

NEEDS ASSESSMENT

With an estimated 2007 population of 64,858, Rock Hill has become the fourth largest city in South Carolina. The inviting, small town character of the City, combined with the economic opportunities in the Charlotte metro region, continue to attract people to Rock Hill. Given current growth trends, by the year 2020, the City's population is projected to be nearly 83,000. In order to accommodate the expected growth, an additional 7,000 housing units will need to be provided over the next decade. There are many issues that must be addressed as the Rock Hill community seeks to meet the housing needs of all of its citizens.

Home Ownership Opportunities

The Rock Hill community has long benefited from relatively low median home prices, as compared with other communities in the metro region. The community must work to ensure that the opportunity for home ownership remains a possibility for all citizens. Home ownership is viewed positively in most communities as it can increase the desirability of a particular neighborhood. Heavily renter-occupied areas lack stability as their occupants are more temporary and have limited investment in their home or community. For example, many Weed and Seed areas in Rock Hill are heavily renter-occupied (up to 56%). To better stabilize these neighborhoods, home ownership programs and initiatives should be targeted within these areas.

Housing Affordability

In order to ensure that all citizens of Rock Hill can live in decent and safe housing, the City must first examine the issue of *housing affordability*. The cost of home ownership (2007 median home value of \$130,100 in Rock Hill) and tightened lending practices, both locally and nationally, have excluded many would-be homebuyers from the market.

The affordability of housing affects more than very low-, low- and moderate-income households. Many of these households include valuable members of the workforce; such as public safety workers, teachers, and other service employees typically making between 80 percent and 120 percent of the area's median income. There is a growing need for "workforce" housing in Rock Hill, which may not be adequately addressed by current HUD programs. An inadequate supply of affordable workforce housing not only affects the quality of life for those working in Rock Hill, but it can cause labor shortages and eventually decrease the competitiveness of the region's economy.

Elderly owners are also faced with unique challenges to finding affordable housing. Rising property values and maintenance costs are a significant barrier for elderly homeowners and potential owners who often find themselves on fixed incomes.

Some housing agencies and members of the development community have raised concerns that the City's zoning design guidelines may be affecting housing affordability. Rock Hill zoning regulations and design standards should be reviewed to ensure that they do not impede the community's ability to provide affordable housing options. In addition to ensuring that homes are affordable, higher densities and land use mixes are needed in targeted areas to support a more affordable lifestyle wherein groceries, services, employment centers and proposed transit routes are readily accessible and convenient to housing.

Several factors have affected the limited supply of affordable housing in Rock Hill. Among these are rising land and construction costs, lack of public transportation, and the limited availability of subsidized and rent controlled housing. These factors add to the increasing "affordability gap" that exists in rental housing. The affordability gap is the difference in fair market rent and the amount equal to 30% of annual income for a household.

IV. Housing Element

Diverse Housing Options

Much of Rock Hill's character is defined by the many varied housing options in and around the City. The local housing market should continue to be enhanced by encouraging diversity in housing types and sizes through flexibility within land use and zoning standards. Policies and incentives should be established to expand the range of housing options throughout Rock Hill. Rock Hill's appeal to older and younger residents alike will necessitate a diversity of housing types within neighborhoods and communities. This diversity should be encouraged to meet the needs of all its citizens by promoting in-fill development, accessory dwelling units, and compact traditional neighborhood developments. Transportation connectivity for both pedestrians and vehicles should be a focus of neighborhood design in order to create more diverse, livable communities. Additionally, sustainable design techniques and construction methods, such as the use of *green building* practices, and smart growth strategies, should be utilized to ensure that housing options will be available to all community members.

Existing Housing Conditions

As Rock Hill continues to work on increasing housing options and availability, the condition of *existing* homes must be improved as well. Approximately 57% of the City's housing stock is more than 20 years old, with 32% constructed before 1970. According to 2007 Census information, of the estimated 22,574 occupied housing units in the City, 47 lacked complete plumbing facilities and 88 lacked complete kitchen facilities. Housing units which lack these facilities are considered sub-standard. Rehabilitation programs such as those which currently utilize Neighborhood Stabilization funds (\$1.6 million annually) must be supported. Additionally, in-fill development, which stabilizes existing neighborhoods such as those in the Old Town area, should be supported. In July of 2009, the City will adopt the 2006 International Residential Building Code to better protect the health, safety, and welfare of residents.

Currently, substandard rental housing is investigated on a complaint basis only. This system is inherently flawed in that tenants are often reluctant to report substandard housing conditions for fear of retaliation or eviction. Greater community involvement is needed to more effectively address substandard housing conditions and consider implementation of a rental housing inspections program to ensure that rental housing conditions are adequate.

Special Needs & Homeless

Many residents of Rock Hill are faced with physical, and other impediments which make finding appropriate housing a challenge. Those who are mentally or physically handicapped, the elderly, those with HIV/AIDS, and those with substance abuse issues, need *permanent* housing; as opposed to temporary shelter.

Another issue which is increasingly important in the Rock Hill area is homelessness. With the economic downturn of 2007-2008, the homeless demographic is changing, both locally and nationally, to include younger individuals and families who find themselves in more temporary housing crises. Policies which address housing for the homeless should be centered around inclusionary housing, as opposed to housing which segregates and concentrates those in need. HUD programs, and other federal and state initiatives which help citizens transition from homelessness, should continue to be accessed and utilized.

Partnerships & Intergovernmental Coordination

Often times, the differences in regulations or development standards between adjacent municipal and county jurisdictions can affect the amount, type, and quality of development in a specific area. Additionally, a variety of non-profit agencies are addressing individual housing issues, rather than combining resources to make more significant progress. An essential strategy for preserving housing options will be to coordinate with York County and other key local stakeholders on identifying housing opportunities and barriers, and more efficiently meeting the needs of the community.

Similarly, public-private partnerships should be encouraged to ensure appropriate housing development that meets the vision of the City, and is feasible for the development community. As a component of public-private partnerships, the potential for development incentives and other cost-sharing initiatives should be examined.

Education & Public Awareness

One of the key impediments to housing accessibility is education and public awareness of existing programs. Rock Hill, through the Housing Development Corporation, offers a variety of financial assistance programs and training workshops to enhance housing opportunities for low and very low-income residents. These programs are designed to educate the public on responsible homeownership, finance management for credit and cost cutting measures, as well as housing maintenance and rehabilitation. The City should promote awareness of these existing programs and seek to expand them.