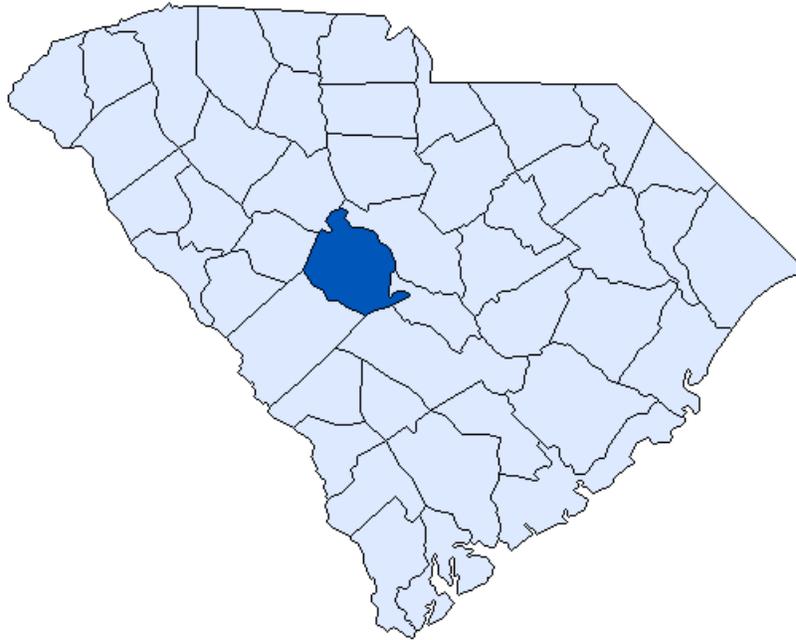


Lexington County Community Profile

Located in the historical Midlands of South Carolina, Lexington County is integral to the state as it is known as one of the fastest growing areas in the region. In this section we examine the community profile of Lexington County.



The goal of the community profile is to paint a picture of the current demographic, economic, and housing framework of Lexington County in order to aid decision makers in affirmatively furthering fair housing. The community profile is broken into two key sections: the Demographic and Economic Profile, and the Housing Profile. The Demographic and Economic profile looks at the county from the perspective of its people – exploring variables such as race and ethnicity, age, disability status, income, employment, and poverty. The Housing Profile looks at the county’s housing stock from various angles such as home values, rents, housing cost burden, vacancy, and substandard housing to provide a snapshot of the physical environment in which Lexington County’s people live. Together these pieces provide a data-driven snapshot of the county that will empirically ground fair housing planning efforts.

Demographic and Economic Profile

Population

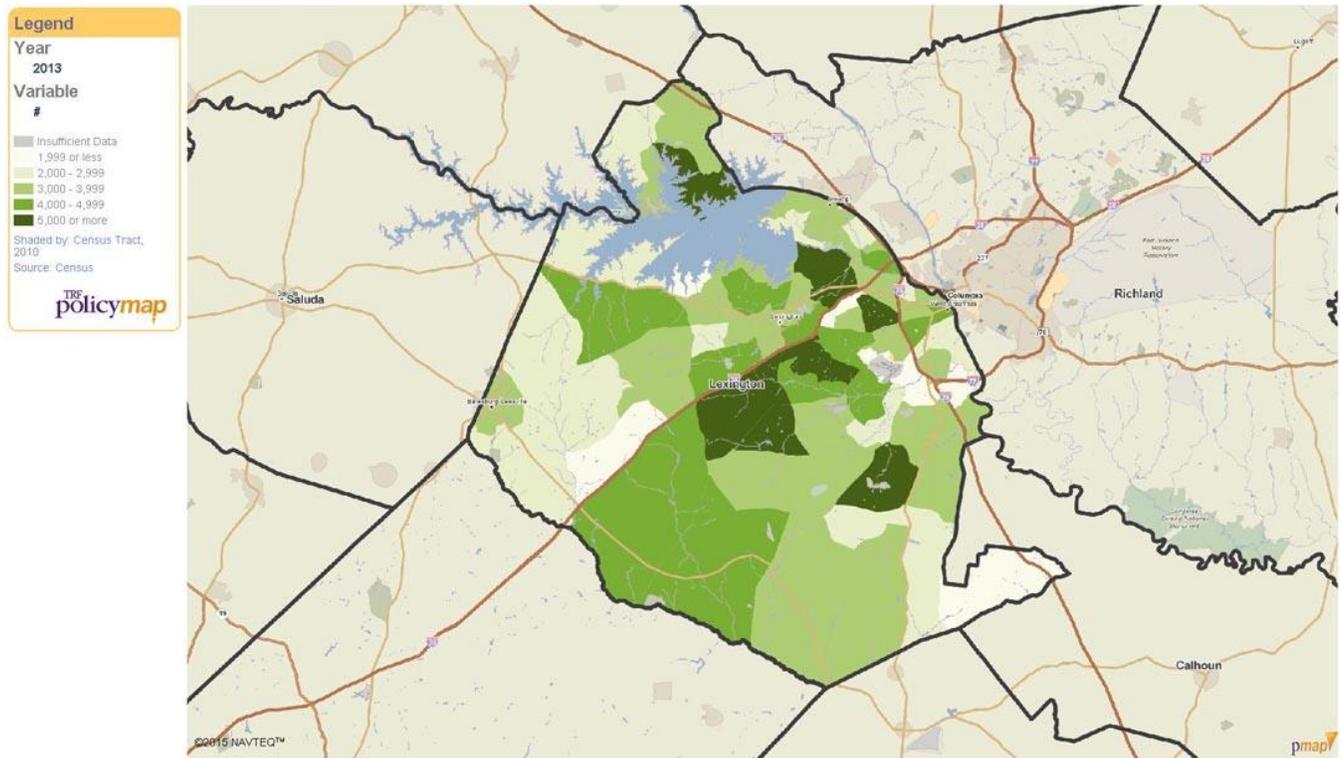
The current population of Lexington County is 257,756, according to 2007-2011 American Community Survey 5-Year Estimates. This represents a 19% growth since 2000, outpacing the state growth rate for the same period of 14%. The data table below details population change in Lexington County and the State of South Carolina between 2000 and 2011.

TABLE: Population - 2000 to 2013			
	2000	2011	% Change 2000-2011
Lexington County	216,014	257,756	19%
South Carolina	4,012,012	4,575,864	14%
Source: 2000 Census, 2007-2011 ACS			

While the cumulative growth rate for the county from 2000 to 2011 was 19%, there was a wide range of population shifts throughout the county. Some areas saw very high growth rates in the high double-digits while others saw their populations grow more slowly. In the town of Lexington, the population grew from 9,793 in 2000 to 17,081 in 2011, an increase of 74% and is now the county's largest town. In West Columbia, the population grew from 13,064 in 2000 to 14,937 in 2011, an increase of 14%. However in Cayce, the population grew from 12,150 in 2000 to 12,417 in 2011, an increase of only 2%.

The following map geographically displays the distribution of the population throughout the county. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations.

MAP: Population



Age

Lexington County is experiencing a similar demographic shift towards an older population as the rest of the state, with the county's median age just slightly older than the state median. In 2011 the median age in Lexington County was 37.5 years according to American Community Survey 5-Year Estimates. This represents a five percent (5%) increase in the median age since the 2000 Census. Over the same period median age in the state also increased 6.5 percent, going from 35.7 to 37.7 years. The table below breaks down population data by age cohort for Lexington County.

TABLE: Lexington County Age Distribution		
Age Cohort	Number of People in Age Group	Percent of People in Age Group
Under 5 years	17,147	6.7%
5 to 9 years	18,041	7.0%
10 to 14 years	17,257	6.7%
15 to 19 years	17,189	6.7%
20 to 24 years	16,054	6.2%
25 to 34 years	33,602	13.0%
35 to 44 years	36,880	14.3%
45 to 54 years	38,910	15.1%
55 to 59 years	16,877	6.5%
60 to 64 years	14,696	5.7%
65 to 74 years	18,081	7.0%
75 to 84 years	9,353	3.6%
85 years and over	3,669	1.4%
Source: 2007-2011 ACS		

There were 17,147 persons under the age of 5 in Lexington County according to 2007-2011 ACS estimates – 6.7 percent of the population. The largest age cohort in the county was 45 to 54 years with 15.1% of the total population (38,910 persons).

Elderly

Persons aged 65 and over comprise a lower percentage of Lexington County's population than that of the state as a whole. Just over 12 percent of the county's population was over the age of 65 (31,103 persons) - compared to the state at 13.5 percent (2007-2011 ACS). Furthermore, just 1.4 percent of the county's population was aged 85 years and over (3,669 persons) – compared to 1.5 percent the state as a whole.

As people age they evolve a unique set of needs in terms of social services, healthcare, and housing – and as communities across the nation grow proportionately older, the needs of the elderly become an increasingly important aspect of both public and private decision making. Integral amongst these evolving needs is that of housing – housing that is decent, safe, and affordable, as well as housing that is accessible and located in proximity to services and transportation. Housing serves as a linchpin amongst the needs of the elderly because the affordability, location, and accessibility of where ones lives directly impacts the ability to access health and social services – both in terms of financial cost and physical practicality. As a 2014 study from Harvard's Joint Center for Housing Studies further explains:

“Accessibility is essential to older adults’ health and safety as physical and cognitive limitations increase. Proximity of housing to stores, services, and transportation enables older adults to remain active and productive members of their communities, meet their own basic needs, and maintain social connections. And for those with chronic conditions and disabilities, the availability of housing with supports and services determines the quality and cost of long-term care—particularly the portion paid with public funds.

But the existing housing stock is unprepared to meet the escalating need for affordability, accessibility, social connectivity, and supportive services.

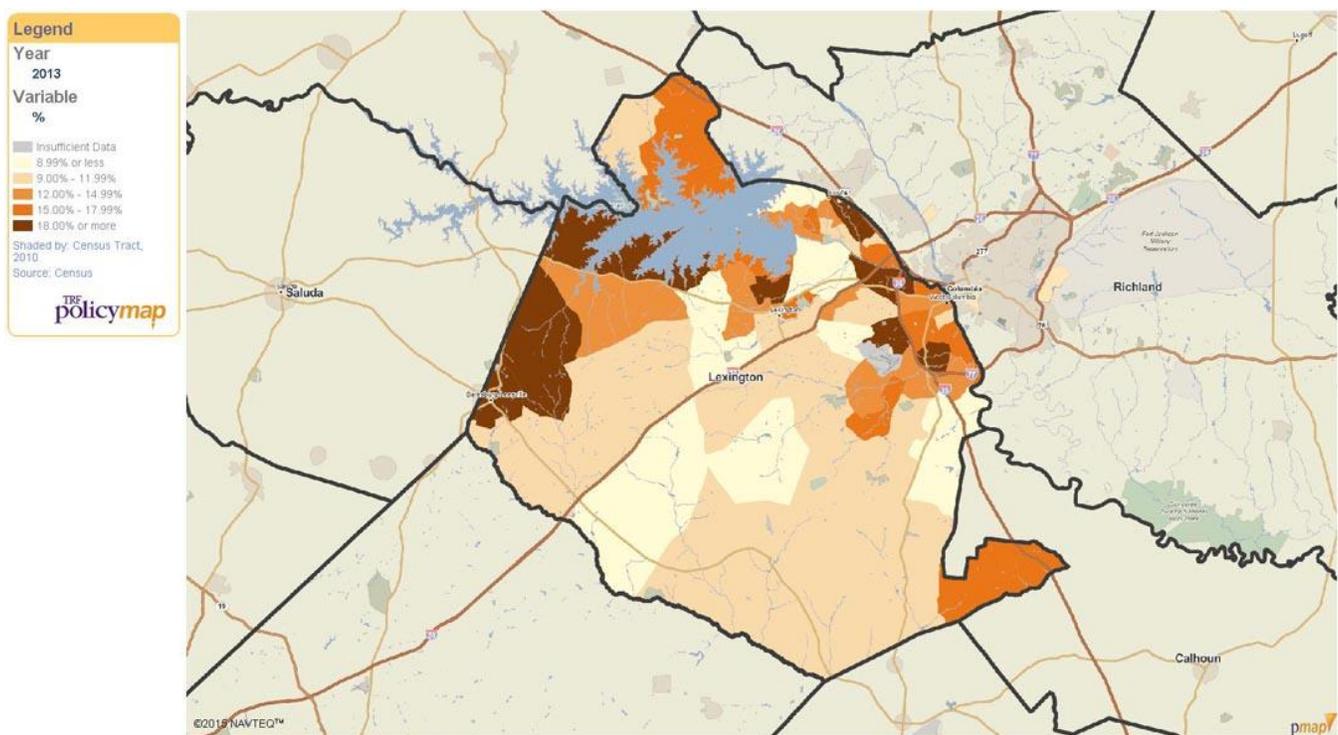
- **High housing costs force millions of low-income older adults to sacrifice spending on other necessities including food, undermining their health and well-being.**
- **Much of the nation’s housing inventory lacks basic accessibility features, preventing older adults with disabilities from living safely and comfortably in their homes.**
- **The nation’s transportation and pedestrian infrastructure is generally ill-suited to those who cannot or choose not to drive, isolating older adults from friends and family.**

- **Disconnects between housing programs and the health care system put many older adults with disabilities or long-term care needs at risk of premature institutionalization.”¹**

With a population growing older at rates along with the state as a whole, housing issues amongst the elderly will become increasingly salient to Lexington County’s policy makers in the years to come.

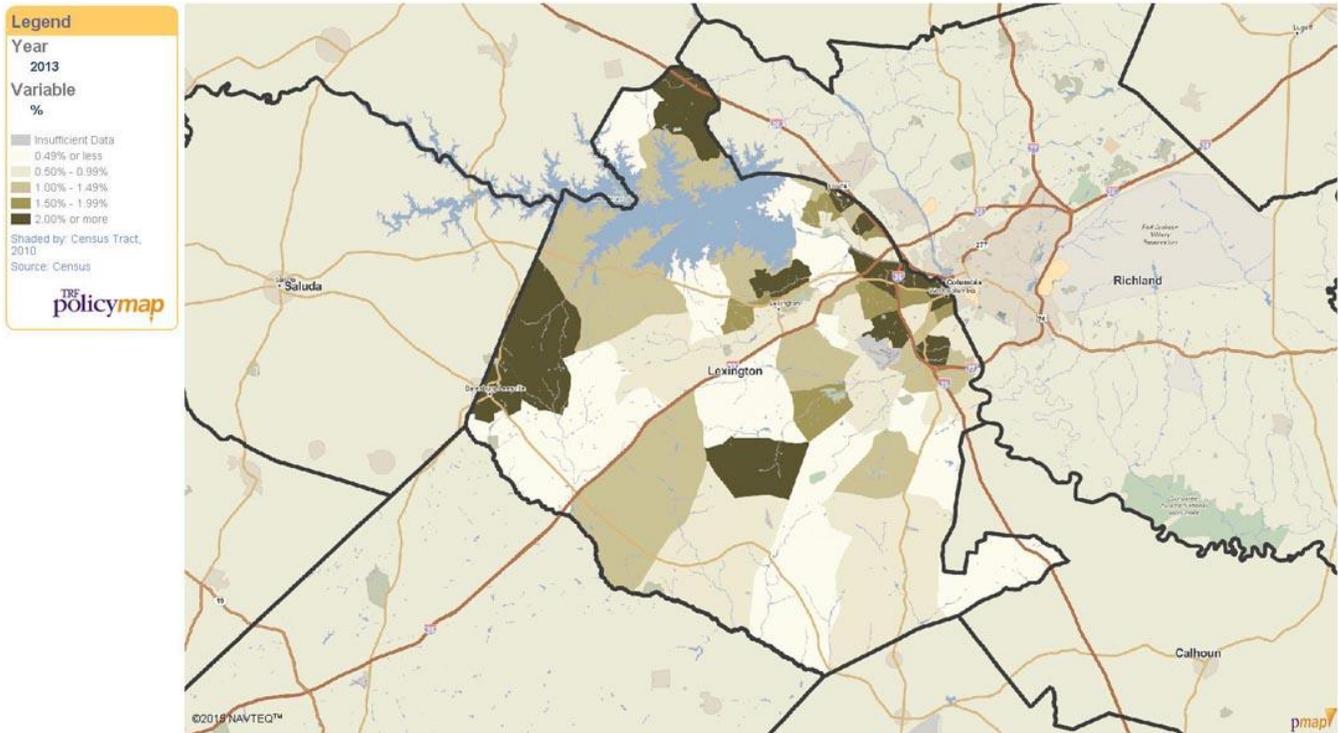
The following two maps display highlight the geographic distribution of the elderly population throughout the county. The first map details the distribution of those aged 65 and older whereas the second map details the distribution of those aged 85 and older. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations.

MAP: Elderly - 65 and Older



¹ Joint Center for Housing Studies of Harvard University, *Housing America’s Older Adults*
Retrieved from: http://www.jchs.harvard.edu/research/housing_american_older_adults

MAP: Elderly - 85 and Older



Age Dependency Ratios

Age dependency ratios relate the number of working aged persons to the number of dependent aged persons (children and the elderly). These indicators provide insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and the elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce. It is important to note that these measures are not entirely precise – not everyone under the age of 18 and over 65 is economically dependent, and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are still helpful indicators in gauging the directional impacts of shifting age structures.

An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. In 2011 Lexington County's overall dependency ratio was 57.9, slightly lower than the state ratio of 58.7. The county's old-age dependency ratio of 19.1 and child dependency ratio was 38.9% while the state old-age ratio was 21.4 and child dependency ratio was 37.3%.

Rising age dependencies can be expected to continue in Lexington County as the nation as a whole continues down the same demographic path. A 2010 US Census report on aging trends in the United States provides insight into the extent of the coming shift in the United States: “By 2030, all of the baby boomers will have moved into the ranks of the older population. This will result in a shift in the age structure, from 13 percent of the population aged 65 and older in 2010 to 19 percent in 2030.” As this shift occurs the working age population will simultaneously be shrinking. Sixty percent of the nation’s population was aged 20-64 in 2010. The Census estimates that by “2030, as the baby boomers age, the proportion in these working ages will drop to 55 percent.”²

Paying attention to changes in old-age dependency ratios is especially pertinent for communities with declining populations. A shrinking working age population means fewer workers producing goods and services, and consequently generating less tax revenue. All the while the aging population increases demand for social services, healthcare, and housing for the elderly. The intersection of these two trends presents a unique challenge for communities in the coming years.

² US Census Bureau, *The Next Four Decades: The Older Population in the United States: 2010 to 2050*. Retrieved from: <https://www.census.gov/prod/2010pubs/p25-1138.pdf>

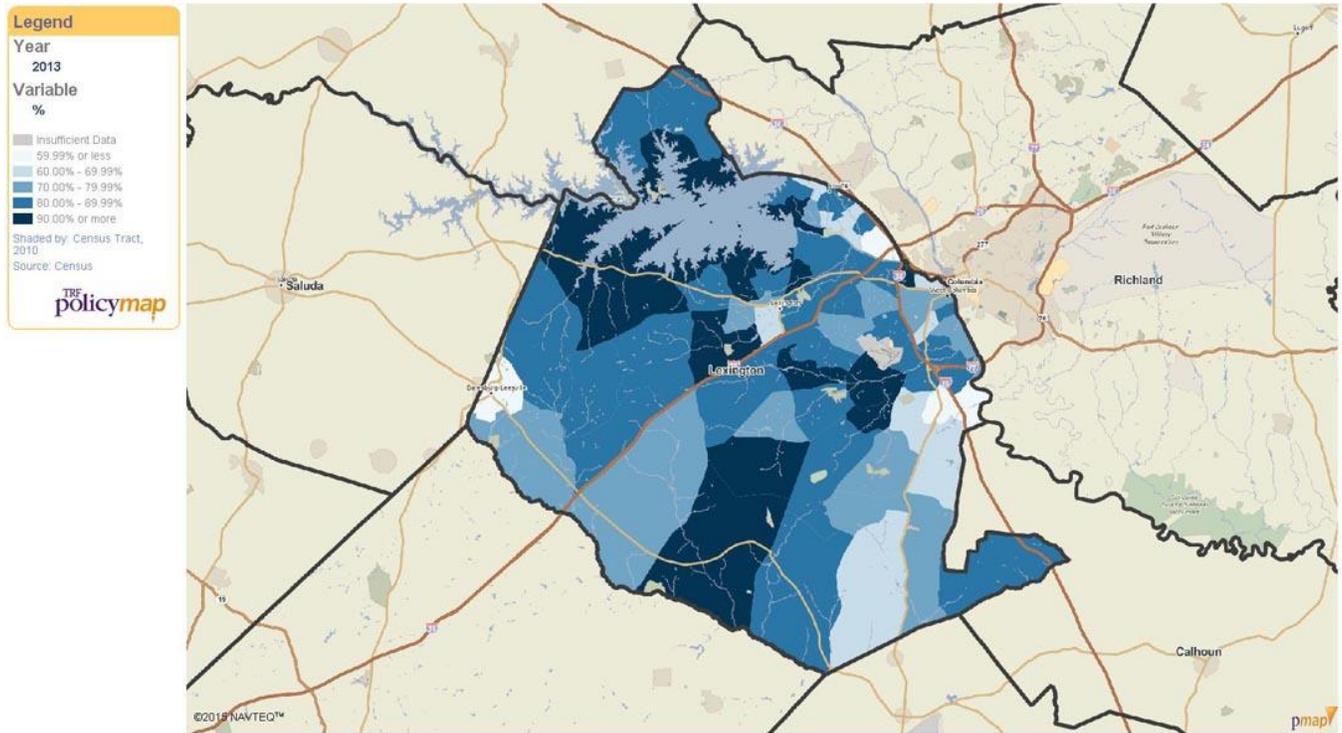
Race and Ethnicity

At 81.4 percent of the population Whites were by far the largest racial group in Lexington County, according to 2011 ACS 5-Year Estimates. Comparatively, Whites accounted for 67.2 percent of the population in the state as a whole. The second largest racial group in the county was Blacks or African Americans with 14.3 percent of population, however Blacks or African Americans made up 28% of the total state population, a difference of 13.7%. All other races in the county made up less than 3 percent. Finally, just over five percent of the population identify as ethnically Hispanic. [Persons can identify as both ethnically Hispanic and racially as another group.] The table below provides a detailed breakdown of the racial and ethnic composition of Lexington County compared to that of the state as a whole.

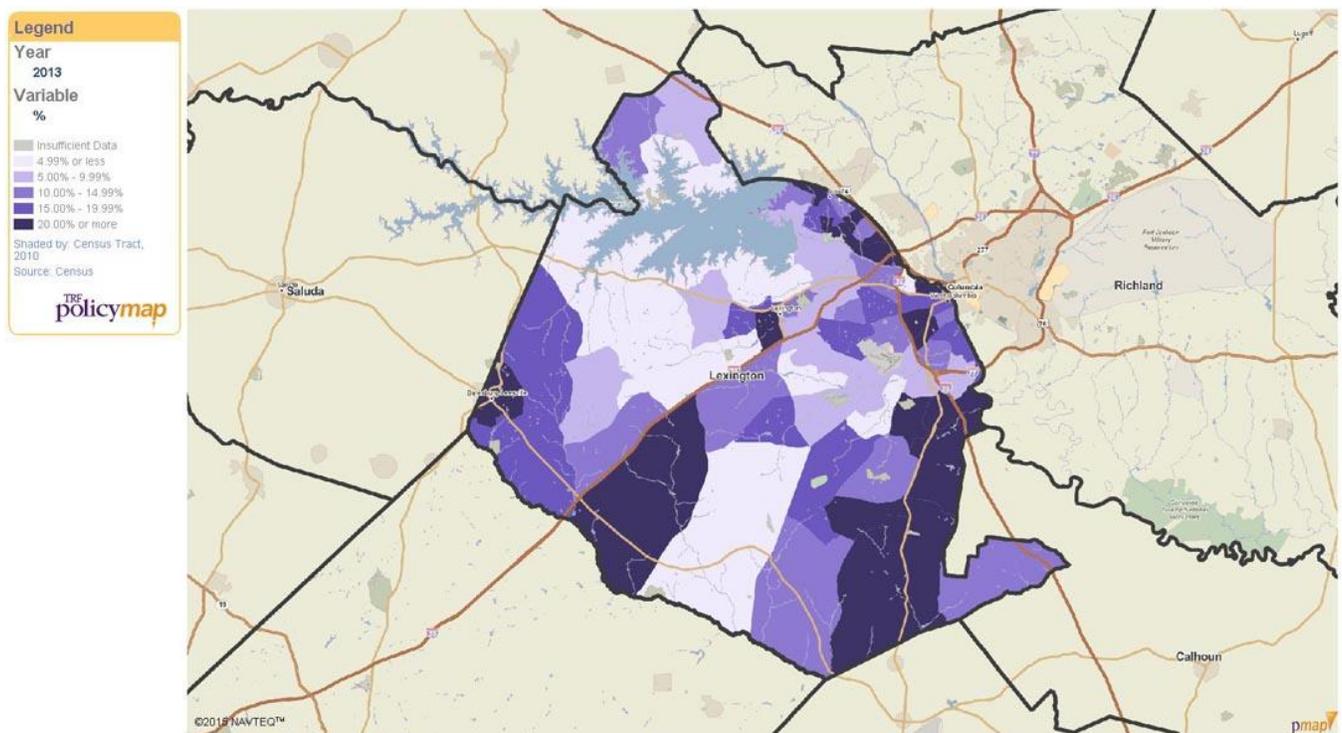
TABLE: Racial and Ethnic Composition				
Race	Lexington County	%	South Carolina	%
White	209,828	81.4%	3,075,318	67.2%
Black or African American	36,731	14.3%	1,281,627	28.0%
American Indian and Alaska Native	908	0.4%	14,939	0.3%
Asian	3,480	1.4%	56,575	1.2%
Native Hawaiian and Other Pacific Islander	116	0.0%	1,920	0.0%
Some other race	2,092	0.8%	73,405	1.6%
Two or more races	4,601	1.8%	72,080	1.6%
Hispanic or Latino (of any race)	13,484	5.2%	222,550	4.9%
Source: 2007-2011 ACS				

The following series of maps displays the geographic distribution of various racial and ethnic groups throughout Lexington County. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations.

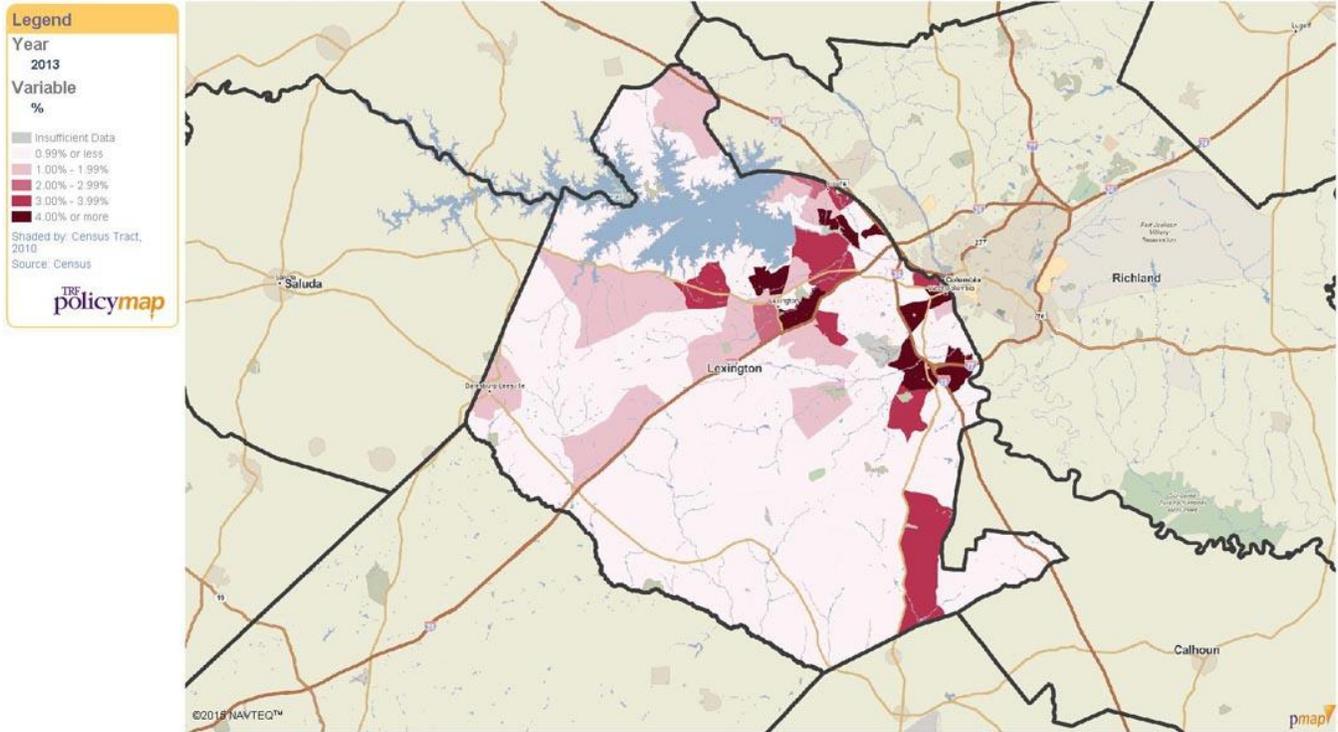
MAP: White Population



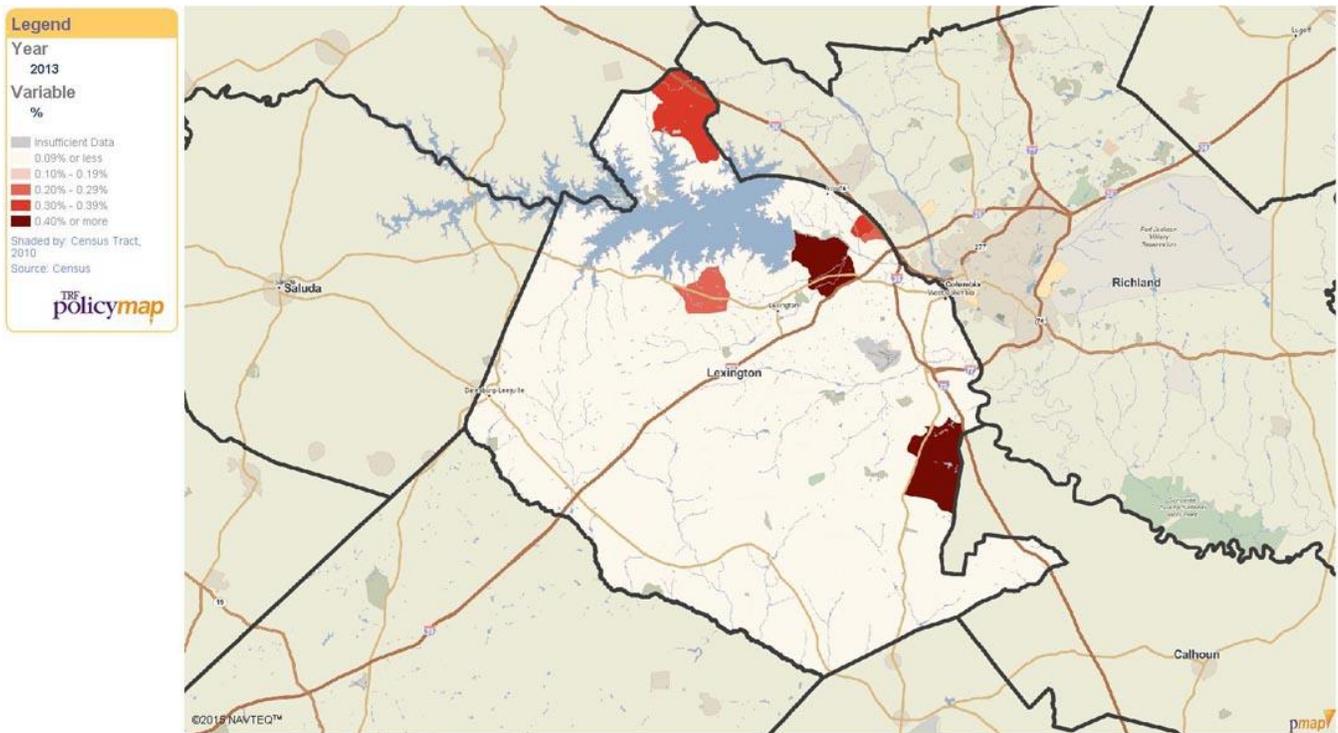
MAP: Black/African American Population



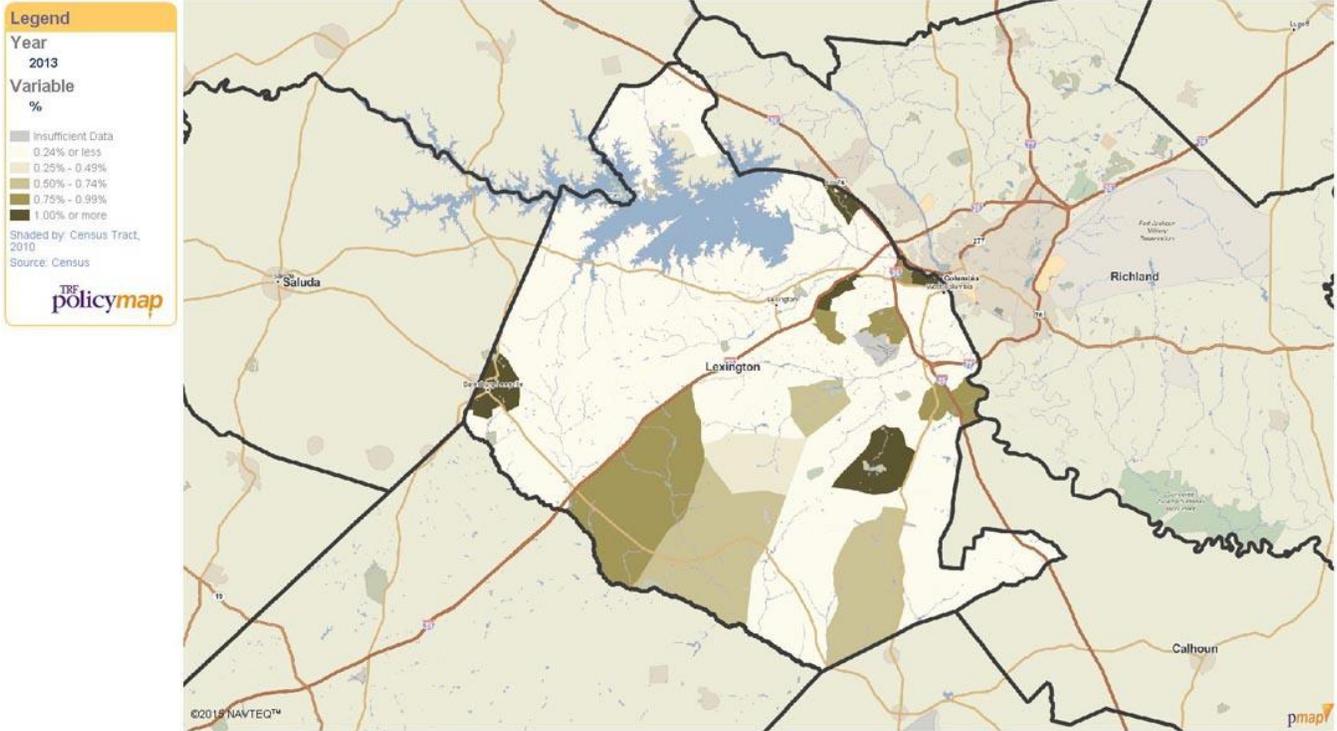
MAP: Asian Population



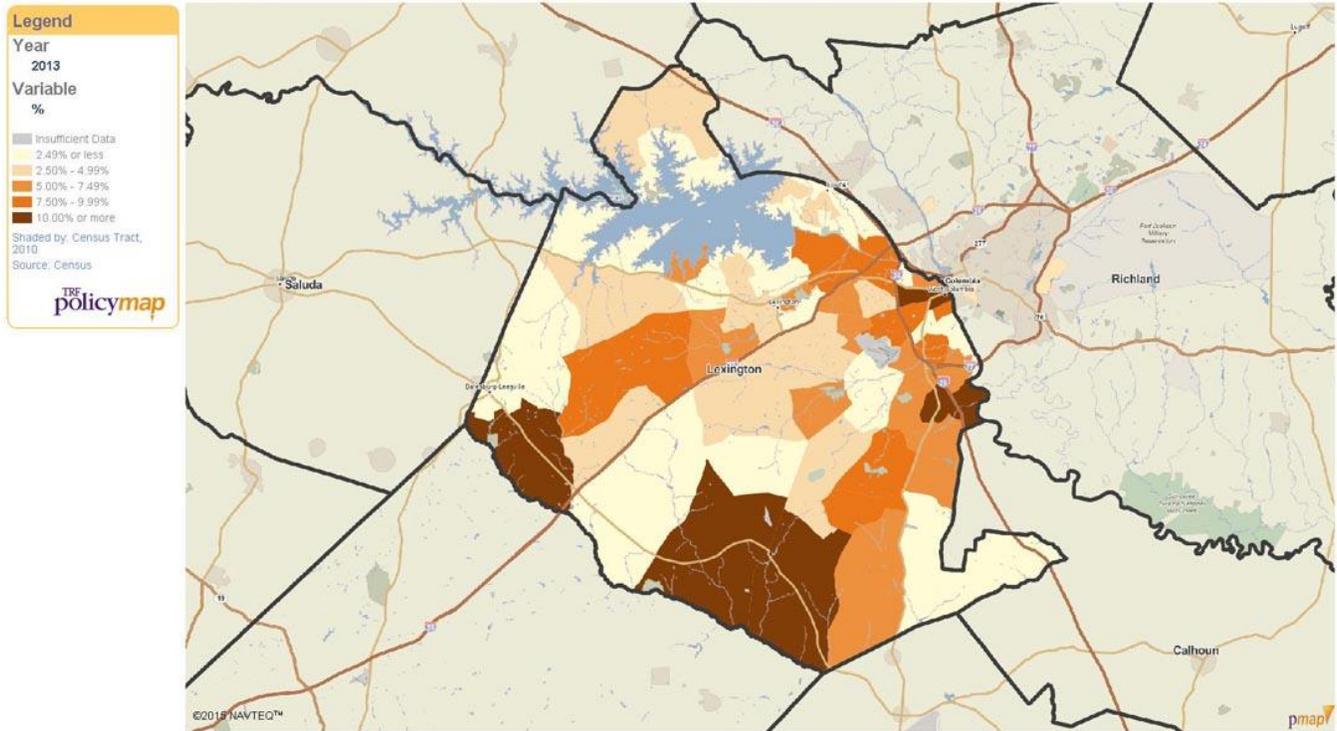
MAP: Hawaiian or Pacific Islander Population



MAP: American Indian or Alaskan Native Population



MAP: Hispanic Population

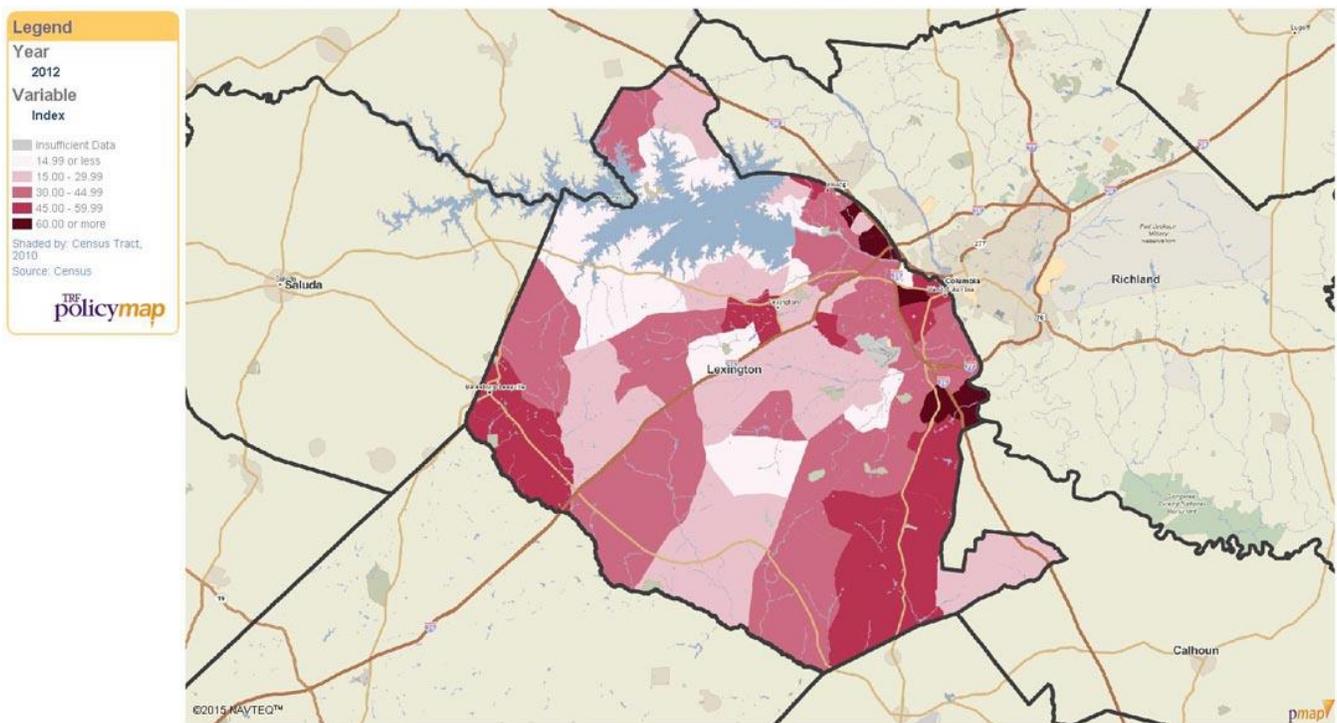


Diversity

The following map displays the Diversity Index ranking for Lexington County, based on data from Policy Map. As Policy Map explains: “The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2008-2012. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers.”

Lighter shaded areas carry lower Diversity Index scores (meaning less diverse), and darker shaded areas carry higher scores (meaning more diverse).

MAP: Diversity Index



MAP: Diversity – Predominant Race

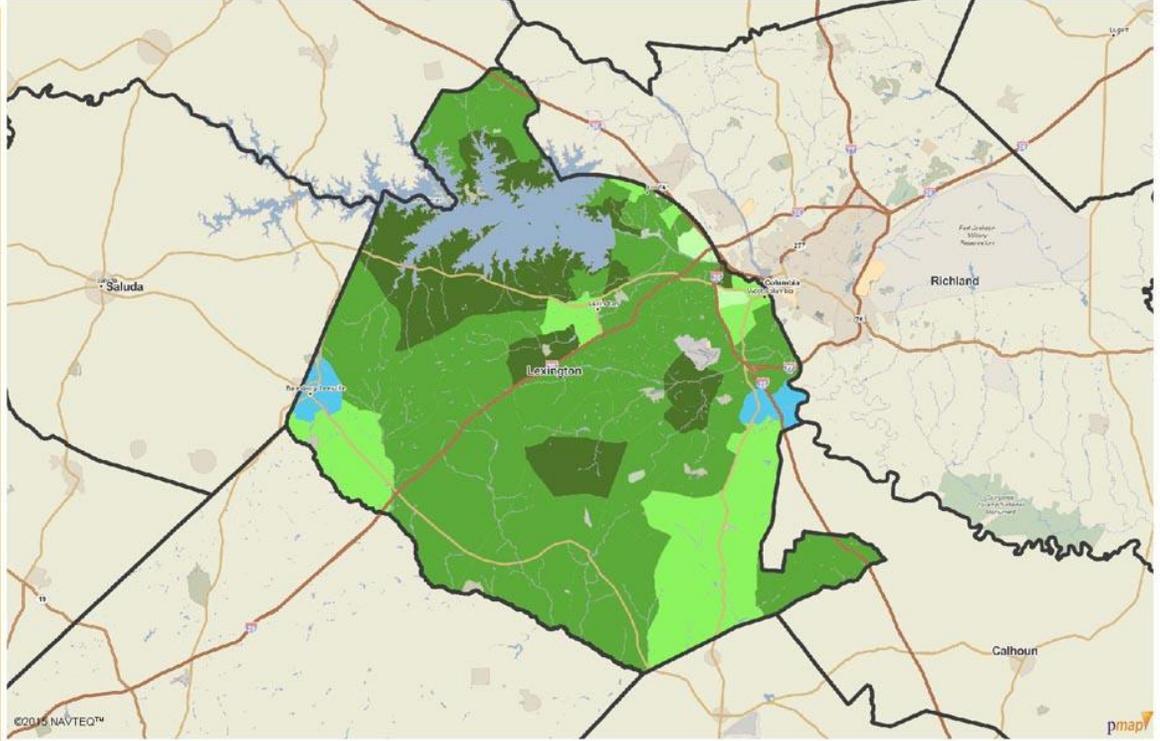
Legend

Year
2012

Variable
Racial/Ethnic

- Insufficient Data
- White >90%
- White 70-90%
- White 50-70%
- White <50%
- Black >90%
- Black 70-90%
- Black 50-70%
- Black <50%
- Hispanic >90%
- Hispanic 70-90%
- Hispanic 50-70%
- Hispanic <50%
- Asian >90%
- Asian 70-90%
- Asian 50-70%
- Asian <50%
- Native American/Alaska Native >90%
- Native American/Alaska Native 70-90%
- Native American/Alaska Native 50-70%
- Native American/Alaska Native <50%
- Native Hawaiian/Pacific Islander 50-70%
- Native Hawaiian/Pacific Islander <50%
- Other >90%
- Other 70-90%
- Other 50-70%
- Other <50%
- Two Or More >90%
- Two Or More 70-90%
- Two Or More 50-70%
- Two Or More <50%
- Tie Between Categories

Shaded by: Census Tract, 2010
Source: Census

Disability

According to 2012 ACS 5-Year estimates (ACS did not begin recording 5-Year estimates for disability characteristics until 2012), 29,036 Lexington County residents had a disability of some sort - 11.2 percent of the total population. The county's disability rate is lower than the state rate of 13.7 percent. In addition to barriers such as housing discrimination and the difficulty of finding accessible units, persons with disabilities face financial hardships at rates much higher than the average person. In Lexington County, 22.7 percent of working age individuals with a disability were employed according to 2012 ACS estimates. Furthermore, when disabled persons are employed they earn significantly less than the non-disabled. In 2012 the median earnings for disabled persons in Lexington County was \$21,744 – compared to \$32,037 for those with no disability. Unsurprisingly, the 17.8 percent poverty rate amongst the state's disabled was 45% more than the rate amongst the non-disabled (2008-2012 ACS). In light of these depressed economic conditions, decent and affordable housing remains firmly out of the reach for a large portion of the disabled population.

TABLE: Disability and Age		
	Lexington County	%
Persons with a disability	29,036	11.2%
Population under 5 years	136	0.7%
Population 5 to 17 years	2,318	4.9%
Population 18 to 64 years	15,304	9.3%
Population 65 years and over	11,278	35.8%
Source: 2008-2012 ACS		
Note: The ACS did not start recording 5 year estimates for disability until 2012.		

The table above provides data on the extent of disabilities amongst differing age cohorts for the county. Over 35 percent of elderly persons in the county had a disability – a total of 11,278 elderly with a disability.

The following table provides data on the extent of disabilities amongst different racial and ethnic groups in Lexington County. In the county, 11.6% of Whites are with a disability and Blacks or African Americans

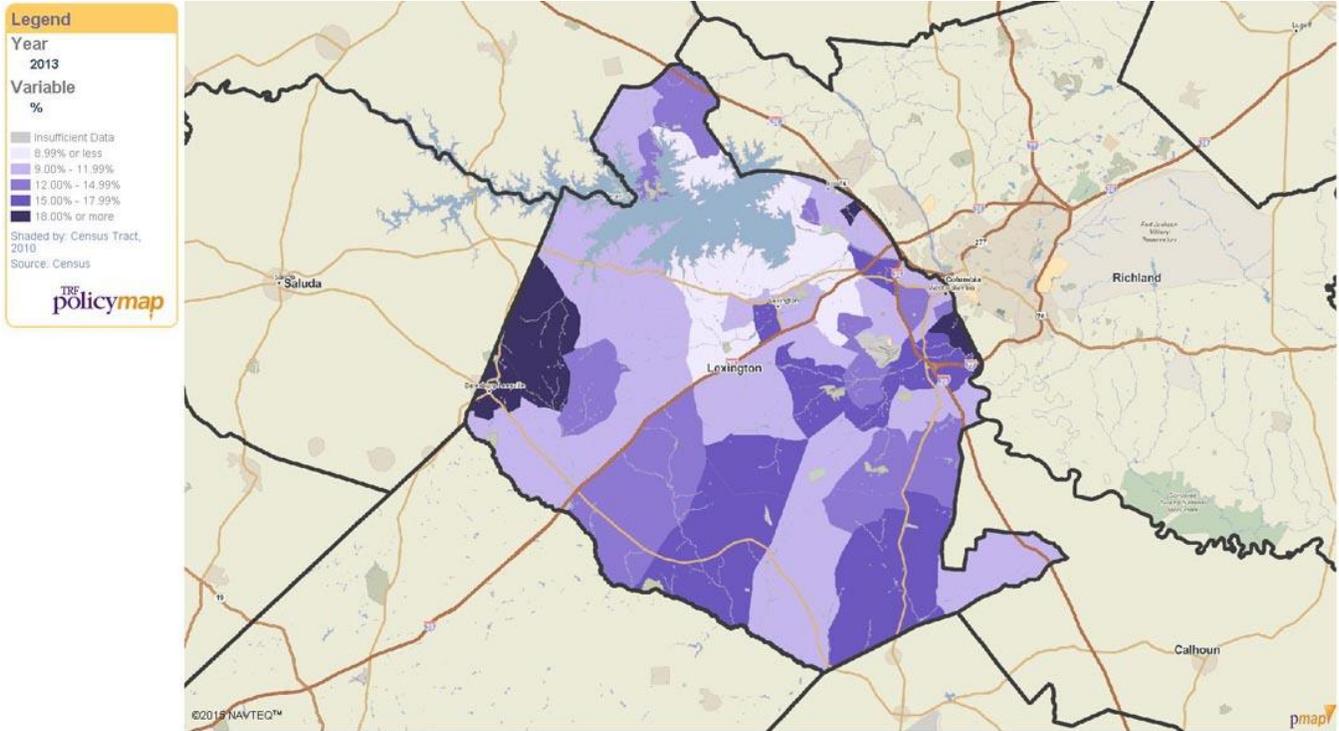
experience 9.8% with disabilities. Other minority groups experience less with disability, however American Indian and Alaskan Native experience 17.6% with a disability.

TABLE: Disability and Race		
	Lexington County	%
White	24,432	11.6%
Black or African American	3,611	9.8%
American Indian and Alaska Native	143	17.6%
Asian	220	6.4%
Native Hawaiian and Other Pacific Islander	0	0.0%
Some other race	44	1.8%
Two or more races	586	11.1%
Hispanic or Latino (of any race)	651	4.6%
Source: 2008-2012 ACS		

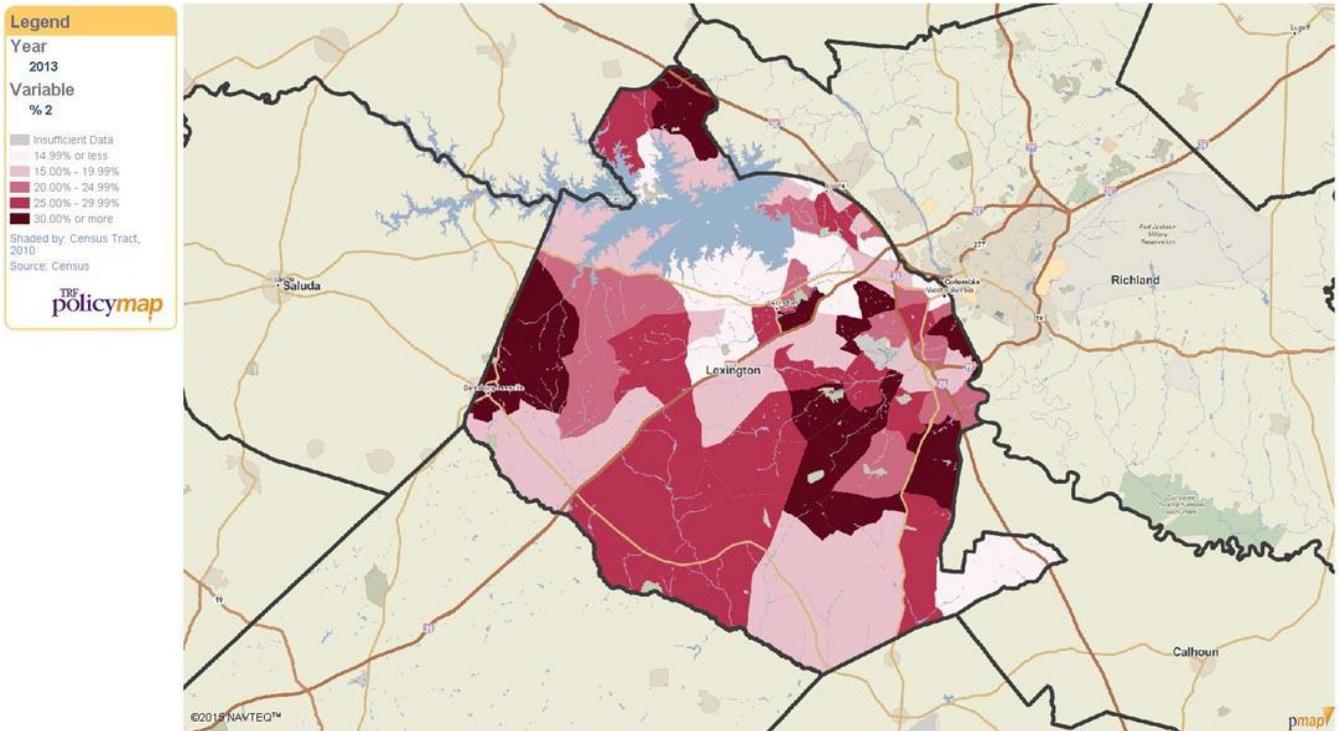
Native American Indians and Alaskan Natives in Lexington County experience disabilities at a rate of a third more than that of the majority – with a 17.6 percent disability rate. This is 34% more than Whites and all other races in the county.

The following series of maps highlights the geographical distribution of the disabled population across differing variables. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations.

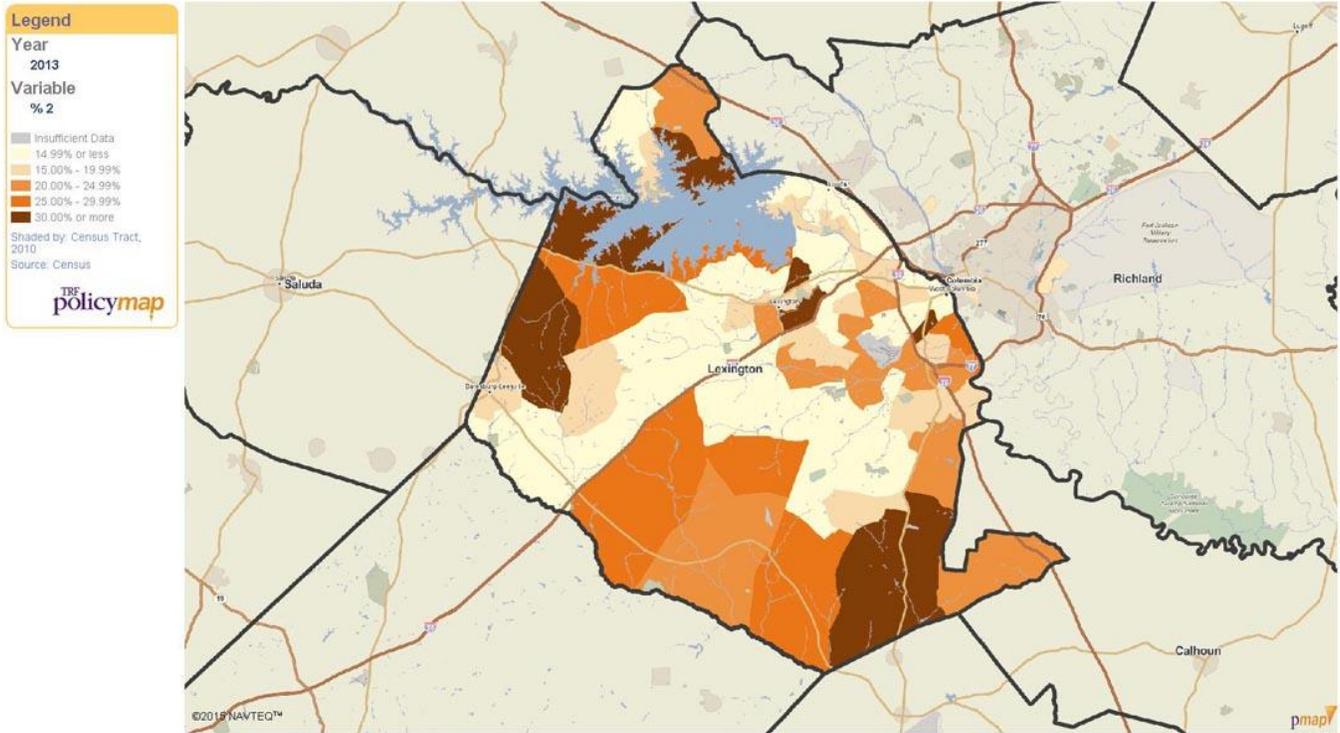
MAP: Persons with Disability



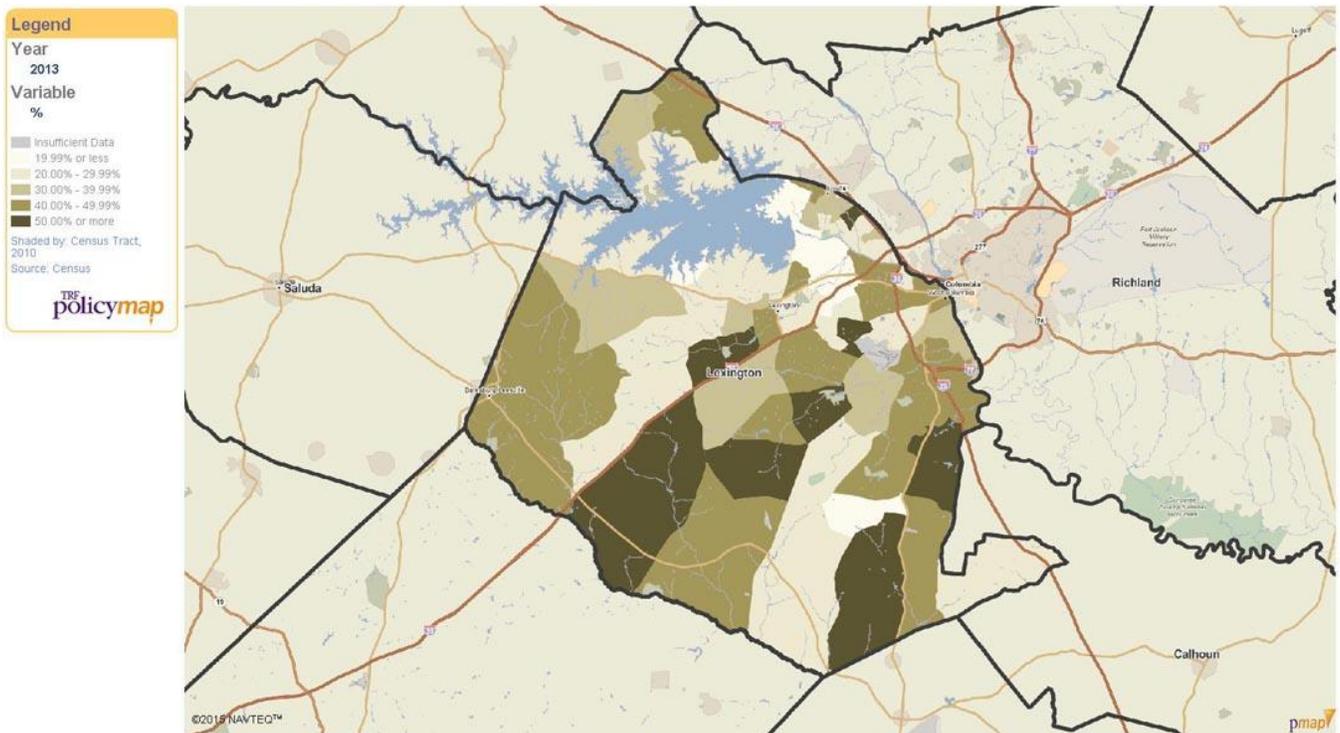
MAP: Unemployed with a Disability



MAP: Living in Poverty with Disability



MAP: Elderly with Disability



Income

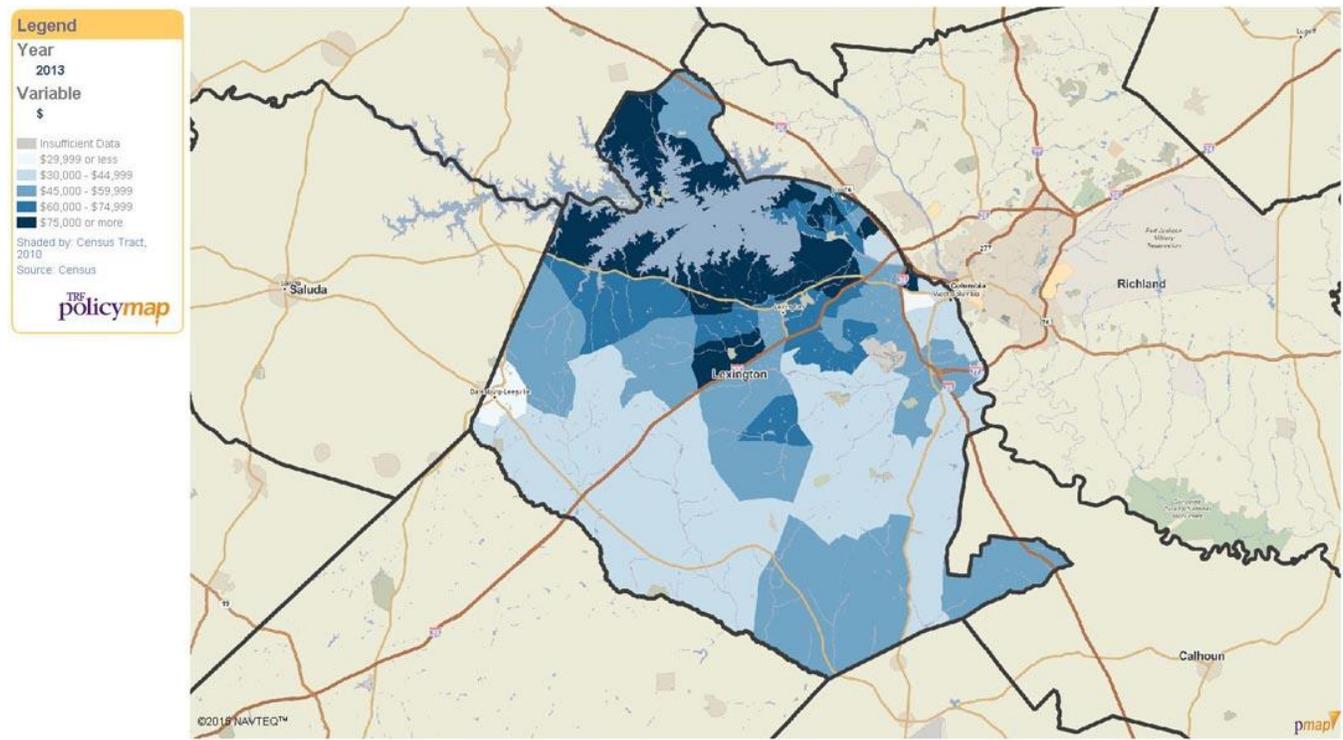
According to 2007-2011 American Community Survey figures, the median household income (MHI) in Lexington County was \$52,548, an 18% increase from 2000. This was only slightly behind the state MHI increase of 20%, however the median household income in the county was higher when compared to the state.

TABLE: Median Household Income			
	2000	2011	% Change 2000-2011
Lexington County	\$ 44,659	\$52,857	18%
South Carolina	\$ 37,082	\$ 44,587	20%

Source: 2007-2011 ACS

The map below displays the geographical distribution of median household income throughout Lexington County. The lightest shaded areas represent areas where the MHI was less. MHI increases as the shades turn darker.

MAP: Median Household Income



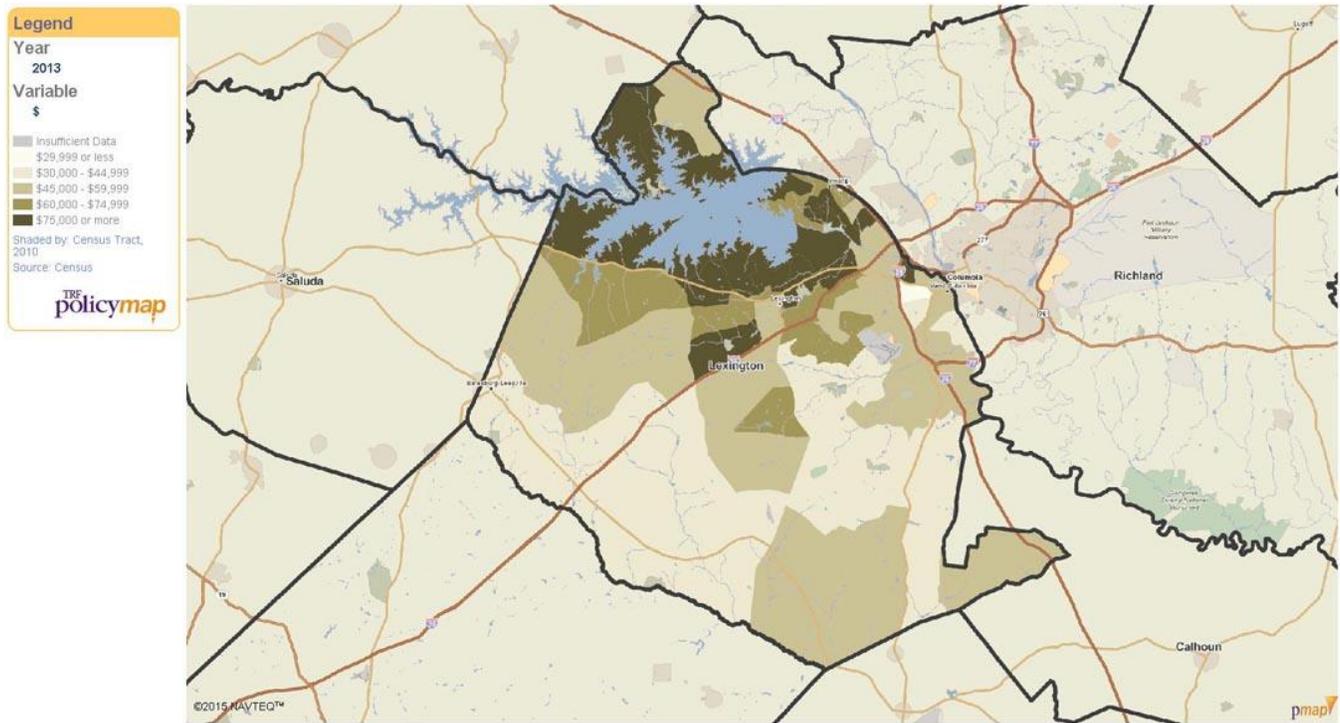
Income and Race

While the 2011 countywide median household income was \$52,548, there was a significant disparity amongst differing racial and ethnic groups. Whites, the largest racial group in Lexington County by far, had a MHI of \$57,152. Black and African American households earned only \$32,795 - just 62 percent that of the state median. Asian households earned slightly less than the county MHI at \$49,918. Native Hawaiian and Other Pacific Islander households earned significantly higher than the county median at \$60,813. All other races earned less than the countywide MHI. Hispanics had an MHI at \$37,283, still well below the county MHI. The following chart visually compares the 2011 median income earned by households of differing racial and ethnic groups.

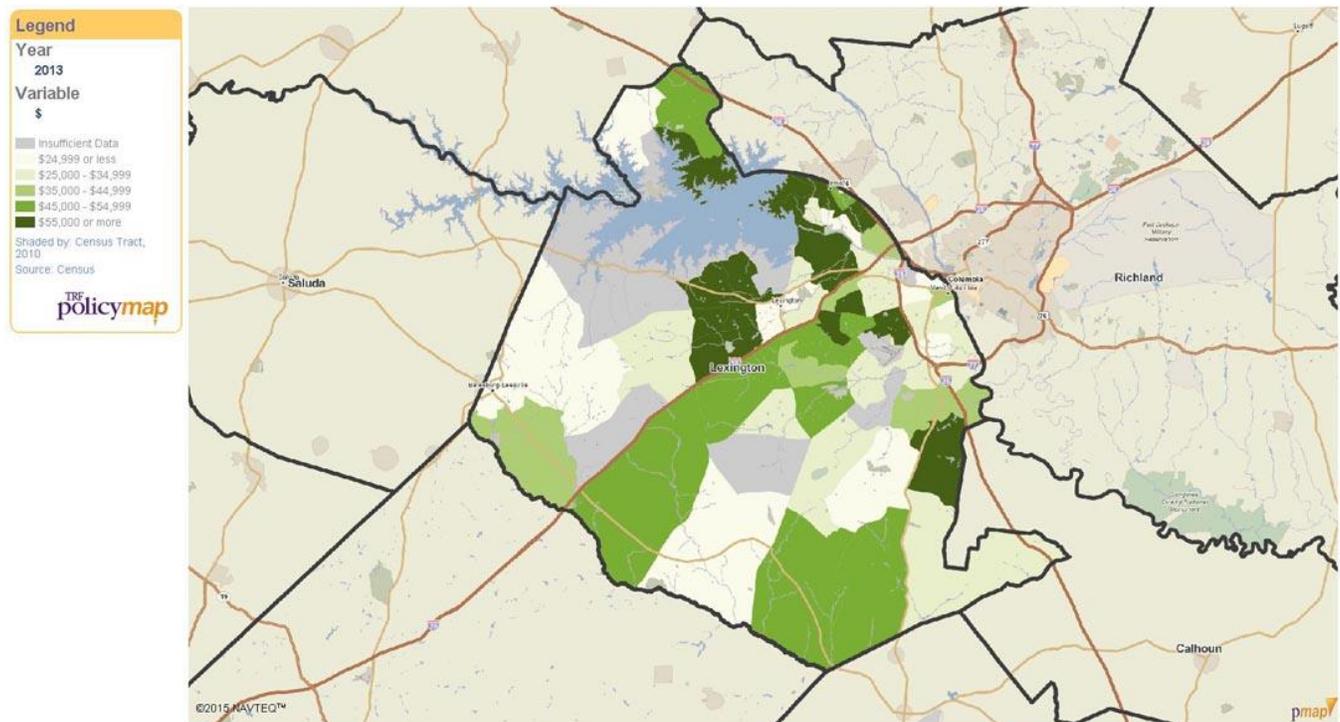
TABLE: Median Household Income by Race (in the past 12 months)	
Race	Median Income
White	\$57,152
Black or African American	\$32,795
American Indian or Alaskan Native	\$41,125
Asian	\$49,918
Native Hawaiian and Other Pacific	\$60,813
Some other race	\$44,662
Two or more races	\$41,250
Hispanic or Latino	\$37,283
Source: 2007-2011 ACS	

The following series of maps display the distribution of households by race based on median household income. Lighter shaded areas represent areas where the particular groups have lower MHIs and darker shaded areas represent areas where the groups have higher MHIs.

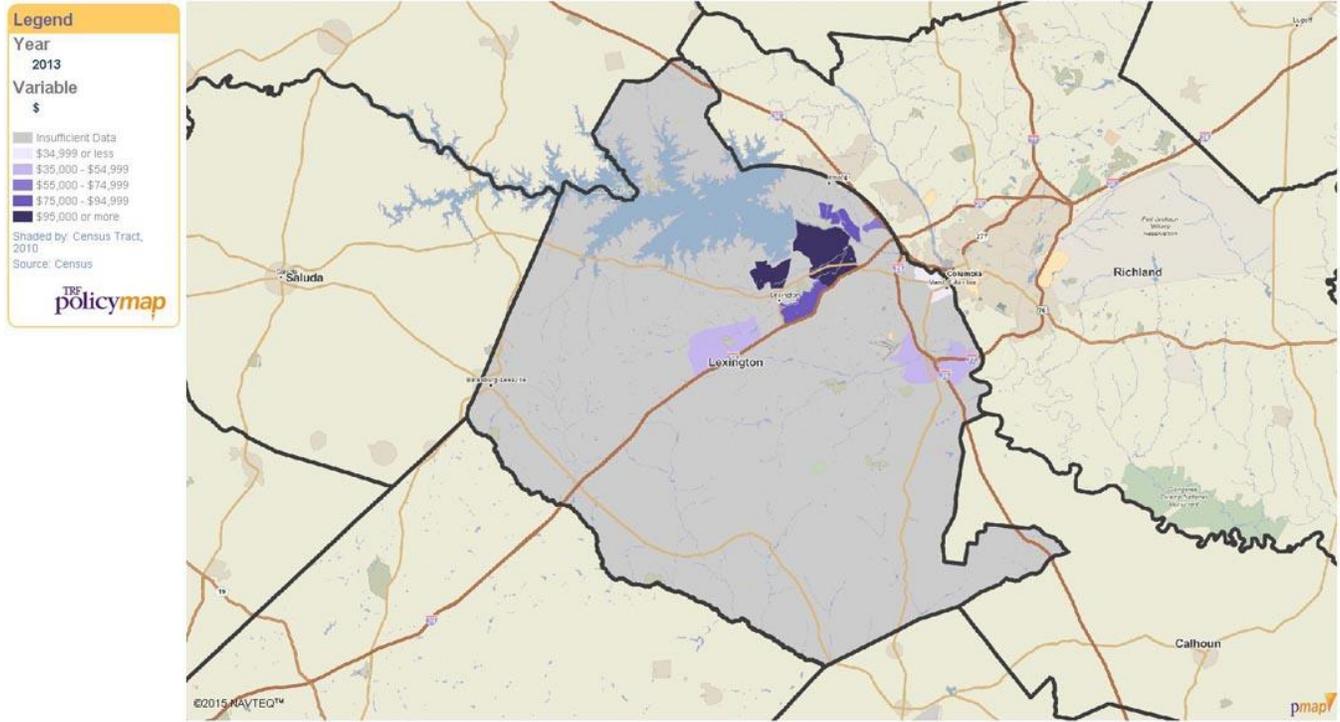
MAP: Median Household Income – White



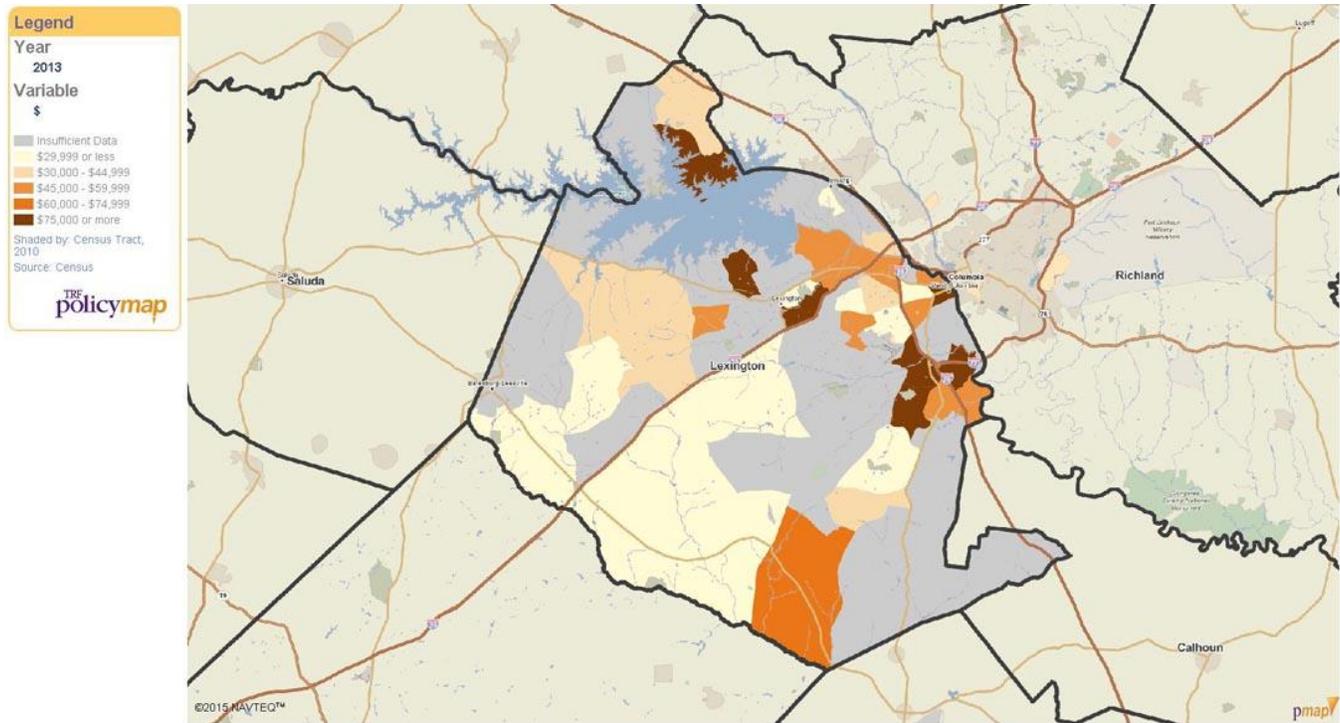
MAP: Median Household Income – Black or African American



MAP: Median Household Income – Asian



MAP: Median Household Income – Hispanic



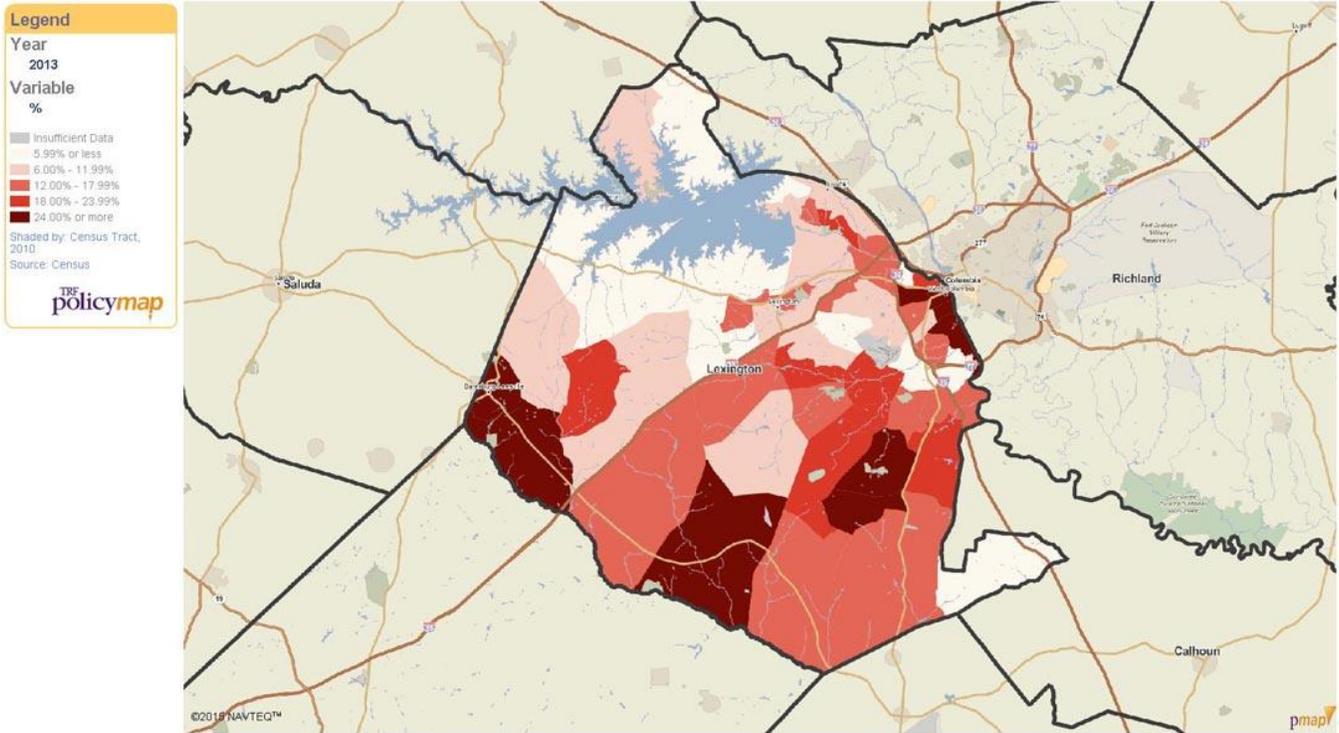
Poverty

According to 2007-2011 American Community Survey figures, the poverty rate for all individuals in Lexington County was 11.6 percent. This was almost a third lower than the state rate of 17 percent. However, from 2000 to 2011 the poverty rate in Lexington County increased 28.9 percent; during the same time period the state poverty rate grew only 20.6 percent.

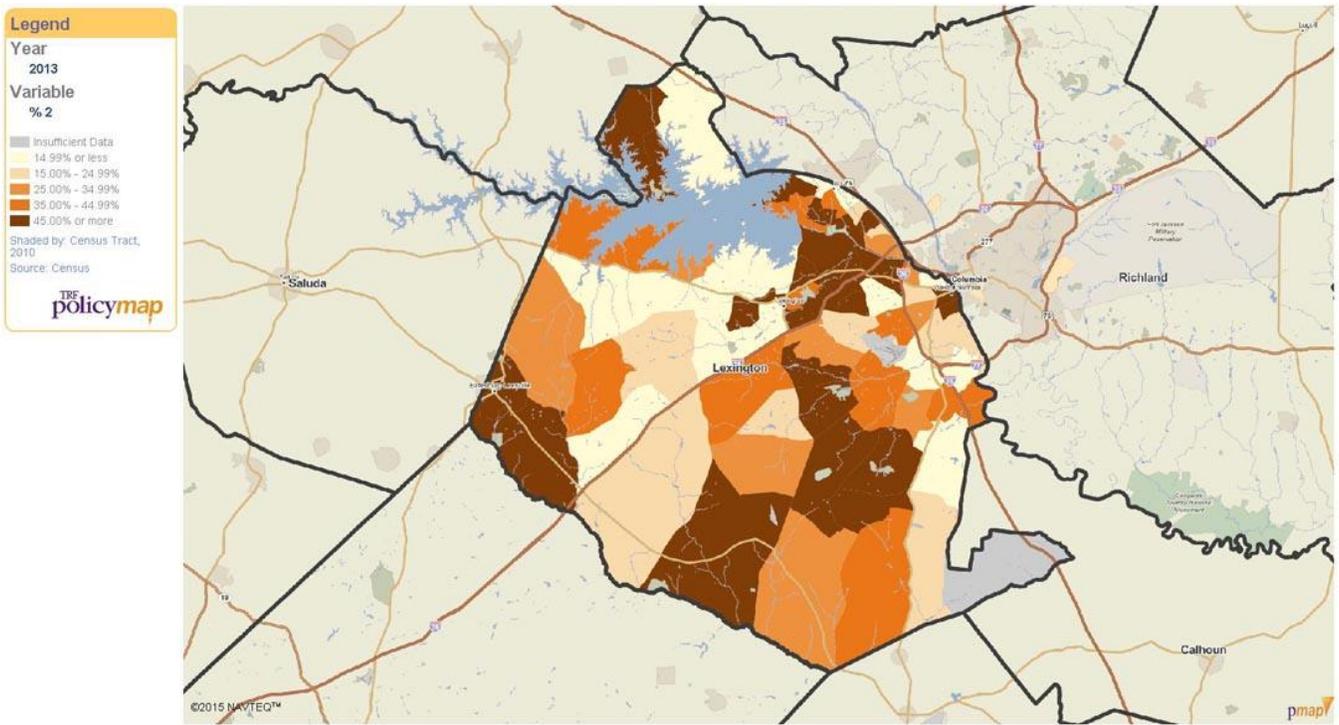
TABLE: Poverty			
	% in poverty 2000	% in poverty 2011	% change 2000-2011
Lexington County	9.0%	11.6%	28.9%
South Carolina	14.1%	17.0%	20.6%
Source: 2007-2011 ACS			

The following series of maps below displays the geographical distribution of poverty throughout the county. The lightest shades represent areas where the poverty rate was less. Poverty rate increases as the shades turn darker.

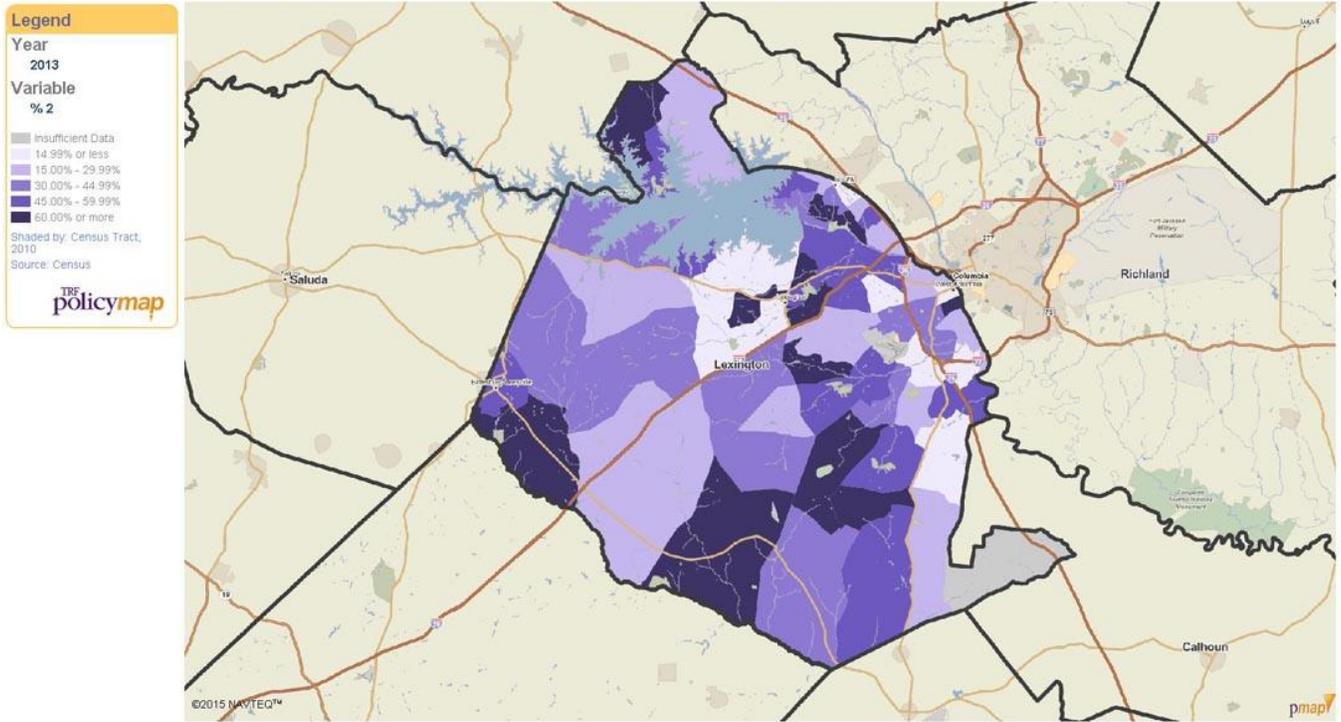
MAP: People in Poverty



MAP: Single Headed Families with Children in Poverty



MAP: Single Female Headed Families with Children in Poverty



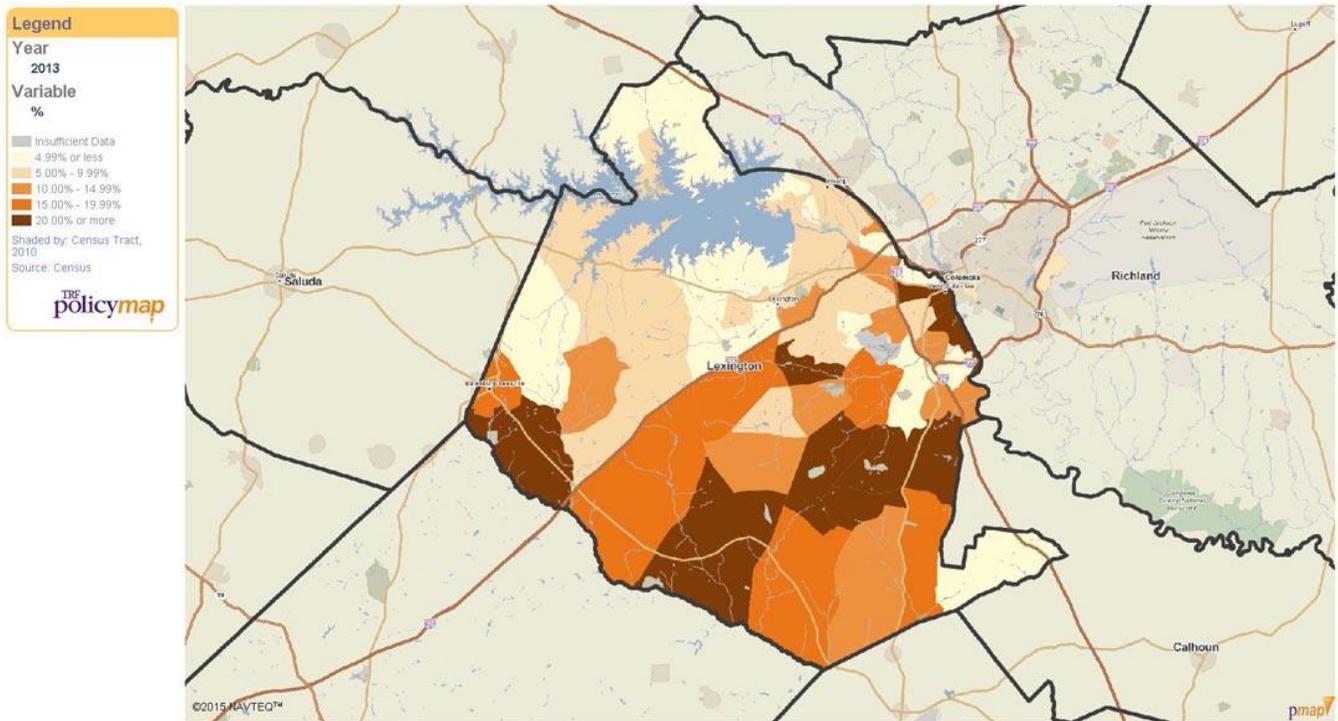
Poverty and Race

While the 2011 countywide poverty rate (all people) was 11.6 percent, there was a significant disparity amongst differing racial and ethnic groups. Whites, the largest racial group in Lexington County by far, had a poverty rate lower than the countywide rate at 8.7 percent. Asians had the lowest poverty rate at 7.8%. All other races and ethnicities experienced poverty rates at more than twice higher than the countywide rate. A quarter of Hispanic experienced poverty – above twice the countywide rate. Approximately 27 percent Black and African American persons were below the poverty level – well above double the county rate. The following chart visually compares the 2011 individuals below the poverty level of differing racial and ethnic groups.

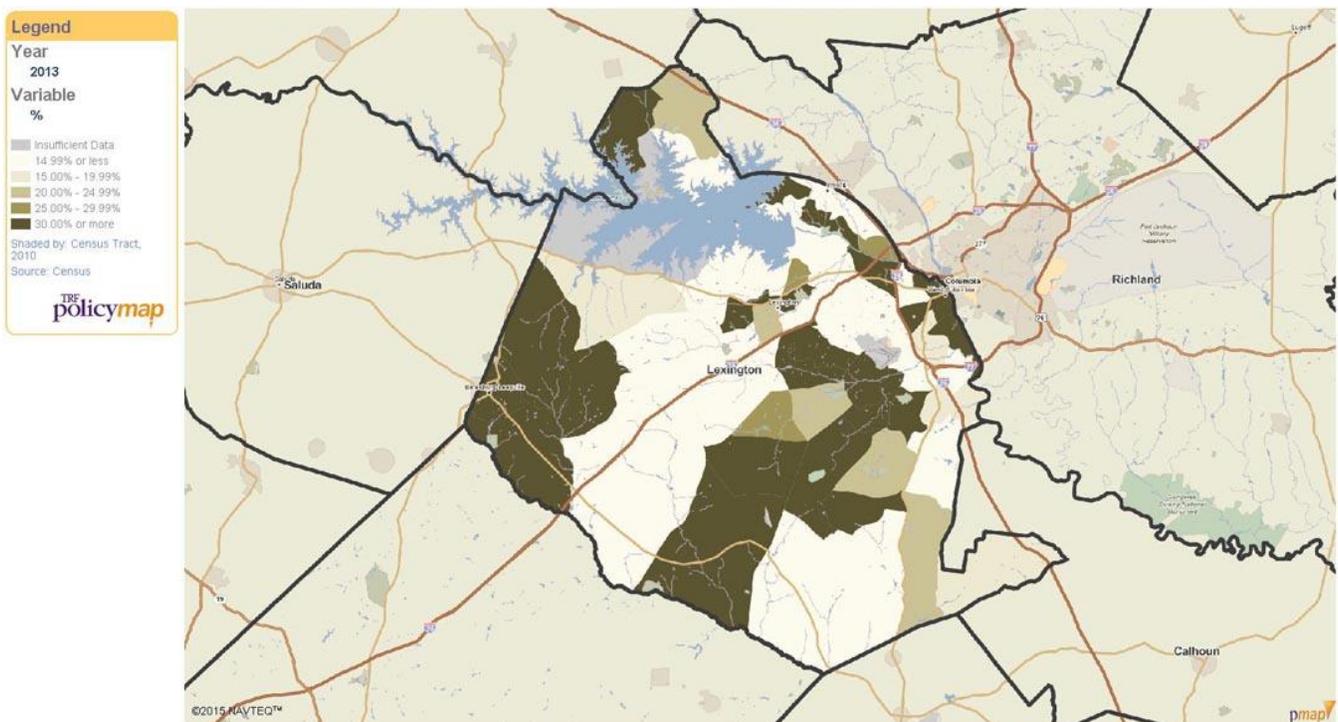
TABLE: Poverty and Race		
	Lexington County	%
White	18,038	8.7%
Black or African American	9,665	27.0%
American Indian and Alaska Native	242	26.7%
Asian	270	7.8%
Native Hawaiian and Other Pacific Islander	0	0.0%
Some other race	504	24.2%
Two or more races	959	20.9%
Hispanic or Latino (of any race)	3,374	25.1%
Source: 2007-2011 ACS		

The following series of maps display the distribution of the population based on poverty rate by race. Lighter shaded areas represent areas where the particular groups have lower rates of poverty and darker shaded areas represent areas where the groups have higher poverty rates.

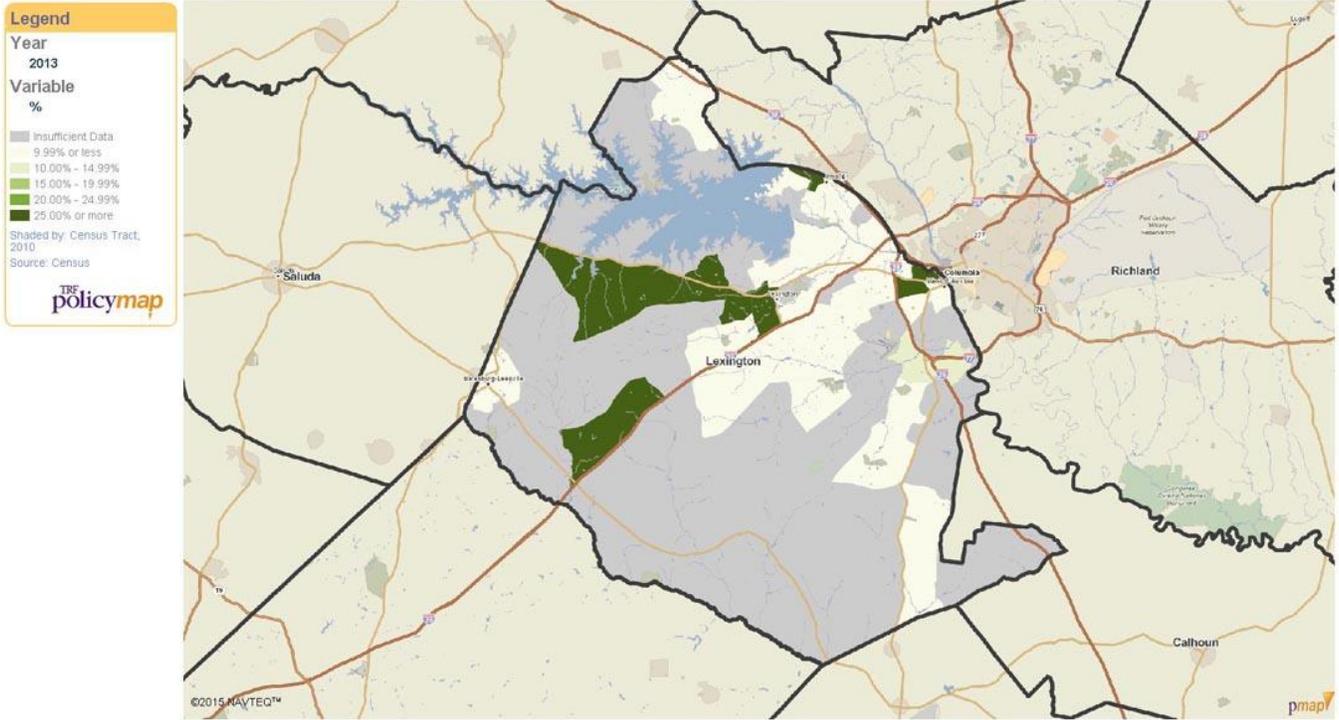
MAP: Poverty Rate – White



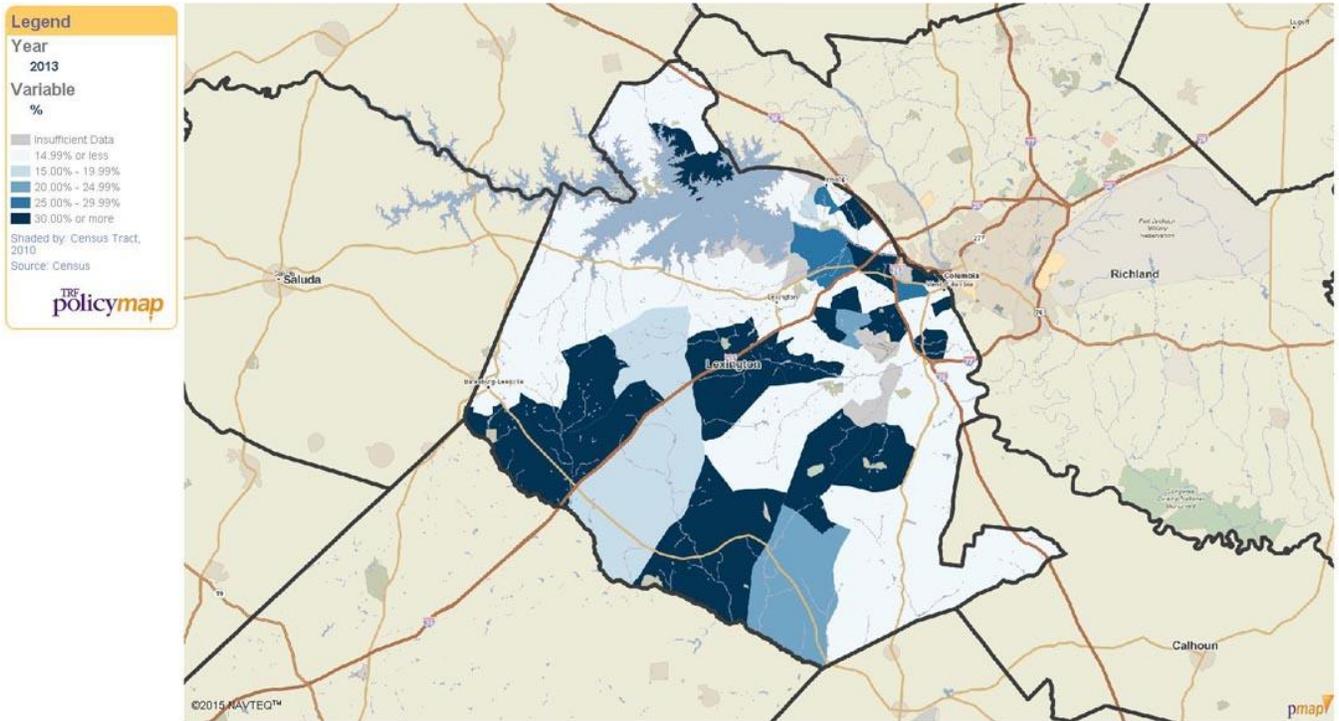
MAP: Poverty Rate – Black or African American



MAP: Poverty Rate – Asian



MAP: Poverty Rate – Hispanic



Employment

According to the 2011 ACS, Educational services, and health care and social assistance was by far the largest employment group by industry in Lexington County with 26,994 workers, approximately 21.4 percent. Retail trade had the second largest workforce in the county with 14,458 workers, approximately 11.5 percent. Manufacturing was the third largest workforce in the county with 13,000 workers, approximately 10.3 percent.

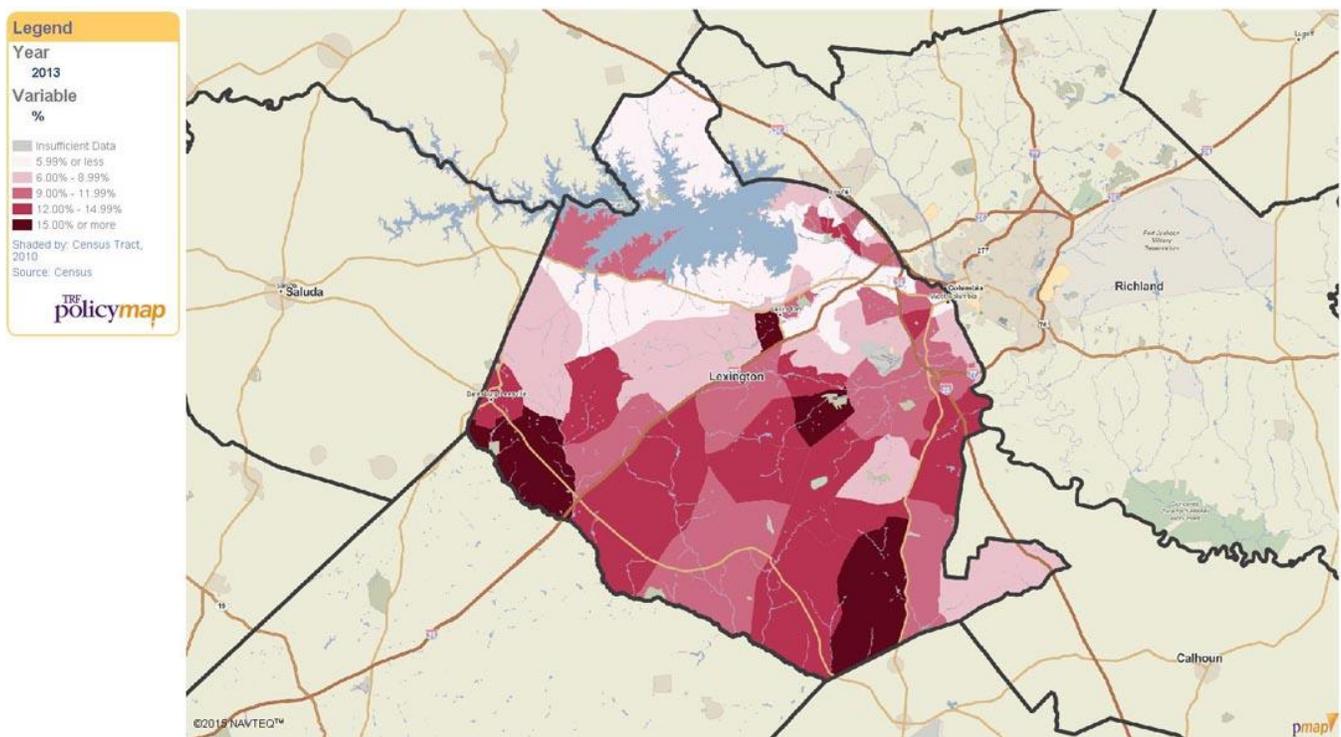
TABLE: Employment by Industry		
	Estimate	%
Agriculture, forestry, fishing and hunting, and mining	1,628	1.3%
Construction	10,165	8.1%
Manufacturing	13,000	10.3%
Wholesale trade	4,149	3.3%
Retail trade	14,458	11.5%
Transportation and warehousing, and utilities	6,825	5.4%
Information	2,416	1.9%
Finance and insurance, and real estate and rental and leasing	10,016	8.0%
Professional, scientific, and management, and administrative and waste management services	11,657	9.3%
Educational services, and health care and social assistance	26,994	21.4%
Arts, entertainment, and recreation, and accommodation and food services	9,862	7.8%
Other services, except public administration	6,122	4.9%
Public administration	8,682	6.9%
Source: 2007-2011 ACS		

As you might expect the growth of the civilian labor force (19%) in Lexington County from 2000 was related and equal to the general population growth of 19% of the same period. However the county saw the unemployment population grow at a much higher rate. According to the 2007-2011 ACS, Lexington County saw an unemployment rate of 7.7%. That is twice as high as the county unemployment rate of 3.7% in 2000, an increase of 108%. (Source: Census 2000)

TABLE: Unemployment Status			
	2000	2011	% change 2000-2011
Unemployment Rate	3.7%	7.7%	108%
Source: 2007-2011 ACS			

The following two maps display the distribution of the unemployment population and labor force. Lighter shaded areas represent areas lower rates and darker shaded areas represent areas with higher rates. For the second map, the lighter shaded areas represent areas with less labor force and darker shaded areas represent areas with more.

MAP: Unemployment



MAP: Labor Force

Legend

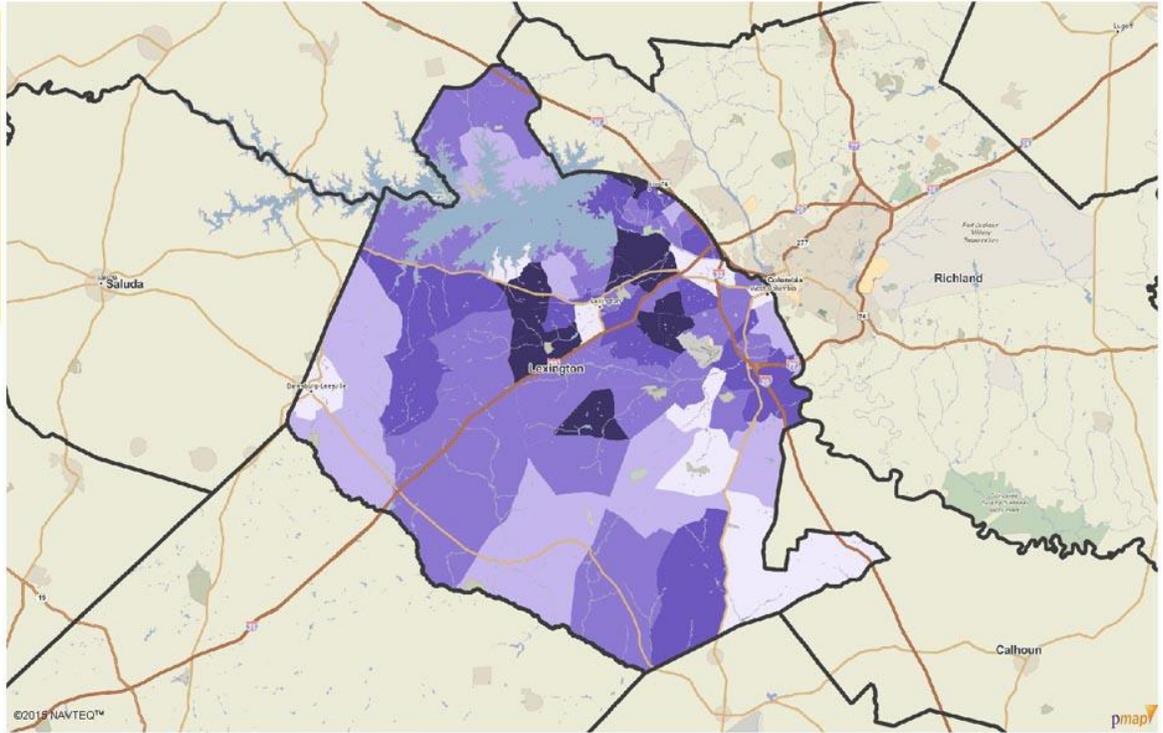
Year
2013

Variable
%

- Insufficient Data
- 59.99% or less
- 60.00% - 64.99%
- 65.00% - 69.99%
- 70.00% - 74.99%
- 75.00% or more

Shaded by: Census Tract, 2010

Source: Census



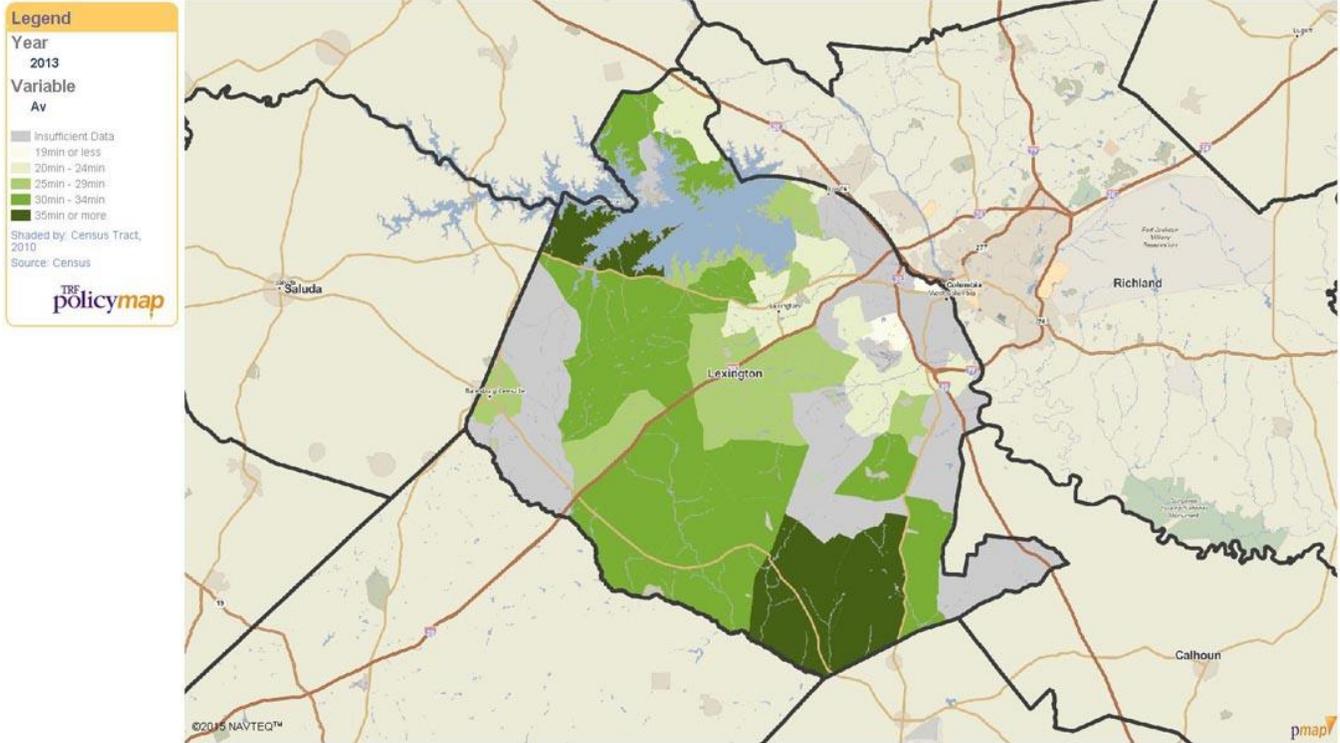
Transportation

According to the 2007-2011 ACS, for workers 16 years and over (123,544 persons), the mean travel time to work in Lexington County is 25.1 minutes and for 92.3% the means of transportation was a car, truck or van. Public transportation only consisted of 0.3 percent of travel to work.

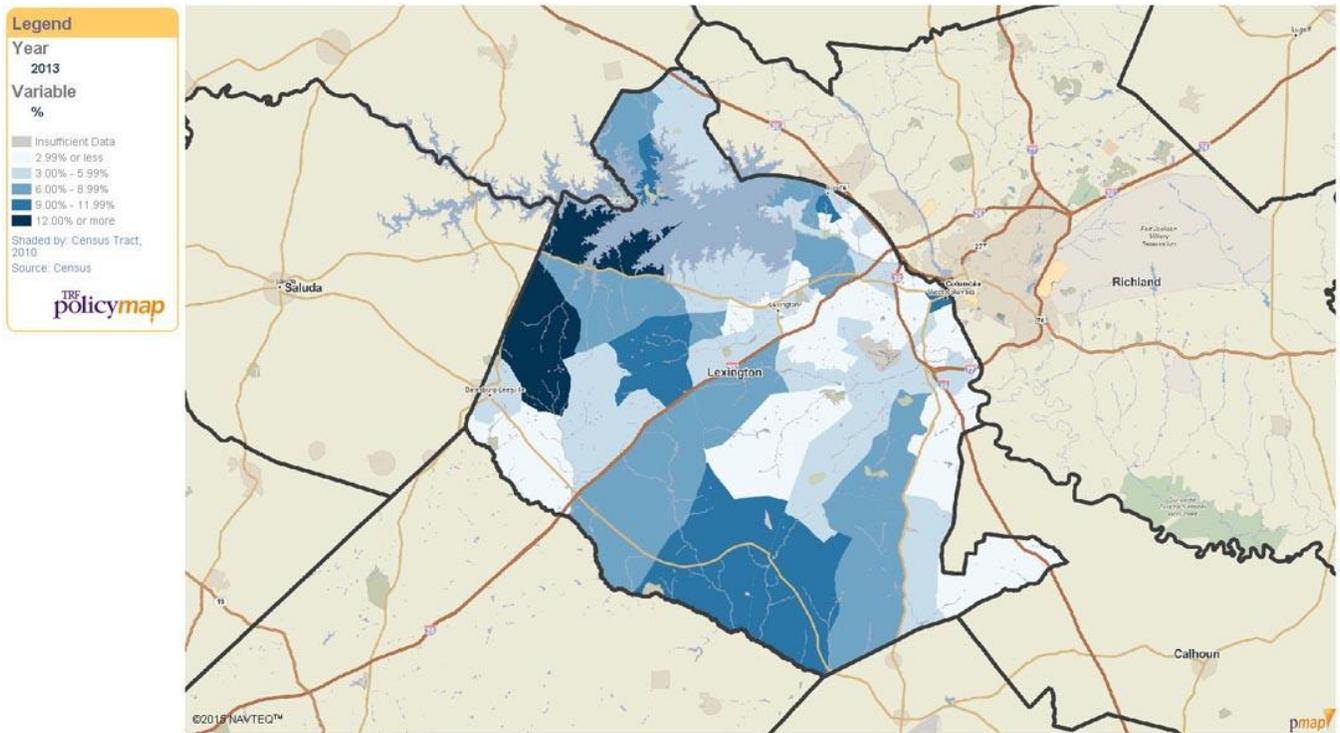
TABLE: Commute Time	
Lexington County	%
Less than 10 minutes	10.10%
10 to 14 minutes	12.60%
15 to 19 minutes	15.10%
20 to 24 minutes	18.80%
25 to 29 minutes	7.10%
30 to 34 minutes	16.80%
35 to 44 minutes	7.40%
45 to 59 minutes	7.60%
60 or more minutes	4.4%
Source: 2007-2011 ACS	

The following two maps display the average travel time to work and commute time of over an hour. For the first map, the lighter shaded areas represent less and darker shaded areas represent a higher average travel time to work. For the second map, the lighter shaded areas represent less percentage of commuters with travel time of more than one hour and darker shaded areas represent more.

MAP: Average Travel Time to Work



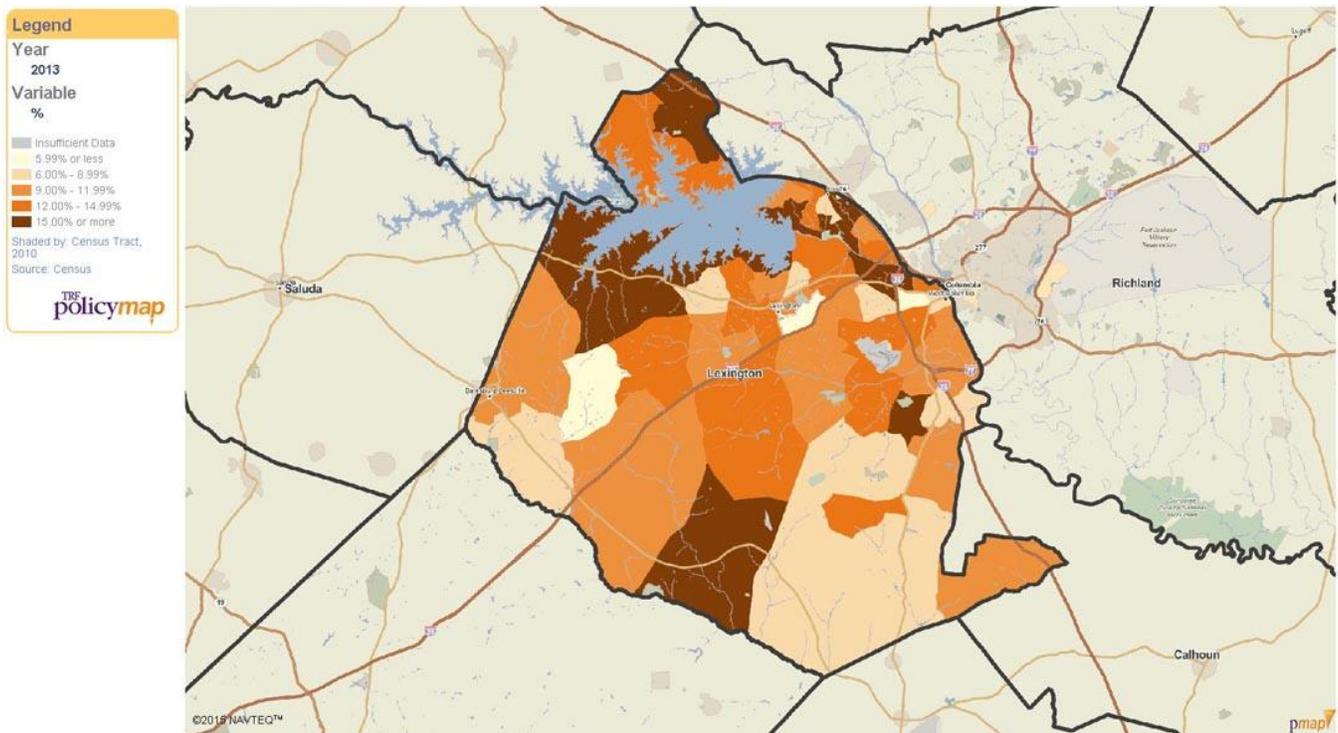
MAP: Commute Longer Than One Hour



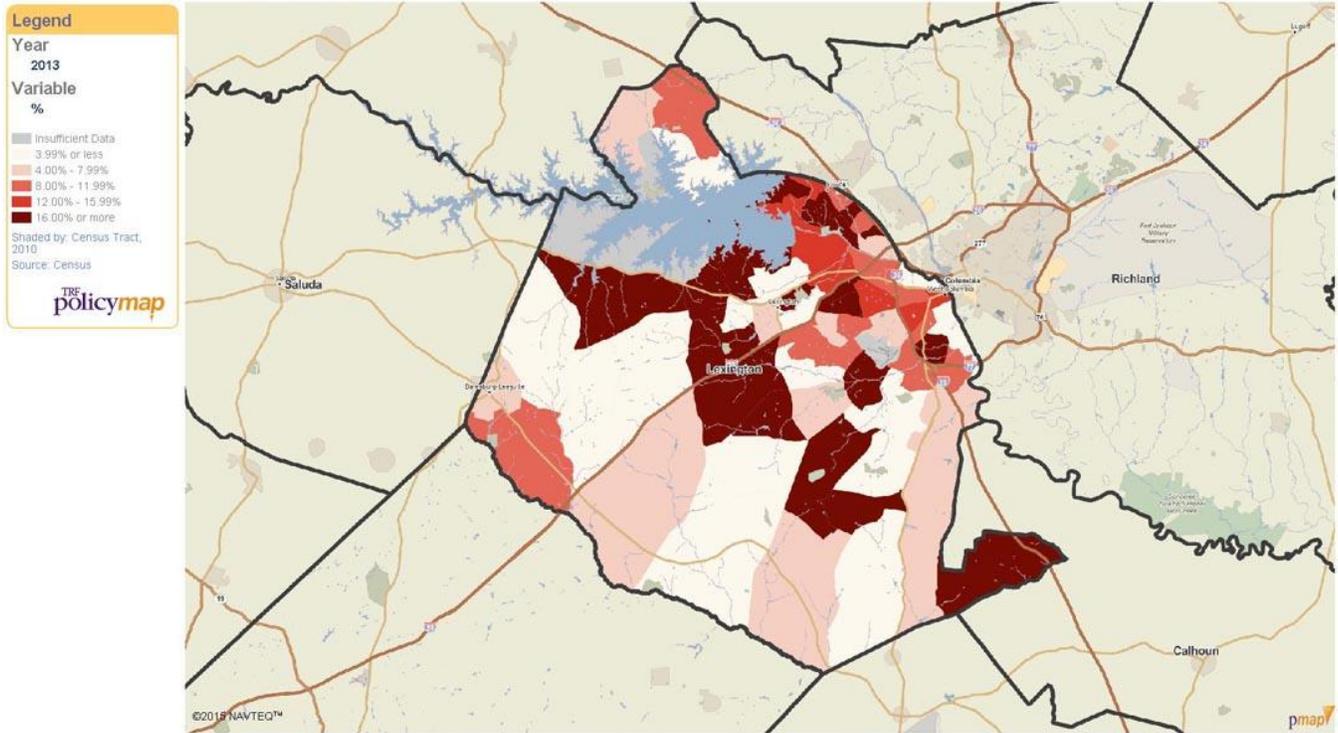
Veterans

As of the 2007-2011 ACS, there were 23,441 veterans living in Lexington County. Of those, approximately 92.2 percent were male and approximately 7.8 percent were female. Lexington County veterans had higher incomes than the county's civilian population (over 18 and with an income, with veterans having a median income \$41,251 compared to the \$27,623 of non-veterans. Lexington County veterans are more likely to have some college or associates degree than non-veterans. Approximately 39.3 percent of veterans had some college or associates degree, compared to 30.4 percent of non-veterans. Veterans in the county experienced 6.5 percent unemployment rate in 2011, while non-veterans were at 7.7 percent. As of 2013 the ACS began tracking disability status between the county's veterans and non-veterans. According to the 2009-2013 ACS, the county's veterans experience disabilities at a much higher rate than non-veterans, with the veteran disability rate at approximately 23.2 percent and the non-veteran rate at 12.4.

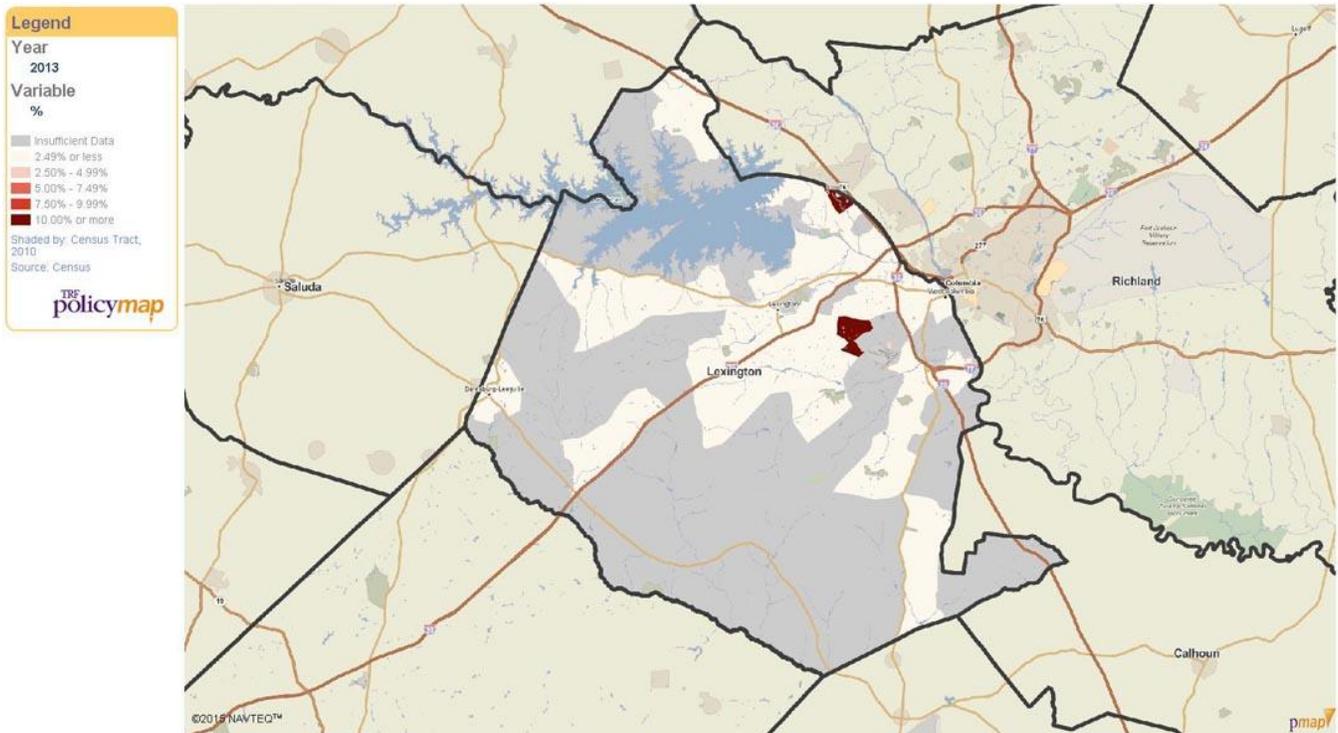
MAP: Veterans White



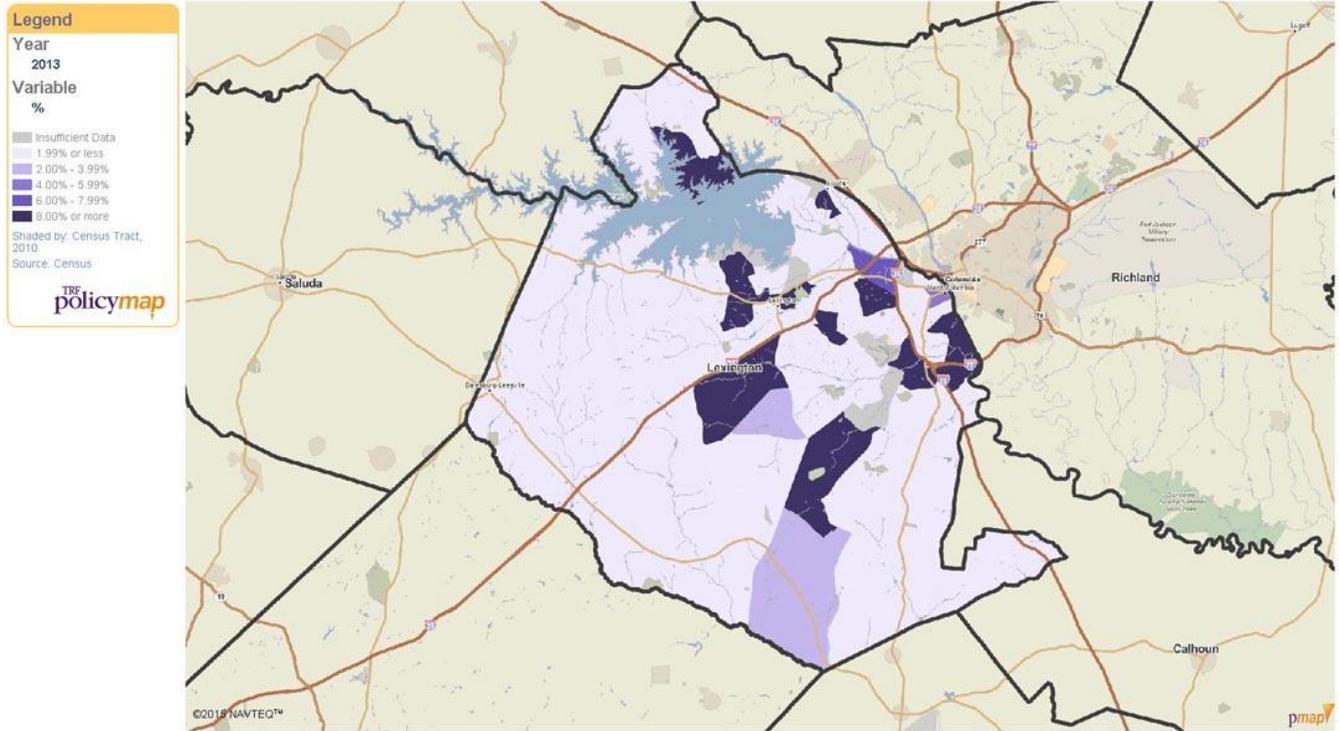
MAP: Veterans Black



MAP: Veterans Asian



MAP: Veterans Hispanic



Housing Profile

Housing Type & Size

According to the 2007-2011 American Community Survey estimates, 1-unit detached structures made up the largest percent of types of unit in Lexington County at 65.7% (73,819 units). The second largest unit type in the county is Mobile Homes at 20.1% (22,556 units). It should be noted that HUD’s definition of multifamily is a structure with more than four housing units – single family is therefore not just a structure with one unit but also structures with up to four housing units (see note on the following page for further explanation).

RESIDENTIAL PROPERTIES BY TYPE & NUMBER OF UNITS

Property Type	2000		2007-2011 ACS	
	Number	%	Number	%
1-unit detached structure	58,351	64.1	73,819	65.7
1-unit, attached structure	1,515	1.7	2,792	2.5
2 units	1,373	1.5	1,577	1.4
3 or 4 units	2,244	2.5	2,398	2.1
5-9 units	2,795	3.1	4,033	3.6
10-19 units	2,011	2.2	2,173	1.9
20 or more units	1,508	1.7	3,018	2.7
Mobile Home	21,048	23.1	22,556	20.1
Boat, RV, van, etc.	133	0.1	56	0.0
<i>Total</i>	90,978	100	112,422	100
Data Source: 2000 Census, 2007-2011 American Community Survey 5 Year Estimates				

Given HUD’s definitions of single-family housing, the data shows that the most prevalent housing type in Lexington County is overwhelmingly single-family, with 71.7% of all housing units being found in structures of one to four units.

Housing Unit Size

Three bedroom units make up the largest portion of the county's housing stock by far at 53.6% of all units. The second largest housing size is 2 bedroom units at 22.3%. At 16.4% of the housing stock 4 bedroom units account for the third largest housing size in Lexington County. The table compares unit sizes from 2000 to 2011.

HOUSING UNITS BY SIZE

	2000		2007-2011 ACS	
	Number	%	Number	%
No bedroom	602	0.6	554	0.5
1 bedroom	4,783	5.3	4,522	4.0
2 bedrooms	22,960	25.2	25,082	22.3
3 bedrooms	48,003	52.8	60,256	53.6
4 bedrooms	12,511	13.8	18,493	16.4
5 or more bedrooms	2,119	2.3	3,515	3.1
Total Housing Units	90,978	100	112,422	100

Data Source: 2000 Census, 2007-2011 American Community Survey 5 Year Estimates

HOUSING CONDITIONS

The table below provides data on the age of Lexington County’s housing stock comparing data from the 2000 Census and the 2007-2011 ACS. Lexington County saw the largest increase of new construction between 1990 and 1999. The 2000 Census indicated 48.5% of all housing units in the city were built during or prior to 1979. By the 2007-2011 ACS survey, that figure had decreased to 39.3%. This decrease in the percentage of all housing units built during or prior to 1979 is in part due to the new construction of over 21,000 housing units during or after 2000 as well as the loss of over 300 units built during or prior to 1979.

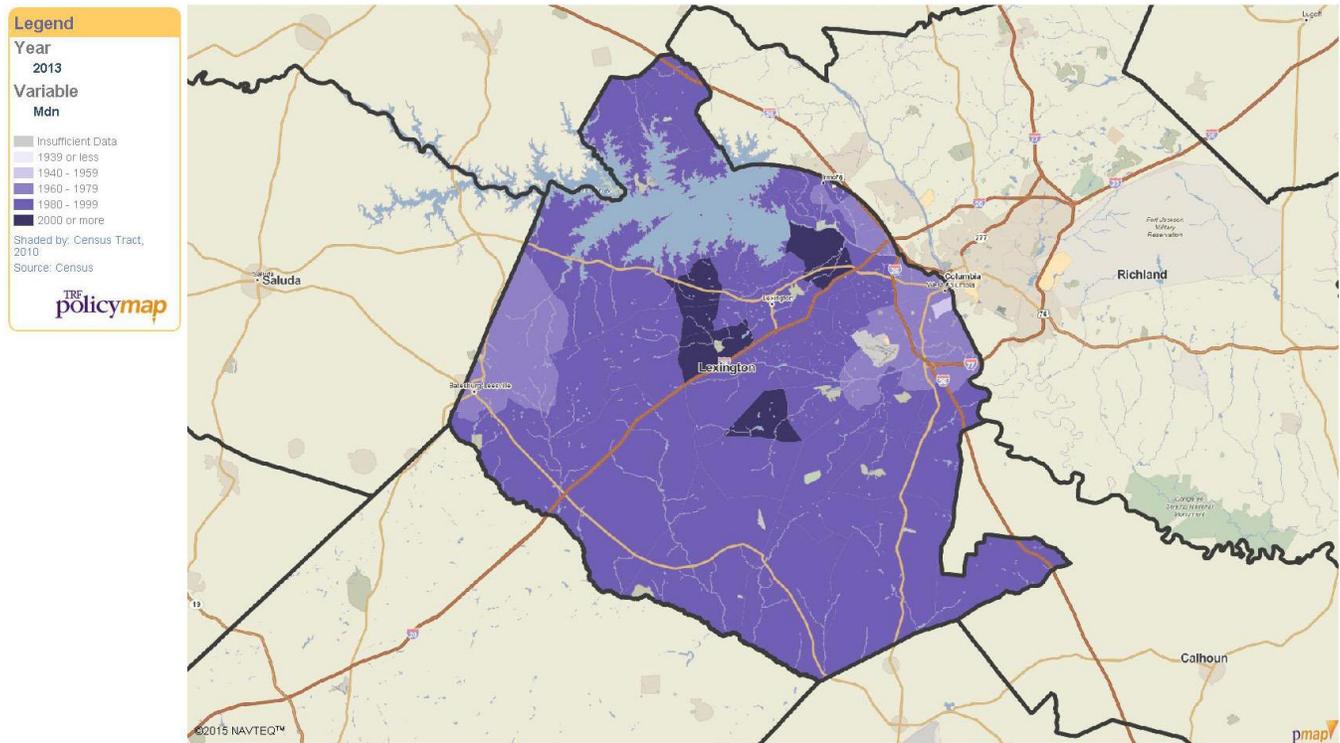
YEAR UNIT BUILT

Range	2000		2007-2011 ACS	
	Number	%	Number	%
Built 2005 or Later			9,587	8.5
Built 2000-2004			12,816	11.4
1999-March 2000	3,831	4.2		
Built 1990 to 1998	23,173	25.4	27,066	24.1
Built 1980 to 1989	19,876	21.8	18,804	16.7
Built 1970 to 1979	20,925	23.0	21,102	18.8
Built 1960 to 1969	11,448	12.6	11,373	10.1
Built 1940 to 1959	8,736	9.6	9,002	8.0
Built 1939 or earlier	2,989	3.3	2,672	2.4
Total	90,978	100	112,422	100
Data Source: American Community Survey 2007-2011 5 Year Estimates				

Note: an increase in housing built in prior decades simply indicates a statistical margin of error from one survey (2000) to the next (2007-2011 five year estimates). A decrease in units built in a particular time frame indicates either a loss of units via demolition, deconstruction, natural disaster, etc. or again, a statistical margin of error between the two survey results.

The map below details the median year built for housing units by census tract.

MAP: Median Year Built



The lightest blue shaded areas represent where the median year built (MYB) for housing units was 1939 or before, and light blue shaded areas show where MYB is between 1940 and 1959. The medium blue shaded areas represent where MYB is between 1960 and 1979. The darker blue shaded areas represent where MYB is between 1980 and 1999 and the darkest blue shaded areas represent where MYB is 2000 or afterwards.

HOUSING OCCUPANCY CHARACTERISTICS

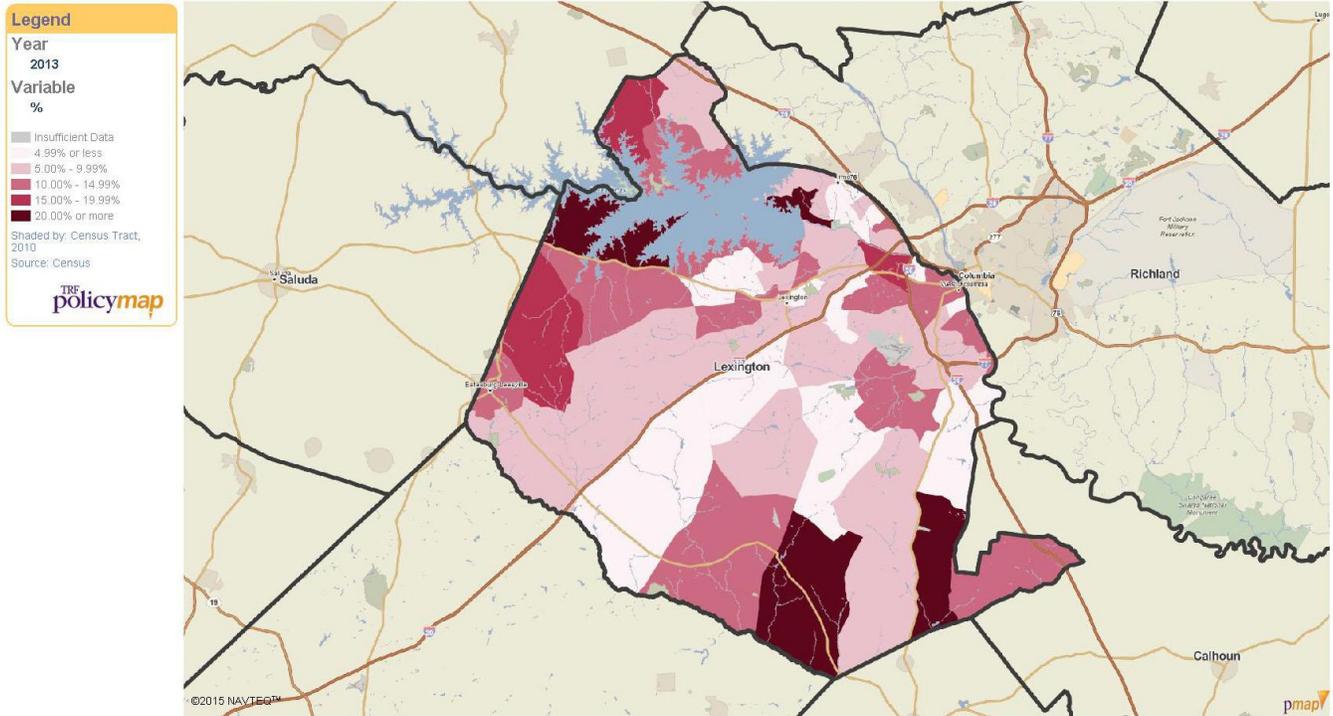
The table below compares renter and owner occupancy data in Lexington County for 2000 and 2011.

HOUSING OCCUPANCY

Housing Occupancy	2000		2007-2011 ACS	
	Number	%	Number	%
Total Housing Units	90,978	100	112,422	100
Occupied Housing Units	83,240	91.7	102,751	91.4
Owner Occupied Housing Units	64,265	77.2	76,616	74.6
Renter Occupied Housing Units	18,975	22.8	26,135	25.4
Data Source: Census 2000, American Community Survey 2007-2011 5 Year Estimates				

Since the 2000 Census, the number of housing units has increased 21,444 or almost 25%. However, both the percentage of occupied housing units and the owner occupied housing units has decreased slightly. The overall occupancy rate has declined from 91.7% to 91.4% and owner-occupancy has decreased from 77.2% to 74.6%. On the other hand, the percentage of occupied housing units that are occupied by renters has increased from 22.8% to 25.4% of all occupied housing units. The map below depicts residential vacancy rates by census tract for the county.

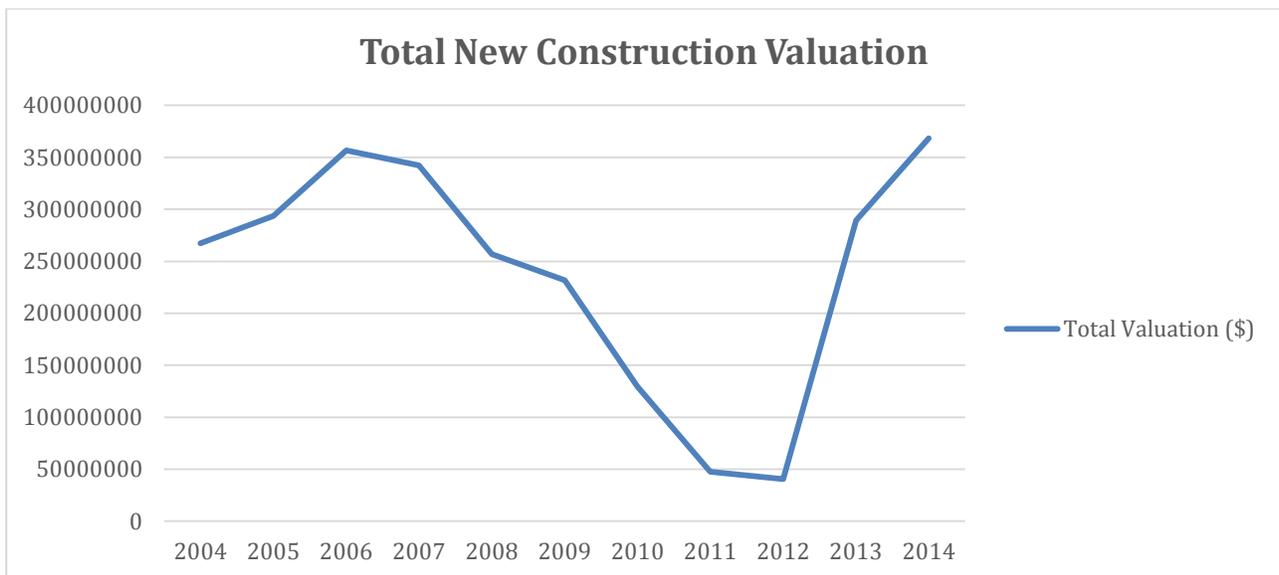
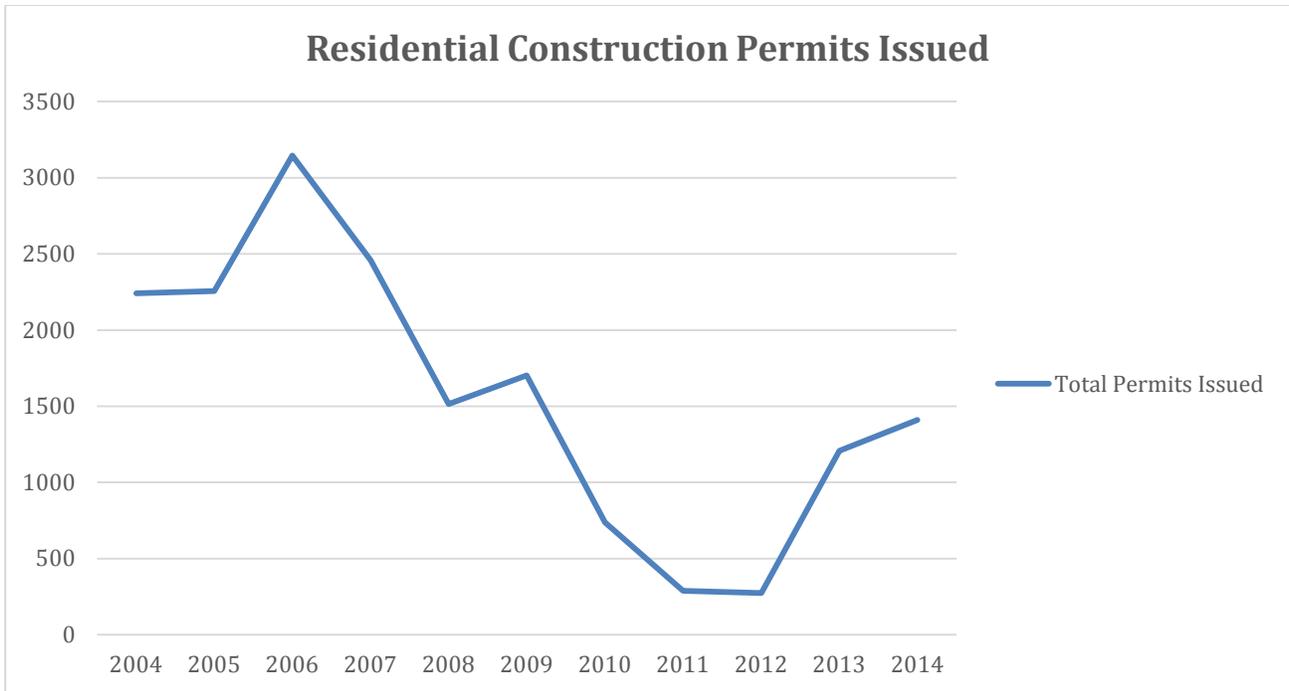
MAP: Residential Vacancy



The lightest pink shaded areas represent where the vacancy rate is 4.99% or less, and light pink shaded areas represent where the vacancy rate is between 5.00% and 9.99%. The medium pink shaded areas represent where the vacancy rate is between 10.00% and 14.99%. The darker pink shaded areas represent where the vacancy is between 15.00% and 19.99% and the darkest pink shaded areas represent where the vacancy rate is 20.00% or more.

Construction Activity

The line graphs below depict perhaps the best representation of the collapse of the housing boom and very slow recovery between 2004 and 2013 throughout the county. The first graph displays the decline in the number of residential building permits issued each year between 2006 and 2012, then an upswing from 2013 on. The second graph details the precipitous drop in the total valuation of new construction building permits each year during the same period, again, with the recovery not starting until 2013.



Housing Market and Demand

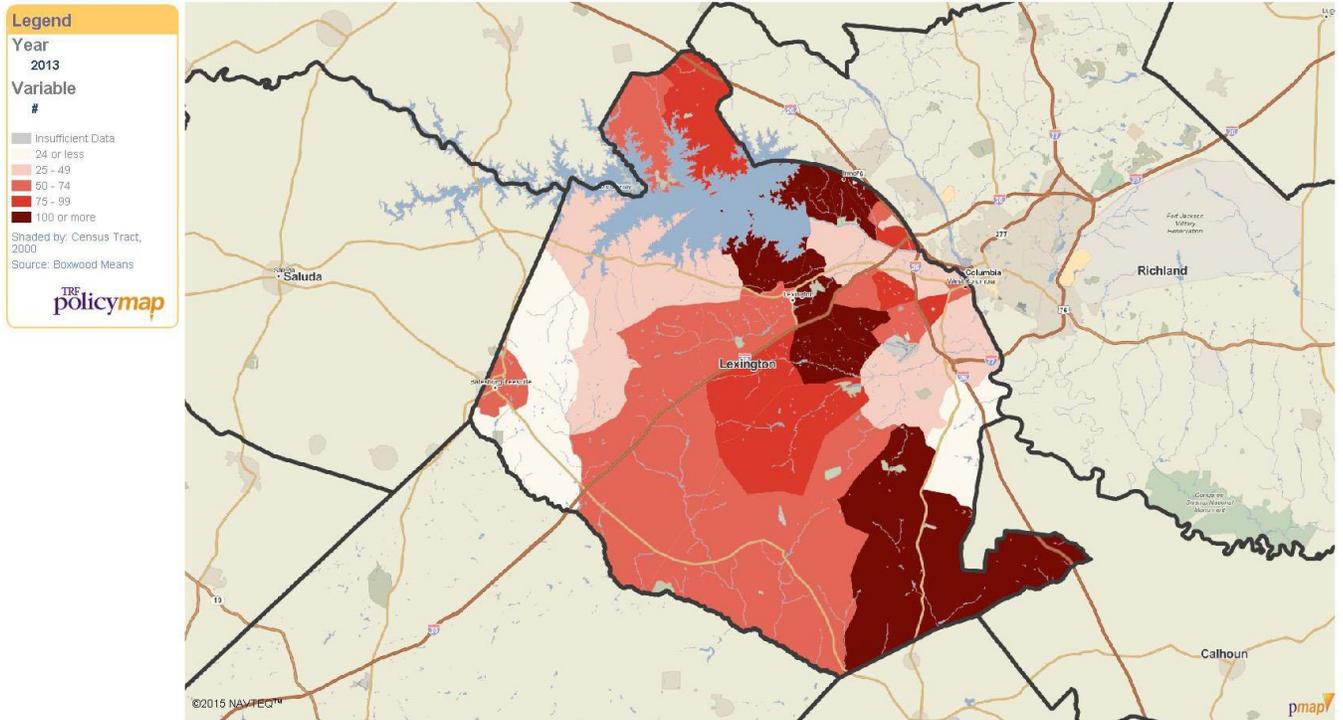
Annual Housing Sales

	2006	2007	2008	2009	2010	2011	2012	2013
Number of Sales	7,053	6,852	5,073	4,753	4,214	3,325	4,096	5,063
Data Source: Boxwood Means Inc. via PolicyMap								

Median Sales Price

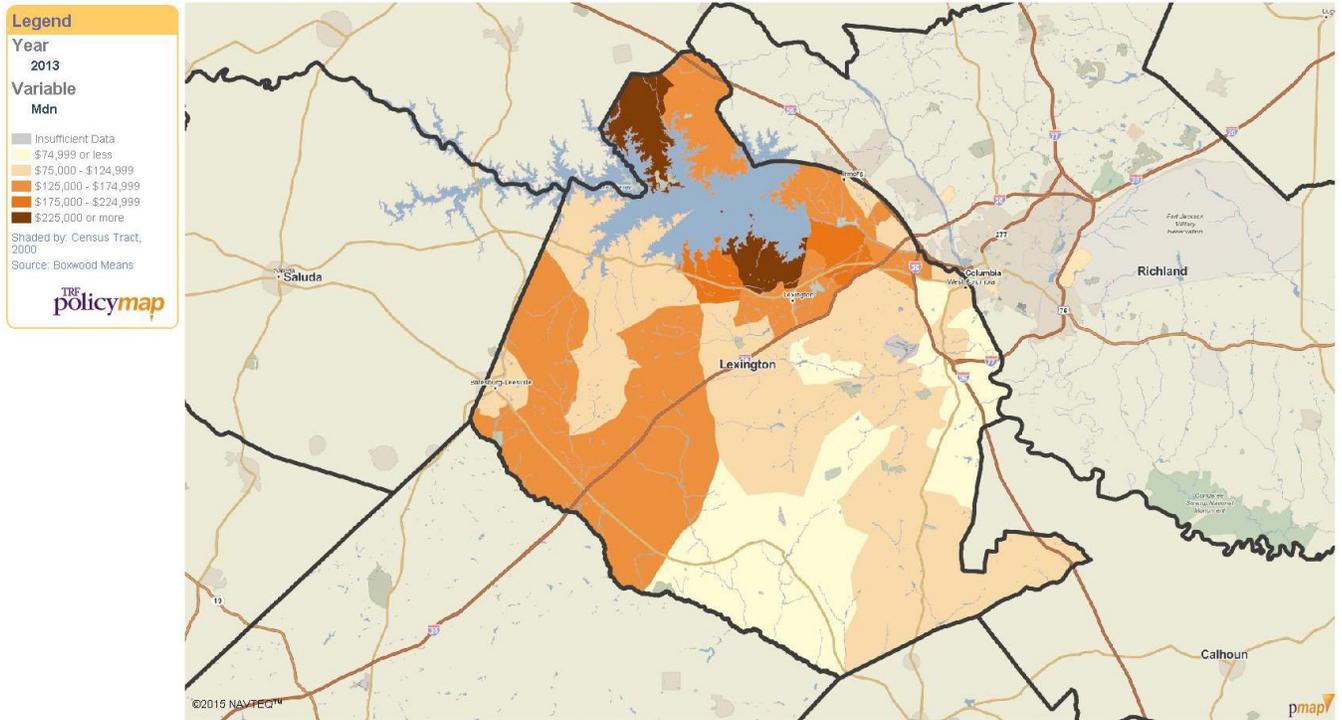
	2006	2007	2008	2009	2010	2011	2012	2013
Median Price	\$113,800	\$115,000	\$115,000	\$115,000	\$112,000	\$110,900	\$105,000	\$110,900
Data Source: Boxwood Means Inc. via PolicyMap								

Annual Home Sales



The lightest red shaded areas represent where annual home sales were 24 or less, and light red shaded areas show where annual home sales were between 25 and 49. The medium red shaded areas represent where annual home sales were between 50 and 74. The darker red shaded areas represent where annual home sales were between 75 and 99 and the darkest red shaded areas represent where annual home sales were 100 or more.

Median Sales Price



The lightest orange shaded areas represent where median sales price was \$74,999 or less, and light orange shaded areas show where median sales price was between \$75,000 and \$124,999. The medium orange shaded areas represent where median sales price was between \$125,000 and \$174,999. The darker orange shaded areas represent where median sales price was between \$175,000 and \$224,999. The darkest orange shaded areas represent where median sales price was \$225,000 or more.

Housing Costs

The following section examines the housing costs for owners and renters across Lexington County. The data tables provide a comparison between the 2000 Census and the 2007-2011 American Community Survey 5 – Year Estimates. There are several instances where the way the data was collected and/or reported have changed between the two surveys. In each case, a data note is provided to clarify the data sets being presented.

CHANGE IN COST OF HOUSING

	2000	2007-2011 ACS	% Change
Median Home Value	\$106,300	\$138,000	29.8%
Median Contract Rent	\$548	\$784	43.1%
Data Source: 1990, 2000 Census & 2007-2011 American Community Survey 5 Year Estimates			

Housing costs across the city have experienced significant increases between 2000 and 2011. Median home values, for owner occupied homes, has increased nearly 30% and the median rent has increased nearly 45% across the city. As detailed above, new unit production is only a fraction of what it once was and thus the relatively fewer units coming to market each year has added to the upward pricing for both owner and renter options.

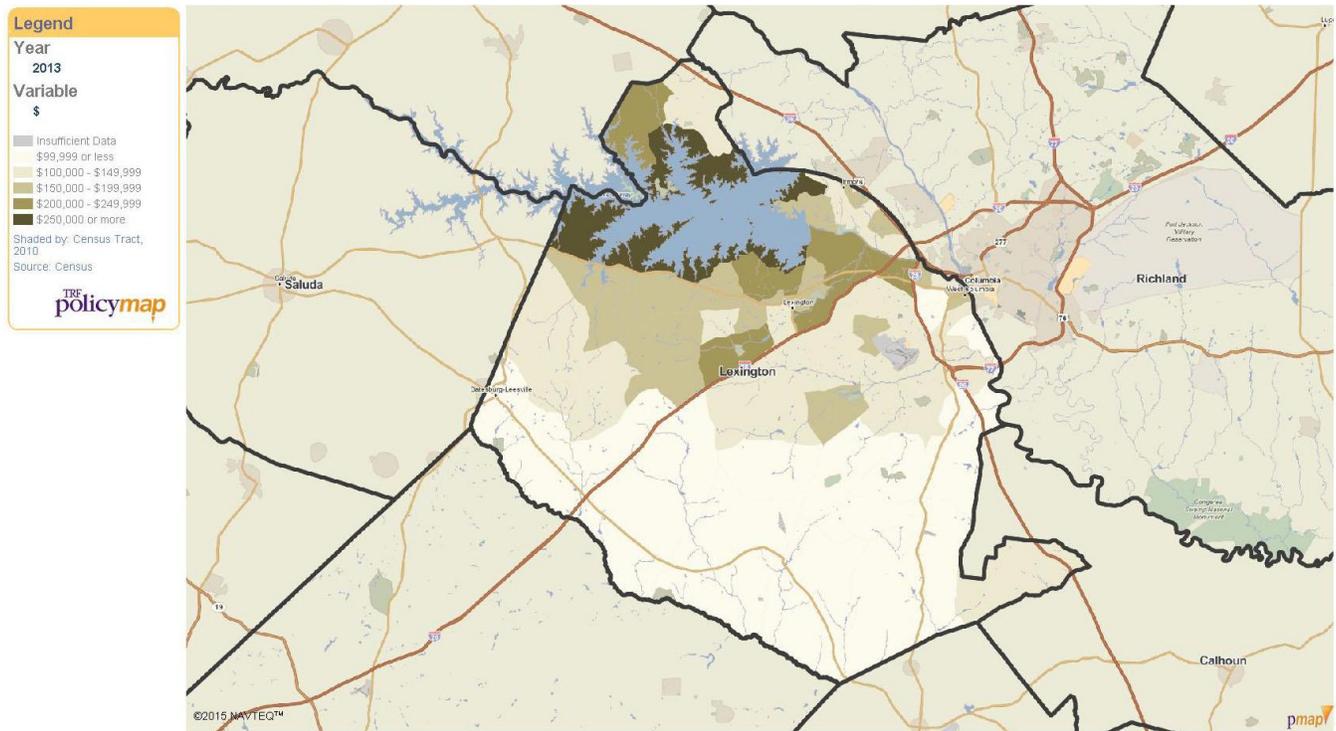
The table below compares 2000 and 2011 home value cohort data for the county. The general trend over time is that lower value cohorts are accounting for smaller portions of the housing stock while higher value cohorts are accounting bigger shares. This is to be expected in light of the nearly 30% growth in home values since 2000. The one exception is homes valued at less than \$50,000, there has been a significant increase in this cohort. This may be due to the relatively high proportion of Mobile Homes in Lexington County.

MEDIAN HOME VALUE (OWNER OCCUPIED UNITS)

Value	2000		2007-2011 ACS	
	Number	%	Number	%
Less than \$50,000	2,512	5.4	8,188	10.7
\$50,000 to \$99,999	18,614	40.2	14,716	19.2
\$100,000 to \$149,999	13,200	28.5	20,051	26.2
\$150,000 to \$199,999	5,874	12.7	13,199	17.2
\$200,000 to \$299,999	4,139	8.9	11,488	15.0
\$300,000 to \$499,999	1,543	3.3	6,113	8.0
\$500,000 to \$999,999	323	0.7	2,290	3.0
\$1,000,000 or more	77	0.2	571	0.7
Total Units/Median Value	46,282	\$106,300	76,616	\$138,000
Data Source: 2000 Census, 2007-2011 American Community Survey 5 Year Estimates				

The map below displays the distribution of home values throughout Lexington County.

MAP: Median Home Value



While the median home value in Lexington County was \$138,000, the median home value varied widely throughout the county (2011 ACS). The lightest green shaded areas represent where median home values were \$99,999 or less, and light green shaded areas show where median home values were between \$100,000 and \$149,999. The medium green shaded areas represent where median home values were between \$150,000 and \$199,999. The darker green shaded areas represent where median home values were between \$200,000 and \$249,999 and the darkest green shaded areas represent where median home values were \$250,000 or more. Median home values begin to rise in closer proximity to north around Lake Murray.

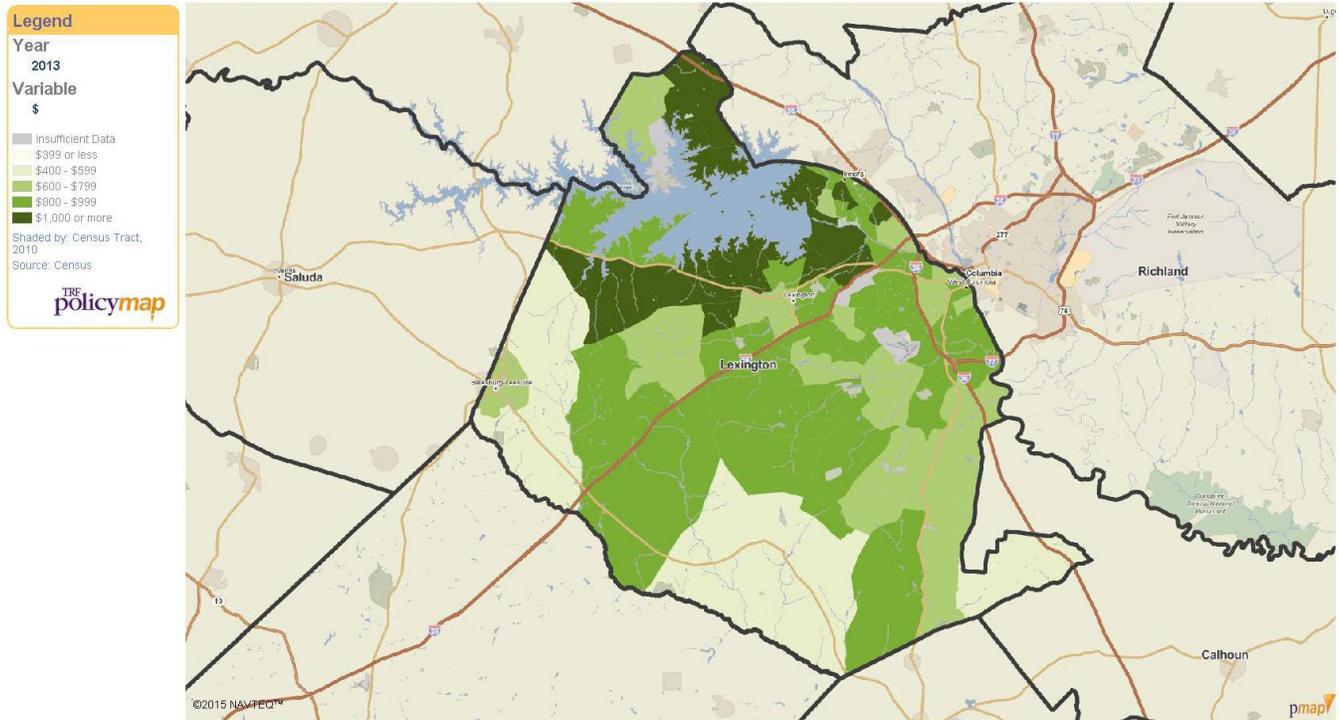
The table below compares 2000 and 2011 rent cohort data for Lexington County. The general trend over time is that lower rent cohorts are accounting for smaller portions of the housing stock while higher rent cohorts are accounting bigger shares. This is to be expected in light of the 43% growth in rents since 2000. One exception is the slight increase in the population who claim “No rent paid”.

RENTAL HOUSING COSTS

Rent Paid	2000		2007-2011 ACS	
	Number	%	Number	%
No rent paid	1,431	7.6	2,057	7.9
Less than \$200	739	3.9	309	1.2
\$200-299	970	5.2	436	1.7
\$300-499	5,238	28.0	2,056	7.9
\$500-749	7,107	37.9	7,984	30.5
\$750-999	2,276	12.1	7,910	30.2
\$1,000-\$1,499	784	4.2	4,221	16.2
\$1,500 or more	194	1.0	1,162	4.4
Total Units/Median Rent	18,739	\$548	26,135	\$784
Data Source: 2000 Census, 2007-2011 American Community Survey 5 Year Estimates				

Data note: Median Rent is calculated based only on those renters actually paying rent.

MAP: Median Rent



While the median rent in Lexington County was \$784, the median rent varied throughout the county (2011 ACS). The lightest green shaded areas represent where median rent was \$399 or less, and light green shaded areas show where median rent was between \$400 and \$599. The medium green shaded areas represent where median rent was between \$600 and \$799. The darker green shaded areas represent where median rent was between \$800 and \$999 and the darkest green shaded areas represent where median rent was \$1,000 or more. Again, areas near Murray Lake are also have the most expensive rent.

HOUSING AFFORDABILITY

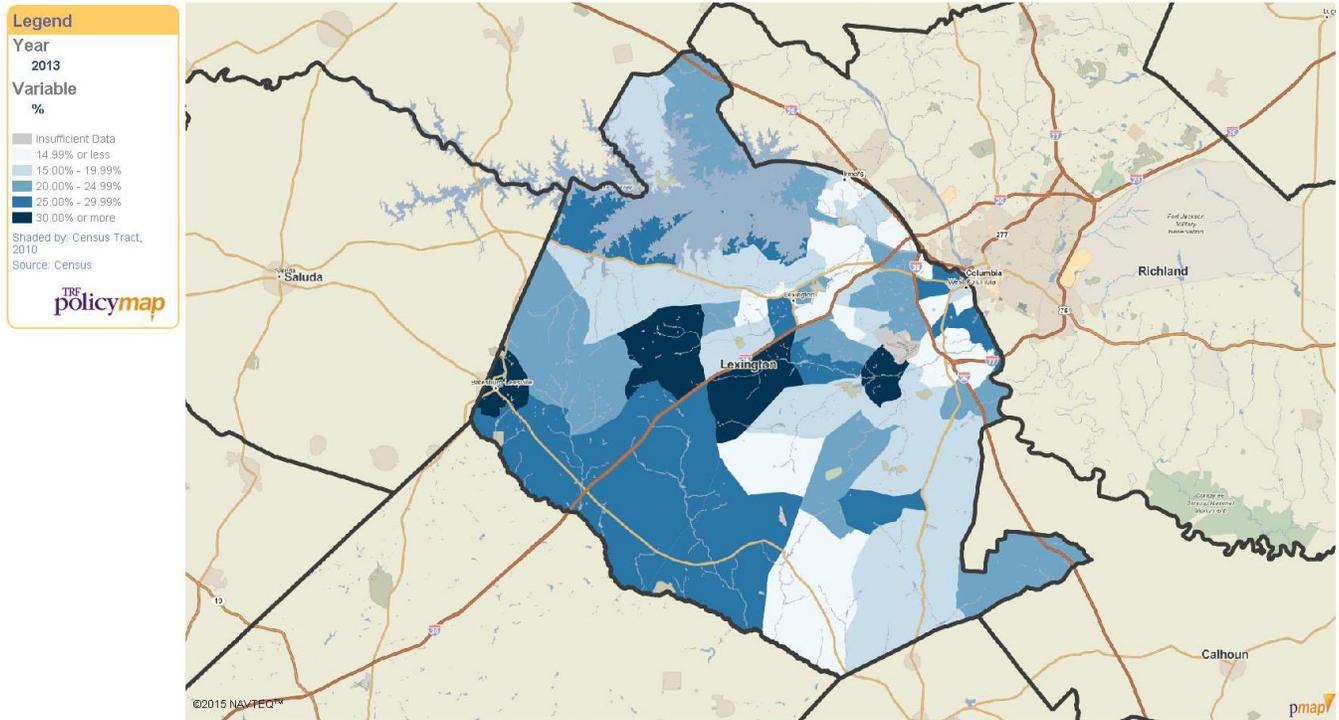
By HUD’s definition, households paying in excess of 30% of their household income towards housing costs (renter or owner) are said to be cost burdened. The map below details the percentage of households that are defined as cost burdened.

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

	2000 (all owners)		2007-2011 ACS (owners with mortgage)	
	Number	%	Number	%
Less than 15%	18,355	39.7	-	-
15 to 19%	9,054	19.6	-	-
Less than 20%	-	-	24,250	44.8
20 to 24%	6,493	14.0	9,649	17.8
25 to 29%	4,136	8.9	6,058	11.2
30 to 34%	2,573	5.6	3,870	7.1
35% or more	5,381	11.6	10,357	19.1
Not computed	290	0.6	126	-
Data Source: 2000 Census, 2007-2011 American Community Survey 5 Year Estimates				

Data note: the 2000 Census includes all owner households, even those without a mortgage, and those where calculations could not be made, in the percentages for each income range. However, the 2007-2011 ACS only includes owners with a mortgage, where the calculations could be made, in the percentages for each income range. Therefore, some of the increase between the 2000 Census and the 2007-2011 ACS can be attributed to the change in the way the Census Bureau reports these figures. Nonetheless, in 2000, 19.2% of all owners were considered cost burdened including 11.6% that were considered extremely cost burdened. As of the 2011 calculations, 26.2% of all owners, with a mortgage, were cost burdened including 19.1% that were considered extremely cost burdened. Again, at least some of the significant increase from year to year can be attributed to the change in the way the data is presented but that should not lessen the significance of such a high percentage of owner households facing extreme cost related burdens. The map below depicts concentrations of cost burdened owner occupied households.

MAP: Cost Burdened Homeowners



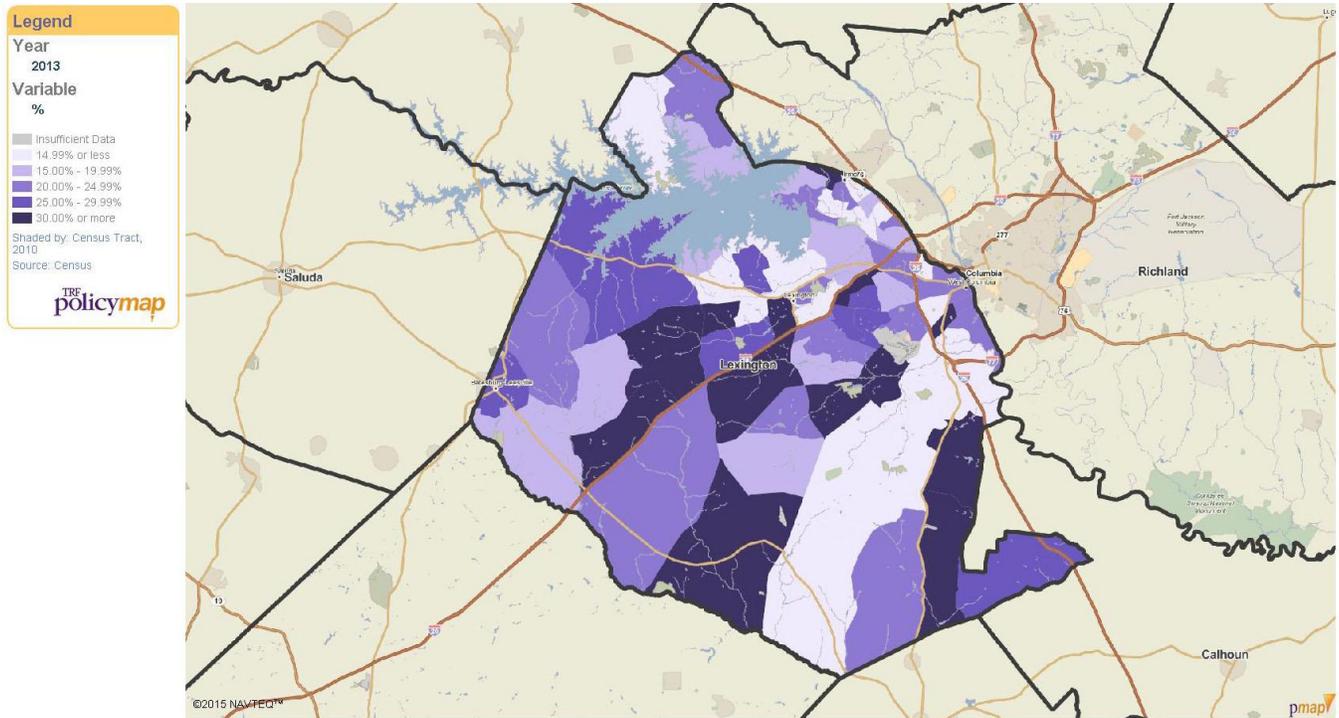
The lightest blue shaded areas represent where the concentration of cost burdened homeowners is 14.99% or less, and light blue shaded areas show where the concentration of cost burdened homeowners is between 15.00% and 19.99%. The medium blue shaded areas show where the concentration of cost burdened homeowners is between 20.00% and 24.99%. The darker blue shaded areas show where the concentration of cost burdened homeowners is between 25.00% and 29.99% and the darkest blue shaded areas show where the concentration of cost burdened homeowners is over 30.00% or more in the county.

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

	2007-2011 ACS (owners without mortgage)	
	Number	%
Less than 10%	10,830	49.4
10.0 to 14.9%	3,975	18.1
15.0 to 19.9%	2,248	10.3
20.0 to 24.9%	1,338	6.1
25.0 to 29.9%	1,010	4.6
30.0 to 34.9%	564	2.6
35.0% or more	1,943	8.9
Not computed	398	-
Data Source: 2000 Census, 2007-2011 American Community Survey 5 Year Estimates		

The 2007-2011 ACS report specifically identifies housing costs for owner occupied households without a mortgage. In such case, housing costs are most often attributable to home owners insurance premiums and property taxes. As indicated in the table above, 11.5% of owner occupied households, without a mortgage are cost burdened, including 8.9% that were considered extremely cost burdened. There is a strong correlation between these cost burdened owner occupied households and cost burdened seniors who own their homes. The map below identifies concentrations of cost burdened owners age 65 and older.

MAP: Cost Burdened Homeowners 65 years old or older



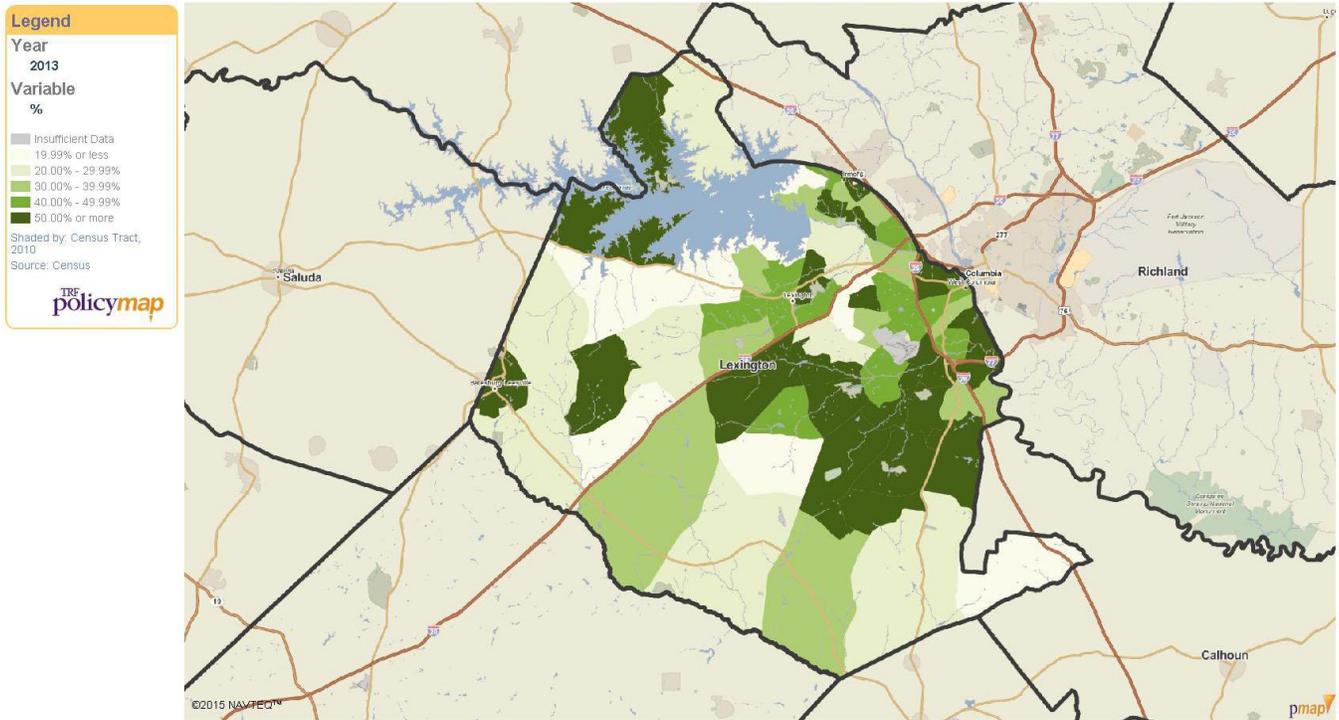
The lightest purple shaded areas represent where the concentration of cost burdened homeowners 65 years of older is 14.99% or less, and light purple shaded areas show where the concentration of cost burdened homeowners 65 years of older is between 15.00% and 19.99%. The medium purple shaded areas show where the concentration of cost burdened homeowners 65 years of older is between 20.00% and 24.99%. The darker purple shaded areas show where the concentration of cost burdened homeowners 65 years of older is between 25.00% and 29.99% and the darkest purple shaded areas show where the concentration of cost burdened homeowners 65 years of older is over 30.00% or more in the county.

SELECTED MONTHLY RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

	2000 (all renters)		2007-2011 ACS (occupied units paying rent)	
	Number	%	Number	%
Less than 15%	3,695	19.7	3,474	14.8
15 to 19%	2,974	15.9	3,141	13.4
20 to 24%	2,560	13.7	3,045	12.9
25 to 29%	1,857	9.9	2,871	12.2
30 to 34%	1,312	7.0	1,837	7.8
35% or more	4,612	24.6	9,156	38.9
Not computed	1,729	9.2	2,611	-
Data Source: 2000 Census, 2007-2011 American Community Survey 5 Year Estimates				

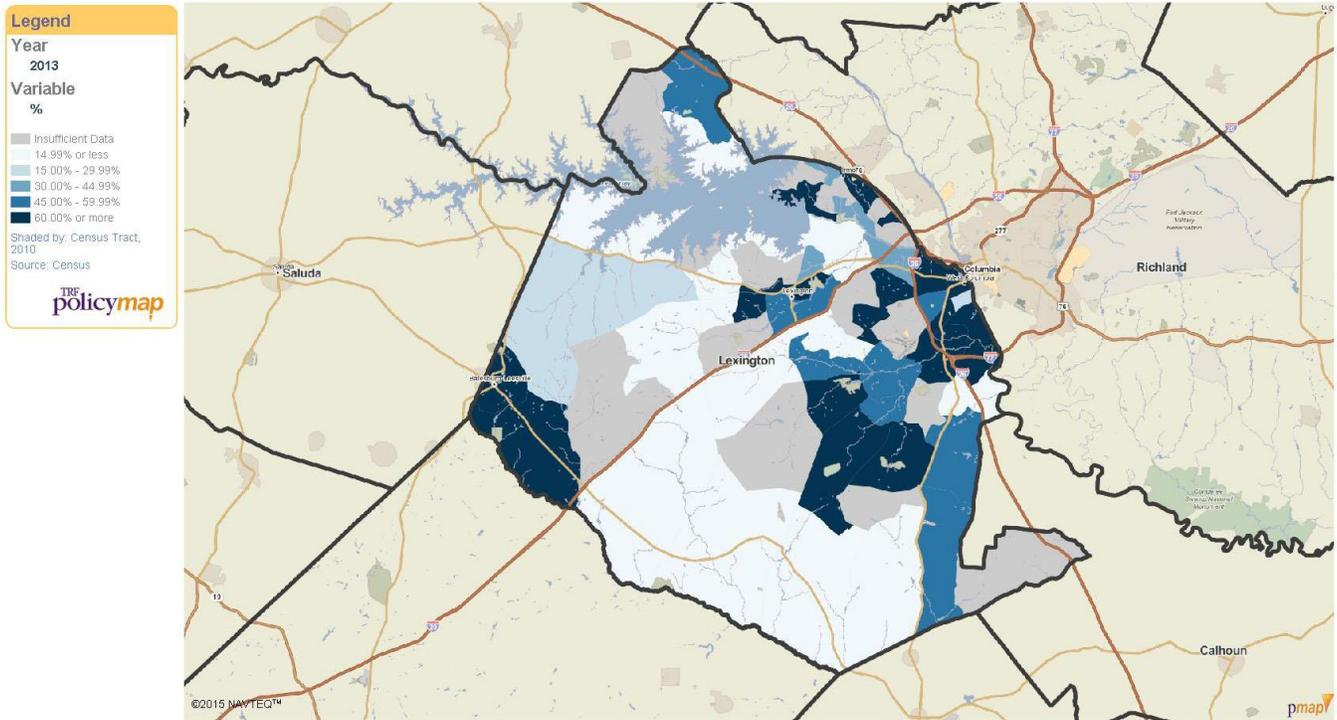
Data note: the 2000 Census includes all renters, even those not paying rent and those were calculations could not be made, in the percentages for each income range. However, the 2007-2011 ACS only includes occupied units paying rent, where the calculations could be made, in the percentages for each income range. Therefore, some of the increase between the 2000 Census and the 2007-2011 ACS can be attributed to the change in the way the Census Bureau reports these figures. Nonetheless, in 2000, 31.6% of all renters were considered cost burdened including 24.6% that were considered extremely cost burdened. As of the 2011 calculations, nearly half (46.7%) of all renters, paying rent, were cost burdened including 38.9% that were considered extremely cost burdened. Again, at least some of the significant increase from year to year can be attributed to the change in the way the data is presented but that should not lessen the significance of such a high percentage of renter households facing extreme cost related burdens. When renter households face these extreme cost burdens they are less likely to be able to save money towards becoming homeowners and they are more likely to experience poverty conditions. The following map details concentrations of cost burdened renter households. The second map below further identifies concentrations of cost burdened renter households with occupants aged 65 or older.

MAP: Cost Burdened Renters



The lightest green shaded areas represent where the concentration of cost burdened renters is 19.99% or less, and light green shaded areas show where the concentration of cost burdened renters is between 20.00% and 29.99%. The medium green shaded areas show where the concentration of cost burdened renters is between 30.00% and 39.99%. The darker green shaded areas show where the concentration of cost burdened renters is between 40.00% and 49.99% and the darkest green shaded areas show where the concentration of cost burdened renters is over 50.00% or more in the county.

MAP: Cost Burdened Renters 65 years old or older



The lightest blue shaded areas represent where the concentration of cost burdened renters 65 years of older is 14.99% or less, and light blue shaded areas show where the concentration of cost burdened renters 65 years of older is between 15.00% and 29.99%. The medium blue shaded areas show where the concentration of cost burdened renters 65 years of older is between 30.00% and 44.99%. The darker blue shaded areas show where the concentration of cost burdened renters 65 years of older is between 45.00% and 59.99% and the blue orange shaded areas show where the concentration of cost burdened renters 65 years of older is over 60.00% or more in the county.

Property Tax and Insurance

Local property taxes play a significant role in the overall cost of housing. Prohibitively high tax rates can make an area unattractive to developers of affordable housing and can result in elevated housing costs. There are three elements to South Carolina's property tax system: (1) the tax rate; (2) the assessment ratio; and (3) the property value. For residential uses the assessment ratio is 4% for owner-occupied buildings (principal residences) and 6% for other residential uses (non-principal residences).

Property taxes can have a strong impact on both owners and renters. Owners will pay taxes on their property, while renters have property tax pushed on to them by the property owners. Property taxes in South Carolina are some of the lowest in the nation, which is relatively good for home owners but many renters live in an owner's "second home" which has a higher tax rate that is pushed on to renters. In 2010 the state median real estate tax was 0.55% and the median amount paid in the state is \$756. Lexington County was even lower with a median tax rate of 0.51% and a median amount paid of \$707. As a reference, the median tax rate paid in the United States is \$2,043 and the tax rate is 1.14%. Residents of Lexington County taxes paid as a percentage of median income is 1.16%, which is lower than the state average of 1.45% and the national average of 3.25%.

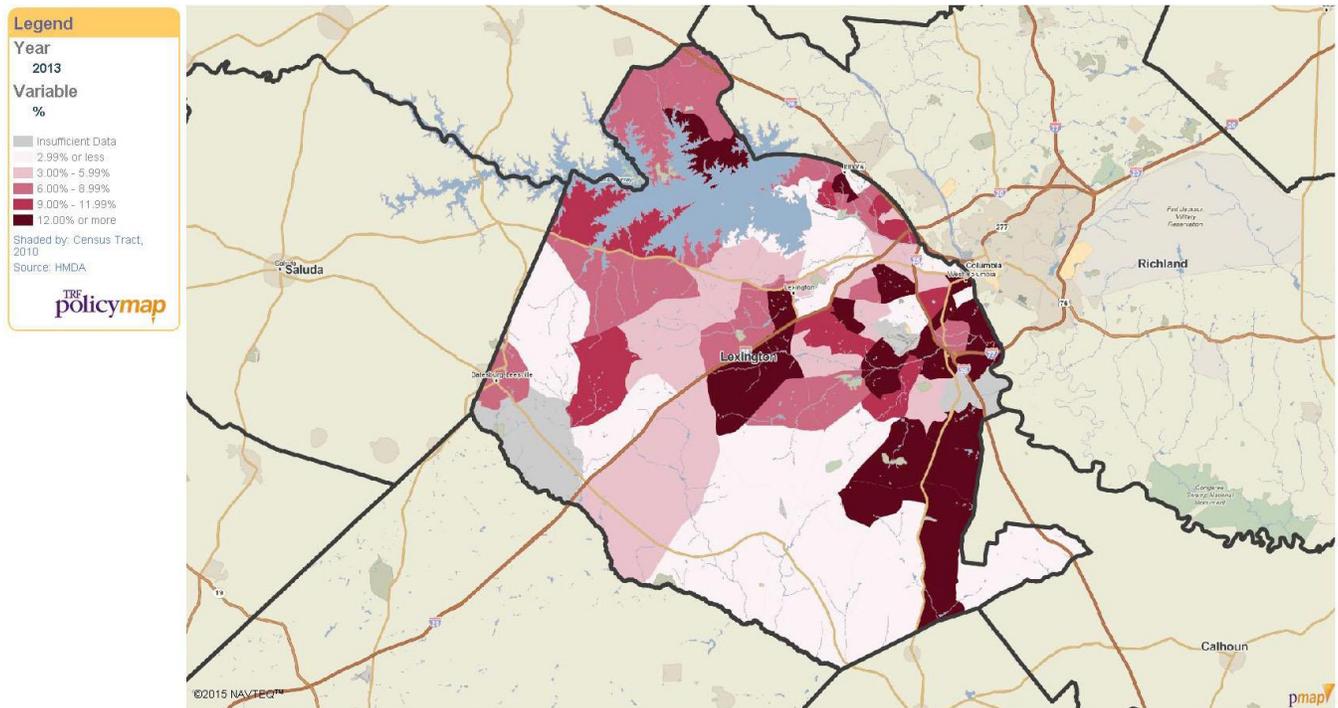
Home insurance is also an added cost that effect the cost of housing. In South Carolina the median home insurance rate is \$1,124 annually. This is 12% higher than the national average. In addition, Lexington County has areas designated as flood plains which require additional insurance. According to FEMA the average rate for flood plain insurance is \$500 per year.

Source: Tax Foundation, 2010

Home Mortgage Disclosure Act Reporting (HMDA)

The maps below identifies areas of concentration for high-cost loans, formerly called Sub-prime loans.

MAP: High Cost Loans - Percent



MAP: High Cost Loans

Legend

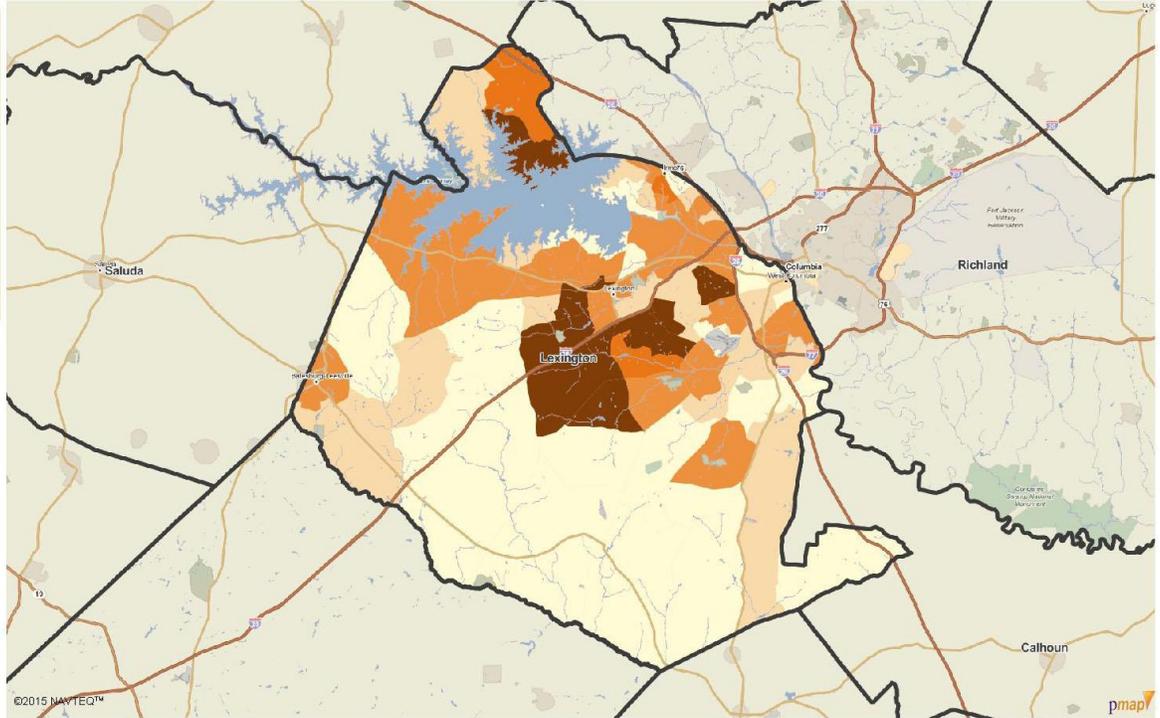
Year
2013

Variable
#

- Insufficient Data
- 1 or less
- 2 - 3
- 4 - 5
- 6 - 7
- 8 or more

Shaded by: Census Tract, 2010

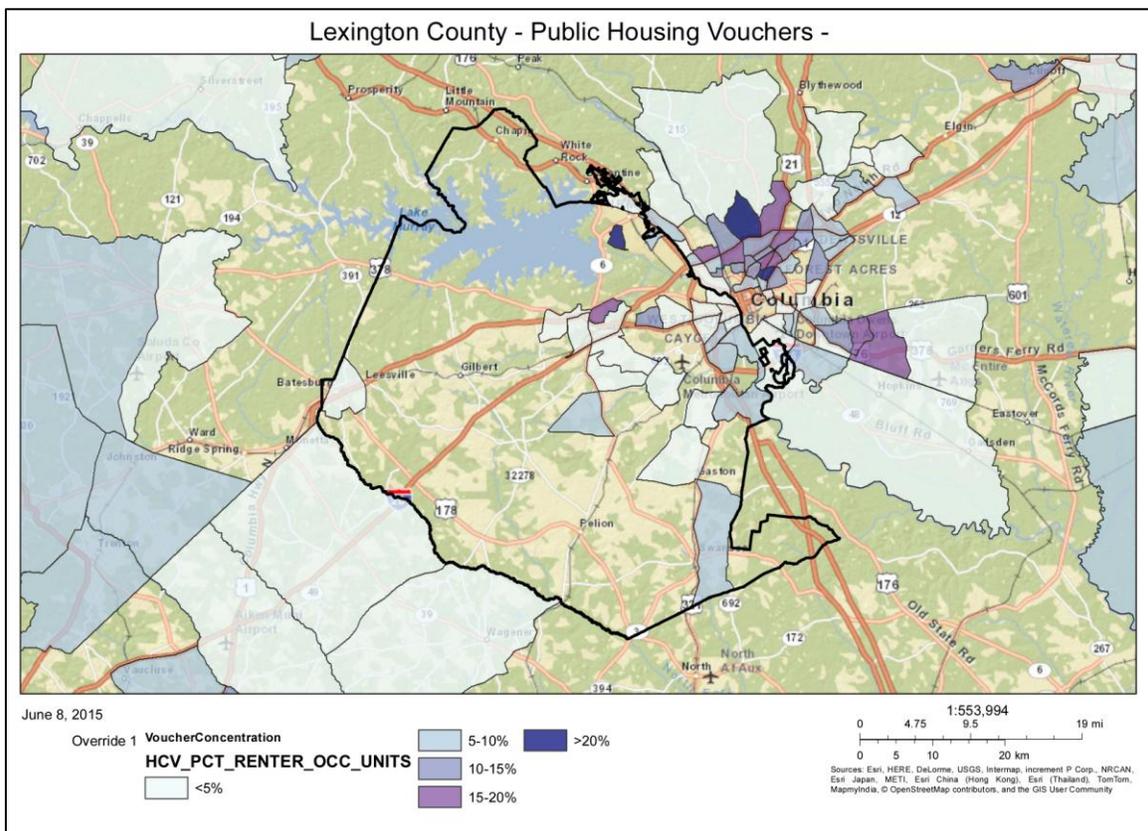
Source: HMDA



Public, Affordable, and Assisted Housing Units

The Cayce Housing Authority (CHA), the one operating public housing authority in the county was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities and is managed by the larger Columbia Housing Authority. The Cayce Housing Authority utilizes a voucher-based program of which there are 41 vouchers in use and does not operate public housing units. The county is also served by the South Carolina State Housing and Finance and Development Authority and Development Authority, which provides Section 8 Housing Choice Vouchers for residents living throughout the remaining incorporated and unincorporated areas of White of the county.

The map below shows CHA public housing voucher concentration throughout the county. The lightest purple shaded areas of the map below represent less than 5% housing voucher concentration, whereas the darkest shaded areas represent greater than 20% housing voucher concentration. Areas that are not shaded have insufficient or no data available.



The Columbia Housing Authority maintains the waiting list for the Cayce Housing Authority. As of February 26, 2015, there were 1,049 applications on file for the Cayce Housing Authority (individuals and families). The total includes 651 applications for the family units and 398 applications for the senior housing community. (Data Source: 2015 Cayce Housing Authority Action Plan).

The Cayce Housing Authority averages only 1-2 vacancies per year, and as a result, is a contributing factor as to why the wait list is approximately 3 to 5 years for public housing. Another indicator is the need for additional units in all categories of housing (1-4 bedrooms). Two-bedroom units are in high demand, which is an increase from previous years. While, the 2-bedroom category has 331 applications on file, there are currently 76 applications for single bedroom units. Three-bedroom units also saw 210 applications and finally 4-bedrooms saw 34 applications.

With the Cayce Housing Authority as the only local public housing authority in Lexington County, the state of South Carolina recognizes the need to assist with public housing programs as it is also recognized as one of the top 3 growing counties in the last two decades in the state. The State Housing Finance and Development Authority provide Section 8 vouchers for the county however the waiting list was closed in April of 2010. The current wait time is between 3 to 5 years for the Section 8 Housing Choice Vouchers. The State Housing Finance and Development Authority allocates 90% of its vouchers to the elderly, disabled, and veterans, thus leaving approximately 10% of their vouchers for families. There is currently 661 families on the State Housing list. Based upon the data on the CHA waiting list and the status of the State Housing voucher program, there remains a substantial need for more affordable housing in the county.

While the CHA technically does not run a complex for elderly housing, Spencer Place serves the elderly community as a local preference for elderly individuals (as defined by HUD 62 years and over). At this time, one of the major concerns is the reduction of affordable housing for the elderly. Furthermore, in 2014, HUD did not approve the CHA's application for designation of Spencer Place as an Elder Only complex.

In 2014 the Columbia Housing Authority, which manages and operates the Cayce Housing Authority was designated as "High Performer" by HUD from evaluation of four main criteria: 1.) Physical condition of public housing properties; 2.) Financial condition of the agency; 3.) Management operations; and 4.) Resident satisfaction. The Columbia Housing Authority earned a score of 92 points out of 100 points possible. Housing authorities scoring 90 points or higher on the assessment are designated as "High Performers" which is an indication of excellence in the overall management and operations of the housing authority.