

2019



Housing Market Study

Prepared for the City of Spartanburg, SC
by
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Section I: Introduction

The following market analysis is intended to provide quantitative support and guidance for the City of Spartanburg's future housing policies. Contained in this analysis is data from a variety of sources including the US Census Bureau, HUD's Affirmatively Furthering Fair Housing (AFFH) data center, and consultation with local residents through interviews, public hearings, and surveys. This document will serve to complement the 5-Year Consolidated Plan.

Section II of the analysis focuses on the current demographics of the City, as well as historical demographics and 5-year projections. Some of the demographics analyzed include the population, race and ethnicity, family size, disparities in access to opportunities, and cost burden. This lays the foundation for the rest of the market analysis.

Section III will provide information about the economic conditions within the City. Again, historical data and projections will be used to provide additional support to the current situation. Factors such as unemployment, median household income, cost burden, and poverty are discussed.

Section IV will address the housing stock of the City. This section will build off of the information from Section II and Section III to provide guidance for future policy. Included in this portion of the analysis is a look at the overall housing stock, as well as the stock by age, type, and size. Housing vacancy, tenure, and affordability is also discussed, as well as the state of publicly supported housing.

Finally, Section V will bring all the information together and provide conclusions and recommendations. With this information the City will be able to provide a clearer focus for housing programs over the next five years.

Section II: Demographic Analysis

Population

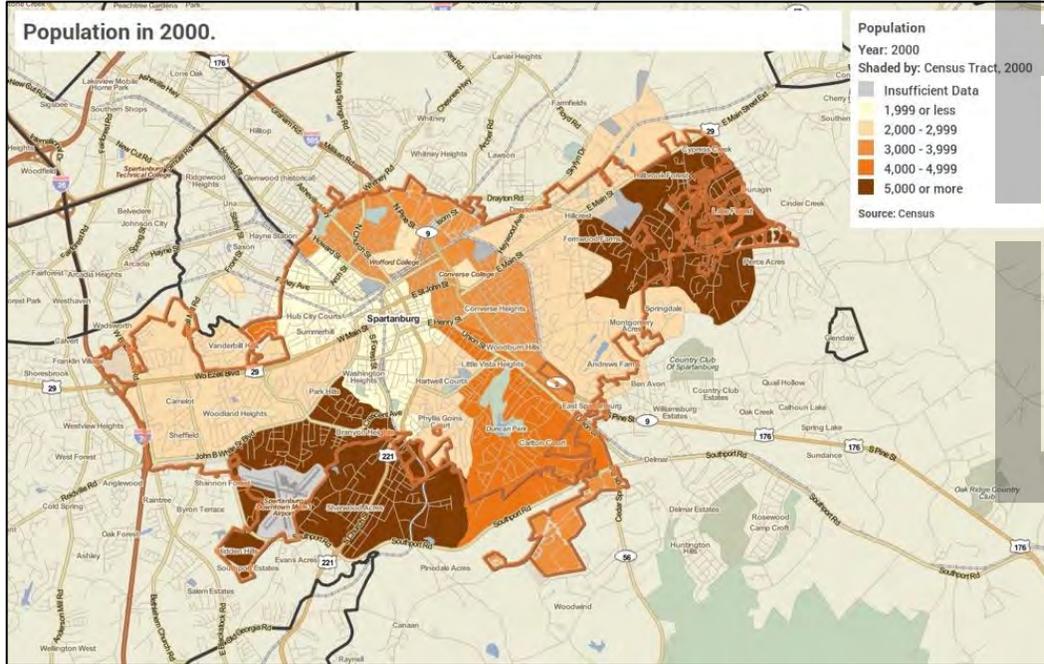
Since 2000, the City of Spartanburg has seen a reduction in the total City population. According to the most recent estimates, in the last 17 years the population has decreased by 5.8% and the number of total households has decreased by 3.9%. However, looking at just these two data points can be misleading. Since 2010, the population has fluctuated slightly, but stayed steady at approximately 37,500. Current projections predict that the population will grow in the coming 5-years and reach approximately 40,000 by 2023.

| Table: Population | | | |
|--|-------------|-------------|-----------------------|
| | 2000 | 2017 | Percent Change |
| Total Population | 39,673 | 37,384 | -5.8% |
| Households | 15,989 | 15,368 | -3.9% |
| Source: 2000 Census (DP1), 2013-2017 ACS (DP05, S1101) | | | |

| Table: Population 5-Year Projection | | | |
|--|-------------|-------------|-----------------------|
| | 2018 | 2023 | Percent Change |
| Total Population | 39,018 | 40,685 | 4.3% |
| Households | 15,929 | 16,640 | 4.5% |
| Source: ESRI | | | |

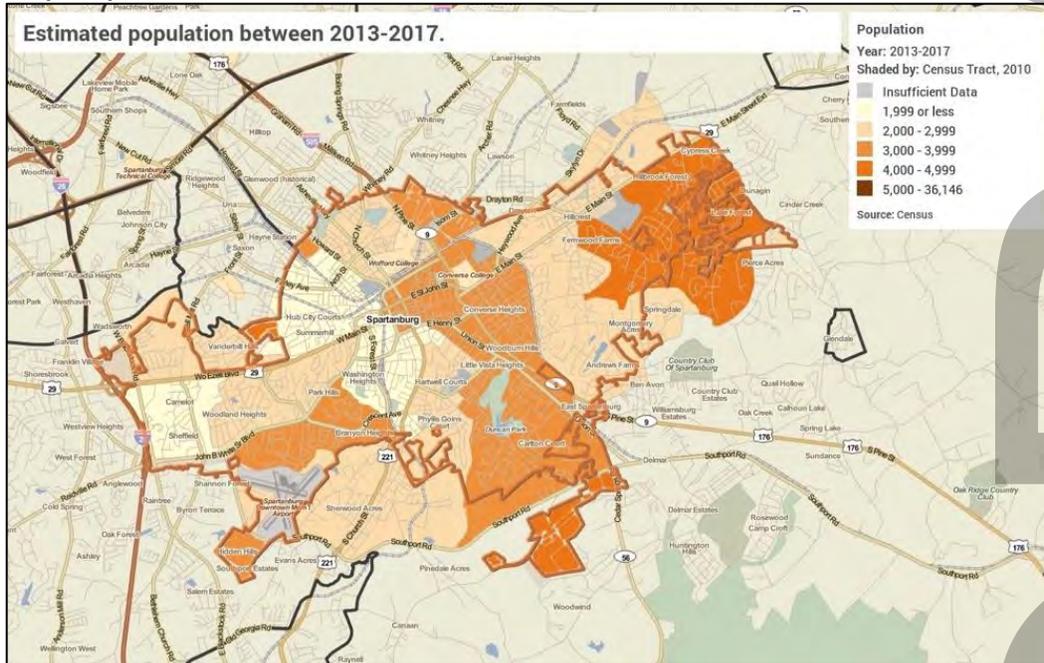
The following two maps display the population distribution in 2000 and 2017. In 2000, the census tracts to the east and southwest had the highest population, over 5,000 people each. By 2017, the population in those areas decreased. Tracts near the center of the city either stayed relatively stable or decreased slightly as well between these time periods.

Map: Population 2000



Source: 2000 Census via PolicyMap

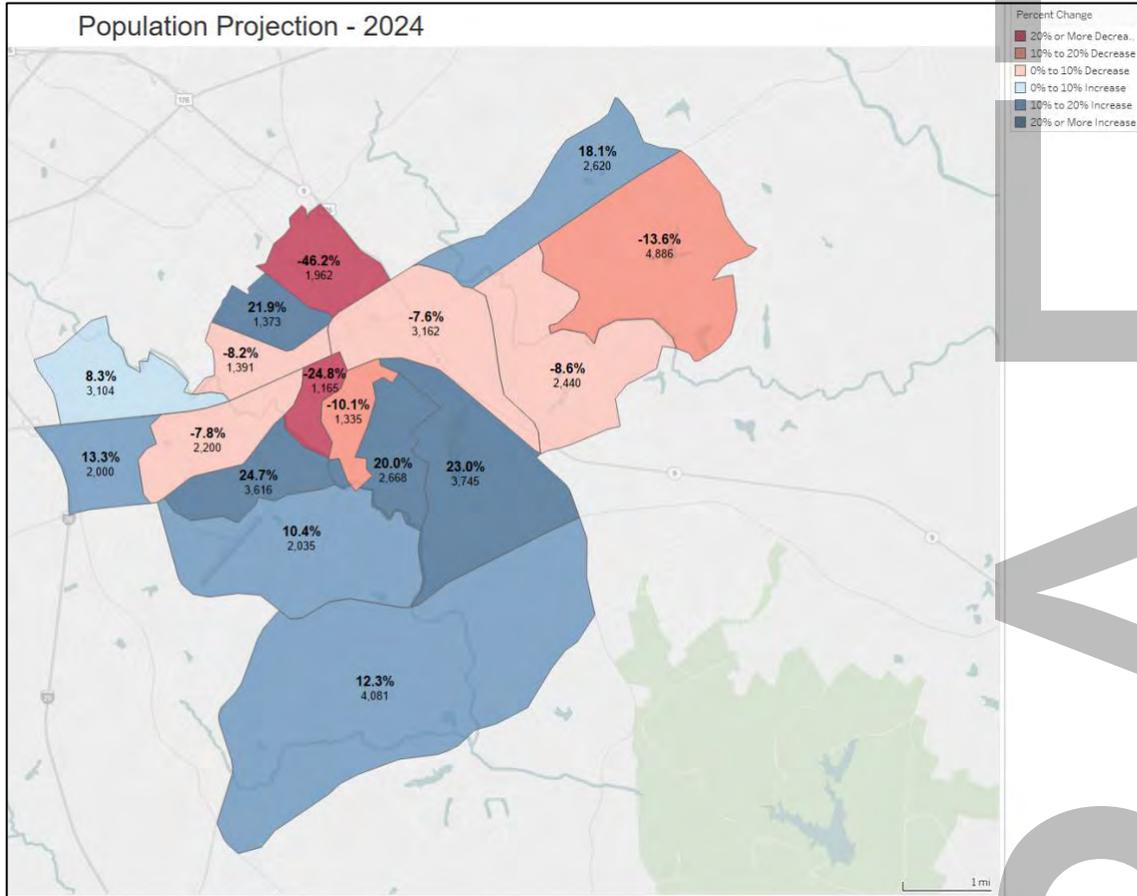
Map: Population 2017



Source: 2013-2017 ACS via PolicyMap

When trends by census tract are analyzed and projected to 2024, it suggests that the southern part of the City will see growth rates of over 10% in many tracts, but the more central areas may see a reduction in population. While there are many factors involved in shifting populations, these trends can help guide City leaders in making decisions about housing policy.

Map: 5-Year Forecast



Race and Ethnicity

The racial and ethnic demographics are changing throughout the region and the City of Spartanburg is no exception. Between 2000 and 2017, the White and Black populations saw a moderate decrease in the total population. Native Hawaiian and individuals who don't identify with any of the available Census options for Race and Ethnicity also shrank, but those populations are relatively small. The most significant growth is the Hispanic population that has doubled since 2000. Projections indicate that the Hispanic population will be almost 2,000 people by 2023 and it will be important for City leaders to provide support for this population. By 2023, all populations will likely increase but the increase will be much slower for White and Black residents.

| | 2000 | 2017 | Percent Change |
|-------------------------------|-------------|-------------|-----------------------|
| White | 18,707 | 18,012 | -3.7% |
| Black or African American | 19,658 | 17,754 | -9.7% |
| Am Indian/Alaska Native | 73 | 87 | 19.2% |
| Asian | 528 | 596 | 12.9% |
| Native Hawaiian/Other Pacific | 22 | 13 | -40.1% |
| Some other | 303 | 279 | -7.9% |
| Two or more | 382 | 643 | 68.3% |
| Hispanic | 706 | 1,454 | 106.0% |

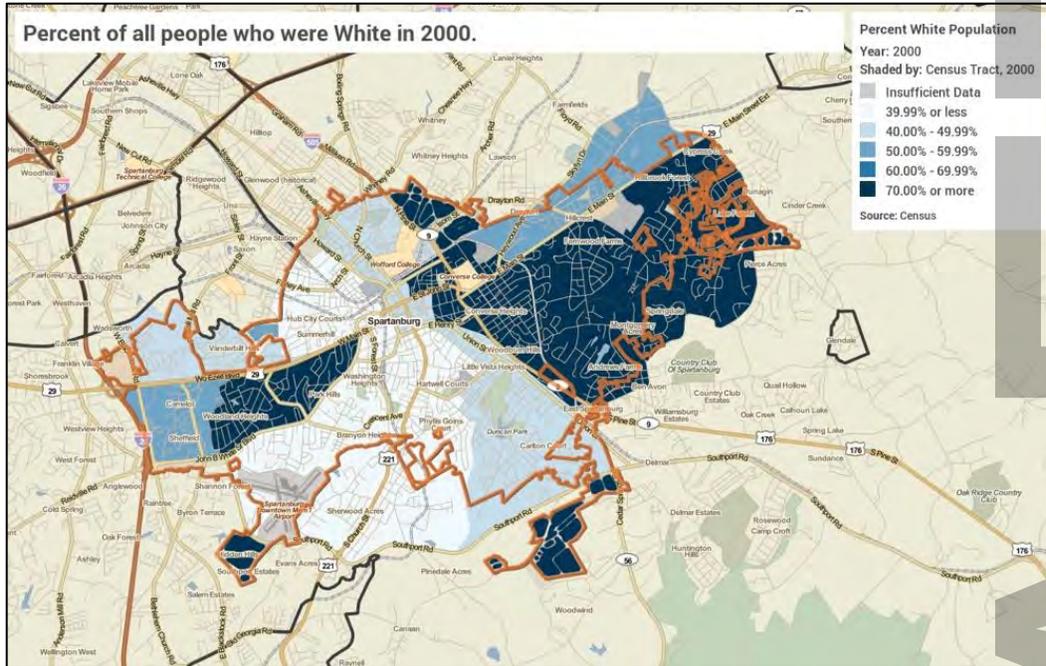
Source: 2000 Census (DP1), 2013-2017 ACS

| | 2018 | 2023 | Percent Change |
|-------------------------------|-------------|-------------|-----------------------|
| White | 18,167 | 18,761 | 3.3% |
| Black or African American | 18,484 | 19,066 | 3.2% |
| Am Indian/Alaska Native | 96 | 100 | 4.2% |
| Asian | 820 | 959 | 17.0% |
| Native Hawaiian/Other Pacific | 28 | 34 | 21.4% |
| Some other | 575 | 710 | 23.5% |
| Two or more | 847 | 1,055 | 24.6% |
| Hispanic | 1,580 | 1,939 | 22.7% |

Source: ESRI

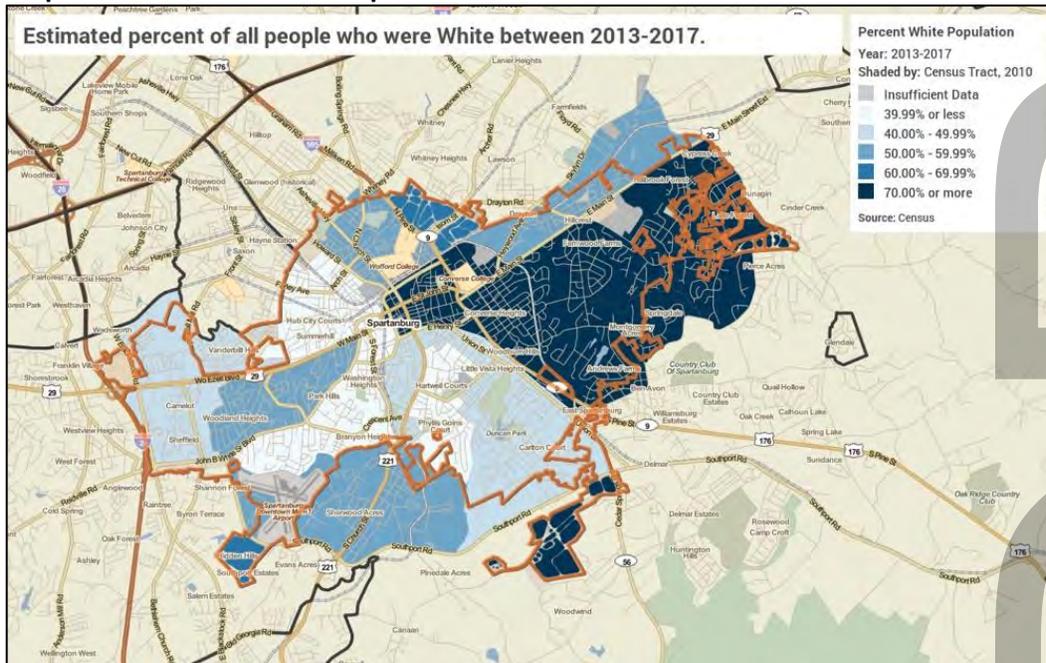
Between 2000 and 2017, there was very little change in the distribution of White residents in the City. There are census tracts primarily outside the city center that are overwhelmingly White. Approximately 50% of the City's residents identify as White, but they make up over 70% in many census tracts.

Map: Distribution of White Population in 2000



Source: 2000 Census via PolicyMap

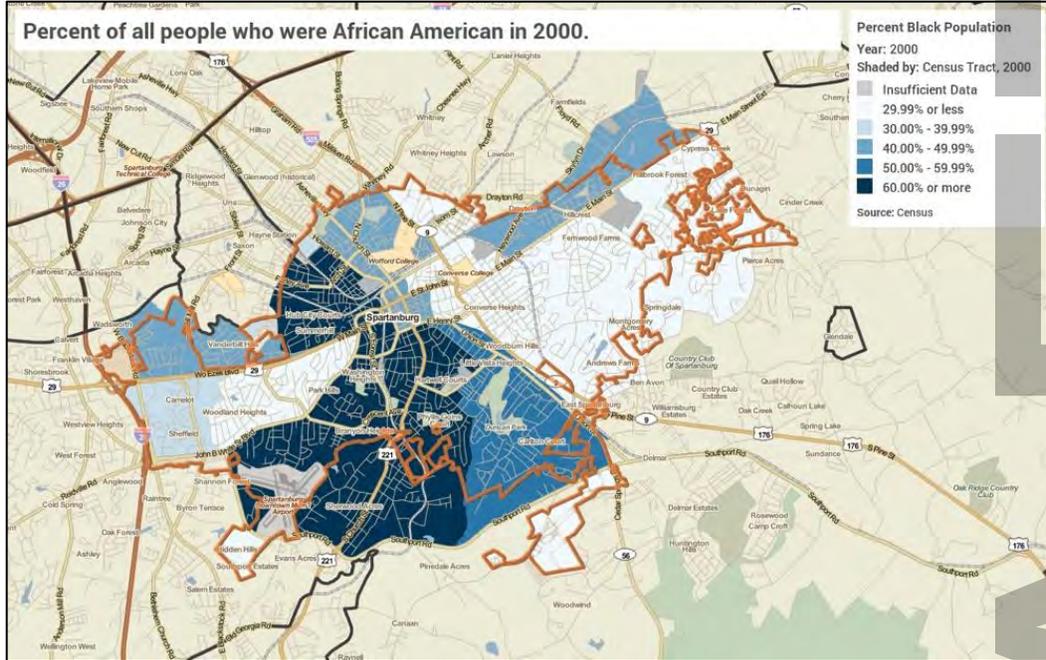
Map: Distribution of White Population in 2017



Source: 2013-2017 ACS via PolicyMap

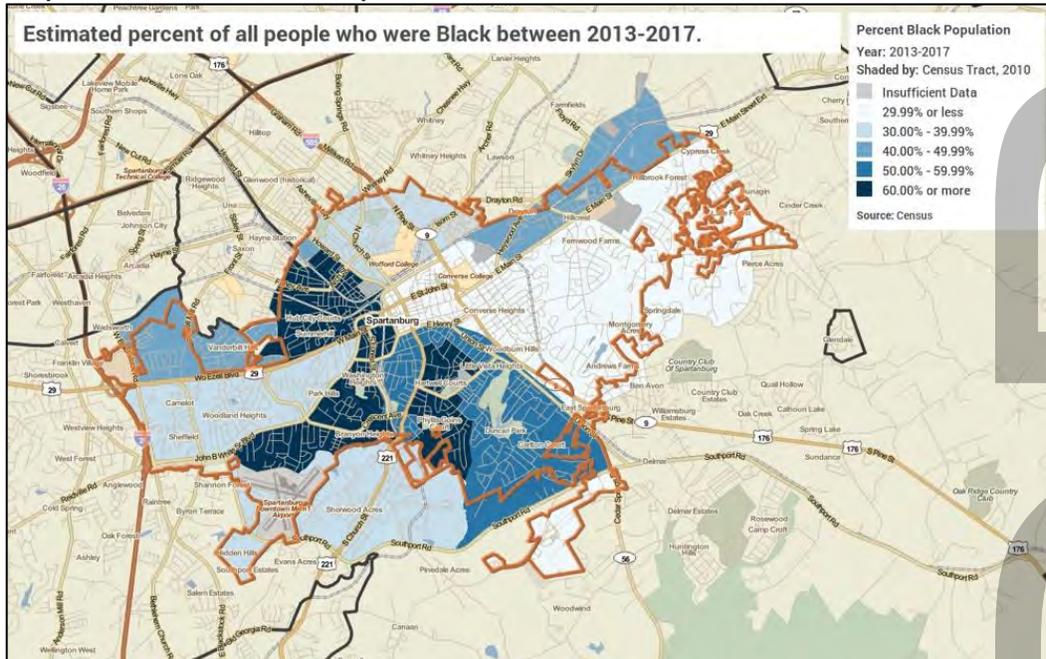
The Black population shows a similar pattern as the White population, though the household locations differ. The western part of the City is majority Black in most census tracts in both 2000 and 2017. This may point to historical segregation still having an impact on the locations of households throughout the City.

Map: Distribution of Black Population in 2000



Source: 2000 Census via PolicyMap

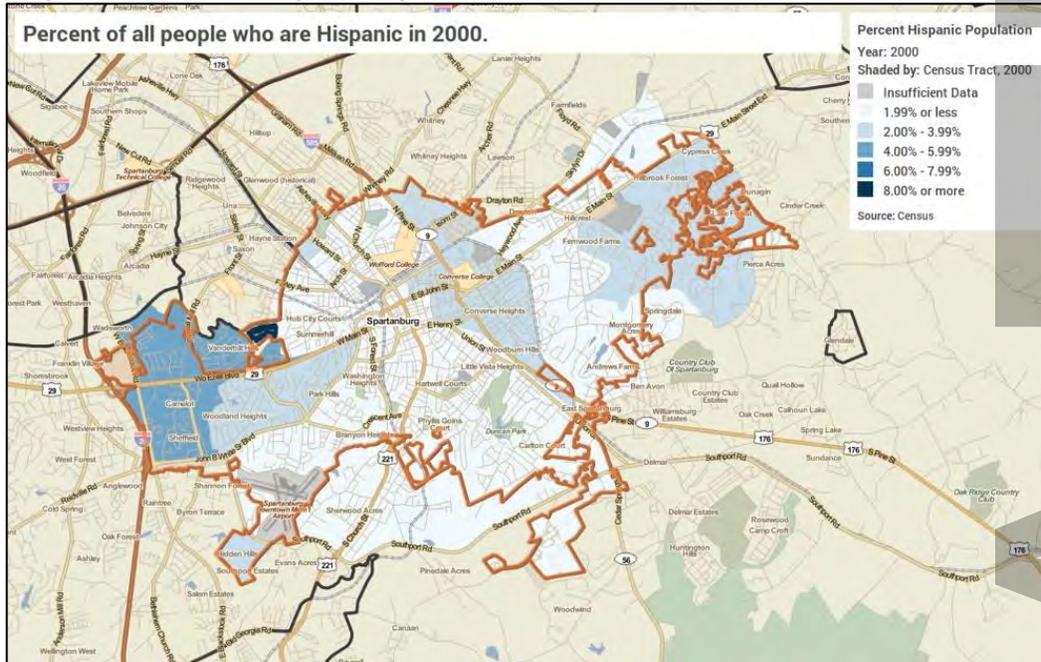
Map: Distribution of Black Population in 2017



Source: 2013-2017 ACS via PolicyMap

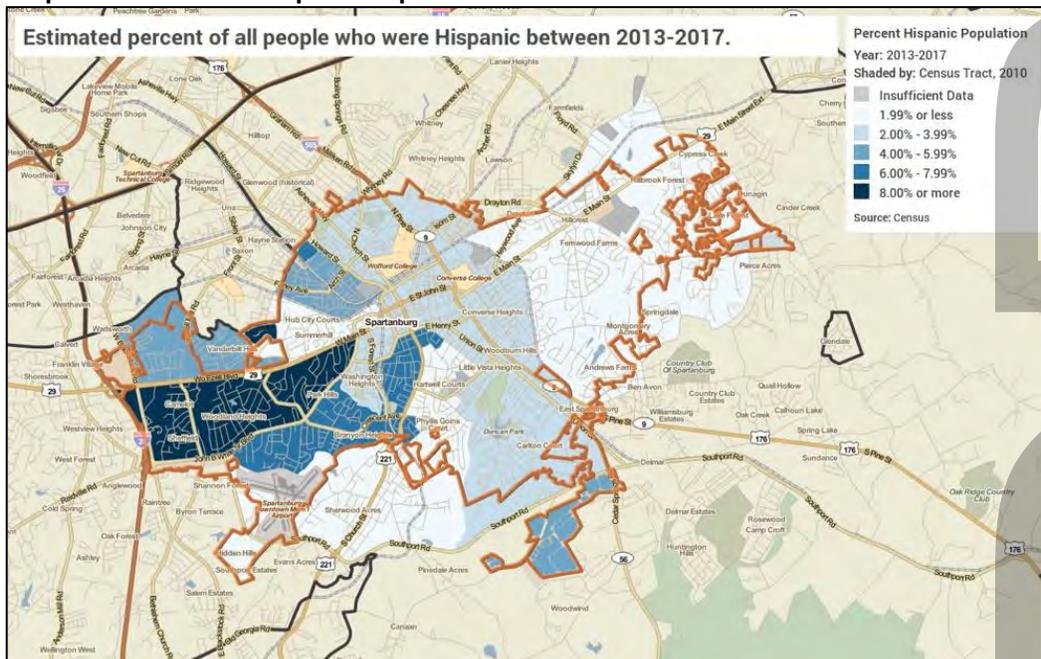
The Hispanic population is primarily located on the far western part of the city. Many census tracts have fewer than 2% of the population that is Hispanic while those tracts on the west side have populations greater than 8%. As the Hispanic population grows it is important that resources are properly allocated to ensure housing options are available throughout the city as a measure to avoid racially/ethnically-concentrated areas of poverty (R/ECAP)

Map: Distribution of Hispanic Population in 2000



Source: 2000 Census via PolicyMap

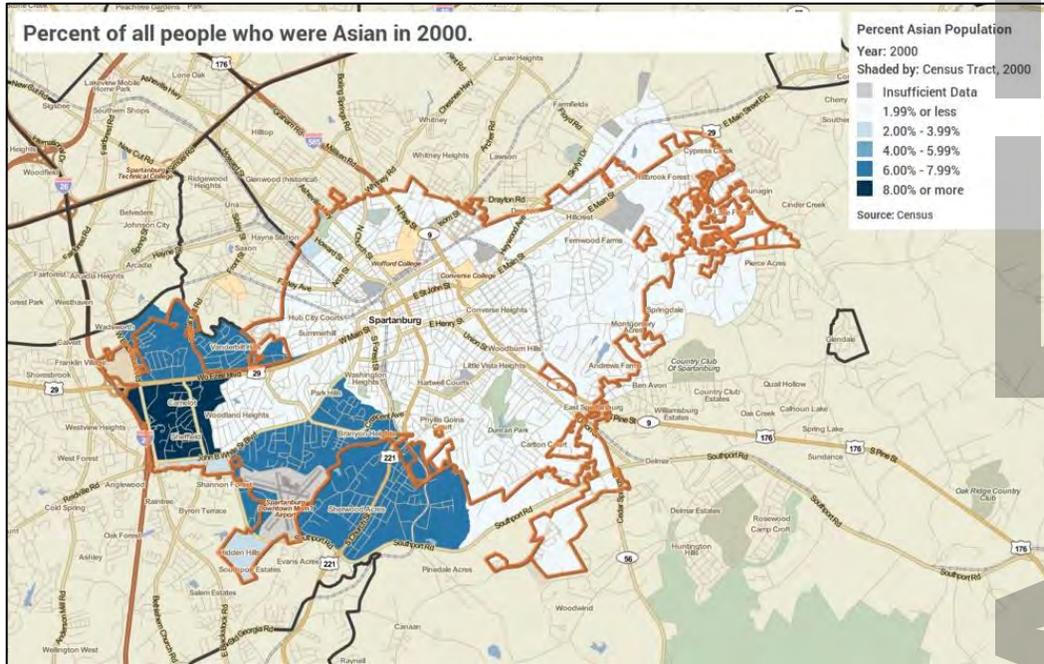
Map: Distribution of Hispanic Population in 2017



Source: 2013-2017 ACS via PolicyMap

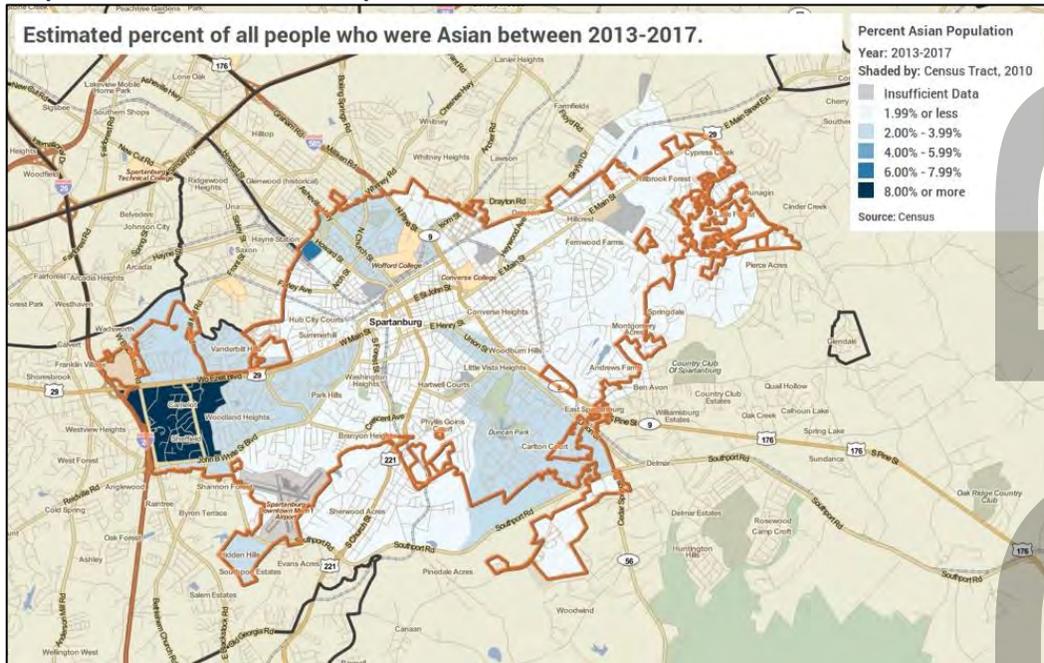
As the Asian population grew between 2000 and 2017, the distribution of Asian families throughout the city consolidated into mostly one area. In 2000, several tracts had Asian populations between 4% and 6% but by 2017 those tracts have a much smaller representation.

Map: Distribution of Asian Population in 2000



Source: 2000 Census via PolicyMap

Map: Distribution of Asian Population in 2017



Source: 2013-2017 ACS via PolicyMap

Disparities in Access to Opportunity

One of the major issues that cities face is disparities in access to opportunity based on race or ethnicity. When significant disparities occur, it is imperative to understand causes and attempt to correct them. Often these opportunities are interrelated, having limited opportunities in one category may lead to a decrease in the others.

HUD provides seven indices to display access to opportunity and any disparities that may exist within those opportunities.

Low Poverty Index – This index identifies poverty in any given neighborhood. The higher the score, the less likely a family in that neighborhood will live near a household in poverty. Data for this index comes from the 2009-2013 American Community Survey 5-Year Estimates.

School Proficiency Index – HUD utilizes school-level data on the performance of 4th grade students on state exams to determine the availability of high-performing elementary schools in a neighborhood. Data comes from the most recent Great Schools data, Common Core of Data, and SABINS.

Labor Market Index – This index summarizes the relative intensity of labor market engagement and human capital in a neighborhood based on employment, labor force participation, and educational attainment. The 2006-2010 American Community Survey 5-Year Estimates were used to calculate this index.

Transit Index – The Transit Trips Index uses an estimate of the number of transit trips taken by a 3-person, single-parent family with an income at 50% of the median renters. The source of this data is the 2008-2012 Location Affordability Index.

Low Transportation Index – Estimates of the transportation cost that meets a specific description is estimated in this index. That description is a 3-person single-parent family with an income at 50% of the median income for renters in the area. Data is collected from the Location Affordability Index in 2008-2012 for this measure.

Jobs Proximity Index – The accessibility of jobs to residents of a given neighborhood was quantified using a gravity model that more heavily weighted the larger employment centers in the area. The Longitudinal Employer-Household Dynamics data from 2013 was used.

Environmental Health Index – This index summarizes the potential exposure to harmful toxins at the neighborhood level using standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards. The data comes from the 2005 National Air Toxics Assessment.

The following table displays access to opportunity based on seven indices provided by HUD. Indicators that are disproportionately low are marked in red. The most prominent pattern is significant disparity in access to opportunity for Black households. They have the lowest scores in the Low Poverty Index, Labor Market Index, and Jobs Proximity Index for the total population. For Black households below the federal poverty line, the situation is even worse with low scores in the Low Poverty Index, School Proficiency Index, and Labor Market Index. Two of those scores are very low in the teens.

| Table: Opportunity Indicators by Race/Ethnicity (City of Spartanburg, SC) Jurisdiction | | | | | | | |
|---|--------------------------|---------------------------------|---------------------------|----------------------|--------------------------------------|-----------------------------|-----------------------------------|
| | Low Poverty Index | School Proficiency Index | Labor Market Index | Transit Index | Low Transportation Cost Index | Jobs Proximity Index | Environmental Health Index |
| Total Population | | | | | | | |
| White, Non-Hispanic | 42.92 | 53.45 | 53.22 | 56.50 | 32.37 | 69.50 | 22.19 |
| Black, Non-Hispanic | 21.76 | 39.57 | 24.56 | 67.25 | 36.01 | 52.52 | 20.06 |
| Hispanic | 33.63 | 44.37 | 35.77 | 60.49 | 34.30 | 67.32 | 19.91 |
| Asian/Pacific Islander | 42.35 | 43.41 | 43.25 | 55.33 | 32.83 | 68.99 | 20.74 |
| Native American | 29.34 | 45.64 | 34.63 | 60.52 | 33.59 | 54.71 | 21.55 |
| Population Below Federal Poverty Line | | | | | | | |
| White, Non-Hispanic | 33.88 | 46.00 | 38.83 | 58.90 | 33.25 | 61.27 | 22.90 |
| Black, Non-Hispanic | 12.72 | 37.56 | 15.51 | 72.68 | 38.85 | 53.55 | 18.64 |
| Hispanic | 31.04 | 42.43 | 43.02 | 61.16 | 32.66 | 62.39 | 23.19 |
| Asian/Pacific Islander | 48.71 | 54.30 | 50.17 | 43.15 | 33.26 | 82.28 | 17.35 |
| Native American | 57.00 | 55.00 | 73.00 | 56.00 | 28.00 | 53.62 | 35.00 |
| Low Poverty Index Source: 2009-2013 American Community Survey 5-Year Estimates School Proficiency Index Source: Great Schools, 2013-2014; Common Core of Data (4th Grade Enrollment & School Addresses), 2013-2014; Maponics School Attendance Zone database, 2016 Labor Market Engagement Index Source: 2009-2013 American Community Survey 5-Year Estimates Low Transportation Cost Index Source: Location Affordability Index (LAI) data, 2008-2012 Transit Index Source: Location Affordability Index (LAI) data, 2008-2012 Jobs Proximity Index Source: Longitudinal Employer-Household Dynamics (LEHD), 2014 Environmental Health Index Source: National Air Toxics Assessment (NATA) data, 2011 (HUD AFFHT0004, Table 12 - Opportunity Indicators, by Race/Ethnicity) | | | | | | | |

Family & Household Size

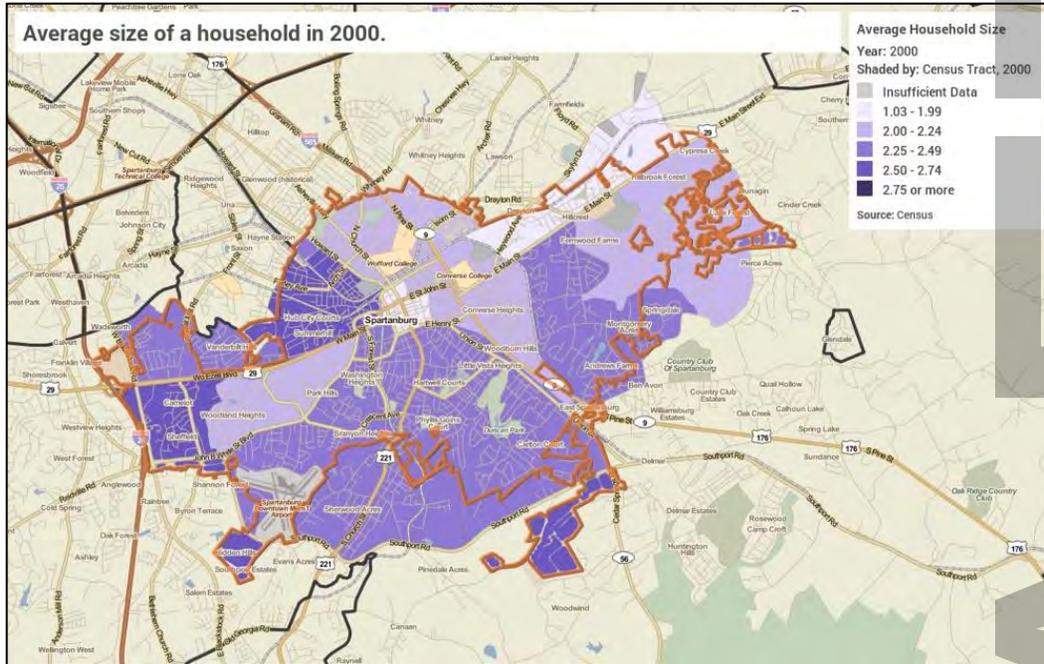
Household demographics have shifted within the City of Spartanburg since 2000. The City had a reduction of over one-third of the married couples with children. In 2000, married couples with children made up approximately 22.4% and by 2017 they only made up 15.9%. Similarly, the number of single adult females with children reduced by nearly one-third and single adult males with children fell by 28.8%. Overall, the City has nearly 1,750 less families with children now than in 2000. Over 60% of families with children have a single adult head of household. This population is significantly at a higher risk of homelessness and substandard housing, making the production of affordable housing particularly important for them. In the next five years the number of families is expected to grow by approximately 300, or 3.4% and the average household size is expected to remain about the same.

| Table: Family & Household Size | | | |
|--|-------------|-------------|-----------------------|
| | 2000 | 2017 | Percent Change |
| Families | 9,781 | 8,671 | -11.4% |
| Married Couple | 5,548 | 4,519 | -18.6% |
| Married Couple w/Children | 2,195 | 1,382 | -37.0% |
| Single Adult Female | 3,515 | 3,307 | -5.9% |
| Single Adult Female w/Children | 2,598 | 1,808 | -30.4% |
| Single Adult Male | 718 | 845 | 17.7% |
| Single Adult Male w/Children | 482 | 343 | -28.8% |
| Avg. Household Size | 2.33 | 2.29 | -1.7% |
| Source: 2000 Census (P017), 2013-2017 ACS (S1101) | | | |
| Data note: Families with Children (under 18 years old) | | | |

| Table: Family & Household Size 5-Year Projection | | | |
|---|-------------|-------------|-----------------------|
| | 2018 | 2023 | Percent Change |
| Families | 9,100 | 9,408 | 3.4% |
| Avg. Household Size | 2.27 | 2.28 | 0.4% |
| Source: ESRI | | | |

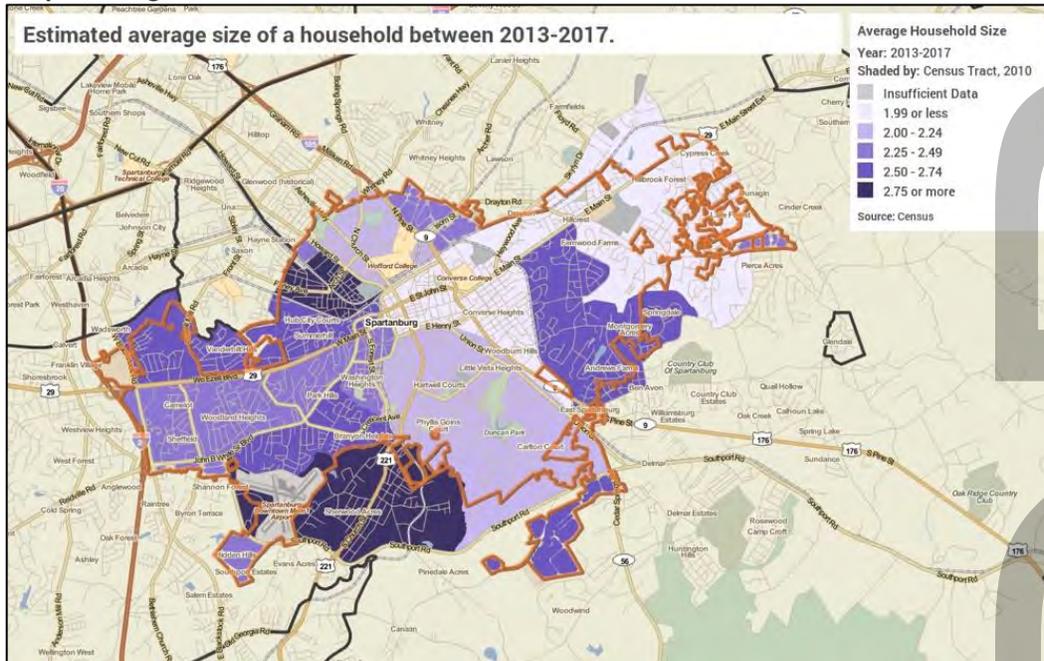
Between 2000 and 2017 there was a shift in where families live based on household size. Larger families appear to be locating towards the western side of the city and smaller families are downtown or on the eastern edge.

Map: Average Household in 2000



Source: 2000 Census via PolicyMap

Map: Average Household in 2017



Source: 2013-2017 ACS via PolicyMap

Cost Burdened Households

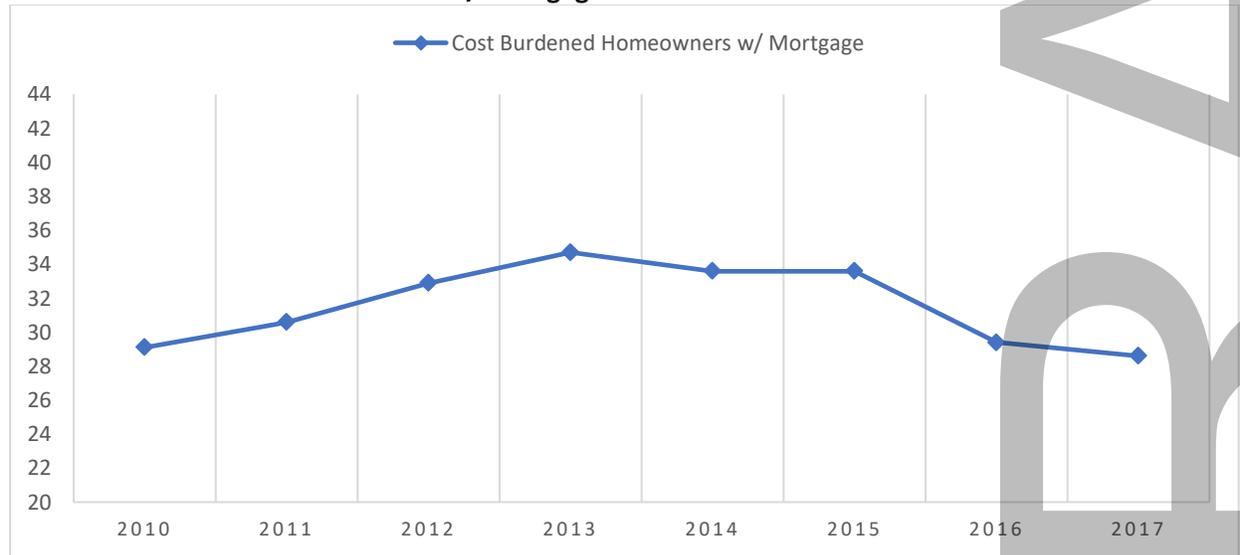
A household is considered “cost burdened” when it pays 30% or more of its income to housing expenses. For homeowners with a mortgage, there has been a slight overall decrease since 2010, but between 2010 and 2013 there was a noticeable increase in the rate of cost burdened households. During this time, the country was still recovering from the subprime mortgage crises and Great Recession. The down trend over the last few years is a positive sign and policy efforts should build upon its momentum.

Homeowners

| | 2010 | Percent | 2017 | Percent | Percent Change (%) |
|--------------------------------------|-------|---------|-------|---------|--------------------|
| Total Homeowners w/ Mortgage | 5,088 | -- | 4,118 | -- | -- |
| Cost Burdened Homeowners w/ Mortgage | 1,482 | 29.1% | 1,179 | 28.60% | -1.7% |

Source: 2006-2010 ACS - 2013-2017 ACS (DP04)

Chart: Cost Burdened Homeowners w/ Mortgage from 2010-2017



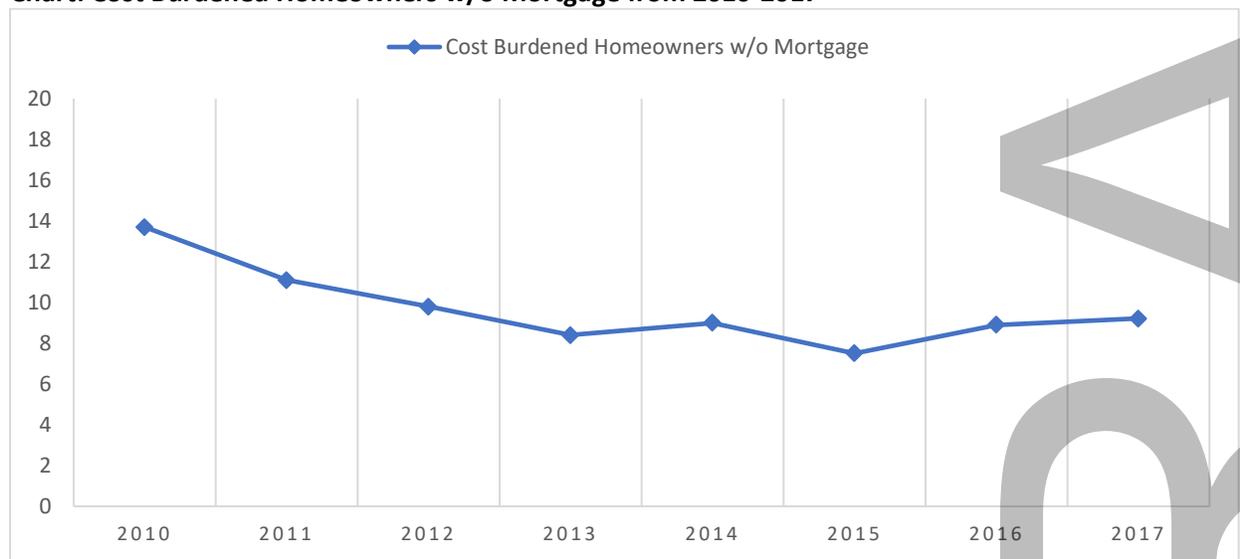
Source: 2006-2010 ACS - 2013-2017 ACS (DP04)

Homeowners without a mortgage have considerably lower rates of cost burden than those with a mortgage. They also are less likely to be impacted by fluctuations in the housing market. Since 2010, the rate of cost burdened homeowners without a mortgage has dropped by over 30%. While this is good news, it should be noted that many households in this category are elderly or approaching retirement and may be on a fixed income. As property taxes and other expenses increase, they are in danger of becoming cost burdened.

| | 2010 | Percent | 2017 | Percent | Percent Change (%) |
|---------------------------------------|-------------|----------------|-------------|----------------|---------------------------|
| Total Homeowners w/o Mortgage | 2,707 | -- | 2,890 | -- | -- |
| Cost Burdened Homeowners w/o Mortgage | 371 | 13.7% | 268 | 9.20% | -32.9% |

Source: 2006-2010 (DP04), 2013-2017 ACS (DP04)

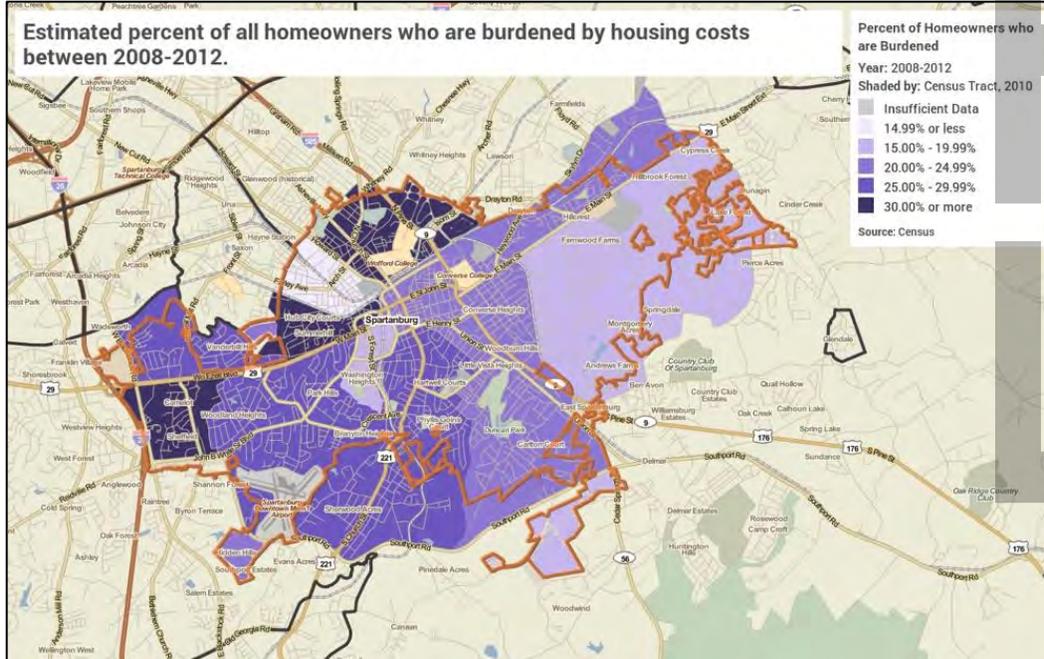
Chart: Cost Burdened Homeowners w/o Mortgage from 2010-2017



Source: 2006-2010 ACS - 2013-2017 ACS (DP04)

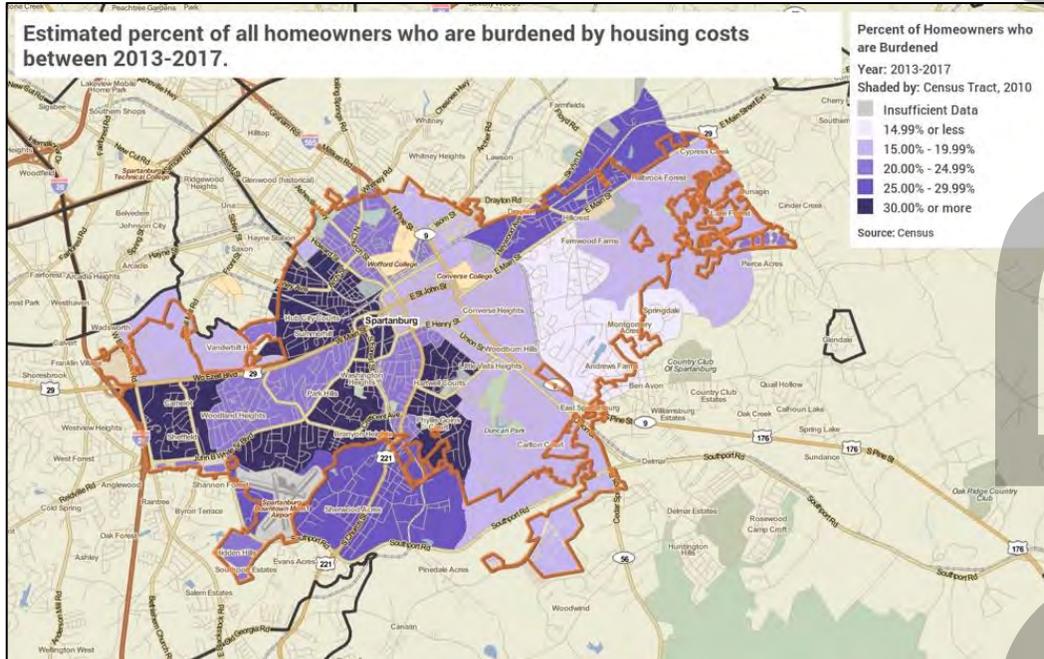
In 2012, there was a relatively even distribution of cost burdened homeowners throughout the City. The eastern tracts had lower rates and those rates tended to increase further west. By 2017 the difference between areas of the city was more prominent. Many tracts on the west side of town have cost burdened rates of over 30% while eastern tracts have rates lower than 15%. The areas with low cost burden tend to be areas with a large White population while the high cost burden areas tend to have a large Black population.

Map: Cost Burdened Homeowners in 2012



Source: 2008-2012 ACS via PolicyMap

Map: Cost Burdened Homeowners in 2017



Source: 2013-2017 ACS via PolicyMap

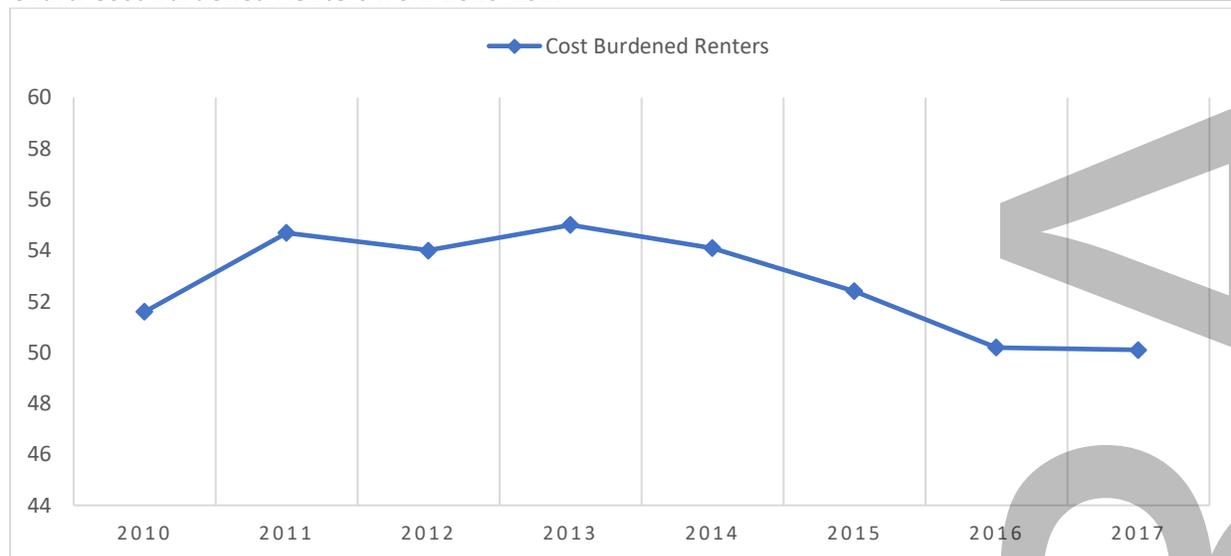
Renters

Renters are unquestionably the most likely to be cost burdened. As housing prices rise, renters have higher rents, but they do not reap the benefits of owning property when it is time to sell. Since 2010, the rate of cost burdened renters increased to 55% in 2013 and then fell steadily to the current rate of 50.1%. There are currently over 3,800 renter households that are cost burdened in the City of Spartanburg.

| | 2010 | Percent | 2017 | Percent | Percent Change (%) |
|-------------------------|-------|---------|-------|---------|--------------------|
| Total Renter Households | 6,379 | -- | 7,607 | -- | -- |
| Cost Burdened Renters | 3,290 | 51.6% | 3,814 | 50.10% | -2.9% |

Source: 2006-2010 (DP04), 2013-2017 ACS (DP04)

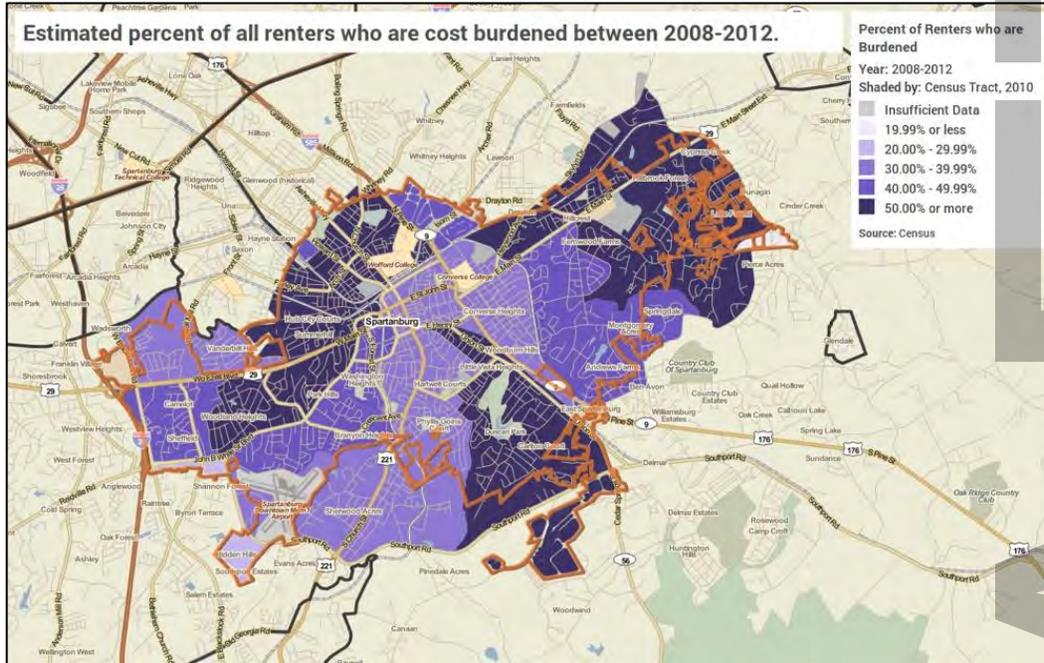
Chart: Cost Burdened Renters from 2010-2017



Source: 2006-2010 ACS - 2013-2017 ACS (DP04)

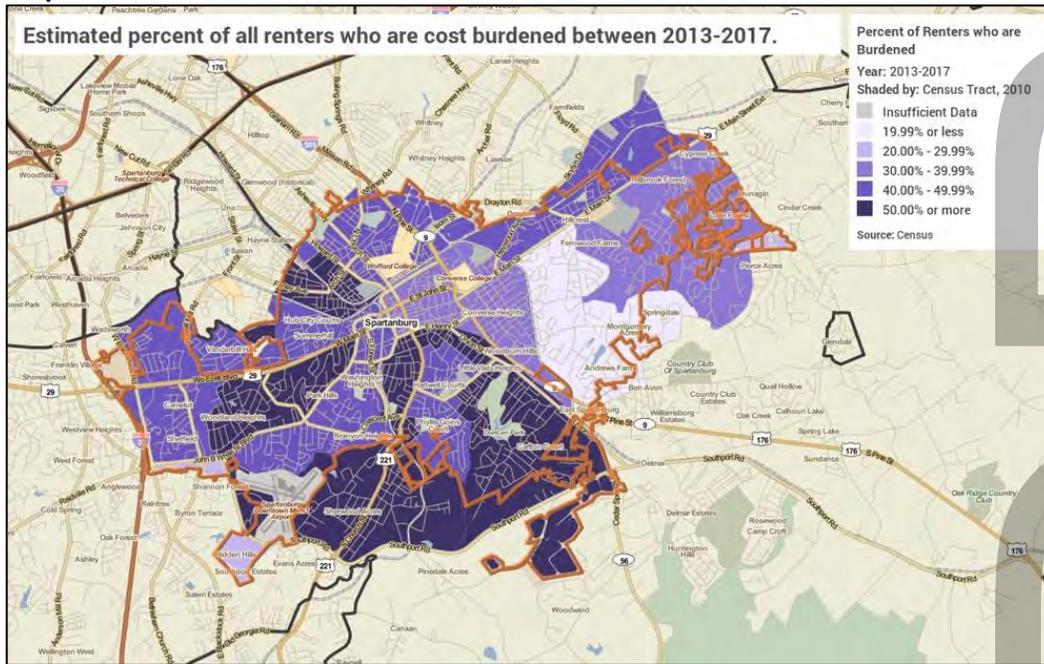
The geographic distribution of cost burdened renters differs from cost burdened home owners in 2012. There are several areas with a rate of cost burden over 50%, even in the eastern tracts. However, by 2017 the distribution changed. Southern and some western tracts have a considerably higher rate of cost burdened renters than many eastern tracts, while cost burden renters in northeaster tracts has decreased.

Map: Cost Burdened Renters in 2012



Source: 2008-2012 ACS via PolicyMap

Map: Cost Burdened Renters in 2017



Source: 2013-2017 ACS via PolicyMap

Section III: Economic Analysis

The availability of economic opportunities can be a key indicator of what types of homes are affordable to the population. Housing demand is impacted by the financial constraints of a family and when households face poverty or unemployment, their housing options are significantly reduced, particularly if affordable housing is limited or unavailable.

Employment/Unemployment

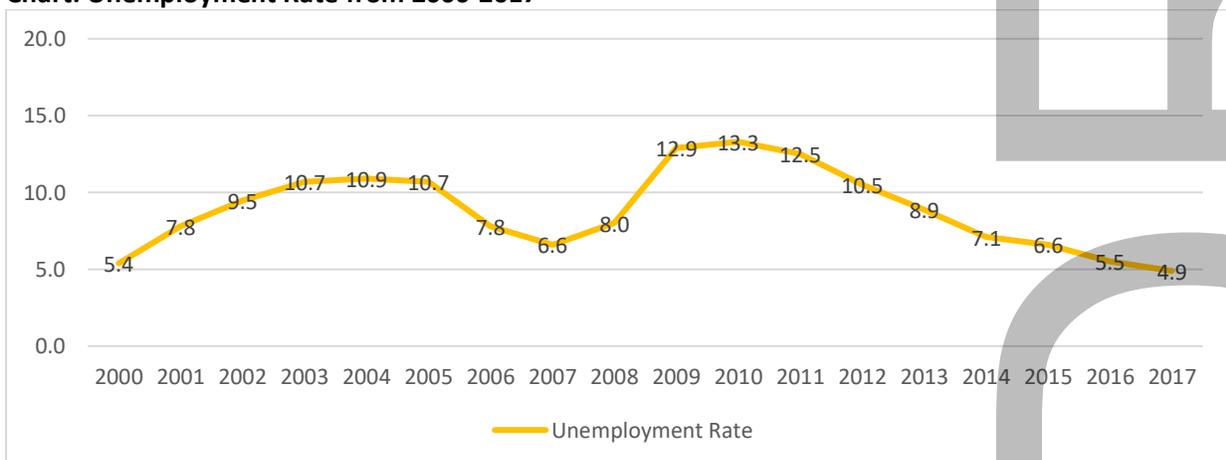
Between 2000 and 2017, the number of residents in the labor force decreased at a similar rate as the Population 16 years and over. The proportion of the population that was unemployed decreased at a faster rate than those who were employed. This means that overall, the population is relatively more active in the labor force now than in 2000. Pinpointing the exact reasons for this data point is difficult; residents leaving the city for employment opportunities elsewhere is likely a primary explanation.

| Table: Employment Status | | | |
|------------------------------|--------|--------|----------------|
| | 2000 | 2017 | Percent Change |
| Population 16 years and over | 30,660 | 29,912 | -2.4 |
| In labor force | 18,074 | 17,676 | -2.2 |
| Civilian labor force | 18,069 | 17,660 | -2.3 |
| Employed | 16,400 | 16,257 | -0.9 |
| Unemployed | 1,669 | 1,403 | -15.9 |
| Not in labor force | 12,586 | 12,236 | -2.8 |

Source: 2000 Census (DP3), 2013-2017 ACS (DP03)

The chart below visualizes the considerable changes in unemployment over the last 17 years. The great recession caused the unemployment rate to rise to a high of 13.3% in 2010. By 2017 it decreased to a low of 4.9%

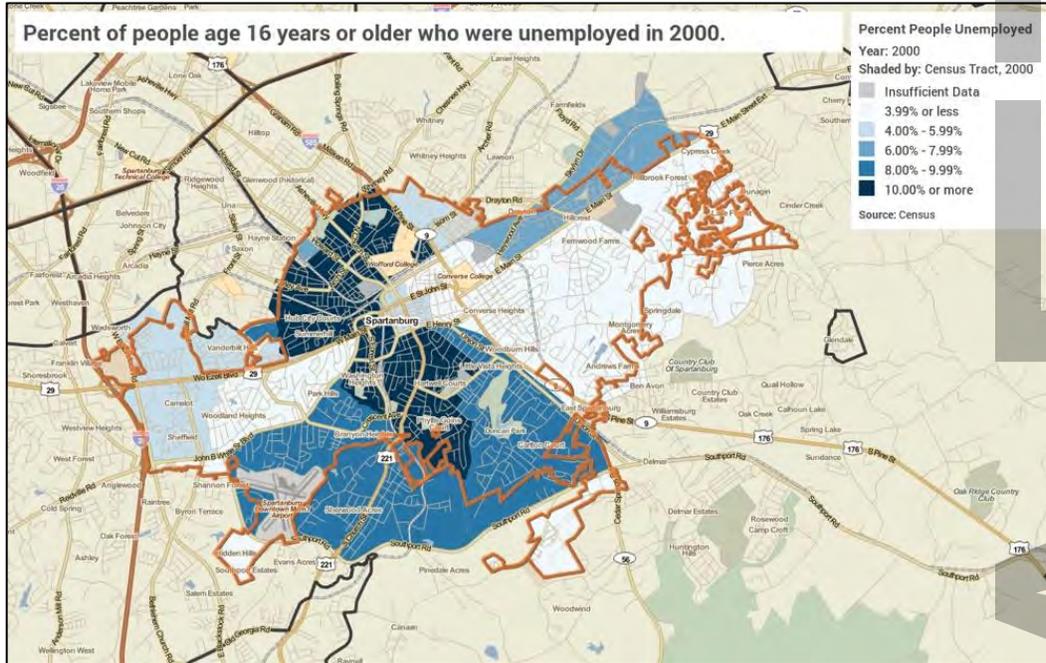
Chart: Unemployment Rate from 2000-2017



Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics, Not Seasonally Adjusted

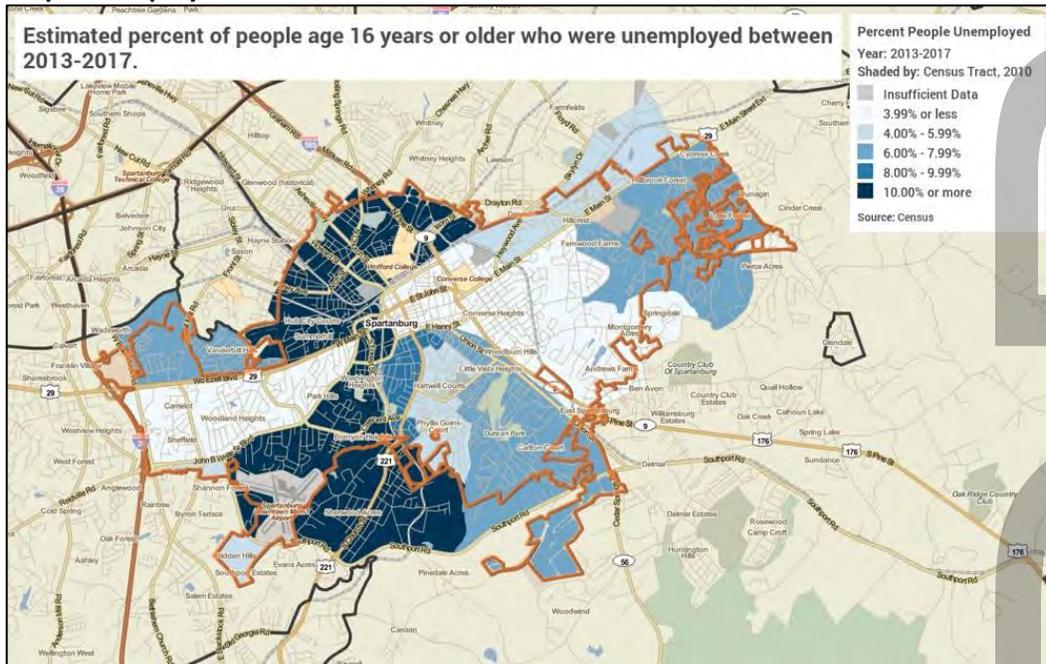
The distribution of unemployed people in Spartanburg has remained similar since 2000. The west side of the town has a much higher unemployment rate, often over 10% than the east side of town where the rate is 4% or less. This is part of a larger theme where the part of the City with a large White population appears to be healthier economically than the area with Black or Hispanic households.

Map: Unemployment in 2000



Source: 2000 Census via PolicyMap

Map: Unemployment in 2017



Source: 2013-2017 ACS via PolicyMap

Poverty

The number of people in poverty decreased between 2000 and 2017, but the overall percentage of the population increased from 23.3% to 24.6%. In 2017, there was a large disparity between census tracts when it came to poverty. The four tracts with the lowest poverty rate were all less than 8%, with one less than 3%. On the other end of the spectrum, the five tracts with the highest poverty rate were over 42% and one was at 68.7%.

| | 2000 | Percent | 2017 | Percent | Percent Change (%) |
|-------------------|-------------|----------------|-------------|----------------|---------------------------|
| People in Poverty | 8,733 | 23.3% | 8,614 | 24.6% | 5.6% |

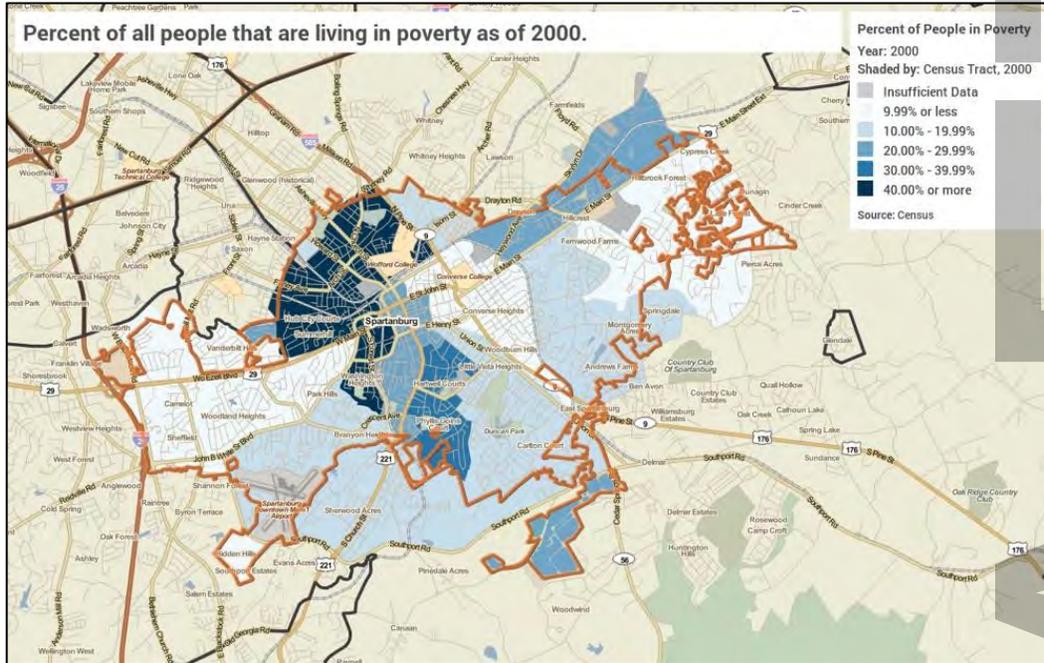
Source: 2000 Census, 2013-2017 ACS (DP03, S1701)

| Census Tract | Estimated Number of People | Poverty Rate |
|---------------------|-----------------------------------|---------------------|
| 45083021302, SC | 77 | 2.9% |
| 45083020603, SC | 162 | 7.1% |
| 45083021303, SC | 341 | 7.2% |
| 45083021200, SC | 203 | 7.8% |
| 45083021100, SC | 502 | 14.3% |
| 45083020602, SC | 272 | 14.3% |
| 45083020900, SC | 261 | 19.8% |
| 45083020601, SC | 724 | 24.4% |
| 45083021001, SC | 918 | 37.4% |
| 45083020500, SC | 594 | 42.0% |
| 45083020400, SC | 644 | 42.7% |
| 45083020301, SC | 448 | 44.5% |
| 45083020701, SC | 1,495 | 46.0% |
| 45083020800, SC | 809 | 68.7% |

Source: 2013-2017 ACS via PolicyMap

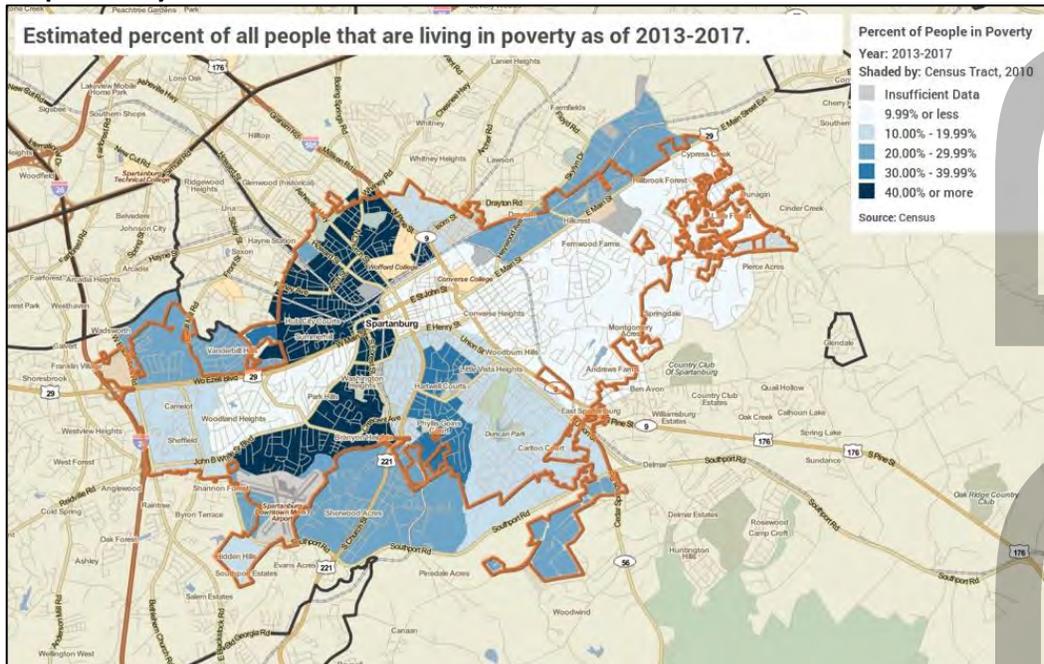
As we've seen previously, there is a noticeable divide between areas with low economic indicators and high economic indicators. The poverty rate on the east side of town is generally less than 10% while many areas on the west side of town have poverty rates of over 40%. There was a somewhat similar pattern in 2000 but the concentration of poverty was on the northern tracts instead of the west side.

Map: Poverty in 2000



Source: 2000 Census via PolicyMap

Map: Poverty in 2017



Source: 2013-2017 ACS via PolicyMap

Household Income

The median household income (MHI) in the City has grown by over 30% since 2000. This is generally a good economic sign because increased income allows for greater financial security for households. By 2023, the MHI is expected to continue growing to approximately \$42,500, or 13.3%.

| | 2000 | 2017 | Percent Change |
|---|-------------|-------------|-----------------------|
| Median Household Income | \$28,735 | \$37,369 | 30.1% |
| Source: 2000 Census (DP3), 2013-2017 ACS (DP03) | | | |

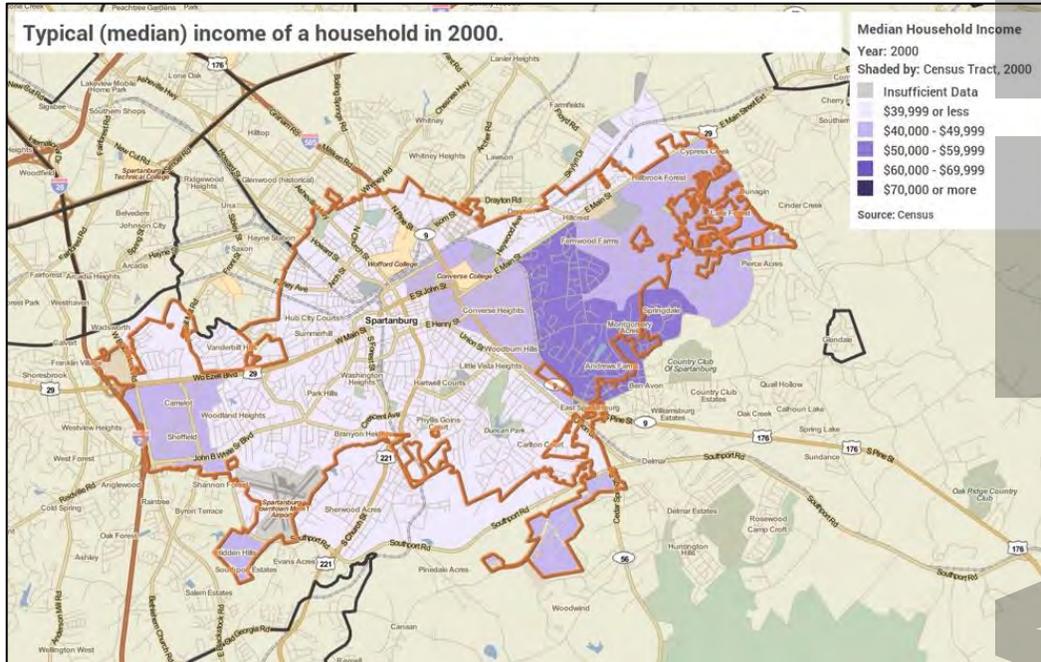
| | 2018 | 2023 | Percent Change |
|-------------------------|-------------|-------------|-----------------------|
| Median Household Income | \$37,542 | \$42,526 | 13.3% |
| Source: ESRI | | | |

While an increase in the MHI is positive, using the median can be somewhat misleading. Strong economic groups concentrated in only a few areas of the City can drive up the overall MHI and thus present a better picture than what may be true for low-income households. Throughout the City, the MHI differs drastically by census tract. Two tracts have an MHI of less than \$16,000 while two have an MHI of over \$63,000. The difference between the lowest and the highest tract is over \$78,000.

| Census Tract | MHI |
|-------------------------------------|------------|
| 45083020800, SC | \$12,039 |
| 45083020301, SC | \$15,927 |
| 45083021001, SC | \$20,237 |
| 45083020701, SC | \$23,584 |
| 45083020500, SC | \$25,313 |
| 45083020400, SC | \$28,000 |
| 45083020900, SC | \$31,285 |
| 45083021100, SC | \$39,286 |
| 45083020603, SC | \$41,506 |
| 45083020601, SC | \$42,917 |
| 45083020602, SC | \$43,750 |
| 45083021303, SC | \$45,802 |
| 45083021200, SC | \$63,438 |
| 45083021302, SC | \$90,139 |
| Source: 2013-2017 ACS via PolicyMap | |

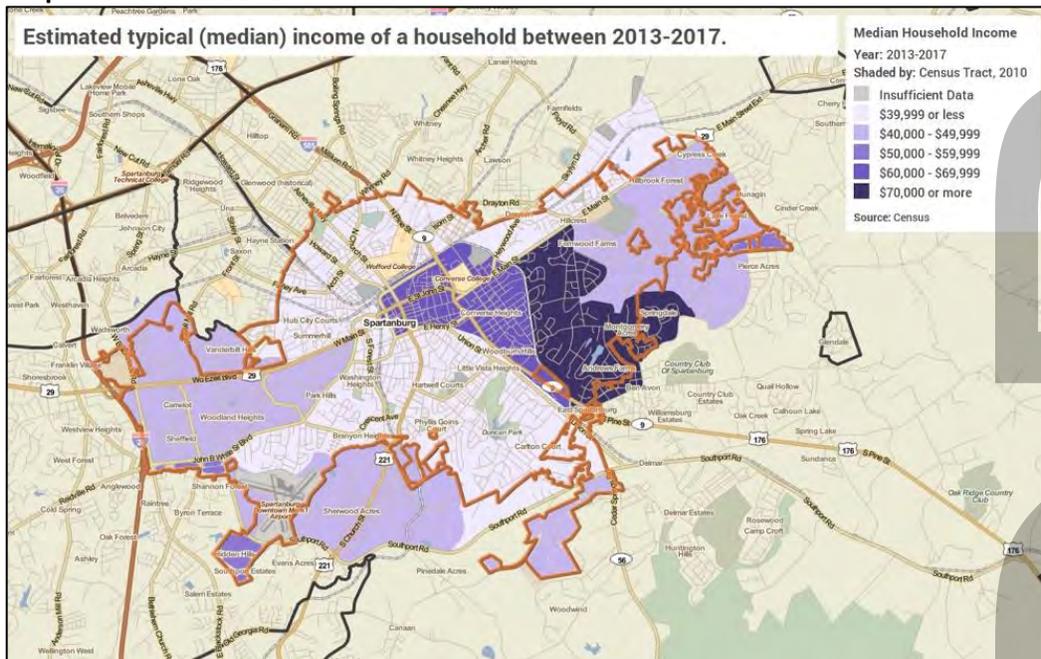
Since 2000, the increase in MHI in the City seems to be concentrated in just a small area. The tracts on the east side have seen significant growth while those on the west side have either grown only slightly or remained constant.

Map: Median Household Income in 2000



Source: 2000 Census via PolicyMap

Map: Median Household Income in 2017



Source: 2013-2017 ACS via PolicyMap

Household Income by Age

Generally, household income increases as adults get older. That pattern holds true for the City, but there has been a considerable shift since 2010. Households under 25 years old saw a doubling of their MHI while those between the age of 25 and 64 saw a reduction. The 45-64 age cohort, in particular, saw a noticeable reduction of 6.8%. This is important because that demographic is approaching retirement and may be forced to either keep working or will lack the economic resources for security in their later years and become more cost burdened. The residents who are over 65 saw over 50% growth in their income but this may not be entirely a positive sign because it may indicate that more of that demographic are working instead of retiring.

| | 2010 | 2017 | Percent Change |
|------------------|-------------|-------------|-----------------------|
| < 25 years | \$10,361 | \$23,188 | 123.8% |
| 25-44 years | \$37,718 | \$37,651 | -0.2% |
| 45-64 years | \$43,780 | \$40,818 | -6.8% |
| 65 or more years | \$22,695 | \$35,069 | 54.5% |

Source: 2006-2010 ACS - 2013-2017 ACS (B19049)

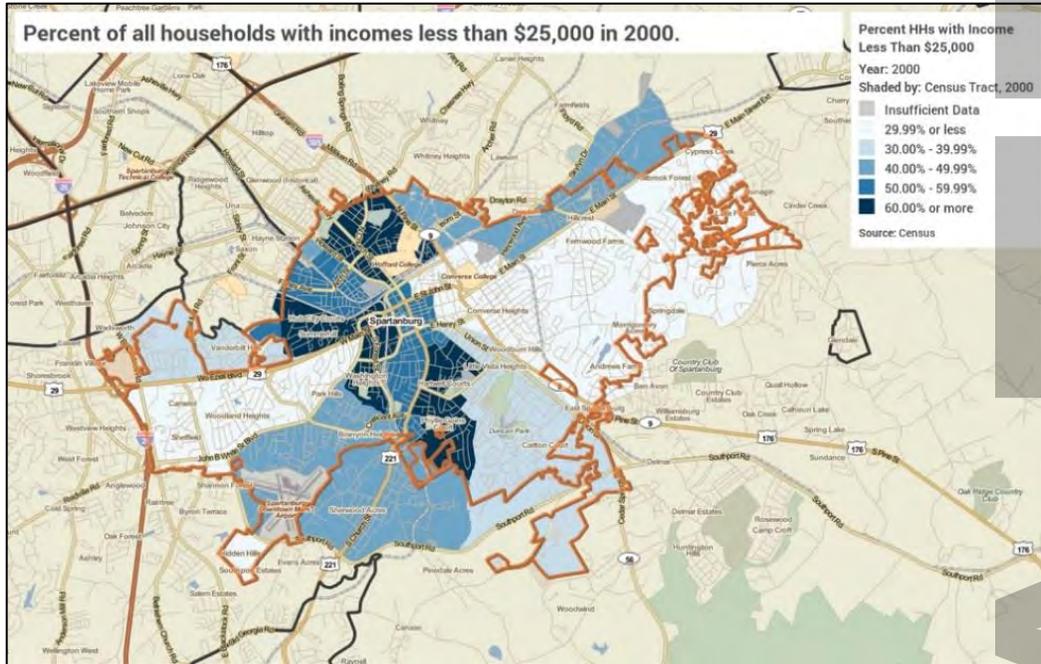
It is projected that the income growth by age group will be between 11.2% and 18% by 2023. Those who are 35 to 44 will have the slowest growth while those who are between 55 and 64 will have the fastest growth in MHI.

| | 2018 | 2023 | Percent Change |
|------------------|-------------|-------------|-----------------------|
| < 25 years | \$24,000 | \$26,766 | 11.5% |
| 25-34 years | \$42,247 | \$48,506 | 14.8% |
| 35-44 years | \$48,076 | \$53,469 | 11.2% |
| 45-54 years | \$48,780 | \$55,596 | 14.0% |
| 55-64 years | \$39,779 | \$46,945 | 18.0% |
| 65-74 years | \$33,371 | \$37,650 | 12.8% |
| 75 or more years | \$24,169 | \$27,239 | 12.7% |

Source: ESRI

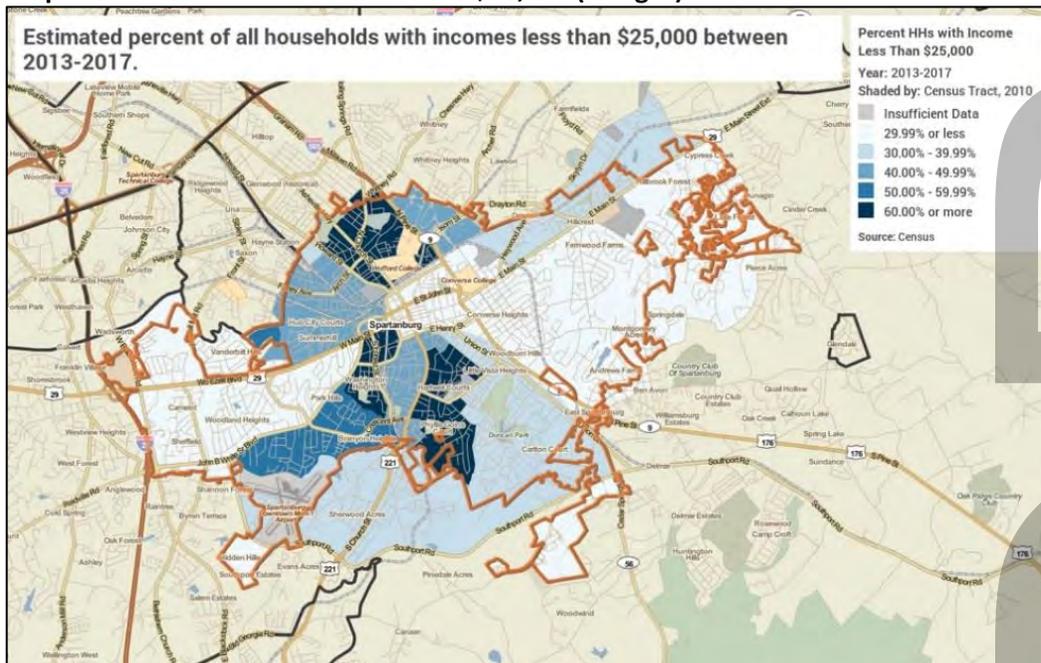
In both 2000 and 2017 census reports, the western parts of the city had a much higher rate of households with income less than \$25,000. Many tracts had over 60% of their families falling below \$25,000 while the tracts in the east tended to have less than 30% of their population making that little.

Map: Household with Income Less the \$25,000 (all ages) in 2000



Source: 2000 Census via PolicyMap

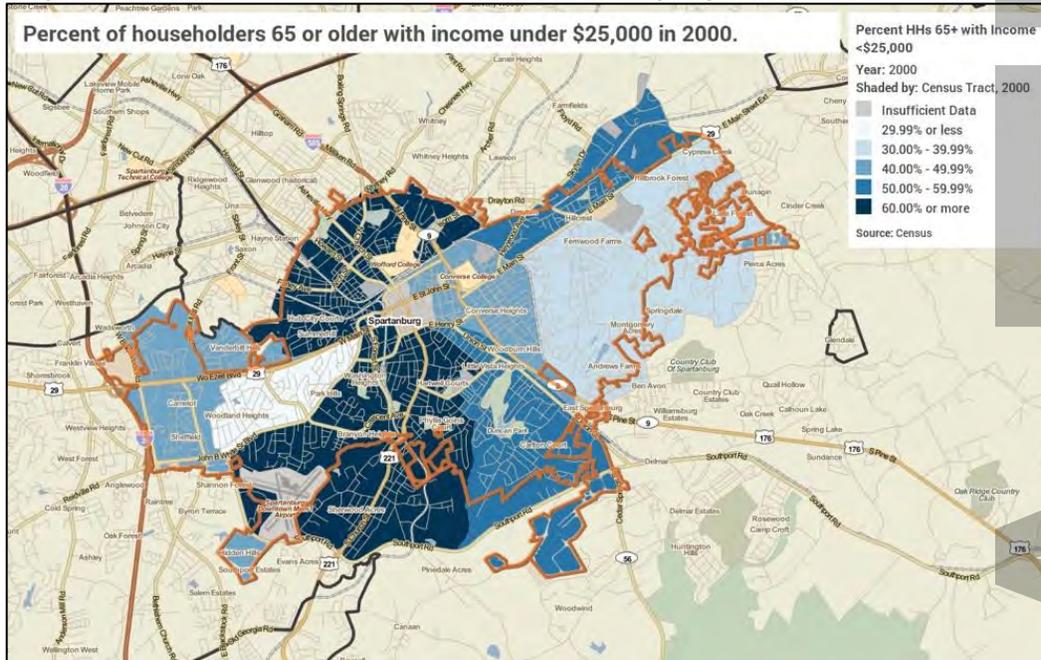
Map: Household with Income Less the \$25,000 (all ages) in 2017



Source: 2013-2017 ACS via PolicyMap

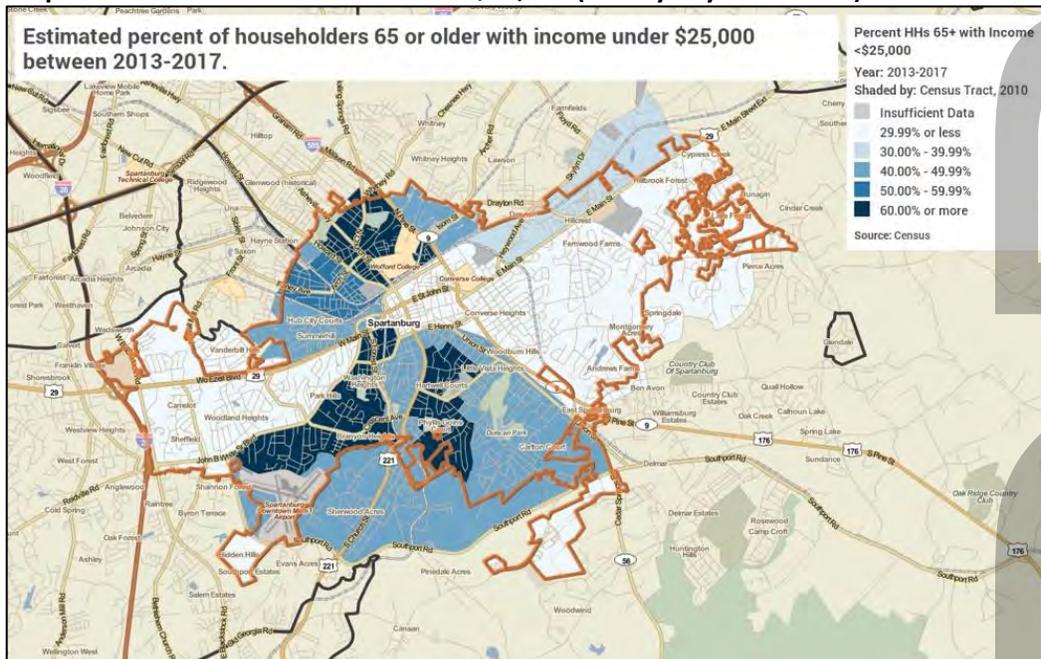
Elderly residents are particularly sensitive to having a low income as prices throughout the country rise while their income plateaus or even decreases. They have less opportunities to find employment or to increase their income without assistance. This tends to be a larger problem on the west side of the city than the east side. However, there appears to be improvement since 2000 and far fewer areas have over 60% of their elderly making less than \$25,000 now than then.

Map: Household with Income Less the \$25,000 (Elderly 65yrs and over) in 2000



Source: 2000 Census via PolicyMap

Map: Household with Income Less the \$25,000 (Elderly 65yrs and over) in 2017



Source: 2013-2017 ACS via PolicyMap

Household Income by Household Size

Single person households saw the largest relative increase in MHI since 2010. An increase of over 55% is substantial and likely strengthened that demographic. Unfortunately, most other households saw a decrease, particularly large households. Those with seven or more people saw a considerable drop in MHI by over \$50,000.

| | 2010 | 2017 | Percent Change |
|----------------------|-------------|-------------|-----------------------|
| 1-person households | \$16,513 | \$25,806 | 56.3% |
| 2-person households | \$44,691 | \$44,200 | -1.1% |
| 3-person households | \$37,708 | \$45,208 | 19.9% |
| 4-person households | \$51,875 | \$52,353 | 0.9% |
| 5-person households | \$59,613 | \$49,600 | -16.8% |
| 6-person households | \$59,738 | \$36,116 | -39.5% |
| 7+ person households | \$89,702 | \$35,457 | -60.5% |
| Total | \$33,276 | \$37,369 | 12.3% |

Source: 2006-2010 ACS - 2013-2017 ACS (B19019)

Household Income by Race/Ethnicity

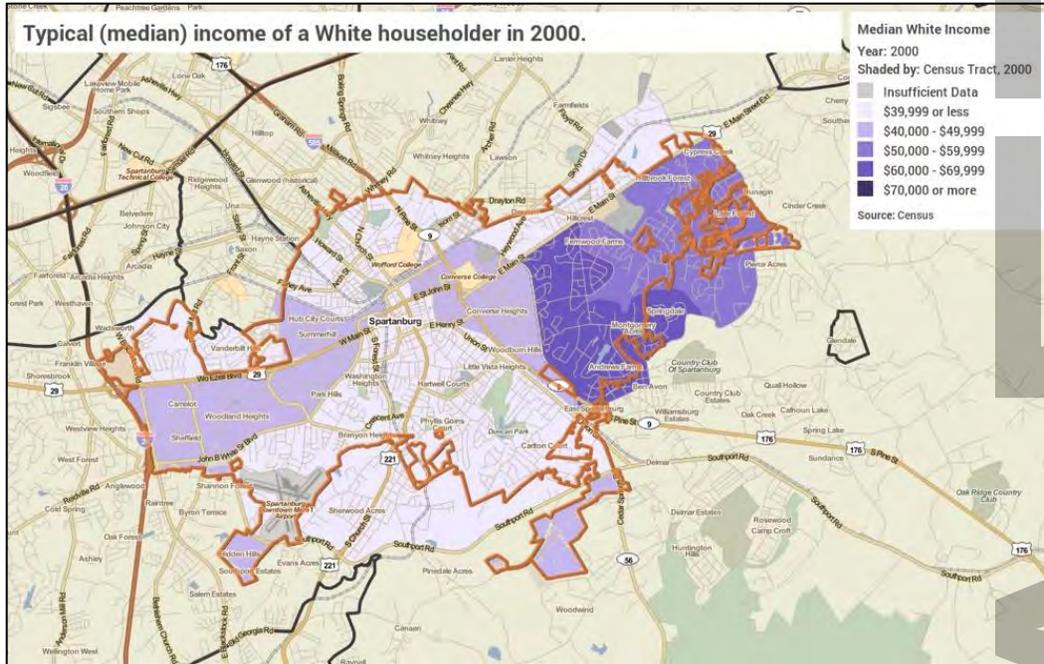
Overall, Black households and those who identify as some other race saw a relatively large increase in their MHI since 2010. Unfortunately, Black households still have an MHI lower than most of the City. Those who identify as two or more races saw a 70% decrease in their MHI, but this population is small, and these numbers may be affected by a large margin of error.

| | 2010 | 2017 | Percent Change |
|-------------------|-------------|-------------|-----------------------|
| White | \$47,256 | \$48,136 | 1.9% |
| Black | \$21,321 | \$26,298 | 23.3% |
| Asian | \$50,543 | \$51,771 | 2.4% |
| Some other race | \$36,750 | \$49,265 | 34.1% |
| Two or more races | \$61,058 | \$18,333 | -70.0% |
| Hispanic | \$48,856 | \$46,585 | -4.7% |

Source: 2006-2010 ACS - 2013-2017 ACS (S1903)
 Data note: American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander data figures are not included because sample size of data calculated was too small.

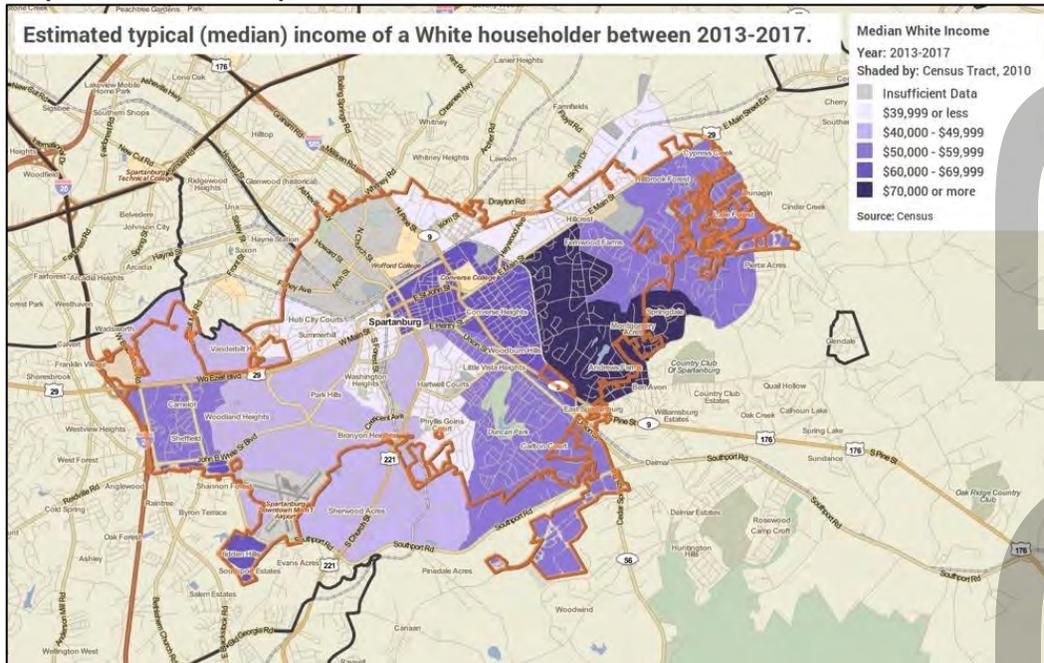
Areas that are predominantly White also have the highest MHI for White residents. Overall, there has been an increase in White MHI throughout the City but there are still areas, particularly on the west side of downtown where the MHI is half what it is in other parts of the City.

Map: MHI of White Population in 2000



Source: 2000 Census via PolicyMap

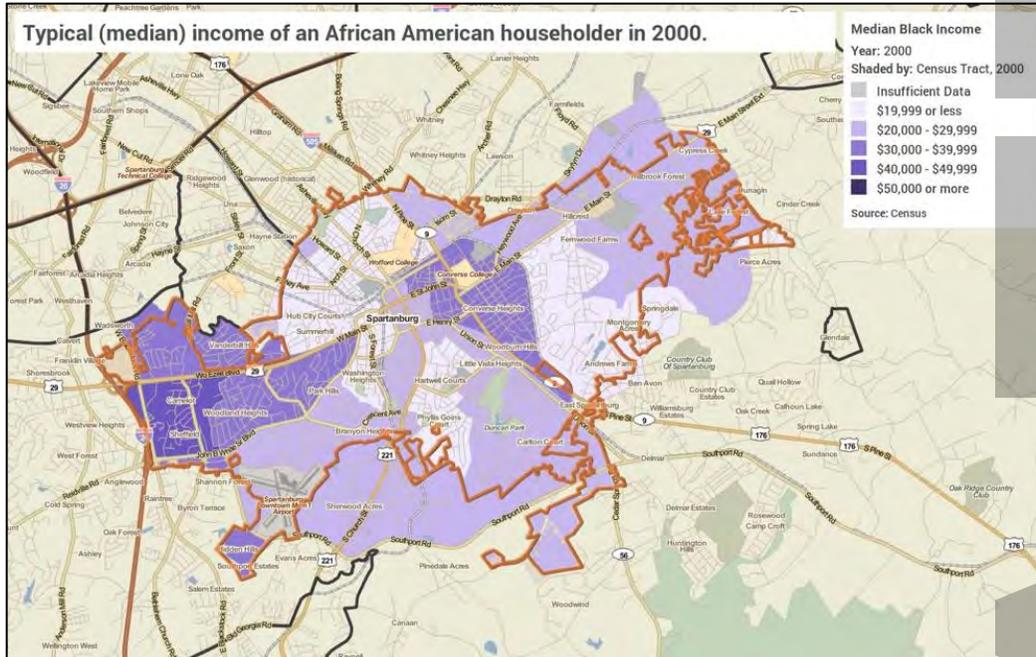
Map: MHI of White Population in 2017



Source: 2013-2017 ACS via PolicyMap

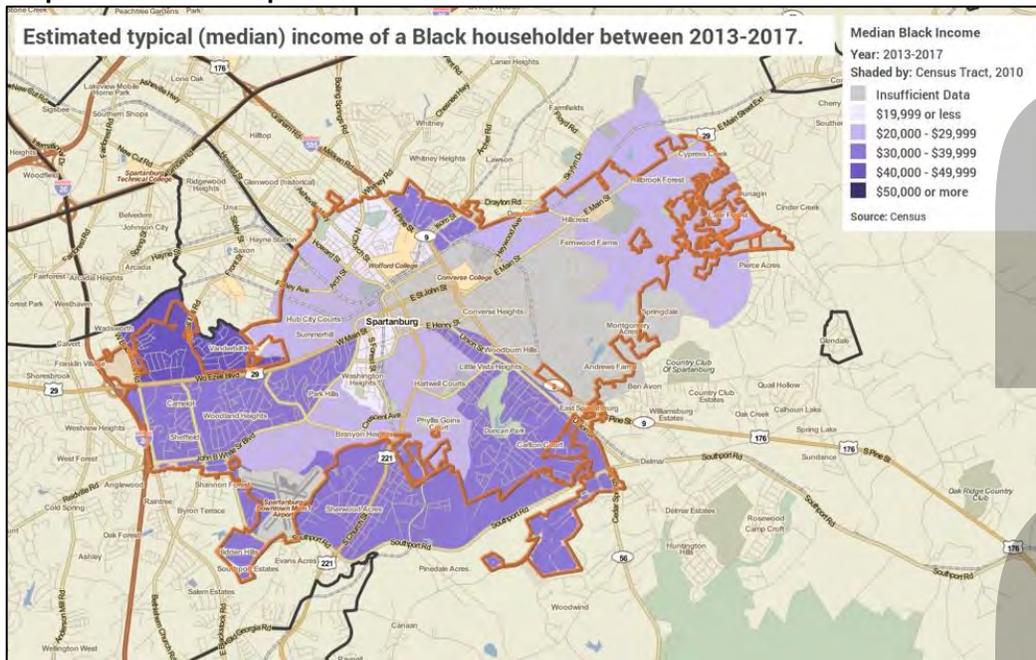
Similar to the White population, areas with a large Black population tend to have a higher MHI than other areas. The west side of town has the highest MHI while Black households on the east side of town tend to have lower MHI.

Map: MHI of Black Population in 2000



Source: 2000 Census via PolicyMap

Map: MHI of Black Population in 2017



Source: 2013-2017 ACS via PolicyMap

Maps showing other racial and ethnic groups are not available because of insufficient data.

Jobs and Industries

The most prominent industry in Spartanburg is Educational Services, Health Care, and Social Assistance. This industry makes up nearly one-quarter of all jobs in the City. Manufacturing is the second most common industry with just over 20%. According to the Bureau of Labor and Statistics, Health Care and Social assistance is one of the fastest growing sectors with nine out of the top 20 projected fastest growing jobs between 2016 and 2026 in that field.

Manufacturing, on the other hand, is rapidly declining nationally. Out of the 20 most rapidly declining jobs, 14 are in manufacturing. With the changing economy it is important for a plan to be in place to assist the thousands of manufacturing employees who may be in need of assistance in the coming decade. Estimates below have over 20% of the city's workforce in manufacturing.

| Table: Industry | | |
|--|-----------------|----------------|
| | Estimate | Percent |
| Agriculture, forestry, fishing and hunting, and mining | 32 | 0.2% |
| Construction | 386 | 2.4% |
| Manufacturing | 3,352 | 20.6% |
| Wholesale trade | 547 | 3.4% |
| Retail trade | 1,962 | 12.1% |
| Transportation and warehousing, and utilities | 730 | 4.5% |
| Information | 423 | 2.6% |
| Finance and insurance, real estate, rental and leasing | 521 | 3.2% |
| Professional, scientific, manage, admin, waste manage | 1,388 | 8.5% |
| Educational services, health care, social assistance | 4,031 | 24.8% |
| Arts, entertainment, rec, accommodation, food services | 1,750 | 10.8% |
| Other services | 714 | 4.4% |
| Public administration | 421 | 2.6% |
| Source: 2013-2017 ACS (DP03) | | |

Commuting Patterns

Residents of Spartanburg have a relatively short commute time with an average commute of 18.9 minutes. Motorized personal vehicles are the most common form of transportation with nearly 90% commuting via car, truck, or van. Public transportation, walking, and other means are uncommon and only 3.8% of the population works from home, which is slightly less than the national rate of 4.7% and the same as the statewide rate of 3.8%.

| | Estimate | Percent |
|---|-----------------|----------------|
| Workers 16 years and over | 15,791 | -- |
| Car, truck, or van -- drove alone | 12,477 | 79.00% |
| Car, truck, or van -- carpooled | 1,691 | 10.70% |
| Public transportation (excluding taxicab) | 228 | 1.40% |
| Walked | 613 | 3.90% |
| Other means | 176 | 1.10% |
| Worked at home | 606 | 3.80% |
| Mean travel time to work (minutes) | 18.9 | -- |
| Source: 2013-2017 ACS (DP03) | | |

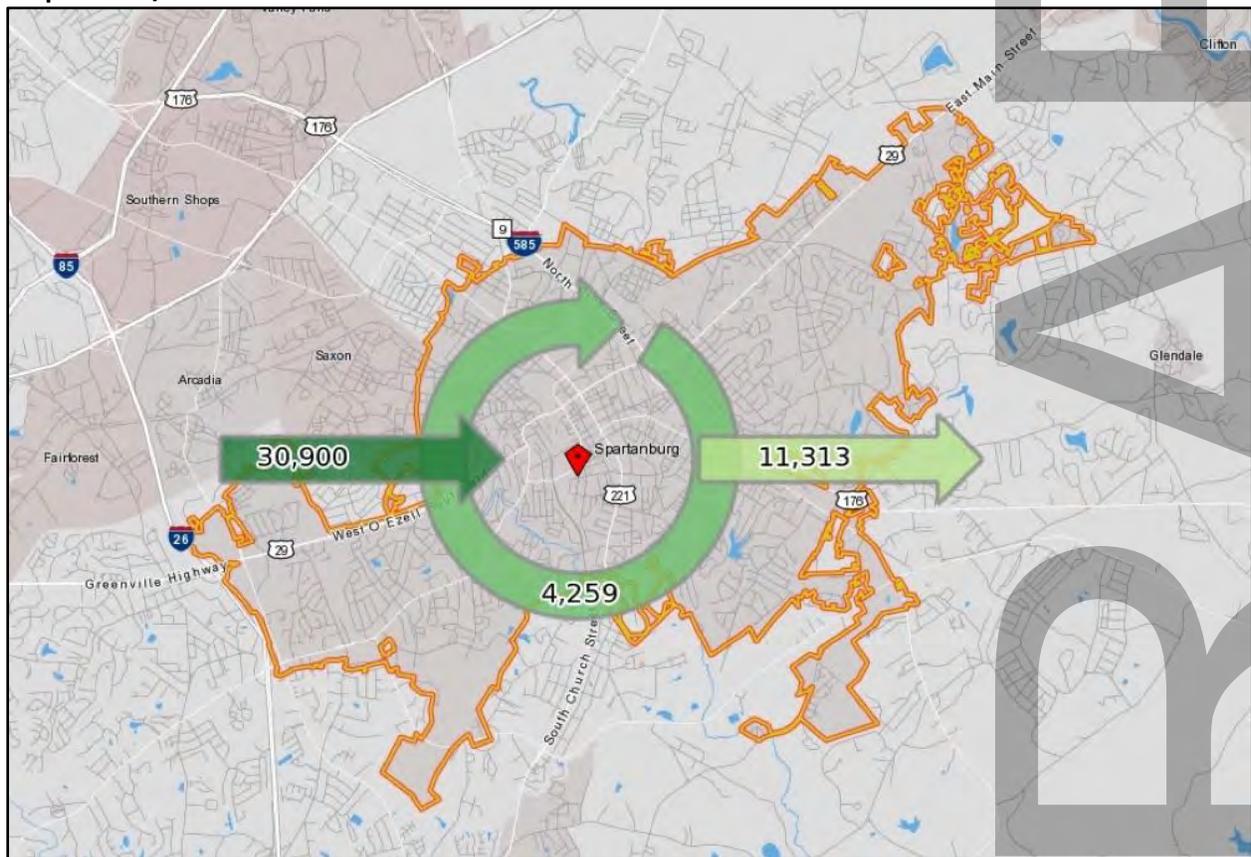
Currently, only 12.1% of persons working in Spartanburg also live within the City. The remainder live outside the City and commute in. Similarly, only 27.4% of Spartanburg's residents work in the City with nearly three-quarters leaving the City for work. There is an incredibly large disconnect between employment and housing proximity which can have a negative impact on the City and residents. Residents' proximity to jobs increases the likelihood of employment as well as decreasing the amount of time of job searches and time in between jobs. Proximity to employment proves particularly important to black, female, and the elderly as the duration of joblessness among these groups tends to be more sensitive to job accessibility than it is for other kinds of workers. Proximity matters for lower-income, lower-skill workers in particular because they tend to be more constrained by the cost of housing and commuting.

All things being equal, residents would rather live near where they work. Long commute times are linked to an increased risk of depression, higher cholesterol, anxiety, and a reduction in happiness and life satisfaction. Having employment near homes decreases traffic, reduces pollution, allows for greater opportunities for alternative transportation (public/biking), and reduces car maintenance and fuel expenses. Additionally, having residents stay within the City increases the tax base.

| Table: Inflow/Outflow Job Counts | | |
|--|----------|---------|
| | Estimate | Percent |
| Employed in Spartanburg | 35,159 | 100.0% |
| Employed in Spartanburg but Living Outside | 30,900 | 87.9% |
| Employed and Living in Spartanburg | 4,259 | 12.1% |
| Living in Spartanburg | 15,572 | 100.0% |
| Living in Spartanburg but Employed Outside | 11,313 | 72.6% |
| Living and Employed in Spartanburg | 4,259 | 27.4% |

Source: 2015 Longitudinal Employer-Household Dynamics (LEHD)

Map: Inflow/Outflow of All Jobs



Source: 2015 Longitudinal Employer-Household Dynamics (LEHD)

Education

Since 2000, the City of Spartanburg educational attainment rates have increased. In 2000, nearly 7,000 residents over the age of 25 did not have a high school diploma. By 2017 that number was down to 3,885. The number of residents with Associate's degrees saw the largest increase, over 70% from 1,278 to 2,107. All education levels from high school graduation or higher saw an increase since 2000.

| | 2000 | Percent | 2017 | Percent | Percent Change (%) |
|---------------------------------|--------|---------|--------|---------|--------------------|
| Less than 9th grade | 2,413 | 9.7% | 1,223 | 5.1% | -47.4% |
| 9th to 12th grade, no diploma | 4,489 | 17.9% | 2,662 | 11.0% | -38.5% |
| High school graduate/equivalent | 5,963 | 23.8% | 6,453 | 26.8% | 12.6% |
| Some college, no degree | 4,369 | 17.4% | 4,705 | 19.5% | 12.1% |
| Associate's degree | 1,278 | 5.1% | 2,107 | 8.7% | 70.6% |
| Bachelor's degree | 3,870 | 15.5% | 4,119 | 17.1% | 10.3% |
| Graduate or professional degree | 2,630 | 10.6% | 2,824 | 11.7% | 10.4% |
| Total | 25,012 | -- | 24,093 | -- | -- |

Source: 2000 Census (QT-P20), 2013-2017 ACS (S1501)

Unsurprisingly, median earnings amount is closely related to educational attainment. The more educated a person becomes, the higher salary they can often expect to earn. Someone with a Bachelor's degree will earn approximately \$20,000 more per year than a high school graduate and a person with a graduate or professional degree will earn \$15,000 more than someone with a Bachelor's.

| | Estimate |
|--|----------|
| Less than high school graduate | \$15,474 |
| High school graduate (includes equivalency) | \$22,490 |
| Some college or associate's degree | \$25,520 |
| Bachelor's degree | \$42,359 |
| Graduate or professional degree | \$57,500 |
| Total Population over 25 years old w/ earnings (avg) | \$29,049 |

Source: 2013-2017 ACS (S1501)

Section IV: Housing Analysis

Current Housing Stock

Since 2000, there has been very little growth in the number of housing units within the City of Spartanburg. However, due to the decrease in population during that period, there is more housing available in 2017 than 2000. It is projected that by 2023 there will be 19,432 housing units available if the City does not make an explicit effort to change current trends. It is important that any new housing development take into account the need for affordable housing and a variety of housing types and sizes.

| | 2000 | 2017 | Percent Change |
|-------------|--------|--------|----------------|
| Total Units | 17,712 | 17,970 | 1.5% |

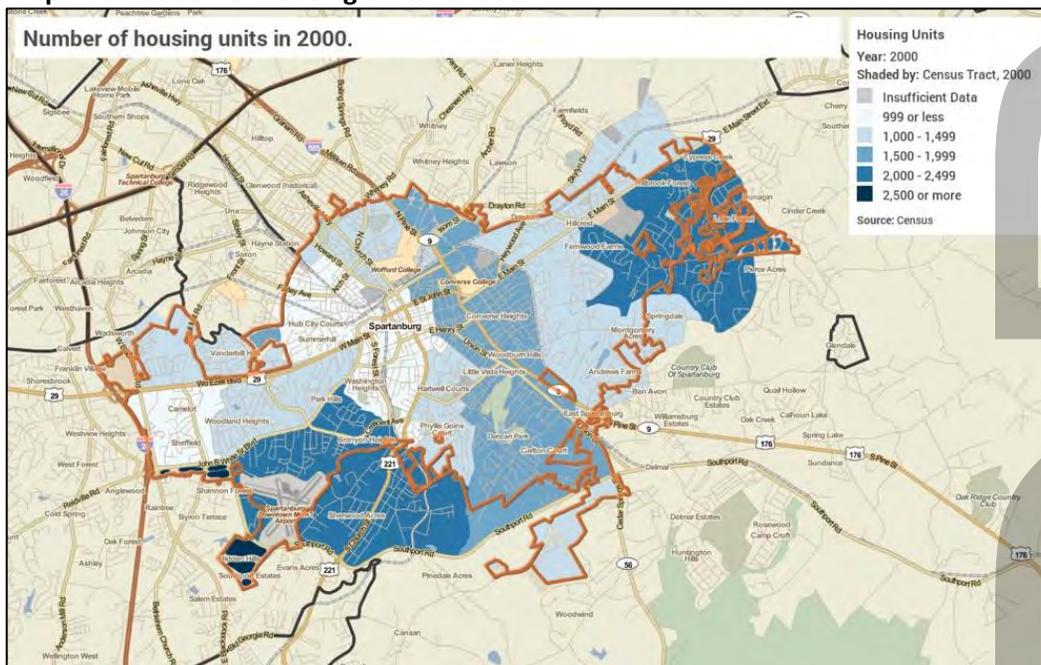
Source: 2000 Census (DP4), 2013-2017 ACS (DP04)

| | 2018 | 2023 | Percent Change |
|-------------|--------|--------|----------------|
| Total Units | 18,564 | 19,432 | 4.7% |

Source: ESRI

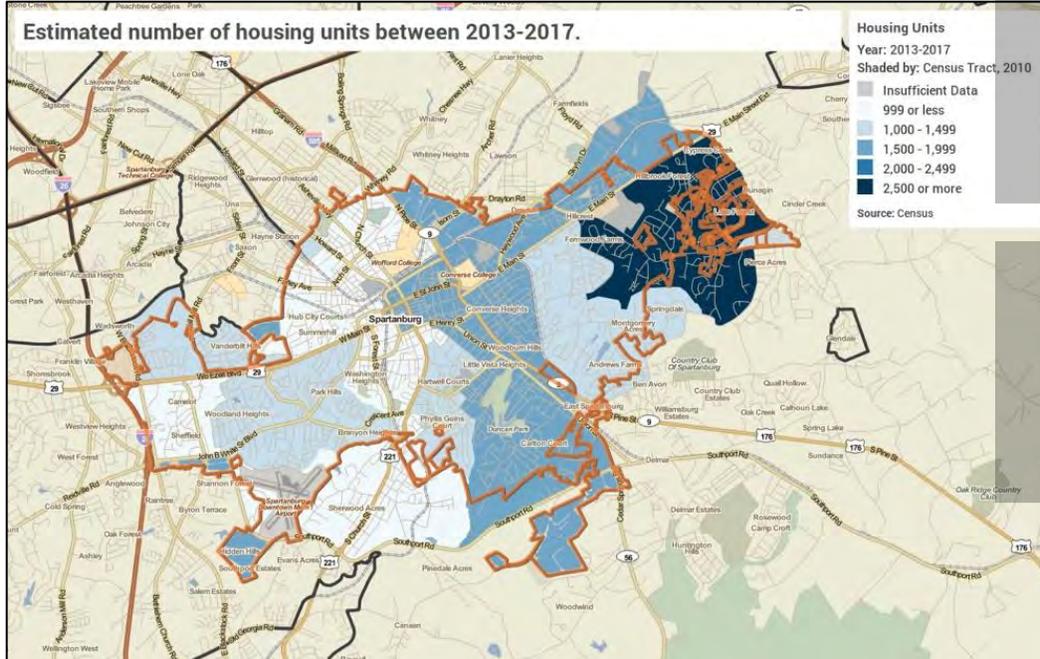
There has been a reduction in housing units in many Census tracts in the City since 2000, particularly on the southern side. During that same time period more housing units have become available in tracts on the northeastern edge of the City.

Map: Distribution of Housing Units in 2000



Source: 2000 Census via PolicyMap

Map: Distribution of Housing Units in 2017



Source: 2013-2017 ACS via PolicyMap

Type of Units

The most common housing type in Spartanburg, by far, is the 1-unit, detached structure. These units are often sought after by families, but the production of them is considerably more expensive than multi-unit housing types. The second most common housing type is a medium sized multi-unit complex with 5 to 9 units. Overall, buildings with five or more units had the fastest growth since 2000.

| | 2000 | Percent | 2017 | Percent | Percent Change of Units (%) |
|---------------------|---------------|----------------|---------------|----------------|------------------------------------|
| 1-unit, detached | 10,537 | 59.5% | 10,829 | 60.3% | 1.3% |
| 1-unit, attached | 482 | 2.7% | 412 | 2.3% | -14.8% |
| 2 units | 1,234 | 7.0% | 1,189 | 6.6% | -5.7% |
| 3 or 4 units | 1,580 | 8.9% | 1,188 | 6.6% | -25.8% |
| 5 to 9 units | 1,672 | 9.4% | 1,941 | 10.8% | 14.9% |
| 10 to 19 units | 597 | 3.4% | 1,021 | 5.7% | 67.7% |
| 20 or more units | 1,449 | 8.2% | 1,261 | 7.0% | -14.6% |
| Mobile home | 155 | 0.9% | 129 | 0.7% | -22.2% |
| Boat, RV, van, etc. | 6 | 0.0% | 0 | 0.0% | X |
| Total | 17,712 | -- | 17,970 | -- | -- |

Source: 2000 Census, 2013-2017 ACS (DP04)

Construction History

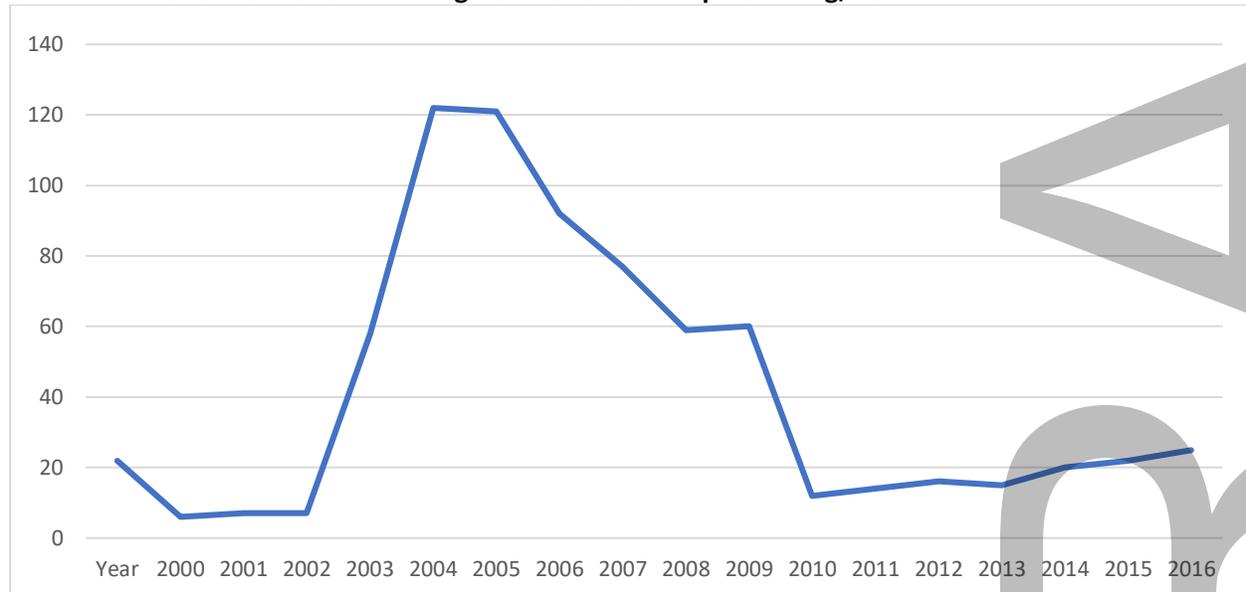
According to the Bureau of Labor and Statistics, there were 755 residential building permits issued in Spartanburg since 2000. On average, that is 42 units per year, but there were significant deviations from the mean especially before, during, and after the housing boom and housing crisis. All of the permits issued were for 1-unit buildings.

Table: Number of Residential Buildings Permits Issued in Spartanburg County, 2000-2017

| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
|-------|------|------|------|------|------|------|------|------|-------|---------|
| Units | 22 | 6 | 7 | 7 | 58 | 122 | 121 | 92 | 77 | 59 |
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | Total | Average |
| Units | 60 | 12 | 14 | 16 | 15 | 20 | 22 | 25 | 755 | 41.9 |

Source: U.S. Census Bureau, Residential Construction Branch via PolicyMap

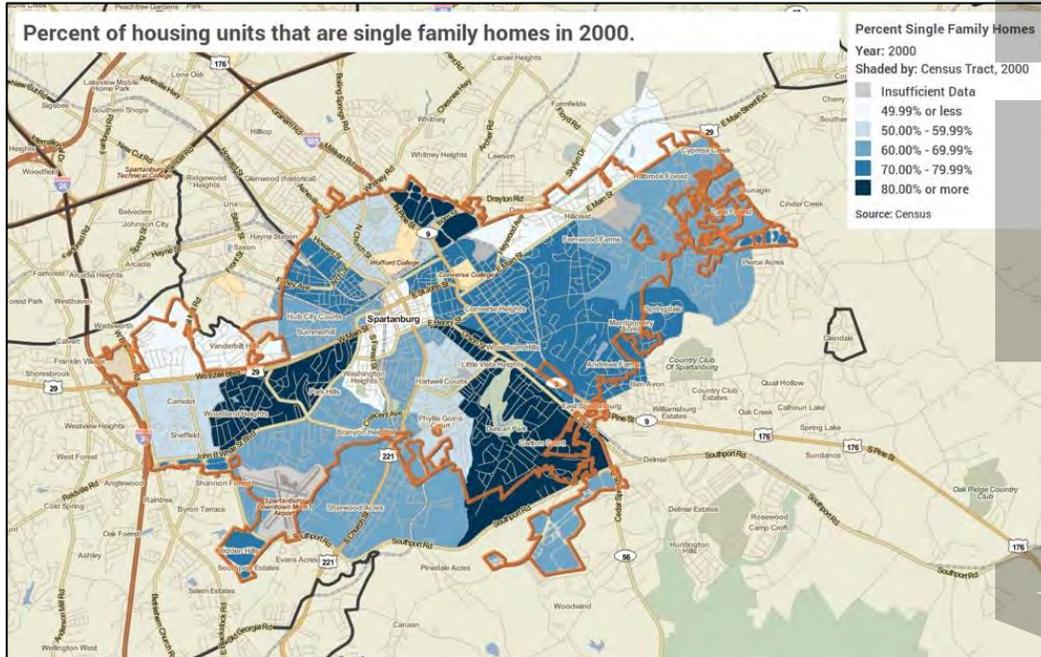
Chart: Number of Residential Building Permits Issued in Spartanburg, 2000-2017



Source: U.S. Bureau of Labor and Statistics – Building Permits Survey

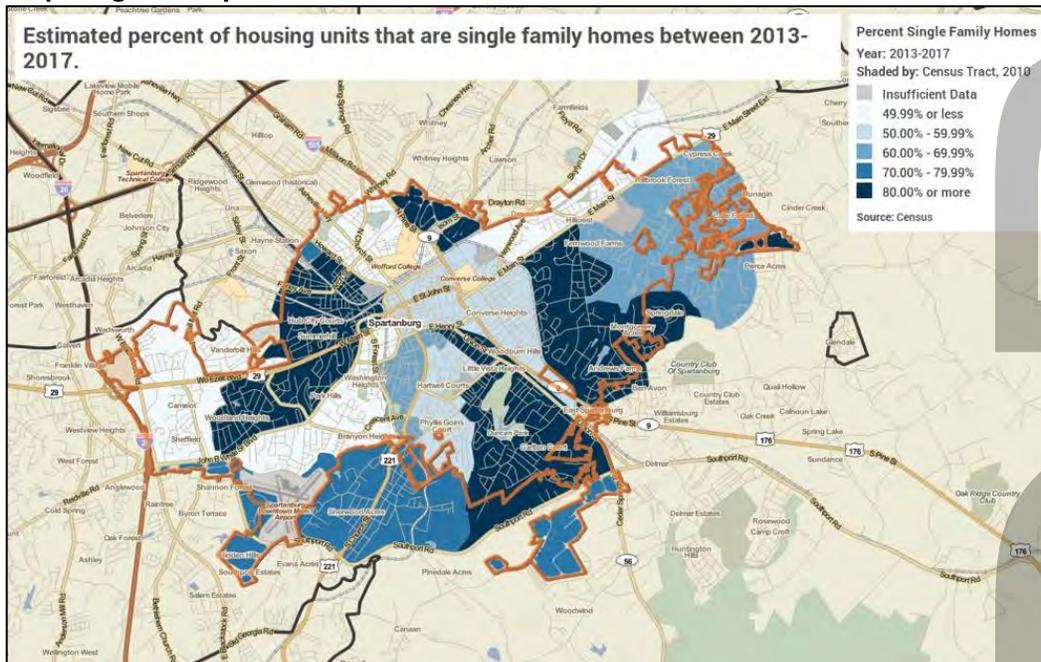
HUD defines a “single family home” as any type with four or less units. These units are more common outside of downtown. In many places they make up more than 80% of the housing units in the census tract. Since 2000, there has been an increase in the percentage of single-family homes in several tracts to the northwest and east of downtown.

Map: Single Family Homes in 2000



Source: 2000 Census via PolicyMap

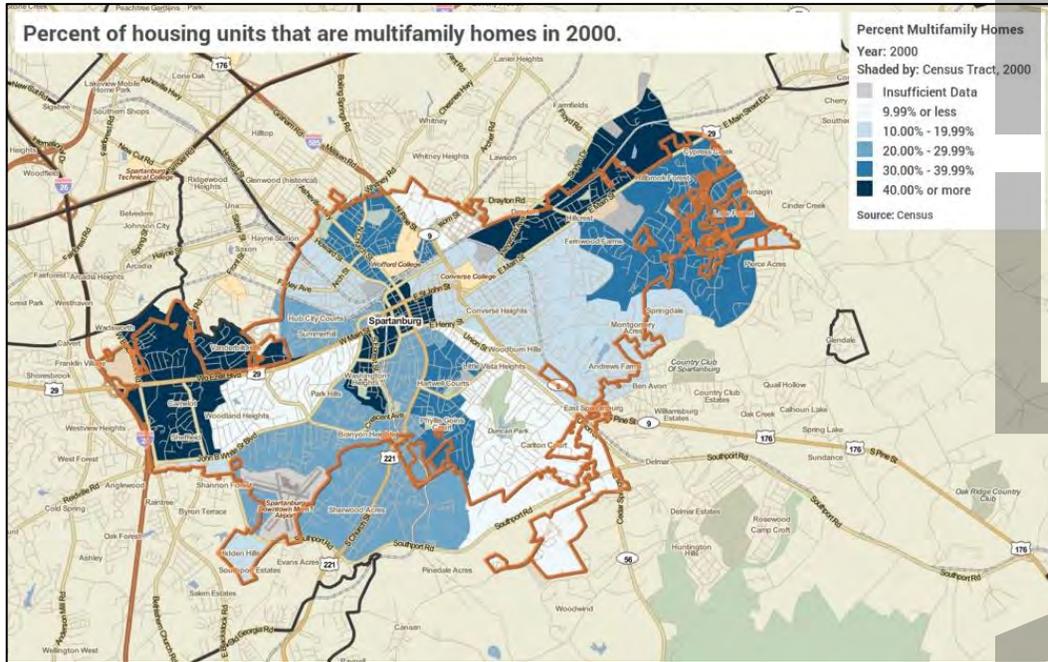
Map: Single Family Homes in 2017



Source: 2013-2017 ACS via PolicyMap

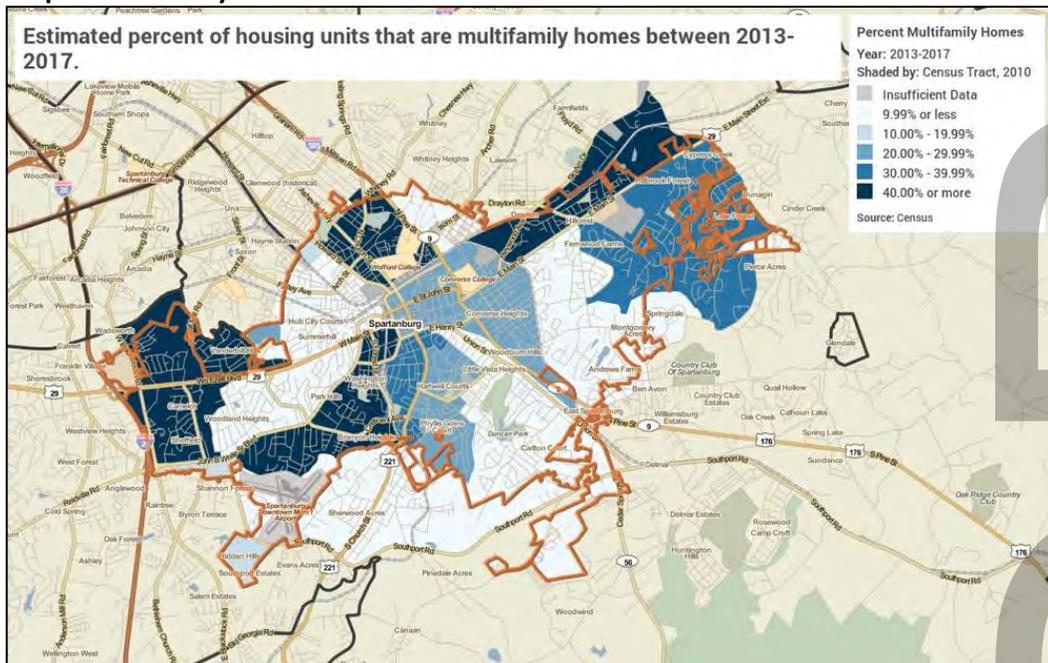
Multi-family homes (those with five or more units) are much more common in the downtown area, as well as in the tracts to the northeastern and far west areas. In both 2000 and 2017 this trend was similar.

Map: Multi-Family Homes in 2000



Source: 2000 Census via PolicyMap

Map: Multi-Family Homes in 2017



Source: 2013-2017 ACS via PolicyMap

Size of Units

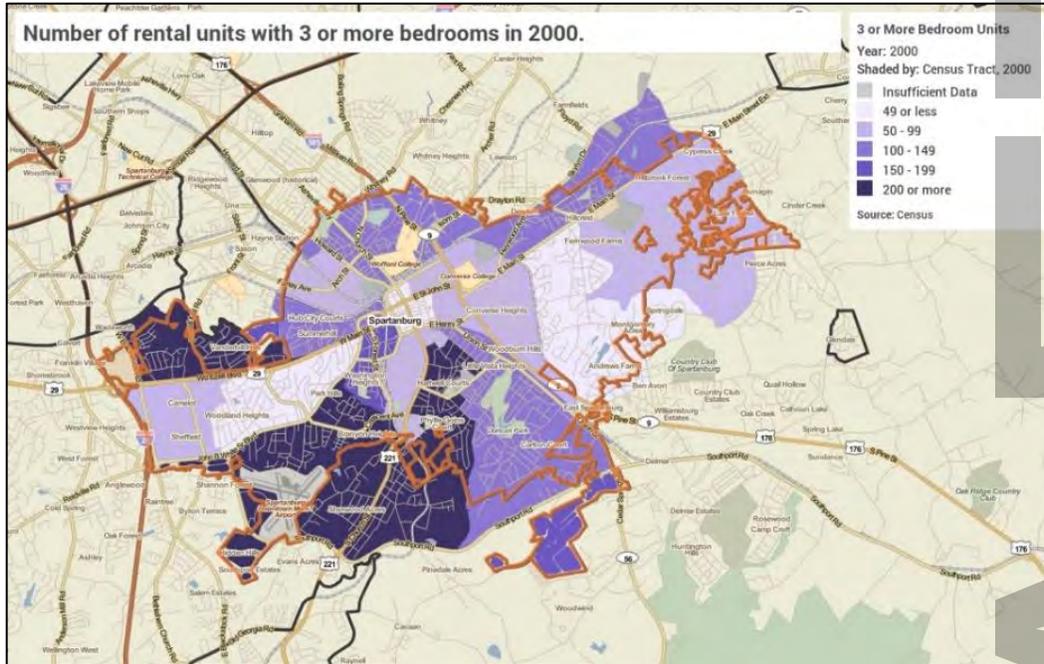
Since 2000, the median room size of homes has remained the same, but the breakdown of available units has changed. Single-room units have grown by over 200%, but still only make up 537 units. Units with 2, 3, and 7 rooms saw a decline in availability, while larger homes with 8 rooms or more saw a substantial increase. These larger homes tend to be more expensive than smaller ones.

| | 2000 | Percent | 2017 | Percent | Percent Change of Units (%) |
|-----------------|-------------|----------------|-------------|----------------|------------------------------------|
| 1 room | 162 | 0.9% | 537 | 3.0% | 233.3% |
| 2 rooms | 815 | 4.6% | 395 | 2.2% | -52.2% |
| 3 rooms | 2,090 | 11.8% | 1,851 | 10.3% | -12.7% |
| 4 rooms | 3,504 | 19.8% | 3,649 | 20.3% | 2.5% |
| 5 rooms | 4,049 | 22.9% | 4,274 | 23.8% | 3.9% |
| 6 rooms | 3,083 | 17.4% | 3,125 | 17.4% | 0.0% |
| 7 rooms | 1,952 | 11.0% | 1,531 | 8.5% | -22.7% |
| 8 rooms | 1,047 | 5.9% | 1,231 | 6.9% | 16.9% |
| 9 or more rooms | 1,010 | 5.7% | 1,377 | 7.7% | 35.9% |
| Median (rooms) | 5.1 | -- | 5.1 | -- | |

Source: 2000 Census, 2013-2017 ACS (DP04)

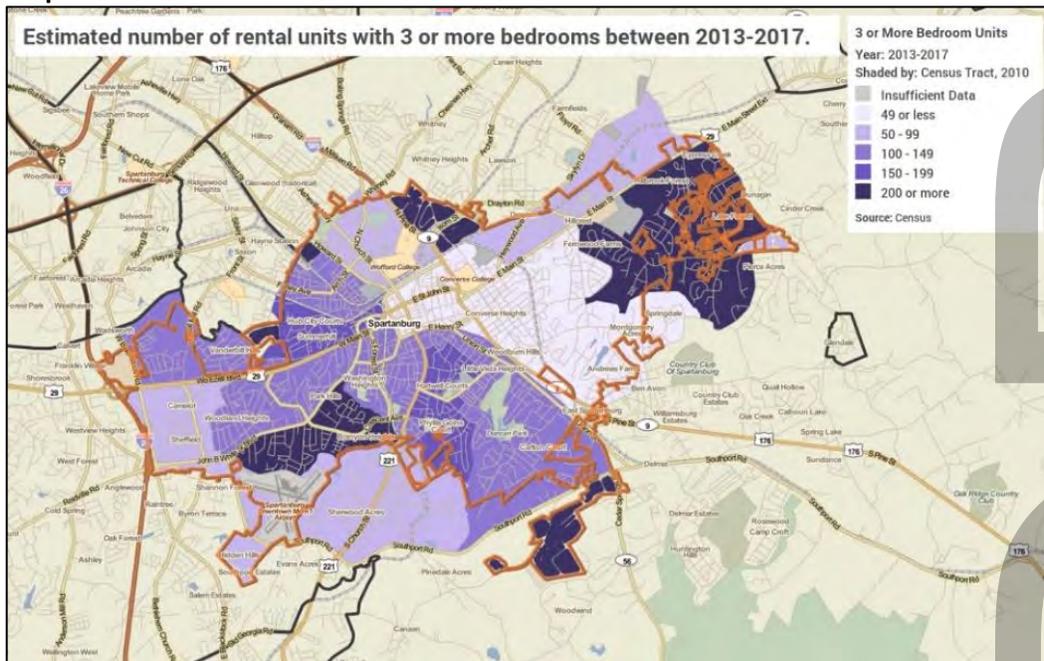
In 2000, the western and southern part of the City generally had a relatively large number of rental properties that were three or more bedrooms. For the most part, that has changed. The far eastern tract in particular has seen a growth of these large rental units while some western tracts have fewer available.

Map: Rental Units with 3 or More Bedrooms in 2000



Source: 2000 Census via PolicyMap

Map: Rental Units with 3 or More Bedrooms in 2017



Source: 2013-2017 ACS via PolicyMap

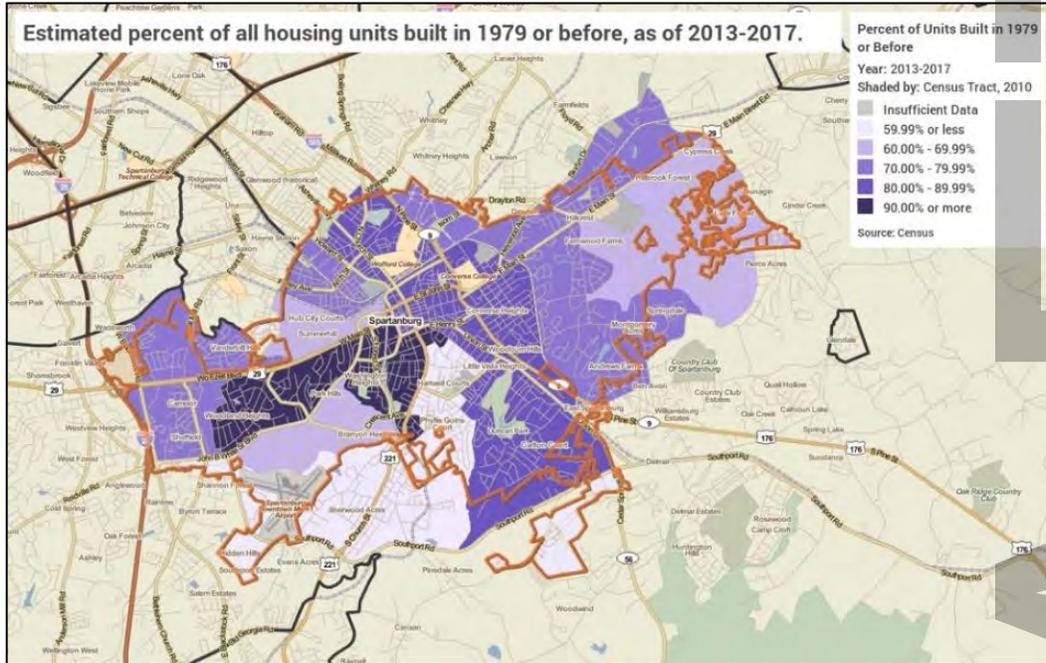
Age of Units

Units built before 1978 are at risk of having lead-based paint in the home. These units are potentially dangerous for residents, particularly young children. In Spartanburg, the housing stock is getting newer as additional units are produced and older units are eliminated. Currently there are approximately 13,000 units built before 1980 making up nearly 75% of all homes. This is an improvement over the year 2000 when 82.7% of the homes were older than 1980, but steps need to be taken to ensure residents, particularly low-income residents, have access to newer, safer homes.

| Table: Year Unit Built | | | | | |
|---|-------------|----------------|-------------|----------------|--------------------------------|
| | 2000 | Percent | 2017 | Percent | Percent Change of Units |
| 2010 or later | (x) | (x) | 201 | 1.1% | -- |
| 2000 to 2009 | (x) | (x) | 1,510 | 8.4% | -- |
| 1990 to 1999 | 964 | 5.4% | 1,135 | 6.3% | 16.7% |
| 1980 to 1989 | 2,112 | 11.9% | 1,911 | 10.6% | -10.9% |
| 1970 to 1979 | 3,570 | 20.2% | 3,529 | 19.6% | -3.0% |
| 1960 to 1969 | 3,712 | 21.0% | 2,704 | 15.0% | -28.6% |
| 1940 to 1959 | 5,160 | 29.1% | 4,583 | 25.5% | -12.4% |
| 1939 or earlier | 2,194 | 12.4% | 2,397 | 13.3% | 7.3% |
| Source: 2000 Census, 2013-2017 ACS (DP04) | | | | | |

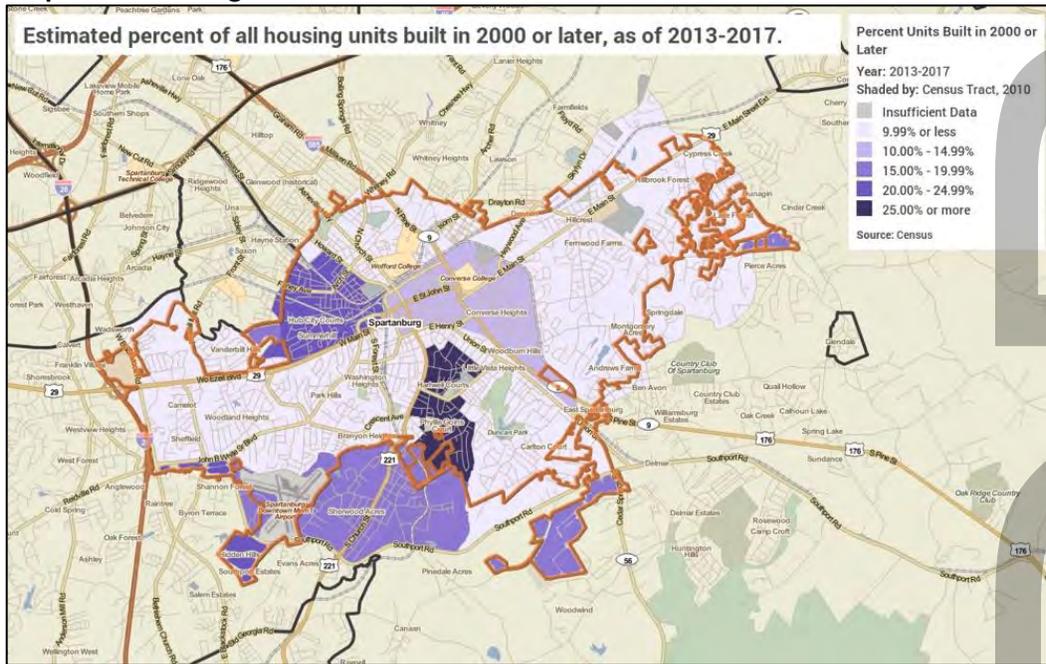
Throughout Spartanburg, the homes built before 1980 are more heavily concentrated in the central and western parts of the City. There is an exception to this, the tracts in the southwest have the lowest percentage of homes built before 1980. Those tracts have a much higher number of homes built since 2000 than elsewhere. Most tracts have less than 10% of their housing stock built since 2000.

Map: Total Housing Units Built Before 1980



Source: 2013-2017 ACS via PolicyMap

Map: Total Housing Units Built in 2000 or Later



Source: 2013-2017 ACS via PolicyMap

Vacancy Rate

The number of vacant units in the City has remained fairly steady since 2000 but the rate of vacancy has increased. For the majority of communities, a healthy vacancy rate is 5-8%. This allows for enough available units for residents to move into new homes within the community when their living situation changes or for new residents to move into the community from elsewhere. When the vacancy rate is higher than this rate, it points to a disconnect between the types of homes available and the types of homes needed by residents. Currently, nearly 15% of the housing stock is vacant, which is significantly higher than the accepted healthy rate of 5-8%. The current projections predict that this vacancy rate will remain fairly steady slightly above 14% for the next five years.

| | 2000 | Percent | 2017 | Percent | Percent Change |
|--------------|-------------|----------------|-------------|----------------|-----------------------|
| Total Units | 17,712 | 100.0% | 17,971 | 100.0% | -- |
| Vacant Units | 1,763 | 10.0% | 2,602 | 14.5% | 45.0% |

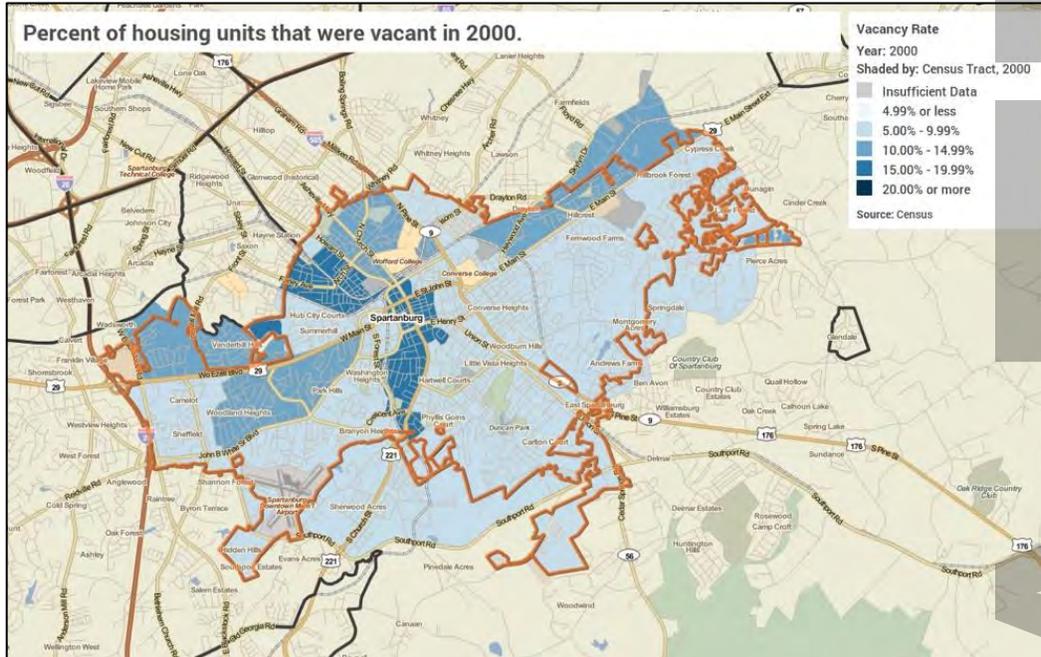
Source: 2000 Census (DP4), 2013-2017 ACS (DP04)

| | 2018 | Percent | 2023 | Percent | Percent Change |
|--------------|-------------|----------------|-------------|----------------|-----------------------|
| Total Units | 18,564 | 100.0% | 19,432 | 100.0% | -- |
| Vacant Units | 2,636 | 14.2 | 2,792 | 14.4 | 1.4% |

Source: ESRI

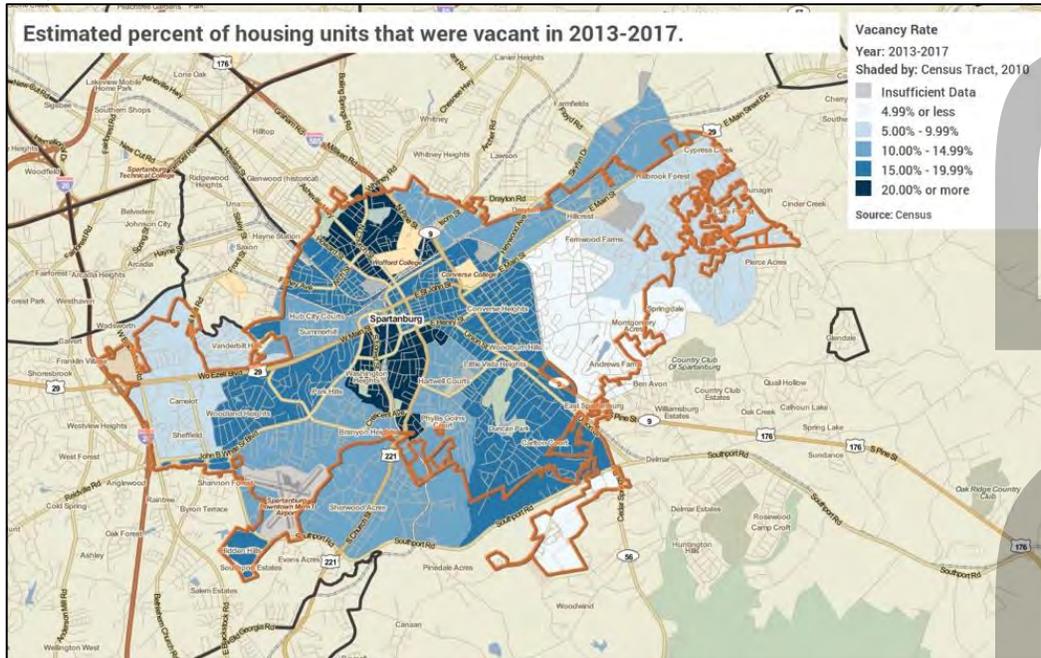
Vacant units were more common in the northern and downtown tracts in 2000, but overall the distribution was relatively uniform. However, by 2017 there are clearly areas with disproportionately high and low vacancy rates. The eastern part of the City has an area with a vacancy rate under 5% while two areas in the central part of the City have a vacancy rate of over 20%.

Map: Vacant Units in 2000



Source: 2000 Census via PolicyMap

Map: Vacant Units in 2017



Source: 2013-2017 ACS via PolicyMap

Tenure

Renter-occupied units are slightly more common now than in 2000. In 2017, there were 300 more renter households and 900 fewer owner-occupied households compared to 2000. It is predicted that this tenure distribution will likely not alter significantly during the next five years.

| | 2000 | Percent | 2017 | Percent | Percent Change |
|----------------------|--------|---------|--------|---------|----------------|
| Total Occupied Units | 15,989 | -- | 15,368 | -- | -- |
| Owner-occupied | 7,961 | 49.8% | 7,054 | 45.9% | -7.8% |
| Renter-occupied | 8,028 | 50.2% | 8,314 | 54.1% | 7.8% |

Source: 2000 Census (H004), 2013-2017 ACS (DP04)

| | 2018 | Percent | 2023 | Percent | Percent Change |
|----------------------|--------|---------|--------|---------|----------------|
| Total Occupied Units | 15,929 | -- | 16,640 | -- | -- |
| Owner-occupied | 7,902 | 49.6% | 8,280 | 49.7% | 0.2% |
| Renter-occupied | 8,027 | 50.4% | 8,360 | 50.3% | -0.2% |

Source: ESRI

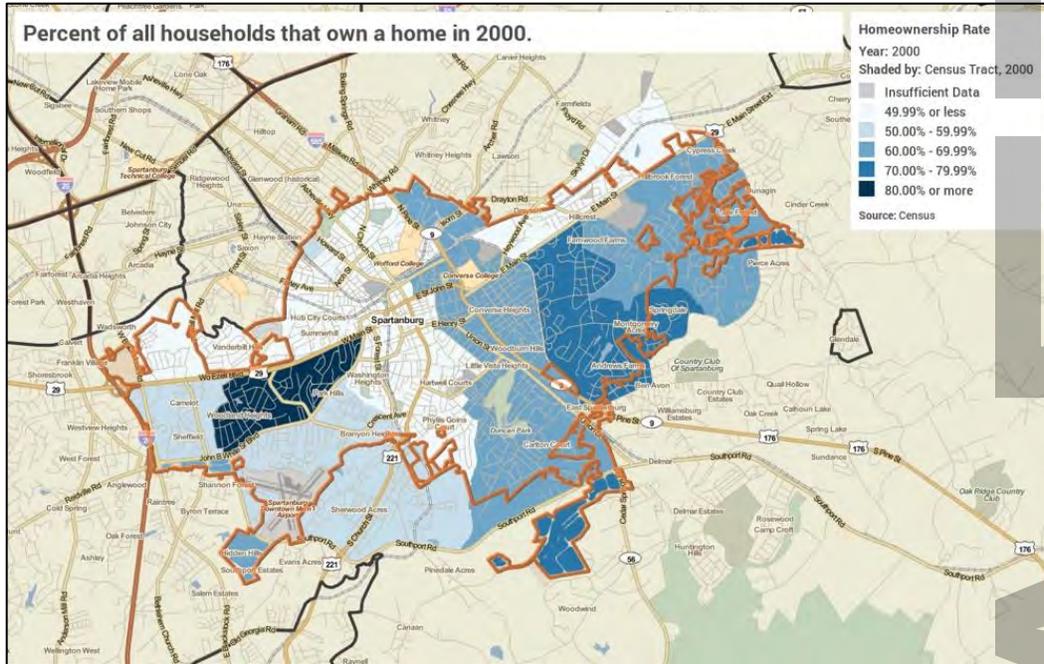
There are several tracts with a disproportionately high number of renter-occupied or owner-occupied households. Four tracts have over 60% of the units as owner-occupied, including one with over 90%. There are also four tracts with a disproportionately high number of renter households, including one with over 80%. This may mean there is limited access to home ownership in some areas.

| Owner Occupied Housing Units More Than 56% | Percent |
|--|----------------|
| 45083021303, SC | 61.4% |
| 45083021100, SC | 64.3% |
| 45083020603, SC | 69.4% |
| 45083021302, SC | 92.2% |
| Renter Occupied Housing Units More Than 64% | Percent |
| 45083021001, SC | 72.9% |
| 45083020301, SC | 75.0% |
| 45083020701, SC | 77.6% |
| 45083020800, SC | 84.1% |

Source: 2013-2017 ACS via PolicyMap

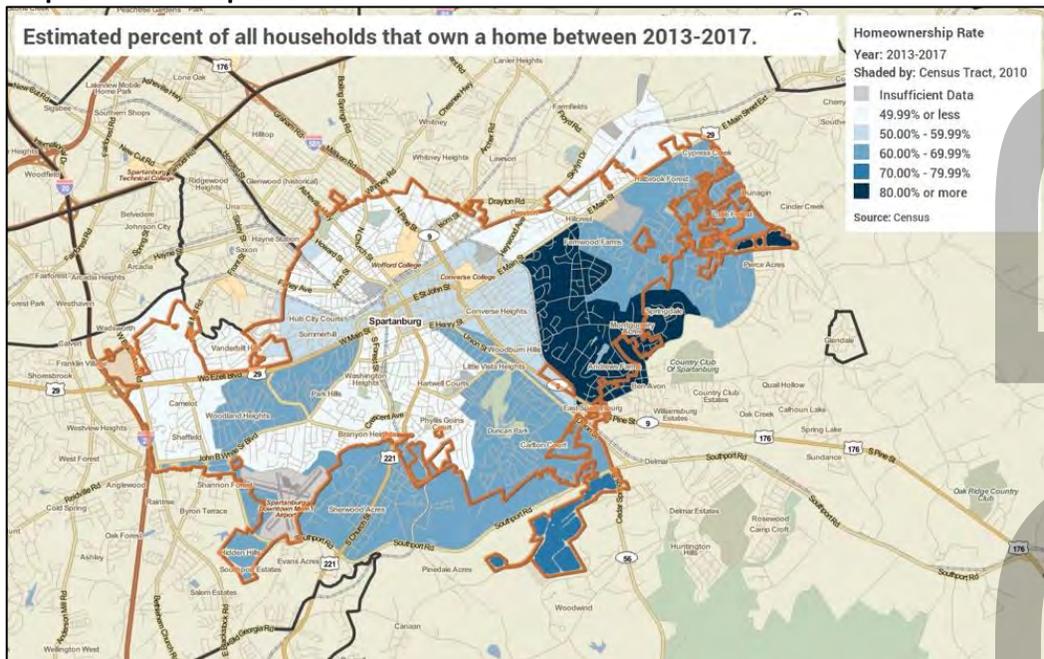
The distribution of owner-occupied households has shifted since 2000. More home owners are living on the eastern side of the City than before. Conversely, rental units are much more common on the west side than earlier when downtown was the primary location for rental units.

Map: Owner-Occupied Units in 2000



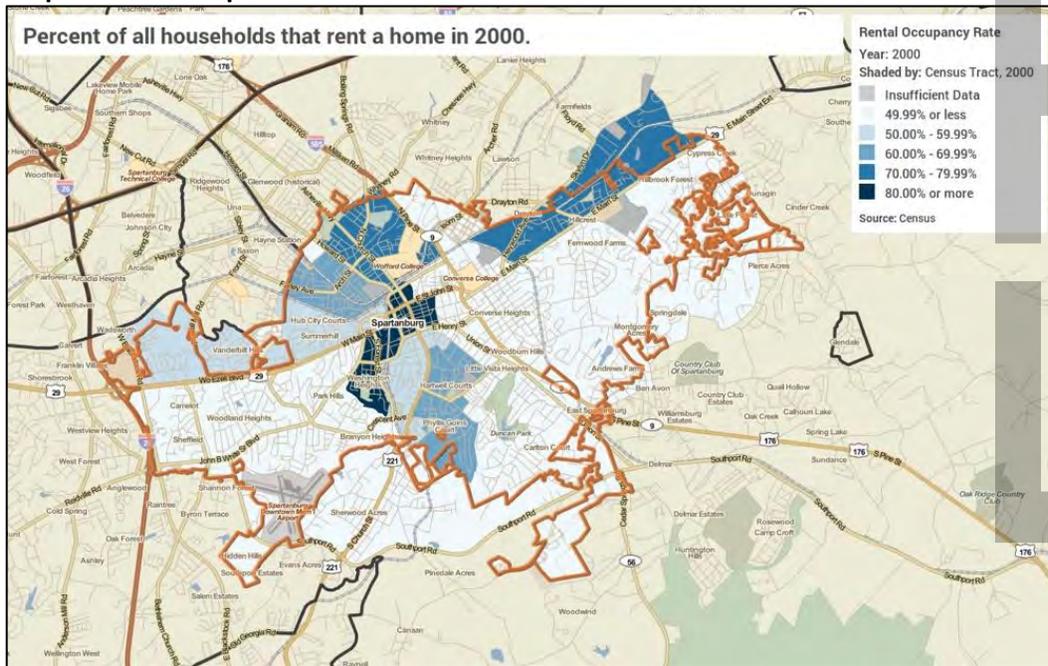
Source: 2000 Census via PolicyMap

Map: Owner-Occupied Units in 2017



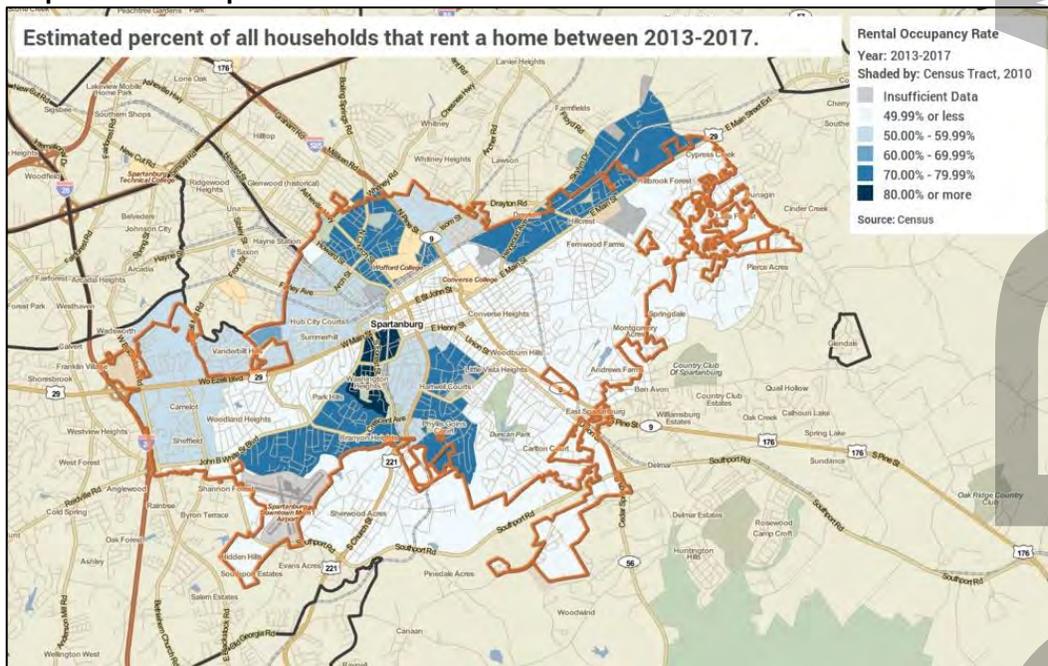
Source: 2013-2017 ACS via PolicyMap

Map: Renter-Occupied Units in 2000



Source: 2000 Census via PolicyMap

Map: Renter-Occupied Units in 2017



Source: 2013-2017 ACS via PolicyMap

Housing Value

While the number of owner-occupied units has decreased, the median home value has increased by nearly 40%. Over the next five years home values are expected to increase by approximately 7.7%. Home owners may see this as a positive economic indicator, but renters are likely to see increased rent.

| | 2000 | 2017 | Percent Change |
|----------------------|----------|-----------|----------------|
| Owner Occupied Units | 7,495 | 7,054 | -5.9% |
| Median (dollars) | \$85,700 | \$118,600 | 38.4% |

Source: 2000 Census (DP4), 2013-2017 ACS (DP04)

| | 2018 | 2023 | Percent Change |
|----------------------|-----------|-----------|----------------|
| Owner Occupied Units | 7,902 | 8,280 | 4.8% |
| Median (dollars) | \$128,010 | \$137,885 | 7.7% |

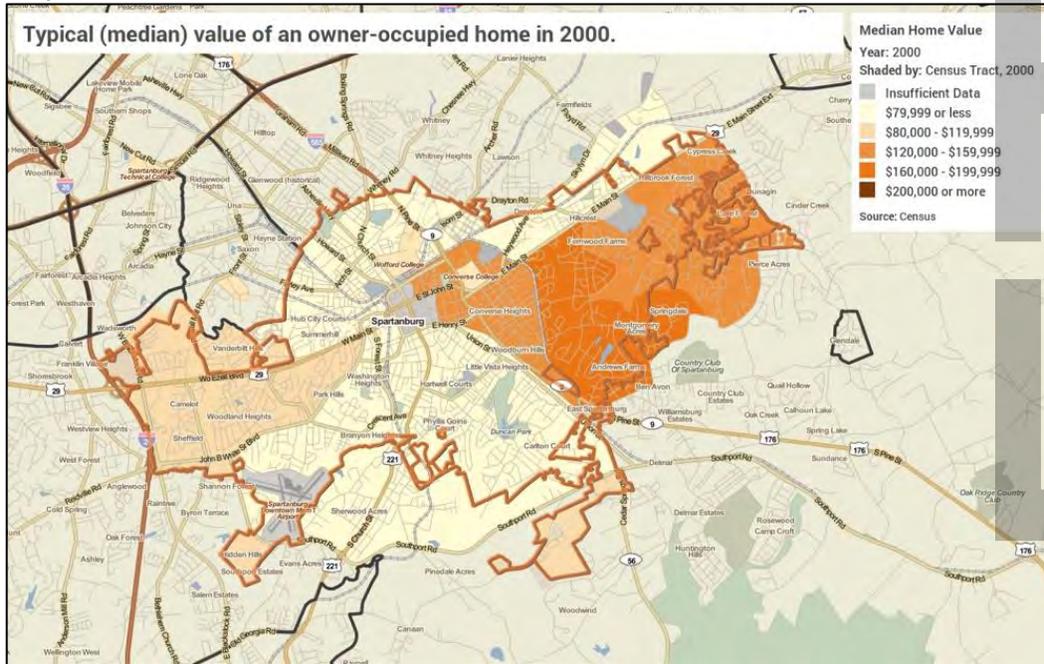
Source: ESRI

Home value varies significantly based on location. Many areas, particularly in the north and western parts of the City, have a median home value that is lower than on the east side. This pattern has existed since 2000.

| Census Tract | Estimate |
|-----------------|-----------|
| 45083021302, SC | \$284,000 |
| 45083021200, SC | \$225,200 |
| 45083021303, SC | \$180,400 |
| 45083020602, SC | \$125,800 |
| 45083020601, SC | \$113,500 |
| 45083020603, SC | \$98,300 |
| 45083021100, SC | \$94,700 |
| 45083020900, SC | \$88,800 |
| 45083021001, SC | \$77,800 |
| 45083020500, SC | \$73,400 |
| 45083020701, SC | \$67,000 |
| 45083020800, SC | \$65,600 |
| 45083020301, SC | \$55,100 |
| 45083020400, SC | \$50,300 |

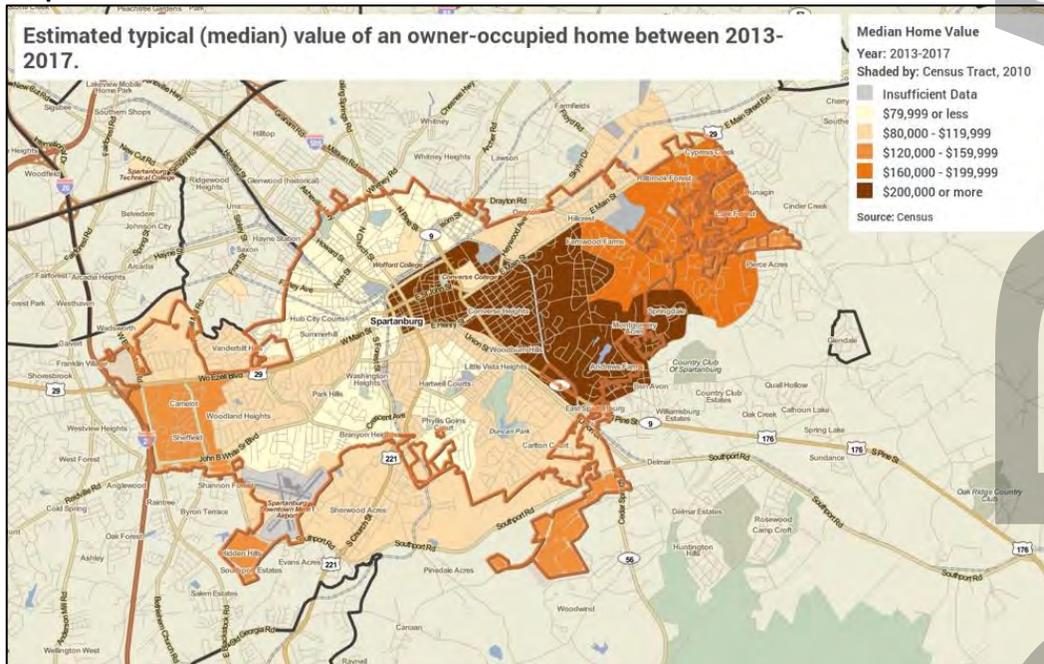
Source: 2013-2017 ACS via PolicyMap

Map: Median Home Value in 2000



Source: 2000 Census via PolicyMap

Map: Median Home Value in 2017



Source: 2013-2017 ACS via PolicyMap

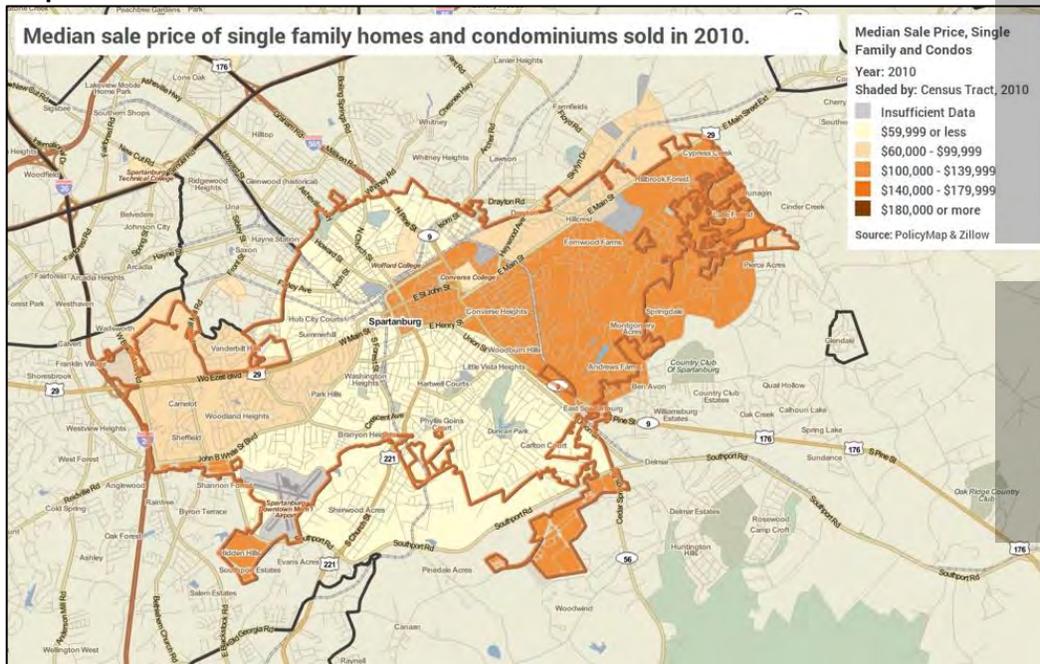
Home Sale Prices

Another indicator of the housing market is home sales prices. These are complimentary data indicators that show a similar pattern. Tracts in the east side of the City have home sales prices much higher than areas to the north and west.

| Census Tract | Estimate |
|---------------------|-----------------|
| 45083021302, SC | \$215,000 |
| 45083021303, SC | \$170,000 |
| 45083021200, SC | \$168,000 |
| 45083020602, SC | \$110,000 |
| 45083021301, SC | \$109,900 |
| 45083020603, SC | \$92,500 |
| 45083020900, SC | \$90,000 |
| 45083020601, SC | \$80,496 |
| 45083021100, SC | \$75,000 |
| 45083020701, SC | \$62,500 |
| 45083021500, SC | \$50,000 |
| 45083020500, SC | \$34,000 |
| 45083020301, SC | \$30,000 |
| 45083021001, SC | \$24,000 |
| 45083020400, SC | \$23,500 |
| 45083020800, SC | \$18,000 |

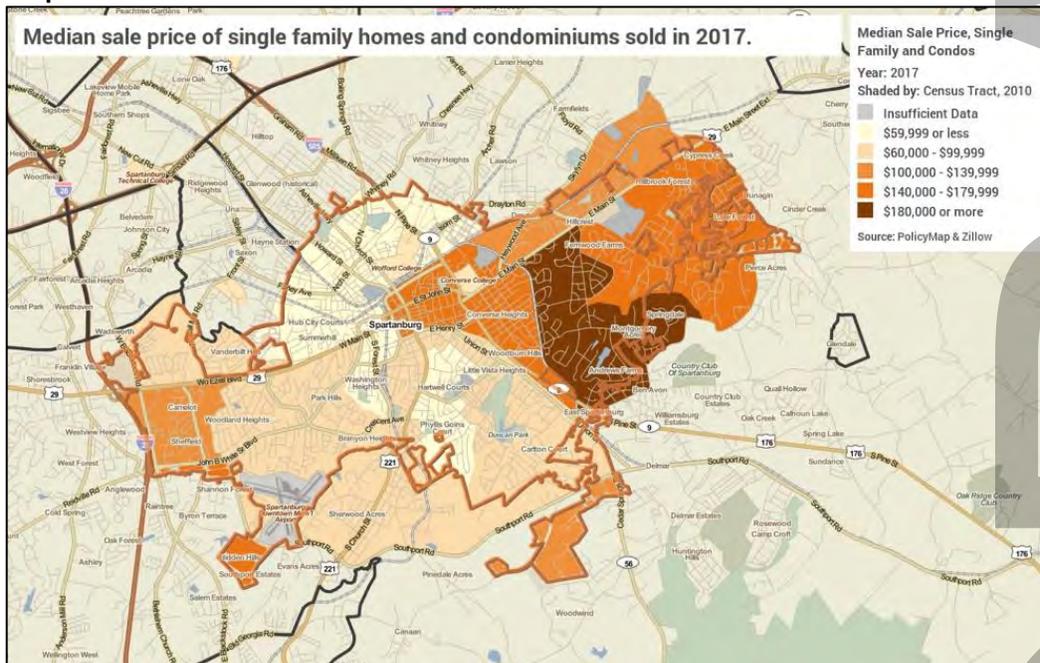
Source: PolicyMap & Zillow

Map: Median Home Sales Price in 2010



Source: PolicyMap & Zillow

Map: Median Home Sales Price in 2017



Source: PolicyMap & Zillow

Rental Prices

The median rent in the City has increased at a faster pace than home values. Rental units, unlike owner-occupied units, tend to increase in price even during slumps in the housing market. Median rent has increased throughout the whole City but at a different rate. Some tracts now have a median rent of over \$800 and others still have a relatively low rate of \$400 or less.

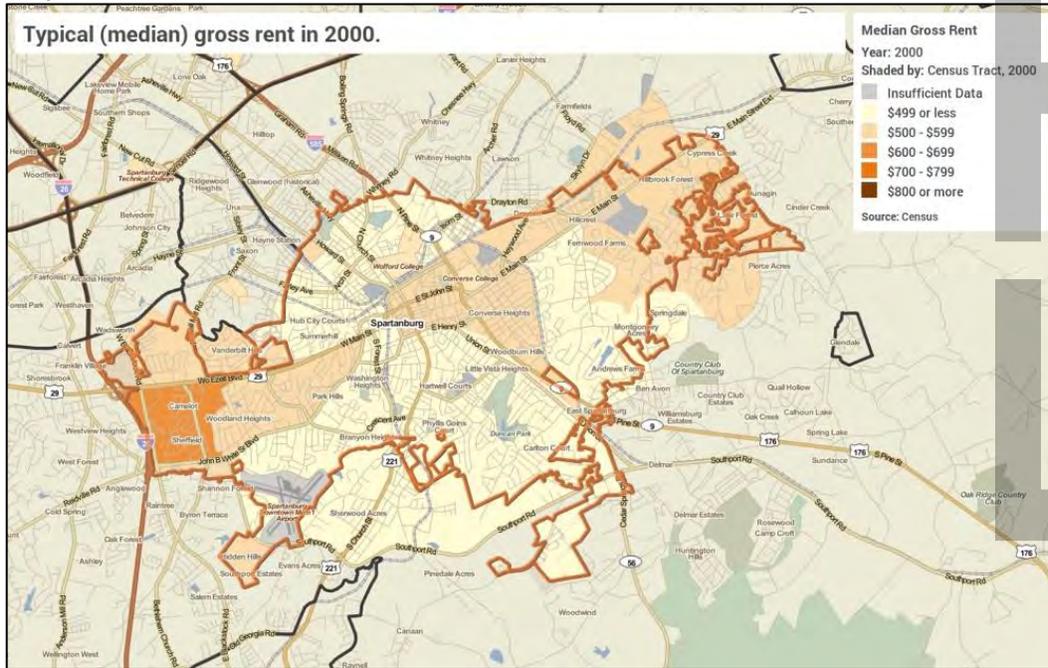
| | 2000 | 2017 | Percent Change |
|-----------------------|-------------|-------------|-----------------------|
| Renter Occupied Units | 8,028 | 8,314 | 3.6% |
| Median Contract Rent | \$367 | \$574 | 56.4% |

Source: 2000 Census (DP4, H056), 2013-2017 ACS (DP04, B25058)

| Census Tract | Estimate |
|---------------------|-----------------|
| 45083020603, SC | \$867 |
| 45083021302, SC | \$843 |
| 45083020900, SC | \$824 |
| 45083020602, SC | \$818 |
| 45083020601, SC | \$816 |
| 45083021301, SC | \$769 |
| 45083021200, SC | \$764 |
| 45083020400, SC | \$763 |
| 45083021500, SC | \$738 |
| 45083021303, SC | \$719 |
| 45083020701, SC | \$697 |
| 45083021100, SC | \$641 |
| 45083020500, SC | \$628 |
| 45083021001, SC | \$534 |
| 45083020301, SC | \$402 |
| 45083020800, SC | \$363 |

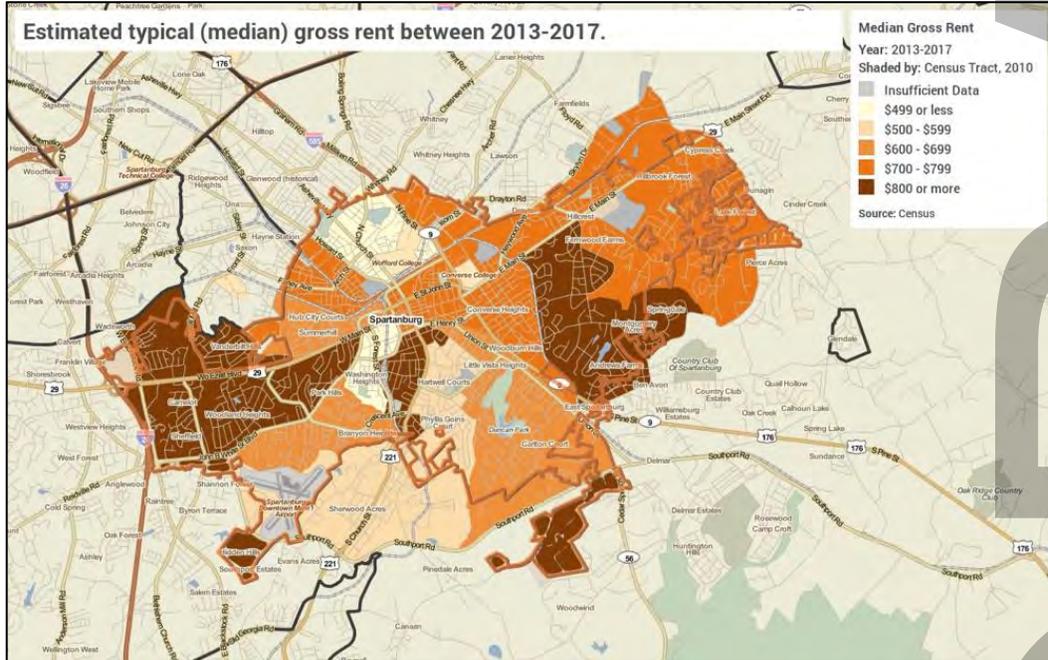
Source: 2013-2017 ACS via PolicyMap
 Data Note: Median Gross Rent is the contract rent plus the estimated avg. monthly cost of utilities.

Map: Median Rent in 2000



Source: 2000 Census via PolicyMap

Map: Median Rent in 2017



Source: 2013-2017 ACS via PolicyMap

Ownership Opportunities by Income

A household's income is one of the primary drivers of ownership opportunities in a community. Lower income residents generally have fewer housing opportunities than those with higher incomes. This difference can be incredibly problematic, particularly if affordable homes are all located in one part of town. This cycle concentrates poverty into select areas. If these low-income areas also have a high concentration of racial or ethnic groups, it can lead to de facto segregation, which jurisdictions are legally obligated to try and eliminate.

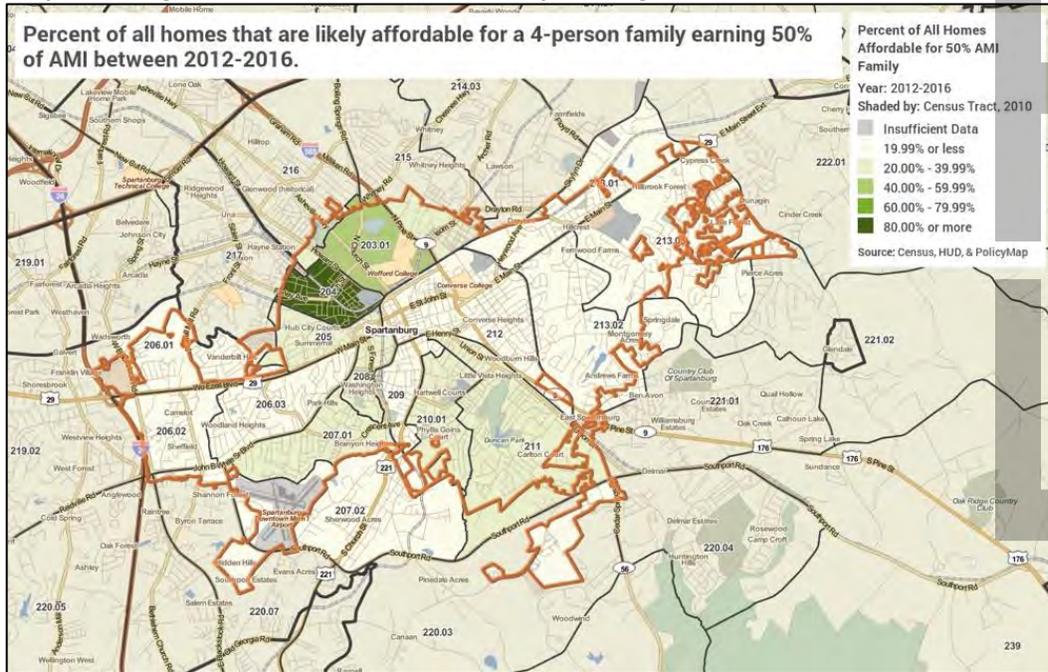
Housing Affordable for 4-Person Family Earning 50% AMI

Households earning less than 50% of the Area Median Income (AMI) are considered "very low income" by HUD. In Spartanburg, there are less than 1,000 affordable homes and there are only two census tracts where the majority of homes are likely affordable for these households. Those two tracks contain over 25% of homes affordable to very low-income residents. In six census tracts less than 10% of the housing is likely affordable, those tracts combined include only 17.6% of affordable units. This finding means that there are many neighborhoods that likely lack economic diversity. As the map on the following table shows, affordable housing is primarily located in one area of the city. This area is also primarily Black or African American.

| Census Tract | Number of Housing Units Likely Affordable | Percent of Housing Affordable in Tract |
|--|---|--|
| 45083020301, SC | 89 | 55.3% |
| 45083020400, SC | 171 | 81.0% |
| 45083020500, SC | 61 | 21.8% |
| 45083020601, SC | 43 | 8.5% |
| 45083020602, SC | 23 | 5.9% |
| 45083020603, SC | 29 | 4.4% |
| 45083020701, SC | 84 | 29.1% |
| 45083020800, SC | 23 | 33.3% |
| 45083020900, SC | 40 | 11.0% |
| 45083021001, SC | 71 | 26.7% |
| 45083021100, SC | 192 | 20.1% |
| 45083021200, SC | 10 | 1.3% |
| 45083021301, SC | 64 | 18.1% |
| 45083021302, SC | 30 | 3.2% |
| 45083021303, SC | 39 | 2.6% |
| 45083021500, SC (extends beyond city limits) | 237 | 36.9% |

Source: 2012-2016 ACS via PolicyMap
 Data Note 1: Number of all homes that are likely affordable for a 4-person family earning 50% of AMI between 2012-2016.
 Data Note 2: Red percentages are less than 50% of units that are likely affordable.

Map: Housing Affordable for 4-Person Family Earning 50% AMI



Source: 2012-2016 ACS via PolicyMap

BRD

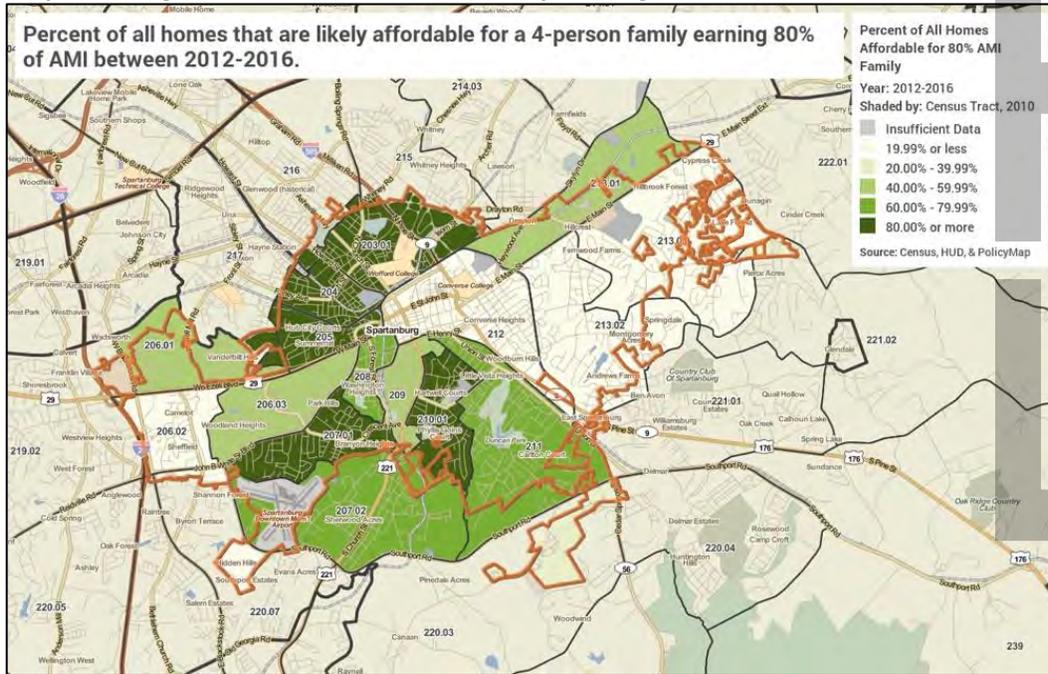
Housing Affordable for 4-Person Family Earning 80% AMI

Households that earn 80% of AMI are considered “low income” by HUD. These households are more financially stable than very low-income, but they still face economic hardship with regard to housing options. Of the 15 census tracts that are primarily within City limits, 10 of them have a majority of housing units likely affordable to low-income households. Unfortunately, four of the census tracts that remain have less than 20% of the housing that is affordable. As the map on the following page shows, there is a striking separation between areas with affordable housing and those without. In fact, no tracts have affordable housing in the 20%-40% range.

| Census Tract | Number of Housing Units Likely Affordable | Percent of Housing Affordable in Tract |
|---|---|--|
| 45083020301, SC | 180 | 89.4% |
| 45083020400, SC | 211 | 100.0% |
| 45083020500, SC | 244 | 87.1% |
| 45083020601, SC | 204 | 40.1% |
| 45083020602, SC | 75 | 19.2% |
| 45083020603, SC | 363 | 55.2% |
| 45083020701, SC | 234 | 81.0% |
| 45083020800, SC | 45 | 65.2% |
| 45083020900, SC | 210 | 57.7% |
| 45083021001, SC | 231 | 86.8% |
| 45083021100, SC | 582 | 60.9% |
| 45083021200, SC | 48 | 6.2% |
| 45083021301, SC | 180 | 50.9% |
| 45083021302, SC | 114 | 12.2% |
| 45083021303, SC | 169 | 11.3% |
| 45083021500, SC (majority beyond city limits) | 551 | 85.8% |

Source: 2012-2016 ACS via PolicyMap
 Data Note: Number of all homes that are likely affordable for a 4-person family earning 80% of AMI between 2012-2016.
 Data Note 2: Red percentages are less than 50% of units that are likely affordable.

Map: Housing Affordable for 4-Person Family Earning 80% AMI



Source: 2012-2016 ACS via PolicyMap

BRD

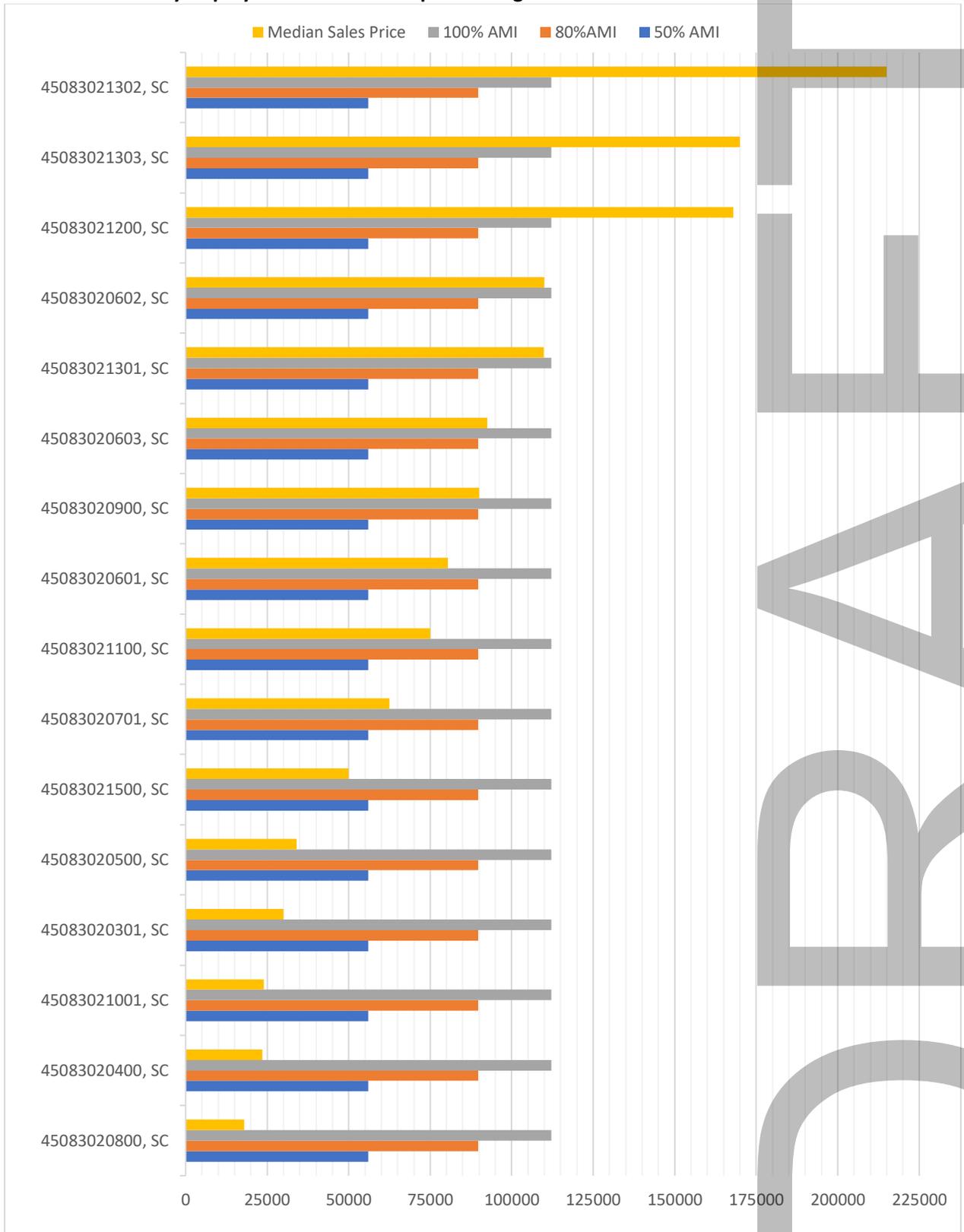
Affordability Gap by Income

There is a significant housing affordability gap in many parts of the City, particularly for low- and very low-income families. Even households earning the AMI are priced out of three census tracts and the median home value in two tracts is barely affordable. Low-income households cannot afford the median home in seven tracts and very low-income households can only afford the median home in six tracts. It is expected that higher income will increase the access to affordable housing, what can be problematic is when there is a geographic divide by income, particularly when race or ethnicity may be a factor. Access to higher quality schools, economic opportunities, healthy nutrition, and lifestyle choices is much more limited for those living in high poverty neighborhoods.

| Table: Affordability Gap | | | | |
|---------------------------------|---------------------------|---|--|--|
| Census Tract | Median Sales Price | Households Earning 100% AMI Gap/Surplus (\$) | Households Earning 80% AMI Gap/Surplus (\$) | Households Earning 50% AMI Gap/Surplus (\$) |
| | | 100% AMI \$112,107 | 80% AMI \$89,685 | 50% AMI \$56,052 |
| 45083021302, SC | \$215,000 | -102,893 | -125,315 | -158,948 |
| 45083021303, SC | \$170,000 | -57,893 | -80,315 | -113,948 |
| 45083021200, SC | \$168,000 | -55,893 | -78,315 | -111,948 |
| 45083020602, SC | \$110,000 | 2,107 | -20,315 | -53,948 |
| 45083021301, SC | \$109,900 | 2,207 | -20,215 | -53,848 |
| 45083020603, SC | \$92,500 | 19,607 | -2,815 | -36,448 |
| 45083020900, SC | \$90,000 | 22,107 | -315 | -33,948 |
| 45083020601, SC | \$80,496 | 31,611 | 9,189 | -24,444 |
| 45083021100, SC | \$75,000 | 37,107 | 14,685 | -18,948 |
| 45083020701, SC | \$62,500 | 49,607 | 27,185 | -6,448 |
| 45083021500, SC | \$50,000 | 62,107 | 39,635 | 6,052 |
| 45083020500, SC | \$34,000 | 78,107 | 55,685 | 22,052 |
| 45083020301, SC | \$30,000 | 82,107 | 59,685 | 26,052 |
| 45083021001, SC | \$24,000 | 88,107 | 65,685 | 32,052 |
| 45083020400, SC | \$23,500 | 88,607 | 66,185 | 32,552 |
| 45083020800, SC | \$18,000 | 94,107 | 71,685 | 38,052 |

Source: 2013-2017 ACS, PolicyMap & Zillow via PolicyMap
 Data Note: Affordable home prices are calculated by using 3x the percent of income. For example, a household making \$18,684 (50% AMI) could afford a home costing \$56,052.

Chart: Affordability Gap by Census Tracts in Spartanburg



Source: 2013-2017 ACS, PolicyMap & Zillow via PolicyMap

Publicly Supported Housing

Throughout Spartanburg nearly 2,000 households receive publicly supported housing of some sort. The most commonly used program is the Housing Choice Voucher (HCV) Program. However, both Public Housing and Project-Based Section 8 are utilized by a similar number of households, around 600-700.

| | Estimate | Percent |
|-------------------------|-----------------|----------------|
| Total housing units | 17,366 | - |
| Public Housing | 592 | 3.41% |
| Project-based Section 8 | 622 | 3.58% |
| Other Multifamily | 14 | 0.08% |
| HCV Program | 718 | 4.13% |

Source: HUD, Decennial Census, AP SH (AFFHT0004)

Overall, there are housing units available in many sizes throughout all the programs. Multifamily programs that are not included elsewhere are 100% 0-1 bedroom, but there are only 25 units in this category. Smaller units are more likely with Section 8 than the other programs and larger units are more common with HCV, but all programs have a range of household sizes available. Larger homes are important, particularly for families with children. Currently, 861 households in publicly supported housing have children 1,119 units have two bedrooms or more.

| Type | Households in 0-1 Bedroom Units | | Households in 2 Bedroom Units | | Households in 3+ Bedroom Units | | Households with Children | |
|-------------------------|--|----------|--------------------------------------|----------|---------------------------------------|----------|---------------------------------|----------|
| | # | % | # | % | # | % | # | % |
| Public Housing | 238 | 41.25% | 209 | 36.22% | 120 | 20.80% | 246 | 42.63% |
| Project-Based Section 8 | 375 | 62.19% | 93 | 15.42% | 128 | 21.23% | 203 | 33.67% |
| Other Multifamily | 25 | 100.00% | 0 | 0.00% | 0 | 0.00% | N/a | N/a |
| HCV Program | 142 | 19.22% | 296 | 40.05% | 273 | 36.94% | 412 | 55.75% |

Source: HUD, AP SH (AFFHT0004)

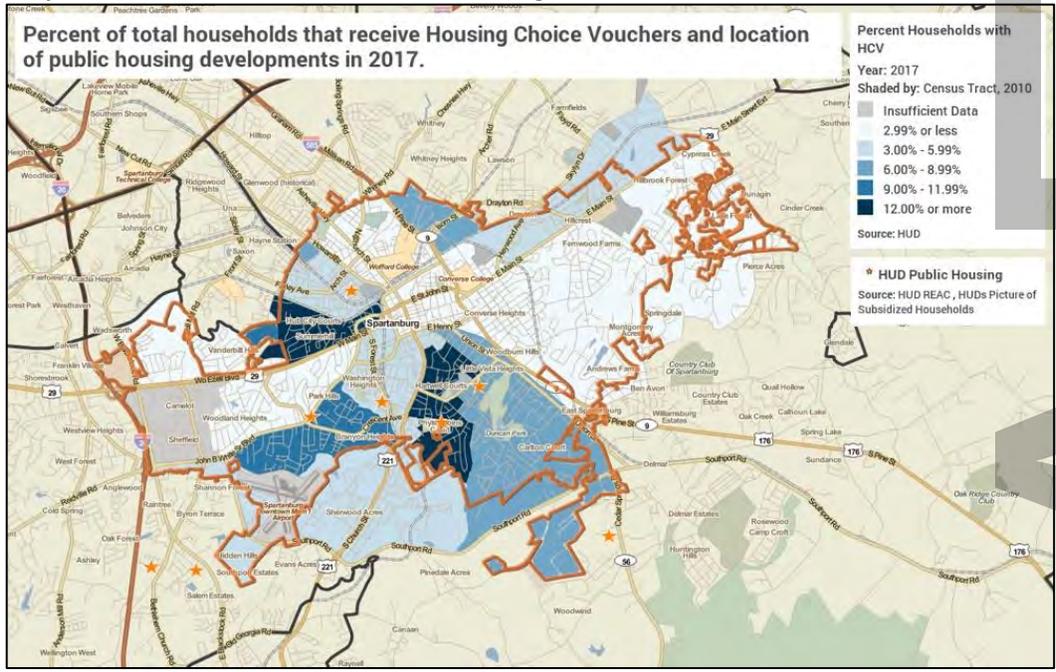
Publicly supported housing in the City is disproportionately occupied by Black and Hispanic residents. White residents are much less likely to utilize these resources than non-White residents. Most developments have a population that is overwhelmingly Black, but there are three developments that are overwhelmingly White. There are also two developments, Camp Croft Courts and Gooch/Archibald Village, that have significantly fewer households with children than other developments.

| Table: Demographics of Publicly Supported Housing Developments, by Program Category | | | | | | | | |
|--|-----------------|-----------------|----------------|--------------|--------------|-----------------|--------------|------------------------------|
| Public Housing | | | | | | | | |
| Development Name | PHA Code | PHA Name | # Units | White | Black | Hispanic | Asian | Households w/Children |
| Prince Hall Apts | SC003 | SHA | 100 | 10% | 90% | 0% | N/a | 79% |
| Camp Croft Courts | SC003 | SHA | 96 | 17% | 82% | 1% | N/a | 39% |
| Victoria Garden Apts | SC003 | SHA | 80 | 6% | 89% | 4% | 1% | 79% |
| Spartanburg Southside | SC003 | SHA | 110 | 1% | 97% | 1% | 1% | 69% |
| Cambridge Place | SC003 | SHA | 6 | N/a | N/a | N/a | N/a | N/a |
| Gooch/Archibald Village | SC003 | SHA | 50 | 24% | 73% | 2% | N/a | 2% |
| Archibald Rutledge | SC003 | SHA | 150 | 26% | 70% | 3% | N/a | N/a |
| Project Based Section 8 | | | | | | | | |
| Development Name | PHA Code | PHA Name | # Units | White | Black | Hispanic | Asian | Households w/Children |
| Spartanburg Arp Manor | N/a | N/a | 56 | 71% | 27% | 2% | N/a | N/a |
| Benchmark Homes | N/a | N/a | 24 | 83% | 17% | 0% | N/a | N/a |
| Heritage Court Apts | N/a | N/a | 148 | 73% | 25% | 1% | 1% | N/a |
| Kensington Manor | N/a | N/a | 124 | 18% | 80% | 2% | N/a | 63% |
| JC Bull Apartments | N/a | N/a | 100 | 7% | 90% | 2% | N/a | N/a |
| Crescent Hill | N/a | N/a | 150 | 5% | 93% | 2% | N/a | 85% |
| Woodland Apartments | N/a | N/a | 20 | N/a | N/a | N/a | N/a | N/a |

Source: HUD, APSH (AFFHT0004)

It is important that publicly supported housing does not increase segregation by providing resources that are only accessible in certain areas, particularly when those areas have high rates of poverty. In Spartanburg, there are several areas that have very few publicly supported homes and a few areas with a disproportionately higher number of publicly supported homes. Public housing is not particularly concentrated in any one area, but there are no public housing facilities in high wealth areas on the east side of the city.

Map: Distribution of HCV and Public Housing



Source: HUD via PolicyMap

Disproportionate Housing Needs

As discussed earlier, cost burden is a significant issue throughout the City. Over 5,000 households are paying more than 30% of their income to housing expenses. Cost burden is one of four “housing needs” identified by HUD.

The other three are less common but should still be analyzed and addressed. The least common housing problem is a lack of complete plumbing in the home. Currently, only 37 households lack complete plumbing, which is a 55% decrease from 2000. Second, the number of households that lack complete kitchen facilities has increased by over a third from 106 to 144. Lastly, overcrowding is less of a problem now than it was in 2000. There has been a 40% decrease in overcrowded homes from 606 to 361.

| | 2000 | 2017 | Percent Change |
|------------------------------------|-------------|-------------|-----------------------|
| Lacks complete plumbing facilities | 83 | 37 | -55.4% |
| Lacks complete kitchen facilities | 106 | 144 | 35.9% |
| More than one person per room | 606 | 361 | -40.4% |
| Cost burden greater than 30% | 4,255 | 5,261 | 23.6% |

Source: 2000 Census (DP4), 2013-2017 ACS (DP04)
 Data Note: HUD defines the four housing problems as: 1.) Lacking complete plumbing facilities, 2.) Lacking complete kitchen facilities, 3.) Having more than one person per room (overcrowding), and 4.) Having housing cost burden greater than 30%.

A housing need is considered “disproportionate” when a racial or ethnic group experiences it at a rate that is 10% higher than the population as a whole. For standard housing problems, approximately 36% of all households experience one. Native American households are much more likely to have a housing problem at 64.10%. Black households are technically not disproportionately affected by housing problems but their rate of 45.68% is nearly 10% higher than the regional rate of 35.97% and is well within the margin of error.

Severe housing problems are less common and only 18.47% of households experience them. There are no racial or ethnic groups that are disproportionately affected by severe household problems.

| Table: Demographics of Households with Disproportionate Housing Needs | | | |
|--|--|-----------------------------------|-----------------------------------|
| Households experiencing any of 4 housing problems | Number of households w/ Problems | Total number of Households | Percent w/ Problems |
| Race/Ethnicity | | | |
| White, Non-Hispanic | 2,205 | 7,885 | 27.96% |
| Black, Non-Hispanic | 3,175 | 6,950 | 45.68% |
| Hispanic | 57 | 247 | 23.08% |
| Asian or Pacific Islander | 78 | 213 | 36.62% |
| Native American | 25 | 39 | 64.10% |
| Other, Non-Hispanic | 40 | 159 | 25.16% |
| Total | 5,570 | 15,485 | 35.97% |
| Households experiencing any of 4 Severe Housing Problems | Number of households w/ severe problems | Total number of Households | Percent w/ severe problems |
| Race/Ethnicity | | | |
| White, Non-Hispanic | 1,010 | 7,885 | 12.81% |
| Black, Non-Hispanic | 1,730 | 6,950 | 24.89% |
| Hispanic | 33 | 247 | 13.36% |
| Asian or Pacific Islander | 45 | 213 | 21.13% |
| Native American | 10 | 39 | 25.64% |
| Other, Non-Hispanic | 30 | 159 | 18.87% |
| Total | 2,860 | 15,485 | 18.47% |

Source: HUD AFFHT, 2009-2013 CHAS (AFFHT0004)

Section V: Conclusion and Recommendations

Since 2000, the City of Spartanburg has experienced some positive economic changes. The population is relatively more active in the labor force and unemployment is down. The Median Household Income has increased by over 30% throughout the City with the strongest growth among residents under 25 and/or African American. Much of this growth is likely fueled by the strong educational services, health care, and social assistance job sector that makes up nearly 25% of the jobs in the City and is considered one of the fastest growing sectors by the Department of Labor Statistics.

Another major improvement is educational attainment within the City, the proportion of residents who have not graduated high school decreased from 27.6% in 2000 to 16.1% in 2017 and saw the greatest growth among residents with Associates degrees. Median earnings are highly linked to education with residents with an associate's degree earning over \$10,000 more than those without a high school diploma.

These indicators show the City of Spartanburg is heading in a positive direction. However, there is a significant correlation between where a person lives and their economic indicators. This is of particular concern when geography is closely linked to race or ethnicity, as it is in the City of Spartanburg. The east side of the City is currently heavily White and has the strongest economic indicators in the City. The number of cost burdened owner households is relatively low, unemployment is generally less than 6%, a high median household income and poverty is rare.

The west side of the City, on the other hand, has historically been majority Black and that trend continues today. The largest demographic change is the increase in Hispanic and Asian residents who all live primarily on the west side of the City as well. This area has a relatively high number of cost burdened owner households, unemployment over 10% throughout the area, a low median household income and areas with a poverty rate of over 40%.

As the City continues to prosper it is imperative that the needs of minority and low-income residents are taken into account to prevent economic and racial segregation. A primary goal for the City to address this is to increase affordable housing throughout City, particularly in the eastern part of the City that is inaccessible for many residents.

Due to the stable population growth since 2000, the City is in a strong position to grow the number and variety of housing units available. However, based on the next five-year forecast population trends, the City's population is expected to grow. In particular, the number of households is projected to grow from 15,929 in 2018 to 16,640 in 2023. That is an estimated increase of just over 700 households or 4.5%.

Production Estimates

In terms of housing development, it would be reasonable to assume that the City needs to add at least 500 new units to the housing stock to accommodate for this increase in population. More specifically, the development of 500 units should also cover a variety of unit types and sizes to correspond to the various needs of this population growth. Finally, renter-occupied housing tenure has been increasing while owner-occupied housing tenure continues to decrease. Based on those assumptions and the assessment made through this study, an estimated number of units to be developed to satisfy population growth is displayed in the table below:

| Table: Production Estimates | | | | |
|------------------------------------|----------------------|------------------|-------------------|-------------------|
| | Bedroom Sizes | | | |
| Unit Type | Studio | 1-bedroom | 2-bedrooms | 3-bedrooms |
| Single-Family Rental Units | | | 50 | 50 |
| Townhome Rental Units | | | 25 | 25 |
| Apartment Rental Units | 50 | 50 | 100 | 100 |
| Single-Family Homeownership | | | 25 | 25 |

One of the central outcomes desired from the development of new housing in the City is an increase in the number of affordable homes for people living in the Spartanburg, especially for LMI families (80% of area median family income and below). In the most recent American Community Survey data, the 2013-2017 ACS, it is estimated that the median family income was \$43,514. That would mean that families with incomes of \$34,811 or below would be considered LMI. While accounting for the limitations of the ACS data, assessments for the number of units needed to accommodate for LMI households can still be made. The ACS estimates that 3,374 families have an income of \$34,999 and below and most likely fall into the category of LMI – 39 percent of all families in the City. With such a large portion of the population being LMI, the development of new affordable housing units in the City is essential to helping meet the needs of LMI families in Spartanburg. Furthermore, efforts should be made to develop new affordable housing in areas that improve access to higher quality schools, transportation, and job market proximity.