County of Lexington Analysis of Impediments (2020-2024)

The Fair Housing Act of 1968

"Title VIII of the Fair Housing Act of 1968 as amended, Prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (Including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability."

Each year the Lexington County Office of Community Development receives more than $2 million from the U.S. Department of Housing and Urban Development (HUD) in funding to implement the Community

County of Lexington
Analysis of Impediments

Prepared By:
The Lexington County
Office of Community Development
In Collaboration with Johnson, Mirmiran & Thompson, Inc.

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Executive Summary

Each year the Lexington County Office of Community Development receives approximately $2 million from the U.S. Department of Housing and Urban Development in funding to implement the Community Development Block Grant (CDBG), Home Investment Partnerships Programs (HOME), and Emergency Solutions Grants (ESG). As a condition of receiving these funds, every five years, the U.S. Department of Housing and Urban Development requires that the Office of Community Development assess any ordinances, laws, or market forces that are restricting housing choices and availability. This assessment report is officially known as an Analysis of Impediments (AI) to Fair Housing Choice.

For the past several months the Office of Community Development, in partnership with consultants Johnson, Mirmiran & Thompson, Inc., have been working on this assessment, which included public hearing, public input meetings, an online survey, as well as a public comment period which began on April 16, 2020 and ends on May 16, 2020.

After conducting an extensive review of county socio-economic data, our policies and procedures, as well as interviews with key service providers, we identified five (5) primary impediments to Fair Housing Choice in Lexington County.

The U.S. Department of Housing and Urban Development requires that we submit the Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: Limited Affordable Housing –** HUD defines a cost-burdened household as a household paying more than 30% of its monthly income on housing costs, and severe cost burden household is one that pays more than 50% on housing costs. According to 2011-2015 U.S. Census statistics, an equally significant number of renters and owners were cost-burdened in terms of total households – with 11,594 renters and 11,635 owners paying more than 30% of their incomes on housing. There is also a fair number of households that are severe cost burden households – 5,496 renters and 5,110 owners.

There is, though, a significant disparity between elderly renters and owners with 1,696 renters and 4,138 owners were reported as cost burden (>30%) and 921 renters and 1,870 owners reported as severe cost burden (>50%).

To this end, the supply of affordable housing in the County, both for purchase and rent is identified as an impediment to affordable housing due to the number of residents that are defined as housing cost-burdened. The County of Lexington will continue to use a portion of its HOME, and CDBG funding toward the acquisition, rehab, and rental of affordable homes in Lexington.

- **Impediment 2: Lack of Fair Housing Awareness –** Public education of fair housing laws is a critical element towards the promotion of fair housing opportunities. The recommended solution to this impediment is that the County continues its fair housing education efforts, to include collaborations with libraries, schools, realtors, and citizens. Over the past several years the Office of Community Development has created fair housing videos, collaborated with the Lexington County Public Library, and sponsored Fair Housing seminars to address this identified impediment.

- **Impediment 3: Lack of Housing for Special Needs, Elderly, Disabled, and Homeless Populations -** According to the South Carolina Coalition for the Homeless, which conducted an extensive Point in time Count in January of 2019, more than 4,000 people were found living in shelters or on the streets of our state. Of those reported as homeless, 41% were identified as "unsheltered" or living in places not meant for human habitation such as cars, parking garages, camps or other outdoor places (South Carolina Coalition for the Homeless). The County of Lexington believes that the numbers of persons reported as homeless in our community is not to be ignored and several years ago made the public policy decisions to work collaboratively across political and geographic boundaries to address the issues of homelessness through the ongoing support of entities such as the Lexington domestic abuse shelter managed by Sistercare Inc., and Transitions Homeless Center.

- **Impediment 4: Economic Opportunities Effect on Housing Choice–** There is a lack of economic opportunities in Lexington County which prevents lower-income households from increasing their income and ability to live outside of the areas with concentrations of low-income households. Living in a low-income concentrated area can affect the citizens quality of life because it limits access to transportation, employment opportunities, access to decent health care, and access to good schools. Almost all of these limitations make it more difficult for people in low-income areas to obtain the experience they need to get a job. In 2015, 7.5% of Lexington County's labor force population were unemployed.

- **Impediment 5: Barriers Limiting Housing Opportunities –** The different types of barriers that are limiting housing opportunities in Lexington County include economical, physical, and social. These barriers effect low-income households, minorities, and the disabled. Regulatory conditions often make affordable housing the most difficult or build. Few communities provide an array of development options, such as manufactured housing, duplexes, and multifamily units.

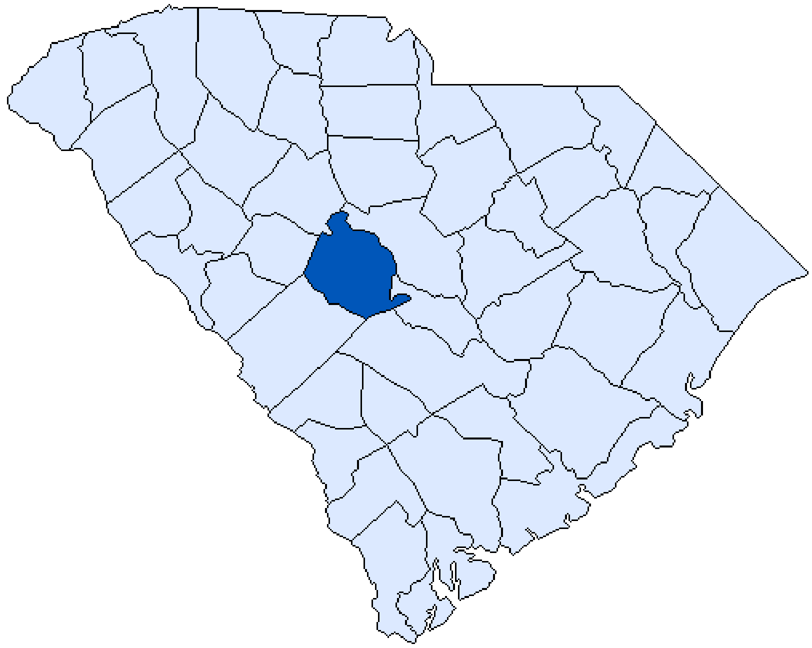
Introduction

As an anchor community of central South Carolina, the County of Lexington is widely heralded by the leaders of the state and region as one of the most progressive counties in the Palmetto State, a fact reiterated throughout the extensive consolidated planning process. In addition to having vigorous technology programs in our schools, our libraries, parks and non-profit organizations collaborated to offer more than 50,000 free hours of community digital literacy programming. This programming included online job assistance, General Educational Development (GED) programming, services for persons with disabilities as well as programming for those living in the rural areas of the County and digital literacy programming for individuals with whom English is not their primary language.

In short, the County and its partners are working collectively to improve the advancement opportunities for everyone in our community. These ongoing efforts contribute greatly to improving our community's quality of life.

Located in the historic Midlands of South Carolina, the County of Lexington is integral to the state as it is among the fastest-growing areas in the region. Over the past two decades, the County has experienced steady growth. Moreover, according to the U.S. Census American Community Survey (ACS), between 2010 and 2018 the County experienced a 12% population increase. Additionally, between 2010 and 2018 the total number of households increased by 11.4% from 110,110 to 122,711 (ACS).

The County has a long history of progressive growth combined with small-town charm and urban amenities. It is this diverse and superior quality of life that defines the County. It boasts amongst the finest schools in the Palmetto State, excellent healthcare, recreational activities, warm weather, and diverse housing opportunities.



The goal of the community profile is to paint a picture of the current demographic, economic, and housing framework of Lexington County 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 the County's citizens live. Together, these pieces provide a data-driven snapshot of the County that will empirically ground fair housing planning efforts.

Purpose of Fair Housing

Fair housing has long been a critical issue in American public policy. It is an issue born in discrimination and one that was fueled by growing civil unrest which reached a boiling point during the Civil Rights Era of the 1950s, 1960s, and 1970s. The passage 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 passage of the Act, a coalition of community groups, private businesses, concerned citizens, and government agencies have worked in earnest to battle housing discrimination in urban, suburban, and rural communities. **The Fair Housing Act mandates that the U.S. Department of HUD 'affirmatively further fair housing'** through its programs**.** Towards this end HUD requires that the County of Lexington and all of its grantees undertake fair housing planning (FHP), thereby actively defining how it will address and mitigate discriminatory housing practices. In May of 2020, the County submitted its Five Year Consolidated Plan to the U.S. Department of HUD in coordination with the County's (14) fourteen municipalities which are included as part of the County's Urban Entitlement formula. These communities include Batesburg-Leesville, Chapin, Gaston, Gilbert, Irmo, Lexington, Pelion, Pine Ridge, South Congaree, Springdale, Summit, Swansea, and the cities of Cayce and West Columbia.

The County's Five Year Consolidated Plan represents an assessment of the economic and social state of the County, as well as local government policies, and programs designed to improve the socio-economic conditions of its low- and moderate-income residents. The *Strategic Plan* includes a vision for the County that encompasses the national objectives of the CDBG, ESG, and HOME programs and is accompanied by a first-year *Action Plan* that outlines short-term (annual) activities to address the identified community needs. Moreover, as part of the planning process, the County must also affirmatively further Fair Housing and undertakes Fair Housing planning. This is a process that includes the preparation of an *Analysis of Impediments to Fair Housing Choice*.

This *2020 Analysis of Impediments to Fair Housing Choice* represents an in-depth examination of potential barriers, opportunities, and challenges to housing choices for residents on a countywide scale. ***Impediments to Fair Housing*** **are defined as any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.** ***Fair Housing Choice*** **is the ability of**

persons of similar income levels –regardless of race, color, religion, national origin, disability, gender, or familial status – to have the same housing choices.

This Analysis of Impediments is an extension of the Countywide Consolidated Plan adopted by the County in May of 2020. The Analysis of Impediments is an integral component of the fair housing planning process and consists of a review of both public and private barriers to housing choice and involves a comprehensive inventory and assessment of the conditions, practices, and laws that impact housing choice within the County. Furthermore, it provides documentation of existing, perceived and potential fair housing concerns and specific action strategies designed to mitigate or eliminate obstacles to housing choice for County residents. The Analysis is intended to serve as a strategic planning and policy development resource for local decision-makers, staff, service providers, the private sector, and community leaders and as such the Analysis of Impediments serves as the foundation for fair housing planning in the County. The long-term objective of this Analysis of Impediments to Fair Housing Choice is to make housing choice a reality for County residents through the prevention of discriminatory housing practices. A major goal of the study is to analyze the fair housing situation in the County and assess the degree to which fair housing choice is available for the area's residents. A second goal of the process is to suggest ways to improve the level of choice through continued elimination of discriminatory practices if any are found to exist. The sections that follow provide a brief overview of the legal and conceptual aspects of fair housing planning and policy.

Fair Housing Concepts

Housing choice plays a critical role in influencing both individual and family realization and the attainment of personal, educational, employment and income potential. The fundamental goal of the HUD fair housing policy, and that of the State of South Carolina, and County of Lexington policies, is to make housing choice a reality through sound planning. Through its on-going focus on Fair Housing Planning, HUD "is committed to eliminating racial and ethnic discrimination, illegal, physical and other barriers to persons with disabilities, and other discriminatory practices in housing." Among the recurring key concepts inherent in fair housing planning are:

- ***Affirmatively Further Fair Housing (AFFH)*** – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in effecting impediments and the realization of fair housing choice.
- ***Affordable Housing*** – Decent, safe, quality housing that costs no more than 30% of a household's gross monthly income for utility and rent or mortgage payments.
- ***Fair Housing Choice –*** The ability of persons, regardless of race, color, religion, national origin, disability, gender, or familial status, of similar income levels to have the same housing choices.
- ***Fair Housing Planning (FHP)*** – Fair Housing Planning consists of three components: the *Analysis of Impediments*, a detailed *Action Plan* to address identified impediments, and a monitoring process to assess progress in meeting community objectives. FHP consists of a close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.
- ***Impediments to Fair Housing*** - Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.
- ***Low and Moderate Income (LMI)*** – Defined as 80% of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs.
- ***Very Low Income*** - Defined as 50% of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs.

- ***Poverty Level Income***- Defined as 30% or below median family income.
- ***Private Sector*** – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners, and developers.
- ***Public Sector*** – The public sector for this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

Methodology

This Analysis consists of a comprehensive review of laws, regulations, policies, and practices affecting housing affordability, accessibility, availability, and choice within Lexington County. The assessment specifically included an evaluation of:

- Existing socio-economic conditions and trends in the County, with a particular focus on those that affect housing and special populations;
- Public and private organizations that impact housing issues in the County 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 high- growth waterfront communities and the rural areas of the County;
- Specific recommendations and activities for the County and its municipalities 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 County.

The planning process was launched with a comprehensive review of existing studies of information and data relevant to housing needs and related issues. These documents included local comprehensive plans and ordinances, the *County of Lexington's Five Year Consolidated Plan*, as well as the 2015-2019 *Lexington County Analysis of Impediments to Fair Housing Choice*. Moreover, additional service provider data and observations were incorporated to include qualitative and quantitative information on special populations. Additional data was obtained from sources including Census reports, ACS data, the Division of Research and Statistics of the SC Budget and Control Board, the US Department of HUD, the National Low Income Housing Coalition (NLIHC), the SC Housing Finance and Development Authority, the Federal Financial Institutions Examinations Council (FFIEC), the SC Employment Security Commission (SCESC), and the SC Department of Health and Environmental Control (SCDHEC). Focused research requests were conducted with State and local public and private sector representatives from area banking, lending, insurance, real estate, property management, educational, health, community service, and neighborhood organizations.

Impact

Safe, decent, and sanitary housing is a consensus goal for all County residents. It is the intent of this *Analysis of Impediments* and its accompanying *Action Plan* to achieve the following goals:

- Assess current public and private strategies to meet the County's housing, infrastructure, and community development needs and identify new strategies and approaches to enhance fair housing choice among all County residents.
- Raise awareness of housing, infrastructure, and community development needs among local and regional officials, service providers, enforcement staff and the private sector.
- Identify and cultivate areas for potential governmental, nonprofit and private sector partnerships within the County.
- Foster coordination among service providers and jurisdictions throughout the County to maximize the use of limited fiscal resources to improve housing choice.
- Broaden housing opportunities for low to moderate-income residents and strengthen neighborhoods by stimulating community development and investment.
- Provide direction to the County and its municipalities to foster an ongoing commitment to ensuring fair housing choice for the LMI residents who call Lexington County home.

Demographic and Economic Profile

Population

The population of Lexington County was 282,085 in 2015. This represents a 7% growth since 2010. More recent Census data estimates that the County's population grew to 295,032 in 2018, which is a 4.6% increase in population from 2015. Lexington County is the fastest growing county in the Midlands, and the sixth-fastest growing county in South Carolina.

The data table below details population change in parts of Lexington County and the County as a whole between 2010 and 2018.

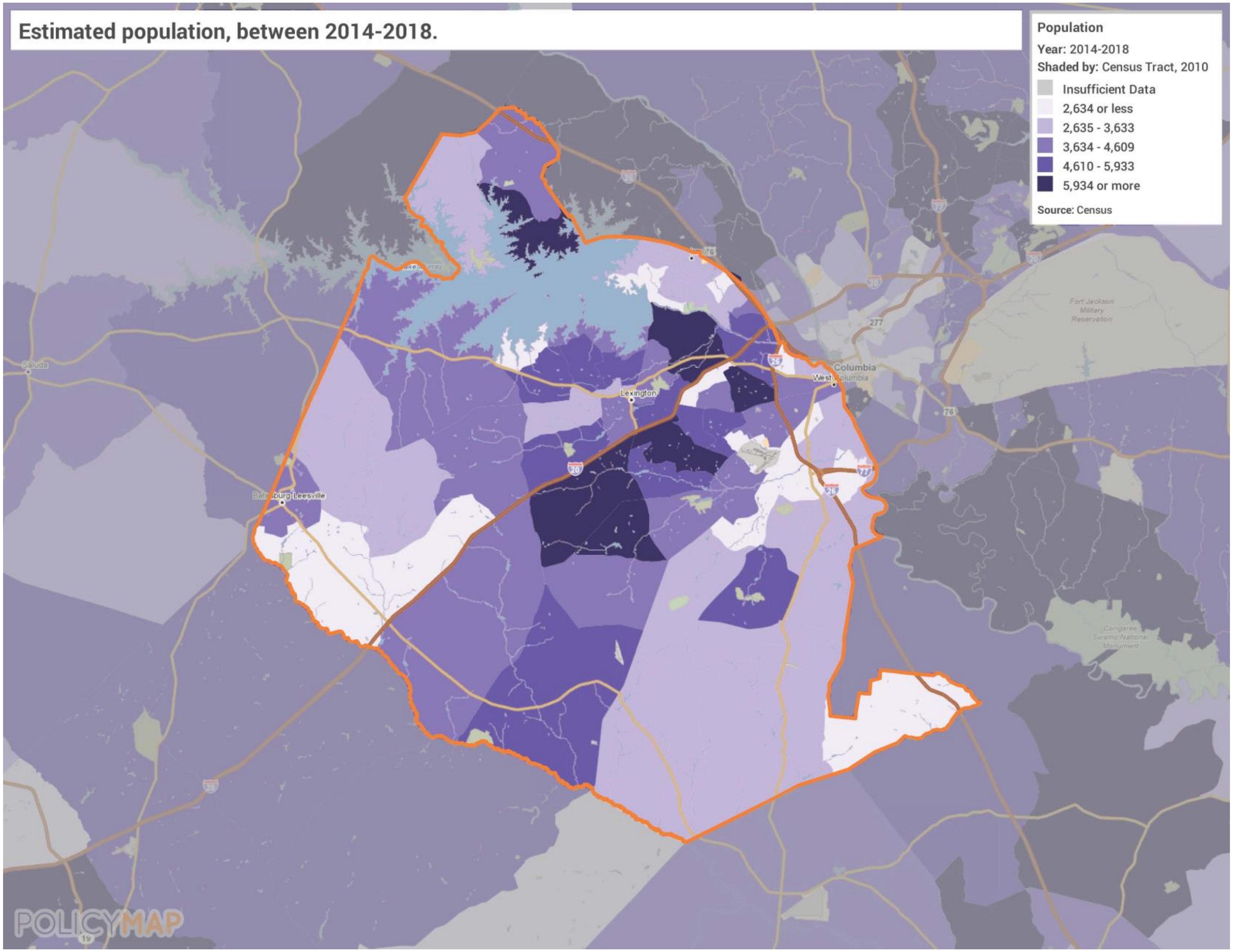
TABLE: Population in Lexington County - 2010 to 2018

	2010	2015	% Change 2010-2015	2018	% Change 2015-2018
Town of Lexington	16,410	19,447	19%	21,737	11.8%
City of Cayce	12,319	13,554	10%	14,081	3.9%
West Columbia	14,668	15,757	7%	17,821	13.1%
Town of Irmo	11,085	11,704	6%	12,357	5.6%
Lexington County	**263,299**	**282,085**	**7%**	**295,032**	**4.6%**

Throughout the County, some areas saw very high growth rates while others saw their populations grow more slowly. For example, according to the table, the Town of Lexington saw a 32.5% growth from 2010-2018 and the Town of Irmo only had an 11.5% growth during the same time period.

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 demographic shift towards an older population. According to the ACS 5-Year Estimates , the median age in the County was 38.5-Years old in 2010 and 38.6 years old five years later in 2015. This represents a 2.6% increase in the median age over five-years. Over the same period, the median age in the State also increased by 3.2%, going from 37.4 to 38.6 years old. According to ACS 5-Year estimates for the year 2018, the median age was 39, indicating a future shift towards an older population.
The table below breaks down population data by age cohort for the County.

TABLE: 2018 Lexington County Age Distribution		
Age Cohort	**Number of People in Age Group**	**% of People in Age Group**
Under 5-Years	17,264	5.9%
5 to 9 years	18,762	6.4%
10 to 14 years	20,575	7%
15 to 19 years	18,141	6.%
20 to 24 years	15,240	5.2%
25 to 29 years	20,981	7.1%
30 to 34 years	19,533	6.6%
35 to 39 years	21,229	7.2%
40 to 44 years	17,241	5.8%
45 to 49 years	19,746	6.7%
50 to 54 years	20,110	6.8%
55 to 59 years	19,469	6.6%
60-to 64 years	19,969	6.8%
65 to 69 years	16,058	5.4%
70 to 74 years	12,697	4.3%
75 to 79 years	7,791	2.6%
80 to 84 years	5,301	1.8%
85 years and over	4,925	1.7%

Source: 2018 ACS 5-Year Estimate

Elderly

Persons aged 65 and over comprise a slightly lower percentage of Lexington County's population than that of the State as a whole. Just under 16% of the County's population was over the age of 65 (46,772 persons) - compared to the State at 17.7%. Furthermore, the 85-Years and over population was the same in comparison with the County having 1.7% and the State with 1.7%.

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.

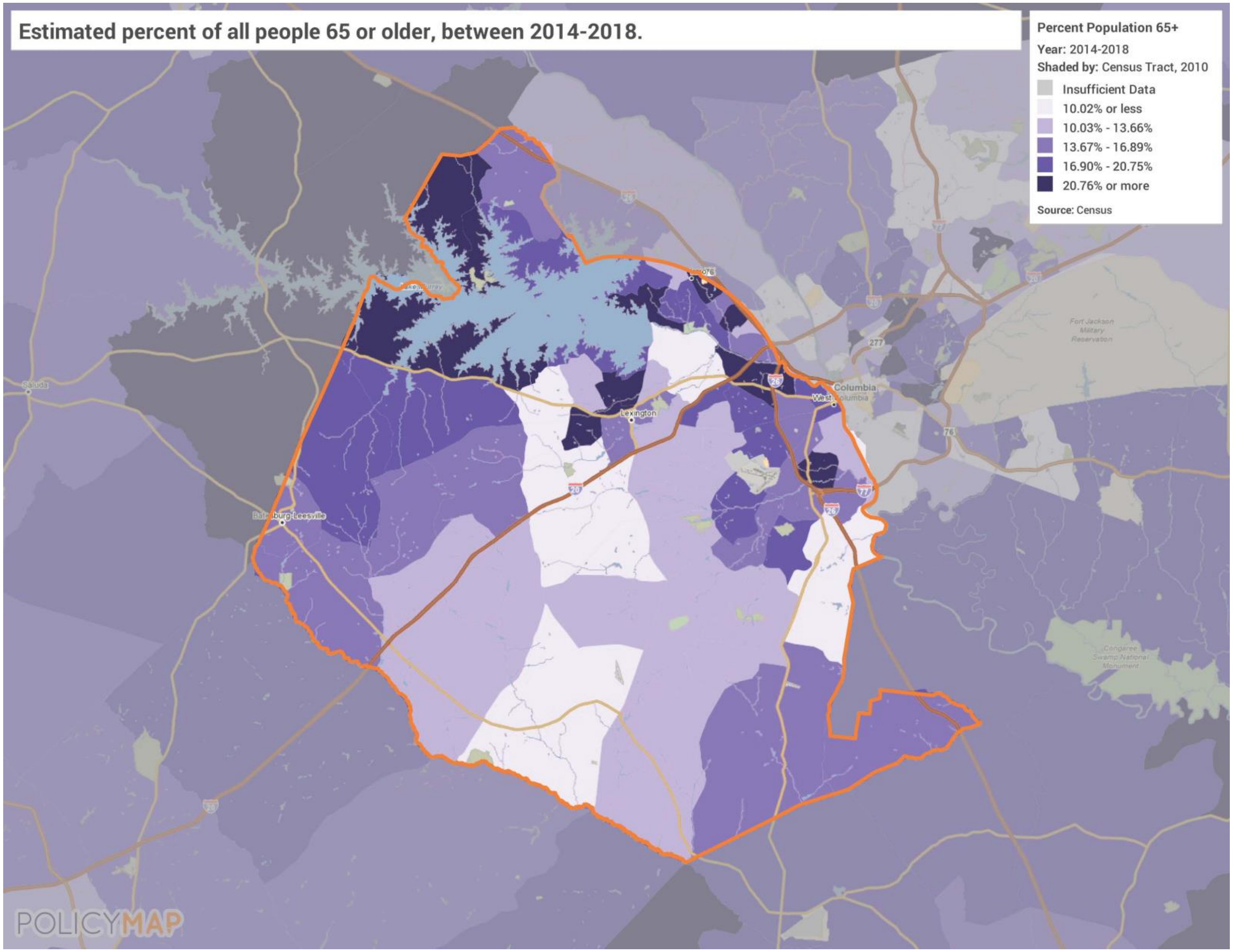
• Disconnects between housing programs and the health care system put many older adults with disabilities or long-term care needs at risk of premature institutionalization.”[1]

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.

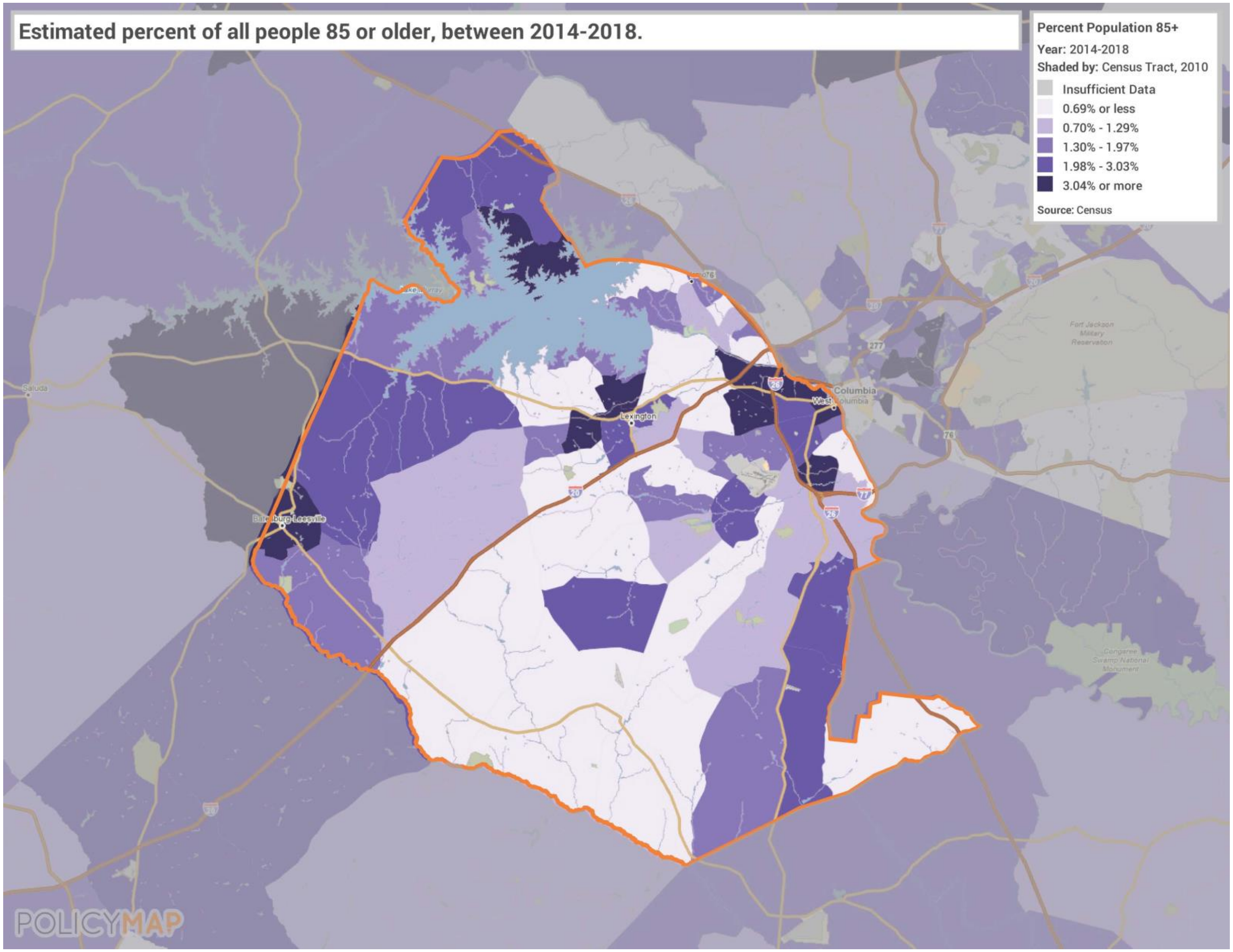
The following two maps display highlight the geographic distribution of the elderly population throughout the County. The first map details the distribution of those aged 65 and older whereas the second map details the distribution of those aged 85 and older. Lighter colored shades represent areas with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

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

MAP: Elderly - 65 and Older



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 are 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 elderly- age dependency ratio. Lexington County's overall dependency ratio was 38.9%, slightly lower than the state ratio of 39.7%. The County's elderly-age dependency ratio was 15.9%, the child dependency ratio was 23%, while the State's elderly-age ratio was 17.7% and the child dependency ratio was 22%.

Rising age dependencies can be expected to continue in the 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 2015. The Census estimates that by "2030, as the baby boomers age, the proportion in these working ages will drop to 55 percent."

Paying attention to changes in elderly-age dependency ratios is especially pertinent for communities within the County 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 the demand for social services, healthcare, and housing. The intersection of these two trends presents a unique challenge for communities in the coming years.

Race and Ethnicity

In 2018, the largest racial group in Lexington County was Whites, compromising 79.3% of the population. Comparatively, Whites accounted for 67% of the population in the State as a whole. The second-largest racial group in the County was African Americans with 14.6% of the population, however, African Americans made up 26.6% of the total state population, a difference of 12%. All other races in the County made up around 6% of the population. Finally, just over 6% 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 the County compared to that of the state as a whole.

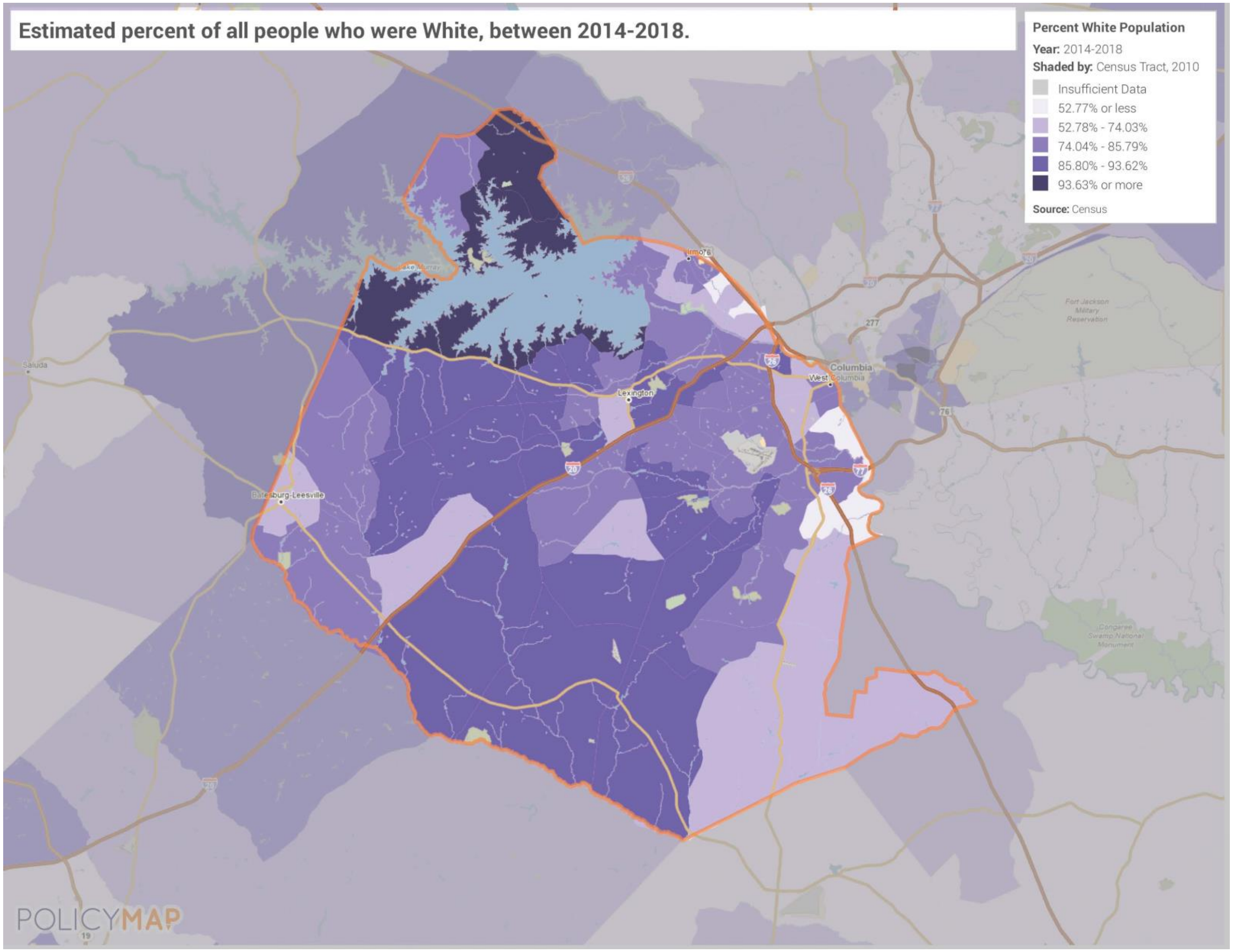
TABLE: Racial and Ethnic Composition in Lexington County and South Carolina – 2015-2018

Race	Lexington County 2015	% of the Population	South Carolina 2015	% of the Population	Lexington County 2018	% of the Population
White	218,906	80%	3,210,708	67%	227,064	79.3%
Black or African American	39,750	15%	1,315,058	28%	41,765	14.6%
American Indian and Alaska Native	801	0.3%	14,966	0.3%	813	0.3%
Asian	4,301	2%	66,982	1%	5,019	1.8%
Native Hawaiian and Other Pacific Islander	140	0.05%	2,588	0.05%	275	0.09%
Some other race	3,922	1%	73,324	2%	4,136	1.4%
Two or more races	6,023	2%	93,950	2%	7,244	2.5%
Hispanic or Latino	15,579	5%	254,092	5%	16,998	6%

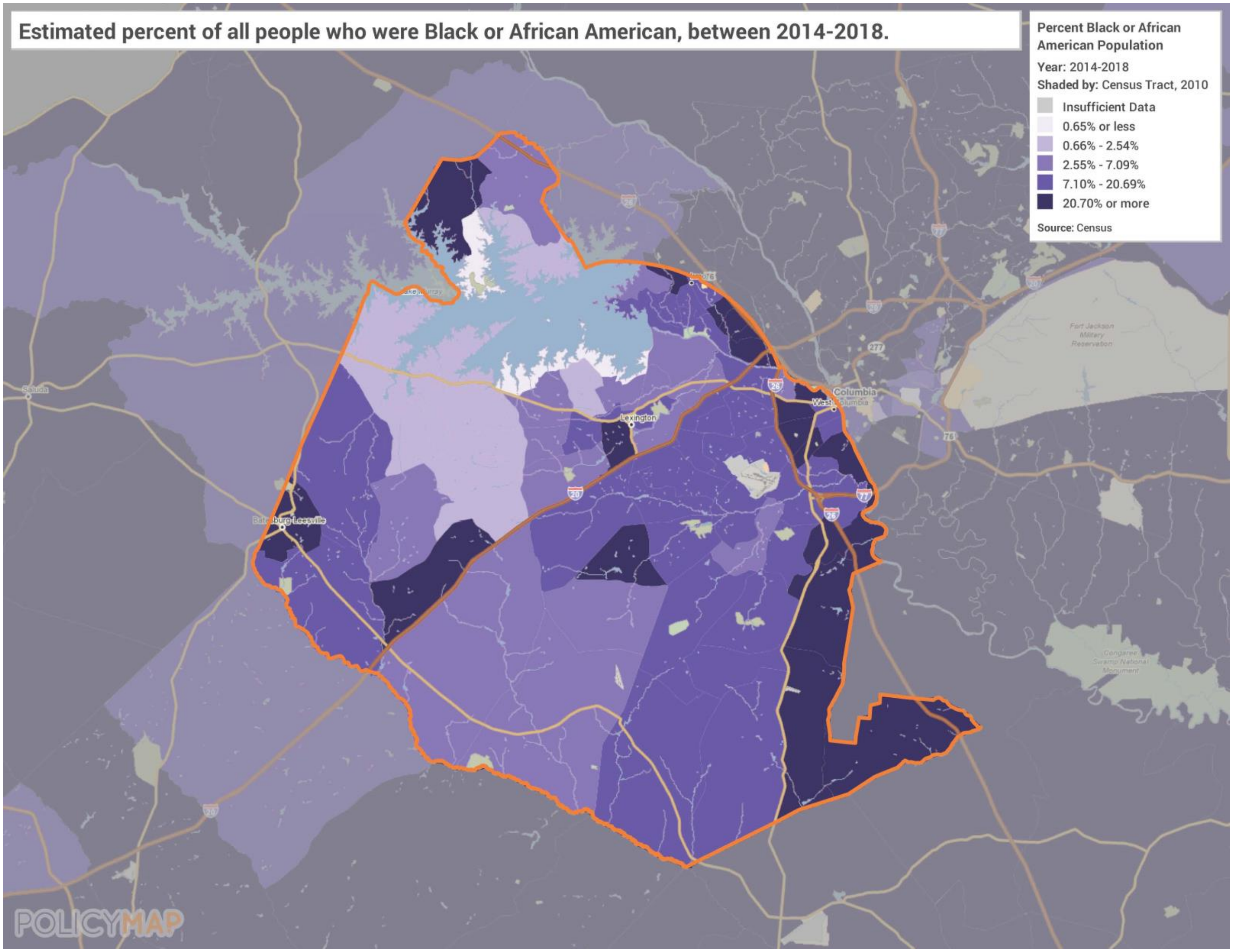
Source: 2015 and 2018 ACS 5-Year Estimate

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.

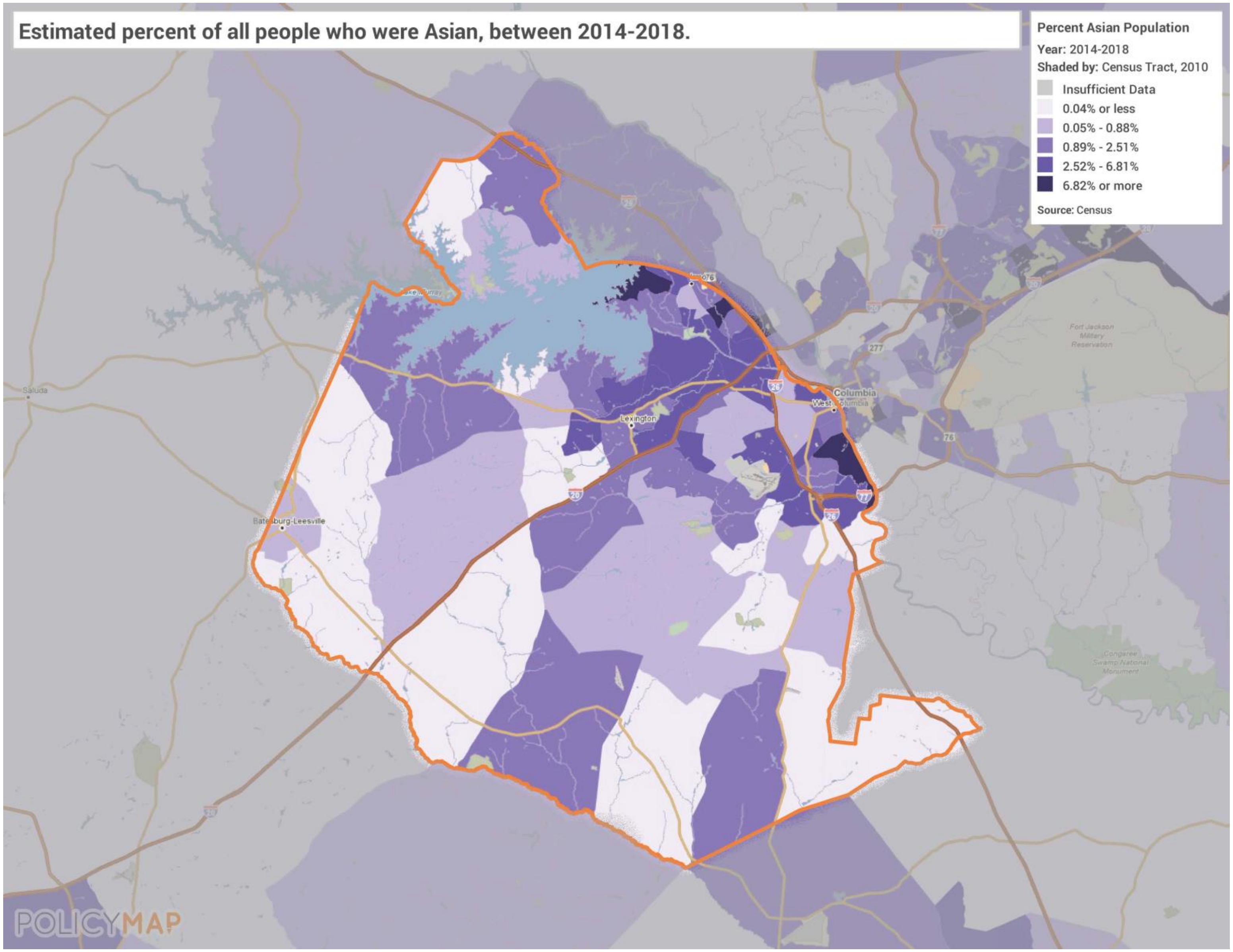
MAP: White Population



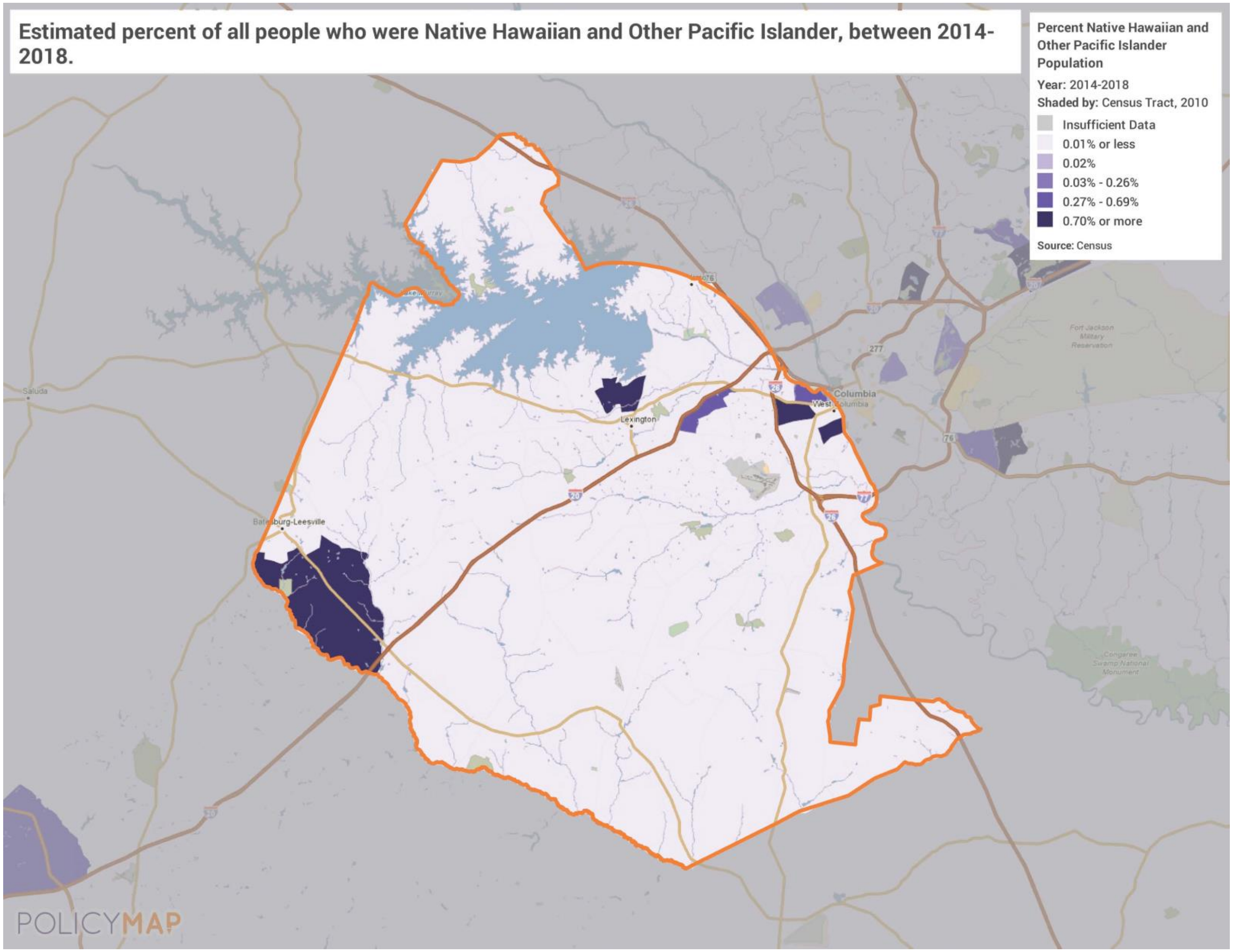
MAP: Black/African American Population



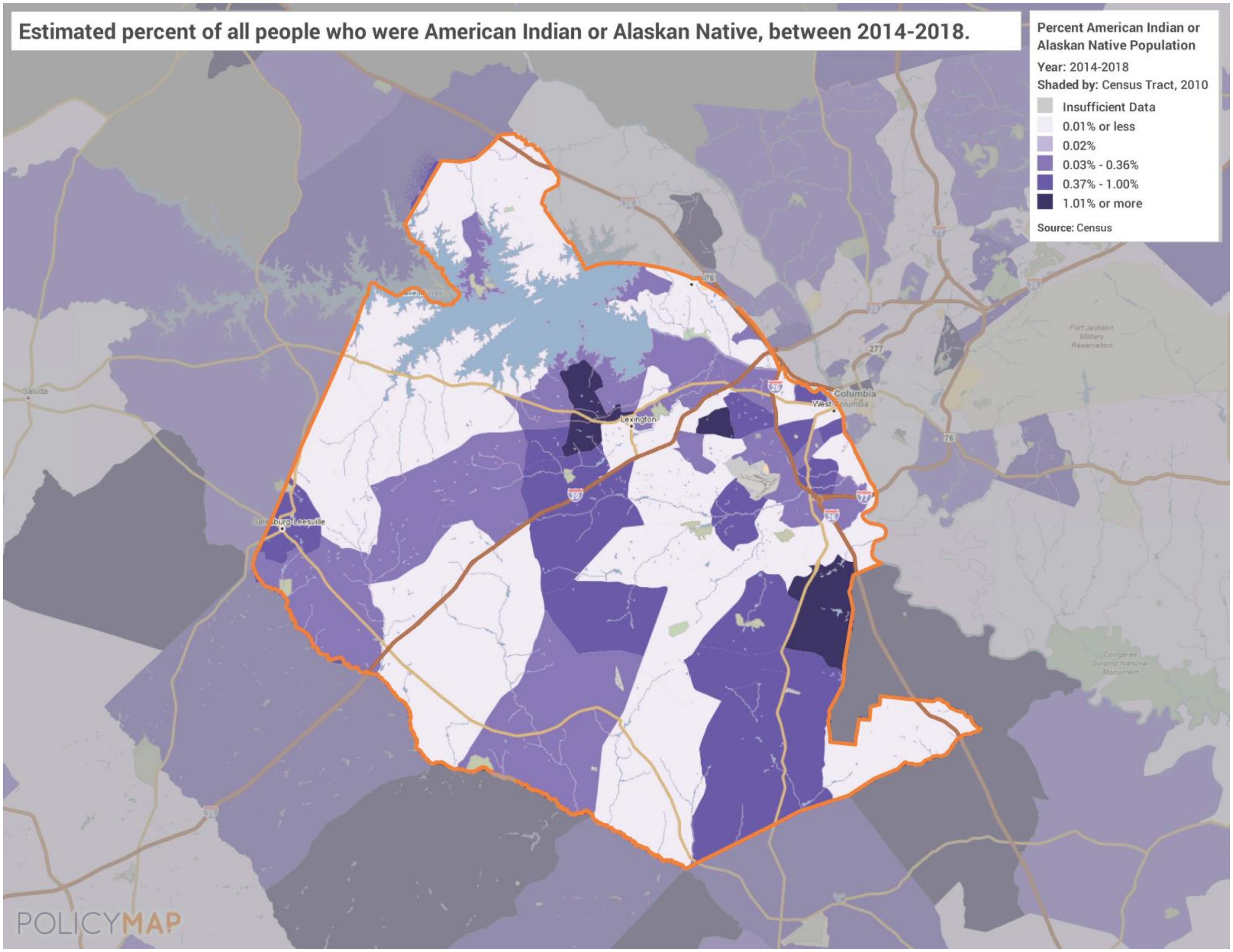
MAP: Asian Population



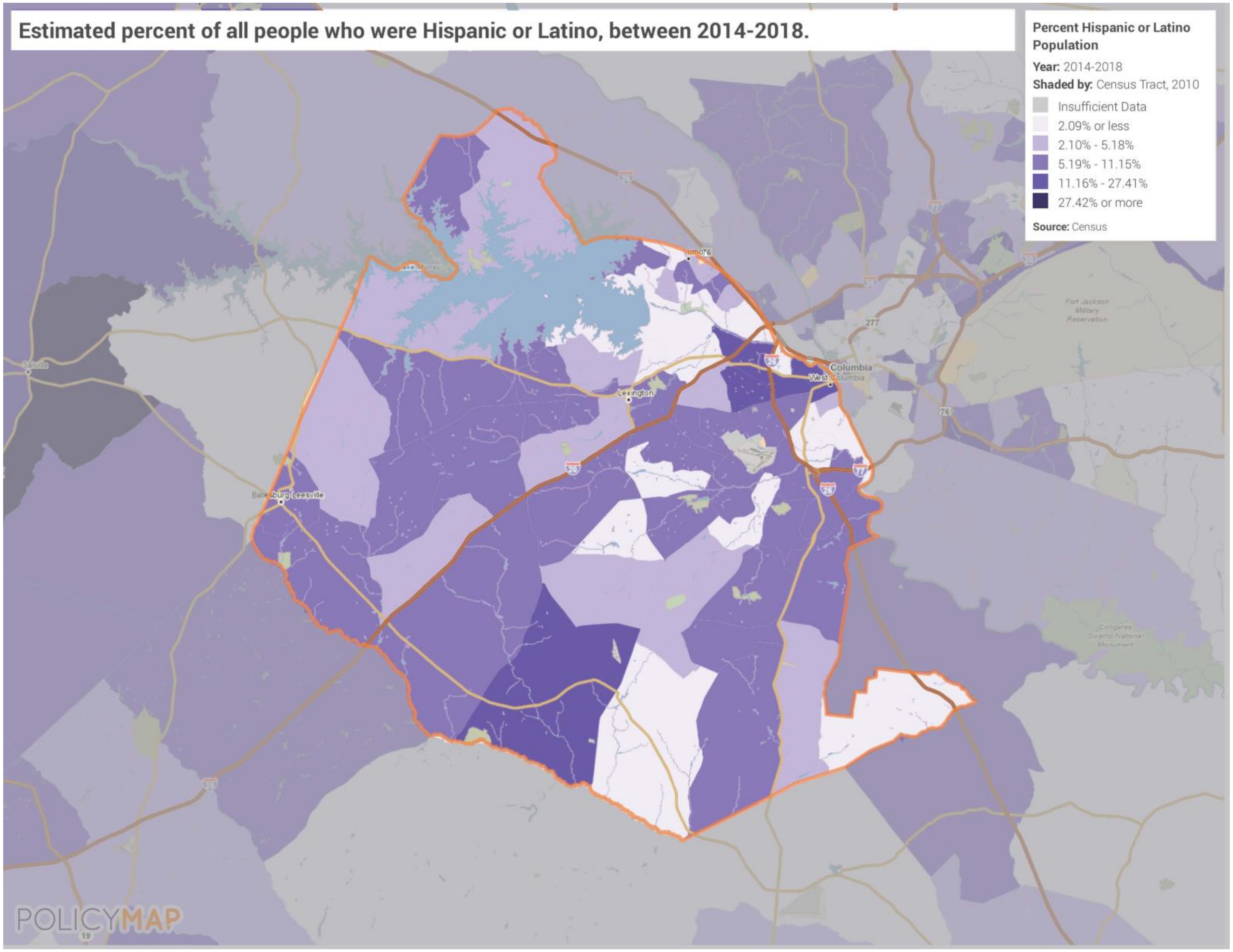
MAP: Hawaiian or Pacific Islander Population



MAP: American Indian or Alaskan Native Population



MAP: Hispanic Population



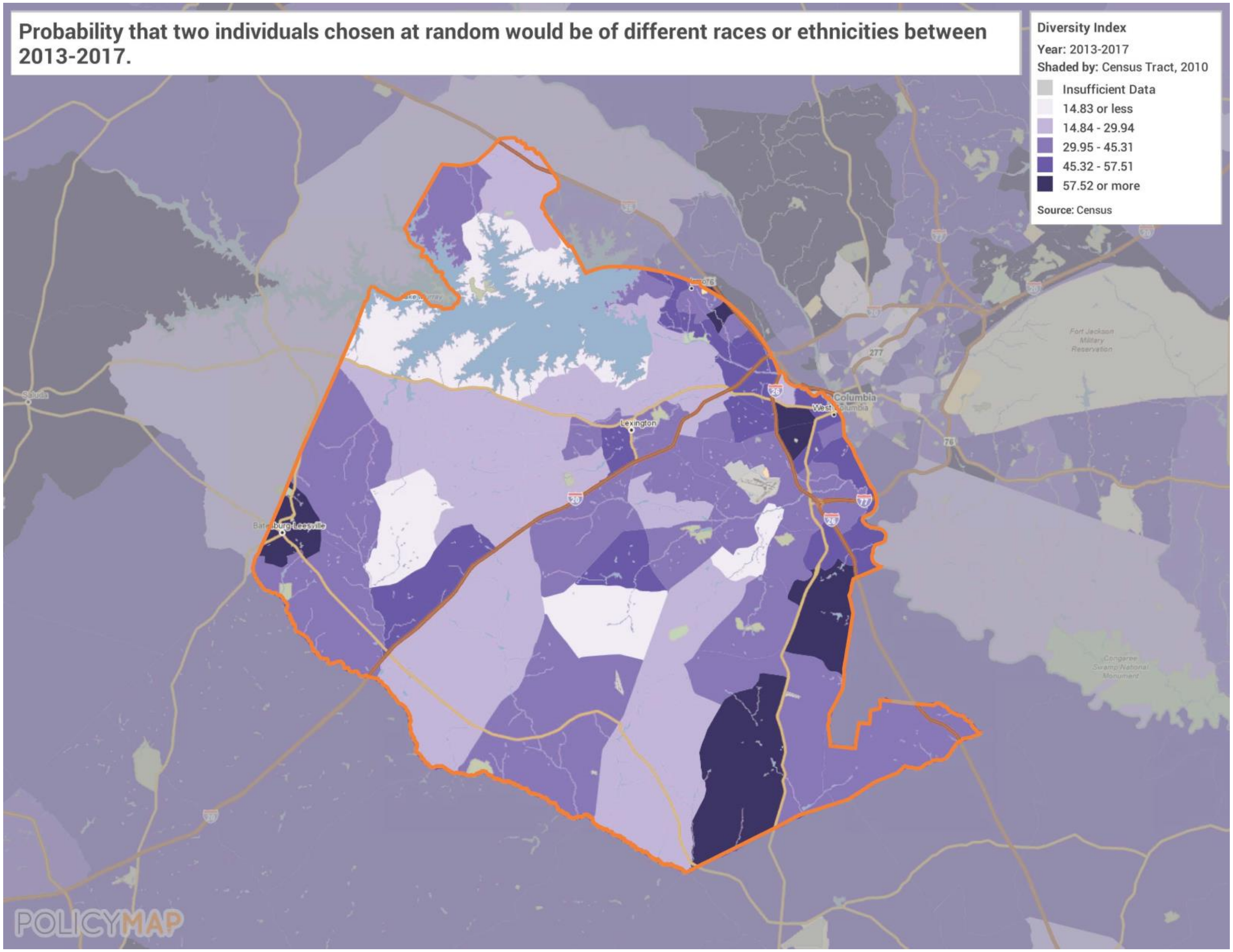
Diversity

Diversity indices provide a quantitative measure of racial and ethnic diversity in a community. The diversity index is a numeric value 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 2013-2017. Lower index values suggest more homogeneity and higher index values 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.

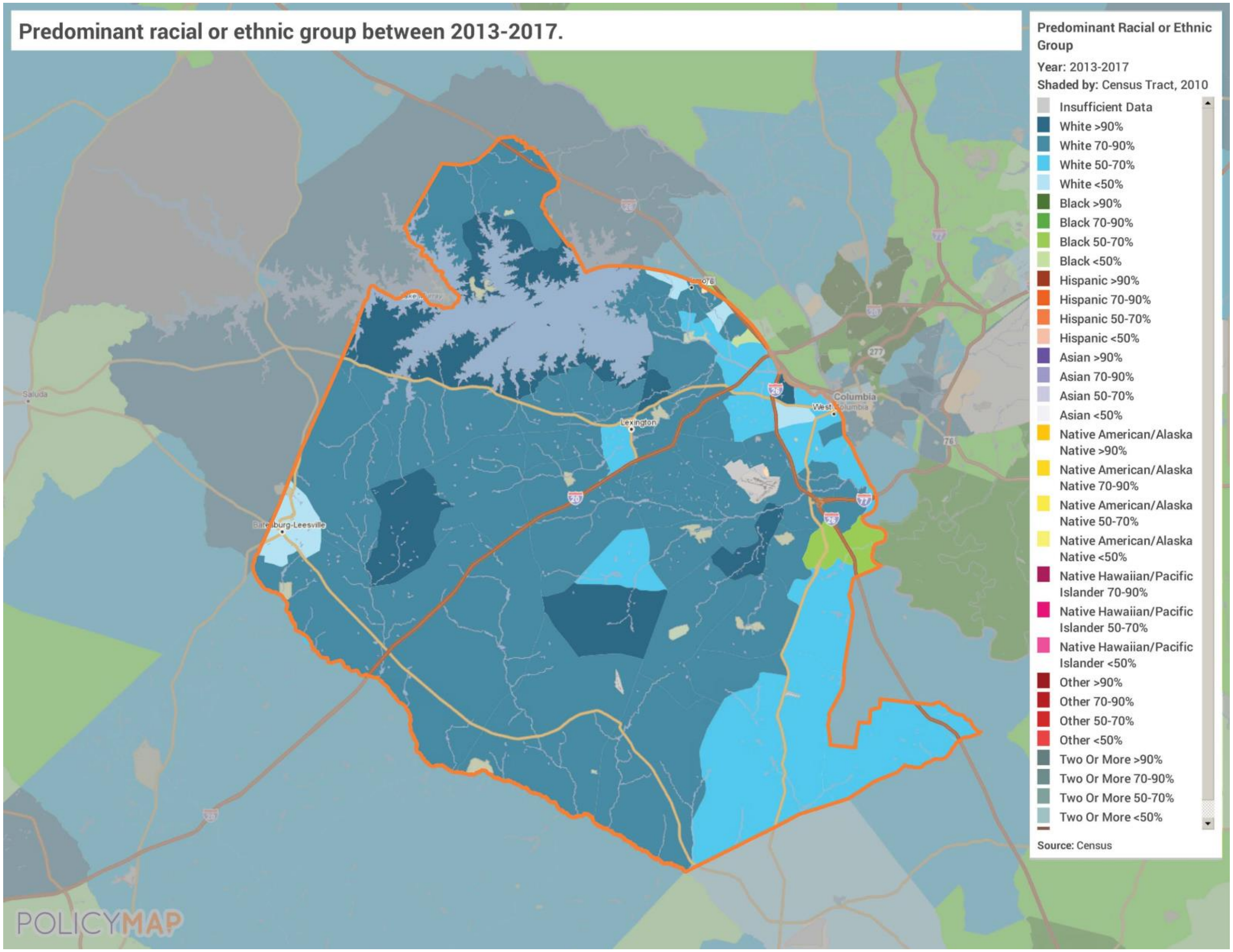
The following maps display the Diversity Index rankings for Lexington County, based on data from Policy Map[2]. Lighter shaded areas represent lower Diversity Index scores (meaning less diverse), and darker shaded areas represent higher scores (meaning more diverse).

[2] https://www.policymap.com/

MAP: Diversity Index



MAP: Diversity – Predominant Race



Disability

Persons with disabilities face financial hardships at rates much higher than the average person, they must overcome barriers such as housing discrimination and the difficulty of finding accessible units. Furthermore, when disabled persons are employed, they typically earn significantly less than the non-disabled.

According to the 2018 ACS 5-Year estimates, 38,340 Lexington County residents were reported having a disability – 13.5% of the total population. In 2018 the median annual earnings for disabled persons in the Lexington County was $23,614 – compared to $35,686 for those with no disability. In light of these economic conditions, decent and affordable housing remains firmly out of the reach for a large portion of the disabled population. The table below provides data on the extent of disabilities amongst differing age cohorts for the County.

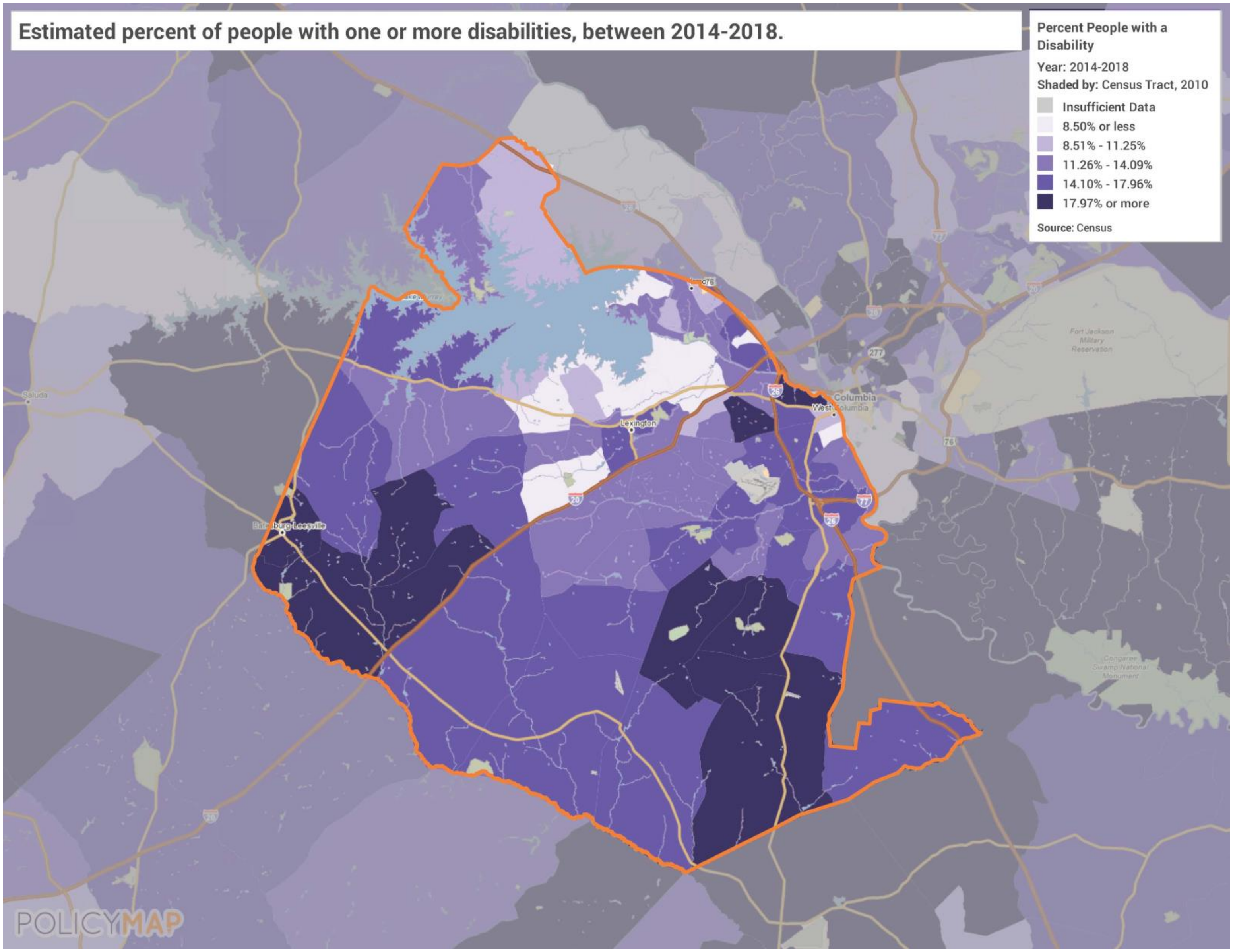
TABLE: Disability and Age in Lexington County				
	Lexington County 2015	**% of Population**	**Lexington County 2018**	**% of Population**
Persons with a disability	32,609	12%	38,340	13.5%
Population under 18 years	2,657	1%	2,868	1%
Population 18 to 64 years	16,322	6%	20,273	7.1%
Population 65-Years and over	13,630	5%	15,199	5.4%
Source: 2015 and 2018 ACS 5-Year Estimates				

The following table provides data on the extent of disabilities amongst different racial and ethnic groups in the County.

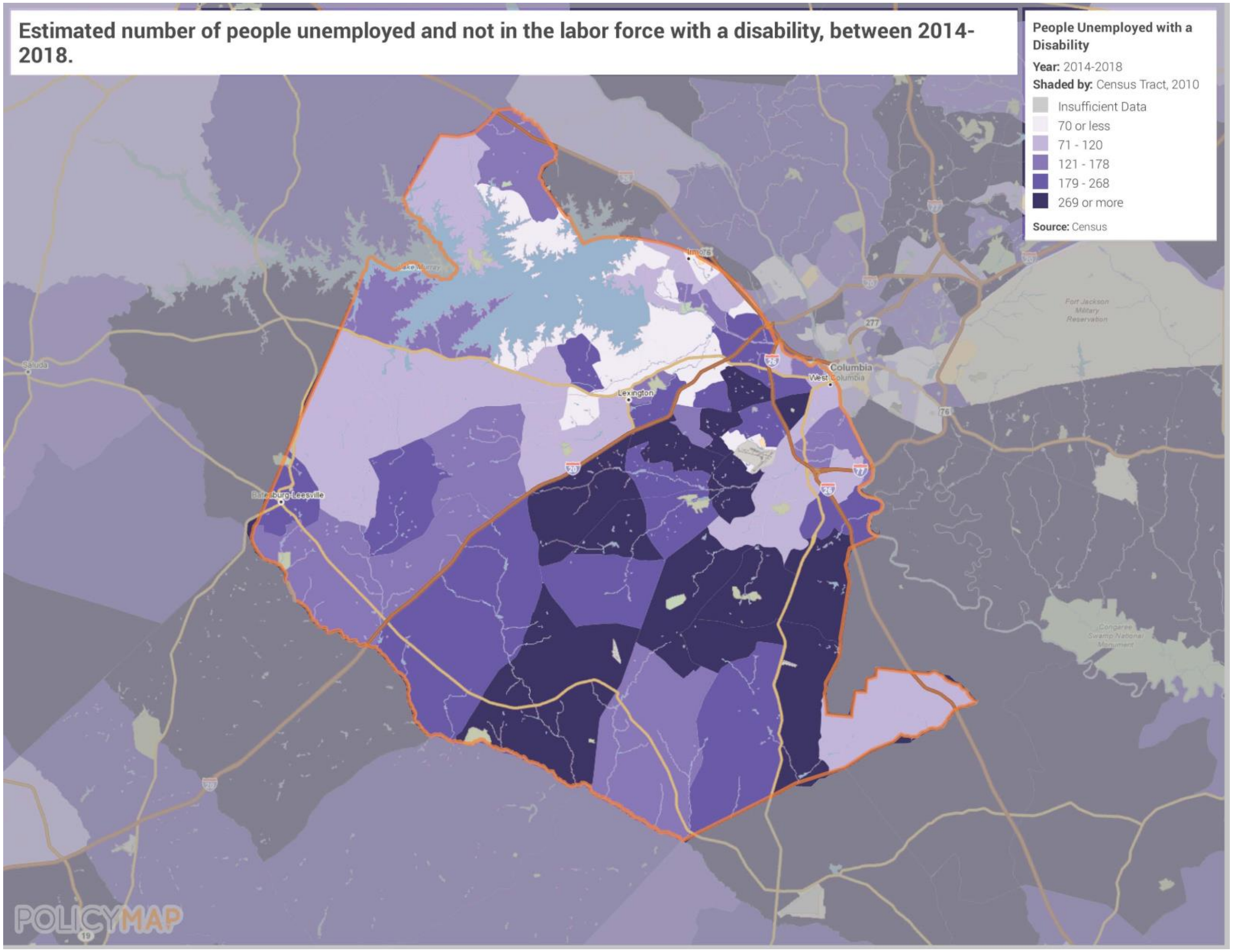
TABLE: Disability and Race in Lexington County		
	Lexington County	**% of Lexington County Population**
White	30,740	10.4%
Black or African American	4,950	1.7%
American Indian and Alaska Native	279	.09%
Asian	1,084	.4%%
Native Hawaiian and Other Pacific Islander	38	.01%
Some other race	283	.1%
Two or more races	945	.3%
Hispanic or Latino (of any race)	1,084	.4%
Source: 2018 ACS 5-Year Estimates		

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.

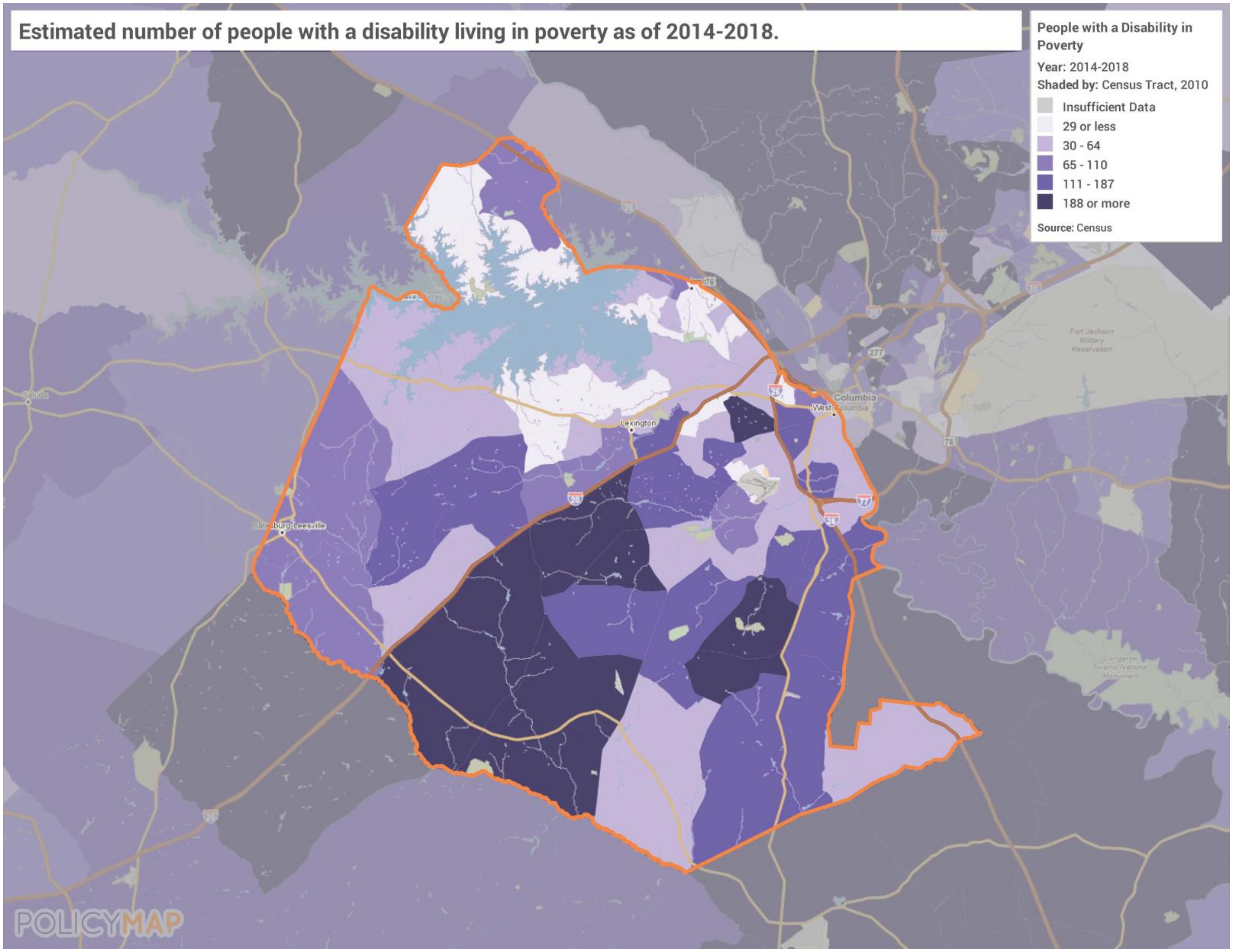
MAP: Persons with Disability



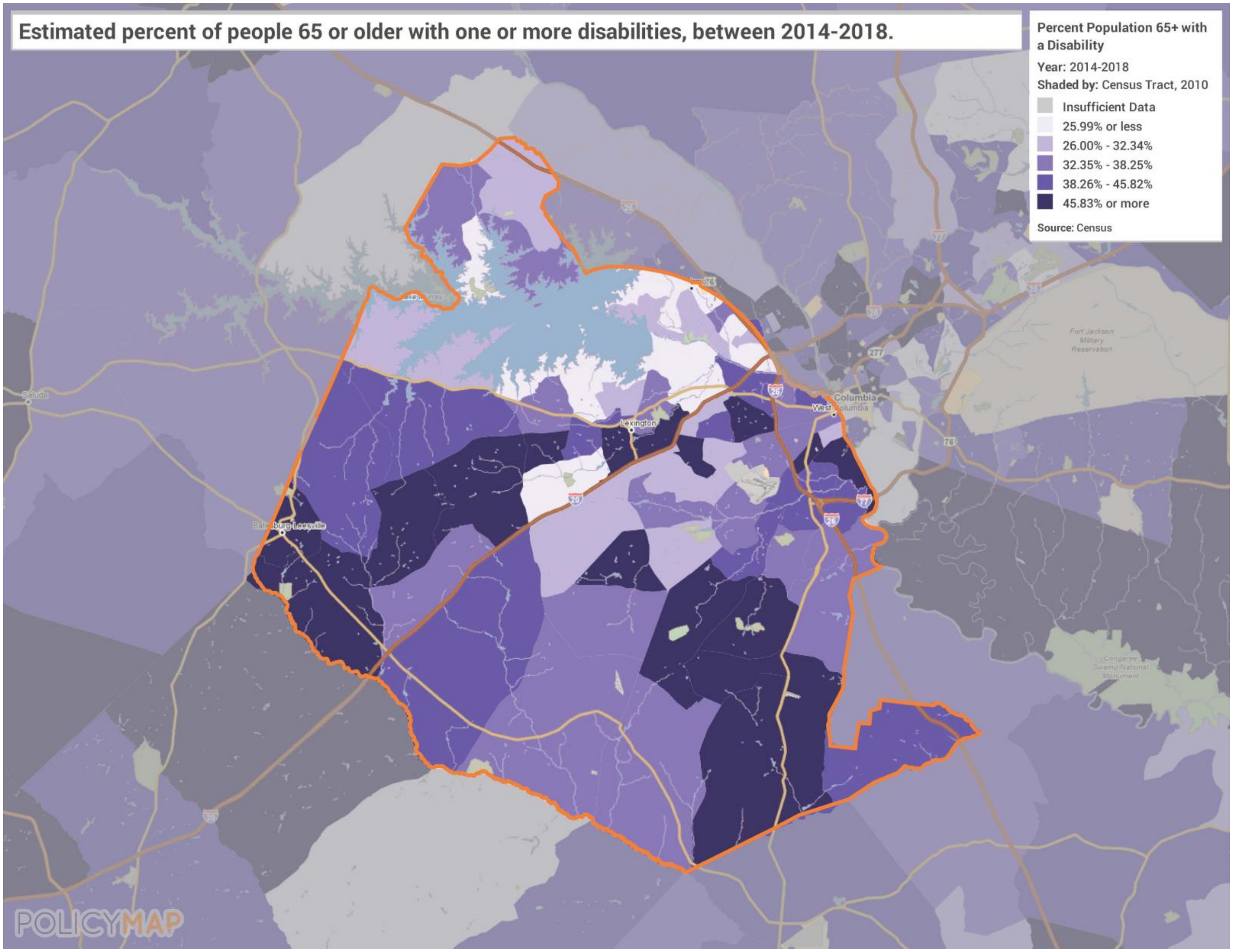
MAP: Unemployed with a Disability



MAP: Living in Poverty with Disability



MAP: Elderly with Disability



Income

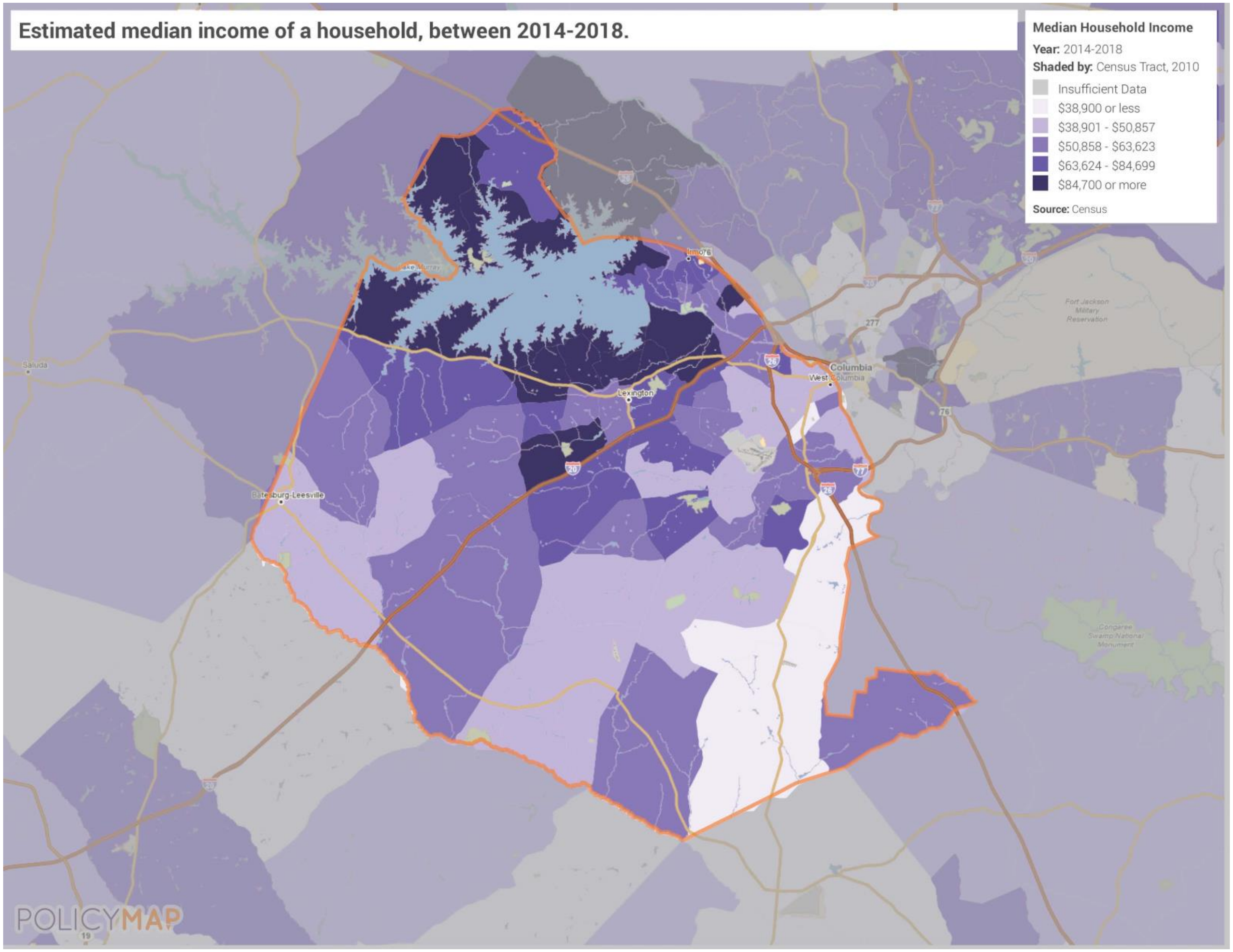
According to the 2015 American Community Survey, the median household income (MHI) in Lexington County was $53,857, this represents a 3.2% increase from 2010. By 2018, the MHI was $59,593, a 10.7% increase from 2015. The table below compares median household incomes of the County in relation to the State's as a whole.

TABLE: Median Household Income in Lexington County and South Carolina

	2010	2015	% Change 2010-2015	2018	% Change 2015-2018
Lexington County	$52,205	$53,857	3.2%	$59,593	10.7%
South Carolina	$43,939	$45,483	3.5%	$51,015	12.2%
Source: 2010, 2015, and 2018 ACS 5-Year Estimates					

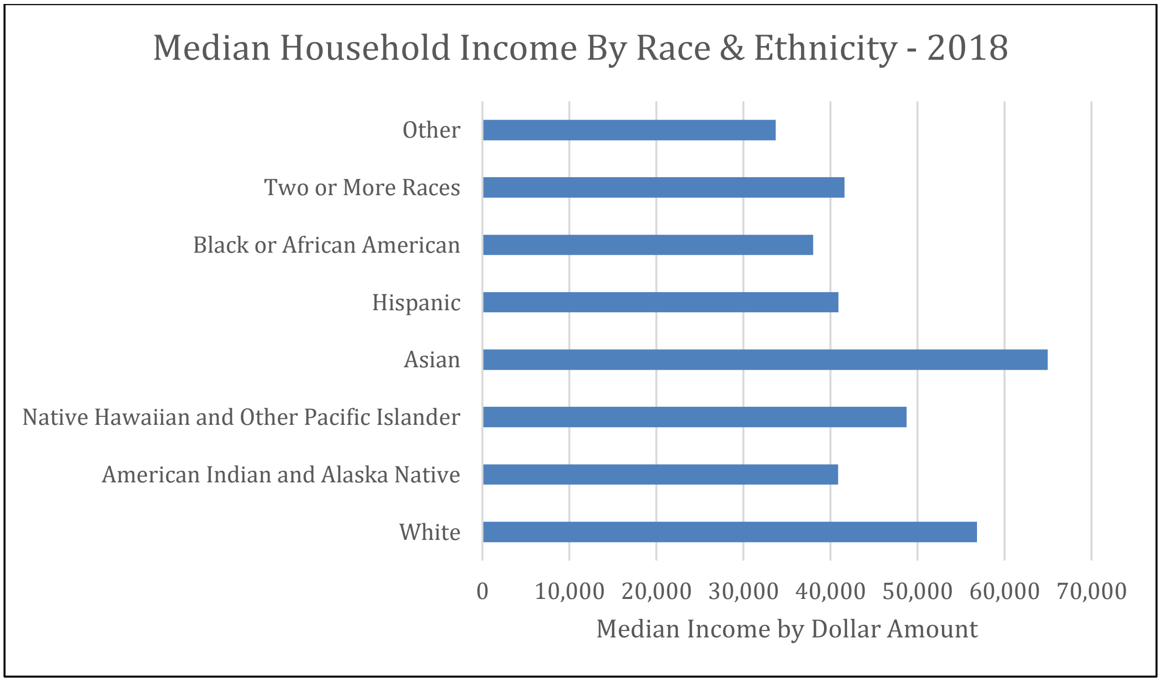
The map below displays the geographical distribution of median household incomes throughout the County. The lightest shaded areas represent areas where the MHI was less. MHI increases as the shades turn darker.

MAP: Median Household Income



Income and Race

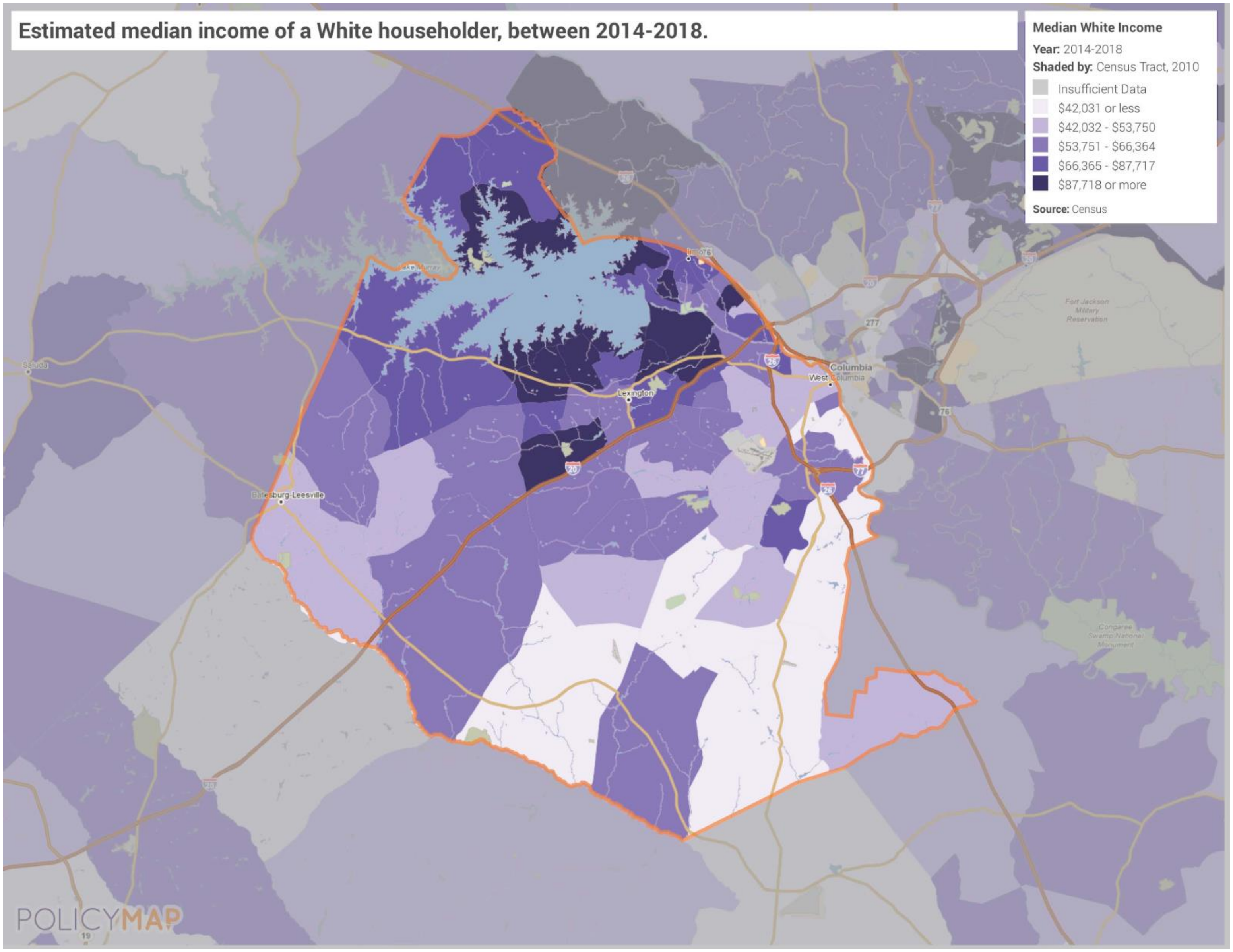
In 2018 there was notable disparity amongst different racial and ethnic groups with regards to MHI. The following chart visually compares the 2018 median income earned by households of differing racial and ethnic groups for Lexington County (Source: 2018 ACS).



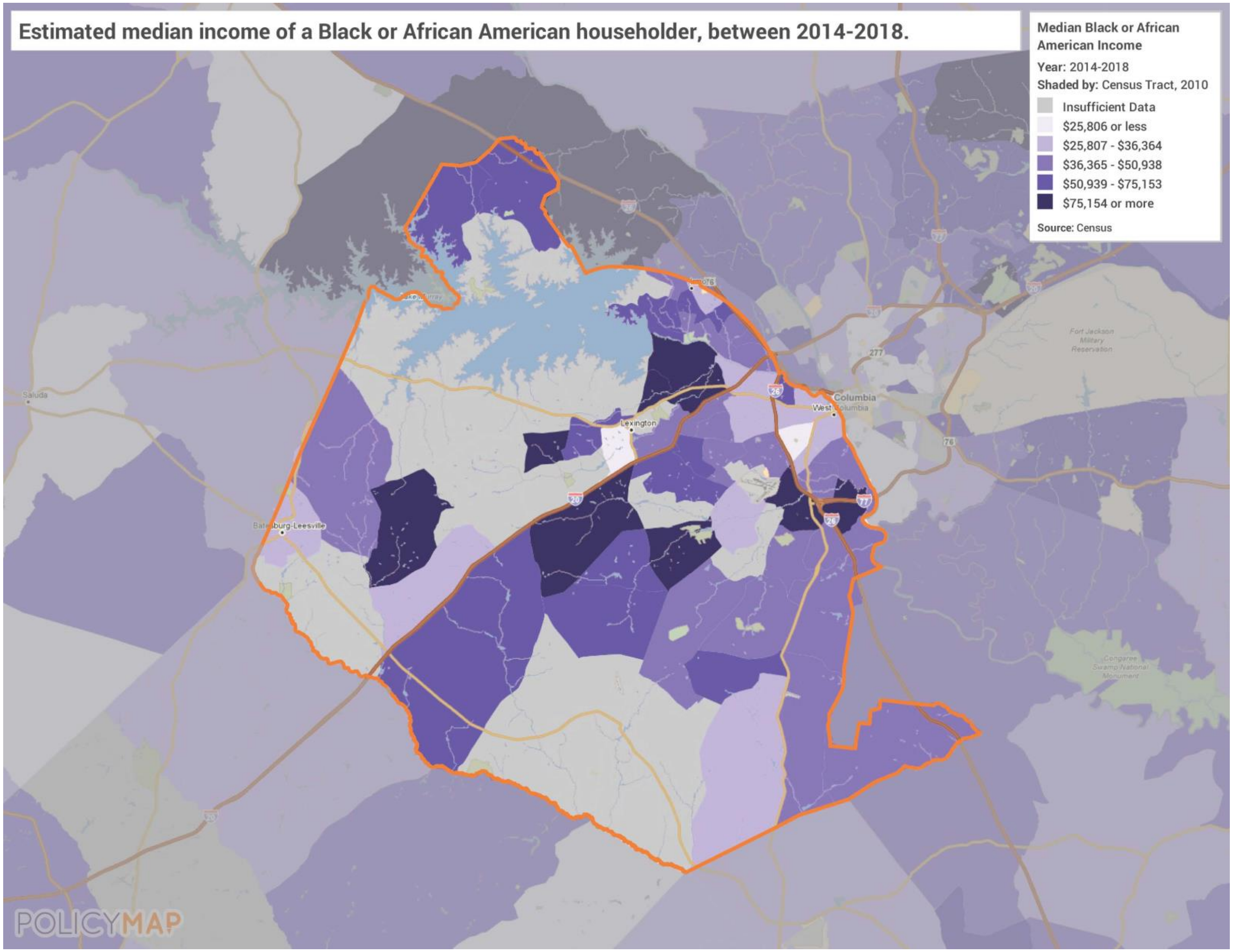
White and Asian households were the only racial groups to earn MHIs that were above the median income for the County ($53,857). White's and Asian's earned MHIs of $56,968 and $64,959. All the other races earned less than the Countywide MHI, with Black and African American households earning $38,020 MHI. Native Hawaiian and other Pacific Islander MHI was $48,750. American Indian or Alaskan Natives earned $40,893 MHI. Households identifying as two or more races earned $41,615 and Hispanics earned an MHI of $40,962. Households identifying as "other" race represented the lowest MHI of the County earning $33,700 MHI.

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.

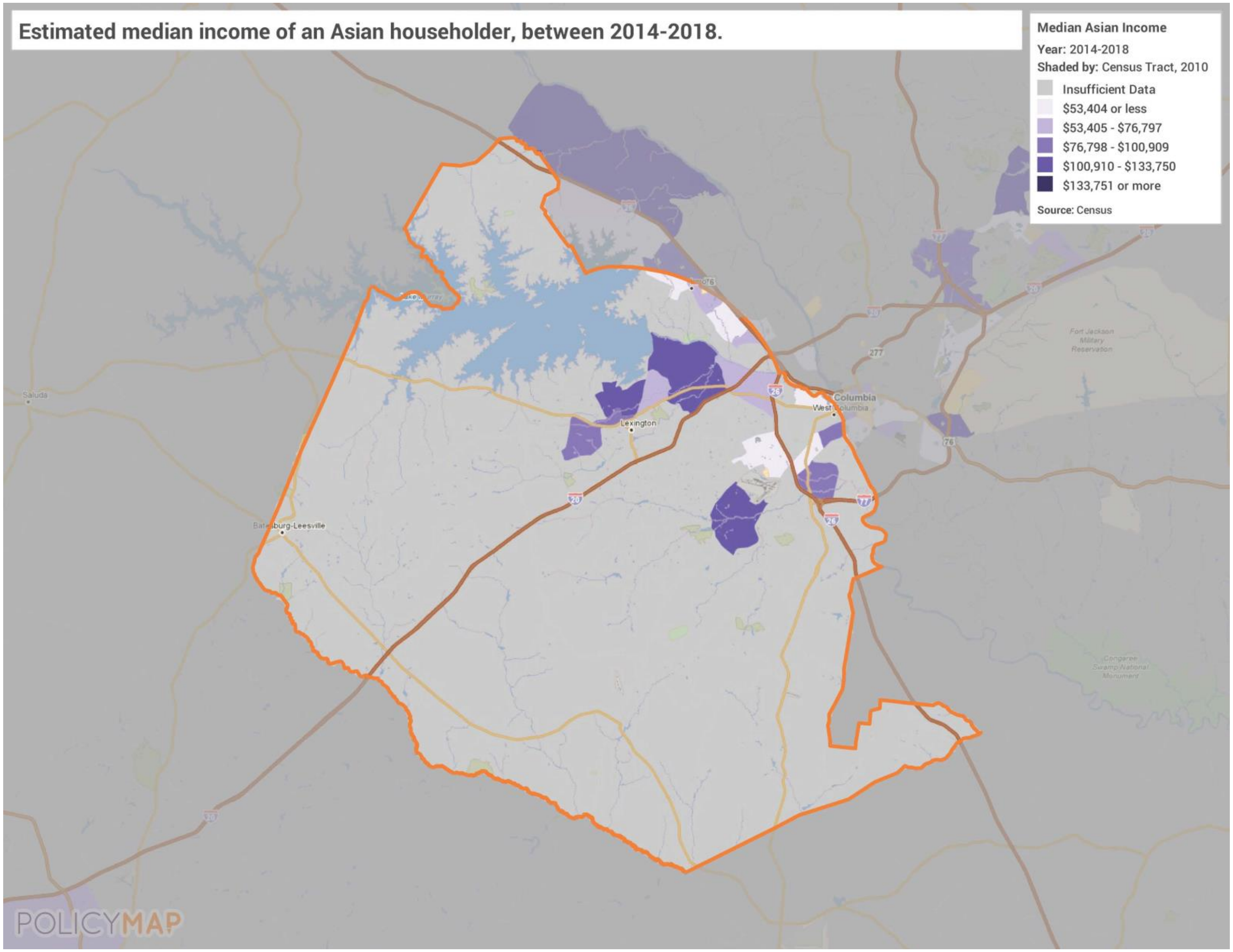
MAP: Median Household Income – White



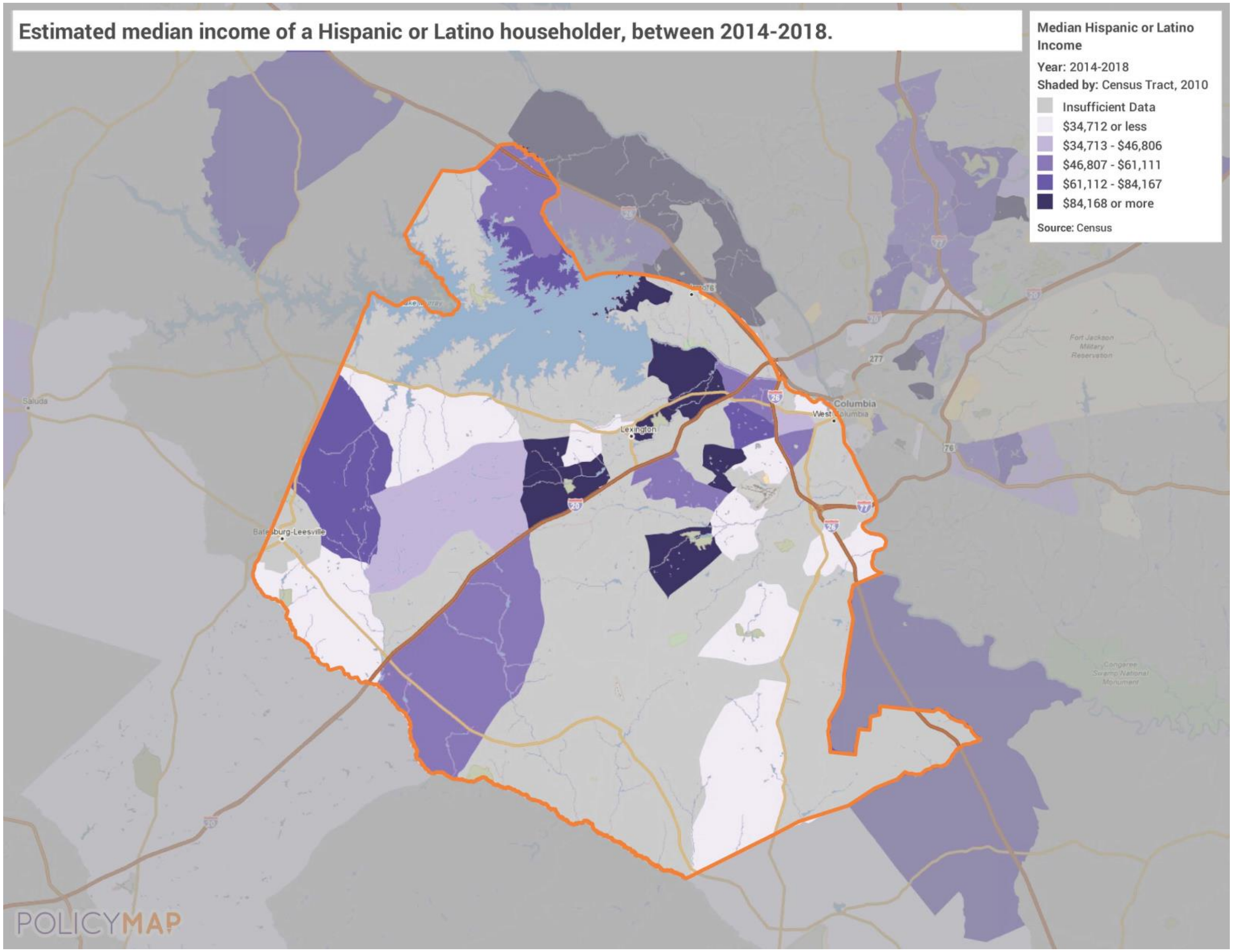
MAP: Median Household Income – Black or African American



MAP: Median Household Income – Asian



MAP: Median Household Income – Hispanic



Poverty

According to the ACS 5-Year Estimates, 14.2% of Lexington County residents were considered to be below the poverty line in 2015. This was lower than the state poverty rate of 17.9% for 2015. By 2018 the County's poverty rate decreased to 12.7% and State's to 16%.

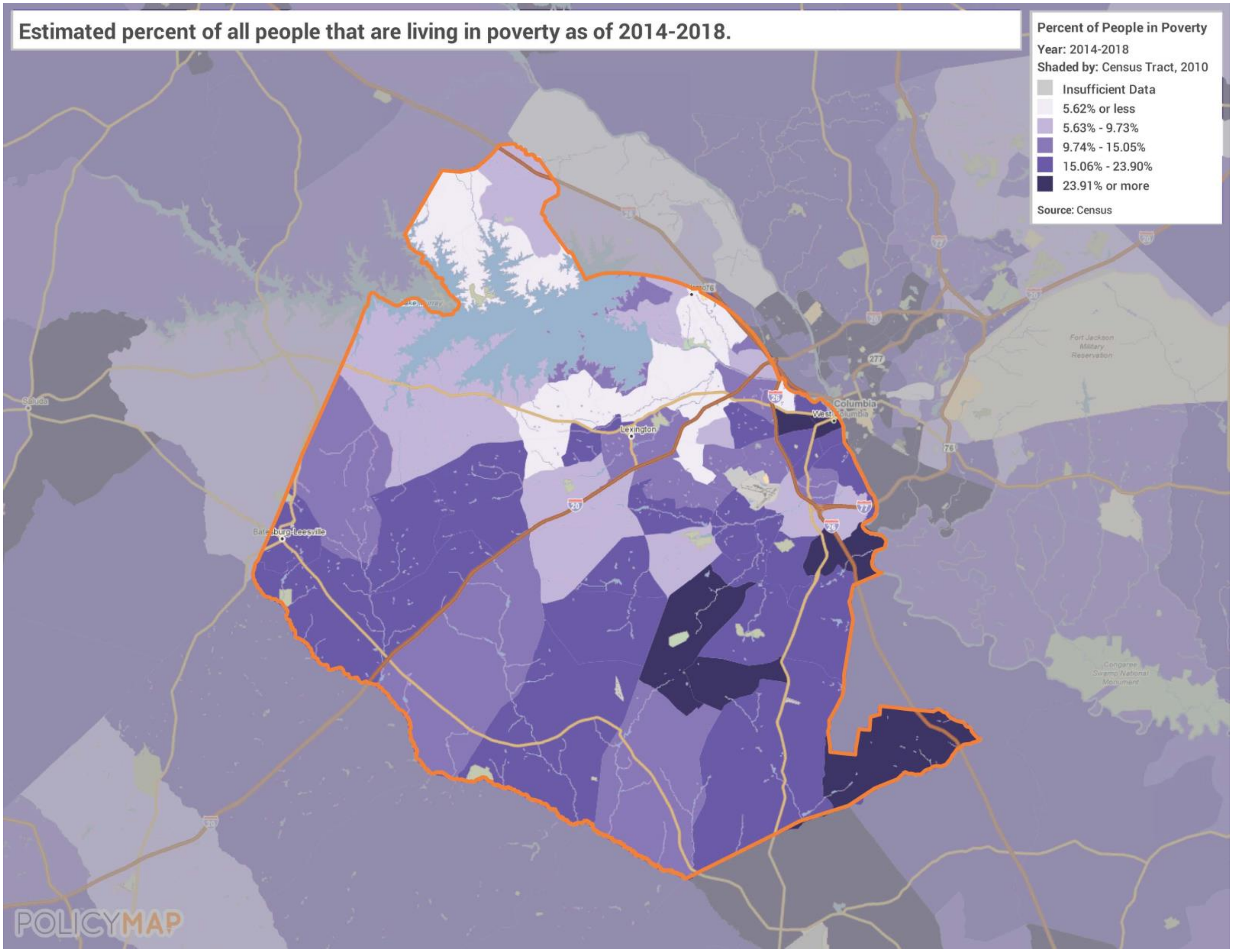
TABLE: Poverty

	% in Poverty 2010	% in Poverty 2015	% Change 2010-2015	2018
Lexington County	12.8%	14.2%	15.9%	12.7%
South Carolina	18.2%	17.9%	1.8%	16%

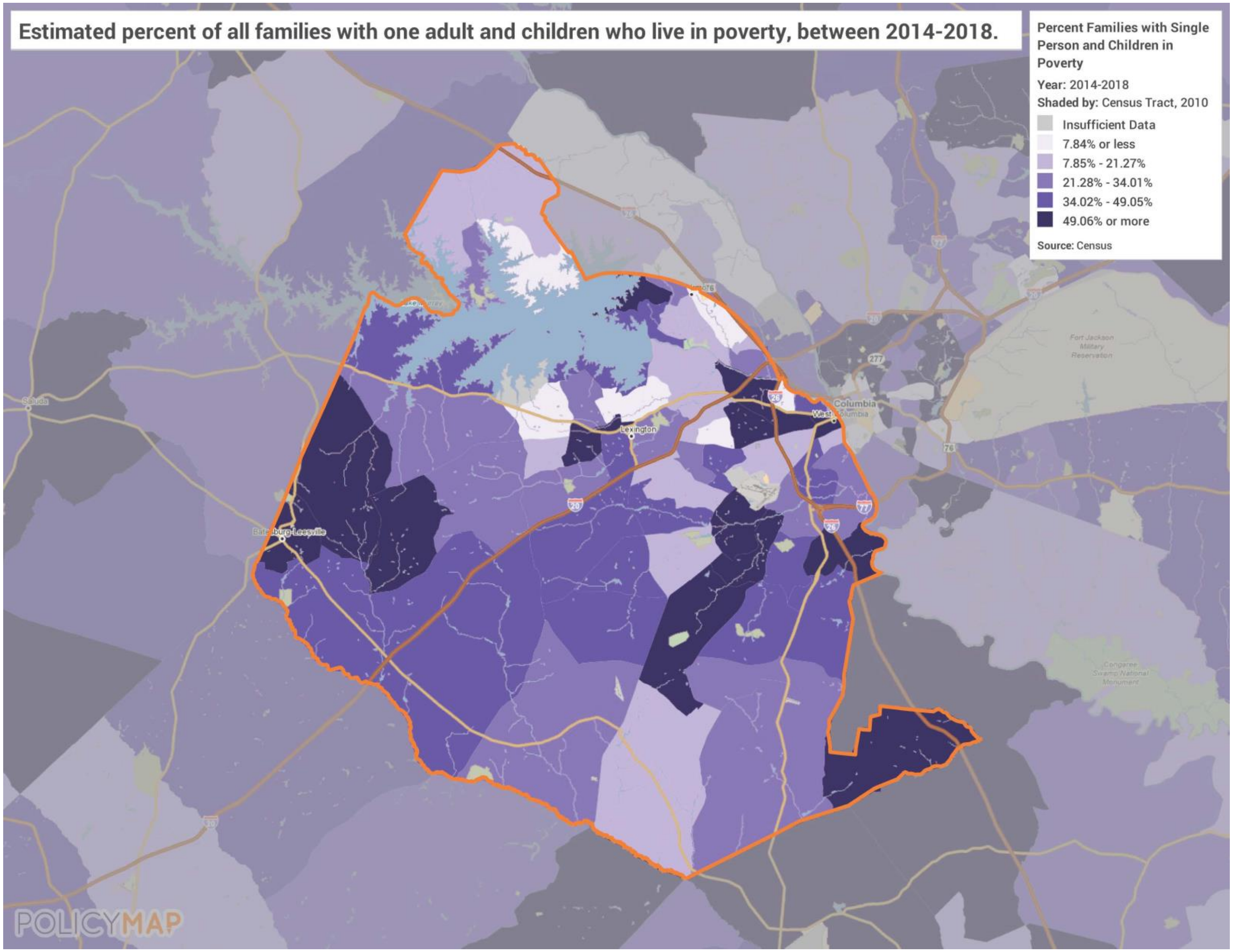
Source: 2010, 2015, and 2018 ACS 5-Year Estimates

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.

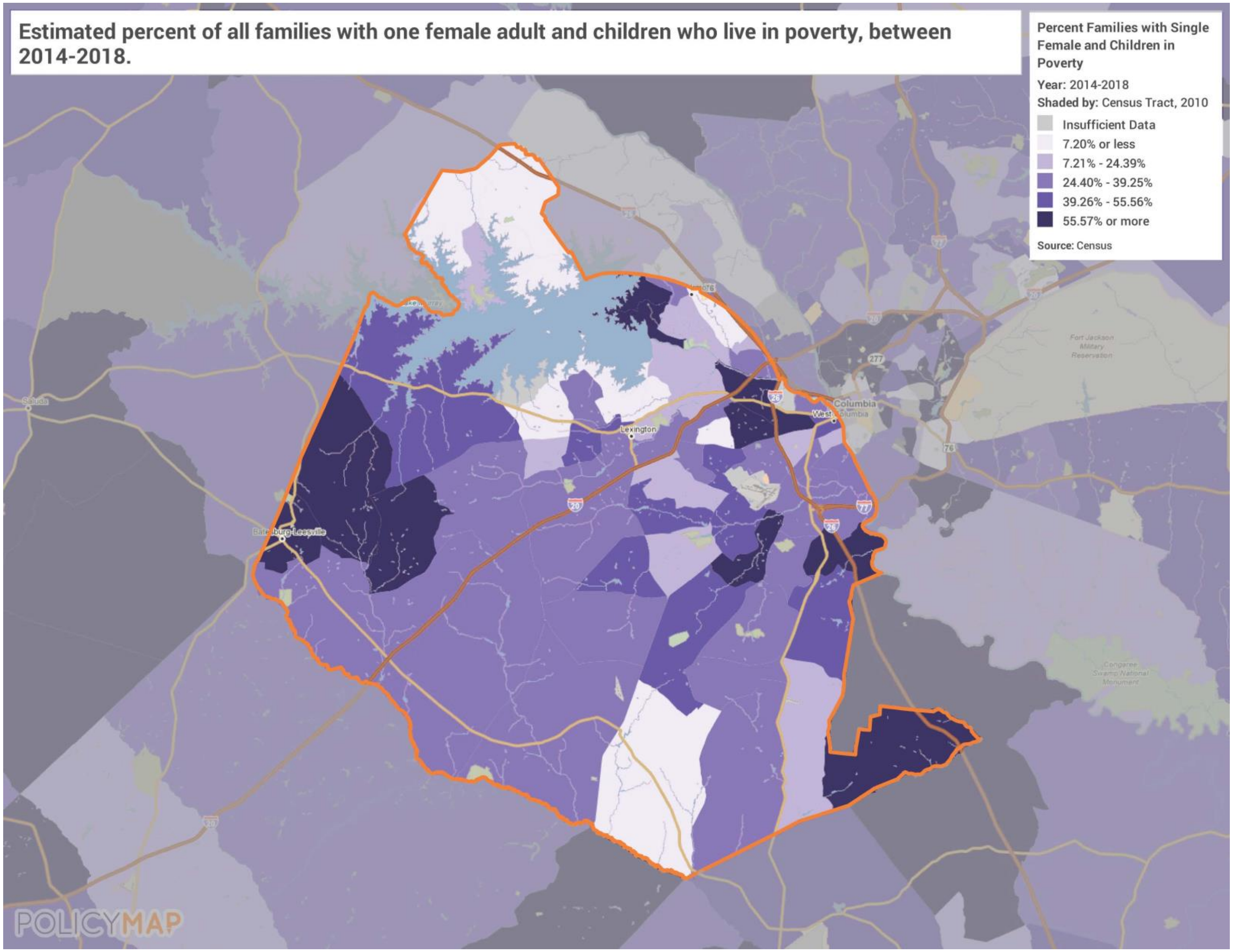
MAP: People in Poverty



MAP: Single Headed Families with Children in Poverty

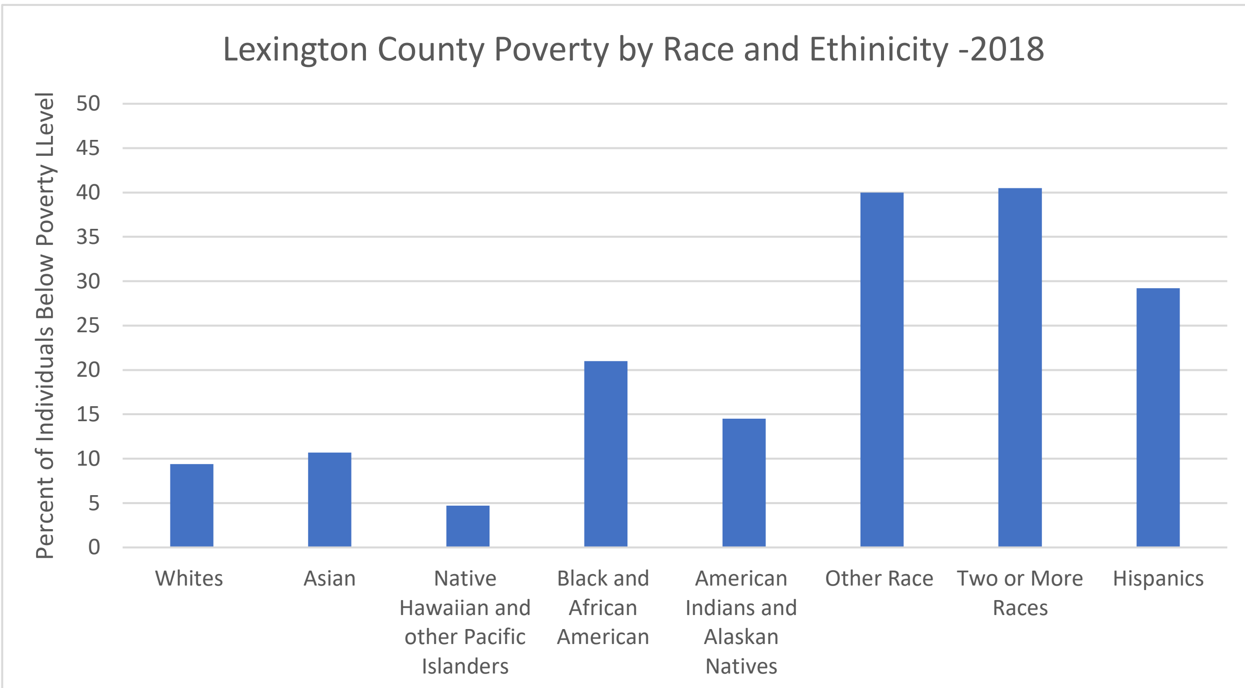


MAP: Single Female Headed Families with Children in Poverty



Poverty and Race

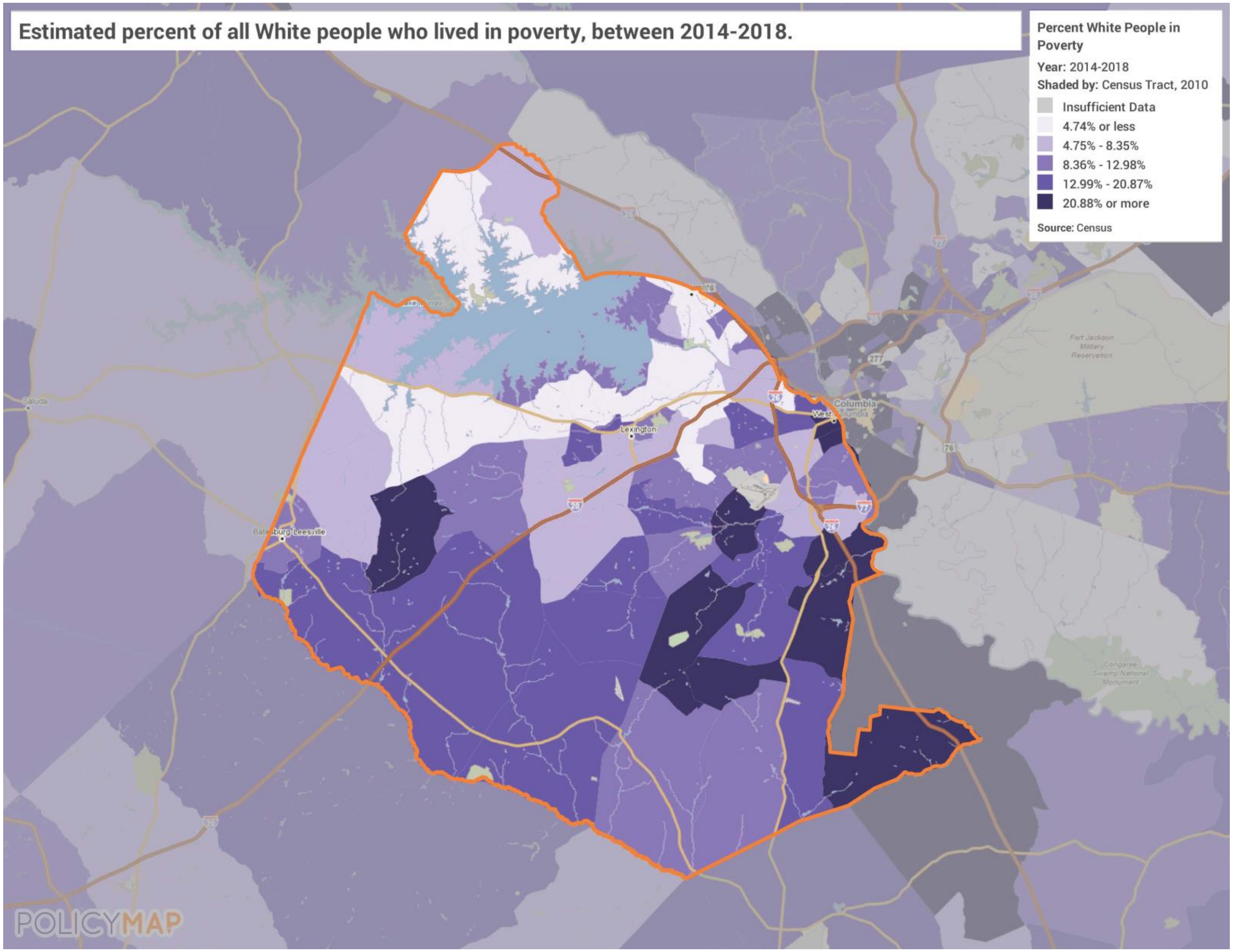
In 2018 there was notable disparity amongst different racial and ethnic groups with regards to poverty. The following chart visually compares the 2018 individuals below the poverty level of differing racial and ethnic groups (Source: 2018 ACS 5-Year Estimates).



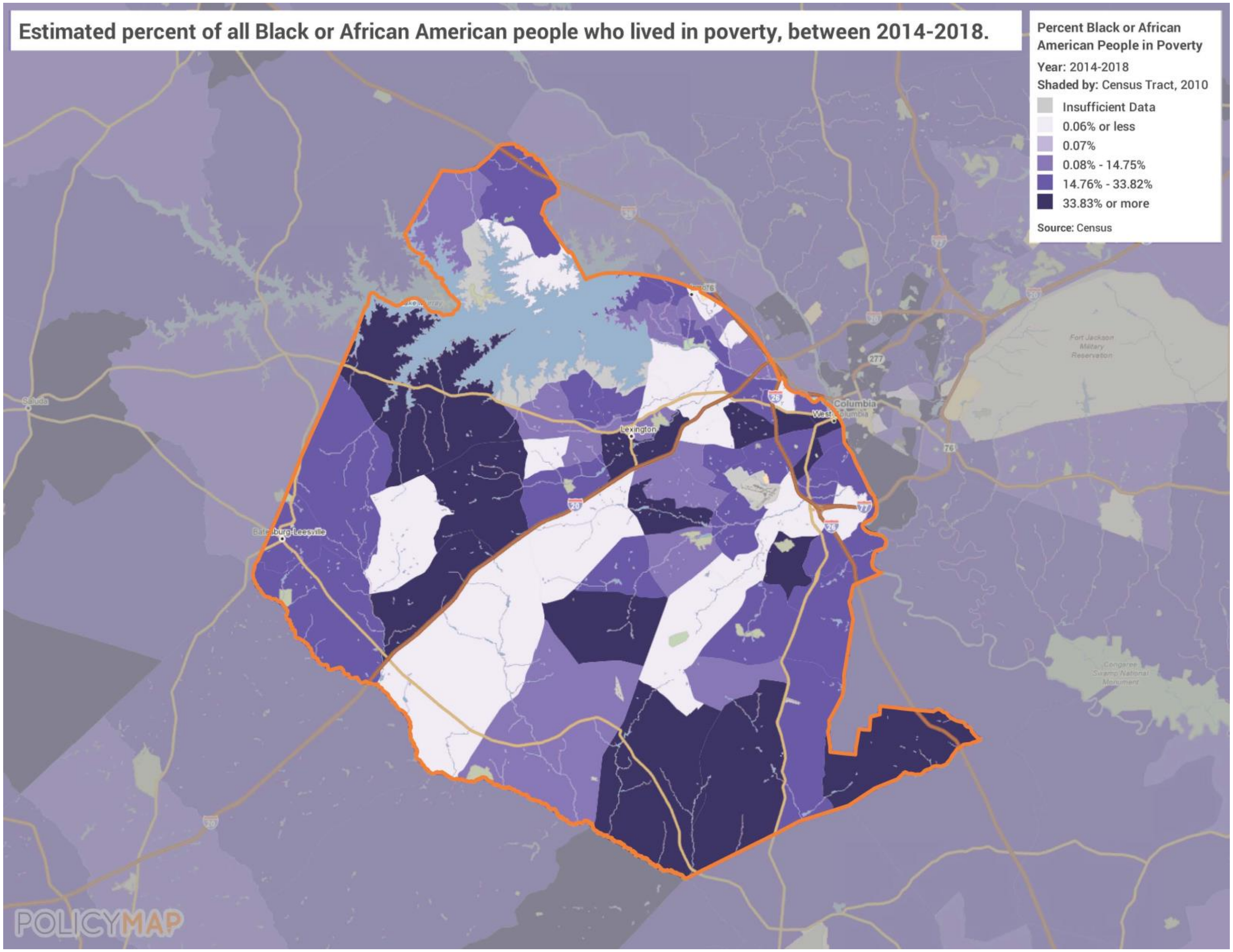
In 2018, White’s, Asian’s and Native Hawaiian and other Pacific Islanders’ were the only races with poverty levels below the Countywide rate (12.7%). White’s had a poverty rate at 9.4%, Asian's had a similar poverty rate of 10.7%, and Native Hawaiian and other Pacific Islanders’ had the lowest poverty rate at 4.7%. All other races and ethnicities experienced poverty rates higher than the Countywide rate. Approximately 21% of Black and African American persons were below the poverty level. American Indians and Alaskan Natives’ had a poverty rate of 14.5%. Two or more races had a poverty rate of 40.5%. More than a quarter of Hispanic’s experienced poverty (29.2%%). The groups identifying as “other” race had the highest poverty rate of 40%.

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.

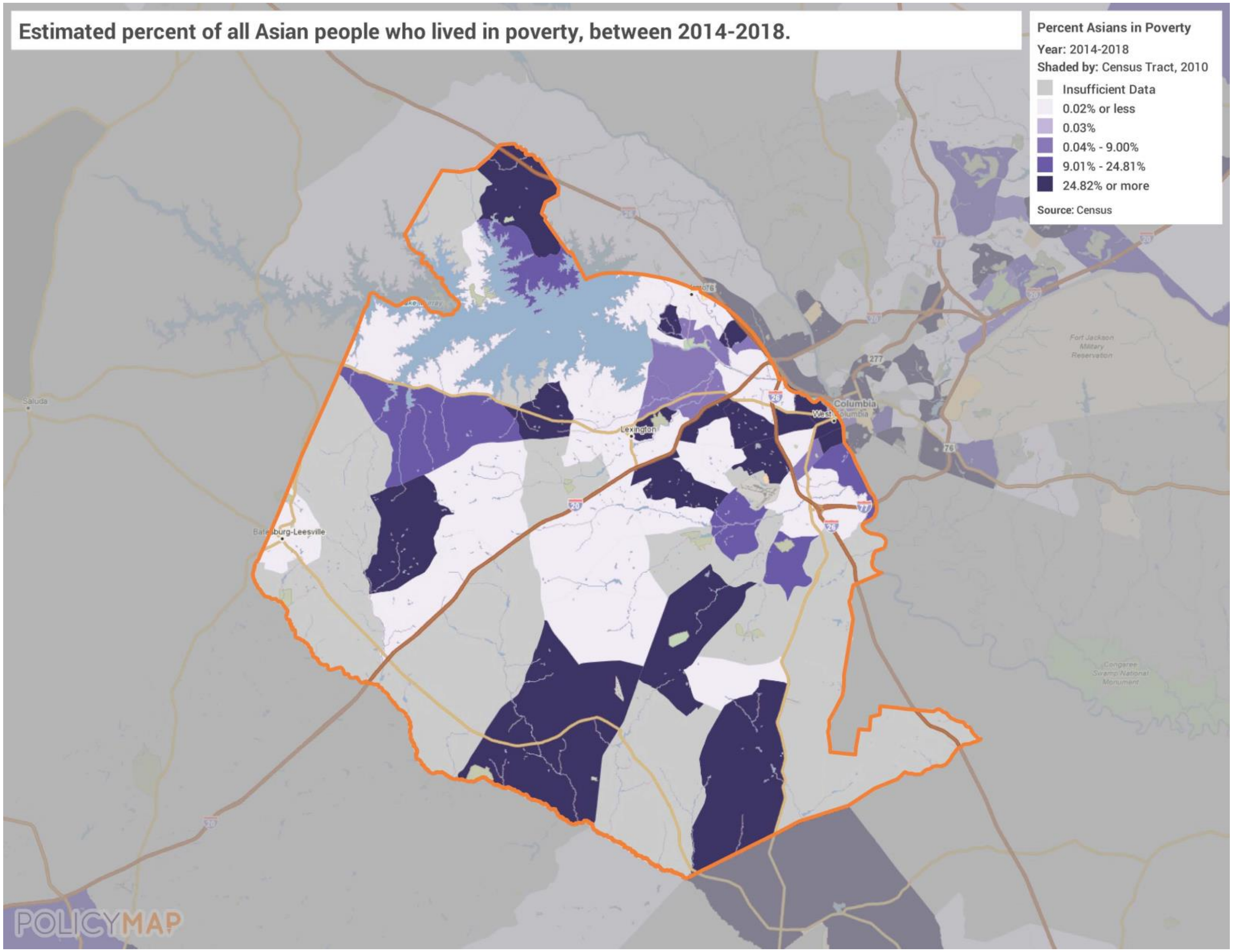
MAP: Poverty Rate – White



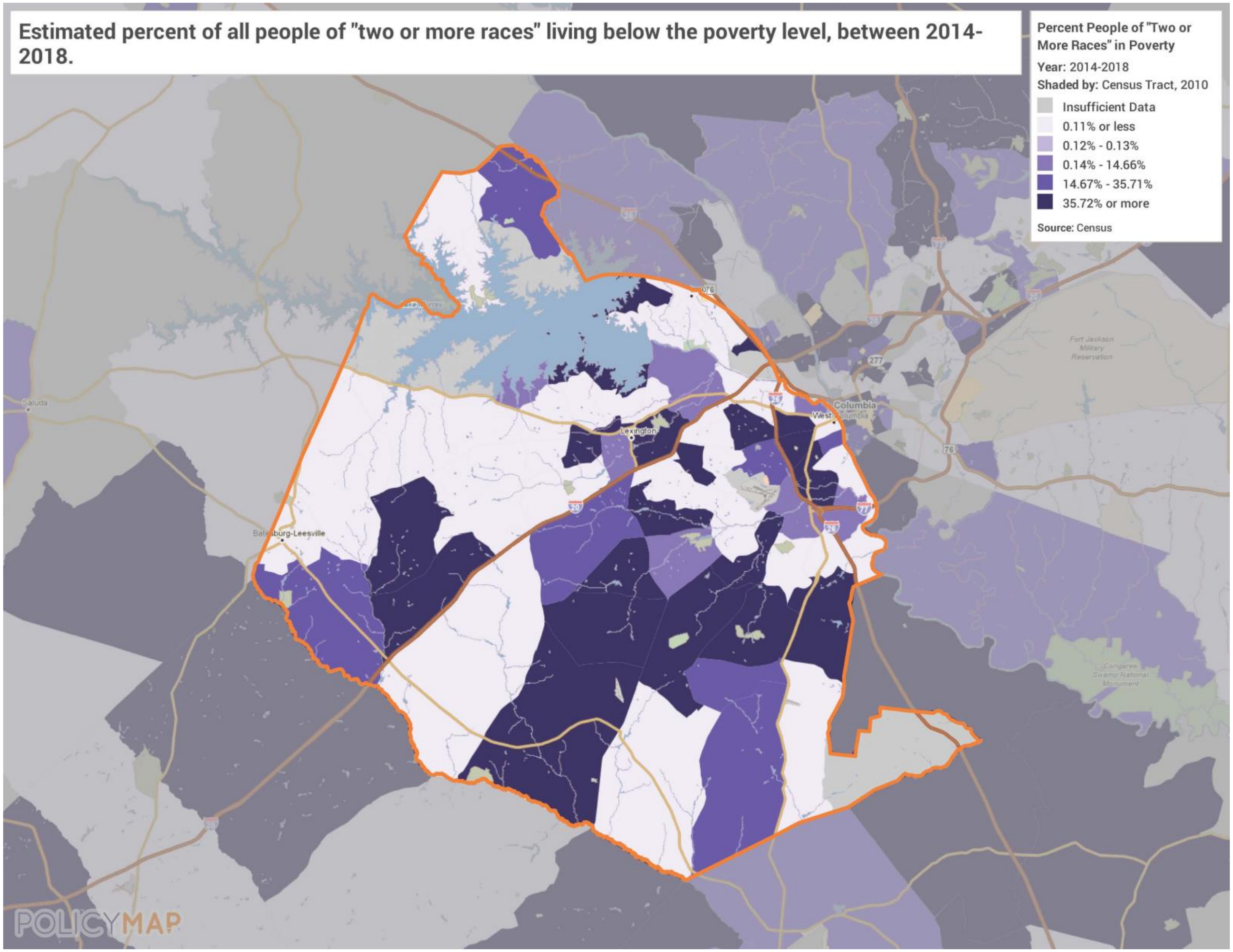
MAP: Poverty Rate – Black or African American



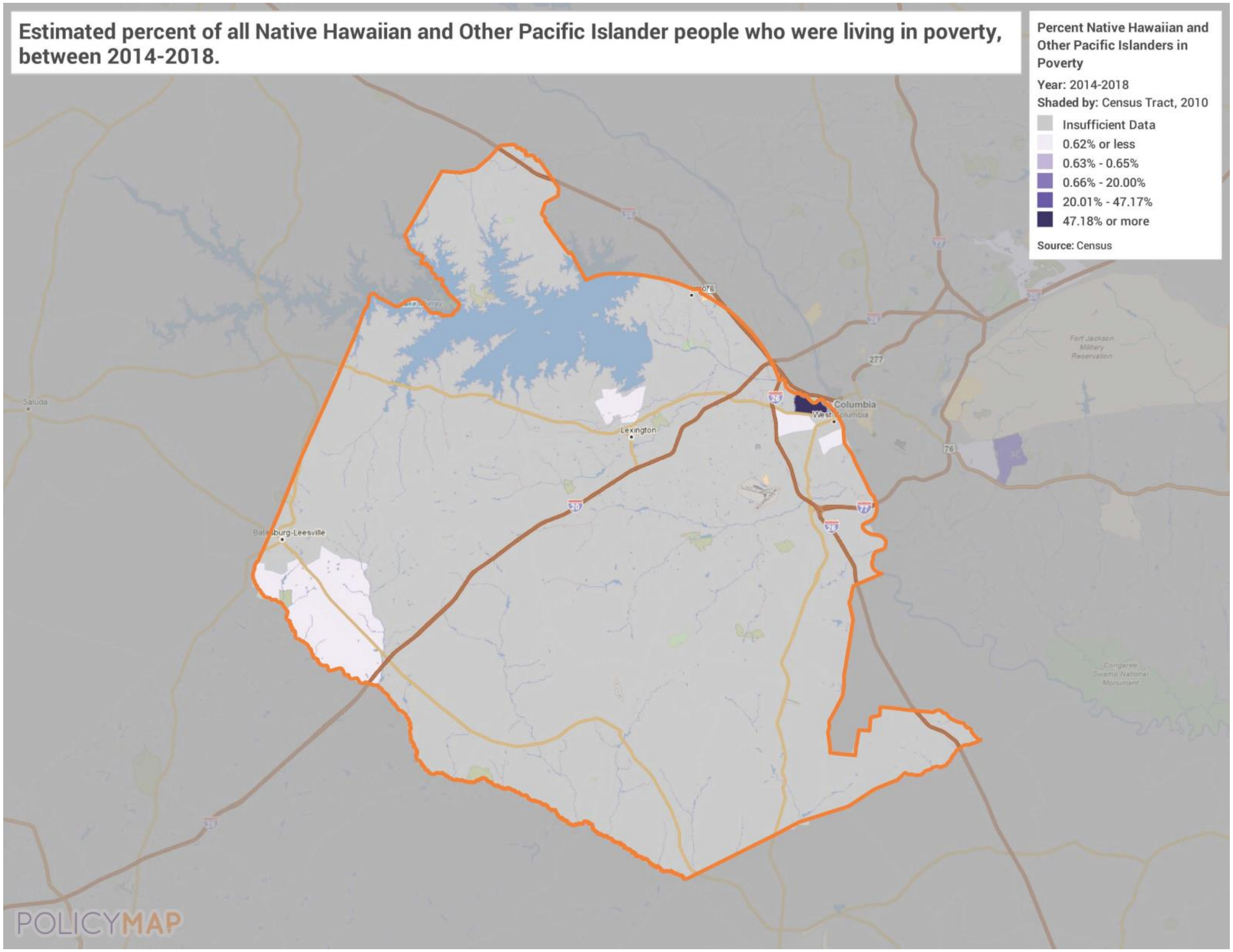
MAP: Poverty Rate – Asian



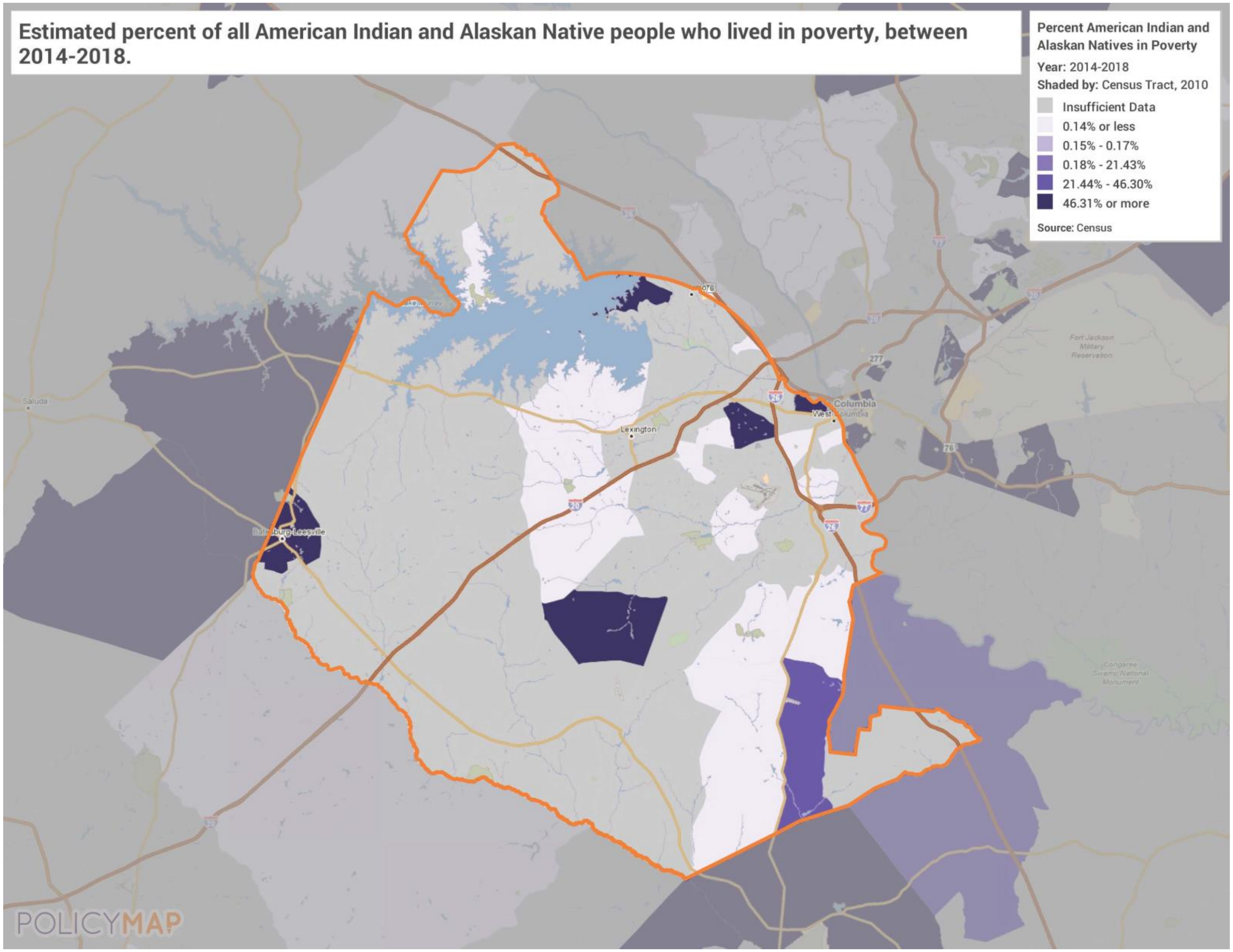
MAP: Poverty Rate – Two or More Races



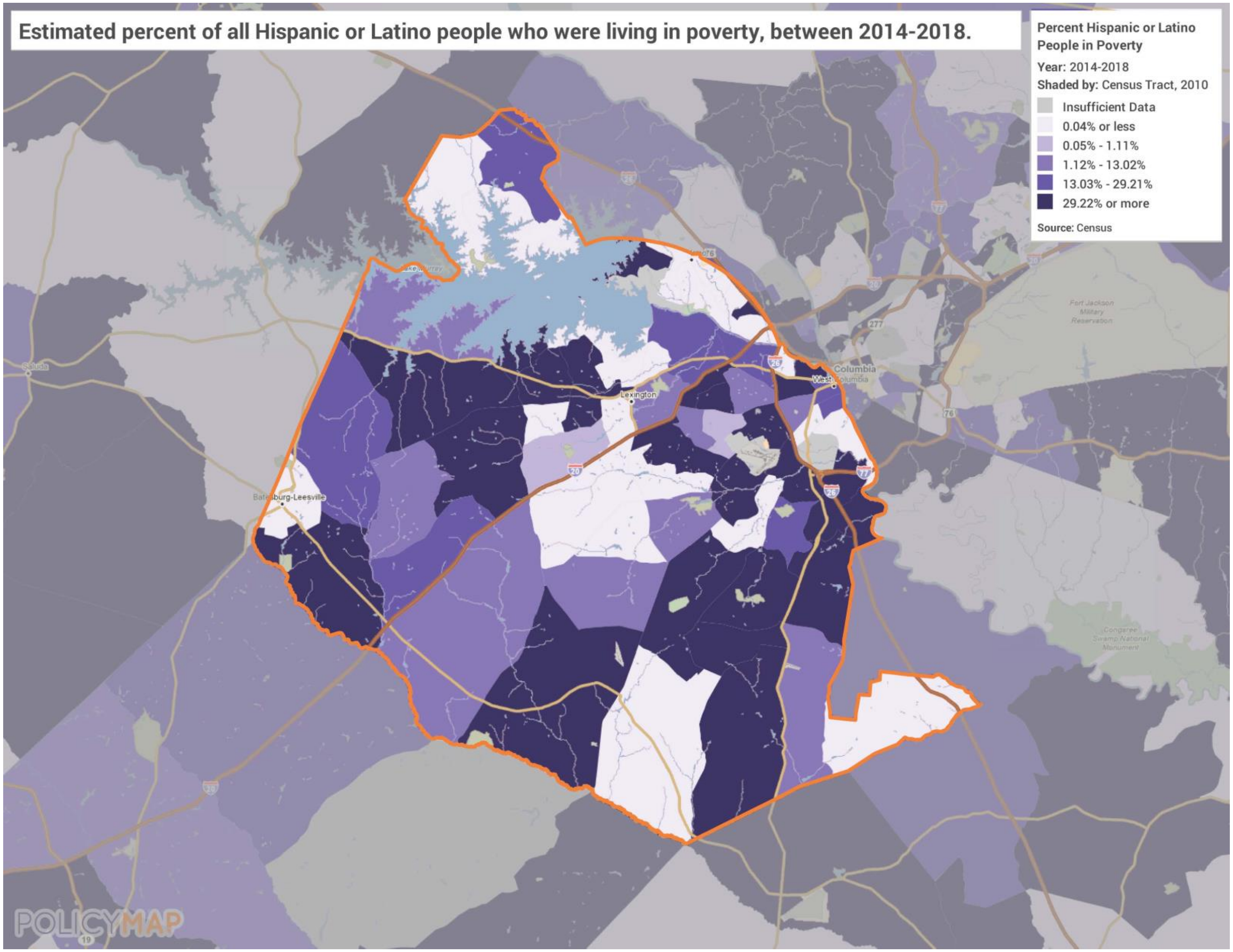
MAP: Poverty Rate – Native Hawaiian and Other Pacific Islander



MAP: Poverty Rate – American Indian and Alaskan Native

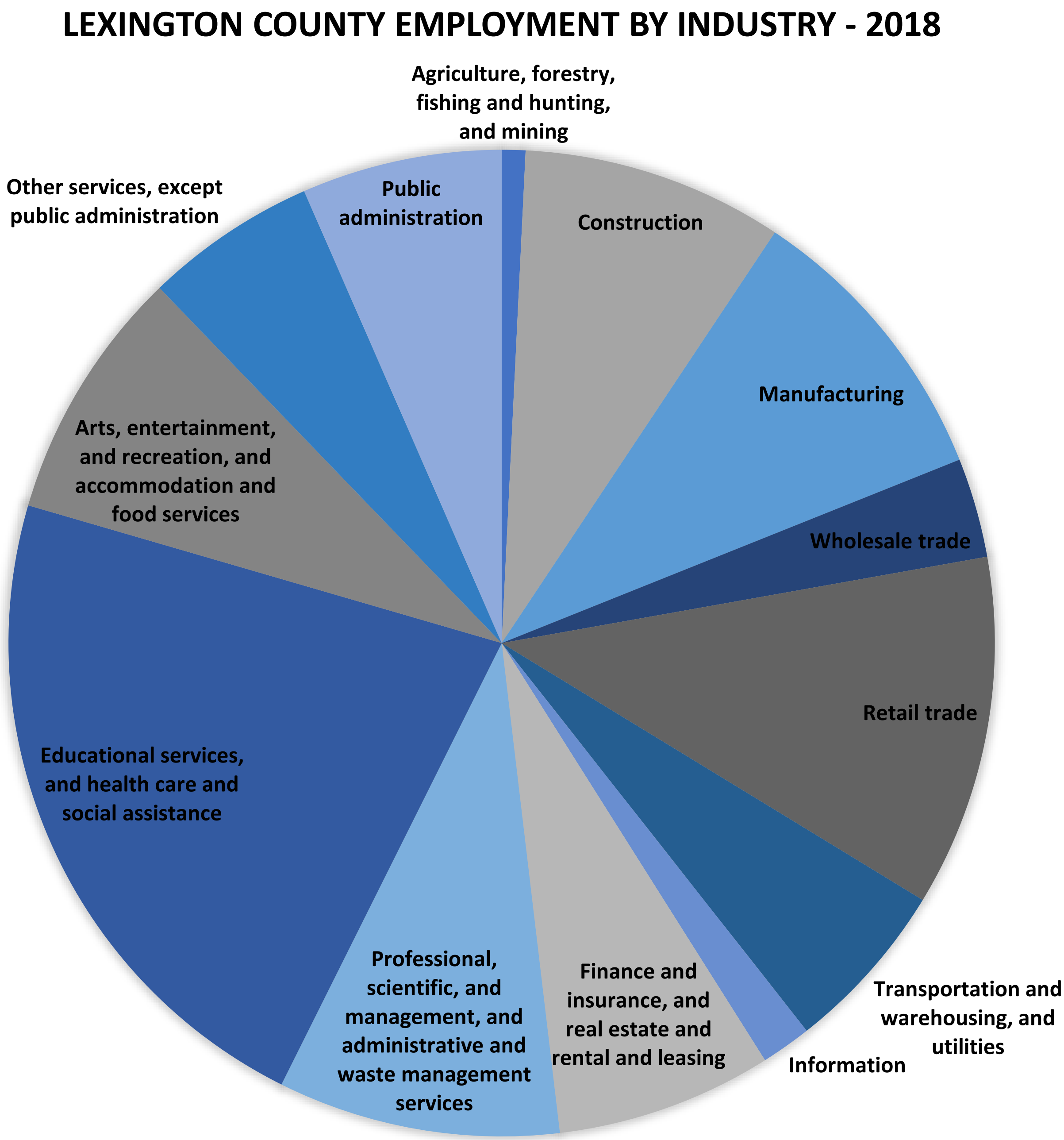


MAP: Poverty Rate – Hispanic



Employment

The workforce of Lexington County was comprised of a total of 138,852 individuals. These individuals were employed by a variety of occupations. According to more recent data (2018) suggests the workforce composition in the County will remain relatively consistent in subsequent years. The figure below is a breakdown of the employment industry for the County.



Educational services, and health care and social assistance was by far the largest employment group in the County with 30,736 workers, approximately 22.1% of the workforce. Retail trade had the second-largest workforce in the County with 15,997 workers, approximately 11.5%. Manufacturing was the third largest workforce in the County with 13,317 workers, approximately 9.6%. As you might expect, the growth of the civilian labor force in Lexington County from 2010 to 2018 was related to the general population growth of 12%.

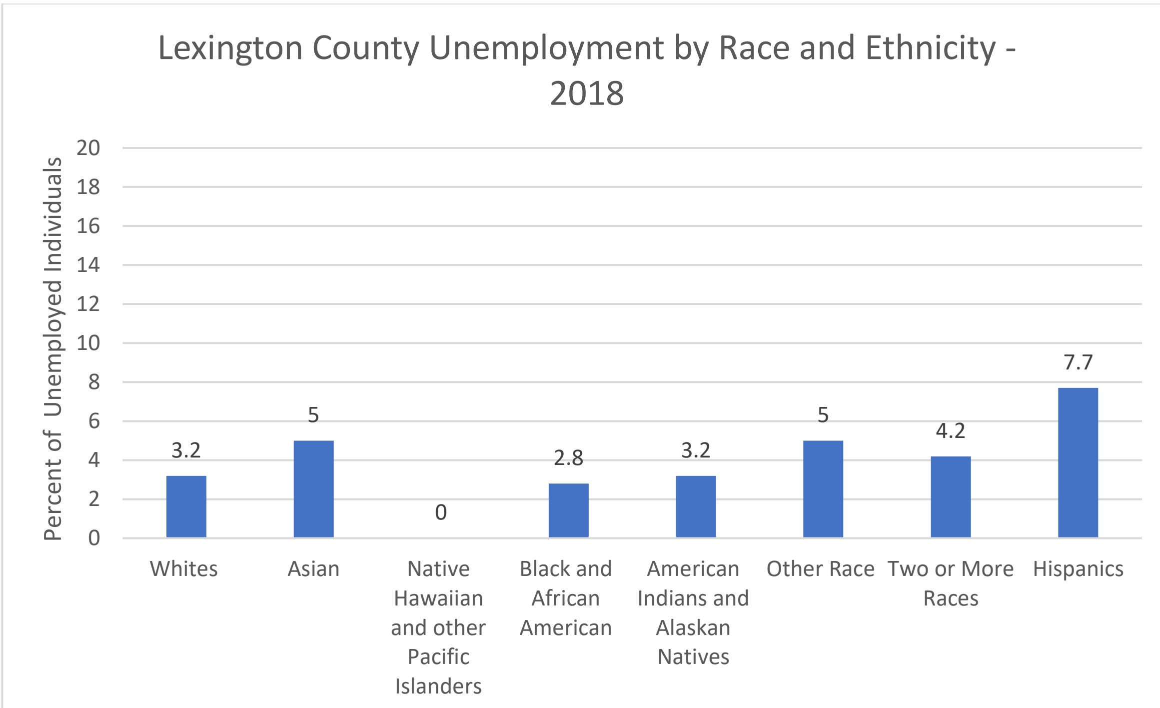
The table below compares the number of unemployment persons in the County verse the State.

TABLE: Unemployment Status in Lexington County					
	# of Unemployed 2010	**% Unemployed 2010**	**# of Unemployed 2015**	**% Unemployed 2015**	**# of Unemployed 2018**
Lexington County	8,737	6.4%	10,730	7.5%	8,362
South Carolina	204,196	9%	217,977	9.4%	153,242
Source: 2010, 2015, and 2018 ACS 5-Year Estimates					

It should be noted, the unemployment rate is expected to decrease according to 2018 ACS 5-Year estimates.

Unemployment by Race

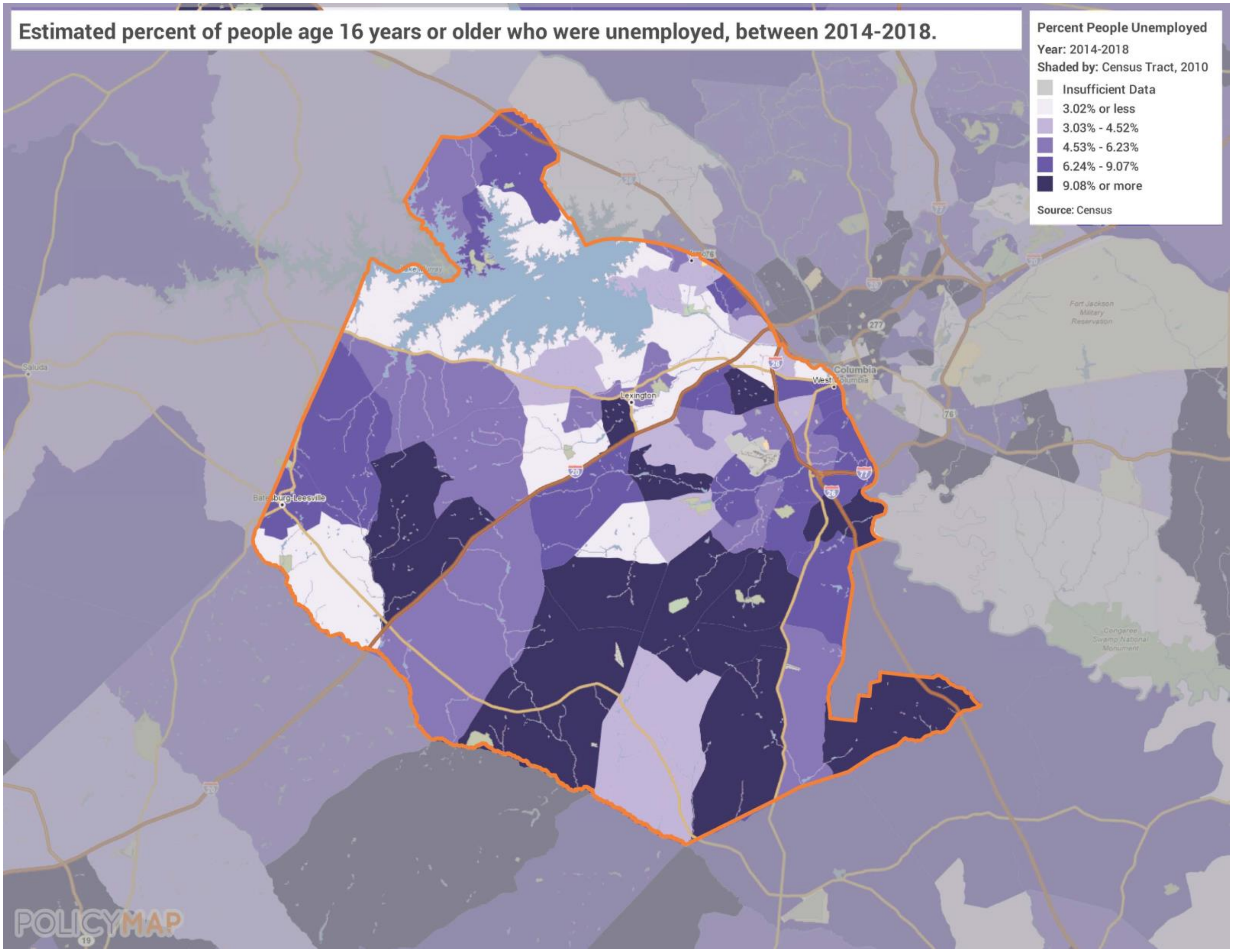
The following chart visually compares the 2018 unemployment rate by differing racial and ethnic groups (Source: 2018 ACS).



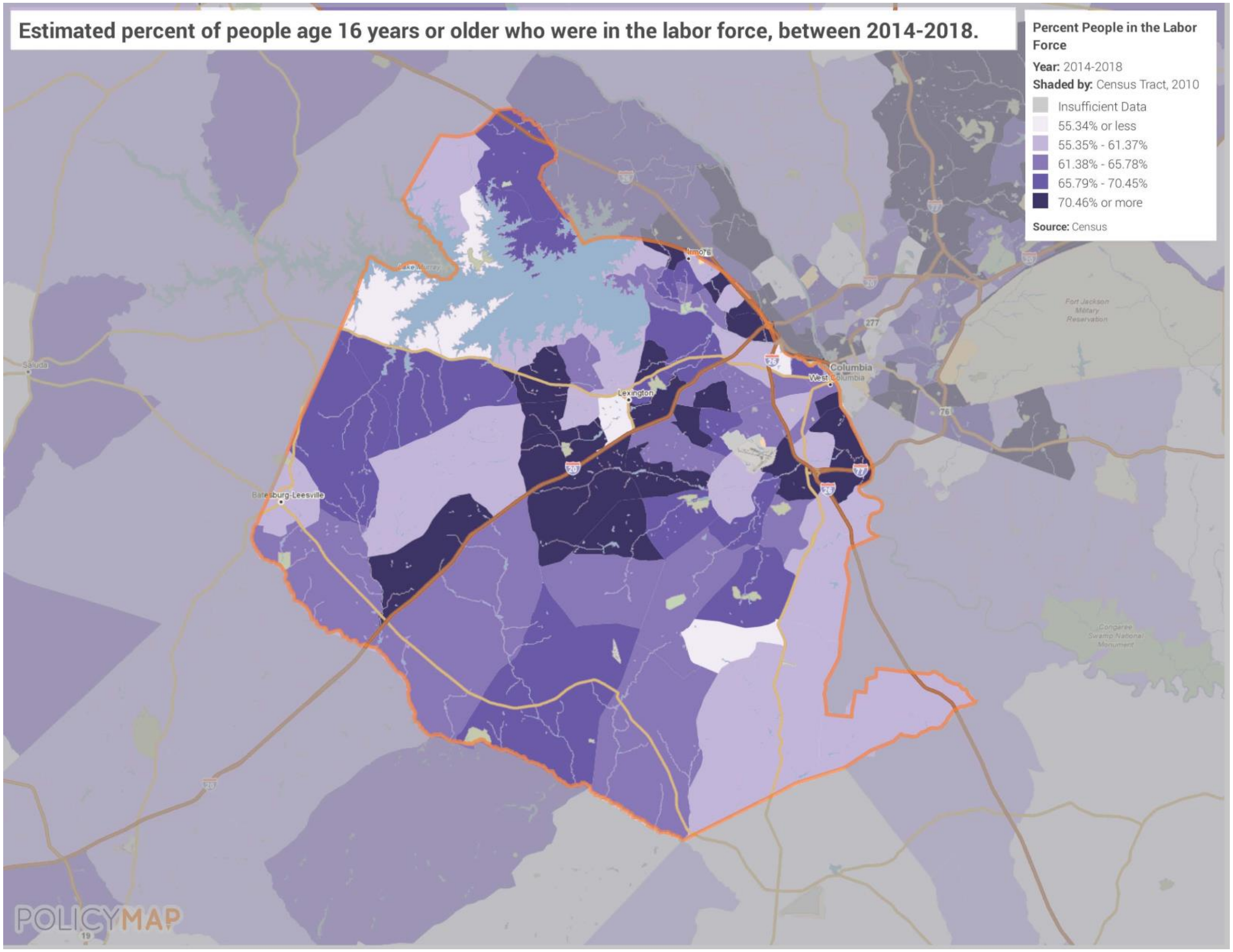
There was a slight disparity amongst different racial and ethnic groups with regard to unemployment. Native Hawaiians and Other Pacific Islanders represented the lowest unemployment rate at 0%. Black and African American individuals had the second lowest unemployment rate at 2.8%. Whites and American Indian and Alaskan Native had the third lowest unemployment rates with only 3.2%. Groups identifying as “two or more races” had an unemployment rate of 4.%. Both Asian and groups identifying as “other race” had an unemployment rate of 5%. Hispanics had the highest unemployment rate of 7.7%.

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



Education

The table below shows the distribution of educational attainment in Lexington County for individuals ages 25-Years and older.

TABLE: Educational Attainment – For Individuals Ages 25+ in Lexington County	
Educational Attainment	**Estimate**
Less than 9th grade	6,891
9th to 12th grade, no diploma	13,623
High school graduate, GED, or alternative	56,407
Some college, no degree	42,394
Associate's degree	18,296
Bachelor's degree	38,406
Graduate or professional degree	20,757
Source: 2018 ACS 5-Year Estimates	

Median earnings are directly proportional to educational attainment. The table below indicates that, those individuals with some college or an Associate’s degree can expect to earn almost 75% more than those persons who have not completed a high school diploma in Lexington County.

TABLE: Educational Attainment – Median Earnings in Lexington County	
Educational Attainment	**Median Earnings in 2015**
Less than high school graduate	$21,853
High school graduate (includes equivalency)	$31,120
Some college or Associate's degree	$36,503
Bachelor's degree	$51,875
Graduate or professional degree	$55,508
Source: 2018 ACS 5-Year Estimates	

Training and Education

Education is paramount to achieving higher earnings and improved quality of life. The importance of job-preparation and training in improving individual and family socio-economic conditions is clear. For the County residents who are trying to pull out of the cycle of dependence, finding a job with adequate earnings to support a family is a daunting challenge. Without access to advanced education and training, lower-income and other disadvantaged residents can be restricted to less secure, minimum wage jobs with little opportunity for advancement. However, the myriad of employment and training resources offered by state and local agencies are of little assistance to residents who cannot readily access them. The persistent barriers posed by geography, infrastructure, family responsibilities, lack of educational attainment, low-income, and work schedules can impede access to higher education for residents who need it most. The provision of learner - centered access to post - secondary opportunities such as the technical college system and adult literacy programs rely on support services such as quality daycare, transportation, and the use of new information technologies for flexible, on - demand learning alternatives. These supports can significantly reduce the traditional barriers of time and place and contribute to educational success and participation in lifelong learning opportunities for more residents.

The table below shows the distribution of enrollment per educational stage for the year 2018 in the County.

TABLE: School Enrollment in Lexington County

Age groups enrolled in school	Total #	Estimate %
Nursery School/Preschool	3,789	5.5%
Kindergarten	4,511	6.5%
Elementary School (grades 1-8)	30,629	44.3%
High School (grades 9-12)	15,486	22.4%
College or Graduate	14,683	21.2%

Source: 2018 ACS 5-Year Estimates

Post-Secondary Education

Lexington County only has one post-secondary institution, Midlands Technical College (MTC). MTC is a public, two-year, multi-campus institution. There are also several institutions near the County in the City of Columbia.

TABLE: Columbia Colleges and Universities	
Post-Secondary Institution	**Enrollment**
Allen University	743
Benedict College	2,247
Columbia College	1,367
Columbia International University	966
Midlands Technical College (West Columbia)	10,625
Lutheran Theological Southern Seminary	152
University of South Carolina	34,731
Source: Institute of Education Sciences, College Navigator	

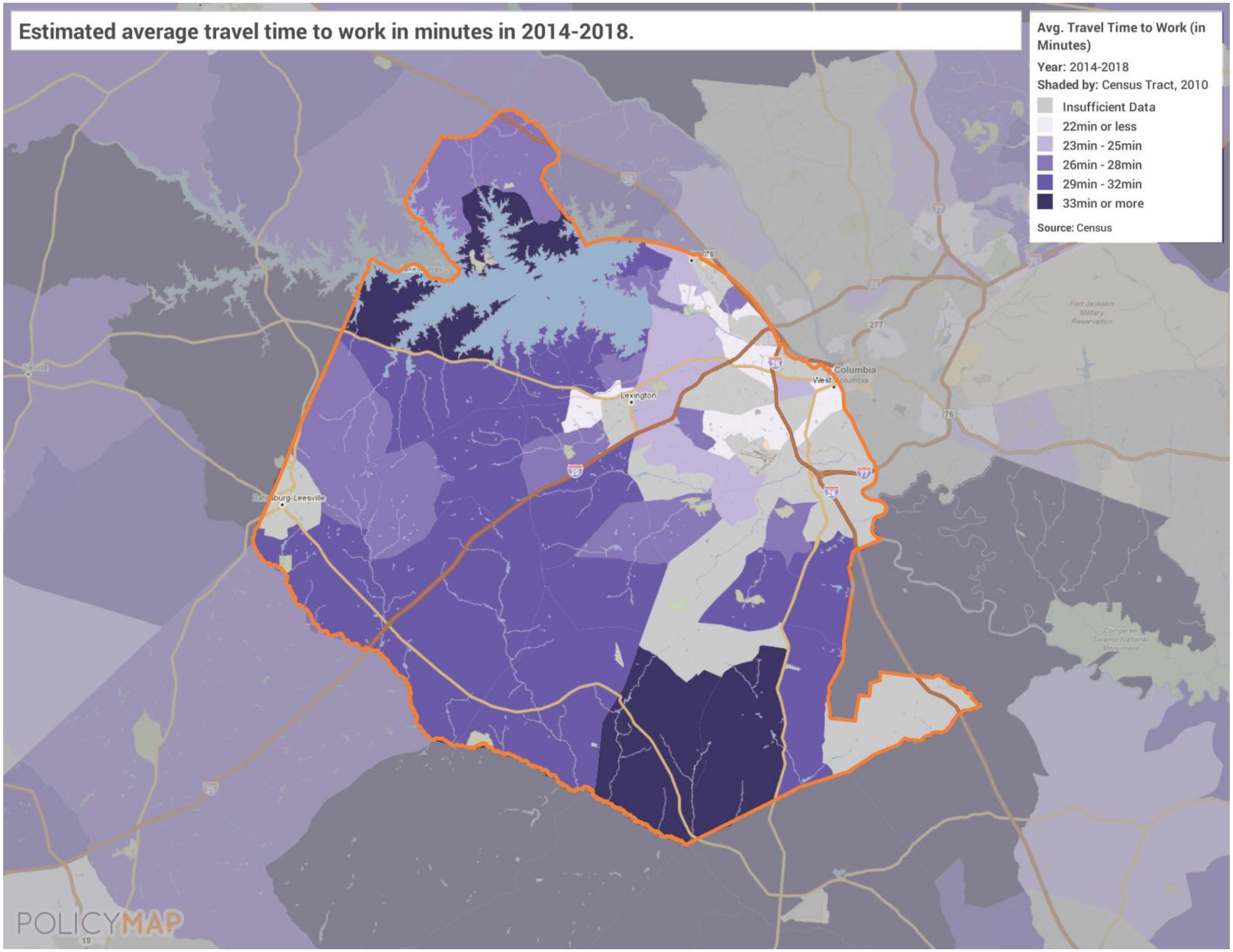
Transportation

According to the 2015 ACS 5-Year Estimates, the primary means of transportation is by car, truck or van for 93.1% of the residence within the County. For workers 16 years and over (128,245 persons), the mean travel time to work is 25.7 minutes. More recent data shows that in 2018 the primary means of transportation staid the same but the percentage dropped to 84%, and more individuals started carpooling and taking public transportation. The table below shows commute times for the County workforce.

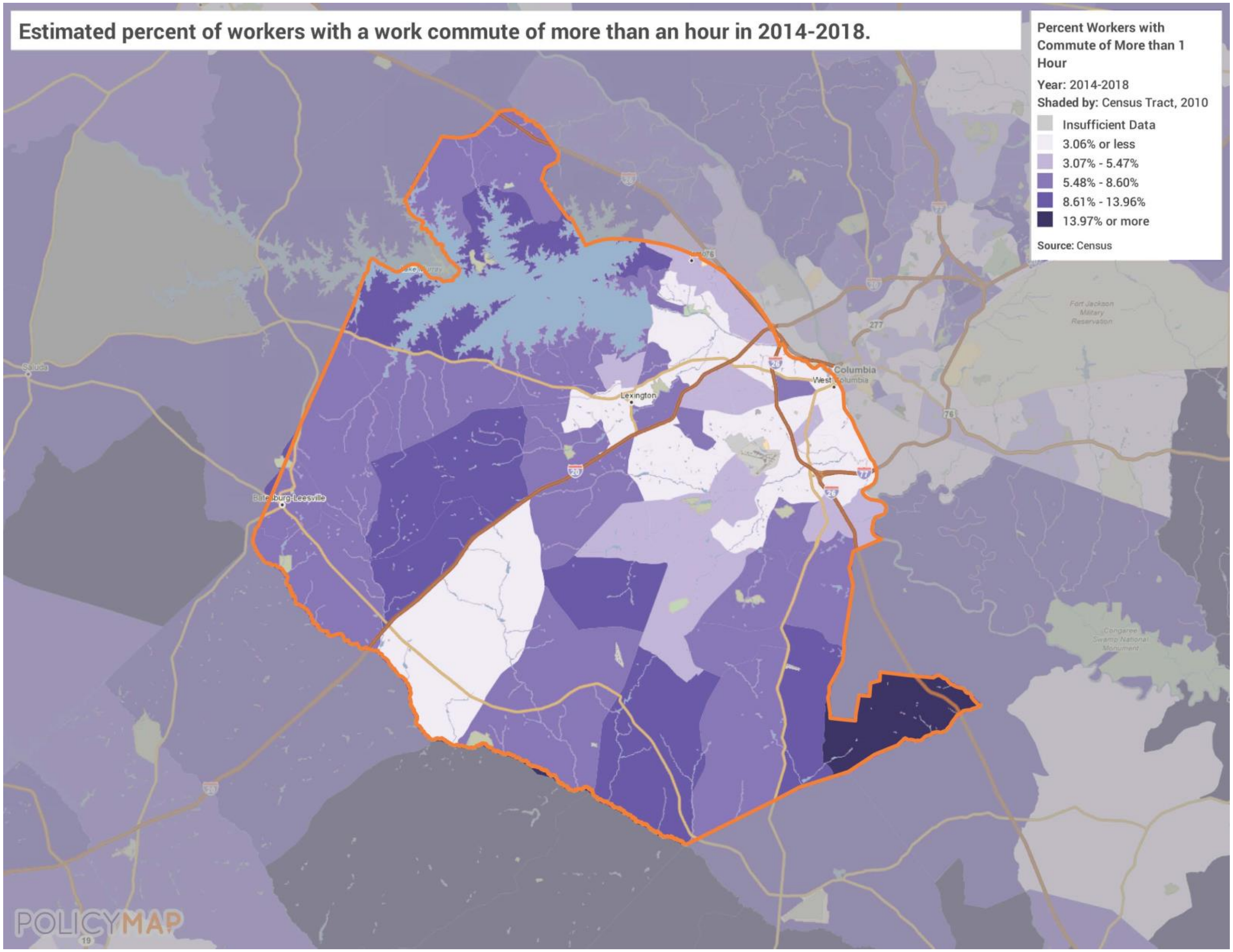
TABLE: Commute Time in Lexington County		
Travel Time	**% in 2015**	**% in 2018**
Less than 10 minutes	8.2%	8.5%
10 to 14 minutes	12.1%	11.5%
15 to 19 minutes	14.9%	16.5%
20 to 24 minutes	19.4%	18.4%
25 to 29 minutes	8.1%	7.7%
30 to 34 minutes	16.7%	16.0%
35 to 44 minutes	7.1%	7.6%
45 to 59 minutes	8.4%	8.6%
60 or more minutes	5%	5.2%
Source: 2015 and 2018 ACS 5-Year Estimates		

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

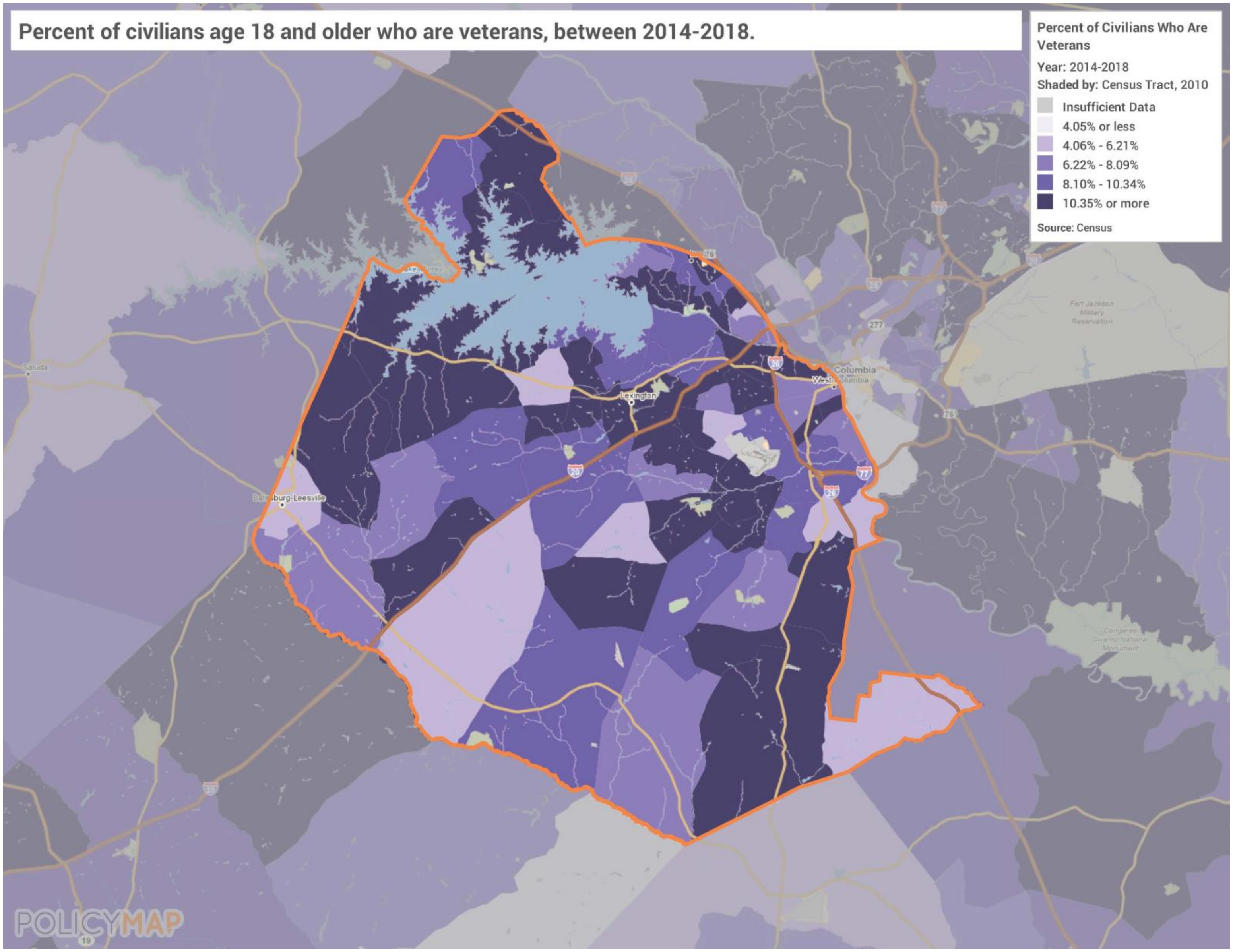


Veterans

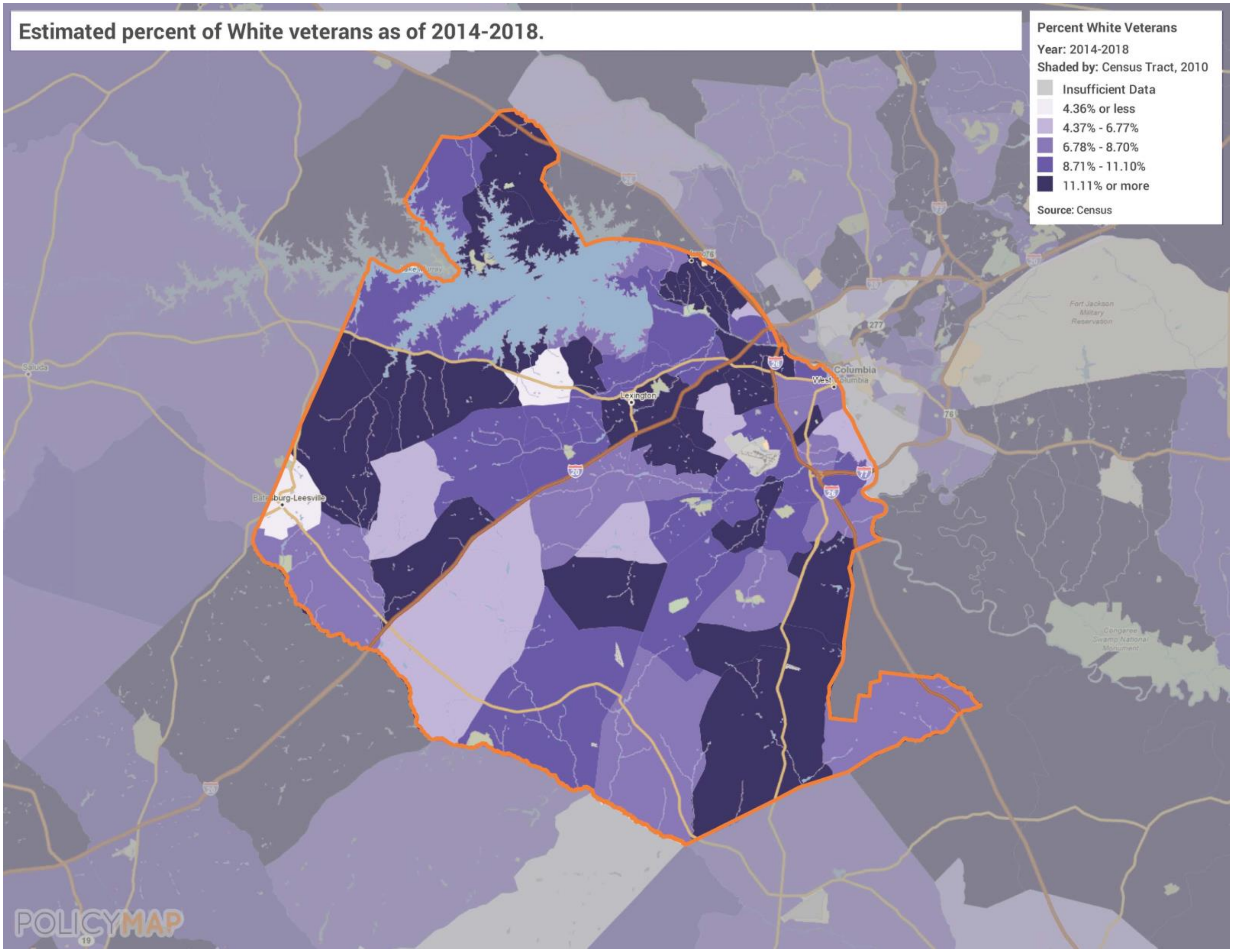
As of the 2015 ACS 5-Year Estimates, there were 22,337 veterans living in Lexington County. Of those, approximately 89.7% (20,046) were male and approximately 10.3% (2,291) were female. By 2018 the number of veterans decreased to 21,818. Of those, approximately 89% (19,524) were male and 10% (2,294) female. The Veterans in the County typically had higher individual incomes than the County's civilian population (over 18). Veterans had an individual median income of $42,244, compared to the individual medium income of $31,698 for non-veterans. The County's veterans are more likely to have some college or associate degree than non-veterans. Approximately 49% of Veterans had some college or associate degree, compared to 30.1% of non-veterans. According to the 2018 ACS, the County's Veterans experience disabilities at a much higher rate than non-veterans, with the veteran disability rate at approximately 16.4% and the non-veteran rate at 15%.

The following maps depict total veteran household distributions throughout the County and the distribution of White, African American, Asian, and Hispanic veterans.

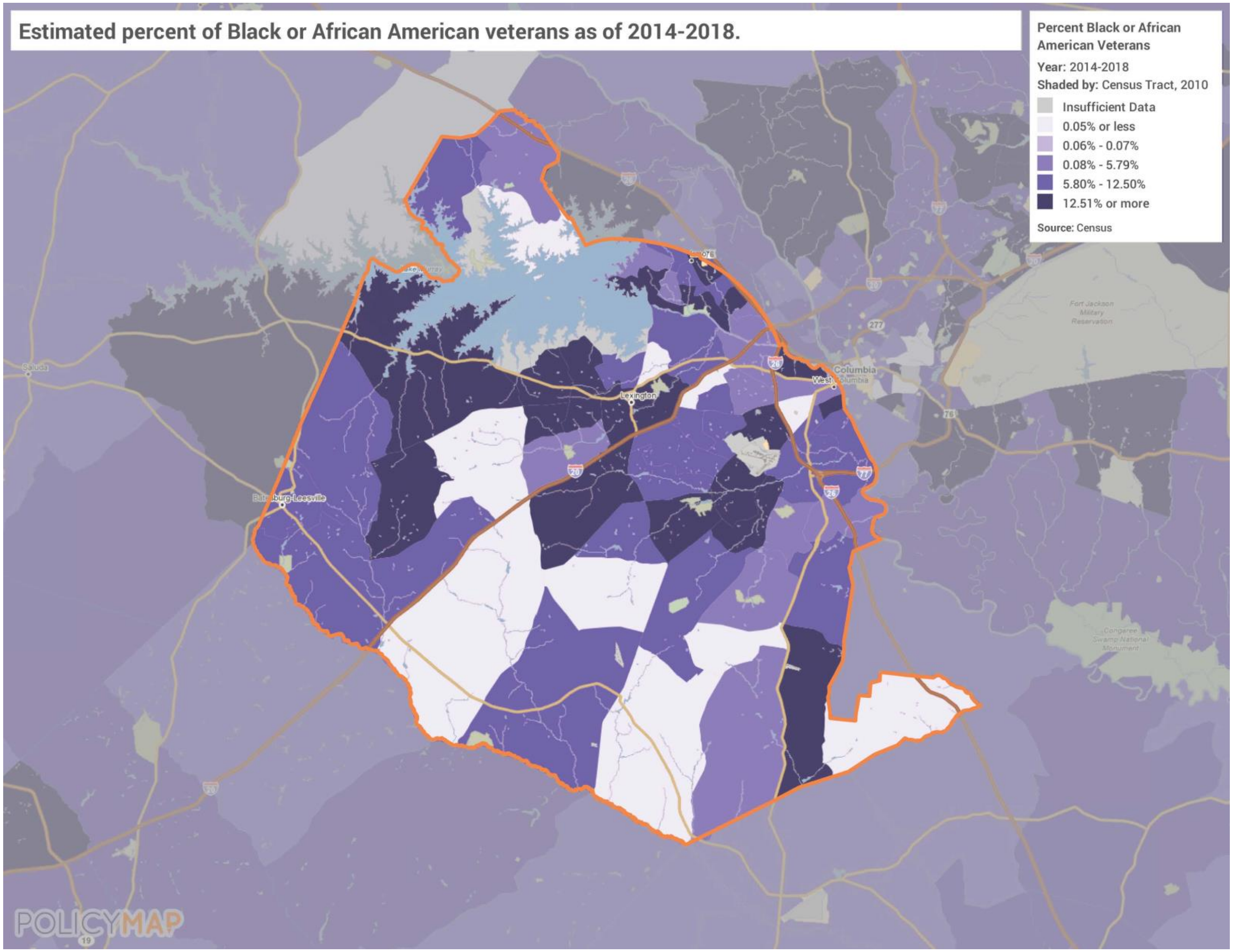
MAP: Veteran household distribution



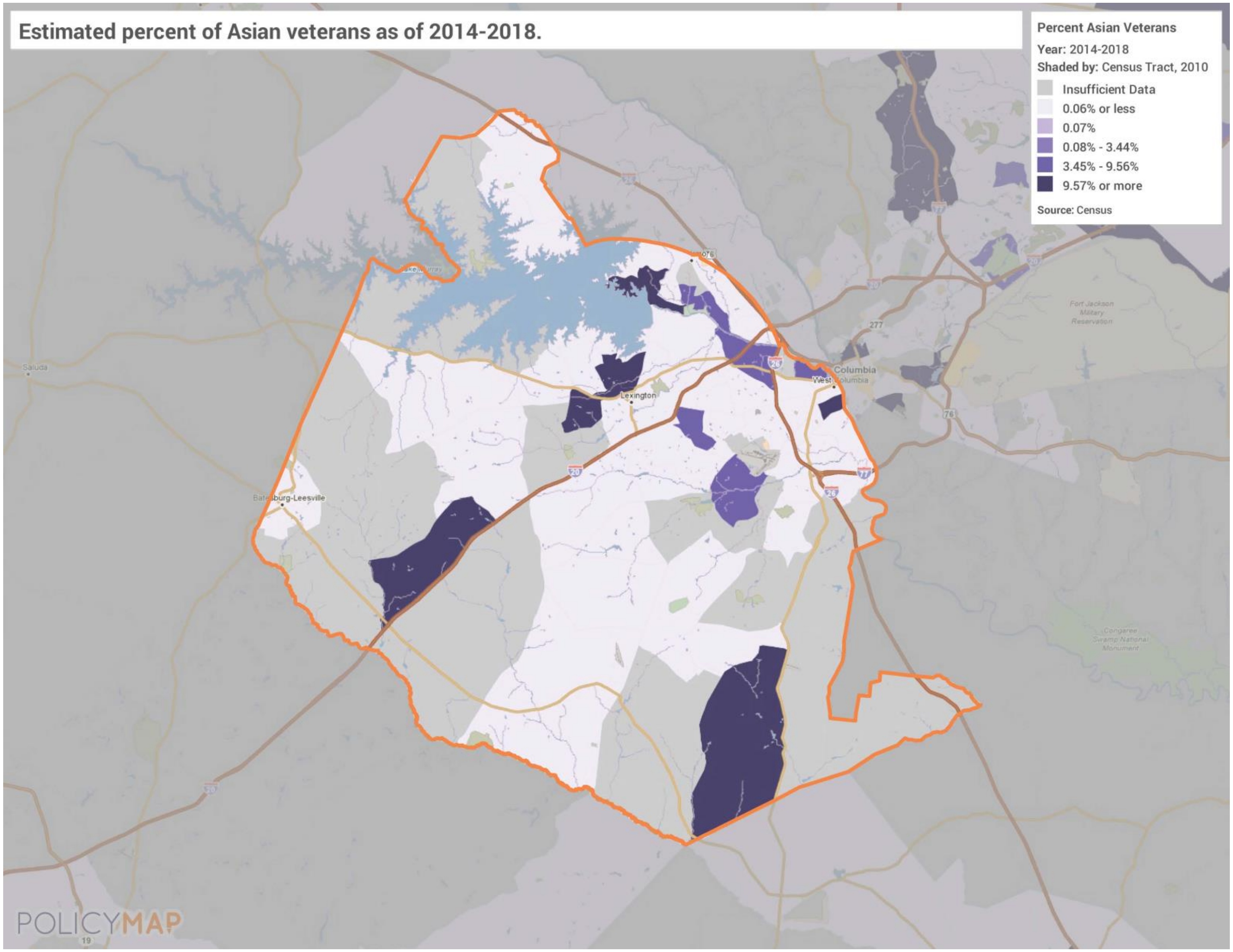
MAP: Veterans White



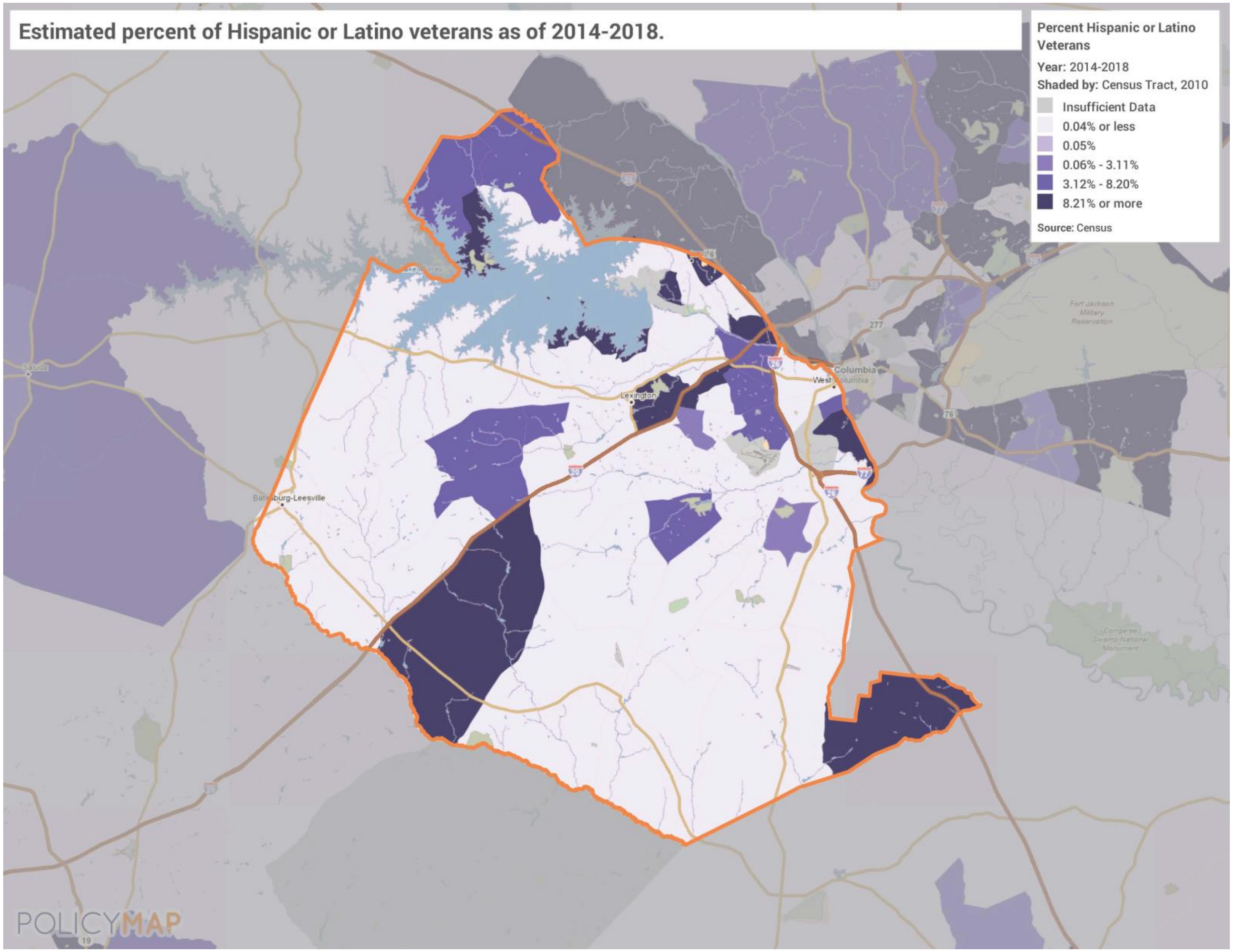
MAP: Veterans Black or African American



MAP: Veterans Asian



MAP: Veterans Hispanic



Housing Conditions & Market Analysis

Housing Type & Size

Residential properties in Lexington County include the following: single-family (1 - 4 housing units), multi-family (more than 4 housing units), manufactured housing or motorized housing. The table below is a breakdown of the number of residential properties by type and number of units according to the 2011-2018 ACS Estimates.

TABLE: Residential Properties by Type & Number of Units in Lexington County						
Property Type	**2006-2010**		**2011-2015**		**2018**	
	Number	**%**	**Number**	**%**	**Number**	**%**
1-unit detached structure	72,564	65.9%	76,927	65.5%	82,799	67.5%
1-unit, attached structure	2,422	2.2%	2,349	2%	2,463	2.0%
2 units	1,431	1.3%	1,879	1.6%	1,704	1.4%
3 or 4 units	2,092	1.9%	2,701	2.3%	2,611	2.1%
5-9 units	4,184	3.8%	3,993	3.4%	3,791	3.1%
10-19 units	2,533	2.3%	2,701	2.3%	2,895	2.4%
20 or more units	2,533	2.3%	3,406	2.9%	3,380	2.8%
Mobile Home	22,352	20.3%	23,489	20%	22,917	18.7%
Boat, RV, van, etc.	110	0.1%	117	0.1%	151	0.1%
Total	110,110	100%	117,446	100%	122,711	100%
Data Source: 2006-2010 and 2011-2015 and 2018 ACS 5-Year Estimates						

Property defined as 1-unit detached structures made up the largest percentage of types of unit in Lexington County at 67.5% (82,799 units). The second-largest unit type in the County are mobile homes at 18.7% (22,917 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. Given HUD's definitions of single-family housing, the data shows that the most prevalent housing type in the County is overwhelmingly single-family, with 73% of all housing units being found in structures of one- to four-units.

Housing Unit Size

The following table compares housing unit sizes from 2010 to 2018.

TABLE: Housing Unites by Size in Lexington County						
	2010		**2015**		**2018**	
	Number	**%**	**Number**	**%**	**Number**	**%**
No Bedroom	330	0.3%	1057	0.9%	1,513	1.2%
1 Bedroom	4184	3.8%	5167	4.4%	4,863	4%
2 Bedrooms	24775	22.5%	24899	21.2%	24,911	20.3%
3 Bedrooms	59239	53.8%	60954	51.9%	62,390	50.8%
4 Bedrooms	18278	16.6%	21023	17.9%	23,569	19.2%
5 or More Bedrooms	3193	2.9%	4228	3.6%	5,465	4.5%
Total Housing Units	110,110	100%	117,446	100%	122,711	100%
Data Source: 2010, 2015 and 2018 ACS 5-Year Estimates						

Three-bedroom units make up the largest portion of the County's housing stock at 50.8% of all units. The second-largest housing size is two-bedroom units at 20.3%. At 19.2% of the housing stock, four-bedroom units account for the third-largest housing size in the County.

Housing Conditions

The table below provides data on the age of Lexington County's housing stock, comparing data from the 2006-2010 ACS, 2011-2015, and 2018 ACS.

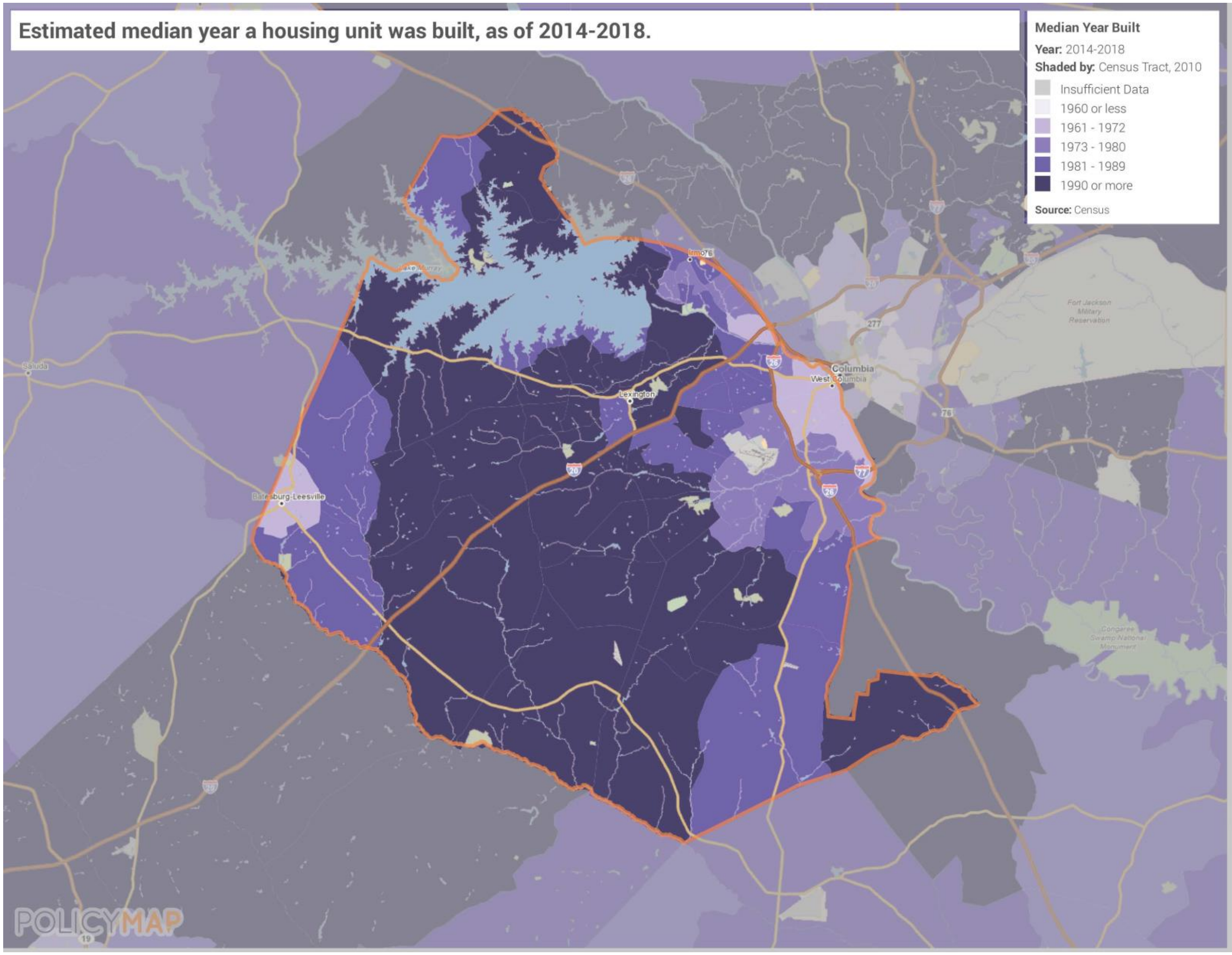
TABLE: Year Unit Built in Lexington County						
Range	**2006-2010**		**2011-2015**		**2018**	
	Number	**%**	**Number**	**%**	**Number**	**%**
Built 2014 or later			352	.3%	3,514	2.9%
Built 2010 to 2013			3,523	3.0%	5,506	4.5%
Built 2000 to 2009			24,546	20.9%	24,797	20.2%
Built 1990 to 1999	26,647	24.2%	26,660	22.7%	24,993	20.4%
Built 1980 to 1989	18,388	16.7%	19,144	16.3%	20,318	16.6%
Built 1970 to 1979	21,582	19.6%	21,493	18.3%	22,011	17.9%
Built 1960 to 1969	11,672	10.6%	10,922	9.3%	11,197	9.1%
Built 1950 to 1959	6,166	5.6%	6,225	5.3%	6,103	5%
Built 1940 to 1949	2,422	2.2%	2,231	1.9%	1,806	1.5%
Built 1939 or earlier	2,863	2.6%	2,349	2%	2,466	2%
Total	110,110	100%	117,446	100%	122,711	100%
Data Source: 2000 Census, 2006-2010, 2011-2015, and 2018 ACS5-Year Estimates						

***Note: an increase in housing built in prior decades simply indicates a statistical margin of error from one survey (2006-2010) to the next (2011-2015 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 County saw the largest increase in new construction between 1990 and 1999. The 2018 ACS Estimates indicated that 45.5% of all housing units in the County were built during or before 1979. Units built during and before 1979 have a higher risk of containing lead-based paints in portions of the home such as windows and door frames, walls, ceilings, or in some cases throughout the entire home.

The following map illustrates the median year housing units were built by census tract. Darker shades indicate older homes, while lighter shades indicate newer homes.

MAP: Median Year Housing Unit Was Built



Housing Occupancy Characteristics

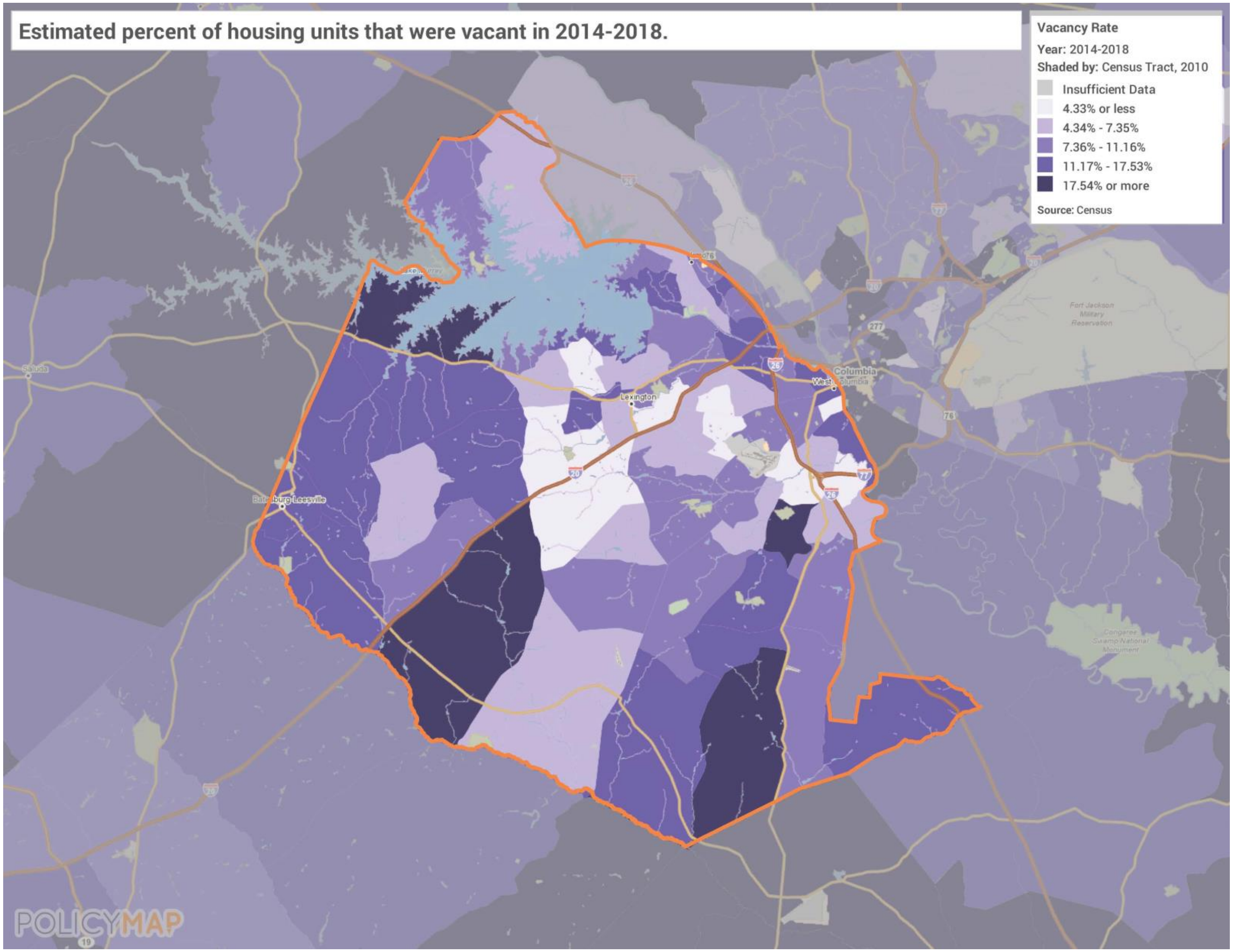
The table below compares renter and owner occupancy data in Lexington County for 2010 and 2018.

TABLE: Housing Occupancy in Lexington County						
Housing Occupancy	**2010**		**2015**		**2018**	
	Number	**%**	**Number**	**%**	**Number**	**%**
Total Housing Units	110,110	100%	117,445	100%	122,711	100%
Occupied Housing Units	100,783	91.5%	106,637	90.8%	111,265	90.7%
Owner Occupied Housing Units	82,362	74.8%	78,476	66.8%	82,289	67%
Renter Occupied Housing Units	27,748	25.2%	25,353	21.6%	28,976	23.6%
Source: 2010. 2015, and 2018 ACS 5-Year Estimates						

Since, the 2010 ACS 5-Year Estimates, the number of housing units has increased by 12,601 units by 2018. However, both the percentage of the renter and owner occupied housing units decreased slightly in 2015 and then started to slightly increase by 2018.

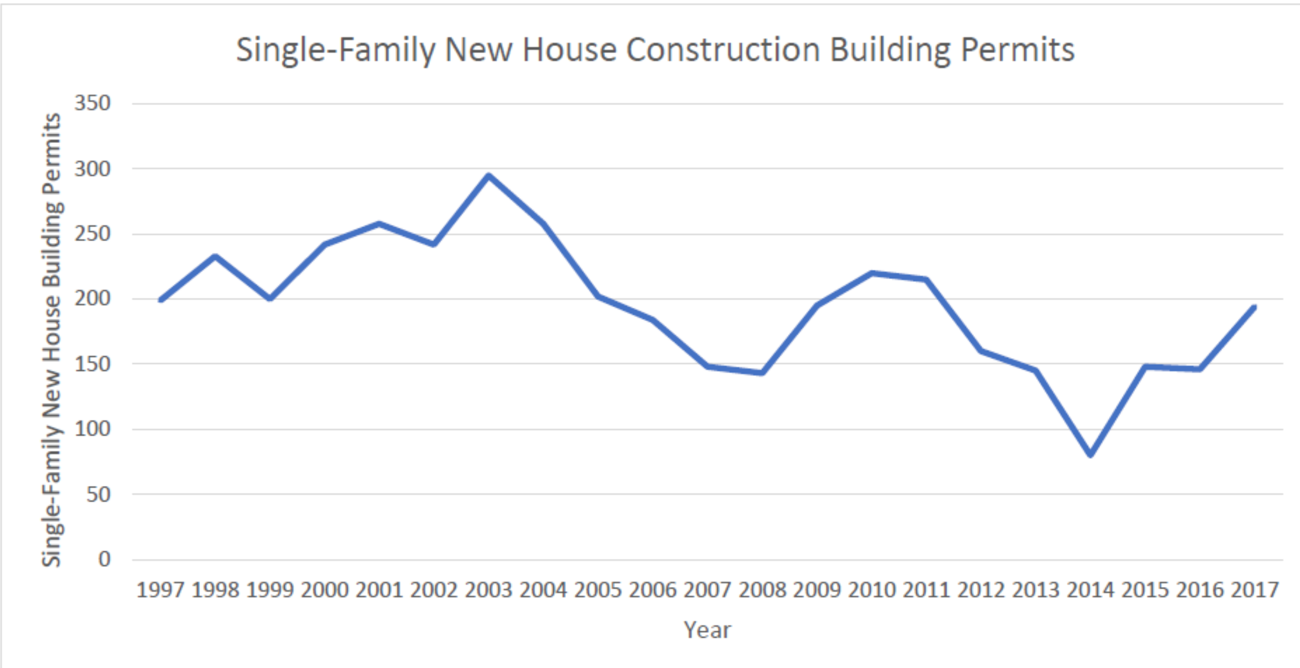
The map below depicts residential vacancy rates by census tract for the County.

MAP: Residential Vacancy



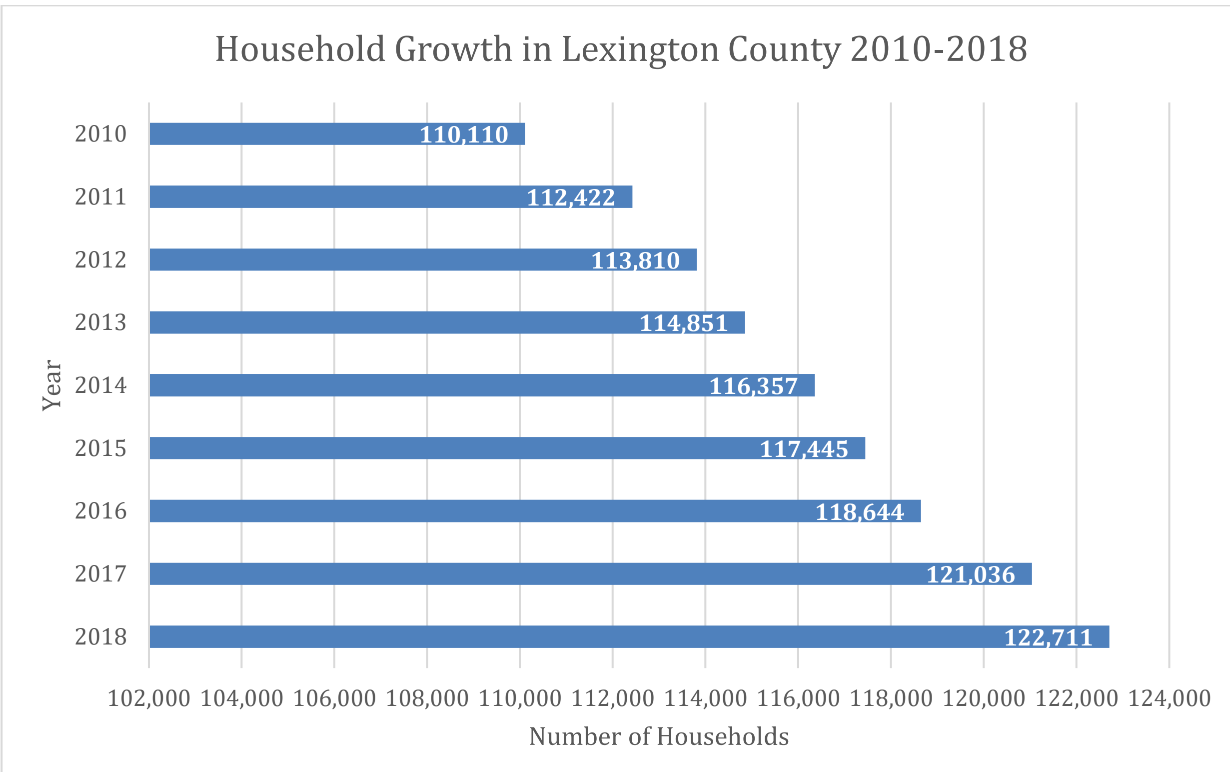
Construction Activity

From 2005 through 2008, the annual sales of existing single-family homes in the United States fell by 30% (Junior Achievement USA), The Rise and Fall of the US Housing Market). The County of Lexington also saw a significant decline around the same time period. The line graph below depicts the rise and decline in sales of building permits issued each year for single-family homes from 1997 to 2017.



Housing Market and Demand

Lexington County has been experiencing steady growth in the number of housing units. The County is known as one of the fastest-growing areas in the state and region. The reason for this growth is because the cost of living is reasonable, the County has some of the highest-rated schools, low crime rate, numerous recreational facilities, and job availability. The figure below depicts the increase in housing units from 2010 to 2015.



The number of households has increased by 5,266 from 2015 through 2018.

Housing Costs

The following section examines the housing costs for owners and renters across Lexington County. The data tables provide a comparison between the 2010, 2015, and the 2018 ACS 5 – Year Estimates.

TABLE: Change in Cost of Housing in Lexington County					
	2010	**2015**	**% Change 2010-2015**	**2018**	**% Change 2015-2018**
Median Home Value	$136,800	$140,500	2.7%	$160,700	14.4%
Median Contract Rent	$806	$837	3.8%	$923	10.3%
Source: 2010, 2015, and 2018 ACS 5-Year Estimates					

***Note: There are several instances where the way the data was collected and/or reported have changed between the two surveys.**

Housing costs across the County have experienced increases between 2010 and 2018. Median home values, for owner occupied homes, has increased by almost $24,000, however the median rent has only increased by $117. As detailed above in the Construction Activity section, 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 2010, 2015, and 2018 home value cohort data for the County.

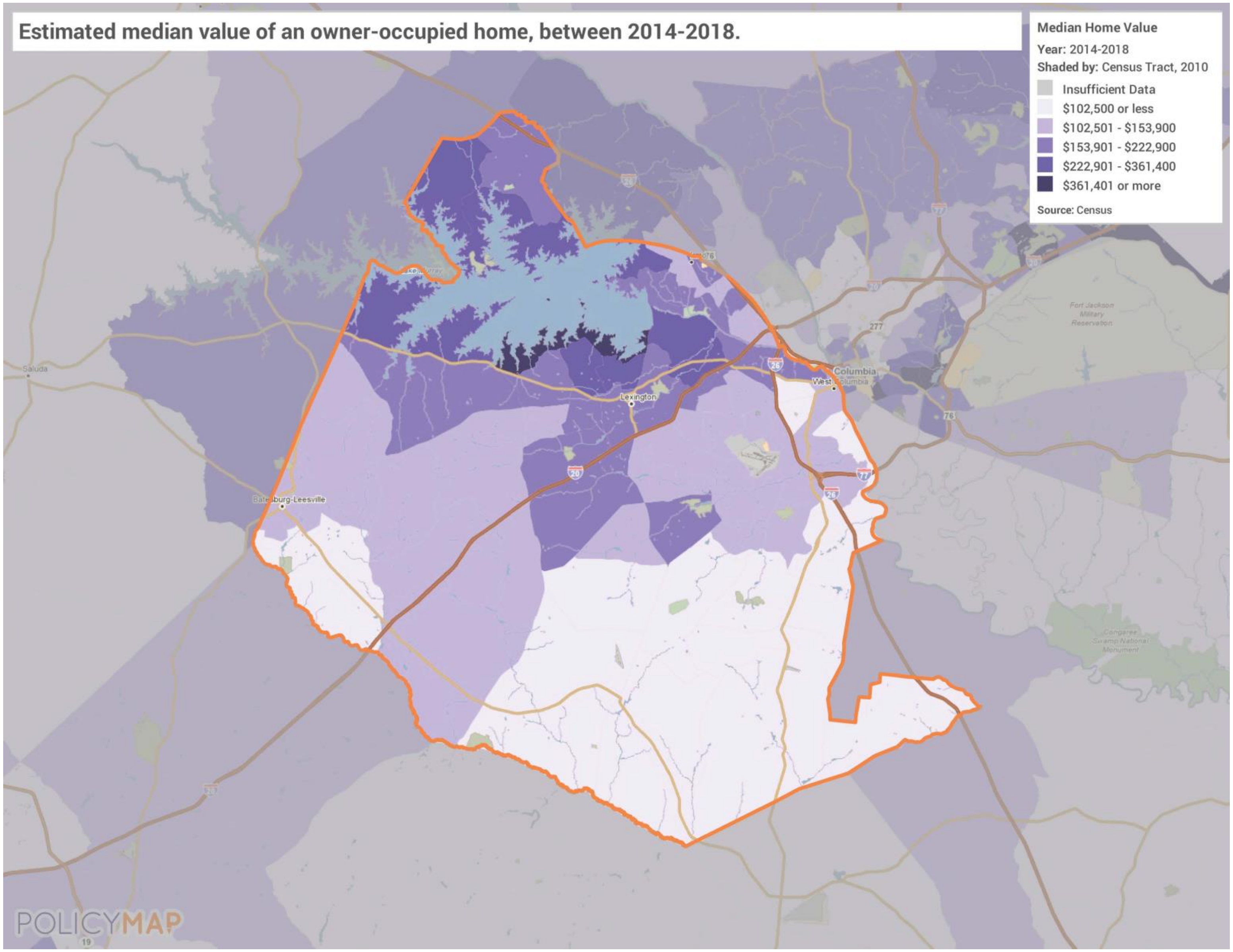
TABLE: Median Home Value (Owner Occupied Units) in Lexington County						
Value	**2010**		**2015**		**2018**	
	Number	**%**	**Number**	**%**	**Number**	**%**
Less than $50,000	7,993	10.6%	8,711	11.1%	7,254	8.8%
$50,000 to $99,999	14,402	19.1%	14,126	18%	13,334	16.2
$100,000 to $149,999	20,509	27.2%	20,168	25.7%	19,759	24
$150,000 to $199,999	12,894	17.1%	14,047	17.9%	16,833	20.5
$200,000 to $299,999	11,009	14.6%	12,007	15.3%	13,653	16.6
$300,000 to $499,999	5,957	7.9%	6,357	8.1%	7,651	9.3
$500,000 to $999,999	2,187	2.9%	2,511	3.2%	3,226	3.9
$1,000,000 or more	452	0.6%	471	0.6%	579	0.7
Source: 2010, 2015 and 2018 ACS 5-Year Estimates						

According to the 2015 ACS Estimates, the majority (79.9%) of homes fall within the price range of $50,000 to $299,999. The general trend is that the portions of housing stock significantly decline when the value hits $300,000 or more.

More recent data (2018) shows that, the majority of homes (69.2%) fall still falls within the price range of $50,000 to $299,999, but that has decreased by 10.7% from 2015.

The following map depicts median values of owner-occupied homes per census tract between 2014 and 2018. Darker shades indicate homes of higher value, while lighter shades indicate homes of lower values.

MAP: Median Home Value



The table below compares 2010, 2015, and 2018 ACS 5-Year Estimates rent cohort data for Lexington County.

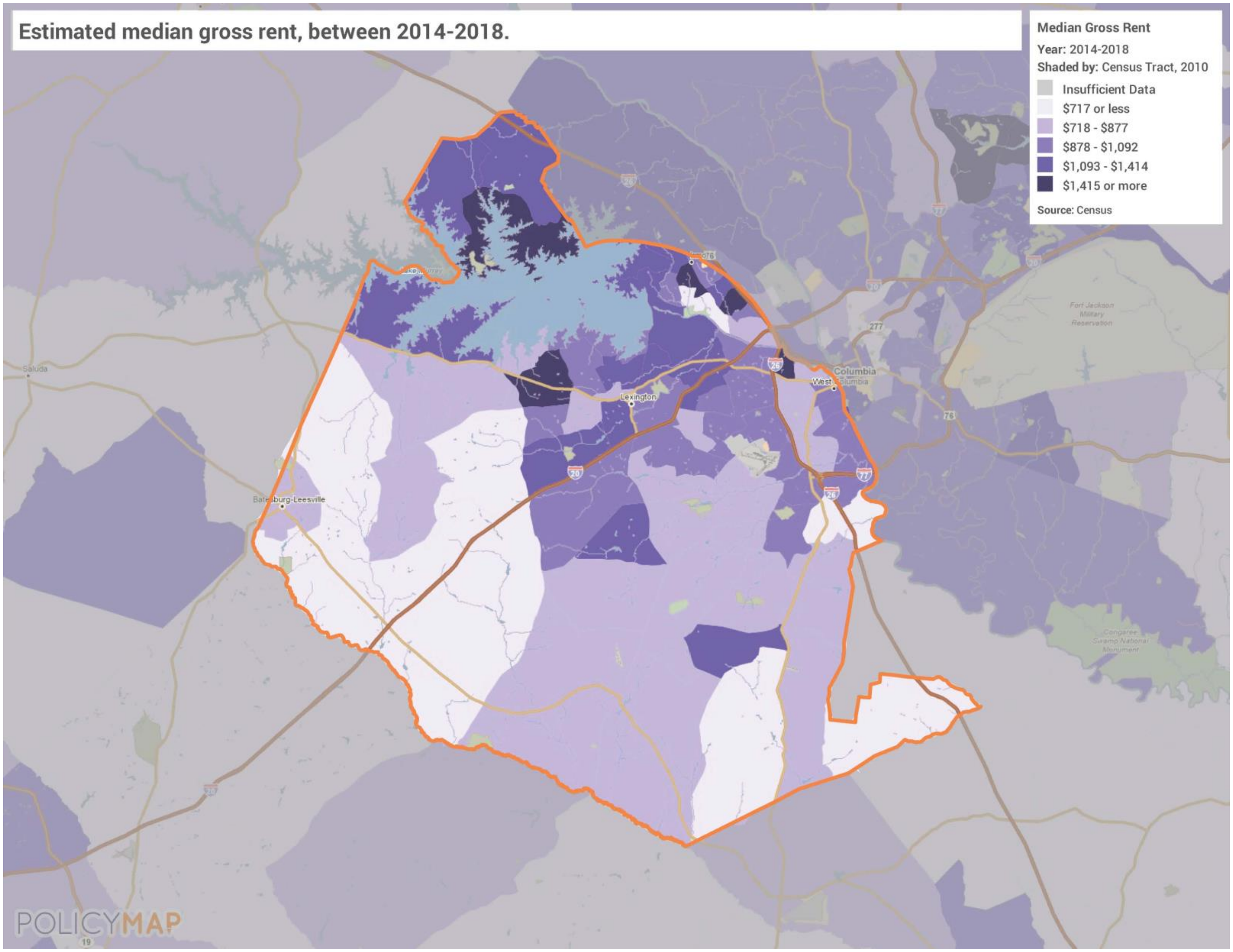
TABLE: Rental Housing Costs in Lexington County						
Monthly Rent Paid	**2010**		**2015**		**2018**	
	Number	**%**	**Number**	**%**	**Number**	**%**
No rent paid	1,994	8.5%	2,274	8.8%	2,267	8.5%
Less than $500	2,597	11.1%	1,786	6.9%	1,742	6.5%
$500-999	14,623	62.5%	16,490	63.7%	14,544	54.5%
$1000-1499	5,030	21.5%	5,876	22.7%	8,120	30.4%
$1500-1999	749	3.2%	1,061	4.1%	1,459	5.5%
$2000-2499	304	1.3%	440	1.7%	492	1.8%
$2500-2999	47	.2%	129	.5%	129	.5%
$3000 or more	47	.2%	104	.4%	223	.8%
Source: 2010, 2015 and 2018 ACS 5-Year Estimates						

***Note: Median rent calculated excludes those renters paying no rent.**

According to the 2015 ACS Estimates, most (86.4%) renters in Lexington County spend between $500 – $1,499 per month on rent. In 2018, this percent increased to 91.4% of renters paid between $500 and $1,499.

The following map depicts the estimated median gross rent, between 2014 and 2018 for each census tract. Lighter shades indicate lower rent cost, while darker shades indicate higher rent costs.

MAP: Median Rent



Housing Affordability

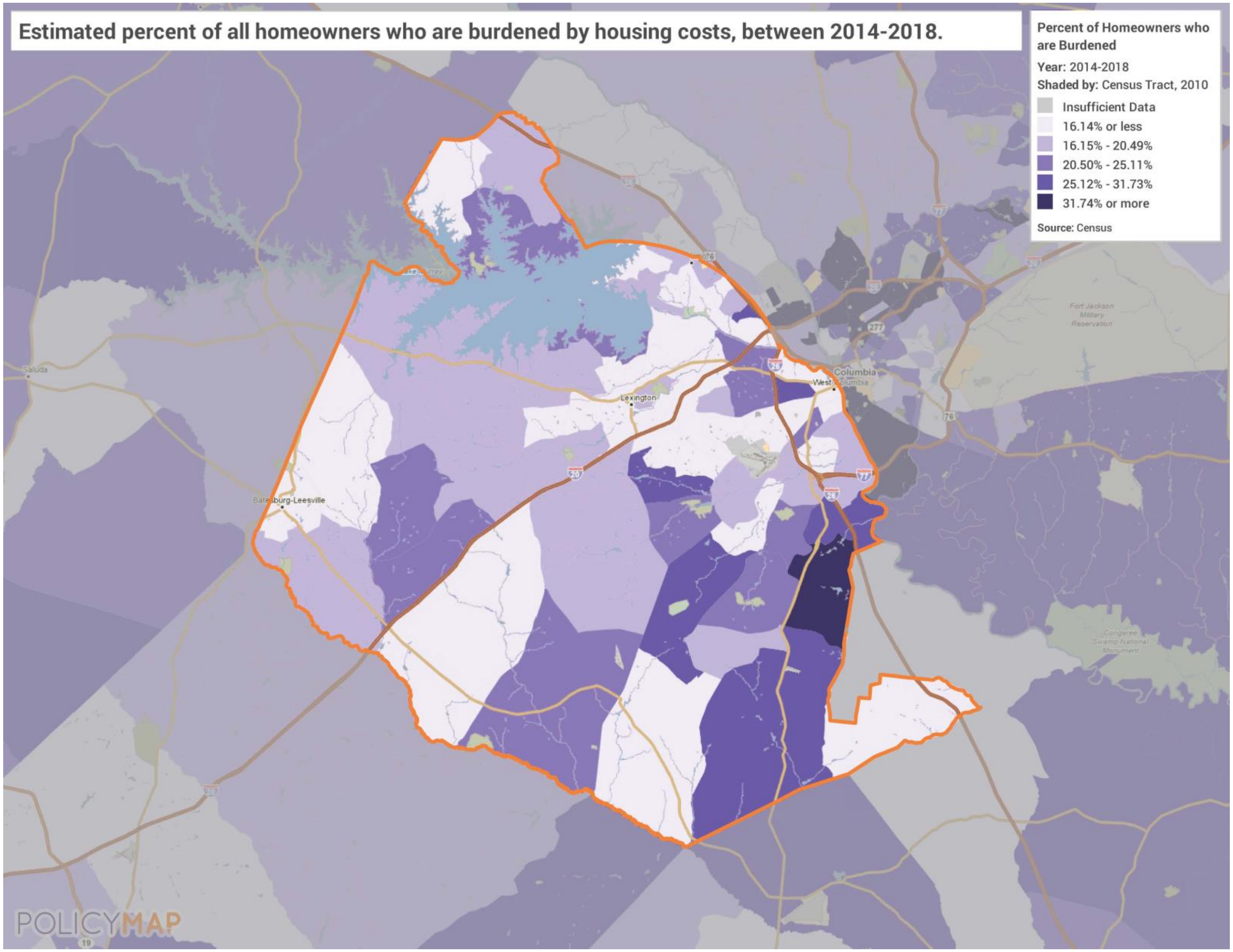
By HUD's definition, households paying in excess of 30% of their household income towards housing costs (renter or owner) are considered to be cost-burdened. The following table shows the monthly housing cost as a percentage of household income for owners with a mortgage. Cells highlighted in blue represent the cost-burdened population.

TABLE: Mortgage-Owner Costs as a Percentage of Household Income in Lexington County						
Housing Cost as a Percentage of Income	**2010**		**2015**		**2018**	
	Number of Households	**% of Owner Occupied Household**	**Number of Households**	**% of Owner Occupied Household**	**Number of Households**	**% of Owner Occupied Household**
Less than 20%	24,099	44.9%	25,577	49.3%	27,119	52.2%
20% to 24%	9,393	17.5%	8,560	16.5%	7,973	15.3%
25% to 29%	6,011	11.2%	5,448	10.5%	4,863	9.4%
30% to 34%	3,972	7.4%	2,905	5.6%	3,003	5.8%
35% or more	10,144	18.9%	9,390	18.1%	9,023	17.4%
Not computed	167	0.3%	267	0.5%	291	0.6%
Source: 2010, 2015, and 2018 ACS 5-Year Estimates						

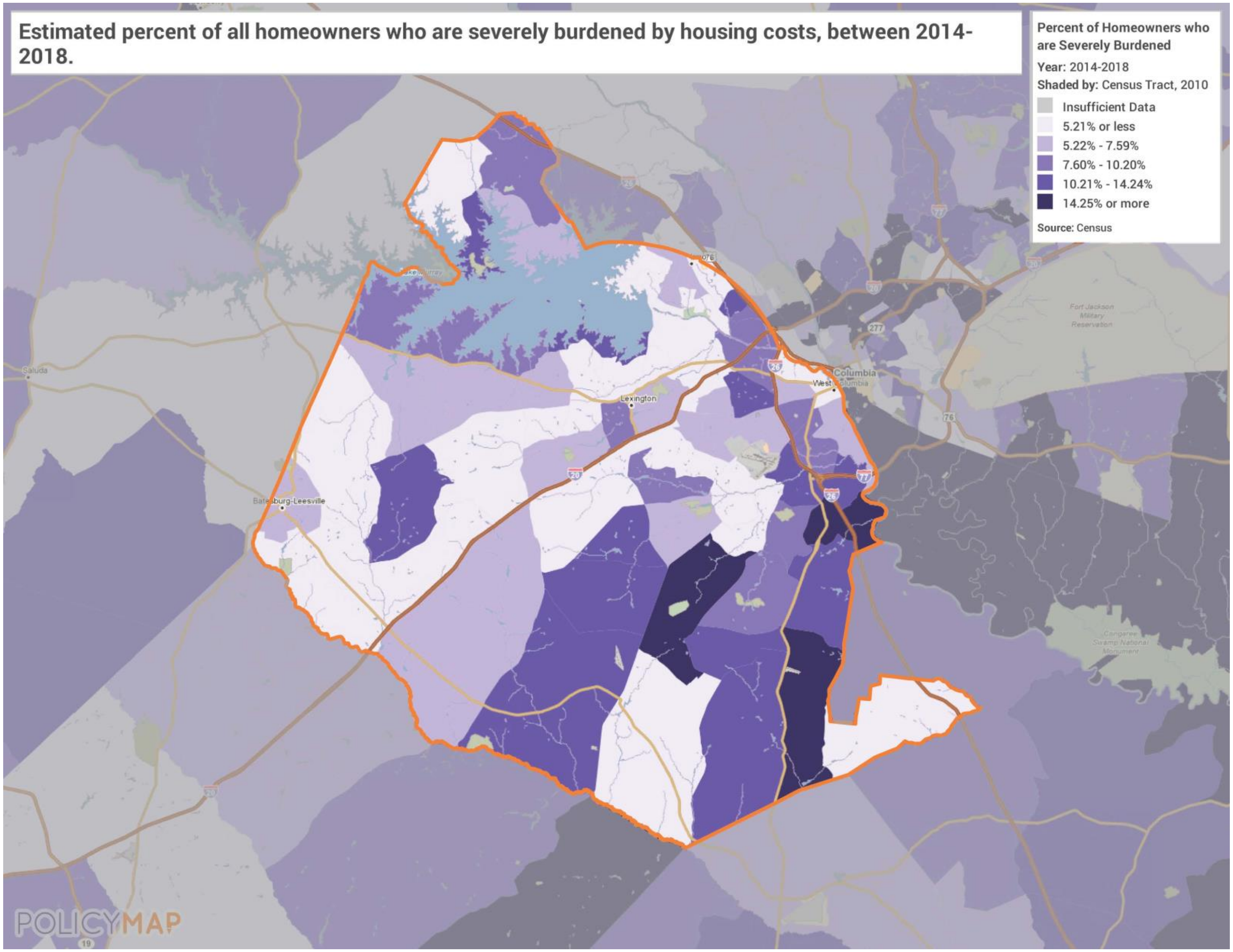
In 2015, about 23.7% of household owners with a mortgage were considered cost-burdened, some even severely cost-burdened. There was a slight decease (.5%) of cost-burdened households in 2018.

The maps below depict concentrations of cost-burdened (30%-50% of household income spent on housing) and severely cost burdened (>50% of household income spent on housing) homeowners. Higher concentrations of households defined as cost-burdened are represented by darker shades, while lower concentrations are represented by lighter shades.

MAP: Cost Burdened Homeowners



MAP: Severely Cost Burdened Homeowners

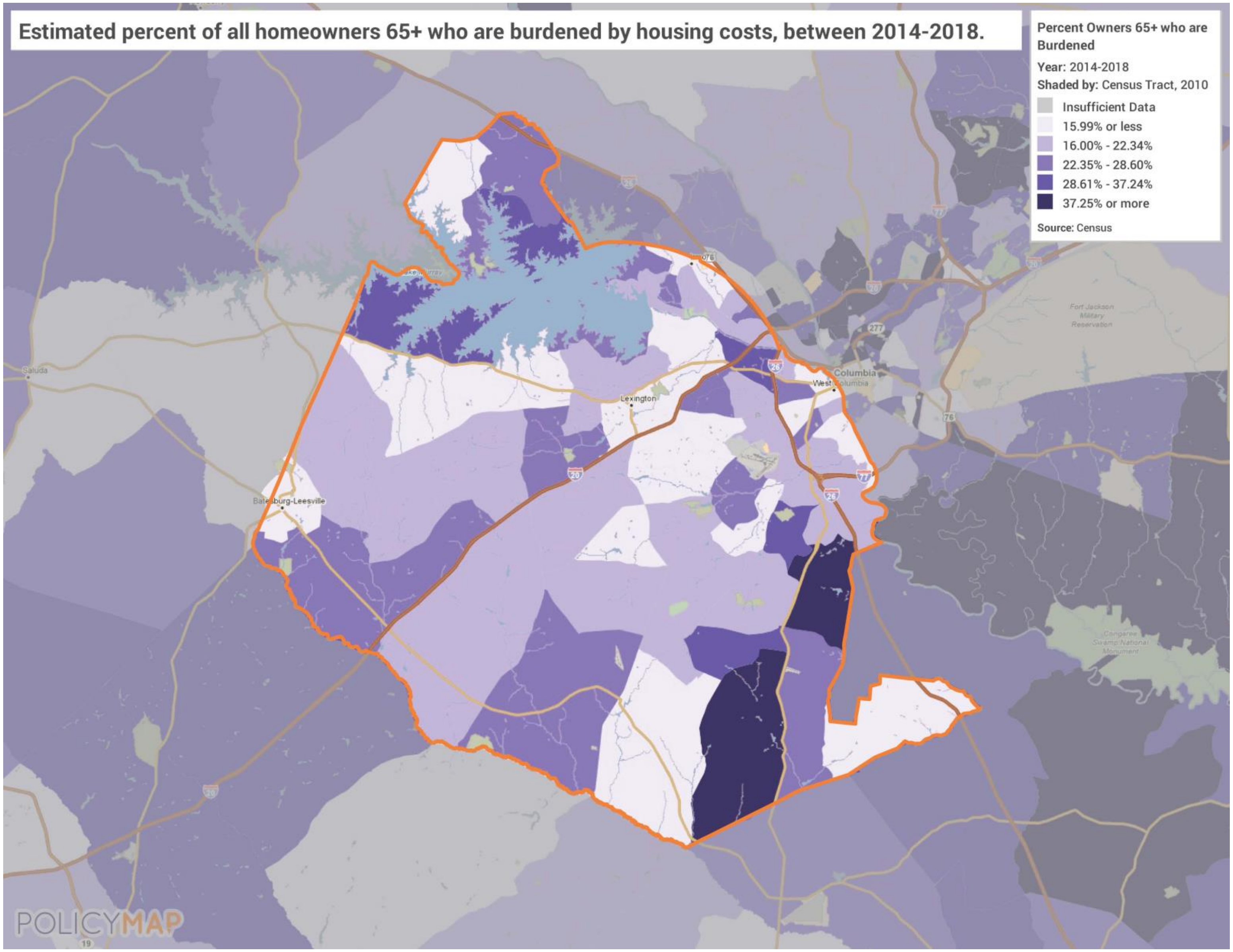


The following table shows the monthly housing cost as a percentage of household income for owners without a mortgage. Cells highlighted in blue represent the cost-burdened population.

TABLE: Non-Mortgage Owner Costs as a Percentage of Household Income in Lexington County						
Housing Cost as a Percentage of Income	2010		2015		2018	
	Number	% of Owner Occupied Household	Number	% of Owner Occupied Household	Number	% of Owner Occupied Household
Less than 10%	10,541	49.6%	13,294	51.4%	14,061	53%
10% to 14.9%	3,868	18.2%	4,811	18.6%	5,099	19.2%
15% to 19.9%	1,913	9%	2,405	9.3%	2,157	8.1%
20% to 24.9%	1,381	6.5%	1,604	6.2%	1,528	5.8%
25.0% to 29.9%	935	4.4%	879	3.4%	873	3.3%
30.0% to 34.9%	638	3%	647	2.5%	549	2.1%
35.0% or more	1,934	9.1%	2,224	8.6%	2,241	8.5%
Not computed	310	1.5%	465	1.8%	407	1.5%
Source: 2010, 2015 and 2018 ACS 5-Year Estimates						

The 2015 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, 11.1% of owner occupied households, without a mortgage are cost burdened. In 2018, the percent of cost-burden owner occupied households decreased to 10.6%. There is a strong correlation between cost-burdened owner occupied households and cost-burdened seniors who own their homes. The map below identifies concentrations of cost burdened owners ages 65 and older.

MAP: Cost Burdened Homeowners 65-Years old or older



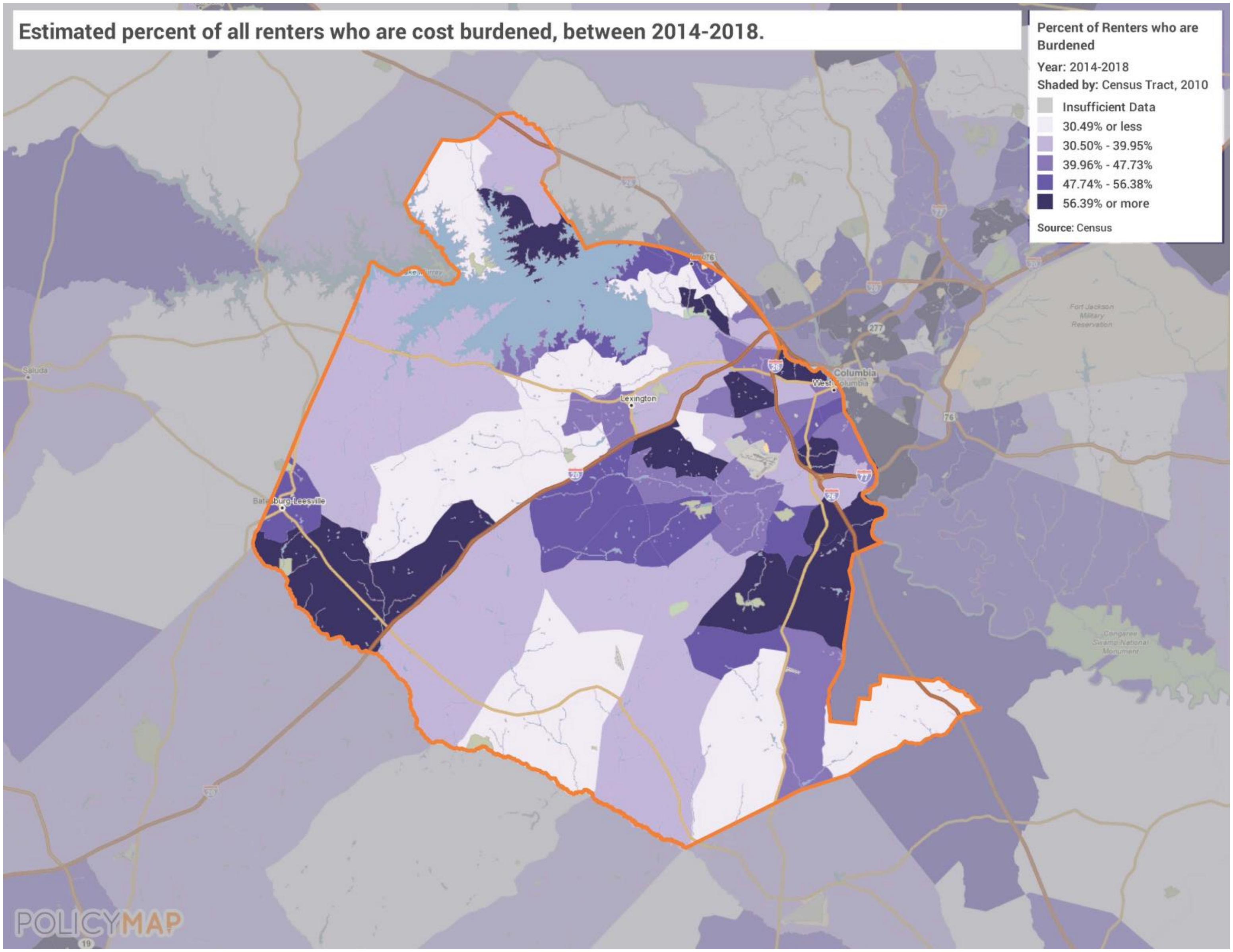
The following table shows the monthly housing cost as a percentage of household income for renters. Cells highlighted in blue represent the cost-burdened population.

TABLE: Monthly Renter Costs as a Percentage of Household Income in Lexington County						
Housing Cost as a Percentage of Income	**2011**		**2015**		**2018**	
	Number	**% of occupied units paying rent**	**Number**	**% of occupied units paying rent**	**Number**	**% of occupied units paying rent**
Less than 15%	3,669	16%	3,473	13.7%	3,615	14.3%
15 to 19.9%	2,981	13%	3,702	14.6%	3,502	13.9%
20 to 24.9%	2,889	12.6%	3,448	13.6%	3,425	13.6%
25.0 to 29.9%	2,843	12.4%	2,586	10.2%	2,549	10.1%
30.0 to 34.9%	1,926	8.4%	2,054	8.1%	2,400	9.5%
35.0% or more	8,622	37.6%	10,090	39.8%	9,775	38.7%
Not computed	2,461	10.7%	2,808	11%	3,074	12.1%
Source: 2011, 2015, and 2018 ACS 5-Year Estimates						

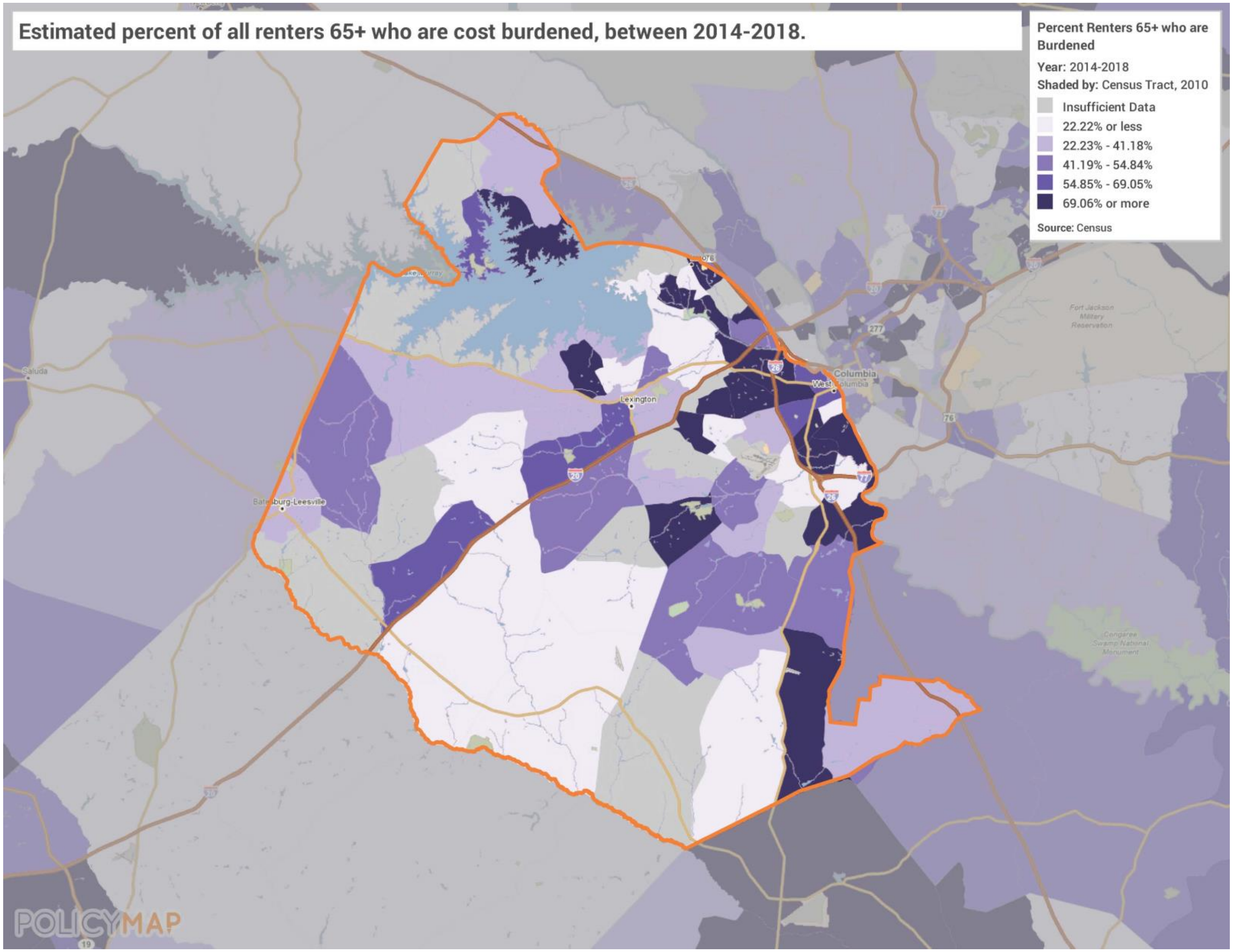
During 2015, 47.9% of all renters were considered cost-burdened, a portion was even severely cost-burdened (housing costs >50% of income). In 2018 the percentage of cost burdened renters increased to 48.2%. Such a high percentage of renter households facing extreme cost-related burdens is significant. 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 maps detail concentrations of cost-burdened renter households per census tract and cost-burdened seniors (65-Years and older). Darker shades indicate a higher percentage of renters are considered cost-burdened, while lighter shades indicate a lower percentage or renters.

MAP: Cost Burdened Renters



MAP: Cost Burdened Renters 65-Years Old or Older



Lending Practices

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The Act intends 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. In compliance with the HMDA, data is gathered from lending institutions to create an analysis of the lending practices.

Since the enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including the location of the loan [by census tract and Metropolitan Statistical Area (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, and the reason 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 MSAs, originated at least one home purchase, or have refinanced a 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: federally insured or regulated institutions; originates a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originates 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 a home purchase or refinancing loans exceeds 10% or more 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 purchases, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 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.

Typically, HMDA data is made available at the MSA level, however, the following analysis was provided to Lexington County based on census tract information. Where specific details are available, a summary is provided below for loan denials including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For 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.

In 2017, residents of the County applied for roughly 15,135 home loans to purchase, refinance, or make home improvements for a single-family, multi-family, and manufactured homes. Of those applications, about 7,642, or 50.5%, were approved and originated. Of the remaining 7,493 applications, 2,252 were denied by a financial institution. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. While many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The remaining 5,241 applications that were not originated or 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.

TABLE: Disposition of Application by Loan Purpose in Lexington County - 2017			
	Home Purchase	**Refinance**	**Home Improvement**
Total Loan Applications	9,891	4,571	673
Loans Originated	5,295	2,055	292
Loans Denied	1,112	867	273
Applications Closed	3,484	1,649	108
Source: 2017 HMDA			

Of the home purchase loans that were originated in 2017 (9,891 loans originated), just over 30% of these were provided by conventional lenders. The remaining 70% of the loans were provided by federally back sources including the Federal Housing Administration (FHA), VA, and FSA/Rural Housing Service (RHS).

A further examination of the 2,252 denials indicates that 867 (38%) of all denials were for applicants seeking to refinance existing mortgages for owner-occupied, primary residences. The number one reason for the denial of refinancing applications∗ was poor credit history, followed by a lack of collateral. 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", or the borrowers are "upside-down" in their mortgage.

Though race and ethnicity information are not always provided in the HMDA reports, it is important to review the information available to determine if there are any disparities (table below). Based on the available data, the number of loan application denials for home purchase loans in the County is most prevalent amongst the Whites and African Americans or Blacks. Upon the review of denial reasons for federally supported loan products, Whites and African Americans or Blacks were denied primarily because of poor credit history.

∗ Please note, the loan disposition information is provided for only single family homes. However, the HMDA data only provides reasons for single family loan applications including manufactured homes.

Home Purchases - 2017 Denials by Race, Ethnicity & by Reason			
Race	**Primary Reason for Denial**	**Number of Conventional Loan Denials**	**Number of Federally Supported Loan Denials**
Whites	Collateral	36	11
	Credit Application Incomplete	12	7
	Credit History	66	32
	Debt to Income Ratio	46	29
	Employment History	9	7
	Insufficient Cash	10	8
	Mortgage Insurance Denied	1	
	Unverifiable Information	5	2
	Other	8	13
	No Reason Given	320	69
African American/Black	Collateral	3	4
	Credit Application Incomplete		4
	Credit History	17	13
	Debt to Income Ratio	12	22
	Employment History	1	3
	Insufficient Cash	3	2
	Unverifiable Information		2
	Other	5	4
	No Reason Given	140	22
American Indian or Alaska Native	Credit History	8	
	No Reason Given	1	
	Other	1	
Asian	Collateral	3	
	Credit Application Incomplete	1	
	Debt-to-Income Ratio		1
	Employment History	2	
	Insufficient Cash	1	
	No Reason Given	9	3
Native Hawaiian or Other Pacific Islander	Debt to Income Ratio	1	
	No Reason Given	1	
Source: 2017 HMDA			

Subprime Lending (High-Cost Lending)

Subprime mortgage loans offer access to home financing to borrowers with poor credit histories, high loan - to - value ratios, or other credit risk characteristics. In general, the rationale for charging a loan customer a higher cost (fees and interest) for a home loan is to compensate for the higher levels of risk, generally based upon the borrower's credit profile. Often, individuals who are rejected for prime rate loans are directed to the subprime market. Although the subprime lending market has made credit more available to households with low-incomes or imperfect credit, subprime lending is generally unregulated. While subprime loans are a necessary option for many consumers, many of these loans have terms that are considered predatory. This occurs when the loan strips the equity out of the home due to higher charges or fees that are financed with the money borrowed. Consumers are often talked into refinancing their homes with the promise of savings, a lower interest rate, or monthly payment – when in fact, the loan contains fees adding up to thousands of dollars that are paid with the equity from the consumer's home. The loan is then refinanced, including the broker charge, discount or origination fees, credit insurance, and closing costs over the next 10 to 30 years. Some of these loans leave the borrower with a large final "balloon" payment that must be paid in full to satisfy the debt and will generally need to be refinanced by the consumer, with new fees and points charged once again.

The basic definition of a sub-prime loan is any loan that is offered at a rate less optimal than the current prime rate. In other words, the interest rate offered to the borrower is higher (worse) than the rate offered to other borrowers who may have better credit scores or creditworthiness. For this analysis, we will define sub-prime as a loan offered at one and a half (1.5) percentage points, or higher, than the current prime rate.

South Carolina lawmakers moved to address the problems related to predatory lending in the South Carolina High Cost and Consumer Home Loan Act that was signed into law in June 2003. The enactment of the law was followed by a statewide consumer awareness campaign. Provisions of the legislation:

- Require mandatory credit counseling for consumers on high-cost loans;
- Limit the practice of "flipping" (the repeated refinancing of loans) to no more than every 42 months;
- Prohibit the financing of credit insurance;
- Limit the amount of points and fees that can be financed within a high-cost loan;
- Prohibit a prepayment penalty on home mortgage loans up to $150,000;
- Require the lender to make sure that the

borrower has the ability to repay a loan;

- Require mortgage brokers to act in the best interest of the borrower; and
- Limit the number of times that lenders can roll over loans that are for less than 120 days.

According to the 2017 HMDA data for Lexington County, there was a total of 498 home purchase loans (conventional and federal) originated with an interest rate 1.5 percentage points, or higher, than the current prime interest rate.

Community Reinvestment Act (CRA)

Since the passage of the Community Reinvestment Act (CRA) in 1977, banks have been strongly encouraged to serve the credit needs of all persons within the community, including those with low- and moderate-incomes (LMI). The CRA establishes a regulatory mechanism for monitoring the level of lending, investments, and services in low- and moderate-income neighborhoods that have traditionally been underserved by lending institutions. While most mortgage companies, finance companies, and credit unions are required by HMDA to provide information on their lending activities, many are exempt from CRA coverage and its examination process. Since federally - insured financial institutions are covered by CRA, mortgage companies, finance companies, and credit unions are all exempt from CRA regulations. Commonly, it is considered that only depository financial institutions are covered by CRA.

The Federal Financial Institutions Examination Council (FFIEC) agencies conduct CRA examinations and enforcement – the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), the National Credit Union Administration (NCUA), and the Consumer Financial Protection Bureau (CFPB). Examiners from these FFIEC agencies assess and "grade" lenders' activities in LMI neighborhoods. Large institutions are graded on how well they meet their CRA obligations according to a three - part test that evaluates actual performance in lending, investing, and providing banking services to the entire community including LMI borrowers, and borrowers (individuals or businesses) located in LMI areas. Smaller institutions are subject to a more streamlined examination that focuses on lending.

After a CRA exam, the lending institution receives one of the four ratings or grades. The top two ratings are "Outstanding" or "Satisfactory," meaning that a federal examiner has determined that the lender has met its obligation to satisfy the credit needs of the communities in which it is chartered. The two lowest ratings, "Needs to Improve" or "Substantial Noncompliance," reflects a failure on the part of the lending institution to meet the credit needs of the communities, particularly the LMI communities, in which it is chartered. The four federal agencies examine large banks approximately once every two years. However, large lending institutions with "Satisfactory" ratings may be examined once every four years, and institutions with "Outstanding" ratings may be examined once every five years.

While poor CRA ratings do not result in immediate sanctions for a lender, receipt of a low CRA rating can curtail an institution's plans for service changes or mergers with other financial institutions. When a lender plans to merge with another institution or open a new branch, they must apply to the Federal Reserve Board and/or to its primary regulator for permission. Receipt of one of the two lowest CRA ratings is considered in the review of the application by the federal agency. The reviewing federal agency has the authority to delay, deny, or add conditions to an application. Only one Lexington County lender has been reviewed in the past five years, First Community Bank, and it received a Satisfactory rating in 2017.

TABLE: Lexington County Lenders CRA Ratings

Bank	CRA Rating	Rating Period	Bank Size
First Community Bank	Satisfactory	2017	Intermediate Small Institution

Source: FFIEC CRA Rating Database 2020

Public Housing Authority

Lexington County Community Development supports the Housing Authority of the City of Columbia (Columbia Housing), as well as the Cayce Housing Authority (CHA), which is now managed by Columbia Housing. These Authorities were established to provide decent and safe rental housing for eligible LMI families, the elderly, and persons with disabilities. The Cayce Housing Authority utilizes a voucher-based program of which there are 41 vouchers in use and does not operate public housing units. Columbia Housing provides and facilitates affordable housing for nearly 6,500 low-income households comprised of approximately 16,000 people. 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 the County. The following is a breakdown of the public housing applicants for Columbia Housing which now manages CHA.

TABLE: CHA Public Housing Applicants

Demographic Categories	**Number of Applicants**
Elderly	252
Disabled Household Members	417
Families with Children	2,197
1 Bedroom Applicants	2,993
2 Bedroom Applicants	1,523
3 Bedroom Applicants	385
4 and 5 Bedroom Qualified Families	959

Data Source: Section 8.0 (Housing Needs) 2020-2021 Annual Plan Columbia Housing

Individuals and families with income less than 50% of the area's median income (AMI) make up 98% of the Columbia Housing's waiting list. The greatest need for housing in the Public Housing Program is the one-bedroom units, which currently has 2,993 applicants, followed by two-bedroom units with 1,523 applicants. The demand for one-bedroom units continues to grow each year. However, households granted Housing Choice Voucher (HCV) are experiencing hardships finding one-bedroom units that fit within the payment standard. As a result, the Columbia Housing has adopted payment standards that are more representative of the local market fair housing rates (2020-2021 Annual Plan Columbia Housing).

In addition to the hardship of finding-affordable one-bedroom units, the Columbia Housing lost the ability to place individuals and families in the Allen Benedict Court, a 246-unit development. The Allen Benedict Court is a development with many one-bedroom units; therefore, it is anticipated that there will be an increase in the length of time on the waiting list for eligible applicants.

Section 8/Housing Choice Voucher Program (HCV)

The HCV program is the favored program because of its housing choice and the opportunity to move from one location to another. The waiting list for the HCV was last opened in 2019 from December 18th through December 20th. During the three days of intake, Columbia Housing received 7,655 applications. A system was developed to randomly select 3,000 applicants to be placed on the waiting list (2020-2021 Annual Plan Columbia Housing).

The current number of applicants on the HCV waiting list is 3,828. This number includes the 3,000 that were randomly selected from the lottery and 828 applicants that were already on the waiting list.

Veterans Affairs Supportive Housing (VASH) Vouchers

The United Way of the Midlands conducted a Point-In-Time Count in 2019 and identified 188 Veterans experiencing homelessness in the area. The program has the capacity to fund 414 Veterans Affairs Supportive Housing (VASH) Vouchers. However, the turnover rate is significantly high for Veterans. The Columbia Housing and VA are working together to create strategies to stabilize the Veterans and ensure that they are provided services that deter the likelihood of them becoming homeless again.

Public Sector Analysis

Overview

The Fair Housing Act generally prohibits the application of special requirements through land-use regulations, restrictive covenants, and conditional or special use permits that, in effect, limit the ability of minorities or the disabled to live in the residence of their choice within the community. If large-lot minimums are prescribed, a house must contain a certain minimum amount of square feet, or if no multi-family housing or manufactured homes are permitted in an area, the results can exclude persons protected by the Act. If local mandates make it unfeasible to build affordable housing or impose significant obstacles, then a community must affirmatively work toward eliminating this type of impediment to fair housing choice.

The Fair Housing Acts of 1968 and 1988, as amended, also make it unlawful for municipalities to utilize their governmental authority, including zoning and land use authority, to discriminate against racial minorities or persons with disabilities. Zoning ordinances segregate uses and make differentiation within each use classifications. While many zoning advocates assert that the primary purpose of zoning and land use regulations is to promote and preserve the character of communities, inclusionary zoning can also promote equality and diversity of living patterns. Unfortunately, zoning and land-use planning measures may also have the effect of excluding lower-income and racial groups.

Zoning ordinances aimed at controlling the placement of group homes is one of the most litigated areas of fair housing regulations. Nationally, advocates for the disabled, homeless, and special needs groups have filed complaints against restrictive zoning codes that narrowly define "family" to limit the number of non-related individuals occupying a single-family dwelling unit. The 'group home' arrangement/environment affords many persons who are disabled the only affordable housing option for residential stability and more independent living. By limiting the definition of "family" and creating burdensome occupancy standards, disabled persons may suffer discriminatory exclusion from prime residential neighborhoods.

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 indirectly pay property taxes through rent fees. Property taxes in South Carolina are some of the lowest in the nation. However, many renters live in an owner's "second home" which has a higher tax rate that is pushed on to them. In 2019, the state average effective property tax rate was 0.57%, and the median amount paid in the state was $1,433. Lexington County was even lower with an average tax rate of 0.55%, and a median annual tax payment of $1,378. As a reference, the median tax rate paid in the United States is $2,700 and the tax rate was 1.08% (Tax Foundation, 2019).

Home insurance is also an added cost that affects the cost of housing. In South Carolina, the average homeowner's insurance is $1,402, which is $174 more than the national average of $1,228. In addition, residences located within areas designated as a floodplain require additional insurance. According to the Federal Emergency Management Agency (FEMA), the average rate for flood plain insurance is $700 per year, but this can vary depending on the home's elevation.

Zoning and Site Selection

Zoning may have a positive impact on equal housing opportunities and can help to control the character of regional communities. Through zoning, a careful balance must be achieved to avoid promoting barriers to equal housing.

Professor Richard T. Lal, Arizona State University, surveying the view of representative studies concerning the nature of zoning discrimination states, *"If land-use zoning for the purpose of promoting reason, order and beauty in urban growth management is one side of the coin, so can it be said that exclusion of housing affordable to low- and moderate-income groups is the other ...as practiced, zoning and other land-use regulations can diminish the general availability of good quality, low-cost dwellings...."*

In considering how zoning might create barriers to fair housing, the following four key areas were reviewed; and selected because of the possible adverse effects they could have on families and persons with disabilities.

- Definitions used for "families" and "group homes"
- Regulations (if any) regarding group homes
- Ability for group homes or other similar type housing to be developed
- Unreasonable restrictions on developing multifamily units, such as lot size requirements.

While the definition of group care facility is broad in terms of the number of people that can be served and no limited related to temporary disability, group-housing is more restricted in where it is permitted under current zoning designations. Family care homes are permitted under all single-family zoning districts, as well as all multifamily and office use districts, neighborhood business districts (light commercial), agriculture districts, and mixed-use districts (traditional neighborhoods). Group homes, on the other hand, are not permitted in any single-family zoning districts and are only permitted in the highest density multifamily residential districts and commercial, office and public, and institutional districts. This serves to limit group homes located in single-family and low-density multifamily districts to only small-scale homes (six persons or less) that serve those with temporary disabilities. Generally, the concept of group homes is to integrate them into neighborhoods, providing the maximum amount of independent living in a community-based environment. For example, those group homes that serve persons with permanent disabilities and/or more than six occupants, this neighborhood integration may be unattainable in some communities based on zoning restrictions.

The ability to provide affordable housing to low-income persons is often enhanced by an entitlement grantee's willingness to assist in defraying the costs of development. Effective approaches include contributing water, sewer, or other infrastructure improvements to projects as development subsidies or waiving impact and other fees. These types of approaches help to reduce development costs and increase affordability allowing developers to serve lower-income households.

Lexington County Planning Department

The Lexington County Planning Commission is appointed by the Lexington County Council, one citizen from each of the nine Council districts. The Commission is responsible for making recommendations to the Council on the Comprehensive Plan and development ordinances, and for the administration of land development regulations.

Community Development Block Grant (CDBG)

Community Development Block Grants (CDBGs) are grants awarded to urban communities on a formula basis to support affordable housing and community development activities. The CDBG program is used to plan and implement projects that foster the revitalization of eligible communities. The primary goal of the program is the development of viable urban communities. Program objectives include the provision of decent housing, a suitable living environment, and expanded opportunities principally for LMI individuals and families.

- Acquisition/Rehabilitation
- Homebuyer Assistance
- Homeless Assistance
- Economic Development
- Public Improvements
- Public Services

Fair Housing

Under the South Carolina Fair Housing Law enacted in 1989, it is unlawful to refuse to sell, rent, finance or otherwise make available a dwelling based on race, color, religion, sex, familial status, national origin, or disability. Apartments, houses, manufactured homes, and vacant lots to be used for housing are covered by the Fair Housing Law. With few exceptions, anyone who has control over residential property and real estate financing must adhere to these regulations. This includes rental managers, property owners, real estate agents, landlords, banks, developers, builders, insurers, home inspectors, and individual homeowners who are selling or renting property.

The South Carolina Human Affairs Commission (SCHAC) is designated by HUD as a Substantial Equivalent Agency and as such, is authorized with similar legal responsibilities in handling Fair Housing complaints. SCHAC administers the State's Fair Housing Law, which is equivalent to the Federal Fair Housing Law and has the authority to investigate complaints, subpoena witnesses, issue orders, hold hearings, and enforce findings. The jurisdiction of the SCHAC includes both the public and private sectors. The SCHAC is comprised of fifteen members, with two members from each of the State's six congressional districts appointed by the Governor, with the advice and consent of the State Senate. Three additional at-large members are appointed by the Governor. Members serve a three-year term, with no more than two consecutive terms.

Fair Housing Cases

To register a complaint with the SCHAC, the aggrieved party must file the complaint within 180 days after the date of the alleged discrimination, or file with HUD within one year. Within 10 days of the initial filing, the compliance staff of the SCHAC investigates the complaint and notifies the applicant of the validity of the complaint. If a violation has occurred, a formal complaint form is completed. During this process, every effort is made to mediate and resolve the problem. The primary mechanism used for mediation and resolution of the complaints is the Mediation/Alternative Dispute Resolution effort. This effort is a voluntary process designed to facilitate case closure by bringing the parties in dispute together and reaching a mutually acceptable solution. An impartial party facilitates negotiations, precluding the investigation process and usually resulting in both respondent and complainant emerging with a "win-win" solution to the problem.

Investigations are completed within 100 days after the filing of a complaint, except in cases where overwhelming issues prevent completion of the investigation within that period of time. If the SCHAC determines that there are no reasonable grounds for the complaint, the complaint is dismissed. If the determination is that there are reasonable grounds for the complaint and settlement efforts are unsuccessful, one of the following options may be pursued:

1. Either party may elect to have the claim decided in a civil action. If this option is chosen, the SCHAC must initiate and maintain a civil action on behalf of the aggrieved person within 30 days from the date of the election.

2. If neither party chooses to elect a civil action, SCHAC refers the charge to the Chairman of the SCHAC to designate a panel of three members to hear the complaint.

3. The complainant may choose to sue the respondent in State court. If this option is chosen it is done at the expense of the participants, with no involvement by SCHAC.

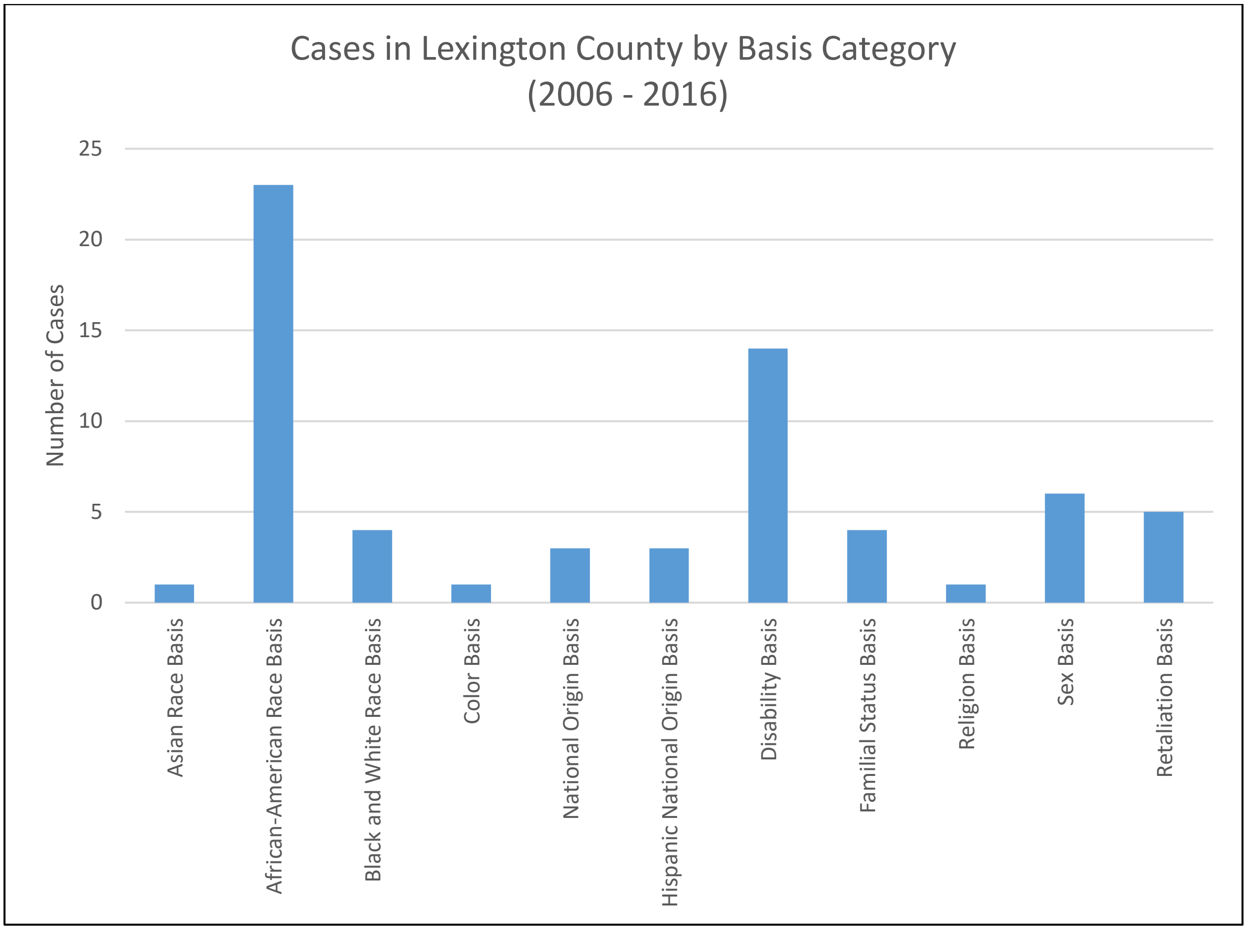
In South Carolina, the Office of Fair Housing and Equal Opportunity (FHEO) of HUD also directly receives and investigates Fair Housing complaints from persons who believe that they have been discriminated against when trying to buy or rent a home or an apartment. Cases that are filed with SCHAC and have not been resolved within 180 days are then filed with FHEO since aggrieved parties have 365 days to file the complaint. As with complaints filed with the SCHAC, investigations are completed within 100 days after the filing.

According to HUD online data[3] for 2006 through 2016, a total of 49 FHEO cases were filed in Lexington County. The following table lists filed cases by basis category over a ten-year period that data was available.

TABLE: Fair Housing Cases Filed in Lexington County

Basis Categories (Cases)	Number of Filed Cases
Race Basis	28
Asian Race Basis	1
Black or African-American Race Basis	23
Black and White Race Basis	4
Color Basis	1
National Origin Basis	3
Hispanic National Origin Basis	3
Disability Basis	14
Number of Filed Cases with a Familial Status Basis	4
Number of Filed Cases with a Religion Basis	1
Number of Filed Cases with a Sex Basis	6
Number of Filed Cases with a Retaliation Basis	5
Source: HUD - FHEO Filed Cases 01/01/2006 - 12/31/2016 (updated March 22, 2019)	

[3] https://catalog.data.gov/dataset/fheo-filed-cases



A total of 28 cases were filed because of race, the majority of those complaints (82%) were black or African American race based. A total of 14 cases were because of disability, 6 cases were filed due to sex, 5 cases were filed due to retaliation and 1 case was filed on the basis of religious discrimination.

The following table is a breakdown of the number of filed FHEO cases in Lexington County per year.

TABLE: Number of FHEO Cases in Lexington County by Year	
Year	**Number of Cases**
2006	5
2007	7
2008	7
2009	5
2010	0
2011	3
2012	6
2013	2
2014	5
2015	4
2016	5

Not in My Backyard (NIMBY)

Not In My Back Yard (NIMBY) can be described as opposition by residents to a new development that is needed by the larger community, but maybe or considered unsightly, possibly dangerous, or likely to lead to decreased property values. In the case of fair housing, NIMBY can create a barrier to the development of housing types that are affordable and how the development of affordable housing will impact a neighborhood. Development of affordable housing is seen as a necessary need for the larger community; however, residents may oppose affordable housing projects for fear that it may lower property values and increase crime in the immediate area. In protecting the interest of the residents from new affordable housing development projects, the result is that NIMBY becomes another barrier to fair housing, limiting low-income residents' opportunities to find affordable housing.

Previously Identified Impediments (2015-2019)

According to the County's previous Analysis of Impediments to Fair Housing Choice in 2015, the County found and identified these to be impediments to Fair Housing:

I. Limited Affordable Housing
II. Lack of Fair Housing Awareness
III. Lack of Housing for Special Needs and Homeless Population
IV. Lack of Adequate Public Transportation
V. Concentrations of Racial/Ethnic Segregation and Housing Problems

Actions to Overcome Previously Identified Impediments

The Analysis of Impediments to Fair Housing for Lexington County points to multiple and, in many cases, interrelated areas of need. These impediment issues emerged from an extensive review of current policies and practices in both the public and private sectors, interviews with key service providers, and a detailed examination of socio- economic data. Each major need is summarized as follows, along with a brief overview of the existing conditions surrounding each issue and proposed implementation strategies to address identified resource gaps and needs. A list of sample measures that can be used to assess progress in mitigating impediments to fair housing is also included for each key issue.

Impediment 1: Limited Affordable Housing

The lack of affordable housing in the County of Lexington was partially due to its growth in population. The growth created a high demand on the limited housing supply, and correspondingly increased the cost of rental and housing prices. According to the 2011 U.S. Census, 14,711 renters and 19,849 owners were paying more than 30% of their income on housing.

Actions to Date:

- The County continued to partner with local organizations to hold workshops and other events to provide educational opportunities to the community. Government agencies in the area (including the City of Columbia and Richland County) have worked with private entities to leverage their expertise to train and educate future home-buyers in the County.
- Rehabilitate 100 owner-occupied housing units.
- Through the County's Down Payment Assistance (DPA Program) 60 LMI residents received assistance to purchase homes.
- Through the County's Septic Tank Repair Program 50 LMI residents received assistance.
- The County administered the following HOME Program activities.
    - Homeownership Assistance Program

- Comprehensive Housing Rehabilitation Program
- Partnerships with Community Housing Development Organizations (CHDO)

Impediment 2: Lack of Fair Housing Awareness

Public education of fair housing laws is a critical element towards the promotion of fair housing opportunities.

Actions to Date:

- Collaborated with Cayce Housing Authority to provide annual programming and education on issues of fair housing, as well as credit counseling and budgeting.
- The County funded programs and services with the Urban League and Community Relations Council to educate citizens, as well as representatives from the realty, banking, and mortgage communities on fair housing standards and practices.
- The County engaged the Lexington County Public Library in an effort to educate the youth on the importance of fair housing.
- The County promoted fair housing practices by funding 5 annual fair housing seminars and 10 workshops to include public housing residents, bankers, realtors, and classes on fair housing, budgeting and finance, blockbusting, and steering.
- For Fair Housing month (April) the County rented digital billboards throughout the area to promote fair housing.

Impediment 3: Lack of Housing for Special Needs and Homeless Population

According to the South Carolina Coalition for the Homeless which conducted an extensive Point-in-Time Count in January of 2014 more than 6,000 people were found living in shelters or on the streets of our state. Of those reported as homeless, 51% were identified as “unsheltered” or living in places not meant for human habitation such as cars, parking garages, camps or other outdoor places. The leadership of the County believes that the sheer number of persons reported homeless in the community is not to be ignored and made a public decision to work collaboratively across political and geographic boundaries to address the issues of homelessness.

Actions to Date:

- A minimum of 25 affordable housing units was made available to accommodate special housing needs in the County.
- The County provided funding to the Midlands Housing Alliance, Inc./Transitions (MHA) to establish support programs that provided needed public services, and increased the level of service provided by the existing program. The programs offered by MHA help citizens stabilize their lives, increase income, and secure permanent housing. This will help benefit more than 176 homeless residents per year.
- The County provided funding to Sistercare, Inc. to renovate the kitchen and bathrooms, install carpeting, replace security fencing, and replace the storage shed.

Impediment 4: Lack of Adequate Public Transportation

The need for additional mass transit routes continued to be an impediment for low- and moderate-income households.

Actions to Date:

- The County purchased a transportation van for Sistercare, Inc.
- The County partnered with Richland County and the Central Midlands Council of Governments to produce a report on rural transportations and implement recommended improvements.
- The County in collaboration with the Lexington Medical Center, the cities of West Columbia and Cayce, and the Town of Springdale increased transportation options.

Impediment 5: Concentrations of Racial/Ethnic Segregation and Housing Problems

Data showed that Lexington County was not as diverse as many places, but there were high concentrations of racial and ethnic segregation. Within those concentrated communities there tended to be significant economic problems, including, but not limited to, disproportionate poverty, cost-burdened households, and substandard living circumstances.

Actions to Date:

- The County gave funds to the Arc of the Midlands, Inc. to start ThiftWORKS, an apprenticeship program designed to provide paid on-the-job training and work experience in a real-world environment.
- The County continued funding the Acquisition and Affordable Housing program to acquire and rehabilitate affordable housing for either homeownership or rental activities.
- The County gave funding to CHDOs for eligible development activities that promoted affordable housing.

County of Lexington Fair Housing Programs & Activities

Over the past several years, the Grant Programs Division has hired a Title VI Grant Manager and embarked on an aggressive CDBG and HOME education and outreach program to include the participation and support of various outreach initiatives to include partnerships with the Lexington County Public Library, the Greater Columbia Community Relations Council, as well as the Columbia Urban League, the City of Columbia, and Richland County.

Fair Housing Information Center – Fair housing awareness is an ongoing effort of the County's Grant Programs Division staff. The CDBG and HOME programs continue to maintain a fair housing information center within the Community Development Department. This library of information includes the following:

TABLE: Lexington County Fair Housing Library	
Title	**Source**
Fair Housing, Equal Opportunity for All	HUD
Borrowing Basics, What you don't know can hurt you	Fannie Mae
100 Q & A About Buying a New Home	HUD
Knowing and Understanding Your Credit	Fannie Mae
Homebuyers Vocabulary	HUD
Fair Housing is the Law in SC	SC Human Affairs Commission
Notice on Predatory Lending Law in SC	State of SC
Guide to Single Family Home Mortgage Insurance	HUD
Rehab a home with HUD's 203(k)	HUD
Firewise Communities	State of SC
Empowerment Center Brochure	City of West Columbia
Basic Services Handbook	Cooperative Ministry
Pink & Blue Family Resource Directory	Family Services Center
Draft Title VI Plan	County of Lexington Community Development

Current Impediments and Recommendations

The Analysis of Impediments to Fair Housing for the County of Lexington points to multiple and, in many cases, interrelated areas of need. These impediment issues emerged from an extensive review of current policies and practices in both the public and private sectors, interviews with key service providers, and a detailed examination of socio-economic data. Each major need is summarized as follows, along with a brief overview of the existing conditions surrounding each issue and proposed implementation strategies to address identified resource gaps and needs.

Impediment 1: Limited Affordable Housing

HUD defines a cost-burdened household as a household paying more than 30% of its monthly income on housing costs, and a severe cost burden household is one that pays more than 50% on housing costs. According to 2011-2015 U.S. Census statistics, an equally significant number of renters and owners were cost-burdened in terms of total households – with 11,594 renters and 11,635 owners paying more than 30% of their incomes on housing. There was also a fair number of households that were severe cost burden – 5,496 renters and 5,110 owners.

There was a significant disparity between elderly households, with 1,696 renters and 4,138 owners that were reported as cost burden (>30%), and 921 renters and 1,870 owners that were reported as severe cost burden (>50%).

To this end, the supply of affordable housing in the County, both for purchase and rent is identified as an impediment to affordable housing due to the number of residents that are defined as housing cost-burdened. The County of Lexington will continue to use a portion of its HOME, and CDBG funding toward the acquisition, rehab, and rental of affordable homes.

Strategies:

I. Utilize HOME and CDBG resources to ensure the availability and quality of affordable housing.

II. Incorporate inclusionary zoning as an affordable housing tool to link the production of affordable housing to the production of market-rate housing. This incorporation will either require or encourage new residential developments to make a certain percentage of the housing units affordable to low- or moderate-income residents.

III. Work closely with housing providers and property managers to support fair housing activities in the County.

IV. Financially support the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing market.

Impediment 2: Lack of Fair Housing Awareness

Public education of the fair housing laws is a critical element towards the promotion of fair housing opportunities. The recommended solution to this impediment is that the County continues its fair housing education efforts, to include collaborations with libraries, schools, realtors, and citizens. Over the past several years the Office of Community Development has created fair housing videos, collaborated with the Lexington County Public Library, and sponsored Fair Housing seminars to address this identified impediment.

Strategies:

I. Continue (and expand) efforts to educate the public through Fair Housing Month activities, homebuyer education, and counseling programs. Activities to include fair housing videos, staff training, fair housing website, and youth fair housing reading program.

II. Work with lenders, housing providers, and housing agents to provide training on fair housing laws to ensure they know and comply with their responsibilities.

III. Work with the South Carolina Fair Housing Center in Columbia.

IV. Collect information on Fair Housing issues and potential violations in conjunction with neighborhood and community meetings, and public hearings.

V. Continue partnerships with the Columbia Urban League and the Community Relations Council.

Impediment 3: Lack of Housing for Special Needs, Elderly, Disabled, and Homeless Populations

According to the South Carolina Coalition for the Homeless, which conducted an extensive Point-in-Time Count in January of 2019, more than 4,000 people were found living in shelters or on the streets of our state. Of those reported as homeless, 41% were identified as "unsheltered" or living in places not meant for human habitation such as cars, parking garages, camps or other outdoor places. The County of Lexington believes that the number of persons reported as homeless in our community should not be ignored. Several years ago, the County made the public policy decisions to work collaboratively across political and geographic boundaries to address the issues through the ongoing support of entities such as the Lexington Domestic Abuse Shelter managed by Sistercare Inc., and the Transitions Homeless Center.

Strategies:

I. Continue to actively engage local nonprofit organizations that provide permanent affordable housing options and activities that support the special needs populations.

II. Develop programs that increase self-sufficiency and prepare the homeless population to transition into permanent housing, such as financial literacy, credit counseling, and rental assistance.

III. Continue intra-government coordination and collaboration among agencies in Lexington County.

IV. Increase ADA requirements for senior housing and multi-family developments through the promotion of fair housing rights "reasonable accommodations".

V. Review the lack of options for low-income persons with disabilities and/or special needs.

VI. Continue to provide programmatic and infrastructure support to Sistercare, Inc.

Impediment 4: Economic Opportunities Effect on Housing Choice

There is a lack of economic opportunities in Lexington County which prevents lower-income households from increasing their income and ability to live outside of the areas with concentrations of low-income households. Living in a low-income concentrated area can affect the citizens quality of life because it limits access to transportation, employment opportunities, access to decent health care, and access to good schools. Almost all of these limitations make it more difficult for people in low-income areas to obtain the experience they need to get a job. In 2015, 7.5% of the County's labor force population were unemployed.

Strategies:

I. Continue improving access to public transportation.

II. Continue to improve the infrastructure in underdeveloped areas to promote new development and create new jobs.

III. Collaborate with organizations and enterprises to develop apprenticeship programs designed to provide paid on the-job training and work experience.

IV. Support programming that enhances small business development and retention within impacted areas of high poverty neighborhoods.

Impediment 5: Barriers Limiting Housing Opportunities

The different types of barriers that are limiting housing opportunities in Lexington County include economical, physical, and social. These barriers effect low-income households, minorities, and the disabled. Regulatory conditions often make affordable housing the most difficult or build. Few communities provide an array of development options, such as manufactured housing, duplexes, and multifamily units.

Strategies:

I. Provide financial consulting and credit improvement programs to help low-income households obtain mortgages.

II. Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices outside impacted areas.

III. Promote the development of affordable housing in areas of opportunity for minorities and low-income persons and families to reside.

Acronyms

ACS - U.S. Census American Community Survey

AFFH - Affirmatively Further Fair Housing

AI - Analysis of Impediments

AMI - Area's Median Income

CDBG - Community Development Block Grant

CDBG - Community Development Block Grant

CFPB - Consumer Financial Protection Bureau

CHA - Cayce Housing Authority

CHDO - Community Housing Development Organization

CRA - Community Reinvestment Act

DPA - Down Payment Assistance

ESG - Emergency Solutions Grants

FDIC - Federal Deposit Insurance Corporation

FEHO - Office of Fair Housing and Equal Opportunity

FEMA - Federal Emergency Management Agency

FFIEC - Federal Financial Institutions Examination Council

FFIEC – Federal Financial Institutions Examinations Council

FHA - Federal Housing Administration

FHP - Fair Housing Planning

FRB - Board of Governors of the Federal Reserve System

GED - General Educational Development

HCV - Housing Choice Voucher

HMDA - Home Mortgage Disclosure Act

HOME - Home Investment Partnerships

HUD - U.S. Department of Housing and Urban Development

LMI - Low- and Moderate-Income

MHA - Midlands Housing Alliance, Inc./Transitions

MHI - Median Household Income

MSA - Metropolitan Statistical Area

MTC - Midlands Technical College

NCUA - National Credit Union Administration

NIMBY - Not in My Back Yard

NLIHC - National Low Income Housing Coalition

OCC - Office of the Comptroller of the Currency

RHS - Rural Housing Service

SCDHEC - SC Department of Health and Environmental Control

SCESC - SC Employment Security Commission

SCHAC - South Carolina Human Affairs Commission

VASH - Veterans Affairs Supportive Housing