

*SOUTH  
CAROLINA  
ASSOCIATION  
FOR  
COMMUNITY  
ECONOMIC  
DEVELOPMENT*

“*INNOVATIVE AND SUSTAINABLE SOLUTIONS FOR LOW WEALTH COMMUNITIES IN SOUTH CAROLINA*”



## **Housing Instability + Needed Solutions**

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*President & CEO*

*SC Association for Community  
Economic Development (SCACED)*

# Who We Are

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SCACED is a 27-year old statewide coalition of over 150 non-profit organizations, affordable housing developers, financial institutions, local governments, and corporations focused on improving the lives of poor and marginalized people.

Our members work collaboratively to build wealth and create economic opportunity for all SC residents, and many of our efforts are focused on minority communities and other groups who have been left out of the economic mainstream.

# SCACED Vision and Mission

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## Vision Statement

We envision an **equitable** South Carolina where all residents have access to the tools and resources needed to create a vibrant and prosperous life.

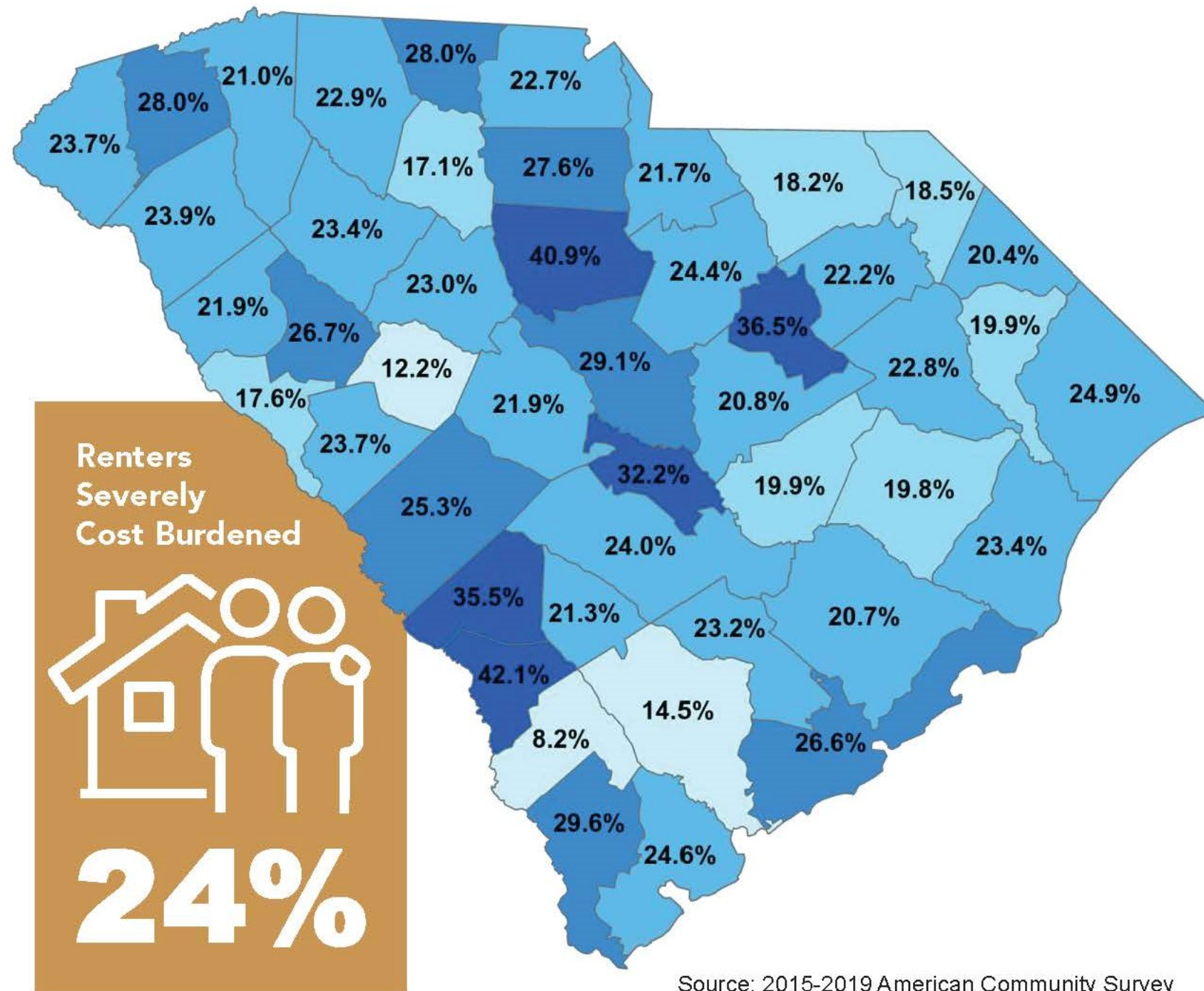
## Mission Statement

Through our network of members and partner organizations, SCACED strives to improve the quality of life for low-wealth families and communities by advancing community economic development and public policy in South Carolina.





Exhibit 3: Rate of Severe Renter Cost Burden by County



Source: 2015-2019 American Community Survey

## Renter Cost Burden

- Twenty-four percent (**140,000 households**) of renters in South Carolina are cost burdened.
- **Cost Burden:** Spending more than half of their income on rent and utilities or have no income at all.
- In **40 of 46 counties** in South Carolina, renters cannot afford a basic two-bedroom apartment without overextending their budget.

# Housing Instability in South Carolina

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Before the pandemic, South Carolina had the **highest** eviction rate in the United States, with **151,000** eviction cases filed.

SC has 72,565 subsidized housing units, which serves only **20%** of the low-income renters statewide.

**31%** of owner and **62%** of renter households have incomes at or below 80% of the area median income (AMI).

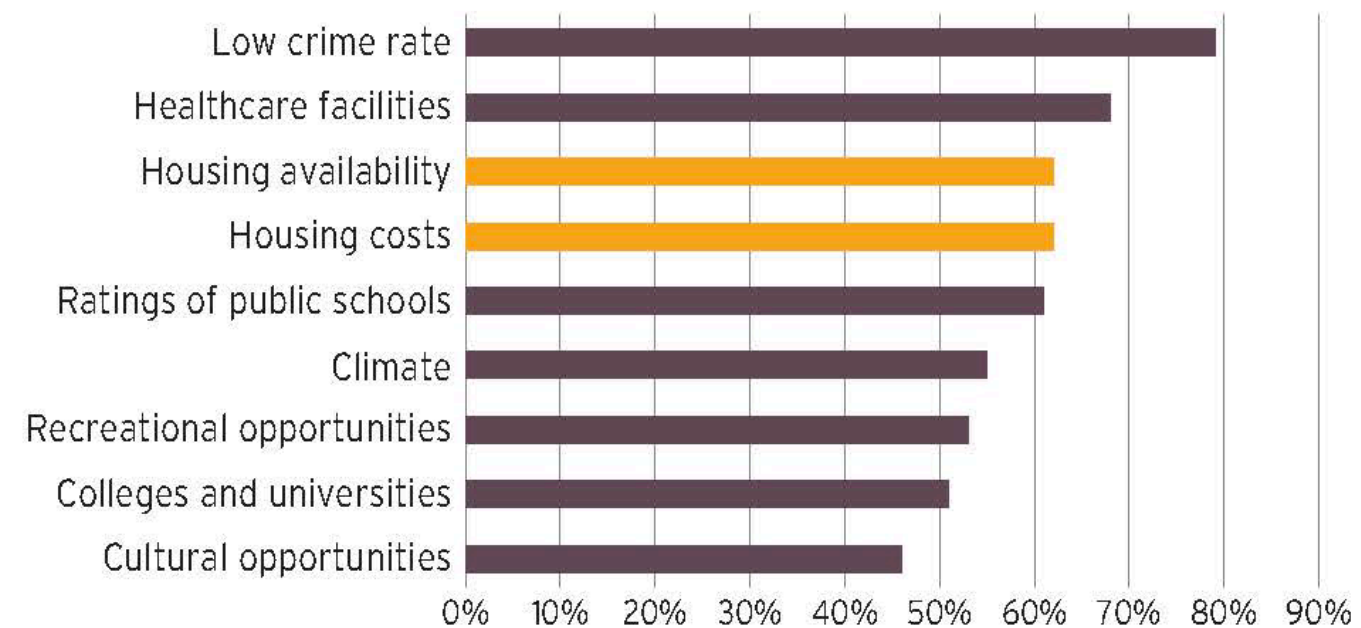
**1 in 60** public school students do not have permanent housing.

*Source: SC Housing 2021 Housing Needs Assessment*



# Affordable Housing's Role in Attracting Businesses

**FIGURE 3.** Relative Importance of "Quality of Life" Factors in Facility Site Selection



Source: Figure 25 in Gambale, Geraldine, 2009

**Source & Diagram: The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development: A Review of the Literature; Center for Housing Policy, January 2011**



# Affordable Housing's Role in Supporting Businesses

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- “Among the 30 most common occupations in South Carolina, 20 have an average hourly wage that is less than the \$17.30/hour required to afford a basic two-bedroom apartment in South Carolina without being cost burdened, assuming a full-time schedule.”- *SC Housing 2021 Housing Needs Assessment*
  - Common Occupations: Nursing Assistants, Office Clerks, Waiters, Housekeepers, Cooks, Retail, Cashiers, Fast Food
- **Recruit and Retaining Teachers:** Marion County has purchased 3 apartments to provide affordable housing to teachers to help recruit and retain teachers in the school district.
  - Source: <https://wpde.com/news/local/marion-co-school-district-purchases-3-apartments-to-recruit-and-retain-teachers>



# Current Policies Supporting Affordable Housing Development

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## 1. South Carolina State Low-Income Housing Tax Credit (LIHTC)

- In 2020, SC Legislature approved a state LIHTC equal to the amount of the federal LIHTC received by a taxpayer for properties placed in service between Jan. 1, 2020, and Dec. 31, 2030.

## 2. Housing Trust Fund (HTF)

- Passed in 1992, HTF is a state funded program designed to provide financial assistance in the development, rehabilitation and acquisition of affordable housing for low-income households throughout the state.
  - Home Repair: Owner Occupied Rehab
  - Creation or rehabilitation of Supportive or Group Home type housing



# Current Policies Supporting Affordable Housing Development Cont.

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## 3. Community Economic Development Act of 2000

- Community Development Tax Credits: \$ 3 million
  - A taxpayer may claim as a credit against their state income tax, bank tax, or premium tax liability 33% of all equity investments and 50% all cash donations to certified Community Development Corporations (CDCs) and Community Development Financial Institutions (CDFIs).
  - In 2019, \$1 million in CD Tax Credits produced 321 affordable homes.
- Community Economic Development Fund: \$2 million
  - Grant funding for certified CDCs and CDFIs to support community development projects including affordable housing



# Immediate Policy Opportunity

- **American Rescue Plan**
  - SC Legislature should prioritize ARP funding to support affordable housing development
- Economic Equity Proposal
- Habitat for Humanity: \$50 million for development and rehab

1

## **Affordable Housing**

*Request \$40 million to be allocated for affordable housing development through SC Housing Finance Development Agency (SC Housing)*

2

## **Micro and Small Business**

*Request \$125 million to be allocated for Micro and Small Business Recovery Loans and Grants through South Carolina Department of Commerce.*

3

## **Individual Development Accounts (IDA)**

*Request \$10 million to be allocated for a statewide IDA Program for South Carolina Department of Social Services or Department of Commerce.*

# Policy Solutions

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## 1. Inclusionary Zoning

- Allow local governments the authority to impose inclusionary zoning as a tool to provide more affordable and workforce housing development in their areas.

## 2. Tenant Protections to Reduce Evictions

- Right to Counsel- Help ensure that tenants who are facing the complex process of an eviction proceeding are guaranteed legal representation.

## 3. Housing Preservation

- Increased support and resources for preserving homes in rural and urban areas through Owner-Occupied Repair program funded through the Housing Trust Fund.



# Need Collaborative Advocacy Voices

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## 1. Rural Development

- Form legislative caucus to focus on rural affordable housing needs, such as smaller density development.

## 2. Statewide Housing Coalition

- Example: North Carolina Housing Coalition is a statewide coalition, who for over 30 years has convened affordable housing developers and successfully advocated for a statewide housing trust fund, protected the North Carolina Fair Housing Act, and secured funding for emergency management services for families impacted by natural disasters.



## 3. Returning Citizens

- Returning citizens face many barriers to accessing housing. Policy solutions need to be created with partners such as Root & Rebound to address these barriers to help reduce recidivism in South Carolina.



# THANK YOU



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