



## HOUSING

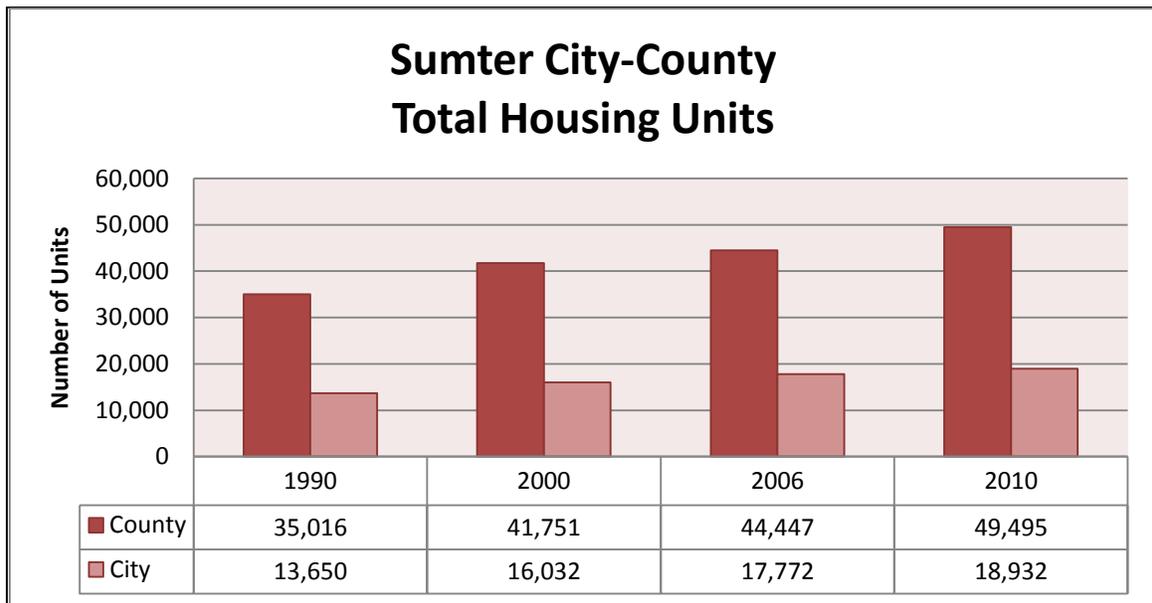
The housing element of the Plan contains a comprehensive analysis of the quantity, quality, and type of housing stock located within the city and county. Information of this provides data on current trends and conditions that will help guide future land use and policy decisions.

### Existing Conditions

The housing stock in Sumter City and County consists of 17,772 units and 44,447 units respectively. These numbers are based on the U.S. Census Bureau estimates for 2006.

Sumter experienced a housing “boom” from the late 1990’s to 2006. In fact, since 2000, 8,829 new residential units have been constructed in the Sumter Community, including a high of 1,100 units in 2005. These units can be found predominantly in the new subdivisions north and west of downtown Sumter.

Figure H-1

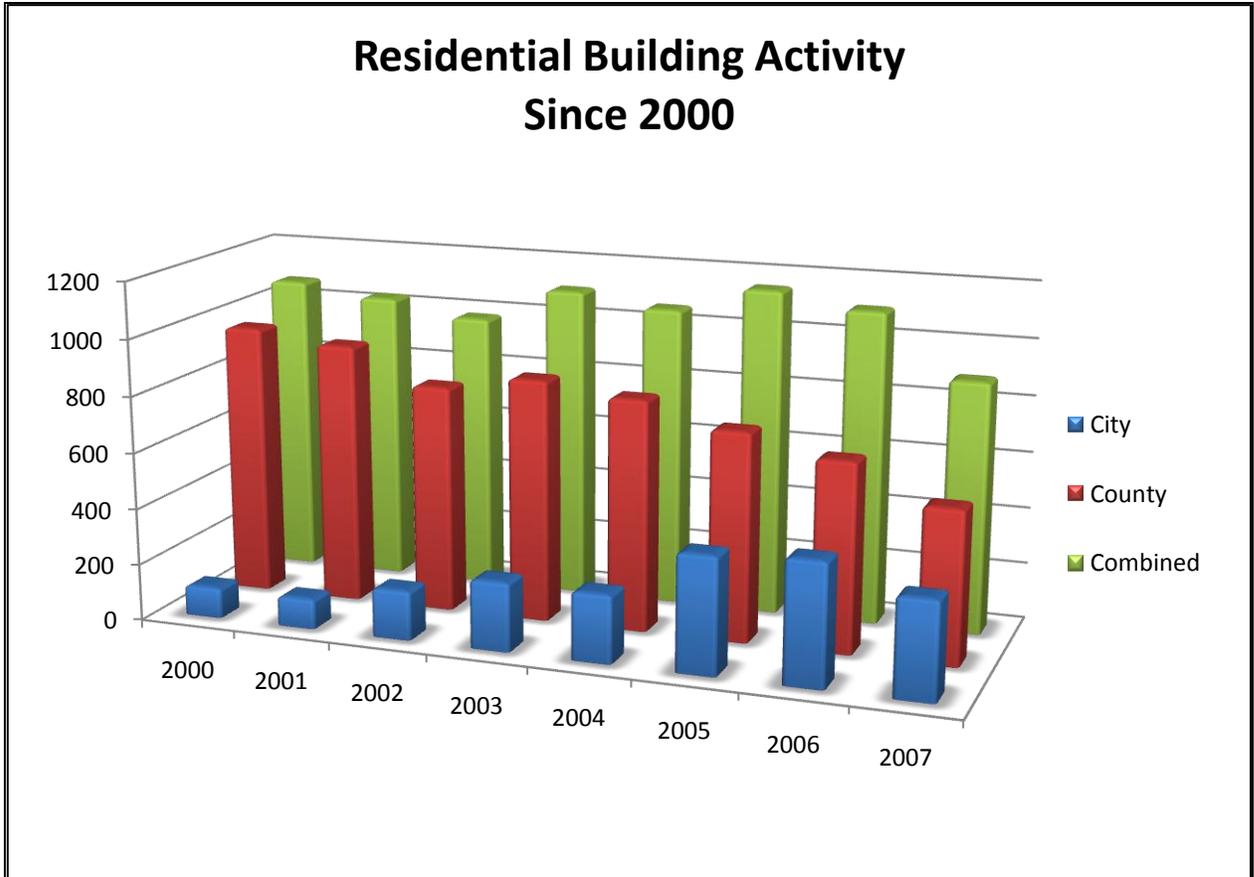


Note: 2006 and 2010 numbers represent U.S. Census estimates

Since 2006, the City and County have seen a sharp decline in the number of new residential housing permits. In 2007, 500 new residential units were constructed; 280 were built in 2008. The slowing marketplace can be attributed to many factors including the flat population growth, sagging job creation, developer speculation, and an oversupply of product. Moreover, the national mortgage crisis has made the availability of credit more difficult to attain for developers, builders, and buyers alike.



Figure H-2



Housing Element

Source: U.S. Census Bureau

### Type of Housing

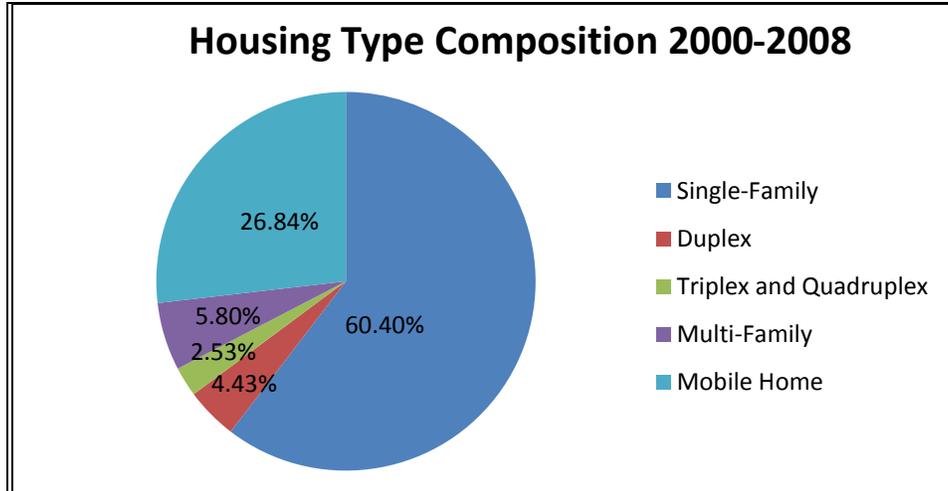
According to the 2006 U.S. Census Bureau estimate more than 60% of the total housing stock is made up of single-family units. The next highest percentage is found in the number of Manufactured Homes (including mobile homes) making up nearly 27% of the total stock. The subsequent rankings include multi-family structures and duplex, triplex and quadruplex units which all hold a small percentage of housing units in Sumter.



*New subdivisions rose west of downtown during the early 2000's*



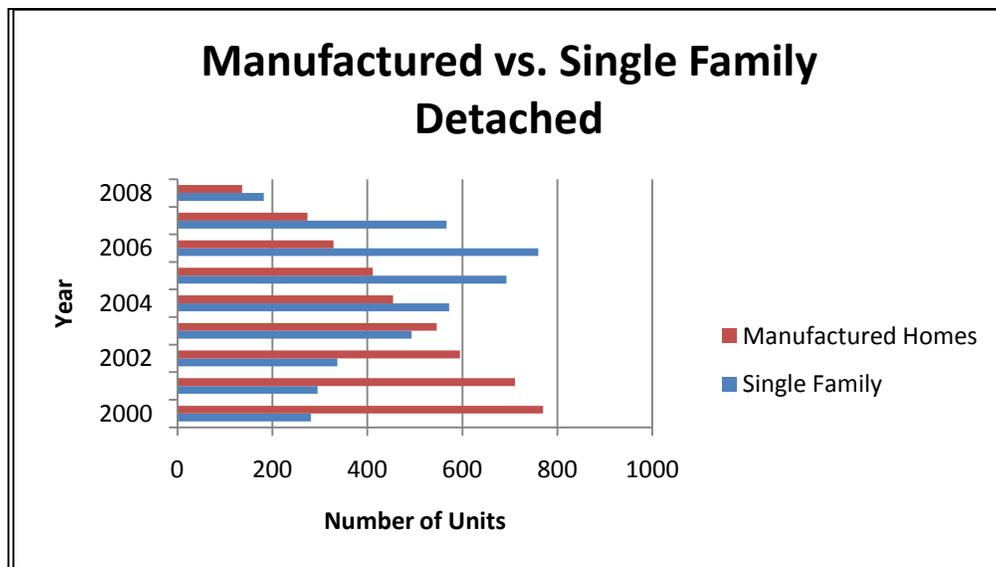
Figure H-3



Source: U.S. Census Bureau

Based on data from the 2008 Multi-Family Survey prepared by the Planning Department and using the Building Department activity reports for the period of 2000 through 2008, the total number of units built or permitted are roughly evenly split between single-family detached housing units and manufactured housing units. Since 2000 there have been a total of 8,679 new units permitted and, of that number, 4,226 of those units have been manufactured units, 4,180 have been single-family detached units and only 273 have been multi-family structures.

Figure H-4



Source: Sumter City-County Planning Department

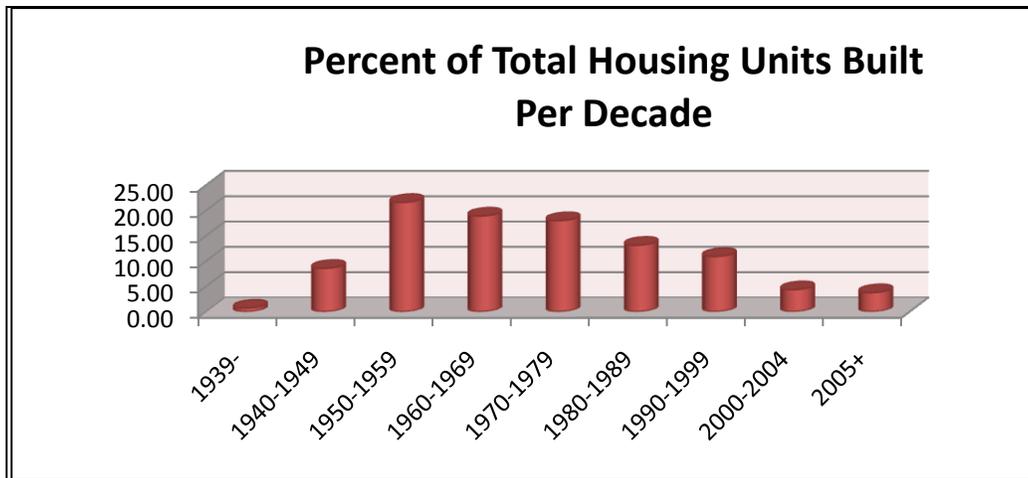


Manufactured housing (mobile homes, as well as modular homes that are pre-fabricated) are considered in the single-family category. As shown in the graph above, new housing units have begun to trend away from the manufactured type and more towards site-built single-family detached units. This can likely be attributed to credit availability issues in both the single family and manufactured markets. Quite simply, credit was readily available in the single-family marketplace. The number of potential mobile home sites was reduced in the City and County with the adoption of the new zoning ordinance in 1999 which only allows mobile homes to be located in the General Residential and Agricultural Conservation zoning districts.

**Age and Condition of Housing**

More than 50% of the total number of housing units was built between 1970 and 1999, as shown on the graphic below. The high percentages of new housing units closely resemble the trend that occurred on the national level during this same time period. Additionally, the large increases in housing units during this time period parallel the increased growth in the undeveloped areas west of the center of the city. Basically, the age of the overall housing stock in Sumter is affected by the increases in population and the subsequent developments to meet the associated housing demands.

Figure H-5



Source: U.S. Census Bureau

The 2000's brought an increase in the number of abandoned and blighted residential properties. Neglected properties have devastating effects on neighborhoods and help exacerbate the decline. Abandoned houses become prime targets of crime and delinquency. This was identified as a significant issue in the 2009 citizen survey, conducted as a part of the comprehensive plan process. Stopping and then reversing this pattern of neighborhoods in decline should be top priority for the community at large and is not limited to just the City.



Since 2000, the City of Sumter has removed over 230 dilapidated and unsafe residential structures. The total number of housing abandoned, uninhabited and unsafe likely numbers in the thousands in the City and County.

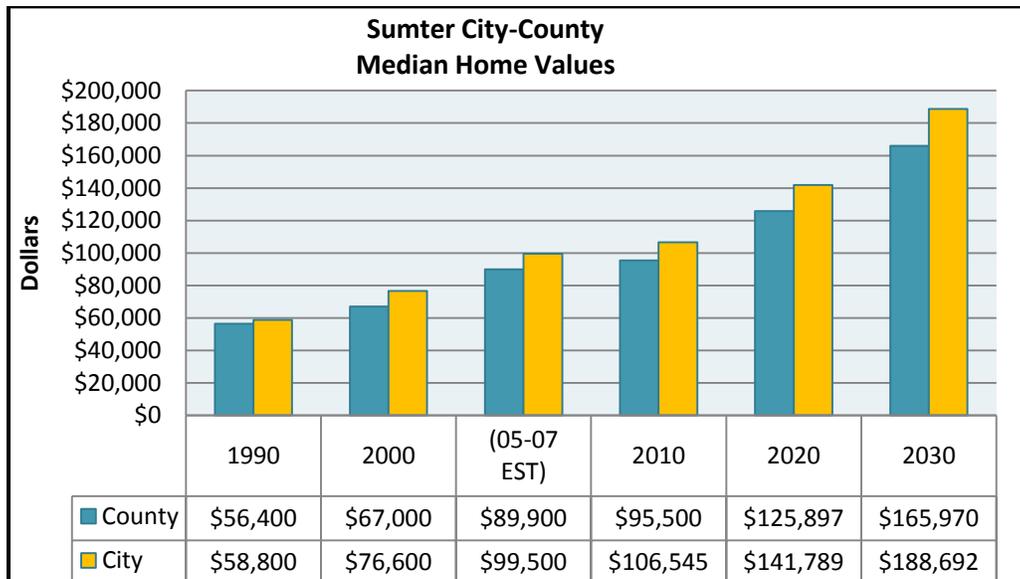


An uninhabitable residential unit

**Median Home Value**

Based on the 2005-07 Census estimates, the median home value in the City is \$99,500 and \$89,900 in Sumter County. This follows the historical data where values in the City have been higher than values in the County. The data demonstrates that exactly half of all home values in the City and County are less than the median value and exactly half are greater than the median value. By comparison, the median home values for both the City and County fall below the state and national average of \$122,600 and \$181,800 respectively. Home values rose extraordinarily in most corners of the United States from 2000 through 2006. Locally, the increases in home values can be attributed to many factors including access to credit (which brought new buyers to the marketplace), a jump in new construction, and military personnel arrivals. Typically, single-family detached homes are more expensive and have a higher value than single-family attached, multi-family, and mobile home units.

Figure H-6



Source: U.S. Census Bureau; Note 2005-2020 are estimates only



The median home value is expected to continually increase as shown on the graphic. Projections indicate that median home value will continue to increase by approximately 34% each decade for the next 20 to 30 years. Estimates beyond 2010 should be viewed with a degree of skepticism, however.

**Affordable Housing**

Housing opportunities for all citizens is a quality of life issue which can be addressed, in part, through public policy. How is affordable housing defined? Affordable housing simply means the total housing costs are affordable to those living in that household. More specifically, affordable housing is defined as housing costs that do not exceed 28% of a household’s annual income that earns less than 80% of an area’s median income.

The City of Sumter recognizes the inherent need to create more opportunities for affordable housing. To that end, the City of Sumter and the U.S. Department of Housing and Urban Development (HUD) have developed initiatives to address that need.

- **The Homebuyer Down Payment Assistance Program:** The goal of this program is to help lower-income individuals and families become homeowners by providing down payment assistance on homes purchased within the city limits of Sumter.

To receive down payment assistance, clients must sign a deferred loan agreement in which the client agrees to reside in the housing unit for at least five years. This unit must be owner-occupied and should the owner move prior to the end of the five year period, a pro-rated portion of the funds must be returned to the City of Sumter.

- **The Affordable Homebuyer Program:** The goal of this program is to assist lower-income individuals and families to purchase a home within the City of Sumter. The City of Sumter Housing and Economic Development Corporation (CHDO) receives HUD Home Funds that are used for the construction of new homes within the City of Sumter. All homes built are three bedroom, two bath units and range from 1,250 to 1,400 square feet in size.

In order to qualify for the program, the maximum household income cannot exceed HUD’s income limit. The applicant must complete a pre-purchase and post-purchase homebuyer counseling program that is provided by the City of Sumter.

Affordable housing initiatives within the County are limited. The County administers, through the Santee-Lynches Regional Council of Governments (COG), an Owner-Occupied Rehabilitation Program. The goal of this program is to help current



homeowners rehabilitate their homes to make them more livable and to bring them into compliance with building codes. This program is similar to the programs found in the city in that the applicants must meet income qualification criteria.

### **Barriers to Affordable Housing**

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As part of the Housing Element, an analysis is required to determine if there are nonessential regulations in the locality which could be seen as barriers or constraints on the provision of affordable housing. Specifically, we need to review land development regulations (setbacks, lot size, etc...) and application procedures (submittal burden and length of time).

A review of the zoning ordinance indicates that Sumter supports affordable housing opportunities and places no undue or unnecessary constraints on the provision of affordable housing. Sumter's diverse zoning categories encourage a variety of housing products in terms of type, price point, and design. Acceptable development standards are in place to ensure the health, safety and welfare of the public. Moreover, the Planned Development (PD) zoning district alternative allows the reduction or waiver of certain zoning ordinance requirements where design latitude is in the best interests of the community.

The application process in Sumter appears fair in terms of submittal requirements and downright speedy relative to the time it takes to get through the process. For site plans and subdivisions, the State mandated timelines are followed expressly. The rezoning process is also expedited, normally taking 60 to 90 days from application submission to approval.

Sumter currently does not offer density bonuses or other market incentives for the provision of affordable housing as part of market rate projects, or any other projects for that matter. It is a recommendation of this 2030 Comprehensive Plan to consider incentivizing affordable housing opportunities.



**Housing Policies**

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1. The City and County encourage a diversity of housing product by type, design, price point, and location throughout the Sumter community. New projects shall consider a diverse range of housing opportunities—a mixed housing type approach to new residential subdivisions.
2. The City and County encourage affordable housing options for all of Sumter’s citizens.
3. The City and County will consider opportunities to intersperse affordable housing within market-rate developments.
4. The City and County support efforts to eradicate abandoned, blighted, and unsafe residential structures as they directly affect property values and foster decay in both our neighborhoods and rural landscape.
5. Infill and redevelopment strategies to rebuild existing neighborhoods and neighborhoods in decline will be evaluated by the City and County.
6. The City and County will encourage the replacement of dilapidated manufactured homes (and mobile homes meeting the HUD definition) with creative housing solutions, including but not limited to small single-family design and elimination or reduction in prohibitive setbacks on small lots.
7. The City and County support sustainable initiatives for all housing developments, from low-impact site design, to energy saving elements for residential housing units.

Housing Element