



**Horry County HOME Consortium**  
**2023-2027 Consolidated Plan**  
**& 2023 Annual Action Plan**  
**DRAFT**

**Horry County**  
Community Development  
100 Elm Street  
Conway, SC 29526

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# Executive Summary

## ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The Horry County HOME Consortium is comprised of three counties located in eastern South Carolina. In addition to Horry County, Georgetown County, and Williamsburg County, the Consortium’s jurisdiction includes 12 municipalities. This jurisdiction includes the majority of the Myrtle Beach Metropolitan Statistical Area (MSA), the fourth largest MSA in the state and the second fastest growing MSA in the country.

The Horry County HOME Consortium (HCHC) was created in 2018 as a regional collaborative to better assist local jurisdictions within the region with addressing local and regional housing needs. Horry County is a recipient of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funding through the United States Department of Housing and Urban Development (HUD). To receive these funds, the County must submit a Consolidated Plan every five years as well as an Annual Action Plan for each year of the plan.

The Consortium’s 2023-2027 Consolidated Plan document identifies the priority housing and community development needs in the region, outlines the goals and strategies to address these issues, and articulates how federal funds will be used to contribute to these goals. This plan covers the next five years of the planning and application processes for the CDBG, HOME, and ESG program. The Consortium utilizes HOME funds to assist with these goals. CDBG and ESG funds are also included, but are only available for use in Horry County. The first year 2023 Annual Action Plan (AAP) and subsequent AAPs are the single program year plans that detail the activities that will address the goals outlined in the 5-year plan.

Horry County’s Community Development Department is the primary agency responsible for submission, implementation, and administration of the Consolidated Plan and Annual Action Plan. Submission of the Annual Action Plan is how the Consortium:

- Will apply for the federal assistance programs listed above;
- Establishes the goals, objectives, and projects it will pursue through its federal grant programs;
- Commits to spend its federal funds to benefit very low, low, and moderate-income residents and communities

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The priority needs identified in the Horry County HOME Consortium’s 2023-2027 Consolidated Plan with associated goals are listed below. The objectives meet the national objectives of HUD, and capture a range of community needs as identified by the community.

#### Priority Need #1 – Affordable Housing Preservation & Development

- 1A. Increase Homeownership Opportunities
- 1B. Increase Affordable Rental Housing Opportunities
- 1C. Provide for Owner Occupied Housing Rehabilitation
- 1D. Reduce Slum & Blight in Residential Areas

#### Priority Need #2 – Improvements to Public Facilities & Infrastructure

- 2A. Expand & Improve Public Infrastructure
- 2B. Improve Access to Public Facilities

#### Priority Need #3: Public Services

- 3A. Provide Vital Public Services

#### Priority Need #4: Addressing Homelessness

- 4A. Provide for Rapid Re-housing Programs
- 4B. Increase & Improve Homeless Prevention Service
- 4C. Increase Availability of Overnight Shelter Bed
- 4D. Improve Street Outreach & Supportive Services

#### Priority Need #5: Planning & Disaster Preparedness

- 5A. Develop Disaster Readiness & Response Programs

A summary of the priority needs and basis of needs are located in the SP-25. The goal summaries and intended outcomes for the next five years are located in the SP-45.

### **3. Evaluation of past performance**

The Horry County HOME Consortium with its housing providers, and Horry County with its funded nonprofit service agencies, other County departments and local units of government have made significant contributions to provide safe, decent and affordable housing and a suitable living environment, especially for LMI households in the community. Horry County and the HOME Consortium however continues to recognize that affordable housing, vital public services for LMI and special needs groups, homeless services and public improvements remain some of the highest priority needs in the region and in Horry County as documented by the current Consolidated Plan and the most recent program year 2021 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME, and ESG in the region. In the most recent reporting program year 2021, the primary deliverable was the development of decent, safe and affordable housing. Horry County spent

\$791,173.60 on housing rehabilitation during this program year, completing 15 rehabs. In addition, 10 housing rehabilitation projects were still underway before the program year ended. The average cost of housing rehabilitation was \$31,646.94. Housing activities promote the stability of neighborhoods not only by providing safe and affordable housing opportunities, but also through eliminating blight and safety hazards within distressed targeted neighborhoods.

Horry County expanded efforts to address impediments facing homeless individuals by providing case management services to homeless individuals. Eastern Carolina Housing Organization (ECHO) assisted individuals from across the County with homeless case management services (\$20,000.00). Housing Authority of Myrtle Beach utilized CDBG funding to provide utility and security deposits for eligible participants from its Mainstream voucher program (\$20,150.00). New Directions utilized CDBG funds to acquire 88 shelter beds and associated bunking kits at their facility (\$7,957.00). SOS Care utilized CDBG funding to continue a program to provide life skills training for adults with Autism and other developmental disabilities (\$8,668.94). Participants received instruction in critical skills necessary to function in an independent living environment. The program assisted a total of fifteen participants with life skills training during the program year. Children's Recovery Center utilized CDBG funds to provide forensic and medical exams for abused children in Horry County (\$3,000). Finally, A Father's Place conducted employment boot camps to provide soft skills training for low income individuals (\$35,000.00).

The City of Conway allocated its funding toward a pool rehabilitation project. The repaired facility will serve a low income census block group and neighborhood. This project is currently under construction and is estimated to be completed in May 2023.

The City of Myrtle Beach began public facility improvements at the Mary Canty Center during the 2021 program year (\$140,065.55). The project consisted of parking and drainage improvements at the facility and will be completed in March 2023. The City of Myrtle Beach also began infrastructure improvements along Grey Street. The project consists of road and drainage improvements in an LMI community. These improvements were completed in December 2022.

#### **4. Summary of citizen participation process and consultation process**

Citizen participation and consultation is key to the success of the Consortium's community planning and development programs. The jurisdiction continues to work with key non-profit organizations in encouraging the participation of the citizens they serve, including many low- and moderate-income residents who are the primary targets of HUD-funded programs. The citizen participation process is designed to encourage all citizens, including persons of lower income, persons of color, non-English speaking residents, and those with mobility, visual, and hearing impairments or other disabilities to participate in determining housing and community development needs in the community.

The Consortium held a virtual community needs assessment on February 9, 2023 to give the public an opportunity to provide input on the housing and community development needs of the region. In addition, an in-person public hearing will be held in Conway on March 23, 2023. This public hearing will be made available for live virtual participation through webinar access for individuals who are unable to

attend the public hearing in person. These public hearings were held to give the public an opportunity to make comments on the 2023-2027 Consolidated Plan and first year Annual Action Plan draft.

Finally, the Horry County HOME Consortium will hold a 30-day public comment period from March 10, 2023 to April 10, 2023 to give the public an opportunity to make comments on the 2023-2027 Consolidated Plan and first year Annual Action Plan draft. The plan will be made available for download on the County's website and will be available for viewing at several locations across the region.

For details of the Consortium's citizen outreach efforts, please view the PR-15 Participation section.

The Annual Action Plan will be presented to the Horry County Council on May 2, 2023 during a County Council Meeting. All constituents of the Horry County HOME Consortium are invited to participate and attend the County Council meeting.

## **5. Summary of public comments**

All comments will be accepted. A summary will be provided within this section at the conclusion of the public hearings and public comment period. A summary of citizen participation efforts can be viewed in the PR-15 Citizen Participation.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments will be accepted. There will be no views and no agency types intentionally not consulted. A summary will be provided within this section at the conclusion of the public hearings and public comment period. A summary of citizen participation efforts can be viewed in the PR-15 Citizen Participation.

## **7. Summary**

This Consolidated Plan consists of a number of parts including: a housing and community needs assessment that analyzes the current market conditions, a section on the needs for people who are homeless, a Strategic Plan section and the Annual Action Plan. The Strategic Plan is a key component of the Consolidated Plan, as this section outlines the HOME Consortium and Horry County's objectives and outcomes to meet the needs identified in the assessment section. The Annual Action Plan is the first of five annual action plans, and outlines how federal resources will be allocated. Each year, an Annual Action Plan will be completed to communicate how federal funds will be allocated to meet the objectives identified in the Consolidated Plan. The Annual Action Plans will also include a section that evaluates the Consortium's performance towards meeting the objectives outlined in the Consolidated Plan, and each year a Consolidated Annual Performance and Evaluation Review (CAPER) is completed.

Not only are the priority needs in the region identified through the needs assessment and market analysis, the HOME Consortium also determines these needs through a citizen participation process, which included engagement with community nonprofit organizations and with members of the community.

Primary data sources for the Consolidated Plan include: 2006-2010 & 2017-2021 American Community Survey (ACS) 5-Year Estimates, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2017-2021 ACS.

A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2017-2021 data and tables that utilize CHAS contain 2019 data. At the time of writing, only 2015-2019 CHAS data was available from HUD. However, 2017-2021 ACS data was available, and the County has opted to utilize the most current data source where possible. Incongruences in the source years were outweighed by the more accurate demographic and housing picture painted by the most recent ACS data.

# The Process

## PR-05 Lead & Responsible Agencies - 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

*The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.*

Agency Role	Name	Department/Agency
CDBG Administrator	HORRY COUNTY	Community Development
HOME Administrator	HORRY COUNTY	Community Development
ESG Administrator	HORRY COUNTY	Community Development

**Table 1 – Responsible Agencies**

### Narrative

The Horry County HOME Consortium is comprised of three counties located in eastern South Carolina. In addition to Horry County, Georgetown County, and Williamsburg County, the Consortium’s jurisdiction includes 12 municipalities. The Horry County HOME Consortium (HCHC) was created in 2018 as a regional collaborative to better assist local jurisdictions within the region with addressing local and regional housing needs. Horry County is the direct recipient of CDBG, HOME and ESG funds from HUD, however the Consortium utilizes HOME funds to assist with affordable housing goals across the Consortium region and the Horry County Community Development Department utilizes CDBG and ESG funds only in Horry County. Horry County’s Community Development Department is the primary agency responsible for submission, implementation, and administration of the Consolidated Plan and Annual Action Plan.

### Consolidated Plan Public Contact Information

Elizabeth Tranter  
Community Development Director  
Community Development  
100 Elm Street  
Conway, SC 29526  
Phone: (843) 915-7033

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

The Horry County HOME Consortium is the lead agency responsible for HUD's HOME program within the three-county HOME Consortium region. In addition to the counties of Williamsburg, Georgetown, and Horry, the Consortium's jurisdiction includes 12 municipalities. The Consortium engages in an ongoing effort to coordinate among its local network of public, private, and nonprofit organizations that deliver housing and public services to ensure the needs of the community are met. Moreover, Horry County is solely responsible for administering the CDBG and ESG programs in Horry County.

In addition to the government offices which make up the Consortium, local agencies, nonprofits, and the public were given the opportunity for input contributions to the Annual Action Plan. The Consortium annually solicits feedback from agencies and organizations that work specifically with communities that are low- or moderate income and with protected classes such as race, color, national origin, age, and persons with disabilities. Efforts were also made to consult fair housing organizations.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The Horry County HOME Consortium works closely with the four Public Housing Authorities (PHA) that operate within the three counties of the region. The PHAs are: The Housing Authority of Conway (HAC), The Housing Authority of Myrtle Beach (HAMB), The Georgetown Housing Authority (GHA) and the Kingstree Housing Authority (KHA). HAC and HAMB operate public housing programs in Horry County, while GHA operates in Georgetown County and KHA operates in Williamsburg County. Through ongoing communication with the PHAs, the Consortium can better address individuals and families that are in need of affordable housing.

In addition, Horry County serves on the Continuum of Care (CoC) board of directors. Eastern Carolina Housing Organization (ECHO) is the lead agency for the CoC that makes up Chesterfield, Clarendon, Darlington, Dillon, Florence, Georgetown, Horry, Kershaw, Lee, Marion, Marlboro, Sumter, and Williamsburg Counties. The CoC's mission is that every individual and family that is homeless, or at-risk of becoming homeless, is rapidly re-housed or sustained in current housing. The CoC plans, develops, and implements strategies to resolve the housing crisis experienced by these individuals and families. The County also works with the CoC for the Point-In-Time counts. Recent emphasis has been to increase CoC participation and collaborative partnerships among public and assisted housing providers, as well as private and government health, mental health, and youth service organizations. Through collaboration, the Consortium is able to address housing the homeless population.

Horry County Community Development has developed an impactful relationship with the Department of Health and Environmental Control (DHEC) through the implementation of several health initiatives. DHEC coordinated the CDC's National Health and Nutrition Examination Survey (NHANES) with NHANES is a program of studies designed to assess the health and nutritional status of adults and children in the United States. The survey is unique in that it combines interviews and physical examinations. Findings from this survey will be used to determine the prevalence of major diseases and risk factors for diseases. In addition, the County has coordinated the regular review of lead prevalence within the county. Most recently, the County has coordinated planning and response efforts incorporating public education and temporary housing placement related to COVID-19 with the DHEC Director of Public Health Preparedness.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Horry County is an active member in the Continuum of Care (CoC) and regularly coordinates with the CoC on homelessness issues in the region. The Horry County Community Development Director attends the CoC's monthly meetings and also serves on the CoC's board of directors and grant selection committee, which includes grants primarily for Permanent Supportive Housing, Rapid Rehousing, and Rental Assistance. The County, with the help of CoC, is responsible for the homeless programming efforts, HMIS, and the Coordinated Entry System (CES) programs in Horry County.

CES programs include a centralized point of entry, a coordinated assessment, prioritized wait list for housing and networked referral system. CES is the primary tool that helps to coordinate resources for homeless persons, including those who are chronically homeless, families with children, veterans and their families and unaccompanied youth. ECHO serves a Coordinated Entry System Access Point. CES is a process in which vulnerable homeless residents are matched with available and appropriate housing resources. The primary goals for the coordinated entry processes are that assistance is allocated as effectively as possible and that it be easily accessible. For a fast way to get help, ECHO offers a "get help" link on its website: <https://echousing.org/get-help/>

Horry County has in the past partially funded and participated in a 10-Year Homelessness Plan with the CoC. The purpose of the Plan is to increase cooperation between non-profits and local governments. This collaboration will increase the efficiency and effectiveness of programs that assist the current homeless population and those at risk of becoming homeless. The County is currently working with the CoC to implement this plan.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

One of the primary strategies for the Continuum in ending homelessness is collaboration. The CoC administrator works with Horry County to ensure consistency and coordination between the CoC and ESG

funding. Through the ongoing meetings and consultation with the Continuum, the County will implement its ESG programs, which includes developing policies, procedures, and a plan to evaluate outcomes as well as administration of the Homeless Management Information System (HMIS).

HMIS is a locally administered, web-based data collection system that gathers and records person-level information about clients who access the homeless service system. The state of South Carolina implements a statewide HMIS database and ECHO serves as the administrating agency for the greater CoC area, which is led by Total Care for the Homeless Coalition (TCHC) and supports agencies in our service area who are accessing the HMIS database.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	Horry County
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Horry County Community Development is the lead agency responsible administering the Consolidated Plan and Annual Action Plan.
<b>2</b>	<b>Agency/Group/Organization</b>	City of Myrtle Beach
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Myrtle Beach is a subrecipient of CDBG funding and has an intergovernmental agreement with Horry County.

3	<b>Agency/Group/Organization</b>	Housing Authority of Myrtle Beach
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Services-homeless Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides Section 8 and VASH vouchers in the City of Myrtle Beach.
4	<b>Agency/Group/Organization</b>	ECHO
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	ECHO manages the County's ESG allocation and is consulted (directly and through its members) through attendance at the monthly meetings. Agency submitted an application for funding consideration.
5	<b>Agency/Group/Organization</b>	Georgetown County
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is a member of the HOME Consortium and is engaged directly in the housing and community development consultation process.
6	<b>Agency/Group/Organization</b>	Williamsburg County
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is a member of the HOME Consortium and is engaged directly in the housing and community development consultation process.
7	<b>Agency/Group/Organization</b>	Conway Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides Section 8 in the City of Conway.
8	<b>Agency/Group/Organization</b>	Housing Authority of Georgetown
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides Section 8 in the Georgetown County.
9	<b>Agency/Group/Organization</b>	Kingstree Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides Section 8 in the Town of Kingstree and Williamsburg County.
10	<b>Agency/Group/Organization</b>	Total Care for the Homeless Coalition
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Total Care for the Homeless Coalition is the local Continuum of Care in the greater region.
11	<b>Agency/Group/Organization</b>	Home Alliance Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
12	<b>Agency/Group/Organization</b>	City of Conway
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City of Conway consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
13	<b>Agency/Group/Organization</b>	SOS Care Inc.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
14	<b>Agency/Group/Organization</b>	Family Outreach of Horry County
	<b>Agency/Group/Organization Type</b>	Services-Children Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
15	<b>Agency/Group/Organization</b>	Veterans Welcome Home and Resource Center
	<b>Agency/Group/Organization Type</b>	Service-Homeless Service-Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans Homelessness Strategy Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
16	<b>Agency/Group/Organization</b>	Friendship Medical Clinic
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
17	<b>Agency/Group/Organization</b>	Habitat for Humanity of Horry County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
18	<b>Agency/Group/Organization</b>	Churches Assisting People
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Families
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
19	<b>Agency/Group/Organization</b>	Family Justice Center of Georgetown and Horry Counties
	<b>Agency/Group/Organization Type</b>	Services-Fair Housing Services-Legal Services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
20	<b>Agency/Group/Organization</b>	Department of Mental Health
	<b>Agency/Group/Organization Type</b>	Services-Elderly Services-Persons with a Disability Services-Health Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
21	<b>Agency/Group/Organization</b>	Anointed Touch Ministries
	<b>Agency/Group/Organization Type</b>	Services - Homeless Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
22	<b>Agency/Group/Organization</b>	Sea Haven
	<b>Agency/Group/Organization Type</b>	Services-Homeless Services-Youth
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
23	<b>Agency/Group/Organization</b>	Marvin Greer & Associates, LLC
	<b>Agency/Group/Organization Type</b>	Housing Developer
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.

24	<b>Agency/Group/Organization</b>	Oak Tree Farm
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Persons with a Disability Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
25	<b>Agency/Group/Organization</b>	Horry County Disabilities and Special Needs
	<b>Agency/Group/Organization Type</b>	Services-Persons with a Disability Services-Health Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
26	<b>Agency/Group/Organization</b>	United Way of Horry County
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Health Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
27	<b>Agency/Group/Organization</b>	New Directions of Horry County

	<b>Agency/Group/Organization Type</b>	Service-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
28	<b>Agency/Group/Organization</b>	Mary's Angels Independent Living for Young Women
	<b>Agency/Group/Organization Type</b>	Services-Children Service-Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
29	<b>Agency/Group/Organization</b>	Finklea High and Loris Training Schools Alumni Association
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency consulted through a stakeholder survey which helped to determine the housing and community development needs in the plan.
30	<b>Agency/Group/Organization</b>	BroadbandNow
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide

	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	BroadbandNow is a research organization which publishes data on the digital divide and impact of high speed internet in society. It believes broadband internet should be available to all Americans and its mission is to help find and compare internet options with a goal to bring attention to underserved areas and help raise awareness of the importance of broadband access. The County consulted with the BroadbandNow website for broadband access and identified high speed internet providers in the region.
31	<b>Agency/Group/Organization</b>	Horry County Emergency Management
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Disaster Preparedness
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Hazard Mitigation and Disaster Preparedness
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Horry County Emergency Management is responsible for developing emergency response plans and taking a lead role in the coordination of those plans during an emergency. Emergency Management employees work closely with state and local officials to gather resources necessary to overcome a disaster or emergency situation. Our employees train for many types of disasters but hurricanes are a primary concern due to our coastal location.

**Table 3 – Consultations**

**Identify any Agency Types not consulted and provide rationale for not consulting**

No agencies will be intentionally left out of the consultation process in the development of the Consolidated Plan and the first year Annual Action Plan.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Total Care for the Homeless Coalition	The CoC is made up of organizations and agencies that provide a vast array of services to individuals and families that are homeless, or at imminent risk of becoming homeless.
Horry County Envision 2025 Comprehensive Plan	Horry County	The plan aims to accommodate projected population growth and the needs of the changing community and to identify trends in the market and anticipate future residential growth. The Housing Element addresses the need for safe and affordable housing, along with barriers to fair housing.
2019 Resiliency Plan	Horry County	In 2018, FEMA awarded a grant to Horry County to develop a resiliency and mitigation plan to address repetitive flooding in unincorporated areas of the County.
Imagine 2040	Horry County	Horry County Government's Comprehensive Plan, Imagine 2040, provides practical implementation strategies to help the County reach its future goals. The long range planning document guides decision making to ensure that planning and community development initiatives align to achieve guided growth and desired outcomes.

**Table 4 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The Horry County HOME Consortium will engage with adjacent local governments, and member government agencies, in the implementation of the Consolidated Plan and Annual Action Plan. In particular, as the administrator for the three counties in the service area, the HOME Consortium works directly with officials from Horry, Georgetown and Williamsburg counties. Officials from each of these units of government offer insight into local needs to ensure HOME funds are allocated in an efficient and impactful manner.

The HOME Consortium is engaged with the four local PHAs to identify high need areas where the HOME Consortium could provide affordable housing assistance that would benefit public housing residents. The PHAs are the Housing Authority of Myrtle Beach, the Conway Housing Authority, the Housing Authority of Georgetown and the Kingstree Housing Authority.

Horry County also works with ECHO and Total Care for the Homeless Coalition to address homeless initiatives in the county. Nonprofit organizations across the CoC area as well as public entities such as Horry County and Myrtle Beach participate in the Continuum of Care homeless initiatives.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting**

In an effort to allow citizens in the region to participate in the development of the Consolidated Plan and first year Annual Action Plan, the HOME Consortium solicits comments and feedback from the public to help guide the planning of entitlement programs in the region. The HOME Consortium adheres closely to HUD’s citizen participation guidelines, which encourages citizens, in particular LMI residents and those with special needs, to participate in its public programs. To meet these guidelines a virtual community needs assessment hearing took place as well as three public hearings – each held in one of the counties of the Consortium area. An online survey was held for the public and community stakeholders to gather housing and community development needs. Finally, a 30-day public comment period was held to give citizens an opportunity to view and make comments on the draft plan.

The table below summarizes the citizen participation efforts taken:

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL</b>
1	Public Hearing	Non-targeted/broad community	The Consortium held a virtual needs assessment on February 9, 2023 to discuss the community housing and development needs in the region.	There were no comments made from the public at the virtual hearing.	All comments were accepted.	
2	Public Comment Period	Non-targeted/broad community	The Horry County HOME Consortium will hold a 30-day public comment period to give the public an opportunity to make comments on the Annual Action Plan draft, and will be available from March 10 to April 10.	A summary of comments will be provided after the public comment period.	All comments will be accepted.	
3	Public Hearing	Non-targeted/broad community	A virtual simulcast of a public hearing will be held on March 23, 2023 at 3 PM. Virtual live participation will be made available for those unable to attend the in-person hearing.	A summary of comments will be provided after the public hearing.	All comments will be accepted.	
4	Public Hearing	Non-targeted/broad community	The Consortium will hold a public hearing on March 23, 2023 at 3 PM at the Horry County Government and Justice Center located at 1301 2 <sup>nd</sup> Ave, Conway SC 29526 to review and discuss the draft plan.	A summary of comments will be provided after the public hearing.	All comments will be accepted.	
5	Public Hearing	Non-targeted/broad community	Horry County Council will hold a public hearing on May 2, 2023 at 6 PM at the Horry County Government and Justice Center located at 1301 2 <sup>nd</sup> Ave, Conway SC 29526 to approve the draft plan.	A summary of comments will be provided after the public hearing.	All comments will be accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Community Survey	Non-targeted/broad community	An online survey is being held to give the public an opportunity to provide input on the housing and community development needs in the area. See link for more information on how to participate: <a href="https://www.surveymonkey.com/r/Horry-ConPlan">https://www.surveymonkey.com/r/Horry-ConPlan</a>	There were 36 responders which ranked the priority needs in the community. They were: 1.) Affordable housing development and preservation, 2.) Public Improvements, 3.) Economic Development, 4.) Demolition and Clearance and 5.) Public Facility Improvements.	All comments were be accepted.	
7	Stakeholder Survey	Community Stakeholders	A stakeholder survey was held to give local organizations and nonprofits an opportunity to provide input on the housing and community development needs in the area.	Stakeholder organization responses will be provided after the online survey has been closed.	All comments will be accepted.	

**Table 5 - Citizen Participation Outreach**

## Needs Assessment

### ***NA-05 Overview***

#### **Needs Assessment Overview**

This section assesses the housing needs within the Consortium by analyzing various demographic and economic indicators. The Needs Assessment is made up of nine subsections, each dedicated to a different aspect of housing needs. They cover a wide range of topics including current demographics and demographic changes, disproportionately greater needs, public housing, and others. While the Consolidated Plan is meant to be reviewed as a complete document, each section is also accessible to look at key subjects. Many sections in the Needs Assessment match up with similar sections in the Market Analysis. For example, public housing needs are discussed in NA-35 and a review of the public housing market is in MA-35.

- NA-10: Housing Needs Assessment
- NA-15: Disproportionately Greater Need – Housing Problems
- NA-20: Disproportionately Greater Need – Severe Housing Problems
- NA-25: Disproportionately Greater Need – Housing Cost Burdens
- NA-30: Disproportionately Greater Need – Summary
- NA-35: Public Housing
- NA-40: Homeless Needs Assessment
- NA-45: Non-Homeless Special Needs Assessment
- NA-50: Non-Housing Community Development Needs

Data Note: Many fields in this document are populated automatically by the IDIS system. To provide the most accurate and up-to-date analysis, additional data sources are often used.

# NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

## Summary of Housing Needs

On the surface, determining the housing needs of a community is simply a matter of supply and demand. Determining the impact of different factors that influence supply and demand is more difficult. One main factor is change in population. As populations grow there is greater demand for homes, which drive up costs if new construction doesn't keep pace. The Consortium experienced a population growth of approximately 24% between 2010 and 2021. Although area median income increased throughout the Consortium, there is still a significant number of households who are cost burdened and facing other housing problems. Wages are not keeping pace with the cost of housing in the Consortium. There is a need for affordable housing that meets the needs of the community. The specific qualities needed by the community will be addressed throughout this document.

### Demographics

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The table below highlights demographic changes in population, number of households, and income between 2010 and 2021. The region's population grew by 23%, outpacing the statewide growth rate of 13%. However, it should be noted that the region did not see uniform growth.

Horry County's population (excluding North Myrtle Beach) grew by 33%, a rate much higher than the state average. The County's median income increased by 27%, however when adjusted for inflation, the purchasing power in the County only increased by 5.1%.

Georgetown County's population grew at a much slower rate of 5% and the median income increased by 31%, however the increase was only 7.5% when adjusted for inflation.

While Horry (excluding North Myrtle Beach) and Georgetown County populations increased, Williamsburg County's population decreased by 11%. Although the population in Williamsburg County decreased, the number of households increased. This change in household size should be considered when identifying needs and grant allocations for this area. The household median income of Williamsburg County increased by 66% (27% when adjusted for inflation).

Demographics	Base Year: 2010	Most Recent Year: 2021	% Change
Population	340,100	420,634	24%
Households	136,792	174,307	27%
Median Income	\$41,040	\$53,346	30%

**Table 6 - Housing Needs Assessment Demographics**

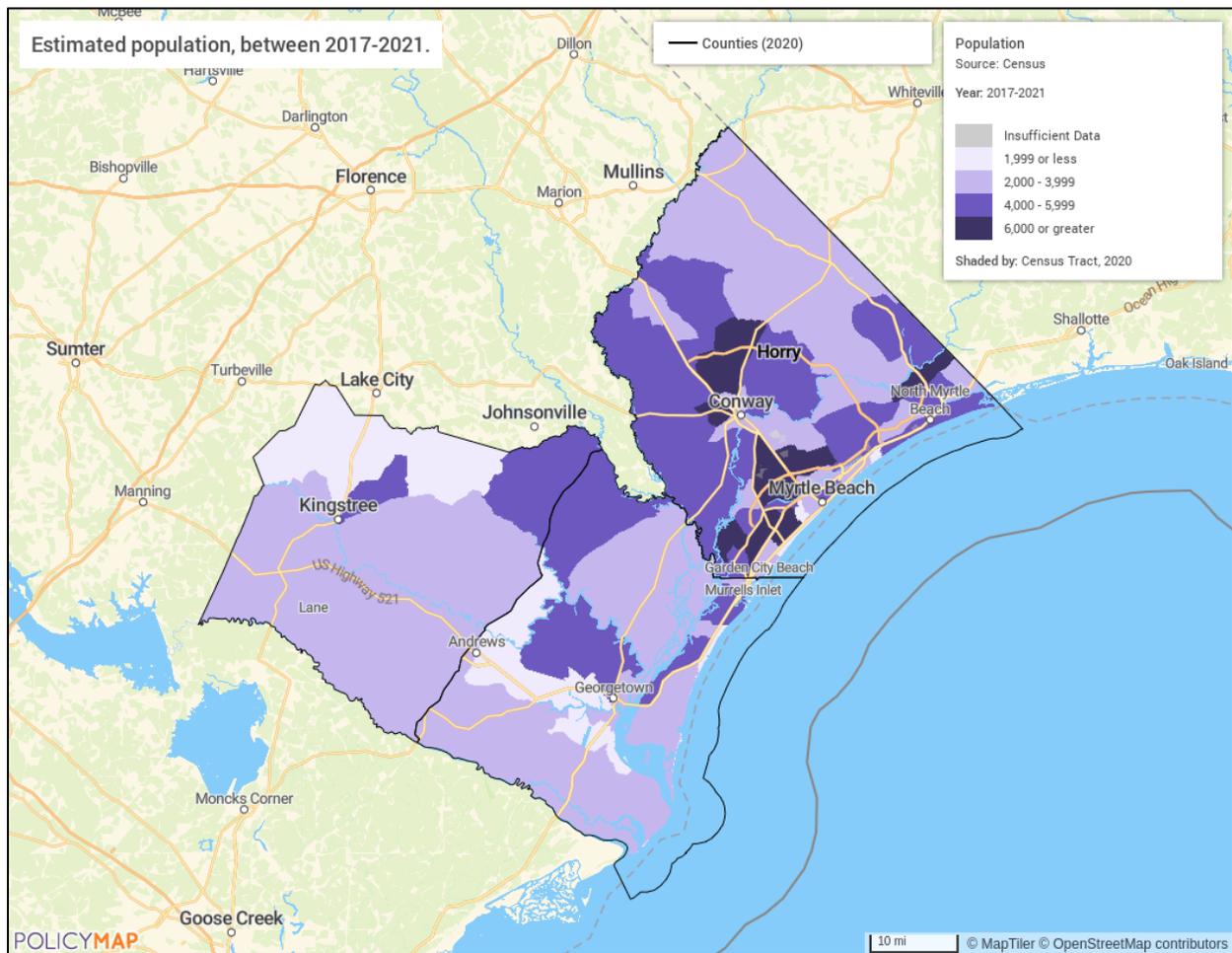
Alternate Data Source Name:  
2006-2010 ACS, 2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

The following maps display the geographic distribution of demographic trends in the consortium across a few key indicators, including population change, median household income, and poverty. The census tracts shaded with lighter colors have fewer people, while darker block groups have a higher population.

## Population

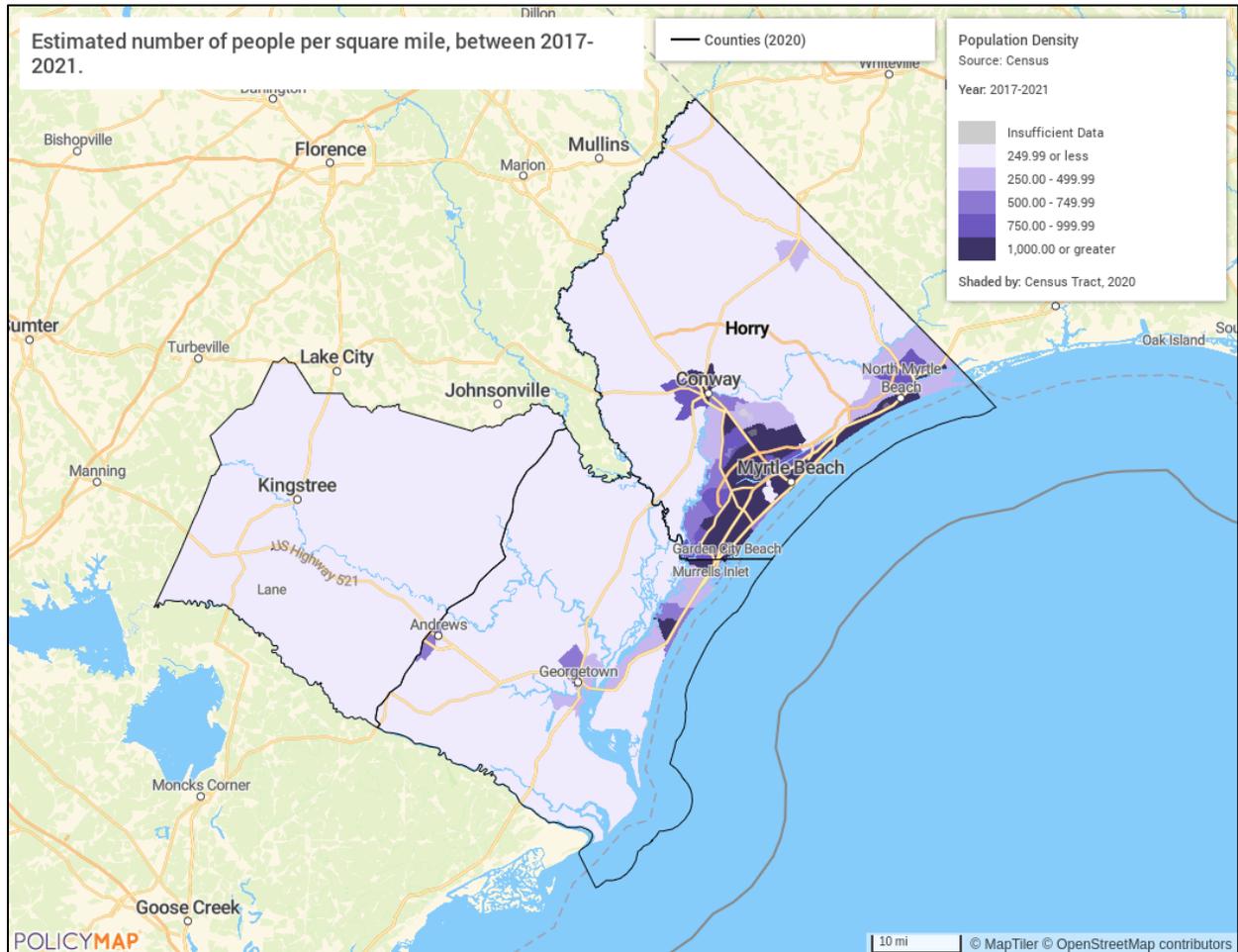
The distribution of the total population throughout the consortium is primarily in the census tracts around the major cities within the consortium (including Conway, Myrtle Beach, Georgetown, and Kingstree), as well as outside the consortium (south of Johnsonville), and the coastal areas. There are less populated areas primarily due to zoning for agriculture and farmland or marshlands.



Source: 2017-2021 American Community Survey 5-Year Estimates

## Population Density

Most of the Consortium is rural and has a population density less than 250 people per square mile. The Myrtle Beach area is the most densely populated area in the region. These densities should be kept in mind when looking at areas with a concentration of housing problems or minority households.



Source: 2017-2021 American Community Survey 5-Year Estimates

## Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30- 50% HAMFI</b>	<b>&gt;50- 80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	20,950	20,325	30,055	18,480	79,885
Small Family Households	4970	5800	8670	5750	30765
Large Family Households	1231	946	1521	927	3601
Household contains at least one person 62-74 years of age	5090	4975	8554	5335	27050
Household contains at least one person age 75 or older	2650	3620	4425	2470	8284
Households with one or more children 6 years old or younger	2738	2406	3324	1731	6231

**Table 7 - Total Households Table**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** CONSORTIUM COMBINED

## Number of Households

The above table breaks down family dynamics and income in the jurisdiction using 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) data. Looking at household composition and income can provide a clearer picture on the distribution of wealth in the community than median household income. Small families are much more prevalent, which follows the trend of smaller average household size in the region and the nation. Of the small household families, 8.9% are extremely low-income households, while 14.9% of large family households are extremely low-income. This data suggests that there may be a correlation between household size and income. Lower income households are more likely to have children 6 years old or younger and higher income households are more likely to have one person over the age of 62.

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	194	235	54	49	532	15	95	69	35	214
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	115	100	15	270	14	15	45	20	94
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	485	205	260	65	1,015	50	30	94	115	289
Housing cost burden greater than 50% of income (and none of the above problems)	5,250	2,675	860	95	8,880	5,310	2,880	2,205	389	10,784
Housing cost burden greater than 30% of income (and none of the above problems)	805	2,675	4,205	1,265	8,950	1,880	2,805	4,410	2,190	11,285
Zero/negative Income (and none of the above problems)	1,005	0	0	0	1,005	1,390	0	0	0	1,390

**Table 8 – Housing Problems Table**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

## Housing Needs Summary

The table above gives an overview of housing problems in the region. As defined by HUD in the Comprehensive Housing Affordability Strategy (CHAS) data, housing problems include:

- Units with physical defects (lacking complete kitchen or bathroom)
- Overcrowded conditions (housing units with more than one person per room)
- Housing cost burden (including utilities) exceeding 30% of gross income
- Severe housing cost burden (including utilities) exceeding 50% of gross income

Using 2015-2019 CHAS data, the data provides the number of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 194 renter households in the region made 30% or below the area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the region in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2015-2019 CHAS data there were 8,950 renters and 11,285 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income) and an additional 8,880 renters and 10,784 homeowners spending over 50% of their income on housing costs. The bigger picture is worse, however, because these figures do not include households that earn more than 100% of the median income – a distinction that will be further discussed in the cost burden section below.

### 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6775	5895	5475	1485	19630	7260	5810	6825	2760	22655
Having none of four housing problems	1565	1615	3900	3985	11065	1595	6020	12445	9360	29420
Household has negative income, but none of the other housing problems	1005	0	0	0	1005	1390	0	0	0	1390

**Table 9 – Housing Problems 2**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

### Severe Housing Problems

The above table shows households with at least one severe housing problem broken down by income and occupancy type. Severe housing problems include lack of kitchen or complete plumbing, severe overcrowding, and severe cost burden. Severe housing problems are significantly less common than standard housing problems, but they are still present in the community. The trend in the data is the lower the income in a household, the greater presence of severe housing problems. In total 42,285 households in the 0-100% AMI income range are facing severe housing problems and could be at risk of homelessness.

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	325	590	2100	3015	405	1325	2910	4640
Large Related	100	70	395	565	55	321	815	1191
Elderly	825	560	176	1561	555	2195	3185	5935
Other	295	335	985	1615	405	880	1480	2765
Total need by income	1545	1555	3656	6756	1420	4721	8390	14531

Table 10 – Cost Burden > 30%

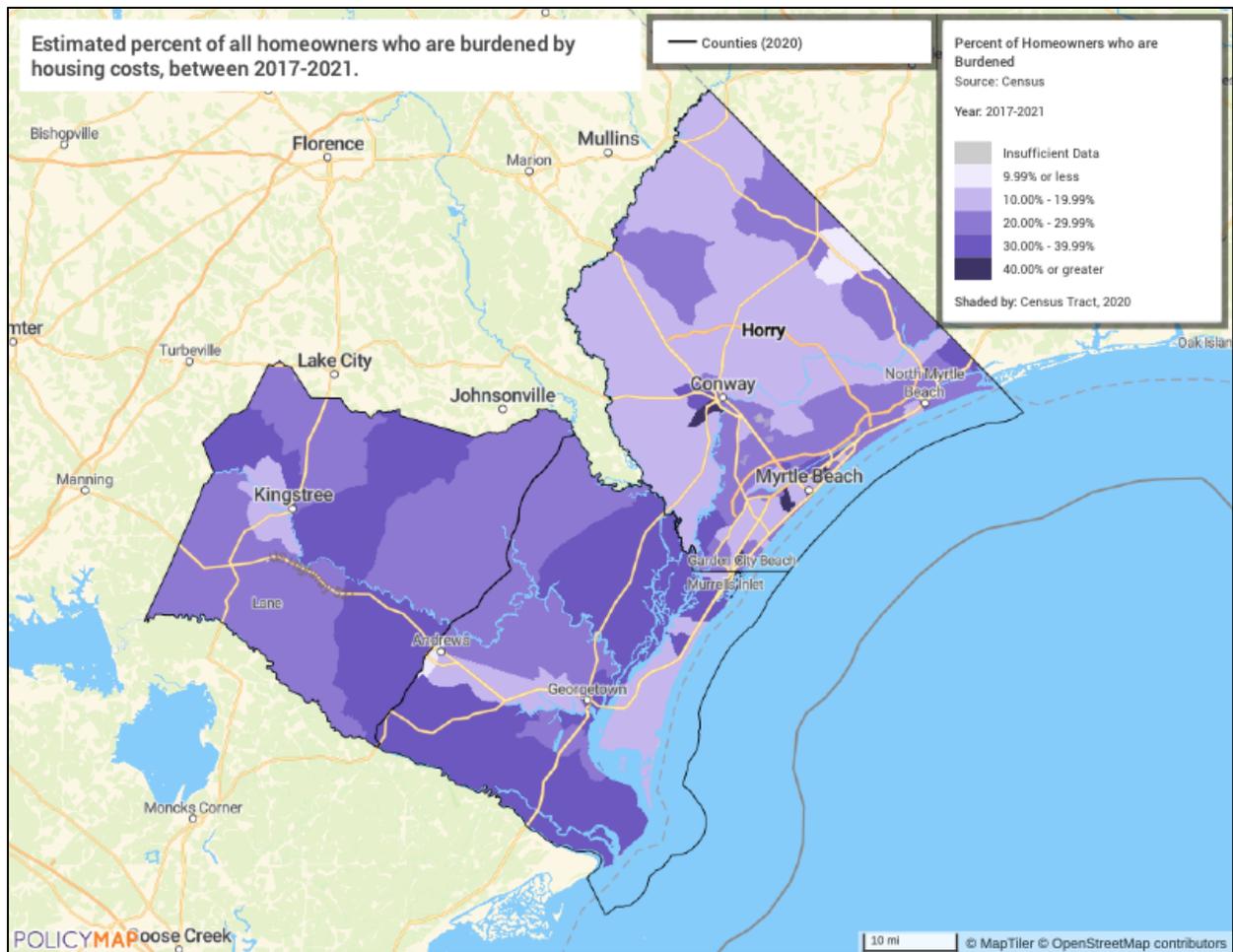
Alternate Data Source Name:

2015-2019 CHAS

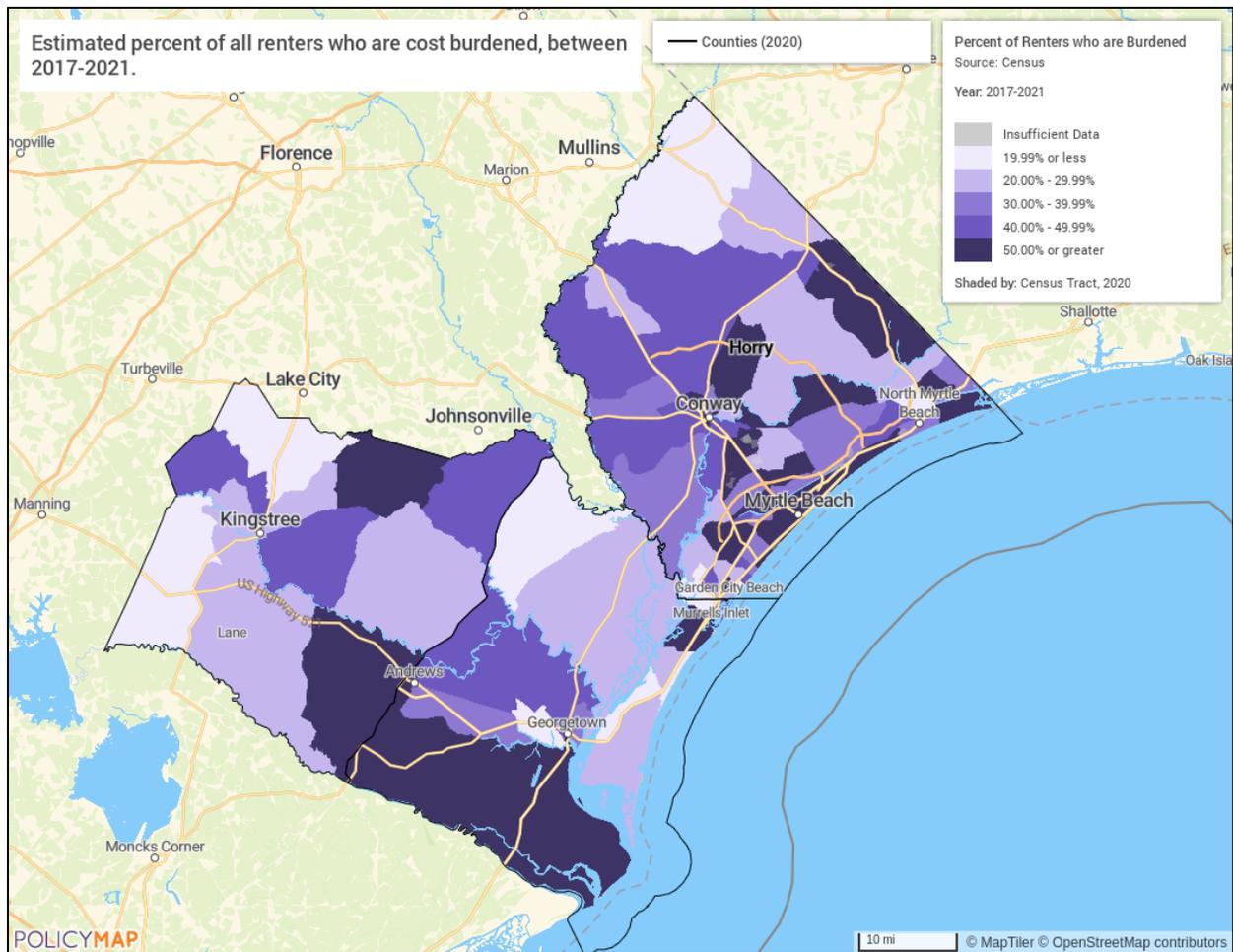
Data Source Comments: CONSORTIUM COMBINED

The table above displays 2015-2019 CHAS data on cost-burdened households in the region for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs. There are 6,756 renter households in the Consortium region that are cost burdened and 14,531 homeowners. The following maps display the percentage of the population who are cost-burdened by census tract using data from the 2015-2019 American Community Survey 5-Year Estimates.

Cost burden is most common in rural areas for homeowners. The highest concentrations of cost burdened homeowners are in Georgetown and Williamsburg counties. Renters experience cost burden at higher rates than homeowners and the distribution of cost burdened households slightly differs. The same areas have renter cost burden, but there are additional tracts in Horry County that have over 50% of renters experiencing housing cost burden.



Source: 2017-2021 American Community Survey 5-Year Estimates



Source: 2017-2021 American Community Survey 5-Year Estimates

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1945	1079	135	3159	1225	825	565	2615
Large Related	705	70	66	841	201	90	36	327
Elderly	1025	625	280	1930	2055	870	710	3635
Other	1820	881	325	3026	1125	510	354	1989
Total need by income	5495	2655	806	8956	4606	2295	1665	8566

**Table 11 – Cost Burden > 50%**

Alternate Data Source Name:  
2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

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#### Severe Cost Burden

The data presented above show the severe cost burden in the region, which is defined as paying more than 50% of household income on housing cost. Approximately 17,500 households are severely cost burdened. Severe cost burden is most common among extremely low-income households and elderly households. These households are often put in the position of deciding whether to pay rent, purchase food, or pay for auto costs to get to work. This population is in severe need of support to prevent homelessness.

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	440	300	325	69	1134	14	30	80	120	244
Multiple, unrelated family households	65	0	35	0	100	50	15	63	15	143
Other, non-family households	20	20	0	10	50	0	0	0	0	0
Total need by income	525	320	360	79	1284	64	45	143	135	387

**Table 12 – Crowding Information – 1/2**

Alternate Data Source Name:  
2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

**Overcrowding**

HUD defines an overcrowded household as one having 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. Overcrowding is less common than cost burden issues, but it is still present in over 1,600 households. Renter households experience overcrowding at a much higher rate than homeowners. This could suggest that as rent prices increase and households become cost burdened, they are doubling up and sharing living spaces to reduce their cost burden.

The following table shows the number of overcrowded households with children present by tenure and income level.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	2004	1680	1869	5553	919	821	1710	3450

**Table 13 – Crowding Information – 2/2**

Alternate Data Source Name:  
2015-2019 CHAS  
Data Source Comments: CONSORTIUM COMBINED

**Describe the number and type of single person households in need of housing assistance.**

According to the 2017-2021 American Community Survey 5-Year Estimates, 28.5% of occupied housing units in the region (45,094 households) are single-person households (a single-person household is a household with one person living in the home). The distribution of single-person households varies slightly throughout the region. Williamsburg County has the highest proportion of single-person households with 34.7% (4,172 total households) but Georgetown County and Horry County (excluding North Myrtle Beach) have similar proportions (27.4% and 28.8% respectively). Furthermore, single-person households are much more likely to be renters. Approximately 33.8% of renter-occupied units are single-person households as compared to 26.4% of owner-occupied households.

Because single-person households are more likely to be renters, it's important to note that 2017-2021 ACS estimates show a high number of renters in the region are cost burdened. Horry County (excluding North Myrtle Beach) had the highest percentage of renters who were cost-burdened with 51.8%. In Williamsburg County, 49.4% of renters were cost burdened and in Georgetown County 46.9% of renters who were cost burdened.

Elderly

In Georgetown County, 15.9% of the total households are elderly (65 years and over) and living alone, or 4,092 elderly single-person households. In Horry County (excluding North Myrtle Beach), 12.6% of the

total households are elderly and living alone, or 16,142 elderly single-person households. Williamsburg County has the highest percentage with 17.9% of the total households being elderly and living alone (1,615 elderly single-person households). This represents a significant number of households with elderly persons living alone in the region.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Disability

In Georgetown County, 10,043 individuals have a disability, in Horry County (excluding North Myrtle Beach), 57,288 individuals have a disability, and in Williamsburg County there are 6,073. This total makes up 19.5% of the region's population. The most prevalent disability is ambulatory difficulty, meaning the person has severe difficulty walking or climbing stairs. Approximately 33,022 of the disabled residents are over the age of 65, making up 45.0% of the disabled population. These seniors may need in home supportive services and eventually, as disabilities worsen, may need to relocate to one of the regions' assisted living facilities.

Victims of Crime

The South Carolina Law Enforcement Division (SLED) compiles state crime statistics in an annual report each year. During 2021, 323 sexual battery counts, and 1,449 fondling cases were reported in Georgetown, Horry and Williamsburg Counties. The report does not provide domestic violence statistics by County, but some notable data is provided for the state. Approximately 28.5% of aggravated assaults in South Carolina were committed by an intimate partner. Based on this average, around 471 aggravated assaults reported in the three counties were domestic violence cases. It is often difficult to quantify cases of domestic violence, dating violence, sexual assault, and stalking, as many victims do not report these crimes. The National Coalition Against Domestic Violence states that only 25% of physical assaults, 20% of rapes, and 50% of stalking cases are reported to the police. Based on this information, it is likely that there are many more victims of domestic violence, dating violence, sexual assault and stalking that have not reported to law enforcement. It is imperative that survivors have access to housing and economic support to escape dangerous situations. Emergency shelter as well as counseling and other services are often needed by the victims of domestic violence, dating violence, sexual assault, and stalking.

**What are the most common housing problems?**

According to 2015-2019 CHAS data, nearly 40,000 low/mod income households are cost burdened (>30%) or severely cost burdened (>50%). Based on the same data, among low- and moderate-income renters, 27.2% are cost burdened and 34.1% are severely cost burdened. Among all low- and moderate-income owners, 36.8% are cost burdened and another 20.7% are severely cost burdened.

Low- and moderate-income households are especially adversely impacted by severe housing cost. This financial burden puts significant pressure on households and increases the likelihood of less-than-optimal living arrangements and risk of homelessness.

**Are any populations/household types more affected than others by these problems?**

Overall, household income is correlated with the likelihood that they are impacted by housing problems, particularly for renters. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups. For example, extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

Additionally, residents with disabilities and experiencing homelessness are particularly vulnerable to housing problems. A discussion of the prevalence of housing problems by race and ethnicity are discussed later in NA-15 to NA-30.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

As indicated in the 2017-2021 CHAS data Housing Needs Summary Tables, the lack of affordable housing is by far the greatest housing problem for extremely low-income households and families with children in the region. For extremely low-income households, there are 4,606 homeowner households with severe housing cost burden greater than 50% and 5,495 renter households have severe housing cost burden greater than 50%. That means there are over 10,000 households in the region that are both extremely low income and have severe housing cost burden, which places them at imminent risk of becoming homeless. Furthermore, 2,923 extremely low-income households in the region are households with one or more children 6 years and younger.

The Total Care for the Homeless Coalition (TCHC), the regions CoC, identifies specific risk factors/reasons leading to first time homelessness including, significant loss of income (employment or cash benefits), low to zero income, disabilities (specifically severe mental illness), imminent loss of housing within 14 days, major change in household composition (birth, death, divorce), high number of evictions in prior 7 years, at-risk of losing housing subsidies, previous history of homeless service utilization in past 2 years, registered sex offenders, and housing needs requiring 3 or more bedrooms.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance often need continued supportive services to remain in their homes.

This support is crucial as they navigate the transition out of the financial assistance program, or the household may return to homelessness.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Not applicable.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.**

Persons identified to be at an increased risk of homelessness include persons who are extremely low income, persons with disabilities, persons fleeing domestic violence, homeless persons being discharged from crisis units, hospitals and jails, unaccompanied youth and youth aging out of foster care. Prevention assistance is also provided to persons who have already received notice that eviction proceedings have been started in court (rather than just a three-day notice from a landlord), since they are the households most likely to be evicted without assistance.

TCHC has identified challenges and an increased risk of homelessness for people dealing with substance use issues. Those who are homelessness or at-risk of homelessness, and also dealing with substance use disorder likely need a continuum of services to address the full spectrum of their needs. It requires systems and spaces that span across sectors, such as medical, criminal justice system, housing, and the recovery network to name a few.

As indicated in this section, the lack of affordable housing is by far the greatest housing problem for extremely low-income households. Households in the region that are both extremely low income and have severe housing cost burden are at imminent risk of becoming homeless.

## Discussion

### Needs Assessment by Housing Type

Using the CHAS data provided in this section, data from the ACS 5-Year estimates, as well as other local data, the HOME Consortium is able to identify the number of LMI households by household category that may be in need of housing assistance. Unfortunately, due to funding restrictions, the County may not be able to assist all households and family types, but may use the data collected to prioritize assistance. See below estimates for households that may be in need of housing assistance by family type:

**Extremely Low-Income Households (0-30% AMI):** The CHAS data indicate that there are 20,950 extremely low-income households in the entire region. Extremely low-income households make up 29% of LMI households in the region.

**Low-income Households (30-50% AMI):** The CHAS data indicate that there are 20,325 low-income households in the region.

**Moderate-Income Households (50-80% AMI):** The CHAS data indicate that there are 30,055 moderate-income households in the region.

**Low-Income Small Families (no more than 4 person):** The CHAS data indicate that there are 19,440 LMI small family households in the region. LMI includes extremely low-, low- and moderate income.

**Low-Income Large Families (5 or more persons):** The CHAS data indicate that there are 3,698 LMI large family households in the region. LMI includes extremely low-, low- and moderate income.

**Renters:** Renters that need housing assistance are those that are LMI and cost burdened. HUD defines cost-burden as paying more than 30% monthly income on housing costs. According to CHAS data, the total number of LMI cost burdened renters in the region are 6,756 renters.

**Owners:** Homeowners in need of housing assistance are those that are LMI and cost burdened. According to CHAS data, the total number of LMI cost burdened homeowners in the region are 14,531 households.

**Single-Person Households:** According to the 2017-2021 American Community Survey (S2501) there are 49,893 1-Person households in the region, which is 29% of all households.

**Public Housing Residents:** There are 4 PHAs that operate public housing and HCV housing vouchers in the region. Public housing provides decent and safe rental housing for eligible LMI families, the elderly, and persons with disabilities. There are currently over 660 public housing units and 1,250 housing vouchers in use across the HOME Consortium. Accessibility for persons with a disability is a concern for eligible households. The Housing Authority of Myrtle Beach has a pre-application lottery list for the HCV program, which has 740 households listed, and 162 are listed as disabled (22%). The Kingstree Housing Authority has a small number of HCV residents who require an accessible unit; however most are able to find a unit

that meets their accessibility needs. The Housing Authority of Conway does not have a large number of persons who require an accessible unit on the waiting list. The Georgetown Housing Authority does not have accessibility data at this time, but will make “reasonable accommodations” for any applicant or resident with a disability.

**Persons with HIV/AIDS:** The SCDEHC estimates that as of December 31, 2020, within the tri-county region, 1,758 people are living with HIV or AIDS with 1,252 in Horry County, 241 in Georgetown County, and 265 in Williamsburg County. While there was no race/ethnicity breakdown within the region, persons with HIV/AIDS in South Carolina are overwhelmingly likely to be Black, Non-Hispanic. Black, Non-Hispanic make up 64.3% of adult/adolescent cases and 72% of pediatric cases.

**Victims of Domestic Violence:** The HOME Consortium does not have specific statistics on victims of domestic violence, however the FBI Uniform Crime Reporting and US Department of Justice report that the crime rate in Horry County in 2020 was 442.3 per 100,000, which is a steady decrease from 2010 when it was 662.5/100,000. The crime rate in Georgetown County in 2020 was 446.1 per 100,000, which is also a steady decrease from 2010 when it was 594.4/100,000. The crime rate is the highest in Williamsburg County. In 2020 it was 672.0 per 100,000, and has stayed at that range since 2010. The HOME Consortium does not have an estimate to its ability to serve this population; however, it will refer these individuals to services providers in the area.

**Persons with a Disability:** The percent of persons with a disability varied by County in the HOME Consortium. According to 2017-2021 ACS data (S1810), there are 59,951 residents with disabilities in Horry County which was 17.5% of the population. Approximately 2,839 of these residents are under the age of 18. For Georgetown County, 10,043 individuals or 16.1% of the population have a disability, and 403 are under the age of 18. For Williamsburg County, 6,073 individuals or 20.4% of the population have a disability, and 212 are under the age of 18. The HOME Consortium will consider accessibility in its housing programs, especially for program participants in Williamsburg County.

**Elderly Ages 62-74 years (LMI):** According to the CHAS data, the total number of elderly LMI households in this age group region-wide is 18,619 households.

**Elderly Ages 75 years or older: (LMI):** According to the CHAS data, the total number of elderly LMI households ages 75 years and older in the region is 10,695 households.

**Homeless & those receiving assistance and are nearing termination of assistance:** Eastern Carolina Homelessness Organization, with HMIS data, estimates that there are 250 individual persons and 225 persons in households with adults and children exiting homelessness in the area each year. The HOME Consortium will refer these households to local homeless services providers that are part of the CoC as well as the PHAs operating in the area.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A review of Housing Assessment data provided by HUD provides information that can be analyzed and used to determine any racial or ethnic groups that may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Identifying and understanding any disproportionately greater needs due to housing problems is vital to the analysis of past programs and should help guide future programs to address disparities between groups in the community.

### 0%-30% of Area Median Income

DRAFT

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13000	5225	0
White	6835	2830	0
Black / African American	4865	2135	0
Asian	160	40	0
American Indian, Alaska Native	35	14	0
Pacific Islander	0	0	0
Hispanic	915	100	0

**Table 14 - Disproportionately Greater Need 0 - 30% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11130	7230	0
White	7490	4520	0
Black / African American	2685	2320	0
Asian	90	74	0
American Indian, Alaska Native	8	75	0
Pacific Islander	0	0	0
Hispanic	699	210	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11550	15680	0
White	8430	11455	0
Black / African American	2240	3230	0
Asian	100	150	0
American Indian, Alaska Native	130	0	0
Pacific Islander	25	0	0
Hispanic	504	805	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4065	12635	0
White	3350	9430	0
Black / African American	425	2350	0
Asian	20	120	0
American Indian, Alaska Native	105	35	0
Pacific Islander	0	0	0
Hispanic	120	565	0

**Table 17 - Disproportionally Greater Need 80 - 100% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

#### *Extremely Low-Income (0-30% AMI)*

Jurisdiction as a whole: 71.3%

In the extremely low-income group, there is one racial or ethnic group that is disproportionately impacted by housing problems. According to the available data, over 90% of Hispanic households have a housing problem.

#### *Very Low-Income (30-50% AMI)*

Jurisdiction as a whole: 60.6%

The overall rate of housing problems for very low-income households is about 10% lower than extremely-low-income households. As with the above group, there is one racial or ethnic group that is disproportionately impacted. Again, Hispanic households stand out with 76.9% of households with housing problems.

#### *Low-Income (50-80% AMI)*

Jurisdiction as a whole: 42.4%

The rate of housing problems shows a substantial decrease for low-income households when compared to lower income groups, but there are still a large number of households with housing problems. In this income group, there are two groups who report disproportionate impact by housing needs. Both

American Indian or Alaska Native and Pacific Islander households report housing problems 100% of the time.

*Moderate Income (80-100% AMI)*

Jurisdiction as a whole: 24.3%

The reduction in housing problems between low-income and moderate-income is the largest change, approximately 18%. One group, American Indian or Alaska Native households, reports a disproportionate impact of housing problems of 75%.

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**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

A review of Housing Assessment data provided by HUD provides information that can be analyzed and used to determine any racial or ethnic groups that may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Identifying and understanding any disproportionately greater needs due to severe housing problems is vital to the analysis of past programs and should help guide future programs to address disparities between groups in the community.

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**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	10640	7575	0
White	5805	3860	0
Black / African American	3670	3320	0
Asian	160	40	0
American Indian, Alaska Native	35	14	0
Pacific Islander	0	0	0
Hispanic	825	190	0

**Table 18 – Severe Housing Problems 0 - 30% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

- \*The four severe housing problems are:
1. Lacks complete kitchen facilities,
  2. Lacks complete plumbing facilities,
  3. More than 1.5 persons per room,
  4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6035	12330	0
White	4325	7685	0
Black / African American	1245	3770	0
Asian	45	119	0
American Indian, Alaska Native	4	79	0
Pacific Islander	0	0	0
Hispanic	344	570	0

**Table 19 – Severe Housing Problems 30 - 50% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3525	23720	0
White	2475	17385	0
Black / African American	639	4820	0
Asian	80	170	0
American Indian, Alaska Native	55	75	0
Pacific Islander	0	25	0
Hispanic	204	1106	0

**Table 20 – Severe Housing Problems 50 - 80% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	760	15920	0
White	565	12205	0
Black / African American	94	2685	0
Asian	0	140	0
American Indian, Alaska Native	0	140	0
Pacific Islander	0	0	0
Hispanic	70	615	0
Other	760	15920	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** CONSORTIUM COMBINED

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

#### *Extremely Low-Income (0-30% AMI)*

Jurisdiction as a whole: 58.4%

In the extremely low-income group approximately 10,000 households have a severe housing problem, making up over 58.4% of the population. There are three groups that report disproportionate impact of severe housing problems. Approximately 80% of Asian households, 71.4% of American Indian or Alaska Native households, and 81.3% of Hispanic households have severe housing problems.

#### *Very Low-Income (30-50% AMI)*

Jurisdiction as a whole: 32.9%

The overall rate of housing problems for very low-income households is approximately 26% lower than extremely low-income households. There are no racial or ethnic groups disproportionately impacted by severe housing problems.

#### *Low-Income (50-80% AMI)*

Jurisdiction as a whole: 12.9%

The rate of severe housing problems drops approximately 20% for low-income households when compared to very low-income households. Despite the improvement from prior income groups, there are two racial or ethnic groups that are disproportionately impacted. According to the available estimates approximately 32% of Asian households and 42.3% of American Indian or Alaska Native households have a severe housing problem.

*Moderate Income (80-100% AMI)*

Jurisdiction as a whole: 4.6%

Moderate income households have the lowest rate of severe housing problems. There are no groups disproportionately impacted by severe housing problems.

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**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

The following section analyzes the prevalence of a specific housing problem, cost burden. A household is considered to have a cost burden when they pay more than 30% of their income on housing costs. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Identifying and understanding any disproportionately greater needs due to housing cost burden is vital to the analysis of past programs and should help guide future programs to address disparities between groups in the community.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	108484	23026	19939	2399
White	86590	16500	13040	1455
Black / African American	16465	4966	5125	710
Asian	1000	150	235	100
American Indian, Alaska Native	395	224	55	10
Pacific Islander	0	25	0	0
Hispanic	3299	920	1229	59

**Table 22 – Greater Need: Housing Cost Burdens AMI**

Alternate Data Source Name:  
2015-2019 CHAS  
Data Source Comments: CONSORTIUM COMBINED

**Discussion:**

For the purposes of this discussion, “Cost Burden” is broken into three separate categories. Households that spend between 30% and 50% have a *Standard Cost Burden*, households that spend more than 50% of their income on housing costs have *Severe Cost Burden*, and these two groups combined is the *Total Cost Burden*. By separating the data into these groups, it is possible to identify the degree of need of any groups that are disproportionately impacted by cost burden.

*Standard Cost Burden*  
Jurisdiction as a whole: 15.2%

In the jurisdiction, there are over 23,000 households with a standard cost burden. There are two groups that are disproportionately impacted. Approximately 33% of American Indian or Alaska Native and 100% of Pacific Islander households report standard cost burden.

*Severe Cost Burden*

Jurisdiction as a whole: 13.2%

Severely cost burdened households are at a high risk of insecurity and experiencing homelessness. A minor financial problem could lead to default and/or eviction. There are currently nearly 20,000 households with a severe cost burden. There are no groups with a disproportionate impact.

*Total Cost Burden*

Jurisdiction as a whole: 28.4%

In total, over 40,000 households are cost burdened in the community. Three racial or ethnic groups are disproportionately impacted by total cost burden. Over 40% of American Indian or Alaska Native households, 100% of Pacific Islander households, and nearly 40% of Hispanic households have a total cost burden. The true prevalence of households who face financial pressure due to housing costs is higher because these figures do not include households that have zero or negative income, nearly 2,400 households.

**NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The available data identified American Indian and Alaska Native households as the group most frequently impacted by disproportionate need throughout multiple income groups. This population is relatively small but the frequency with which they appear points to a potential housing need to be addressed. Several income groups of Hispanic households also reported disproportionate impact.

Disproportionate Housing Problems:

- Extremely Low Income: Hispanic
- Very Low Income: Hispanic
- Low Income: American Indian or Alaska Native, Pacific Islander
- Moderate Income: American Indian or Alaska Native

Disproportionate Severe Housing Problems:

- Extremely Low Income: Asian, American Indian, or Alaska Native, Hispanic
- Very Low Income: None
- Low Income: American Indian or Alaska Native, Asian
- Moderate Income: None

Standard Cost Burden: American Indian or Alaska Native, Pacific Islander

Extreme Cost Burden: None

Total Cost Burden: American Indian or Alaska Native, Pacific Islander, Hispanic

**If they have needs not identified above, what are those needs?**

No additional needs were identified that disproportionately impact households based on race or ethnicity. Household income is the primary indicator for both housing and non-housing needs. Additional information can be found throughout the document, including public and assisted housing needs by race or ethnicity in NA-35 and disparities in housing locations and income in MA-50.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There are some areas that have a concentration of racial or ethnic groups. The analysis indicated there are several areas that have a concentration of Hispanic residents in Horry County. The Hispanic population has grown significantly in the region over the last decade. The Hispanic population in Census Tracts 604.03 and 603.01 grew by over 100% when comparing ACS 2017-2021 data to ACS 2012-2016 data. A more detailed analysis of the geographic distribution of different racial and ethnic groups and income levels can be found in MA-50.

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. The Horry County HOME Consortium is served directly by four housing authorities: The Housing Authority of Conway (HAC), the Housing Authority of Myrtle Beach (HAMB), the Georgetown Housing Authority (GHA), and the Kingstree Housing Authority (KHA). The mission of the housing authorities in the Consortium is like that of Horry County, Georgetown County, Williamsburg County, and the Department of Housing and Urban Development (HUD): to promote adequate and affordable housing, economic opportunity, and a suitable living environment that is free from discrimination. These complimentary goals will allow the Consortium to work closely with HUD and the PHAs to encourage the participation of public housing residents in the programs throughout the region.

Each housing authority administers the Section 8 Housing Choice Voucher (HCV) Rental Assistance Program, which provides subsidies for privately owned housing for eligible applicants in the Housing Authority's Service Area. Tenants are required to pay 30% of their income toward rent and the housing authority subsidizes the difference up to the Fair Market Rent, which is established by HUD annually. Eligibility is primarily based on income limits which are established by HUD and adjusted each year.

The Housing Authority of Myrtle Beach (HAMB) also offers a Housing Choice Voucher Homeownership Program to HCV participants who have been receiving assistance for at least one year and who are currently enrolled in the authority's Family Self-Sufficiency Program (FSS). Program participants not enrolled in the FSS Program who wish to participate in the Homeownership Program must enroll in the FSS before they are eligible to receive a homeownership voucher if they are approved for a mortgage. Additionally, the HAMB administers vouchers for eligible veterans through the Veterans Affairs Supportive Housing (VASH) Program.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	664	1,258	56	1,072	55	0	61

**Table 23 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

**Characteristics of Residents**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	46	19	0	27	0	
# of Elderly Program Participants (>62)	0	0	96	205	0	177	8	0	
# of Disabled Families	0	0	159	349	9	271	20	0	
# of Families requesting accessibility features	0	0	664	1,258	56	1,072	55	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

**Table 24 – Characteristics of Public Housing Residents by Program Type**

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	56	436	31	325	38	0	33
Black/African American	0	0	607	813	25	739	17	0	27
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	4	0	3	0	0	1
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	23	1	20	0	0	2
Not Hispanic	0	0	662	1,235	55	1,052	55	0	59

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 26 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

Data Source Comments:

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Housing Authority of Conway: This housing authority does not have a large number of persons who require an accessible unit on the waiting list.

Housing Authority of Myrtle Beach: The pre-application lottery list for the Housing Choice Voucher program has 740 households listed, of those households, 162 are disabled. The nature of disability and the need for accommodations and accessibility options is not listed. HAMB is a voucher only housing authority and does not own the units and does not collect detailed information about the nature of each disability. During the last few years there has been an increased demand for units accessible to disabled voucher holders as residents age and lose mobility. Many residents do not require full adaptation but the use of walkers, railings in the bathroom, and access without steps have limited the choices on many of the participants.

Georgetown Housing Authority: GHA manages the HCV program in Georgetown County and the program is governed by a waiting list and preference. GHA's public housing applicants are housed in an average of six months to two years and HCV applicants can expect about a three to five year wait. The accessibility needs of each unit varies from household to household and individual to individual. It is the policy of Georgetown Housing Authority to comply with all fair housing regulations, including Section 504 of the Rehabilitation Act of 1973, as amended. Section 504 prohibits discrimination against persons with disabilities in a program or activity receiving federal financial assistance. Georgetown Housing Authority will make "reasonable accommodations" for any applicant or resident if the applicant or resident has a disability and if the "reasonable accommodation" is necessary to provide the applicant or resident an equal opportunity to live in their unit and use its services.

Kingstree Housing Authority: The Kingstree Housing Authority does not operate public housing units. However, they do have a small number of HCV residents who require an accessible unit. Most of these residents are able to find a unit that meets their accessibility needs.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders.**

Conway Housing Authority: The most immediate need for families on the waiting lists for Public Housing and Housing Choice Vouchers is an increased supply of one- and three-bedroom units and for units that are available and accessible for senior citizens and disabled persons. Overall, the County has immediate need for increased supply of safe and sanitary housing with affordable rent.

Myrtle Beach Housing Authority: The most immediate need for MBHA residents is the need for an increase in supply of affordable housing units, particularly for elderly and disabled populations. The waitlists remain long for all groups, including pre-application lottery, VASH, Halyard Bend, and the two project-based complexes, Alliance Inn and Swansgate.

Georgetown Housing Authority: The most immediate need for residents is increased funding and increased availability of affordable housing units to decrease the number of people that continue to be on their waitlists.

Kingstree Housing Authority: The most immediate need for residents is increased funding and increased availability of one- and two-bedroom affordable housing units to decrease the number of people that continue to be on their waitlists.

### **How do these needs compare to the housing needs of the population at large**

The most immediate need of residents of Public Housing and Housing Choice Voucher holders is the need for increased supply of and access to quality affordable housing. All four counties included in the Consortium have significant pockets of poverty, where families live off consistently low income and have restricted access to essential services, such as transportation, grocery stores, and medical facilities. These needs are similar to the needs of the population at large.

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

Homelessness is a complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race. Homelessness can be caused by all of these issues, and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach with multiple programmatic solutions that vary based on a person's level of need.

The Stewart B. McKinney Homeless Assistance Act defines the term "homeless", "homeless individual", and "homeless person" as:

- (1) an individual or family who lacks a fixed, regular, and adequate nighttime residence;
- (2) an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
- (3) an individual or family living in a supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- (4) an individual or family who resided in a shelter or place not meant for human habitation and who is exiting an institution that provides a temporary residence;
- (5) an individual or family who:
  - (A) who will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations;
  - (B) has no subsequent residence identified; and
  - (C) lacks the resources or support networks needed to obtain other permanent housing; and
- (6) unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who:
  - (A) have experienced a long term period without living independently in permanent housing;
  - (B) have experienced persistent instability as measured by frequent moves over such period; and

- (C) can be expected to continue in such status for an extended period because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or child abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

Horry County uses a broader definition for the term homelessness that was adopted in 2010, when Horry County undertook a comprehensive and collaborative plan to end homelessness titled, “A Ten-Year Collaborative Plan to End Homelessness in Horry County, South Carolina. The plan’s definition of homeless is: “... anyone who is lacking a safe, stable place to live or is at imminent risk of losing their residence. This includes individuals and families who are currently living on the street: staying in emergency or transitional shelter; temporarily staying with family or friends because they have nowhere else to live; living in substandard housing or housing not fit for human habitations such as housing without running water or electricity; temporarily living in a hotel or motel because they do not have anywhere else to live; in jail or prison who will have nowhere to live upon release; temporarily in hospital or psychiatric hospital that will have nowhere to live upon release; or at imminent risk of being evicted from their current place of residence.”

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	84	113	1,430	1,091	225	245
Persons in Households with Only Children	15	0	0	0	0	0
Persons in Households with Only Adults	189	287	1,772	1,389	250	998
Chronically Homeless Individuals	28	58	188	152	25	886
Chronically Homeless Families	0	4	67	53	13	486
Veterans	41	22	152	118	75	287
Unaccompanied Child	15	0	0	0	0	0
Persons with HIV	1	1	24	17	5	388

**Table 27 - Homeless Needs Assessment**

**Data Source Comments:** 2022 HUD Point in Time Count for Horry, Georgetown, and Williamsburg Counties conducted on 1/26/2022. The data (Estimate the # of persons experiencing homelessness on a given night) is based on Fiscal Year 2022 Coordinated Entry System metrics and data from the Homeless Management Information System (HMIS) provided by the CoC HMIS Lead (Eastern Carolina Homelessness, Org.)

Indicate if the homeless population is: Partially Rural Homeless

## Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	19	35	30	12	-
Persons in Households with Only Children	0	0	0	0	0	-
Persons in Households with Only Adults	0	18	25	20	12	-
Chronically Homeless Individuals	0	4	4	0	1	-
Chronically Homeless Families	0	0	0	0	0	-
Veterans	0	3	5	5	5	-
Unaccompanied Youth	0	0	0	0	0	-
Persons with HIV	0	0	0	0	0	-

**Table 28 - Homeless Needs Assessment**

**Data Source Comments:**

2022 HUD Point in Time Count for Georgetown and Williamsburg Counties conducted on 1/26/2022. The data (Estimate the # of persons experiencing homelessness on a given night) is based on Fiscal Year 2022 Coordinated Entry System metrics and data from the Homeless Management Information System (HMIS) provided by the CoC HMIS Lead (Eastern Carolina Homelessness, Org.)

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

Using the definition of “rural” in the HEARTH Act, Georgetown and Williamsburg Counties are considered rural areas, and as such the homeless population in those counties face additional challenges that those in urban areas do not face as often. All homeless individuals in Georgetown and Williamsburg Counties are unsheltered and lack temporary shelter and housing options.

Homeless families and individuals in these counties must access homeless and other supportive services through multiple providers in different locations. With no public transportation in outlying communities, the distance between service providers and the homeless is a common barrier to accessing services. Gaps in the rural homeless service network are large and leave many rural homeless persons with few, if any, options for assistance. Low to no shelter capacity is common in small, rural communities, and the homeless in these areas are often referred to shelters in larger cities, further removing them from their local support networks. The rural homeless population in these two jurisdictions must often travel to Myrtle Beach, Conway, or within the city-limits of Georgetown for assistance. This puts additional strain on the resources available in these cities.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that person experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Not applicable, data is available.

## Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	162	220
Black or African American	83	156
Asian	1	1
American Indian or Alaska Native	4	2
Pacific Islander	0	2
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	19	9
Not Hispanic	243	387

Data Source Comments: 2022 HUD Point in Time Count for Horry, Georgetown, and Williamsburg Counties conducted on 1/26/2022.

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Homeless children face a litany of complexities and problems that can contribute to a pattern of homelessness into adulthood if they are not addressed. Chiefly among them is the added stress on educational attainment that housing insecurity causes. Lack of transportation, volatile living conditions, and general instability make showing up to class a challenge, studying, focusing, and excelling in these conditions is often impossible.

#### Families with Children

Georgetown County – 6 families with children were identified in unsheltered homeless locations on the night of the count.

Horry County – 81 families with children were identified as homeless on the night of the count. 22 families with children were in shelters and the remaining 59 families were unsheltered.

Williamsburg County – One family with children was identified in unsheltered homeless locations on the night of the count.

Source: 2022 PIT Count

Using data from the Coordinated Entry System and HMIS, the CoC estimates that 1,430 people in families with children experience homelessness in the tri-county area each year with 1,091 people in families with children becoming homeless for the first time. Many of these families are in Horry County.

Furthermore, as the *Ten-Year Plan to End Homelessness* highlights, "homeless children experience moderate to severe health conditions and serious emotional disturbances at double the rate of middle-class children. It reports 1 in 6 homeless children have serious emotional disturbances and 1 in 7 have moderate to severe health conditions. Homeless children are 3 times more likely to live in households where adults are physically abusive. More than 8 in 10 homeless children (83%) have been exposed to at least one serious violent event by the time they reach the age of 12 (National Center on Family Homelessness, 2009)."

## **Veterans**

Georgetown County – 1 military veteran family was identified in an unsheltered location on the night of the count.

Horry County –6 military veteran families were identified in unsheltered locations on the night of the count.

Williamsburg County – No homeless veterans were identified on the night of the count.

Source: 2022 PIT Count

The *Ten-Year Plan to End Homelessness* emphasizes an additional important perspective on the homeless veteran population: "Another emerging issue is associated with the unique needs of homeless women veterans. Traditionally a smaller number, the incidence of homelessness among female veterans is rising as more women participate in the armed forces and the current conflicts." This remains true today. According to the Veterans Administrations (VA) female veterans have been particularly underserved along with other veterans that have discharge notations classified as "other than honorable", Native American veterans (both on and off Tribal lands), members of racial and ethnic minority groups, LGBTQ+, aging, and/ or living in rural areas. VA data projects that 3% to 4% of the homeless veteran population are females. These female veterans face specific issues that can contribute to their chance of becoming homeless. They are more likely to be victims of sexual abuse than women in general and are more likely to be single parents with children than their male counterparts. They also experience higher rates of unemployment and mental illness but are less likely than their male peers to have a substance addiction. Homeless programs for veterans have traditionally focused on males and are rarely designed to accommodate women, especially those with children.

## **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Georgetown County – 12 homeless individuals identify as Black, African American, or African, non-Hispanic/ non-Latina (50%); 11 identify as White, non-Hispanic/ non-Latina (46%); and 1 individual identified as American Indian, Alaskan Native, or Indigenous, non-Hispanic/ non-Latina (4%).

Horry County – Three hundred seventy-one 371 homeless individuals identified as White; 215 identified as Black, African American, or African; 33 identified as multi-racial; 5 identified American Indian, Alaskan

Native, or indigenous; 2 identified as Asian or Asian American; 2 identified as Native Hawaiian or Pacific Islander; and 23 did not respond. 28 of the homeless individuals identified as Hispanic or Latino; 594 identified as non-Hispanic/non-Latino; and 29 did not report ethnicity.

Williamsburg County – 12 homeless individuals identify as Black, non-Hispanic.

Source: 2022 PIT Count

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Georgetown County – All homeless individuals and families were unsheltered night of the count.

Horry County – Nearly 57% of the homeless in Horry County are unsheltered, 363 report being unsheltered and 272 report being sheltered.

Williamsburg County – All homeless individuals and families were unsheltered the night of the count.

Source: 2022 PIT Count

## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

### **Introduction**

Non-homeless persons with special needs include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; and persons with HIV/AIDS and their families. Members of these special needs populations often have fixed, low incomes. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority.

### **Describe the characteristics of special needs populations in your community:**

**Elderly:** The elderly population faces increased challenges, therefore providing decent, affordable housing is incredibly important to this population. It is medically beneficial and emotionally comforting for elderly persons to remain in a familiar setting. Accordingly, a strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited or fixed income and/or has a disability, which puts financial pressure on them, reducing their independence. As prices throughout the consortium inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 147,065 residents over the age of 60 in the region, making up 33.5% of the population. Nearly 44,500 residents over the age of 60 have a disability, or 30.5%, and approximately 14,088 (9.6%) are below the poverty level. Elderly residents are much more likely to live in owner-occupied residences than renter occupied residences, 87.7% and 12.3%, respectively. However, elderly residents face a high rate of cost-burdened housing, regardless of whether they are renting or in an owner-occupied home. Over 51% of elderly renters and 23.6% of owners are cost burdened.

Source: American Community Survey 5-Year Estimates 2017-2021, S0102

**HIV/AIDS:** See discussion below.

**Alcohol and Drug Addiction:** Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help. Only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics. The South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS) does attempt to keep track of addiction within communities by tracking patient demographics.

In Horry County, 1,784 patients were identified with drug or alcohol addiction (95% were unique individuals). Of those patients, 76% were White and 20% were Black. Nearly 54% of patients were men and 77% were between the ages of 25 and 64. Forty percent of patient referrals came from the Criminal Justice system.

In Georgetown County, 353 patients were identified with drug or alcohol addiction (92% were unique). Of those patients, 68% were White and 29% were Black. Fifty-seven percent were men and 81% were between the ages of 25 and 64. About 40 patients referred themselves for treatment.

In Williamsburg County, 124 patients were identified with drug or alcohol addiction (98% were unique). Of those patients, 39.5% were White and 59% were Black. Sixty percent were men and 80% are between the ages of 25 and 64. Forty-four percent of the referrals came from the Criminal Justice system.

Alcohol is, by far, the most abused substance with patient rates of 54% in Horry County, 54% in Georgetown County, and 67% in Williamsburg County. Marijuana is the second most used drug with 50% in Horry County, 37% in Georgetown County, and 46% in Williamsburg County. (All percentages reflect primary and secondary diagnosis/problem)

Source: S.C. Department of Alcohol & Other Drug Abuse Services: Clinical Information for Final Discharge Episodes in State Fiscal Year 2021

**Disability:** There are 69,163 people in this jurisdiction who have a disability, which is 16.9% of the population. Nearly 75% of the disabled population is White, non-Hispanic and 22% are Black, non-Hispanic. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. Ambulatory difficulty is the most common disability and independent living difficulty is the second most common disability. Approximately 20% of disabled adults are employed.

Source: 2017-2021 American Community 5-Year Estimates

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

**Elderly:** Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, healthy meals, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and independent. Additionally, elderly resident's homes may need modifications to assist with any disabilities that may develop because of aging. The Horry County Council on Aging provides a variety of services like home delivered meals, transportation, home maker services, telephone reassurance, employment opportunities, recreational programs, companionship, social activities, and I-Care Counseling.

**HIV/AIDS:** See discussion below.

**Alcohol and Drug Addiction:** Individuals with substance abuse problems need a strong network to stay healthy and sober. Health professionals have identified the following needs as mitigation measures: raise awareness about prescription drug abuse; make usage of CURES/PDMP, which can be used to identify clinicians with patterns of inappropriate prescribing and dispensing controlled substances, mandatory;

and provide assistance with the safe disposal. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized. Currently, Horry County has established the Heroin Coalition to address the opioid crisis facing their community.

**Disability:** The Horry County Disabilities and Special Needs Board, in cooperation with the South Carolina Department of Disabilities and Special Needs, provides a variety of services to those with disabilities. These service programs specialize in helping individuals with a wide array of disabilities including, but not limited to, mental retardation, autism, head and spinal cord injuries, and related disabilities.

Georgetown County and Williamsburg County have worked to prioritize assistance for residents with disabilities. The Georgetown Disabilities and Special Needs Board supports multiple programs for disabled residents including therapeutic horse-riding programs, specialized fire and safety training, and assistance with essential services and community involvement.

Individuals with developmental disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The South Carolina Department of Health and Control estimates that as of December 31, 2020, there were 19,337 people living with HIV or AIDS throughout the state. Within the tri-county region, 1,758 people are living with HIV or AIDS with 1,252 in Horry County, 241 in Georgetown County, and 265 in Williamsburg County. Williamsburg County has the highest prevalence rate with 888.5 per 100,000 due to their relatively small total population. The prevalence rate in Horry County is 342.5 per 100,000 and Georgetown County is 380.4 per 100,000.

Persons with HIV/AIDS in South Carolina are overwhelmingly likely to be Black, Non-Hispanic. Black, Non-Hispanic make up 64.3% of adult/adolescent cases and 72% of pediatric cases. The White, Non-Hispanic population makes up 24.3% of adult/adolescent cases and 9.8% of pediatric cases and the Hispanic population makes up 5.5% of adult/adolescent cases and 6.1% of pediatric cases.

Persons with HIV/AIDS tend to be middle-age or older with over 69.6% being over the age of 40, with 19.1% in the 40-49 age cohort and 50.5% over the age of 49. Persons between the ages of 30 and 39 make

up the next largest age cohort at 19.2%. Men are more likely than women to have HIV/AIDS, 72% of HIV/AIDS cases are men and 28% are women.

Source: SC Department of Health and Environmental Control: The South Carolina STD/HIV/AIDS Annual Surveillance Report December 31, 2020

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Horry County has identified the need for improved access to public facilities in LMI areas of the County and has provided a goal in the Strategic Plan:

#### **2B. Improve Access to Public Facilities**

Specific improvements to public facilities include improved access through accommodations for elderly and disabled residents as needed. There is also a need to address public facilities in low-income areas that provide important delivery of public services such as workforce development training, childcare, services for the elderly, and other vital community programs. Many of these facilities are located in rural areas.

### **How were these needs determined?**

The public facility needs in Horry County were determined through consultation with key stakeholders and the public. A community needs assessment survey was held and public facility improvements was the fourth highest need, and in particular multi-purpose community centers and parks and recreation centers. County staff also participated in determining these needs using their experience overseeing past grant programs.

### **Describe the jurisdiction’s need for Public Improvements:**

Horry County has identified the need for public infrastructure improvements in LMI areas of the County and has provided a goal in the Strategic Plan:

#### **2A. Expand & Improve Public Infrastructure**

This goal will help address the need for the creation of a safer, more suitable living environment in low-to moderate-income areas. Infrastructure provides the foundation of neighborhood revitalization, affordable housing improvements, and spurs economic development. Specific activities range from street and road improvements, sidewalk improvements and expansion, water/sewer and storm drainage improvements and ADA infrastructure improvements that provide more access to persons with a disability and for the senior population living in Horry County.

### **How were these needs determined?**

The public infrastructure improvement needs in Horry County were determined through consultation with key stakeholders and the public. A community needs assessment survey was held and public infrastructure improvements was the second highest need, and in particular street improvements and

water/sewer improvements. County staff also participated in determining these needs using their experience overseeing past grant programs.

**Describe the jurisdiction’s need for Public Services:**

Horry County has identified the need for public services for LMI residents living in the County and has provided a goal in the Strategic Plan:

**3A. Provide Vital Public Services**

Vital public services will target and benefit low and moderate-income households. The County will work with its local community partners to find and provide adequate vital public services that meet the needs of the residents, which also include the elderly and disabled population. Public services may include assistance for the elderly, persons with a disability, persons and households with alcohol and/or drug addiction, and persons living with HIV/AIDS. Funds can also support educational enrichment opportunities and programs through opportunities for after school programs, youth mentoring and tutoring programs, summer camps, and literacy programs. Public services also include employment training, health services, transportation, fair housing awareness, and emergency services.

**How were these needs determined?**

Public service needs were determined through consultation with key stakeholders and the public. Applications from nonprofit agencies exceeded the funds available. The community needs assessment survey identified homeless services and mental health services as the top two services needed. Services for victims of domestic violence, substance abuse services and anti-crime services also showed a high need. County staff also participated in determining these needs using their experience overseeing past grant programs.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis provides insight into what types of housing is needed and who needs them. This provides complimentary data to the Needs Assessment. The information gathered and analyzed here helps set the priorities for both the Action Plan and Strategic Plan. It is necessary to understand how things have changed and how they stand now to make wise decisions about how to use resources in the future. There are twelve subsections in this section that cover a variety of topics that impact the supply of housing in the jurisdiction.

- MA-10: Number of Housing Units
- MA-15: Housing Market Analysis – Cost of Housing
- MA-20: Housing Market Analysis – Condition of Housing
- MA-25: Public and Assisted Housing
- MA-30: Homeless Facilities and Services
- MA-35: Special Needs Facilities and Services
- MA-40: Barriers to Affordable Housing
- MA-45: Non-Housing Community Development
- MA-50: Needs and Market Analysis - Discussion
- MA-60: Broadband Needs of Housing
- MA-65: Hazard Mitigation

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The following section looks at the size of the Consortium’s housing stock. In addition to the number of units that exist, it looks at the type of housing units and where they are located. This section also includes a comparison of renters and owner-occupied households.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	114,801	53%
1-unit, attached structure	8,520	4%
2-4 units	9,041	4%
5-19 units	25,113	12%
20 or more units	20,541	9%
Mobile Home, boat, RV, van, etc.	39,836	18%
<i>Total</i>	217,852	100%

**Table 29 – Residential Properties by Unit Number**

**Alternate Data Source Name:**

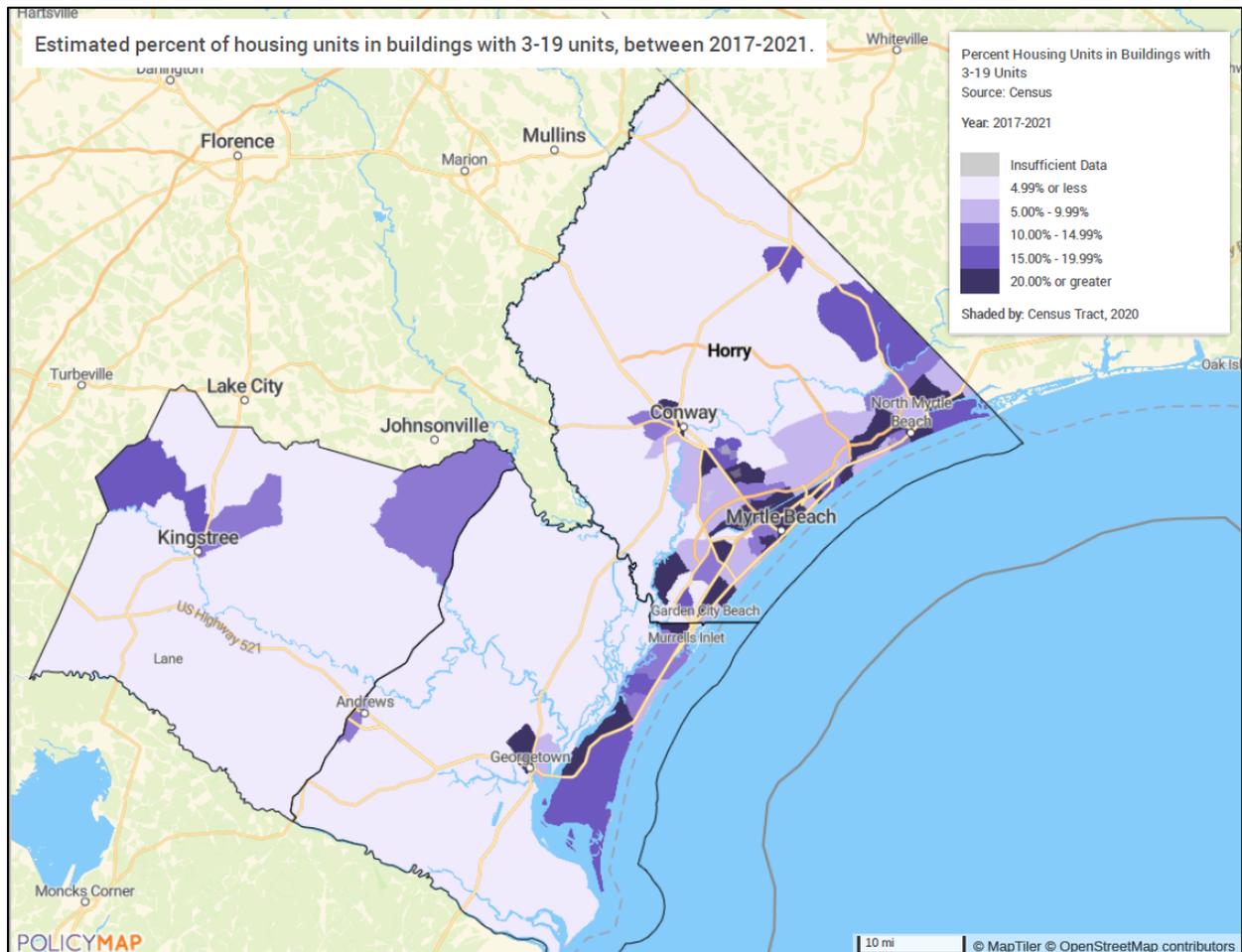
2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

The table above breaks down the region’s housing stock by the number of units in each structure and by structure type. Traditional single-family detached homes are the most prominent, accounting for 53% of all housing units. The second most common category of housing type is mobile home, boat, RV, van, and other non-traditional housing structures, accounting for 18% of housing units.

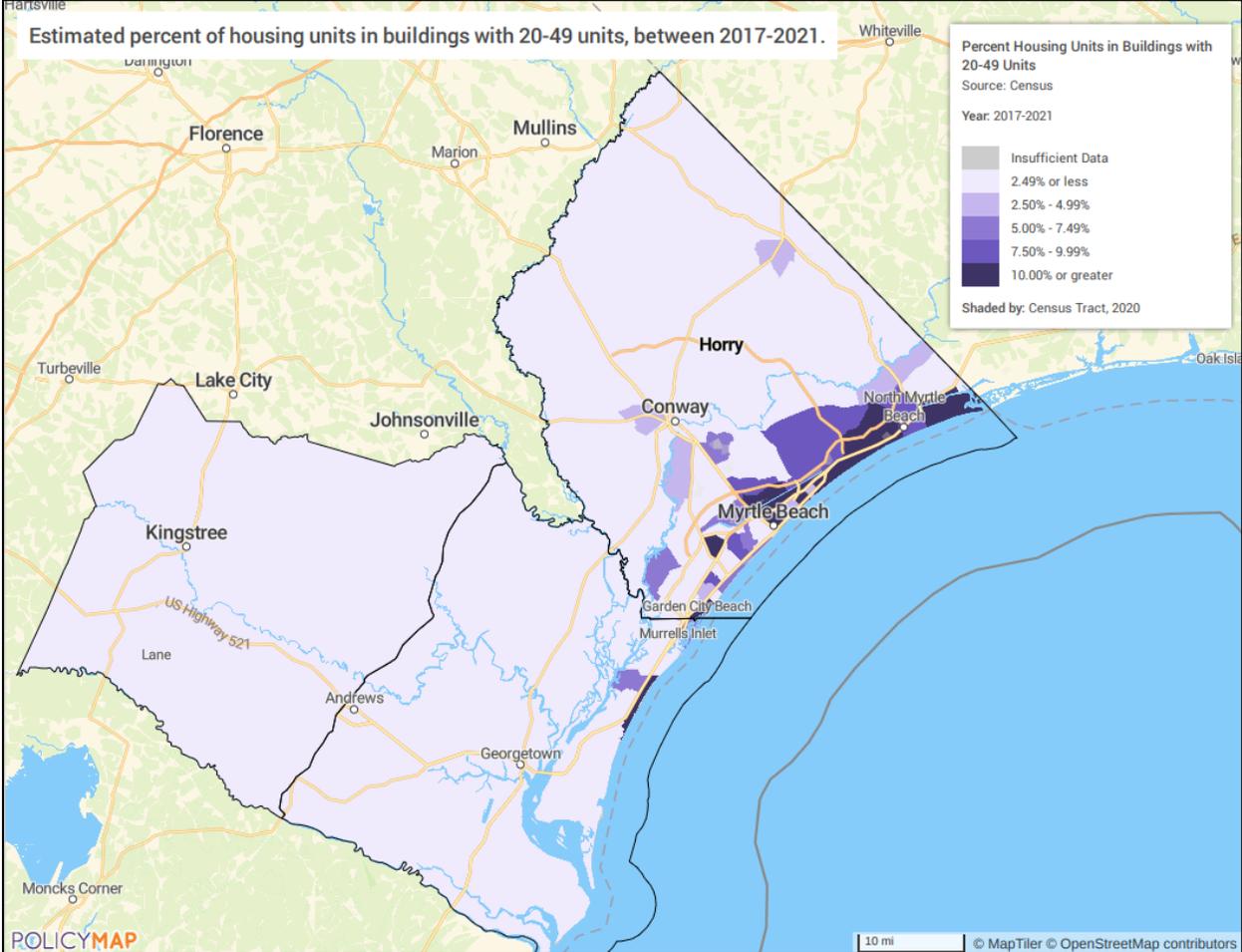
## Multifamily Development Distribution

The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units have between 3 and 19 units in each development. These developments are primarily concentrated in urban areas, particularly along the coast in Horry County. There are also tracts with relatively large groups of small multifamily developments in Conway, the city of Georgetown, and near the city of Kingstree.



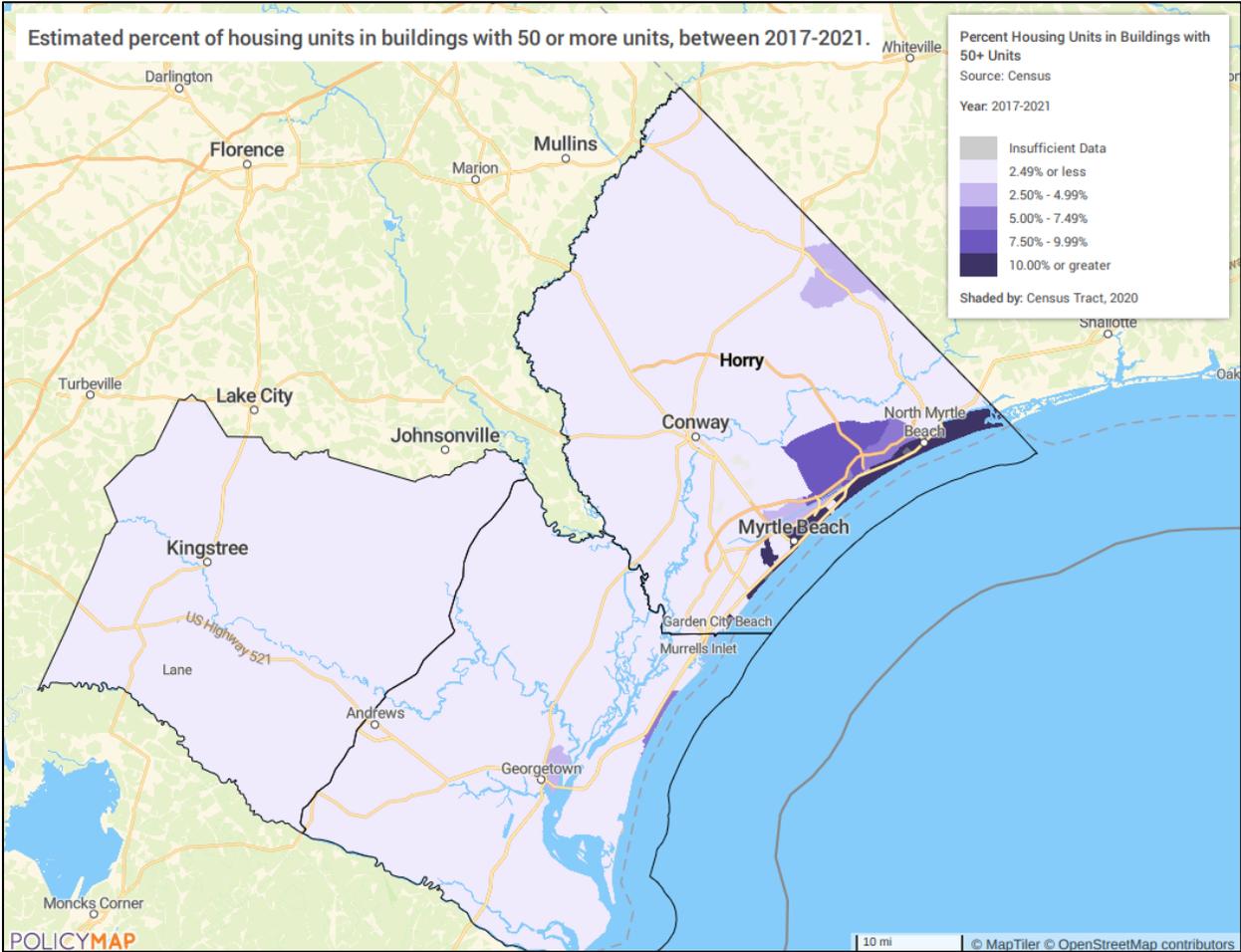
Source: 2017-2021 American Community Survey 5-Year Estimates

Medium multifamily developments have between 20 and 49 units per development. Like small multifamily developments, medium developments are found primarily on the coast, but are far less numerous than small multifamily developments. There are virtually no units in these types of structures outside of Horry County.



Source: 2017-2021 American Community Survey 5-Year Estimates

Large multifamily developments are buildings with 50 or more units and have a similar distribution pattern as medium and small developments. They are almost exclusively found along the coast in Horry County between the North Carolina border and into Myrtle Beach.



Source: 2017-2021 American Community Survey 5-Year Estimates

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	521	0%	719	2%
1 bedroom	2,264	2%	4,304	10%
2 bedrooms	17,172	14%	16,598	40%
3 or more bedrooms	105,965	84%	19,643	48%
<b>Total</b>	<b>125,922</b>	<b>100%</b>	<b>41,264</b>	<b>100%</b>

**Table 30 – Unit Size by Tenure**

Alternate Data Source Name:  
 2017-2021 ACS  
 Data Source Comments: CONSORTIUM COMBINED

The size of housing units is generally linked to whether it is owner-occupied or renter occupied. Owner-occupied units tend to be larger than rental units. Only 2% of owner-occupied units have 1-bedroom or less, while 12% of rental units are in that group. Conversely, 84% of owner-occupied units have three bedrooms or more, while only 48% of rental units are similarly large.

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The four PHAs in the region are The Housing Authority of Conway (HAC), The Housing Authority of Myrtle Beach (HAMB), The Georgetown Housing Authority (GHA), and Kingstree Housing Authority (KHA). Together these four PHAs provide multiple types of affordable publicly assisted housing. This includes assistance for 664 low to moderate income households through public housing units, 56 low to moderate income households in project-based Section 8 housing sites, and 1,072 low to moderate income households through the HCV voucher program. Additionally, the PHAs provide 55 Veterans Affairs Supportive Housing (VASH) vouchers, and 61 vouchers for disabled residents.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

According to HUD's Multifamily Assistance and Section 8 Database, there are 18 developments with Section 8 contracts in Horry, Georgetown, and Williamsburg Counties. Of these 18, six developments have expiring contracts within the next five years. These developments account for 194 units of affordable housing. 67% of these affordable units are one-bedroom units while 33% are two bedrooms or larger.

**Does the availability of housing units meet the needs of the population?**

No, the available housing units do not meet the needs of the population. There is a general lack of decent affordable housing units throughout the region. As mentioned in the Needs Assessment, there are a significant number of residents who are cost burdened. This means that while there may be a sufficient supply of available units, high home values and rents mean that low- and moderate-income residents cannot find housing units for a price that meets their needs.

**Describe the need for specific types of housing:**

The region has a very limited supply of both rental and owner-occupied units with fewer than two bedrooms. Additional affordable, smaller housing units (such as one-bedroom houses and apartments) are needed. Smaller units tend to be more affordable and attractive to new renters, new homeowners, or retired and elderly residents who are looking to downsize. If these units are not available, then residents will need to move outside the city or live in substandard housing.

### **Need for Specific Types of Housing for Special Needs Groups**

Increase supply of smaller affordable rental and homeowner-occupied units is needed to support special needs groups, particularly elderly and disabled residents. These populations need access to smaller, more affordable, and more accessible units which allow them to maintain independence.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

**Introduction:** Cost is one of the prime components of demand for housing because the units in a region must be affordable for them to meet the community’s needs. The following section examines the cost of housing for both homeowners and renters within the three counties of the Horry County HOME Consortium. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2021	% Change
Median Home Value	\$157,763	\$184,987	17%
Median Contract Rent	\$593	\$817	38%

**Table 31 - Cost of Housing**

**Alternate Data Source Name:**

2006-2010 ACS, 2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

Rent Paid	Number	%
Less than \$500	3134	8%
\$500-999	15675	42%
\$1,000-1,499	14,102	38%
\$1,500-1,999	3,026	8%
\$2,000 or more	1301	3%
<i>Total</i>	37238	100%

**Table 32 - Rent Paid**

**Alternate Data Source Name:**

2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

Since 2010, the median home value has increased by 17% and median contract rent has increased by 38%. These figures are in nominal dollars, which is not adjusted for inflation. When housing costs from 2010 are compared to 2021 using inflation adjusted dollars (real dollars), the analysis changes. The median home value actually decreased by 3% and the median contract rent increased by 12.4%. It is not possible to make firm conclusions on the housing market using just these indicators, particularly considering the wide variance in values among different parts of the Consortium’s jurisdiction. Below is a table that looks at the housing costs by county in real dollars.

The second table above breaks out the rent paid by price cohorts in the three-county region. Approximately 42% of all renters pay between \$500 and \$999 a month, closely followed by 38% of renters paying \$1,000-1,499. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing. The second table below looks at rental rates for each county. Residents of Williamsburg County are much more likely to pay less than \$1,000 for rent than

the other two locations. This is expected, as Williamsburg County does not have significant urban centers like Horry County or Georgetown County.

### Cost of Housing by County

	Base Year: 2010	Most Recent Year: 2021	% Change
<b>Horry County</b>			
Median Home Value	\$196,493	\$192,022	-2%
Median Contract Rent	\$782	\$863	10%
<b>Georgetown County</b>			
Median Home Value	\$210,896	\$199,500	-5%
Median Contract Rent	\$600	\$738	23%
<b>Williamsburg County</b>			
Median Home Value	\$81,123	\$76,500	-6%
Median Contract Rent	\$355	\$464	31%

Table 33 – Housing Costs by County

Rent Paid	Number	%
<b>Horry County</b>		
Less than \$500	1,769	6%
\$500-999	12,575	41%
\$1,000-1,499	12,008	40%
\$1,500-1,999	2,770	9%
\$2,000 or more	1,212	4%
<i>Total</i>	30,334	100%
<b>Georgetown County</b>		
Less than \$500	557	13%
\$500-999	1,649	38%
\$1,000-1,499	1,890	43%
\$1,500-1,999	231	5%
\$2,000 or more	63	1%
<i>Total</i>	4,390	100%
<b>Williamsburg County</b>		
Less than \$500	808	32%
\$500-999	1,451	58%
\$1,000-1,499	204	8%
\$1,500-1,999	25	1%
\$2,000 or more	26	1%
<i>Total</i>	2,514	100%

Table 34 – Rent Paid by County

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,696	No Data
50% HAMFI	7,936	10,271
80% HAMFI	25,269	25,372
100% HAMFI	No Data	37,334
<b>Total</b>	<b>35,901</b>	<b>72,977</b>

**Table 35 - Housing Affordability**

**Data Source:** 2013-2017 CHAS  
**Data Source Comments:** CONSORTIUM COMBINED

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$885	\$917	\$1,062	\$1,349	\$1,526
High HOME Rent	\$758	\$813	\$978	\$1,121	\$1,231
Low HOME Rent	\$598	\$641	\$768	\$888	\$991

**Table 36 – Monthly Rent**

**Alternate Data Source Name:** HUD 2022 FMR and HOME Rents  
**Data Source Comments:** 2022 Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro FMR Area

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$650	\$654	\$843	\$1,171	\$1,176
High HOME Rent	\$650	\$654	\$843	\$1,145	\$1,176
Low HOME Rent	\$611	\$654	\$786	\$907	\$1,012

**Table 37 – Monthly Rent**

**Alternate Data Source Name:** HUD 2022 FMR and HOME Rents  
**Data Source Comments:** 2022 Georgetown County

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$538	\$541	\$712	\$880	\$1,128
High HOME Rent	\$538	\$541	\$712	\$880	\$1,051
Low HOME Rent	\$515	\$541	\$662	\$765	\$853

**Table 38 – Monthly Rent**

**Alternate Data Source Name:** HUD 2022 FMR and HOME Rents  
**Data Source Comments:** 2022 Williamsburg County

## **HOME Rents Limits and Fair Market Rents (FMR)**

The tables above compare the Fair Market Rents (FMR) to the 2022 HOME program rent limits for Horry County (Myrtle Beach-North Myrtle Beach-Conway, SC MSA), Georgetown County, and Williamsburg County. FMRs are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas, and each nonmetropolitan county. HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

Fair Market Rents remain at or higher than the HOME rent limits, meaning HOME subsidized rental housing is generally more affordable than the Fair Market rates. Overall, rents are highest in Horry County and lowest in Williamsburg County.

## **Is there sufficient housing for households at all income levels?**

From a quantitative standpoint, there are ample units in the region to house the population. However, high home values and rents result in much of the housing stock being unaffordable for large portions of the population. There is not sufficient housing for households at all income levels, and more housing is particularly needed for low-income households. When comparing the CHAS data in the Housing Affordability table above to the NA-10 Number of Households Table, it's clear that there are severe shortages of housing affordability in all income ranges.

## **How is affordability of housing likely to change considering changes to home values and/or rents?**

From 2010 to 2021, the region's median home value increased 17%, from \$157,763 to \$184,987 and the median rent increased 38%, from \$593 to \$817. It is likely that the home values and rents will continue on this trend and affordability of housing will decrease. Continued increases in housing values and rents without commensurate income growth will further increase housing cost burden throughout the region. This is particularly true for renters who have seen the cost of housing increase at a rate much faster than home values.

## **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The median contract rent for all units in the three-county region was \$817. The largest cohort, approximately 42% of all renters, pays between \$500 and \$999 a month. The next largest rent cohort is the \$1,000 to \$1,499 range, with 38% of renters.

While the 2021 median contract rent for the region was \$817, the rent varied by county. In Horry County, the median contract rent was \$863, in Georgetown County it was \$738 and in Williamsburg County it was \$464. The median rent in Williamsburg County is 46% less than the median rent in Horry County. Additionally, HUD also calculated differing HOME rents and Fair Market Rents for each county in the region. Below are the comparisons of the median contract rent and HOME/FMR rents for each county.

*Horry County:* The median rent for Horry county is \$863, which falls between the High HOME Rent for a 1-bedroom and 2-bedroom, and between a 2-bedroom and 3-bedroom unit under Low HOME Rent. The median rent is below FMR for all bedroom sizes. Overall, rents paid in Horry County roughly fall within the ranges of Low and High HOME Rents. As was highlighted above, 51.7% of renters in Horry County are currently cost burdened due to housing costs.

*Georgetown County:* The median rent for Georgetown County is \$738, which falls between the FMR and High HOME Rent for a 1-bedroom and 2-bedroom unit, and also between a 1-bedroom and 2-bedroom unit under Low HOME Rent in the County. Overall, rents paid in Georgetown County roughly fall within the ranges of Low and High HOME Rents as well as FMR. As was highlighted above, 46.9% of renters in Georgetown County are currently cost burdened due to housing costs.

*Williamsburg County:* The median rent for the county is \$464, which is below all rents for all bedroom types. All FMR & Low/High HOME rents for the County exceed the median rent. Rents are less in Williamsburg County as compared to Horry County and Georgetown County. Even though rents are less in Williamsburg County, 49.4% of renters in the county are currently cost burdened due to housing costs.

This points to the fact that as housing costs continue to outpace income growth, a great number of renter households will need assistance, either from direct rental assistance or through the development of a more affordable rental market.

Source: 2017-2021 American Community Survey 5-Year Estimates

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

It is important to recognize that safe and secure housing is more than just an available physical space. The quality of the space and its ability to meet the needs of the residents is vital to housing security.

### **Definitions**

For the purposes of this plan, units are in “standard condition” when the unit has no major defects or only slight defects, which are correctable through the course of regular maintenance. It must be in total compliance with applicable local housing and occupancy codes; be structurally sound, watertight, and in good repair; be adequate in size with respect to number of rooms and area of living space, and contain the following:

- A safe electrical wiring system adequate for lighting and other normal electrical devices,
- A heating system capable of sustaining a healthful temperature (consistent with normal, year-round climatic conditions),
- A separate, well-lighted and ventilated bathroom that provides user privacy and contains a sink, toilet, and bathtub or shower stall. An appropriate, sanitary and approved source of hot and cold potable water,
- An appropriate, sanitary and approved sewage drainage system,
- A fully usable sink in the kitchen,
- Adequate space and service connections for a refrigerator that will not hinder functionality,
- An unobstructed egress to a safe, open area at ground level, and
- Be free of any barriers, which would preclude ingress or egress if the occupant is handicapped.

Failure to meet any of these criteria automatically causes a dwelling to not be considered “standard.”

A dwelling unit is considered substandard if it does not fully comply with the standard criteria, or has minor defects which require a certain amount of correction but can still provide safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are made.

To be suitable for rehabilitation, a trained housing specialist must carefully inspect the dwelling and prepare a work write-up of repairs necessary to bring it up to standard condition. A cost estimate of repairs will be prepared based on the needs identified in the work write-up.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	27,680	23%	17,966	44%
With two selected Conditions	155	0%	1,011	2%
With three selected Conditions	34	0%	34	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	94,762	77%	21,939	54%
<i>Total</i>	122,631	100%	40,950	100%

**Table 39 - Condition of Units**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

### Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. Twenty-three percent of all owner-occupied housing units face at least one housing condition while 44% of all renters have at least one housing condition. Generally speaking, there are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are housing cost burden.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	54,452	44%	11,703	29%
1980-1999	45,164	37%	18,013	44%
1950-1979	19,869	16%	9,603	23%
Before 1950	3,146	3%	1,631	4%
<i>Total</i>	122,631	100%	40,950	100%

**Table 40 – Year Unit Built**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

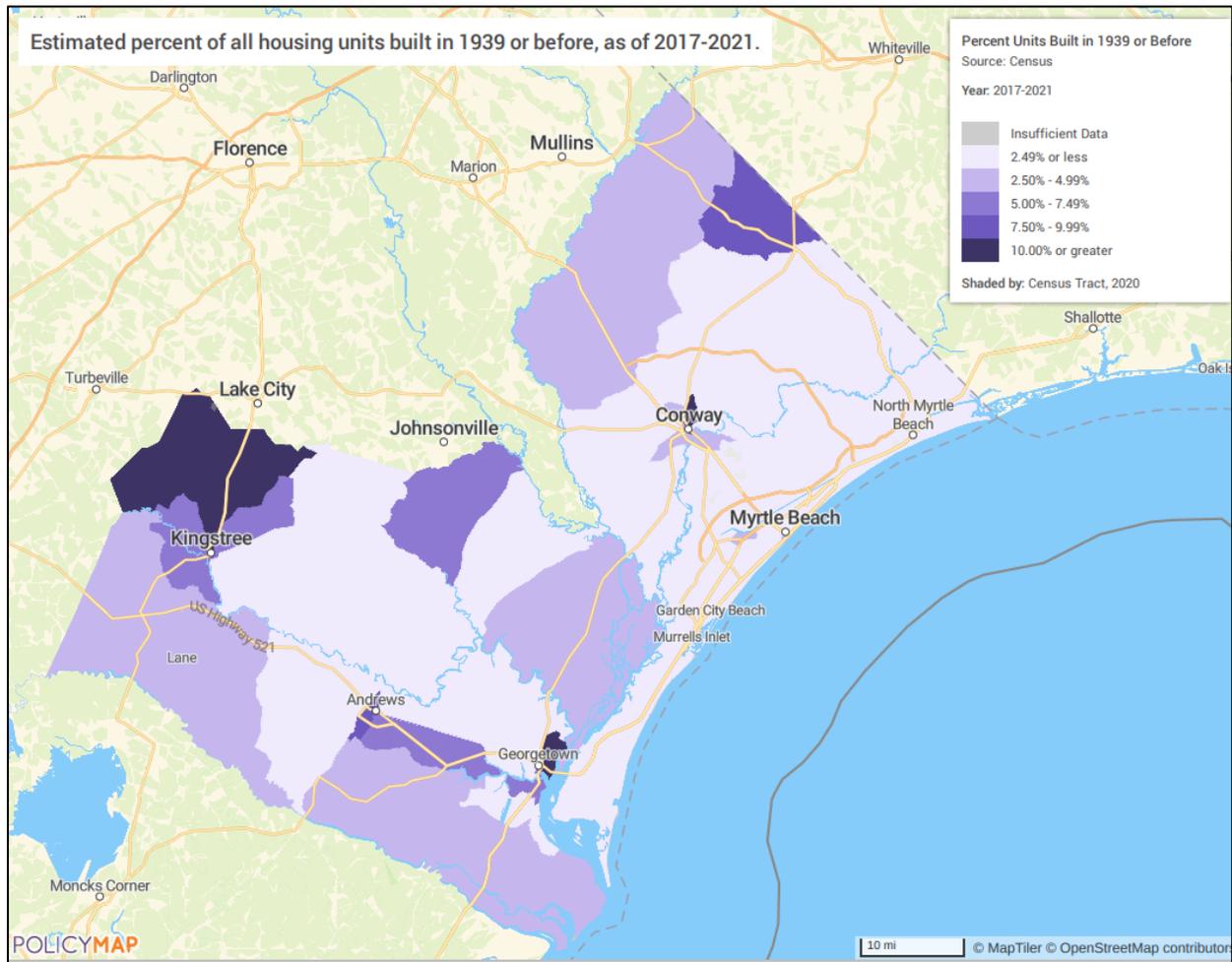
### Year Unit Built

In Horry County, the housing stock is relatively new. Approximately 19% of owner-occupied units and 27% of rental units were built prior to 1980. These homes have a risk of lead-based paint and may require

additional support to ensure a safe living environment, particularly for children. This amounts to nearly 35,000 units total, most of which are owner-occupied.

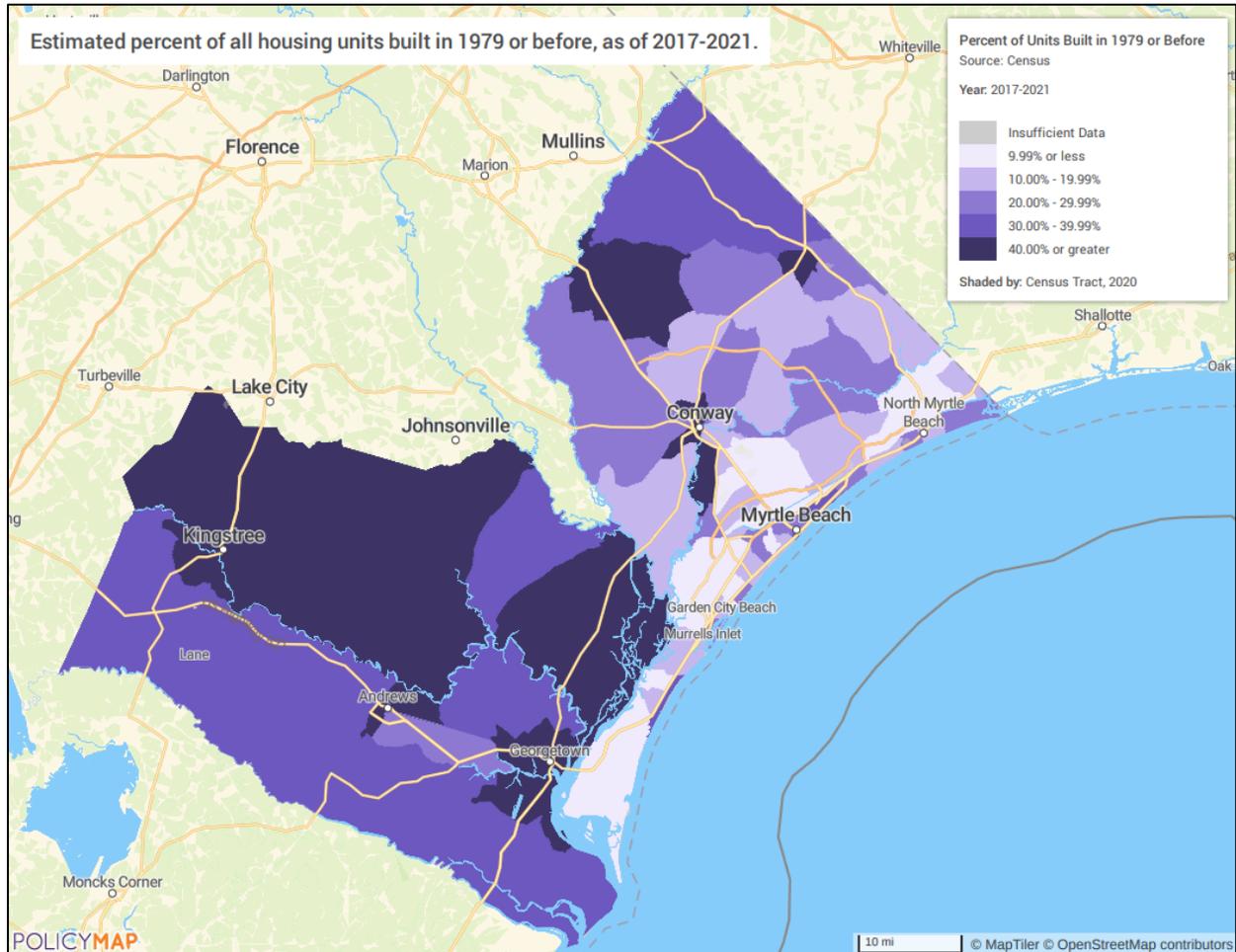
### Age of Housing

The maps below depict the prevalence of older housing units in the jurisdiction. The first map identifies the percentage of all housing units built prior to 1940. As noted above, the housing stock is relatively new in the area. There are only three areas where over 10% of the housing stock was built prior to 1940: the northwest corner of the city of Conway, the west portion of the city of Georgetown, and the northernmost tract in Williamsburg County.



Source: 2017-2021 American Community Survey 5-Year Estimates

In the following map the distribution of homes built prior to 1980 is shown. Williamsburg and Georgetown Counties both have large swaths of land where the units were built prior to 1980, and thus have a risk of lead-based paint hazard. In Horry County the units are generally newer, particularly near the coast in the urban areas.



Source: 2017-2021 American Community Survey 5-Year Estimates

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	N/A	N/A	N/A	N/A
Housing Units build before 1980 with children present	N/A	N/A	N/A	N/A

**Table 41 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. ACS data on the distribution of lead-based paint hazard was not available.

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	62,603	0	62,603
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 42 - Vacant Units**

Alternate Data Source Name:

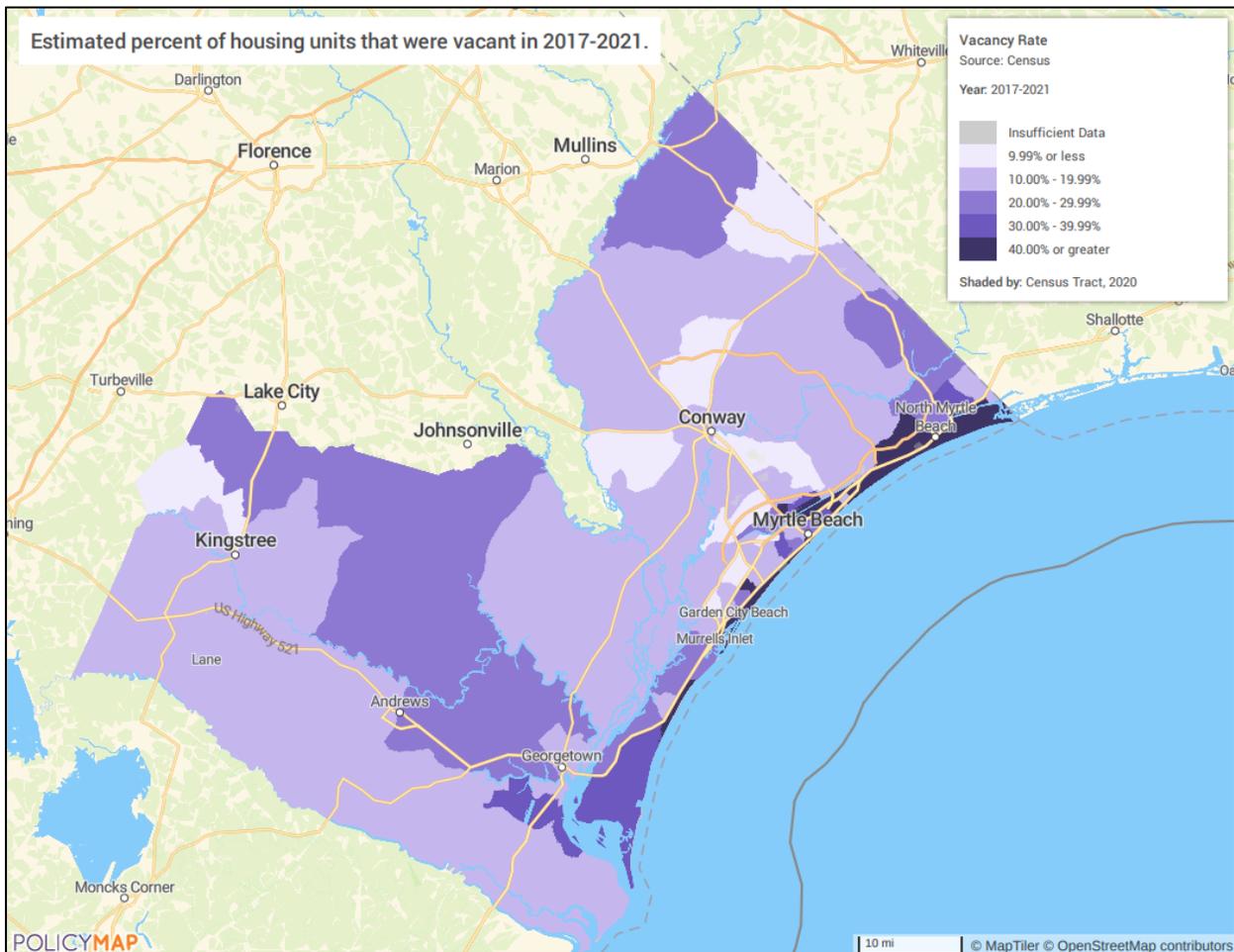
2017-2021 ACS

Data Source Comments: The HOME Consortium does not have data for specific types of vacant units in the region, and ACS data only reports on the total number of vacant units in Consortium. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, Real Estate Owned (REO) properties or abandoned REO properties. (2017-2021 ACS B25004)

CONSORTIUM COMBINED

## Vacancy Rate

There are currently over 60,000 vacant units in the area that are suitable for rehabilitation. These units provide an opportunity to create affordable housing units for LMI households. However, it is important to note that HUD considers a unit vacant if it is used part-time as a seasonal vacation home. Horry County includes beachfront areas that have a large tourist population, including vacation homeowners. The map below shows the average housing vacancy rates throughout the area. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. Areas near the coast report over 50% of the units as vacant, but this is most likely impacted by seasonal homes.



Source: 2017-2021 American Community Survey 5-Year Estimates

### Need for Owner and Rental Rehabilitation

Within the Consortium’s jurisdiction there is a continued need for rehabilitation for both homeowners and renters. There is a significant number of homes built prior to 1980 that have a potential lead-based paint hazard, particularly near urban centers. This is a large concern for low-income households that may lack the resources to properly rehabilitate their homes to address the presence of lead-based paint. Additional information about how the Consortium will address rehabilitation can be found in the Strategic Plan.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

To estimate the number of housing units in the jurisdiction by low- or moderate-income families that may contain lead-based paint hazards, this report assumes that homes by year built are distributed evenly across income categories, as no local data exists to describe otherwise. There are approximately 34,250 units built prior to 1980 and approximately 18,150 have LMI households in them.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction:

There are four Public Housing Authorities (PHAs) serving low-income households throughout the jurisdiction: The Myrtle Beach Housing Authority (MBHA), the Housing Authority of Conway (HAC), the Housing Authority of Kingstree (HAK), and the Georgetown Housing Authority (GHA). All four PHAs in the jurisdiction provide Section 8 Housing Choice Vouchers and own/operate public housing units.

As LMI households continue to struggle to maintain housing that is safe, decent, and affordable, the PHAs report a high need for an increase in the supply of decent, affordable housing through updates to existing housing and increased financial resources to assist households with finding and maintaining housing.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	695	1,251	54	666	357	0	621
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 43 – Total Number of Units by Program Type

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

### Describe the supply of public housing developments:

Each of the four PHAs manage public housing developments of various sizes and capacities. See below for more details on each PHA’s public housing supply.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Myrtle Beach Housing Authority: The MBHA administers 660 Housing Choice Vouchers in addition to mainstream vouchers and VASH. They also operate five affordable housing sites:

- Halyard Bend: 48 one- and two-bedroom units
- Carver Grove: 8 one-bedroom apartments, specifically for veterans and disabled adults.
- Anne Futrell Building: 11 one- and two-bedroom units
- Balsam Annex: 3 one-bedroom units

Housing Authority of Conway: The HAC administers Housing Choice Vouchers in addition to operating three public housing communities and 19 scattered sites.

- Huckabee Heights Public Housing: 100 units (18 one-bedroom, 24 two-bedroom, 34 three-bedroom, 21 four-bedroom, 3 five-bedroom); received an inspection score of 78, which is considered good condition
- Darden Terrace Public Housing: 100 units (28 one-bedroom, 22 two-bedroom, 32 three-bedroom, 16 four-bedroom, 2 five-bedroom); received an inspection score of 77 which is considered good condition
- Holt Gardens Public Housing: 40 units (24 one-bedroom, 6 two-bedroom, 8 three-bedroom, 2 four-bedroom)
- Scattered Sites Public Housing: 19 units (17 three-bedroom, 2 four-bedroom)

Kingstree Housing Authority: The KHA manages three public housing sites in the Kingstree area.

- Frierson Homes: 70 units (6 one-bedrooms, 20 two-bedrooms, 20 three-bedrooms, 20 four-bedrooms, and 4 five-bedrooms)
- McFarlin Village: 30 one-bedroom units
- Lanue Floyd Village: 40 units (10 one-bedrooms, 10 two-bedrooms, 16 three-bedrooms, and 4 four-bedrooms)

Georgetown Housing Authority: The GHA owns and operates three public housing complexes in addition to 30 scattered site homes.

- Westside Apartment Complex: 180 units (including townhouses, one-bedrooms, two-bedrooms, three-bedrooms, and four-bedrooms); received an inspection score of 68 which is considered okay condition
- North Street Apartment Complex: 35 units (one- bedrooms, two-bedrooms, three-bedrooms, and four-bedrooms)
- Maryville Apartment Complex: 50 units (one- bedrooms, two-bedrooms, three-bedrooms, and four-bedrooms); received an inspection score of 65 which is considered okay condition

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Westside Apartments (GHA)	68
Maryville South Apartments (GHA)	65
Huckabee Heights (HAC)	78
Darden Terrace (HAC)	77

**Table 44 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
3. Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. As of 2022, two developments from the Georgetown Housing Authority were scoring on the lower end, though not yet considered to be in poor condition. Both Westside Apartments in Georgetown and Maryville South Apartments in Georgetown need continued renovation and modernization and the GHA plans to update these developments in the coming years. Both Huckabee Heights and Darden Terrace are in good condition.

The listed inspection scores only highlight the four public housing developments which receive regular HUD inspections. There is sustained need for revitalization of affordable housing across the jurisdiction. While the PHAs are working to address this need, they do not have enough resources to make the necessary updates to these properties.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Myrtle Beach Housing Authority:** MBHA is committed to providing decent, safe, sanitary, and affordable housing to residents. Their strategy for improving the living environment of LMI residents is to continuously monitor the state of their units to ensure they meet Housing Quality Standards and make updates to units as necessary.

**Housing Authority of Conway:** The HAC’s 2020 five-year plan identifies several goals which will improve the living environment for LMI families, particularly its goals to improve public housing and voucher management, renovate or modernize public housing units, and implement measures to deconcentrate poverty and increase security for public housing residents.

**Kingstree Housing Authority:** The KHA has plans to develop approximately six additional affordable single-family units. They also operate programming aimed at supporting LMI families, including two youth after-school programs, a homebuyer program, and career planning services.

**Georgetown Housing Authority:** GHA's 5-year Plan includes goals and objectives to improve the quality of life for public housing residents. They plan on maintaining public housing security improvements, including surveillance cameras and police patrols. They will also continue to conduct monthly Resident Council meetings and produce a bi-monthly newsletter. This newsletter keeps recipients informed of HUD regulations, policy issues, betterment opportunities and local activities.

**Discussion:**

Each of the four public housing authorities work diligently to expand services and housing opportunities for their residents and the communities they serve. The Consortium will continue to work with its PHAs to improve the quality of life and economic vitality for residents; promote self-sufficiency and asset development of families and individuals; and ensure equal opportunity in housing.

In 2017, the Consortium developed an Assessment to Fair Housing (AFH) plan in which one of the goals was to reduce the barriers to affordable housing development by using TBRA to increase affordable housing opportunities in multiple locations. The Consortium also plans to partner with private developers to increase the number of affordable housing units in the region.

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

According to the 2022 Housing Inventory Chart (HIC) a total of 28 projects provide shelter and housing to individuals and families experiencing homeless within the region. These projects are run by both private and public organizations.

- Horry County – 9 projects provide emergency shelter, 6 project provides transitional beds, 8 projects provide Rapid Re-housing, 3 projects provide permanent supportive housing, and 1 project provides other permanent housing
- Williamsburg County – No housing available in this county
- Georgetown County – 1 project provides emergency shelter

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	87	1	8	191	0
Households with Only Adults	154	11	85	231	0
Chronically Homeless Households	0	0	0	101	0
Veterans	10	0	40	288	0
Unaccompanied Youth	8	4	0	0	0

**Table 45 - Facilities Targeted to Homeless Persons**

Alternate Data Source Name:  
2022 Housing Inventory Chart (HIC)

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.**

Services for the persons experiencing homelessness in the jurisdiction are provided by a wide range of public and private organizations. These organizations include government agencies, faith-based organizations, Federally Qualified Healthcare Centers (FQHCs) and non-profits. The Total Care for the Homeless Coalition (TCHC) is the HUD designated homeless Continuum of Care (CoC) for the region and coordinates housing and other supportive services through the Coordinated Entry System (CES) and Homeless Management Information System (HMIS).

Services provided include those that help meet the basic needs of homeless individuals, such as food and housing, as well as the provision of other support services to meet the critical needs of the homeless and assist them in becoming self-sufficient. Supportive services include assistance with health care, mental health, substance use issues, employment, job training, education, childcare, transportation, legal services, case management, outreach, and counseling.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

**Emergency Shelters:**

- New Directions – Provides a variety of emergency shelter and supportive services for families and individual men and women. They provide both short stay emergency beds and longer stay transitional programs.
- Family Justice Center of Horry and Georgetown Counties – This organization provides emergency shelter and supportive services for families and individuals fleeing domestic violence who may also be experiencing homelessness.
- North Strand Housing Shelter – Provides emergency shelter to individuals, families, and veterans.
- Sea Haven, Inc. – Provides shelter for youth ages 12-17 who are unaccompanied youth experiencing homelessness, truant, extreme conflict at home, or are in transition under the care of DSS or DJJ.
- Eastern Carolina Housing Organization – Provides emergency hotel/motel vouchers for families, individual men and women, and veterans.

**Transitional Housing:**

- New Directions – Provides transitional housing for women and children

- Eastern Carolina Housing Organization – Provides transitional housing for individual men and women that have a substance use disorder, individual men, women, and families that are fleeing domestic violence, and veterans.

**Permanent Supportive Housing:**

- Eastern Carolina Housing Organization – Provides permanent supportive housing for chronically homeless individuals and families.

**Rapid Rehousing & Homelessness Prevention:**

- Eastern Carolina Housing Organization, Inc. - Provides Rapid Re-housing and Homeless Prevention rental support for individuals and families experiencing homelessness targeting veterans and their families, individuals with a substance use disorder and their families, individuals and families fleeing/ attempting to flee domestic violence, dating violence, sexual assault, and stalking, and the general homeless population.
- Sea Haven, Inc. - Provides Rapid Re-housing throughout scattered sites to youth ages 18 - 24.

**Other Permanent Housing:**

- Home Alliance – Provides a variety of affordable housing and subsidized housing options targeting chronically homeless and homeless families and individuals with a disability.
- Housing Authority of Myrtle Beach – Provides multiple rental voucher programs: Emergency Housing Vouchers target homeless, at-risk of homelessness, or attempting to flee domestic violence; Mainstream Vouchers target non-elderly disabled households that are homeless or in danger of becoming homeless; and Housing Choice Vouchers that provide a preference for homeless individuals and families.

**Other Supportive Services:**

- Helping Hand of Myrtle Beach – Provides a variety of services targeted to low income and homeless including emergency food, rent and utility assistance, transportation, and mainstream benefits screening and application assistance.
- Helping Hand South Strand – Emergency Food Bank
- North Strand Helping Hand – Provides a variety of services targeted to low income and homeless including emergency food, rent and utilities, clothing, hygiene and toiletry items, household goods, and assistance with taxes and applications for other mainstream benefits.
- Churches Assisting People (CAP) – Provides emergency food assistance, rent and utility assistance, household goods, and hygiene products.
- Catholic Charities – Provides dental care and dentures, food bank, pregnancy case management, laundry, and shower services.
- SC Works Waccamaw Region – Provides a variety job training and employment services.

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the city is accommodating or should accommodate these needs with regards to the market analysis.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Elderly:** Elderly residents need a living environment that provides them with several areas of assistance or convenience. First, the availability of healthcare is important because health problems generally become more prevalent with aging. Second, the availability of assistance with daily activities (i.e. shopping, cooking, and housekeeping) becomes more important as people grow older. In addition to assistance, elderly persons need these basic activities to be near their homes. Third, the availability of transportation, particularly public transportation that is accessible to them, is necessary to allow for elderly persons to live as independently as possible for as long as possible. Fourth, safety is a primary concern since older residents are particularly vulnerable to crime or exploitation. Fifth, the weather and climate are considerations for elderly people because these factor into transit as well as health.

**HIV/AIDS:** Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

**Alcohol and/or Drug Addiction:** Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized along with treatment facilities and/or outpatient rehabilitation programs to support them on their way to recovery.

**Mental and Physical Disabilities:** Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need to continuous support services dependent on the level of capabilities.

## **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Waccamaw Center for Mental Health is an outpatient facility of the South Carolina Department of Mental Health and serves the entire jurisdiction. Through a partnership with local governments, affordable housing providers, and mental health professionals a continuum of housing has been developed for clients who are homeless or live in sub-standard housing.

The Projects for Assistance in Transition from Homelessness (PATH) Grant, which is federally funded, provides salaries for two outreach staff members to address the service needs of people with serious mental illness (SMI) experiencing homelessness. There is one additional position that is funded through a second grant in partnership with the Little River Medical Center. Among the services offered are assessments, referrals, housing search and placement, peer group meetings, and case management services involving prevention, intervention, and follow-up.

WCMH developed a private, non-profit corporation called Waccamaw Housing, Inc. (WHI). Currently, there are two projects that have been developed through this subsidiary organization. First, a partnership with a local developer provides 14 one-bedroom units of affordable housing in three phases of the Swansgate Apartments. The second project is the development of Porter Place Apartments in Williamsburg County which provides 20 one-bedroom affordable apartments for homeless individuals. Also, in cooperation with the City of Myrtle Beach and through the use of federal grants, the Alliance Inn was built and opened in 2004. The Alliance Inn provides 54 one-, two-, and three-bedroom units. The WHI, in partnership with the non-profit Home Alliance Inc., developed Balsam Street apartments which has 25 single-room units to accommodate disabled and chronically homeless males.

Additionally, WCMH supports the Homeshare program in the region. In 1991, the South Carolina Department of Mental Health engaged in a statewide initiative to reduce the census of its inpatient facilities by providing ongoing transitional, respite, and enhanced respite residential options off site in a Homeshare provider's home. As a result of this initiative the Homeshare program was created. This program helps to ensure permanent housing for persons leaving the state inpatient hospital.

Little River Medical Center (LRMC) is a Federally Qualified Health Center (FQHC) with 4 locations in Horry County. LRMC provides adult medical care, pediatrics, behavioral health services, dental care, HIV/Hepatitis C services, family support services and more to the general public. LRMC also have programs that focus on the homeless and migrant and seasonal farm workers. LRMC works with housing providers in the community to secure permanent and supportive housing if needed.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

See below.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The Horry County HOME Consortium will continue to work towards increasing homeownership opportunities, increasing affordable rental housing opportunities, and providing opportunities for owner-occupied housing rehabilitation for qualified low and moderate-income households as outlined in its annual goals. These services are available for the region's special needs population such as the elderly and disabled persons. The Consortium, with the help of the Housing Authority of Myrtle Beach and Conway Housing Authority, will use TBRA to increase affordable housing opportunities in multiple LMI locations. The Consortium with the PHAs will also partner with private developers to create mixed income developments that are placed in target LMI census tracts as identified in the 2017 AFH. These developments will be accessible to the special needs populations in the region.

As part of region's priority need to expand available Public Services, the Consortium has outlined two goals to assist with persons who are not homeless but have other special needs. These goals are to increase supportive services in the region that serve the special needs population that have been identified in this plan such as the elderly and disabled population. The Consortium will also work with its partners to find and provide adequate vital public services that meet the needs of the residents, which also include the elderly and disabled population.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Horry County's Comprehensive Plan includes a Housing Element which comprises community and housing development goals and policy directives. The plan aims to accommodate projected population growth and the needs of the changing community and to identify trends in the market and anticipate future residential growth. The Housing Element addresses the need for safe and affordable housing, along with barriers to fair housing. Because a large portion of the future population growth can be accommodated within already approved residential areas, additional rezonings for major subdivisions should be evaluated to ensure that an adequate balance of housing types, densities, and community design are available for permanent residents and vacationers. Beyond the availability of housing, the County also monitors housing conditions, including conversion of single-family homes into duplexes and vacation rentals, mobile home age and durability, and dilapidated housing.

Market conditions continue to be a primary driver behind housing that is not affordable for households across all income levels, with low-income households being the most severely impacted by these conditions. Renters are particularly impacted, as increases in the value of a home have led to higher rents. Because Horry County has a high number of seasonal rental units, this factor can drive up the cost of year-round rentals especially in proximity to the job centers near the beach. Conversely, off season housing near the beach can be more affordable, but is not a viable long-term housing solution.

There remains a lack of affordable, integrated housing for individuals who need supportive services and a lack of sufficient public investments in low-income neighborhoods. Although tourism and service sector jobs in Horry County reduce unemployment rates during part of the year, these seasonal features can impede the economic viability necessary for many to participate in the housing market. In addition, the lack of a variety of affordable housing options with convenient access to job centers, schools, public transportation, and services also creates a barrier to affordable, fair housing. Public housing complexes are no longer an effective way to provide affordable housing in one's community as they often perpetuate the cycle of poverty and are stigmatized.

Communitywide revitalization requires an integrated approach among various partners and County departments to effectively result in change. Horry County's Community Development Department facilitates most revitalization efforts occurring both in the County and in area municipalities, as they allocate funding for housing assistance, new construction, and infrastructure improvements. There are many challenges to successfully revitalizing a community. Zoning and non-conforming uses can impede the ability to provide transitional housing, public housing, or even to repair or rehabilitate one's home. The State of South Carolina granted local governments the authority to establish priority investment zones to promote market-based incentives and alleviation of zoning regulations that hinder revitalization. While repairs and new residential construction can help stabilize a community, Horry County is limited in its authority to provide services to areas within the City of Myrtle Beach and Conway. Without annexing into the adjoining municipality, revitalization efforts can be stymied. State law also inhibits revitalization efforts in unincorporated areas, as the state has not granted counties the authority to remove dilapidated

commercial buildings. This is often a critical component to trigger revitalization and redevelopment. The state also has not granted local governments the authority to place liens on properties for cleaning up overgrown brush or junk, only allowing liens to be placed on a property for the removal of a structure. These are just a few challenges to overcome blight and open up land and space for affordable housing development.

# MA-45 Non-Housing Community Development Assets – 91.215 (f)

## Introduction

This section provides insight into the non-housing assets within the community. In particular, economic activity and education levels are addressed. These are used to identify any areas of concern or sectors to reinforce support.

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,724	914	1%	1%	0
Arts, Entertainment, Accommodations	32,269	34,395	18%	23%	5
Construction	15,996	9,571	9%	6%	-3
Education and Health Care Services	32,939	30,467	19%	20%	1
Finance, Insurance, and Real Estate	11,142	7,698	6%	5%	-1
Information	2,768	2,368	2%	2%	0
Manufacturing	10,424	7,853	6%	5%	-1
Other Services	9,156	3,841	5%	3%	-2
Professional, Scientific, Management Services	16,751	14,650	9%	10%	0
Public Administration	5,570	7,267	3%	5%	2
Retail Trade	27,537	23,703	16%	16%	0
Transportation and Warehousing	6,796	3,206	4%	2%	-2
Wholesale Trade	3,134	3,211	2%	2%	0
Total	176,206	149,144	100%	100%	--

**Table 46 - Business Activity**

**Alternate Data Source Name:**

2015-2019 ACS (Workers), 2019 LEHD (Jobs)

**Data Source**

The Business Activity table above compares the number of workers to the number of jobs in the Town. At this time,

**Comments:**

the most recent data set for the number of jobs was 2019 from the Longitudinal Employer-Household Dynamics (LEHD), US Census Bureau. Data from the 2017-2021 ACS 5-Year estimates was used for comparison.

CONSORTIUM COMBINED

The above table presents the prevalence of both workers and jobs by sector. There are approximately 27,000 more workers than jobs. In addition to the discrepancy in raw numbers, there are significant gaps in specific sectors. Overall, there is a 160,000-job discrepancy. The largest gap is in the Construction sector which has over 6,000 more workers than jobs. There are only three sectors that have more jobs than workers: Arts, Entertainment, Accommodation; Public Administration; and Wholesale Trade. Of note, the Waccamaw Region is often described as having two economies: that of the Grand Strand, which includes Horry County and parts of Georgetown County, and that of the rural inland which includes western Georgetown County and all of Williamsburg County. The Grand Strand’s economy is fueled by hospitality

and retail while the more rural inland portion of the region’s economy is driven by manufacturing and agriculture.

**Labor Force**

Total Population in the Civilian Labor Force	166,720
Civilian Employed Population 16 years and over	151,652
Unemployment Rate	SEE BLS
Unemployment Rate for Ages 16-24	10.5%
Unemployment Rate for Ages 25-65	5.5%

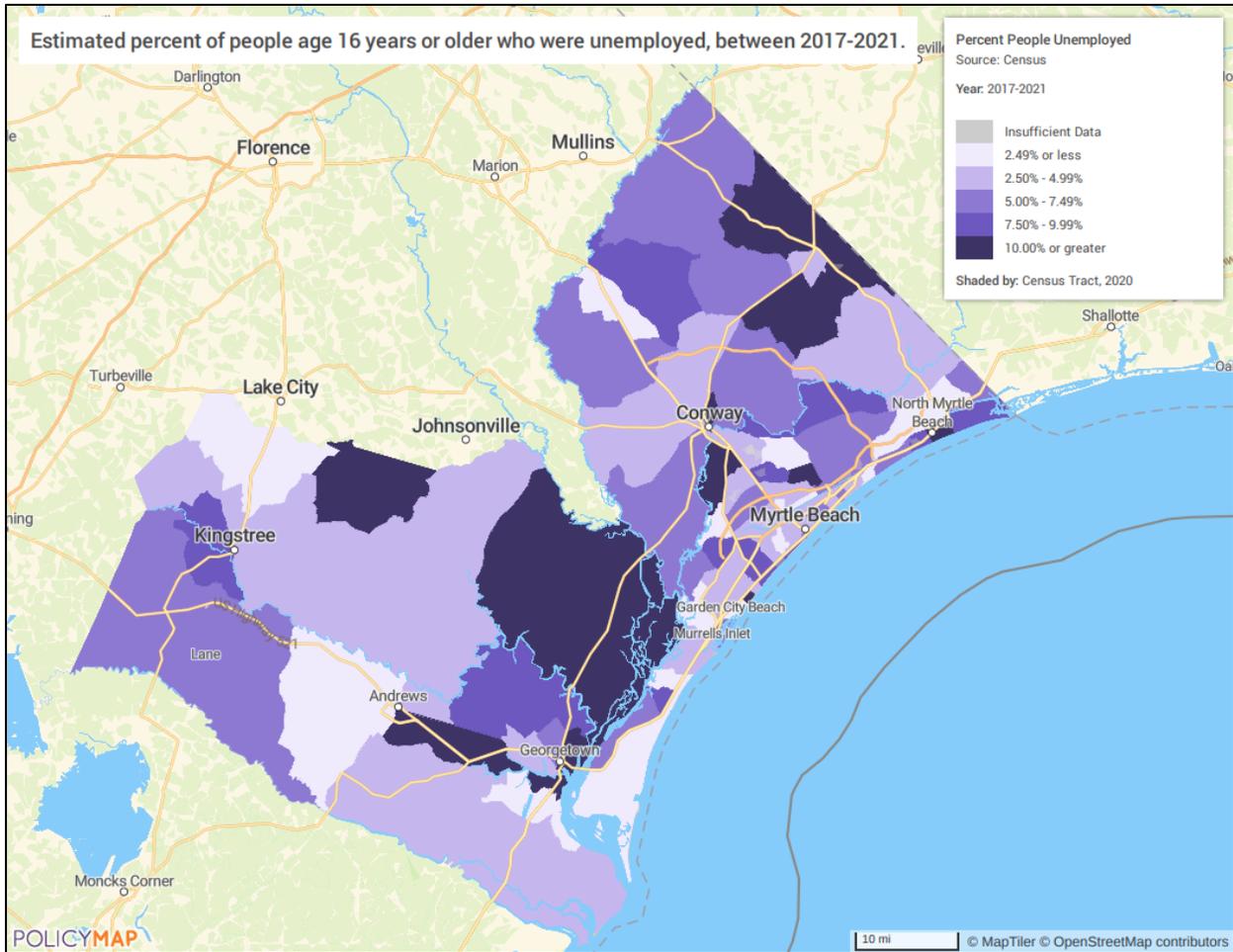
**Table 47 - Labor Force**

**Alternate Data Source Name:**  
2017-2021 ACS

**Data Source Comments:** Unemployment Rate data is from the BLS, November 2022. All other labor force data is from the 2017-2021 ACS including unemployment rate by age.

CONSORTIUM COMBINED

There are two primary sources used to analyze the unemployment rate in the Consortium for this report. They each have pros and cons, but when taken together they can provide a clearer view of unemployment throughout the Consortium. The first source is the US Census Bureau’s American Community Survey 5-Estimates. In the ACS unemployment data is only taken annually and the most recent data is from 2021. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment.



Source: 2017-2021 American Community Survey 5-Year Estimates

The second source is the Bureau of Labor Statistics. This measurement of unemployment is updated monthly and provides insight into any trends at the county level. It is not available at the census tract level and therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.

### Georgetown County

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
14.7	13.4	11.7	9.9	8.3	8.3	6.7	5.5	4.5	3.7	7.3	4.8

Table 48 - Table: BLS Unemployment by Year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
4.8	5.1	4.0	3.0	3.4	3.8	3.6	3.7	3.3	3.9	3.0

Table 49 - Table: BLS Unemployment by Month, January 2022 to November 2022

In Georgetown County the unemployment rate has dropped steadily since 2010, until 2020 when it spiked back up for one year. This spike was seen throughout the country due to the COVID pandemic. In 2022, the unemployment rate fell throughout the year from a high of 5.1 in February to a low of 3.0 in December.

**Horry County**

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
12.5	11.8	10.1	8.4	7.2	7.0	5.7	4.9	4.2	3.6	8.4	5.1

**Table 50 - Table: BLS Unemployment by Year**

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
5.4	5.5	4.2	3.1	3.6	3.9	3.6	3.8	3.5	4.1	3.3

**Table 51 - Table: BLS Unemployment by Month, January 2022 to November 2022**

Horry County shows a similar unemployment pattern as Georgetown. The rate has been falling for over a decade, except for during the pandemic. Similarly, in 2022 the unemployment rate was highest in February and was one of the lowest rates in December.

**Williamsburg County**

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
17.5	16.5	15.5	12.2	9.7	9.1	7.6	6.3	5.4	4.4	8.0	6.1

**Table 52 - Table: BLS Unemployment by Year**

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
6.0	6.1	5.1	4.3	4.7	5.4	5.1	5.3	4.6	5.3	4.3

**Table 53 - Table: BLS Unemployment by Month, January 2022 to November 2022**

Williamsburg County also had a similar pattern of unemployment since 2010. However, the monthly rate in 2022 was higher than the other two counties.

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	54,322
Farming, fisheries and forestry occupations	378
Service	42,499
Sales and office	43,150
Construction, extraction, maintenance and repair	18,324
Production, transportation and material moving	19,823

**Table 54 - Occupations by Sector**

**Alternate Data Source Name:**

2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

### Occupations by Sector

In the above table the occupation by sector is analyzed. Instead of showing which sectors are most common, as the table at the beginning of this section did, this shows what type of jobs are available in each sector. For example, this table would include a manager of a fast-food restaurant and the manager of a logging company in the same category (Management, Business, and Financial) while in the earlier table they would be in separate categories.

Within the jurisdiction, the most prominent occupation sector is the Management, Business, and financial sector. Over 54,000 people are employed in that sector. The second largest sector is Sales and Office with 43,150 people and the third largest is Service with 42,499.

### Travel Time

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	188,470	64%
30-59 Minutes	80,641	27%
60 or More Minutes	27,017	9%
<b>Total</b>	<b>296,128</b>	<b>100%</b>

**Table 55 - Travel Time**

**Alternate Data Source Name:**

2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

All other things being equal, residents would rather live in the same area as their job. Relative to short commutes, long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. This is particularly true when compared to commuters who use bicycles or walk to work. Residents of the Consortium's jurisdiction primarily commute less than 30 minutes. However, there are still over 100,000 who commute more than 30 minutes, including 27,000 who commute for more than an hour.

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,169	1,518	9,700
High school graduate (includes equivalency)	45,462	4,323	21,727
Some college or Associate's degree	48,407	4,530	18,411
Bachelor's degree or higher	38,313	1,363	10,270

**Table 56 - Educational Attainment by Employment Status**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

### Educational Attainment by Employment Status

Educational attainment is one of the best indicators of economic success, both in attaining a job and receiving a higher wage. In the Consortium's area, the unemployment rate for a person without a high school diploma is 13% while the rate for a resident with a bachelor's degree or higher is only 3.4%. The labor participation rate is also higher for those with higher educational attainment. Approximately 45.4% of residents without a high school diploma are not in the workforce, which is higher than the 20.5% for those with bachelor's degrees.

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	3,473	5,356	3,465	8,313	8,080
9th to 12th grade, no diploma	13,016	19,152	16,315	48,934	43,262
High school graduate, GED, or alternative	16,537	15,613	16,330	40,910	37,315
Some college, no degree	5,115	8,917	8,409	22,262	14,612
Associate's degree	3,211	10,737	9,526	24,517	18,560
Bachelor's degree	417	5,483	7,090	15,615	14,401
Graduate or professional degree	57,185	54,987	140,779	120,726	145,879

**Table 57 - Educational Attainment by Age**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

## Educational Attainment by Age

There are over 28,000 residents that have less than a 9<sup>th</sup> grade education, the majority of whom are over the age of 45. Also, there are approximately 140,000 residents with a 9<sup>th</sup> grade education but without a high school diploma. As noted above, education is closely related to employment and without a high school diploma or equivalent these residents may struggle to find stable employment.

## Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	20,764
High school graduate (includes equivalency)	27,377
Some college or Associate's degree	32,087
Bachelor's degree	43,433
Graduate or professional degree	55,282

**Table 58 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

## Median Earnings by Educational Attainment

As mentioned previously, educational attainment and earnings are linked. The annual wage difference based on education can lead to substantial wealth differences over time. A person who graduates high school and works from age 18 to 65 will earn approximately \$1,286,719 during their working life. A person with a bachelor's degree who works from age 23 to 65 will earn \$1,824,186. That is nearly 30% more with fewer years of work. Additionally, that added financial benefit does not take into account that jobs that require a bachelor's degree tend to have benefits like health insurance and the higher income can lead to investments, purchasing a home instead of renting, and other activities that can increase wealth substantially.

## Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Business Activity table (Table #46), the Education and Healthcare sector provides the highest percentage of all workers in the area. Approximately 19% of workers are in that field. Most jobs are in a different sector. The largest job sector is Arts, Entertainment, and Accommodations with 23% of all jobs. This sector is by far the largest due to the presence of the Grand Strand in the area. This 60 mile of stretch of beach along the Atlantic Ocean is a major tourist destination and is heavily driven economically due to the prevalence of the tourism industry including hotels, restaurants, and other entertainment attractions.

**Describe the workforce and infrastructure needs of the business community:**

Employment in Horry County is projected to expand by over 11,000 jobs over the next five years. The fastest growing sector in the region is expected to be Health Care and Social Assistance with a +2.6% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Accommodation and Food Services (+2,369 jobs), Health Care and Social Assistance (+1,832), and Retail Trade (+1,406). The tourism industry has historically been an economic keystone for employment in the region; however, low-wage service industry jobs can contribute to the prevalence of poverty, especially if they are seasonal. Diversification of employment sectors is critical for the long-term health of the County's economy and its ability to weather economic downturns. This goal can be achieved through the development of high-quality industrial land and building products that have the capability of attracting new and expanding businesses to new sectors, such as light industrial and manufacturing. Additionally, the lack of interstate access continues to be an impediment to economic development and expansive growth throughout the region. Completion of environmental studies and right of way acquisition are critical components for laying the framework for infrastructure investment at the Federal and state levels, allowing funds to be flow toward these vital pipelines for economic development and growth.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Large regional employers and sectors of employment remains mostly unchanged. The 2020 COVID-19 pandemic impacted or delayed investment opportunities in the area. The impacts on retail and small business in the area resulted in numerous closures and layoffs; however, since statewide work-or-home orders have been lifted, the area has seen an increase in economic activity. Of note, data from the Myrtle Beach Area Chamber of Commerce (MBACC) showed significant recovery during 2021 and 2022 summer tourism season.

Although there are no major development initiatives underway, several recent economic incentive efforts have attracted new mid-sized employers to the area. In February 2023, Pepsi Bottling Ventures broke ground on a new \$15,000,000, 165,000 square foot bottling facility at the Palmetto Coast Industrial Park. Horry County provided tax incentives as part of the initiative to attract the business, which will result in the creation of 30 new jobs.

Tax incentives were also recently extended to Skutchi Designs, Inc., a contract office furniture company. As a part of the imitative, Skutchi will construct a \$3.5 Million, 85,000 square foot facility at the Ascott Valley Industrial Park. The new facility will result in the creation of approximately 41 jobs in Horry County.

Additionally, several grants have been obtained that have contributed toward expansion of the Ascott Valley Industrial Park in Horry County. Approximately \$1.25 Million in American Rescue Plan Act (ARPA) funds allowed for the purchase of additional land adjacent to Ascott Valley, providing an expansion of 33 acres for the park. A combined investment of \$3 Million through a partnership consisting of Horry County,

SC Department of Commerce, North Eastern Strategic Alliance (NESA), SC Rural Infrastructure Authority (RIA), County Transportation Committee (“C” funds), and Santee Cooper Electric allowed for the construction of a concrete pad, signage, water, sewer, drainage, and road infrastructure for the initial phase of the park. These improvements were just completed and all sites in the initial phase have tenants committed to build.

American Rescue Plan Act (ARPA) funds were committed to facilitate enhancements in infrastructure. ARPA funds were dedicated toward water, sewer, and drainage upgrades in Loris (\$500,000), Myrtle Beach (\$1.5 Million), Bucksport Water System (\$500,000), Little River Water & Sewer (\$250,000), Surfside Beach (\$500,000), and Grand Strand Water and Sewer (\$4 Million). Additionally, ARPA funds were utilized to provide \$1.3 Million in railroad infrastructure upgrades, expanding the service area of the RJ Corman Railroad. A total of \$1.19 Million in ARPA funds were awarded to Coast RTA for bus purchases and operating assistance to enhance transportation services across the County. Approximately \$1 Million in ARPA funds were committed for roadway enhancements along SC-90, which provides a connection between Conway, SC-22, and North Myrtle Beach.

Additionally, Horry County has committed Capital Improvement Funds and other local funds toward investments in public safety infrastructure to support growth in the area. New career fire stations are planned in Shell (\$3.8 Million) and Nixonville/Wampee (\$4.7 Million). The Shell fire station is currently under contract for construction. Additionally, Horry County is anticipated to receive approximately \$425.3 Million in local 1% capital projects sales tax funds (RIDE III) over seven years for key roadway infrastructure upgrades across the county.

Horry County continues to seek grants and other funding opportunities to enhance its stock of industrial parks in order to attract industries to the area. Recent mid-sized grants from federal and state level have led to a variety of developments or infrastructure repair throughout the region, which have been a positive impact to the economic sectors and short-term and long-term job opportunities.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

All major industry sectors (Healthcare, Hospitality, and Manufacturing) in the Consortium have seen significant workforce issues. While all sectors have experienced issues with finding and retaining talent, Hospitality has seen the most difficulties as this sector experienced higher than normal tourism, while having lower numbers of employees. As noted above, there is currently a disconnect between the workforce and the available jobs. In particular, there is a need for more workers in the Arts, Entertainment, and Accommodations sector given the continued growth of that sector in large population districts.

Several recent initiatives have contributed toward closing the gap between the employability skills of the workforce and available employment opportunities within the region. Of note, ARPA funding in the amount of \$444,938 was awarded to Horry Georgetown Technical College in February 2022 to provide classes to low to moderate income persons at several locations, including the James Frazier Center in the Bucksport community of Horry County. Course offerings were determined through surveying of workforce

needs in Bucksport and other LMI target areas. A second tranche of funding for continuance of the program in the amount of \$1,421,236 was awarded to HGTC in August 2022. Additionally, \$61,000 in CDBG-CV funding was awarded to the Association for the Betterment of Bucksport in March 2022 in order to offer twelve week immersive business development courses, as well as classes with a Business Navigator, to support entrepreneurs in the community of Bucksport.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

There are a variety of workforce training initiatives throughout the region. Horry Georgetown Technical College, Williamsburg Technical College, and Coastal Carolina University are key partners in the preparation of a skilled workforce.

Horry Georgetown Technical College continues to build both certificate and associate degree programs for the new Advanced Manufacturing Center at the Georgetown, SC campus. In February 2022, ARPA funding in the amount of \$444,938 was awarded to Horry Georgetown Technical College to provide classes to low to moderate income persons at several locations, including the James Frazier Center in the Bucksport community of Horry County. Course offerings were determined through surveying of workforce needs in Bucksport and other LMI target areas. A second tranche of funding for continuance of the program in the amount of \$1,421,236 was awarded to HGTC in August 2022. These awards also included tuition assistance for HGTC students.

The Greater Pee Dee Healthcare Partnership has developed goals and objectives which have included workforce development needs and training needs. The initiatives that will be birthed from this partnership will help grow the workforce by helping post-secondary institutions to better educate and train students for the jobs that are currently available and for jobs of the future. The partnership will help inform secondary schools, community agencies, and the workforce about the types of employment available, preparation needed. In addition, the partnership will show that the healthcare industry is vested in the community and in developing pipelines to economic success through employment in the healthcare industry. Future sector partnerships include the hospitality and manufacturing sectors.

In an effort to mitigate economic impacts related to the healthcare and emergency sectors, Waccamaw Regional has been developing plans for a First Responders Pipeline for Georgetown County, where there is a great need for additional Firefighters and EMT's, who are often at the forefront of emergencies, including pandemics. In Horry County, \$3.6 Million in Staffing for Adequate Fire and Emergency Response (SAFER) funding was secured from FEMA in 2018 to hire 30 career firefighters. In 2020, an additional \$6.2 Million in SAFER funds was awarded to hire an additional 30 career firefighters. Horry County has committed to retain each of these positions permanently beyond the period of performance for each grant.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The Waccamaw Council of Governments is the primary entity that organizes the CEDS for Georgetown, Horry, and Williamsburg counties. The 2023-2027 CEDS identified six goals. Each goal contains a number of strategies that can be synched up with the Consolidated Plan to maximize results.

1. Talent & Education: Develop, grow, and support a diverse population of skilled workers for current and future industry needs.
2. Innovation & Economic Development: Improve coordination of community/economic stakeholders, while creating recruitment and retention strategies for new, existing, and diverse industry sectors.
3. Infrastructure, Growth, & Resilience: Establish infrastructure plans which will enhance economic development while planning for future growth and development throughout the region.
4. Business Climate & Competitiveness: Provide a diverse and competitive business climate with equitable financial and educational resources for new and expanding business owners/entrepreneurs.
5. Civic & Governmental Infrastructure: Encourage civic participation and inclusion on local decision-making and planning, creating transparency and trust between government and citizens.
6. Environment & Quality of Life: Maintain a region which is attractive to residents and visitors, offering a mix of housing options, healthcare, and additional services which enhance the local environment.

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the regional average. For this analysis, "substantially higher" is based on the HUD provided standards set in the Needs Assessment. A tract with a housing problem rate of 10% higher than the regional average is considered substantially higher. To provide a more nuanced analysis, "cost burden" has been split into renter cost burden and homeowners (with a mortgage) cost burden.

#### Consortium Rate

- Overcrowding: 1.35%
- Lack of Complete Plumbing Facilities: 0.32%
- Lack of Complete Kitchen Facilities: 0.44%
- Renter Cost Burden: 50.74%
- Homeowners Cost Burden: 32.7%

#### Substantial Rate

- Overcrowding: 11.35%
  - o Census Tract 9202.04, Georgetown County – 12.4%
  - o Census Tract 202.01, Horry County – 13.1%
  - o Census Tract 507, Horry County – 12.3%
- Lack of Complete Plumbing Facilities: 10.32%
  - o No areas of concentration
- Lack of Complete Kitchen Facilities: 10.44%
  - o No areas of concentration
- Renter Cost Burden: 60.74%
  - o Census Tract 9203.01, Georgetown County – 66.3%
  - o Census Tract 9205.02, Georgetown County – 70.0%
  - o Census Tract 9207.01, Georgetown County – 100.0%
  - o Census Tract 9207.02, Georgetown County – 80.8%
  - o Census Tract 9208, Georgetown County – 82.2%
  - o Census Tract 202.01, Horry County – 76.2%
  - o Census Tract 301.04, Horry County – 78.1%
  - o Census Tract 401.03, Horry County – 63.2%
  - o Census Tract 502, Horry County – 72.4%
  - o Census Tract 503.03, Horry County – 72.8%
  - o Census Tract 505, Horry County – 71.7%
  - o Census Tract 507, Horry County – 66.0%

- Census Tract 509.01 Horry County – 61.4%
- Census Tract 510, Horry County – 61.6%
- Census Tract 514.06, Horry County – 75.5%
- Census Tract 516.07, Horry County – 66.2%
- Census Tract 517, Horry County – 79.3%
- Census Tract 603.01 Horry County – 100.0%
- Census Tract 604.04, Horry County – 62.6%
- Census Tract 604.06, Horry County – 77.5%
- Census Tract 701.01, Horry County – 60.9%
- Census Tract 703, Horry County – 60.8%
- Census Tract 707.01, Horry County – 70.7%
- Census Tract 9801, Horry County – 66.7%
- Census Tract 9702, Williamsburg County – 100.0%
- Census Tract 9705.01, Williamsburg County – 62.7%
- Census Tract 9709, Williamsburg County – 89.7.0%
- Homeowners Cost Burden: 42.7%
  - Census Tract 9203.02, Georgetown County – 43.2%
  - Census Tract 9204, Georgetown County – 53.0%
  - Census Tract 9205.07, Georgetown County – 50.8%
  - Census Tract 9205.10, Georgetown County – 50.5%
  - Census Tract 9207.02, Georgetown County – 47.6%
  - Census Tract 9208, Georgetown County – 57.2%
  - Census Tract 401.04, Horry County – 49.7%
  - Census Tract 401.05, Horry County – 47.2%
  - Census Tract 505, Horry County – 68.7%
  - Census Tract 514.06, Horry County – 51.7%
  - Census Tract 515.03, Horry County – 46.0%
  - Census Tract 516.09, Horry County – 45.5%
  - Census Tract 704, Horry County – 49.4%
  - Census Tract 705, Horry County – 60.5%
  - Census Tract 9801, Horry County – 66.0%
  - Census Tract 9702, Williamsburg County – 43.5%
  - Census Tract 9704, Williamsburg County – 53.8%
  - Census Tract 9705.01, Williamsburg County – 51.1%

There are two Census Tracts in Horry County, 202.01 and 507, with a concentration of multiple housing problems. In these two tracts, there is substantially higher overcrowding and rental cost burden.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

**Race/Ethnicity**

For the purpose of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the Consortium average. The minority groups with the highest population sizes are listed below. Due to significant differences of the black, non-Hispanic population among the counties, the rates are reviewed by county rather than the Consortium level. Additionally, due to the small size of other racial groups a comparison could not be conducted.

**Consortium Rate**

- Asian, non-Hispanic: 1.12%
- Black or African American, non-Hispanic: 18.83%
  - Georgetown County: 30.4%
  - Horry County: 12.6%
  - Williamsburg County: 64.1%
- Multiracial, non-Hispanic: 2.06%
- Hispanic, all races: 5.50%

**Concentration Rate**

- Asian, non-Hispanic: 10.12%
- Black, non-Hispanic: 28.83%
  - Georgetown County: 40.4%
  - Horry County: 22.6%
  - Williamsburg County: 74.1%
- Multiracial, non-Hispanic: 12.06%
- Hispanic, all races: 15.50%

*Asian, non-Hispanic:*

There are no concentrations of Asian, non-Hispanic residents in the Consortium.

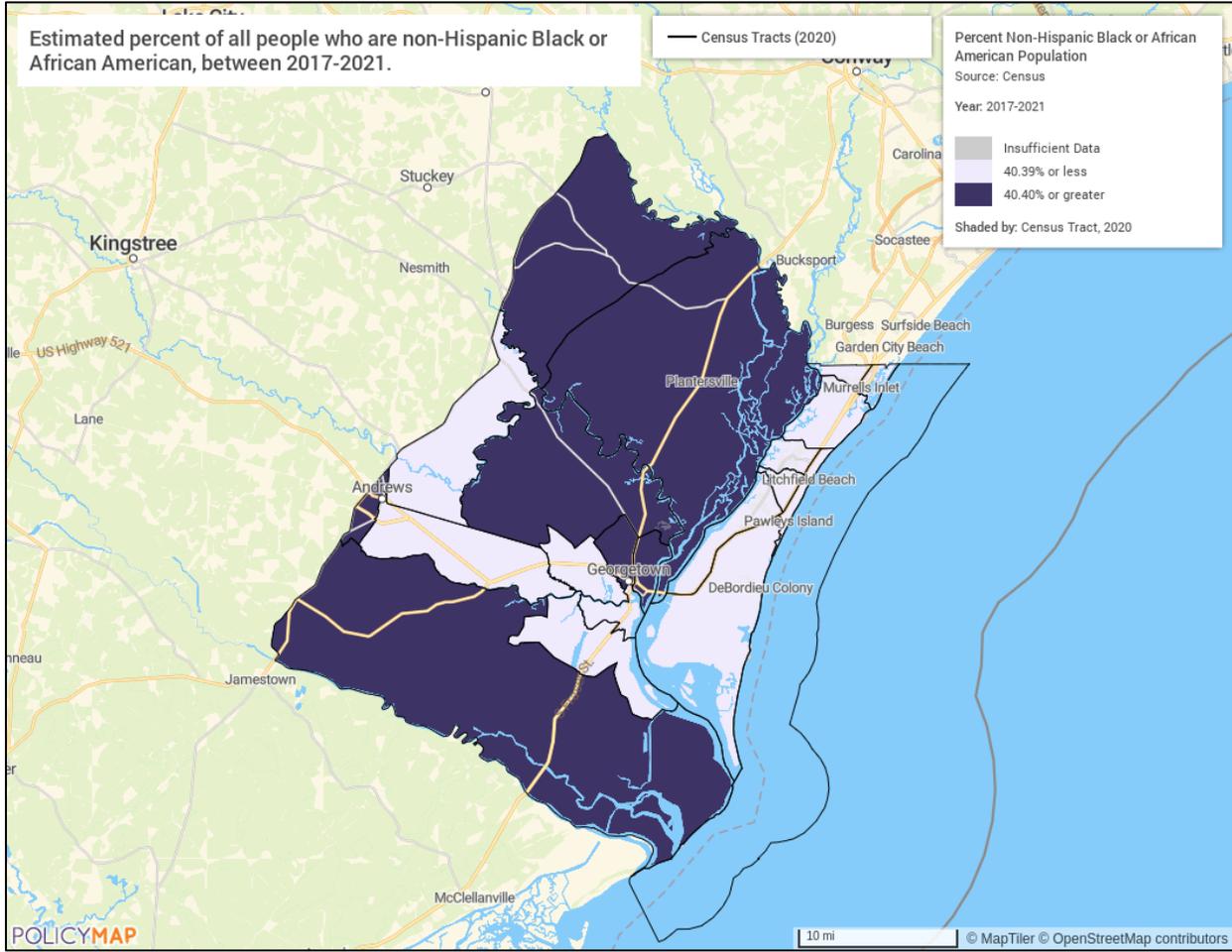
*Multi-racial, non-Hispanic:*

There are no concentrations of multi-racial, non-Hispanic residents in the Consortium.

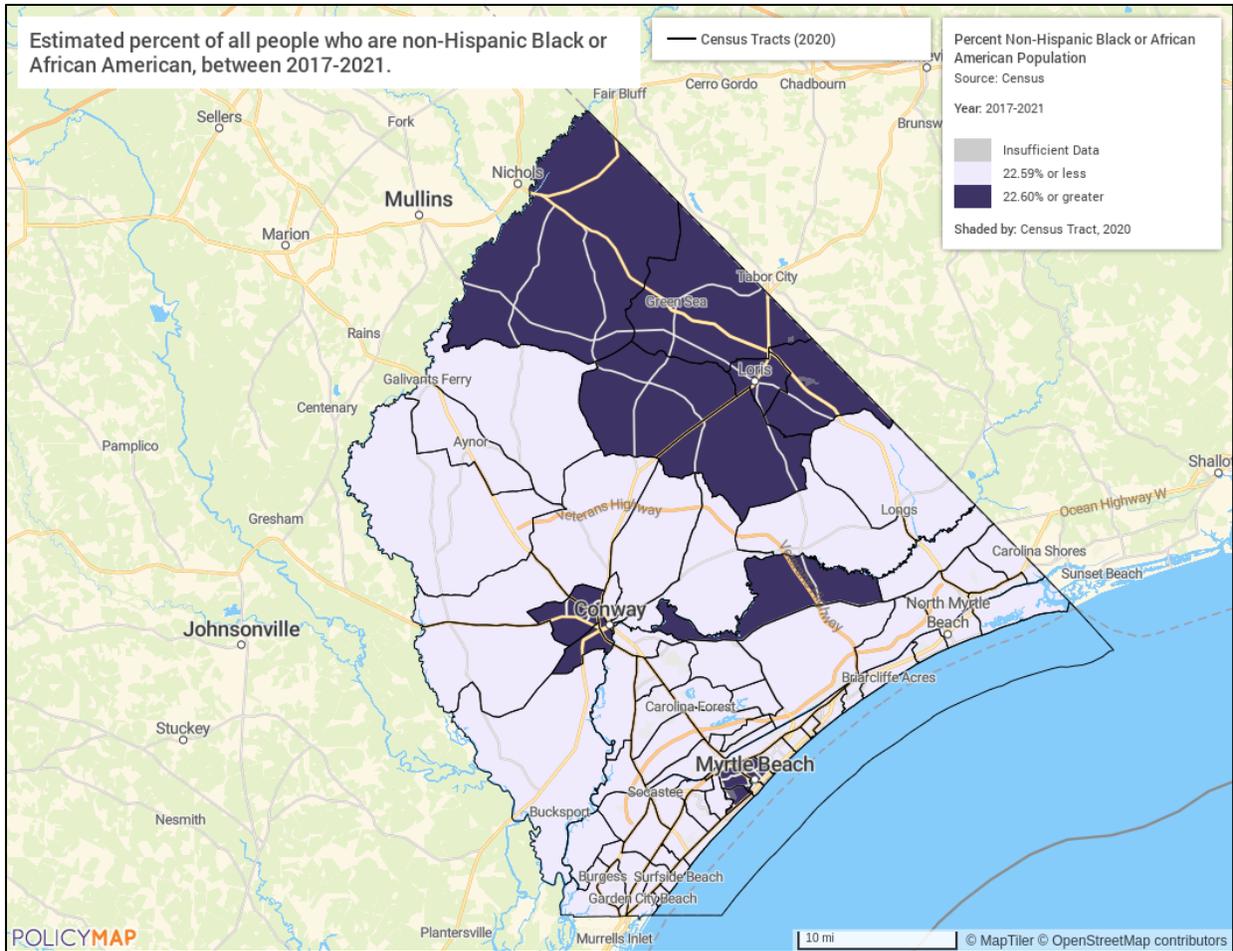
*Black, non-Hispanic*

It should be noticed that the Consortium-wide concentration rate for Black, non-Hispanic is skewed. Williamsburg County is 64% black, non-Hispanic and Horry is only 12%. Each county has concentrations of black non-Hispanic residents. The northern, rural part of Horry County has a concentration of black non-Hispanic residents. Georgetown County has many census tracts with concentrations of black non-Hispanic residents. There are significant disparities among the census tract rates along the coast and the census tracts

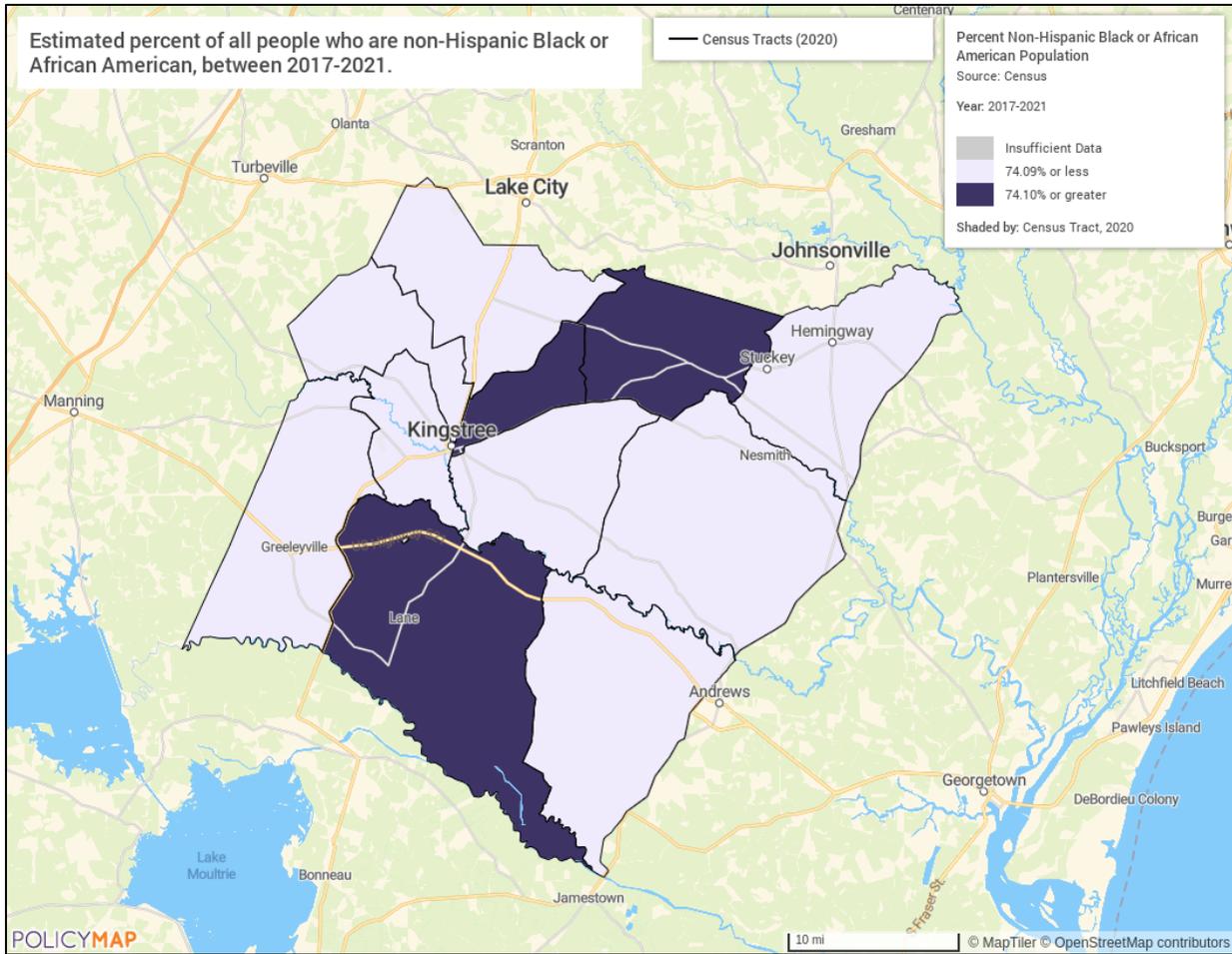
that are inland. Williamsburg County has two census tracts with concentrations of black non-Hispanic residents.



Source: 2017-2021 American Community Survey 5-Year Estimates



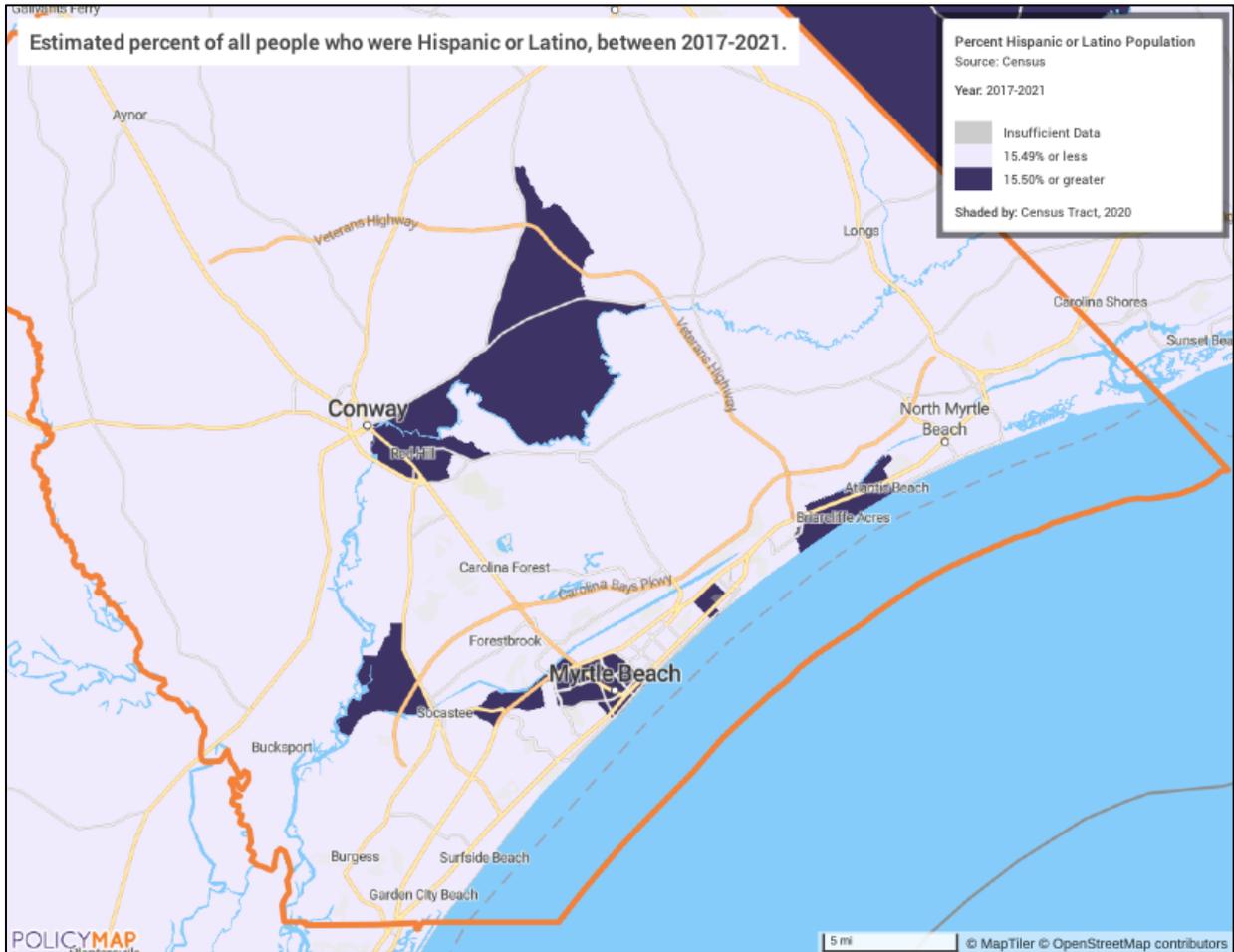
Source: 2017-2021 American Community Survey 5-Year Estimates



Source: 2017-2021 American Community Survey 5-Year Estimates

*Hispanic, all Races:*

There are several areas that have a concentration of Hispanic residents in Horry County. As the map below shows, there are numerous areas with a concentration of this population in Horry County. The Hispanic population has grown significantly in areas over the last decade. The Hispanic population in Census Tracts 604.03 and 603.01 grew by over 100% when comparing ACS 2017-2021 data to ACS 2012-2016 data.



Source: 2017-2021 American Community Survey 5-Year Estimates

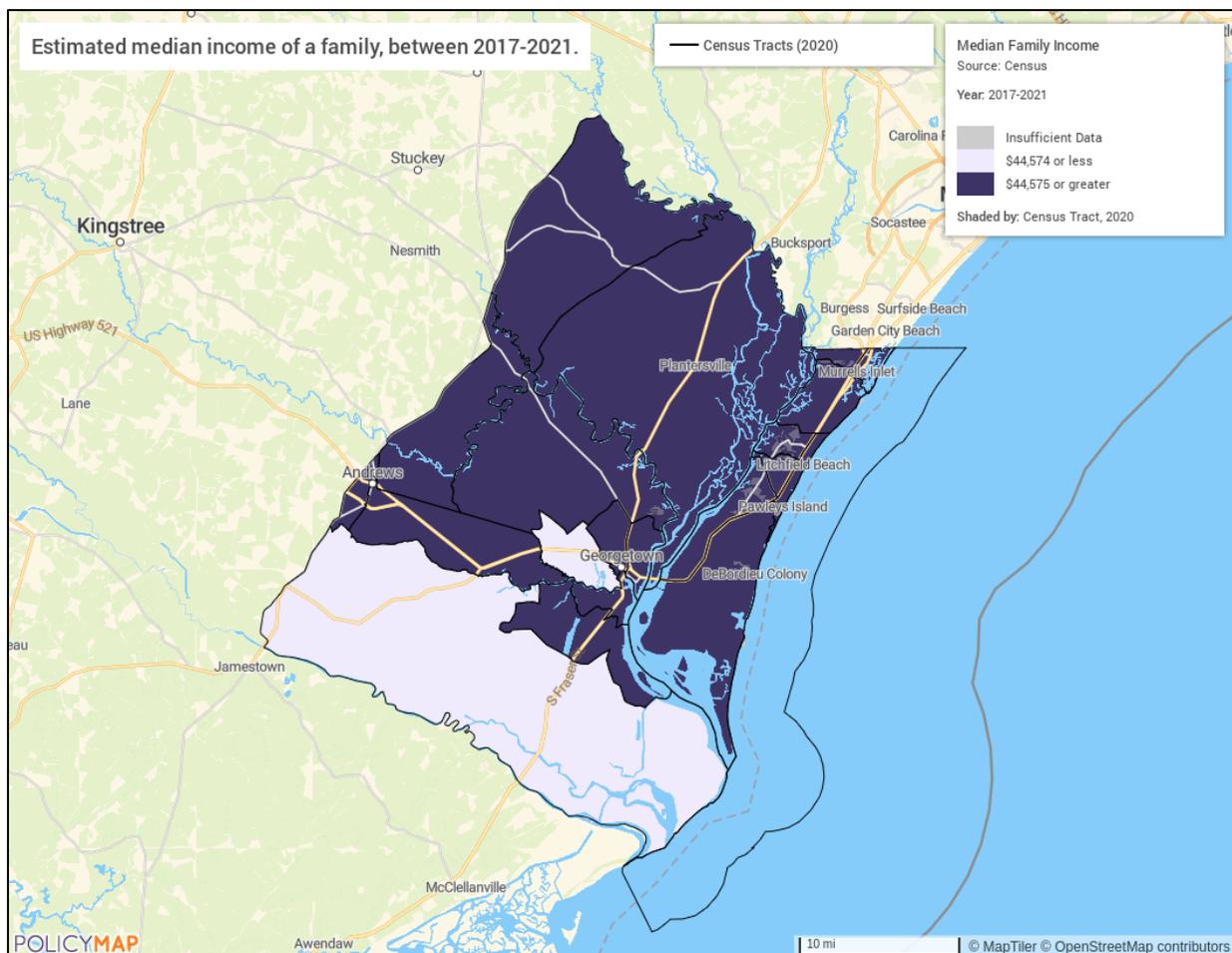
## Low-Income Families

A family is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income families if the tract median household income is less than 80% of the county median household income. Due to differences among income in the Counties, concentrations are reviewed at the county level.

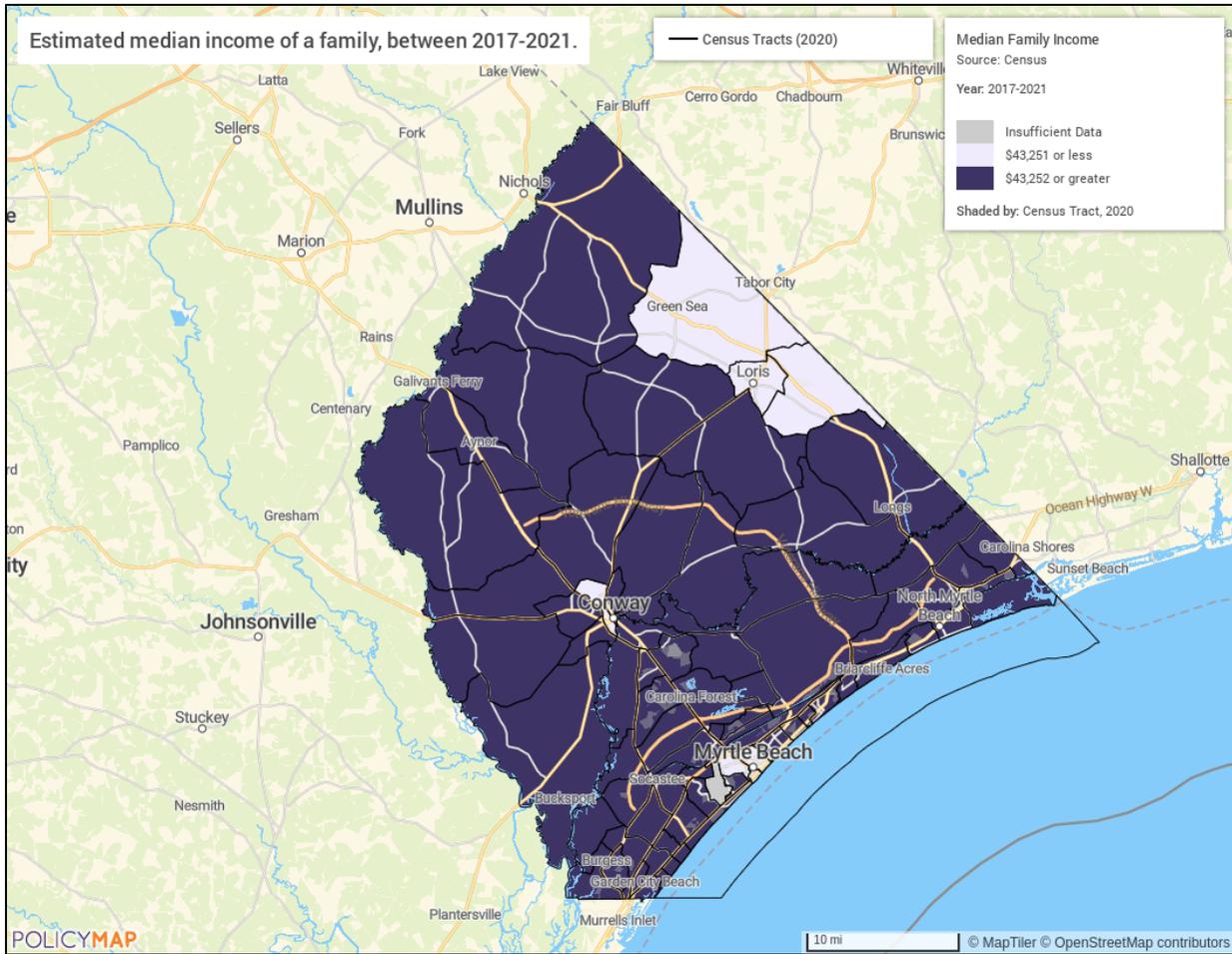
### 80% Area Median Income

- Georgetown County: \$44,575
- Horry County: \$43,252
- Williamsburg County: \$32,099

Using this definition, Horry County and Georgetown County have a concentration of low-income families as shown in the maps below. Williamsburg County does not have a concentration of low-income families. The northern tracts of Horry County with a concentration of low-income families, are also areas with a concentration of Hispanic households and a concentration of Black, non-Hispanic households.



Source: 2017-2021 American Community Survey 5-Year Estimates



Source: 2017-2021 American Community Survey 5-Year Estimates

**What are the characteristics of the market in these areas/neighborhoods?**

In the area with the disproportionately large number of low-income households the housing market shows some unique characteristics. This area has units that tend to be older than other parts of the consortium. The units also tend to be single family homes and have an increased rate of housing problems, which is common in older homes. Due to these characteristics, it is possible that many of the homes are in need of housing rehabilitation.

**Are there any community assets in these areas/neighborhoods?**

The aforementioned area is one that has few of community assets. The city of Loris is the only incorporated city of the area. Loris has a community center, a library, and a nature park. Additionally, there are schools and numerous churches. These resources are valuable and could warrant additional support.

**Are there other strategic opportunities in any of these areas?**

There are a number of economic opportunities in the identified neighborhood. There are opportunities to increase access to transportation services, support educational enrichment opportunities and programs, and increase employment training and employment opportunities. This area with a disproportionately large number of low-income households should be noted when determining funding priorities.

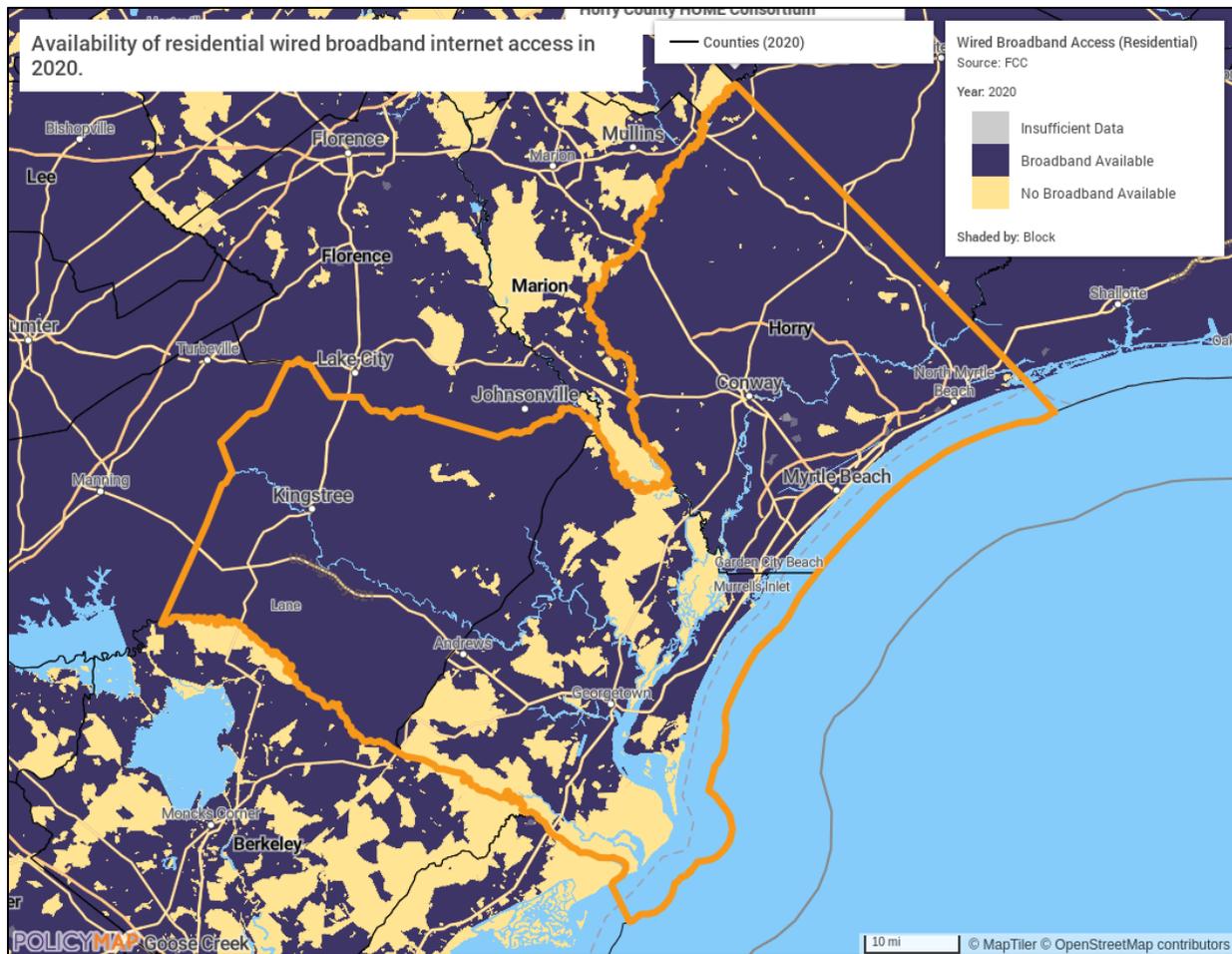
## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the rest of the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

According to BroadbandNow, Horry County has the highest broadband coverage in the State of South Carolina with 99.97% of residents having access to broadband (JAN 2023). Although the County has a high coverage rate, 2020 BroadbandNow estimates reported that over 1,400 persons in the County did not have access to broadband. Data is limited to these years, but the population has not changed substantially. Georgetown County has a 93.9% coverage rate, similar to the South Carolina's statewide rate of 94.3%, and an estimated 6,762 persons did not have access to broadband in 2020. Williamsburg County currently has a broadband coverage rate of 86.3%. Williamsburg County has gaps in broadband coverage in residential areas. BroadbandNow estimates that over 7,150 County residents were unserved by broadband in 2020. The broadband access in Williamsburg is improving, as the access rate in 2020 was 79.2%.

According to FCC data, there is a large overlap between high poverty Census Tracts (20% or more households below poverty level) and Census Tracts with 25% or more of households that report they have no internet access. It is most likely that the households with no internet access are low-to moderate-income households. Furthermore, a lack of internet access in the Consortium is also linked to households in rural areas that pose a challenge to cable internet connection.



Source: 2020 FCC

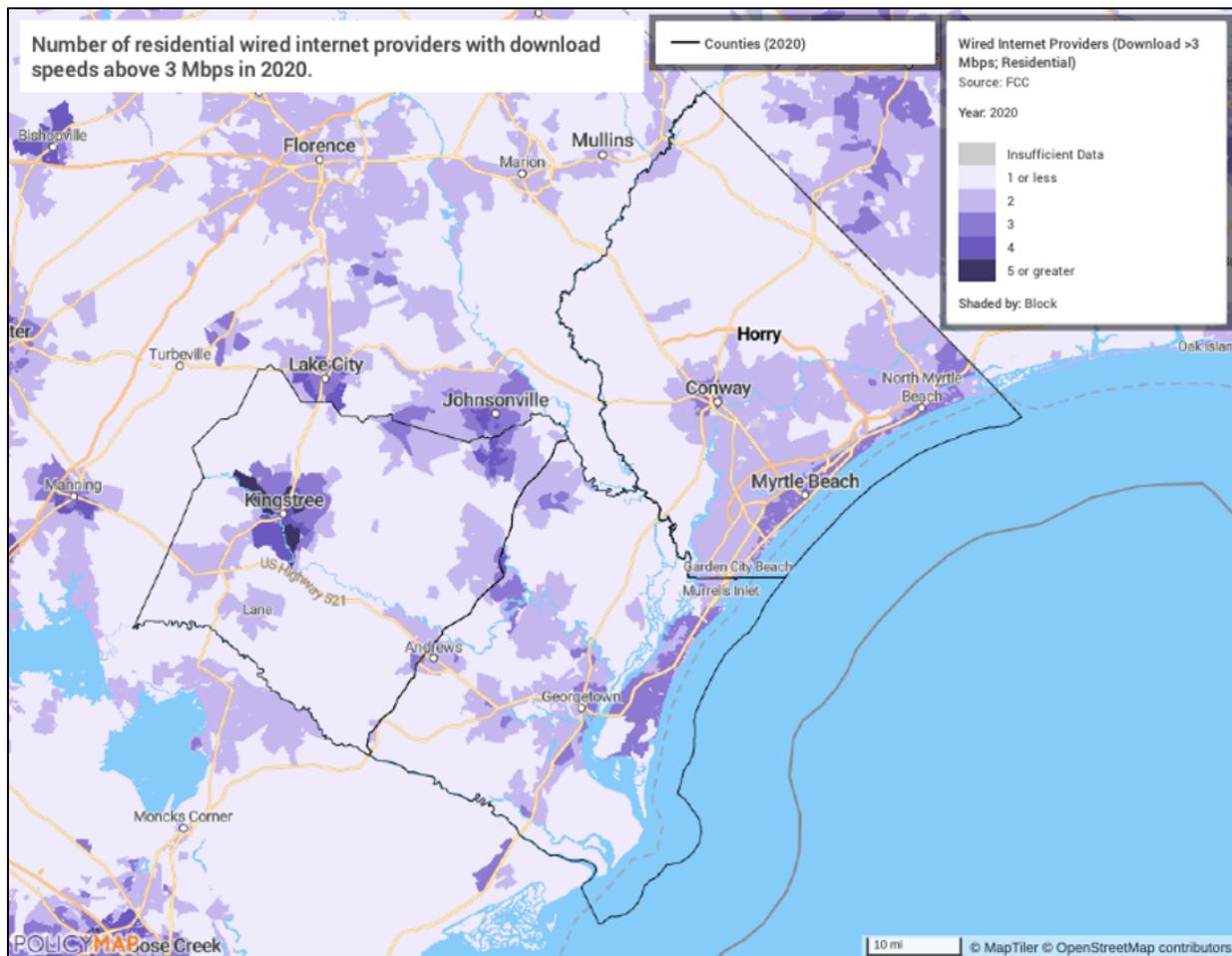
**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Counties that have only one broadband provider tend to have the highest monthly prices. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. According to BroadbandNow, Horry County has 6 broadband providers, Georgetown County has 7 providers, and Williamsburg County has 5 providers. Williamsburg County has the most expensive pricing. Its lowest monthly price is \$73.31, compared to \$64.14 in Horry County and \$65.68 in Georgetown County.

In an effort to mitigate the economic, educational, and social impacts related to lack of access to broadband the region has sought funding opportunities to assist with extending broadband to hard-to-reach rural areas of the region. Williamsburg County (along with 21 other rural counties and 16 different internet providers in the state) received grant funding from the South Carolina Office of Regulatory Staff to expand broadband internet connection. Horry Telephone Cooperative (HTC) received a grant from the

South Carolina Broadband Infrastructure Program to support its expansion of high-speed broadband internet connection to a rural part of Georgetown County.

The following map shows the number of broadband service providers by census tract according to 2020 FCC data (However, this recent FCC data is not currently available for mapping). Most of the residential areas in the consortium have limited options of high-speed internet with competitive providers. Very few residential tracts have access to more than two providers. As 2023 BroadbandNow data reports, the number of providers in the counties have increased since 2020; however, there are still many residents that do not have adequate access to multiple providers at their residence.



Source: 2020 FCC

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

South Carolina has been impacted by a significant number of hurricanes and severe storms in the last decade, including Tropical Storm Andrea in 2013, Hurricane Joaquin in 2015, Hurricane Matthew in 2016, Hurricane Irma in 2017, Hurricane Florence in 2018, Hurricane Dorian in 2019, and Hurricane Isaias in 2020. While Horry County was not directly hit by any of these storms, the jurisdiction experienced severe effects from each of these storms, including high wind speeds, heavy rainfall, and flooding.

Horry County's All Hazards Mitigation Plan cites hurricanes as the most critical climate-change-based natural hazard risk for the region. The County's Department of Emergency Management defined the probability of hurricanes affecting the area as "highly likely" with future probable severity defined as "critical." The Atlantic hurricane season typically lasts from early summer to late fall. However, hurricanes and severe storms are often unpredictable. While meteorologists can make estimates on impact, location, and timing of storms, the exact risk is never known in advance, making it difficult for jurisdictions to adequately prepare. These storms can have a wide range of impact on local infrastructure, housing, emergency response, utilities, food access, etc.

Additional and related climate hazard risks include wildfires, flooding, severe thunderstorms, tornadoes, and earthquakes. Horry County's All Hazards Mitigation Plan identifies each of these risks as "likely" or "highly likely" to impact the area in the next one to three years. Flooding and wildfires were identified as particularly impactful due to the historic frequency of both types of events in the past. Both Georgetown County and Williamsburg County's Office of Emergency Management also identify hurricanes and flooding as two of the most critical natural hazard risks that impact the region.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low- and moderate-income (LMI) residents in the area are incredibly vulnerable to the risks of these climate-based natural hazards. Hurricanes pose the biggest threat to housing in the area, depending on the severity of the hurricane. The Saffir Simpson Hurricane Wind Scale makes an estimate of potential property damage based on the category of the hurricane. Buildings can sustain damage from Category 1 through Category 5. At the highest severity, hurricanes can destroy framed housing and cause roofs to collapse, making them uninhabitable. Even in their most mild state, hurricane winds and rains can do significant damage to roofs and siding, take down trees and electrical wiring, and cause major flooding.

LMI households typically have fewer economic resources, are less able to respond to a disaster without assistance, and are less likely to be able to access available local, state, and federal assistance needed for recovery. Dramatic increases in electricity or housing costs can put LMI households at risk of homelessness. Special populations such as people with disabilities, non-English speakers, and homeless individuals are disproportionately more likely to need additional support, such as medical equipment, access to evacuation information, or basic shelter.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan outlines Horry County and the HOME Consortium's overall planning and vision for housing and community development over the next five years of the Consolidated Plan period. The goals outlined in the Strategic Plan are the County and the HOME Consortium's response to priority needs identified by its citizens and local stakeholder organizations, and in the analysis and assessment of the Needs Assessment and Market Analysis.

The Strategic Plan specifically addresses how Horry County and the HOME Consortium intends to use CDBG, HOME, and ESG funds toward furthering HUD's statutory goals of providing for suitable living environments and safe, decent and affordable housing, especially for low- to moderate-income households and the special needs population in the region. Horry County is the lead responsible agency that will administer CDBG and ESG within Horry County and the HOME Consortium is responsible for administering HOME funds in the three-county region. The Strategic Plan also identifies target areas and Low/Mod block group tracts that have a high percentage of low- to moderate-income household population to be assisted with projects and activities.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 59 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Brooksville - Horry County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Brooksville area is located between Little River and the Waccamaw River. The core of this low to moderate income neighborhood is near the fork of SC Highways 50 and 111.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Land use in the Brooksville area is primarily residential with occasional churches located at intersections of and along main roads. The area has seen new residential development within new subdivisions around existing residences.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A community and stakeholder survey was distributed and responses helped to identify priority needs and goals to address those needs. Details of these outreach efforts are listed in the PR-15.</p> <p>This community was selected as a target area through collaborative efforts by the Horry County Community Development and Planning &amp; Zoning Departments. Crime statistics indicate an increased level of public safety concerns and incidents occurring in this area. This community is strained by high unemployment, low-income levels, dilapidated housing, and a general lack of community services.</p>

<p><b>Identify the needs in this target area.</b></p>	<p>The identifiable needs in this community include all or a combination of the following: jobs, pre-school and after-school programs, job skills training, mobility options, recreational opportunities, affordable health care, assistance with housing repairs and rehabilitation, and access to healthy nutrition.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Better economic opportunities: Due to the remoteness of the target area, residents are struggling to find economic opportunities that pay well enough to comfortably sustain a family.</p> <p>Improved public transportation: Directly related to ensuring “better economic opportunities” and ability to obtain employment, is the current lack of adequate public transportation services that serve immobile residents of more remote areas in the region.</p> <p>Housing rehabilitation: In most target areas, substandard housing conditions could be identified. There is a great need for public assistance to bring these residences up to code. Many households are at high risk for homelessness if their homes cannot be rehabilitated, which would increase in the homeless population in Horry County.</p> <p>Available public and commercial services: Rural areas require collaboration with non-profit and for-profit organizations. Residents need access to good schools, health care facilities, grocery stores, and recreational facilities.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Heirs’ property: Legal actions, such as a land sale or even attaining the consent of all property owners for public improvement purposes, or housing rehabilitation can become burdensome, and in some cases impossible to achieve.</p> <p>Attachment of manufactured or mobile homes to property: When processing emergency home repair/ rehabilitation applications, residents living in manufactured or mobile homes are required to provide a legally clear title to their units. Mobile dwelling units need to be legally affixed to the deeded of the property, making the dwelling one with the underlying property.</p> <p>Planning and zoning issues: To establish or promote a vibrant community, mixed land-uses in proximity to each other are even more important in economically struggling communities than in others. Residents with limited mobility options are not able to drive longer distances between their residences, commercial properties, and employment centers.</p>

<b>2</b>	<b>Area Name:</b>	Bucksport - Horry County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Bucksport community is a historic shipbuilding community founded by the Buck family in the 19th century. The community is geographically located between US Highway 701 South and the Waccamaw River. It is located near the Horry County and Georgetown County line.
	<b>Include specific housing and commercial characteristics of this target area.</b>	This community is mostly residential with small businesses located at the intersection of Bucksport Road and US 701.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and local stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.</p> <p>This community was selected as a target area through collaborative efforts by the Horry County Community Development and Planning &amp; Zoning Departments. Crime statistics indicate an increased level of public safety concerns and incidents occurring in this area. This community is strained by high unemployment, low-income levels, dilapidated housing, and a general lack of community services.</p>
<b>Identify the needs in this target area.</b>	The identifiable needs in this community include all or a combination of the following: jobs, pre-school and after-school programs, job skills training, mobility options, recreational opportunities, affordable health care, assistance with housing repairs and rehabilitation, and access to healthy nutrition.	

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Improve economic opportunities: Due to the remoteness of the target area, residents are struggling to find economic opportunities that pay well enough to comfortably sustain a family.</p> <p>Improve public transportation: Directly related to ensuring “better economic opportunities” and ability to obtain employment, is the current lack of adequate public transportation services that serve immobile residents of more remote areas in the region.</p> <p>Housing rehabilitation: In most target areas, substandard housing conditions could be identified. There is a great need for public assistance to bring these residences up to code. Many households are at high risk for homelessness if their homes cannot be rehabilitated, which would increase in the homeless population in Horry County.</p> <p>Available public and commercial services: Rural areas require collaboration with non-profit and for-profit organizations. Residents need access to good schools, health care facilities, grocery stores, and recreational facilities.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Heirs’ property: Legal actions, such as a land sale or even attaining the consent of all property owners for public improvement purposes, or housing rehabilitation can become burdensome, and in some cases impossible to achieve.</p> <p>Attachment of manufactured or mobile homes to property: When processing emergency home repair/ rehabilitation applications, residents living in manufactured or mobile homes are required to provide a legally clear title to their units. Mobile dwelling units need to be legally affixed to the deed of the property, making the dwelling one with the underlying property.</p> <p>Planning and zoning issues: To establish or promote a vibrant community, mixed land-uses in proximity to each other are even more important in economically struggling communities than in others. Residents with limited mobility options are not able to drive longer distances between their residences, commercial properties, and employment centers.</p>
<p><b>3</b></p>	<p><b>Area Name:</b></p>	<p>Cedar Branch - Horry County</p>
<p><b>Area Type:</b></p>	<p>Local Target area</p>	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>		

<b>% of Low/ Mod:</b>	
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	The Cedar Branch community is located in the northeastern section of Horry County, between Longs and Loris near SC Highway 9.
<b>Include specific housing and commercial characteristics of this target area.</b>	The community consists of mostly single-family residences on larger lots. The heart of this area is Cedar Branch Baptist Church located midway on Cedar Branch Road.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.</p> <p>This community was selected as a target area through collaborative efforts by the Horry County Community Development and Planning &amp; Zoning Departments. Crime statistics indicate an increased level of public safety concerns and incidents occurring in this area. This community is strained by high unemployment, low-income levels, dilapidated housing, and a general lack of community services.</p>
<b>Identify the needs in this target area.</b>	The identifiable needs in this community include all or a combination of the following: jobs, pre-school and after-school programs, job skills training, mobility options, recreational opportunities, affordable health care, assistance with housing repairs and rehabilitation, and access to healthy nutrition.

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Better economic opportunities: Due to the remoteness of the target area, residents are struggling to find economic opportunities that pay well enough to comfortably sustain a family.</p> <p>Improved public transportation: Directly related to ensuring “better economic opportunities” and ability to obtain employment, is the current lack of adequate public transportation services that serve immobile residents of more remote areas in the region.</p> <p>Housing rehabilitation: In most target areas, substandard housing conditions could be identified. There is a great need for public assistance to bring these residences up to code. Many households are at high risk for homelessness if their homes cannot be rehabilitated, which would increase in the homeless population in Horry County.</p> <p>Available public and commercial services: Rural areas require collaboration with non-profit and for-profit organizations. Residents need access to good schools, health care facilities, grocery stores, and recreational facilities.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Heirs’ property: Legal actions, such as a land sale or even attaining the consent of all property owners for public improvement purposes, or housing rehabilitation can become burdensome, and in some cases impossible to achieve.</p> <p>Attachment of manufactured or mobile homes to property: When processing emergency home repair/ rehabilitation applications, residents living in manufactured or mobile homes are required to provide a legally clear title to their units. Mobile dwelling units need to be legally affixed to the deeded of the property, making the dwelling one with the underlying property.</p> <p>Planning and zoning issues: To establish or promote a vibrant community, mixed land-uses in proximity to each other are even more important in economically struggling communities than in others. Residents with limited mobility options are not able to drive longer distances between their residences, commercial properties, and employment centers.</p>
<p><b>4</b></p>	<p><b>Area Name:</b></p>	<p>City of Myrtle Beach – Central City Revitalization Area – Horry County</p>
<p><b>Area Type:</b></p>	<p>Local Target area</p>	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>		

<b>% of Low/ Mod:</b>	
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	The Myrtle Beach Central City Revitalization Area includes the neighborhood survey sub-areas of Canal, Cherokee, Downtown, Legion-Chester, New Town, Ramsey, Washington, and Yaupon.
<b>Include specific housing and commercial characteristics of this target area.</b>	The area is the oldest area of the city. The Revitalization Area lies within Census Tracts 506, 507, and 509 with a large portion of families in the area living below the poverty level. The City government is working to revitalize the commercial and residential buildings within the Revitalization Area. Downtown Myrtle Beach is a beachside resort and commercial area. Many commercial buildings are vacant due to the negative effects of the recent recession. The older commercial streets and properties have experienced the most vacancies. Many buildings require rehabilitation before new businesses can start up, thus slowing the recovery process. The Downtown sub-area had both the largest number and the highest percentage of conservation properties surveyed, while the Canal sub-area followed closely with 70% of properties qualifying as conservation. Large portions of properties surveyed in the Canal sub-area and in the Ramsey sub-area qualified as blighted. The most properties in blighted condition were found in the Ramsey sub-area, followed by the Downtown sub-area.

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A community and stakeholder survey was distributed and responses helped to identify priority needs and goals to address those needs. Details of these outreach efforts are listed in the PR-15.</p> <p>Community outreach and citizen participation are keys to developing the City Comprehensive Plan. The Consolidated Plan for Housing and Community Development is a significant part of the City Comprehensive Plan.</p> <p>Previous neighborhood planning efforts, including many meetings with neighborhood residents, had identified sub-areas that needed revitalization efforts. Special neighborhood plans were developed for the most problem-ridden sub-areas with strong neighborhood leadership participation.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Improved public safety, housing revitalization, new infill construction, better paying jobs, and improved infrastructure are needs throughout the Central City Revitalization Area. Infrastructure needs include improved storm water drainage, street upgrades, traffic control, street lighting, sidewalks and pathways for walking and biking, neighborhood scale parks and recreation services. Improved social services such as job training for better paying jobs, a centralized center for community and health services, new programs for ending homelessness, mental health services, substance abuse treatment and recovery, and crime prevention services are all needed within the target area.</p>

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Opportunities include a concerned community leadership and a population eager for better living conditions. Housing opportunities are improving as new rental and ownership housing are being developed as a tool for neighborhood revitalization. The City Government is actively working to add new housing developed by local private organizations and the Housing Authority of Myrtle Beach with federal and state funds. The Low-Income Housing Tax Credit Program is the primary tool used to fund recent housing development projects. At the same time efforts are underway to improve the delivery of services to the homeless population and to provide permanent supportive housing opportunities. The City has developed a Removal of Blighted Properties Demolition Program and Plan that will allow qualified properties to be more quickly and easily removed from the Revitalization Area. This is an eligible project under HUD’s CDBG program as an area-wide improvement. This program was developed due to the significant need to improve the area, rather than limiting the action to only low-income qualified property owners.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Heirs’ property is a major barrier. Properties owned by low-income families are inherited by family members without probating the estate of the deceased. Heirs are often located out of state and very difficult to contact and deal with. There is no state-level legal mechanism in place to allow a local government or local redevelopment authority to overcome this problem.</p> <p>Dilapidated buildings that are vacant and not fit for human habitation should be demolished and the land cleared. The Municipal Association of South Carolina is sponsoring a legislative act to provide a legal process that would help solve the problem.</p> <p>Lack of resources to work on local neighborhood-level problems is a barrier. Local governments are restrained in the amount of funding they can appropriate from local general tax sources to pay for resolving property issues in the low-income neighborhoods. State authorized special funding sources for use in neighborhood revitalization projects would be very helpful.</p>
<p><b>5</b></p>	<p><b>Area Name:</b></p>	<p>Town of Andrews – Georgetown County</p>
<p><b>Area Type:</b></p>	<p>Local Target area</p>	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>		

	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The border is the town limits of Andrews. The town is located on the border of Williamsburg and Georgetown County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Andrews is a small rural town with older homes.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.
	<b>Identify the needs in this target area.</b>	There is a need to expand and improve access to funding sources towards housing development, reduce barriers to affordable housing development, increase affordable housing development in high opportunity areas through affordable units placed in LMI tracts and reduce substandard housing.
	<b>What are the opportunities for improvement in this target area?</b>	The Consortium will partner with private developers to create mixed income developments, expand homeowner occupied rehabilitation opportunities with focus on target areas and increase support for rental development opportunities. These opportunities will create affordable housing options in the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.
6	<b>Area Name:</b>	City of Conway – Horry County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	

	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The incorporated boundaries of the City of Conway.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The City of Conway has a fairly dense downtown business district surrounded by typical residential neighborhoods.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.</p> <p>The entire boundaries of the City of Conway are eligible for housing programs and services offered by the Horry County HOME Consortium.</p>
	<b>Identify the needs in this target area.</b>	There is a need for owner-occupied housing rehabilitation. LMI areas need revitalization.
	<b>What are the opportunities for improvement in this target area?</b>	The HOME Consortium will continue to focus on downtown revitalization efforts including owner occupied housing rehabilitation. HOME program funds will help with housing affordability for LMI households.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is an issue.
<b>7</b>	<b>Area Name:</b>	City of Georgetown – West End Neighborhood – Georgetown County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing

	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The West End neighborhood in the City of Georgetown is bordered by Railroad St. to the north, South Fraser St. to the southeast, and H Ave/Bourne St. to the southwest.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The West End neighborhood is mostly made up of older homes.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.
	<b>Identify the needs in this target area.</b>	There is a need to expand and improve access to funding sources towards housing development, reduce barriers to affordable housing development, increase affordable housing development in high opportunity areas through affordable units placed in LMI tracts and reduce substandard housing.
	<b>What are the opportunities for improvement in this target area?</b>	Housing improvements for homeowners and renters through new construction and rehabilitation. These opportunities will create affordable housing options in the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.
<b>8</b>	<b>Area Name:</b>	Town of Greeleyville – Williamsburg County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	

	<b>Identify the neighborhood boundaries for this target area.</b>	The town limits of Greeleyville. Greeleyville is a small town located near the western corner of Williamsburg County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Greeleyville is a very small residential community. There are very few commercial businesses within the town limits.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.
	<b>Identify the needs in this target area.</b>	Housing needs include rental acquisition/rehabilitation, rental new construction, homeowner new construction, homeowner rehabilitation, and tenant based rental assistance.
	<b>What are the opportunities for improvement in this target area?</b>	Housing improvements for homeowners and renters through new construction and rehabilitation will improve the living conditions of the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.
9	<b>Area Name:</b>	Town of Kingstree – Williamsburg County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The town limits of Kingstree.

	<b>Include specific housing and commercial characteristics of this target area.</b>	Kingstree has older housing structures with a median year-built ranging in the low to mid 1970's on the west side to early 1980's on the east side. The town is known for its sportsman attractions.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.
	<b>Identify the needs in this target area.</b>	Housing needs include rental acquisition/rehabilitation, rental new construction, homeowner new construction, homeowner rehabilitation, and tenant based rental assistance.
	<b>What are the opportunities for improvement in this target area?</b>	Housing improvements for homeowners and renters through new construction and rehabilitation will improve the living conditions of the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.
10	<b>Area Name:</b>	City of Myrtle Beach – Horry County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The entire municipal boundaries of the City of Myrtle Beach.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Myrtle Beach has a dense business and residential core along Kings Hwy and Highway 17. Businesses and residences are most dense along the coast. Some of the older neighborhoods identified as part of the Downtown Revitalization Area have, over the years, become neglected and, to some degree, blighted.

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.
	<b>Identify the needs in this target area.</b>	The City of Myrtle Beach will continue to focus on the removal of slum and blight, developing adequate public facilities, improving infrastructure, and increasing homeowner occupied housing rehabilitation throughout the City.
	<b>What are the opportunities for improvement in this target area?</b>	Infrastructure improvements, public facility improvements, removal of slum and blight as well as owner occupied housing rehabilitation will improve the quality of life in Myrtle Beach.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is an issue.
<b>11</b>	<b>Area Name:</b>	Freemont – Horry County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Freemont neighborhood is situated near the intersection of SC Highways 9 and 905 in the Longs area. The main road through the neighborhood is Freemont Road.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The community consists of mainly single-family residential dwellings, with equal amounts of manufactured and stick-built homes.

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.</p> <p>This community was selected as a target area through collaborative efforts by the Horry County Community Development and Planning &amp; Zoning Departments. Crime statistics indicate an increased level of public safety concerns and incidents occurring in this area. This community is strained by high unemployment, low-income levels, dilapidated housing, and a general lack of community services.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The identifiable needs in this community include all or a combination of the following: jobs, pre-school and after-school programs, job skills training, mobility options, recreational opportunities, affordable health care, assistance with housing repairs and rehabilitation, and access to healthy nutrition.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Improved economic opportunities: Due to the remoteness of the target area, residents are struggling to find economic opportunities that pay well enough to comfortably sustain a family.</p> <p>Improve public transportation: Directly related to ensuring “better economic opportunities” and ability to obtain employment is the lack of adequate public transportation services that serve residents of more remote areas in the region.</p> <p>Housing rehabilitation: In most target areas, substandard housing conditions have been identified. There is a great need for public assistance to bring these residences up to code. Many households are at high risk for homelessness due to their current condition.</p> <p>Available public and commercial services: Rural areas require collaboration with non-profit and for-profit organizations. Residents need access to high achieving schools, health care facilities, grocery stores, and recreational facilities.</p>

	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Heirs' property: Many residences in the community have numerous property owners that are geographically spread out. This makes it difficult for funds from the CDBG Program or the Planning and Zoning Department to receive the legally required permission for rehabilitation. Legal actions, such as a land sale or even attaining the consent of all property owners for public improvement purposes, can become very burdensome, and in some cases almost impossible to achieve.</p> <p>Attachment of manufactured or mobile homes to property: When processing emergency home repair/ rehabilitation applications, residents living in manufactured or mobile homes are required to provide a legally clear title to their units. Mobile dwelling units need to be legally affixed to the deeded of the property, making the dwelling one with the underlying property. But in many instances, residents lack the resources to do this.</p> <p>Obstructive planning and zoning issues: To establish or promote a vibrant community, mixed land-uses in proximity to each other are even more important in economically struggling communities than in others. Residents with limited mobility options are not able to drive longer distances between their residences, commercial properties, and employment centers.</p>
12	<p><b>Area Name:</b></p>	Goretown – Horry County
<p><b>Area Type:</b></p>	Local Target area	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>		
<p><b>% of Low/ Mod:</b></p>		
<p><b>Revital Type:</b></p>	Comprehensive	
<p><b>Other Revital Description:</b></p>		
<p><b>Identify the neighborhood boundaries for this target area.</b></p>	The Goretown neighborhood is on the eastern border of the City of Loris in an area between SC Highway 9 Business and the Highway 9 Bypass.	
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	The most common land use in the community is single-family residential.	

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.</p> <p>This community was selected as a target area through collaborative efforts by the Horry County Community Development and Planning &amp; Zoning Departments. The Horry County Police Department statistics shows an increased level of public safety concerns and incidents occurring in this area. This community is strained by high unemployment, low-income levels, dilapidated housing, and a general lack of community services.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The identifiable needs in this community include all or a combination of the following: jobs, pre-school and after-school programs, job skills training, mobility options, recreational opportunities, affordable health care, assistance with housing repairs and rehabilitation, and access to healthy nutrition.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Better economic opportunities: Due to the remoteness of the target area, residents are struggling to find economic opportunities that pay well enough to comfortably sustain a family.</p> <p>Improved public transportation: Directly related to ensuring “better economic opportunities” and obtain employment, is the current lack of adequate public transportation services that serve immobile residents of more remote areas in the region.</p> <p>Housing rehabilitation: In most target areas, substandard housing conditions could be identified. There is a great need for public assistance to bring these residences up to code. Many households are at high risk for homelessness if their homes cannot be rehabilitated, which would increase in homelessness in Horry County.</p> <p>Available public and commercial services: Rural areas require collaboration with non-profit and for-profit organizations. Residents need access to good schools, health care facilities, grocery stores, and recreational facilities.</p>

	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Heirs' property: Many residences in the community have numerous property owners that are geographically spread out. This makes it difficult for funds from the CDBG Program or the Planning and Zoning Department to receive the legally required permission for rehabilitation. Legal actions, such as a land sale or even attaining the consent of all property owners for public improvement purposes, can become very burdensome, and in some cases almost impossible to achieve.</p> <p>Attachment of manufactured or mobile homes to property: When processing emergency home repair/ rehabilitation applications, residents living in manufactured or mobile homes are required to provide a legally clear title to their units. Mobile dwelling units need to be legally affixed to the deed of the property, making the dwelling one with the underlying property. This can be done by recording an affidavit to the deed of the property. But in many instances, residents lack the resources to do this.</p> <p>Obstructive planning and zoning issues: To establish or promote a vibrant community, mixed land-uses in proximity to each other are even more important in economically struggling communities than in others. Residents with limited mobility options are not able to drive longer distances between their residences, commercial properties, and employment centers.</p>
<p><b>13</b></p>	<p><b>Area Name:</b></p> <p><b>Area Type:</b></p> <p><b>Other Target Area Description:</b></p> <p><b>HUD Approval Date:</b></p> <p><b>% of Low/ Mod:</b></p> <p><b>Revital Type:</b></p> <p><b>Other Revital Description:</b></p> <p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>Horry County</p> <p>Local Target area</p> <p></p> <p></p> <p></p> <p>Comprehensive</p> <p></p> <p>The boundaries of Horry County.</p>

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Just over half of housing units in the county are single-unit structures. Approximately 60% are 3 bedrooms or larger. There is also a large presence of mobile homes (14%) in the county. Homes are not overly aged, as over three-quarters of the homes were built after 1980. The seasonal rental market has a significant influence on the housing market as the rental vacancy rate is over 35%, while the homeowner vacancy rate is only 2%. The county has a large tourism industry.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>There is a need to expand and improve access to funding sources towards housing and community development, reduce barriers to affordable housing development, increase affordable housing development in high opportunity areas through affordable units placed in LMI tracts, reduce substandard housing, increase fair housing enforcement, increase access to transportation services, support educational enrichment opportunities and programs, fund recreational facilities, increase employment training and small business development, as well as increase economic development activities and investments.</p>

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Consortium will partner with private developers to create mixed income developments, expand homeowner occupied rehabilitation opportunities with a focus on target areas and increase support for rental development opportunities. Expanded public infrastructure will lead to increased economic activity. Increased funding and attention to address recreational facilities will improve parks and recreation in the county, and help to increase the number of publicly supported programmatic offerings like youth and adult sports, golf, yoga, bicycling, tai-chi, kayaking, hiking, etc.</p> <p>For transportation, expanded bus service with a focus on schools, parks, and employment centers and expanded bike and pedestrian facilities with linkages to schools, parks, and employment centers will also benefit the community.</p> <p>Through public services such as opportunities for after school programs, youth mentoring and tutoring programs, summer camps, and reading programs, there will be increased educational enrichment in the area. Public services such as employment training and small business development as well as economic development activities and investments will also benefit the community.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>While all these activities help to further access to affordable housing and affirmatively further fair housing in the county, access to available funding remains a significant barrier.</p>
<p><b>14</b></p>	<p><b>Area Name:</b></p>	<p>Racepath - Horry County</p>
<p><b>Area Type:</b></p>	<p>Local Target area</p>	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>		
<p><b>% of Low/ Mod:</b></p>		
<p><b>Revital Type:</b></p>	<p>Comprehensive</p>	
<p><b>Other Revital Description:</b></p>		
<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The Racepath neighborhood is geographically located near Myrtle Beach, south of Robert Grissom Parkway, and west of US Highway 501. This neighborhood is not part of the City of Myrtle Beach, it is an unincorporated community of Horry County.</p>	

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The land-use in this community is mostly residential, with some smaller businesses located along Robert Grissom Parkway. Many residences are manufactured homes, but there are also traditional stick-built homes. Horry County Planning developed a neighborhood plan for the community, which examined issues such as Public Safety, Housing, Land Use/ Zoning, and Infrastructure.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15</p> <p>This community was selected as a target area through collaborative efforts by the Horry County Community Development and Planning &amp; Zoning Departments. The Horry County Police Department statistics shows an increased level of public safety concerns and incidents occurring in this area. This community is strained by high unemployment, low-income levels, dilapidated housing, and a general lack of community services.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>There is a need to expand and improve access to funding sources towards housing and community development, reduce barriers to affordable housing development, increase affordable housing development in high opportunity areas through affordable units placed in LMI tracts, reduce substandard housing, increase fair housing enforcement, increase access to transportation services, support educational enrichment opportunities and programs, fund recreational facilities, increase employment training and small business development, and increase economic development activities and investments.</p> <p>As with most LMI target areas, there are identifiable needs in this community which include all or a combination of the following: jobs, pre-school and after-school programs, job skills training, mobility options, recreational opportunities, affordable health care, assistance with housing repairs and rehabilitation, and access to healthy nutrition.</p>

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>A partnership with private developers to create mixed income developments, expand homeowner occupied rehabilitation opportunities with focus on target areas, and increase support for rental development opportunities. Expanded public infrastructure will lead to increased economic activity. Increased funding and attention to address recreational facilities will improve parks and recreation in the target area and help to increase the number of publicly supported programmatic offerings for recreation.</p> <p>For transportation, expanded bus service with a focus on schools, parks, and employment centers and expanded bike and pedestrian facilities with linkages to schools, parks, and employment centers will also benefit the community.</p> <p>Through public services such as after school programs, youth mentoring and tutoring programs, summer camps, and reading programs, there will be increased educational enrichment in the area. Public services such as employment training and small business development as well as economic development activities and investments will also benefit the community.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>While all these activities help to further access to affordable housing and affirmatively further fair housing in the area, access to available funding remains a significant barrier.</p>
<p>15</p>	<p><b>Area Name:</b></p>	<p>City of Conway - Rebuild Conway Revitalization Area - Horry County</p>
<p><b>Area Type:</b></p>	<p>Local Target area</p>	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>		
<p><b>% of Low/ Mod:</b></p>		
<p><b>Revital Type:</b></p>	<p>Comprehensive</p>	
<p><b>Other Revital Description:</b></p>		
<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The Rebuild Conway Revitalization Area is comprised of several pocket neighborhoods throughout the urban core of the City of Conway. Some of these neighborhoods are comprised of only one or two streets while others may include several city blocks.</p>	
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The areas are made up of mostly single-family detached houses. Some of these houses need minor or major repairs while others are condemned and may need to be demolished.</p>	

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15
	<b>Identify the needs in this target area.</b>	The identifiable needs in this target area are major and minor home repairs, demolition of blighted and condemned housing units, clearing of overgrown and abandoned lots, infrastructure improvements including sidewalks and streetscaping and improved drainage capacities.
	<b>What are the opportunities for improvement in this target area?</b>	With continued funding, various LMI areas throughout Conway can be gradually improved. HOME program funding will help improve housing affordability for LMI households.
	<b>Are there barriers to improvement in this target area?</b>	The main barrier to further improvements in this target area is the lack of adequate funding sources in addition to the existing funds.
<b>16</b>	<b>Area Name:</b>	Socastee - Horry County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The borders are Murrells Inlet on the east to the Waccamaw River on the west, and from the Holmestown Road and Bay Road on the south to SC Highways 544 and 137 (Forestbrook Road) on the north.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Socastee is an unincorporated community along the Atlantic Intracoastal Waterway. The community has historical attractions and is listed in the Horry County Planning and Zoning Department's Historic Preservation Plan.

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15
	<b>Identify the needs in this target area.</b>	The identifiable needs in this community include assistance with housing repairs and rehabilitation and public services.
	<b>What are the opportunities for improvement in this target area?</b>	Programs and services that target LMI communities that help with educational enrichment, economic sustainability, and housing programs will help improve the quality of life and health in the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funds continues to be an issue.
17	<b>Area Name:</b>	Bennett Loop - Horry County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Bennett Loop Planning Area is an unincorporated area of Horry County, just outside the City of Loris near the Twin City Airport.
<b>Include specific housing and commercial characteristics of this target area.</b>	Bennett Loop is a residential area where many homes in the community do not meet current building codes. There is widespread dilapidation of the housing stock.	

	<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15</p> <p>Bennett Loop has also been identified as a target Neighborhood Revitalization area by the Horry County Planning and Zoning Department.</p>
	<p><b>Identify the needs in this target area.</b></p>	<p>Major issues in this community include crime and other safety issues, litter/graffiti/cleanliness, poor lighting and lack of quality parks or open space.</p> <p>There is a need to expand and improve access to funding sources towards housing and community development, reduce barriers to affordable housing development, increase affordable housing development in high opportunity areas through affordable units placed in LMI tracts, reduce substandard housing, increase fair housing enforcement, increase access to transportation services, support educational enrichment opportunities and programs, fund recreational facilities, increase employment training and small business development as well as an increase to economic development activities and investments.</p>
	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Infrastructure improvements will help improve the quality of life in the area. Programs and services that target LMI communities that help with educational enrichment, economic sustainability, and housing programs are also needed.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Access to funds continues to be an issue.</p>
<p><b>18</b></p>	<p><b>Area Name:</b></p>	<p>Georgetown County</p>
	<p><b>Area Type:</b></p>	<p>Local Target area</p>
	<p><b>Other Target Area Description:</b></p>	
	<p><b>HUD Approval Date:</b></p>	
	<p><b>% of Low/ Mod:</b></p>	

	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The border of Georgetown County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Georgetown County has a combination of older homes and rural homes. Housing units located closer to the City of Georgetown have higher value and rents are more expensive.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15
	<b>Identify the needs in this target area.</b>	There is a need to expand and improve access to funding sources towards housing development, reduce barriers to affordable housing development, increase affordable housing development in high opportunity areas through affordable units placed in LMI tracts and reduce substandard housing.
	<b>What are the opportunities for improvement in this target area?</b>	The Consortium will partner with private developers to create mixed income developments, expand homeowner occupied rehabilitation opportunities with focus on target areas and increase support for rental development opportunities. These opportunities will create affordable housing options in the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.
19	<b>Area Name:</b>	Williamsburg County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing

<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	The border of Williamsburg County.
<b>Include specific housing and commercial characteristics of this target area.</b>	Williamsburg County is the most rural of the three counties in the Consortium. Homes also have less value and rents are lower.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Horry County HOME Consortium held a Community Needs Assessment Meeting to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium opened the meeting for questions and received comments from the public for the development of the plan. A survey was administered to community members and stakeholders. Those responses helped to identify priority needs and goals to address those. Details of these outreach efforts are listed in the PR-15.
<b>Identify the needs in this target area.</b>	There is a need to expand and improve access to funding sources for housing development, reduce barriers to affordable housing development, increase affordable housing development in high opportunity areas through affordable units placed in LMI tracts, and reduce substandard housing.
<b>What are the opportunities for improvement in this target area?</b>	The Consortium will partner with private developers to create mixed income developments, expand homeowner occupied rehabilitation opportunities with focus on target areas and increase support for rental development opportunities. These opportunities will create affordable housing options in the area.
<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The Horry County HOME Consortium is the lead agency for the HOME program in the region; however, CDBG funds are only allocated in Horry County. CDBG programming is in coordination with local and state agencies, as well as private groups and organizations. Other governmental entities involved in the development of this plan included the four public housing authorities and the City of Myrtle Beach.

In addition to governmental offices and local agencies, public input, and other existing resources contributed to this plan. This collaboration aided in avoiding duplication of efforts, as well as improving the timing of projects. The successful implementation of the Strategic Plan will require continued coordination between the Consortium and cities, unincorporated areas, neighborhood associations, and service providers (e.g., emergency shelters, transitional housing providers, permanent supportive housing providers, and other agencies providing supportive services to the unserved or underserved populations).

HOME funding is made available Consortium-wide (Horry County, Georgetown County and Williamsburg County). According to the plan, activities with HOME in these areas focused primarily on affordable housing.

For CDBG, an Intergovernmental Agreement between Horry County and the City of Myrtle Beach was executed on October 1, 2022 to maximize the amount of countywide Community Development Block Grant funding and to proportionately allocate benefits. Under this agreement, Horry County's percentage of allocation is 75%, and the City of Myrtle Beach's allocation is 25%. The City of Myrtle Beach is considered a sub-recipient of the CDBG Entitlement Grant.

Horry County does not allocate CDBG funding based solely on geographic requirements. However, beneficiaries must meet income qualifications in order to directly benefit from housing assistance, homeless assistance and public services for LMI or special needs assistance. With public facilities & infrastructure improvements, the County will be targeting low/mod income areas – or block group tracts within the target areas.

When planned activities are intended to serve beneficiaries directly, such as housing rehabilitation or a recipient public service, those individuals or households must meet income qualifications in order to receive assistance from the program. For these benefits, the County staff or subrecipient agencies carrying out the program will record the eligibility status of the applicant.

Public facility and infrastructure improvement activities are intended to serve a low-income area, or low-income neighborhood. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low to moderate-income (at least 51%).

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at:

<https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

A map of the Low/Mod census block group tracts is displayed below for Horry County and the City of

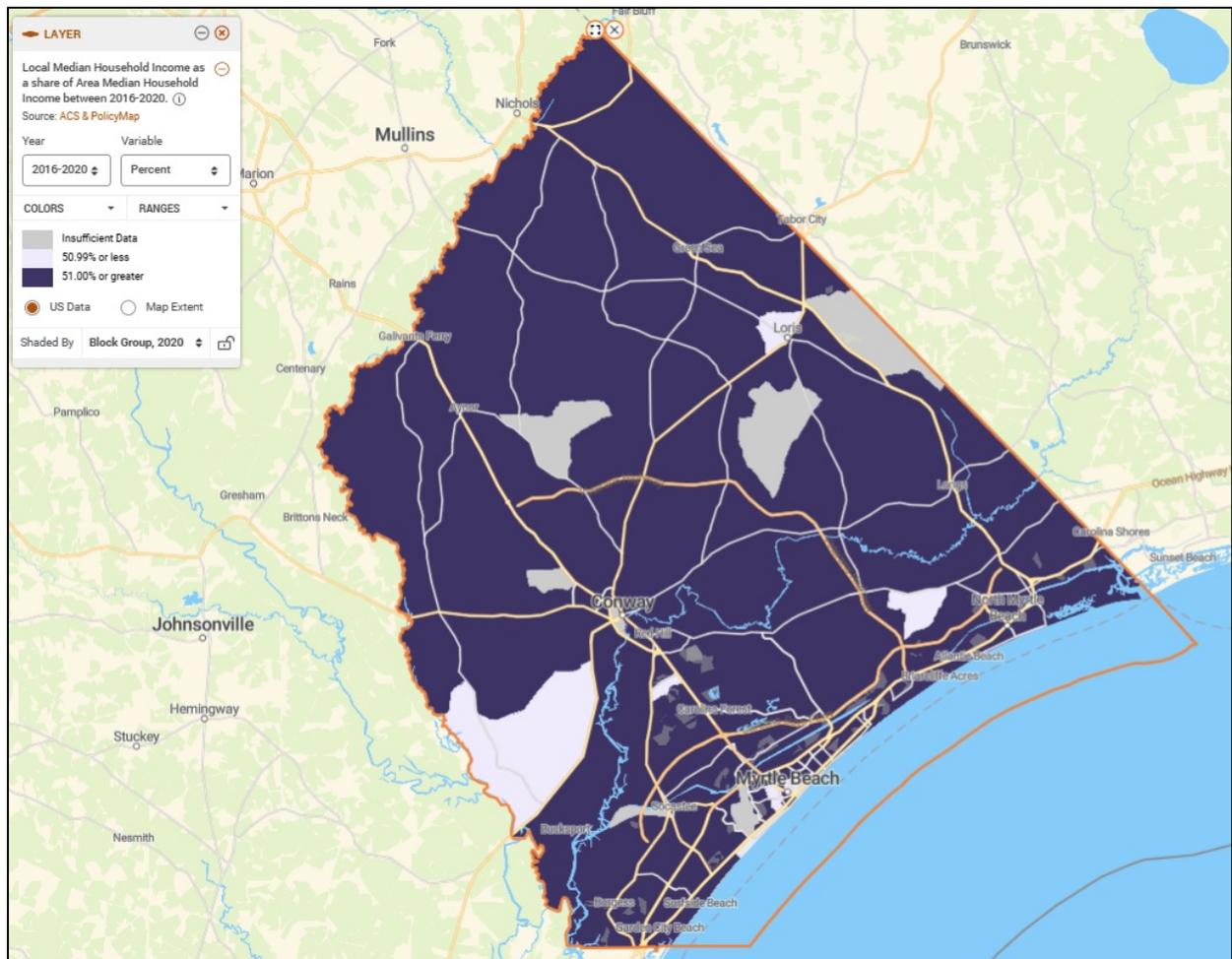
Myrtle Beach. Block group tracts where the MHI is less than 51% of the AMI are:

Horry County (non-Myrtle Beach)

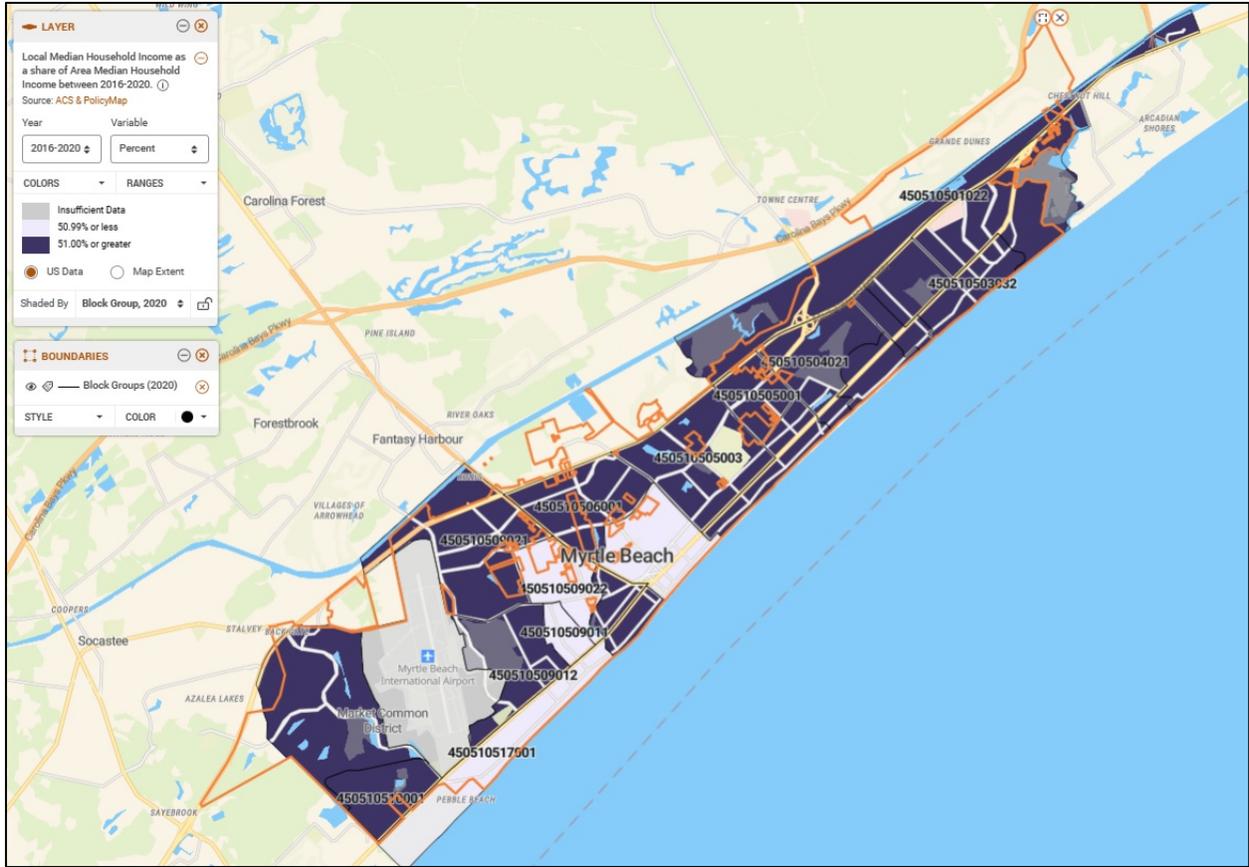
- 450510706021 (rural, large west block group)
- 450510604052 (southeast of Conway)
- 450510603101 (eastern side of county, north of Atlantic Beach)
- 450510202021 (Loris)

Myrtle Beach

- 450510517001
- 450510509011
- 450510509022
- 450510506002



**Low-Mod Block Group Tracts – Horry County**



**Low-Mod Block Group Tracts - Myrtle Beach**

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 60 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing Preservation & Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County
	<b>Associated Goals</b>	1A. Increase Homeownership Opportunities 1B. Increase Affordable Rental Hsg Opportunities 1C. Provide for Owner Occupied Hsg Rehabilitation 1D. Reduce Slum & Blight in Residential Areas
<b>Description</b>	The Consortium has identified the need for creating affordable housing through the preservation and development of new homeowner and renter units in LMI areas of the region. Additionally, the Consortium will work to reduce slum and blight in these residential areas.	

	<b>Basis for Relative Priority</b>	<p>Cost burden continues to be the biggest housing problem for both owner and renter-occupied housing according to the CHAS data in the NA-10. By each county in the Consortium, the percentages of homeowners with a mortgage that are cost burdened are 39.1% in Georgetown County, 34.4% in Horry County and 34.0% in Williamsburg County. For renters, the percentages of cost burdened are 53.5% in Georgetown County, 51.3% in Horry County and 45.2% in Williamsburg County.</p> <p>As older housing units age, there are more maintenance issues, and these homes may fall into conditions that are not suitable for habitation. Dilapidated housing in residential areas pose health and safety issues. In Georgetown County, 26% of owner-occupied housing and 30% of renter-occupied housing were built before 1980. For Horry County, 15% of owner-occupied housing and 25% of renter-occupied housing were built before 1980. For Williamsburg County, 41% of owner-occupied housing and 50% of renter-occupied housing were built before 1980.</p>
2	<b>Priority Need Name</b>	Improvements to Public Facilities & Infrastructure
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County
	<b>Associated Goals</b>	2A. Expand & Improve Public Infrastructure 2B. Improve Access to Public Facilities

	<b>Description</b>	The Consortium has identified the need for improvements and expansion of public infrastructure and public facilities in LMI areas of the region.
	<b>Basis for Relative Priority</b>	The Consortium has identified public infrastructure and facilities as a priority need in the NA-50 of the Consolidated Plan. There is also a need to increase transportation services in the region, which includes expanding bike and pedestrian facilities with linkages to schools, parks and employment centers.  In Horry County, geographic priority areas identified in SP-10 also have need for various public infrastructure improvements.
<b>3</b>	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Associated Goals</b>	3A. Provide Vital Public Services
	<b>Description</b>	The Consortium has identified the need to expand available public service offerings that meet the needs of LMI persons and households in the region. These services will also include services that target the special needs population such as Victims of Domestic Violence. The Consortium will prioritize educational enrichment opportunities for LMI persons or households and offer employment training and small business development opportunities in the region.

	<b>Basis for Relative Priority</b>	<p>Through the citizen participation process and input from community stakeholders and County staff, the need for vital public services that improve the quality of life for low- to moderate-income residents in the Consortium region was identified.</p> <p>There is a need to further support and prioritize educational enrichment opportunities and programs. It has also been identified that there is a need to increase employment training and small business development opportunities as well as increase economic development activities and investments.</p>
4	<b>Priority Need Name</b>	Addressing Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City of Myrtle Beach - Horry County Horry County
	<b>Associated Goals</b>	4A. Provide for Rapid Re-housing Programs 4B. Increase & Improve Homeless Prevention Service 4C. Increase Availability of Overnight Shelter Bed 4D. Improve Street Outreach & Supportive Services
	<b>Description</b>	The Consortium has identified the need to address homelessness in the region. It will do this through its rapid re-housing programs, homeless prevention services, and street outreach and supportive services provided by its local and regional network of partners.
	<b>Basis for Relative Priority</b>	The 2022 PIT Counts for the combined counties in the region show 288 sheltered and 400 unsheltered homeless persons. More worryingly, 90 persons were identified as chronically homeless.
5	<b>Priority Need Name</b>	Planning & Disaster Preparedness

<b>Priority Level</b>	Low
<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
<b>Geographic Areas Affected</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Race Path - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County
<b>Associated Goals</b>	5A: Develop Disaster Readiness & Response Programs
<b>Description</b>	The Consortium has identified the need to develop disaster readiness and response programs to better address storms and flooding in the region.
<b>Basis for Relative Priority</b>	In 2015, 2016, 2018, 2019, 2020, and 2022, Horry, Georgetown, and Williamsburg Counties were impacted by major storms, creating rising waterways, wind impacts, and other extensive damage of which the effects are still felt today. To meet the national objective of urgent need in the region, the Consortium has made it a priority to develop disaster readiness and response programs.

## **Narrative (Optional)**

The highest priority for the Consortium is to continue to revitalize LMI communities throughout the region. This happens through increasing the availability of decent housing by prioritizing funding for rehabilitation of housing occupied by LMI households. Housing for special needs populations, including the homeless, is a top priority as well. Adequate public facilities and improvements, including but not limited to infrastructure and neighborhood revitalization, will improve the living environments of residents, and provide access to employment and services. The public services sector will continue to assist regional non-profits that aid all LMI residents (including women, children, fathers, the elderly, and disabled residents) in improving their quality of life. These priorities were developed through data analysis in the NA/MA and a comprehensive citizen participation process.

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>HOME funds will be used for TBRA in the region. TBRA will be used to increase affordable rental housing opportunities for eligible LMI households. TBRA will be provided in response to the needs of LMI households identified below:</p> <ul style="list-style-type: none"> <li>- Housing cost burden and severe housing cost burden continues to be the biggest housing problem as documented in the NA-10 and in the SP-25 Priorities, especially for LMI renters.</li> <li>- The cost of rent has increased dramatically in the past decade. Median contract rent has increased 38% regionwide from 2010 to 2021.</li> <li>- Fair Market Rents (FMR) have increased since the previous Consolidated Plan.</li> <li>- According to the MA-15 data, there is a shortage of affordable rental units for LMI households in the region, especially for households with 50% HAMFI or less. There are less than 2,696 affordable units for households below 30% HAMFI and 7,936 below 50% HAMFI.</li> </ul>
TBRA for Non-Homeless Special Needs	<p>HOME funds will be used for TBRA in the region. TBRA will be used to increase affordable rental housing opportunities for eligible non-homeless special needs households. See above for rental housing needs of LMI residents in the region. In addition to these needs, non-homeless special needs households have also identified:</p> <ul style="list-style-type: none"> <li>- Extensive waiting list for households needing Section 8 Housing Choice Vouchers and traditional public housing, which include senior households and households with a disability.</li> <li>- LMI elderly households have lower earning potential and are disproportionately affected by rising housing costs.</li> </ul>
New Unit Production	<p>New Unit Production will be provided in response to the needs identified from the NA and MA, which are summarized below:</p> <ul style="list-style-type: none"> <li>- There is a limited supply of decent, affordable housing for LMI households as housing cost burden is the biggest housing issue in the region.</li> <li>- Population growth across the region has increased 23% over the past decade.</li> <li>- Housing values have increased 18% in the past decade making housing unaffordable for lower income households.</li> <li>- The median contract rent has increased 38% and there is a need for more affordable rental units.</li> </ul>

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Rehabilitation	<p>Deteriorating housing stock in LMI areas continue to be an issue in the region. Housing rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>- As reported in the MA-20, the housing stock is aging. There are still over 21,000 owner-occupied units (18%) and 10,000 renter-occupied units (26%) built before 1980 in the entire region.</li> <li>- The cost of new housing development is often prohibitive or out of reach for low-income households.</li> <li>- Maintaining existing housing will help LMI housing from falling into conditions that may lead to homelessness.</li> <li>- Housing built before 1980 has a higher risk of lead-based paint hazards, which can have serious health and safety issues particularly for children under 6 years old.</li> </ul>
Acquisition, including preservation	<p>CDBG funds will be used only in Horry County for the revitalization of LMI neighborhoods, which include the identification and removal of slum and blight. Acquisition, including preservation will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>- Removal of dilapidated buildings and structure that may cause safety hazards in the community.</li> <li>- Acquisition for the purpose of rehabilitation and maintaining affordable housing.</li> </ul>

**Table 61 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

In PY 2023, the Horry County HOME Consortium will receive \$1,239,530 in HOME funds to use toward HOME program needs of the Consortium's service areas: Georgetown, Horry, and Williamsburg Counties.

Horry County also administers Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) program funding. Horry County receives CDBG and ESG funding directly from HUD as an entitlement grantee. In PY 2023, Horry County will receive \$1,956,667 towards CDBG programming in Horry County. For the ESG program, Horry County will receive \$167,447 towards emergency solutions in the county.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,956,667	0	0	1,956,667	7,826,668	PY 2023 is the first year of the ConPlan. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,239,530	0	0	1,239,530	4,958,120	PY 2023 is the first year of the ConPlan. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	167,447	0	0	167,447	669,788	PY 2023 is the first year of the ConPlan. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.

**Table 62 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Horry County will utilize a combination of public and private funding to carry out affordable housing, housing rehabilitation, infrastructure, public facility, public services, and homelessness activities during the period covered by this Consolidated Plan. The County encourages and will use federal funds to leverage other state, local and private funds. For example, federal CDBG funds will make up a portion of funded public service activities, allowing for providers to use these funds to seek additional funds to improve access or expand their programs.

HOME funding requires a 25% non-federal match. Each recipient of Consortium HOME funds will match their allocation with 25% funding from non-federal sources. These contributions to the project must be permanent. Any match provided in excess of the 25% requirement will be retained by the Consortium and banked for use with future HOME projects. Evidence of match must be submitted with all applications. In the event an applicant cannot provide the required match, they may request a waiver, which may or may not be granted by the Consortium depending on if sufficient match funds are available to cover the deficit. The HOME match is documented each year in the Consolidated Annual Performance and Evaluation Report (CAPER).

ESG funding requires 100% match. Each recipient of ESG funds will match their allocation with funding in compliance with 24 CFR 576.207. Program match sources must be provided as a part of the application budget. A match audit is conducted at the 50% funding point and again prior to the final payment request of the agency awarded ESG funds. Match sources are also reviewed again as a part of the annual monitoring process. The ESG match is documented in the annual ESG Sage Report at the end of the program year.

The Consortium actively participates in the Total Care for the Homeless Coalition, which assists in coordinating Continuum of Care funding. Other resources at the state and federal level (such as the McKinney-Vento Homeless Assistance Act funds) are expected to be available through competitively awarded processes. These resources complement the resources available through the Consortium and further help to meet the affordable housing and homeless needs within the region.

Another source of funding for the region is Section 8 rental assistance, which is utilized by the Public Housing Authorities of Conway, Georgetown, and Myrtle Beach to assist families on their waiting lists. The Kingstree Housing Authority does not receive Section 8 rental assistance.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Horry County will target CDBG funds towards public facility and infrastructure improvements located within low/mod areas in the County and the City of Myrtle Beach. For example, planned public improvements in the City of Myrtle Beach include water line upgrades in LMI areas.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Horry County	Government	Ownership Rental Planning Non-homeless special needs Neighborhood improvements Public facilities Public services	Region
Georgetown County	Government	Ownership Rental	Region
Williamsburg County	Government	Ownership Rental	Region
City of Myrtle Beach	Government	Neighborhood improvements Public facilities Homelessness Non-homeless special needs public services	Jurisdiction
Conway Housing Authority	PHA	Public Housing Rental	Jurisdiction
Housing Authority of Myrtle Beach	PHA	Public Housing Rental	Jurisdiction
Housing Authority of Georgetown	PHA	Public Housing Rental	Jurisdiction
Kingstree Housing Authority	PHA	Public Housing Rental	Jurisdiction
Total Care for the Homeless Coalition	Continuum of care	Homelessness	Region
Home Alliance Inc.	Non-profit organizations	Homelessness	Jurisdiction
City of Conway	Government	Non-homeless special needs public services	Jurisdiction
SOS Care Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Family Outreach of Horry County	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Veterans Welcome Home and Resource Center	Non-profit organizations	Homelessness	Jurisdiction
Friendship Medical Clinic	Health clinic	Non-homeless special needs public services	Jurisdiction
Habitat for Humanity of Horry County	Non-profit organizations	Ownership	Jurisdiction
Churches Assisting People	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Family Justice Center of Georgetown and Horry Counties	Non-profit organizations	Non-homeless special needs public services	Region
ECHO	Non-profit organizations	Homelessness Public services	Region
Department of Mental Health	Government	Non-homeless special needs public services	Region
Anointed Touch Ministries	Non-profit organizations	Homelessness Public services	Jurisdiction
Sea Haven	Non-profit organizations	Homelessness Public services	Jurisdiction
Marvin Greer & Associates, LLC	Developer	Owner Renter	Region
Oak Tree Farm	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Horry County Disabilities and Special Needs	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
United Way of Horry County	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
New Directions of Horry County	Non-profit organizations	Homelessness public services	Jurisdiction
Mary's Angels Independent Living for Young Women	Non-profit organizations	Homelessness public services	Jurisdiction
Finklea High and Loris Training Schools Alumni Association	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

**Table 63 - Institutional Delivery Structure**

## **Assess of Strengths and Gaps in the Institutional Delivery System**

The Horry County HOME Consortium is the lead agency responsible for administering the HOME program in the region. There are several agencies that play a role in implementing the HOME program in the Consortium's Consolidated Plan, which include Horry County, Georgetown County, and Williamsburg County, as well as 12-member municipalities.

For the CDBG Program, Horry County is the lead agency for administering the entitlement grant programs in the county. Myrtle Beach is considered a sub-recipient of the Horry County CDBG Entitlement Grant. In all cases, 99% of the CDBG funds go toward low-to moderate income areas and 1% or less goes toward spot blight projects. Horry County and the City of Myrtle Beach meet regularly and work closely to address the needs of their respective communities. Horry County is responsible for program administration, monitoring, compliance, and evaluation of the CDBG Programs. Horry County is also responsible for administering ESG in the County.

The Horry County HOME Consortium (HOME) and Horry County (CDBG, ESG) coordinate their efforts with other local, state, and federal institutions to address specific needs and implement new programs that work to benefit low- to moderate-income households and special need groups in the region. These organizations understand how important it is for the integration and cooperation among the housing providers, community development, and social service providers in order to fill the gaps in its delivery system. Through active engagement of partners, the Consortium works to strengthen its relationships to better utilize programs and resources, and to avoid duplication of efforts. It is also an active participant in coordinating activities among community partners in the affordable housing and community development delivery systems.

One of the strengths of the delivery system is the existing collaborative network of providers. The needs and priorities expressed in the Consolidated Plan require strong participation and collaboration among local organizations and stakeholders. The main gaps in the current delivery system are related to funding, resources and staffing. The limited number of resources available affects the average dollar amount applied to each rehabilitation of an owner-occupied home, the number of beds available in emergency shelters, the number of individuals that can be housed with Section 8 vouchers or VASH vouchers, and access to vital public services. The Consortium and its providers are doing as much as they can with the resources available.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance		X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			
Other			

**Table 64 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

To serve the needs of the homeless population in the three-county Consortium region, public representatives take part in the overall region’s Continuum of Care (CoC), which is led by Total Care for the Homeless Coalition. The CoC brings together organizations and agencies across the 13 counties in the northeast area of South Carolina. The CoC member agencies provide a wide range of services to the homeless. These services include coordinated entry services, Homeless Management Information Systems (HMIS) administration, homeless/emergency shelter, transitional housing, permanent supportive housing, supportive services, food and clothing, medical and mental health services, rental and utility assistance, and many other appropriate services.

The Coordinated Entry System (CES) Access Point is a community partner where a person experiencing homelessness or at imminent risk of experiencing homelessness can complete a CES Assessment and be placed on the Housing Prioritization List. These access points can be found at the following local service providers: Eastern Carolina Housing Organization (ECHO), New Directions of Horry County, Pee Dee Community Action Agency, and Safe Haven Project Lighthouse.

Each year, a Point-in-Time (PIT) count is made of the persons residing in shelter and transitional facilities and living unsheltered in the region. Horry County has the largest homeless population in the CoC's jurisdiction. PIT count and HMIS data help to determine funding allocations and services provided by location and to those who are chronically homeless, families and children, veterans and unaccompanied youth.

Through this partnership and participation in the CoC, the Consortium is tapped into a large network of organizations that provide outreach to the homeless and those in danger of becoming homeless—including the Waccamaw Center for Mental Health, ECHO, New Directions of Horry County, Helping Hand of Myrtle Beach, Sea Haven, and other nonprofit and faith-based organizations. The following are some services that assist the homeless.

**Chronically Homeless:** There are several service providers in the area that provide emergency shelter, housing, and supportive services for individuals and families who are chronically homeless. These agencies include New Directions of Horry County, ECHO, Pee Dee Community Action Agency, Sea Haven Project Lighthouse for unaccompanied youth and United Way.

**Families and Children:** New Directions of Horry County, ECHO, Pee Dee Community Action Agency all provide shelter and housing and supportive housing in the area for families and children. These agencies are also part of the CES and help families experiencing homelessness or at imminent risk of experiencing homelessness find housing or be placed on the Housing Prioritization List.

**Veterans:** ECHO is a major provider of services for veterans and their families. ECHO provides emergency shelter, bridge housing as well as supportive services. Veterans also have access to ECHO's many programs such as permanent housing, VA disability claims, case management and community referrals, and rapid re-housing rental/ utility assistance. Additionally, Veterans Welcome Home and Resource Center provides assistance to veterans including housing, disability paperwork support, and education resources.

**Unaccompanied Youth:** Sea Haven Project Lighthouse, located in Myrtle Beach, provides outreach, homeless prevention services, and permanent housing for unaccompanied youth ages 18-24. Sea Haven also operates the Youth Crisis Center serving youth aged 12-17 who are experiencing homelessness, have run away from home, are truant, have extreme conflict at home, or are in transition under the care of the DSS or DJJ.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Local planning efforts have focused on various ways to address the issues of homelessness and chronic homelessness. The CoC is making progress in the provision of housing and services to the chronically homeless within the CoC.

Through the help of CES and assessment by service providers, when individuals and families enter the homeless system, providers are able to implement case management and appropriate housing and supportive services to target their special needs. One need is to source affordable rentals for very low-income persons to exit homelessness or prevent a slide into homelessness. A critical need is to build affordable housing in local target areas, specifically LMI neighborhoods.

One of the gaps that exists in the homeless services system in the Consortium is the overall lack of funding available to provide emergency shelter, permanent housing, and wrap-around supportive services. In addition, there is a need for more coordination among service providers, especially with the increased demand for services and the increase in the number of clients seeking assistance. To address this, a monthly HMIS meeting is held for homelessness organizations to analyze data, identify special needs and services, improve data collection, and design new reports.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

To overcome gaps in the system, the Consortium will continue to provide opportunities for public, private, and governmental organizations to come together to share information, advocate for issues of concern, leverage resources to make a project happen, address barriers associated with implementing activities, and coordinate efforts. Properly planned and coordinated service delivery among the many jurisdiction-wide service providers is the key to shortening gaps in the institutional structure and service delivery system.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A. Increase Homeownership Opportunities	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County	Affordable Housing Preservation & Development	HOME: \$2,982,438  CDBG: \$976,111	Homeowner Housing Added: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	1B. Increase Affordable Rental Hsg Opportunities	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County	Affordable Housing Preservation & Development	HOME: \$2,008,623	Rental units constructed: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	1C. Provide for Owner Occupied Hsg Rehabilitation	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County	Affordable Housing Preservation & Development	HOME: \$1,206,588  CDBG: \$3,032,776	Homeowner Housing Rehabilitated: 100 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	1D. Reduce Slum & Blight in Residential Areas	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Affordable Housing Preservation & Development	CDBG: \$426,111	Buildings Demolished: 10 Buildings
5	2A. Expand & Improve Public Infrastructure	2023	2027	Non-Housing Community Development	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Improvements to Public Facilities & Infrastructure	CDBG: \$3,321,116	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	2B. Improve Access to Public Facilities	2023	2027	Non-Housing Community Development	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Improvements to Public Facilities & Infrastructure	CDBG: \$826,111	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
7	3A. Provide Vital Public Services	2023	2027	Non-Homeless Special Needs	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Expansion of Available Public Services	CDBG: \$1,151,111	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	4A. Provide for Rapid Re-housing Programs	2023	2027	Homeless	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Addressing Homelessness	ESG: \$502,341	Tenant-based rental assistance / Rapid Re-housing: 225 Households Assisted
9	4B. Increase & Improve Homeless Prevention Service	2023	2027	Homeless	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Addressing Homelessness	ESG: \$241,171	Homelessness Prevention: 325 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	4C. Increase Availability of Overnight Shelter Bed	2023	2027	Homeless	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Addressing Homelessness	ESG: \$83,724	Homeless Person Overnight Shelter: 10 Persons Assisted
11	4D: Improve Street Outreach & Supportive Services	2023	2027	Homeless	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County City of Conway - Horry County Horry County	Addressing Homelessness	ESG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	5A: Develop Disaster Readiness & Response Programs	2023	2027	Non-Housing Community Development	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Race Path - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County	Planning & Disaster Preparedness	CDBG: \$50,000	Other: 1 Other

Table 65 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	1A. Increase Homeownership Opportunities
	<b>Goal Description</b>	<p>Increase homeownership opportunities in the region through adding homeowner housing and through direct financial assistance to low- and moderate-income households.</p> <p>Expand and improve access to funding sources in the region for owner-occupied housing through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>
2	<b>Goal Name</b>	1B. Increase Affordable Rental Hsg Opportunities
	<b>Goal Description</b>	<p>Increase affordable rental housing opportunities in the region through new rental units constructed, rehabilitation of rental units which will address the need for safe, decent and sanitary conditions.</p> <p>Expand and improve access to funding sources in the region for renter-occupied housing through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase affordable housing development in high opportunity areas through partnering with private developers to create mixed income developments.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>

<b>3</b>	<b>Goal Name</b>	1C. Provide for Owner Occupied Hsg Rehabilitation
	<b>Goal Description</b>	<p>Horry County will provide for owner occupied housing rehabilitation in low- and moderate-income areas and households with help from its local housing partner, the City of Myrtle Beach. Rehabilitation addresses the needs for decent, safe, and sanitary owner-occupied housing, providing households in the area with emergency, essential, and substantial repair projects. Housing rehabilitation will also provide more access and accommodations to the elderly and disabled. All pre-1978 owner-occupied units in the rehabilitation program are tested and mitigated for lead-based paint, if necessary, and will follow the lead-based paint hazard removal process outlined in this Plan.</p> <p>Expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding.</p> <p>Reduce substandard housing by expanding homeowner occupied rehabilitation opportunities with focus on target areas, increasing competition and participation of contractors for development and retention of affordable housing and providing funding prioritization and applicant prioritization for programs that focus on housing for individuals who need supportive housing and organizations that prioritize clients with supportive housing needs.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>
<b>4</b>	<b>Goal Name</b>	1D. Reduce Slum & Blight in Residential Areas
	<b>Goal Description</b>	<p>The County has the goal for the development of safer, more suitable living environments by eliminating blight, dilapidated structures, and substandard vacant buildings from low to moderate income areas. Reducing slum and blight in the region will happen through dilapidated and substandard and unsuitable for rehabilitation buildings being demolished and work with Housing Code Enforcement/Foreclosed Property Care.</p> <p>The County will increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>

5	<b>Goal Name</b>	2A. Expand & Improve Public Infrastructure
	<b>Goal Description</b>	<p>Expanding and improving public infrastructure addresses the need for the creation of a safer, more suitable living environment in low to moderate income areas. Infrastructure provides the foundation of neighborhood revitalization efforts, affordable housing improvements, and spurs economic development.</p> <p>Expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase access to transportation services by expanding bus service with a focus on schools, parks, and employment centers &amp; bike and pedestrian facilities with linkages to schools, parks, and employment centers. Examine ride share programs for funding to assist disabled and elderly individuals.</p>
6	<b>Goal Name</b>	2B. Improve Access to Public Facilities
	<b>Goal Description</b>	<p>Improve access to public facilities that benefit low- and moderate-income areas and households through improvements to public facilities, as well as improved access through accommodations for elderly and disabled residents as needed. In addition, public facilities in low-income areas provide centers for the delivery of public services, workforce development training, childcare, services for the elderly, and community policing programs.</p> <p>Expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase funding for recreational facilities by increasing recreational facilities and programmatic opportunities in targeted LMI areas, RECAPs and Focus Areas, and construct new facilities and/or complete the rehabilitation &amp; improvement of existing public facilities.</p>

7	<b>Goal Name</b>	3A. Provide Vital Public Services
	<b>Goal Description</b>	<p>Provide vital public services for low and moderate-income households. The Consortium will work with its local community partners to find and provide adequate vital public services that meet the needs of the residents, which also include the elderly and disabled population.</p> <p>Supportive services that serve special needs populations in the area. The special needs population has been identified as the elderly, persons with a disability, persons and households with alcohol and/or drug addiction, and persons living with HIV/AIDS.</p> <p>Expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p> <p>Support educational enrichment opportunities and programs through opportunities for after school programs, youth mentoring and tutoring programs, summer camps, reading programs, etc.</p> <p>Increase employment training and small business development opportunities by coordinating with regional workforce and educational agencies to expand workforce training opportunities and small business development opportunities.</p> <p>Increase economic development activities and investments by exploring opportunities and financing for expansion of public infrastructure including railway lines and major roadways as well as industrial parks.</p>
8	<b>Goal Name</b>	4A. Provide for Rapid Re-housing Programs
	<b>Goal Description</b>	<p>Increase and improve Rapid Re-housing Programs in the region through use of Tenant-based rental assistance (TBRA), Rapid-Rehousing, and housing added for homeless persons. Rapid Re-housing programs for the prevention of homelessness are coordinated by the Consortium and members of the CoC.</p> <p>Expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>

9	<b>Goal Name</b>	4B. Increase & Improve Homeless Prevention Service
	<b>Goal Description</b>	<p>Increase and improve homeless prevention services in the region through coordination with the CoC and local service providers of the homeless population in Horry County. The Homeless Management Information System (HMIS), a local information system used to collect data on the homeless population will also be used to help with the prevention of homelessness in the county by identifying persons who are at-risk of becoming homeless. The Housing Authority of Myrtle Beach also runs several programs designed to help assist homeless families and veterans.</p> <p>Expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>
10	<b>Goal Name</b>	4C. Increase Availability of Overnight Shelter Bed
	<b>Goal Description</b>	<p>Increase availability of overnight shelter beds, emergency shelter and transitional housing beds in Horry County with members of the CoC and local shelters, such as New Directions which has an emergency shelter and transitional housing.</p> <p>Expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>

<b>11</b>	<b>Goal Name</b>	4D: Improve Street Outreach & Supportive Services
	<b>Goal Description</b>	<p>Improve street outreach &amp; supportive services that benefit low- and moderate-income persons and households in the community at risk of becoming homeless. Supportive services may include assistance with health and substance abuse issues, employment, education, childcare, transportation, case management, and counseling in areas such as life skills and mental health. Outreach services may include mortgage, rental and utilities assistance, counseling and advocacy, and legal assistance.</p> <p>Expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding.</p> <p>Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>
<b>12</b>	<b>Goal Name</b>	5A: Develop Disaster Readiness & Response Programs
	<b>Goal Description</b>	In 2015, 2016, 2018, 2019, 2020, and 2022, Horry, Georgetown, and Williamsburg Counties were impacted by major storms, creating rising waterways, wind impacts, and other extensive damage of which the effects are still felt today. To meet the national objective of urgent need in the region, the Consortium has made it a priority to develop disaster readiness and response programs.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

For the 5-Year planning period of the Consolidated Plan, the HOME Consortium estimates it will provide affordable housing for LMI households with these activities:

Homeowner Housing Added: 25 LMI Household Housing Unit

Rental units constructed: 15 LMI Household Housing Unit

Homeowner Housing Rehabilitated: 100 LMI Household Housing Unit

## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

As guided by HUD, the Housing Authority of Conway (HAC), the Housing Authority of Myrtle Beach (HAMB) in Horry County, the Georgetown Housing Authority (GHA) in Georgetown County and the Kingstree Housing Authority (KHA) in Williamsburg County will continue to work to increase the number of accessible units available to all current and potential future residents, including those who are disabled and protected under the Section 504 Voluntary Compliance Agreement.

As of the latest HUD AFFHT0006 data set released July 10, 2020, there were a total of 559 individuals or families with a disability residing in publicly supported housing (including public housing, project-based housing choice vouchers, other publicly supported multifamily housing, and the regular Housing Choice Voucher program). Over 64 percent of those participate in the HCV program.

To address the needs of individuals and families with disabilities, the four public housing authorities along with the Consortium will continue to increase educational opportunities for landlords and property managers to better understand and implement Section 504 Compliance and ADA requirements, in addition to providing resources to improve accessibility in publicly supported housing units. Only 2% of people on the waiting list for HAC are classified as families with disabilities and thus HAC does not have high demand for accessible units. HAMB is a voucher only housing authority and does not own any specific units and does not collect detailed information about the nature of each disability. However, over the last few years HAMB has seen an increased demand for units accessible to disabled voucher holders, particularly for elderly residents who have lost mobility. Many of these residents do not require full ADA compliance of their units but rather minor updates to allow for the use of walkers, railings in the bathroom, and elevator/ramp access. KHA currently has just a few applicants on their wait list that are requesting accessible units. While the need for accessible units is proportionately small for most of the PHAs, all four PHAs recognize that equal access to affordable accessible housing units is crucial for all residents. Furthermore, the four public housing authorities comply and adhere to the American with Disabilities Act (ADA).

In 2017, the Consortium conducted an AFH and one of the goals identified is to reduce the barriers to affordable housing development by using Tenant-Based Rental Assistance (TBRA). TBRA will increase affordable housing opportunities in multiple locations and the Consortium will partner with private developers to increase the number of affordable housing units in the region. TBRA is a useful option for individuals and families with a disability to find the housing that meets their unique needs.

### **Activities to Increase Resident Involvements**

The Horry County HOME Consortium will continue to inform the four housing authorities (the Housing Authority of Conway, the Housing Authority of Myrtle Beach, the Georgetown Housing Authority, and the

Kingstree Housing Authority) of all meetings, fairs, and other actions implemented by the counties and the Consortium.

Additionally, the HAMB runs a Family Self-Sufficiency Program (FSS) which is designed to help HCV families become economically independent. HAMB also administers an HCV Homeownership Program which provides vouchers to first-time homeowners who meet income and other eligibility requirements, such as employment requirements and homeownership counseling.

The HAC, KHA, and GHA all offer financial literacy training programs and home stewardship classes which are aimed at assisting residents to become ready for homeownership opportunities.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

None of the four public housing authorities in the region are considered troubled.

**Plan to remove the ‘troubled’ designation**

N/A

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

Horry County's Comprehensive Plan's Housing Element comprises community and housing development goals and policy directives. The plan aims to accommodate projected population growth and the needs of the changing community and to identify trends in the market and anticipate future residential growth. The Housing Element addresses the need for safe and affordable housing, along with barriers to fair housing. Because a large portion of the future population growth can be accommodated within already approved residential areas, additional rezoning for major subdivisions should be evaluated to ensure that an adequate balance of housing types, densities, and community design are available for permanent residents and vacationers. Beyond the availability of housing, the County also monitors housing conditions, including conversion of single-family homes into duplexes and vacation rentals, mobile home age and durability, and dilapidated housing.

Market conditions continue to be a primary driver behind housing that is not affordable for households across all income levels, low-income households being the most severely impacted by these conditions. Renters are particularly impacted, as increases in the value of a home have led to higher rents. Because Horry County has a high number of seasonal rental units, this factor can drive up the cost of year-round rentals especially in proximity to the job centers at the beach. Conversely, off season housing near the beach can be more affordable, but is not a viable long-term housing solution.

There remains a lack of affordable, integrated housing for individuals who need supportive services and a lack of sufficient public investments in low-income neighborhoods. Although tourism and service sector jobs in Horry County reduce unemployment rates during part of the year, these seasonal features can impede the economic viability necessary for many to participate in the housing market. In addition, the lack of a variety of affordable housing options with convenient access to job centers, schools, public transportation, and services also creates a barrier to affordable, fair housing. Public housing complexes are no longer an effective way to provide affordable housing in one's community as they often perpetuate the cycle of poverty and are stigmatized.

Community wide revitalization requires an integrated approach among various partners and County departments to effectively result in change. Horry County's Community Development Department facilitates most revitalization efforts occurring both in the County and in area municipalities, as they allocate funding for housing assistance, new construction, and infrastructure improvements. There are many challenges that successfully revitalize a community. Zoning and non-conforming uses can impede the ability to provide transitional housing, public housing, or even repair or rehabilitate one's home. The State of South Carolina granted local governments the authority to establish priority investment zones for the establishment of market-based incentives and alleviation of zoning regulations that hinder revitalization. While repairs and new residential construction can help stabilize a community, Horry County is limited in its authority to provide services to areas within the City of Myrtle Beach and Conway. Without annexing into the adjoining municipality, revitalization efforts can be stymied. State law also inhibits revitalization efforts in unincorporated areas, as the state has not granted counties the authority

to remove dilapidated commercial buildings. This is often a critical component to trigger revitalization and redevelopment. The state also has not granted local governments the authority to place liens on properties for cleaning up overgrown brush or junk, only allowing liens to be placed on a property for the removal of a structure. These are just a few challenges to overcome blight and open up land and space for affordable housing development.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Horry County plans to address the issue of affordability by continuing to provide funding for affordable multifamily developments throughout the county. The county, as with the City of Myrtle Beach, also oversees fair housing programs including monitoring, referrals, education, distribution of materials and coordination with community groups. The county works with community groups – local faith-based organizations, higher education institutions, Head Start programs, and other available forums – to identify and obtain additional resources to expand consumer credit counseling, education, and awareness opportunities among low income and minority residents. The county monitors Home Mortgage Disclosure Act (HMDA) data to identify changes or patterns in lending practices that impact low income, minority, and special needs populations. During the course of the year, the county is examining ways to encourage the development of strategies for affordable housing in Horry County. Beyond the availability of housing, the County also monitors housing conditions, including conversion of single-family homes into duplexes and vacation rentals, mobile home age and durability, and dilapidated housing. Finally, the planned activities over the Consolidated Plan period will address homeowner and rental housing development, homeowner housing rehab, rental assistance and funding for CHDOs that will work to add to the affordable housing stock in the region.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

*Describe how the jurisdiction's strategic plan goals contribute to:*

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Consortium works with area homeless service providers to collaboratively provide a wide range of expertise in housing, and social and supportive services, within each component of the Continuum of Care (CoC). Eastern Carolina Housing Organization (ECHO) is the lead agency for the CoC that makes up Chesterfield, Clarendon, Darlington, Dillon, Florence, Georgetown, Horry, Kershaw, Lee, Marion, Marlboro, Sumter, and Williamsburg Counties.

ECHO's headquarters is located in the City of Myrtle Beach, which provides strategic placement within the Consortium and allows the CoC to work closely with the Consortium. The CoC has been able to partner with strong advocates in the area, who contribute highly trained and experienced staff, best practices and resources, and fresh insight into the fight against homelessness. In collaboration with long-standing providers, municipalities, community leaders, and other stakeholders, the CoC has placed an emphasis on development and support of homelessness services. These services include direct outreach, emergency shelter, case management, provision of crisis hospitalizations for those who need mental health care, and more. The CoC has also emphasized homeless data collection and review via HMIS by initiating a regular HMIS data analysis meeting so that key areas of service are identified. All participating partners have contributed to renewed efforts to reach out to our homeless community, and to assess and serve its needs.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Consortium continues to place high priority on emergency shelter services, transitional housing, services for the homeless, and homelessness prevention. From year-to-year, its Annual Action Plans reflect this high priority. Horry County and the CoC supports transitional housing via assistance with rent and utility deposits so that residents experiencing housing instability might sustain permanent housing.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Consortium works closely with other municipalities, community leaders, and stakeholders to address homelessness, including assistance for those transitioning into permanent, independent housing. CoC members, Horry County, the Horry County HOME Consortium, and the Myrtle Beach Housing Authority

staff collaborate to provide chronically homeless individuals and families, veterans, and unaccompanied youth, with pathways to housing and independence across Horry County through rent and utility assistance, Rapid Re-housing, permanent supportive housing, supportive services, and other best practices for helping residents remain stably housed. All programs are funded either via CDBG or ESG, in addition to CoC program funding and other leveraged public and private financial sources accessed by our many partners.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Horry County and its sub-recipients support, encourage, and facilitate programs and strategies that help prevent homelessness, particularly in times of transition, such as:

- Providing extremely low-income persons with outpatient services and crisis hospitalizations, in an effort to address fundamental mental health issues that lead to chronic homelessness. In addition to treating mental health issues that can contribute to homelessness, these efforts enable individuals to receive treatment in their community. The goal of this is to increase participation from at-risk individuals who are wary of receiving hospitalization or care away from the support of their community and families.
- Providing creative, community-based housing opportunities for disabled young adults and adults, in an effort to prevent homelessness in this population. The County, the CoC, and its many service provider partners collaborate to integrate clients and families into the continuum, and leverage or seek funds to move developmentally and intellectually disabled out of their family homes, group homes and other facilities into transitional and supportive housing.
- Finally, in an effort to serve the needs of homeless individuals and families, Horry County is committed to working with the CoC to determine the need for an additional emergency homeless shelter in Horry County.
- The County works to encourage and facilitate efforts and strategies that align with the strategic efforts of the CoC and the ESG program, including the service areas listed above. Applications from potential CDBG subrecipient public service providers are prioritized if their proposed program(s) align with the CoC's efforts and the ESG program.

**Discussion**

Horry County continues to focus on efforts to address the root causes of homelessness and chronic homelessness and to serving the needs of the homeless in collaboration with the CoC and its subrecipients, partners, and stakeholders. The Consortium remains committed to a "Housing First" philosophy which prioritizes funding and coordination of programs that identify those "at-risk," attempts

to intervene prior to homelessness occurring to re-house those that do experience homelessness as soon as possible, and provides key supportive services.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The South Carolina Department of Health and Environmental Control (DHEC) investigates childhood lead poisoning in the region; however, this is limited to childhood lead poisoning prevention and detection activities. Private sector providers are also available for inspections of pre-1978 homes that are being remodeled and are suspected to contain lead-based paint. These providers can be accessed through the local telephone directory or by calling 1-866-4NO-LEAD (1-866-466-5323). DHEC's website can also be accessed for resources on child lead poisoning prevention at <https://scdhec.gov/environment/your-home/lead-0>.

All housing units undergoing rehabilitation that were built prior to 1978 will have a lead inspection/risk assessment before any physical work begins on the unit. If lead hazard is present and needs to be abated/remediated, the owner/tenant will be relocated, as applicable. Also, information will be distributed regarding lead-based paint to all residents that participate in any housing program funded or operated by the Consortium. The Consortium will continue to support programs available through DHEC and will develop a lead hazard control program to eliminate lead hazards in housing when a unit undergoes rehabilitation through the CDBG Program.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

According to 2017-2021 American Community Survey 5-year estimates, owner-occupied households built before 1980 made up an estimated 15% of homeowner housing units in Horry County (14,977 units), 26% in Georgetown County (5,439 units), 41% in Williamsburg County (3,620 units).

Renter-occupied households built before 1980 made up an estimated 25% of rental units in Horry County (8,827 units), 30% in Georgetown County (1,439 units), 50% in Williamsburg County (1,602 units). This represents a significant portion of housing in the region that is ageing and at risk of lead-based paint hazards.

A lead inspection and risk assessment will be completed on HOME and CDBG housing rehabilitation projects on any home built prior to 1978. If lead is found in these homes, Horry County and the Consortium will properly abate and encapsulate lead contamination.

### **How are the actions listed above integrated into housing policies and procedures?**

All housing units enrolled in the housing rehabilitation program that were built prior to 1978 will have a lead inspection/risk assessment before any physical work begins on the unit. The abatement mitigation process is detailed in the Horry County Community Development & Grants Policy and Procedure manual and the Horry County HOME Consortium Policies and Procedures Manual.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The Horry County HOME Consortium has targeted significant HOME resources within the low-income areas and towards LMI households as described in this Plan. Horry County has also targeted its CDBG and ESG funding towards LMI areas and LMI persons within the County and the City of Myrtle Beach. It is the written policy of Horry County and the HOME Consortium to target funds towards LMI and special needs groups in the Consortium region.

These resources will act as catalysts to invite additional public and private investment of capital and services, to increase the quantity and quality of affordable housing, and to help low to moderate income residents acquire needed information, knowledge, and skills to improve their employment opportunities.

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as one comprehensive plan for reducing the number of families that fall below the poverty level. The strategic plan, goals, and objectives throughout the Horry County HOME Consortium Consolidated Plan promote self-sufficiency and empowerment.

The key principles of the anti-poverty strategy are evident throughout the Consolidated Plan in the Priority Needs of housing, housing objectives, homeless, and other community development sections. The Consortium's goals, programs, and policies to help reduce the number of families in poverty in the region involve a plethora of activities and programs, including the provision of public services in conjunction with area service providers, the construction of new affordable housing units in the region, rehabilitation of the existing housing stock, and homeless assistance programs that provide support for area shelters, supportive services, and housing facilities.

The goals over the next five years of the Consolidated Plan are located in the SP-45.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The Consortium will coordinate efforts among its many partner organizations to ensure that the goals outlined in the Consolidated Plan are met. These partners include neighborhood residents, representatives from health and human service agencies, businesses, churches, non-profit developers, lenders, and for-profit entities. Horry County will continue to target CDBG and ESG resources within the revitalization areas that are low to very low-income areas to execute its anti-poverty strategies. Throughout the Consortium, HOME programming will help to benefit low-income households living in low-income areas in the region.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

In order to ensure that programs are being carried out in accordance with the Consolidated Plan and in a timely manner, the Horry County Community Development (CD) office implements an annual and ongoing process to monitor and evaluate projects. Horry County has adopted a program-specific monitoring program which is consistent with the HUD CPD Monitoring Handbook. The goal of the monitoring program is to assess the quality of performance over time and promptly resolve the findings of audits and other reviews. Monitoring ensures that HUD-funded programs are carried out efficiently, effectively, and in compliance with applicable laws and regulations. Monitoring activities also allow the County, Consortium, and partner agencies to improve their performance and develop increased capacity.

Sub-recipient monitoring includes desk reviews and annual site visits based on a risk analysis. Fees associated with monitoring will be applied where appropriate. Annual monitoring of sub-recipients includes the following:

- *Risk Analysis* – Each year, staff conducts a risk analysis of each sub-recipient based on numerous factors, such as staff capacity and experience, financial management practices, history of managing federal grant funds, etc. Those subrecipients that are designated as “high risk” will undergo more extensive monitoring throughout the program year.
- *Remote and on-site monitoring visits* – Monitoring visits will include meetings with appropriate officials including an explanation of the purpose of monitoring, review of appropriate materials such as reports and program documents, interviews with members of staff, visits to project sites, closed conference with program officials, etc.
- *Ongoing Monitoring* – Ongoing monitoring includes regular reports submitted by subrecipients and review by CD staff to ensure compliance.
- *Comments, recommendations, and feedback* from CD staff as needed throughout the monitoring process.

In case of project delays, an assessment will be made of the reasons for the delay, the extent to which the factors that caused or continue to cause the delay are beyond the organization’s control, or the extent to which the original priorities, objectives, and schedules may have been unrealistic.

### **HOME Consortium**

Horry County is responsible for managing the day-to-day operations of the HOME Investment Partnerships Programs (HOME) and ensuring that HOME funds are used in keeping with program requirements. The regulations require that the performance of each subrecipient and contractor receiving

HOME funds must be reviewed by the PJ at least annually. PJs must also monitor projects throughout the applicable affordability period.

Three primary goals of monitoring are to:

- Ensure production and accountability
- Ensure compliance with HOME and other Federal requirement
- Evaluate organizational and project performance as well as project viability (financial health, development capacity, management capability, etc.)

Effective monitoring is not a one-time event, but an ongoing process of planning, implementation, communication, and follow-up. During the course of a project, monitoring shall be implemented through periodic on-site visits so that any problems that may occur will be resolved as soon as possible. The monitoring team will consist of Horry County Community Development staff and/or any consultants they choose to employ. The goal of monitoring is to assist and support recipients in complying with applicable State, Federal, and Local requirements and in implementing their project activities in a timely manner.

Recipients are required to maintain complete financial and program files and to comply with program reporting requirements. Recipients must also provide citizens with reasonable access to records pertaining to the use of funds.

Monitoring and oversight rely on HUD tools in order to successfully evaluate performance. This includes the HOME final rule, as amended; applicable cross-cutting regulations; CPD notices; and the HOME Monitoring Guidebook and any subsequent monitoring tools provided by HUD. Recipients will be provided a copy of the applicable HUD checklists as a part of project start up.

HUD required checklists may be found at:

[https://www.hud.gov/program\\_offices/administration/hudclips/handbooks/cpd/6509.2](https://www.hud.gov/program_offices/administration/hudclips/handbooks/cpd/6509.2)

## **Action Plan**

### **AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)**

#### **Introduction**

In PY 2023, the Horry County HOME Consortium will receive \$1,239,530 in HOME funds to use toward HOME program needs of the Consortium's service areas: Georgetown, Horry, and Williamsburg Counties.

Horry County also administers Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) program funding. Horry County receives CDBG and ESG funding directly from HUD as an entitlement grantee. In PY 2023, Horry County will receive \$1,956,667 towards CDBG programming in Horry County. For the ESG program, Horry County will receive \$167,447 towards emergency solutions in the county.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,956,667	0	0	1,956,667	7,826,668	PY 2023 is the first year of the ConPlan. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,239,530	0	0	1,239,530	4,958,120	PY 2023 is the first year of the ConPlan. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	167,447	0	0	167,447	669,788	PY 2023 is the first year of the ConPlan. The expected amount available for the remainder of the ConPlan is 4x more years of the annual allocation.

Table 66 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Horry County will utilize a combination of public and private funding to carry out affordable housing, housing rehabilitation, infrastructure, public facility, public services, and homelessness activities during the period covered by this Consolidated Plan. The County encourages and will use federal funds to leverage other state, local and private funds. For example, federal CDBG funds will make up a portion of funded public service activities, allowing for providers to use these funds to seek additional funds to improve access or expand their programs.

HOME funding requires a 25% non-federal match. Each recipient of Consortium HOME funds will match their allocation with 25% funding from non-federal sources. These contributions to the project must be permanent. Any match provided in excess of the 25% requirement will be retained by the Consortium and banked for use with future HOME projects. Evidence of match must be submitted with all applications. In the event an applicant cannot provide the required match, they may request a waiver, which may or may not be granted by the Consortium depending on if sufficient match funds are available to cover the deficit. The HOME match is documented each year in the Consolidated Annual Performance and Evaluation Report (CAPER).

ESG funding requires 100% match. Each recipient of ESG funds will match their allocation with funding in compliance with 24 CFR 576.207. Program match sources must be provided as a part of the application budget. A match audit is conducted at the 50% funding point and again prior to the final payment request of the agency awarded ESG funds. Match sources are also reviewed again as a part of the annual monitoring process. The ESG match is documented in the annual ESG Sage Report at the end of the program year.

The Consortium actively participates in the Total Care for the Homeless Coalition, which assists in coordinating Continuum of Care funding. Other resources at the state and federal level (such as the McKinney-Vento Homeless Assistance Act funds) are expected to be available through competitively awarded processes. These resources complement the resources available through the Consortium and further help to meet the affordable housing and homeless needs within the region.

Another source of funding for the region is Section 8 rental assistance, which is utilized by the Public Housing Authorities of Conway, Georgetown, and Myrtle Beach to assist families on their waiting lists. The Kingstree Housing Authority does not receive Section 8 rental assistance.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Horry County will target CDBG funds towards public facility and infrastructure improvements located within low/mod areas in the County and the City of Myrtle Beach. For example, planned public improvements in the City of Myrtle Beach include water line upgrades in LMI areas.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A. Increase Homeownership Opportunities	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County	Affordable Housing Preservation & Development	HOME: \$596,488  CDBG: \$195,222	Homeowner Housing Added: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	1B. Increase Affordable Rental Hsg Opportunities	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County	Affordable Housing Preservation & Development	HOME: \$401,725	Rental units constructed: 3 Household Housing Unit  Tenant-based rental assistance: 18 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	1C. Provide for Owner Occupied Hsg Rehabilitation	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County	Affordable Housing Preservation & Development	HOME: \$241,318  CDBG: \$606,555	Homeowner Housing Rehabilitated: 24 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	1D. Reduce Slum & Blight in Residential Areas	2023	2027	Affordable Housing	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Affordable Housing Preservation & Development	CDBG: \$85,222	Buildings Demolished: 2 Buildings
5	2A. Expand & Improve Public Infrastructure	2023	2027	Non-Housing Community Development	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Improvements to Public Facilities & Infrastructure	CDBG: \$674,223	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	2B. Improve Access to Public Facilities	2023	2027	Non-Housing Community Development	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Improvements to Public Facilities & Infrastructure	CDBG: \$165,222	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
7	3A. Provide Vital Public Services	2023	2027	Non-Homeless Special Needs	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Expansion of Available Public Services	CDBG: \$230,222	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	4A. Provide for Rapid Re-housing Programs	2023	2027	Homeless	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Addressing Homelessness	ESG: \$100,468	Tenant-based rental assistance / Rapid Rehousing: 38 Households Assisted
9	4B. Increase & Improve Homeless Prevention Service	2023	2027	Homeless	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Addressing Homelessness	ESG: \$50,234	Homelessness Prevention: 65 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	4C. Increase Availability of Overnight Shelter Bed	2023	2027	Homeless	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County	Addressing Homelessness	ESG: \$16,745	Homeless Person Overnight Shelter: 2 Persons Assisted

**Table 67 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	1A. Increase Homeownership Opportunities
	<b>Goal Description</b>	The HOME Consortium will increase homeownership opportunities in the region through adding homeowner housing and through direct financial assistance to low- and moderate-income households; Expand and improve access to funding sources in the region for owner-occupied housing through partnering with local lending institutions to leverage public and private funding; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.
2	<b>Goal Name</b>	1B. Increase Affordable Rental Hsg Opportunities
	<b>Goal Description</b>	The HOME Consortium will increase affordable rental housing opportunities in the region through new rental units constructed, rehabilitation of rental units which will address the need for safe, decent and sanitary conditions. Tenant-based rental assistance (TBRA) will also be provided for eligible LMI households; Expand and improve access to funding sources in the region for renter-occupied housing through partnering with local lending institutions to leverage public and private funding; Increase affordable housing development in high opportunity areas through partnering with private developers to create mixed income developments; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.
3	<b>Goal Name</b>	1C. Provide for Owner Occupied Hsg Rehabilitation
	<b>Goal Description</b>	Horry County and the HOME Consortium will provide for owner occupied housing rehabilitation in low- and moderate-income areas and households with help from its local housing partner, the City of Myrtle Beach. Rehabilitation addresses the needs for decent, safe, and sanitary owner-occupied housing, providing households in the area with emergency, essential, and substantial repair projects. Housing rehabilitations will also provide more access and accommodations to the elderly and disabled. All pre-1978 owner-occupied units in the rehabilitation program are tested and mitigated for lead-based paint, if necessary, and will follow the lead-based paint hazard removal process outlined in this Plan.  Other goals are to expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding; Reduce substandard housing by expanding homeowner occupied rehabilitation opportunities with focus on target areas; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.

4	<b>Goal Name</b>	1D. Reduce Slum & Blight in Residential Areas
	<b>Goal Description</b>	Horry County has the goal for the development of safer, more suitable living environments by eliminating blight, dilapidated structures, and substandard vacant buildings from low to moderate income areas. Reducing slum and blight in the region will happen through dilapidated and substandard and unsuitable for rehabilitation buildings being demolished and work with Housing Code Enforcement/Foreclosed Property Care. The County will increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.
5	<b>Goal Name</b>	2A. Expand & Improve Public Infrastructure
	<b>Goal Description</b>	Expanding and improving public infrastructure addresses the need for the creation of a safer, more suitable living environment in low to moderate income areas. Infrastructure provides the foundation of neighborhood revitalization efforts, affordable housing improvements, and spurs economic development.  The County will also expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding; Expand and improve transportation infrastructure, including bike and pedestrian pathways, with a focus on linkages to schools, parks, and employment centers; and Increase economic development activities and investments by exploring opportunities and financing for expansion of public infrastructure including rail lines and major roadways as well as industrial parks.
6	<b>Goal Name</b>	2B. Improve Access to Public Facilities
	<b>Goal Description</b>	Improve access to public facilities that benefit low- and moderate-income areas and households through improvements to public facilities. As well as improved access through accommodations for elderly and disabled residents as needed. In addition, public facilities in low income areas provide centers for the delivery of public services, workforce development training, childcare, services for the elderly, and community policing programs. Expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding. Increase funding for recreational facilities by increasing recreational facilities and programmatic opportunities in targeted LMI areas, RECAPs and Focus Areas, and construct new facilities and/or complete the rehabilitation & improvement of existing public facilities.

<b>7</b>	<b>Goal Name</b>	3A. Provide Vital Public Services
	<b>Goal Description</b>	<p>Horry County will provide vital public services for low and moderate-income households. The County will work with its local community partners to find and provide adequate vital public services that meet the needs of the residents, which also include the elderly and disabled population. The County will fund supportive services that serve special needs populations in the area. The special needs population has been identified as the elderly, persons with a disability, persons and households with alcohol and/or drug addiction, and persons living with HIV/AIDS.</p> <p>The County will also expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible; Support educational enrichment opportunities and programs through opportunities for after school programs, youth mentoring and tutoring programs, summer camps, reading programs, etc.; and Increase employment training and small business development opportunities by coordinating with regional workforce and educational agencies to expand workforce training opportunities and small business development opportunities.</p>
<b>8</b>	<b>Goal Name</b>	4A. Provide for Rapid Re-housing Programs
	<b>Goal Description</b>	<p>Horry County will provide for Rapid Re-housing Programs through use of Tenant-based rental assistance (TBRA), rapid-rehousing, and housing added for homeless persons. Rapid re-housing programs for the prevention of homelessness are coordinated by the Consortium and members of the CoC.</p> <p>Horry County will also expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding as well as Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>

<b>9</b>	<b>Goal Name</b>	4B. Increase & Improve Homeless Prevention Service
	<b>Goal Description</b>	<p>Horry County will increase and improve homeless prevention services in the region through coordination with the CoC and local service providers of the homeless population in Horry County. The Homeless Management Information System (HMIS), a local information system used to collect data on the homeless population will also be used to help with the prevention of homelessness in the county by identifying persons who are at-risk of becoming homeless. The Housing Authority of Myrtle Beach also runs several programs designed to help assists homeless families and veterans.</p> <p>Horry County will expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding as well as Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>
<b>10</b>	<b>Goal Name</b>	4C. Increase Availability of Overnight Shelter Bed
	<b>Goal Description</b>	<p>Horry County will increase availability of overnight shelter beds, emergency shelter and transitional housing beds in Horry County with members of the CoC and local shelters such as New Directions which has an emergency shelter and transitional housing. The Housing Authority of Myrtle Beach also runs several programs designed to help assists homeless families and veterans.</p> <p>Horry County will expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding as well as Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.</p>

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The projects were developed based on needs and recommendations made by the community, partner agencies, members of the CoC, partner PHAs and the members of the Consortium. This guidance helped in the development of the Consolidated Plan’s priority needs and goals reflected in this Annual Action Plan. All the projects have the purpose to assist LMI neighborhoods and/or LMI households within the jurisdiction. The Horry County HOME Consortium is the lead agency responsible to administer the HOME program within all three counties and the 12-member municipalities in its jurisdiction. Horry County Community Development is the lead agency responsible for administering the CDBG and ESG program within Horry County.

#	Project Name
1	CDBG: Administration (2023)
2	CDBG: Horry County - Public Services (2023)
3	CDBG: Horry County - Homeowner Rehabilitation (2023)
4	CDBG: Horry County - Acquisition (2023)
5	CDBG: Horry County - Demolition (2023)
6	CDBG: Horry County - Neighborhood Cleanups (2023)
7	CDBG: Horry County - Infrastructure Improvements (2023)
8	CDBG: Horry County - Public Facility Improvements (2023)
9	CDBG: Myrtle Beach - Infrastructure Improvements (2023)
10	CDBG: Myrtle Beach - Homeowner Rehabilitation (2023)
11	ESG: ESG Projects (2023)
12	HOME: Administration (2023)
13	HOME: Rental Housing Development (2023)
14	HOME: Homeowner Housing Development (2023)
15	HOME: Owner Occupied Rehabilitation (2023)
16	HOME: TBRA (2023)
17	HOME: CHDO Operating Funds (2023)
18	HOME: CHDO Set-Aside Activities (2023)

Table 68 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Horry County HOME Consortium is the lead agency responsible that will administer the HOME program within all three counties and the 12-member municipalities in its jurisdiction. Horry County Community Development is the lead agency responsible for administering the CDBG and ESG program

within Horry County.

The preservation of existing affordable housing units as well as the development of additional affordable housing, for both rental and homeownership opportunities, is a high priority and will be targeted across all three Counties of the HOME Consortium. Activities include rental assistance, rental housing construction, owner and rental rehab, homeownership opportunities, and affordable housing development through local CHDOs.

In Horry County, there is a need for improvements and expansion to public facilities and infrastructure in the City of Myrtle Beach and across the County, specifically in low- and moderate-income areas. Public improvements are addressed through CDBG funds and will only target low/mod areas as identified by HUD LMISD data.

Public service programs are a high priority as they will help with vital services that improve living situations and the quality of life for LMI and special need households in Horry County. There is a 15% grant cap allocation for public services.

Addressing homelessness is a high priority and this need is addressed through the ESG program. Horry County will fund programs that help with homeless prevention, rapid rehousing activities to help families avoid homelessness and emergency shelter services. Other activities may include data collection (HMIS) and admin of the program.

Additional considerations are made due to grant specific guidelines and the County IGA with the City of Myrtle Beach. CDBG has a grant allocation cap of 20% for admin costs and 15% grant cap for all combined public services. The IGA between the County and the City of Myrtle Beach is that the CDBG fund will be allocated 75% to the County and 25% to the City of Myrtle Beach, which act as a subrecipient. HOME funds have a 10% admin cap and at least 15% must be allocated to CHDO housing activities.

# AP-38 Project Summary

## Project Summary Information

<b>1</b>	<b>Project Name</b>	CDBG: Administration (2023)
	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	1A. Increase Homeownership Opportunities 1C. Provide for Owner Occupied Hsg Rehabilitation 1D. Reduce Slum & Blight in Residential Areas 2A. Expand & Improve Public Infrastructure Capacity 2B. Improve Access to Public Facilities 3A. Provide Vital Public Services
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development Improvements to Public Facilities & Infrastructure Public Services
	<b>Funding</b>	CDBG: \$391,333
	<b>Description</b>	Administration of the Horry County CDBG Program for the 2023 program year.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Horry County & the City of Myrtle Beach, South Carolina
	<b>Planned Activities</b>	Administration of the Horry County CDBG program for the 2023 program year.  HUD Matrix Code (21A).

2	<b>Project Name</b>	CDBG: Horry County - Public Services (2023)
	<b>Target Area</b>	Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	3A. Provide Vital Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	This project includes all public service activities including those with household and individual beneficiaries. Overall funding for CDBG public services will not exceed 15% of the grant.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
	<b>Location Description</b>	Horry County, South Carolina
<b>Planned Activities</b>	This project consists of public services within Horry County. Planned activities for PY 2023 include:  New Directions, Rolling Forward Bike Program (05Z): \$18,500  Helping Hands of Myrtle Beach, Rent & Utility Assistance (05Q): \$20,000  Neighbor to Neighbor, Health Transportation and Pantry Coordination (05E): \$33,725  ECHO, Eviction Mitigation Program (05Q): \$63,600  Association for Betterment of Bucksport, Bucksport Community Toolshed (05Z): \$14,175	
<b>Project Name</b>	CDBG: Horry County - Homeowner Rehabilitation (2023)	

<b>3</b>	<b>Target Area</b>	Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	1C. Provide for Owner Occupied Hsg Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	CDBG: \$450,000
	<b>Description</b>	This project consists of owner-occupied housing rehabilitation in Horry County.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Owner-occupied housing rehabilitation activities will benefit low and moderate-income families in Horry County. Homeowner Housing Rehabilitated: 15 Household Housing Unit
	<b>Location Description</b>	Horry County, South Carolina
	<b>Planned Activities</b>	Owner-occupied housing and resiliency rehabilitation throughout unincorporated Horry County. HUD Matrix Code (14A)
<b>4</b>	<b>Project Name</b>	CDBG: Horry County - Acquisition (2023)
	<b>Target Area</b>	Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	1A. Increase Homeownership Opportunities 2B. Improve Access to Public Facilities

	<b>Needs Addressed</b>	Affordable Housing Preservation & Development Improvements to Public Facilities & Infrastructure
	<b>Funding</b>	CDBG: \$130,000
	<b>Description</b>	This project consists of acquisition of a minimum of one parcel of land for redevelopment.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 1 Household It is estimated that a minimum of one family will benefit from the acquisition of property.
	<b>Location Description</b>	Horry County, South Carolina
	<b>Planned Activities</b>	Acquisition of land in Horry County for redevelopment HUD Matrix Code (14G)
5	<b>Project Name</b>	CDBG: Horry County - Demolition (2023)
	<b>Target Area</b>	Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	1D. Reduce Slum & Blight in Residential Areas
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	This project consists of the demolition of unfit dwellings.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Properties will receive demolition services in Horry County. Buildings Demolished: 2 Buildings
	<b>Location Description</b>	Horry County, South Carolina

	<b>Planned Activities</b>	This project consists of demolition of unfit dwellings in Horry County. HUD Matrix Code (04)
6	<b>Project Name</b>	CDBG: Horry County - Neighborhood Cleanups (2023)
	<b>Target Area</b>	Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	1D. Reduce Slum & Blight in Residential Areas 3A. Provide Vital Public Services
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Horry County will seek to reduce slum and blight in the form of interim assistance through one time garbage and debris removal/neighborhood cleanup campaigns in eligible blighted and LMI areas.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 eligible LMI or blighted neighborhoods will receive interim assistance in the form of one-time neighborhood cleanup/garbage and debris removal campaigns in eligible areas of Horry County.
	<b>Location Description</b>	Horry County, South Carolina
	<b>Planned Activities</b>	Horry County will seek to reduce slum and blight in the form of interim assistance through one time garbage and debris removal/neighborhood cleanup campaigns in eligible blighted and LMI areas.  HUD Matrix Code (05V)
	<b>Project Name</b>	CDBG: Horry County - Infrastructure Improvements (2023)

7	<b>Target Area</b>	Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	2A. Expand & Improve Public Infrastructure Capacity
	<b>Needs Addressed</b>	Improvements to Public Facilities & Infrastructure
	<b>Funding</b>	CDBG: \$309,001
	<b>Description</b>	Infrastructure improvements in Racepath, Bucksport, and LMI areas of Horry County. Specific activities are under consideration and will be identified at a later point in time.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted  This project consists of infrastructure improvements that will benefit residents located within LMI areas in Horry County.
	<b>Location Description</b>	LMI areas of Horry County.
	<b>Planned Activities</b>	Infrastructure improvements such as Racepath PHII & PHIII, and other LMI neighborhood infrastructure projects.  HUD Matrix Code (03J, 03K, 03L)
8	<b>Project Name</b>	CDBG: Horry County - Public Facility Improvements (2023)
	<b>Target Area</b>	Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	<b>Goals Supported</b>	2B. Improve Access to Public Facilities
	<b>Needs Addressed</b>	Improvements to Public Facilities & Infrastructure

	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	This project consists of public facility improvements that will benefit residents located within LMI areas of Horry County. Specific activities are under consideration and will be identified at a later point in time.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted This project consists of public facility improvements that will benefit residents located within LMI areas of Horry County.
	<b>Location Description</b>	Horry County, South Carolina
	<b>Planned Activities</b>	This project consists of public facility improvements that will benefit residents located within LMI areas of Horry County. HUD Matrix Code (03E, 03F)
9	<b>Project Name</b>	CDBG: Myrtle Beach - Infrastructure Improvements (2023)
	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Myrtle Beach - Horry County
	<b>Goals Supported</b>	2A. Expand & Improve Public Infrastructure Capacity
	<b>Needs Addressed</b>	Improvements to Public Facilities & Infrastructure
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Infrastructure improvements may include, but not be limited to, water and sewer system improvements, storm-water and detention area upgrades, curb and gutter, road paving, sidewalks, and other pedestrian safety measures.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project will primarily benefit residents in eligible low to moderate income areas.
	<b>Location Description</b>	Myrtle Beach, South Carolina. Infrastructure Projects in Census Tracts 506, 507, & 509

	<b>Planned Activities</b>	Planned activities for infrastructure improvements in Myrtle Beach include improvement of drainage retention, water line, sidewalk and street improvements in LMI areas of Myrtle Beach. Anticipated activities include infrastructure improvements along Acline Avenue and Orange Street.  HUD Matrix Code (03J, 03K, 03L)
<b>10</b>	<b>Project Name</b>	CDBG: Myrtle Beach - Homeowner Rehabilitation (2023)
	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Myrtle Beach - Horry County
	<b>Goals Supported</b>	1C. Provide for Owner Occupied Hsg Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	CDBG: \$91,333
	<b>Description</b>	This project will fund homeowner housing rehab activities that will benefit LMI residents located within Myrtle Beach.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Rehabilitated: 4 Household Housing Unit
	<b>Location Description</b>	Myrtle Beach, South Carolina
	<b>Planned Activities</b>	Owner Occupied Housing Rehabilitation  HUD Matrix Code (14A)
<b>11</b>	<b>Project Name</b>	ESG: ESG Projects (2023)
	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County

<b>Goals Supported</b>	4A. Provide for Rapid Re-housing Programs 4B. Increase & Improve Homeless Prevention Service 4C. Increase Availability of Overnight Shelter Bed
<b>Needs Addressed</b>	Addressing Homelessness
<b>Funding</b>	ESG: \$167,447
<b>Description</b>	ESG projects for the 2023 program year include County administration, rapid rehousing rental assistance, homelessness prevention activities, emergency shelter operations, HMIS, and subrecipient administration.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant-based rental assistance / Rapid Rehousing: 38 Households Assisted  Homelessness Prevention: 65 Persons Assisted  Homeless Person Overnight Shelter: 2 Persons Assisted
<b>Location Description</b>	The Horry County ESG service area
<b>Planned Activities</b>	ESG Program Administration (County) - \$6,433  Rapid Rehousing - \$108,889  Homeless Prevention - \$39,000  Emergency Shelter - \$5,000  HMIS - \$2,000  Subrecipient Administration - \$6,125  ESG Match: ESG funding requires 100% match. Each recipient of ESG funds will match their allocation with approved funding sources as indicated in 24 CFR 576.207. A plan for the subrecipient's program match must be provided as a part of the application budget. A match audit is conducted at the 50% funding point and again prior to the final payment request of the agency awarded ESG funds. Match sources are also reviewed again as a part of the annual monitoring process. The ESG match is documented each year in the Consolidated Annual Performance and Evaluation Report (CAPER).
<b>Project Name</b>	HOME: Administration (2023)

<b>12</b>	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	<b>Goals Supported</b>	1A. Increase Homeownership Opportunities 1B. Increase Affordable Rental Hsg Opportunities 1C. Provide for Owner Occupied Hsg Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	HOME: \$123,953
	<b>Description</b>	Administration of the Horry County HOME Consortium during the 2023 program year. HOME Admin will not exceed more than 10% of the grant allocation.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	The Horry County HOME Consortium serves the following counties within South Carolina: Horry County, Georgetown County, and Williamsburg County.
	<b>Planned Activities</b>	HOME Program administration during the 2023 program year.
	<b>Project Name</b>	HOME: Rental Housing Development (2023)

<b>13</b>	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	<b>Goals Supported</b>	1B. Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	HOME: \$92,442
	<b>Description</b>	HOME-funded rental housing development
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units constructed: 3 Household Housing Unit
	<b>Location Description</b>	Jurisdiction wide based on beneficiary eligibility.
	<b>Planned Activities</b>	New construction and rehabilitation of rental housing units.
		<b>Project Name</b>

<b>14</b>	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	<b>Goals Supported</b>	1A. Increase Homeownership Opportunities
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	HOME: \$437,205
	<b>Description</b>	New construction of homeownership housing units in the HOME Consortium region.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 4 Household Housing Unit
	<b>Location Description</b>	Jurisdiction wide based on beneficiary eligibility.
	<b>Planned Activities</b>	New construction of single family housing.
		<b>Project Name</b>

15	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	<b>Goals Supported</b>	1C. Provide for Owner Occupied Hsg Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	The HOME Consortium will provide owner-occupied housing rehabilitation for LMI households throughout the three-county region.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately five low to moderate income households will benefit from this project.  Homeowner Housing Rehabilitated: 5 Household Housing Unit
	<b>Location Description</b>	Jurisdiction wide based on beneficiary eligibility.
	<b>Planned Activities</b>	Owner-occupied housing rehabilitation.
	<b>Project Name</b>	HOME: TBRA (2023)

16	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	<b>Goals Supported</b>	1B. Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	HOME: \$150,000
	<b>Description</b>	Tenant Based Rental Assistance (TBRA) will be provided for LMI households in need of rental assistance throughout the Consortium region.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant-based rental assistance: 18 Households Assisted
	<b>Location Description</b>	Jurisdiction wide based on beneficiary eligibility.
	<b>Planned Activities</b>	Tenant Based Rental Assistance during the 2023 program year.
	<b>Project Name</b>	HOME: CHDO Operating Funds (2023)

17	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	<b>Goals Supported</b>	1A. Increase Homeownership Opportunities 1B. Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	A HOME Consortium certified CHDO will be provided up to \$50,000 in HOME funding to support its CHDO operations throughout the three counties of the HOME Consortium.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	CHDO operations throughout the Horry County HOME Consortium.
	<b>Planned Activities</b>	Operating support for a HOME Consortium certified CHDO during the 2023 program year.
	<b>Project Name</b>	HOME: CHDO Set-Aside Activities (2023)

<b>18</b>	<b>Target Area</b>	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	<b>Goals Supported</b>	1A. Increase Homeownership Opportunities 1B. Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Affordable Housing Preservation & Development
	<b>Funding</b>	HOME: \$185,930
	<b>Description</b>	The HOME Program requires that no less than 15% of the annual allocation be set aside for eligible projects to be completed by Community Housing Development Organizations, or CHDOs.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least one eligible household will be assisted through CHDO-eligible activities. Homeowner Housing Added /or Rental Unit Constructed: 1 Household Housing Unit
	<b>Location Description</b>	Jurisdiction wide eligible CHDO activities.
	<b>Planned Activities</b>	The CHDO set-aside may be allocated for new construction or acquisition/rehabilitation for affordable rental and/or ownership housing opportunities.

**Table 69 – Projects**

## AP-50 Geographic Distribution - 91.420, 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Horry County HOME Consortium is the lead agency for the HOME program in the region. HOME funding is made available Consortium-wide (Horry County, Georgetown County and Williamsburg County as well as the 12-member municipalities). Activities with HOME in these areas through the plan will focus on affordable housing preservation and development activities.

CDBG funds are administered by the Horry County Community Development Department and only allocated in Horry County. CDBG programming is in coordination with local and state agencies, as well as private groups and organizations. Other governmental entities involved in the implementation of this plan included: the four public housing authorities and the City of Myrtle Beach.

For CDBG, an Intergovernmental Agreement between Horry County and the City of Myrtle Beach was executed on October 1, 2022 to maximize the amount of countywide Community Development Block Grant funding and to proportionately allocate benefits. Under this agreement, Horry County receives 20% of the grant for administration as the lead entity. The remaining 80% is split between the two jurisdictions. For this portion, Horry County's percentage of allocation is 75% and the City of Myrtle Beach's allocation is 25%. The City of Myrtle Beach is considered a sub-recipient of the CDBG Entitlement Grant. See further below on how CDBG funds are allocated.

ESG funds are administered by the Horry County Community Development Department and only allocated in Horry County. ESG funds program services and activities that primarily serve the homeless such as homeless prevention, rapid rehousing rental assistance and emergency shelter operations.

### Geographic Distribution

Target Area	Percentage of Funds
Brooksville - Horry County	
Bucksport - Horry County	
Cedar Branch - Horry County	
City of Myrtle Beach - Central City Revitalization Area - Horry County	
Town of Andrews - Georgetown County	
City of Conway - Horry County	
City of Georgetown - West End Neighborhood - Georgetown County	
Town of Greeleyville - Williamsburg County	
Town of Kingstree - Williamsburg County	
City of Myrtle Beach - Horry County	
Freemont - Horry County	

Target Area	Percentage of Funds
Goretown - Horry County	
Horry County	
Racepath - Horry County	
City of Conway - Rebuild Conway Revitalization Area - Horry County	
Socastee - Horry County	
Bennett Loop - Horry County	
Georgetown County	
Williamsburg County	

**Table 70 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

A percentage was not assigned specifically for each geographic target location; however, all the target locations are areas with a large LMI population and allocations will primarily go towards serving LMI individuals and households. Horry County is the lead agency for the Horry County HOME Consortium and will coordinate with local and state agencies, as well as public and private organizations and non-profits, to implement these activities in these areas. HOME funds are intended for LMI households, and will target all three counties in the Consortium region.

For CDBG, while these funds are only targeted within Horry County, the County does not allocate funding based solely on geographic requirements. When the project or planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, County staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual, or household, before the project/activity is initiated.

Public infrastructure and public facility improvement activities do not target individual beneficiaries, but target low/mod areas. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low to moderate-income (or 51%).

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

The affordable housing activities undertaken will address the needs of the homeless and non-homeless. Horry County will provide homeless households with RRH/TBRA rental assistance and owner-occupied rehabilitation of housing units for LMI households. The HOME Consortium will work towards affordable housing goals with the creation of new affordable homeowner and rental housing units, rental assistance and rehabilitated housing units. The goals for affordable housing are provided below.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	38
Non-Homeless	40
Special-Needs	0
Total	88

**Table 71 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	56
The Production of New Units	8
Rehab of Existing Units	24
Acquisition of Existing Units	0
Total	88

**Table 72 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

- Homeowner Housing Added: 5 LMI Household Housing Units
- Homeowner Housing Rehabilitated: 24 LMI Household Housing Unit
- Rental Housing Added: 3 LMI Household Housing Unit
- HOME TBRA: 18 LMI Households Assisted
- ESG: Rapid Re-housing/TBRA: 38 Homeless Households Assisted

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Horry County HOME Consortium will continue to work closely with the four Public Housing Authorities (PHAs) serving low-income households throughout the jurisdiction. The PHAs within the Consortium are:

- The Housing Authority of Myrtle Beach: Provides Section 8 Housing Choice Vouchers
- The Housing Authority of Conway: Provides Section 8 Housing Choice Vouchers and public housing units
- Georgetown Housing Authority: Provides Section 8 Housing Choice Vouchers and public housing units
- Kingstree Housing Authority: Provides public housing units

### **Actions planned during the next year to address the needs to public housing**

The Consortium, with each of the four public housing authorities will work diligently to expand affordable housing opportunities within their jurisdictions and expand services for their residents as well as the communities they serve.

The Consortium will also work with the PHAs to reduce public barriers to affordable housing development in the region. Various contributing factors such as land use and zoning laws, admissions and occupancy policies and procedures including preferences in publicly supported housing have contributed to a lack of access to publicly supported housing in the region.

The Housing Authority of Conway strives to maintain diverse communities throughout their jurisdiction. The HAC provides for a variety of supportive services including educational enrichment activities at all of its housing developments.

In order to address a severe shortage in affordable rental units and rapid increase in rents, the Housing Authority of Myrtle Beach (HAMB) instituted Small Area Fair Market Rents, which both increased availability of units and encouraged vouchers to be used outside of higher poverty areas. HAMB is actively searching for property to construction additional HOME-funded units and will continue to administer vouchers, with plans to project-base HCV, VASH, and Mainstream vouchers to help sustain successful voucher programs. The HAMB will continue to update its HCV waiting list, which has been changed to a lottery system with some preference given for households that include a family member with a disability.

The Georgetown Housing Authority will continue to serve its residents by offering a variety of supportive service activities including after-school youth centers, early childhood education programming, adult education and literacy programming, job training, healthy living programs, financial literacy and homeownership programs. In addition to these supportive service programs, the GHA will continue to provide for community betterment programs such as tree planting, recycling and neighborhood clean-

ups.

The Kingstree Housing Authority runs multiple supportive programs for residents, including two youth programs, career planning, and a homebuyer program. The KHA also has plans to build additional affordable units on a local site in the coming years.

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

HAMB runs a Family Self-Sufficiency Program (FSS) which is designed to help HCV families become economically independent. HAMB also provides the HCV Homeownership Program which provides vouchers to first-time homeowners if they meet income and other eligibility requirements such as employment requirements and homeownership counseling among a few others.

The HAC, KHA, and GHA all offer financial literacy training programs as well as home stewardship classes which are aimed at assisting residents to become ready for homeownership opportunities.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

None of the four housing authorities in the region are considered troubled.

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

Horry County continues to focus on efforts to address the root causes of homelessness and chronic homelessness.

While it is difficult to accurately measure the number of individuals and families at risk of becoming homeless, the Consortium remains committed to a "Housing First" philosophy by funding and coordinating programs that identify those "at-risk," attempt to intervene prior to homelessness occurring to re-house those that do experience homelessness as soon as possible, and provide key supportive services.

Horry County, in partnership with its local Continuum of Care (COC), Eastern Carolina Homelessness Organization (ECHO), is working to strategically align the County's ESG programming with COC priorities. This includes coordinating application funding reviews between the two organizations. For example, applications for CDBG public service funding submitted via the NOFA process will receive bonus points if they strategically align with the COC and ESG programs. Eastern Carolina Housing Organization (ECHO) is the lead agency for the CoC that makes up Chesterfield, Clarendon, Darlington, Dillon, Florence, Georgetown, Horry, Kershaw, Lee, Marion, Marlboro, Sumter and Williamsburg counties.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Consortium works with area homeless service providers to collaboratively provide a wide range of expertise in housing, and social and supportive services, within each component of the Continuum of Care (CoC).

ECHO's headquarters is located in the City of Myrtle Beach, which provides strategic placement within the Consortium and allows the CoC to work closely with the Consortium. The CoC has been able to partner with strong advocates in the area, who contribute highly trained and experienced staff, best practices and resources, and fresh insight into the fight against homelessness. In collaboration with the COC, long-standing providers, municipalities, community leaders, and other stakeholders, a high priority has been placed on development and support of homelessness services, from direct outreach to emergency sheltering and case management, to the provision of crisis hospitalizations for homeless who need mental health care. The CoC has also emphasized homeless data collection and review via HMIS by initiating a regular HMIS data analysis meeting so that key areas of service are identified. All participating partners have contributed to renewed efforts to reach out to our homeless community, and to assess and serve its needs.

CoC staff conduct outreach to veterans and residents that are homeless or at risk of homelessness on a regular basis. Individuals are then connected to the Coordinated Entry System (CES) through an Access Point, where they are matched with available and appropriate resources to meet their needs. There are five CES Access Points throughout the CoC.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Consortium continues to place high priority on emergency shelter services, transitional housing, services for the homeless, and homelessness prevention. From year-to-year, its Annual Action Plans reflect this high priority. Horry County and the COC supports transitional housing via assistance with rent and utility deposits so that they might sustain housing.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Consortium works closely with other municipalities, community leaders, and stakeholders to address homelessness, including assistance for those transitioning into permanent, independent housing. CoC members, Horry County, the Horry County HOME Consortium, and the four Public Housing Authorities (PHAs) collaborate to provide chronically homeless individuals and families, veterans, and unaccompanied youth, with pathways to housing and independence across Horry County. Their efforts include rent and utility assistance, Rapid Rehousing, supportive services, and other best practices for helping residents remain stably housed. All programs are funded either via CDBG or ESG, in addition to COC funding and other leveraged public and private financial sources accessed by our many partners.

### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Horry County and its sub-recipients support, encourage, and facilitate programs and strategies that help prevent homelessness, particularly in times of transition, such as:

- Providing extremely-low income persons with outpatient services and crisis hospitalizations, in an effort to address fundamental mental health issues that lead to chronic homelessness. In addition to treating mental health issues that can contribute to homelessness, these efforts enable

individuals to receive treatment in their community. The goal of this is to increase participation from at-risk individuals who shirk from the possibility of receiving hospitalization or care away from the support of their community and families.

- Providing creative, community-based housing opportunities for disabled young adults and adults, in an effort to prevent homelessness in this population. The County, the COC, and its many service provider partners collaborate to integrate clients and families into the continuum, and leverage or seek funds to move developmentally and intellectually disabled out of their family homes, group homes and other facilities into transitional and supportive housing.
- Finally, in an effort to serve the needs of homeless individuals and families, Horry County is committed to working with the COC to determine the need for an additional emergency homeless shelter in Horry County.
- The County works to encourage and facilitate efforts and strategies that align with the strategic efforts of the COC and the ESG program, including the service areas listed above. Applications from potential CDBG subrecipient public service providers are prioritized by way of bonus points if their proposed program(s) align with the COC's efforts and the ESG program.

The County works to encourage and facilitate efforts and strategies that align with the strategic efforts of the COC and the ESG program, such as the service areas listed above. Applications from potential subrecipient public service providers are prioritized by way of bonus points if their proposed program(s) align with the COC's efforts and the ESG program.

### **Discussion**

As shown, the Consortium remains committed to homelessness prevention, and to serving the needs of the homeless in collaboration with the COC, its sub-recipients, partners and stakeholders.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

Horry County's Comprehensive Plan's Housing Element comprises community and housing development goals and policy directives. The plan aims to accommodate projected population growth and the needs of the changing community and to identify trends in the market and anticipate future residential growth. The Housing Element addresses the need for safe and affordable housing, along with barriers to fair housing. Because a large portion of the future population growth can be accommodated within already approved residential areas, additional rezoning for major subdivisions should be evaluated to ensure that an adequate balance of housing types, densities, and community design are available for permanent residents and vacationers. Beyond the availability of housing, the County also monitors housing conditions, including conversion of single-family homes into duplexes and vacation rentals, mobile home age and durability, and dilapidated housing.

Market conditions continue to be a primary driver behind housing that is not affordable for households across all income levels, low-income households being the most severely impacted by these conditions. Renters are particularly impacted, as increases in the value of a home have led to higher rents. Because Horry County has a high number of seasonal rental units, this factor can drive up the cost of year-round rentals especially in proximity to the job centers at the beach. Conversely, off season housing near the beach can be more affordable, but is not a viable long-term housing solution.

There remains a lack of affordable, integrated housing for individuals who need supportive services and a lack of sufficient public investments in low-income neighborhoods. Although tourism and service sector jobs in Horry County reduce unemployment rates during part of the year, these seasonal features can impede the economic viability necessary for many to participate in the housing market. In addition, the lack of a variety of affordable housing options with convenient access to job centers, schools, public transportation, and services also creates a barrier to affordable, fair housing. Public housing complexes are no longer an effective way to provide affordable housing in one's community as they often perpetuate the cycle of poverty and are stigmatized.

Community wide revitalization requires an integrated approach among various partners and County departments to effectively result in change. Horry County's Community Development Department facilitates most revitalization efforts occurring both in the County and in area municipalities, as they allocate funding for housing assistance, new construction, and infrastructure improvements. There are many challenges that successfully revitalize a community. Zoning and non-conforming uses can impede the ability to provide transitional housing, public housing, or even repair or rehabilitate one's home. The State of South Carolina granted local governments the authority to establish priority investment zones for the establishment of market-based incentives and alleviation of zoning regulations that hinder revitalization. While repairs and new residential construction can help stabilize a community, Horry County is limited in its authority to provide services to areas within the City of Myrtle Beach and Conway. Without annexing into the adjoining municipality, revitalization efforts can be stymied. State law also inhibits revitalization efforts in unincorporated areas, as the state has not granted counties the authority

to remove dilapidated commercial buildings. This is often a critical component to trigger revitalization and redevelopment. The state also has not granted local governments the authority to place liens on properties for cleaning up overgrown brush or junk, only allowing liens to be placed on a property for the removal of a structure. These are just a few challenges to overcome blight and open up land and space for affordable housing development.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Horry County plans to address the issue of affordability by continuing to provide funding for affordable multifamily developments throughout the county. The County, as with the City of Myrtle Beach, also oversee fair housing programs including monitoring, referrals, education, distribution of materials and coordination with community groups. The county works with community groups – local faith-based organizations, higher education institutions, Head Start programs, and other available forums – to identify and obtain additional resources to expand consumer credit counseling, education, and awareness opportunities among low income and minority residents. The County monitors Home Mortgage Disclosure Act (HMDA) data to identify changes or patterns in lending practices that impact low income, minority, and special needs populations. During the course of the year, the county is examining ways to encourage the development of strategies for affordable housing in Horry County. Beyond the availability of housing, the County also monitors housing conditions, including conversion of single-family homes into duplexes and vacation rentals, mobile home age and durability, and dilapidated housing. Finally, the planned activities over the Consolidated Plan period will address homeowner and rental housing development, homeowner housing rehab, rental assistance and funding for CHDOs that will work to add to the affordable housing stock in the region.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

In addition to the proposed actions outlined in the Annual Action Plan, the Consortium will also work towards the actions listed below. These actions are planned to:

- Address obstacles to meeting underserved needs.
- Foster and maintain affordable housing.
- Reduce lead-based paint hazards.
- Reduce the number of poverty-level families.
- Develop institutional structure.
- Enhance coordination between public and private housing and social service agencies.

To work towards these other actions, the Consortium will work with its partner organizations and other local and regional service providers.

### **Actions planned to address obstacles to meeting underserved needs**

The Consortium recognizes the need to support educational enrichment opportunities and programs for the underserved LMI households of the region. Some of the actions planned are to provide opportunities for after school programs, youth mentoring and tutoring programs, summer camps, reading programs, etc. These will also be offered through programs funded by CDBG in Horry County.

### **Actions planned to foster and maintain affordable housing**

The Horry County HOME Consortium will use HOME funds and HOME match funds for affordable housing projects in the region. Qualified projects will be based on location and need.

Horry County continues to support local groups, such as Grand Strand Housing and His Hands of Horry County, to rehabilitate owner-occupied units. These activities facilitate the provision of affordable, safe and decent homes for low to moderate-low income homeowners.

Horry County has a list of nearly 200 low-income families that need home repairs that include HVAC systems, roofs, windows, plumbing, electrical, and ADA accommodations. Any pre-1978 unit in our housing rehabilitation program has a lead inspection/risk assessment before work begins. Horry County anticipates repairs to 15-20 homes per year. Demolition of existing units and reconstruction of new units will be overseen by the County, of which it anticipates an average of 2-3 per year.

The City of Myrtle Beach will work with local nonprofit housing agencies to acquire and rehabilitate

properties for construction of affordable housing opportunities for low income residents.

### **Actions planned to reduce lead-based paint hazards**

The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the three counties there are over 31,000 housing units built before 1980. During the next year, the Consortium will work to reduce the number of housing units with lead-based paint hazards in units assisted with HOME funds to prevent lead poisoning. This will be accomplished through the evaluation and disclosure of housing that may contain lead-based paint and properly abating and encapsulating lead contamination.

For CDBG, Horry County's Building Department will assist the South Carolina Department of Health and Environmental Control (DHEC) during any construction inspection process; however, this is limited to childhood lead poisoning prevention and detection activities. All pre-1978 housing units undergoing emergency repairs or rehabilitation will have a lead inspection/risk assessment before any physical work begins on the unit. If lead is present, the owner/tenant will be relocated. Also, information is distributed regarding lead-based paint to all residents that participate in any housing program. The County will continue to support programs available through SC DHEC and will develop a lead hazard control program to eliminate lead hazards in housing when a unit undergoes rehabilitation through the CDBG Program.

To the extent that lead-based paint hazards are addressed through rehabilitation, the process the county follows includes:

- Contracting certified lead-based paint inspectors and risk assessors;
- Distributing information on lead-based paint hazards to all households that participate in any housing programs that purchase or rehabilitate homes built before 1978;
- Conducting lead-based paint inspections and assessments as necessary; and
- Implementing environmental control or abatement measures (lead-based paint and asbestos) as required by all federally funded projects.

### **Actions planned to reduce the number of poverty-level families**

The Horry County HOME Consortium has targeted significant resources within the low-income areas described in the plan. It is intended that resources will spur redevelopment efforts within the targeted areas, effectively increasing capital investments, services, quantity and quality of affordable residences, and re-envisioning of communities through the reduction of blight and improved access to neighborhood amenities and opportunities.

The Consortium will also coordinate with the regional workforce and educational agencies to expand workforce training opportunities and small business development opportunities. These partners include Horry-Georgetown Technical College, Coastal Carolina University, and the regional Waccamaw Workforce Development Board. The Consortium plans to increase employment training and small business

development opportunities over the course of the consolidated planning period.

Horry County will allocate resources to assist in increasing worker skills and education. This has been identified as an essential action to undertake to stimulate economic development and increase worker wages. Since median earnings are generally tied to educational attainment and workforce training, the development of programs to assist workers in expanding or improving their skills and education will be pursued to assist increasing worker wages.

The tourism industry is vital to bringing in jobs to the region, however low-wage service industry jobs can contribute to the prevalence of poverty, especially if they are seasonal. The Consortium will work with local economic development agencies to pursue and attract industries that will provide higher paying jobs and year-round employment.

### **Actions planned to develop institutional structure**

The Consortium will continue to have formal and informal working relationships with the four Public Housing Authorities, Community Housing Development Organizations (CHDOs), and other non-profit housing developers and local jurisdictions. The Consortium will also provide workshops and training initiatives to improve the capacity and compliance of regional partners and programs. Finally, the Consortium will strive to encourage partners to leverage federal, state and private funds to benefit affordable housing opportunities with the region.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The Horry County HOME Consortium receives its funding directly from HUD and will coordinate affordable housing development with developers throughout the region.

For CDBG, Horry County will work in the county to administer these funds towards partners and programs that help serve LMI areas and LMI households. The county will partner with other public and private housing and social service agencies to frequently coordinate on projects in this plan. The county will also host meetings between local governments, housing providers, social service agencies, and the PHAs to discuss emerging issues in housing, homelessness, and community development.

For ESG, Horry County will continue participating in the COC. The COC, with its plan to end chronic homelessness in 10 years, provides a guide for the county and its partners to coordinate a system of affordable housing and supportive services for the prevention, reduction, and eventual end of homelessness.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The CDBG and ESG programs are administered by Horry County within the county, with CDBG for the purpose of assisting LMI areas and households and ESG for the purpose of providing services for the homeless. An estimated 99% of CDBG funds will be allocated towards LMI persons or areas and 1% will be towards slum and blight. The HOME program is administered by the HOME Consortium and funds are targeted towards eligible LMI households across the three-county region.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	99.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

Each recipient of Consortium HOME funds will be required to match their allocation with 25% funding from non-federal sources. These contributions to the project must be permanent. Any match provided in excess of the 25% requirement will be retained by the Consortium and banked for use with future HOME projects. Evidence of match must be submitted with all applications. In the event an applicant cannot provide the required match, they may request a waiver and it may or may not be granted by the Consortium depending on if there are sufficient match funds available to cover the deficit.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

All properties receiving financial assistance from the Consortium for homeownership and homebuyer activities must ensure that the housing remains affordable to families with incomes of 80 percent or less of the area median for at least the minimum affordability period based on the initial amount of assistance provided. This action plan year funds new construction homebuyer projects where the HOME funds will be provided as a direct subsidy to the homebuyer and will therefore utilize the recapture provision to ensure compliance with the HOME affordability period requirements. Homeownership projects funded during the 2023 program year will have affordability periods between five (5) and twenty (20) years based on the amount of the direct subsidy provided to the homeowner. The affordability requirements will be enforced with restrictive covenants (or liens) and a promissory note that will be recorded with appropriate County Register of Deeds for either Horry County, Georgetown County, or Williamsburg County - based on the location of the property.

In the event of a voluntary or involuntary sale, the Consortium will recapture the HOME investment before the homebuyer receives a return. The recapture amount is limited to the net proceeds available from the sale. The Consortium shall reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period. For example, a property with a 15-year affordability period will require that the pro-rata share, subject to recapture, will reduce by 1/15th annually on the anniversary date of the initial purchase closing.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

All properties receiving financial assistance from the Consortium for acquisition of existing housing

units must ensure that the housing remains affordable to families with incomes of 80 percent or less of the area median for at least the minimum affordability period based on the initial amount of assistance provided. This action plan year funds activities that will acquire existing housing units for affordable rental housing opportunities, and will utilize the recapture provision to ensure compliance with the HOME affordability period requirements. Rental housing projects funded during the 2023 program year will have affordability periods between five (5) and twenty (20) years based on the amount of the subsidy provided to the developer/owner.

The affordability requirements will be enforced with restrictive covenants (or liens) and a promissory note that will be recorded with appropriate County Register of Deeds for either Horry County, Georgetown County, or Williamsburg County - based on the location of the property.

In the event of a voluntary or involuntary sale, the Consortium will recapture the HOME investment before the owner receives a return. The recapture amount is limited to the net proceeds available from the sale. The Consortium shall reduce the HOME investment amount to be recaptured on a pro rata basis for the time the owner has owned the property and made it available for affordable rental housing to an income eligible tenant. For example, a property with a 15-year affordability period will require that the pro-rata share, subject to recapture, will reduce by 1/15th annually on the anniversary date of the initial purchase closing.

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The Consortium does not intend or anticipate refinancing any existing debt for multifamily housing that will be rehabilitated with HOME funds per 24 CFR 92.206(b) guidelines.

## Emergency Solutions Grant (ESG)

### 1. Include written standards for providing ESG assistance (may include as attachment)

Please see the attached standards and guidelines.

### 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Continuum of Care (CoC) has established a Coordinated Entry System (CES) and Horry County is committed to participating and supporting the CoC in utilizing the system. Since 2014, the CoC has developed its system with HUD, the state, and technical assistance providers. The CoC has implemented CES, which it utilizes to gather information about beneficiaries, identify resources, and to evaluate service needs and gaps to help communities plan their assistance.

### 3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

All sub-award applicants for CDBG and ESG funds must submit applications prior to the published deadline, in order to be considered for funding. Applications are usually due around February 1st each year. Once applications are received, staff conducts an "Eligibility Review" of all applications in accordance with 24 CFR 570.200(a) and 570.201-206 for CDBG, and 24 CFR 576.100(a) and 24 CFR 576.101-107 for ESG. During this review, staff determines one or more of the below, based on the funding:

- if the organization is a non-profit;
- if the organization is a qualified for-profit agency or business;
- whether the program meets a national objective;
- whether the program addresses an eligible CDBG or ESG activity; and
- if the program is able to serve all qualified Horry County residents.

If an applicant meets initial criteria, the application proposal is considered eligible for funding consideration. Staff then provides the Review Committee with a report on any programs that do not meet all the criteria, as well as a copy of all applications and a spreadsheet for application scoring and review.

A second review is then conducted on eligible programs to determine whether the program has clear goals and quantifiable objectives, sound financial and program management, and sufficient ability to leverage funds. In reviewing applications, the Review Committee and County staff may request additional information, make site visits, request a conference with the applicant, or take other steps to assure a fair and equitable selection/award process.

The Review Committee then meets, and using guidance from the scoring rubric, determines recommendations for each of the applications and a proposed allocation of expected funding. From the recommendations of this meeting, a proposed ESG budget, CDBG budget, and Annual Action Plan are established.

The proposed budgets and Annual Action Plan are presented to the Administration Committee of the Horry County Council for review. Upon approval of the Administration Committee, the Plan is then forwarded to the Horry County Council for approval. A public comment period is opened prior to final approval of the budgets and Plan. Following the Horry County Council's approval of the Annual Action Plan, a completed copy is submitted to HUD. This occurs prior to the submission deadline, which usually occurs on or around May 15.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The Continuum of Care has formerly homeless persons who serve on its Board of Directors. Its subrecipients work directly with homeless and formerly homeless individuals. Horry County, Georgetown County, and Williamsburg County continue to encourage the underserved to express their needs and concerns to the maximum extent possible. If unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction will work closely with the CoC and other organizations in the community to reach out to homeless and formerly homeless individuals to get their perspective on policies and funding decisions.

- 5. Describe performance standards for evaluating ESG.**

The ESG Program, previously referred to as the Emergency Shelter Grant program, is authorized by Subtitle B of Title IV of the Stewart B. McKinney Homeless Assistance Act. Horry County's ESG performance standards reflect the federal regulations of Title 24 Code of Federal Regulations Part 576 as amended by the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH) that governs ESG, and the procedures used by Horry County in administration of this grant as directed by HUD.

In addition, standards for financial management and internal controls reflect federal regulations at 24 CFR 200. The County is also responsible for compliance with federal regulations at 24 CFR Part 58. These federal laws and regulations are included by reference in Horry County policies and procedures.

General guidelines for activities of the ESG program are listed at 24 CFR 576.100 and other costs may be eligible under the program provided that they fit the statutory requirement of benefitting homeless persons and assisting their movement toward independent living.

Horry County complies fully with all federal, state, and local non-discrimination laws, and with rules and regulations governing Fair Housing and Equal Opportunity in housing and employment, including:

- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974 and the Fair Housing Amendments Act of 1988)
- Executive Order 11063
- Section 504 of the Rehabilitation Act of 1973
- The Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act (to the extent that it applies, otherwise Section 504 and the Fair Housing Amendments govern)
- Violence Against Women Reauthorization Act of 2005
- The Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Final Rule, published in the Federal Register on February 3, 2012

When more than one civil rights law applies to a situation, the laws will be read and applied together.

Horry County's standards call for all participants in its ESG programs to be entered into the Homeless Management Information System (HMIS). ESG funds may be used to pay for the cost of collecting and entering data into HMIS in compliance with HUD standards, and for tracking performance standards.

In addition, Horry County measures whether all participants meet the HUD definition of homelessness in order to qualify, i.e. as Literally Homeless, or as Fleeing or Attempting to Flee Domestic Violence. All participants must have an income of 80% of median family income, or as determined by HUD annually. Households must also demonstrate a reasonable prospect that they will be able to sustain themselves after the period of assistance ends. Horry County ESG guidelines require that the participant selection process be documented to ensure performance standards are met. Documentation must include: income documentation, homeless status, proof of sustainability, Request for Tenancy Approval, unit inspection to ensure Minimum Habitability Standards (MHS) with a Housing Quality Standards inspection, and more.

Horry County's performance standards also include Grounds for Denial to the ESG Program, and Informal Hearings for Participants.

Subrecipient performance standards incorporate these, plus record-keeping and reporting requirements. These requirements include standards for invoicing Horry County for reimbursement of funds expensed for the ESG program, and standards for maintenance of all file documentation and personally identifiable information.

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> 2006-2010 ACS, 2017-2021 ACS
	<b>List the name of the organization or individual who originated the data set.</b> US Census Bureau
	<b>Provide a brief summary of the data set.</b> The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.
	<b>What was the purpose for developing this data set?</b> Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Horry, Georgetown, and Williamsburg Counties
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2006-2010 ACS, 2017-2021 ACS 5-Year Estimates
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete
2	<b>Data Source Name</b> 2015-2019 CHAS
	<b>List the name of the organization or individual who originated the data set.</b> US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)
	<b>Provide a brief summary of the data set.</b> Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.

	<p><b>What was the purpose for developing this data set?</b></p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Horry, Georgetown, and Williamsburg Counties</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2015-2019 CHAS</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>2017-2021 ACS</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Horry, Georgetown, and Williamsburg Counties</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2017-2021 ACS 5-Year Estimates</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>2015-2019 ACS (Workers), 2019 LEHD (Jobs)</p>

	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>2015-2019 ACS and 2019 Longitudinal Employee-Household Dynamics: United States Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Horry, Georgetown, and Williamsburg Counties</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2015-2019 ACS (Workers), 2019 LEHD (Jobs). Note that the most recent LEHD data was from 2019, and the 2015-2019 ACS was used for comparison.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
5	<p><b>Data Source Name</b></p> <p>HUD 2022 FMR and HOME Rents</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Department of Housing and Urban Development (HUD)</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Horry, Georgetown, and Williamsburg Counties</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2022</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
6	<p><b>Data Source Name</b></p> <p>PIC (PIH Information Center)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>IMS/PIC PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users help housing authorities and local government agencies to determine the needs of the users and identify gaps in the system of service delivery.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Horry, Georgetown, and Williamsburg Counties</p>

	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2022</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
7	<p><b>Data Source Name</b></p> <p>2022 Housing Inventory Count (HIC)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Department of Housing and Urban Development (HUD)</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The HIC Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>HIC provides the inventory of housing conducted annually during the last ten days in January. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>COC region including Horry, Georgetown, and Williamsburg Counties</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2022</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
8	<p><b>Data Source Name</b></p> <p>2022 PIT Count</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Eastern Carolina Housing Organization (ECHO), Local CoC Lead.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>This Data is based on point-in-time information provided to HUD by the CoC. The PIT Count data is a snapshot of the homeless population in the area on any given night.</p>

	<p><b>What was the purpose for developing this data set?</b></p> <p>The PIT Count data is a snapshot of the homeless population in the area on any given night. This data will help services providers to identify the needs of the homeless in the area.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Horry, Georgetown, and Williamsburg Counties</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2022 PIT Count for Horry, Georgetown, and Williamsburg Counties conducted on 1/26/2022.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
9	<p><b>Data Source Name</b></p> <p>Bureau of Labor Statistics</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Bureau of Labor Statistics (BLS)</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>BLS unemployment rates are from the BLS Local Area Unemployment Statistics (LAUS). This program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to support public and private decision making.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Horry, Georgetown, and Williamsburg Counties</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2010-2022</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>