

Vision 2020: The Comprehensive Plan for Rock Hill, South Carolina



IV. Housing Element

OVERVIEW

In the past two decades, Rock Hill has strived to continue its small town character, while prospering in the rapidly growing Charlotte region. Rock Hill has been successful in offering the quality of life benefits of a small city, while working aggressively to attract new business and industry. This effort has resulted in tremendous growth that is expected to continue at an increasing rate over the next several years. As of 2008, the US Census Bureau's estimated Rock Hill population was 64,555 people living in approximately 24,034 occupied housing units. This is a population increase of 29.7 percent from the 2000 Census count of 49,765. With growth comes certain community needs, housing being one of the most basic needs of the population. In order for the City to accommodate its growing population, it will be necessary to ensure that adequate and affordable housing opportunities are provided for residents of all ages, incomes, and needs.

In the Vision 2020 Comprehensive Plan, the following data are examined to reflect the current state of housing:

- Housing Growth
- Affordability
- Housing Conditions
- Housing & Household Characteristics
- Housing Programs & Services

EXISTING CONDITIONS

Housing Growth

Population Growth

In fall of 2008, Rock Hill became the fourth largest city in South Carolina (fifth largest city in 2000), and the area has experienced a steady increase in population over the past two decades. Land area has increased by approximately 4.34 square miles since 2000. Notably, the small town character of the City and the economic opportunities in the Charlotte region continue to attract people to Rock Hill. In the year 2010, the population of Rock Hill is expected to reach over 67,500. By the year 2020, the City's population is projected to have grown 63.7 percent from 2000, (see **Table 4.1**). The projected population density distribution in Rock Hill's Urban Services Area (USA) for the year 2020 is shown in **Map 4.1**.

Housing Key Facts

- RH Estimated Population (2008) = 64,555
- RH Estimated Occupied Housing Units (2008) = 24,034
- RH Average Household Size (2008) = 2.61
- RH Median Home Value (2008) = \$140,000
- RH Mean Rent Cost for 2-BR Unit (2008) = \$630/month

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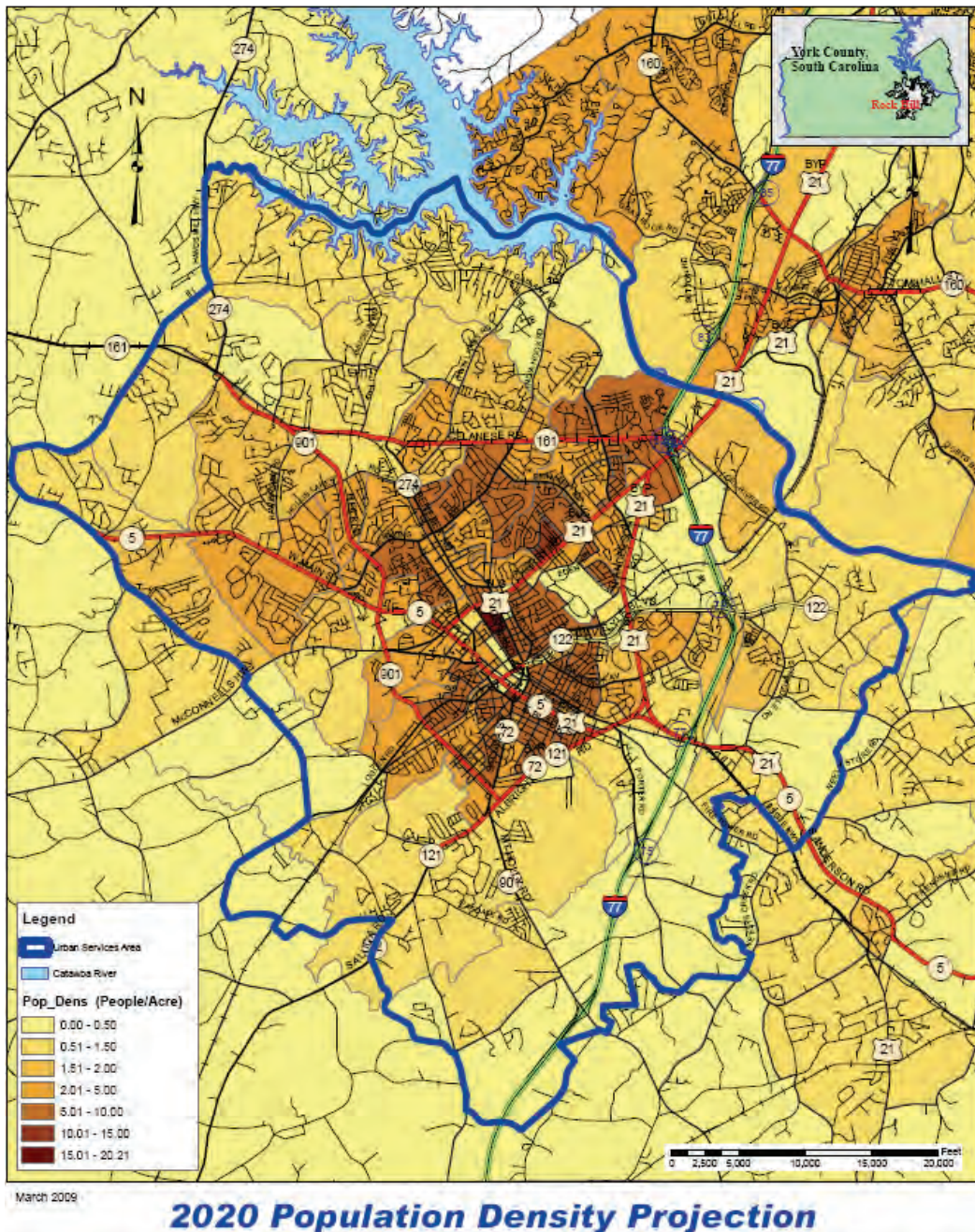
Table 4.1: Population Trend

| | Rock Hill Corporate Limits | Rock Hill Urban Services Area |
|-------|----------------------------|-------------------------------|
| 1990 | 41,643 | 51,558 |
| 2000 | 50,581 | 63,500 |
| 2005 | 59,467 | 73,000 |
| 2010* | 67,500 | 82,500 |
| 2015* | 75,292 | 92,005 |
| 2020* | 82,810 | 101,442 |

Specific information about Rock Hill population characteristics is described in the Population Element.

*These totals are estimates
Source: 2009 Charlotte MetroIina Model Estimates

Map 4.1: 2020 Population Density Projections



Construction Activity

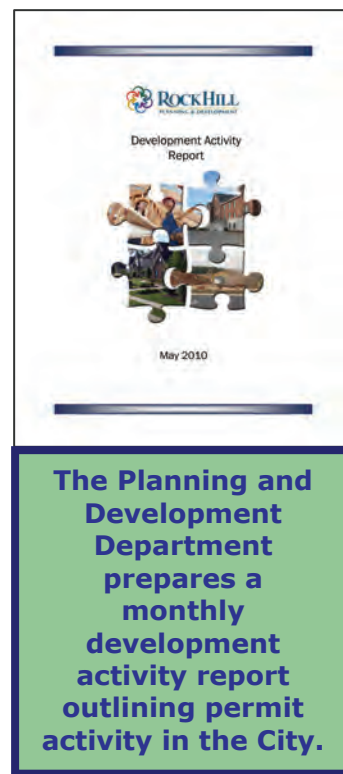


Home construction in Rock Hill over the first half of the past decade was significant. The latter part of the decade has been less active with the recent downturn in the housing market and overall economy. Construction activity in Rock Hill was fairly steady from 2000 to 2007. Late 2007 to present saw a decline in housing permit approvals (See **Table 4.2**). Multi-family permits, in particular, have declined sharply since early 2007. In 2009 there were only two multi-family permit approvals; this figure is attributed entirely to the month of May 2009 during which two buildings were approved including a total of 8 units.

Table 4.2: Rock Hill Housing Permits

| Year | Total Permits | Single-Family Permits | Multi-Family Permits* |
|------|---------------|-----------------------|-----------------------|
| 2000 | 730 | 674 | 56 |
| 2001 | 787 | 768 | 19 |
| 2002 | 726 | 702 | 24 |
| 2003 | 782 | 773 | 9 |
| 2004 | 678 | 677 | 1 |
| 2005 | 686 | 685 | 1 |
| 2006 | 846 | 832 | 14 |
| 2007 | 446 | 420 | 26 |
| 2008 | 251 | 249 | 2 |
| 2009 | 104 | 102 | 2 |

*Does not include the number of individual units in each multi-family building
 Source: Rock Hill Planning and Development Department



Housing & Household Characteristics

Average Household Size

While the average household size within York County has remained relatively constant at 2.63 – 2.66 persons, the average household size for Rock Hill has steadily decreased over the past 20 years (see **Table 4.3**). Reasons for the difference between County and City figures include higher allowable densities within the more urbanized City limits, attracting smaller families and singles, and a slightly younger population.

Table 4.3: Average Household Size

| Year | Rock Hill | Rock Hill Area* | York County |
|------|-----------|-----------------|-------------|
| 1990 | 2.66 | 2.68 | 2.63 |
| 1996 | 2.62 | 2.63 | 2.66 |
| 2000 | 2.60 | 2.60 | 2.63 |
| 2008 | 2.61 | 2.62 | 2.63 |

*Five-mile radius
 Source: York County Regional Chamber of Commerce

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Housing Types

Many housing types are currently permitted within the City of Rock Hill. These include single-family attached and detached, multi-family, townhouse, two-to-four family dwellings, group homes, and modular homes. Existing mobile homes are permitted, as a grandfathered use only, within the City's Mobile Home Park (MHP) zoning district. Manufactured homes are also permitted only within the MHP zoning district. It should be noted that the City distinguishes between modular and manufactured homes on the basis that the construction of modular homes allow them to meet adopted building codes.

Housing Composition (Bedrooms)

As of July 2008, single-family homes accounted for an estimated 15,998 housing units in Rock Hill. The estimated bedroom counts were as follows*:

| | |
|-------------------|--------------|
| 1-Bedroom Homes: | 284 |
| 2-Bedroom Homes: | 2,067 |
| 3-Bedroom Homes: | 9,754 |
| 4+ -Bedroom Homes | 2,693 |

*Figures cited from U.S. Census 2007 American Community Survey

The 2008 update of the Rock Hill Multi-Family Housing Survey report revealed a total of 10,607 multi-family units. The distribution of total units meeting specific bedroom counts (among units of varied amenity levels) is as follows:

| | |
|-------------------------|--------------|
| 1-Bedroom Apartments: | 2,357 |
| 2-Bedroom Apartments: | 6,434 |
| 3-Bedroom Apartments: | 1,656 |
| 4+ -Bedroom Apartments: | 160 |

Two-bedroom units are the most common multi-family unit type in Rock Hill, followed by *one-bedroom* units. *Five-bedroom* units are uncommon, and for the purpose of the multi-family analysis are included with the *four-bedroom* totals.

Additional information about Rock Hill housing and household characteristics is available in the Population Element.

Occupancy Rates & Tenure

Occupancy/Vacancy rates for single-family housing units tend to be relatively low. The majority of single-family housing units are owner-occupied. The current homeowner vacancy rate in Rock Hill is approximately 4.4 percent. As of 2008, owner-occupied homes accounted for 56.6 percent of housing units, while 43.4 percent were renter-occupied units.

Occupancy/vacancy rates vary among multi-family units depending on several factors. These factors include unit type (amenities), bedroom count, and location (See **Table 4.4**). Geographical areas which are located further away from major transportation corridors such as I-77 tend to have higher vacancy rates. According to the 2008 American Community Survey, the overall vacancy rate for rental properties in Rock Hill is approximately 11.7 percent.

Table 4.4: Multi-Family Vacancy Rates

| | | | |
|---------------------|---------------------------|---------------------|-----------------------|
| Vacancy Rate | <u>Semi-Luxury</u> | <u>Basic</u> | <u>Subsidy</u> |
| | 11.3% | 12.5% | 3.3% |

Source: 2008 Rock Hill Multi-Family Housing Survey Report

Housing Costs

The median home value for owner-occupied housing units in Rock Hill was estimated at \$140,000 in 2008. The value distribution for all owner-occupied homes in the City is shown in **Table 4.5**. Most home mortgage payments fall between \$1000 and \$1,500 (See **Table 4.6**).

Table 4.5: Owner Occupied Homes (2008)

| Home Value | # of Homes | % of Owner-Occupied Homes |
|-----------------------|------------|---------------------------|
| < \$50,000 | 1,507 | 11.1% |
| \$50,000 - \$99,999 | 2,782 | 20.4% |
| \$100,000 - \$149,999 | 3,172 | 23.3% |
| \$150,000 - \$199,999 | 2,414 | 17.7% |
| \$200,000 - \$299,999 | 1,868 | 13.7% |
| \$300,000 - \$499,999 | 1,164 | 8.6% |
| \$500,000 - \$999,999 | 623 | 4.6% |
| > \$1,000,000 | 77 | 0.6% |

Source: U.S. Census, 2008 American Community Survey

Table 4.6: Owner Occupied Homes with Mortgages

| Monthly Ownership Costs | # of Homes | % of All Owner-Occupied Homes |
|-------------------------|------------|-------------------------------|
| < \$300 | 0 | 0.0% |
| \$300 - \$499 | 45 | 0.4% |
| \$500 - \$699 | 1,170 | 10.8% |
| \$700 - \$999 | 2,604 | 24.1% |
| \$1,000 - \$1,499 | 3,616 | 33.5% |
| \$1,500 - \$1,999 | 2,051 | 19.0% |
| \$2,000 or more | 1,323 | 12.2% |

Source: U.S. Census, 2008 American Community Survey

Housing costs within the multi-family housing sector have continued to increase over the past decade as well. Because these are the most prevalent multi-family housing type, semi-luxury *two-bedroom* units can be considered representative of the overall multi-family market. Rents for this housing type are at a mean (average) of \$630/month as of December 2008 (See **Table 4.7**).

Table 4.7: Semi-Luxury 2-Bedroom Rates (Monthly)

| Year | Mean | Median |
|------|-------|--------|
| 1990 | \$437 | \$405 |
| 1995 | \$460 | \$460 |
| 2000 | \$578 | \$557 |
| 2003 | \$593 | \$570 |
| 2008 | \$630 | \$585 |

Source: 2008 Rock Hill Multi-Family Housing Survey Report

Median rents in the multi-family housing sector have continued to rise as well. Again, semi-luxury two-bedroom apartments are considered to be representative of the multi-family market. Median rent for this unit type was \$585 as of December 2008.

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Old Town Housing

Housing in Rock Hill's Old Town faces several challenges. The four square mile area around Downtown is referred to as Rock Hill's Old Town. It includes the *Hagins-Fewell*, *Highland Park*, *East Town*, and *Saluda Corridor* neighborhoods. These neighborhoods are primarily comprised of single-family detached homes. Of the homeowners who occupy these homes, many tend to be older; many on fixed incomes. Because many of these homeowners have limited financial resources, the homes are often in decline. Many of the City's rehabilitation, demolition, and affordable housing efforts are focused in the Old Town neighborhoods (See "Housing Programs and Services").

As noted in the Cultural Resources Element, a significant number of designated and undesignated historic homes are located in Old Town neighborhoods.



One of the major factors affecting the Old Town area is the disproportionately high amount of renter-occupied housing in single-family homes. According to 2000 Census data, 56 percent of the 4,811 single family homes in Old Town were renter-occupied, with only 44 percent owner-occupied; in comparison to a 54 percent owner-occupied rate for the City as a whole. Since 2000, new home approvals in Old Town have been relatively few (83 permits between 2004 and 2007), and the recent downturn in

the housing market has produced even more renters. This presents a unique problem in that transient residents are less likely to properly maintain homes and typically have less of a vested interest in the neighborhood as a whole.

The *Housing Development Corporation of Rock Hill* (HDCRH), originally established in 1989 as the Rock Hill Joint Venture for Affordable Housing, has adopted several goals and objectives aimed at addressing housing concerns in the urban core. These goals are:

- (1) To improve communities in the city by providing safe and affordable housing and a suitable living environment, principally for persons of low and moderate income;
- (2) To conduct or support such activities which may expand and promote economic opportunities and community development, principally for persons of low and moderate income; and
- (3) To combat community deterioration through residential development and commercial revitalization.

Special Needs Housing

The Rock Hill 2005-2010 Consolidated Plan examines supportive housing for people with special needs, including the elderly, people with disabilities (including mental, physical, and developmental), alcohol and substance abusers and people with HIV/AIDS.

The plan documented the following trends:

The elderly population in Rock Hill has increased significantly since 2000. Elderly renters are disproportionately of low-income status. Elderly home owners are faced with difficult housing challenges as fixed incomes often do not keep up with increasing home maintenance costs. The York County Council on Aging has received *Section 202 Supportive Housing for the Elderly* grants in the past which allowed for the construction of Green Street Plaza and Highland Park Mill – both senior living facilities. Similar facilities include Cardinal Pointe, Carolina Village, Chandler Place, Oak Pond Manor, Village at Neely's Creek, Westminster Towers, and Rock Hill Housing Authority units.

Those suffering from mental illness are often financially impoverished due to the debilitating nature of their illnesses. Housing requirements for this population differ from those of other special needs populations in that they often require significant supervision and care. This calls for group housing

facilities in many instances. Additionally, the mentally ill population is best served by “permanent supportive housing” which offers a long-term solution and allows residents to remain in their community.

Developmentally disabled individuals tend to have fixed and/or limited financial resources that affect their housing choices. Individuals with more developed skills tend to utilize subsidized housing options. Varying levels of continuous support are required for the developmentally disabled population as a whole. The York County Board of Disabilities and Special Needs operates as the primary housing service provider for these individuals.

Alcohol and substance abusers tend to have housing needs on a more temporary basis. Similarly to other special needs populations, these individuals require several other housing-related services within relatively independent living facilities. One such facility is the *Keystone* rehabilitation center in Rock Hill, which is currently operating with the aid of a residential grant from the Substance Abuse and Mental Health Services Administration; a division of the US Department of Health and Human Services.

Persons with HIV/AIDS are often faced with less financial ability to meet housing costs due to illness. The high cost of medication also reduces the amount of money available to individuals for housing rents or maintenance. Rock Hill’s Catawba Care Coalition provides services and housing coordination for living with HIV/AIDS in the Rock Hill and York County area.

Housing facilities for those commonly defined as having “special needs” can be divided into two (2) specific categories. These are (1) *Persons with Disabilities* and (2) those with other *Special Needs*. Please reference ***Private Programs and Services*** for a list of these housing facilities.

Homeless Assessment

Homelessness is a critical concern in any community. Often, single men are the face of homelessness; however, in Rock Hill, victims of homelessness are often families, and specifically children. These families are usually victims of temporary homelessness due to tragic life circumstances including job-loss or domestic violence. Many organizations which deal with homelessness provide services aimed at getting families and individuals “back on their feet” so that they can eventually secure housing on their own.

The Interfaith Hospitality Network of York County (IHNYC) conducted a survey of the homeless population in York County in January of 2009. The group counted a total of 236 homeless persons. It is unclear how many of these homeless were located in Rock Hill; however, many of the homeless tend to locate in more urbanized areas to take advantage of food, housing, and medical services. It would be safe to assume that the majority of York County’s homeless are within Rock Hill’s Urban Services Area. Children are equally affected by homelessness, though they are often not the “face” of homelessness. Schools in York County also identified 405 students as “lacking a fixed, regular nighttime residence, many of them doubled up with other families, precariously housed, or in hotels” (*Pathways to Housing: York County’s Response to Homelessness 2009*).

The City understands the need for a thorough and comprehensive study as a means of evaluating the needs of the homeless population, as well as feasible services and remedies. In January of 2009, Rock Hill City Council awarded a contract for such a study as part of a collaboration effort between the City, York County, The United Way, and other local partners. The study, known as *Pathways to Housing: York County’s Response to Homelessness* was conducted during the summer of 2009 and resulted in the following objectives aimed at reducing homelessness:

Objective 1: Prevention

Prevent families and individuals from becoming homeless through targeted education to at-risk areas of the community, and through coordinated discharge planning from local institutions.

Objective 2: Community Engagement and Education

Engage and provide educational information to the broader community to

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increase awareness and understanding of homelessness and develop support for implementation of this initiation.

Objective 3: Single Portal of Entry

Develop a centralized starting place for families and individuals to find assistance in a crisis so that they may be able to retain their current housing or be referred for rapid re-housing or other housing assistance and support services.

Objective 4: Support Services

Provide a broad range of coordinated support services to meet the needs of families and individuals, including those in special needs populations, to enable them to obtain and remain in housing.

Objective 5: Employment and Income

Ensure that families and individuals have the opportunity to obtain employment and income supports that enable them to afford adequate housing.

Objective 6: Housing

Ensure that adequate housing and financial assistance is available to those who become homeless to rapidly return them to housing.

Homeless housing providers include the following:

Bethel United Methodist Church
Children's Attention Home
Interfaith Hospitality Network of York County
Pilgrims' Inn
Safe Passage
Salvation Army (Apartment Complex)
The Haven Men's Shelter

Housing Conditions

Housing Units (Age)

Rock Hill's history dates back to 1852 although the City was not incorporated until 1892. Since that time, and especially in the recent past, Rock Hill has continued to grow at a very fast pace. As such, the City has many housing structures of varied ages. The estimated ages of the housing stock are as follows:

Table 4.8: Housing Units by Age (2008)

| Year of Construction | # of Housing Units | % of Housing Stock |
|-----------------------------|---------------------------|---------------------------|
| 2005-Later | 1,836 | 6.9% |
| 2000-2004 | 3,988 | 14.9% |
| 1990-1999 | 4,584 | 17.1% |
| 1980-1989 | 5,198 | 19.4% |
| 1970-1979 | 3,679 | 13.7% |
| 1960-1969 | 1,948 | 7.3% |
| 1950-1959 | 2,601 | 9.7% |
| 1940-1949 | 940 | 3.5% |
| 1939 or Earlier | 2,010 | 7.5% |

Source: U.S. Census, 2008 American Community Survey

Plumbing/Kitchen Facilities

The existence of plumbing and kitchen facilities is one of the criteria often used to designate a structure as a dwelling or housing unit. Proper maintenance of plumbing and kitchen facilities is essential to meeting requirements of the City's Housing Code. According to 2008 Census information, of the estimated 24,034 occupied housing units in the City, 336 lacked complete plumbing facilities and 222 lacked complete kitchen facilities. There is likely significant overlap among housing units which have both incomplete plumbing and kitchen facilities.

Overcrowding

In 2007, HUD defined overcrowding by measuring the persons-per-room (PPR) for individual households. The standard for overcrowding was designated as anything above one (>1) PPR. In 2008, of Rock Hill's estimated 24,034 occupied housing units, 688 had a PPR of 1.01 or higher. Therefore, by HUD's definition, 2.9 percent of the City's housing units are considered overcrowded.

Code Violations

Code violations for substandard housing are monitored by Rock Hill's Housing & Neighborhood Services Department – Neighborhood Inspections Division. Violations can result in fines per violation or demolition of the structure in cases where violations can not or will not be corrected by the property owner. From 2003 – December 2008, the Neighborhood Inspections Division either demolished, or sited for code violations, 759 structures within the City limits. In 2008, 42 demolitions were performed by the City, while 14 permits were issued for housing demolitions by individual property owners.

External Housing Conditions

Rock Hill addresses external housing conditions through the administration of the International Property Maintenance Code (IPMC). The code outlines requirements for exterior building issues such as missing, damaged, or rotted boards, sagging roofs, blistered or peeling paint, porch steps and handrails. This includes outbuildings as well as the main residence, both for multi-family and single family dwellings. Internal housing issues are difficult to address as owners are unlikely to report their own violations and renters rarely report them for fear of retaliation or fear of losing housing.

Affordability

Affordable housing is recognized both nationally and locally as a necessity in most communities. Housing affordability is a function of household income and home price. Affordability is often defined in a regional context as the median household's ability to afford the median priced home. The U.S. Department of Housing & Urban Development defines affordable housing as housing for which residents pay no more than 30 percent of their annual income. Families or individuals who pay more than 30 percent of their income for housing are considered to be cost burdened and may have difficulty affording other necessities such as food, transportation, and medical care. Rising costs of housing over the past two decades have created an affordable housing dilemma in many local communities including Rock Hill. Often, those most affected include public sector workers such as public safety workers, and emergency responders, as well as lower-income private sector workers. This creates a health and safety issue for all residents.

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Comparative Costs

Compared to the larger *Charlotte-Gastonia-Concord* Metropolitan Statistical Area (MSA), Rock Hill offers greater home affordability (see **Table 4.9**).

Table 4.9: Area Home Affordability (2008)

| Region | Household Income | Home Price | Home Value - Proportion to MSA Median Income |
|----------------------|------------------|------------|--|
| Rock Hill | | | |
| Median | \$42,136 | \$140,000 | 2.54 |
| Mean | \$57,035 | --- | |
| Concord | | | |
| Median | \$56,278 | \$179,200 | 3.26 |
| Mean | \$69,321 | --- | |
| Charlotte MSA | | | |
| Median | \$54,967 | \$179,500 | 3.27 |
| Mean | \$74,987 | --- | |

Source: U.S. Census, 2008 American Community Survey

Annual Household Income Distribution

Household income is the primary factor in determining home affordability. Generally speaking, it is recommended the housing costs not exceed 30 percent of household income. The Census 2008 American Community Survey examined the cost of housing in Rock Hill as a percentage of household incomes (see **Table 4.10**). According to the table, nearly 36 percent of owner-occupied and 44 percent of renter-occupied households are considered housing cost burdened.

Table 4.10: Housing Costs as % of Income (2008)

| Percentage of Income | # of Households | % of All Households |
|------------------------|-----------------|---------------------|
| Owner-Occupied | | |
| < 20.0% | 3,471 | 32.1% |
| 20.0-24.9% | 1,980 | 18.3% |
| 25.0 - 29.9% | 1,493 | 13.8% |
| 30.0 - 34.9% | 616 | 5.7% |
| > 35.0% | 3,249 | 30.1% |
| Renter-Occupied | | |
| < 15.0% | 1,483 | 15.2% |
| 15.0 - 19.9% | 1,085 | 11.1% |
| 20.0 - 24.9% | 1,675 | 17.2% |
| 25.0 - 29.9% | 1,299 | 13.3% |
| 30.0 - 34.9% | 826 | 8.5% |
| > 35.0% | 3,379 | 34.7% |

Source: U.S. Census, 2008 American Community Survey

Barriers to Affordable Housing

As communities strive to ensure that affordable housing is available to all residents, several factors influence the feasibility of providing homes which are affordable. These factors include forces specific to housing design and construction as well as other societal and community issues which have a direct effect on home affordability for residents. Barriers to affordable housing are rooted in both the public and private sectors; both from the supply and demand sides.

Listed below are barriers that have been identified in Rock Hill, including those identified in *Rock Hill's 2005-2010 Consolidated Plan*:

Financial

Many low- and moderate-income families do not have the cash needed for down payment and closing costs associated with purchasing a home. Poor credit histories contribute to the inability to secure loans.

Education

Many low- and moderate-income households lack the education and job skills necessary to earn enough income to obtain adequate housing. Also, first-time homebuyers may not fully understand the home buying and lending processes. This may make potential buyers less willing to enter into homeownership.

Transportation

One barrier to affordable housing within the City is the lack of a dedicated public transportation network. Without a public transportation option which many prospective low-income residents in other municipalities rely on, housing locations for low-income residents are limited. The City and County jointly support a demand response transportation program known as *York County Access*. This program offers transportation on a "call-ahead" basis; however, it operates Monday through Friday, 6:00am to 6:00pm only.

Additional information about York County Access is provided in the Transportation Element.

Zoning

Several essential components of Rock Hill's zoning ordinance unfortunately impede the development of affordable housing. These include minimum square footage requirements, minimum setback requirements, height restrictions, density restrictions, and the very definition of a 'family' (See **Figure 4.1**). Additionally, review requirements for group homes and the limited approval of manufactured homes eliminate some of the more affordable housing options for lower-income residents.

Figure 4.1: Definition of 'Family', Rock Hill Zoning Code Sec 10-200

Family means any of the following: (a) one or more persons related by blood, marriage, adoption, or legal guardianship, including foster children, living together in a dwelling unit; or (b) a group of not more than five (5) persons not related by blood, marriage, adoption, or legal guardianship (including foster children) living together in a dwelling unit; or (c) two unrelated persons and their minor children living together in a dwelling unit.

Affordable Rental Housing

Affordable rental housing for low-income residents is generally limited to subsidized or public housing. Contributing to the problem of housing affordability is the number of residents with such low incomes that much of the existing housing stock is out of financial "reach". Additionally, more affordable housing options must be located in different geographical areas of the City.

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School Location

Availability of affordable housing is directly affected by school siting. Often times, the residential market responds to school proximity by building larger sized homes on larger lots to accommodate families with children. Often times, these larger homes, and associated amenities, are cost prohibitive to lower-income families.

Additionally, schools located far away from residential areas can impose a higher transportation cost on families who must drive children to and from school. This can adversely affect low-income residents' ability to afford housing.

Increased school location in low- and moderate-income neighborhoods can lead to more affordable, available housing options for families with children.

Map 2.7 and 2.8 in the Community Facilities Element depict the locations of all public and private primary and secondary schools in the Rock Hill 2020 Planning Area.

Impediments to Fair Housing

As a recipient of Community Development Block Grant (CDBG) money, Rock Hill is required to certify that the City will affirmatively further fair housing for all citizens; particularly those of low and moderate income.

The City's most recent (2003) Analysis of Impediments to Fair Housing Choice identified the following impediments:

- *Lack of Public Transportation*
- *Lack of knowledge regarding fair housing rights and laws*
- *Lack of affordable rental housing opportunities*
- *Lack of transitional housing, especially emergency & homeless shelters for men*
- *Lack of adequate funding levels for affordable housing opportunities*
- *Lack of diversity and location of affordable housing*
- *Lack of special needs housing for persons with HIV/AIDS*
- *Lack of structurally accessible housing for special needs population*
- *Lack of diversified school locations*
- *Lack of comprehensive revitalization efforts in low-to-moderate income neighborhoods*

It should be noted that several of these impediments are currently being addressed through ongoing City programs.

Housing Programs and Services

City Programs and Services

The City has historically provided a pro-active response to affordable housing needs through its affiliation with and allocation of Community Development Block Grant funds to the *Housing Development Corporation of Rock Hill (HDCRH)*. HDCRH is a non-profit organization formed by local government and community leaders for the purpose of assisting qualified families with their housing needs. HDCRH stated mission is to increase rental and other affordable housing options in the Downtown area.



In its effort to increase the affordable housing stock, the HDCRH has plans to construct, on average, twelve homes per year within the Downtown area. To date, HDCRH has been quite successful with a ten-acre redevelopment in the Saluda Corridor known as the Briarcliff subdivision. Briarcliff has yielded 26 properties aimed primarily at first time homebuyers.

Another project on Lige Street, near the Saluda Corridor, was recently developed and consists of four LEED certified homes. To date, two of these homes have sold, and two are still available for purchase.

Another major project is the more recent Hagins-Fewell neighborhood project, which consists of major investments in housing and community redevelopment. This project has seen four homes sold, with an additional six homes either in construction or on the market.

HDCRH also offers multiple programs designed to enhance housing opportunities for low-/very low-income residents. These programs include the Owner-Occupied Rehabilitation Program, Emergency Rehabilitation Program, World Changers Program, and First Time Homebuyer Program.

Affordable Housing Programs

First Time Homebuyer Program

Through this program, HDCRH provides down payment and closing cost assistance, between \$5,000 and \$14,999, to eligible first-time homebuyers. To be eligible for this program, an individual must meet the income limits set by HUD. (The total household income may not exceed 80 percent of the area median income.) In addition, the applicant must attend homebuyer education classes.

The assistance is in the form of a second mortgage that is forgiven in increments annually over a five-to-20 year period, depending on the program. The applicant provides \$500 earnest money that is applied to the down payment. The applicant may choose a home anywhere within the City limits of Rock Hill. The applicant must then select a lender to provide the first mortgage.

First Time Homebuyer Education Program

Prior to receiving assistance, potential homebuyers must complete a Homebuyer Education course. This program provides home purchase counseling and home maintenance information to first time homebuyers. This class assists potential home purchasers to address a number of barriers to home purchase, such as low credit scores, credit issues, and high interest rates. Home maintenance instructions are included to enable the home purchaser to take preventive measures to avoid high repair costs.

Housing Rehabilitation Programs

Owner-Occupied Major Rehabilitation Program

This program provides funds to correct Housing Quality Standards (HQS) violations/repairs to single-family, owner-occupied homes. Anything that poses a threat to the health or safety of the occupant may be repaired. This includes, but is not limited to, such things as electrical, plumbing, and structural hazards.

The maximum amount of funds currently available is \$20,000 or \$20 per square foot. Applicants are required to sign a ten-year deferred, forgivable loan, or second mortgage. Applicant's total income cannot exceed 80 percent of the area median income.

Under certain programs of the same type, clients may not exceed 50 percent of the median income and must sign a 20 year forgivable loan.

Emergency Repair Program

This program addresses single-family, owner-occupied homes that have been declared to have an urgent and imminent threat to the safety or health of the occupant(s). Examples include, but are not limited to, fire or flood damage or determinations from state agencies (SC DHEC, SC DSS) outlining

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specific health or safety hazards not covered by insurance that, if not immediately repaired, would cause further irreparable damage.

Neighborhood Stabilization

Neighborhood stabilization involves the rehabilitation of properties located within specific targeted neighborhoods within the City. These efforts are often coordinated with the homeowners, and may involve demolition in some cases. Additional activities include the marketing and sales of rehabilitated units. Currently, neighborhood stabilization activities are being conducted in the Hagins-Fewell and East Town neighborhoods.

Housing Inspections Programs

Demolition Program

As part of the City of Rock Hill's initiative to reduce urban blight, Rock Hill established a Demolition Assistance Program in 2004. Through this program, the City may provide assistance with the demolition of abandoned or uninhabitable structures to qualified individuals.

For a fee of three hundred and fifty dollars (\$350.00) the City can demolish a detached residential one or two family structure or accessory structure subject to the following criteria:

- (a) The City of Rock Hill Building Official has deemed the structure to be unsafe under the guidelines of the Standard Unsafe Building Abatement Code.
- (b) The cost to repair the structure is in excess of 50 percent of the fair market value of the structure in its renovated condition. The Building Official or his designee may require verification of the renovated valuation by an independent property appraiser as deemed necessary.
- (c) With the exception of title being transferred to heirs as a result of the death of the owner, the property must have been in the current ownership for a minimum of two (2) years.
- (d) The property is not owned by a for profit organization, corporation, partnership, or any type of commercial endeavor nor is the demolition of the structure for the purpose of expanding an existing use; i.e. parking lot or building expansion.
- (e) The applicant understands that the scheduling and approval of demolitions is determined by the City Manager or his designee contingent upon the City's determination of eligibility, priority, the availability of funds and crews, and further, that a significant amount of time may elapse prior to scheduling the demolition.

Pro-Active Code Enforcement

The Pro-active Code Enforcement (PACE) program began in 2005, in an effort to assist residents of the historic East Town Neighborhood with community improvement issues. Traditionally, the code enforcement/neighborhood inspections division operates on a complaint-driven basis, with limited opportunities to provide door-to-door inspections. With the invitation from East Town to evaluate each property, inspections staff developed the PACE program.

In the five PACE projects completed to date – East Town, South Central, Aragon, Sunset Park, and Saluda Street - an explanatory letter and self-inspection checklist were mailed to property owners well in advance of the inspections along with a similar letter from the neighborhood association. The inspector assigned to the project visits each property, looking for code violations such as overgrown grass, tree debris, junk and derelict vehicles, accumulations of trash and other debris and exterior building issues such as peeling paint, rotting boards, and unsafe conditions. In many cases, corrections can be made within a few days. Concerns other than those addressed by Neighborhood Inspections are directed to the appropriate departments.

Weed and Seed

“Weed and Seed” is one of the U.S. Department of Justice’s Office of Justice Programs. It is a grant designed to prevent, control, and reduce violent crime, drug abuse, and gang activity in targeted high-crime neighborhoods throughout the country. “Weeding” focuses on removing these negative conditions. “Seeding” involves bringing human services to the target area in the form of prevention, intervention, treatment, and neighborhood revitalization.

In Rock Hill, the Weed and Seed program includes the Hagins-Fewell, Sunset Park, North Crawford Road, Flint Hill, and South Central neighborhoods. This area received the standard 5-year designation in June, 2005. At least 50 percent of the funding must be used for “weeding” and the grant itself cannot be used to pay for more than 75 percent of the total project costs.

Old Town Redevelopment Area

Rock Hill’s Economic & Urban Development Department is actively engaged in a wide reaching development project known as Old Town Development. This redevelopment project is based in creating more business and housing opportunities and focuses on four primary geographical areas: Hagins-Fewell, Highland Park, East Town, and Saluda Corridor neighborhoods. Development in these neighborhoods includes significant affordable housing components.

Clinton Junior College Redevelopment Area

Clinton Junior College has secured federal grant funding from the Department of Housing and Urban Development (HUD) to be used to increase housing options in the area immediately surrounding the school. The grant money has been secured through funding cycles in both 2005 and 2007. The funding will be used to construct one new home close to the campus. Additionally, up to 20 existing homes in the Crawford Road and Sunset Road areas will be rehabilitated. The college will also be working with Rock Hill’s Housing & Neighborhood Services Department to make improvements to neighboring Carroll Park.

Housing Authority of Rock Hill

The Housing Authority of the City of Rock Hill is responsible for managing two major housing programs, which are designed to assist low- and moderate-income families in obtaining affordable housing:

The first of these is the Public Housing program through which renters, who qualify by meeting certain income limits, are permitted to rent lower-rent housing units which are owned and operated by the housing authority. The Housing Authority currently operates eight complexes around the city, with a total of 395 units.

The second program is the Section 8 rent subsidy program, designed to assist very low income families in paying rent for private housing units which are not owned by a local housing authority. This assistance comes in the form of housing choice vouchers through the U.S. Department of Housing and Urban Development Section 8 Program. These vouchers afford residents mobility and household-appropriate housing choices.

Both of these programs have a wait list with an estimated waiting period of six to twelve months.

IV. Housing Element

Private Programs and Services

There are many programs which operate both City- and County-wide to provide housing options and assistance for Rock Hill residents. These programs are listed below.

Housing for *Persons with Disabilities* includes:

- *Habilitation Centers (2 in York County)*
- *Community Training Homes I*
- *Community Training Homes II*
- *Supervised Living Programs*
- *Community Resident Care Facilities (2 in York County)*
- *Head and Spinal Cord Injury Home*
- *Holly Ridge Apartments (14 units for mentally ill residents constructed in 2003)*

Housing for the *Special Needs Population*:

- *American Red Cross*
- *Carolina Community Actions*
- *Catawba Community Mental Health Center*
- *Flint Hill Community Adult Day Care Center*
- *Keystone (Alcohol/Drug abuse rehabilitation center)*
- *March of Dimes*
- *Park Avenue Adult Day Care Center*
- *Project Hope, Inc*
- *Salvation Army*
- *United Way of York County, SC*
- *York County Board of Disabilities and Special Needs*
- *York County Christian Women's Job Corps*
- *York County Council on Aging*

Services for the *Special Needs Population*:

- *Children's Attention Home, Inc.*
- *The Haven – Interfaith Hospitality*
- *Pilgrims Inn – Dorothy Bing Homeless Shelter; Open Arms Daycare Center; Tricia's Court Transitional Housing*
- *Safe Passage*

United Way Partner Programs

Many United Way partner organizations in York County offer services which include or enhance housing options in Rock Hill. These programs offer multiple types of assistance including temporary shelter and rent or mortgage assistance:

- | | |
|--|--|
| ➤ <i>A Place for Hope</i> | ➤ <i>American Red Cross</i> |
| ➤ <i>Fort Mill Care Center</i> | ➤ <i>The Haven Men's Shelter</i> |
| ➤ <i>Homeless Survey & Current Housing Inventory for Rock Hill & York County</i> | ➤ <i>Hospice & Community Care</i> |
| ➤ <i>Keystone Substance Abuse Services</i> | ➤ <i>PATH (People Attempting To Help)</i> |
| ➤ <i>Pilgrims' Inn</i> | ➤ <i>Safe Passage</i> |
| ➤ <i>Salvation Army</i> | ➤ <i>York County Adult Day Care Services</i> |
| ➤ <i>York County Board of Disabilities & Special Needs</i> | |