

Housing Element

Housing is the fundamental building block of a community. Understanding current housing trends and metrics is vital to the development of a policy framework that will shape the Sumter of tomorrow.

Housing market statistics such as household size, age of housing stock, housing tenure, housing value, housing cost, etc. help to form a clearer picture of the overall health of the housing market and what changes may be coming in the future. These statistics can also be used to assess the performance of current housing policy and to assess any changes that may be needed.

Housing Units & Households

The City and County both have experienced growth in the overall number of housing units since the year 2000, despite flat overall population growth. This is influenced, in part, by a western growth pattern away from the historic city core, housing market dynamics created by Shaw A.F.B., and a decrease in household size.

Notable Existing Conditions & Trends

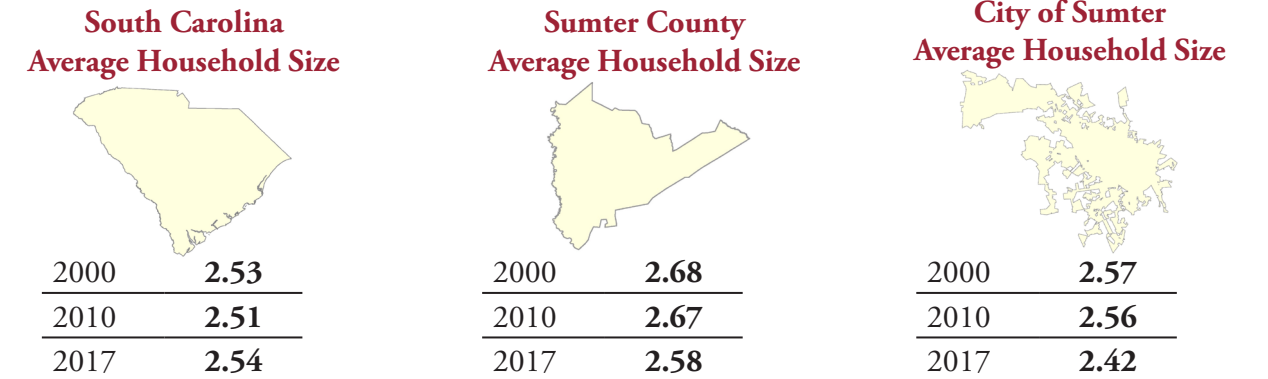
1. Growth in housing units without corresponding population growth.
2. Overall decrease in household size and increase in total number of households.
3. A higher percentage of older housing stock exists in the City, as compared to the County.
4. A higher percentage of renter occupied housing exists in the City as compared to the County.
5. Median home values are lower in the County as compared to the City. Both are below the state as a whole.
6. Approximately 1/3 of households in both the City and the County are burdened by the cost of housing.

Table H-1

Total Number of Housing Units 2000 - 2017					
Location	2000	2010	2017	Housing Unit % Growth since 2000	Population % Growth since 2000
South Carolina	1,753,670	2,137,683	2,229,324	27.1%	45.2%
Sumter City	16,032	18,150	18,516	15.5%	0.03%
Sumter County	41,751	46,011	47,565	13.9%	1.8%

Source: 2000 - 2010 US Census Bureau Data & 2017 ACS 5 Year Estimate Data

Figure H-1

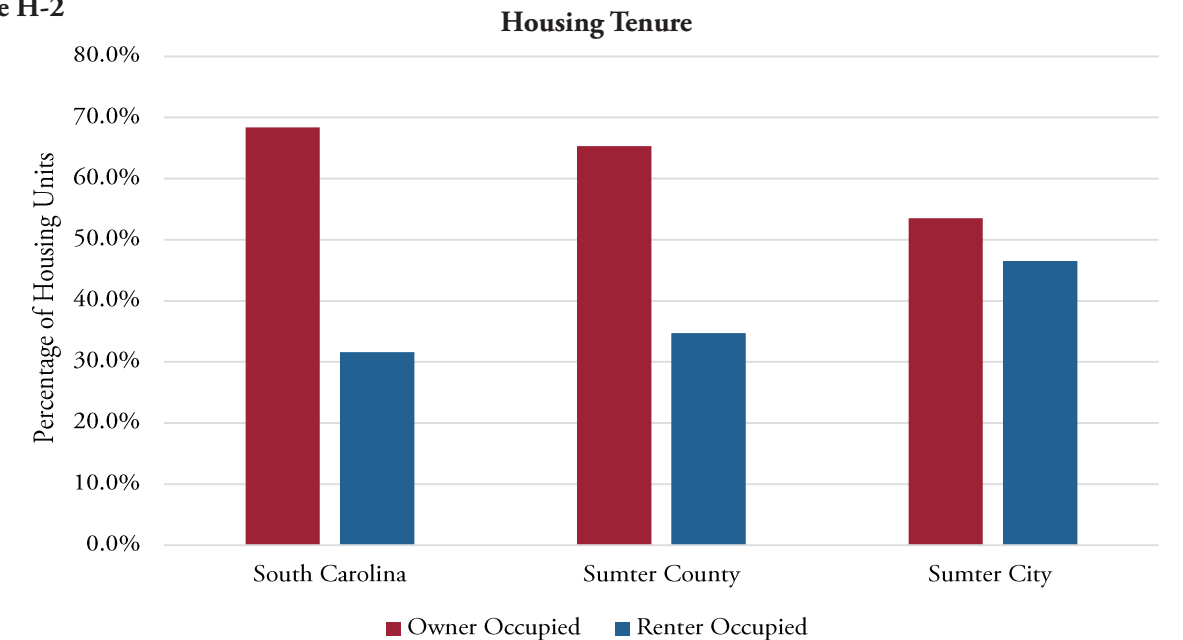


Source: 2000 - 2010 US Census Bureau Data & 2017 ACS Data

Housing Tenure

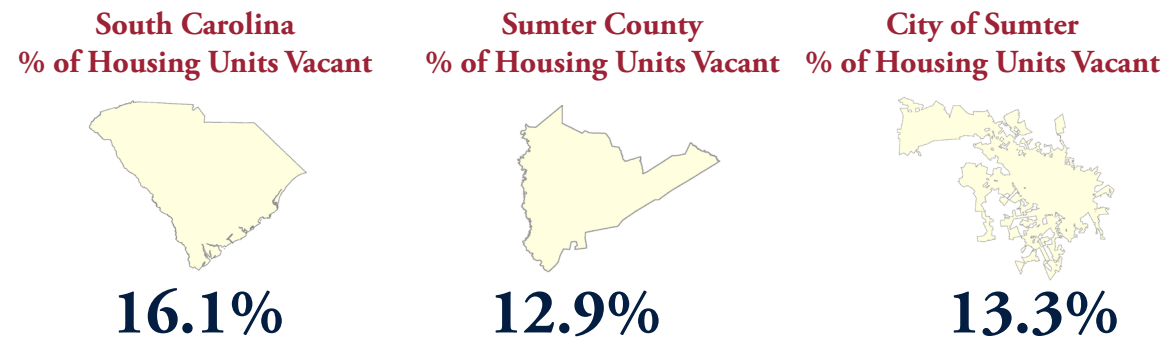
The County follows the state trend of owner occupied housing being more prevalent than rental housing. In the City, there is a much smaller gap between housing units that are owner occupied versus renter occupied. The percentage of vacant housing units in both the City and the County are below the statewide level, although areas of high concentration exist in both.

Figure H-2



Source: 2016 ACS Data

Figure H-3



Source: 2016 ACS Data

2018 Abandoned & Vacant Housing Survey

In the fall of 2018, the Sumter City-County Planning Department completed a survey of selected geographic areas to determine the number of vacant and abandoned residential structures. The survey focused on the central portions of the City and matched areas surveyed in the past. Due to the City's ongoing efforts to address the issue of vacant blighted housing, **the amount of these units within City jurisdiction has been reduced by 15% since 2014.**

The City has used aggressive code enforcement, local funds under the "Sumter Pride Program", and federal funding under the Neighborhood Initiative Program (NIP) and Community Development Block Grant (CDBG) Program to make strides in areas with high concentrations of vacant units. Additionally, in 2018, Sumter County received CDBG funding from the State of South Carolina to remove vacant blighted units just outside of City limits.

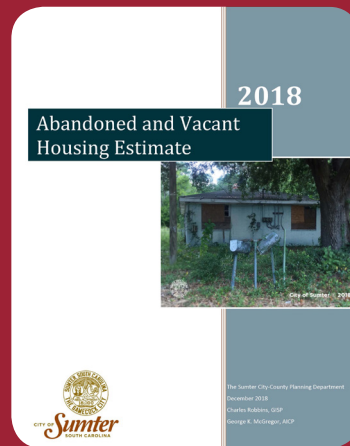
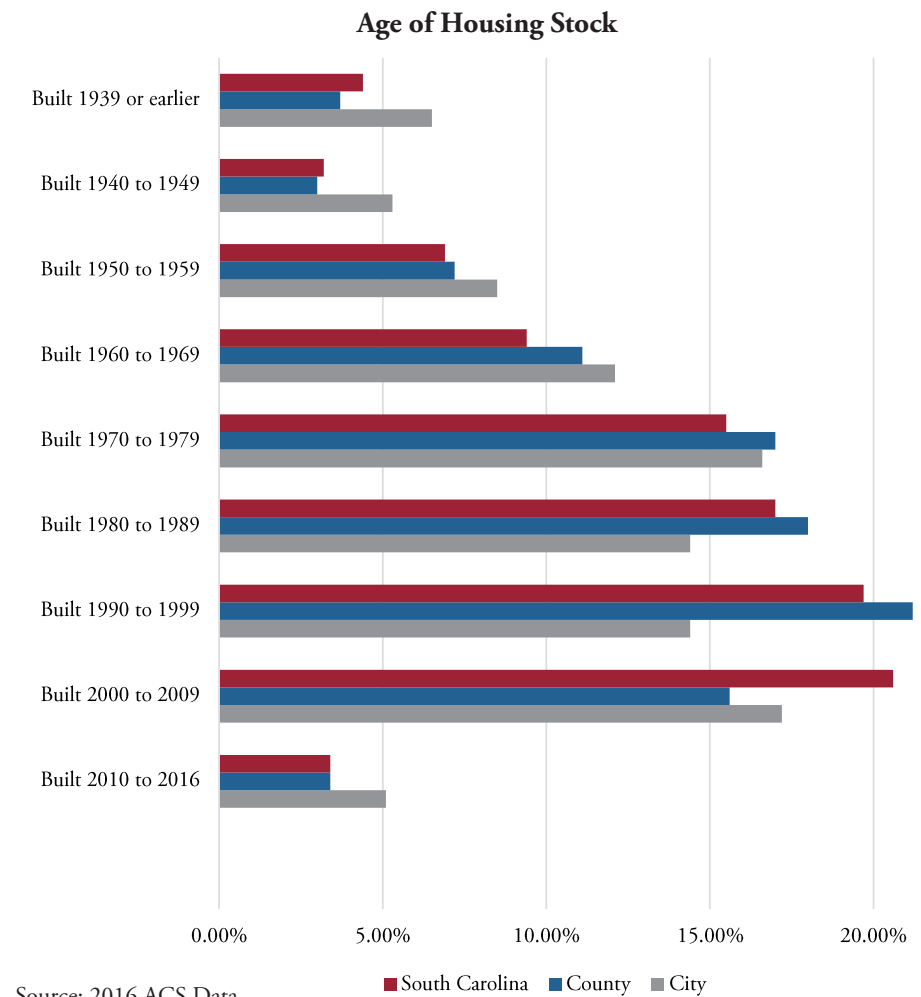
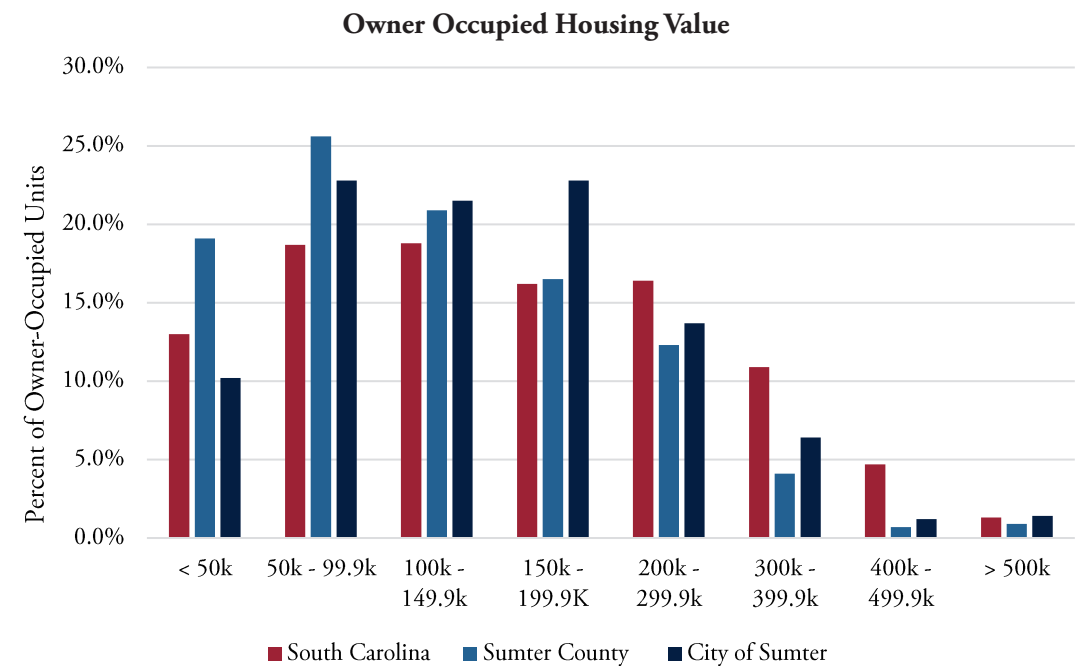


Figure H-4



Source: 2016 ACS Data

Figure H-5



Source: 2017 ACS Data

Housing Age

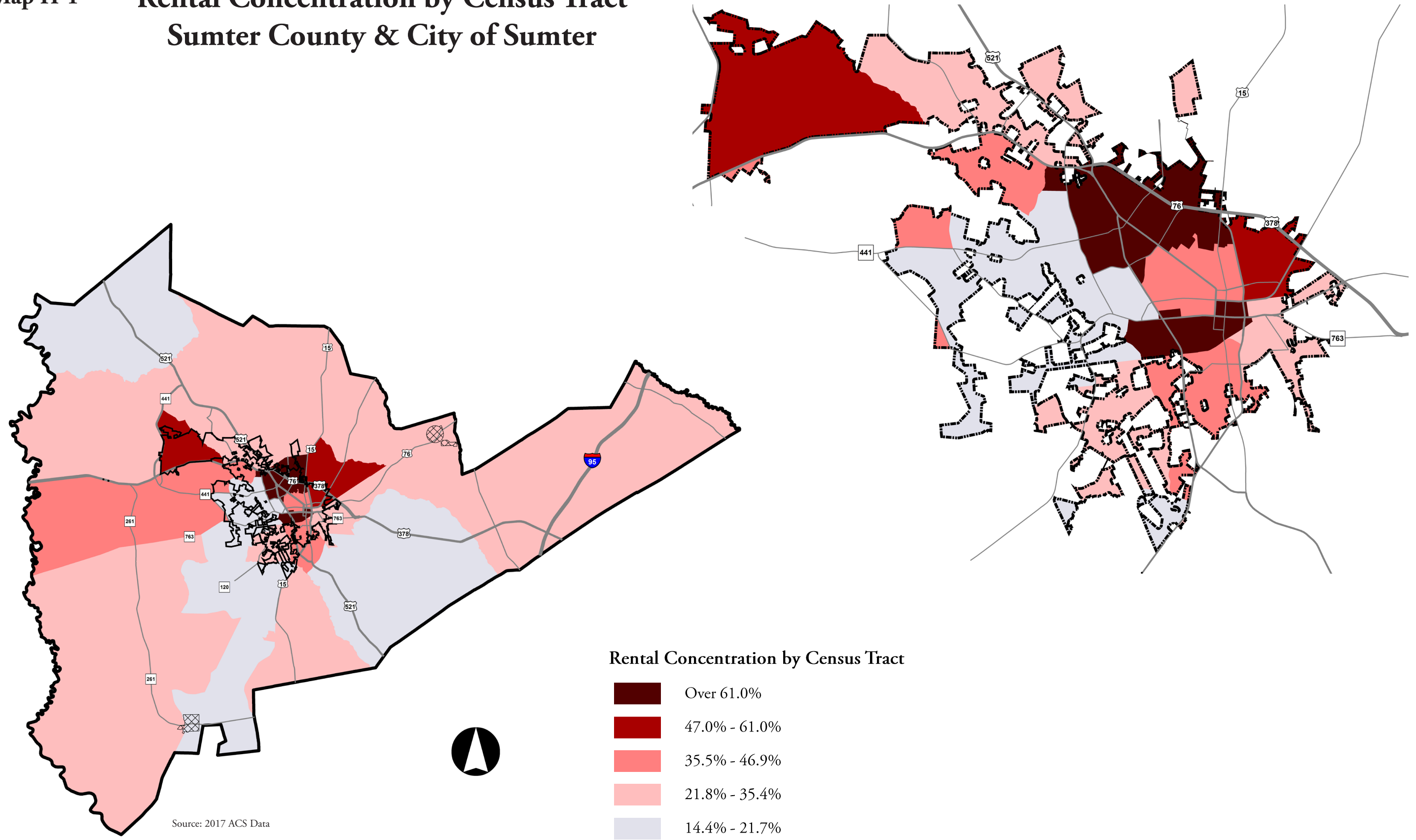
Housing construction in Sumter experienced a boom in the late 1990's and early 2000's, but has slowed somewhat this decade in response to decreased market demand. There is a higher percentage of older housing stock in the City versus the County. However, this trend has been reversing since the turn of the century, as a significant percentage of the new residential subdivisions are annexed into the City to receive a full range of services.

Housing Value

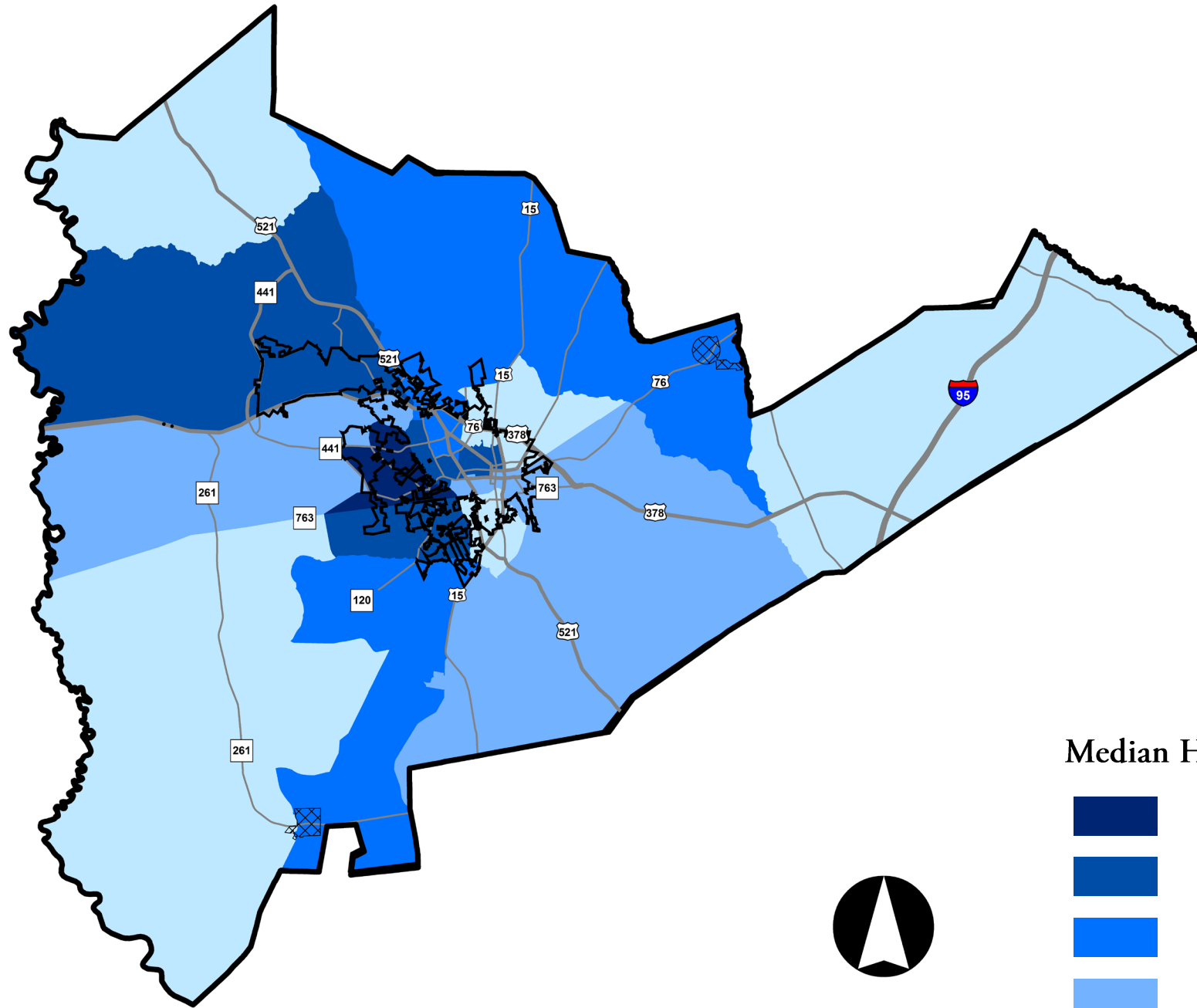
Both the City and the County have consistently had lower median owner occupied housing values when compared to the state as a whole. Historic trends show that the value of owner occupied housing in the City is higher than that of the County, and this remains true today.

Since 2010, home values have not experienced the same increases as compared to previous decades. The 2008-2009 economic downturn has played a significant role in this, as its effects were acutely felt by the real estate market.

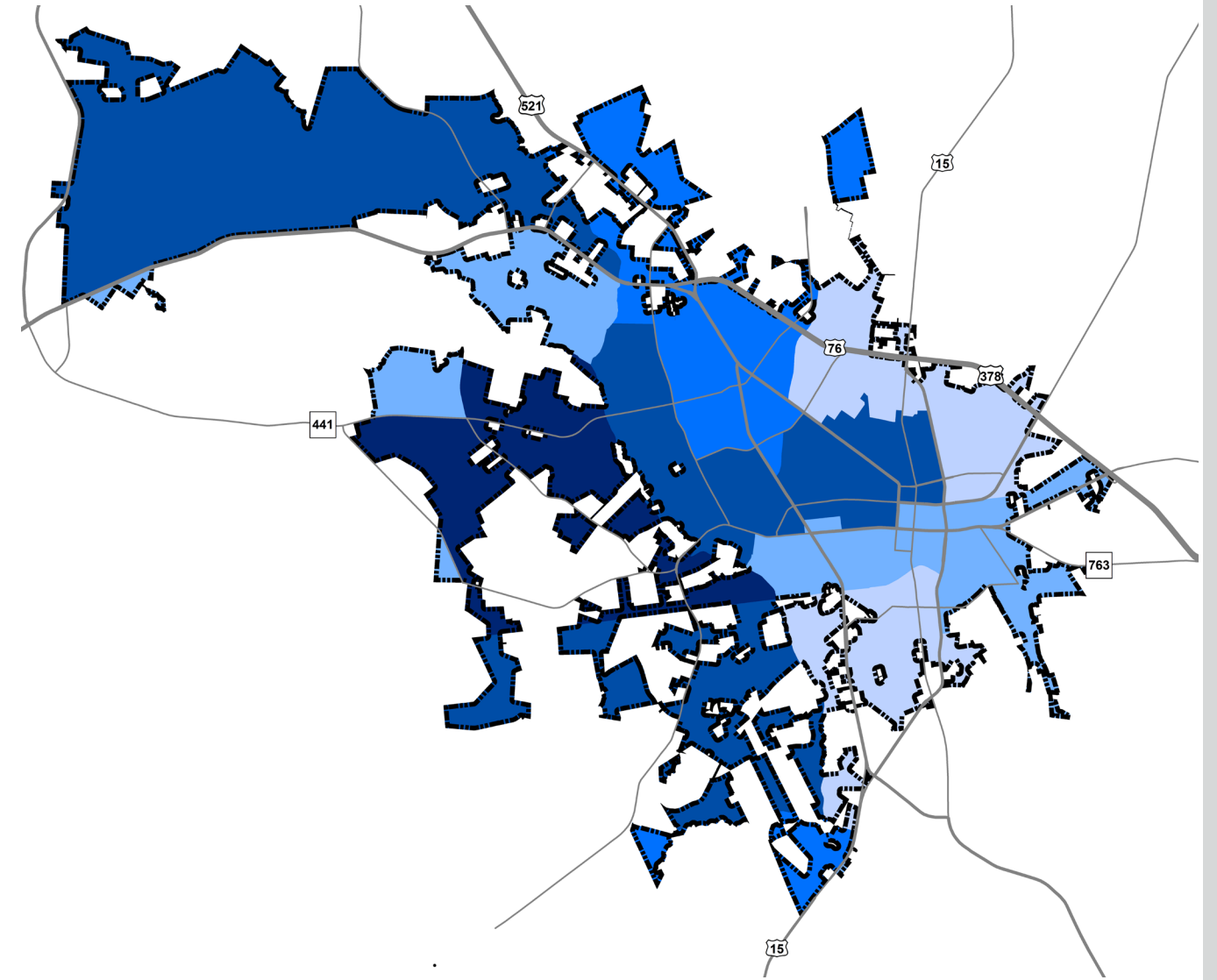
Rental Concentration by Census Tract Sumter County & City of Sumter



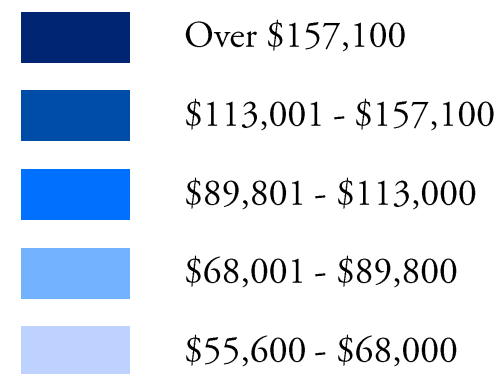
Median Home Value by Census Tract Sumter County & City of Sumter



Source: 2017 ACS Data

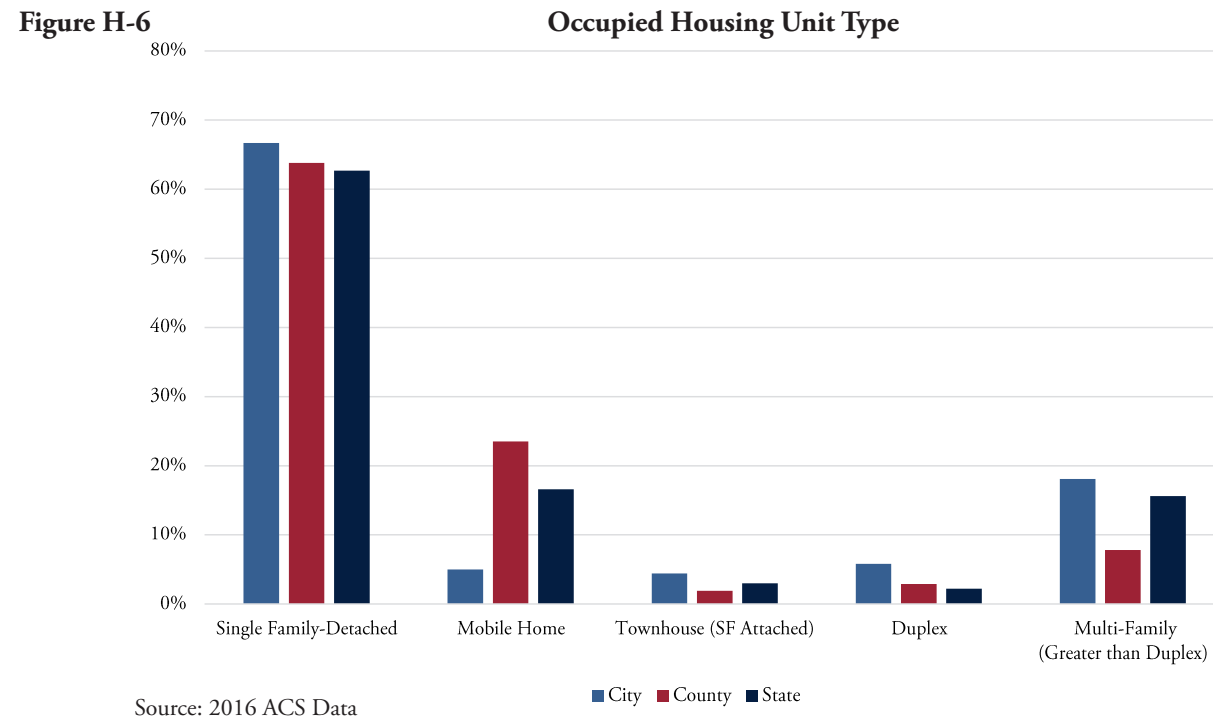


Median Home Value by Census Tract



Housing Unit Type

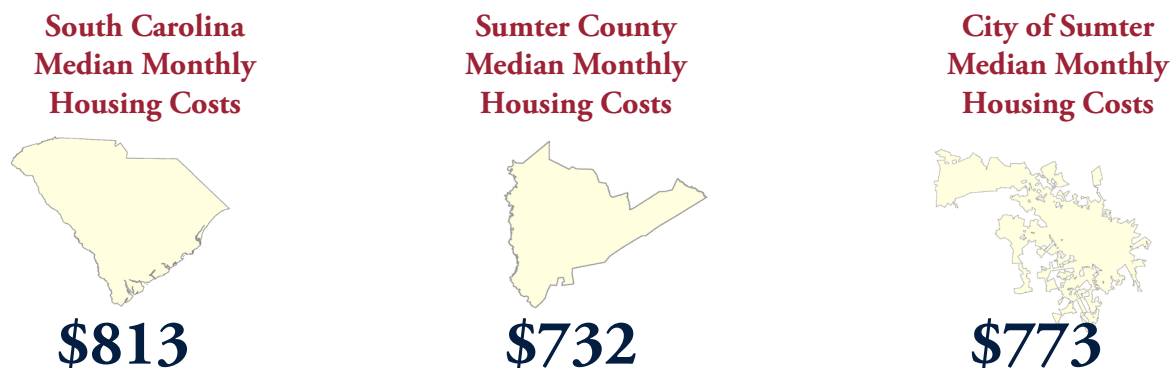
Consistent with the state as a whole, single family detached housing (site built or modular) makes up the majority of the occupied housing stock for both the City and County. This housing unit type represents 67% of the City's occupied units and 63% of the County's occupied units. As would be expected due to infrastructure availability, multi-family housing has a much larger presence in the City versus the County. Conversely, mobile homes are much more prevalent in the County, representing 24% of the County's occupied units compared to 5% of the City's occupied units.



Housing Cost

Overall median monthly housing costs (including owner and renter occupied units) in the City and County are less than the state as whole. Median monthly housing costs are higher in the City than the County. All are well below those of the nation as a whole. This is tempered by the fact that median incomes throughout the state are comparatively lower than nation wide median incomes. Median monthly rent in the County is \$744 and median monthly rent in the City is \$748, per available Census data.

Figure H-7

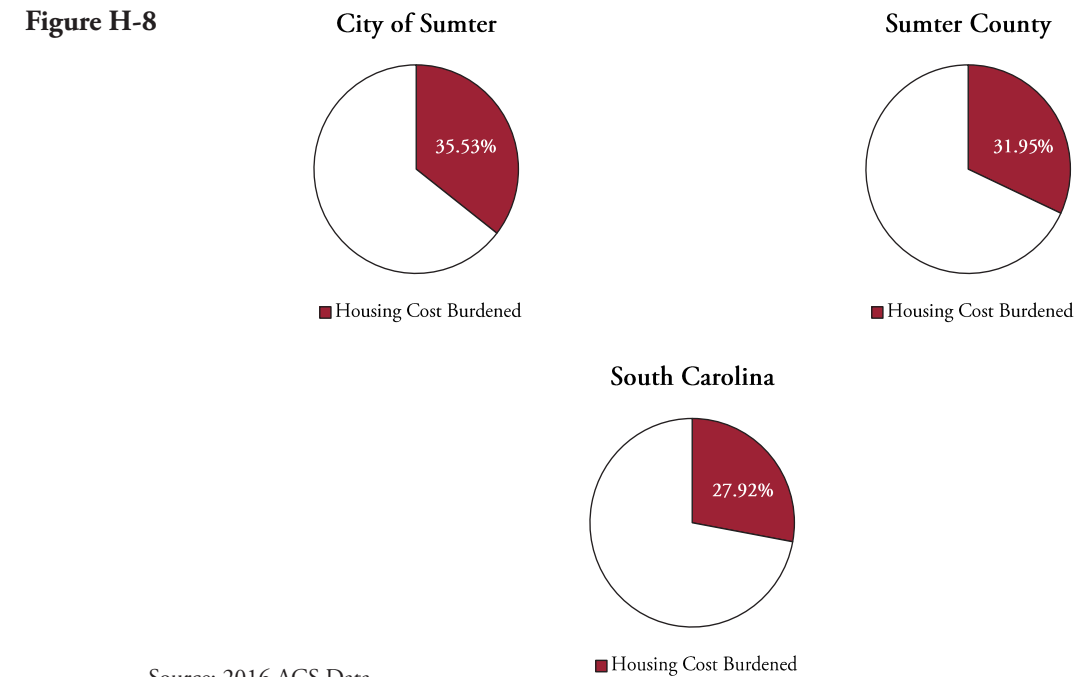


Source: 2016 ACS Data

Note: Data reflected above considers owner and renter occupied units

Housing Affordability

The City and the County have a greater percentage of households that are considered housing cost burdened than the state as a whole. A household is considered to be cost burdened if more than 30% of income is allocated to meet housing needs. This is a particularly important metric because households that are cost burdened often face tough financial decisions in relation to meeting the cost of providing housing for themselves and their families versus meeting other critical needs such as food, medical expenses, transportation, and clothing. High cost burden ratios can also signal the need for more affordable housing options in a particular community.



Barriers to Affordable Housing

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, land development regulations and development standards (setbacks, lot size, etc.), as well as application procedures (submittal burden and length of time) needs to be reviewed.

A review of the zoning ordinance indicates that both the City and County support affordable housing opportunities and places no undue or unnecessary constraints on the provision of affordable housing. Sumter's diverse 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 processes for the City and County appear to be fair in terms of submittal requirements and is efficient in the total time it takes to get through the process. For site plans and subdivisions, the State mandated time lines 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. Incentive programs are a highlighted implementation strategy of the companion 2019 Affordable Housing Study.

Housing Permit Activity

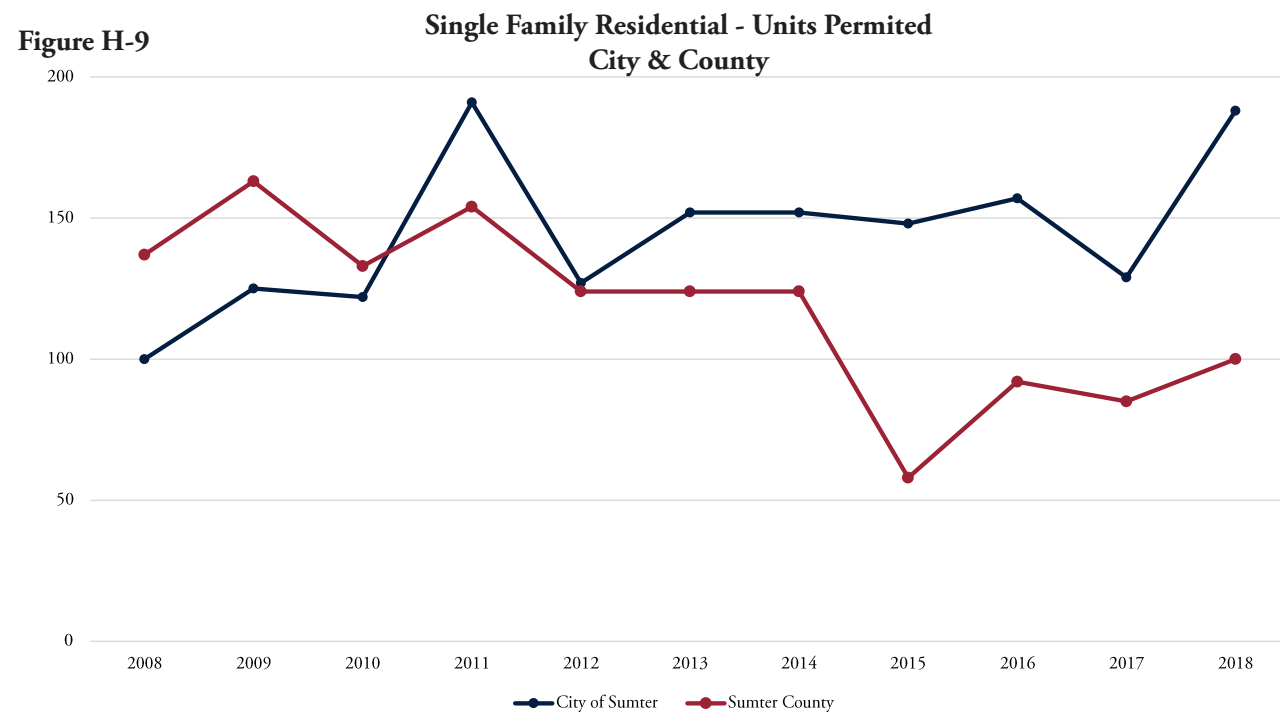
Since 2008 the City and County (combined) have, on average, permitted the construction of 390 new residential housing units per year. 60% of these units are located within the City and 40% are located within the County. This includes all residential housing types - single family, multi-family, and mobile homes.

Consistent with the overall make-up of the City and County housing stock, the large majority of new residential permits issued since 2008 have been for site built or modular single family residential units. This housing type consists of two thirds of all units permitted over the last 10 years.

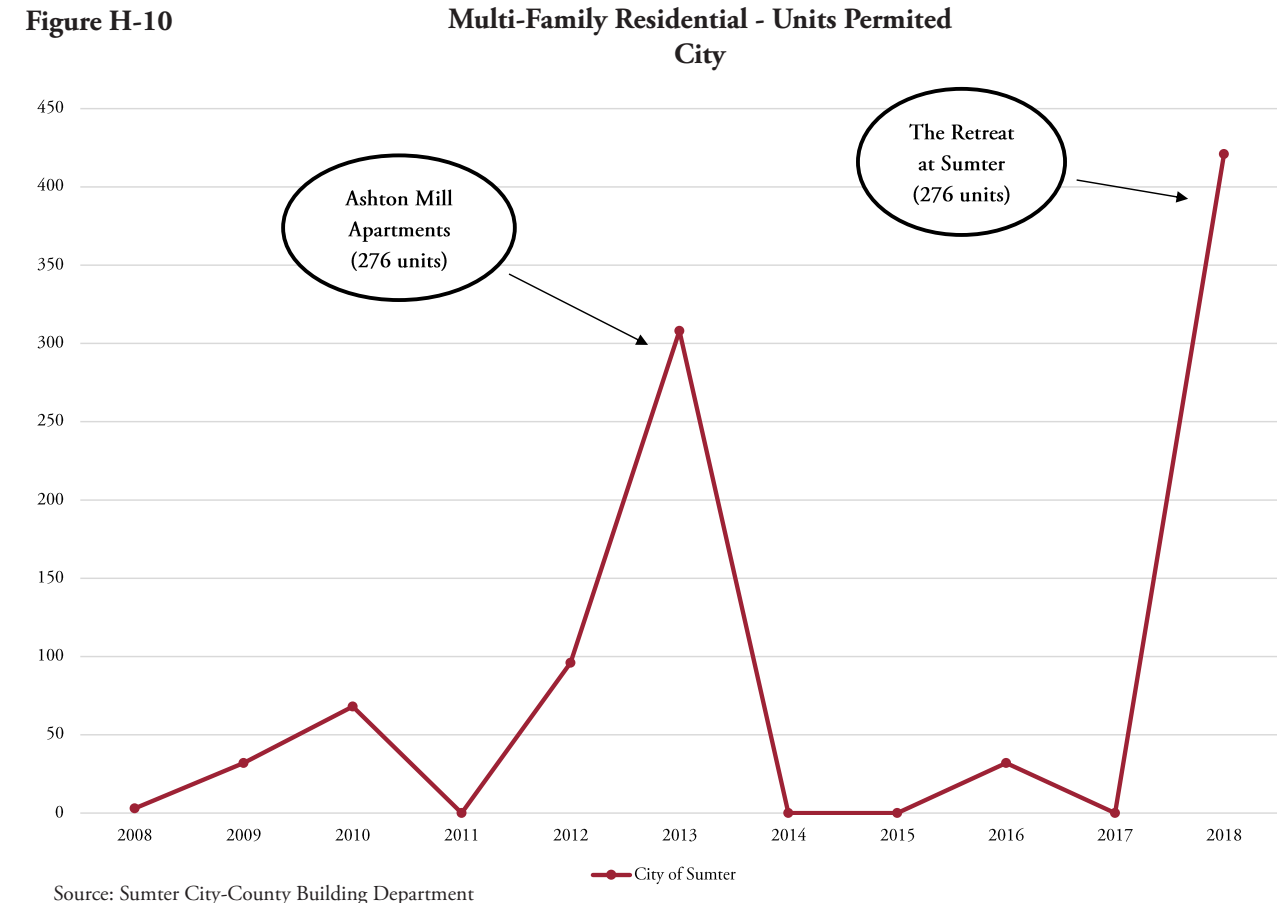
In the City, multi-family residential accounts for 36% of permitted residential units since 2008. Multi-family has not been consistent on a year by year basis, but rather larger spikes of units have been brought on-line in association with large garden style apartment projects. Most notable in recent years are the “Ashton Mill Apartments” permitted in 2013 and the “Retreat at Sumter” permitted in 2018. Additionally, the City has seen some age restricted multi-family units come on-line recently. No multi-family units have been permitted in the County within the last 10 years.

In the County, mobile homes represent a measurable share of recent residential permitting activity, accounting for 26% of housing units permitted since 2008. Mobile homes, as regulated by the US Department of Housing & Urban Development (HUD) post 1976, represent an affordable housing option for many Sumter residents. Mobile homes are not as widely permitted in the City as they are in the County based on applicable zoning provisions. A total of 18 new mobile home installation permits (not counting replacement mobile home units) have been issued in the City since 2008.

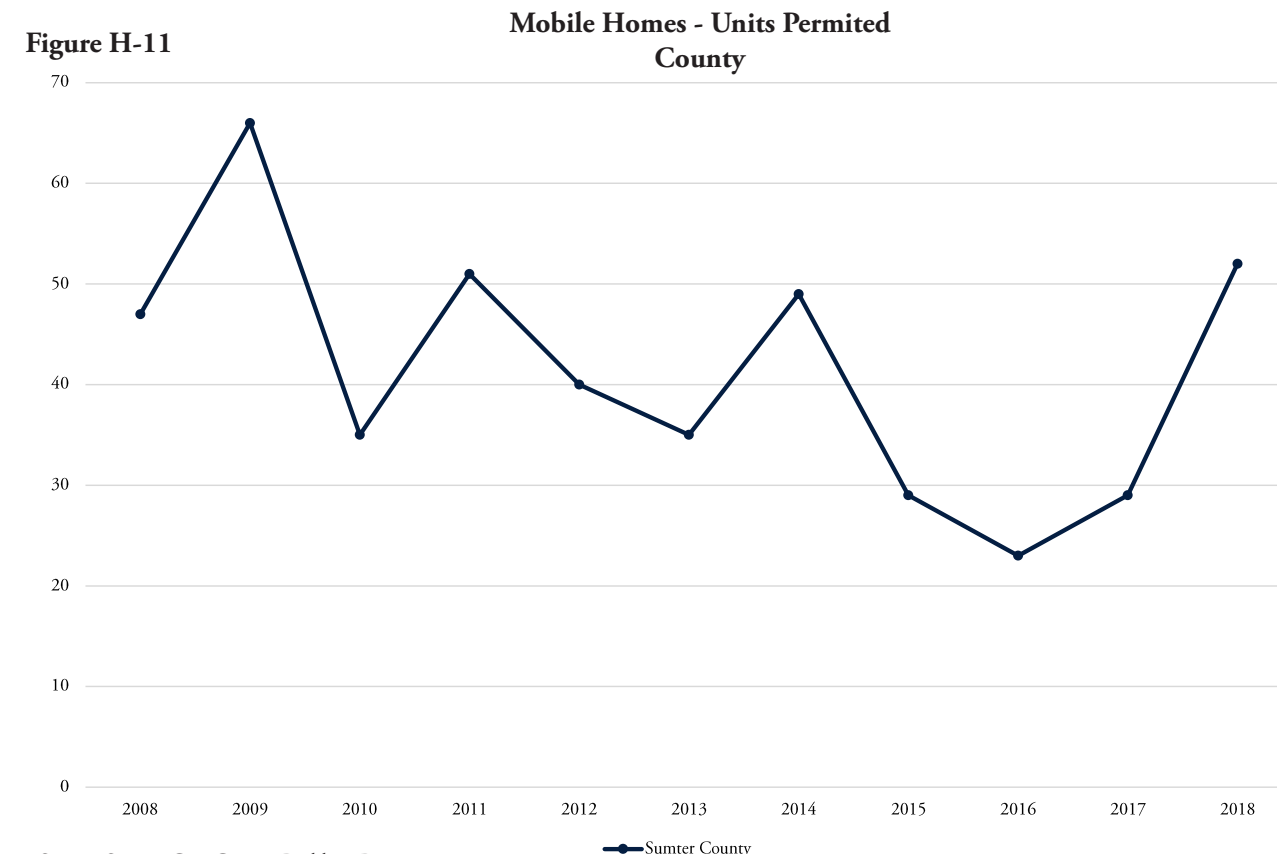
Since 2008 the City & County (combined) have issued, on average, 99 residential demolition permits per year. This number, compared to the recent yearly averages for new residential permits and documented flat overall population growth via the Census, raises some concern about housing over supply and abandonment in certain areas of the community.



Source: Sumter City-County Building Department



Source: Sumter City-County Building Department



Source: Sumter City-County Building Department

Housing Policies

1. The City and County encourage a diversity of housing product by type, design, and price point. 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 impact property values and foster decay in both our neighborhoods and rural landscape.
5. The City encourages well designed, context appropriate infill development strategies in areas adequately served by existing facilities, particularly in areas in decline and areas near downtown.
6. The City encourages moderate to high density residential development to locate in areas with infrastructure currently in place.
7. The City and County encourage the replacement of dilapidated manufactured/mobile homes with creative housing solutions.
8. The City and County support sustainable initiatives for all housing developments, from low-impact site design, to energy saving elements for residential housing.
9. The City and County direct affordable housing, workforce housing, and other types of below market housing projects to locate in close proximity to supportive neighborhood services, such as schools, jobs, recreation, shopping, and healthcare.
10. The City will pursue the implementation opportunities available in the 2019 Affordable Housing Study, incorporated herein, by reference.

The City of Sumter recently completed a comprehensive housing study that looks at the city's current population, housing stock, and price points to determine if housing needs are being met at prices Sumter residents can afford.

This study provides recommendations to act upon and to fill gaps in the housing market where they may exist.

The final recommendations from this study are incorporated into the Sumter 2040 Comprehensive Plan.

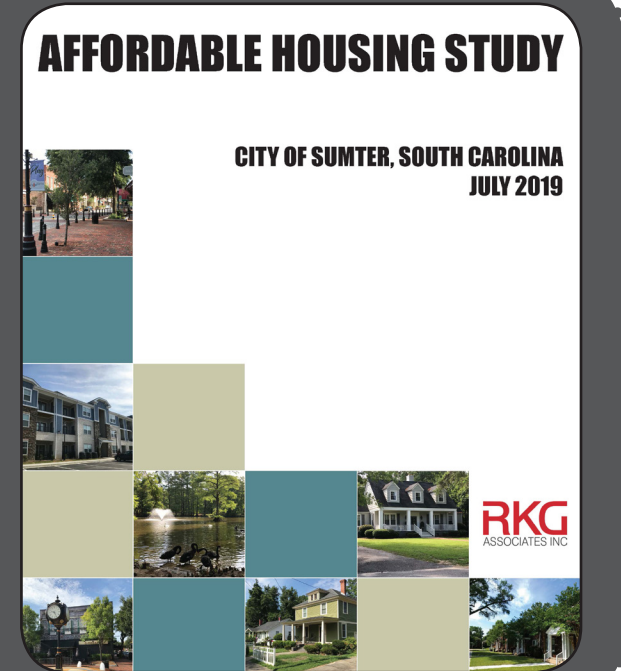


Photo: Houses in Garden Gate Subdivision

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