codes in the northeast region of Horry County with a relatively higher percentage of residents who identify as American Indian or Alaskan Native (greater than 1%). See Map below for the geographic distribution of the American Indian or Alaska Native population in the jurisdiction.

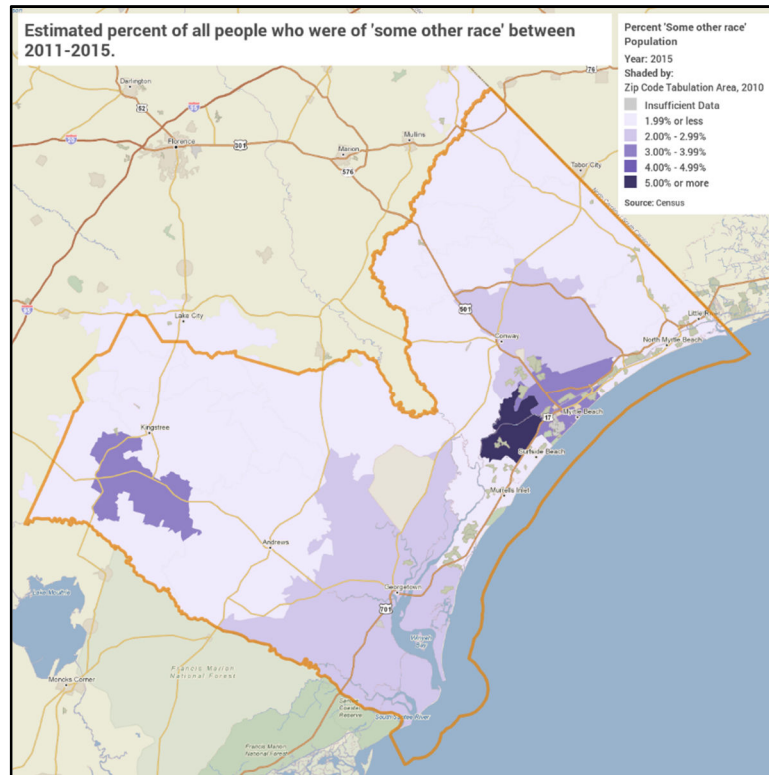
Map: American Indian and Alaskan Native Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

Some Other Race: Approximately 2 percent of the jurisdiction’s population identifies as Some Other Race. There is one area in the southwestern region of Horry County, inland from the Town of Surfside Beach, with a relatively higher percentage of residents who identify as Some Other Race (5.97%). One ZIP Code area in Williamsburg County also has a relatively high population that identifies as “Some Other Race”. See Map below for the geographic distribution of the population that identify as Some Other Race.

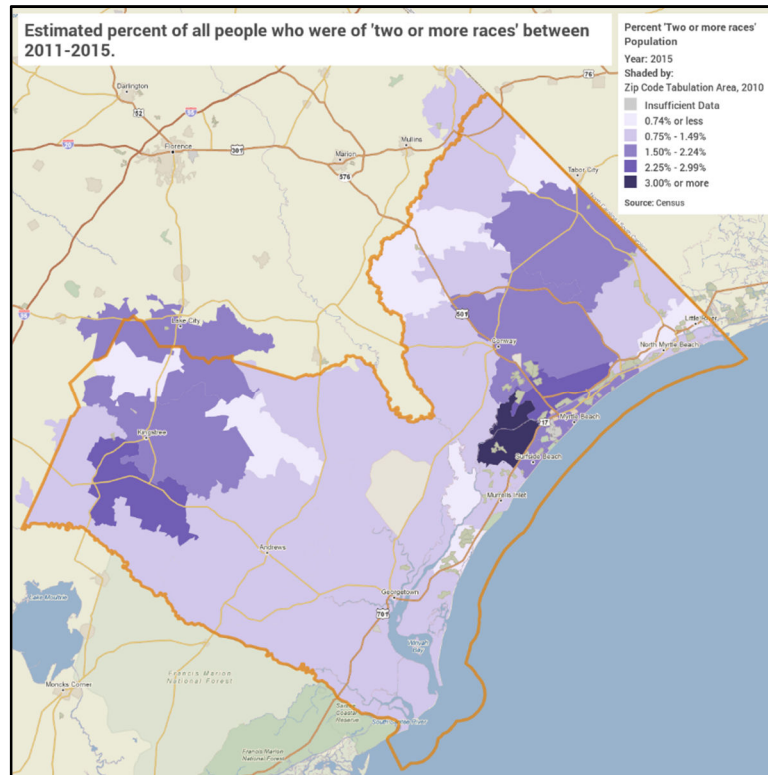
Map: Some Other Race (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

Two or More Races: Approximately 1.6 percent of the jurisdiction’s population identifies as Two or More Races. As with the population identifying as Some Other Race, the area in Horry County inland from the Town of Surfside Beach has a relatively higher percentage of residents who identify as Two or More Races (3.52%). See Map below for the geographic distribution of the population that identify as Two or More Races in the jurisdiction.

Map: Two or More Races (Jurisdiction)

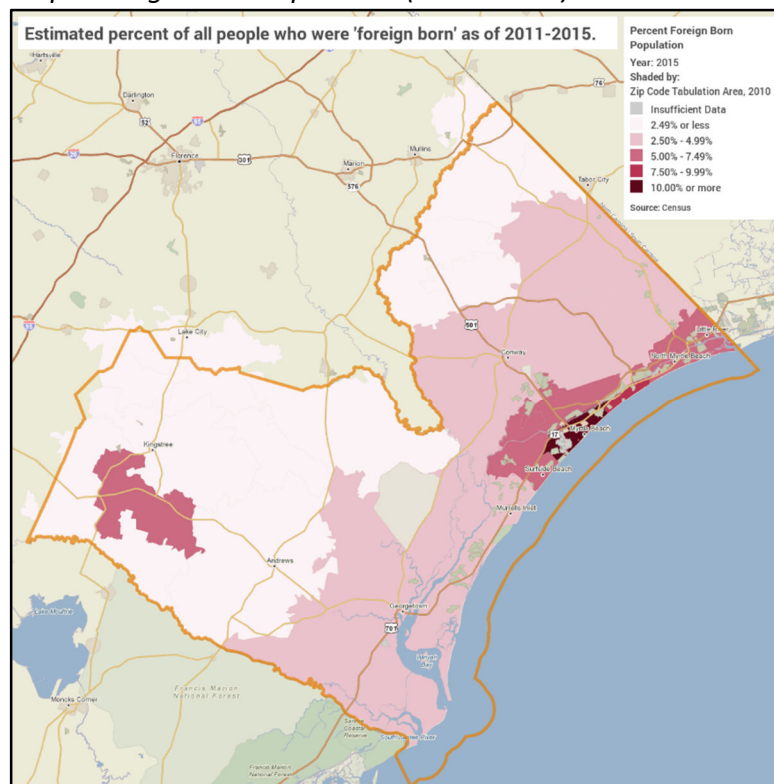


Source: American Community Survey 5-Year Estimates (2011-2015)

National Origin and LEP

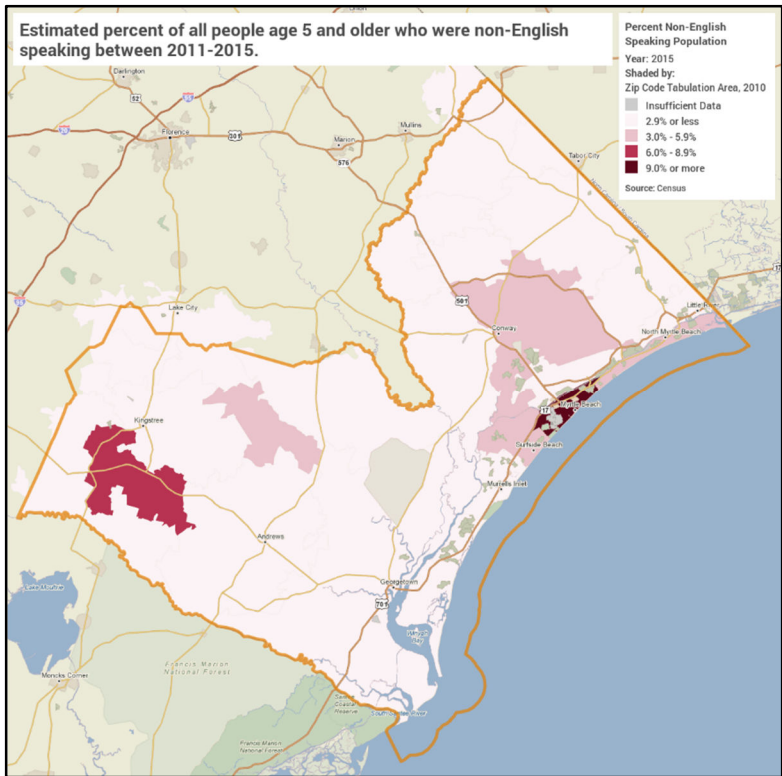
In general, areas of relative segregation by national origin and residents with LEP are intertwined. As expected, areas with a higher population of residents from a particular country also have higher rates of individuals who primarily speak the language of that country. Below is an analysis of the top five national origins and top five LEP languages. Overall, Horry County has a higher rate of foreign-born population (6.26%) than Williamsburg County (1.14%) or Georgetown County (2.48%), but the area around Myrtle Beach has a significantly higher rate of foreign-born residents than elsewhere in the jurisdiction. In the ZIP Code near the Myrtle Beach Airport, more than 15 percent of the population is foreign-born. See Maps below for the geographic distribution of the foreign-born population in the jurisdiction and for the geographic distribution of non-English speaking population.

Map: Foreign-Born Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

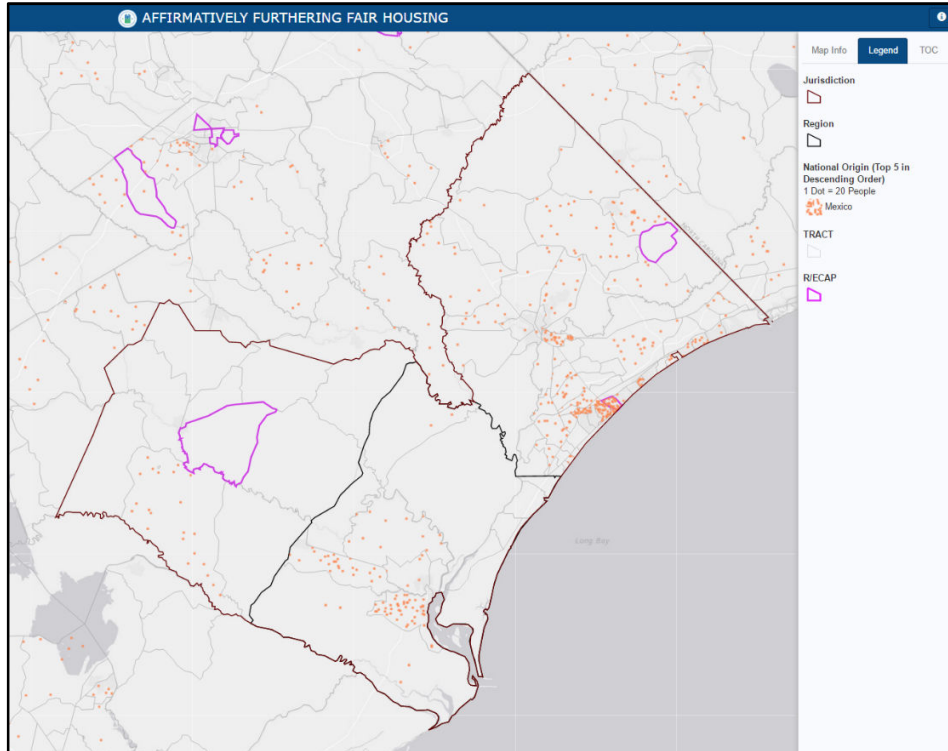
Map: Non-English Speaking Population (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

National Origin – Mexico: Foreign-born residents from Mexico are concentrated in Horry County, particularly around the cities of Myrtle Beach and Conway. Census tracts in Georgetown County around the City of Georgetown and along Highway 521 towards the City of Andrews also have a significant number of Mexico-born residents. One census tract in Williamsburg County (970801089) around the City of Lane has a relatively high number of residents born in Mexico. See HUD Map 3a for the geographic distribution of the foreign-born population from Mexico.

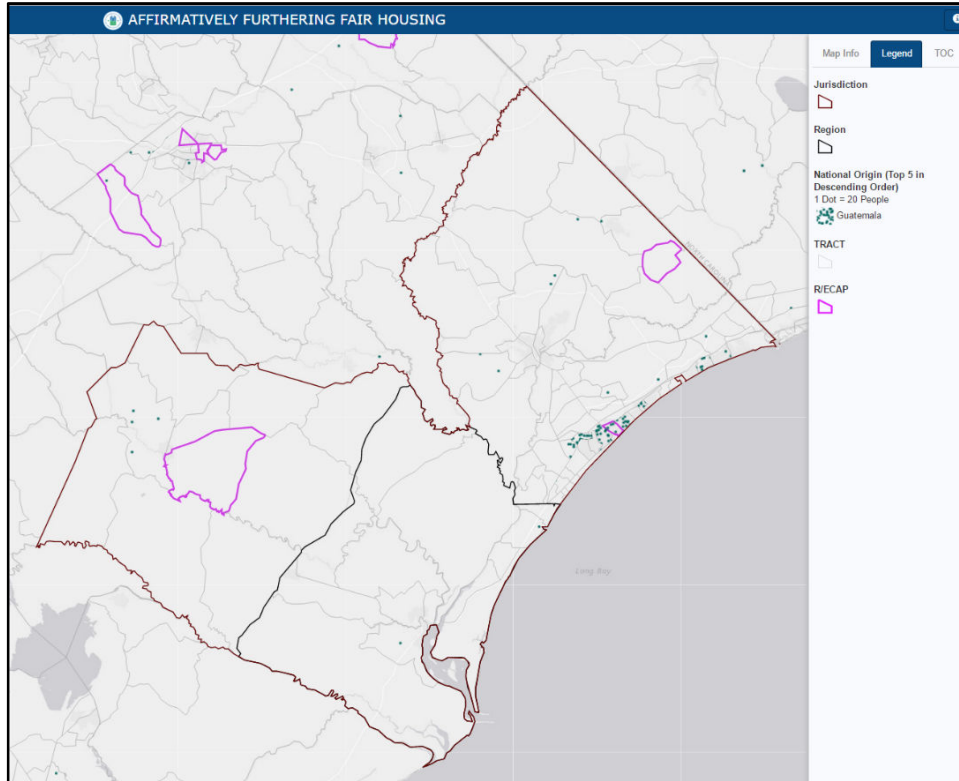
HUD Map 3a: National Origin - Mexico



Source: American Community Survey 5-Year Estimates (2009-2013)

National Origin – Guatemala: Horry County is the only area in the jurisdiction with a relatively high Guatemala-born population. This population resides almost exclusively in the Myrtle Beach area, though there is a smaller Guatemala-born population north along the coast. See HUD Map 3b for the geographic distribution of the foreign-born population from Guatemala.

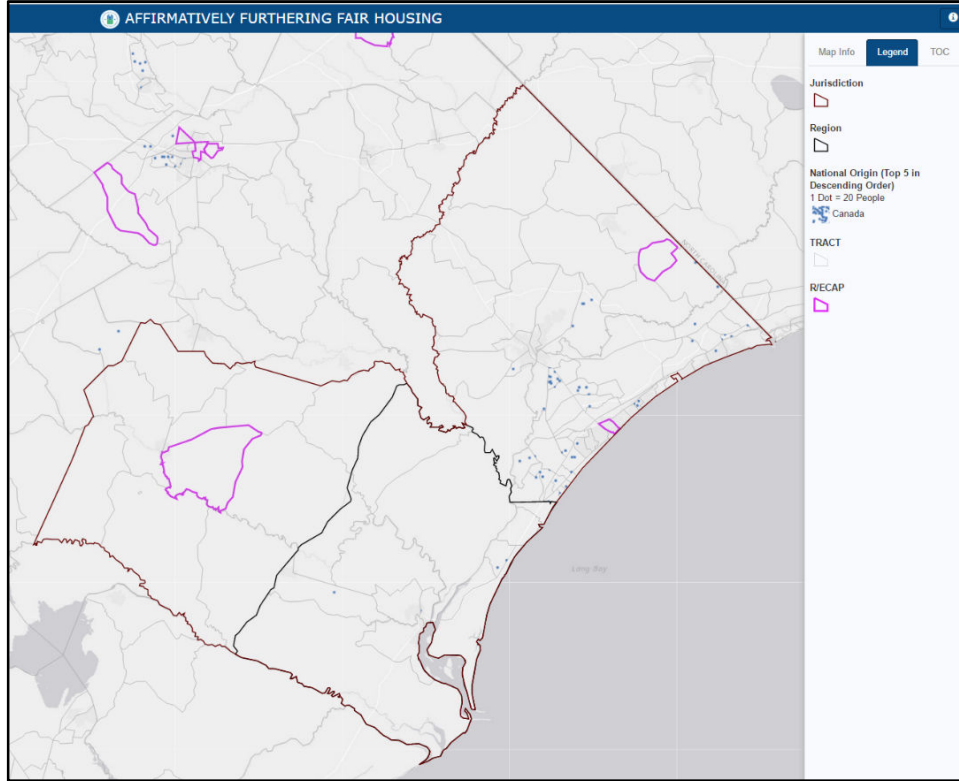
HUD Map 3b: National Origin - Guatemala



Source: American Community Survey 5-Year Estimates (2009-2013)

National Origin – Canada: The Canada-born population in the jurisdiction is located primarily in Horry County. Unlike other foreign-born populations, Canadian-born residents do not have strong clusters in a few census tracts. Rather, there are some residents from Canada in many census tracts in Horry County. See HUD Map 3c for the geographic distribution of the foreign-born population from Canada.

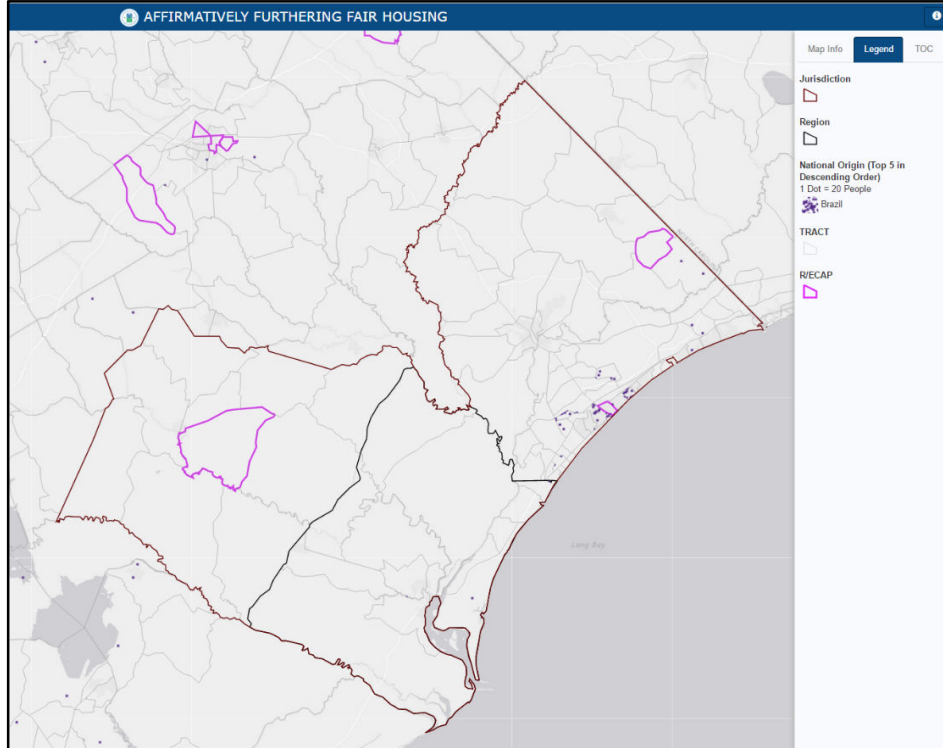
HUD Map 3c: National Origin - Canada



Source: American Community Survey 5-Year Estimates (2009-2013)

National Origin – Brazil: The jurisdiction’s foreign-born population from Brazil is almost solely in Horry County, particularly in the Myrtle Beach area. See HUD Map 3d for the geographic distribution of the foreign-born population from Brazil.

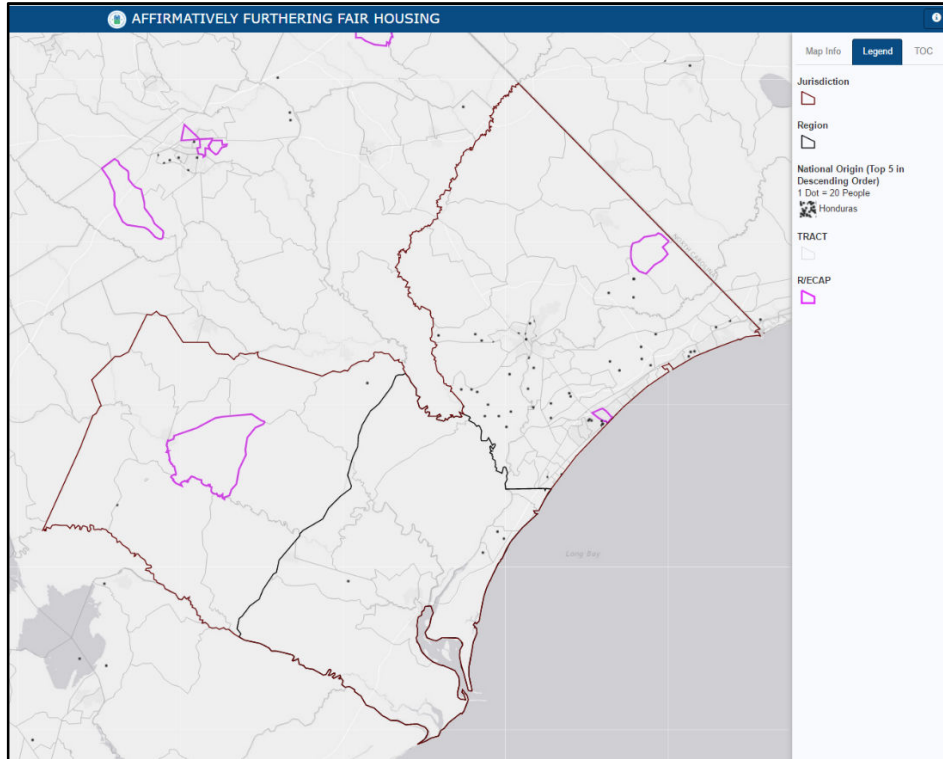
HUD Map 3d: National Origin - Brazil



Source: American Community Survey 5-Year Estimates (2009-2013)

National Origin – Honduras: Residents from Honduras live primarily within Horry County. There is a small cluster near the Myrtle Beach airport, but there is also a significant population spread throughout both rural and urban census tracts in the jurisdiction. See HUD Map 3e for the geographic distribution of the foreign-born population from Honduras.

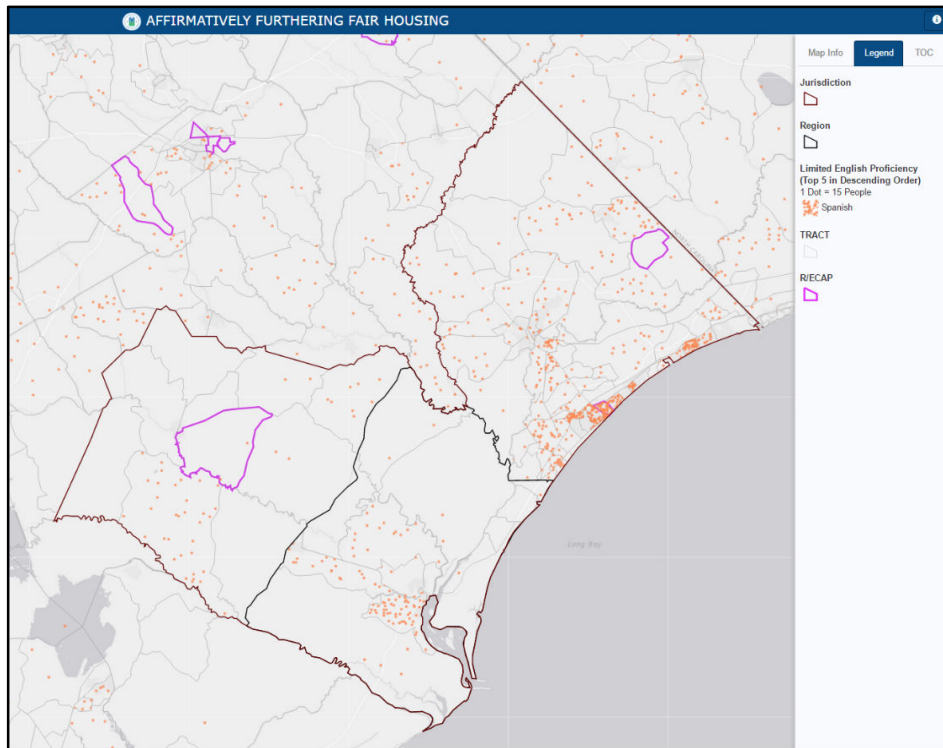
HUD Map 3e: National Origin - Honduras



Source: American Community Survey 5-Year Estimates (2009-2013)

LEP Language – Spanish: Spanish is, by far, the most common primary language for Limited English Proficiency residents in the jurisdiction. This is likely due to the relatively high number of foreign-born individuals from Mexico and Guatemala. Horry County, particularly near the coast and in the City of Conway, has the majority of the LEP Spanish speaking population for the jurisdiction, but there is also a significant number of this population around the City of Georgetown and in Williamsburg County. See HUD Map 4a for the geographic distribution of the Spanish-speaking Limited English Proficiency population.

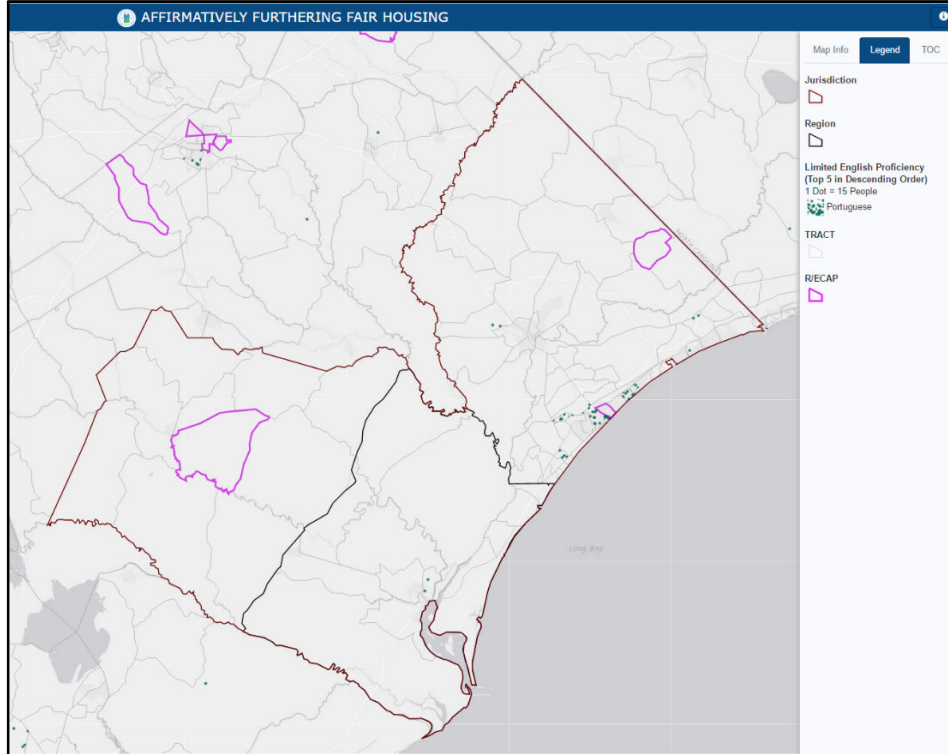
HUD Map 4a: Limited English Proficiency - Spanish



Source: American Community Survey 5-Year Estimates (2009-2013)

LEP Language – Portuguese: The Portuguese-speaking Limited English Proficiency population lives in a few census tracts in Horry County and in one census tract near Georgetown. The tracts in Horry County are primarily near the beach in the downtown Myrtle Beach region. See HUD Map 4b for the geographic distribution of the Portuguese-speaking Limited English Proficiency population.

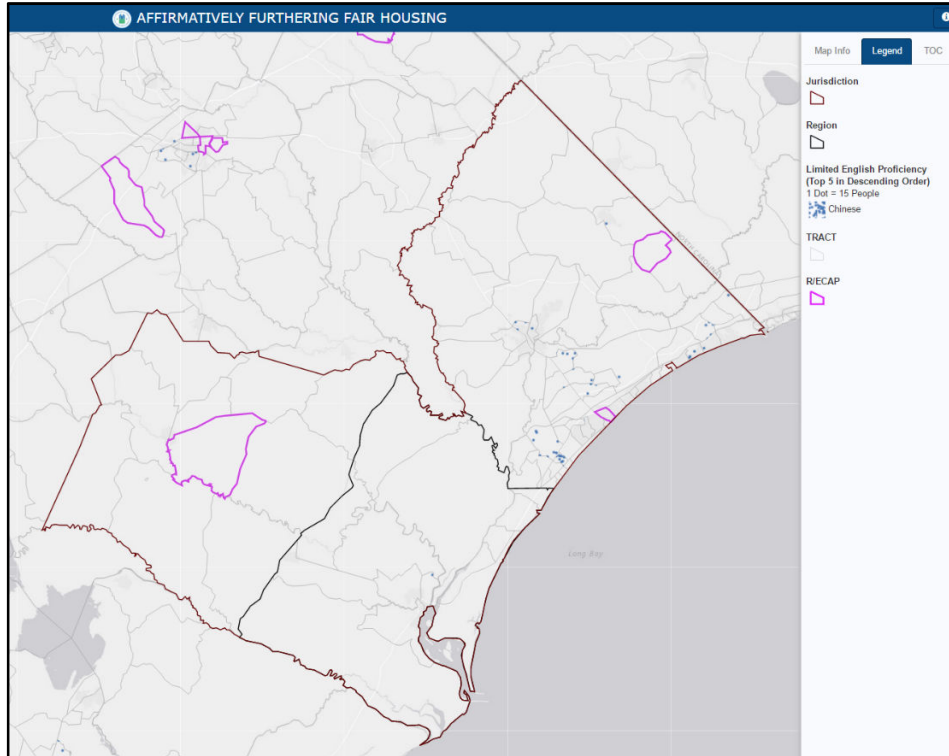
HUD Map 4b: Limited English Proficiency - Portuguese



Source: American Community Survey 5-Year Estimates (2009-2013)

LEP Language – Chinese: The Limited English Proficiency population that speaks primarily Chinese lives in Horry County outside of Myrtle Beach. There is a cluster of the population to the east of Myrtle Beach and towards Conway, as well as the census tracts to the north of Conway. See HUD Map 4c for the geographic distribution of the Chines-speaking Limited English Proficiency population.

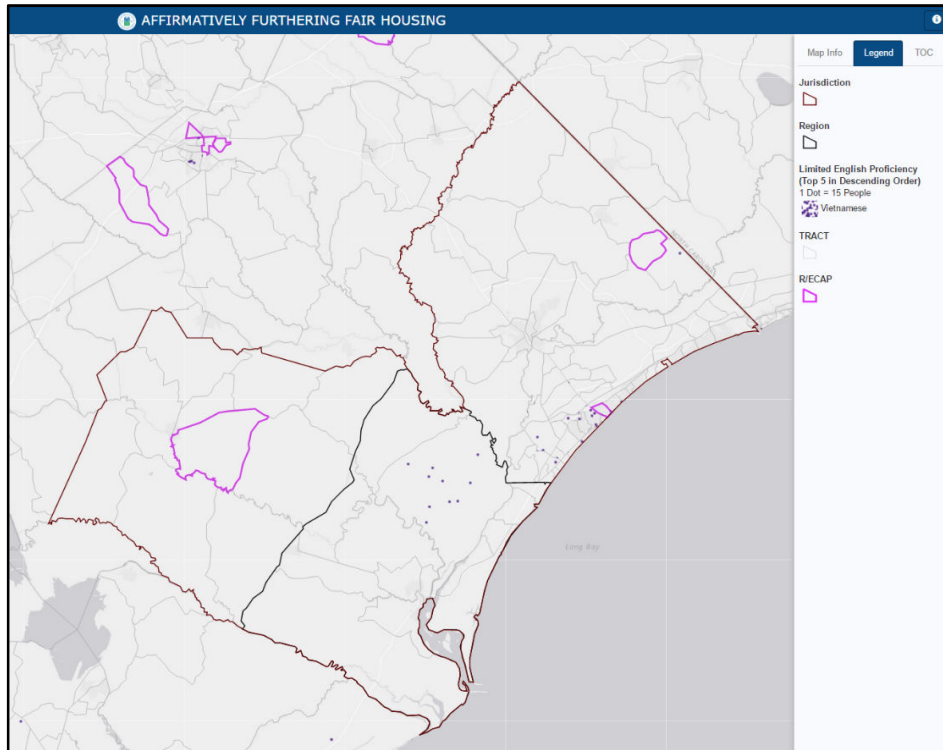
HUD Map 4c: Limited English Proficiency - Chinese



Source: American Community Survey 5-Year Estimates (2009-2013)

LEP Language – Vietnamese: Within the jurisdiction, the LEP population that speaks Vietnamese lives primarily in Georgetown in a single census tract along the Horry County border. Within Horry County, there are a few Vietnamese-speaking LEP but they live in several census tracts southwest of Myrtle Beach. See HUD Map 4d for the geographic distribution of the Vietnamese-speaking Limited English Proficiency population.

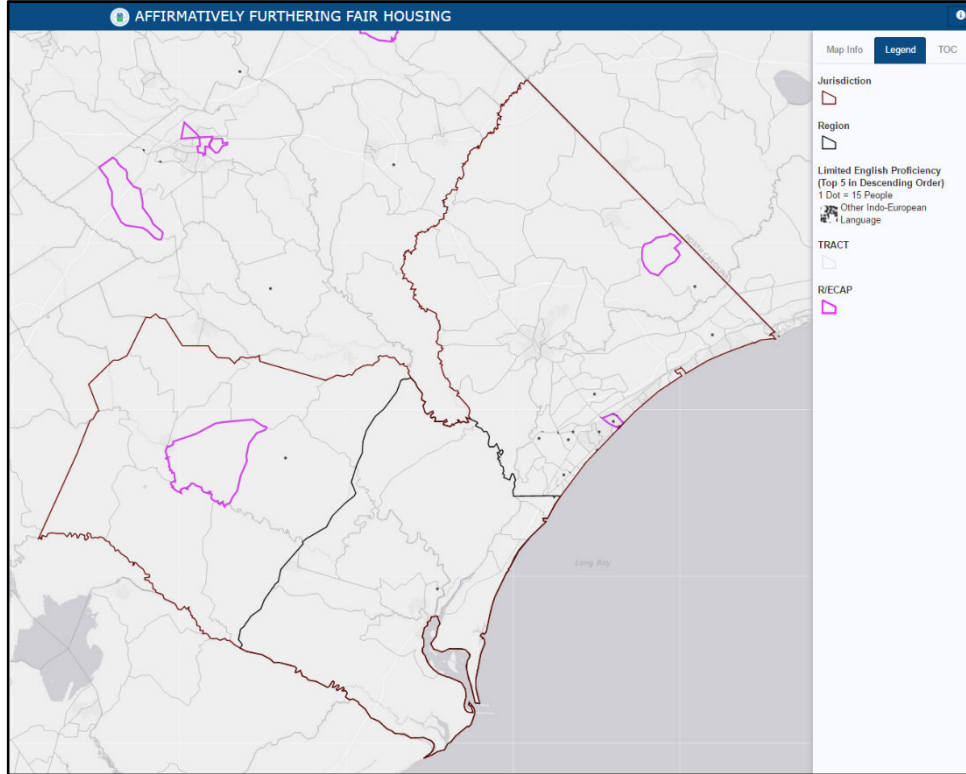
HUD Map 4d: Limited English Proficiency - Vietnamese



Source: American Community Survey 5-Year Estimates (2009-2013)

LEP Language – Other Indo-European Languages: The LEP population that speaks Other Indo-European Languages lives primarily in Horry County, but is not clustered in any particular census tract or area. Generally, this population lives in the western Myrtle Beach area. See HUD Map 4e for the geographic distribution of the Other Indo-European Languages speaking Limited English Proficiency population.

HUD Map 4e: Limited English Proficiency – Other Indo-European Language

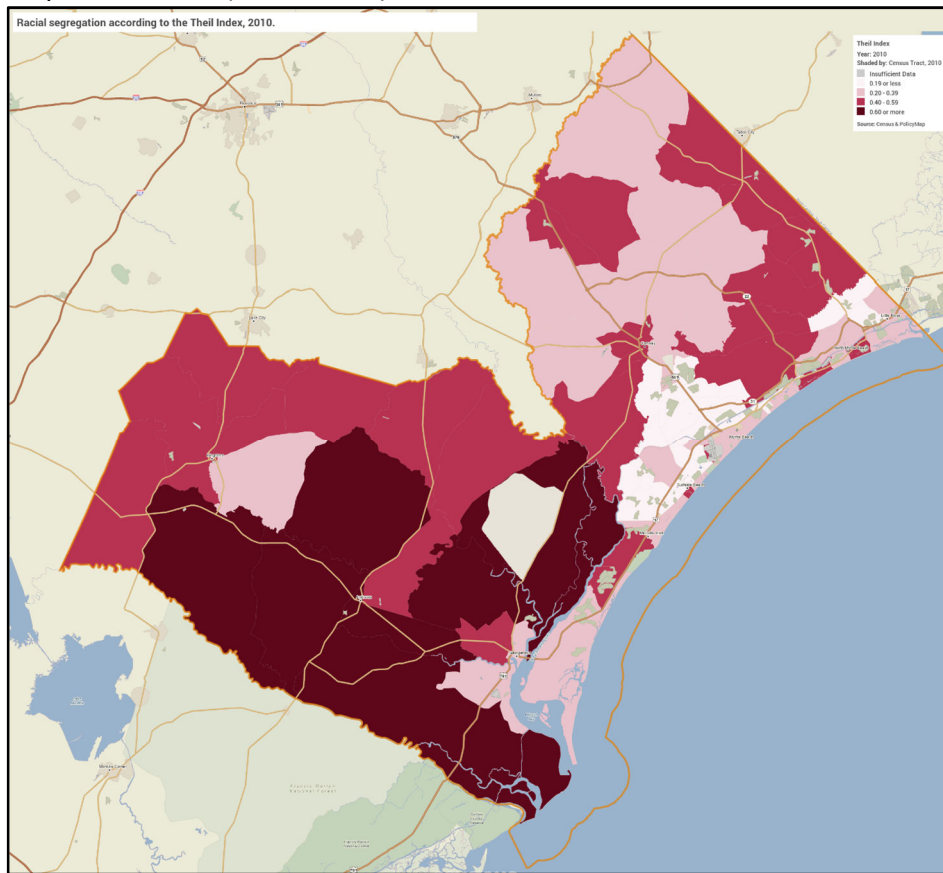


Source: American Community Survey 5-Year Estimates (2009-2013)

Theil Index

Another measure of racial/ethnic segregation and integration is the Theil Index. Scores on this index range between 0 and 1, with lower scores (below .20) suggesting less segregation and higher scores (.40 or higher) suggesting more segregation. In general, rural areas tend to have higher scores on the Theil Index while coastal and urban areas have lower scores on the Theil Index. See Map below for the Theil Index in the jurisdiction by census tract.

Map: Theil Index (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

c. Explain how these segregation levels and patterns in the jurisdiction and region changed over time (since 1990).

According to the HUD-provided racial/ethnic dissimilarity index, the segregation levels in the jurisdiction have changed inconsistently since 1990. The White/Non-White dissimilarity trend has decreased slightly from 48.23 to 46.73. The Black/White and Asian or Hispanic/White index scores increased over that time period by approximately 6 points and 9 points, respectively. The Asian or Pacific Islander/White dissimilarity trend fell substantially, from 48.26 to 34.67. (Source: HUD Table 3 – Racial/Ethnic Dissimilarity Trends).

d. Consider and describe the location of owner and renter occupied housing in the jurisdiction and region in determining whether such housing is located in segregated or integrated areas, and describe trends over time.

Per the 2011-2015 American Community Survey 5-Year Estimates, there is one ZIP code (29577 in Myrtle Beach) with more than 45 percent of the population in renter-occupied housing. The rental occupancy rate for this area is nearly 50 percent. Additionally, there are two areas with owner-occupancy rates of over 85 percent. These areas are both rural ZIP codes: one is in Horry County on the North Carolina border near Tabor City (29545) and one is in Williamsburg County in the northern part of the county near Lake City (29518).

The following table displays the aforementioned areas and their rates of segregation using the Diversity Index, as well as change in homeownership over time. Every area identified has moderate to high levels of heterogeneity within the area. Rates of homeownership in each of the select areas have increased since 2010. In two ZIP codes (29577 and 29518) the growth was slight, but in one area (29545) the growth was significant.

TABLE: Diversity Index and Home Ownership Rates for Select Areas			
ZIP Code	Diversity Index	2010 Home Ownership Rate	2015 Home Ownership Rate
29545	35.52	74.24%	90.05%
29518	49.32	84.60%	85.79%
29577	49.45	49.35%	50.14%
Source: 2011-2015 ACS 5-Year Estimates			

e. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future. Participants should focus on patterns that affect the jurisdiction and region rather than creating an inventory of local laws, policies, or practices.

The demographic trends in the jurisdiction may lead to greater segregation in the

future. While the White/Non-White and Asian or Pacific Islander/White dissimilarity index scores have been on the decline since 1990, the Black/White and Hispanic/White dissimilarity index scores have been increasing. Considering the substantial growth in the Hispanic Population over the last three decades, the increase in the Hispanic/White dissimilarity index score is important. In addition, the foreign-born population has been increasing in the jurisdiction and this could lead to greater segregation in the future.

The location of public housing may also lead to higher segregation in the jurisdiction. If public housing is located in racially segregated areas and is primarily available to individuals of that race due to economic disparities, then segregation will be reinforced. Local jurisdictions generally have control over where public housing is placed within the city and often times higher-income families (who generally are also often White, Non-Hispanic) have a “Not In My Backyard” (NIMBY) view of public housing. NIMBYism isn’t something that is guaranteed in a community but it is important to be aware of and jurisdictions should be ready to address this issue if it proves to exist. It is important that housing assistance is available in all areas to provide opportunities for lower-income families and individuals to secure housing outside of the segregated areas of the jurisdiction.

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about segregation in the jurisdiction and region affecting groups with other protected characteristics.

The Federal Fair Housing Act prevents housing discrimination based on the following protected classes: race, color, national origin, religion, sex/gender, familial status, and disability. Race, color, familial status, and national origin are discussed above. Disability is addressed later in this document. In addition to the Fair Housing Act of 1968 (and subsequent amendments), the City of Myrtle Beach provides fair housing protected status based on sexual orientation and gender identification.

b. The program participant may also describe other information relevant to assessment of segregation, including activities such as place-based investments and geographic mobility options for protected class groups.

The Horry County 2016-2020 Con Plan identified one of the segregated census tracts as a geographic priority. Census Tract 45051050600, located just northeast of US-501 and along the coastline in Myrtle Beach, is part of the Central City Revitalization Area. The needs identified for this area include: improved public safety, housing revitalization, new infill construction, better paying jobs, and improved infrastructure (including storm water drainage, street upgrades, traffic control, street lighting, sidewalks, pathways for walking and biking, neighborhood-scale parks, and recreation services). The plan also identified the need for improvements to the following social services: job training,

homelessness programs, mental health services, substance abuse treatment and recovery, crime prevention, and a center for community and health services. CDBG funds are being allocated to the Central City Revitalization Area in order to meet multiple goals including owner-occupied housing rehabilitation, public facilities and infrastructure, public services, and removal of spot blight. See the following Map for the location of Census Tract 40501050600 in Myrtle Beach.

Map: Census Tract 45051050600



Source: American Community Survey 5-Year Estimates (2011-2015)

3. Contributing Factors of Segregation

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.

- Community opposition
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Lack of regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location and type of affordable housing
- Loss of Affordable Housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination
- Other

Community Opposition to integration is difficult to accurately measure. Areas that have experienced segregation in the past sometimes have ingrained stereotypes that low-income residents will bring down property values in a neighborhood and may attract crime. These stereotypes are compounded by the underrepresentation of low-income residents in policy discussions. Even when communities recognize the need for public housing and publicly subsidized housing, like LIHTC, throughout the jurisdiction there might be a “Not In My Backyard” (NIMBY) view of public housing that may increase integration. NIMBYism is not present everywhere but it is something to be aware of in order to be addressed if it exists.

Rising housing costs can lead to **displacement of residents due to economic pressures**. As the costs of housing rises it can push out low-income residents, particularly renters who do not see rising housing costs as an increase in the value of their investment. When income is strongly linked to race or ethnicity this can lead to racial and ethnic segregation. Low-income residents gather together along racial and ethnic lines and are priced out of more affluent areas.

The table on the next page displays economic changes over time within each county, and the largest urban areas in the jurisdiction.

TABLE: Housing Price Characteristics in Select Geographic Areas Over Time						
Area	Median Rent (2000)	Median Rent (2015)	Change in Median Rent	Home Value (2000)	Home Value (2015)	Change in Home Value
Georgetown (County)	\$489	\$821	67.89%	\$114,700	\$159,600	39.15%
Horry (County)	\$594	\$843	41.92%	\$119,700	\$159,700	33.42%
Williamsburg (County)	\$291	\$569	95.53%	\$63,300	\$68,300	7.90%
Conway (City)	\$392	\$682	73.98%	\$93,900	\$144,500	53.89%
Georgetown (City)	\$446	\$643	44.17%	\$83,900	\$114,400	36.35%
Kingstree (City)	\$243	\$327	34.57%	\$71,800	\$113,700	58.36%
Loris (City)	\$404	\$656	62.38%	\$81,800	\$149,000	82.15%
Myrtle Beach (City)	\$634	\$826	30.28%	\$135,400	\$171,600	26.74%
North Myrtle Beach (City)	\$628	\$857	36.46%	\$142,600	\$256,600	79.94%
Source: 2011-2015 American Community Survey 5-Year Estimates, 2000 Decennial Census						

The **location and type of affordable housing** can further segregation in ways similar to the above points. When subsidized and affordable housing is primarily located in segregated areas, it can perpetuate segregation by limiting opportunities for families to move into higher income areas.

Heirs' property is mostly property owned by African Americans who either purchased the land or were deeded it after the Civil War, and it is common in the region. Heirs' property is owned "in common" by all the heirs regardless of who lives on the land or pays taxes, and some owners may have never even been on the land. This land can easily be lost because heirs can sell portions of it or force the sale of the entire property. Property rights can be difficult to enforce due to lack of written wills. Many families choose to remain on the land, which increases segregation. For others, the lack of legal documents reduces opportunities that may be available to someone with traditional land ownership. This lack of secure property rights can lead to abandonment and blight in both rural and urban areas.

Many individuals feel strong **community ties** to the areas they grew up in, even if they have the fiscal ability to leave. According to MBHA, often times when a voucher holder comes from a local neighborhood, even though they are encouraged to lease elsewhere, they will choose to stay close to where they grew up. The comfort that comes from a familiar neighborhood may not necessarily be a bad thing, but it can contribute to segregation. For this issue, more education of the advantages of moving to higher-income areas and education for better employment would be helpful.

2. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

1. Analysis

a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction and region.

In order to assist communities, HUD has created a census tract based definition of R/ECAPs. This definition involves a racial and/or ethnic concentration threshold as well as a poverty test. The racial/ethnic threshold is relatively straightforward, a census tract meets this threshold if they have a non-white population of 50 percent or greater. The poverty test requires a census tract to have 40 percent or more individuals living at or above the poverty line or if the poverty rate is three or more times the average poverty rate in the metropolitan/micropolitan area.

According to HUD, there are three R/ECAPs (or clusters) within the jurisdiction: two in Horry County (census tract 05060000 near the Myrtle Beach airport and tract 03010100 in the rural part of the county near the North Carolina border) and one in Williamsburg County (census tract 97050100 in the central portion of the county).

b. Describe and identify the predominant protected classes residing in R/ECAPs in the jurisdiction and region. How do these demographics of the R/ECAPs compare with the demographics of the jurisdiction and region?

The data in this section comes from HUD-provided tables.

Race/Ethnicity: Within the R/ECAP census tracts, the most predominant race is Black, Non-Hispanic (53.21%). White, Non-Hispanic individuals make up 34.50 percent of the population in R/ECAP census tracts, and Hispanic residents make up 8.51 percent. This is significantly different than the jurisdiction as a whole, where the White, Non-Hispanic population is 70.4 percent, the Black, Non-Hispanic population is 21.6 percent, and the Hispanic population is 5.3 percent. This data points to a disproportionately high number of minority residents in R/ECAP census tracts.

Family Type: Nearly 43 percent of the population in the R/ECAPs is Families with Children (42.92%). This is significantly higher than the jurisdiction rate of Families with Children of 36.26 percent.

National Origin: Eight percent of the population of the R/ECAPs is from Mexico, which is more than four times the rate for the jurisdiction (1.86%). The other nine national origins discussed earlier are also disproportionately represented within the R/ECAPs.

Table 4 – R/ECAP Demographics			
	(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction		
R/ECAP Race/Ethnicity		#	%
Total Population in R/ECAPs		12,820	-
White, Non-Hispanic		4,423	34.50%
Black, Non-Hispanic		6,822	53.21%
Hispanic		1,091	8.51%
Asian or Pacific Islander		125	0.98%
Native American, Non-Hispanic		37	0.29%
Other, Non-Hispanic		50	0.39%
R/ECAP Family Type			
Total Families in R/ECAPs		3,194	-
Families with children		1,371	42.92%
R/ECAP National Origin			
Total Population in R/ECAPs		12,820	-
#1 country of origin	Mexico	1,025	8.00%
#2 country of origin	Guatemala	91	0.71%
#3 country of origin	Jamaica	83	0.65%
#4 country of origin	Italy	81	0.63%
#5 country of origin	Venezuela	78	0.61%
#6 country of origin	Uzbekistan	53	0.41%
#7 country of origin	France	39	0.30%
#8 country of origin	Taiwan	23	0.18%
#9 country of origin	Vietnam	21	0.16%
#10 country of origin	Japan	19	0.15%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.			
Note 2: Data Sources: Decennial Census; ACS			
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).			

c. Describe how R/ECAPs have changed over time in the jurisdiction and region (since 1990).

Per the HUD provided AFFH mapping tool, there were no R/ECAPs identified in the jurisdiction in 1990 and 2000. HUD uses the Decennial Census to compete R/ECAPs and the three currently in the jurisdiction were identified based on 2010 Decennial Census Data.

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about R/ECAPs in the jurisdiction and region affecting groups with other protected characteristics.

The 2011-2015 American Community Survey 5-Year Estimates provide a more updated view of poverty and segregation in the jurisdiction's R/ECAPs. The table below compares the poverty rate and select racial/ethnic groups in each county and each individual R/ECAP census tract.

TABLE: Race and Poverty in R/ECAP Tracts					
	Poverty Rate		White, Non-Hispanic	Black, Non-Hispanic	Hispanic
Horry County	18.1%		80.6%	13.7%	6.1%
Georgetown County	21.0%		64.0%	32.7%	3.1%
Williamsburg County	29.8%		32.0%	66.1%	2.2%
R/ECAP Tract 97050100 (Williamsburg)	21.2%		46.6%	53.4%	3.1%
R/ECAP Tract 05060000 (Myrtle Beach)	39.6%		42.8%	46.5%	13.1%
R/ECAP Tract 03010100 (Horry/Rural)	40.0%		18.6%	79.3%	3.1%
Source: American Community Survey 5-Year Estimates 2011-2015 (DP03, DP05)					

The current data paint a similar picture of the R/ECAP tracts. In general, the R/ECAP tracts have a higher poverty rate than the counties that they are in and the tracts are primarily non-White. One exception is the R/ECAP tract in Williamsburg, which has both a lower poverty rate among individuals than Williamsburg County and a higher White population.

Additional analysis has identified three census tracts that are areas of concern. Using the HUD-provided definition of a R/ECAP and data from the 2011-2015 American Community Survey these two census tracts could be considered R/ECAPs in the future. These two tracts are 92020200 north of Andrews in Georgetown County and 07040000 in Conway in Horry County. The following table displays the data on these tracts.

TABLE: Race and Poverty in Potential R/ECAPs			
	Poverty Rate		Non-White Population
Tract 92020200 (Georgetown)	45.6%		46.6%
Tract 07040000 (Horry)	40.4%		69.4%
Source: American Community Survey 5-Year Estimates 2011-2015			

b. The program participant may also describe other information relevant to its assessment of R/ECAPs, including activities such as place-based investments and geographic mobility options for protected class groups.

The Horry County R/ECAP located in Myrtle Beach was previously identified as a census tract with high segregation. As mentioned in the previous section, this tract (45051050600) is part of the Central City Revitalization Area. The needs identified for this area include: improved public safety, housing revitalization, new infill construction, better paying jobs, and improved infrastructure (including storm water drainage, street upgrades, traffic control, street lighting, sidewalks, pathways for walking and biking, neighborhood-scale parks, and recreation services). The plan also identified the need for improvements to the following social services: job training, homelessness programs, mental health services, substance abuse treatment and recovery, crime prevention, and a center for community and health services. CDBG funds are being allocated to the Central City Revitalization Area in order to meet multiple goals including owner-occupied housing rehabilitation, public facilities and infrastructure, public services, and removal of spot blight.

The remaining two R/ECAPs in the region were not previously identified as areas of concern.

3. Contributing Factors to R/ECAPs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs.

- Community opposition
- Deteriorated and abandoned properties
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of local or regional cooperation
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities

- Land use and zoning laws
- Location and type of affordable housing
- Loss of Affordable Housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination
- Other

The factors that contribute to the severity of the R/ECAP in the jurisdiction are similar to those that affect areas of segregation. ***Community opposition*** to integration is possible, particularly in communities that have significant economic differences within the population. There are often stereotypes that low-income residents will bring down the property value of the neighborhood and may attract crime. These stereotypes are compounded by the underrepresentation of low-income residents in policy discussions. Even when communities recognize the need for public housing and publicly subsidized housing, like LIHTC, throughout the jurisdiction there can be a “Not In My Backyard” (NIMBY) view of public housing that may increase integration. NIMBYism is not present everywhere but it is something to be aware of in order to be addressed if it exists.

Rising housing costs can lead to ***displacement of residents due to economic pressures***. As the costs of housing rises it can push out low-income residents, particularly renters who do not see rising housing costs as an increase in the value of their investment. When income is strongly linked to race or ethnicity this can lead to racial and ethnic segregation. Low-income residents gather together along racial and ethnic lines and are priced out of more affluent areas. Additionally, the tourist-centric economy along the coast provides additional economic pressure on rental costs. Increased land value encourages development focused on providing temporary housing for tourists and summer laborers, which pushes local renters out of the market and forces them to live in substandard housing or commute from further and further away.

The ***location and type of affordable housing*** can further segregation in ways similar to the above points. Subsidized housing can be pushed into certain neighborhoods or census tracts, and if income is correlated with race or ethnicity that can create segregation. Housing within the R/ECAP in Myrtle Beach is heavily subsidized.

3. Disparities in Access to Opportunity

1. Analysis

HUD-provided data on opportunity indicators by race and ethnicity are analyzed to identify disparities in access to opportunity throughout the jurisdiction. These indicators are measured for both the total population as well as the population below the federal poverty line. The higher the index score, the better off the race or ethnicity tends to be in that area. For example, a high score in “School Proficiency Index” indicates access to high quality schools. In this section, we focus on disparities in index scores and not necessarily high scores. If two racial or ethnic groups have high scores but one is 15 points higher than the other then there is a disparity between the racial or ethnic groups.

Table 12 - Opportunity Indicators, by Race/Ethnicity							
(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	41.93	67.05	41.44	16.68	15.16	47.93	67.41
Black, Non-Hispanic	22.29	44.36	22.91	15.81	12.63	42.78	63.59
Hispanic	31.94	64.88	36.69	16.11	19.42	51.99	70.61
Asian or Pacific Islander	43.58	69.49	45.93	14.55	18.36	53.29	67.21
Native American	35.77	62.54	36.27	14.45	14.85	45.91	68.53
Population below federal poverty line							
White, Non-Hispanic	33.50	63.19	35.14	15.57	15.37	45.55	68.08
Black, Non-Hispanic	17.75	41.86	20.38	14.72	11.96	41.60	63.80
Hispanic	21.57	58.08	26.88	18.51	20.13	52.04	71.97
Asian or Pacific Islander	33.35	59.44	38.37	15.57	28.10	63.21	69.32
Native American	19.27	57.26	24.07	11.24	12.38	45.04	74.33
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).							

a. Education

i. For the protected class groups HUD has provided data, describe any disparities in access to proficient schools in the jurisdiction and region.

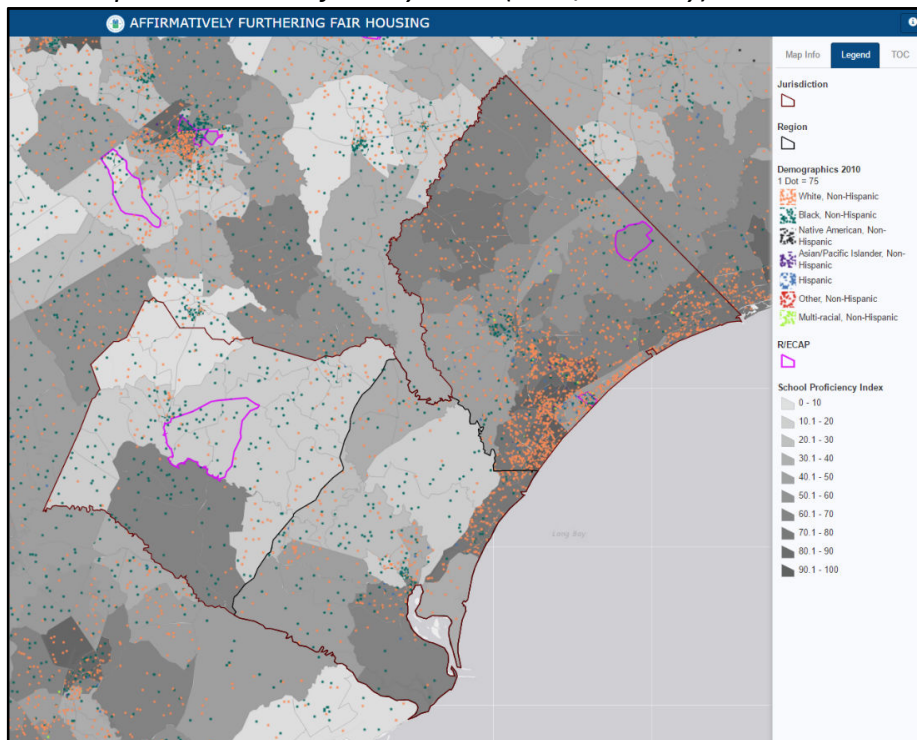
The School Proficiency Index measures the proficiency of elementary schools in the jurisdiction and is determined by the performance of 4th graders on state exams. Index scores are 1-10, with a higher score meaning a higher ranked school system compared to a lower score meaning a lower ranked school system.

The scores in the jurisdiction are relatively similar among the different racial and ethnic groups in the area, with one exception. The Black, Non-Hispanic population has an index score of 44.36, while all other groups have scores between 62.54 and 69.49. This points to disparity in access to educational opportunities for the Black, Non-Hispanic population in the jurisdiction.

The population below the federal poverty line has similar scores. The Black, Non-Hispanic population has an index score of 41.86 and the other racial and ethnic groups have scores between 57.26 and 63.19. In both the total population and the population below the federal poverty level, the Asian or Pacific Islander and White populations have the two highest scores. (Source: HUD Table 12 – Opportunity Indicators, by Race/Ethnicity).

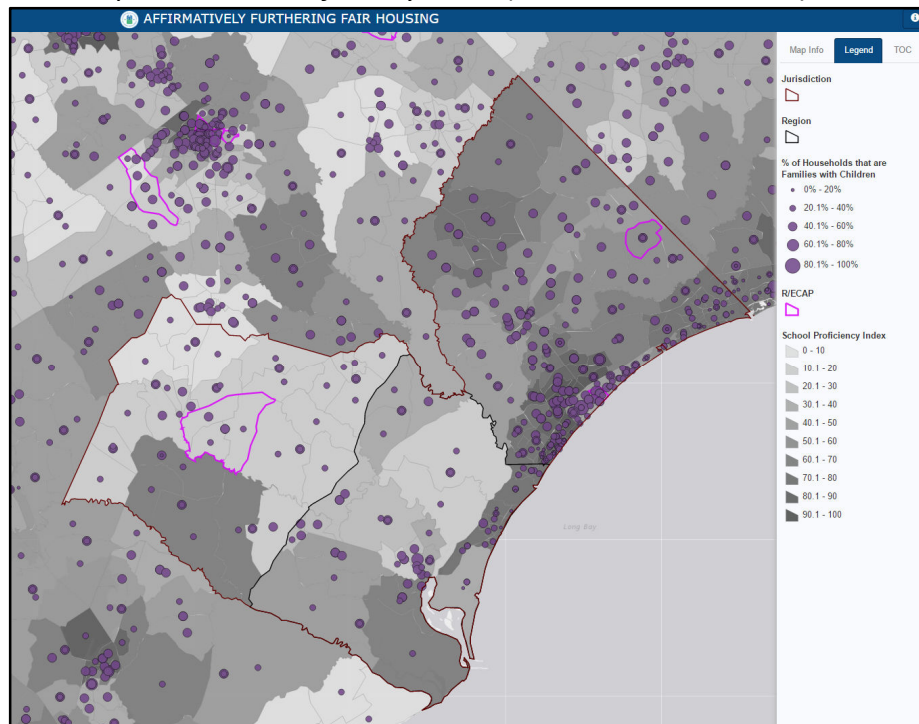
HUD Map 7a visualizes the School Proficiency Index by race/ethnicity throughout the jurisdiction. This map shows that Horry County tends to have a higher School Proficiency Index score than Georgetown or Williamsburg County. The rural areas of Williamsburg County, in particular, have lower scores than the rest of the jurisdiction. Additionally, HUD Map 7b visualizes the school proficiency index by percentage of households with children.

HUD Map 7a: School Proficiency Index (Race/Ethnicity)



Source: Decennial Census, Great Schools 2012, Common Core Data 2012, SABINS 2012

HUD Map 7b: School Proficiency Index (Families with Children)

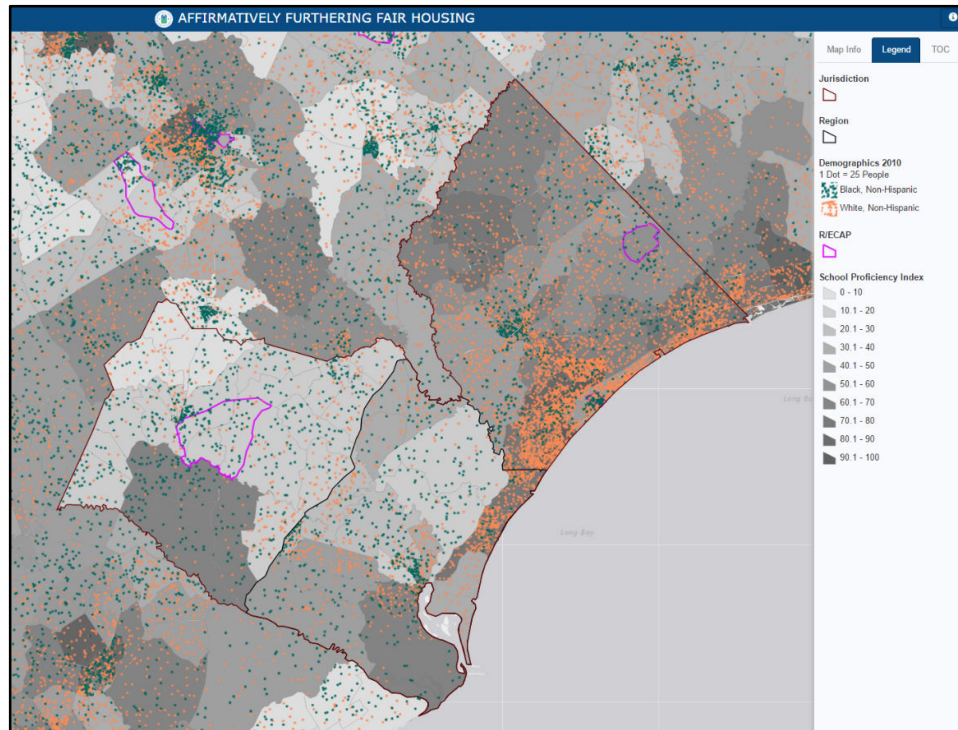


Source: Decennial Census, Great Schools 2012, Common Core Data 2012, SABINS 2012

ii. For the protected groups HUD has provided data, describe how the disparities in access to proficient schools relate to residential living patterns in the jurisdiction and region.

The Black, Non-Hispanic population stands out in the jurisdiction as having scores that are disproportionately low when compared to other racial and ethnic groups in the area. HUD Map 7c looks at the School Proficiency Index with only Black, Non-Hispanic and White, Non-Hispanic individuals displayed. The lowest scoring census tracts are in Williamsburg County, which has a higher percentage of its population that is Black, Non-Hispanic. Additionally, in Georgetown County the White, Non-Hispanic population tends to be clustered around the coasts where the School Proficiency Index scores are higher. Within Horry County, the Black, Non-Hispanic population is greater in Conway and the R/ECAP in Myrtle Beach, two areas with relatively low School Index Scores for the County.

HUD Map 7c: School Proficiency Index (Black and White Populations)



Source: Decennial Census, Great Schools 2012, Common Core Data 2012, SABINS 2012

According to the 2016-2020 Consolidated Plan, creating opportunities for educational growth is a major focus for expansion in order to prepare workers for the specialized industries that are beginning to grow in the jurisdiction. Local technical colleges have begun creating specialized programs to meet these needs, but the public and private industries must continue to take steps to provide sufficient training for the workforce.

iii. Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to proficient schools.

In the jurisdiction, a Black, non-Hispanic student is much less likely to attend a proficient school than students from other racial or ethnic groups. It is even more difficult for those living below the federal poverty level. Proficient schools tend to be in areas with greater wealth and a higher tax rate, but much of the Black, non-Hispanic population lives in lower income and rural areas where schools are not as proficient.

b. Employment

i. For the protected class groups HUD has provided data, describe any disparities in access to jobs and labor markets by protected class groups in the jurisdiction and region.

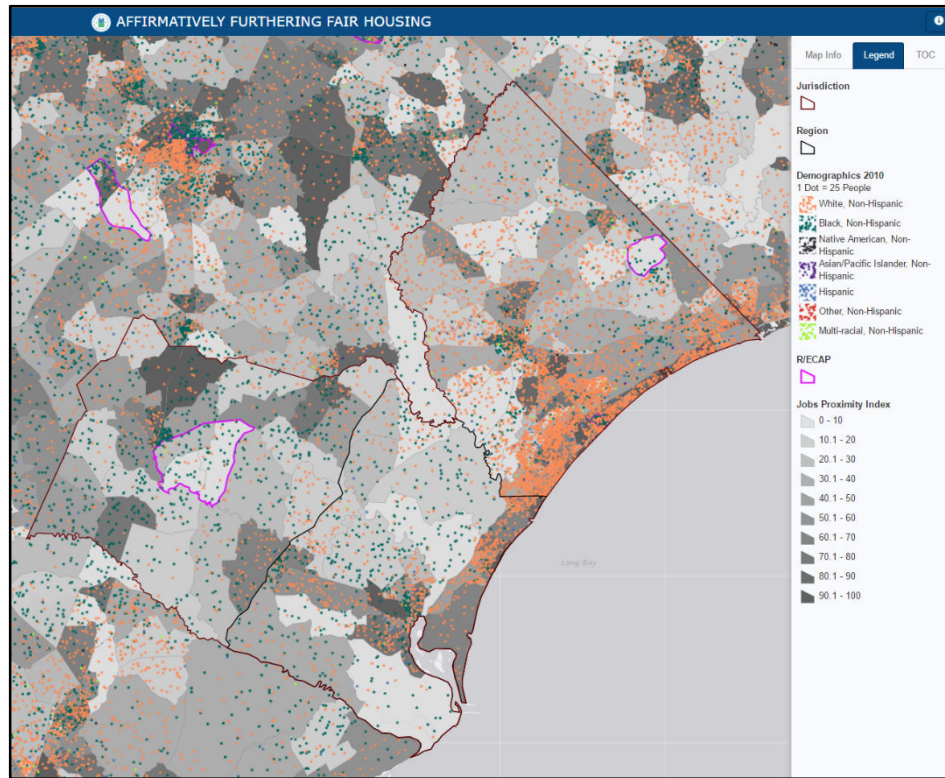
Two HUD-provided Indices determine disparities in employment opportunities: the Labor Market Index and the Jobs Proximity Index. The Labor Market Index is a measure of unemployment rate, labor-force participation rate, and percent of the population (over 25 years old) with at least a Bachelor's degree. The Job Proximity Index measures the physical distance between where someone lives and their job, based on race or ethnicity. For each, a higher score is indicative of better access to jobs. These two indices, including the provided geographic visualizations, provide a snapshot of employment opportunity disparities in the jurisdiction.

According to the HUD-provided data, there is a disparity in the Labor Market Index based on race or ethnicity. Within the total population, the racial group with the lowest score is the Black, Non-Hispanic population with a score of 22.91. The rest of the racial and ethnic groups have scores that are relatively high, comparatively – ranging between 36.69 and 45.93. The Asian or Pacific Islander, Non-Hispanic population has the highest score. For the population below the poverty level, there is less disparity. The Black, Non-Hispanic population still has the lowest score (20.38) but the other racial and ethnic groups are similarly low: the highest score is the Asian or Pacific Islander, Non-Hispanic population with 38.37.

For the total population, there is little variation in the Jobs Proximity Index based on race or ethnicity. The population with the lowest score (42.78) is the Black, Non-Hispanic population and the highest score (53.29) is the Asian or Pacific Islander, Non-Hispanic population. A similar pattern exists for the population below the poverty line, though there is greater variation in the scores. The lowest score is, again, the Black, Non-Hispanic population with 41.60 and the highest score is, again, the Asian or Pacific Islander, Non-Hispanic population with 63.21. (Source: HUD Table 12 – Opportunity Indicators, by Race/Ethnicity).

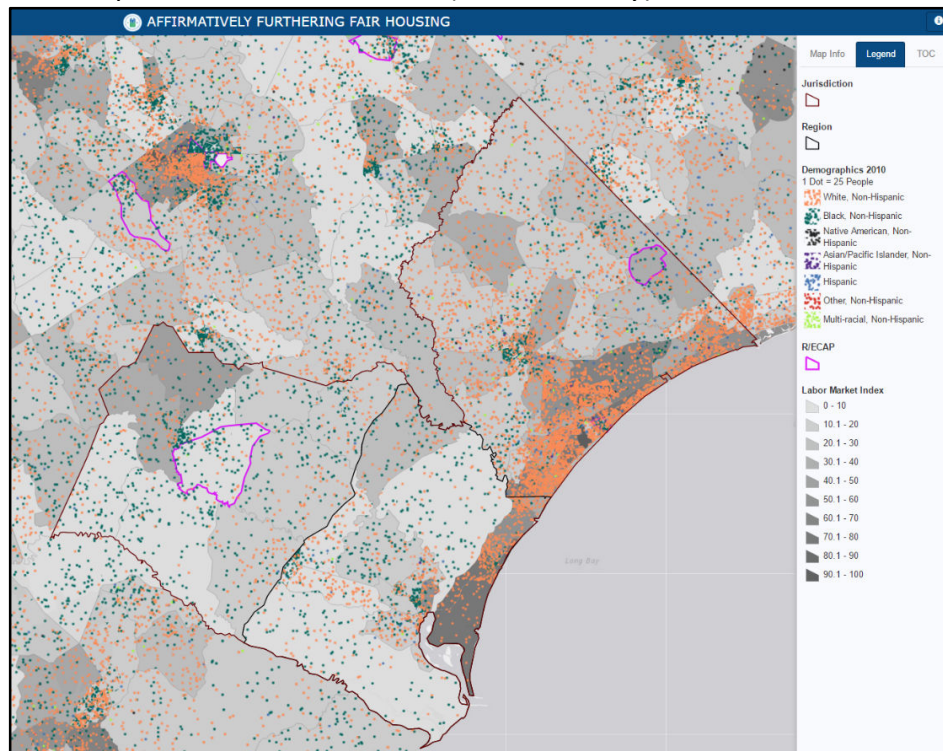
HUD Map 8a displays the Job Proximity Index by race and ethnicity. The job proximity index is higher for census tracts closer to urban areas like Georgetown, Conway, and Myrtle Beach. HUD Map 9a displays the Labor Market Index by race and ethnicity. Similar to the Job Proximity Index, higher Labor Market Index scores tend to be near the beach and near urban areas.

HUD Map 8a: Jobs Proximity Index (Race/Ethnicity)



Source: Longitudinal Employer-Household Dynamics (LEHD), 2013

HUD Map 9a: Labor Market Index (Race/Ethnicity)



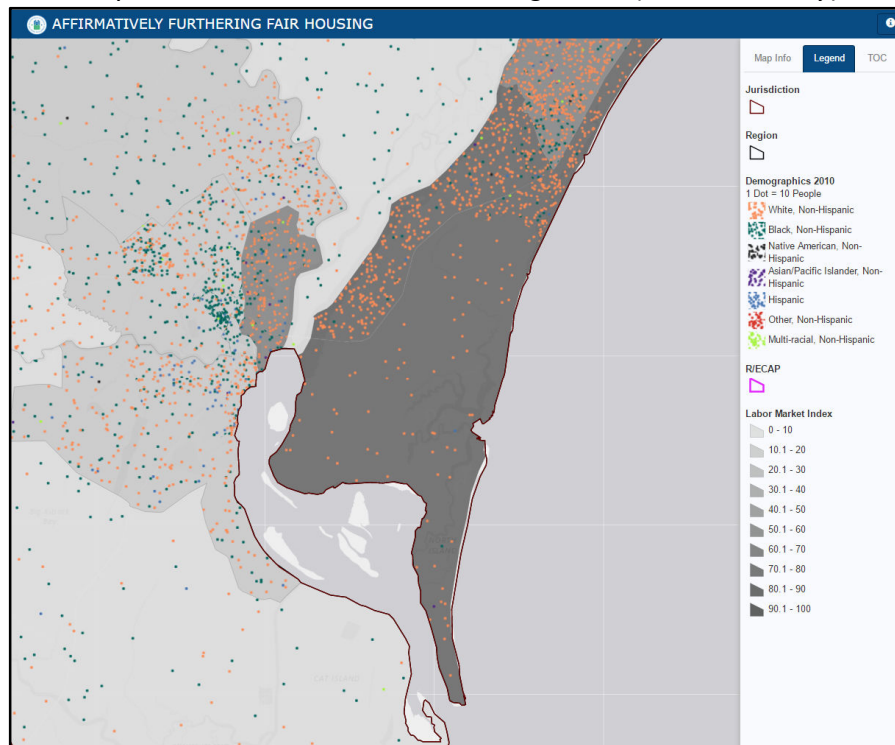
Source: American Community Survey 2009-2013

ii. For the protected class groups HUD has provided data, describe how disparities in access to employment relate to residential living patterns in the jurisdiction and region.

HUD-provided data points to disparities in access to employment based primarily on race. Specifically, the Black, Non-Hispanic population has lower scores than other racial and ethnic groups. Because employment opportunities are so closely linked to living patterns, individuals who live closer to urban centers will have more access to jobs and educational opportunities than those who live in rural areas. Within the jurisdiction, particularly in Williamsburg County, the Black, Non-Hispanic population tends to live in more rural areas than other racial groups.

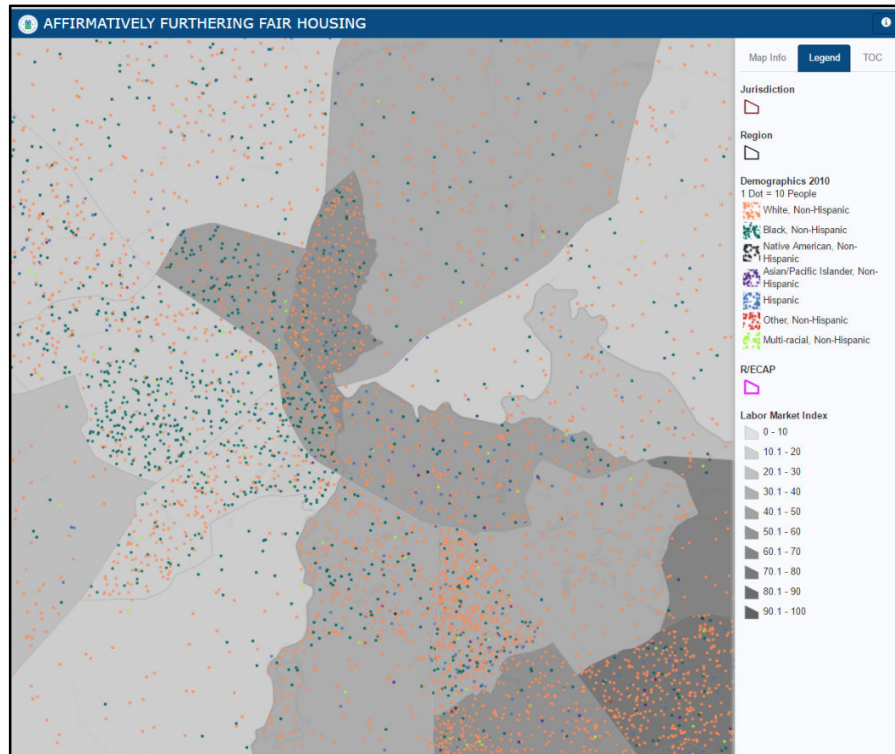
The cities of Georgetown and Conway have relatively high Black, Non-Hispanic populations, and there is a small Black, Non-Hispanic population near Myrtle Beach (the largest urban area in the jurisdiction). Despite a portion of the Black, Non-Hispanic population living in or near these urban centers, this population tends to live in areas with lower Labor Market Index Scores. See HUD Map 9b and HUD Map 9a for Labor Market Index in Georgetown and Conway, respectively.

HUD Map 9b: Labor Market Index - Georgetown (Race/Ethnicity)



Source: American Community Survey 2009-2013

HUD Map 9c: Labor Market Index - Conway (Race/Ethnicity)



Source: American Community Survey 2009-2013

iii. Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to employment.

According to the Horry County 2014 Analysis of Impediments to Fair Housing, access to quality employment is one of the major issues facing Horry County. The County has a large tourism sector that helps reduce unemployment, but this masks the fragile economic standing, lack of job security, and low wages of many residents. Low-income, underemployed, and unemployed individuals are in particular danger of economic instability. In order to address this issue the county has identified five action strategies:

- Continue to support efforts by Horry-Georgetown Technical College (HGTC) and the Horry County School district to increase training and educational opportunities.
- Support organizations involved in jobs creation in diversifying the economic base of the County.
- Work with elected officials, community partners and economic developers to promote affordable housing as an economic development issue.
- Work with higher education institutions and community partners to promote entrepreneurial awareness.
- Promote workforce development efforts, including the Workforce Investment Act (WIA), that are aimed at strengthening the skill levels and employability of lower-income individuals, the unemployed, and the underemployed.

The housing prices in Horry County have increased at a rate faster than the state. This has caused many low-income individuals to be priced out of the County's employment centers, making it more difficult for them to secure stable jobs. This increases the risk of homelessness, as well as the creation of R/ECAP tracts within the county. An added issue is the lack of reliable public transportation between low-income neighborhoods and economic centers, which reduces the employability of low-income residents.

Additionally, the 2016-2020 Consolidated Plan states that workforce diversity and educational training is critical for economic expansion, particularly in Georgetown County. Currently, employment is focused primarily in accommodations, food service, health care, social assistance, manufacturing, and retail trade. Manufacturers closing plants has had a significant impact on the economic environment.

A major impediment to economic development in the jurisdiction is the lack of interstate access. The development of I-73 and the widening of US-521 and US-378 are priority projects and can help relieve strain US-17, allowing for more economic opportunities and making the area more attractive for businesses.

c. Transportation

i. For the protected class groups HUD has provided data, describe any disparities in access to transportation related to costs and access to public transit in the jurisdiction and region.

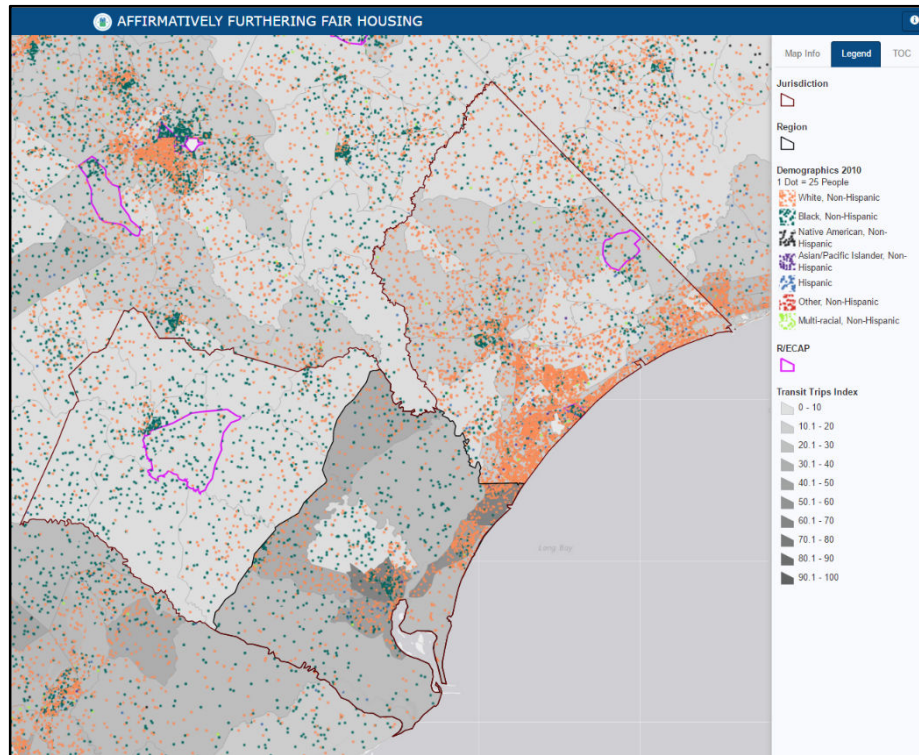
Two HUD-provided indices determine disparities in access to transportation: the Transit Index and the Low Transportation Cost Index. The Low Transportation Cost Index measures the cost of transportation and proximity to public transportation. The Transit Index measures how often low-income families use public transportation. Again, higher scores indicate better access to public transportation.

There is little noticeable disparity in the Transit Index based on race or ethnicity. Within the total population, the racial group with the lowest score is the Native American, Non-Hispanic population with a score of 14.45, but the rest of the racial and ethnic groups also have incredibly low scores. The White, Non-Hispanic population has the highest score (16.68). For the population below the poverty level there is slightly more disparity. The Native American, Non-Hispanic population still has the lowest score (11.24) and the highest score is the Hispanic population (18.51).

For the general population, there is also little variation in the Low Transportation Cost Index based on race or ethnicity. The population with the lowest score (12.63) is the Black, Non-Hispanic population and the highest score (19.42) is the Hispanic population. For the population below the poverty line there is greater variance between the lowest and highest score. The lowest score is, again, the Black, Non-Hispanic population with 11.96 and the highest score is the Asian or Pacific Islander, Non-Hispanic population with 28.10. (Source: HUD Table 12 - Opportunity Indicators, by Race/Ethnicity).

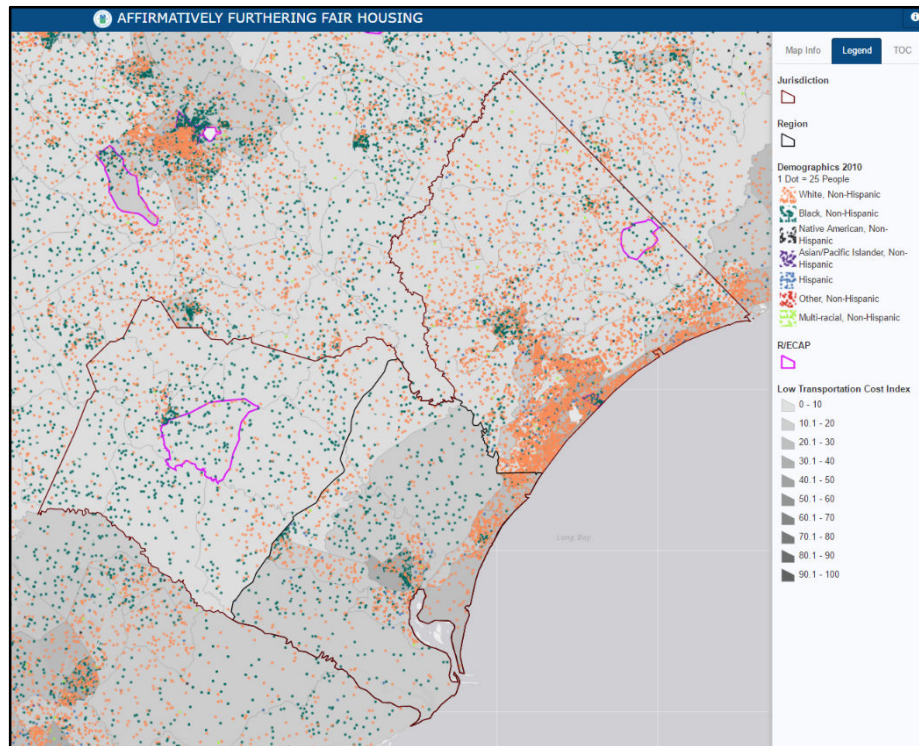
HUD Map 10a displays the Transit Index by race and ethnicity. Georgetown County has higher Transit Trip Index scores than much of the jurisdiction. HUD Map 11a displays Low Transportation Cost by race and ethnicity. The rural areas of the jurisdiction have incredibly low Low Transportation Cost Index scores, and although the urban areas around Myrtle Beach, Conway, and Georgetown are slightly better, even those jurisdictions have lower scores compared to other urban areas.

HUD Map 10a: Transit Trips Index (Race/Ethnicity)



Source: Location Affordability Index (LAI) data, 2008-2012

HUD Map 11a: Low Transportation Cost (Race/Ethnicity)

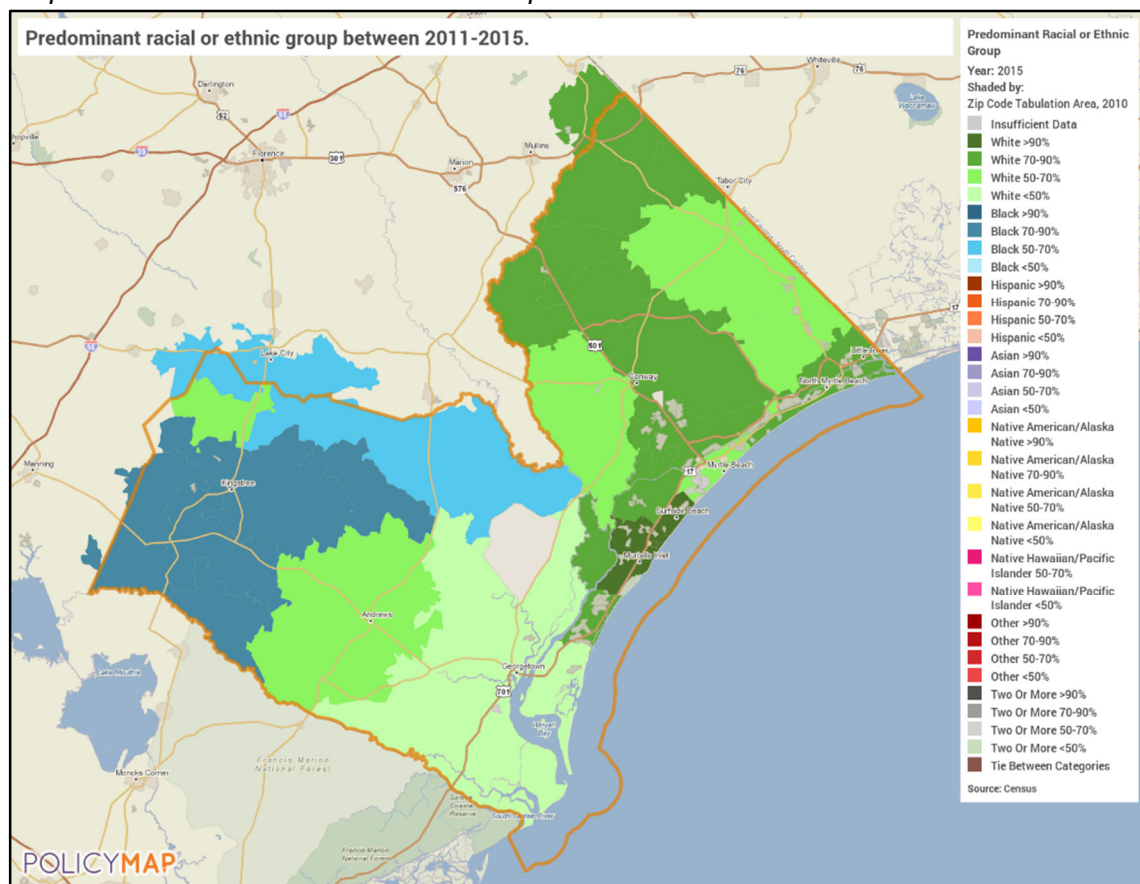


Source: Location Affordability Index (LAI) data, 2008-2012

ii. For the protected class groups HUD has provided data, describe how disparities in access to transportation relate to residential living patterns in the jurisdiction and region.

According to the HUD-provided data, the Black, Non-Hispanic population has disparities in access to transportation related to residential living patterns in the jurisdiction. This is particularly true for the Low Transportation Index, which points to a problem with access to public transportation. As mentioned earlier, this is likely due to a relatively large Black, Non-Hispanic population living in rural areas of the jurisdiction, particularly in Williamsburg County. Map below shows the predominant race in the jurisdiction.

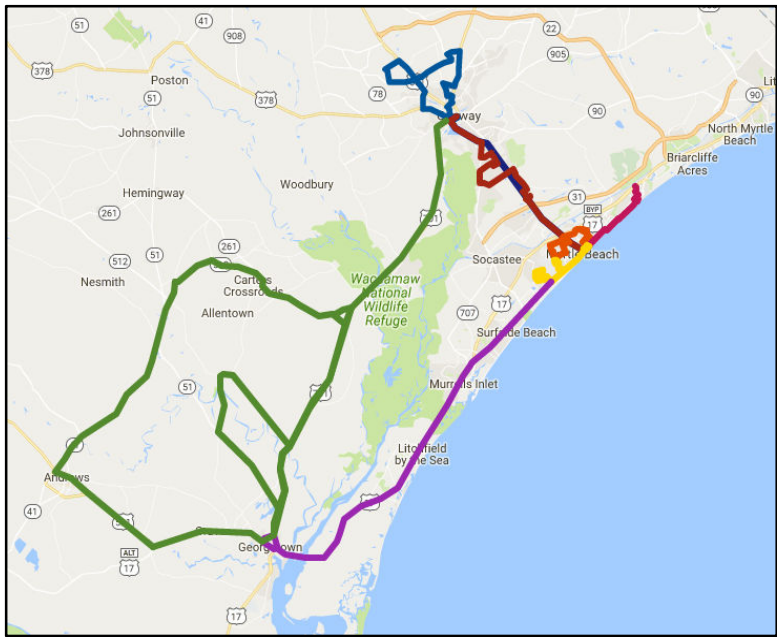
Map: Predominant Racial or Ethnic Groups



Source: American Community Survey 5-Year Estimates 2011-2015 via PolicyMap

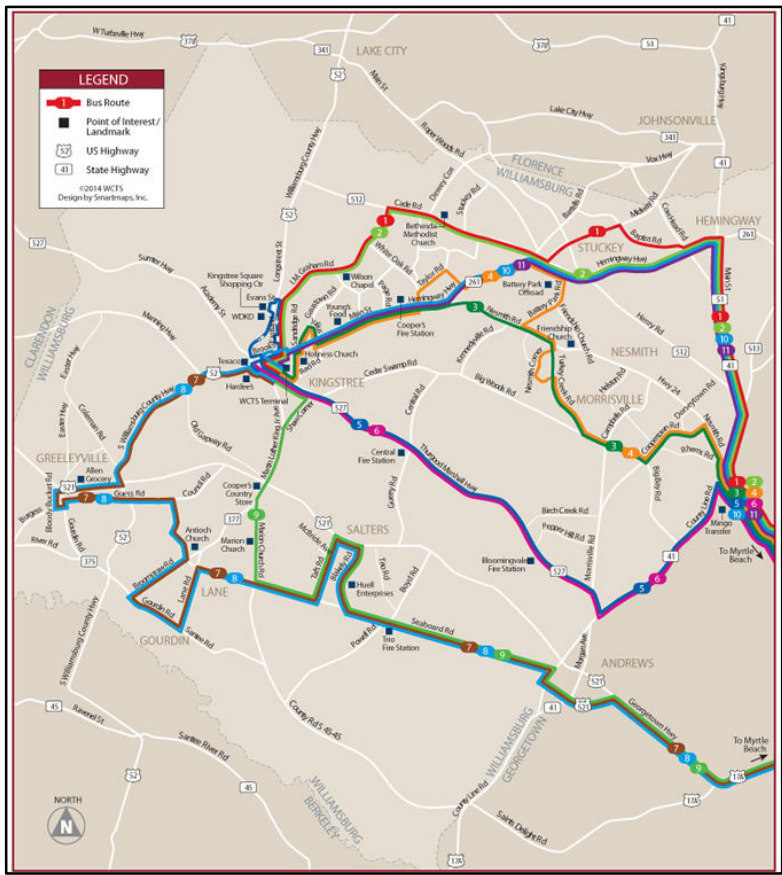
The following two maps show the countywide bus routes in the jurisdiction. Even though they appear to cover a wide geographic area, many of the bus routes have limited times that may not match up with the commuting needs of the population. This is particularly true for residents of low-income households who are more likely to have non-traditional job hours.

Map: Horry County and Georgetown County Bus Routes



Source: Waccamaw Regional Transportation Authority

Map: Williamsburg County Bus Routes



Source: Williamsburg County Transit System

iii. Informed by community participation, any consultation with other relevant government agencies, and the participants own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to transportation.

According to the 2015 Annual Action Plan, Horry County has expanded efforts to provide access to public transportation to low-income residents. In total, public transportation services were provided to 1,432 LMI persons. Access to transportation is vital for economic progress and stability, and as such it is an area Horry County is continuously working to improve.

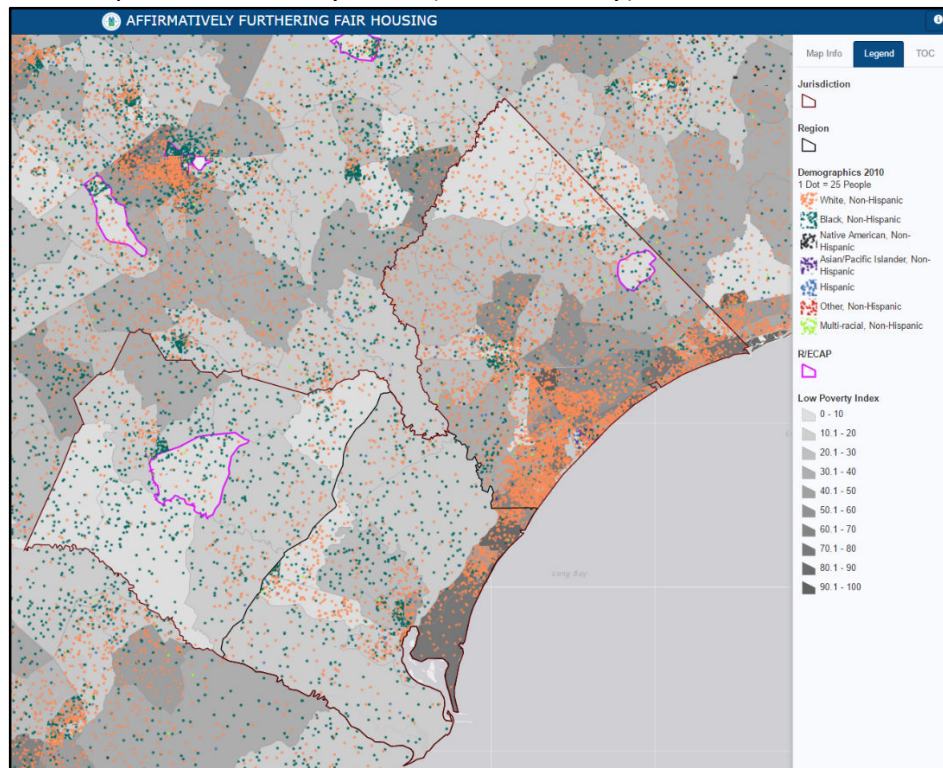
d. Access to Low Poverty Neighborhoods

i. For the protected class groups HUD has provided data, describe any disparities in access to low poverty neighborhoods in the jurisdiction and region.

In order to determine access to Low Poverty Neighborhoods, HUD provides scores on the Low Poverty Index. This index uses rates of family poverty by household to measure exposure to poverty. A higher score generally indicates less exposure to poverty and a lower score generally indicates high exposure to poverty. For the total population of the jurisdiction, one racial or ethnic group stands out as having a disparity in access to low poverty neighborhoods. The Black, Non-Hispanic population in the jurisdiction scores the lowest on this index with a score of 22.29. The highest score for the jurisdiction is the Asian or Pacific Islander, Non-Hispanic population with a score of 43.58. The remainder racial and ethnic groups have scores between 31.94 and 41.93. (Source: HUD Table 12 – Opportunity Indicators, by Race/Ethnicity).

For the population below the poverty line there is a similar pattern. Again, the lowest scoring demographic is the Black, Non-Hispanic population with a score of 17.75. The Native American, Non-Hispanic population has a similarly low score with 19.27. The two groups with the highest scores are White, Non-Hispanic and Asian or Pacific Islander, Non-Hispanic with scores of 33.50 and 33.35, respectively. While there is clearly a disparity in this index, there are no racial or ethnic groups that experience a high score in this index. HUD Map 12 displays the Low Poverty Index across the jurisdiction.

HUD Map 12: Low Poverty Index (Race/Ethnicity)



Source: American Community Survey 5-Year Estimate 2009-2013

ii. For the protected class groups HUD has provided data, describe how disparities in access to low poverty neighborhoods relate to residential living patterns in the jurisdiction and region.

Within the jurisdiction, the highest scores on the Low Poverty Index are almost exclusively along the coast north of Georgetown and throughout Horry County. These areas also have a relatively low Black, Non-Hispanic population. The residential living patterns have a high impact on whether any group will have access to low poverty neighborhoods.

iii. Informed by community participation, any consultation with other relevant government agencies, and the participants own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to low poverty neighborhoods.

The location of public housing can affect disparities in access to low poverty neighborhoods. If public incentives encourage low-income populations to live in certain neighborhoods, then this can prevent some residents from accessing low poverty neighborhoods. This is of particular concern if access is difficult based on race, ethnicity or other protected classes.

e. Environmentally Healthy Neighborhoods

i. For the protected class groups HUD has provided data, describe any disparities in access to environmentally healthy neighborhoods in the jurisdiction and region.

The Environmental Health Index measures access to environmentally healthy neighborhoods within the jurisdiction. This index measures exposure based on EPA estimates of air quality carcinogenic, respiratory, and neurological toxins. Within the jurisdiction, there is very little disparity in access to healthy neighborhoods. For the total population and the population below the poverty level, every racial and ethnic group scored between 63.5 and 74.5 on the index. For the total population, the Black, Non-Hispanic population has the lowest score (63.59) and the Hispanic population has the highest score (70.61). For the population below the poverty line the Black, Non-Hispanic population has the lowest score (63.80) and the Native American, Non-Hispanic population has the highest score (74.33). While all groups have similar scores, it is worth noting that the Black, Non-Hispanic population has the lowest score in this index. (Source: HUD Table 12 – Opportunity Indicators, by Race/Ethnicity).

ii. For the protected class groups HUD has provided data, describe how disparities in access to environmentally healthy neighborhoods relate to residential living patterns in the jurisdiction and region.

According to the HUD-provided data, there are not any significant disparities in access to environmentally healthy neighborhoods that relate to residential living patterns.

iii. Informed by community participation, any consultation with other relevant government agencies, and the participants own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to environmentally healthy neighborhoods.

The largest city in the region, Myrtle Beach, has prioritized environmental stewardship as part of the city's comprehensive plan, "Becoming a Sustainable City." This includes a commitment to "reducing air pollution and greenhouse gas production, conserving energy, protecting native wildlife and our shoreline, preserving environmentally sensitive land, conserving water resources, and providing educational programs."

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.

Per the 2015 CAPER, the jurisdiction recognizes the need for housing that meets ADA accessibility requirements. In order to help minimize disparities in access to opportunities in the jurisdiction, there is an increased focus on rehabilitating homes with wider doors and bringing bathroom facilities up to codes for LMI individuals using HOME funds.

b. The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunity (e.g., proficient schools, employment opportunities, and transportation).

The three counties that make up the jurisdiction (Georgetown, Horry, and Williamsburg) face unique challenges and have come up with varying solutions to their particular problems. For example, Horry County is much more urbanized and has an economy based on tourism, while Williamsburg County is more rural and has an agricultural-based economy. This means that there is no “one size fits all” solution to address the issues highlighted in this report, though the counties do work together to overcome their challenges.

Horry County

Poverty

Horry County recognizes that poverty is a major issue within the community. In the Horry County Consolidated Plan, an anti-poverty strategy was developed “to increase the quantity and quality of affordable housing, and to help low to moderate income residents acquire needed information, knowledge, and skills to improve their employment opportunities. This anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together” into one plan that aims at reducing the number of families that fall below the poverty level.

School Proficiency

Horry County has identified several geographic regions in need of support for the local schools: Bennett Loop, Brooksville, Bucksport, Cedar Branch, Freemont, Goretown, and Race Path all have public service resources designated to them to assist with pre-school and after-school programs. Horry County has several new schools under construction,

the PALM Charter School is constructing a new facility in Conway, and Head Start is working in Conway to build and open a new facility.

Transportation

In the Horry County *Analysis of Impediments to Fair Housing*, the lack of public transportation was identified as a significant barrier for low- and moderate-income residents, as well as the special needs population. There are five action strategies in place to address this issue:

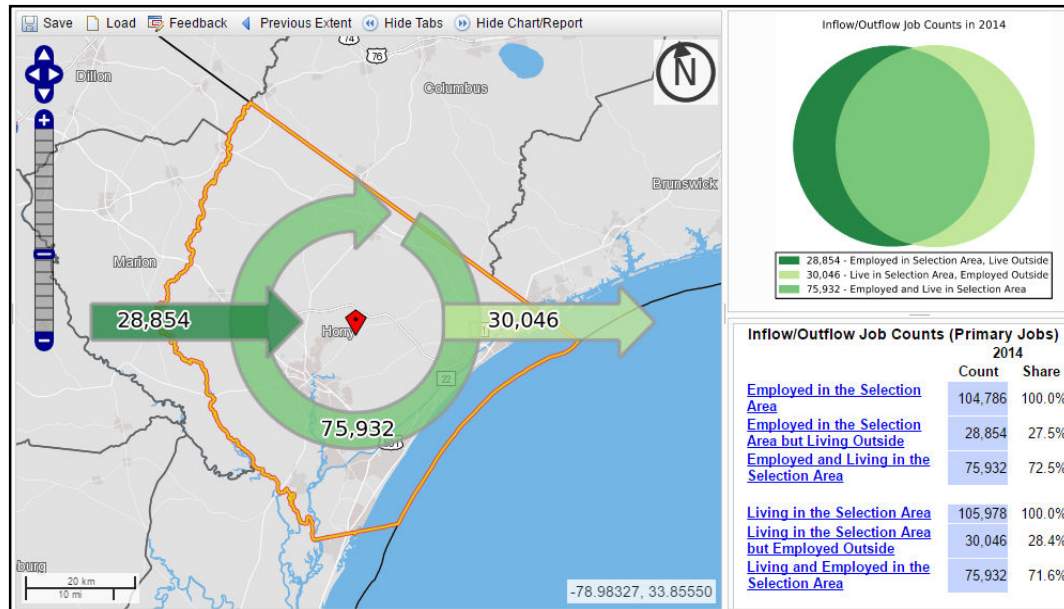
1. Support efforts to improve and expand the capacity and reliability of the public transit system in Horry County.
2. Encourage the continued efforts of Coast RTA to keep public transportation rates affordable for LMI residents.
3. Seek opportunities to participate in transit planning activities at the County and regional levels to promote the jobs/housing/transportation linkage.
4. Encourage support of alternative modes of travel to include well-designed systems of walkways and trails within proximity of affordable housing that provide residents with safe, inexpensive transportation alternatives to access jobs, education and services.
5. Continue to integrate affordable housing concepts within the transportation, housing, economic development and community facilities elements of the Comprehensive Plans.

An analysis of commuting patterns within Horry County shows that providing greater housing opportunities within cities can help with transportation issues. Individuals who cannot afford housing near their work must commute from outside the city, which increases traffic, pollution, and strain on public investments like roads and bridges, and reduces opportunities for non-private vehicle commuting (i.e. public transportation, bicycle, and walking).

The first map is of Horry County as a whole. In 2014, 28,854 people commuted into Horry County from a neighboring county and 30,046 commuted out of Horry County to work in a neighboring county. In addition, 75,932 people both worked and lived in Horry County. Greater economic opportunities can reduce the number of people who leave the county for work, and increased housing options could encourage those commuting from outside the county to move into Horry County, thus reducing traffic.

Data note: According to the Census, Commuting (Journey to work) is regularly where people work, how they get to work, how long it takes to get from their home to the usual workplace, and when they leave home to get to their usual workplace. (Source: US Census Bureau, American FactFinder). See Map below for the Inflow/Outflow of Job Counts in Horry County

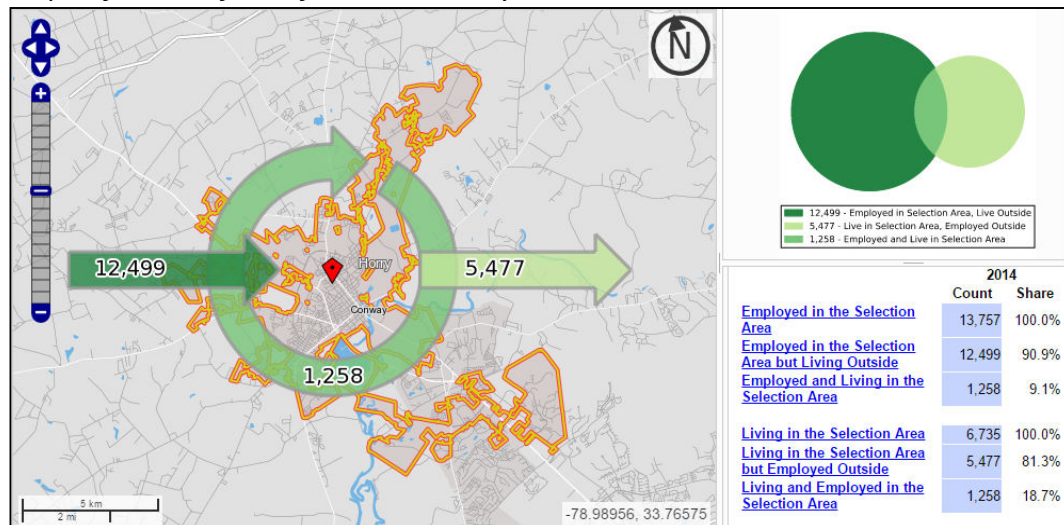
Map: Inflow/Outflow of Jobs in Horry County



Source: US Census Bureau

Things look relatively good within Horry County on a macro level, but Conway and Myrtle Beach face greater commuting difficulties. In Conway, only 9.1 percent of the population that works in the city also lives in the city. That means over 90 percent of the workers are commuting into Conway. This puts a huge strain on the infrastructure. Similarly, 81.3 percent of those who live in Conway commute out of the city to work. There is clearly an imbalance between economic opportunities and housing opportunities within Conway. See Map below for the Inflow/Outflow of Job Counts in Conway

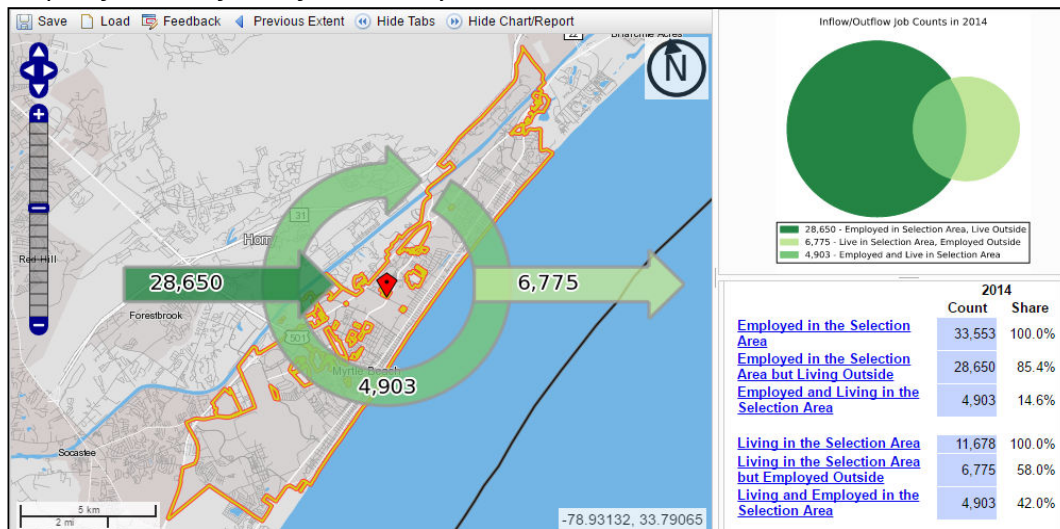
Map: Inflow/Outflow of Jobs in Conway



Source: US Census Bureau

Myrtle Beach is similar to Conway in this respect. Over 28,000 people commute into Myrtle Beach for work, nearly 7,000 people commute out, and only 4,900 people both live and work in Myrtle Beach. Housing costs in the city are likely pushing low-income workers out of the city, which increases traffic and commute times. Only 14.6 percent of the workers in Myrtle Beach actually live in the city and 42 percent of the people who live in the city are leaving Myrtle Beach for work. See Map below for the Inflow/Outflow of Job Counts in Conway.

Map: Inflow/Outflow of Jobs in Myrtle Beach



Source: US Census Bureau

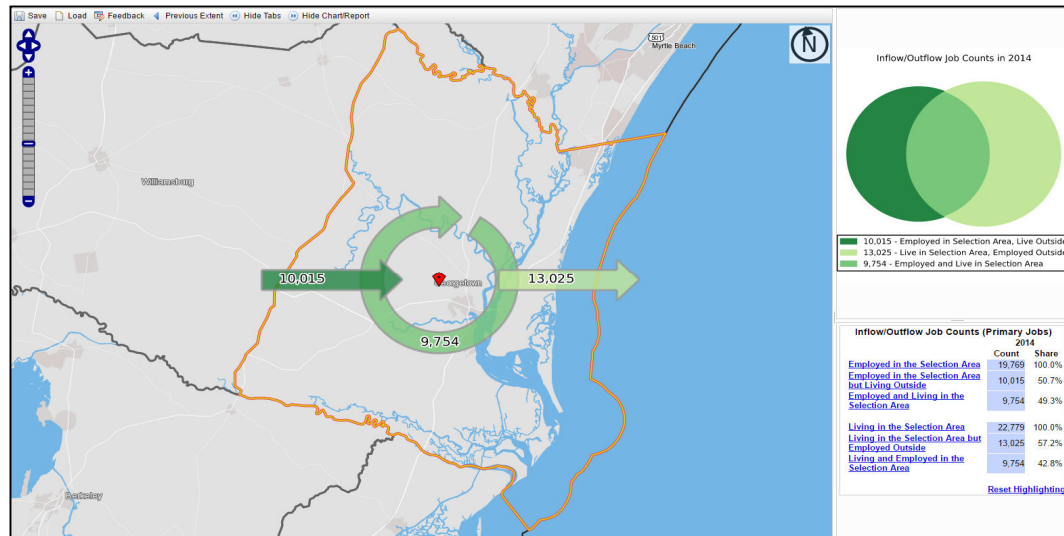
Georgetown County

Transportation

An analysis of commuting patterns within Georgetown County shows that providing greater housing opportunities within the county can help with transportation issues. Individuals who cannot afford housing near their work must commute from outside the county, which increases traffic, pollution, and strain on public investments like roads and bridges, and reduces opportunities for non-private vehicle commuting (i.e. public transportation, bicycle, and walking).

In 2014, 10,015 people commuted into Georgetown County from a neighboring county and 13,025 commuted out of Georgetown County to work in a neighboring county. In addition, 9,754 people both worked and lived in the county. Greater economic and housing opportunities can reduce the number of people who must commute, thus reducing traffic. See Map below for the Inflow/Outflow of Job Counts in Georgetown County.

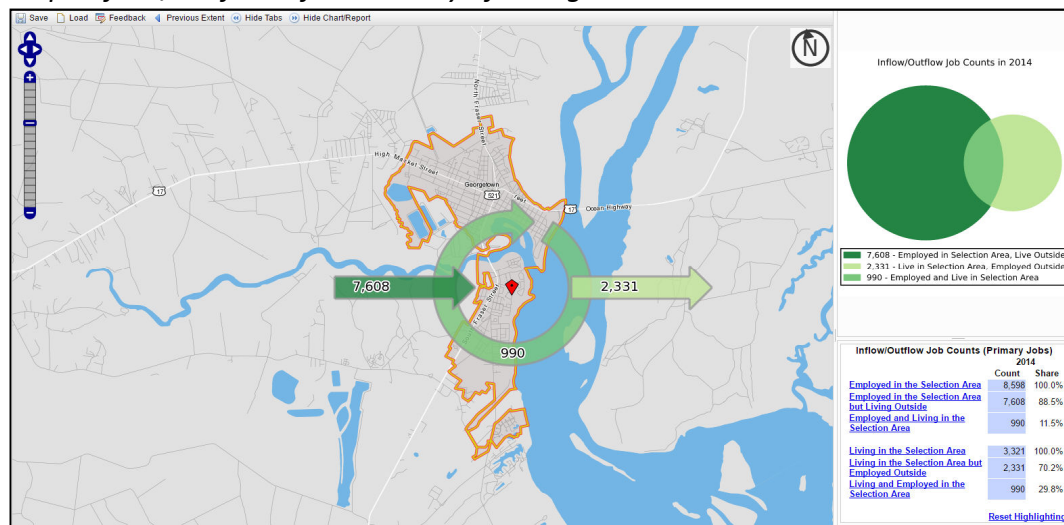
Map: Inflow/Outflow of Jobs in Georgetown County



Source: US Census Bureau

Georgetown County appears to have a moderate mismatch between housing and economic opportunities within the County, but it is even worse within the City of Georgetown. Only 11.5 percent of the population that works in the city also lives in the city. That means nearly 90 percent of the workers are commuting into Georgetown. Similarly, 70.2 percent of those who live in Georgetown commute out of the city to work. There is clearly an imbalance between economic opportunities and housing opportunities within the city. See Map below for the Inflow/Outflow of Job Counts.

Map: Inflow/Outflow of Jobs in City of Georgetown



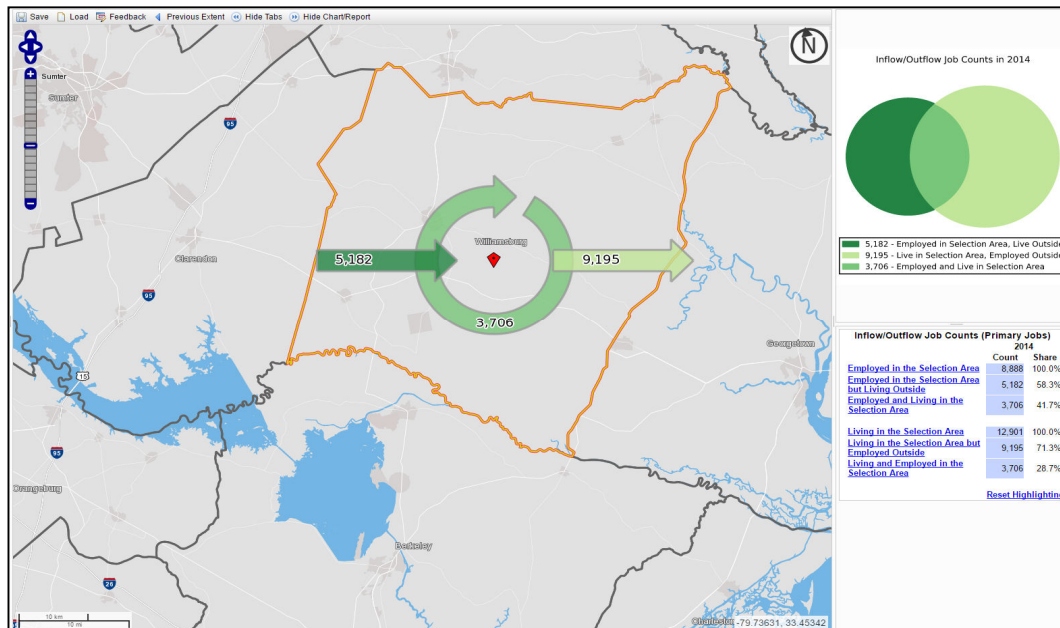
Source: US Census Bureau

Williamsburg County

Transportation

As mentioned previously, Williamsburg County is considerably more rural than the other two counties in the jurisdiction. That means that it lacks many of the industrial and commercial economic opportunities that come with urbanization. The disconnect between housing and jobs is very clear when the commuting patterns of Williamsburg County are analyzed. Over 70 percent of the residents of Williamsburg County work outside of the County. In total, 9,195 people leave Williamsburg County for work and only 5,182 enter Williamsburg County from neighboring areas for work. See Map below for the Inflow/Outflow of Job Counts in Williamsburg County.

Map: Inflow/Outflow of Jobs in Williamsburg County



Source: US Census Bureau

3. Contributing Factors to Disparities in Access to Opportunity

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity.

- Access to financial services
- Availability, type, frequency, and reliability of public transportation
- Impediments to mobility
- Lack of access to opportunity due to high housing costs
- Lack of private investments in specific neighborhoods, including services or amenities
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location and type of affordable housing
- Location of employers
- Location of environmental health hazards
- Location of proficient schools and school assignment policies
- Loss of Affordable Housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination
- Other

Access to financial services creates disparities in opportunities within the jurisdiction. As shown in the HMDA Analysis below (in the Disproportionate Housing Needs section), Black applicants are denied at greater rates than White applicants. This may point to ***lending discrimination*** within the region. Lack of access to financial services can be an insurmountable obstacle when trying to get a loan to purchase a new home or move out of the area.

The availability, type, frequency, and reliability of public transportation is a major issue in the jurisdiction. A large portion of the working population commutes into Georgetown, Conway and Myrtle Beach for work, but the area has incredibly low scores on the Transit and Low Transportation Cost Index.

The ***location of employers*** and ***location and type of affordable housing*** are interrelated issues that contribute to disparities in opportunity. Areas with economic opportunities lack the housing necessary for the workforce, which increases commute times and limits opportunities for low-income individuals.

4. Disproportionate Housing Needs

1. Analysis

a. Which protected class groups (by race/ethnicity and familial status) experience higher rates of housing problems (cost burden, overcrowding, or substandard housing) when compared to other groups for the jurisdiction and region? Which groups also experience higher rates of severe housing cost burdens when compared to other groups?

Two racial/ethnic populations have relatively high rates of housing problems, according to the HUD-provided data: the Asian or Pacific Islander, Non-Hispanic population (54.2%) and the Hispanic population (51.11%). This is significantly greater than the average rate of housing problems (37.53%). On the other end of the spectrum, two racial groups have relatively low rates of housing problems. The White, Non-Hispanic population has the lowest rate (35.12%) and the Native American, Non-Hispanic population has the second lowest rate (38.02%) of housing problems. Additionally, non-family households and family households with five or more people have relatively high rates of housing problems, 44.24 percent and 47.38 percent, respectively. Family households with less than five people have the lowest rate of housing problems with (32.62%).

Severe housing cost burden is an additional problem that many households face. The average rates of severe housing cost burden in the jurisdiction is 16.69 percent. The Asian or Pacific Islander, Non-Hispanic population has the highest rate of severe housing cost burden, at 27.29 percent. Three racial/ethnic groups (Native American, Black, and Other) also have disproportionately high severe housing cost burdens, approximately 22 percent. The Hispanic and White, Non-Hispanic populations face severe housing cost burden at 16.69 percent and 15.19 percent, respectively. Non-family households are severely cost burdened 21.98 percent of the time, which is significantly higher than family households with five or more people (12.85 percent) or family households with less than five people (13.83 percent).

See HUD Table 9 below.

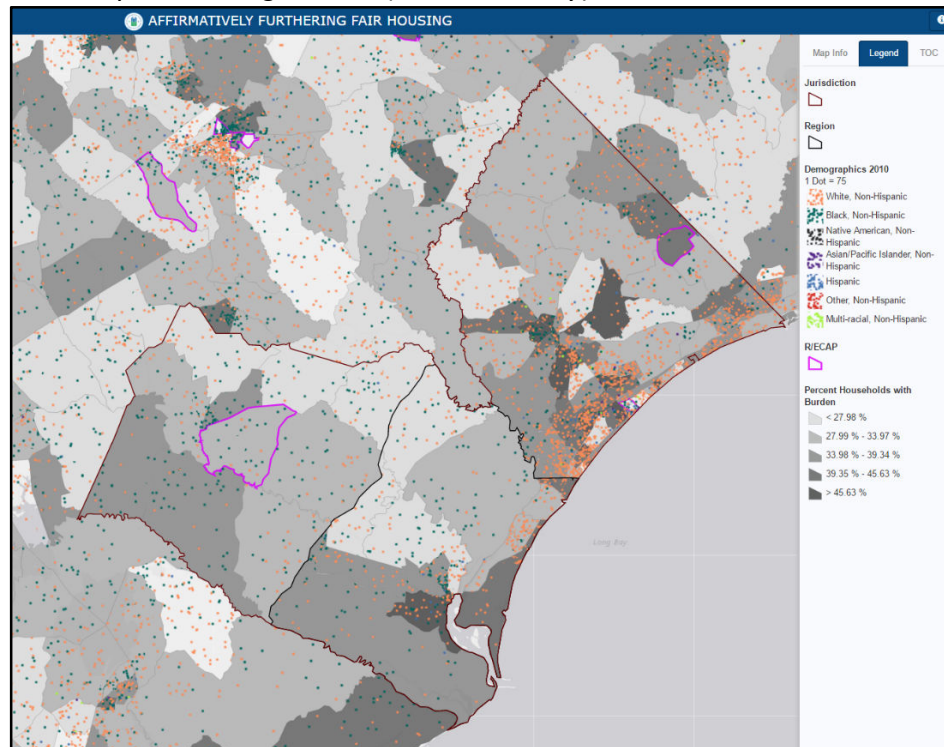
Table 9 – Demographics of Households with Disproportionate Housing Needs			
Disproportionate Housing Needs	(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	39,853	113,490	35.12%
Black, Non-Hispanic	12,061	27,218	44.31%
Hispanic	2,471	4,835	51.11%
Asian or Pacific Islander, Non-Hispanic	723	1,334	54.20%
Native American, Non-Hispanic	119	313	38.02%
Other, Non-Hispanic	360	832	43.27%
<i>Total</i>	<i>55,554</i>	<i>148,022</i>	<i>37.53%</i>
Household Type and Size			
Family households, <5 people	28,713	88,031	32.62%
Family households, 5+ people	4,528	9,557	47.38%
Non-family households	22,271	50,346	44.24%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	19,927	113,490	17.56%
Black, Non-Hispanic	6,848	27,218	25.16%
Hispanic	1,486	4,835	30.73%
Asian or Pacific Islander, Non-Hispanic	479	1,334	35.91%
Native American, Non-Hispanic	69	313	22.04%
Other, Non-Hispanic	215	832	25.84%
<i>Total</i>	<i>29,010</i>	<i>148,022</i>	<i>19.60%</i>
<p>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.</p> <p>Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.</p> <p>Note 3: Data Sources: CHAS</p> <p>Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</p>			

b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

HUD Map 6 shows the living patterns for individuals by race/ethnicity with the percentage of households experiencing one or more housing problems. The concentrations of housing problems do not align particularly with segregated areas, integrated areas, or R/ECAPs within the jurisdiction. Of the three R/ECAPs, one has a high level of housing burdens, one has a moderate level, and one has a low level. Similarly, some areas with high White, Black, or Hispanic populations have low levels of

housing burdens, while some areas with relatively high populations of those racial and ethnic groups appear to have high levels of housing burdens.

HUD Map 6: Housing Burden (Race/Ethnicity)



Source: Comprehensive Housing Affordability Strategy (CHAS), 2008-2012

c. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing for the jurisdiction and region.

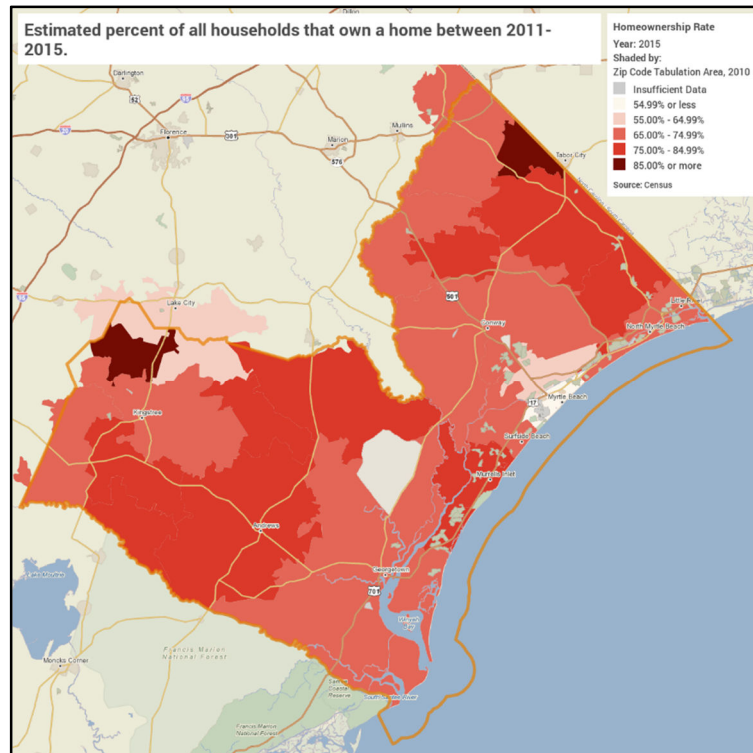
There are a variety of housing options within the jurisdiction. Of the 2,753 publicly supported housing units, 1,103 units (or 40 percent of the housing available) have three or more bedrooms and are suitable for larger families. There are nearly 1,400 households in publicly supported housing with children, which may point to a slight disconnect between the availability of large homes and the need for them.

Project-Based Section 8 housing has a somewhat even distribution of housing options. Approximately 43 percent of the housing options are 0-1 Bedroom, approximately 31 percent are 2 Bedroom, and 25 percent are 3+ Bedroom. There are 311 families with children in Project-Based Section 8 housing and 202 2-bedroom units and 162 units with 3+ bedrooms. The HCV program has many multi-bedroom units, only 226 (17%) of them are 0-1 bedroom units, while 471 (34%) are 2-bedroom and 627 (45%) are 3+ bedroom.

d. Describe the differences in rates of renter and owner occupied housing by race/ethnicity in the jurisdiction and region.

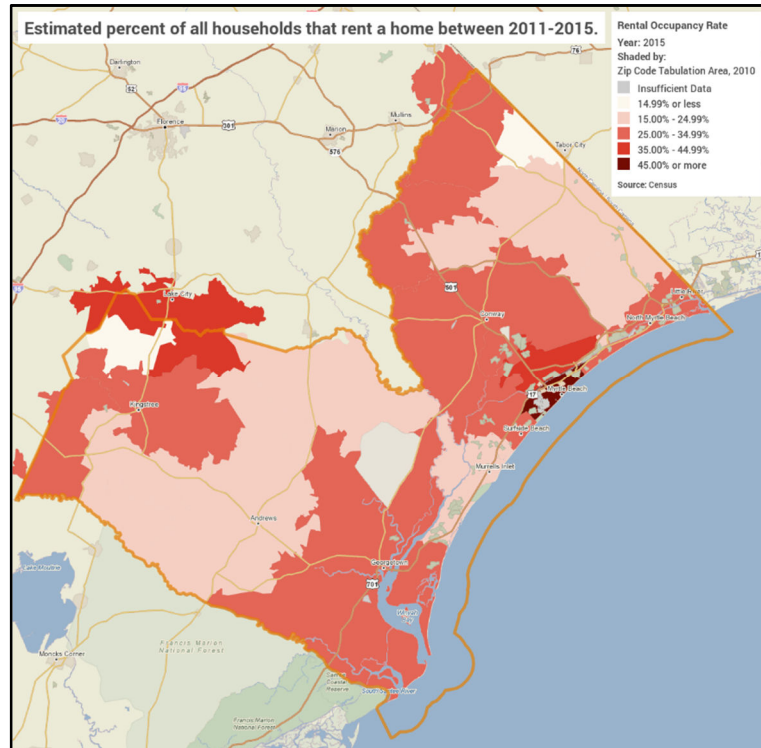
The following two Maps below display owner- and renter-occupied housing, and Maps 1-8 (See above – Section V.B – General Issues) display the different racial and ethnic groups in the jurisdiction. When these maps are compared, the concentration of renter-occupied housing is primarily in the Myrtle Beach region that has a concentration of Hispanic households.

Map: Owner-Occupied Housing (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

Map: Renter-Occupied Housing (Jurisdiction)



Source: American Community Survey 5-Year Estimates (2011-2015)

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics.

Lending Practices

Countywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, County, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

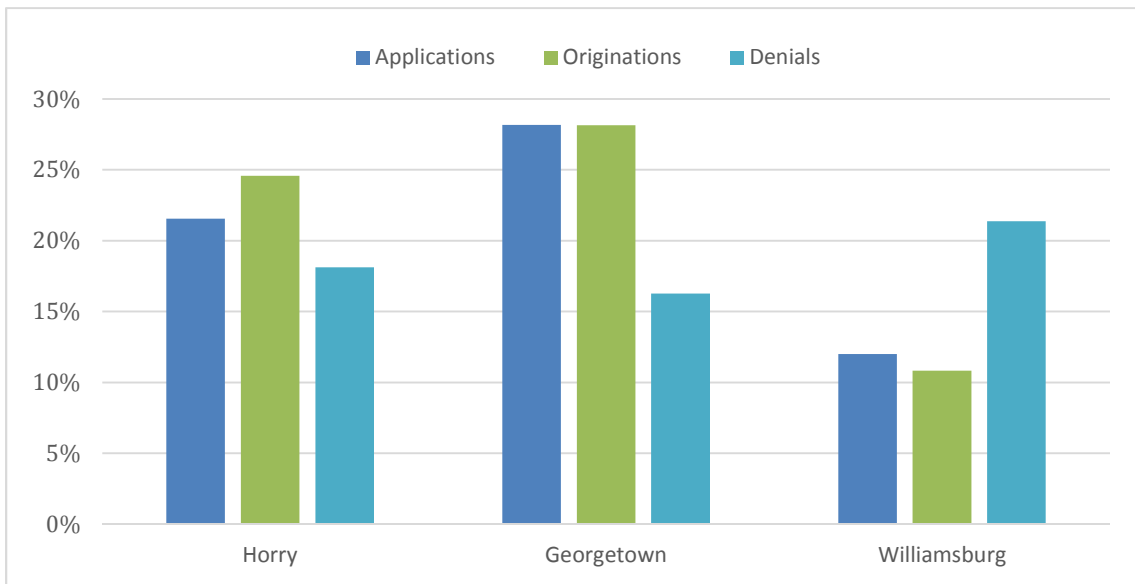
It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower-related factors and the lender, “is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending.” The FFIEC suggests that a more thorough analysis of the differences may require additional details from sources other than HMDA about factors including the specific credit circumstances of each borrower, the specific loan products that they are seeking, and the business practices of the institutions that they approach for credit.

The following analysis is provided for Horry County, Georgetown County, and Williamsburg County, summarizing 2015 HMDA data (the most recent year for which data are available) and data between 2007 and 2015 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials including information regarding the purpose of the loan application, race and income of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2015 Overview

Of the three counties analyzed, Horry County experienced the vast majority of mortgage activity in 2015, with over 86 percent of all applications in the tri-county area, while Georgetown and Williamsburg Counties had 12 percent and 1.6 percent, respectively. In 2015, Horry County residents applied for roughly 18,400 home loans to purchase, refinance, or make home improvements for a single-family home – not including manufactured homes. The level of applications for Georgetown and Williamsburg counties was 2,600 and 364, by contrast. Relative to 2014, year-over-year growth rates for lending applications and loan originations were highest in Georgetown County, at 28 percent (shown below). Originations in Horry grew by 25 percent, slightly higher than the national rate year-over-year growth rate of 22 percent, while Williamsburg County experienced the lowest origination growth rate of 12 percent. Additionally, Williamsburg County demonstrated the highest growth rate in application denials, at 21 percent, of the three counties examined.

Year-Over-Year Growth by County, 2014-2015



Source: 2015 HMDA

As of 2015, Horry County had the highest origination-to-application ratio, at 57 percent, followed closely by Georgetown County at 54 percent. Williamsburg County, at 37 percent, had the lowest ratio of the three counties. While the percentage of denied loan applications for Horry and Georgetown Counties was 17 and 19 percent respectively, Williamsburg had a much higher denial rate of 39 percent as of 2015. The balance of applications that were neither originated nor denied were closed for one reason or another including a) the loan was approved but not accepted by the borrower; b) the application was closed because of incomplete information or inactivity by the borrower; or c) the application may have been withdrawn by the applicant. The tables below show the quantity of applications and outcomes for each county by loan type and purpose.

Disposition of Application by Loan Type and Purpose, Horry County, 2015
Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	7,810	5,218	683
	FHA	1,541	806	32
	VA	1,011	914	22
	FSA/RHS	376	5	0
Loans Originated				
	Conventional	5,323	2,455	346
	FHA	835	306	8
	VA	600	373	10
	FSA/RHS	169	1	0
Loans Approved but not accepted				
	Conventional	148	211	20
	FHA	30	45	0
	VA	19	36	0
	FSA/RHS	4	1	0
Applications Denied				
	Conventional	802	1,382	277
	FHA	177	191	14
	VA	99	190	6
	FSA/RHS	48	1	0
Applications Withdrawn				
	Conventional	651	679	26
	FHA	107	112	2
	VA	81	165	2
	FSA/RHS	22	0	0
Files Closed for Incompleteness				
	Conventional	116	218	11
	FHA	14	48	3
	VA	11	73	0
	FSA/RHS	3	1	0
Source: 2015 HMDA				

Disposition of Application by Loan Type and Purpose, Georgetown County, 2015
Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	976	933	140
	FHA	152	153	3
	VA	78	159	4
	FSA/RHS	31	2	0
Loans Originated				
	Conventional	649	468	70
	FHA	83	47	0
	VA	40	54	2
	FSA/RHS	8	0	0
Loans Approved but not accepted				
	Conventional	28	41	2
	FHA	3	14	0
	VA	4	9	0
	FSA/RHS	0	1	0
Applications Denied				
	Conventional	108	207	56
	FHA	18	46	2
	VA	10	32	1
	FSA/RHS	12	1	0
Applications Withdrawn				
	Conventional	100	123	8
	FHA	12	16	0
	VA	6	29	0
	FSA/RHS	0	0	0
Files Closed for Incompleteness				
	Conventional	6	42	2
	FHA	1	13	0
	VA	4	17	1
	FSA/RHS	1	0	0
Source: 2015 HMDA				

In contrast to Horry and Georgetown Counties above, mortgage applications in 2015 for Williamsburg County were predominantly for refinancing rather than for home purchases.

***Disposition of Application by Loan Type and Purpose, Williamsburg County, 2015
Single Family Homes (excluding manufactured homes)***

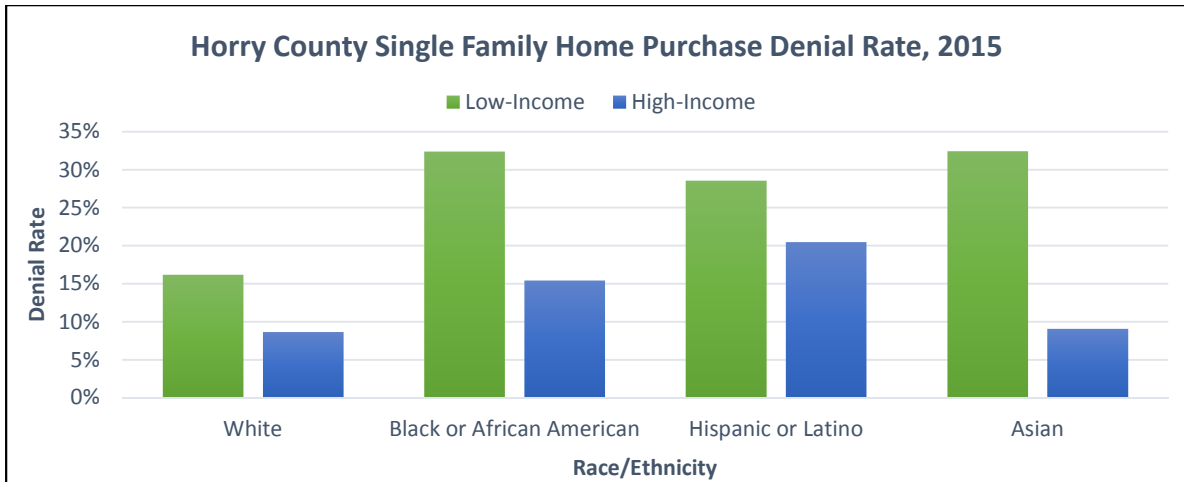
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	45	109	80
	FHA	27	48	0
	VA	7	26	0
	FSA/RHS	22	0	0
Loans Originated				
	Conventional	26	48	25
	FHA	9	9	0
	VA	2	6	0
	FSA/RHS	8	0	0
Loans Approved but not accepted				
	Conventional	1	4	1
	FHA	0	5	0
	VA	0	2	0
	FSA/RHS	0	0	0
Applications Denied				
	Conventional	12	37	51
	FHA	9	18	0
	VA	2	9	0
	FSA/RHS	4	0	0
Applications Withdrawn				
	Conventional	4	13	1
	FHA	2	7	0
	VA	1	5	0
	FSA/RHS	0	0	0
Files Closed for Incompleteness				
	Conventional	1	2	1
	FHA	0	2	0
	VA	1	3	0
	FSA/RHS	0	0	0
Source: 2015 HMDA				

Of the home purchase loans for single-family homes that were originated in 2015, conventional lenders provided approximately 77 percent in Horry County, 83 percent in Georgetown County, and 58 percent in Williamsburg County. The remaining originations were provided by federally backed sources including the FHA, VA and FSA/RHS (Rural Housing Service). In all three counties, conventional lenders originated home purchase loans at a higher rate relative to nonconventional lenders.

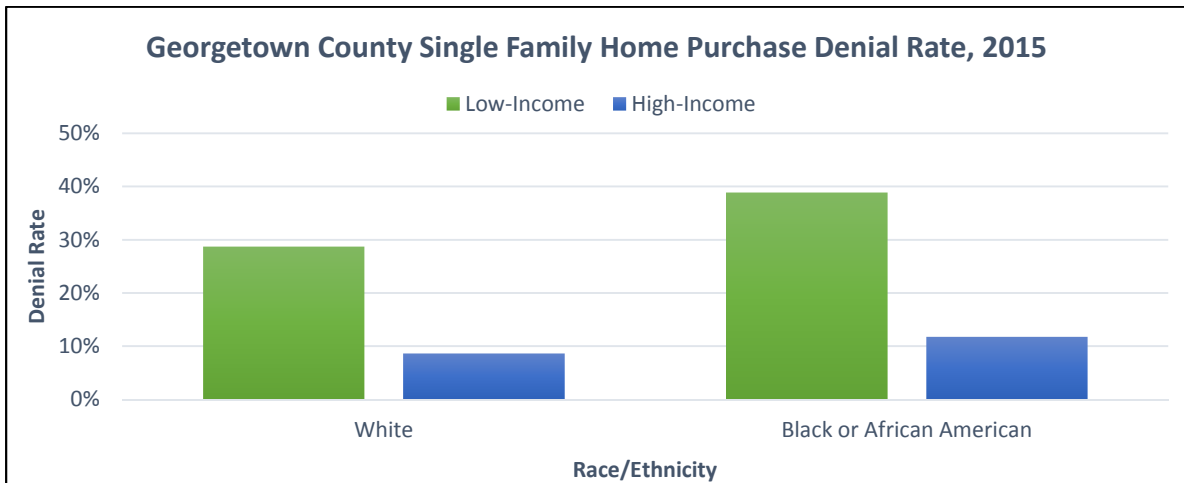
A further examination of application denials reveals that over half of all denials in Horry and Georgetown Counties were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. Refinance was also the leading type of denial in Williamsburg County (45%). The number one reason for denial of refinance applications in Horry and Georgetown Counties was lack of collateral (28% and 25% of refinance denials, respectively), followed closely by debt-to-income ratio (24% and 23%). In Williamsburg County, the dominant reasons for refinance denials were credit history (40%), followed by lack of collateral (20%). Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this would indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” and the borrowers “upside-down” in their mortgage.

The percentage of loan application denials for home purchase loans for one-to-four family housing in Horry, Georgetown, and Williamsburg Counties varies by race/ethnic groups. It should be noted that the vast majority (nearly 90%) of conventional home purchase applicants in Horry and Georgetown Counties were non-Hispanic Whites as of 2015. In Williamsburg County, Whites represented 53 percent of all applications, while the percentage of Black applicants was 46 percent. In 2015, Whites were least likely to be denied for conventional single-family home purchases in all three counties, being denied at rates of 10 percent (Horry), 11 percent (Georgetown), and 13 percent (Williamsburg). Black applicants had a home purchase denial rate of 19 percent in both Horry and Georgetown Counties, and Williamsburg County had a significantly higher 64 percent, albeit with a much smaller sample size.

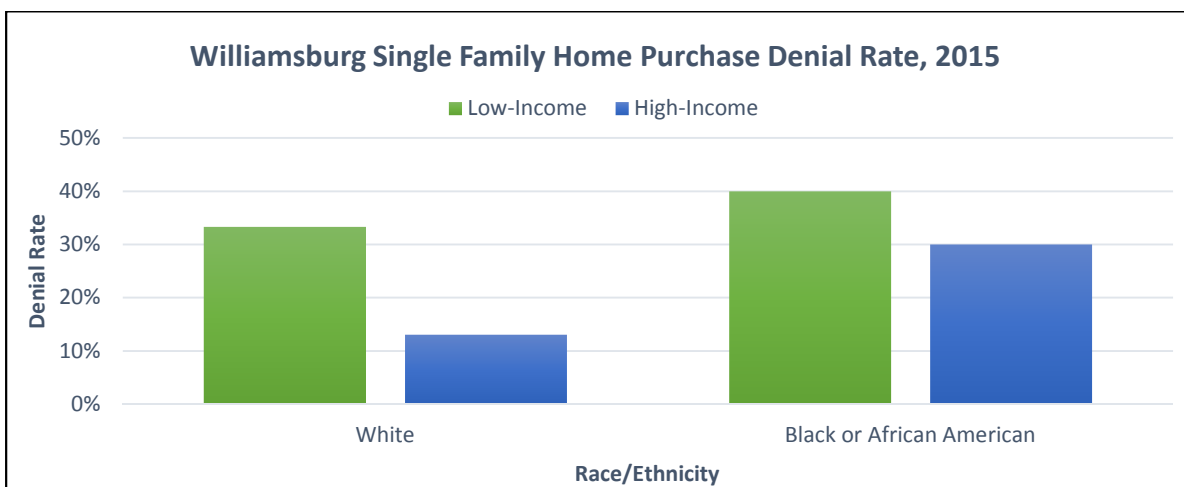
A closer look at home purchase denial rates by race/ethnicity and income group within the three counties, shown below, demonstrates that high-income Whites (making greater than 120% of AMI) were the least likely to be denied for a single-family home purchase relative to other groups. Low-income Blacks (making less than 80% of AMI) were the most likely to be denied in all three counties. In Horry County, the low-income Black denial rate was approximately double the rate of low-income Whites. High-income Blacks experienced a denial rate similar to low-income Whites in Horry and Williamsburg Counties, while the gap between high-income Blacks and high-income Whites was lowest in Georgetown County.



Source: 2015 HMDA



Source: 2015 HMDA

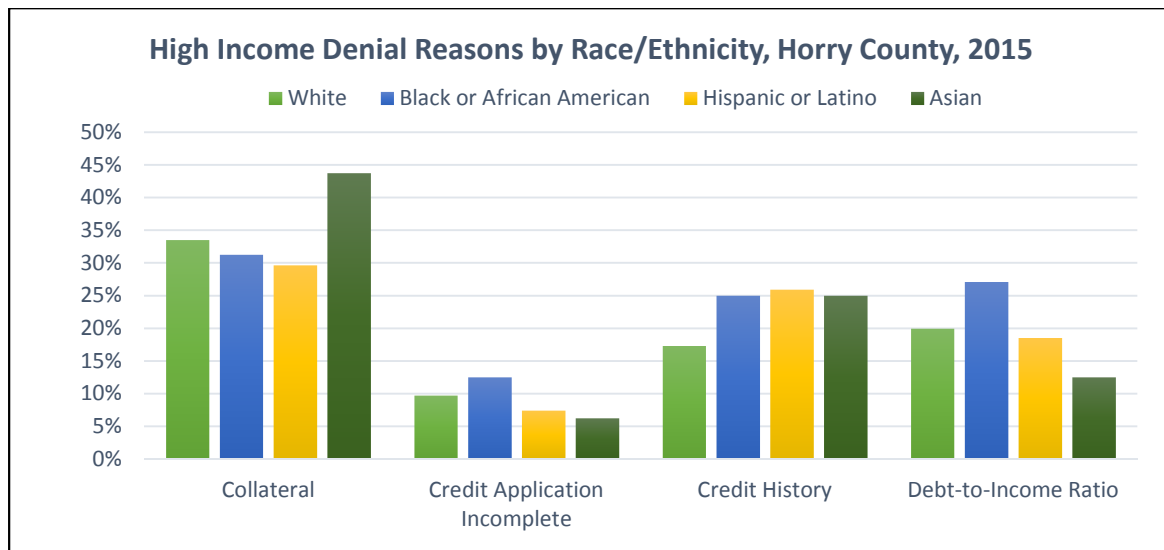


Source: 2015 HMDA

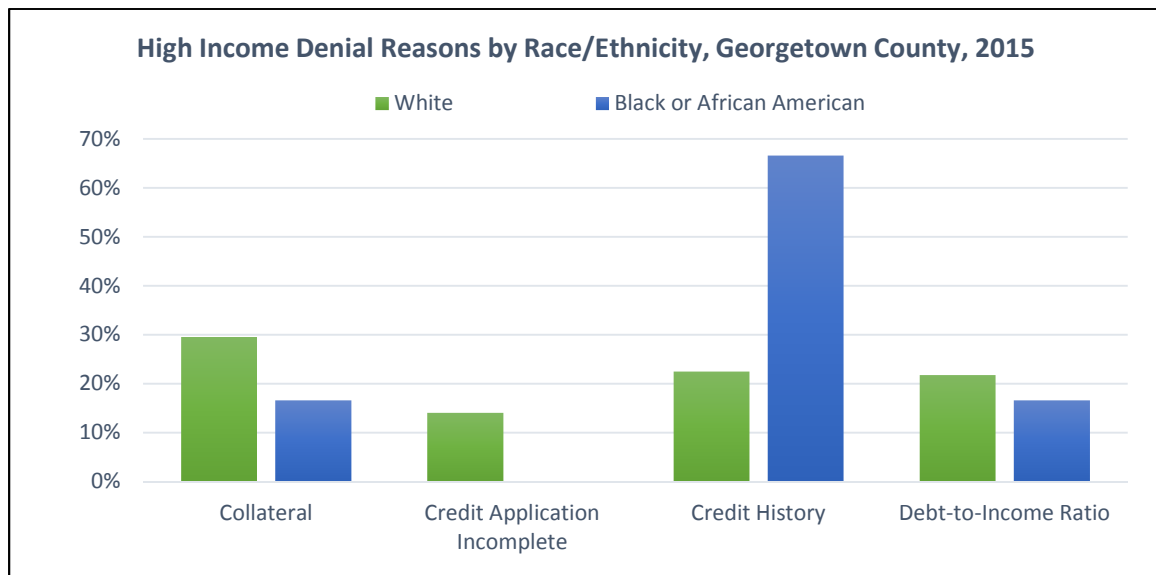
Application Denial Reasons by Income Group

The following charts compare denial reasons among applicant race/ethnicity groups in all three counties for which a sample size is available by income group.

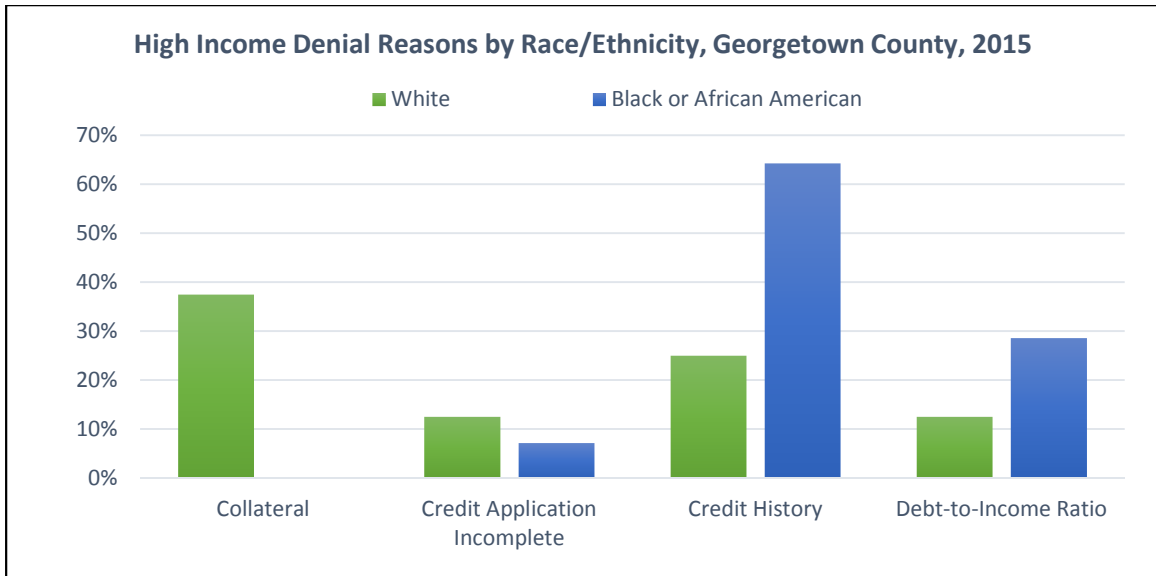
As of 2015, the leading denial reason for all high-income groups by race/ethnicity in Horry County was lack of collateral, representing nearly a third of White, Black, and Hispanic denials and over 40 percent of Asian denials. In Georgetown and Williamsburg Counties, high-income Blacks were most likely to be denied for credit history, while high-income Whites were most likely to be denied for lack of collateral.



Source: 2015 HMDA

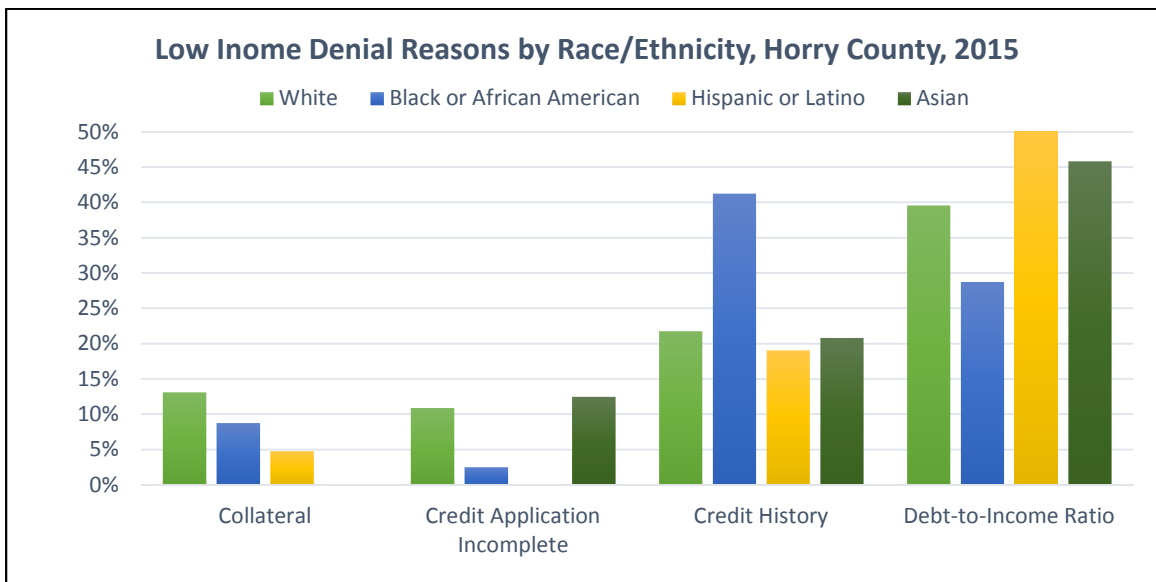


Source: 2015 HMDA

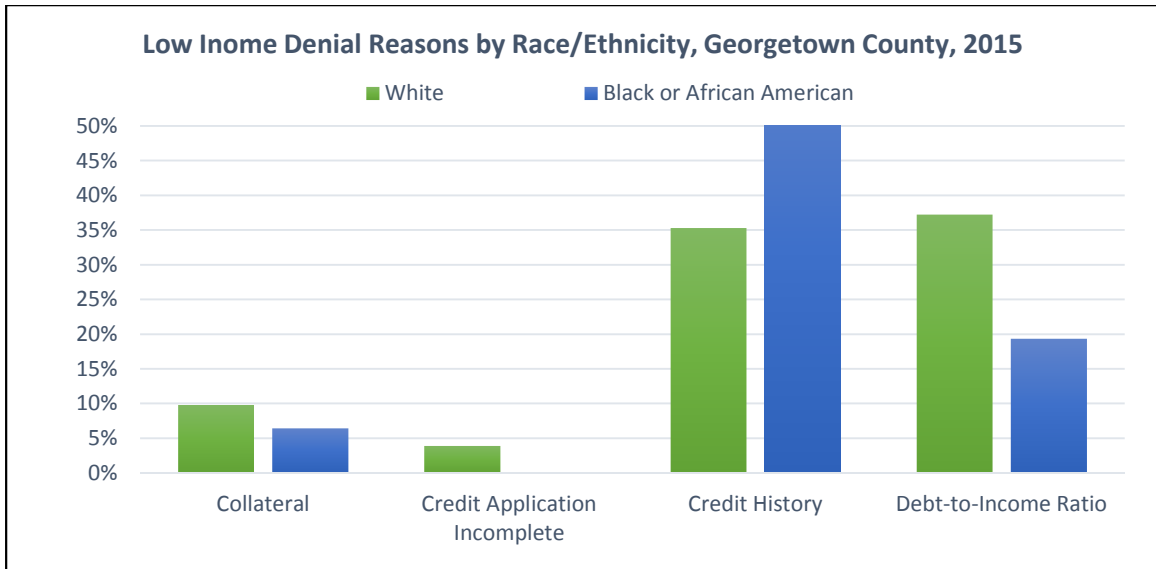


Source: 2015 HMDA

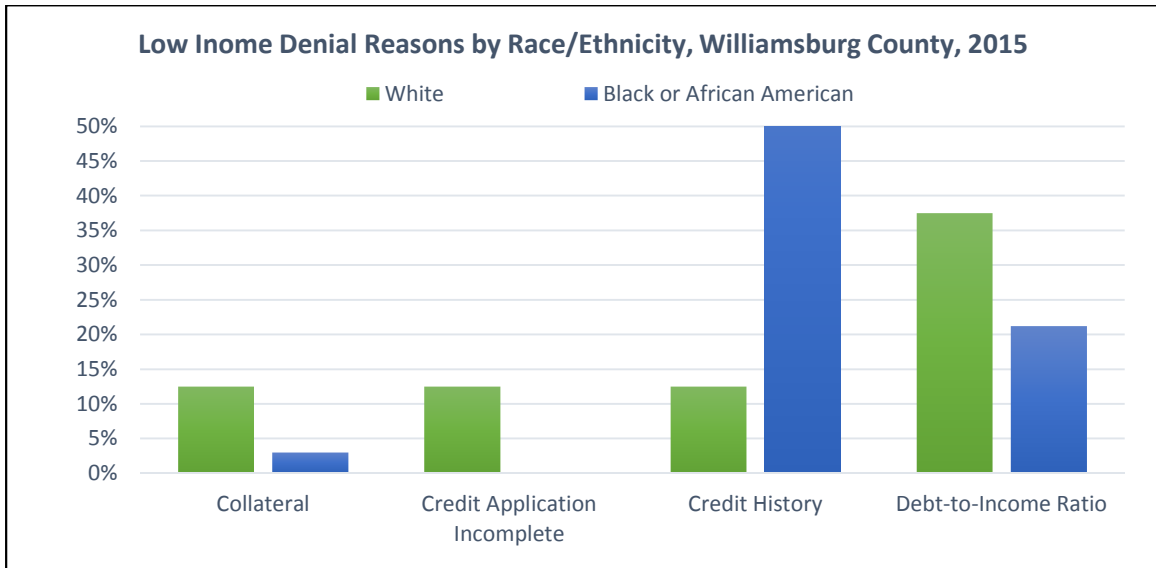
For low-income denials across all examined race/ethnicity groups, debt-to-income ratio was the most common reason for White applicants in all three Counties, while low-income Black applicants were most likely to be denied for credit history.



Source: 2015 HMDA



Source: 2015 HMDA



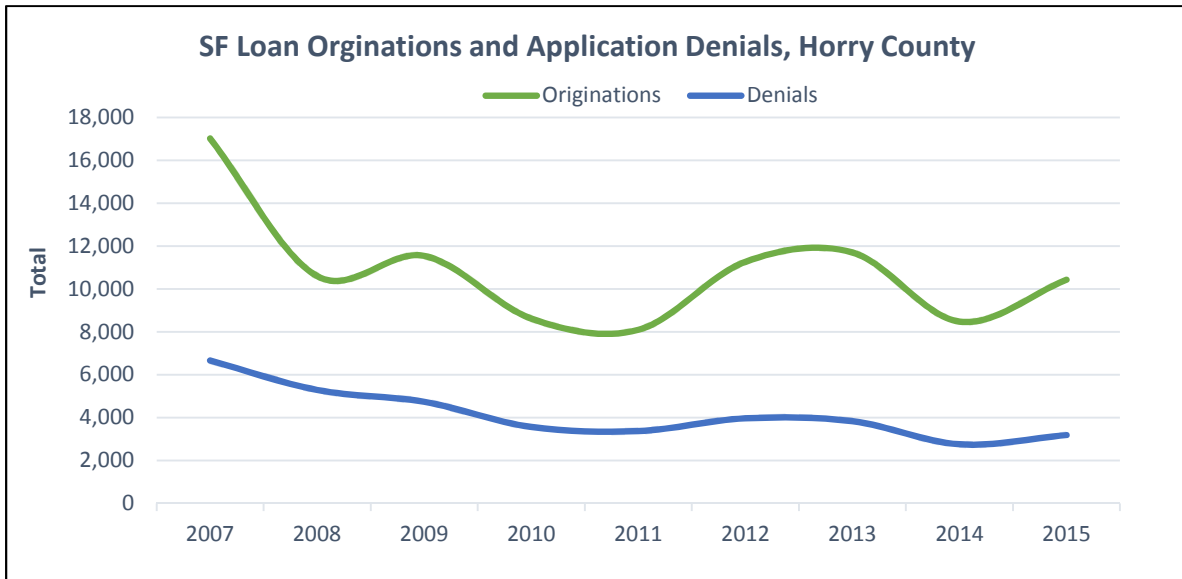
Source: 2015 HMDA

The Tri-County Region's Single Family Lending Market, 2007-2015

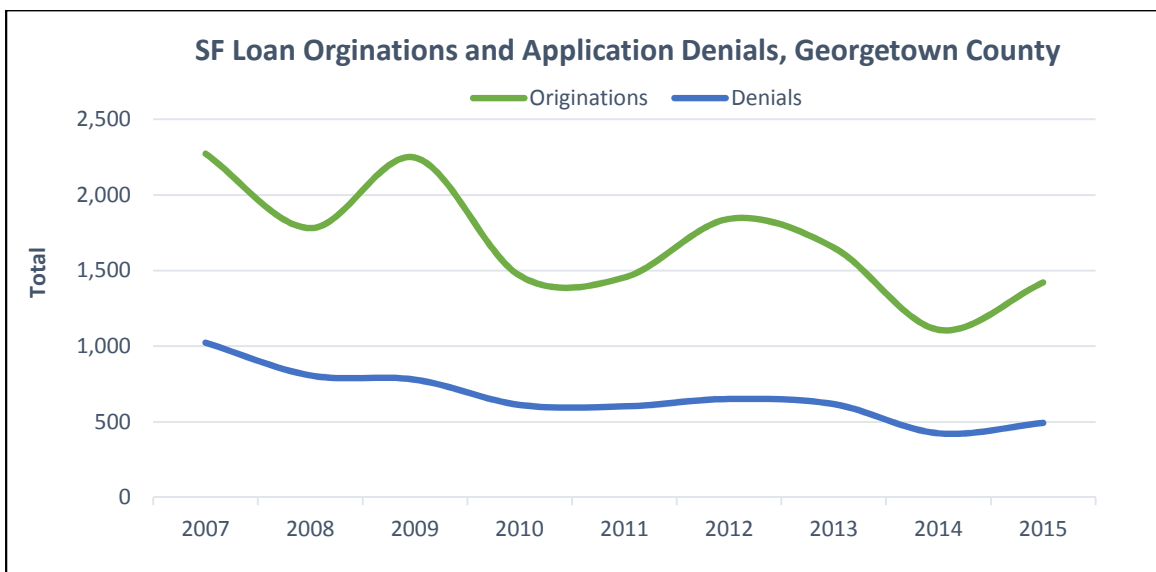
The following section examines HMDA data over the time period 2007-2015, for Horry, Georgetown, and Williamsburg Counties.

Highlighted below, the number of single-family loan originations in all three counties followed a dynamic trajectory between 2007 and 2015, trending downward during the financial crisis between 2007 and 2008, followed by an upward trend between 2008 and 2009. Subsequently, total originations for all three counties declined between 2009 and 2010, though rose between 2011 and 2012, as well as between 2014 and 2015.

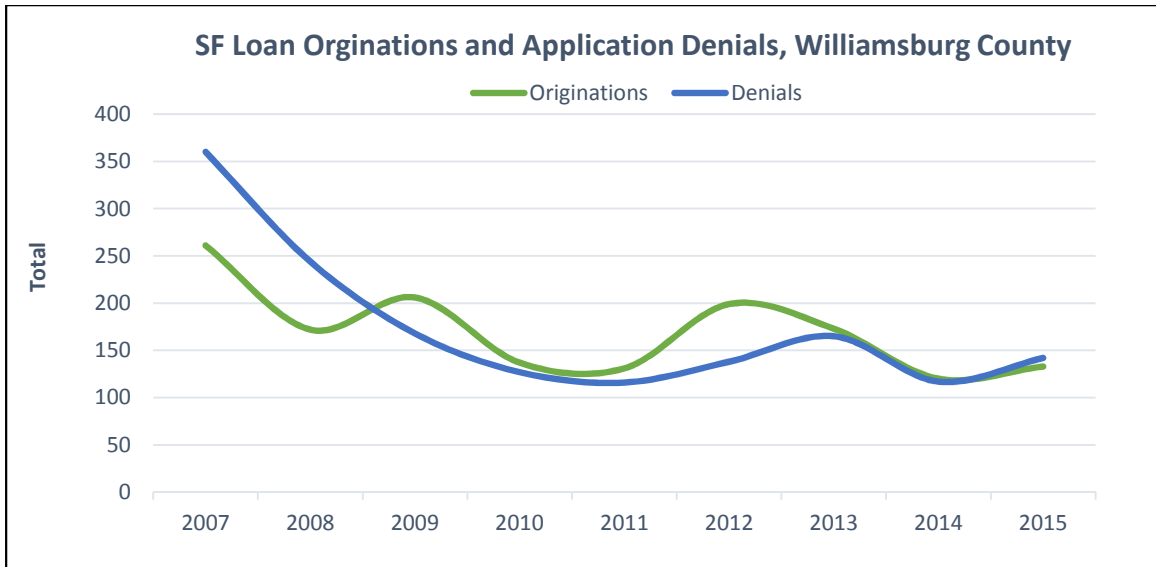
However, as of 2015, the level of total originations remained below that of 2007 levels for all three counties. Relative to 2010 levels, the 2015 level in Horry County was greater by over 20 percent, while total originations were lower by approximately 3 percent in Georgetown and Williamsburg Counties. In contrast to originations, the number of application denials within all three counties has demonstrated a relatively steadier downward trend between 2007 and 2015, falling by over 50 percent in Horry and Georgetown Counties, and by over 60 percent in Williamsburg County. Relatedly, the share of denials as a percent of total originations and total denials has declined since the housing bust for all three counties.



Source: 2015 HMDA

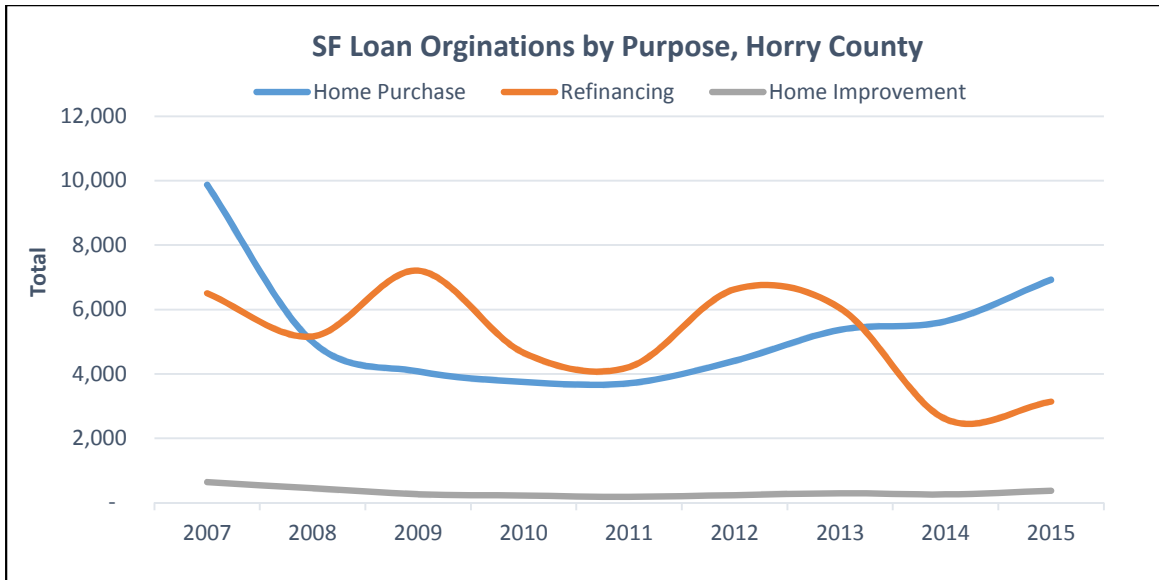


Source: 2015 HMDA

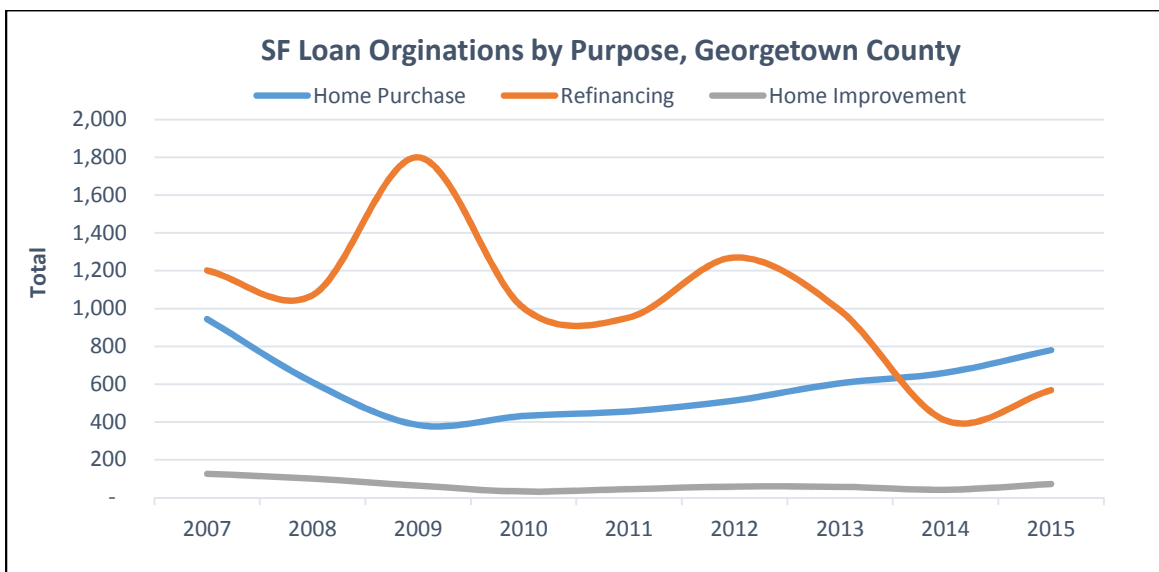


Source: 2015 HMDA

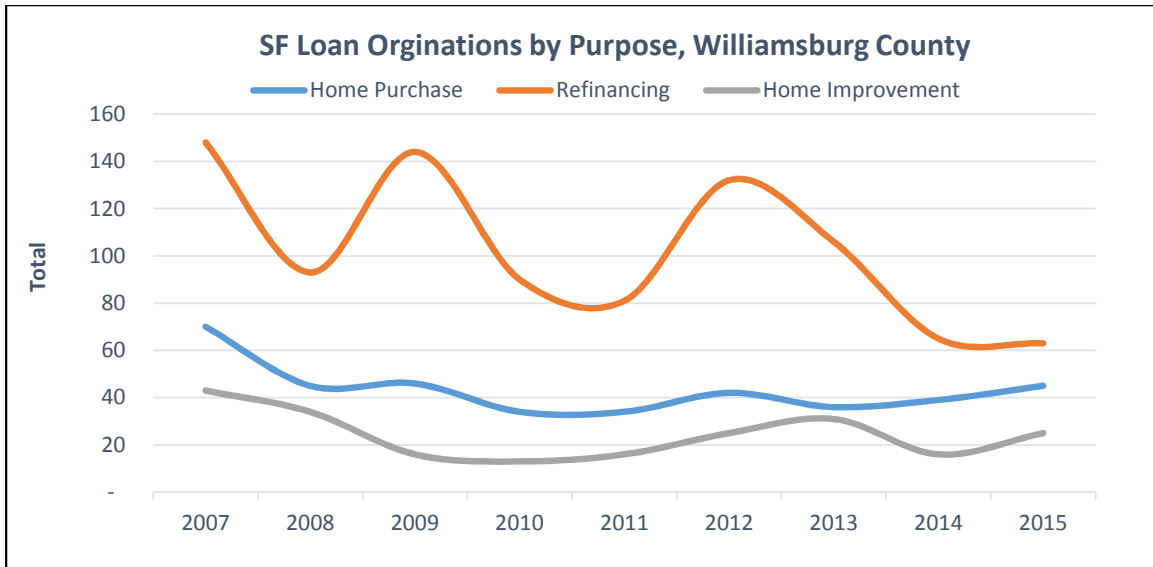
Shown below, much of the year-to-year fluctuations in total originations that occurred between 2007 and 2015 were the result of refinancing originations. Though home purchases represented the top loan purpose in Horry County prior to the housing bust in 2008, refinancing was the leading loan purpose for all three counties between 2008 and 2013. Home purchases became the top loan purpose in 2014 and 2015 for both Horry and Georgetown Counties, while refinances remain the dominant loan purpose within Williamsburg County, comprising nearly half of the County's total as of the most recent data year. However, while refinance loans have continued to fluctuate, home purchase originations have been on an upward trajectory in recent years in both Horry and Georgetown Counties.



Source: 2015 HMDA

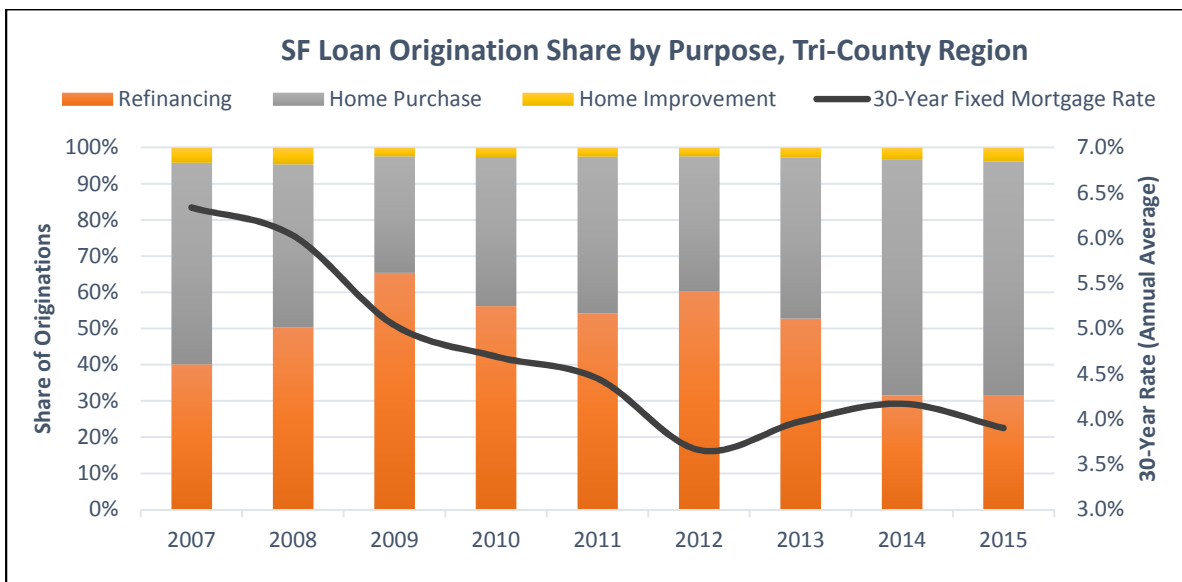


Source: 2015 HMDA



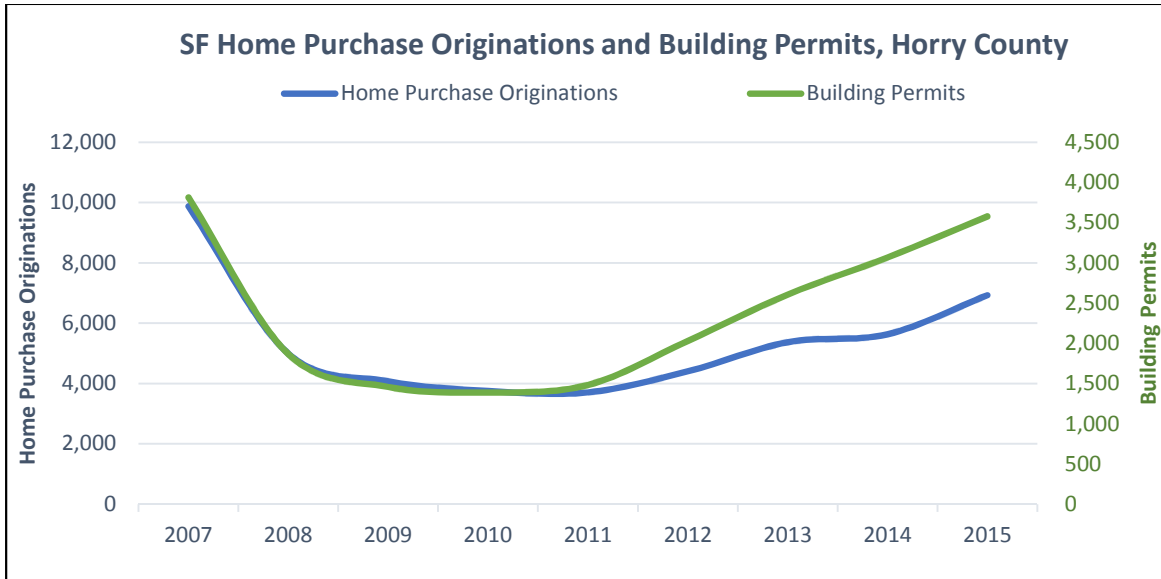
Source: 2015 HMDA

The level of refinance originations appears to move generally with the 30-year fixed rate mortgage average, shown below. In 2012, for example, when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations in the tri-county region grew to the highest level in both absolute and percentage terms since 2009. More recently, the decrease in the annual average of the 30-year fixed mortgage rate between 2014 and 2015 is consistent with the region's increased share of refinance loans over the same time period.

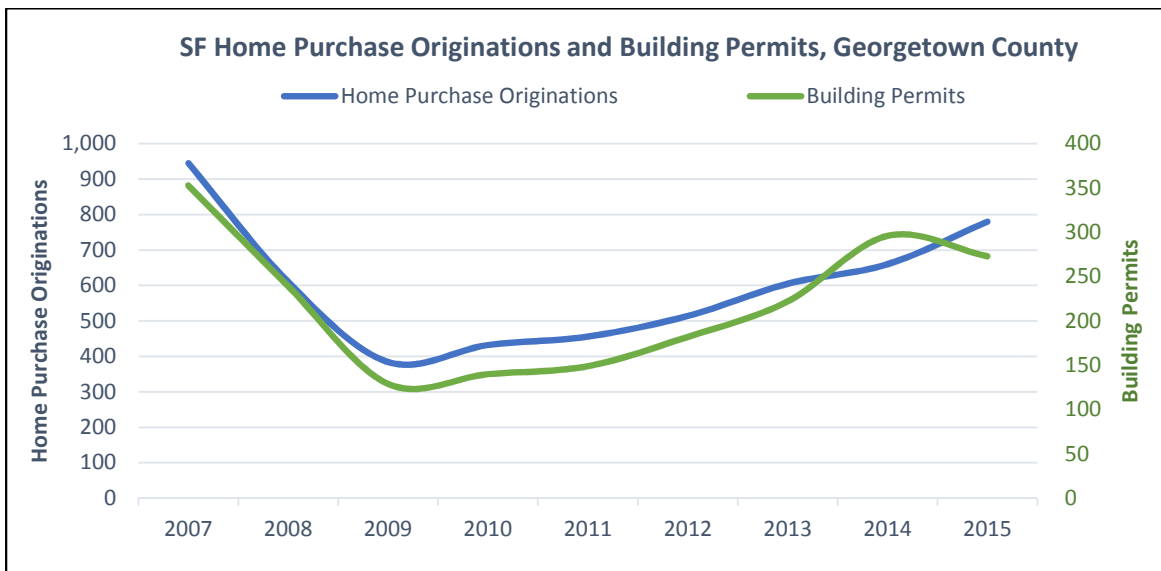


Source: HMDA, Federal Reserve Bank of St. Louis

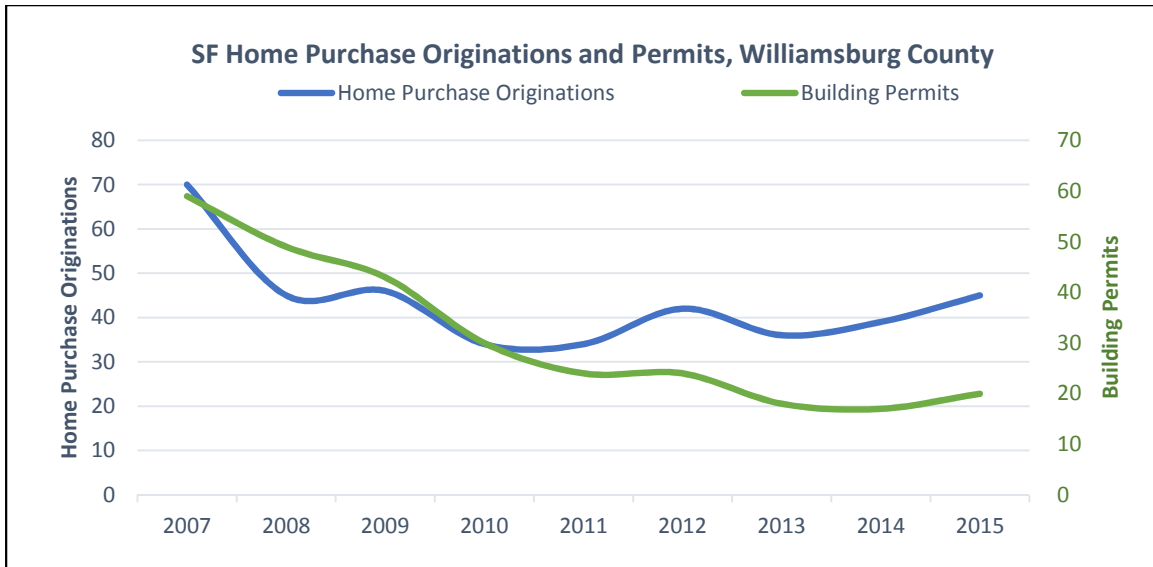
For home purchase loans, the movement of originations appears to track trends in the number of single-family building permits within each county, indicating recent growth in housing demand. Home purchase originations for all three counties have been moving upward since 2013.



Source: 2015 HMDA



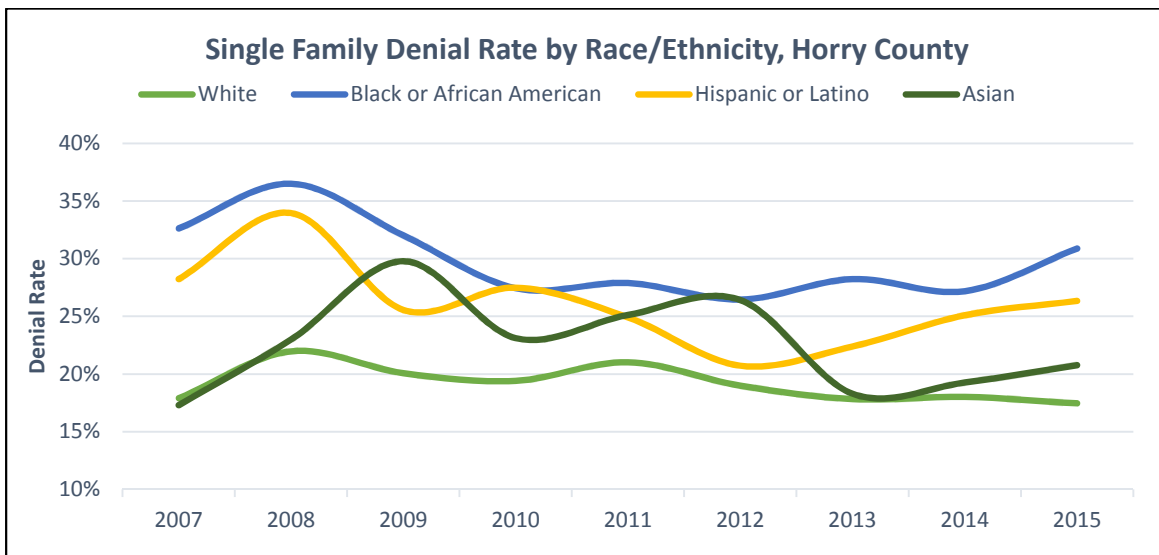
Source: 2015 HMDA



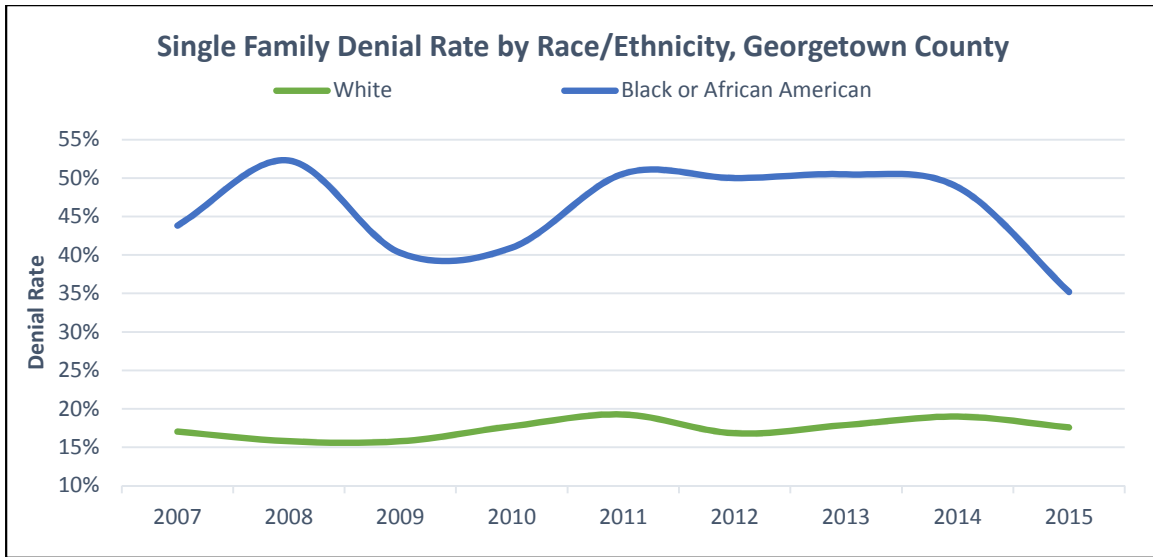
Source: 2015 HMDA

Income, Race, and Single Family Loan Denials

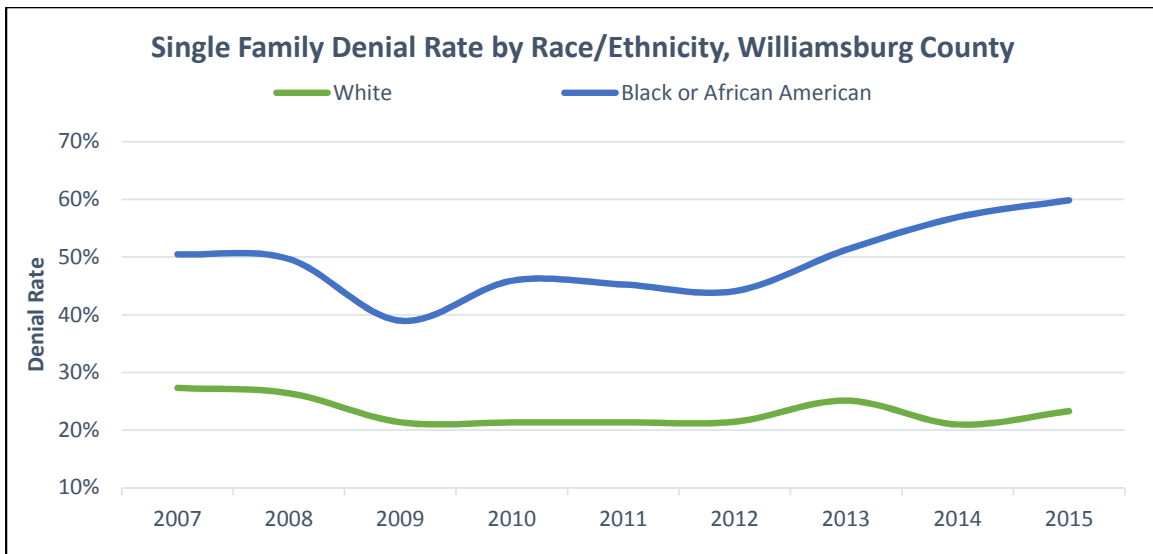
Denial rates for single-family loans in each of the counties examined over time vary by race and ethnicity. The charts below show that between 2007 and 2015, the denial rate for Black applicants was consistently higher than White applicants. Between 2014 and 2015, the gap in denial rates between Black and White applicants increased in Horry and Williamsburg Counties, and decreased in Georgetown County. As of 2015, Black applicants were 1.7 times more likely to be denied in Horry County, 2 times more likely in Georgetown County, and 2.6 times more likely in Williamsburg County.



Source: 2015 HMDA



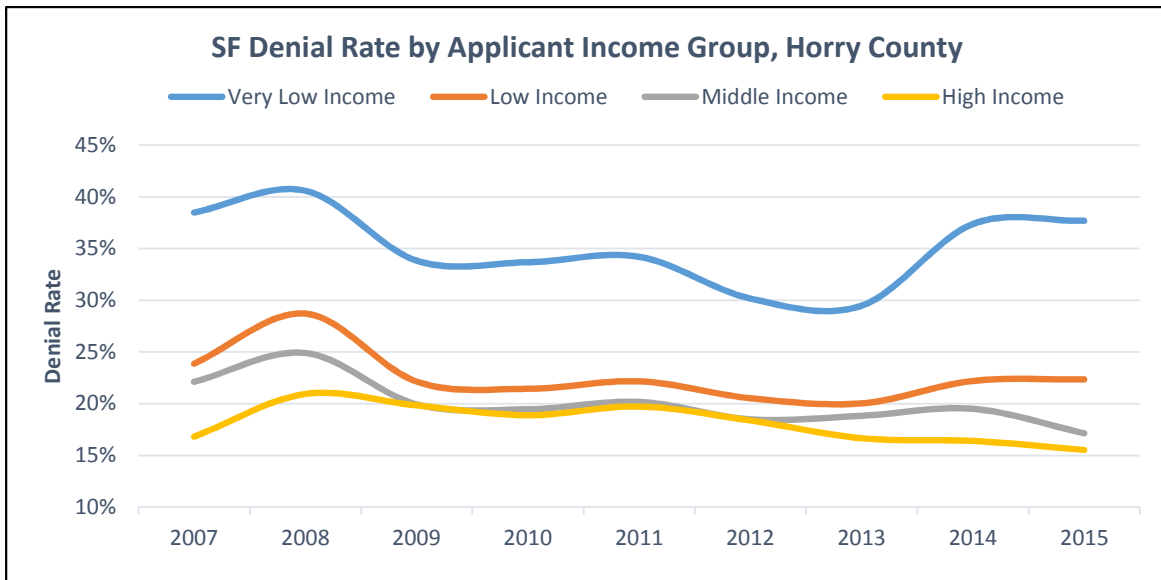
Source: 2015 HMDA



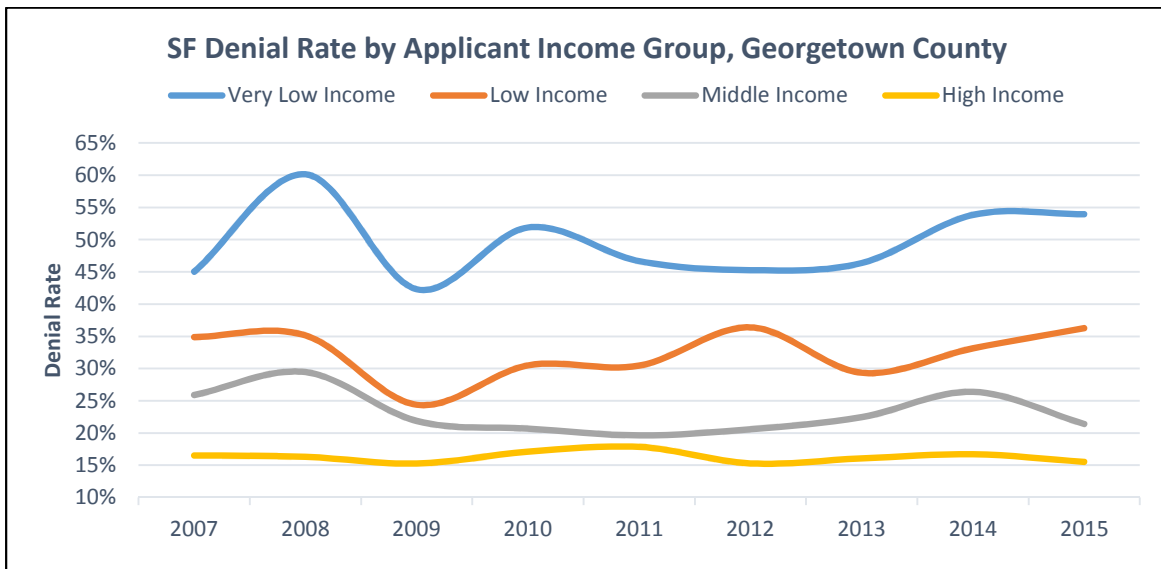
Source: 2015 HMDA

A view of single-family denial rates by applicant income group within each county, highlighted below, shows the expected outcome that higher income groups generally have lower denial rates than lower income groups. However, very low-income applicants (50% of less of AMI) have consistently remained above other income groups during the years examined, with the gap particularly pronounced in Horry County. High-income (again, greater than 120% AMI) and Middle Income (between 80% and 120% of AMI) applicants experienced the lowest rates of denial respectively in Horry and Georgetown Counties, though Williamsburg County exhibited more fluctuations over time, likely due to a significantly smaller sample size. Low-income (between 50% and

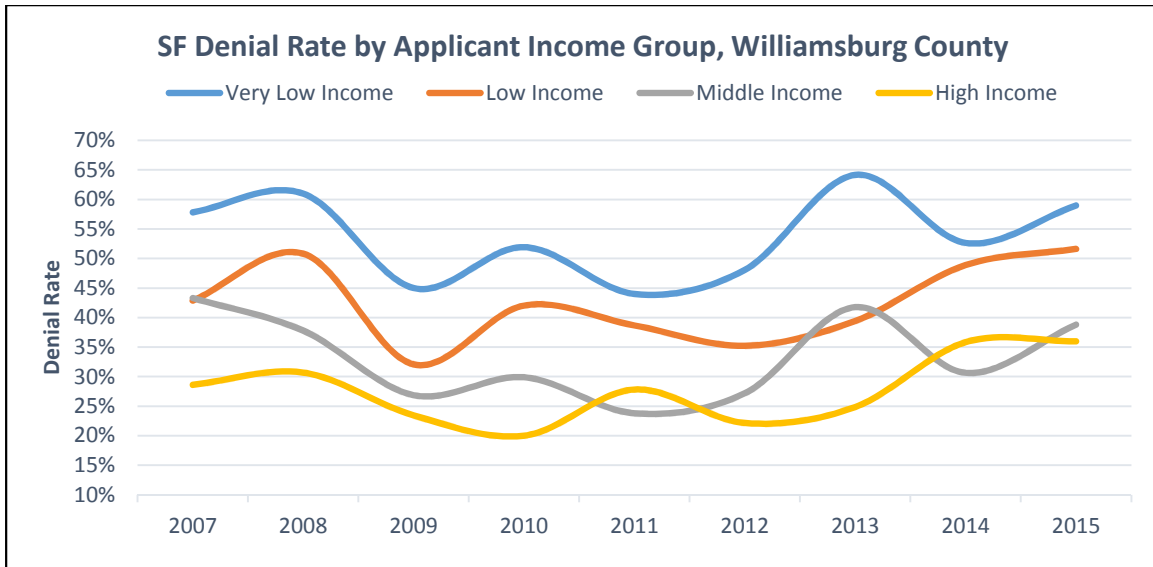
80% of AMI) applicants have experienced increasing denials rates in all three counties since 2013.



Source: 2015 HMDA

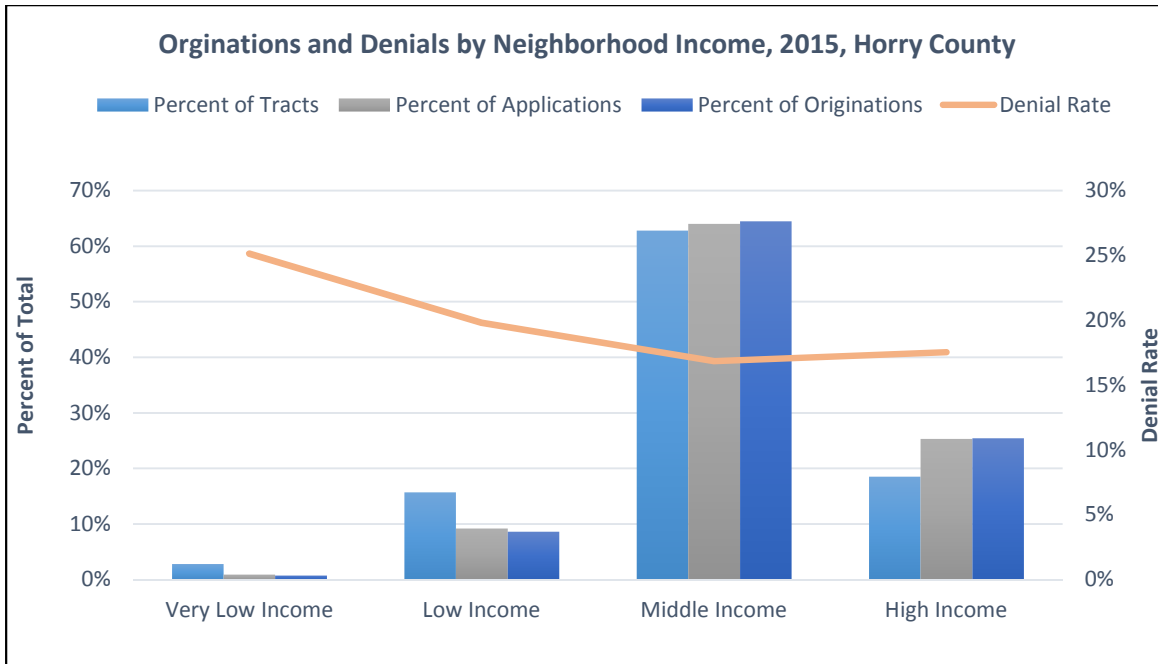


Source: 2015 HMDA

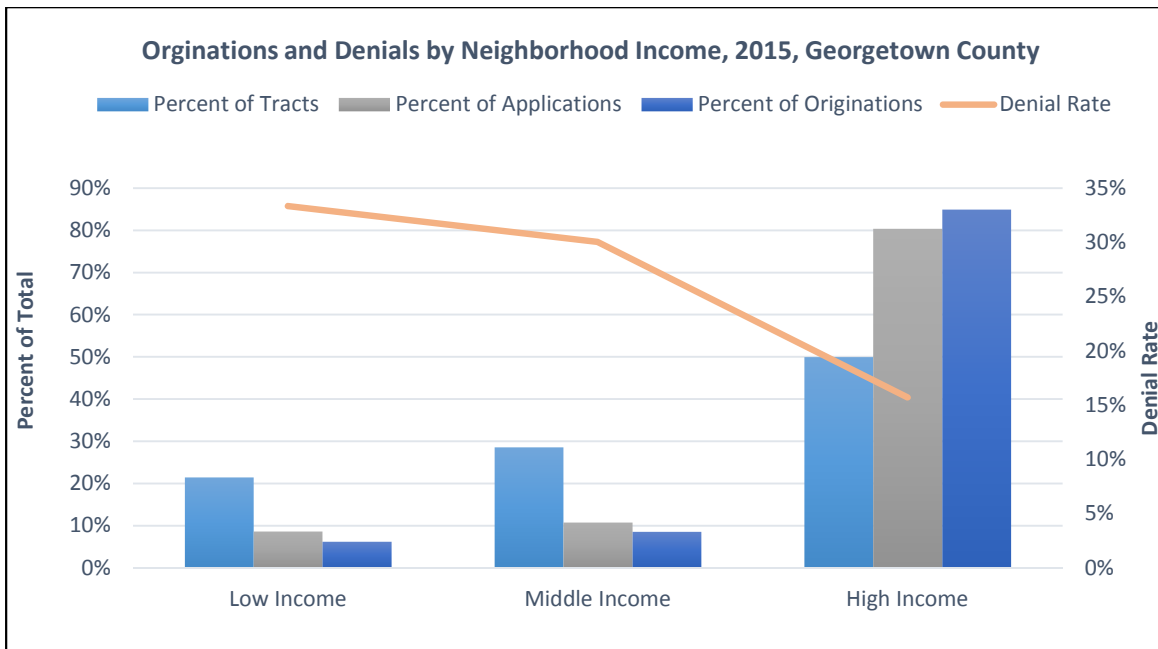


Source: 2015 HMDA

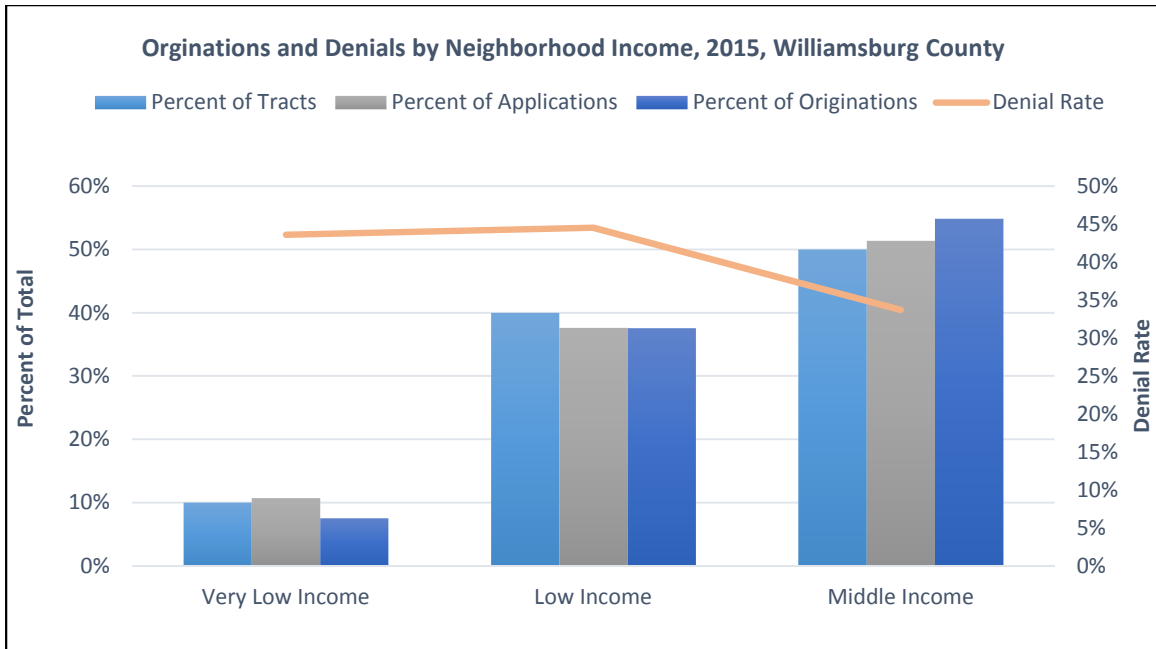
In addition to the income of the applicant, the median income of the property's neighborhood (defined by census tract) also shows the high-income group outperforming other groups with regards to the denial rate. Additionally, high-income neighborhoods in Horry and Georgetown Counties) are disproportionately likely to represent the share of applications and originations (Williamsburg County did not have any high-income neighborhoods as of 2015). For example, very low-income and low-income neighborhoods represent 19 percent of Horry County's total neighborhoods, but they are represented by approximately 9 percent of total originations and 10 percent of total applications as of 2015, shown below. In Georgetown County, the share of low-income neighborhoods (the County did have a very-low income neighborhood as of 2015) is 21 percent, though they represent only 9 percent of the County's total applications and 6 percent of originations. In Williamsburg County, the gap is much smaller, as half of the County's neighborhoods are either low- or very low-income, and 45 percent of total originations come from these neighborhoods. Overall, this pattern suggests that low- and very low-income neighborhoods within the three counties are less likely to participate in the single-family lending market.



Source: 2015 HMDA



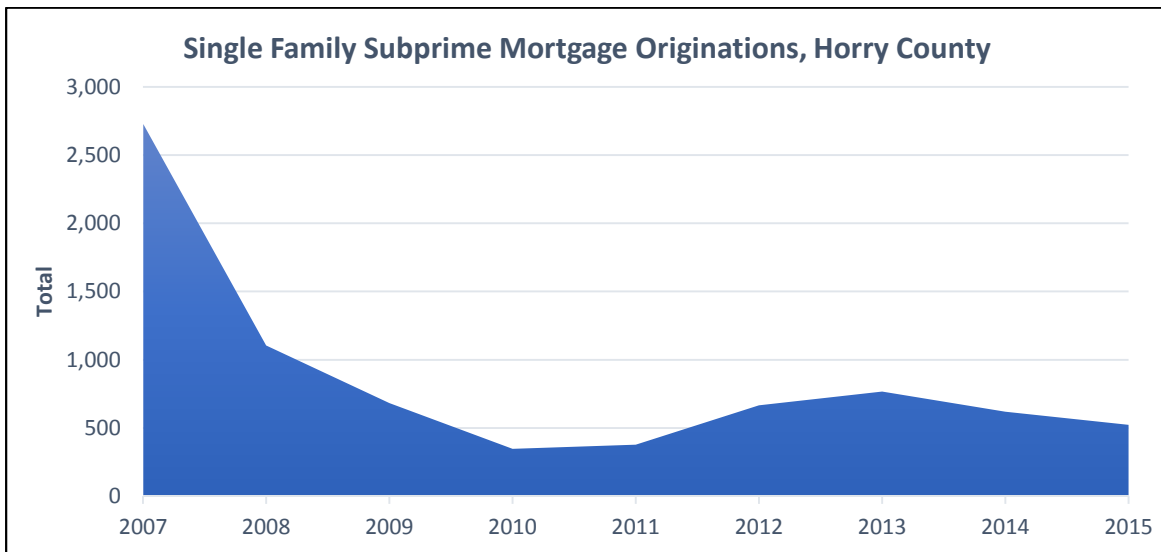
Source: 2015 HMDA



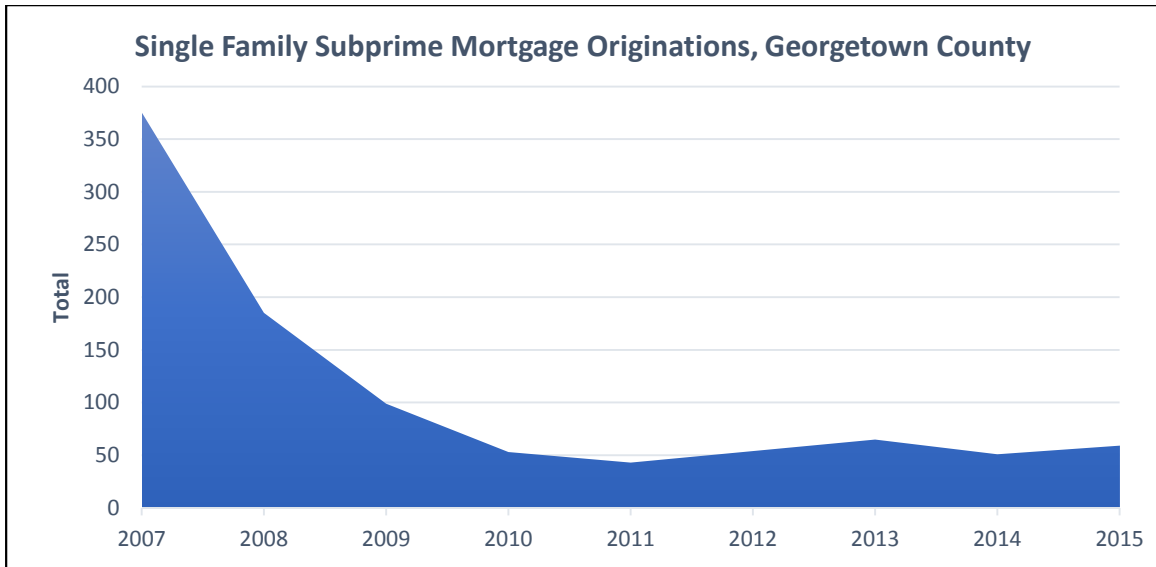
Source: 2015 HMDA

The Subprime Market

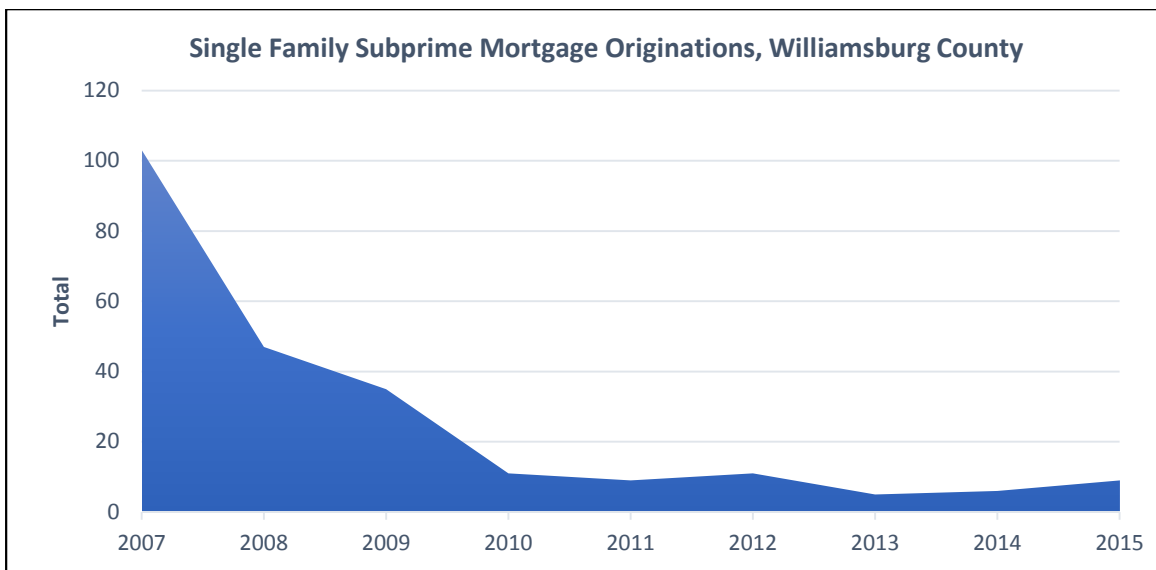
Illustrated below, the subprime mortgage market in all three counties has declined significantly since 2007. Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5 percent. The total number of subprime loan originations fell by over 80 percent in all three Counties between 2007 and 2015, led by Williamsburg County at 91 percent.



Source: 2015 HMDA

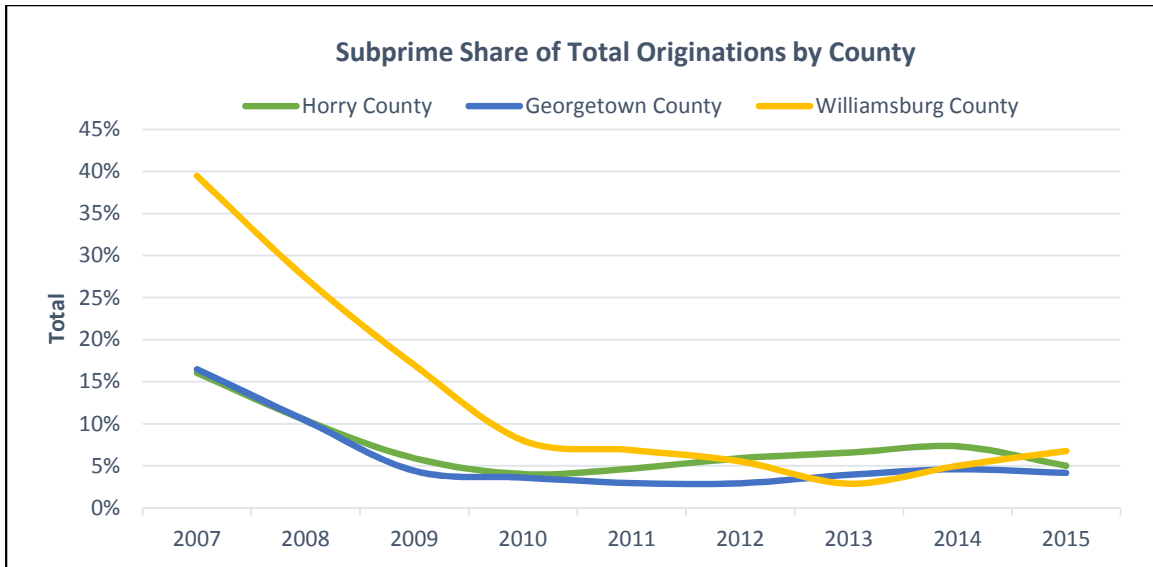


Source: 2015 HMDA



Source: 2015 HMDA

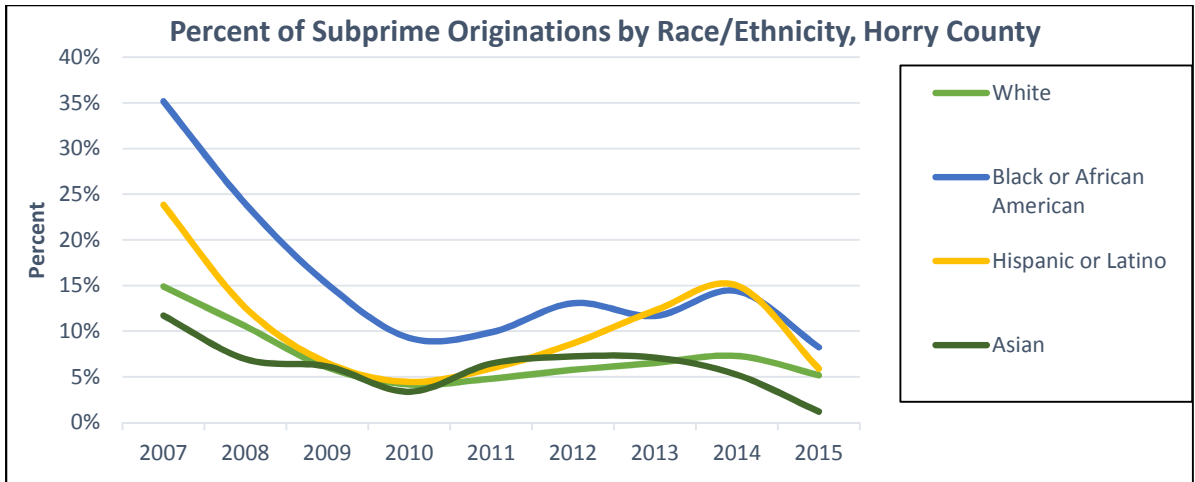
Relatedly, subprime originations as a percent of each county's total has declined by at least a factor of three between 2007 and 2015. The fall in the subprime share was particularly pronounced in Williamsburg County, which fell from 40 percent to 7 percent over the same time period. While the Williamsburg County subprime share was nearly triple the share of Horry and Georgetown Counties between 2007 and 2009, the disparity has declined substantially in recent years.



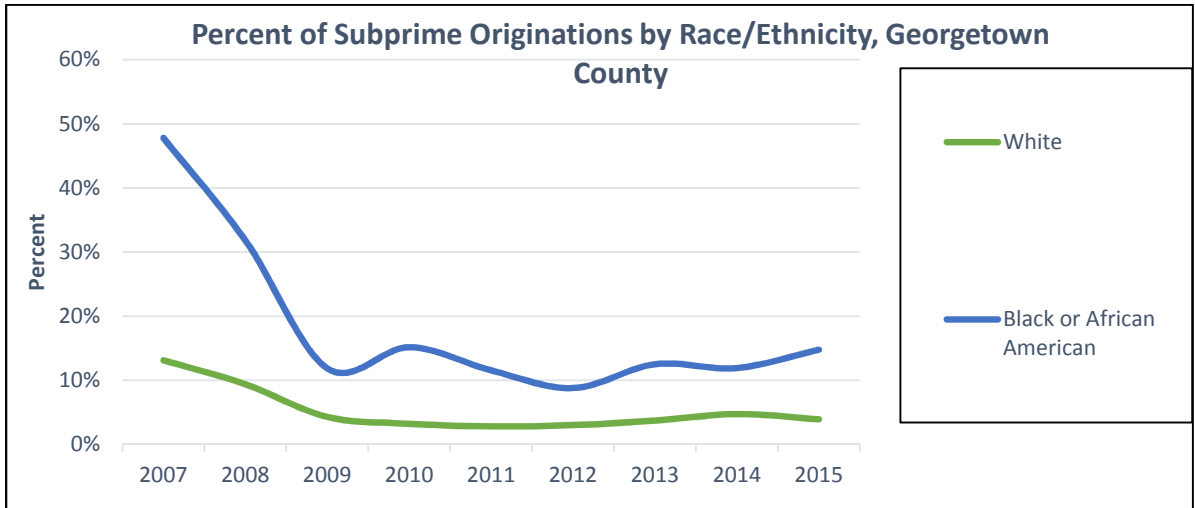
Source: 2015 HMDA

Looking at the share of subprime loans as a percentage of total originations by race/ethnicity reveals that Black loan recipients were more likely to be subprime relative to White loan recipients in all three counties for all years examined, with the most pronounced difference between 2007 and 2009. This trend is consistent with the broader national pattern of minorities being disproportionately subjected to predatory subprime lending leading up to the housing crash, as outlined in a post-crisis report by the US Department of Housing and Urban Development.³ The period between 2007 and 2010 saw the subprime share decline for all racial and ethnic groups for which there is a sample size. Between 2014 and 2015, however, the share of subprime mortgages among Blacks in Georgetown and Williamsburg Counties increased to the highest point since 2010, although the subprime share for all groups in Horry County declined during the same time period. Relative to the pre-crisis share of subprime originations, Black subprime originations in Georgetown County are at 30 percent of the 2007 share as of 2015, while in Horry and Williamsburg Counties the subprime share is less than 25 percent relative to 2007.

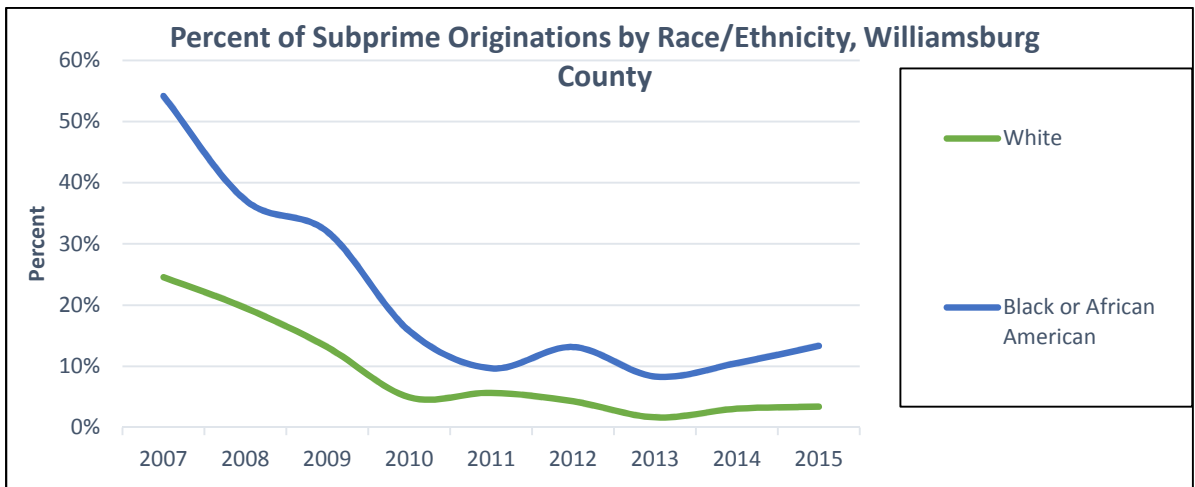
³ https://www.huduser.gov/portal/publications/foreclosure_09.pdf



Source: 2015 HMDA

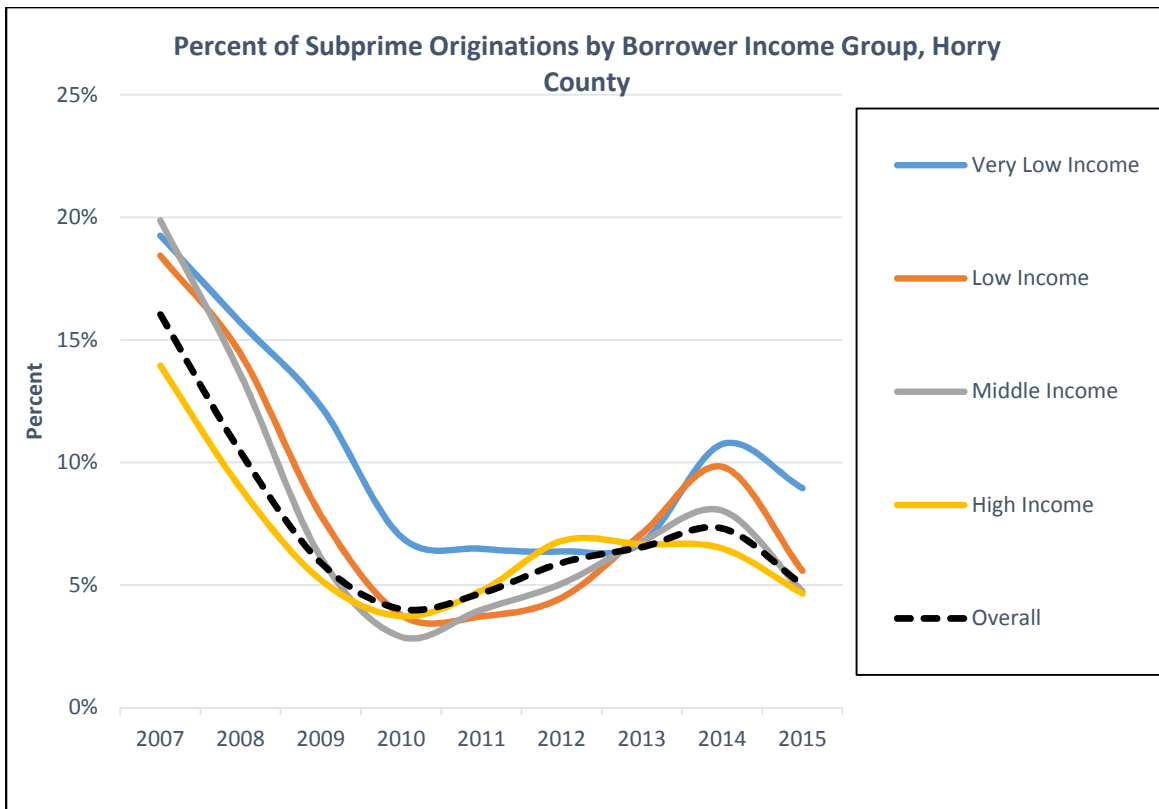


Source: 2015 HMDA

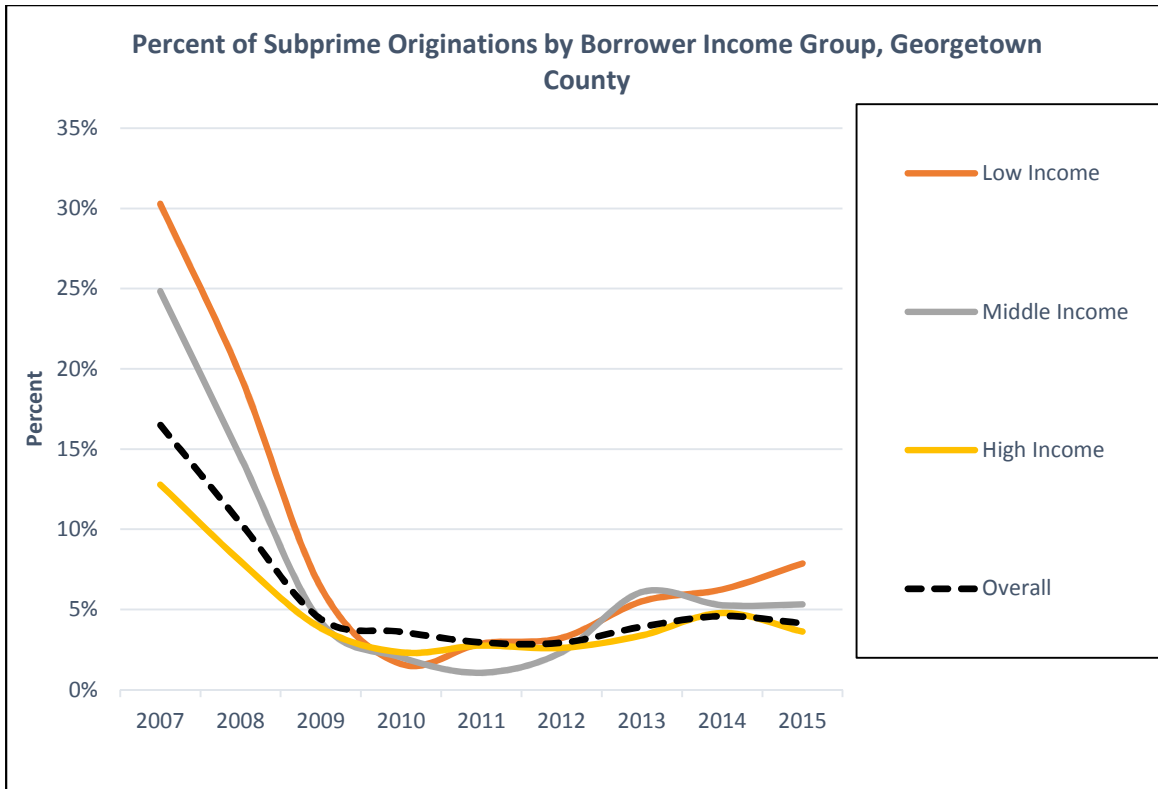


Source: 2015 HMDA

A view of subprime originations by income group shows a sharp decline between 2007 and 2010 among all groups for which there is a sample size, with broad increases from 2012 and 2014, particularly in Horry County. Between 2014 and 2015, all income groups in Horry County experienced a decrease in the subprime share, while in Georgetown County the high-income share decreased while the low-income share increased (the sample size for Williamsburg County was too small to use for this analysis).

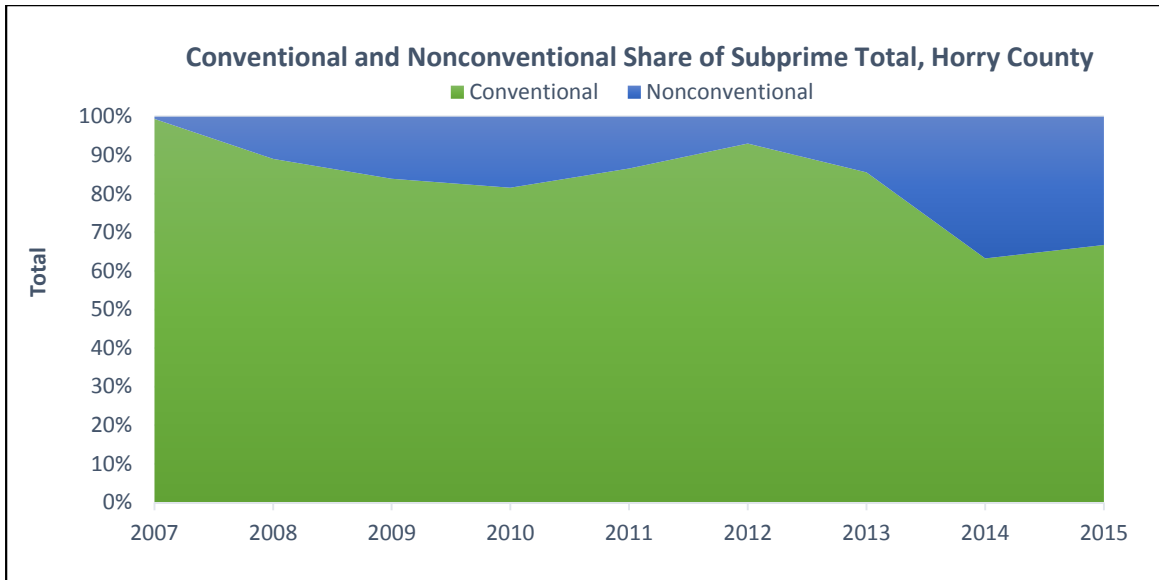


Source: 2015 HMDA

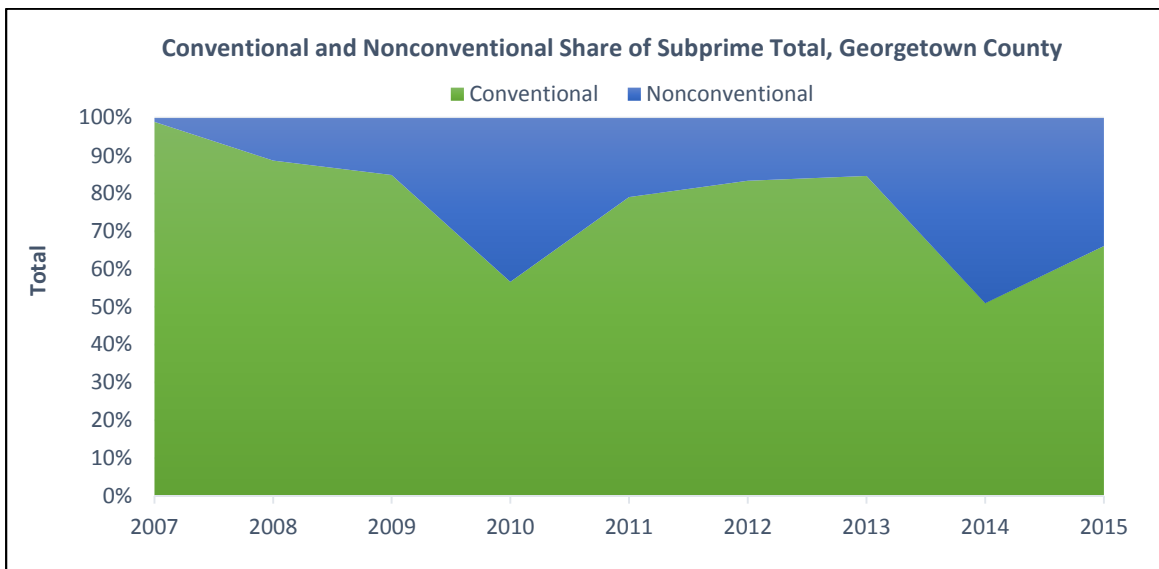


Source: 2015 HMDA

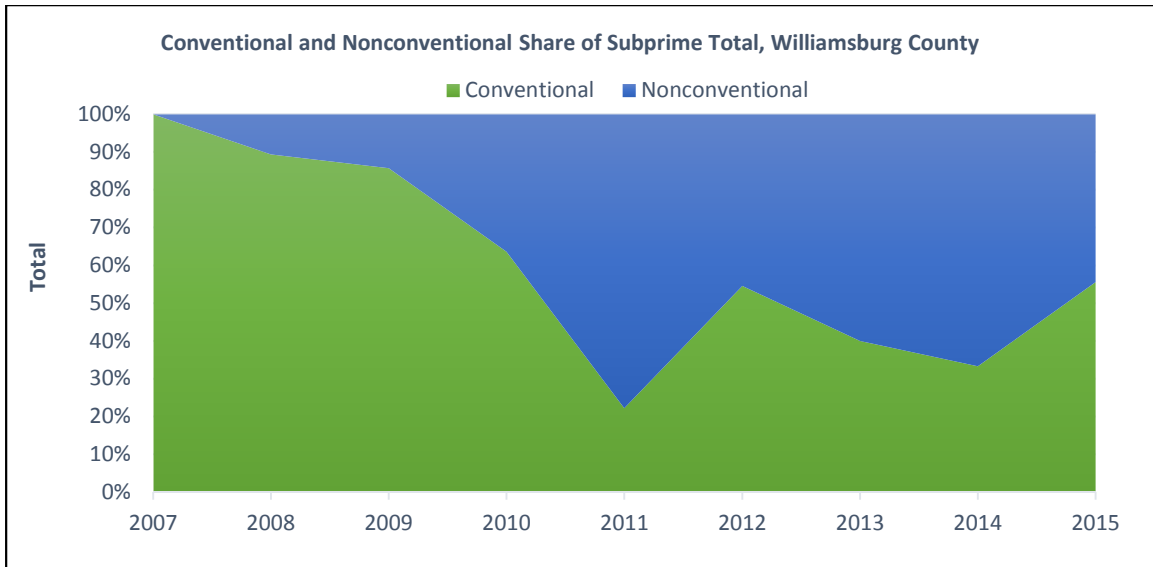
Consistent with broader national trends, the composition of subprime loans within all three counties has shifted toward a greater presence of government-insured nonconventional loans in the aftermath of the housing crisis. In 2007, over 99 percent of subprime loans within all three counties were originated by conventional lenders. As of 2015, that percentage has dropped to two-thirds in Horry and Georgetown Counties, and 56 percent in Williamsburg County. Of the nonconventional subprime loans originated in all three Counties, the overwhelming majority is insured by the Federal Housing Administration (over 95% in 2015).



Source: 2015 HMDA

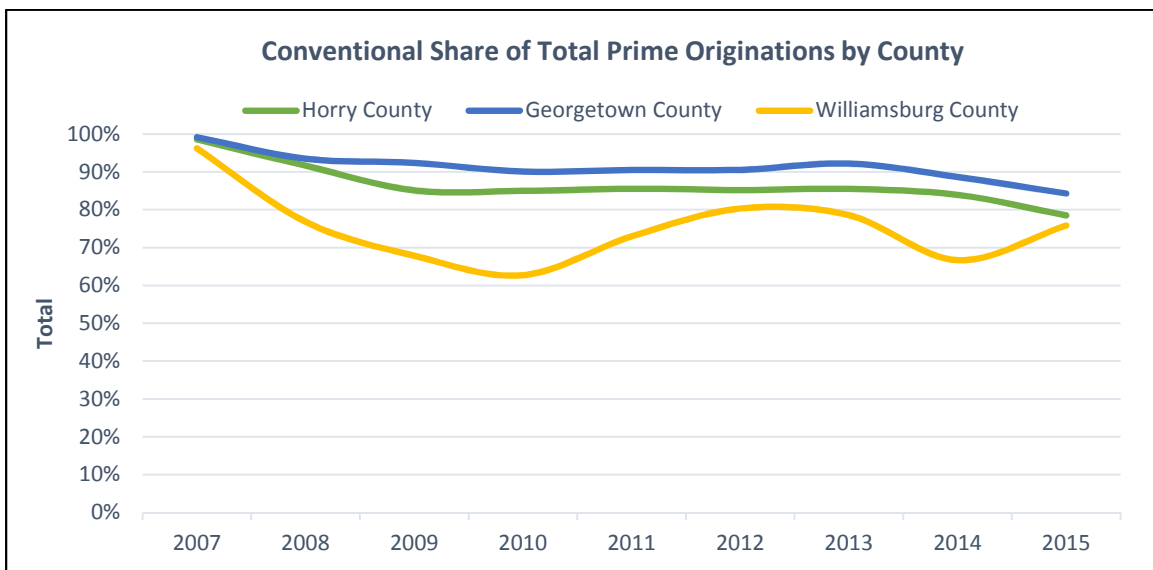


Source: 2015 HMDA



Source: 2015 HMDA

Similar to subprime loans within the three counties, the conventional share of prime loans as of 2015 has fallen relative to 2007 levels, shown below. However, as of 2015, over three-quarters of prime loans within each county were provided by conventional lenders.



Source: 2015 HMDA

Conclusion

Though there is variation among the county, the tri-county area exhibits relatively strong mortgage market fundamentals, including a year-over-year origination growth

rate in Horry and Georgetown Counties that is greater than the United States as a whole. Further, home purchase originations have steadily increased since 2013, suggesting signs of a housing market recovery despite total originations remaining below pre-crisis levels as of 2015.

The tri-county region has been subject to cyclical trends that reflect broader economic conditions in recent years, including changes in mortgage rates that influence the prevalence of refinance originations. The subprime market remains well below its peak prior to the housing bust and government-insured mortgages have increased, consistent with tighter credit conditions and a more active regulatory environment in the wake of the housing crash.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black applicants, as well as lower income applicants and neighborhoods.

b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHS's overriding housing needs analysis.

Housing Authority of Myrtle Beach – The Housing Authority of Myrtle Beach was founded in 1986 and its mission is “to assist low-income families with decent, safe, sanitary and affordable housing opportunities as they strive to achieve Self-Sufficiency and improve the quality of their lives.” MBHA works with clients, landlords and community agencies to accomplish the goals. They administer the Housing Choice Voucher Program, a Family Self-Sufficiency Program a Homeownership Program, and homeless programs such as Continuum of Care.

Housing Authority of Conway – HAC is available to “assist low-income families with safe, decent, and affordable housing opportunities.” HAC operates the Section 8 Housing Voucher Program and Low Income Public Housing in Conway.

The Georgetown Housing Authority – GHA is dedicated to promoting “adequate and affordable housing, economic opportunity and suitable living environment free from discrimination.” GHA operates public housing that consists of three apartment complexes in the City of Georgetown. It also runs the Section 8 Housing Choice Voucher program.

The Kingstree Housing Authority – KHA was established in 1969 and provides nondiscriminatory housing to low- and moderate-income people in Kingstree. The KHA manages three public housing sites.

3. Contributing Factors of Disproportionate Housing Needs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs.

- Availability of affordable units in a range of sizes
- Displacement of residents due to economic pressures
- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Lack of access to opportunity due to high housing costs
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Land use and zoning laws
- Lending discrimination
- Loss of Affordable Housing
- Source of income discrimination
- Other

In order for a community to undergo economic growth and development, it is necessary to have diverse housing options. A lack of ***availability of affordable units in a range of sizes*** is a factor that can create, contribute to, perpetuate, or increase the severity of disproportionate housing needs in the jurisdiction. The following table shows the availability of housing types within the three counties, Conway, Myrtle Beach, Georgetown, and South Carolina as a whole. Housing in the “missing middle” is particularly important in providing affordable housing options for residents near economic opportunities in urban environments. The “Missing Middle” is comprised of housing units that are neither large multi-family complexes nor 1-unit detached units. Many communities are missing this middle form of housing that many families desire.

TABLE: Housing Type Availability								
	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	% “Missing Middle” Housing
South Carolina	62.5%	2.9%	2.2%	2.8%	4.6%	3.6%	4.6%	12.5%
Horry County	46.1%	4.2%	1.6%	3.3%	7.4%	8.8%	14.5%	16.5%
Georgetown County	60.6%	3.9%	1.1%	3.9%	6.3%	2.1%	4.2%	15.2%
Williamsburg County	54.0%	0.3%	1.6%	2.6%	1.4%	0.2%	1.1%	5.9%
Conway	68.6%	3.7%	4.5%	6.3%	9.3%	4.8%	2.7%	23.8%
Myrtle Beach	30.4%	8.3%	2.7%	6.2%	10.1%	9.1%	29.3%	27.3%
Georgetown (city)	66.9%	2.2%	5.8%	7.0%	4.2%	3.7%	4.1%	19.2%
Source: American Community Survey 5-Year Estimates 2011-2015, DP04								
Note: Total housing for each location does not equal 100% because two categories (Mobile Home and Boat, RV, van) have been removed from the table								

Horry County has the highest rate of “missing middle” housing at 16.5 percent, which is to be expected because both Conway and Myrtle Beach are in Horry. Considering the high commute rates for the cities, it would be beneficial to increase the amount of housing that falls in the “missing middle.” The cities in the region have more housing within this key group, but there is still a need in each urban area. Georgetown and Conway tend to have a disproportionately high numbers of single-family, detached housing units and Myrtle Beach has a high number of large apartment complexes.

As has been mentioned previously in this document, rising housing costs can lead to ***displacement of residents due to economic pressures***, which adds to disproportionate housing needs. As the costs of housing rises it can push out low-income residents, particularly renters who do not see rising housing costs as an increase in the value of their investment. If new housing projects in the county primarily target high-income retirees who are moving to the area, it will put upward pressure on other housing in the region as low-income families compete for a shrinking affordable housing stock.

Lending discrimination based on race or ethnicity is illegal, but it still happens and can contribute to disproportionate housing needs if families are prevented from accessing resources that would assist them in home-ownership. Within all three counties, Black, Non-Hispanic applicants have higher rates of loan denial than White applicants despite similar incomes. Within Horry County, high-income Black applicants are more likely to be denied due to credit history, an incomplete credit application, and debt-to-income ratio than White applicants. In Georgetown and Williamsburg Counties, credit history is the most likely denial reasons for high-income residents; over 60 percent of denials are classified as such. White applicants in the low-income range (less than 80% of AMI) in Horry, Georgetown, and Williamsburg Counties were denied 16 percent, 29 percent, and 33 percent of the time, respectively. Black applicants in the same income range were denied at much higher rates: 32 percent (Horry), 39% (Georgetown), and 40 percent (Horry).

C. Publicly Supported Housing Analysis

1. Analysis

a. Publicly Supported Housing Demographics

- i. **Are certain racial/ethnic groups more likely to be residing in one program category of publicly supported housing than other program categories (public housing, project-based Section 8, Other Multifamily Assisted developments, and Housing Choice Voucher (HCV)) in the jurisdiction?**

Yes. Other than Multifamily housing units, Black households are more likely to reside in all publicly supported housing categories in the region, especially public housing developments.

Black households account for 18.4 percent of households in the three counties that form the consortium. However, approximately 37.3 percent of households in the region with extremely low-incomes (0-30% AMI) and 33.5 percent of households that are very low-income (0-50% AMI) are Black.

Not only do Blacks make up the majority of residents in public housing, Section 8 housing, and the HCV program, the race group is overrepresented in all three categories. 72.5 percent of residents in Section 8 housing, 70.2 percent of HCV program participants, and 91.2 percent of public housing residents are Black.

HUD Table 6 - Publicly Supported Housing Residents by Race/Ethnicity								
	Race/Ethnicity							
(Horry HOME Consortium, SC) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	47	7.01%	611	91.19%	8	1.19%	2	0.30%
Project-Based Section 8	161	25.20%	463	72.46%	11	1.72%	2	0.31%
Other Multifamily	66	59.46%	41	36.94%	3	2.70%	1	0.90%
HCV Program	370	27.95%	930	70.24%	17	1.28%	1	0.08%
Total Households	113,490	76.67%	27,218	18.39%	4,835	3.27%	1,334	0.90%
0-30% of AMI	9,584	57.67%	6,194	37.27%	603	3.63%	124	0.75%
0-50% of AMI	16,978	49.46%	11,486	33.46%	1,541	4.49%	394	1.15%
0-80% of AMI	34,483	58.60%	17,006	28.90%	2,529	4.30%	648	1.10%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: #s presented are numbers of households not individuals.								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).								

On the other hand, Hispanics made up 3.3 percent of the households in the region – and roughly the same percent of the jurisdiction’s extremely low-income (3.6%) and low-income (4.5%) populations – but reside in publicly-supported housing at much lower

rates: 1.2 percent of public housing development residents, 1.7 percent of Section 8 housing residents, 1.3 percent of HCV program participants, and 2.7 percent of Other HUD Multifamily housing residents were Hispanic. So while many Hispanic households were eligible for publicly supported housing, they did not utilize the programs.

White households made up the majority of households in the region, but utilized public housing programs less than Blacks, with the exception of Other HUD Multifamily housing.

Data note: The percentage of Black persons was 21.6 percent of the total population in the region, and Black households were 18.4 percent of all households in the region. The percentage of persons who identified ethnically as Hispanic was 5.3 percent of the population in the region, and Hispanic households were 3.3 percent of all households in the region. (Data Source: HUD AFH Data Table 1 & 6)

ii. Compare the racial/ethnic demographics of each program category of publicly supported housing for the jurisdiction to the demographics of the same program category in the region.

Legally protected groups in the jurisdiction (the elderly, individuals with a disability, certain race groups, and families) have a higher proportion of their members in several public housing programs than the general public. The figures from HUD AFH tables provide data for public housing households in racially/ethnically-concentrated areas of poverty (R/ECAP) tracts and non-R/ECAP tracts, and both are measured against the general population estimates.

Elderly

The elderly 65 and over accounted for approximately 17.3 percent of the population in the region, but made up a larger percentage of the residents in several public housing categories.

In R/ECAP tracts, publicly supported housing was available in two categories: Section 8 housing units and the Housing Choice Voucher Program (HCV). Elderly residents comprised 14.4 percent of the Section 8 housing population and 29.1 percent of HCV Program participants.

In non-R/ECAP tracts, publicly supported housing was available in all four categories: Public Housing developments, Project-based Section 8, Other HUD Multifamily housing, and the HCV Program. Some, like the HCV Program (14.4%) and public housing developments (17.9% elderly), had a lower or similar rate of elderly residents as compared to the general population. The other two categories of had much higher relative rates. Over 40 percent of Project-based Section 8 residents were elderly, and

almost all (95.6%) residents of Other HUD Multifamily units were elderly. (Data Source: HUD AFH Table 7)

Persons with a Disability

According to the HUD-provided data, persons with a disability ages 5 and up made up approximately 16.2 percent of the population in the jurisdiction. Only in HCV Program participation (20%) was the rate of persons with a disability higher than in the general population. While the PHA's in the region are ADA compliant in all housing categories, the ability for families to find their own housing accommodation through the flexibility of the HCV program may explain why the program is a popular option among people with disabilities.

In R/ECAP tracts, publicly supported housing was available in two categories: Section 8 housing units and the Housing Choice Voucher Program (HCV). The percent of persons with a disability participating in the Section 8 was 9.4 percent, and the HCV Program rate was 26.8 percent.

In non-R/ECAP tracts, publicly supported housing was available in all four categories. Three of the four categories had a lower percent of persons with a disability than the percent of disabled persons in the general population: public housing developments (15%), Section 8 (8%), and Other HUD Multifamily units (1%). As discussed previously, 20 percent of households in the HCV Program had at least one member with a disability. (Data Source: HUD AFH Table 7)

Blacks

Blacks made up approximately 21.6 percent of the population in the three-county region, and were overrepresented in all categories of publicly supported housing.

In R/ECAP tracts, publicly supported housing was available in two categories: Section 8 housing units and the Housing Choice Voucher Program (HCV). Blacks made up 73 percent of the residents in Section 8 housing units, and 54 percent in the HCV Program.

In non-R/ECAP tracts, publicly supported housing was available in all four categories. Black households were the overwhelming majority in three of the four: 71.5 percent of Section 8 residents, 73 percent of HCV Program participants, and 91.2 percent of all public housing developments were Black. In Other HUD Multifamily housing, 34.5 percent of all residents were Black. Though considerably lower than the other types of publicly supported housing, this figure is still much higher than the 21.6 percent of the general population that is Black. (Data Source: HUD AFH Table 7)

Families with Children

Approximately 36.3 percent of the households in the region were families with children.

There were generally more families with children residing in publicly supported housing than there was this family type in the general population. (Data note: There were no families with children in Other HUD multifamily housing units, as these units mostly served elderly households)

In R/ECAP tracts, publicly supported housing was available in two categories: Section 8 housing units and the Housing Choice Voucher Program (HCV). Families with children made up 58.6 percent of the household types in Section 8 housing and 35.2 percent in the HCV Program.

In non-R/ECAP tracts, publicly supported housing was available in three categories for families with children: public Housing developments, Project-based Section 8, and the HCV Program. Families with children made up 57.5 percent of the residents in public housing developments, 44.7 percent in Project-based Section 8, and 50.7 percent of HCV Program participants. The popularity of the HCV Program is likely due to the flexibility of being able to rent single-housing units, which are more suited to larger families. (Data Source: HUD AFH Table 1 & 7)

R/ECAP and Non-R/ECAP tract comparison for Publicly Supported Housing

As R/ECAP tracts represent a much smaller geographic portion of the region as compared to non-R/ECAP tracts, it is not surprising to see fewer units in R/ECAP tracts (when the type of publicly supported housing in question is available in both types of tracts). For example, in this jurisdiction, public housing developments and other HUD multifamily housing can only be found in non-R/ECAP tracts. Only the HCV Program and Project Based Section 8 housing can be found in both R/ECAP and non-R/ECAP tracts.

For the HCV program, 13.4 percent of units (166 units) are located in R/ECAP tracts and 86.6 percent (1,068) are in non-R/ECAP tracts. For Section 8 housing, 30.5 percent of units (180 units) are located in R/ECAP tracts (180 units) and 69.5 percent are in non-R/ECAP tracts (411). (Source: HUD Table 7 – R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category)

HUD Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category								
(Horry HOME Consortium, SC) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	677	7.01%	91.19%	1.19%	0.30%	57.52%	17.85%	15.04%
Project-based Section 8								
R/ECAP tracts	180	23.60%	73.03%	1.69%	1.12%	58.56%	14.36%	9.39%
Non R/ECAP tracts	411	26.55%	71.46%	1.74%	0.00%	44.69%	40.82%	7.97%
Other HUD Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	88	60.71%	34.52%	3.57%	1.19%	0.00%	95.60%	1.10%
HCV Program								
R/ECAP tracts	166	43.18%	53.98%	1.70%	0.57%	35.20%	29.05%	26.82%
Non R/ECAP tracts	1,068	25.34%	72.96%	1.26%	0.00%	50.73%	13.97%	19.97%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).								

iii. Compare the demographics, in terms of protected class, of residents of each program category of publicly supported housing (public housing, project-based Section 8, Other Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant program category of publicly supported housing in the jurisdiction and region. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

Four racial/ethnic groups – White, Black, Hispanic, and Asian – were recorded in HUD AFH Data Table 6: Publicly Supported Households by Race/Ethnicity. The table displays the percentage of residents from the race/ethnic groups that resided in publicly supported housing, by income level (0-30%, 0-50% and 0-80% AMI). Compared to their percentage of the total population (21.6%), Black households had a relatively higher percentage of the residents across all categories public housing. On the other hand, a relatively lower number of Hispanic and Asian households live in public housing – meaning many Hispanic and Asian households were eligible for public housing, but did not utilize it. Representation in public housing categories for White households was varied, but White households were more prevalent in Other HUD Multifamily housing units.

Publicly Supported Housing and Income Eligibility: Black Households

In the jurisdiction, Blacks make up 21.6 percent of the population. In all four categories of public housing, Blacks are overrepresented: public housing developments (91.2%), Section 8 (72.6%), HCV Program participation (70.2%), and Other HUD Multifamily (36.9%). Blacks are also overrepresented in the low-income population; Black households made up 37.3 percent of all extremely low-income households, 33.5 percent of all low-income households, and 28.9 percent of all moderate-income households.

Publicly Supported Housing and Income Eligibility: Hispanic Households

Hispanics account for 5.3 percent of the jurisdiction's population, and Hispanic households made up a lower percentage of residents in all publicly supported housing categories: 1.2 percent of public housing developments, 1.7 percent of Section 8 housing, 2.7 percent of Other HUD Multifamily housing and 1.3 percent of HCV program participants. Hispanic households made up 3.6 percent of all extremely low-income households, 4.5 percent of all low-income households, and 4.3 percent of all moderate-income households.

Publicly Supported Housing and Income Eligibility: Asian Households

Asian households made up less than 1 percent of all publicly supported housing categories. However, this was generally in line with the percentage of Asian households for each low- and moderate-income category (0-30%, 0-50% and 0-80% AMI) in the region. Asian households made up 0.9 percent of all extremely low-income households, 0.8 percent of all low-income households, and 1.2 percent of all moderate-income households. Asian households that had extremely low-, low-, and moderate-income were generally in line compared to the percentage of Asian households in the County (0.9%). While it does not appear as though Asian households are in need of publicly supported housing, there were only 6 households utilizing public housing in the region, while estimates show 124 Asian households were extremely low-income and another 394 Asian households were low-income.

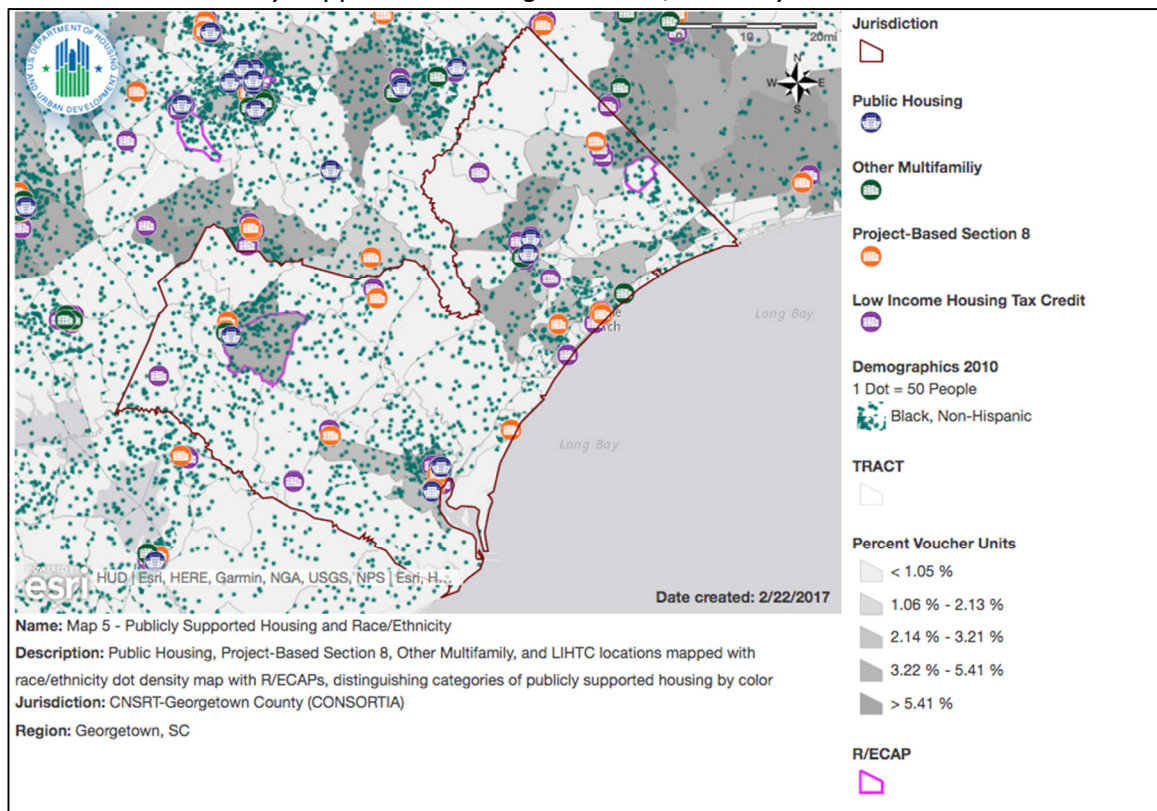
(Source: HUD AFH Data Table 6 – Publicly Supported Households by Race/Ethnicity)

b. Publicly Supported Housing Location and Occupancy

i. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs in the jurisdiction and region.

In general, publicly supported housing was found in higher concentration in areas where the Black population was highest in the region. Some of these areas were where segregation was also present. A detailed summary of each program category in relation to areas where there was segregation or R/ECAP tracts can be found below.

HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity - Black



Public Housing Developments

According to HUD AFH TABLE 8 – Demographics of Publicly Supported Housing Developments by Program Category, there were five (5) development units, found across three locations – one location in each of the three counties.

Horry County

There are two development sites in Conway, both of which are in areas where there is segregation. Darden Terrace is located in north Conway, in census tract 45051070300. Black residents account for 49.1 percent of the total population in the tract. The other location, Huckabee Heights (in west Conway), is just across US-501 in Census tract 45051070400, which has a Black population of 67.9 percent. These areas are not considered R/ECAP tracts.

Georgetown County

In the City of Georgetown, there is one public housing development site (Westside Apartments). This site is located in an area that is considered segregated. Census tract 45043920600 (northwest Georgetown) has a 67.8 percent Black population in the area. This area is not considered a R/ECAP tract.

Williamsburg County

In Kingstree, there is one public housing development site (Frierson Homes). This site is located in an area that is also considered segregated. Census tract 45089970501 (east Kingstree) has a 79.3 percent Black population. This area is considered a R/ECAP tract. (Source: 2011-2015 ACS via PolicyMap, HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity)

Project Based Section 8

According to HUD-provided data, there were twelve Section 8 housing sites. These housing sites were found in scattered locations across the three counties, though they generally fell within areas where there was a high concentration of the Black population. Below is a table that details the location and demographic composition of the housing sites.

Section 8 Housing Site Details					
Name	County	Census tract	Percent White in tract	Percent Black in tract	Percent Hispanic in tract
Kings Crossing Apts	Williamsburg	45089970502	4.2%	94.0%	0.7%
Jean W. McCabe Manor	Williamsburg	45089970600	47.7%	48.0%	0.3%
Hemingway Housing	Williamsburg	45089970300	47.5%	49.2%	1.6%
Tall Pines I	Horry	45051020200	38.1%	53.3%	5.3%
Eme Apts Of Conway	Horry	45051070500	38.5%	56.0%	2.9%
Sandygate Village	Horry	45051050600-1	29.5%	29.0%	29.9%
Plantation Apts	Horry	45051051502	71.4%	14.8%	9.7%
Carver Apartments	Horry	45051050600-2	22.6%	66.6%	7.1%
Millner Elderly Housing	Georgetown	45043920700	53.1%	28.1%	18.2%
Arbor Place	Georgetown	45043920201	37.9%	58.5%	1.7%
Bethel Apartments	Georgetown	45043920600	51.0%	47.9%	0.8%
St. Elizabeth Place	Georgetown	45043920503	94.5%	3.5%	0.7%
Source: HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity					

Blacks made up 21.6 percent of the total population in the three-county region. Of the twelve Section 8 housing sites, ten sites were located in tracts that had a higher percentage of Blacks than the region wide percentage of Blacks. Furthermore, eight of these sites were in tracts that had a Black population of 40 percent or more.

Hispanic residents accounted for 5.3 percent of the jurisdiction's total population. Of the twelve Section 8 sites, five sites were located in tracts that had a Hispanic population of 5.3 percent or higher. Very few Hispanic households, however, benefitted from publicly supported housing in the region.

Other HUD Multifamily

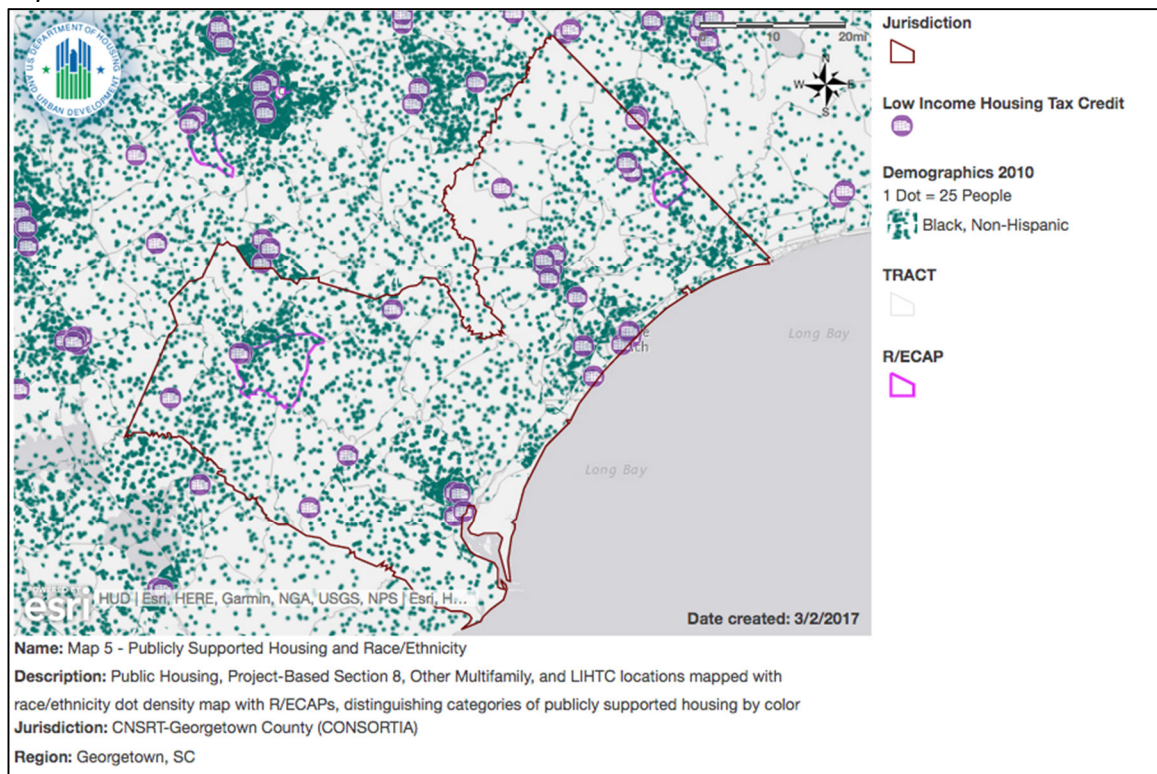
There were three Other HUD Multifamily housing sites in the region according. Of the three housing sites, two were located in tracts a Black population of 80 percent or higher – much higher than the region wide Black population estimate. One site was located in a tract that had a higher percent of Hispanics than the jurisdiction's Hispanic population estimate.

Other HUD Multifamily Housing Site Details					
Name	County	Census tract	Percent White in tract	Percent Black in tract	Percent Hispanic in tract
Ashton Ave	Williamsburg	45089970502	4.2%	94.0%	0.7%
Noelle Villa Apts	Horry	45051070400	16.8%	79.5%	1.6%
Jefferson Place	Horry	45051050401	80.3%	6.9%	8.4%
Source: HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity					

Low Income Housing Tax Credit (LIHTC)

LIHTC housing sites are located in higher concentration around Conway, Loris, Myrtle Beach and Georgetown. There is another site located in Kingstree, and several other scattered sites across the three-county region. While HUD does not provide specific details on these housing sites, HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity shows that these sites are generally concentrated where Blacks are also most concentrated.

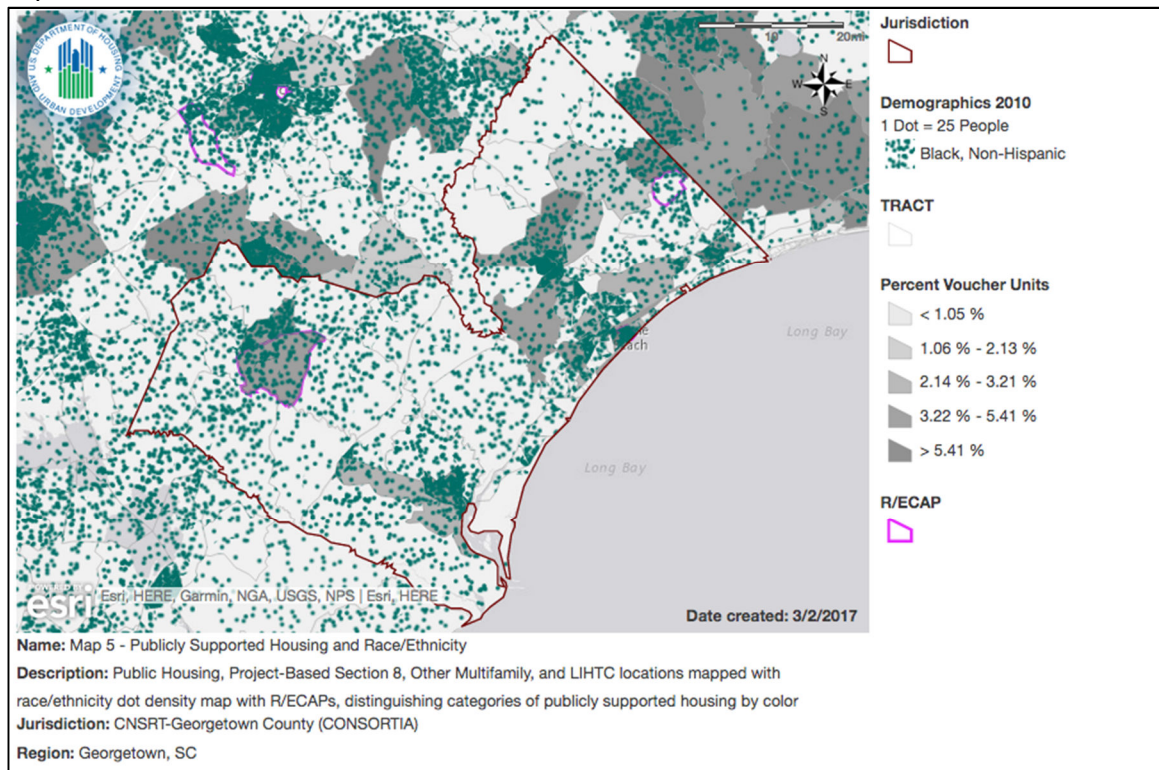
HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity, LIHTC & Black Population



HCV Program

The concentration of voucher usage was highest in areas surrounding Conway, Loris, Myrtle Beach, Georgetown and Kingstree. These places were also areas where there was a concentration of the Black population in the region.

HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity, Voucher Units & Black Population



ii. Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs in the jurisdiction and region.

A few indicators point to patterns for publicly supported housing serving primarily the elderly, families with children, and persons with disabilities in R/ECAP tracts or segregated areas. Other areas show a concentration of Blacks in the jurisdiction, but publicly supported housing was not concentrated in these areas. Areas with segregation and R/ECAP tracts and a concentration of publicly supported housing in the region are identified in the table below:

Region R/ECAPs and Segregated Census Tracts			
Census Tract	Description	County	Percent Black
45051050600	Myrtle Beach (R/ECAP)	Horry	46.5%
45051030101	Southeast of Loris (R/ECAP)	Horry	53.4%
45051070300	Conway	Horry	49.1%
45051070400	Conway, west	Horry	67.9%
45051070400	Conway, southwest	Horry	44.1%
45043920600	Georgetown, west	Georgetown	67.8%
45043920400	Andrews, US-521	Georgetown	44.0%
48089970501	Kingstree, east (R/ECAP)	Williamsburg	79.3%
45089970502	Kingstree	Williamsburg	91.9%
Source: 2011-2015 ACS via PolicyMap			

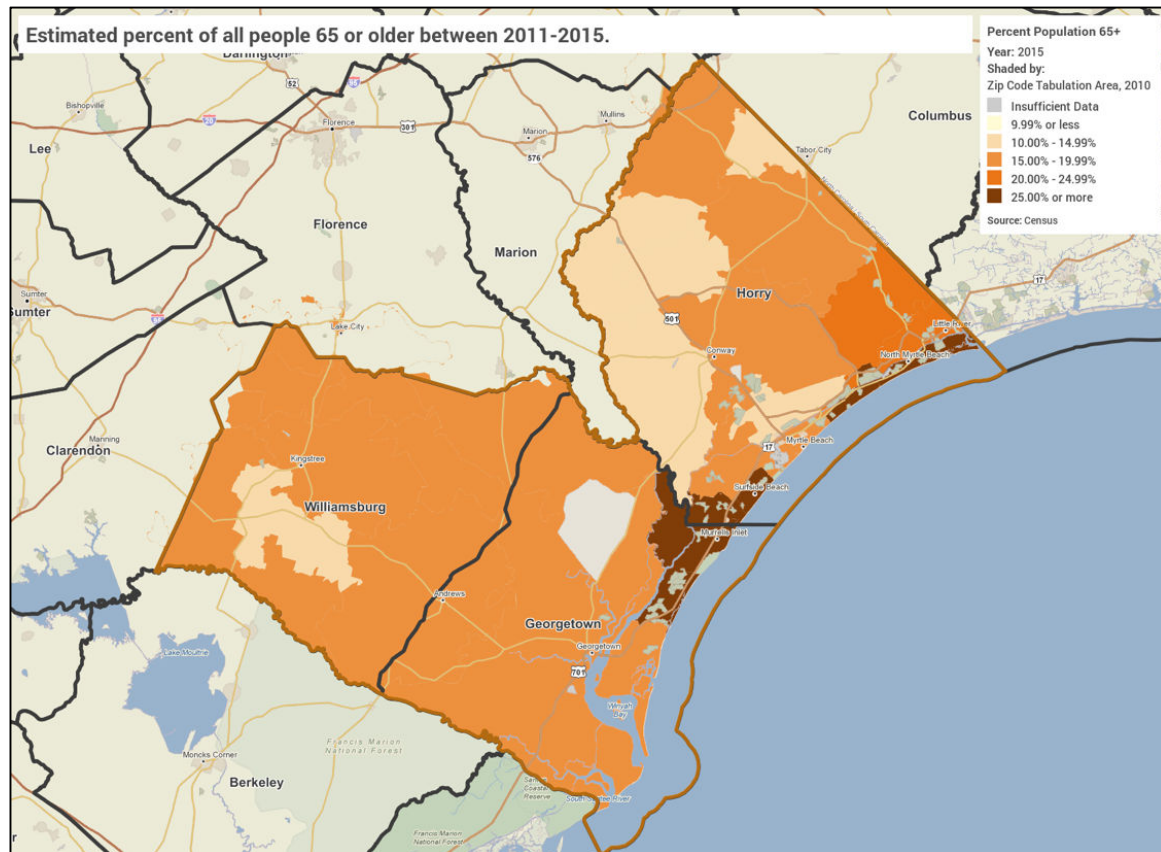
A description of each group can be found below, as each group differs:

Elderly

There are two housing categories with elderly located in R/ECAP tracts: Project-based Section 8 and HCV program housing. The elderly population resided in Project based Section 8 (14.4%) in lower percentages than in the HCV program (29.1%) in R/ECAP tracts. In Section 8 housing, there was a lower percent of elderly households in R/ECAP tracts than in non-R/ECAP tracts (40.8%). In contrast, there was a higher percent of elderly households in R/ECAPS in the HCV program than there were in non-R/ECAP tracts (14%).

Based on the map below, elderly 65 years and older were located in larger concentrations along the northern (North Myrtle Beach shoreline area) and central coastline (southern Horry shoreline to northern shoreline of Georgetown) of the region. Based on HUD Map 5 and the 2011-2015 ACS, publicly supported housing was not concentrated in areas with the highest percentage of Elderly in the jurisdiction. (Data Source: HUD AFH Map 5, HUD AFH Table 7)

MAP: Percent of Population 65 years and older



Source: 2011-2015 ACS via PolicyMap

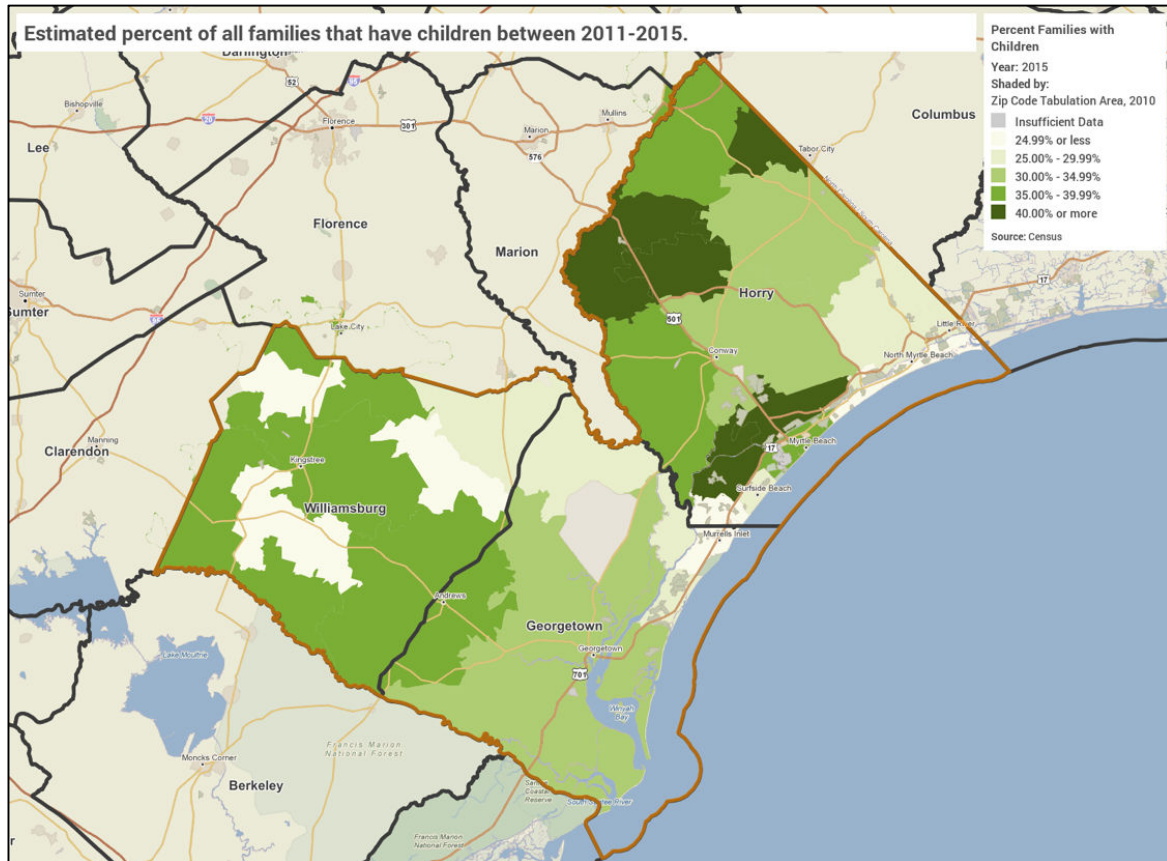
Families with Children

According to HUD AFH Table 2, there were 35,677 families with children in the region in 2010 – approximately 36.3 percent of the total families. The average family size was 3.08 persons in Georgetown County, 2.95 in Horry County, and 3.34 in Williamsburg. In comparison, the state's average family size was 3.13 persons (2011-2015 ACS – S1101). In regards to publicly supported housing, there are two housing categories with families with children located in R/ECAP tracts: Project-based Section 8 and HCV program housing. Families with children resided in Project based Section 8 (58.6%) in higher percentages than in the HCV program (35.2%) in R/ECAP tracts. In Section 8 housing, there was a higher percent of families with children households in R/ECAP tracts than there were in non-R/ECAP tracts (44.7%). There was a lower percent of families with children households in R/ECAPs in the HCV program than there were in non-R/ECAP tracts (50.7%). (Data Source: HUD AFH Table 7)

Based on the map below, there were a few publicly supported households located in areas with the highest concentration of families with children in the region; all of them

were located in Horry County. Publicly supported housing was also found in close proximity to one of these areas (Myrtle Beach area). Williamsburg County also had a high concentration of families with children, but they are more spread out across the county. Georgetown County had the lowest amount of areas with a concentration of families with children.

MAP: Percent of All Families with Children



Source: 2011-2015 ACS via PolicyMap

Disability

The percent of persons with a disability in public housing was generally higher in R/ECAP tracts than for non-R/ECAP tracts in the region. 9.4 percent of households in Section 8 housing in R/ECAP tracts included at least one person with a disability in households. For non-R/ECAP tracts, that figure is 8 percent. For the HCV program, 26.8 percent of households in the R/ECAP tracts contained at least one person with a disability in households, compared to 20 percent for the non-R/ECAP tracts. (Data Source: HUD AFH Table 7)

iii. How does the demographic composition of occupants of publicly supported housing in R/ECAPS compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs in the jurisdiction and region?

Only two of the publicly supported housing types are located in R/ECAP tracts in the region: Project Based Section 8 and HCV Program housing. There were no public housing developments or Other HUD Multifamily housing sites located in R/ECAP tracts in the region. Below is a description of the demographic composition of publicly supported housing in R/ECAP tracts as compared to those in non-R/ECAP tracts for the two housing types (Project Based Section 8 and HCV Program).

Project Based Section 8

R/ECAP tracts made up a very small portion of the geography in the region. There were 180 occupied Section 8 units in R/ECAP tracts and 411 occupied units in non-R/ECAP tracts. Blacks made up 73 percent of residents in R/ECAP tracts and 71.5 percent in non-R/ECAP tracts. Elderly made up 14.4 percent in R/ECAP tracts, compared to 40.8 percent in non-R/ECAP tracts. There were slightly more disabled persons in R/ECAPS than in non-R/ECAPS. Families with children accounted for 58.6 percent of the population in R/ECAP tracts and 44.7 percent in non-R/ECAP tracts. (Data Source: HUD AFH Table 7)

HCV Program

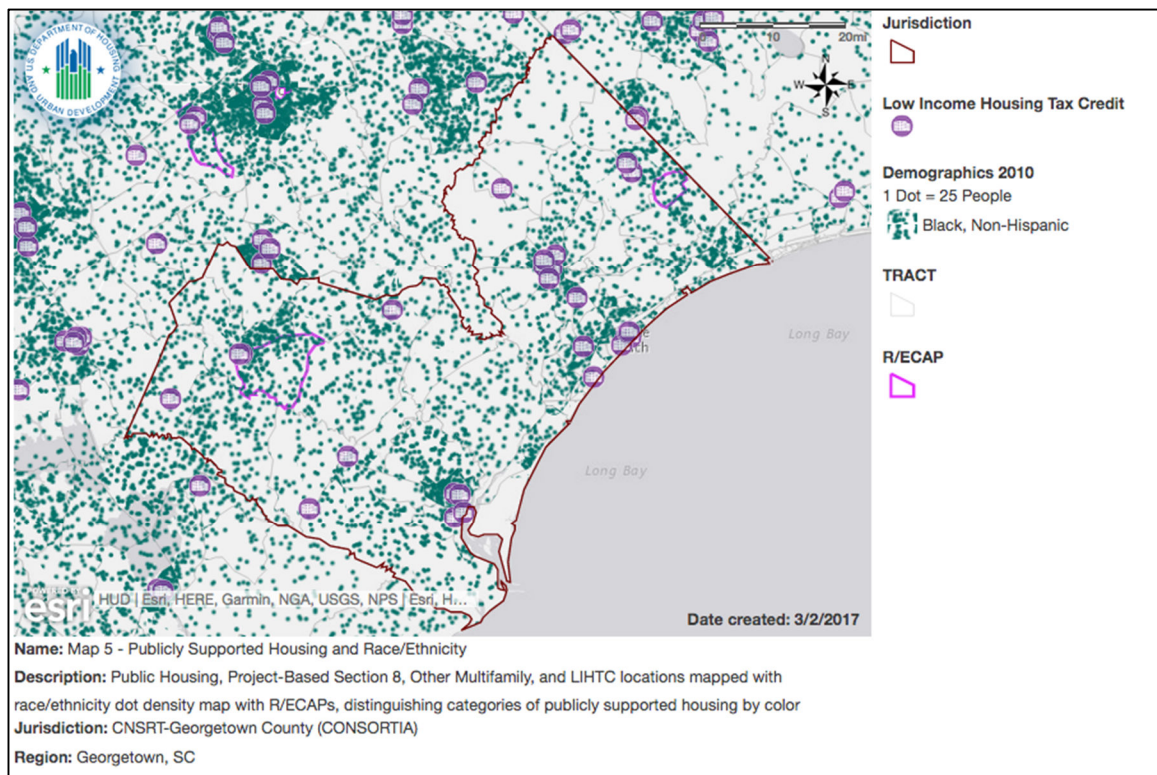
There were far more HCV program units located in non-R/ECAP tracts than in R/ECAP tracts. This can be partly explained by PHAs encouraging families to seek housing away from economically distressed areas. There were 166 occupied units in R/ECAP tracts, compared to 1,068 occupied units in non-R/ECAP tracts. However, in a breakdown of the composition of specific groups, the elderly had a higher representation in R/ECAP tracts (29.1% of units in HCV programs) compared to just 14 percent in non-R/ECAP tracts. Persons with a disability also had a higher representation in R/ECAP tracts with 26.8 percent of units in HCV programs, compared to 20 percent in non-R/ECAP tracts.

Blacks and families with children had fewer households in R/ECAP tracts than in non-R/ECAP tracts. Blacks accounted for 54 percent of residents in R/ECAP tracts, compared to 73 percent in non-R/ECAP tracts. Families with children in R/ECAP tracts accounted for with 35.2 percent of HCV program participants, compared to 50.7 percent in non-R/ECAP tracts. (Data Source: HUD AFH Table 7)

- iv. (A) Do any developments of public housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category for the jurisdiction? Describe how these developments differ.

The Rental Assistance Demonstration (RAD) was created in order to give public housing authorities, such as the Housing Authority of Conway, the Myrtle Beach Housing Authority, Georgetown Housing Authority and Kingstree Housing Authority, the ability to preserve and improve public housing properties and address maintenance issues. The Low-Income Housing Tax Credit (LIHTC) is a resource for creating affordable housing in the region. With these programs come some basic requirements involving fair housing and protecting some classes and low- and moderate-income households.

At this time, the public housing developments show low diversity within the developments. According to the AFH HUD-provided Table 8, Black households comprise at least 84 percent of all residents in each of the public housing developments. In general, with very few exceptions, Black households are the majority of all residents in publicly supported housing in the region. The public housing development sites also reported to have children in more than half of the households. (Data Source: HUD AFH Table 8)



LIHTC housing sites are also found generally in close proximity to areas where there is a concentration of Blacks. According to HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity, LIHTC housing sites are scattered all across the three county region, but clustered in Georgetown, Conway, Myrtle Beach and Loris. All these sites are located in or are in close proximity to a concentration of Black residents. The LIHTC housing site in Kingstree is also located in a concentration of the Black population.

(B) Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing for the jurisdiction and region.

Segregation is apparent in many Project Based Section 8 sites. Eight of the twelve Section 8 sites have 80 percent or more Black residents, and Blacks account for more than 50 percent of the population in all but one site. Segregation was less apparent in Other HUD Multifamily Assisted Housing. Both these housing types were also generally located in areas with a high concentration of the Black population.

Project Based Section 8

According to the HUD AFH Table 8 provided by HUD, Project Based Section 8 housing was occupied predominantly by Blacks. All four of the sites in Williamsburg had 84 percent or higher or Black residents. In Horry County, Sandysgate Village and Plantation Apartments had 57 and 53 percent Black residents, respectively. Eme Apartments and Carver had 87 and 89 percent Black residents. In Georgetown County, St. Elizabeth Place had only 15 percent Black residents – the low for the region. However, Millner Elderly Housing had 54 percent, Arbor Place had 98 percent and Bethel Apartments had 100 percent Black residents. (Data Source: HUD AFH Table 8)

Other HUD Multifamily Assisted Housing

Two of the three locations of Other HUD Multifamily Assisted Housing (one in Conway and one in Kingstree) were in areas with a concentration of Blacks. (Source: AFH Map 5 – Public Housing and Race). Noel Villa in Conway was located in an area with a Black concentration and had 56 percent Black residents. Jefferson Housing was located on the shoreline north of Myrtle Beach and not in close proximity to a concentration of Blacks, and had 8 percent Black residents. There was not any data for Ashton Ave in Kingstree, however the site was located in an area with a concentration of Blacks. Other HUD Multifamily Assisted Housing did not report having any households with children, which is logical because they mainly housed the elderly. (Data Source: HUD AFH Table 8)

v. Compare the demographics of occupants of developments in the jurisdiction, for each category of publicly supported housing (public housing, project-based Section 8, Other Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. For the jurisdiction, describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.

In general, the demographic composition of residents occupying publicly supported housing in the region is a majority of Black households, followed by White, then Hispanic and Asian households.

Public Housing Developments

There are five public development units in the region. While all of these development units are located in areas with a concentration of the Black population, Black residents still made up a much higher percentage of the housing units than the percentage of Blacks in the area. Frierson Homes in Kingstree is 99 percent Black, but situated in a census tract that is 77.5 percent Black. In Conway, Huckabee Heights is 86 percent Black and the surrounding tract is 64 percent Black. Darden Terrace is 88 percent Black, however its tract is 48.7 percent Black. In Georgetown, Maryville South Apartments is 93 percent Black and the tract it is located in was 30.9 percent Black. Westside Apartments is 90 percent Black and the tract is 67.5 percent Black. Below is a table showing the comparison. (Source: HUS MAP 5 – Publicly Supported Housing and Race/Ethnicity)

Public Housing Development Demographic Comparison					
Development Unit	Census tract	% Resident Black	% Tract Black	% Residents Families w/ Children	% Tract Families w/ Children
Frierson Homes	45089970501	99	77.5	54	n/a
Huckabee Heights	45051070400	86	64.0	58	n/a
Darden Terrace	45051070300	88	48.7	65	n/a
Maryville South	45043920700	93	30.9	55	55
Westside Apartments	45043920600	90	67.5	60	60
Source: HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity					

In regards to families with children, data were not available for three of the five tracts, however the public housing development units were all well above the regional percentage of 36.3 percent of families with children.

Project Based Section 8

The majority of Project Based Section 8 housing is also located in close proximity to areas with large Black communities. Only St. Elizabeth Place in Pawley's Island was not located in an area with a concentrated Black population. All Project Based Section 8 housing, except St. Elizabeth Place, also reported to having a majority of Black residents. (Data Source: HUD AFH Map 5)

Section 8 Housing Demographic Comparison					
Housing Site	Census tract	% Resident Black	% Tract Black	% Residents Families w/ Children	% Tract Families w/ Children
Kings Crossing Apts	45089970502	100	91.2	67	n/a
Jean W. Mccabe Manor	45089970600	94	48.4	0	n/a
Hemingway Housing	45089970300	96	55.3	67	n/a
Tall Pines I	45051020200	100	38.4	61	n/a
Eme Apts Of Conway	45051070500	92	40.5	93	n/a
Sandygate Village, Alp	45051050600	84	44.2	54	n/a
Plantation Apartments	45051051502	57	10.7	50	50
Carver Apartments	45051050600	100	44.2	82	n/a
Millner Elderly Housing	45043920700	58	30.9	0	n/a
Arbor Place	45043920201	98	41.2	59	60
Bethel Apartments Inc	45043920600	97	67.5	87	n/a
St. Elizabeth Place	45043920503	10	6.4	0	n/a
Source: HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity					

Data pertaining to families with children were not available for all the tracts. Three Section 8 housing sites did not have any families with children as they housed elderly residents. All other Section 8 housing sites were well above the regional percentage of 36.3 percent of families with children.

Other HUD Multifamily Assisted Housing

According to HUD MAP 5, there are three Other HUD Multifamily Assisted Housing sites: one in Kingstree, one in Conway and one just north of Myrtle Beach. Data were not available for Ashton Ave in Kingstree. Noel Villa in Conway was 42 percent Black; the tract it is located in had a 7.5 percent Black population. Census tract 45051070400-1 is a Block Group of the entire tract, which has a 79.6 percent Black population. Jefferson Place, just north of Myrtle Beach, had 5 percent Black households, and the tract is 5.5 percent Black. There were no families with children in Noel Villa and Jefferson Place, as they were housing units reserved for elderly households. No data were available for Ashton Ave in Kingstree.

Other HUD Multifamily Assisted Housing Demographic Comparison					
Housing Site	Census tract	% Resident Black	% Tract Black	% Residents Families w/ Children	% Tract Families w/ Children
Ashton Ave	45089970502	n/a	n/a	n/a	n/a
Noel Villa	45051070400-2	42	7.5	0	n/a
Jefferson Place	45051050400-1	5	5.5	0	n/a
Source: HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity					

LIHTC Housing

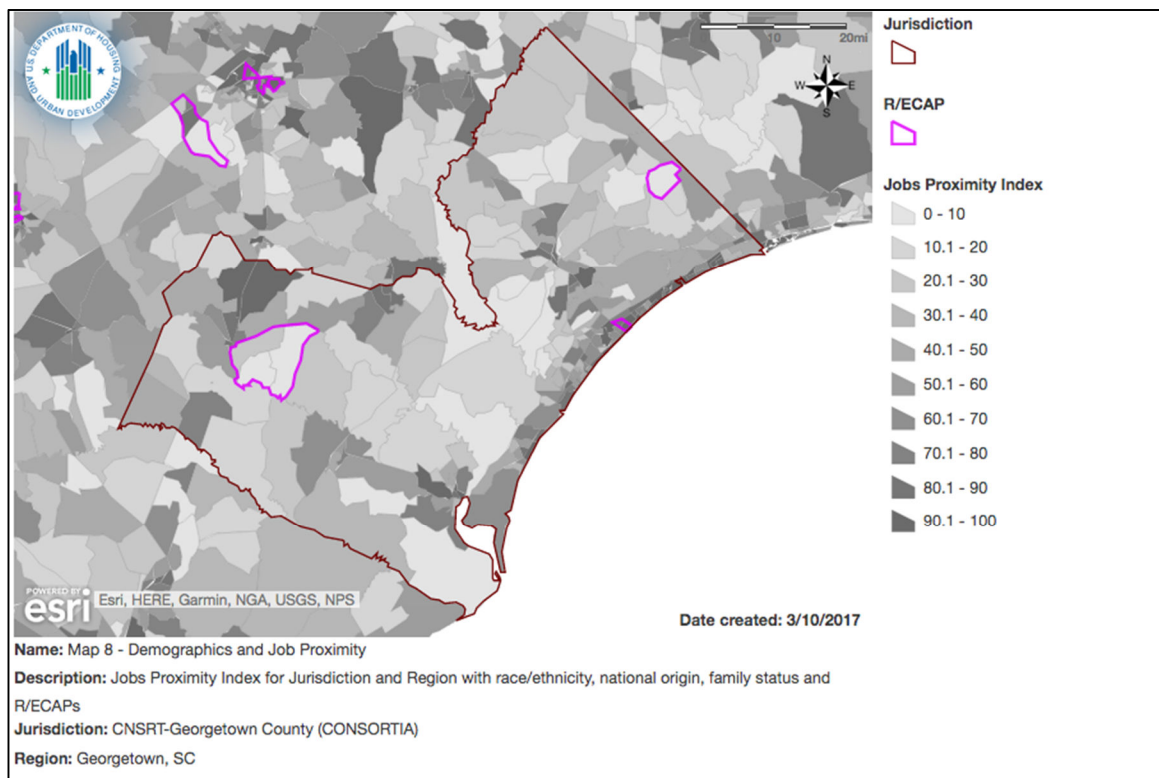
As mentioned above, LIHTC housing sites can also be found in close proximity to areas where there is a concentration of Blacks. According to HUD MAP 5 – Publicly Supported Housing and Race/Ethnicity, LIHTC housing can be found scattered across the region, but they are clustered in areas where there are a high number of Blacks in Georgetown, Conway, Myrtle Beach and Loris. The LIHTC housing site in Kingstree is also located in a concentration of the Black population. While there are no detailed data for the number of Blacks using LIHTC housing as compared to the percentage of Blacks in the area, the race is disproportionately lower-income than other races in the region. While Black households made up 21.6 percent of all households in the region, 37.3 percent of extremely low-income households were Black and 33.5 percent of low-income households were Black.

c. **Disparities in Access to Opportunity**

- i. **Describe any disparities in access to opportunity for residents of publicly supported housing in the jurisdiction and region, including within different program categories (public housing, project-based Section 8, Other Multifamily Assisted Developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.**

Access to High Wage Jobs

Based on the HUD AFH Maps, areas where there is a concentration of publicly supported housing (Georgetown, Conway, Myrtle Beach and to a smaller degree north Kingstree and Loris) also generally fall within many areas with high Job Proximity Indexes in the region. (Source: HUD AFH MAP 8 – Demographics and Job Proximity)



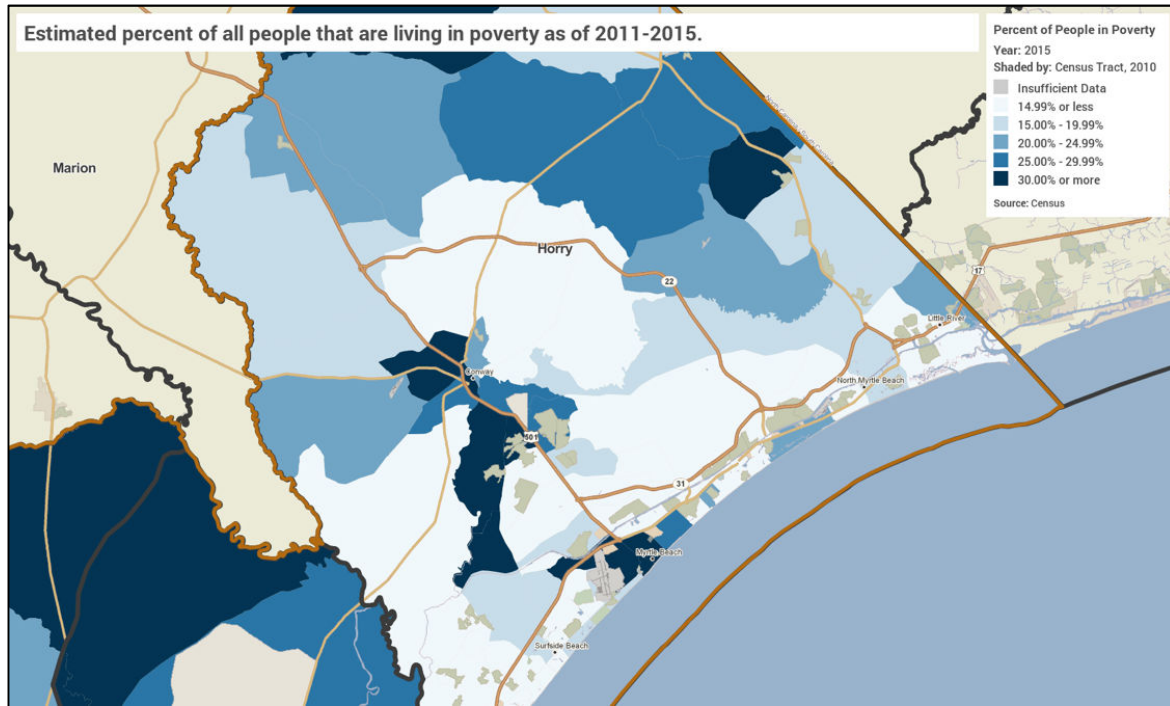
While the Job Proximity Index is relatively higher in these areas as compared to other parts of the region, they were also some of the areas with the highest poverty rate in the region. A high percentage of all types of publicly supported housing fall within or in close proximity to areas where the poverty rate is higher than 30 percent. While there are a high number of jobs in close proximity to publicly supported housing in the region,

these areas are also consistent with areas with the highest poverty in the region. This points to a lack of high wage jobs in these areas.

Job Proximity and Poverty in Horry County

The areas with high job proximity index in Horry County (north Conway, south of Conway along US-501, Myrtle Beach and Loris) also have some of the highest percentages of people living in poverty in Horry County. These areas are consistent with the location of the majority of publicly supported housing in the County.

MAP: Poverty in Horry County

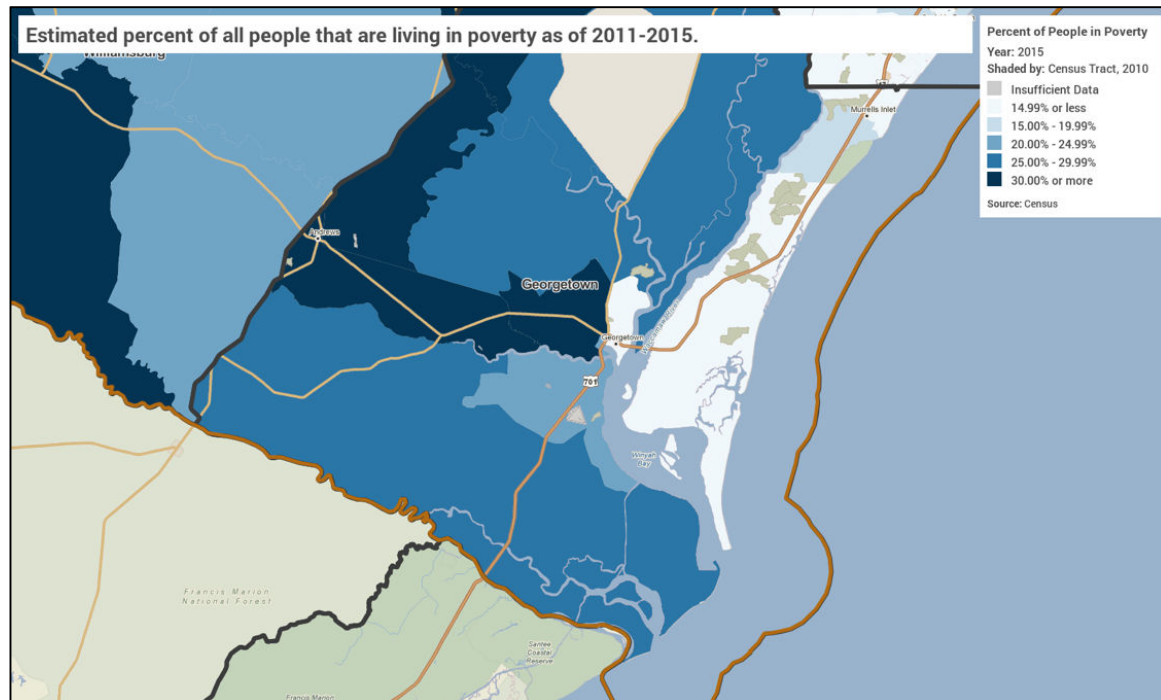


Source: 2011-2015 ACS via PolicyMap

Job Proximity and Poverty in Georgetown County

Like Horry County, Georgetown County has areas with high job proximity index (from Georgetown along US-521 to Andrews, and along the Atlantic coastline north of the City of Georgetown), however west of Georgetown along US-521 to Andrews has the highest poverty rates. These areas are consistent with the location of the majority of publicly supported housing in the County.

MAP: Poverty in Georgetown County

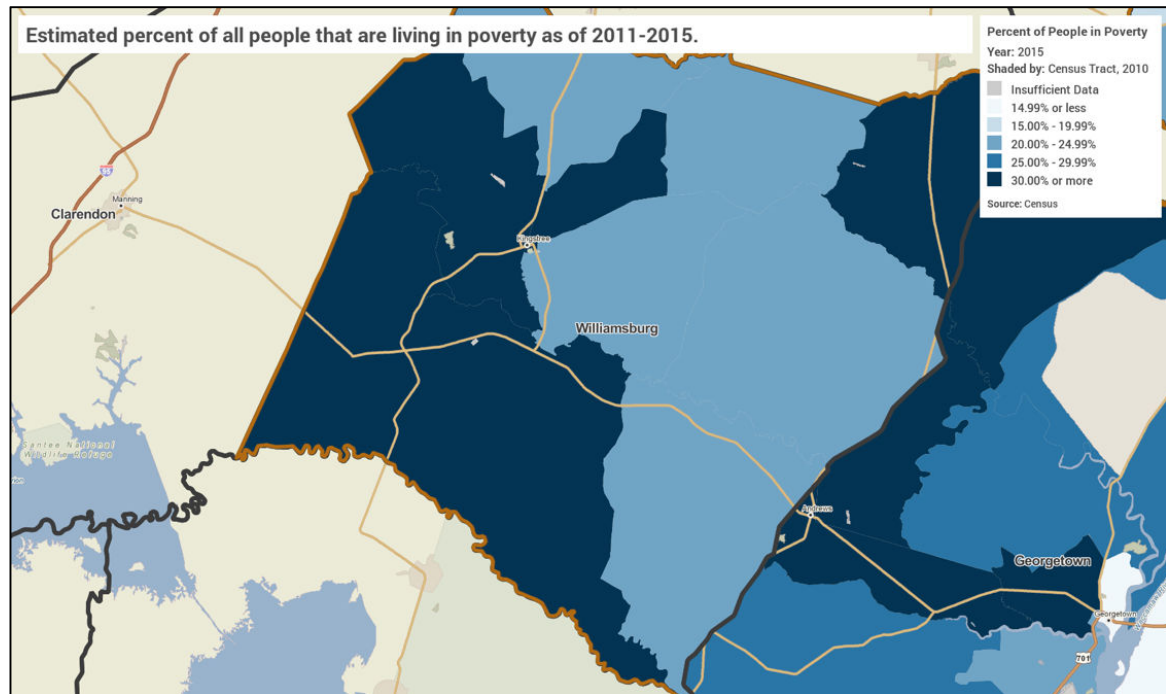


Source: 2011-2015 ACS via PolicyMap

Job Proximity and Poverty in Williamsburg County

Kingstree and over much of the western half of Williamsburg County has at least 30 percent of its population living in poverty, which is higher than most of the eastern half of the County. Yet, in these areas, many areas also have a higher jobs proximity index rating than many parts of the eastern half of the County. While there may be more jobs in this area, there are a higher percentage of people living in poverty, which points to many of these jobs being low wage jobs.

MAP: Poverty in Williamsburg County



Source: 2011-2015 ACS via PolicyMap

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about publicly supported housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data.

Other groups with protected characteristics not listed in the HUD provided data include the lesbian, gay, bisexual, transgender, or queer (LGBTQ) community, persons with criminal backgrounds and persons with HIV/AIDS and their families. Below is a description of these groups with regards to publicly supported housing in the region.

Housing Discrimination against LGBT Individuals.

The Fair Housing Act prohibits housing discrimination based on race, color, national origin, religion, sex, disability, and familial status, however it does not specifically include sexual orientation and gender identity as prohibited categories. HUD states, “Discrimination against a lesbian, gay, bisexual, or transgender (LGBT) person may be covered by the Fair Housing Act if it is based on non-conformity with gender stereotypes. For example, if a housing provider refuses to rent to an LGBT person because he believes the person acts in a manner that does not conform to his notion of how a person of a particular sex should act, the person may pursue the matter as a violation of the Fair Housing Act’s prohibition of sex.”⁴

HUD also requires that housing providers that receive HUD funding be subject to HUD’s Equal Access Rule requiring equal access to HUD programs. In February 2012, HUD released the Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity. Through the final rule, HUD has implemented policy to ensure all HUD programs, including publicly supported housing, are open to all eligible individuals and families regardless of sexual orientation, gender identity or marital status. Furthermore, South Carolina legally recognized same-sex marriages on November 20, 2014 following a federal court order.

Compared to other protected groups, data for LGBT persons is difficult to collect for several reasons. For one, it is difficult to define both an LGBT person and the parameters of what constitutes an LGBT person. However, The Williams Institute UCLA, a leader in research and publishing LGBT resource, listed the number of same-sex couple houses as an important measuring indicator of the LGBT community. According to the institute, in 2010, 556 family households in Horry County, 72 family households in

⁴ Ending Housing Discrimination Against LGBT and their Families, www.hud.gov, 2016

Georgetown County, and 29 in Williamsburg County were same-sex couples. Horry County has almost 85 percent of all same-sex couples in the region, and puts the group at 4.95 same-sex couples per every 1,000 households – or one in every 202 households, which is the 5th highest for all the counties in the state. It should be noted that Myrtle Beach is the second highest-rated city in the state with 8.21 same-sex couples per 1,000 households. While these numbers do not seem significant, polls by the Williams Institute finding that 81 percent of state residents think LGBT persons experience discrimination. Finally, while not a direct comparison, some LGBT persons are still not open about their identity, particularly as it relates with the workplace with as many as 16 percent not open about their LGBT identity. (Source: The Williams Institute, UCLA School of Law. Same-sex Couple and LGBT Demographic Data Interactive. May 2016)

Use of Criminal Records by Providers of Housing & Real Estate Transactions

On April 4, 2016 HUD's Office of General Counsel Guidance issued a guidance on application of Fair Housing Act standards in relation to the use of criminal records by providers of housing and for real estate related transactions. The guidance addressed possible discrimination and disparate methods in Fair Housing cases in which a housing provider may refuse to rent or renew a lease based on an individual's criminal history. According to HUD, nearly one-third of the 100 million U.S. adults have a criminal record of some sort, with many of these individuals having spent time in federal and state prisons. When these individuals are released from prison or jail, their ability to access safe, secure and affordable housing is critical for their successful re-integration into the community. Many individuals with criminal records, even those who were convicted but not incarcerated, face significant barriers such as discrimination when seeking affordable housing (including publicly supported housing). Blacks and Hispanics are arrested, convicted and incarcerated at rates disproportionate to their share of the general population. HUD concludes: While the Act does not prohibit housing providers from appropriately considering criminal history information when making housing decisions, arbitrary and overbroad criminal history-related bans are likely to lack a legally sufficient justification. Thus, a discriminatory effect resulting from a policy or practice that denies housing to anyone with a prior arrest or any kind of criminal conviction cannot be justified, and therefore such a practice would violate the Fair Housing Act.⁵

Individuals with HIV/AIDS and their Families

According to the Center for AIDS Prevention Studies (CAPS) at the University of California San Francisco, one of the world's largest centers in HIV/AIDS research, individuals with HIV/AIDS face stigma, which often leads to prejudice and discrimination. Much of this stigma is caused by misinformation and ongoing ignorance

⁵ Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions, HUD, 2016

by uneducated persons on the virus. According to the center, stigma exists not only individually, but also across the broader social and cultural influences. Due to this, it will require broad education efforts to reduce stigma. In South Carolina, the South Carolina HIV/AIDS Council (SCHAC) works statewide to reduce the spread of the virus, but also works towards anti-stigma and discrimination in the community.

In regards to publicly supported housing, individuals with HIV/AIDS and their families are protected under HUD's Equal Access Rule, meaning low-income persons with HIV/AIDS and their families may pursue public housing without discrimination and may be allowed reasonable accommodations for housing options. It is not limited to public housing, as persons with HIV/AIDS are also protected against discrimination in the sale and rental of housing and also residential real estate. Furthermore, under the Fair Housing Act and Section 504 of the Rehabilitation Act, persons with HIV/AIDS who may have been discriminated against can file a complaint with the local HUD office. HUD-funded public housing and other HUD funded nonprofit development of low-income housing, or recipients of federal financial assistance, would be subject to Section 504's non-discrimination requirements.

Currently, the housing authorities in the region do not have any record of persons with HIV/AIDS participating in their programs. To get a better picture of how this virus has affected the community, the South Carolina DHEC Surveillance Report in 2014 reports the number of people with HIV/AIDS in the consortium's three counties. Through December 31, 2014, there were a total of 1,231 known cases of individuals with HIV/AIDS: 796 in Horry County, 219 in Georgetown County, and 218 in Williamsburg County. While the report did not breakdown individuals by race, a disproportionate number of persons with the virus in South Carolina are Black (71.4%). That is a much larger representation of the race group than the general population, where according to the 2010-2014 ACS, Blacks made up only 27.6 percent of the state population. As reported earlier, in the region, Blacks make up a disproportionately large share of residents in public housing (91.2%), Section 8 housing (72.5%) and the HCV Program (70.2%), and as HIV/AIDS has disproportionately affected this community, efforts to inform and reduce stigma for this group must be brought forward. (Source: South Carolina DHEC Surveillance Report, 2014)

b. The program participant may also describe other information relevant to its assessment of publicly supported housing. Information may include relevant programs, actions, or activities, such as tenant self-sufficiency, place-based investments, or geographic mobility programs.

Other PHA Programs

Georgetown County is served by the Georgetown Housing Authority, and Williamsburg County is served by the Kingstree Housing Authority. There are two HUD-recognized housing authorities that operate in Horry County: the Housing Authority of Conway and the Myrtle Beach Housing Authority (their service areas comprise of most of the County). Below is a list of other relevant programs from each PHA that help to support the core programs of affordable housing:

Georgetown Housing Authority (GHA): GHA is located in the City of Georgetown and operates public housing developments, Section 8 housing sites and the HCV program in the County. Programs GHA coordinate that are relevant to supporting affordable housing are its youth after-school, tutoring and early childhood education programs. GHA also has an adult education and literacy program. Furthermore, GHA partners with organizations to offer job counseling and training, healthy living programs, financial literacy programs, homeownership programs, community benefit programs such as tree planting and recycling. Finally, GHA implements modernization standards that focus on efficiency and sustainability.

Kingstree Housing Authority (KHA): KHA is located in Kingstree and operates and manages public housing developments and Section 8 housing sites in Williamsburg. KHA works to make partnerships with its residents for various programs that foster neighborhood redevelopment and provide opportunities for achieving self-sufficiency.

Housing Authority of Conway (HAC): Located in Conway are Horry County's only three public housing developments (one was added after HUD collected data on public housing development units in the region). HAC also administers the Section 8 HCV program. For other relevant programs that support affordable housing, HAC is a major supporter of fair housing in the area and promotes a market-driven housing program that helps qualified low-income families to be successful in obtaining affordable housing. HAC also partners with the Salvation Army Boys and Girls Clubs to provide after school programs at their Huckabee Heights Community Center and Darden Terrace Community Center. Previously, HAC has facilitated children's reading programs at its centers.

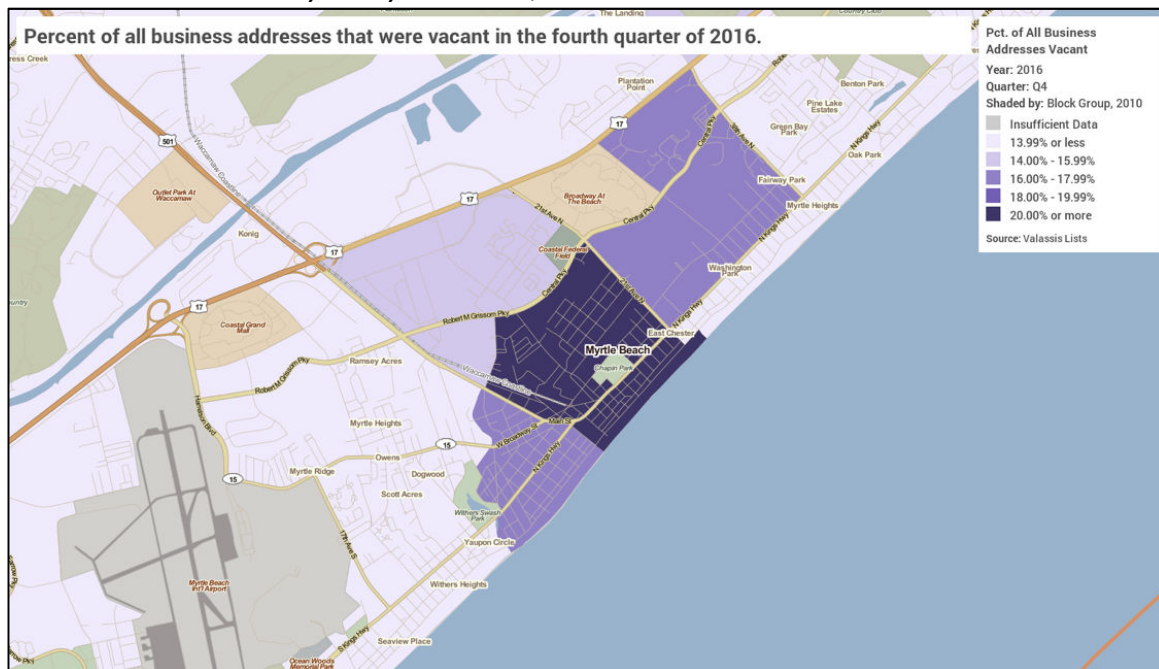
Myrtle Beach Housing Authority (MBHA): MBHA administers the HCV program, Family Self-Sufficiency Program (FSS) and Veterans Affairs Supportive Housing (VASH), though the HCV waiting list is closed at this time. MBHA is also a major supporter of fair housing efforts in Myrtle Beach, and regularly promotes fair housing news and outreach on its website. MBHA and Coastal Housing Development (CHD) and New Directions have partnered in the Supportive Housing Program, which provides rental assistance for chronically homeless persons with disabilities.

Private Investments in R/ECAP tracts

While not the only indicator of a lack of private investment in R/ECAP tracts in Horry County (Myrtle Beach) and Williamsburg (Kingstree), the R/ECAP tract in Myrtle Beach and tracts directly effecting the R/ECAP tract in Williamsburg experience the highest percentage of business addresses that were vacant in the 4th quarter of 2016 with at least one in five business addresses determined to be vacant.

In Myrtle Beach, the map below visually displays the where business vacancy rates were highest. The coastline half of the R/ECAP tract in Myrtle Beach (Census Tract 45051050600) is clearly an area with one the highest rates of business vacancies.

MAP – Business Vacancy in Myrtle Beach, Census tract 45051050600

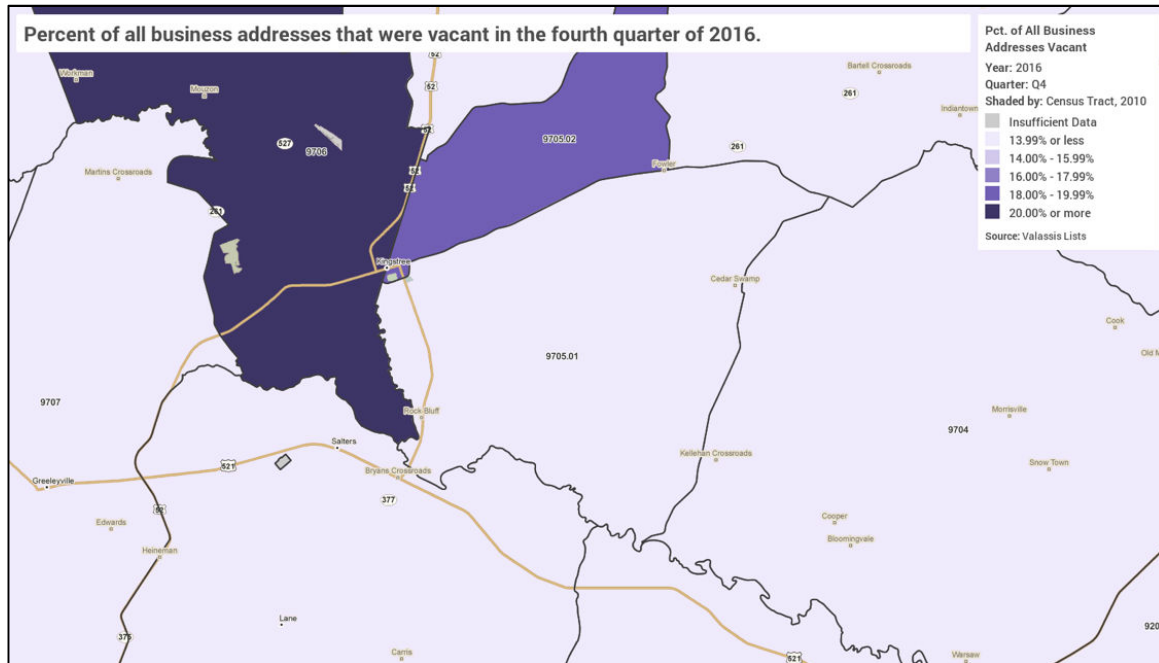


Source: Valassis Lists via PolicyMap

In Kingstree, while the R/ECAP tract (Census tract 48089970501) has a low percentage of business vacancies as compared to the general area of Kingstree, the economic conditions in the tract are directly related to its immediate neighboring tracts north

and west of the city. These tracts north and especially west of the R/ECAP have the highest business vacancies in the area. The tract west of Kingstree (Census tract 45089970600) also has a concentration of the population in the county and where the number of people participating in the labor force is highest.

MAP – Business Vacancy in Kingstree, Census tract 48089970501



Source: Valassis Lists via PolicyMap

3. Contributing Factors-of Publicly Supported Housing Location and Occupancy

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

- Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- Community opposition
- Displacement of residents due to economic pressures
- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Impediments to mobility
- Lack of access to opportunity due to high housing costs
- Lack of meaningful language access
- Lack of local or regional cooperation
- Lack of private investment in specific neighborhoods
- Lack of public investment in specific neighborhoods, including services and amenities
- Land use and zoning laws
- Loss of Affordable Housing
- Occupancy codes and restrictions
- Quality of affordable housing information programs
- Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
- Source of income discrimination
- Other

Admissions and occupancy policies and procedures, including preferences in publicly supported housing

As noted in this section, publicly supported housing is generally located in areas where this is also a concentration of the Black population. Access to publicly supported housing is not explicitly dependent on race, but because of location or preference, public housing developments, Section 8 housing and HCV program residents are still predominantly Black.

Impediments to mobility

The lack of access to high performing schools creates a barrier to advancement for students in these areas. Without access to high performing schools, residents in the area will likely see low college education participation rates, and therefore low educational attainment. Educational attainment is directly tied to earnings, which is a key factor in income mobility.

Lack of meaningful language access & Quality of affordable housing information programs

Hispanic households made up 3.3 percent of the households in the region, and accounted for 3.6 percent of extremely low-income households and 4.5 percent of low-income households in the region. Still, Hispanics had little representation in public housing programs. Their participation in public housing developments was 1.2 percent, Section 8 housing units was 1.7 percent, Other HUD Multifamily housing was 2.7 percent and HCV program was 1.3 percent. While many Hispanic households were eligible for publicly supported housing, they did not utilize the programs. While a lack of meaningful language access may contribute to this, the local housing authorities need to engage the Hispanic community for consultation and meaningful dialogue.

Lack of Private Investment in Specific Neighborhoods

There is a disparity in private investment in R/ECAP tracts in comparison to the surrounding areas of the tract in Myrtle Beach. There is also a lack of private investment west of the R/ECAP tract in Kingstree, which affects the residents in the neighboring R/ECAP.

D. Disability and Access Analysis

1. Population Profile

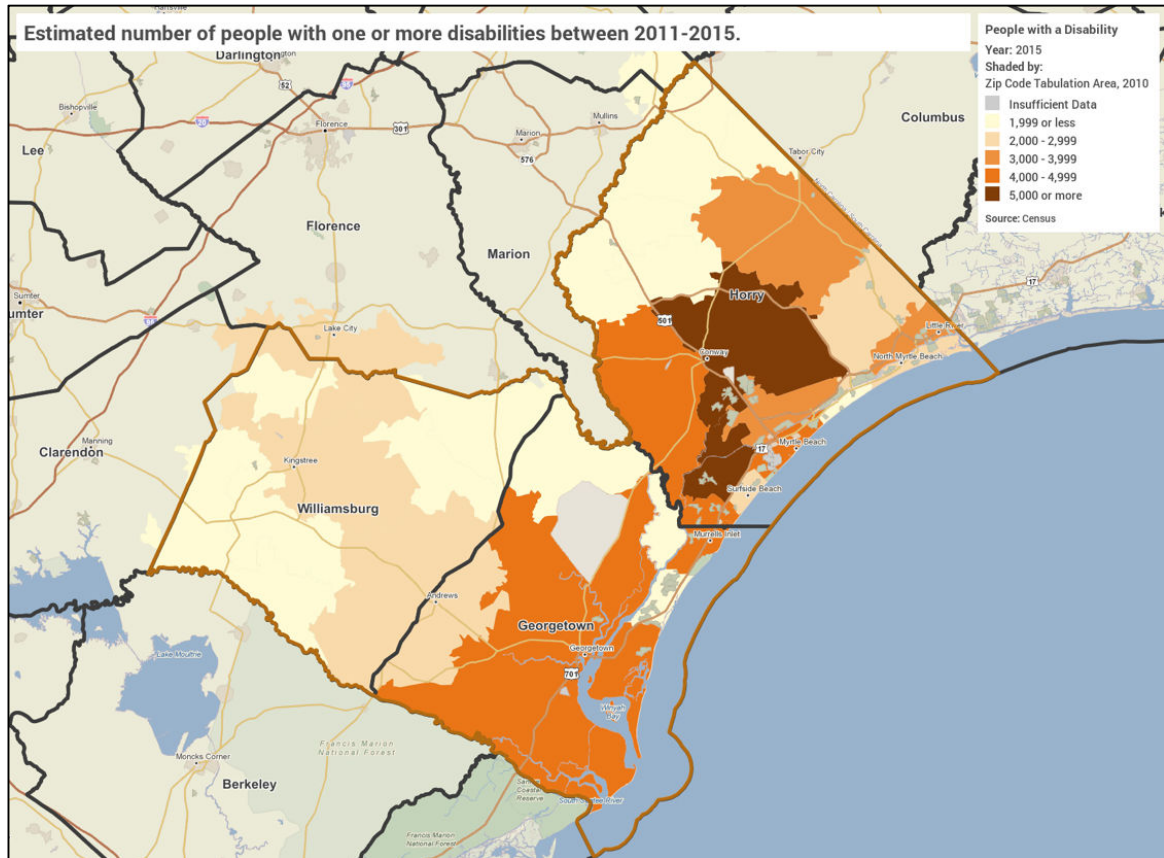
a. How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?

According to HUD Table 13 – Disability by Type, six types of disabilities were recorded in the jurisdiction, the most common of which was ambulatory difficulty, affecting 9.4 percent of the population. Other common disabilities include cognitive difficulty (5.7%), independent living difficulty (5.6%), hearing difficulty (4.9%), self-care difficulty (3.4%) percent, and vision difficulty (3.3%).

HUD Table 13 - Disability by Type				
	(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction		(Georgetown, SC) Region	
Disability Type	#	%	#	%
Hearing difficulty	16,949	4.90%	3,384	5.98%
Vision difficulty	11,234	3.25%	1,919	3.39%
Cognitive difficulty	19,806	5.72%	3,265	5.77%
Ambulatory difficulty	32,495	9.39%	5,773	10.21%
Self-care difficulty	11,579	3.35%	1,752	3.10%
Independent living difficulty	19,418	5.61%	3,186	5.63%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).				

In general, people with disabilities are found in the largest numbers centrally in Horry County. This area consists of areas within Highway 22 and US-501 to Conway, and down to Burgess. Areas west of Conway and much of Georgetown County also have a high number of disabled persons compared to the rest of the region. Williamsburg and the northern rural areas of Horry and Georgetown Counties are estimated to have the least amount of disabled persons, however this can be attributed to the lower population these areas also have.

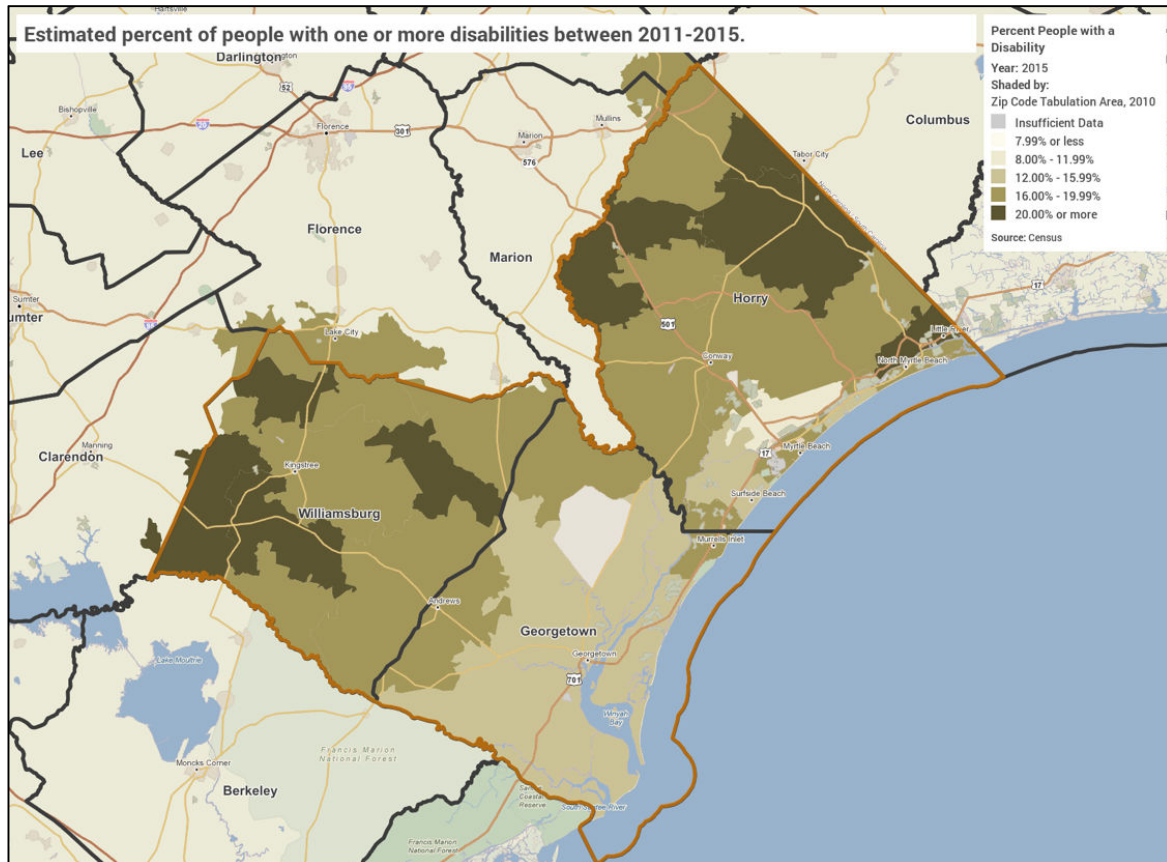
MAP: Estimated Number of People with a Disability



Source: 2011-2015 ACS via PolicyMap

Raw numbers tell one story. Looking at the population with a disability as a percentage of the total population gives perhaps a more accurate sense of where people with disabilities live. This population is more heavily concentrated in Williamsburg and much of the northern rural areas of Horry County. This is almost the opposite of the location of disabled person by number. While the rural areas of the region are much less populated, there is a higher percent of people in these areas with a disability than in the rest of the region.

MAP: Percent of People with a Disability

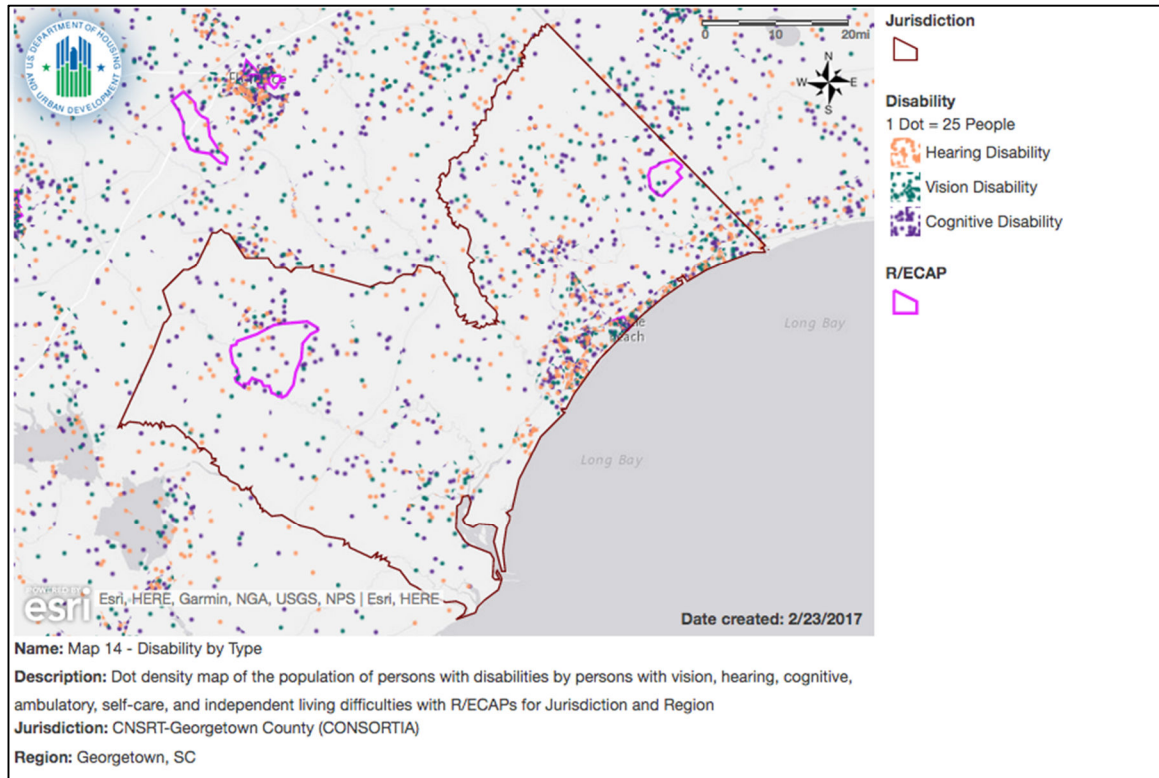


Source: 2011-2015 ACS via PolicyMap

Hearing, Vision and Cognitive Difficulty

When referenced with HUD Map 14 – Disability, the areas between Conway and R/ECAP tracts in Myrtle Beach, and up and down coastal Horry County experience a higher concentration of physically disabled persons with hearing, vision and cognitive difficulty than the rest of the three county region. There is also a grouping of people with these disabilities around the Georgetown area. In regards to the R/ECAP tracts, only the R/ECAP tract in Myrtle Beach has a high concentration of persons with these disabilities.

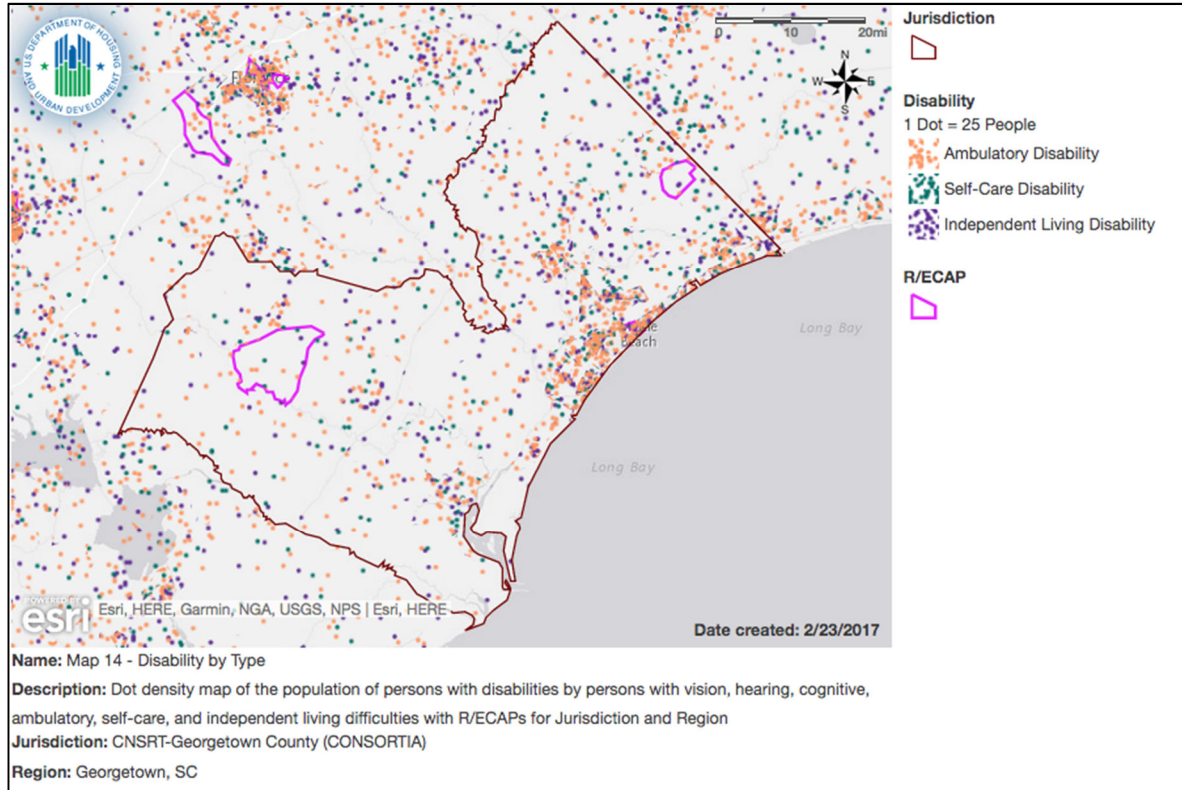
HUD Map 14 – Disability by Type, Hearing, Vision, Cognitive



Ambulatory, Self-Care and Independent Living Difficulty

Persons with ambulatory, self-care and independent Living difficulty can also be found in larger numbers generally from Conway to Myrtle Beach, and up and down the Atlantic coastline in Horry County. A grouping can also be found around the City of Georgetown. In regards to the R/ECAP tracts, only the R/ECAP tract in Myrtle Beach has a high concentration of persons with these disabilities.

HUD Map 14 – Disability by Type, Ambulatory, Self-Care, Independent Living

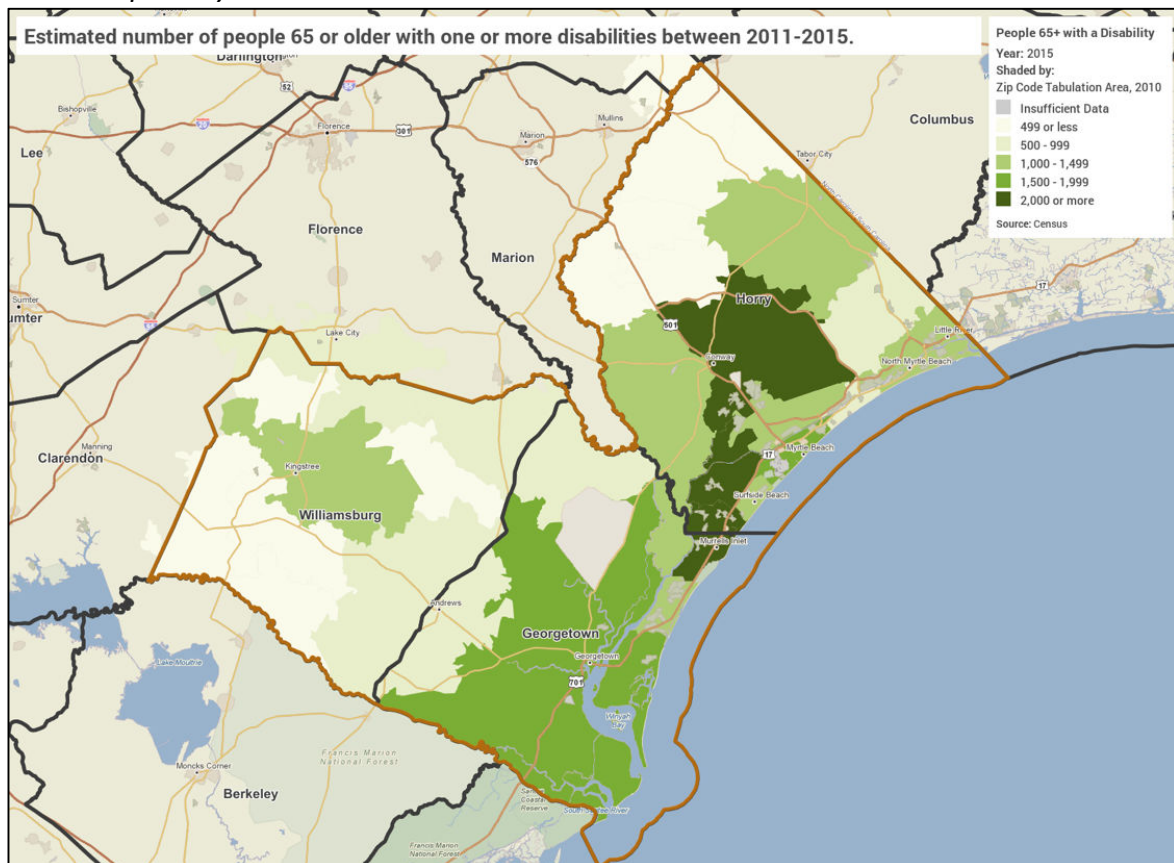


b. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges for the jurisdiction and region.

As people age, some elderly members of the population may start to develop unique and special needs in order to be able to continue living independently in the community. The central to southern areas of Horry County has a higher number of elderly persons with disabilities. When cross-referenced with AFH Map 15 – Disability by Age Group, this area is also found to have more disabled ages 18-64 and disabled over 65 than younger disabled persons. According to the 2011-2015 ACS via PolicyMap, Georgetown County also appears to have a significant population of the elderly with disabilities, though it is not as concentrated as in central Horry County.

The map below shows a very similar distribution pattern of the number of persons over the age of 65 with a disability as compared to all persons with a disability.

MAP: People 65 years or older with one or more disabilities



Source: 2011-2015 ACS via PolicyMap

2. Housing Accessibility

a. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.

There is a lack of decent affordable housing units across the board. From a purely quantitative standpoint, there are ample units in the County to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population, especially the elderly and disabled. According to the 2011-2015 ACS, in Horry County, 39.3 percent of homeowners with a mortgage, 13 percent of homeowners without a mortgage, and 56 percent of renters are cost burdened (spending more than 30% of their income on housing related costs). In Georgetown County, 43.3 percent of homeowners with a mortgage, 17.2 percent of homeowners without a mortgage, and 47.4 percent of renters are housing cost burdened. In Williamsburg County, 39.7 percent of homeowners with a mortgage, 25 percent of homeowners without a mortgage, and 56.1 percent of renters are housing cost burdened. All this points to a major disconnect between the housing supply and residents' income in the three counties that form the region.

The following tables show affordable rental housing in each of the consortium's three counties. Data are broken down in this manner because there were slight differences distinguishing the three counties. Horry County is also the larger county by far, based on population.

In Horry County, there is a need for over 10,000 rental units below \$800 per month, and there are over 10,000 vacant units priced at \$2,000 or more per month. This points to a significant need for rental housing affordable to low-income households in the region but housing production appears to be focused on producing rental units for high-income households.

TABLE: Affordable Rental Housing in Horry County						
Household (HH) Income	Affordable Housing Cost (monthly)	Number of HHs	HHs in Affordable Housing	HHs in Need of Affordable Housing	Vacant Units in Affordable Price Range	Number of Units Needed
Less than \$20,000	Less than \$500	10,480	368	10,112	1,066	9,046
\$20,000 to \$34,999	\$500 to \$799	8,494	1,839	6,655	5,159	1,496
\$35,000 to \$49,999	\$800 to \$1,249	5,736	4,082	1,654	3,446	-1,792
\$50,000 to \$74,999	\$1,250 to \$1,999	5,295	5,001	294	1,488	-1,194
\$75,000 or more	\$2,000 or more	3,530	3,493	37	10,785	-10,748
Source: American Community Survey 5-Year Estimates 2011-2015 S2503, B25061						
Data Note: Affordable Housing Cost is rent that is approximately 30% of Household Income						

While the population was much smaller than Horry County, Georgetown County shows a similar pattern of units needed for low-income households. There is a need of 1,400 rental units below \$800 per month in the County. There was an adequate supply of higher cost rental units for households with higher income.

TABLE: Affordable Rental Housing in Georgetown County

Household (HH) Income	Affordable Housing Cost (monthly)	Number of HHs	HHs in Affordable Housing	HHs in Need of Affordable Housing	Vacant Units in Affordable Price Range	Number of Units Needed
Less than \$20,000	Less than \$500	1,577	267	1,310	125	1185
\$20,000 to \$34,999	\$500 to \$799	851	185	666	364	302
\$35,000 to \$49,999	\$800 to \$1,249	524	398	126	117	9
\$50,000 to \$74,999	\$1,250 to \$1,999	704	644	60	39	21
\$75,000 or more	\$2,000 or more	934	923	11	100	-89
Source: American Community Survey 5-Year Estimates 2011-2015 S2503, B25061						
Data Note: Affordable Housing Cost is rent that is approximately 30% of Household Income						

Williamsburg County also shows there is a need of the number rental units which cost \$800 and below with a need of over 900 rental units. Again, there was an adequate supply of higher cost rental units for households with higher income.

TABLE: Affordable Rental Housing in Williamsburg County

Household (HH) Income	Affordable Housing Cost (monthly)	Number of HHs	HHs in Affordable Housing	HHs in Need of Affordable Housing	Vacant Units in Affordable Price Range	Number of Units Needed
Less than \$20,000	Less than \$500	1293	232	1061	246	815
\$20,000 to \$34,999	\$500 to \$799	375	155	220	109	111
\$35,000 to \$49,999	\$800 to \$1,249	324	311	13	0	13
\$50,000 to \$74,999	\$1,250 to \$1,999	201	201	0	0	0
\$75,000 or more	\$2,000 or more	113	113	0	0	0
Source: American Community Survey 5-Year Estimates 2011-2015 S2503, B25061						
Data Note: Affordable Housing Cost is rent that is approximately 30% of Household Income						

The following table displays the demographics of households with severe housing cost burden in the region, using HUD-provided data. Approximately 16.5 percent of the total population is severely cost burdened (spending more than 50% of income on housing-related costs), with Blacks (21.3%) and Asians (27.3%) being the most severely cost burdened race groups. (Data Source: HUD AFH Table 10)

HUD Table 10 - Demographics of Households with Severe Housing Cost Burden			
Households with Severe Housing Cost Burden*	(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	17,240	113,490	15.19%
Black, Non-Hispanic	5,795	27,218	21.29%
Hispanic	807	4,835	16.69%
Asian or Pacific Islander, Non-Hispanic	364	1,334	27.29%
Native American, Non-Hispanic	69	313	22.04%
Other, Non-Hispanic	195	832	23.44%
<i>Total</i>	<i>24,470</i>	<i>148,022</i>	<i>16.53%</i>
Household Type and Size			
Family households, <5 people	12,178	88,031	13.83%
Family households, 5+ people	1,228	9,557	12.85%
Non-family households	11,067	50,346	21.98%
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details (www.hudexchange.info).			

Public Housing Access for Persons with Disability

Housing Authority of Conway (HAC)

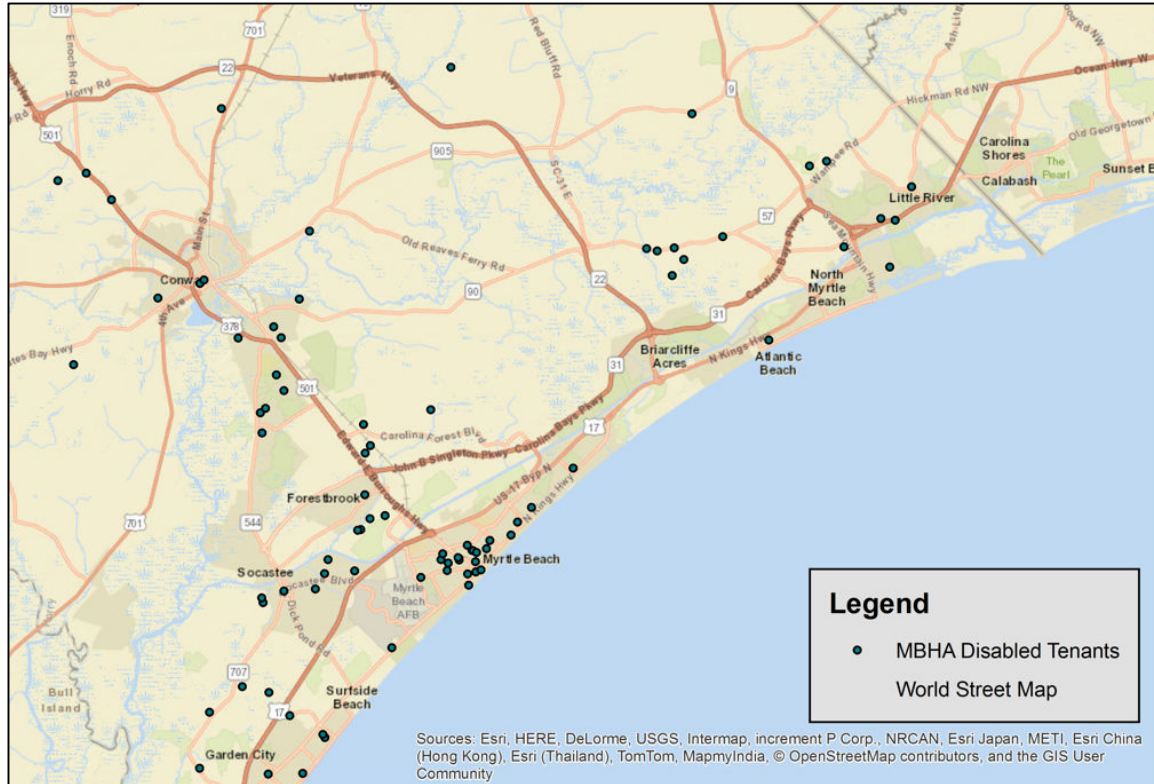
Regarding disability access in public housing developments, the HAC is in compliance with all section 504 code and ADA regulations as required by a HUD funded PHA. As of 2011, there were 432 total households on the Public Housing waiting list with 43 being handicapped or disabled. In the HAC HCV program, there were 358 households on the waiting list, but only 7 disabled families were on the waiting list. All housing offered through the PHA must pass a Housing Quality Inspection.

Housing Authority of Myrtle Beach (MBHA)

Regarding disability access in public housing developments, the MBHA is also in compliance with all section 504 code and ADA regulations as required by a HUD funded PHA. All housing offered through MBHA must pass a Housing Quality Inspection, and

these can be administered within a week if requested. While there is a large cluster of disabled tenants in Myrtle Beach, MBHA serves the greater coastal region as well. Below is a map of the location of MBHA households with a disability.

MBHA Disabled Tenant Map



Source: MBHA

Georgetown Housing Authority (GHA)

GHA will continue to upgrade its housing, resources and community partnerships, as it also relates partly to improving housing for its disabled residents and future disabled residents. Depending on funding, it will seek to modernize its facilities, and make Section 504 and accessibility improvements to the community center and certain units within GHA's housing inventory. As of the time of this assessment, the waiting list was open for public housing and the HCV program.

Kingstree Housing Authority (KHA)

KHA operates the public housing authority in Williamsburg County. KHA has set aside a 30-unit development designed specifically for elderly and disabled residents. KHA will make a reasonable effort to identify the housing needs of very low-, low- and moderate-income families with a disability.

Public Housing Condition

The condition of public housing is critical in determining the availability of affordable housing for residents who require assistance. Although inspections may not occur every year, HUD releases physical inspection scores annually for public housing developments across the nation. Below are the inspection scores for the developments in region.

Public Housing Physical Inspection Scores 2016				
Site	Address	PHA	Score	Inspection Date
Frierson Homes	500 Wilson Buie Blvd Apt 11A	KHA	86	8/21/2013
Huckabee Heights	2309 Leonard Ave	HAC	88	2/23/2015
Darden Terrace	1133 Duckett St	HAC	80	1/4/2016
West Side Apts	1 McCaffrey Ct	GHA	91	3/2/2015
Maryville South	34 Hinds St	GHA	92	2/8/2016
Source: HUD				

HUD Physical Inspection scores are deficiency based, meaning all developments start with 100 points with each deficiency observed reducing the overall score. They are also weighted by inspection area: site (15), building exterior (15), building systems (20), common areas (15), and most importantly dwelling units (35). In general, high performing developments will score greater than 90 and troubled developments will score less than 60. HAC and KHA public housing developments fall between high performing and troubled, meaning they are standard performing developments. GHA public housing developments are both high performing. (See HUD 77 FR 47708 for detailed computation of physical inspection scores)

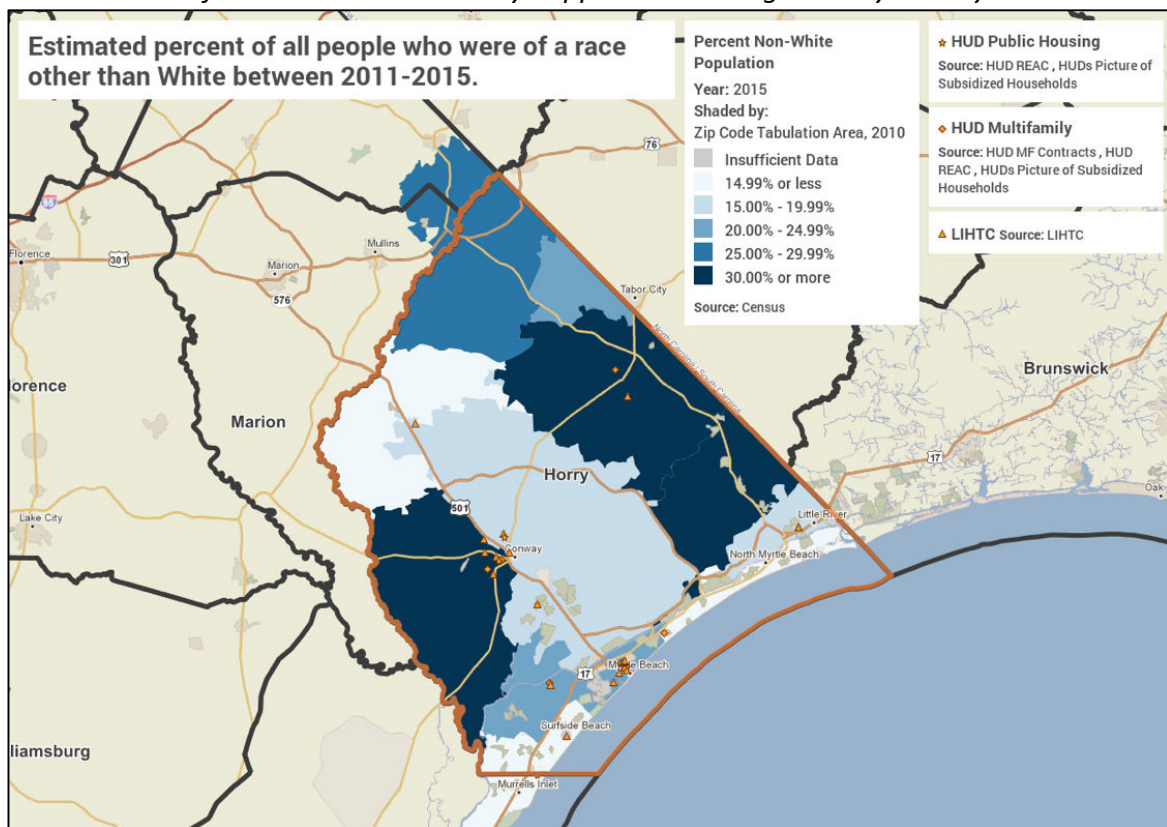
b. Describe the areas where affordable accessible housing units are located in the jurisdiction and region. Do they align with R/ECAPs or other areas that are segregated?

The maps below show subsidized housing in the three counties in the region: Horry County, Georgetown County and Williamsburg County. Subsidized housing is generally concentrated in areas with high non-White populations.

Subsidized housing in Horry County

Subsidized housing in Horry County is primarily concentrated in areas with high non-White populations, including the R/ECAP in Myrtle Beach. In addition to the R/ECAP, the census tracts to the west of Conway also have a concentration of subsidized housing. The following map overlays the non-white population with the locations of subsidized housing.

MAP: Percent of Non-White and Publicly Supported Housing in Horry County



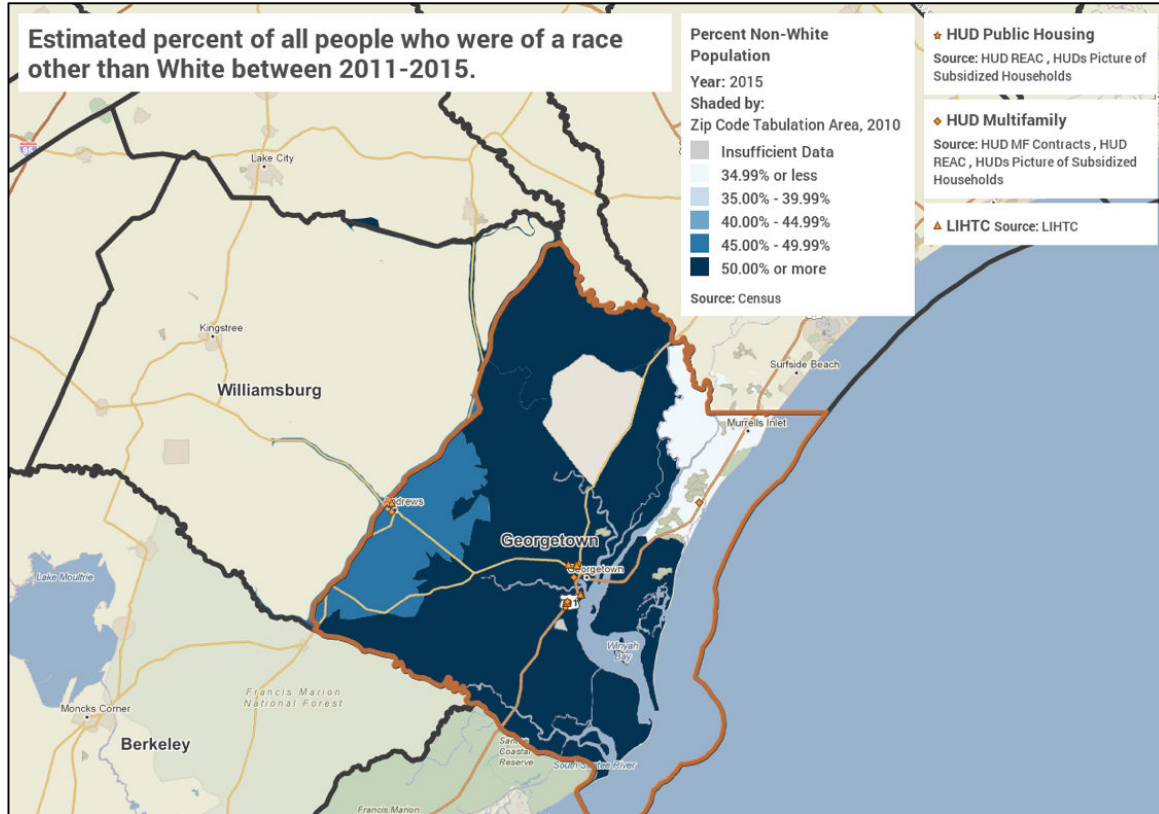
Source: 2011-2015 ACS, HUD, LIHTC via PolicyMap

Data Note: R/ECAP tract in Myrtle Beach is in the 30% and over, however not shaded due to mapping limitations

Subsidized Housing in Georgetown County

Subsidized housing in Georgetown County is also primarily concentrated in areas with high non-White populations – mainly in Georgetown and Andrews. However, most areas of the county have a non-White population greater than 50 percent.

MAP: Percent of Non-White and Publicly Supported Housing in Georgetown County

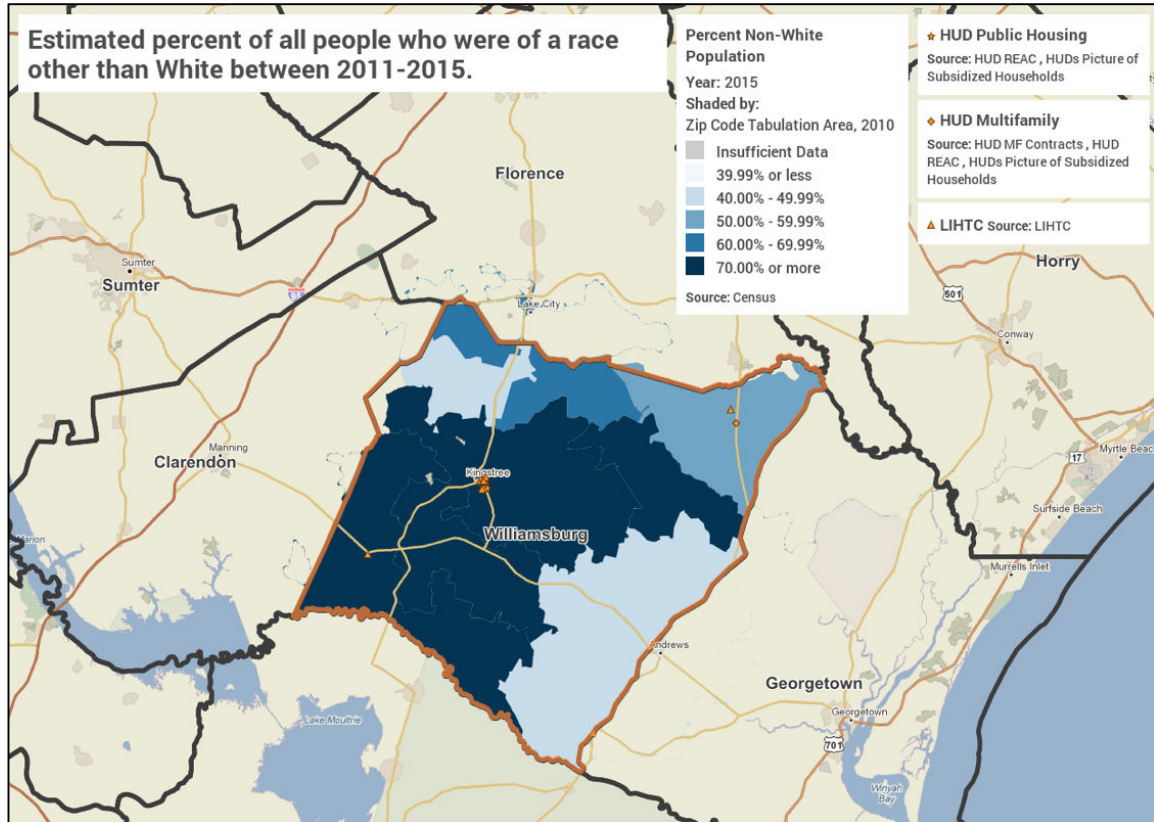


Source: 2011-2015 ACS, HUD, LIHTC via PolicyMap

Subsidized Housing and Williamsburg County

Most of the subsidized housing in Williamsburg is located in Kingstree. Kingstree and the surrounding areas are more than 70 percent non-White, and the majority of the non-White population is Black. The R/ECAP tract (Census tract 45089970501) just east of Kingstree is 81.4 percent non-White and houses a good portion of the subsidized housing in the County.

MAP: Percent of Non-White and Publicly Supported Housing in Williamsburg County



Source: 2011-2015 ACS, HUD, LIHTC via PolicyMap

c. To what extent are persons with different disabilities able to access and live in the different categories of publicly supported housing in the jurisdiction and region?

All four PHAs in the region (HAC, MBHA, GHA, and KHA) list on their PHA plan that they will make a reasonable effort to identify the housing needs of the low- and moderate-income families that reside in the jurisdiction served by the respective PHAs, including families with disabilities who are on the public housing and HCV program waiting lists. All HUD-funded programs and projects are required to conform to the ADA and be Section 504 compliant.

3. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

a. To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

In 1991 the U.S. Department of Justice defined “the most integrated setting appropriate to the needs of qualified individuals with disabilities” as “a setting that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible.”⁶ In 2011, they further reinforced this with a statement:

...those that provide individuals with disabilities opportunities to live, work, and receive services in the greater community, like individuals without disabilities. Integrated settings are located in mainstream society; offer access to community activities and opportunities at times, frequencies and with persons of an individual's choosing; afford individuals choice in their daily life activities; and provide individuals with disabilities the opportunity to interact with non-disabled persons to the fullest extent possible.⁷

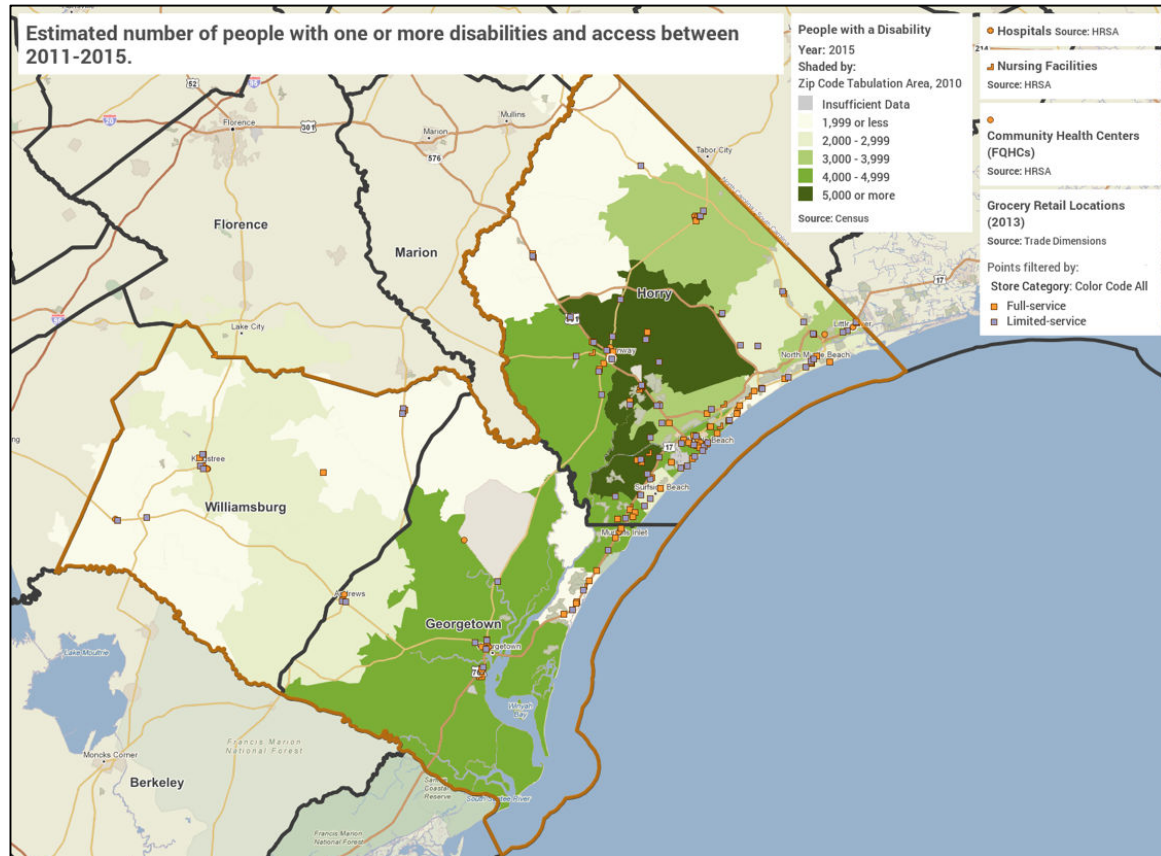
Two factors immediately influence the ability to integrate the settings of persons with a disability: where the individual lives and how the individual will travel from one place to another. Unfortunately, deciding where to live for individuals with a disability is often a complicated process with several layers of considerations, which can lead to less affordability and accessibility. HUD MAP 15 – Disability by Age Group (all ages) shows that the majority of disabled persons in region live on the coastline from northern Georgetown County to northern Horry County. There is also a large group of disabled

⁶ 56 Fed. Reg. 35694 (1992), codified at 28 C.F.R. pt. 35, app. B.

⁷ Statement of the Department of Justice on Enforcement of the Integration Mandate of Title II of the Americans with Disabilities Act and *Olmstead v. L.C.* (DOJ Olmstead Statement), http://www.ada.gov/olmstead/q&a_olmstead.htm. The Department of Justice is the agency charged with coordination of Section 504 and Title II of the ADA.

persons living along US-501 to Conway. This map, using 2011-2015 ACS population data via PolicyMap overlaid with the location of hospitals, nursing facilities, community health centers, and grocery stores, reveals that the Atlantic coastline has adequate access to these essential locations. This area also has a wealth of restaurants, parks, shopping centers and areas that attract tourism.

MAP: Disability and Access



Source: 2011-2015 ACS via PolicyMap

While the Atlantic coastline had a concentration of access to hospitals, nursing facilities, health centers and grocery stores, the more prominent cities in the region such as Kingstree, Georgetown, Andrews, Conway and Loris also had access to these locations.

b. Describe the range of options for persons with disabilities to access affordable housing and supportive services in the jurisdiction and region.

Affordable Housing for Persons with a Disability

Eligible persons with a disability have access to publicly supported housing through the four PHAs that operate in the region (KHA, GHA, HAC and MBHA). According to the HUD-provided data, there are a total of 465 households with at least one member with a disability. Approximately 15 percent of residents using public housing have a disability. There are 10.6 percent in the Section 8 program, 5 percent in Other Multifamily housing and 20.9 percent in the HCV program. There are a total of 465 households with a disabled person. As federally funded housing authorities, the PHAs makes access to public housing, programs and activities available to all protected classes, including persons who are disabled. (Data Source: HUD AFFH Table 15)

HUD Table 15 - Disability by Publicly Supported Housing Program Category		
(Cnsrt-Georgetown County, SC CONSORTIA)		
Jurisdiction	People with a Disability	
	#	%
Public Housing	102	15.04%
Project-Based Section 8	69	10.57%
Other Multifamily	6	5.04%
HCV Program	288	20.87%
(Georgetown, SC) Region		
	#	%
Public Housing	102	15.04%
Project-Based Section 8	69	10.57%
Other Multifamily	6	5.04%
HCV Program	11	8.73%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).		

Supportive Services for Persons with a Disability

A wide range of supportive services is available in the region. The state program, SC Access, manages access to these services. SC Access is the state's database of supportive services for persons with a disability, older adults, family members and caregivers. Information on programs and services can be accessed in detail online at <https://scaccess.communityos.org>. SC Access is a free and confidential service of the Lieutenant Governor's Office on Aging, and more programs are added on an ongoing basis. Some of the services highlighted below are exclusive to the county in which they are located, but many organizations and agencies serve all three counties.

Supportive Services in Horry County

The Horry County Disabilities and Special Needs Board (HCDSNB) is a primary resource for persons with a disability in the County with intellectual disabilities, autism and head or spinal cord injuries. Its mission is to provide services and support to individuals with these types of disabilities while using a personal approach to achieve their goals in partnership with the community and families. HCDSNB operates programs both directly and indirectly. Direct support programs include residential programs, vocational programs, adult activity centers, early intervention, respite, and case management - the foundation for all services delivered or coordinated by HCDSNB. Indirect support includes authorizing personal care aides, durable medical supplies, nursing services, assistive technology, intensive behavioral support and environmental and vehicle modifications through different home and community based waiver programs. HCDSNB's primary contractual partner is the South Carolina Department of Disabilities and Special Needs.

Parents Reaching Out to Parents of South Carolina, Inc. (PROParents) is a resource for families with children with a disability. A private, non-profit organization, PROParents provides information and training about education to families of children with all types of disabilities. PROParents assists parents to become more aware of their rights through various methods of personal consulting.

A wide array of care management services is also available across the County such as SC Commission for the Blind, Conway Mental Health Clinic, Community Long Term Care Area 9, SC Vocational Rehabilitation Department, the Horry County Council on Aging and Incare Home Health case-management.

Services for disabled homeless persons in Myrtle Beach are also available through local nonprofit Home Alliance, Inc (HAI). HAI recently purchased an old motel in downtown Myrtle Beach and converted it to a 25 unit permanent supportive housing shelter (Balsam Place Apartments) for men, staffed with a professional mental health case manager.

ResCare HomeCare is based out of Myrtle Beach, but serves all three counties in the Waccamaw region. ResCare HomeCare staff can accompany clients on appointments, errands such as pickups for dry cleaning, prescriptions, Post Office or banking. The cost of service varies, and rates vary according to each individuals' situation. Insurance and assistance from state or other local agencies are accepted.

Supportive Services in Georgetown County

The Georgetown County Board of Disabilities and Special Needs (GCBDSN) was created by state legislation and county ordinance to provide services to people with disabilities and special needs in Georgetown County. GCBDSN serves persons with intellectual disabilities, autism, developmental disabilities, head injuries and spinal cord related injuries. The Board provides an array of services to persons with intellectual disabilities in Georgetown County.

Clients of GCBDSN have access to group and residence homes such as Jessamine Residence and Maryville Community Residence, which provide training for personal individualized training, self-care, daily living and recreation.

Black River United Way supports a variety of social services, including information and referral for emergency or non-emergency needs.

The Waccamaw Area Agency on Aging office in Georgetown runs the Assisted Rides Program (ARP), which operates in all three counties in the region. It matches volunteer drivers to elderly residents over 60 and adults with disabilities ages 21 years and over who do not have access to other transportation. ARP helps transport clients to local destinations such as pharmacies, grocery stores, human service agencies, non-emergency hospital/clinic/dental visits and social activities.

Supportive Services in Williamsburg County

Williamsburg County Board of Disabilities and Special Needs (WCBDSN) was created by state legislation and county ordinance to provide services to people with disabilities and special needs in Williamsburg County. WCBDSN serves persons with intellectual disabilities, autism, developmental disabilities, head injuries and spinal cord related injuries. WCBDSN serves as the initial entry point into the State Department of Disabilities and Special Needs system where persons with a disability and their families can access resources and help. Services offered include service coordination, early intervention programs, adult day programs, job coaching, residential services, family support services and assistance with the Community Support Waiver Services.

The Waccamaw Economic Opportunity Council (WEOC), Kingstree Office provides food vouchers for income eligible individuals with a disability through the Senior Farmer's Market Nutrition Program.

Assisted living facilities include for persons who need help with daily living needs are Good Samaritan Residential Care, Williamsburg Residential Care Facility, and S.M. Strong's Community Residence Care.

Adult day care services that provide services for seniors and disabled adults are H. Alton Boyd Senior Center, Lovely Dove Senior Care and Ruth Louis Adult Health Day Care.

Donated Dental Services (DDS) matches volunteer dentists with patients who are disabled, elderly or medically at-risk and have a need for dental care. Free services are dependent on income eligibility.

DHEC Children's Rehabilitative Services (CRS) of the SC Department of Health and Environmental Control is a program that provides or purchases medical and support services for children with disabilities and other eligible health conditions. Medical services must be prescribed by a CRS doctor and delivered by a CRS approved provider. Eligible children that are disabled must meet income eligibility guidelines.

4. Disparities in Access to Opportunity

a. To what extent are persons with disabilities able to access the following in the jurisdiction and region? Identify major barriers faced concerning:

i. Government services and facilities

Below is a description of the access persons with a disability have to government services and facilities for the three counties in the region. Major barriers persons with a disability face in having access to services and facilities are also identified.

Horry County

Horry County complies with ADA policy and regularly gives notice that the County will not discriminate against individuals with disabilities in the County's services, programs or activities. Furthermore, the Horry County government does not discriminate on the basis of any class or characteristic protected by law. The County will make all reasonable modifications to policies and programs to ensure that people with disabilities have an equal opportunity to enjoy all County programs, services, and activities. For example, individuals with disabilities with service animals are welcomed in County facilities, even where pets are generally prohibited. However, there may be times where an individual may require auxiliary aid or service for effective communication, or a modification of policies or procedures to participate in a County program, service, or activity. Also, in case of a grievance, a grievance procedure has been put in place to address complaints for persons with a disability that feel they have been discriminated against. In these cases, persons should contact the office of the ADA Coordinator within ten (10) days of the alleged violation of the regulation.

Horry County Council also recently approved accommodations for wheelchair ramps within building setbacks in order to allow people and businesses to be ADA compliant without obtaining a variance.

Georgetown County

Over the past decade, Georgetown County has been undergoing an ADA transition plan overseeing the removal of barriers and making identified infrastructure and facilities that do not adhere to or comply with ADA requirements more accessible. The results are much improved and capable facilities that serve the disabled population in the county. Among the highlights are the County Courthouse, County Services Building and athletic fields by the County Recreation and Leisure Services Division. Other county offices and buildings such as the County Arts Commission building, the Juvenile Justice building and Voter Registration building have had wheelchair accessible ramps installed. For services, telecommunication devices for persons with hearing difficulty are now available through 911. Also, the county is following the recommendation that telecommunication devices for the deaf should be located in all county offices.

Williamsburg County

Williamsburg County accommodates individuals needing assistance to participate in programs, services, or activities sponsored by the county by complying with ADA and Section 504 regulations. Persons with disabilities who may require special accommodations should contact the County office at 843-355-9321 Ext. 0 for assistance.

ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

Below is a description of the access persons with a disability have with public infrastructure for the three counties in the region. According to the latest Waccamaw Regional CEDS report in 2012, infrastructure is considered the most important issue currently facing the region. While the assessment focused on congested traffic, a lack of direct access to interstate highways, and a poor emergency evacuation system (for storms and hurricanes), public infrastructure that addresses the needs of the people with disabilities should not be ignored.

Horry County

At present, according to the County's Code of Ordinances (which can be found online through a link on its website) the County enforces public sidewalks, pedestrian crossings and signals and/or markings in compliance with the American with Disabilities Act. Circulation standards in the County's Code of Ordinance calls for sidewalks for

pedestrians that must be clear and lighted and have five (5) feet of unobstructed width. Any citizen who believes he/she requires accommodation because of disability with regard to the provision of program or service has the right to submit a Request for Accommodation or file a complaint.

As part of the County's goals for its 2015 Annual Action Plan, the County plans to address aging public facilities and infrastructure development in Myrtle Beach, Conway, Race Path, Freemont, Bucksport, Cedar Branch, Georgetown, and Brooksville. Downtown revitalization is also being addressed in Myrtle Beach and Conway. All new developments and revitalization projects will follow ADA requirements. The City of Conway has also adopted a "Complete Streets" model for all new sidewalk development. They will include ADA detectable warning mats and ADA compliant ramps.

Georgetown County

Barriers identified have been the lack of ramps, accessible curbs for sidewalks and sites, non-accessible parking and parking lot paving that is not ADA compliant. From 2005 to 2014, the county has completed many improvements to identified county infrastructure and continues to identify additional locations that need these improvements. Among some examples of these improvements are: a curb cut and two handicapped parking spaces that have been installed on Screven Street (in a location nearest to the path of travel to the Screven St. Courthouse entrance) multiple paved handicapped parking spots all across the county, and new ADA compliant signage.

Williamsburg County

In Kingstree, the city helps facilitate access for persons with a disability by enforcing all parking places that are reserved as handicapped spaces. Any infrastructure located in the flood hazard area of the city must also adhere to ADA compliance to minimize the impact of hazards.

iii. Transportation

Transportation for persons with a disability can become an issue if there is not adequate accessibility. According to the 2011-2015 ACS (S1811), 8,493 persons with a disability travel to work in Horry County and another 1,100 travel to work in Georgetown County. Data were not available for Williamsburg County. For private transportation, the cost increases dramatically as vehicles may need to be outfitted to accommodate persons with disabilities, making this an option many disabled persons with limited income cannot afford. For those who do not have a means of private transportation, there are several services designed to help persons with special needs or who are disabled in the region.

The Waccamaw Regional Transportation Authority (WRTA) operates the Coast RTA Paratransit Program, which is an ADA compliant transit service for persons who are unable to access a fixed route due to any disability. The service is available within a ¾ mile radius of a Coast RTA fixed route in Horry County and Georgetown County. The paratransit service is a curb-to-curb advanced reservation (shared ride) transportation service. It is available to anyone pre-qualified individuals on the basis of having a physical or mental disability. Passengers that require door-to-door service in order to use paratransit may request a modification of this policy when scheduling their trip. In these cases, the driver will provide assistance on a door-to-door basis, however service is provided according to availability and space. Disabled persons who are ADA certified or qualified for the paratransit program will be permitted to ride at double the fixed route fare, but no more than \$3 a person each way for the service. Reservations are taken daily and a 24-hour advance notice is required.

The Williamsburg County Transit (WCTS) provides bus transportation for employment routes, in county routes and out of county routes (including routes to Georgetown and Myrtle Beach). For disabled persons WCTS buses are ADA compliant and are equipped with lifts for wheelchairs. Service animals are welcome on board WCTS vehicles. Mobility concerns and special assistance is available, however advance 24-hour notice is welcome. Requested transportation will be provided in areas where routed buses are not presently available. More information about ADA compliance and disability services is available by calling (843) 355-6975.

iv. Proficient schools and educational programs

Below is a description of the access persons with a disability have with proficient schools and educational programs for the three counties in the region. Major barriers persons with a disability face in having access to proficient schools and educational programs are also identified.

Horry County

According to the 2011-2015 ACS (S1811), in Horry County only 14.1 percent of persons with a disability age 25 and over have a Bachelor's degree or higher. By contrast, persons without any disability 25 years and over are 25.2 percent.

Students with disabilities are served by the Horry County School District of Special Education. The County School District offers special education programs, related services and placement options for students aged 3-21 who are eligible for special education services, and the district offers an individual approach for each student. The mission of the school district to provide the highest quality educational services to students with disabilities by implementing individualized, research and standards-based

interventions, instruction and assessments, as they prepare them to become productive and responsible members in the community.

The District is in compliance with Federal law, which includes Title VI of the Civil Rights Act of 1964; Title IX of the Education Amendments Act of 1972; Section 504 of the Rehabilitation Act of 1973; and Title II of the Americans with Disabilities Act of 1990.

The Horry County School District has published on their website a document outlining parent's options for school for children with disabilities, *Your Rights as Parents Regarding Special Education*. The document outlines the requirements of the Individuals with Disabilities Education Improvement Act (IDEA) and must be provided to parents at least one time per year.

If a student or family member files a grievance alleging a violation of one of the federal laws on discrimination against persons with a disability, they may contact the District-level administrator to try to resolve the grievance. If the grievance is not resolved to the satisfaction of the aggrieved party, then a written appeal may be made to the District's Civil Rights Coordinator. If the violation is related to Section 504 or ADA, and it is not resolved at the district level administrator, the aggrieved party may submit a written appeal to the District's 504 Coordinator. A detailed list of disability harassment and complaint procedures is available through the District Policy Manual.

Georgetown County

In Georgetown County, only 12.5 percent of persons with a disability age 25 and over have a Bachelor's degree or higher. By contrast, that same figure for persons without a disability is 29.4 percent.

Students with disabilities in Georgetown County are served by the Georgetown County School District Office of Special Services (GCSDOSS). The school district offers a comprehensive program to support development, implementation, operation, and evaluation of educational services for children with disabilities ages 3 to 21. These classes are offered at various school locations throughout the district.

The mission of the Office of Special Services is to provide the highest quality educational services to students with disabilities by implementing individualized, research and standards-based interventions, instruction and assessments, and prepare them to become productive, responsible members of their community.

Some of the programs and services offered by the office are the Rehabilitative Behavioral Health Services (RBHS) and Child Find Clinics. RBHS is a program designed to serve children with a history of disruptive and emotional behavior patterns in the school and at the home and services through this program include: individual therapy, family

therapy, behavior modification, rehabilitative psychosocial groups, and family support services. Child Find Clinics is a service provided by the school district with a purpose to provide free developmental screenings and evaluations to locate and identify disabilities in children ages 2.5 to 5 years old that are not yet enrolled in school.

The school district adheres to Section 504 and the ADA. GCSDOSS is required to provide a free, appropriate, public education to eligible children in cooperation with parents and other agencies under the Individuals with Disabilities Education Act. On the school district's website, it states: Section 504 protects all students enrolled in Georgetown County School District, ages 3 through 21, that have any **physical or mental impairment** that **substantially limits** one or more **major life activity** in comparison to the average student population, have a record of such an impairment, or are regarded as having such an impairment.⁸

For more information about Section 504 at the Georgetown County School District Office of Special Services, phone calls can be made to the Executive Director at (843) 436-7125.

Williamsburg County

Students with disabilities in Williamsburg County are served by the Williamsburg County School District Office of Special Services (WCSDOSS). The WCSDOSS offers a wide array of education services and programs for students with disabilities ages 3 to 21 years old. WCSDOSS is required to provide a free, appropriate, public education to eligible children in cooperation with parents and other agencies under the Individuals with Disabilities Education Act.

Programs offered through the Office of Special Services include: early childhood intervention services, behavioral intervention, parent resources, progress monitoring, psychological services, professional development resources, and social work services. Services offered through the programs are physical therapy, occupational therapy, school health services, transportation, behavioral therapy and speech and language therapy.

The school district has a Section 504 plan which was developed to ensure that a child with an identified disability receives accommodations that will ensure their access to a learning environment. For more information about Section 504 at the school district, students and parents can contact the 504 Coordinator at (843) 355-5533.

⁸ Georgetown County School District Office of Special Services, Section 504, www.gcsd.k12.sc.us

v. Jobs

Horry County

Of the 45,487 persons who were disabled and of working age (16 years and older) in Horry County, 19.9 percent were in employed, meaning there 9,035 persons were disabled and working. In the same cohort, 17.4 were unemployed as of 2015 – twice the rate of the general population as a whole.

In the County, there are more persons with a disability employed in Retail Trade, Public Admin and Manufacturing than persons without a disability. There are fewer persons who are disabled working in Educational and Healthcare services and Arts, entertainment, recreation and accommodation than persons without a disability. In a comparison on occupations, persons who have a disability are less likely to be in management, business, science and arts as compared to persons without a disability. (Source: 2011-2015 ACS, S2301, S1811)

Employment at the County government

Horry County does not discriminate on the basis of any class or characteristic protected by law, which includes persons with a disability who may be seeking a job. The County is an equal opportunity employer and maintains a policy of nondiscrimination with respect to its employees and applicants applying for employment. All employment and hiring decisions are made without regard to race, color, age, sex, religion, national origin, and disability. In the event that any employee or applicant requires an accommodation in order to perform their job, the Human Resources can be contacted and a Request for Accommodation is provided.

Georgetown County

Of the 9,071 persons who were disabled and of working age in Georgetown County, 12.7 percent were employed, meaning there were 1,155 persons were disabled and working. In this same cohort, 20.6 percent were unemployed as of 2015. By contrast, the unemployment rate for the general population was 11.2 percent.

In the County, there are more persons with a disability employed in Retail Trade, Transportation and warehousing and Professional, scientific and management than persons without a disability. There are fewer persons who are disabled working in Construction, Agriculture, forestry and fishing and Finance and insurance and real estate than persons without a disability. In a comparison on occupations, persons who have a disability are less likely to be in management, business, science and arts and Sales and office occupations as compared to persons without a disability. (Source: 2011-2014 ACS, S2301, S1811)

Employment at the County government

Georgetown County is an equal opportunity employer and maintains a policy of nondiscrimination with respect to its employees and applicants applying for employment. All employment and hiring decisions are made without regard to race, color, age, sex, religion, national origin, and disability. In the event that any employee or applicant requires an accommodation in order to perform their job, the Human Resources can be contacted.

Williamsburg County

The Williamsburg County Government is an equal opportunity employer. Qualified applicants are considered without regard to race, color, religion, sex, national origin, age, marital status or disability. The county prohibits discrimination based on any of these characteristics. Questions and comments can be directed at the county personnel office at 201 W. Main St. 2nd Floor County Complex, Kingstree, SC 29556 or by phone at (843) 355-9321.

b. Describe the processes that exist in the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.

All three county offices offer accommodations and access to programs, services, employment to persons with a disability under reasonable efforts made by the counties.

In Horry County, any employee or applicant who requires an accommodation can contact the Human Resources and be provided a Request for Accommodation. The Human Resources Department can be contacted at 1301 Second Ave, Conway, SC 29526 or by phone at (843) 915-5230.

NOTE: Georgetown County website is not working at this time.

In Williamsburg County, requests and comments can be directed at the county personnel office at 201 W. Main St. 2nd Floor County Complex, Kingstree, SC 29556 or by phone at (843) 355-9321.

c. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities in the jurisdiction and region.

Persons with a disability face several issues in achieving homeownership in the region. The two major barriers are housing accessibility and affordable housing. Below is a description of the barriers in each county.

Horry County

Persons with a disability in Horry County face the added difficulty of purchasing homes that must often times be brought up to applicable County or ADA codes, which will likely add to the cost of purchasing or owning a home. According to the 2011-2015 ACS, for working individuals, persons with a disability had a median income of \$16,204 – more than 30 percent less than persons without a disability, who earn an average of \$23,606. Approximately 39.3 percent of homeowners with a mortgage in Horry County are already cost burdened, and cost burden increases as median income decreases.

For the disabled population, there are 16,866 persons with an independent living difficulty and 10,532 with a self-care difficulty. While these numbers overlap because an individual may have one or more difficulty, they provide a picture of the number of households that may require accommodations and assistance in finding a suitable home, whether renting or purchasing a home. (Source: 2011-2015 ACS 5-Year Estimates DP04, S1810, S1811)

Georgetown County

Persons with a disability in Georgetown County experience a similar situation as those in other counties in the region. As mentioned above, an added difficulty of purchasing homes are that homes must often times be brought up to applicable County or ADA, which lowers the number of home that are accessible and will also likely add to the cost of purchasing or owning a home. According to the 2011-2015 ACS, for working individuals in Georgetown County, persons with a disability have a median income of \$16,605 and persons with no disability earn \$25,249.

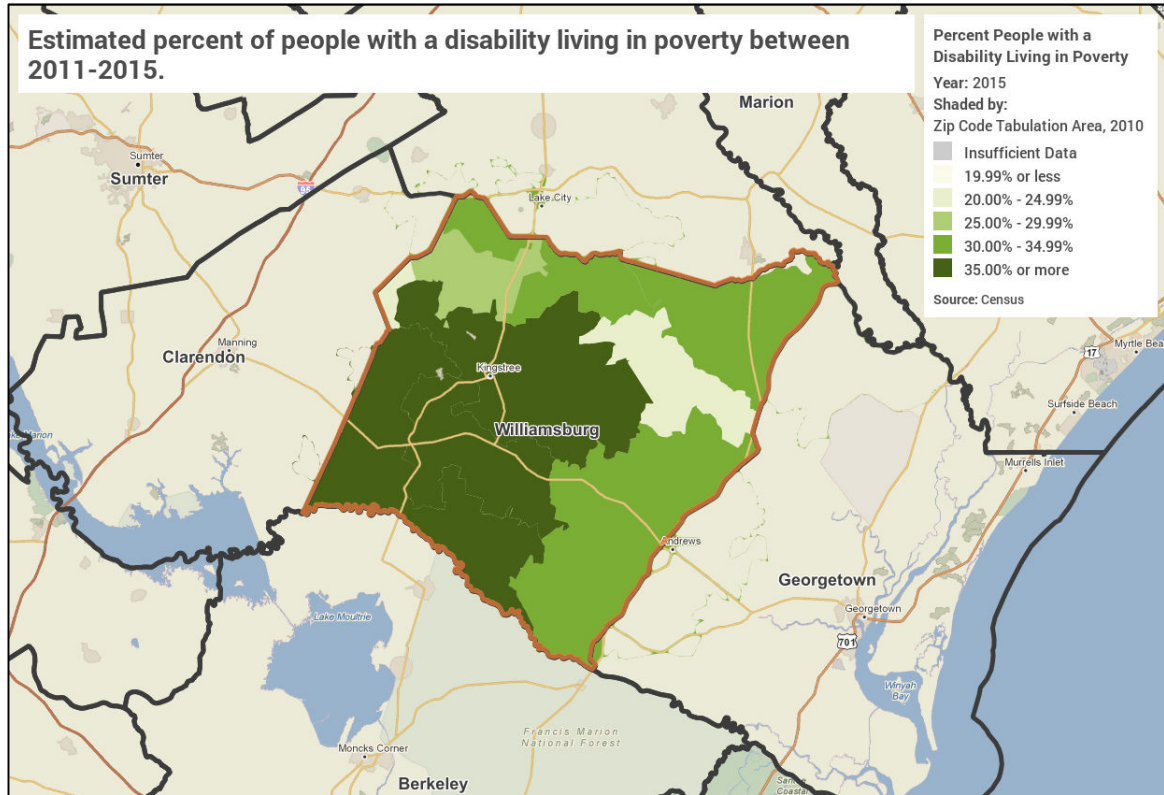
There are 3,392 persons with an independent living difficulty and 1,830 with a self-care difficulty living in the County. These figures give a sense of the number of households that may require accommodations and assistance in finding a suitable home, whether renting or seeking to purchase a home. These numbers overlap because an individual may have one or more difficulty. (Source: 2011-2015 ACS 5-Year Estimates DP04, S1810, S1811)

Williamsburg County

Persons with a disability in Williamsburg County experience a similar situation as those in other counties in the region. As mentioned above, an added difficulty of purchasing homes are that homes must often times be brought up to applicable codes by the County or the American Disabilities Act, which lowers the number of home that are accessible and will also likely add to the cost of purchasing or owning a home. Large

areas of the county, especially areas around Kingstree experience a high percentage of disabled persons in poverty. Housing is less affordable for people living in poverty.

MAP: People with a Disability Living in Poverty, Williamsburg County



Source: 2011-2015 ACS via PolicyMap

There are 2,431 persons with an independent living difficulty and 1,369 with a self-care difficulty living in the County. These individuals or households may require accommodations and assistance in finding a suitable home, whether renting or purchasing a home. These numbers overlap because an individual may have one or more difficulty. (Source: 2011-2015 ACS 5-Year Estimates DP04, S1810, S1811)

5. Disproportionate Housing Needs

a. Describe any disproportionate housing needs experienced by persons with disabilities and by persons with certain types of disabilities in the jurisdiction and region.

The consortium recognizes its need to respond to the critical needs of disabled individuals to promote self-sufficiency and persons seeking independent living opportunities. For those already living in homes, upkeep can become an issue. To examine this issue, an estimate of the number of persons by disability type is an important indicator in determining housing needs. The table below displays the number of persons in the region by disability type.

Table 13 - Disability by Type		
(Cnsrt-Georgetown County, SC CONSORTIA) Jurisdiction		
Disability Type	#	%
With a hearing difficulty	16,949	4.90%
With a vision difficulty	11,234	3.25%
With a cognitive difficulty	19,806	5.72%
With an ambulatory difficulty	32,495	9.39%
With a self-care difficulty	11,579	3.35%
With an independent living difficulty	19,418	5.61%
Note 1: All % represent a share of the total population within the jurisdiction or region.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).		

According to HUD AFH data, there are 55,957 persons aged 3 and over with a disability in the consortium's three counties (16.2% of the total population). Ambulatory difficulties are the most common (32,495 people), cognitive difficulties (19,806) and independent living difficulties (19,418). As discussed above, of the population 16 years and over in Horry County, only 19.9 percent of the disabled are employed. Median earning for those people were \$16,204 annually, which was more than 30 percent lower than those with no disability. Georgetown County had a smaller number of disabled persons over 16 years old working (1,155), but median earnings comparisons between persons with a disability (\$16,605) and persons with no disabilities (\$25,249) were similar. There were no similar data available for Williamsburg County. (Source: 2011-2015 ACS 5-Year Estimates, S1811)

Approximately 39.3 percent of homeowners with a mortgage in Horry County, 43.3 percent in Georgetown County, and 39.7 percent in Williamsburg County are housing cost burdened (meaning 30% or more of their income go towards housing costs). With disabled workers earning less than persons with no disability, finding affordable housing that is suitable for their needs becomes pertinent. (Data Source: 2011-2015 ACS)

6. Additional Information

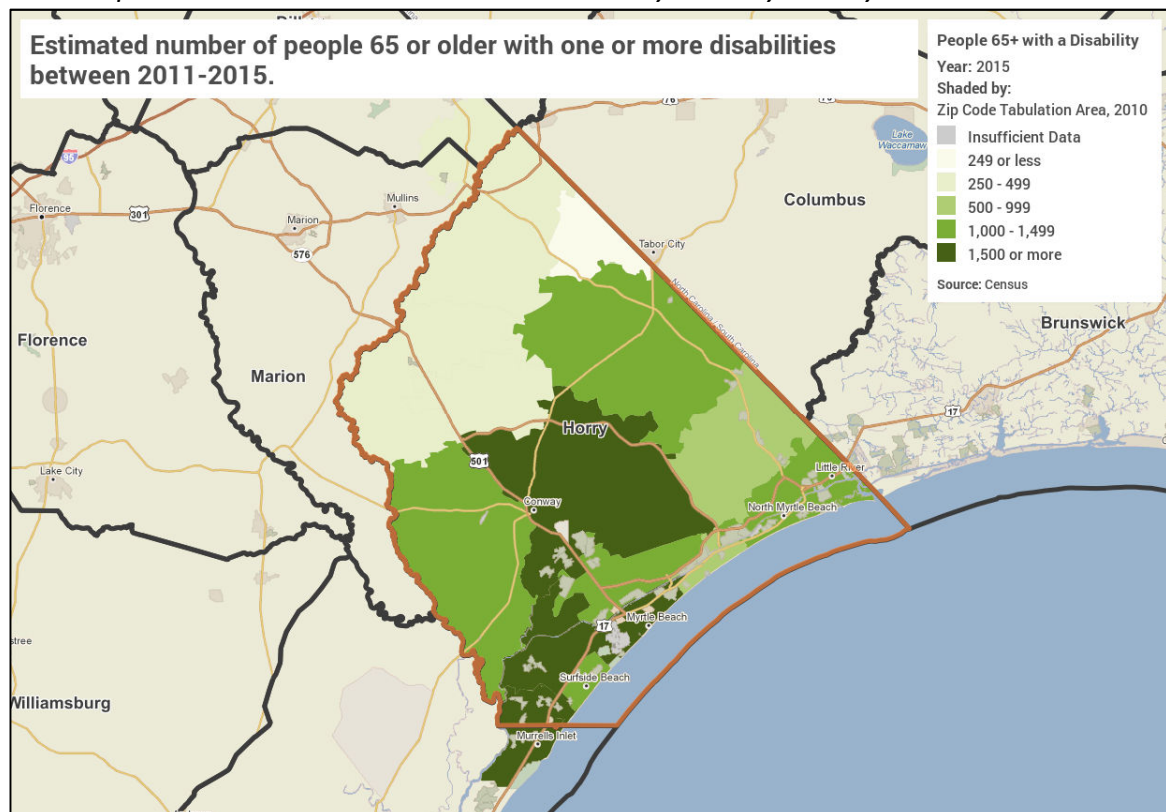
a. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region including those affecting persons with disabilities with other protected characteristics.

Persons with a disability face access issues in the region, as evidenced by the multitude of services offered to bridge gaps as mentioned in this assessment. When disabled persons are also elderly it brings forth a convergence of issues that must be addressed for them to continue to live independently or with family in the community. Below is a description of elderly and disability in each county in the region.

Elderly and Disability in Horry County

Elderly 65 years and over have a disability rate much higher than the general countywide rate of disabled persons (16.4%). Approximately 26.8 percent of elderly 65 to 74 years and 48.7 percent over the age of 75 years had a disability. The elderly population with disabilities are found in largest numbers east of Conway and north along Highway 17 starting from Myrtle Beach to Garden City. (2011-2015 ACS - S1810)

MAP: Population 65 Years or Older with a Disability in Horry County

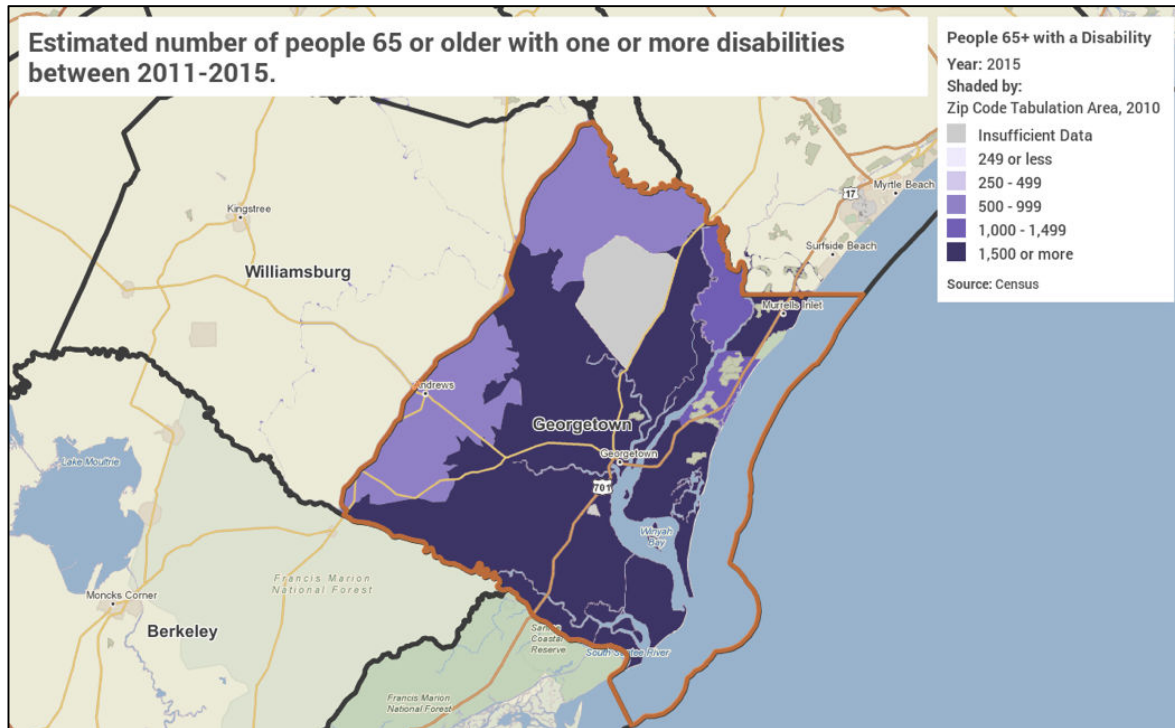


Source: 2011-2015 ACS via PolicyMap

Elderly and Disability in Georgetown County

The elderly 65 years and over have a disability rate much higher than the general countywide rate of disabled persons (15.6%). Approximately 23.8 percent of elderly 65 to 74 years and 46.5 percent over the age of 75 years had a disability. Elderly residents with disabilities are found in largest numbers in the areas surrounding the City of Georgetown. (2011-2015 ACS - S1810)

MAP: Population 65 Years or Older with a Disability in Georgetown County



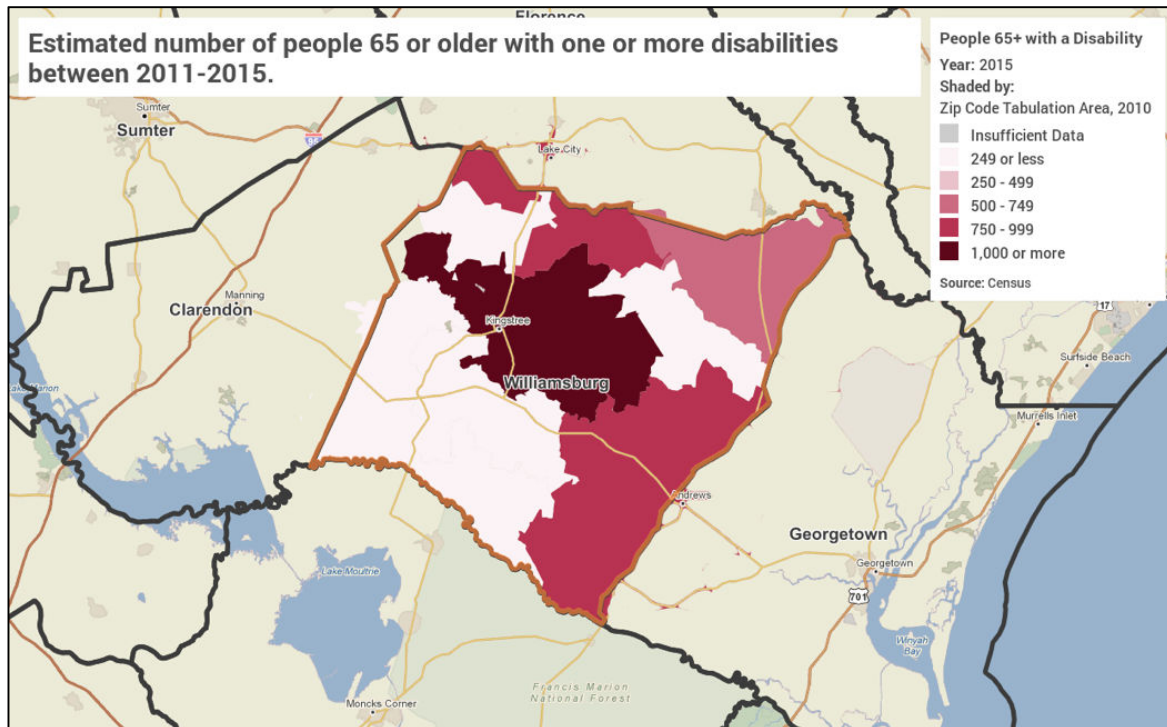
Source: 2011-2015 ACS via PolicyMap

Data note: Georgetown County has a much smaller population than Horry County, and therefore has a smaller disabled population, however a large amount of elderly with disabilities is shown to cover the majority of the county. This is due to the tabulation of disabled elderly by Zip Code. Zip Code 29440 covers a much larger portion of the county than the Zip Codes in Horry County.

Elderly and Disability in Williamsburg County

Williamsburg has the highest percentage of residents with a disability in the region. The elderly 65 years and over have a disability rate much higher than the general countywide rate of disabled persons (19.9%). Approximately 40.8 percent of elderly 65 to 74 years and 53 percent over the age of 75 years had a disability. Elderly with disabilities are found in largest numbers in the areas surrounding Kingstree and the tract to the east of the city. (2011-2015 ACS - S1810)

MAP: Population 65 Years or Older with a Disability in Williamsburg County



Source: 2011-2015 ACS via PolicyMap

b. The program participant may also describe other information relevant to its assessment of disability and access issues.

Successful housing and access efforts for persons with a disability in the region would not be possible without the efforts of local housing programs and organizations in the County. Below is a list of housing programs that residents can access to resources to assist with their housing needs.

Community Development Corporations (CDCs) are community-based, non-profit organizations created for the purpose of developing and improving low-income communities and neighborhoods through economic and related development. CDCs

have a primary function of developing projects and designing activities to enhance economic opportunities of the people in the community served, including efforts to enable them to become owners and managers of small businesses and producers of affordable housing and jobs. A list of certified CDCs serving Horry County are: Lowcountry Housing Trust, Homes of Hope, CDC of Marlboro County, and Santee Lynches CDC.

Grand Strand Housing and Community Development Corporation (GSH), founded by the Myrtle Beach Housing Authority and the City of Myrtle Beach, is a nonprofit with a mission to address issues related to affordable housing.

Fair Housing SC (FHSC) is available to all persons across the state seeking resources and information about fair housing. Information about fair housing laws and how to file a complaint can be found on its website in detail.

SC Human Affairs Commission, the commission is responsible for fair housing and equal opportunity investigation and enforcement in the state.

Waccamaw Economic Opportunity Council (WEOC) – The mission of WEOC is to ensure self-sufficiency for residents by providing community programs and services, in concert with advocacy. Among the services provided by WEOC is the Community Services Block Grant (CSBG). CSBG is a federally-funded program that provides direct assistance and case management to encourage and maintain self-sufficiency through services including employment and housing, general emergency assistance, and youth employment.

Affordable/Workforce Housing Commission of Horry County (AWHC) – AWHC works to promote and encourage the development of affordable housing for the citizens and workforce of Horry County, and develop programs and the capacity to provide financial counseling resources in an effort to minimize or avoid future foreclosures on residential properties.

City of Myrtle Beach Human Rights Commission (MBHRC) – The mission of MBHRC is to assure equal opportunity for all citizens to live free of discrimination with regard to race, creed, color, sex, national origin, ancestry, marital status, physical disability or age and to eliminate discriminatory practices within the city, particularly with respect to housing.

Home Alliance, Inc. (HAI) – HAI is a local non-profit corporation in Myrtle Beach that addresses the problem of homelessness in the area. Among the several projects HAI has started and operated are the Alliance Inn Apartments that serves homeless in the City, and with it a full range of supportive services. Another project, Balsam Place Apartments was started to provide permanent supportive housing for disabled homeless persons in the city.

7. Disability and Access Issues Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disability and access issues and the fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor, note which fair housing issue(s) the selected contributing factor relates to.

- Access for persons with disabilities to proficient schools
- Access to publicly supported housing for persons with disabilities
- Access to transportation for persons with disabilities
- Inaccessible government facilities or services
- Inaccessible public or private infrastructure
- Lack of access to opportunity due to high housing costs
- Lack of affordable in-home or community-based supportive services
- Lack of affordable, accessible housing in range of unit sizes
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for housing accessibility modifications
- Lack of assistance for transitioning from institutional settings to integrated housing
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location of accessible housing
- Loss of Affordable Housing
- Occupancy codes and restrictions
- Regulatory barriers to providing housing and supportive services for persons with disabilities
- Source of income discrimination
- State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, shared housing and other integrated settings
- Other

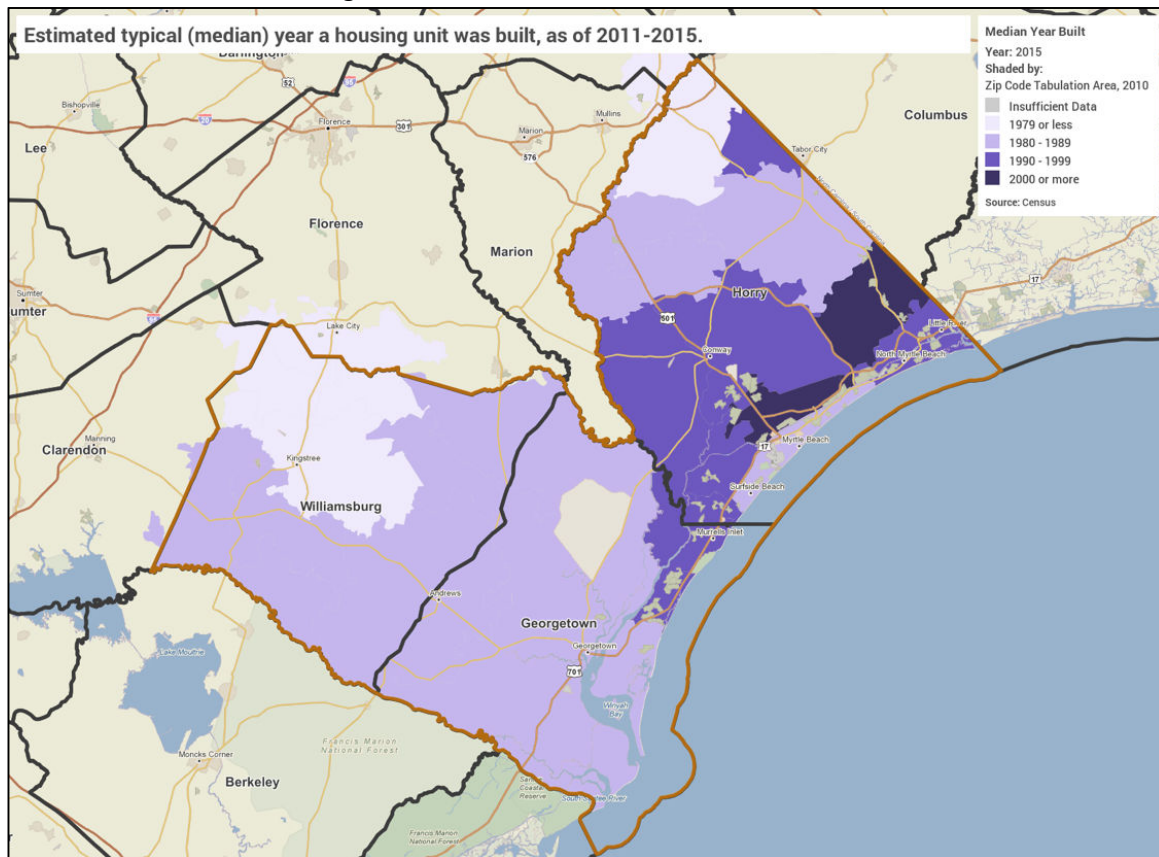
Lack of affordable integrated housing for individuals who need supportive services & Location of accessible housing

Generally, older homes are not as accommodating for persons who are disabled, because housing has often not been adequately adapted to meet their needs or has fallen behind codes and regulations. According to the 2011-2015 ACS, just over one out

of every 5 homes in Horry County (20.5%) was built before 1980. In Georgetown County, 34.3 percent of homes were built before 1980. In Williamsburg County, almost half the homes were built before 1980 – 49 percent of all the homes in the county.

Below is a map that visually displays the areas where the median home age is 1980 or less. Darker shaded areas are areas with newer median year homes built and lighter shaded areas are where the median year housing was built is older. Horry County has seen much more housing development over the past couple decades than either Georgetown County or Williamsburg County.

MAP: Median Year Housing Built



Source: 2011-2015 ACS via PolicyMap

Lack of assistance for housing accessibility modifications

According to the Horry County 2013-2017 Consolidated Plan, housing for special needs populations, which includes persons who are disabled, was a high priority. The basis for the priority was drawn from development costs pressures from recent growth in the region that had put a limit on the development and availability of permanent and affordable rental housing for persons with special needs.

Currently the County does not coordinate a plan to assist disabled persons with housing accessibility modifications, but has partnered with state agencies, other jurisdictions within the region, nonprofit organizations and faith-based groups to fulfill these needs.

Georgetown County and Williamsburg County have less assistance available for housing accessible modifications.

Access to publicly supported housing for persons with disabilities

Housing Authority of Conway

Persons with a disability face a long wait time for access into publicly supported housing. According to the Housing Authority of Conway (HAC), there are 43 handicap or disabled persons in the waiting list for public housing development units and another 7 on the Section 8 HCV waiting list. Applications to HAC can be initiated on the housing authority's website. (Data Source: HAC 5-Year PHA Plan)

Housing Authority of Myrtle Beach

At this time, MBHA's waiting list for the HCV program is closed. A lottery was held September 14-15 of 2015, which was the last time pre-applications were accepted into the waiting list. On MBHA's website, it was announced that of all of the pre-applications taken, a computer would randomly select 1,000 pre-applications for the Housing Choice Voucher Waiting list effectively leaving persons who are disabled with no priority in proceedings.

Georgetown Housing Authority

Waiting lists for GHA programs at this time are long or are closed. For public housing units, the wait list is approximately 18 to 24 months long. The Section 8/HCV program wait list is currently closed. This effectively leaves disabled persons with little access to publicly supported housing in Georgetown County.

Kingstree Housing Authority

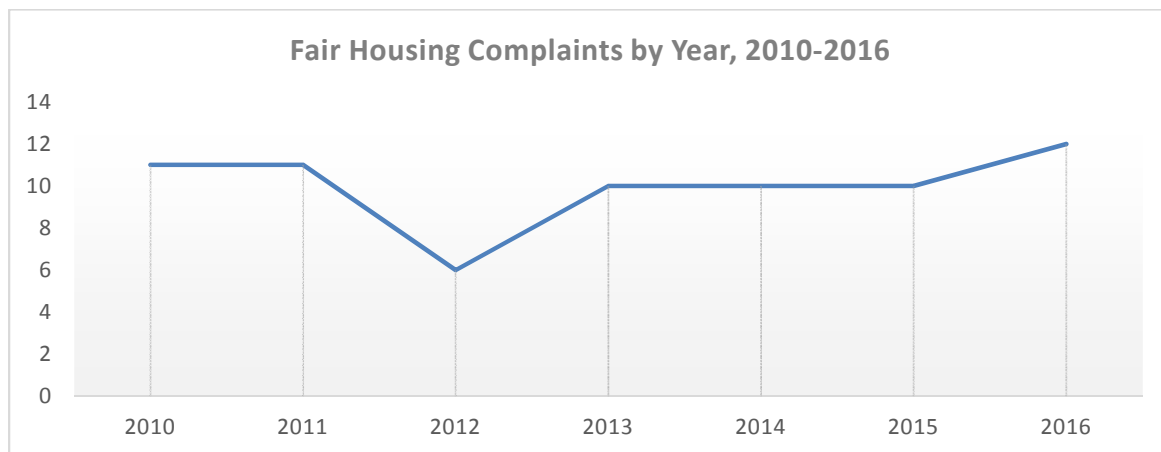
KHA accepts public housing applicants for families, elderly and disabled individuals. The 140 units at Frierson Homes is operated by the PHA can accommodate for individuals with a disability. KHA has also set aside 30-units designed specifically for elderly and disabled residents. KHA last reported in its 2010 PHA plan that it had 210 applicants on the waiting list.

E. Fair Housing Enforcement, Outreach Capacity, and Resources

1. List and summarize any of the following that have not been resolved:

- A charge/letter of finding from HUD concerning a violation of a civil rights-related law;
- A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;
- Any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice;
- A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law;
- A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing; or
- A pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination.

Currently, there are no outstanding fair housing complaints against Horry County, Georgetown County, Williamsburg County, the other municipalities of the consortium or the Housing Authorities in this jurisdiction. Per data from HUD and the South Carolina Human Affairs Commission, 70 complaints have been filed against various other parties in the region since the beginning of 2010. Horry County accounts for over 80 percent of all complaints in the region. This can be expected because of the larger population size of Horry County as compared to Georgetown County and Williamsburg County, which both are much smaller. According to the South Carolina Human Affairs Commission, other than the dip in 2012 of complaints, the number of complaints filed per year has been relatively consistent.

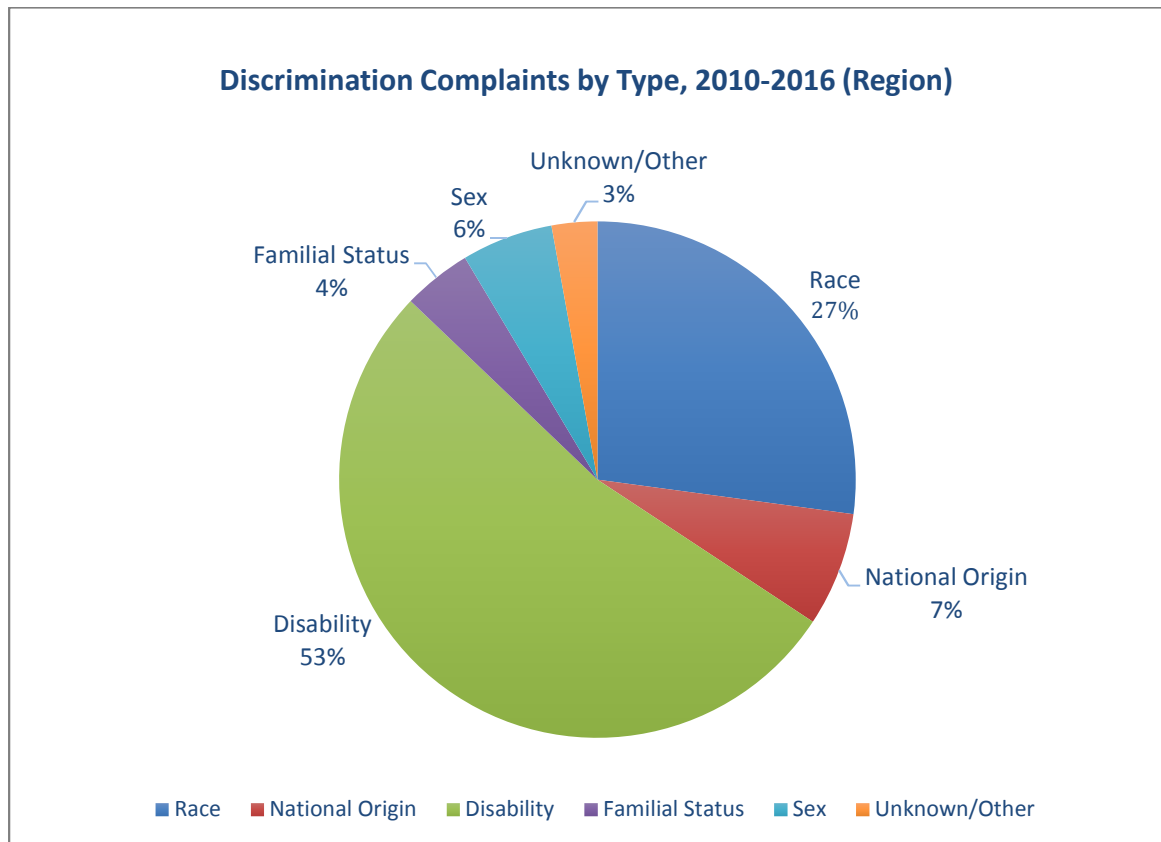


Source: South Carolina Human Affairs Commission

The following chart displays the number of complaints in all three counties in the region from 2010 to 2016. Of the 70 complaints filed in the region in that time period, Horry County had the majority of cases with 58 cases, Georgetown County had 8 cases and Williamsburg County had 4.

TABLE: Discrimination Complaints by Location, Year, and Type							
Year	Georgetown County, South Carolina						
	Race	National Origin	Disability	Familial Status	Sex	Unknown or Other	Total
2010	2	0	2	0	0	0	4
2011	1	0	1	0	0	0	2
2012	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0
2014	0	0	1	0	0	0	1
2015	0	0	0	0	0	0	0
2016	0	0	1	0	0	0	1
Total	3	0	5	0	0	0	8
Year	Horry County, South Carolina						
	Race	National Origin	Disability	Familial Status	Sex	Unknown or Other	Total
2010	3	0	2	0	1	0	6
2011	4	0	5	0	0	0	9
2012	0	2	4	0	0	0	6
2013	1	2	5	1	0	0	9
2014	2	0	4	1	2	0	9
2015	2	0	5	1	1	1	10
2016	1	0	7	0	0	1	9
Total	13	4	32	3	4	2	58
Year	Williamsburg County, South Carolina						
	Race	National Origin	Disability	Familial Status	Sex	Unknown or Other	Total
2010	0	1	0	0	0	0	1
2011	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0
2013	1	0	0	0	0	0	1
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	2	0	0	0	0	0	2
Total	3	1	0	0	0	0	4
Year	Horry HOME Consortium (all three counties)						
	Race	National Origin	Disability	Familial Status	Sex	Unknown or Other	Total
Total	19	5	37	3	4	2	70
Source: South Carolina Human Affairs Commission							
Notes: When one complaint listed multiple bases only the primary one was counted.							

Of note is the high percentage of disability-related cases, accounting for over half of all complaints in the region. One of the reasons why disability-related cases may be prevalent is because tangible information can be gathered to prove a possible disability-related discrimination, such as a lack of a handicap access ramp, or non-wheelchair accessible passage, and housing that is not suitable for certain types of disability. Discrimination based on race, national origin, familial status, sex and age is much harder to prove.



Source: South Carolina Human Affairs Commission

From 2010 to 2016, Disability related cases accounted for over half of the housing complaints in the region (53%). Race-related cases were second highest with just over a quarter of all cases in the region (27%). All other types of complaints made up 20 percent or less of the discrimination complaints.

2. Describe any state or local fair housing laws. What characteristics are protected under each law?

Below is a list of state and local fair housing laws.

Statewide fair housing laws:

South Carolina: Title 31, Chapter 21 of the South Carolina Code of Laws is known as the "South Carolina Fair Housing Law" and prohibits discrimination in relation to housing issue to any person because of race, color, religion, sex, handicap, familial status, or national origin.

A summary of the South Carolina Fair Housing Law has been provided by the South Carolina Human Affairs Commission:

Section 31-21-10: Names the law "The South Carolina Fair Housing Law."

Section 31-21-20: States policy of this State to provide fair housing throughout the state.

Section 31-21-30: Defines words and phrases used throughout the Act. For example, "familial status" means one or more individuals who have not attained the age of eighteen years and domiciled with parent or legal guardian; or a pregnant person; or one securing legal custody of a child under 18 years.

Section 31-21-40: Describes activities which are unlawful as they relate to selling or renting dwellings because of race, color, religion, sex, familial status, national origin, or handicap.

Section 31-21-50: Makes unlawful denial of real estate services based on race, color, religion, sex, handicap, familial status, or national origin.

Section 31-21-60: Makes unlawful discrimination making real estate-related transactions available, or in terms and conditions of transactions, because of race, color, religion, sex, handicap, familial status, or national origin.

Section 31-21-70: Describes activities exempted from the Act.

Section 31-21-80: Makes unlawful coercion, intimidation, threats, or interference with any person for exercising rights under the law.

Section 31-21-90: Grants jurisdiction to the South Carolina Human Affairs Commission to administer this law.

Section 31-21-100: Allows the Commission to:

- Promulgate regulations
- Make studies of housing practices.
- Publish reports of such studies.
- Cooperate with and give technical assistance to agencies, organizations and institutions within the state.
- Cooperate with and contract with HUD and other governmental agencies.
- Accept reimbursement for services rendered to HUD.
- Accept gifts and donations.
- Go to court to compel compliance with the law.
- Contract with and accept reimbursement from persons and organizations in effectuating purposes of the law.
- Administer the programs and activities relating to housing in a manner affirmatively to further the policies of this Chapter.

Section 31-21-110: Gives the Commission powers to:

- Examine and copy records.
- Take testimony or statements.
- Issue subpoenas.
- Go to court to enforce subpoenas.

Section 31-21-120: Requires complaints to be in writing, filed within 180 days after alleged discriminatory housing practice occurs, and requires notice to complainant and respondent; imposes confidentiality and imposes criminal sanction for breach of confidentiality; imposes certain time requirements for completion of investigations and final administrative disposition of complaints.

Section 31-21-130: Provides for Administrative Hearings and Court Trials; establishes procedures for Hearing Panel, Pleadings, penalties for violations, Court enforcement of Commission Orders and Court Appeal process from Commission Orders.

Section 31-21-140: Establishes one year statute of limitations for filing court action and provides remedies if the Court determines the existence of violations.

Section 31-21-150: Provides for determination of other agencies having investigative authority of complaints and coordination of efforts to avoid multiple investigations.

South Carolina Code of Laws, Title 31 – Housing and Redevelopment CHAPTER 21: Fair Housing Law can be found in full at:

<http://www.scstatehouse.gov/code/t31c021.php>

Local Fair Housing Laws:

Myrtle Beach: Sec 2-172-10 establishes the Myrtle Beach Human Rights Commission whose purpose “is to foster and encourage the growth and development of the city in a manner that will assure to all persons equal opportunity to live free of discrimination imposed because of race, creed, color, sex, national origin, ancestry, marital status, physical disability, or age. It is to direct its efforts and resources toward eliminating discriminatory practices within the city in all areas of city life including the areas of housing, employment, city services and programs, law enforcement, education, and public accommodations where they exist.

3. Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

The following local and regional partner agencies and organizations provide fair housing information, outreach and enforcement in the region:

South Carolina Human Affairs Commission: The South Carolina Human Affairs Commission (SCHAC) was created in 1972 to “encourage fair treatment, eliminate and prevent unlawful discrimination, and foster mutual understanding and respect among all people in this state.” The SCHAC enforces South Carolina Human Affairs Law, the South Carolina Fair Housing Law, and the South Carolina Equal Enjoyment and privileges to Public Accommodations Law. The SCHAC also hosts Fair Housing Outreach events, provides videos online to educate citizens about Fair Housing in the state, and collects fair housing complaints.

Housing Authority of Conway: The Housing Authority of Conway (HAC) is a local PHA and works to assist low-income families with safe, decent, and affordable housing opportunities. HAC provides Low Income Public Housing, administers Section 8 Housing Choice Voucher Program, and constructs new Section 8 units.

Housing Authority of Myrtle Beach: The Housing Authority of Myrtle Beach works to assist low-income families in Myrtle Beach with decent, safe, sanitary and affordable housing opportunities. The Housing Authority of Myrtle Beach partners with its clients, landlords and community agencies to accomplish its mission. They administer the Housing Choice Voucher Program, a Family Self-Sufficiency Program, a homeownership program, and a homeless program.

Georgetown Housing Authority: GHA's mission is to assist low and moderate income families in Georgetown County with decent, safe, sanitary and affordable housing. The PHA owns and operates public housing developments and administers the HCV program in the county. The PHA also takes an active role in fair housing initiatives in the county.

Kingstree Housing Authority: KHA's mission is to assist low and moderate income families in Williamsburg County with decent, safe, sanitary and affordable housing. The PHA owns and operates one public housing development that has 140 units. The PHA also takes an active role in fair housing initiatives in Williamsburg County.

Horry County Government Community Development: The Horry County Community Development staff administers a variety of grants to develop viable urban communities. This includes the Community Development Block Grants (CDBG) provided by HUD.

Waccamaw HOME Consortium: The Waccamaw HOME Consortium is a regional entity established to perceive HOME Investment Partnerships Program funding and includes Horry, Williamsburg, and Georgetown Counties. The Consortium administers the HOME funds and offers low interest loans and grants to developers for the creation of affordable housing.

South Carolina Housing Finance and Development Authority: The South Carolina Housing Finance and Development Authority maintains www.schousing.com, a website that educates and assists with housing issues. This includes a compliance-monitoring department, first-time homebuyers program, housing choice voucher program, HOME and Housing Trust Fund Program, Low Income Housing Tax Credit, Neighborhood Stabilization Programs and a Mortgage Servicing Department.

Waccamaw Regional Council of Governments: The Waccamaw Regional Council of Governments is a quasi-governmental agency that serves Georgetown, Horry, and Williamsburg Counties. Included in their services is running the HOME Consortium (see above), assisting local governments with the CDBG program, community development and affordable housing.

Habitat for Humanity of Horry County: Habitat for Humanity of Horry County is part of a global, nonprofit religion-based organization that is dedicated to eliminating substandard housing through constructing, rehabilitating and preserving homes, by advocating for fair and just housing policies, and by providing training and access to resources to help improve housing conditions.

Waccamaw Economic Opportunity Council: The Waccamaw Economic Opportunity Council locally manages Community Service Block Grants, a home weatherization assistance program, and Low Income Home Energy Assistance Program, as well as Head Start and Early Head Start to assist families with children.

4. Additional Information

a. Provide additional relevant information, if any, about fair housing enforcement, outreach capacity, and resources in the jurisdiction and region.

As a regional entity established for the purpose of receiving HOME entitlement funding from HUD, the Waccamaw HOME Consortium, which consists of Horry, Georgetown and Williamsburg Counties, is required to have a 5-year Consolidated Plan. The Consolidated Plan for the Consortium is an assessment of the housing and market needs of the combined three counties and their municipalities and must address housing and community development issues. Priorities and goals to address these issues are implemented through an Annual Action Plan. A central component of the priorities and goals of the plan is Fair Housing and affordable housing. The current Consolidated Plan for the Consortium covers the period of FY 2016 to FY 2020. The Waccamaw Regional Council of Governments administers the program on behalf of the counties and municipalities of the Consortium.

In 2013 the Waccamaw Regional Council of Governments also completed an Analysis of Impediments to Fair Housing Choice (AI). The AI is a tool that serves as a critical component of HUD's fair housing efforts to identify and analyze fair housing in the region and to prevent discriminatory practices in the area of housing in the region. If any impediments to fair housing choice were found, they would be addressed and a strategy would be assigned to work towards eliminating the impediment.

On July 16, 2015 HUD released a final rule to affirmatively further fair housing through its new tool, the Assessment of Fair Housing tool (AFH) that will aid communities in assessing the fair housing situation and reduce barriers to fair housing. HUD requires entitlement jurisdictions that receive HUD funding to complete an AFH. The AFH equips communities with tools such as data and maps to analyze fair housing efforts in the area.

b. The program participant may also include information relevant to programs, actions, or activities to promote fair housing outcomes and capacity.

Many municipalities in the region have passed resolutions proclaiming April as Fair Housing Month recently and in the past. Proclaiming fair housing resolutions in the communities are an active and ongoing effort to promote fair housing in the area.

The Horry County Council has recognized April as Fair Housing Month. The Horry County Council passed a resolution on April 4, 2017 recognizing April as Fair Housing Month stating that it desires decent, safe and sanitary living to be afforded to all its citizens and rejects discrimination on the basis of race, color, sex, national origin, disability, or family status or any protected classes named by HUD and the South Carolina Fair Housing Law in the sale or rental or provision of housing services.

The City of Georgetown City Council has also passed resolutions proclaiming April 2017 as Fair Housing Month in the city.

The Town of Kingstree Council passed a resolution in 2015 proclaiming April as Fair Housing Month in the town. News of the resolution was published in the local paper, The News.

The Andrews Town Council has also passed a resolution to designate April as Fair Housing Month in the Town of Andrews. The resolution was adopted in April 20, 2017 and published in the local paper.

A new member of the consortium, The Hemingway Town Council also passed a resolution in 2017 recognizing April as Fair Housing Month in the Town of Hemingway.

5. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the lack of fair housing enforcement, outreach capacity, and resources and the severity of fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each significant contributing factor, note which fair housing issue(s) the selected contributing factor impacts.

- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Lack of resources for fair housing agencies and organizations
- Lack of state or local fair housing laws
- Unresolved violations of fair housing or civil rights law
- Other

The 2013 Analysis of Impediments identified a lack of Low Income Housing Tax Credit unit and limited availability of Housing Choice vouchers as contributing to limited housing options for low-income households. There was also a lack of Section 8 vouchers and lengthy waiting lists for placement in Horry County's Department of Disabilities and Special needs residential placements. Myrtle Beach and the Waccamaw Regional Council (all three counties) were also forced to cut their fair housing hotlines due to lack of funding. This **lack of resources for fair housing agencies and organizations** can increase segregation, R/ECAPs, and disparities in access to opportunities.

The state of South Carolina has a Fair Housing Law that aligns with Federal laws, but there is a **lack of fair housing laws** at the county and city level. Per a 2010 evaluation of AI reports by the Government Accountability Office, enforcement of the federal fair housing act is inconsistent among local jurisdictions. Local ordinances are much more responsive to citizen needs than relying on federal or state laws to be enforced. Disabled individuals are particularly vulnerable to housing issues and a lack of fair housing laws contributes to disproportionate housing needs and disparities in Access to Opportunity.

Not having a fair housing hotline decreases the opportunities for citizens to have access to fair housing information on laws, rights, and violations. As citizens may lack awareness, it may result in a **lack of local public fair housing enforcement** due to unreported violations.

VI. Fair Housing Goals and Priorities

1. For each fair housing issue, prioritize the identified contributing factors. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.

Through the process of this Assessment of Fair Housing, and described in Section V of this report, the following Fair Housing Issues have been identified within the region:

1. Segregation
2. Racial and Ethnic Concentrations of Poverty
3. Disparities in Access to Opportunity
4. Disproportionate Housing Needs
5. Publicly Supported Housing Location and Occupancy
6. Disability and Access Issues
7. Fair Housing Enforcement, Outreach Capacity and Resources

For each Fair Housing Issue, the associated Contributing Factors, identified in this Assessment, are prioritized by degree of impact on the particular Fair Housing Issue – the highest ranking Contributing Factor thus contributing the most towards the Fair Housing Issue. Overall, the highest priority of all the Contributing Factor is the Location and Type of Affordable Housing which is overwhelmingly the leading factor contributing to Segregation and Racial and Ethnic Concentrations of Poverty within the three-county region. Community Opposition and Displacement of Residents Due to Economic Pressure also contribute to multiple Fair Housing Issues including Segregation, Racial and Ethnic Concentrations of Poverty as well as Disproportionate Housing Needs. Equally as important, the Lack of Public Investments and the Lack of Local Fair Housing Enforcement also contribute to multiple Fair Housing Issues.

See following chart:

Identifying and Prioritizing Contributing Factors of Segregation		
Fair Housing Issue	Contributing Factor	Prioritization and Justification
Segregation	Location and Type of Affordable Housing: The location and type of affordable housing can further segregation in ways similar to the above points. When subsidized and affordable housing is primarily located in segregated areas, it can perpetuate segregation by limiting opportunities for families to move into higher income areas.	1-Limited availability and development of affordable housing in same area perpetuates issues.
	Community Opposition (NIMBY): Community Opposition to integration is difficult to accurately measure. Areas that have experienced segregation in the past sometimes have ingrained stereotypes that low-income residents will bring down property values in a neighborhood and may attract crime. These stereotypes are compounded by the underrepresentation of low-income residents in policy discussions. Even when communities recognize the need for public housing and publicly subsidized housing, like LIHTC, throughout the jurisdiction there might be a “Not In My Backyard” (NIMBY) view of public housing that may increase integration. NIMBYism is not present everywhere but it is something to be aware of in order to be addressed if it exists.	2-Public opposition limits acceptable areas creating grouping of affordable housing in the same areas.
	Displacement of Residents Due to Economic Pressure: Rising housing costs can lead to displacement of residents due to economic pressures. As the costs of housing rises it can push out low-income residents, particularly renters who do not see rising housing costs as an increase in the value of their investment. When income is strongly linked to race or ethnicity this can lead to racial and ethnic segregation. Low-income residents gather together along racial and ethnic lines and are priced out of more affluent areas.	5-Low income renters are driven toward areas with lower rents. This does not produce a homogeneous mix of incomes in areas.
	Heirs’ Property: Heirs’ property is mostly property owned by African Americans who either purchased the land or were deeded it after the Civil War, and it is common in the	3-Heirs property limits the mobility of low income occupants by restricting their ability to sell their land and locate in areas of

	region. Heirs' property is owned "in common" by all the heirs regardless of who lives on the land or pays taxes, and some owners may have never even been on the land. This land can easily be lost because heirs can sell portions of it or force the sale of the entire property. Property rights can be difficult to enforce due to lack of written wills. Many families choose to remain on the land, which increases segregation. For others, the lack of legal documents reduces opportunities that may be available to someone with traditional land ownership. This lack of secure property rights can lead to abandonment and blight in both rural and urban areas.	economic opportunity.
	Community Ties: Many individuals feel strong community ties to the areas they grew up in, even if they have the fiscal ability to leave. According to MBHA, often times when a voucher holder comes from a local neighborhood, even though they are encouraged to lease elsewhere, they will choose to stay close to where they grew up. The comfort that comes from a familiar neighborhood may not necessarily be a bad thing, but it can contribute to segregation. For this issue, more education of the advantages of moving to higher-income areas and education for better employment would be helpful.	4-Families want to locate in the same area to maintain support networks.
Identifying and Prioritizing Contributing Factors of R/ECAPs		
Fair Housing Issue	Contributing Factor	Prioritization and Justification
R/ECAPs	Location and Type of Affordable Housing: The location and type of affordable housing can further segregation in ways similar to the above points. Subsidized housing can be pushed into certain neighborhoods or census tracts, and if income is correlated with race or ethnicity that can create segregation. Housing within the R/ECAP in Myrtle Beach is heavily subsidized.	1-Limited areas of availability, often perpetuated by zoning restrictions, can produce centralization of affordable housing.
	Community Opposition: The factors that contribute to the severity of the R/ECAP in the jurisdiction are similar to those that affect areas of segregation. Community	2-Community opposition can limit where affordable housing can be located, creating centralized areas of affordable housing which can

	<p>opposition to integration is possible, particularly in communities that have significant economic differences within the population. There are often stereotypes that low-income residents will bring down the property value of the neighborhood and may attract crime. These stereotypes are compounded by the underrepresentation of low-income residents in policy discussions. Even when communities recognize the need for public housing and publicly subsidized housing, like LIHTC, throughout the jurisdiction there can be a “Not In My Backyard” (NIMBY) view of public housing that may increase integration. NIMBYism is not present everywhere but it is something to be aware of in order to be addressed if it exists.</p>	<p>separate income classifications.</p>
	<p>Displacement of Residents Due to Economic Pressure: Rising housing costs can lead to displacement of residents due to economic pressures. As the costs of housing rises it can push out low-income residents, particularly renters who do not see rising housing costs as an increase in the value of their investment. When income is strongly linked to race or ethnicity this can lead to racial and ethnic segregation. Low-income residents gather together along racial and ethnic lines and are priced out of more affluent areas.</p>	<p>3-Low income renters are forced to locate where rents are reasonable, but these areas may be devoid of economic opportunities.</p>
Identifying and Prioritizing Contributing Factors of Disparities in Access to Opportunity		
Fair Housing Issue	Contributing Factor	Prioritization and Justification
Disparities in Access to Opportunity	<p>Location of Employers and Location and Type of Affordable Housing: The location of employers and location and type of affordable housing are interrelated issues that contribute to disparities in opportunity. Areas with economic opportunities lack the housing necessary for the workforce, which increases commute times and limits opportunities for low-income individuals.</p>	<p>1-Low income residents must often locate in proximity to where employment opportunities are present, location near areas of educational opportunity and other factors may become secondary factors in location.</p>
	<p>The Availability, Type, Frequency, and Reliability of Public Transportation: The availability, type, frequency, and reliability</p>	<p>2- Limited public transportation opportunities can force low income residents to locate close to jobs, or</p>

	of public transportation is a major issue in the jurisdiction. A large portion of the working population commutes into Georgetown, Conway and Myrtle Beach for work, but the area has incredibly low scores on the Transit and Low Transportation Cost Index.	to make long commutes.
	Lending Discrimination: Black applicants are denied at greater rates than White applicants. This may point to lending discrimination within the region. Lack of access to financial services can be an insurmountable obstacle when trying to get a loan to purchase a new home or move out of the area.	3-Lending discrimination can reduce upward cycling of low income residents to homeownership. Occupants of affordable housing remain there and families on waiting lists are not able to access affordable rental units producing stagnation.
	Access to Financial Services: Access to financial services creates disparities in opportunities within the jurisdiction. As shown in the HMDA Analysis in the Disproportionate Housing Needs section, Black applicants are denied at greater rates than White applicants.	4-Similar to lending discrimination-upcycling of low income residents to homeownership is reduced creating stagnation.
Identifying and Prioritizing Contributing Factors of Disproportionate Housing Needs		
Fair Housing Issue	Contributing Factor	Prioritization and Justification
Disproportionate Housing Needs	Displacement of Residents Due to Economic Pressure: As has been mentioned previously in this document, rising housing costs can lead to displacement of residents due to economic pressures, which adds to disproportionate housing needs. As the costs of housing rises it can push out low-income residents, particularly renters who do not see rising housing costs as an increase in the value of their investment. If new housing projects in the county primarily target high-income retirees who are moving to the area, it will put upward pressure on other housing in the region as low-income families compete for a shrinking affordable housing stock.	2-Construction of units in certain areas may not be meeting the needs of low income renters. Affordable housing units may not be where they need to be.
	The Availability of Affordable Units in a Range of Sizes: In order for a community to undergo economic growth and development, it is necessary to have diverse housing options. A lack of availability of affordable units in a range of sizes is a	1-Small apartment complexes would better meet the needs of this underserved population.

	<p>factor that can create, contribute to, perpetuate, or increase the severity of disproportionate housing needs in the jurisdiction. Housing in the “missing middle” is particularly important in providing affordable housing options for residents near economic opportunities in urban environments. The “Missing Middle” is comprised of housing units that are neither large multi-family complexes nor 1-unit detached units. Many communities are missing this middle form of housing that many families desire. Horry County has the highest rate of “missing middle” housing at 16.5 percent, which is to be expected because both Conway and Myrtle Beach are in Horry. Considering the high commute rates for the cities, it would be beneficial to increase the amount of housing that falls in the “missing middle.” The cities in the region have more housing within this key group, but there is still a need in each urban area. Georgetown and Conway tend to have a disproportionately high numbers of single-family, detached housing units and Myrtle Beach has a high number of large apartment complexes.</p>	
	<p>Lending Discrimination: Lending discrimination based on race or ethnicity is illegal, but it still happens and can contribute to disproportionate housing needs if families are prevented from accessing resources that would assist them in home-ownership. Within all three counties, Black, Non-Hispanic applicants have higher rates of loan denial than White applicants despite similar incomes. Within Horry County, high-income Black applicants are more likely to be denied due to credit history, an incomplete credit application, and debt-to-income ratio than White applicants. In Georgetown and Williamsburg Counties, credit history is the most likely denial reasons for high-income residents; over 60 percent of denials are classified as such. White applicants in the low-income range (less than 80% of AMI) in Horry, Georgetown, and Williamsburg Counties were denied 16 percent, 29</p>	<p>2-In the case where limited lenders are available to low income renters, upcycling of renters to homeownership is reduced. This limits opportunities for rental housing for families on waiting lists.</p>

	percent, and 33 percent of the time, respectively. Black applicants in the same income range were denied at much higher rates: 32 percent (Horry), 39% (Georgetown), and 40 percent (Horry).	
Identifying and Prioritizing Contributing Factors of Publicly Supported Housing Location and Occupancy		
Fair Housing Issue	Contributing Factor	Prioritization and Justification
Publicly Supported Housing Location and Occupancy	Admissions and Occupancy Policies and Procedures, including preferences in public housing: Publicly supported housing is generally located in areas where this is also a concentration of the Black population. Access to publicly supported housing is not explicitly dependent on race, but because of location or preference, public housing developments, Section 8 housing and HCV program residents are still predominantly Black.	1-The location affordable housing is often limited by cost of land, where affordable housing can only be placed cost effectively in limited areas.
	Impediments to Mobility: The lack of access to high performing schools creates a barrier to advancement for students in these areas. Without access to high performing schools, residents in the area will likely see low college education participation rates, and therefore low educational attainment. Educational attainment is directly tied to earnings, which is a key factor in income mobility.	2-The location of affordable housing opportunities in a few limited areas can limit educational opportunities. Parents are unable to locate their families in school districts of their choice due to limited affordable housing opportunities.
	Lack of public investments in specific neighborhoods: There is a disparity in private investment in R/ECAP tracts in comparison to the surrounding areas of the tract in Myrtle Beach. There is also a lack of private investment west of the R/ECAP tract in Kingstree, which affects the residents in the neighboring R/ECAP.	3-Lack of investment can reduce opportunities for jobs, entrenching poverty in areas where this lack is present.
	Lack of Meaningful Language Access: Hispanic households made up 3.3 percent of the households in the region, and accounted for 3.6 percent of extremely low-income households and 4.5 percent of low-income households in the region. Still, Hispanics had little representation in public housing programs. Their participation in	5-Affordable housing opportunities for Hispanic household are limited based upon resources. Already limited resources may limit outreach opportunities to this community through reduced advertising funds and a lack of narrowcasting opportunities to

	public housing developments was 1.2 percent, Section 8 housing units was 1.7 percent, Other HUD Multifamily housing was 2.7 percent and HCV program was 1.3 percent. While many Hispanic households were eligible for publicly supported housing, they did not utilize the programs. While a lack of meaningful language access may contribute to this, the local housing authorities need to engage the Hispanic community for consultation and meaningful dialogue.	reach this segment due to its size.
	Quality of affordable housing information programs: The contributing factor for the quality of affordable housing information programs in the County is tied directly to the lack of meaningful language access, primarily Spanish. (See Lack of Meaningful Language Access above)	6-Limited funds allow limited outreach to the Hispanic community.
Identifying and Prioritizing Contributing Factors of Disabilities and Access Issues		
Fair Housing Issue	Contributing Factor	Prioritization and Justification
Disabilities and Access Issues	Lack of affordable, integrated housing for individuals who need supportive services: Generally, older homes are not as accommodating for persons who are disabled, because housing has often not been adequately adapted to meet their needs or has fallen behind codes and regulations. According to the 2011-2015 ACS, just over one out of every 5 homes in Horry County (20.5%) was built before 1980. In Georgetown County, 34.3 percent of homes were built before 1980. In Williamsburg County, almost half the homes were built before 1980 – 49 percent of all the homes in the county.	1-Due to the older nature of housing in the region, many units must be updated to assist disabled occupants. Funding is available in Horry County through CDBG to assist with accessibility accommodations, but resources are limited and this funding is not available to Georgetown and Williamsburg counties.
	Location of accessible housing: Coastal Horry County has seen much more housing development over the past couple decades than the rural areas of the County and either Georgetown County or Williamsburg County, therefore more new and accessible housing is available on the Atlantic coast of Horry County as compared to the rest of the region.	2-Few accessible units are present in the rural areas of the region. Horry County has CDBG funding available for accessibility accommodation but resources are limited and this funding is not available in Georgetown and Williamsburg counties.

	<p>Access to publicly supported affordable housing for persons with disabilities:</p> <p><u>Housing Authority of Conway</u> Persons with a disability face a long wait time for access into publicly supported housing. According to the Housing Authority of Conway (HAC), there are 43 handicap or disabled persons in the waiting list for public housing development units and another 7 on the Section 8 HCV waiting list. Applications to HAC can be initiated on the housing authority's website. (Data Source: HAC 5-Year PHA Plan)</p> <p><u>Housing Authority of Myrtle Beach</u> At this time, MBHA's waiting list for the HCV program is closed. A lottery was held September 14-15 of 2015, which was the last time pre-applications were accepted into the waiting list. On MBHA's website, it was announced that of all of the pre-applications taken, a computer would randomly select 1,000 pre-applications for the Housing Choice Voucher Waiting list effectively leaving persons who are disabled with no priority in proceedings.</p> <p><u>Georgetown Housing Authority</u> Waiting lists for GHA programs at this time are long or are closed. For public housing units, the wait list is approximately 18 to 24 months long. The Section 8/HCV program wait list is currently closed. This effectively leaves disabled persons with little access to publicly supported housing in Georgetown County.</p> <p><u>Kingstree Housing Authority</u> KHA accepts public housing applicants for families, elderly and disabled individuals. The 140 units at Frierson Homes is operated by the PHA can accommodate for individuals with a disability. KHA has also set aside 30-units designed specifically for elderly and disabled residents. KHA last reported in its 2010 PHA plan that it had 210 applicants on the waiting list.</p>	<p>4-Limited public housing opportunities are available throughout the region, especially in the rural areas. High demand and limited resources allow few accessible units to be made available through PHAs.</p>
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	<p>Lack of assistance for housing accessibility modifications: According to the Horry County 2013-2017 Consolidated Plan, housing for special needs populations, which includes persons who are disabled, was a high priority. The basis for the priority was drawn from development costs pressures from recent growth in the region that had put a limit on the development and availability of permanent and affordable rental housing for persons with special needs. Currently the County does not coordinate a plan to assist disabled persons with housing accessibility modifications, but has partnered with state agencies, other jurisdictions within the region, nonprofit organizations and faith-based groups to fulfill these needs. Georgetown County and Williamsburg County have less assistance available for housing accessible modifications.</p>	<p>3-Horry County has CDBG funding available for accessibility accommodation but resources are limited and this funding is not available in Georgetown and Williamsburg counties.</p>
Identifying and Prioritizing Contributing Factors of Fair Housing Enforcement, Outreach Capacity, and Resources		
Fair Housing Issue	Contributing Factor	Prioritization and Justification
Fair Housing Enforcement, Outreach Capacity, and Resources	<p>Lack of local public fair housing enforcement: Not having a fair housing hotline decreases the opportunities for citizens to have access to fair housing information on laws, rights, and violations. As citizens may lack awareness, it may result in a lack of local public fair housing enforcement due to unreported violations.</p>	<p>3-information on fair housing rights in made available at many online governmental sources and is greatly publicized during Fair Housing Month.</p>
	<p>Lack of resources for fair housing agencies and organizations: The 2013 Analysis of Impediments identified a lack of Low Income Housing Tax Credit unit and limited availability of Housing Choice vouchers as contributing to limited housing options for low-income households. There was also a lack of Section 8 vouchers and lengthy waiting lists for placement in Horry County's Department of Disabilities and Special needs residential placements. Myrtle Beach and the Waccamaw Regional Council (all three counties) were also forced to cut their fair housing hotlines due to lack of funding. This lack of resources for fair housing</p>	<p>1-Limited public housing availability and waiting lists compel resources to be obligated primarily to produce and maintain units. Placement on a long waiting list, or lack of placement due to closure, can be discouraging.</p>

	agencies and organizations can increase segregation, R/ECAPs, and disparities in access to opportunities.	
	<p>Lack of state or local fair housing laws: The state of South Carolina has a Fair Housing Law that aligns with Federal laws, but there is a lack of fair housing laws at the county and city level. Per a 2010 evaluation of AI reports by the Government Accountability Office, enforcement of the federal fair housing act is inconsistent among local jurisdictions. Local ordinances are much more responsive to citizen needs than relying on federal or state laws to be enforced. Disabled individuals are particularly vulnerable to housing issues and a lack of fair housing laws contributes to disproportionate housing needs and disparities in Access to Opportunity.</p>	<p>2-Local governments often lack resources for effective enforcement of state laws. Due to limited resources, state level response to fair housing issues can often be reactive instead of proactive.</p>

2. For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Explain how each goal is designed to overcome the identified contributing factor and related fair housing issue(s). For goals designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributing factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the timeframe for achievement.

Prioritization of Contributing Factors

Goal #1	Contributing Factors	Fair Housing Issues	Strategy	Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Expand and Improve Access to Funding Sources	Community Opposition; Location and Type of Affordable Housing	Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing	-Partner with local lending institutions to leverage public and private funding	By the December 2017, present recommendations to the Horry County Commission and municipal governing boards for ways to provide local funding. The new resource would be used for (1) affordable rental housing, (2) expanding home ownership, and/or (3) home repair, each as consistent with the goals of this Assessment. By July 2017, reach out to the State Housing Finance and Development Authority about coordinating their programs with the Goals in this Assessment.	-Amount of private funds leveraged for creation or retention of affordable housing.	Horry County. Housing Authority of Myrtle Beach. Conway Housing Authority.

Goal #2	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Reduce Public Barriers to Affordable Housing Development	Land Use and Zoning Laws; Community Opposition; Private Discrimination; Impediments to Mobility	Segregation; R/ECAPS; Disparities in Access to Opportunity; Publicly Supported Housing	-Use TBRA to increase affordable housing opportunities in multiple locations -Partner with private developers for reservation of a percentage of affordable units	By October 2017, conduct outreach regarding Section 8 acceptance to landlords with properties outside the R/ECAP or Census tracts with disproportionately high concentrations of subsidized housing and Black, Hispanic, foreign-born, and/or LEP populations.	-Households assisted with TBRA -Leveraged units developed	Horry County. Housing Authority of Myrtle Beach. Conway Housing Authority.
Goal #3	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Increase Affordable Housing Development in High Opportunity Areas	Land Use and Zoning Laws; Community Opposition; Location and Type of Affordable Housing	Segregation; Disproportionate Housing Needs; Publicly Supported Housing; Fair Housing Enforcement	-Partner with private developers to create mixed income developments.	By 2020, at least 100 new affordable apartments constructed in Census tracts with >75% homeownership rates and high School Proficiency Index scores; such properties will have affirmative fair housing marketing plans regardless of the funding sources. By July 2017, reach out to the State Housing Finance and Development Authority about coordinating their programs with the Goals in this Assessment.	-affordable units placed in LMI census tracts	Horry County. Housing Authority of Myrtle Beach. Conway Housing Authority.

Goal #4	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Reduce Substandard Housing	Location and Type of Affordable Housing; Lack of public investments in specific neighborhoods	Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing	-expand homeowner occupied rehabilitation opportunities with focus on target areas -increase competition and participation of contractors for development and retention of affordable housing	<p>By 2020, rehabilitate a total of 100 residences, including both apartments and owned homes, in the following.</p> <ul style="list-style-type: none"> • R/ECAP Census tract; • Census tracts with disproportionately high concentrations of subsidized housing and/or Black, Hispanic, foreign-born, and/or LEP populations; • Central City Revitalization Area; • Bennett Loop; • Racepath; and • unincorporated areas. <p>(The list above shall be referred to collectively as Focus Areas)</p> <p>By July 2017, reach out to the State Housing Finance and Development Authority about coordinating their programs with the Goals in this Assessment.</p>	-number of households assisted -number of contractors bidding on affordable housing IFBs	Horry County. Housing Authority of Myrtle Beach. Conway Housing Authority.

Goal #5	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Increase Fair Housing Enforcement	Lack of local public or private fair housing outreach and enforcement; Lack of resources for fair housing agencies and organizations	Publicly Supported Housing; Fair Housing Enforcement	-map opportunity areas and encourage development of affordable housing in areas when possible	By July 2017, establish and hold annual fair housing workshops for landlords and real estate agents, including a focus on discrimination based on disabilities.	-units developed or retained in areas of opportunity	Horry County. Housing Authority of Myrtle Beach. Conway Housing Authority.
Goal #6	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Increase Access to Transportation Services	The availability, type, frequency and reliability of public transportation; Impediments to mobility; Lack of public investments in specific neighborhoods	Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing	-Examine ride share programs for funding to assist disabled and elderly individuals	By December 2018, prepare a plan to (1) expand bus service, with a focus on schools, parks, and employment centers, and (2) develop bike and pedestrian facilities. Both the service and facilities would be primarily in Focus Areas	-quantity of assisted trips provided	Horry County.
Goal #7	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Support Educational Enrichment Opportunities and Programs	Location and Type of Affordable Housing; The location of proficient schools and school assignment policies	Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing	-provide opportunities for after school programs, etc	Starting in 2017, increase the budget for after-school tutoring and mentoring programs by 5% annually for Horry County schools in Focus Areas	-Coded MAP scores of participants	Horry County.

Goal #8	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Increase Funding for Recreational Facilities	Location and Type of Affordable Housing; Lack of public investments in specific neighborhoods	Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing	-increase recreational opportunities in targeted LMI areas	By December 2018, prepare a plan to (1) acquire land for new and (2) enhance existing recreational facilities in Focus Areas.	-change in enrollment in recreational programs associated with additional opportunities	Horry County.
Goal #9	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Increase Employment Training and Employment Opportunities	Location and Type of Affordable Housing; Lack of public investments in specific neighborhoods	Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing	-Coordinate with WIOA offices to expand workforce training opportunities	Increased cross promotional efforts leading to new and improved access to services for clients of both agencies.	-Quantity of job placements of participants in workforce opportunity programs	Horry County.
Goal #10	Contributing Factors	Fair Housing Issues	Strategy	Measurement & Timeframe for Achievement	Measurement of Achievement	Responsible Program Participants
Increase Economic Development Activities & Investments	Location and Type of Affordable Housing; Lack of public investments in specific neighborhoods	Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing	-explore opportunities for expansion of public infrastructure (rail/major roadways)	Expanded public infrastructure leading to increased economic activity.	-number of new jobs/businesses placed in industrial parks in proximity to developed infrastructure.	Horry County.

1,250 Units or fewer PHA Insert (1) HAC

Housing Authority of Conway

This section is only to be completed when a PHA with 1,250 or fewer combined public housing units and housing choice vouchers partners with a Local Government, when the Local Government is the lead entity in the joint or regional Assessment of Fair Housing. A collaborating PHA's analysis of fair housing issues in its Assessment of Fair Housing may either be conducted by using this section or sections V.A.-E. of the Assessment Tool for its service area and region, along with all other sections in this Assessment Tool, and as directed by the questions and instructions.

1. Demographics

Describe demographic patterns in the PHA's service area (and region, if applicable). Explain how demographic trends have changed over time.

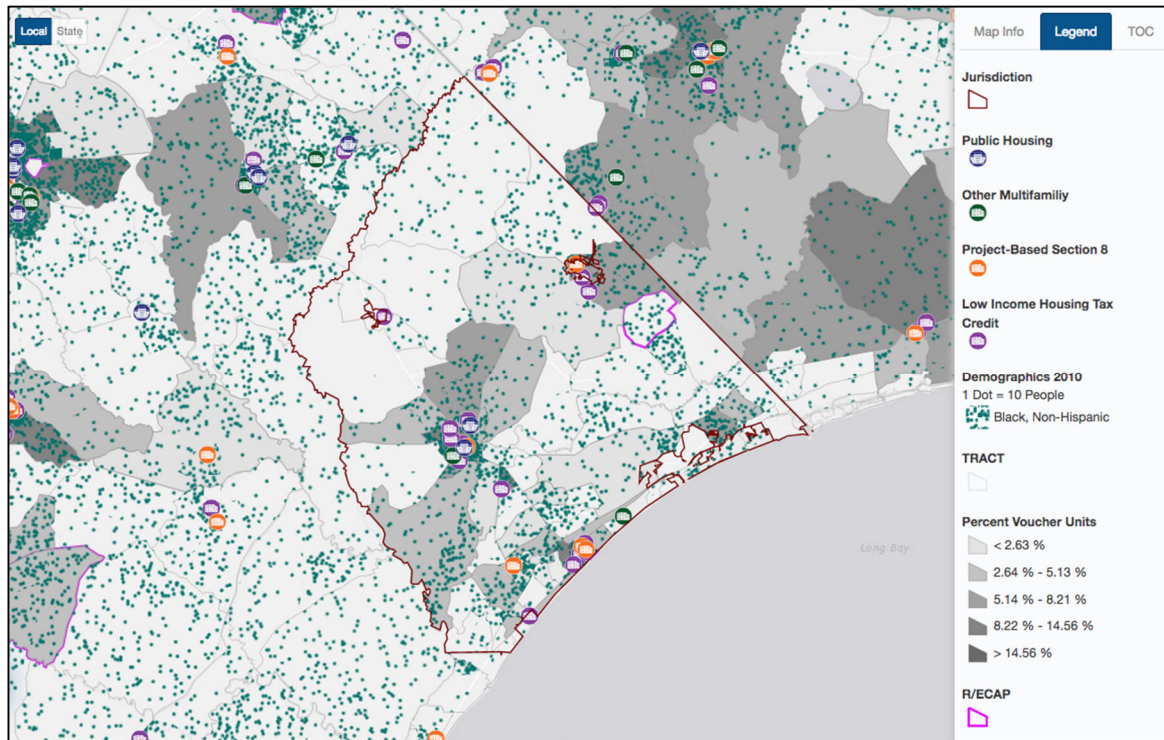
The Housing Authority of Conway (HAC) operates its public housing developments within the city limits of Conway and the HCV program in the city and throughout the County. According to HUD PHA data, residents are predominantly Black in public housing developments, Project-Based Section 8 units, and HCV program participants. Publicly supported housing in the County is located near areas with a large Black population.

In 2000, 41.8 percent of the population in Conway was Black. By 2015, that percent decreased slightly to 40.1 percent. While the percentage decreased, the actual number increased from 4,933 to 7,768 persons in this time period. All other race/ethnic groups saw very little change.

In Horry County as a whole, the percentage of Blacks has been steadily decreasing over the last two decades, though the raw number of Black residents has been increasing. In 1990, 18.3 percent of the population (23,453) was Black. In 2015, Blacks made up 13.7 percent of the population (39,867 persons). This is due to other race/ethnic groups outpacing Blacks in growth as more people migrate into the County. For example, the Hispanic population grew from less than 1 percent to over 6 percent of the County's total population over the same time period.

HUD Map 5 displays the location of publicly supported housing with the location of race/ethnic groups in the County. The City of Conway has a clear concentration of publicly supported housing and a concentration of Blacks.

HUD Map 5 – Public Supported Housing and Race/Ethnicity, Blacks



Source: HUD

A description of the demographic patterns of the area HAC serves (Horry County) can be found in Section V.A – Demographic Summary of the AFH.

2. Segregation/Integration

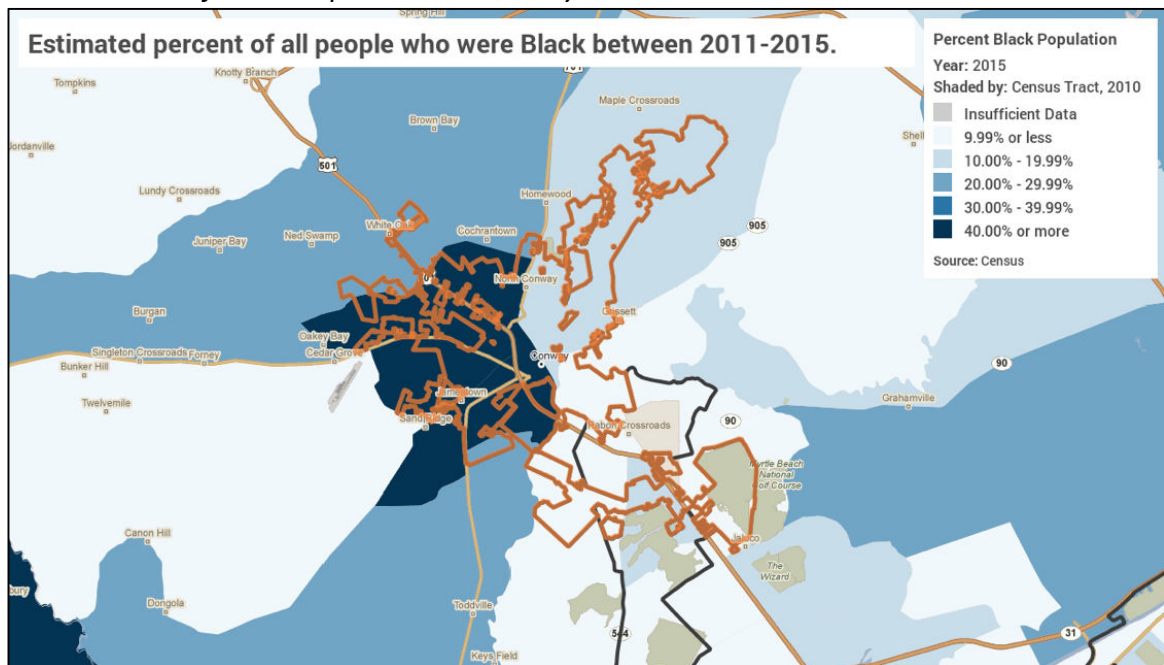
Describe any areas of segregation and integration in the PHA's service area (and region, if applicable). Identify the protected class groups living in any such area. Explain how any area of segregation has changed over time.

Areas of west Conway have been segregated for some time now. Three Census tracts make up the segregated parts of the City. They are Census tracts 45051070300, 45051070400, and 45051070500. Census tract 45051030101 (Longs) is also segregated. The table below displays the change over time.

Segregated Census Tracts Served by HAC 2000-2015				
Census Tract	2000	2010	2015	% Change 2000-2015
45051070300 (northwest)	44.7%	49.3%	49.1%	9.0%
45051070400 (west)	70.5%	64.5%	67.9%	-3.8%
45051070500 (southwest)	41.1%	40.9%	44.1%	6.8%
45051030101 (Longs/R/ECAP tract)	37.9%	57.6%	53.4%	29.0%

Source: 2000 Census, 2010 Census, 2011-2015 ACS via PolicyMap

MAP: Percent of Black Population in Conway



Source: 2011-2015 ACS via PolicyMap

A description of segregation and integration of the area HAC serves (Horry County) can be found in Section V.B.i – General Issues, Segregation/Integration of the AFH.

3. R/ECAPs

Describe the locations of R/ECAPs, if any, in the PHA's service area (and region, if applicable). Identify the protected class groups living in R/ECAPs and describe how R/ECAPs have changed over time.

There are no R/ECAP tracts located in Conway, however Census Tract 45051030101 near Loris/Longs is a R/ECAP tract. Census tract 45051050600 in Myrtle Beach is also a R/ECAP tract and is served by the Myrtle Beach Housing Authority. R/ECAP tracts are areas where the non-White population is 50 percent or more and also has 40 percent or more individuals at or below the poverty level.

Census Tract 45051030101 near Loris/Longs was just recently classified as a R/ECAP tract. While the tract has had a predominant non-White population over the last 15 years, the poverty rate increased to 40 percent in 2015 – qualifying it as a R/ECAP.

A full description of R/ECAP tracts in Horry County can be found in Section V.B.ii – General Issues, Racially or Ethnically Concentrated Areas of Poverty in the AFH.

4. Disparities in Access to Opportunity

Describe any disparities in access to the following opportunities for households in the service area (and region, if applicable), based on protected class:

- **Educational opportunities**
- **Employment opportunities**
- **Transportation opportunities**
- **Low poverty exposure opportunities**
- **Environmentally healthy neighborhood opportunities**

HAC, through the assessment in the AFH, will consider location-based community revitalization efforts and services for areas affected by disparity in access to opportunity.

A full description of disparities in access to opportunities can be found in Section V.B.iii – General Issues, Disparities in Access to Opportunity in the AFH.

5. Disproportionate Housing Needs

Describe which protected class groups in the PHA's service area (and region, if applicable) experience higher rates of housing problems (housing cost burden, severe housing cost burden, substandard housing conditions, and overcrowding).

The overwhelming causes of housing problems in Conway are related to cost burden. Households spending more than 30 percent of income on housing costs are considered, by HUD's definition, to be cost burdened. In 2015, 37.3 percent of homeowners with a mortgage and 68.2 percent of renters were cost burdened. (Source 2011-2015 ACS)

HUD AFH tables show that Blacks and Asians disproportionately experience housing cost burden compared to the rest of the County. While 16.3 percent of the population in County was housing cost burdened, Blacks (25.6%) and Asians (28.1%) in the County experienced a higher percentage of households with severe cost burden.

A full description of housing problems can be found in Section V.B.iv – General Issues, Disproportionate Housing Needs in the AFH.

6. Contributing Factors of Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs

Consider the factors listed that are generally applicable to Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs and any other factors affecting the service area (and region, if applicable). Identify factors that significantly create, contribute to, perpetuate, or increase the severity of one or more fair housing issues. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

Generally Applicable Contributing Factors (Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs)

- Community opposition
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of local or regional cooperation
- Lack of public and/or private investments in specific neighborhoods, including services or amenities
- Lack of access to opportunity due to high housing costs
- Land use and zoning laws
- Location and type of affordable housing

- **Loss of affordable housing**
- **Occupancy codes and restrictions**
- **Policies related to payment standards, FMR, and rent subsidies**
- **Private discrimination**
- **Source of income discrimination**
- **Other**

General contributing factors for Segregation are: 1.) *Location and type of affordable housing*; 2.) *Community Opposition*; 3.) *Displacement of residents due to economic pressures*; 4.) *Heirs' property related issues*; and 5.) *Community Ties*.

General contributing factors for R/ECAP tracts are: 1.) *Community Opposition*; 2.) *Displacement of residents due to economic pressures*; and 3.) *Location and type of affordable housing*.

A full description of these contributing factors can be found in Section V.B.i & ii – General Issues, Segregation/Integration & R/ECAPS

Additional Contributing Factors Related to Disparities in Access to Opportunity

- **Access to financial services**
- **Availability, type, frequency, and reliability of public transportation**
- **Impediments to mobility**
- **Impediments to portability**
- **Lack of job training programs**
- **Location of employers**
- **Location of environmental health hazards**
- **Location of proficient schools and school assignment policies**
- **Other**

Contributing factors related to disparities in access to opportunity are: 1.) *Access to financial services, lending discrimination*; 2.) *The availability, type, frequency, and reliability of public transportation*; 3.) *Location of employers*; and 4.) *Location and type of affordable housing*.

A full description of contributing factors can be found in Section V.B.iii – General Issues, Disparities in Access to Opportunity in the AFH.

Additional Contributing Factors Related to Disproportionate Housing Needs

- **Availability of affordable units in a range of sizes**
- **Other**

Three contributing factors related to disproportionate housing needs are: 1.) *The availability of affordable units in a range of sizes*; 2.) *Displacement of residents due to economic pressures*; and 3.) *Lending discrimination*.

A full description of contributing factors can be found in Section V.B.iv – General Issues, Disproportionate Housing Needs in the AFH.

7. Publicly Supported Housing Section

Questions on the location and occupancy of the PHA's publicly supported housing

a. Demographics

Provide demographic information, including protected class groups, on the residents of the PHA and compare these with the demographics of the service area (and region, if applicable).

According to HUD Map 5 – PHA and Race/Ethnicity, the majority of publicly supported housing (public housing developments, other multifamily, Project-based Section 8, and LIHTC) is located in areas where there is a large Black community. The two areas that were within the service area of HAC were Conway and Loris and the surrounding areas of both cities.

Blacks have disproportionately less access to opportunities and also are located in areas where there are higher rates of poverty, and as a result have a higher percentage of the group residing in public housing as compared to the percentage of the group in the general population.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

b. Segregation and R/ECAPs

i. Describe the location of the PHA's properties in relation to areas of segregation and R/ECAPs in the service area.

HAC currently has three public housing development sites: Huckabee Heights, Darden Terrace and the new development Holt Gardens. HAC also owns scattered site housing located throughout the city and in unincorporated areas of the County.

Huckabee Heights and Holt Gardens are located in Census Tract 45051070400 west of US-501, which has a Black population of 64.5 percent. Darden Terrace is located in Census Tract 45051070300 in the northern area of the city, which has a Black population of 49.3 percent.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

ii. Describe the location of the PHA's Housing Choice Vouchers in relation to areas of segregation and R/ECAPs in the service area (and region, if applicable).

HAC services housing choice vouchers in unincorporated areas and other municipalities such as Aynor, Nichols and Longs. Census Tract 45051030101 (Longs) is one of two R/ECAP tracts in Horry County. In 2015, this R/ECAP tract was 57.6 percent Black and 40 percent of the people were living in poverty.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

iii. If there are R/ECAPs, describe any differences in the demographics, including by protected class group, of PHA assisted households who live in R/ECAPs versus those who live outside of R/ECAPs in the service area.

While HAC administers HCV across the County, most of the vouchers are located in areas with a concentration of Blacks. The main differentiating indicator between the R/ECAP tract and the distribution of vouchers in the rest of the County is a higher percentage of people living in poverty in the R/ECAP tract.

iv. Describe the demographics, by protected class group, of each of the PHA's publicly supported developments.

Huckabee Heights and Darden Terrace are both owned and operated by HAC within the city limits. Huckabee Heights is 84 percent Black, 13 percent White, 2 percent Hispanic and 1 percent Asian, and 59 percent of all the households are families with children. Darden Terrace is 86 percent Black, 9 percent White, and 3 percent Hispanic, and 67 percent of households are families with children. Demographic data for residents of Holt Gardens were not available, as it is a new development.

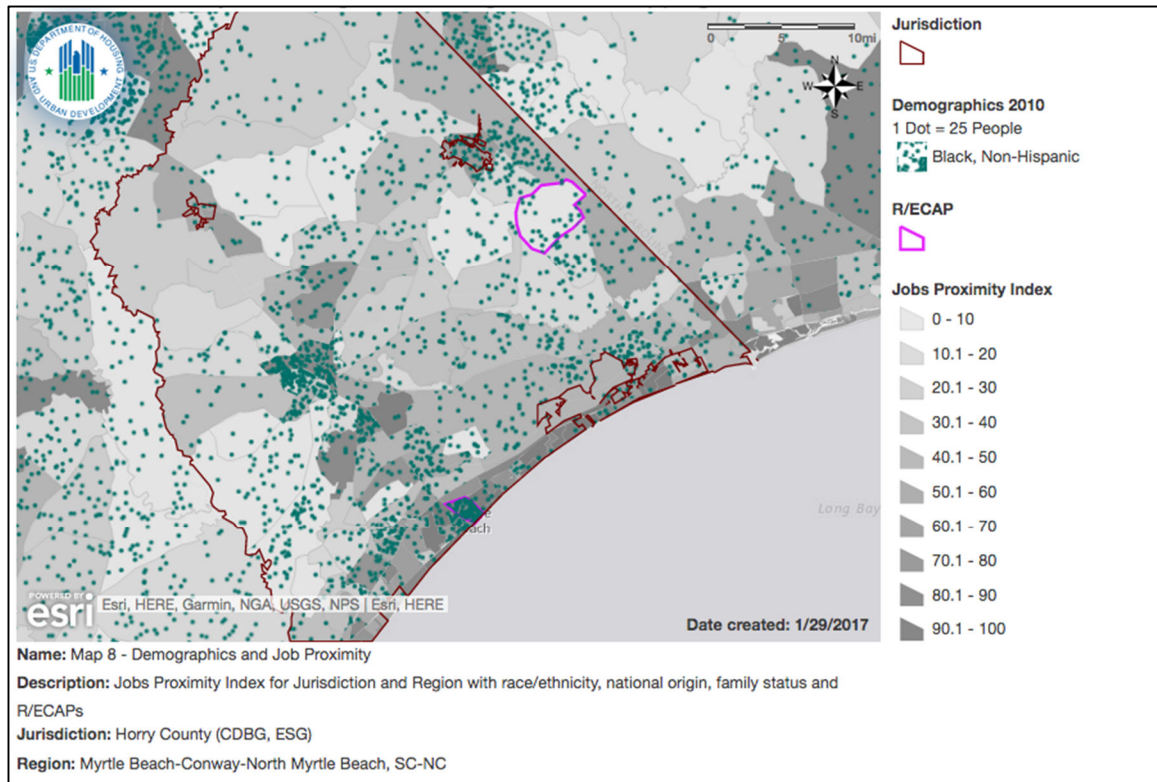
c. *Disparities in Access to Opportunity*

Describe any disparities in access to opportunity for residents of publicly supported housing in the service area (and region, if applicable), including within different program categories of publicly supported housing.

Conway has concentrations of public housing developments, HCVs, and LIHTC housing that fall within areas with both a high (NW Conway) and low (SW Conway) percentage in the Job Proximity Index, which according to HUD measures the physical distances between place of residence and jobs. While there was a contrast between the two areas in regards to the Job Proximity Index, both areas scored low on the Low Poverty Index, meaning there was higher poverty in these areas.

SW Conway is low on the Job Proximity Index and has high poverty. In NW Conway, there is a high Job Proximity Index with high poverty, which points to a lack of high wage jobs. Introducing new jobs into the area is not the only factor to decreasing poverty – these jobs also need to have higher wages.

HUD Map 8 – Demographics and Job Proximity



Income is directly related to educational attainment. There is a clear lack of high performing schools in areas with a concentration of publicly supported housing – especially in Conway. High and low performing schools are ranked by GreatSchools, which calculates ratings nationally.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

d. Disproportionate Housing Needs

- i. Compare the demographics, including by protected class group, of the PHA's assisted households to households in the service area with disproportionate housing needs in the service area (and region, if applicable).**

Blacks are over represented in public housing in Horry County as compared to the general population in the County. While the group made up 12 percent of the County population, 85.8 percent of residents in public housing developments (both in Conway) were Black. For other publicly supported housing, 66.2 percent were in Project-Based

Section 8, 66.3 percent in HCV Programs and 36.9 percent in Other HUD Multifamily were Black.

Blacks in the service area (Horry County) are found to be more severely cost burdened than the general population with 25.6 percent of the race group being severely cost burdened compared to just 16.3 percent of the general population. Blacks are also overrepresented in all low income groups (0-30% AMI and 0-50% AMI).

ii. Compare the needs of families with children in the PHA's service area (and region, if applicable) for housing units with two, and three or more bedrooms, with the PHA's available stock of assisted units.

HAC allows families with children to use their housing voucher for housing that matches their needs and to relocate out of high poverty areas in order to gain easier access to work, better schools and lower crime. This means families are not limited to a certain kind of housing stock and can openly search for housing that can accommodate different family sizes.

e. Policies and Practices

Describe any policies and practices of the PHA and how they relate to fair housing choice including:

- **Access for persons with disabilities (e.g., processing of reasonable accommodation requests, program access, and providing auxiliary aids and services necessary for effective communication)**
- **Admissions policies, preferences, and housing designations (including grounds for denial of admission, eviction, and subsidy termination)**
- **Affirmative marketing plan**
- **Comprehensive Community Revitalization Plans**
- **Meaningful access for persons with limited English proficiency (e.g., language assistance plans, interpretation assistance, and translation of vital documents)**
- **Voucher mobility and portability policies and practices**

HAC promotes fair housing and the opportunity for very low-income families of all race/ethnic backgrounds to experience freedom of housing choice. HAC will also promote a market-driven housing program that will help qualified low-income families be successful in obtaining affordable housing and increase the supply of housing choices for such families. The PHA will administer applicable federal and state laws and regulations to achieve high ratings in compliance measurement indicators while

maintaining efficiency in program operation to ensure fair and consistent treatment of clients served. HAC allows for portability of HCVs.

For public housing HAC determines eligibility based on:

1. Annual Gross Income
2. Whether you qualify as elderly, a person with a disability, or as a family.
3. U.S. citizenship or eligible immigration status.

If a family is eligible, the Housing Authority of Conway will check references to ensure the family will be a good resident. The Housing Authority of Conway will deny admission to any applicant that may be detrimental to other residents and the community's environment.

For the Section 8 Housing Choice Voucher program, *the waiting list is currently closed as of the beginning of 2017. Notification as to when the waiting list will re-open will be advertised in the local paper serving Horry County and on HAC's web site.*

The Section 8 Housing Choice Voucher offers affordable housing for very low-income families. The applicant may choose and lease safe, decent and affordable privately owned rental housing in the City of Conway, SC and in un-incorporated areas of Horry County. Notification must be given to the Housing Authority from which they would be moving from and the family must be deemed eligible to port.

f. Questions on other categories of publicly supported housing

Describe other publicly supported housing programs, if any, in the PHA's service area. Identify the location by category of publicly supported housing in relation to areas of segregation and R/ECAPs and the demographics of the households of each category of publicly supported housing, by protected class in the service area (and region, if applicable).

HAC will continue to be active in the roles of neighborhood revitalization projects and building resources in areas where there is a high need for supportive services, such as partnering with the Boys and Girls Club to provide an after school program at both the Huckabee Heights Community Center and Darden Terrace Community Center.

HAC also opens its development locations for reading programs from Freedom Readers, a nonprofit operating in Conway that is focused on helping low-income communities

improve their reading skills by providing one-to-one literacy tutoring, free books for home libraries, and a positive learning environment.

g. Contributing Factors of Publicly Supported Housing

Consider the listed factors and any other factors affecting the service area and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

- Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- Community opposition
- Displacement of residents due to economic pressures
- Impediments to mobility
- Impediments to portability
- Lack of access to opportunity due to high housing costs
- Lack of meaningful language access
- Lack of local or regional cooperation
- Lack of public and/or private investment in specific neighborhoods, including services and amenities
- Land use and zoning laws
- Loss of affordable housing
- Occupancy codes and restrictions
- Policies related to payment standards, FMR, and rent subsidies
- Quality of affordable housing information programs
- Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
- Source of income discrimination
- Other

Contributing factors related to public housing are: 1.) *Admissions and occupancy policies and procedures, including preferences in publicly supported housing*; 2.) *Impediments to mobility*; and 3.) *Lack of Private Investment in Specific Neighborhoods*.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

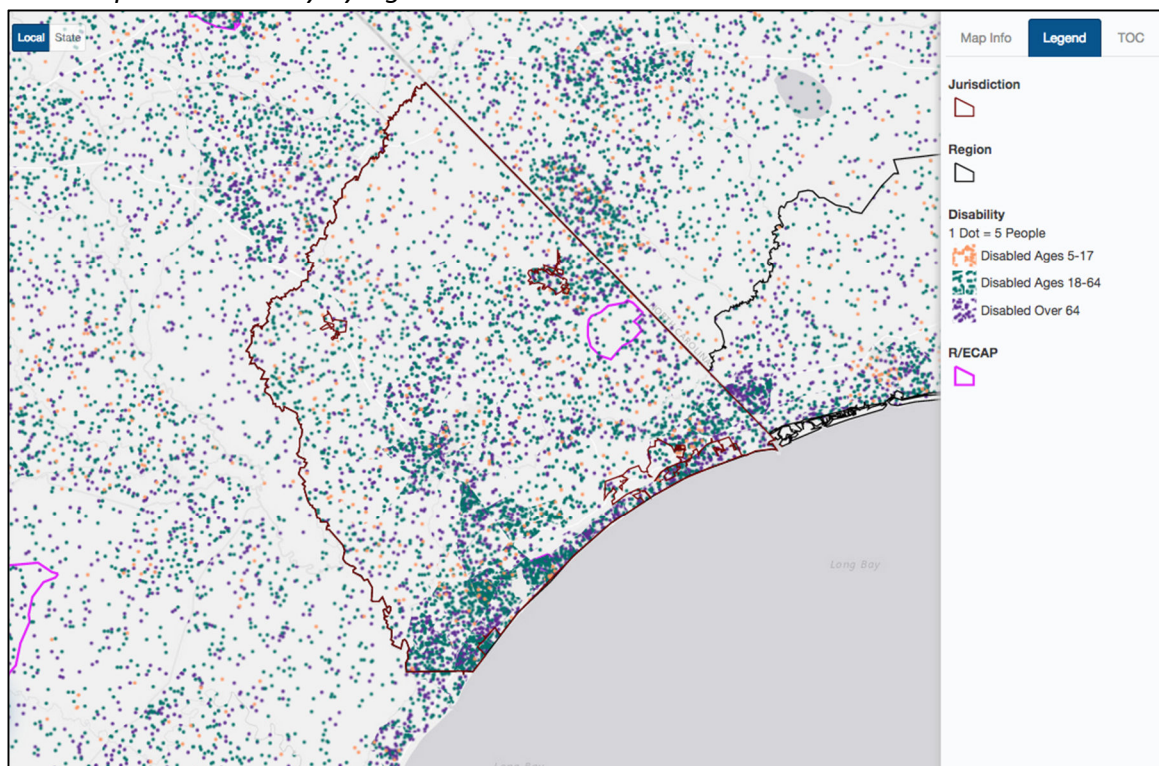
8. Disability and Access

- a. Describe how persons with disabilities are geographically dispersed or concentrated in the PHA's service area (and region, if applicable), including whether persons with disabilities reside in R/ECAPs and other segregated areas identified previously, and describe whether these geographic patterns vary for persons with each type of disability of persons with disabilities in different age ranges.

Large numbers of people with disabilities are found along the coastline and along US-501 from Myrtle Beach to Conway, but the concentration is highest along the southern Atlantic coast area in the County.

In areas served by HAC, there is a higher concentration of persons who are disabled in Conway (just south of the city along US-501) and, to a lesser degree, in areas around Loris.

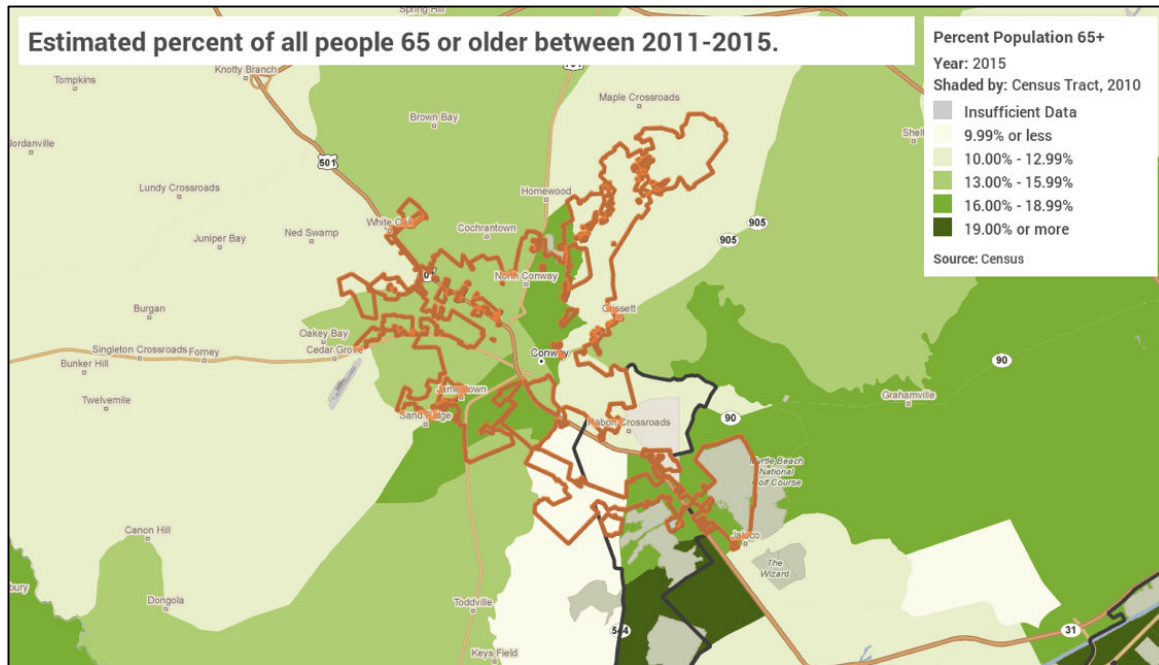
HUD Map 15 – Disability by Age



Source: HUD

As people age, disabilities become more common. Areas where concentration of persons with a disability is highest in HAC's service area (Conway along US-501) are also areas with a large group of elderly residents (19% of the population).

MAP: People 65 and Over in Conway



Source: 2011-2015 ACS via PolicyMap

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.D – Disability and Access Analysis.

b. Describe whether the PHA's service area (and region, if applicable) has sufficient affordable, accessible housing in a range of unit sizes, describe the areas where affordable accessible housing units are located, and identify to what extent persons with different disabilities are able to access and live in the different categories of publicly supported housing.

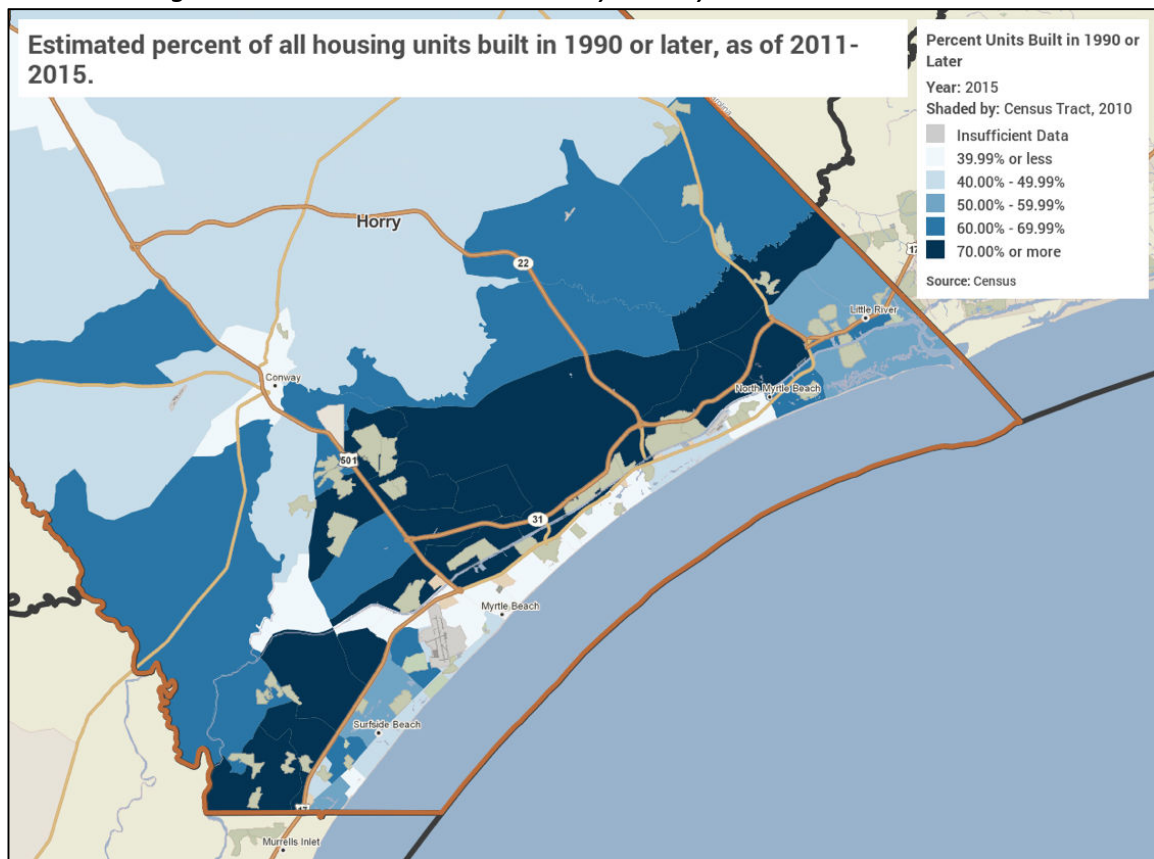
Again, HUD defines housing cost burden as spending more than 30 percent of a household's income on housing costs. According to the 2011-2015 ACS, 39.3 percent of homeowners with a mortgage, 13 percent of homeowners without a mortgage, and 56 percent of renters are cost burdened. This points to a major disconnect between the housing supply and residents' income in Horry County.

Persons with a disability in Horry County face the added barrier of purchasing homes that must often be brought up to applicable County or ADA codes, which will likely add to the cost of purchasing or owning a home. According to the 2011-2015 ACS (S1811), for working individuals, persons with a disability have a median income of \$16,204 in comparison to persons with no disability with \$23,606 – over 30 percent less. As persons with a disability earn less than non-disabled persons, high housing costs can

disproportionately affect this group.

Accessible housing for disabled persons must accommodate for handicaps and also be affordable. The Fair Housing Act requires most multifamily properties built after 1991 to meet accessibility standards required by persons with a disability. Assuming compliance with federal law, it is generally accepted that multifamily housing built after this date meet the minimum level of accessibility. Though this is not a perfect indicator of accessibility, an analysis of the age of housing stock and its location can provide a picture of places where there are accessible units.

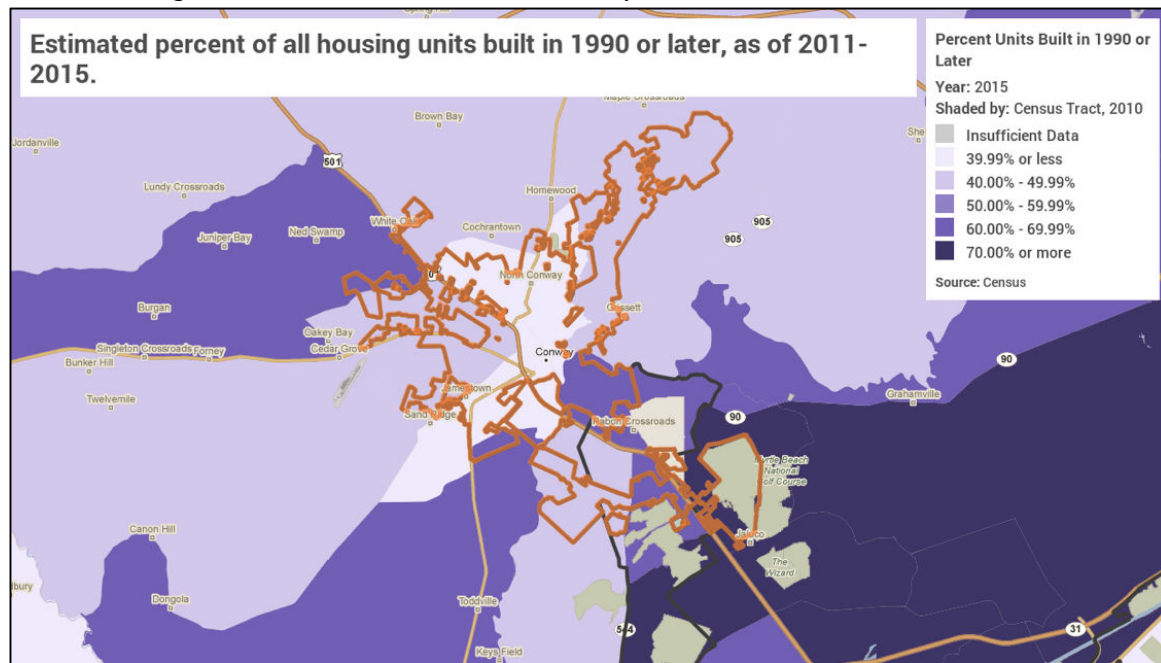
MAP: Housing Units Built 1990 or Later – Horry County



Source: 2011-2015 ACS via PolicyMap

Large areas of Horry County have gained new housing developments over the past 20 years, but some areas within HAC's jurisdiction still have a lower number of homes built after 1990 – in general the Atlantic coastal areas, the northern unincorporated areas of the County, and most of the City of Conway. As mentioned above, properties built after 1991 should meet accessibility standards. This would make these identified areas less accessible than the areas just inland from the coastline, as there are much less housing units built after 1990 in these areas.

MAP: Housing Units Built 1990 or Later - Conway



Source: 2011-2015 ACS via PolicyMap

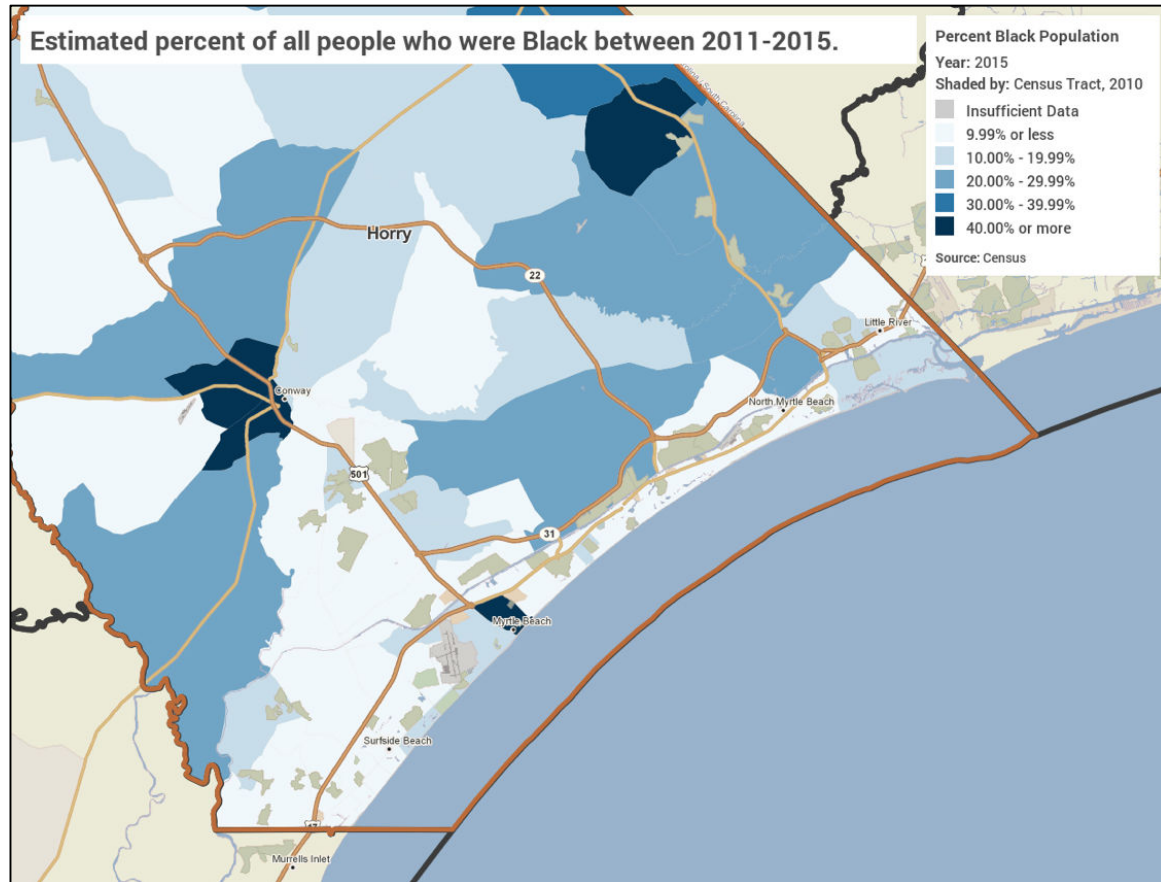
A closer examination of Conway shows the center of the city generally has older homes than the outer areas of the city.

A full description of location of accessible and affordable housing in relation to disabled persons can be found in Section V.D – Disability and Access Analysis.

c. Describe to what extent persons with disabilities in the PHA's service area (and region, if applicable) reside in segregated or integrated settings.

Persons with disabilities reside in large numbers in Conway just south of the city along US-501 and the Loris area. More than 40 percent of the Loris area is Black.

MAP: Black Population in HAC Service Area



Source: 2011-2015 ACS via PolicyMap

A full description of location of accessible and affordable housing in relation to disabled persons can be found in Section V.D – Disability and Access Analysis.

d. **Contributing Factors of Disability and Access**

Consider the listed factors and any other factors affecting the service area and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to disability and access, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

- Access to publicly supported housing for persons with disabilities

- Access for persons with disabilities to proficient schools
- Access to transportation for persons with disabilities
- Admissions and occupancy policies and procedures including preferences in publicly supported housing
- Inaccessible public or private infrastructure
- Lack of access to opportunity due to high housing costs
- Lack of affordable, accessible housing in range of unit sizes
- Lack of affordable in-home or community-based supportive services;
- State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, and other integrated settings;
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for transitioning from institutional settings to integrated housing;
- Lack of public and/or private investment in specific neighborhoods including services and amenities
- Lack of local or regional cooperation
- Land use and zoning laws
- Location of accessible housing
- Laws, policies, regulatory barriers to providing housing and supportive services for persons with disabilities
- Siting selection policies, practices and decisions for publicly supported housing
- Source of income discrimination
- Other: Lack of assistance for housing accessibility modifications

Contributing factors for issues of disabilities and access are: 1.) *Access to publicly supported housing for persons with disabilities*; 2.) *Lack of affordable, accessible housing in range of unit sizes*; 3.) *Lack of affordable, integrated housing for individuals who need supportive services*; and 4.) *Lack of assistance for housing accessibility modifications*

A full description of contributing factors for disabled persons in relation to public housing can be found in Section V.D – Disability and Access Analysis.

9. Fair Housing Enforcement

a. Describe whether the PHA is currently the subject of any of the following:

- A charge or letter of finding from HUD concerning a violation of a civil rights-related law;
- A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;
- Any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice;
- A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law; or
- A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

Currently, there are no outstanding fair housing complaints against the Housing Authority of Conway.

While there have been no fair housing complaints of HAC, per data from HUD and the South Carolina Human Affairs Commission, 57 have been filed against various other parties in Horry County since the beginning of 2010. Of note is the high percentage of disability-related cases, accounting for over half. One of the reasons why disability related cases might be prevalent is because tangible information can be gathered to prove a possible disability related discrimination.

A full description of Fair housing enforcement, outreach capacity and resource analysis can be found in Section V.E – Fair Housing Enforcement.

b. Contributing Factors of Fair Housing Enforcement

Consider the listed factors and any other factors affecting the service area and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to fair housing enforcement, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

- **Lack of local public and/or private fair housing outreach, and/or enforcement and/or resources**
- **Private discrimination and/or lack of fair housing laws**
- **Unresolved violations of fair housing or civil rights law**
- **Other**

Contributing factors to Fair housing enforcement are: 1.) *Lack of local private fair housing outreach and enforcement*; 2.) *Lack of local public fair housing enforcement*; 3.) *Lack of resources for fair housing agencies and organizations*; and 4.) *Lack of state or local fair housing laws*.

A full description of contributing factors of fair housing enforcement can be found in Section V.E – Fair Housing Enforcement.

10. Additional PHA Information

The PHA may also describe other information relevant to its assessment of fair housing.

N/A

1,250 Units or fewer PHA Insert (2) MBHA

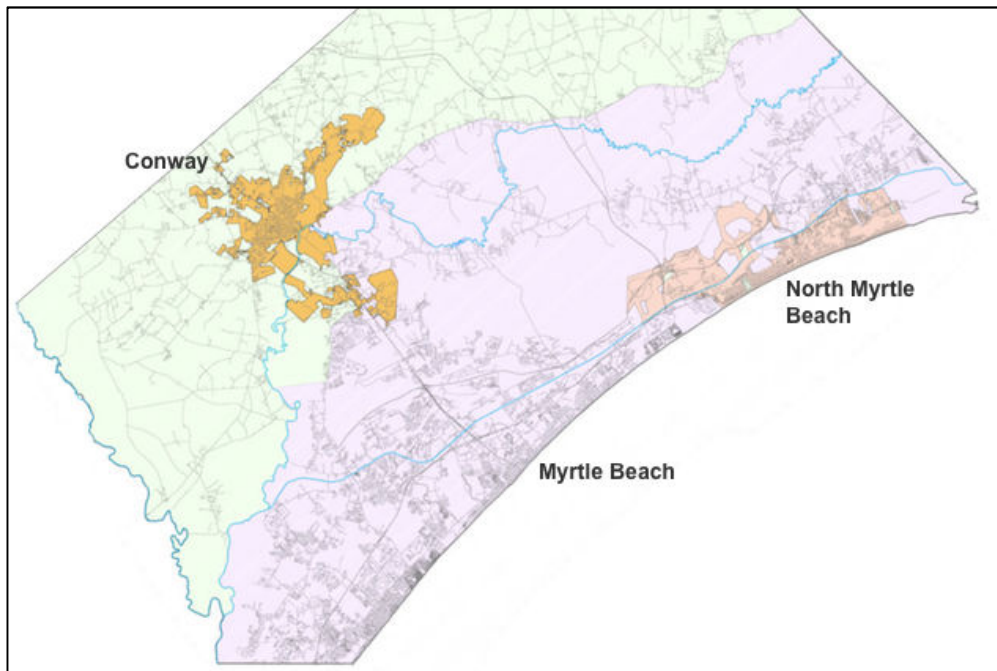
Housing Authority of Myrtle Beach

This section is only to be completed when a PHA with 1,250 or fewer combined public housing units and housing choice vouchers partners with a Local Government, when the Local Government is the lead entity in the joint or regional Assessment of Fair Housing. A collaborating PHA's analysis of fair housing issues in its Assessment of Fair Housing may either be conducted by using this section or sections V.A.-E. of the Assessment Tool for its service area and region, along with all other sections in this Assessment Tool, and as directed by the questions and instructions.

11. Demographics

Describe demographic patterns in the PHA's service area (and region, if applicable). Explain how demographic trends have changed over time.

The Housing Authority of Myrtle Beach (MBHA) operates its HCV program within the corporate limits of the City of Myrtle Beach and the unincorporated areas of eastern Horry County. It covers the area from HW 905 at the NC/SC state line to the service limits of Conway, from Highway 501 to Singleton Ridge Road to Highway 544 to Gravely Gully Creek, and then a straight line to the Waccamaw River to the Georgetown County Line.



Source: MBHA

In Horry County, the percentage of Blacks has been steadily decreasing over the last two decades but the actual number of Blacks has been increasing. In 1990, 18.3 percent of the population (23,453 persons) was Black, and that percent fell to 13.7 percent (39,867) in 2015. This change can be explained by other race/ethnic groups that are outpacing Blacks in growth, as more people migrate into the County. For example, Hispanics grew from less than 1 percent to over 6 percent of the population in the same time period. Eastern Horry County was the largest driver of these trends.

For the City of Myrtle Beach, in 2000, 12.8 percent of the population was Black. In 2015, 14 percent was Black. One of the two R/ECAP tracts (Census tract 45051050600) is located just east of US-501. In 2000, the tract was 56.6 percent Black and decreased to 46.5 percent by 2015.

MAP: R/ECAP Tract (45051050600)

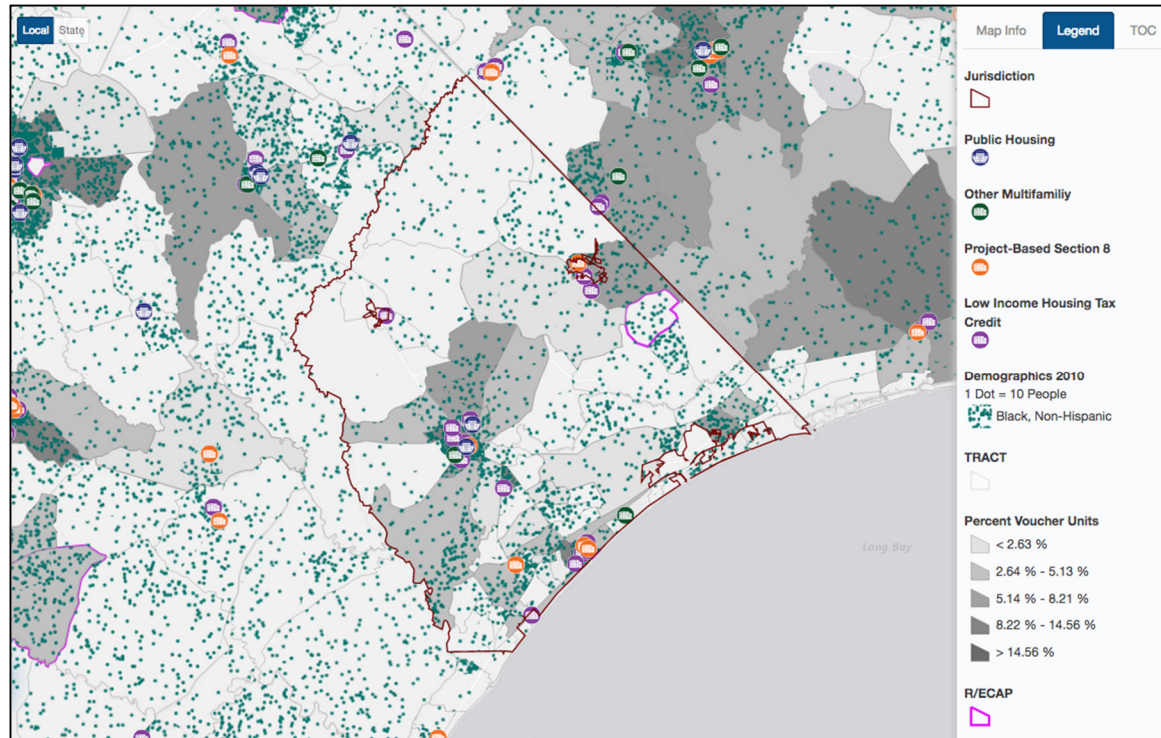


Source: 2011-2015 ACS via PolicyMap

The Housing Authority of Myrtle Beach (MBHA)

MBHA distributes housing vouchers across a large part of the County, however higher voucher participation can be found largely in areas where Blacks are most populated. HUD Map 5, below, displays the location of publicly supported housing with the location of race/ethnic groups in the County. Darker shaded areas show a higher voucher concentration. The voucher concentration is highest in four locations: near Conway, Myrtle Beach, south east of Loris and just north of North Myrtle Beach. All these areas also have a concentration of Blacks.

HUD Map 5 – Public Supported Housing and Race/Ethnicity, Blacks



Source: HUD

The Hispanic population has had a large population growth recently and is now over 6 percent of the population, but very few Hispanic households use publicly supported housing.

A description of the demographic patterns of the area MBHA serves (Horry County) can be found in Section V.A – Demographic Summary of the AFH.

12. Segregation/Integration

Describe any areas of segregation and integration in the PHA's service area (and region, if applicable). Identify the protected class groups living in any such area. Explain how any area of segregation has changed over time.

Areas west and southwest of Conway and the R/ECAP tract in Myrtle Beach have been segregated for some time now. Loris is a smaller city in the northern area of Horry County, but it has areas of segregation as well.

A description of segregation and integration of the area MBHA serves (Horry County) can be found in Section V.B.i – General Issues, Segregation/Integration of the AFH.

13. R/ECAPs

Describe the locations of R/ECAPs, if any, in the PHA's service area (and region, if applicable). Identify the protected class groups living in R/ECAPs and describe how R/ECAPs have changed over time.

There is one R/ECAP tract in Myrtle Beach (Census tract 45051050600), and it is located on the coastline in the city northeast of US-501. The tract is 46.5 percent Black and 13.1 percent Hispanic. Approximately 39.6 percent of all residents in this tract are living in poverty.

A full description of the R/ECAP tract can be found in Section V.B.ii – General Issues, Racially or Ethnically Concentrated Areas of Poverty in the AFH.

14. Disparities in Access to Opportunity

Describe any disparities in access to the following opportunities for households in the service area (and region, if applicable), based on protected class:

- **Educational opportunities**
- **Employment opportunities**
- **Transportation opportunities**
- **Low poverty exposure opportunities**
- **Environmentally healthy neighborhood opportunities**

MBHA, through the assessment in the AFH, will consider location-based community revitalization efforts and services for areas affected by disparity in access to opportunity.

A full description of disparities in access to opportunities can be found in Section V.B.iii – General Issues, Disparities in Access to Opportunity in the AFH.

15. Disproportionate Housing Needs

Describe which protected class groups in the PHA's service area (and region, if applicable) experience higher rates of housing problems (housing cost burden, severe housing cost burden, substandard housing conditions, and overcrowding).

The overwhelming causes of housing problems in Horry County are related to cost burden. While 16.3 percent of the population in County was housing cost burdened,

Blacks (25.6%) and Asians (28.1%) in the County experienced a higher percentage of households with severe cost burden.

A full description of housing problems can be found in Section V.B.iv – General Issues, Disproportionate Housing Needs in the AFH.

16. Contributing Factors of Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs

Consider the factors listed that are generally applicable to Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs and any other factors affecting the service area (and region, if applicable). Identify factors that significantly create, contribute to, perpetuate, or increase the severity of one or more fair housing issues. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

Generally Applicable Contributing Factors (Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs)

- Community opposition
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of local or regional cooperation
- Lack of public and/or private investments in specific neighborhoods, including services or amenities
- Lack of access to opportunity due to high housing costs
- Land use and zoning laws
- Location and type of affordable housing
- Loss of affordable housing
- Occupancy codes and restrictions
- Policies related to payment standards, FMR, and rent subsidies
- Private discrimination
- Source of income discrimination
- Other

General contributing factors for Segregation are: 1.) *Location and type of affordable housing*; 2.) *Community Opposition*; 3.) *Displacement of residents due to economic pressures*; 4.) *Heirs' property related issues*; and 5.) *Community Ties*.

General contributing factors for R/ECAP tracts are: 1.) *Community Opposition*; 2.) *Displacement of residents due to economic pressures*; and 3.) *Location and type of affordable housing*.

A full description of these contributing factors can be found in Section V.B.i & ii – General Issues, Segregation/Integration & R/ECAPS

Additional Contributing Factors Related to Disparities in Access to Opportunity

- **Access to financial services**
- **Availability, type, frequency, and reliability of public transportation**
- **Impediments to mobility**
- **Impediments to portability**
- **Lack of job training programs**
- **Location of employers**
- **Location of environmental health hazards**
- **Location of proficient schools and school assignment policies**
- **Other**

Contributing factors related to disparities in access to opportunity are: 1.) *Access to financial services, lending discrimination*; 2.) *The availability, type, frequency, and reliability of public transportation*; 3.) *Location of employers*; and 4.) *Location and type of affordable housing*.

A full description of contributing factors can be found in Section V.B.iii – General Issues, Disparities in Access to Opportunity in the AFH.

Additional Contributing Factors Related to Disproportionate Housing Needs

- **Availability of affordable units in a range of sizes**
- **Other**

Three contributing factors related to disproportionate housing needs are: 1.) *The availability of affordable units in a range of sizes*; 2.) *Displacement of residents due to economic pressures*; and 3.) *Lending discrimination*.

A full description of contributing factors can be found in Section V.B.iv – General Issues, Disproportionate Housing Needs in the AFH.

17. Publicly Supported Housing Section

Questions on the location and occupancy of the PHA's publicly supported housing

h. Demographics

Provide demographic information, including protected class groups, on the residents of the PHA and compare these with the demographics of the service area (and region, if applicable).

The majority of publicly supported housing (public housing developments, other multifamily, Project-based Section 8, and LIHTC) is located in areas where there is a large Black community. Blacks have disproportionately less access to opportunities and also are located in areas with higher poverty rates, and as a result have a higher percentage of the group residing in public housing as compared to the size of the group in the general population. These locations were in the R/ECAP in Myrtle Beach, the western parts of Conway and to some extent Loris. A concentration of persons who identify as Hispanic can also be found near Myrtle Beach, however other than HUD multifamily units, the group showed little participation in publicly supported housing relative to the size of the community in Horry County.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

i. Segregation and R/ECAPs

v. Describe the location of the PHA's properties in relation to areas of segregation and R/ECAPs in the service area.

MBHA does not own any public housing developments. MBHA's voucher concentration is consistent with the location of segregated areas and especially in or near the R/ECAP in Myrtle Beach.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

vi. Describe the location of the PHA's Housing Choice Vouchers in relation to areas of segregation and R/ECAPs in the service area (and region, if applicable).

MBHA's voucher concentration is consistent with the location of segregated areas and especially in or near the R/ECAP in Myrtle Beach.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

vii. If there are R/ECAPs, describe any differences in the demographics, including by protected class group, of PHA assisted households who live in R/ECAPs versus those who live outside of R/ECAPs in the service area.

Though MBHA administers HCV across the County, most of the vouchers are located in areas with a concentration of Blacks. The main differentiating indicator between the R/ECAP tract and the distribution of vouchers in the rest of the County is a higher percentage of people living in poverty in the R/ECAP tract.

viii. Describe the demographics, by protected class group, of each of the PHA's publicly supported developments.

MBHA does not own any public housing developments. MBHA only administers HCV in Horry County.

j. Disparities in Access to Opportunity

Describe any disparities in access to opportunity for residents of publicly supported housing in the service area (and region, if applicable), including within different program categories of publicly supported housing.

Areas where there is a concentration of public housing developments, Project-Based Section 8, and LIHTC housing also fall within the areas with a high percentage in the Job Proximity Index, which according to HUD measures the physical distances between place of residence and jobs. While the Job Proximity Index is high in these areas, they were also some of the areas with the highest poverty rate in the County. A high amount of all types of publicly supported housing fall within or in close proximity to areas where the poverty rate is higher than 25 percent and points to a lack of high wage jobs.

There is also a distinct lack of high performing schools in areas with a concentration of publicly supported housing – especially in Conway. Areas surrounding downtown Myrtle Beach have higher performing schools (mainly the traditional suburb schools), but schools located in or very near the R/ECAP tract are all low performing. High and low performing schools was ranked by GreatSchools, which calculates ratings nationally.

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

k. Disproportionate Housing Needs

- iii. Compare the demographics, including by protected class group, of the PHA's assisted households to households in the service area with disproportionate housing needs in the service area (and region, if applicable).**

Blacks are overrepresented in public housing in Horry County. Blacks are 12 percent of the County population, but 85.8 percent of residents in public housing developments. Blacks also accounted for disproportionate percentage of the population in other publicly supported housing: 66.2 percent in Project-Based Section 8, 66.3 percent in HCV Programs and 36.9 percent in Other HUD Multifamily.

Blacks in Horry County are more severely cost burdened than the general population: 25.6 percent of the race group is severely cost burdened, compared to just 16.3 percent of the general population. Blacks are also overrepresented in all low income groups (0-30% AMI and 0-50% AMI).

- iv. Compare the needs of families with children in the PHA's service area (and region, if applicable) for housing units with two, and three or more bedrooms, with the PHA's available stock of assisted units.**

MBHA encourages families with children to use their housing voucher for housing that matches their needs and to relocate out of high poverty areas in order to gain easier access to work, better schools and lower crime. This means families are not limited to a certain kind of housing stock and can openly search for housing that can accommodate different family sizes.

MBHA recognizes that by reducing the uncertainties of where a family will sleep and which school their children will attend, families are more likely to see an improvement of outcomes where the family will maintain self-sustainability. This increases the opportunity to remain employed, and the ability for families to take care of their basic needs in hopes of propelling them to be better citizens.

I. Policies and Practices

Describe any policies and practices of the PHA and how they relate to fair housing choice including:

- **Access for persons with disabilities (e.g., processing of reasonable accommodation requests, program access, and providing auxiliary aids and services necessary for effective communication)**
- **Admissions policies, preferences, and housing designations (including grounds for denial of admission, eviction, and subsidy termination)**
- **Affirmative marketing plan**
- **Comprehensive Community Revitalization Plans**
- **Meaningful access for persons with limited English proficiency (e.g., language assistance plans, interpretation assistance, and translation of vital documents)**
- **Voucher mobility and portability policies and practices**

MBHA is an equal access public housing authority. Persons who are disabled are given reasonable accommodation in the application process and services through the PHA. MBHA follows HUD eligibility requirements, which are:

- Qualify as a family as defined by HUD and MBHA.
- Participants must be below 30% of the median income for Horry County.
- Qualify on the basis of US citizenship or as the eligible immigration status of family members.
- Participants must not be registered sex offenders
- Other local eligibility requirements by MBHA may apply. MBHA does criminal background checks for approving participants.

For voucher mobility and portability, an eligible family that has been issued a housing choice voucher may use that voucher to lease a unit anywhere in the United States where there is a housing agency operating a housing choice voucher program. The ability to port out may depend on whether the receiving housing authority is absorbing or billing.

m. Questions on other categories of publicly supported housing

Describe other publicly supported housing programs, if any, in the PHA's service area. Identify the location by category of publicly supported housing in relation to areas of segregation and R/ECAPs and the demographics of the households of each category of publicly supported housing, by protected class in the service area (and region, if applicable).

MBHA will continue to be active in the roles of neighborhood revitalization projects and building resources in areas where there is a high need for supportive services, such as partnering with Alliance Inn in Myrtle Beach to provide units that serve homeless families as well as victims of domestic violence. In addition to providing housing, Alliance Inn also provides onsite supportive services such as counseling and a full medical clinic run by Little River Medical Center.

n. Contributing Factors of Publicly Supported Housing

Consider the listed factors and any other factors affecting the service area and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

- Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- Community opposition
- Displacement of residents due to economic pressures
- Impediments to mobility
- Impediments to portability
- Lack of access to opportunity due to high housing costs
- Lack of meaningful language access
- Lack of local or regional cooperation
- Lack of public and/or private investment in specific neighborhoods, including services and amenities
- Land use and zoning laws
- Loss of affordable housing
- Occupancy codes and restrictions
- Policies related to payment standards, FMR, and rent subsidies
- Quality of affordable housing information programs
- Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
- Source of income discrimination
- Other

Contributing factors related to public housing are: 1.) *Admissions and occupancy policies and procedures, including preferences in publicly supported housing*; 2.) *Impediments to mobility*; and 3.) *Lack of Private Investment in Specific Neighborhoods*.

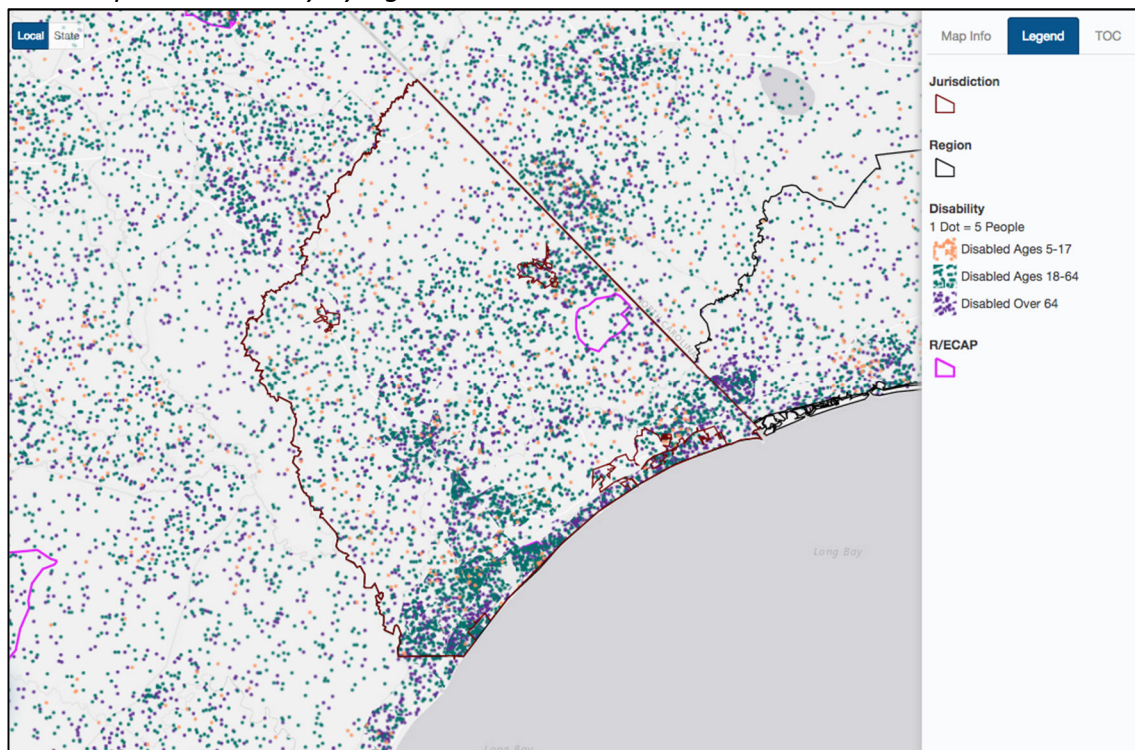
A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.C – Publicly Supported Housing Analysis.

18. Disability and Access

- e. **Describe how persons with disabilities are geographically dispersed or concentrated in the PHA's service area (and region, if applicable), including whether persons with disabilities reside in R/ECAPs and other segregated areas identified previously, and describe whether these geographic patterns vary for persons with each type of disability of persons with disabilities in different age ranges.**

Large numbers of people with disabilities are found along the coastline and along US-501 from Myrtle Beach to Conway, but the concentration is highest along the southern Atlantic coast area in the County.

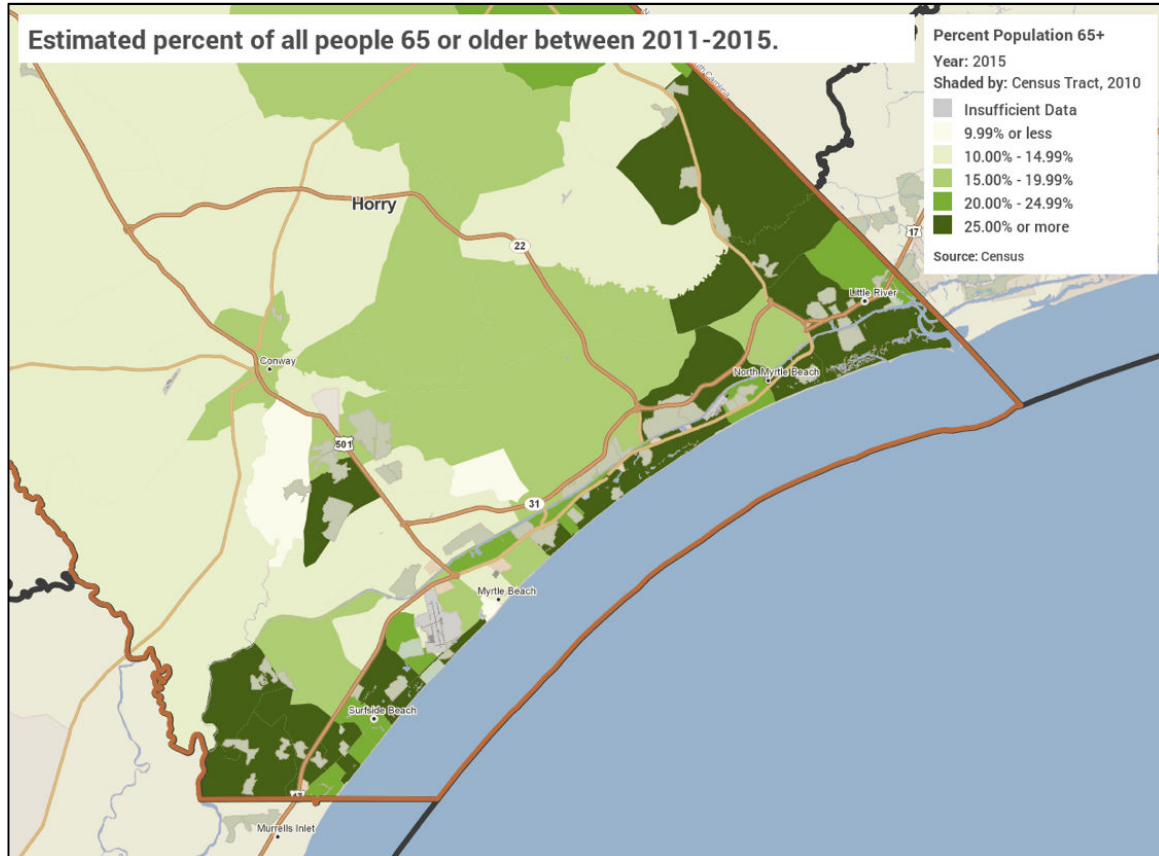
HUD Map 15 – Disability by Age



Source: HUD

Disabled persons over the age of 64 are found in higher numbers in the southern coastline from Garden City to Surfside Beach – both areas have a population with an average median age of over 50 years. The percentage of elderly is also high in the northern unincorporated areas of MBHA’s jurisdiction, especially north of the Little River area – also with a median age over 50 years.

MAP: Percent of People 65 Years and Over



Source: 2011-2015 ACS via PolicyMap

A full description of location of publicly supported housing and race/ethnicity location can be found in Section V.D – Disability and Access Analysis.

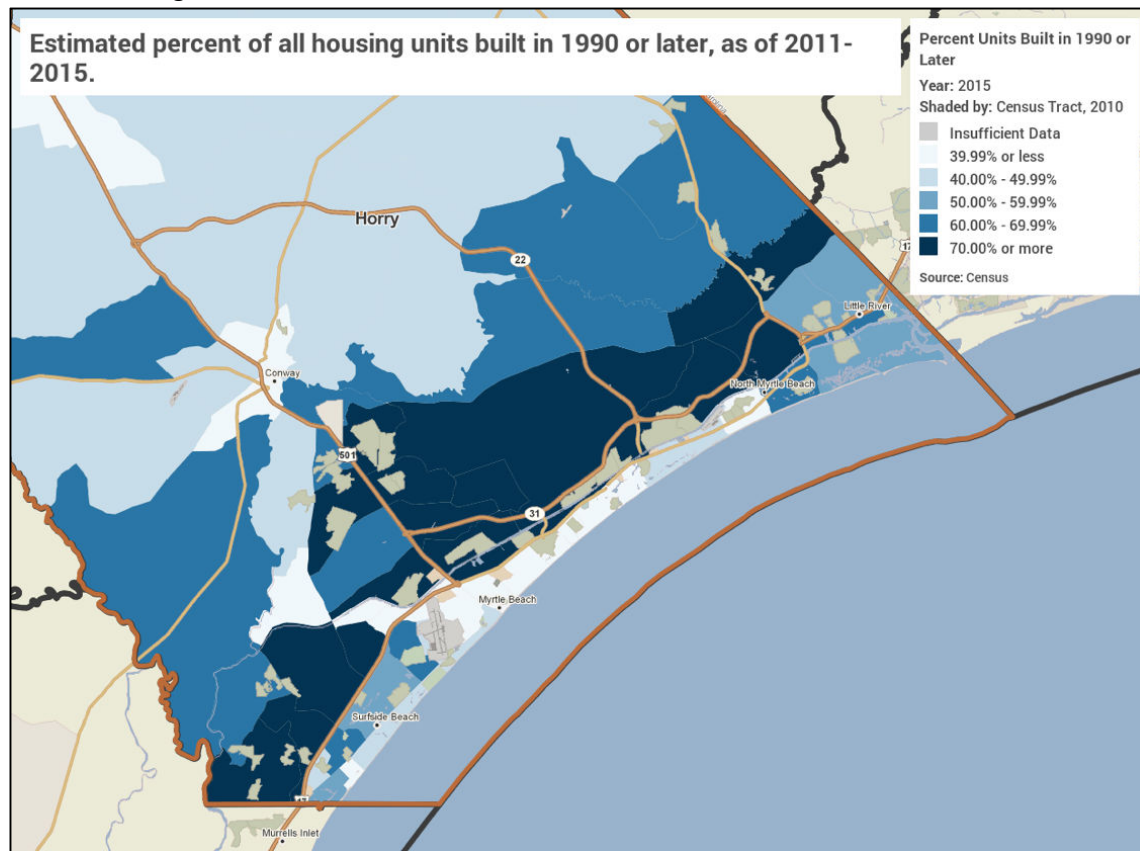
f. Describe whether the PHA's service area (and region, if applicable) has sufficient affordable, accessible housing in a range of unit sizes, describe the areas where affordable accessible housing units are located, and identify to what extent persons with different disabilities are able to access and live in the different categories of publicly supported housing.

Households spending more than 30 percent of income on housing costs are considered, by HUD's definition, to be cost burdened. According to the 2011-2015 ACS, 39.3 percent of homeowners with a mortgage, 13 percent of homeowners without a mortgage, and 56 percent of renters are housing cost burdened, pointing to a major disconnect between the housing supply and residents' income.

Persons with a disability in Horry County face the added barrier of purchasing homes that must often be brought up to applicable County or ADA codes, which will likely add to the cost of purchasing or owning a home. According to the 2011-2015 ACS, for working individuals, persons with a disability have a median income of \$16,204 in comparison to persons with no disability with \$23,606 – more than 30 percent less.

Accessible housing for disabled persons must accommodate for handicaps and also be affordable. The Fair Housing Act requires most multifamily properties built after 1991 to meet accessibility standards required by persons with a disability. Assuming compliance with federal law, it is generally accepted that multifamily housing built after this date meet the minimum level of accessibility. Though this is not a perfect indicator of accessibility, an analysis of the age of housing stock and its location can provide a picture of places where there are accessible units.

MAP: Housing Units Built 1990 or Later



Source: 2011-2015 ACS via PolicyMap

Large areas of Horry County have gained new housing developments over the past 20 years, but some areas within MBHA's jurisdiction still have a lower number of homes built after 1990 – in general the Atlantic coastal areas. As mentioned above, properties built after 1991 should meet accessibility standards. This would make much of the coastline less accessible than the areas further inland, as there are fewer housing units built after 1990 in these areas.

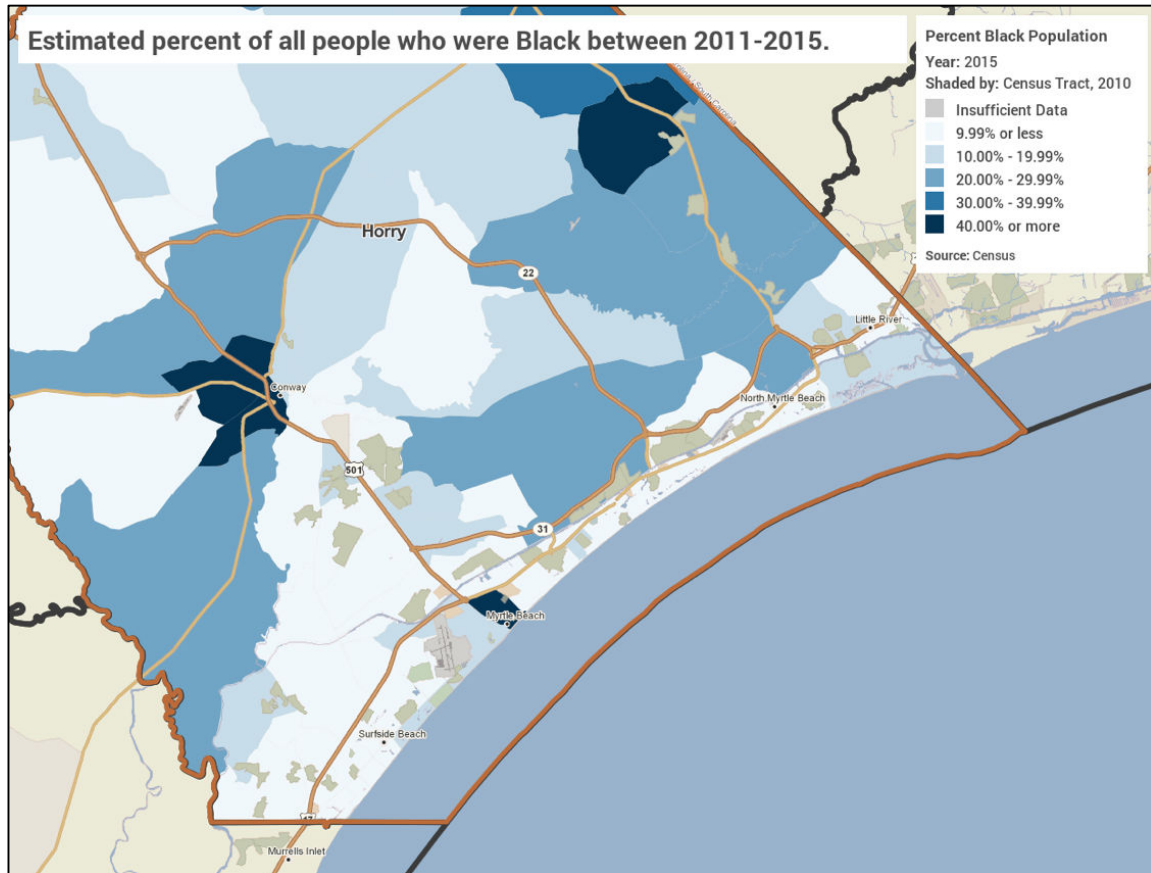
A full description of location of accessible and affordable housing in relation to disabled persons can be found in Section V.D – Disability and Access Analysis.

g. Describe to what extent persons with disabilities in the PHA's service area (and region, if applicable) reside in segregated or integrated settings.

Persons with disabilities reside in large numbers along the coast line and US-501 from Myrtle Beach to Conway. The R/ECAP tract in Myrtle Beach (Census tract 45051050600) is located within this area, and more than 40 percent of its population is Black. According to HUD maps, persons with disabilities are also found in large numbers here.

Two other areas in the County experience segregation, but they are not in MBHA's jurisdiction.

MAP: Black Population in MBHA Jurisdiction



Source: 2011-2015 ACS via PolicyMap

A full description of location of accessible and affordable housing in relation to disabled persons can be found in Section V.D – Disability and Access Analysis.

h. Contributing Factors of Disability and Access

Consider the listed factors and any other factors affecting the service area and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to disability and access, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

- Access to publicly supported housing for persons with disabilities

- Access for persons with disabilities to proficient schools
- Access to transportation for persons with disabilities
- Admissions and occupancy policies and procedures including preferences in publicly supported housing
- Inaccessible public or private infrastructure
- Lack of access to opportunity due to high housing costs
- Lack of affordable, accessible housing in range of unit sizes
- Lack of affordable in-home or community-based supportive services;
- State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, and other integrated settings;
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for transitioning from institutional settings to integrated housing;
- Lack of public and/or private investment in specific neighborhoods including services and amenities
- Lack of local or regional cooperation
- Land use and zoning laws
- Location of accessible housing
- Laws, policies, regulatory barriers to providing housing and supportive services for persons with disabilities
- Siting selection policies, practices and decisions for publicly supported housing
- Source of income discrimination
- Other: Lack of assistance for housing accessibility modifications

Contributing factors for issues of disabilities and access are: 1.) *Access to publicly supported housing for persons with disabilities;* 2.) *Lack of affordable, accessible housing in range of unit sizes;* 3.) *Lack of affordable, integrated housing for individuals who need supportive services;* and 4.) *Lack of assistance for housing accessibility modifications.*

A full description of contributing factors for disabled persons in relation to public housing can be found in Section V.D – Disability and Access Analysis.

19. Fair Housing Enforcement

- a. Describe whether the PHA is currently the subject of any of the following:
- A charge or letter of finding from HUD concerning a violation of a civil rights-related law;
 - A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;
 - Any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice;
 - A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law; or
 - A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

Currently, there are no outstanding fair housing complaints against the Housing Authority of Myrtle Beach.

While there have been no fair housing complaints of MBHA, per data from HUD and the South Carolina Human Affairs Commission, 57 have been filed against various other parties in Horry County since the beginning of 2010. Myrtle Beach accounts for nearly half of all complaints in the County. Of note is the high percentage of disability-related cases, accounting for over half. One of the reasons why disability-related cases might be prevalent is because tangible information can be gathered to prove a possible disability related discrimination.

A full description of Fair housing enforcement, outreach capacity and resource analysis can be found in Section V.E – Fair Housing Enforcement.

b. Contributing Factors of Fair Housing Enforcement

Consider the listed factors and any other factors affecting the service area and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to fair housing enforcement, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

- **Lack of local public and/or private fair housing outreach, and/or enforcement and/or resources**
- **Private discrimination and/or lack of fair housing laws**
- **Unresolved violations of fair housing or civil rights law**
- **Other**

Contributing factors to Fair housing enforcement are: 1.) *Lack of local private fair housing outreach and enforcement*; 2.) *Lack of local public fair housing enforcement*; 3.) *Lack of resources for fair housing agencies and organizations*; and 4.) *Lack of state or local fair housing laws*.

A full description of contributing factors of fair housing enforcement can be found in Section V.E – Fair Housing Enforcement.

20. Additional PHA Information

The PHA may also describe other information relevant to its assessment of fair housing.

Having information that this up to date, relevant to answering the needs of residents, and readily available is important to affirmatively furthering fair housing for families seeking public housing and families seeking housing in Horry County. Knowledgeable residents are one of the first steps to fair housing enforcement, therefore MBHA strives to make information accessible at its local offices, relevant locations, and on its website. MBHA's Administrative plan and 5-Year PHA plan (submitted to HUD) are available in full on its website. MBHA will also participate in local and regional plans that affirmatively further fair housing in the jurisdiction it serves and throughout Horry County.