



Fairfield County Housing Study and Needs Analysis



Prepared by:

MRB | group

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About this Study

In 2023-2024, Fairfield County engaged MRB Group to undertake a Housing Study and Needs Analysis to assist the County and its partners in shaping the future housing market to meet the needs of current and future residents.

This report summarizes existing housing initiatives in the County, provides updated demographic and economic data, provides data-rich information on the current housing stock and a real estate market analysis, incorporates input from key stakeholders, and offers strategies and recommendations for Fairfield County and its partners to encourage housing solutions and development projects that meet both market demand and community priorities. Recommendations from this study will be used to guide housing policy decisions, encourage public-private collaborations, and be an instrumental tool for leveraging future funding opportunities.

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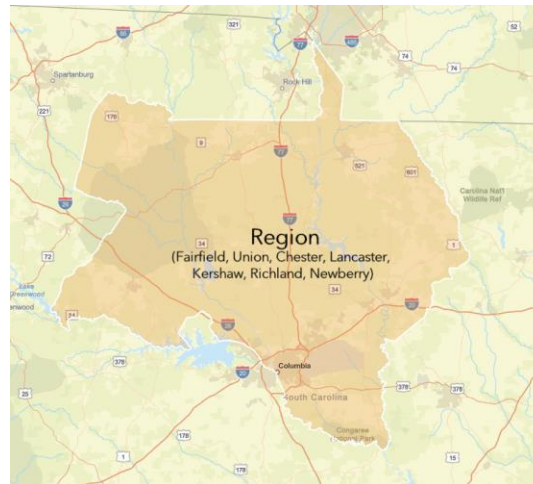
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Study Area

This study contains analyses of demographic, economic, and housing trends in Fairfield County and surrounding geographies in order to provide a foundational context for assessing the County's housing market and housing needs. The following geographies were used:

- Fairfield County;
- The four Census County Divisions (CCDs) within Fairfield County (Winnsboro North, Winnsboro South, Ridgeway, and Monticello-Salem Crossroads);
- The "Region," defined as Fairfield County and its bordering counties of Union, Chester, Lancaster, Kershaw, Richland, and Newberry; and
- The State of South Carolina.

We include these comparison geographies in order to identify distinct local trends amid the surrounding context.



Key Findings

These findings, drawn from the data and analyses in the appendices, informed the development of the Strategies and Recommendations section of this report.

Population and Economy

- Fairfield County has seen a population loss of about 15% since 2010, and it is projected to contract slightly over the next five years. The County is projected to have about 416 less households in 2028 than it does today.
- The median age of Fairfield County residents is 45.6 years, significantly older than the Region.
- Fairfield County's median household income is \$41,481, which is about 72% of the Region's MHI and 69% of the Statewide MHI.
- The County's MHI is projected to rise at a faster pace than those comparison geographies, reaching \$48,191 by 2028.
- In comparison to South Carolina, a larger share of Fairfield County households earn less than \$50,000 per year, and a comparatively large share earn less than \$35,000.
- The median homeowner household in Fairfield County had an income of \$53,329 in 2021, while the median renter household earned \$20,074.
- The poverty rate in Fairfield County is 18%, which is higher than the State's 14%.
- Over the last 10 years, Fairfield County lost 24% of its jobs across all industries, or about 1,900 jobs. Over the next ten years, the County's job base is projected to expand by 5%.
- Fairfield County is manufacturing-heavy, and although that sector contracted over the past decade, it is projected to expand by 44% over the next decade, outpacing the Region and State.
- Production Occupations and Office and Administrative Support Occupations together account for over a quarter of the County's occupations. Over the next decade, the County is expected to gain about 200 jobs in Production Occupations, in line with the projected growth of the Manufacturing sector.
- Fairfield County is a net-outbound-commuting community, with -3,301 net commuters.
- On a net basis, Fairfield County did not experience meaningful migration from 2016-2020.

Housing Attainability

- Sixty-four percent of Fairfield County housing units are owner-occupied, roughly the same proportion as for the State.
- A household earning the County's median income (\$41,481) would be considered slightly cost burdened by owning the County's median-valued home. The affordability gap for the median-income-earning Regional or State resident is significantly larger. By this comparative measure, housing in Fairfield County is considered relatively attainable, with the exception of the Ridgeway CCD.
- In Fairfield County in 2021, 18.1% of homeowner households were cost burdened, while 45.0% of renter households were cost burdened. These percentages were down somewhat from 2016, and below national rates. Notably, this data does not reflect the nationwide surge in housing costs from 2021-2022.
- Fairfield County renter households with incomes of \$20,000 - \$35,000 had the highest incidence of cost burden in 2021 (66.7%).
- There are racial disparities in rental cost burdens: 53% of Black renter households were cost burdened in 2020, while 44.5% of White renter households were cost burdened.

Key Differences Between County Census Divisions

- The Winnsboro South CCD exhibits the largest past and projected population loss.
- The County's oldest residents are in the Ridgeway CCD, where the median age is 51.9 years.
- The Winnsboro North CCD has the highest median household income, and the Winnsboro South CCD has the lowest median household income.
- The Winnsboro North CCD and Winnsboro South CCD have the highest poverty rates in the County, with about one in five households living below the poverty line.
- In the Ridgeway CCD, the median cost of owner-occupied housing significantly outstrips median earnings. Meanwhile, in the Winnsboro North CCD, the median household income is well in excess of the threshold needed to comfortably afford the median-priced home.

Housing Inventory

Fairfield County has an estimated 10,948 housing units, down from 11,621 a decade earlier. Of the County's 8,758 occupied units, 75% were owner-occupied, roughly the same rate as ten years prior. The County's rate of vacant housing units stands at 20%, nearly double the national figure. Housing construction has been offset by residential demolitions in recent years.

There is strong evidence that Fairfield County has a shortage of all housing typologies, and that the current housing stock is limiting population growth and the ability of workers, seniors, and low-income families to find suitable and attainable housing.

Sixty-seven percent of Fairfield County's housing units are single-family detached homes, similar to the Regional figure and somewhat higher than the State figure. Compared to the Region and State, Fairfield County's housing stock has lower proportions of 1-bedroom and 5-bedroom homes. Additionally, Fairfield County has a lower proportion of single-family attached units (often called townhomes), but a higher proportion of mobile homes.

Multi-family residential complexes are concentrated in the Winnsboro area, aside from one apartment building in Ridgeway and a mobile home park southeast of Jenkinsville. The majority of multi-family units are in affordable or rent-restricted buildings.

Fairfield County has a relatively old housing stock as compared to the broader Region and the State, with older homes particularly prevalent near the center of the County in the vicinity of Route 34 and in parts of the Ridgeway CCD.

Unsafe and unsanitary units, as indicated by structures without complete plumbing facilities or kitchen facilities, are most prevalent in the southeast corner of the County. Certain areas in the Town of Winnsboro and the Ridgeway CCD have notable numbers of overcrowded units.

Residential Real Estate Market

The Fairfield County single-family housing market is extremely tight, exhibits low turnover, and is more expensive than the surrounding area, following a period of rapid price growth. There is growing developer interest in Fairfield County, particularly for homes in the high-demand price range of low-\$200,000s to low-\$300,000s. Developers currently perceive particular demand for smaller homes and townhomes for young professionals and essential workers that cannot afford or prefer not to maintain larger properties.

Although rents are lower in Fairfield County compared to the surrounding Region, vacancy is extremely low, and rent increases are projected to continue across all unit sizes. There have been no significant recent deliveries of new multi-family housing units in the County despite an increasingly tight market and unmet demand.

Future Housing Needs

Accounting for anticipated development pressure and economic opportunities, and the fact that the current housing stock is limiting population growth, the County would need about 1,555 additional single-family units and 273 additional rental units over the next ten years to accommodate its current and future population. These would predominantly be needed in the Winnsboro South CCD and Ridgeway CCD. To address the needs of the County's future population and income segments:

- For lower-income households (up to \$34,999), about 39% of new housing stock would need to be valued at \$125,000 or less, and about 16% of new housing stock would need to be valued at \$75,000 or less—infeasible from the standpoint of single-family housing construction. This would most feasibly be addressed by higher-density attached single-family homes, condos, and apartments, including subsidized apartments. For those earning at the top of this income band (\$34,999), this means rents of no more than \$850. For those earning \$24,999, this means rents of no more than \$625.
- About 12% of new housing stock would need to be valued at about \$120,000-\$170,000. This would most feasibly involve a combination of rental apartments, manufactured homes, and single-family attached homes.

- About 11% of new housing stock would need to be valued at about \$170,000-\$250,000.
- About 7% of new housing stock would need to be valued at about \$250,000-\$330,000.
- About 30% of new housing stock could be valued in the mid-\$300,000s or higher.

There is significant need for more dedicated transitional and supportive housing to serve those who are at risk of homelessness and who may have contributing substance abuse, mental health, or other challenges. For individuals that can live independently, there is a need for more safe, sanitary, 1- and 2-bedroom units at \$600/month or less, particularly in Winnsboro in proximity to social services.

For Fairfield County's growing senior population, there is a need for new 1- and 2-bedroom apartments, both subsidized and market-rate; a greater supply of small, single-story single-family homes (e.g. patio homes); and an assisted living facility with transition capabilities for step-up to nursing care.

Strategies and Recommendations

In the matrix on the subsequent pages, MRB Group provides implementation strategies and recommendations for Fairfield County, its municipalities, and its other partners to address current and future housing needs. These market-tested strategies are based on a thorough analysis of the existing housing stock and housing gaps and grounded in an understanding of market conditions and community priorities. All strategies included here reflect three guiding principles that the County and its partners seek to adhere to in implementing this plan:

- Ensure appropriate housing products to meet the needs of current and future residents.
- Channel residential development to appropriate locations in alignment with infrastructure and community character.
- Mitigate the negative impact of new residential development on housing affordability for existing residents and workforce.

The matrix is organized by these overarching goals:

- 1) Improve housing quality and combat deterioration of aging housing stock;
- 2) Increase housing choice;
- 3) Protect and increase housing affordability;
- 4) Ensure that housing development advances economic and community development objectives; and
- 5) Orient organizational capacity-building to address housing goals.

This matrix is a tool to guide housing policy decisions, stimulate collaborative efforts to address housing gaps, and prepare communities to leverage future funding opportunities.

Goal 1	Improve housing quality and combat deterioration of aging housing stock	Priority	Time Frame	Lead Organizations	Potential Resources
Strategy	Identify and apply resources to address deterioration and modernization while protecting the affordability of existing housing stock for current residents.				
Action	Facilitate the creation of neighborhood block improvement groups to encourage property owner reinvestment, and provide "block challenge grants" (\$1,000 per home) to blocks of individuals who want to improve the look of their street.	Low	Mid	County and Towns	Oswego Renaissance Association as model
Action	Create a direct loan program and indirect incentive (property tax break) to homeowners and multi-family unit owners for rehabilitation investments, limiting eligibility to those agreeing to sell/rent property at pre-determined affordable values.	High	Mid	County and Towns	Midlands Housing Trust Fund; Greenville County's Multi-Family Acquisition-Rehabilitation Program as model
Action	Create a revolving loan fund for remodeling of vacant heirs property , in which an organization leases the property and sublets it to renters at affordable rates while retaining family ownership, and leverage available programs to assist property owners with clearing titles.	Medium	Mid	County and Towns	Freedman Arts District (Beaufort) as model; TBD non-profit partner; USDA grant program for assistance with title clearing; Center for Heirs Property (expanding service footprint)
Action	Raise awareness of and coordinate targeted deployment of home repair assistance programs .	High	Long	County and Towns	South Carolina Housing Trust Fund's Home Repair Program and Critical Home Repair Program, through Central SC Habitat for Humanity; Carolina Community Actions Inc. (weatherization, heating/cooling); Salkehatchie volunteer home repair program
Action	Institute a County process of renovating foreclosed properties into housing units; engage with developers (through RFEIs) to reduce costs.	Medium	Long	Towns	
Strategy	Orient regulations and regulatory activity to encourage reinvestment in existing housing stock.				
Action	Continue to strengthen code enforcement. Direct limited code enforcement resources to neighborhoods exhibiting reinvestment activity , in order to boost the cycle of neighborhood confidence and reinvestment.	Medium	Near	County and Towns	
Action	Revise Fairfield County, Town of Winnsboro, and Town of Ridgeway zoning ordinances to allow the reconstruction of non-conforming residential structures (setbacks, lot area, minimum parking), to remove regulatory and financing barriers to reinvestment.	High	Near	County and Towns	
Action	Create a rental property registration and inspection program to ensure safety and habitability for tenants.	Medium	Near	County	
Action	Adopt County and Town versions of the " Bailey Bill " to provide property tax freezes to owners substantially rehabilitating historic properties, contributing to retention of historic character as the County grows.	Medium	Near	County and Towns	

Goal 2	Increase housing choice	Priority	Time Frame	Lead Organizations	Potential Resources
Strategy	Facilitate development of additional market rate single-family and multi-family housing products, with particular focus on meeting the needs of households earning MHI and somewhat above (\$40-\$60K/year).				
Action	Establish a vacant building registration ordinance and escalating fee to stimulate renovation or sale of buildings (including commercial/industrial buildings with potential for residential re-use).	Medium	Near	County	
Action	Create a range of pre-approved, contextually appropriate building plans for diverse housing types such as duplex and townhomes, reducing risk to individuals and developers interested in pursuing new construction infill projects.	High	Mid	County and Towns	"Build South Bend" pre-approved building plan sets as model; potentially partner with USC or Clemson for plan development
Action	Assess vacant and underutilized sites and buildings in areas within and near downtowns for viability for housing development, as well as pre-development work that would be needed.	Low	Mid	County and Towns	
Strategy	Develop additional housing products for seniors and vulnerable populations.				
Action	Pursue the creation of additional transitional housing beds for individuals and families impacted by homelessness, mental illness, and substance abuse.	High	Long	FC DSS; Fairfield Behavioral Health Services; Christ Central Ministries	SC Department of Mental Health Housing and Homeless Programs; SC State Housing Trust Fund; SC State HOME Program
Action	Sustain participation in the point-in-time homelessness count .	Medium	Near	County, Midlands Area Consortium for the Homeless, United Way	
Action	Pursue development of additional rental housing for seniors , including both subsidized and non-subsidized units.	High	Mid	County	Non-profit developers, Midlands Housing Trust Fund
Action	Provide more robust assistance to help seniors with administrative aspects of no-interest loan and grant programs for retro-fitting existing housing to support aging in place . Partner with local contractors to develop streamlined programs for retro-fitting.	Low	Near	Fairfield County Office on Aging	HUD Older Adults Home Modification Program grants through SC UpLift Community Outreach; USDA no-interest loans; Central SC Habitat for Humanity; Carolina Community Actions Inc. (weatherization, heating/cooling); Salkehatchie home repair program
Action	Pursue development of additional assisted living facilities , ideally with transitional capabilities for step-up to nursing care.	Low	Long	County	

Goal 3	Protect and increase housing affordability	Priority	Time Frame	Lead Organizations	Potential Resources
Strategy	Facilitate development of additional housing units meeting the needs of lower-income households, including those not eligible for public housing assistance.				
Action	Explore establishing a County-wide land banking mechanism to manage acquisition, assembly, pre-planning, and disposition of infill lots suitable for affordable and mixed-income housing development.	Medium	Mid	County, Midlands Housing Trust Fund	MHTF as potential financier
Action	Identify suitable sites and coordinate zoning pre-approval for low-income housing developments , speeding developer LIHTC application process.	High	Mid	County and Towns	South Carolina State Housing Finance and Development Authority; Midlands Housing Trust Fund
Action	Establish property tax abatements for developers building housing units affordable to households earning 65%-80% of MHI.	High	Mid	County	
Action	Establish regular coordination with the Midlands Housing Trust Fund to communicate about opportunities to create and preserve affordable housing in Fairfield County.	High	Near	County, Midlands Housing Trust Fund	
Action	Consider establishing a County-level housing fund that would provide for emergency housing assistance and supplements to housing choice voucher program.	Low	Long	County	Carolina Community Actions, Inc. (emergency rental assistance); SC Housing
Action	Explore formulating a County affordable housing incentive and/or zoning bonus policy .	Medium	Mid	County	Greenville County's policy as a model
Action	Review all development regulations to ensure that manufactured and modular homes are feasible to develop.	High	Near	County and Towns	
Action	Identify methods to encourage preservation of mobile and manufactured home parks , including enhancing tenant opportunities to purchase.	High	Mid	County and Towns	Federal PRICE grants (Preservation and Reinvestment Initiative for Community Enhancement); FHA 223(f) multi-family loans to acquire or refinance communities; Community Development Block Grants

Goal 4	Ensure that housing development advances economic and community development objectives	Priority	Time Frame	Lead Organizations	Potential Resources
Strategy	Ensure adequate infrastructure and utilities to accommodate new residential development while preserving character of rural areas.				
Action	Allow denser housing options along Fairfield County Transit routes and service- and amenity-rich areas.	High	Near	County and Towns	
Action	Create more prescriptive Conservation Subdivision Standards to ensure natural areas are appropriately protected and providing clear buffering requirements.	Low	Mid	County	
Action	Create an inventory and ranking of developable vacant land , with rubric that assigns points for proximity to amenities/infrastructure.	Low	Long	County and Towns	
Strategy	Strengthen communication and trust among the public, local leadership, and the development community.				
Action	Hold engagement sessions with property owners and other residents to continuously educate the public about implementation of this plan and the importance of these strategies for Fairfield County's future vitality.	Medium	Mid	County, FC Chamber of Commerce	
Action	Clearly communicate development preferences and housing policy goals to the market.	High	Near	County	

Goal 5	Orient organizational capacity-building to address housing goals	Priority	Time Frame	Lead Organizations	Potential Resources
Strategy	Revise applicable zoning and land development regulations to align policy framework with the above goals, reflective of the comprehensive plan's future land use map and recommended densities.				
Action	Relax prohibitions on diverse housing types , including townhomes and multi-unit dwellings.	High	Near	County and Towns	
Action	Eliminate parking space requirements (Town of Winnsboro) and parking lot permeable pavement requirement (Fairfield County) to increase financial feasibility of affordable housing construction.	Medium	Near	County and Towns	
Action	As developer interest builds, ensure efficient permitting processes .	Medium	Mid	County	
Strategy	Identify opportunities to fund housing strategies.				
Action	Establish a progressive and marginal real estate transfer tax dedicated to fund housing improvements.	Medium	Mid	County	
Action	Dedicate property foreclosure overages to support housing strategies.	Near	High	County and Towns	
Strategy	Build government and community capacity to address housing goals.				
Action	Provide training and technical assistance to nonprofit and small/emerging housing developers. Empower local landowners to become developers through educational campaigns about financing and regulatory framework.	Low	Long	County, Midlands Housing Trust Fund	National Development Council, SC Housing, Urban Land Institute
Action	Establish a Fairfield County Housing Committee responsible for ensuring this plan's implementation, re-evaluating it for continued relevance and progress, and establishing relationships with partners and resources.	High	Near	County, with representation from Towns, COG	
Action	Periodically promote federal/state housing grant and loan programs , offering County partnership and application assistance.	Low	Mid	County, Midlands Housing Trust Fund, COG	
Action	Support sufficient planning staff to collect and analyze permit, parcel, and code enforcement data, and to administer or provide technical assistance for programs such as Community Development Block Grants.	Medium	Near	County and Towns	

Appendix 1: Socio-Demographic Analysis

This analysis provides foundational information on the County's demographic and economic context. Please see the "Study Area" section earlier in this report for information on the comparison geographies used throughout this analysis.

Population

As shown in the tables on the following page, Fairfield County has seen a population loss of about 15% since 2010 and is projected to contract slightly over the next five years. This is in contrast to the larger Region and State, which have experienced strong population growth and are projected to continue growing. The Winnsboro South CCD lost the most residents from 2010-2023, although the Winnsboro North CCD contracted more on a percentage basis. Likewise, over the next five years, the Winnsboro South CCD is projected to lose the most residents (298 people), and the Winnsboro North CCD is projected to lose the greatest percentage of residents (4.5%, or 150 people).

The County is projected to have about 416 less households in 2028 than it does today, a contraction of 1.6%.

The median age of Fairfield County residents is 45.6 years, significantly older than the Region (38.3) or the State (40.1). The County's oldest residents are in the Ridgeway CCD, where the median age is 51.9 years. The County's median age is projected to reach 46.9 by 2028, amid continued regional and statewide aging trends.

Population							
	2010	2023	2028	Past Change (2010-2023)	Past % Change (2010-2023)	Projected Change (2023-2028)	Projected % Change (2023-2028)
Winnsboro North CCD	4,043	3,332	3,182	(711)	(17.6%)	(150)	(4.5%)
Winnsboro South CCD	11,548	9,804	9,506	(1,744)	(15.1%)	(298)	(3.0%)
Ridgeway CCD	6,156	5,472	5,292	(684)	(11.1%)	(180)	(3.3%)
Monticello-Salem Crossroads CCD	2,209	1,768	1,735	(441)	(20.0%)	(33)	(1.9%)
Fairfield County	23,956	20,376	19,715	(3,580)	(14.9%)	(661)	(3.2%)
Region	646,337	716,058	733,560	69,721	10.8%	17,502	2.4%
South Carolina	4,625,364	5,311,184	5,473,930	685,820	14.8%	162,746	3.1%

Households							
	2010	2023	2028	Past Change (2010-2023)	Past % Change (2010-2023)	Projected Change (2023-2028)	Projected % Change (2023-2028)
Winnsboro North CCD	1,559	1,440	1,400	(119)	(7.6%)	(40)	(2.8%)
Winnsboro South CCD	4,575	4,359	4,300	(216)	(4.7%)	(59)	(1.4%)
Ridgeway CCD	2,449	2,405	2,360	(44)	(1.8%)	(45)	(1.9%)
Monticello-Salem Crossroads CCD	836	799	799	(37)	(4.4%)	0	0.0%
Fairfield County	9,419	9,003	8,859	(416)	(4.4%)	(144)	(1.6%)
Region	247,764	288,594	298,901	40,830	16.5%	10,307	3.6%
South Carolina	1,801,181	2,139,794	2,225,499	338,613	18.8%	85,705	4.0%

Median Age							
	2010	2023	2028	Past Change (2010-2023)	Past % Change (2010-2023)	Projected Change (2023-2028)	Projected % Change (2023-2028)
Winnsboro North CCD	43.1	46.3	47.8	3.2	7.4%	1.5	3.2%
Winnsboro South CCD	39.0	41.6	42.8	2.6	6.7%	1.2	2.9%
Ridgeway CCD	47.3	51.9	53.0	4.6	9.7%	1.1	2.1%
Monticello-Salem Crossroads CCD	42.9	45.3	46.8	2.4	5.6%	1.5	3.3%
Fairfield County	42.3	45.6	46.9	3.3	7.8%	1.3	2.9%
Region	35.7	38.3	39.0	2.6	7.3%	0.7	1.8%
South Carolina	37.8	40.1	41.0	2.3	6.1%	0.9	2.2%

Source: Esri, except 2010 figures are directly from U.S. Census Bureau ACS 2010 Five-Year Estimates

Income

Fairfield County's median household income is \$41,481, which is about 72% of the Region's MHI and 69% of the Statewide MHI. The County's MHI is projected to rise at a faster pace than those comparison geographies, reaching \$48,191 by 2028, with the greatest increases occurring in the Ridgeway CCD.

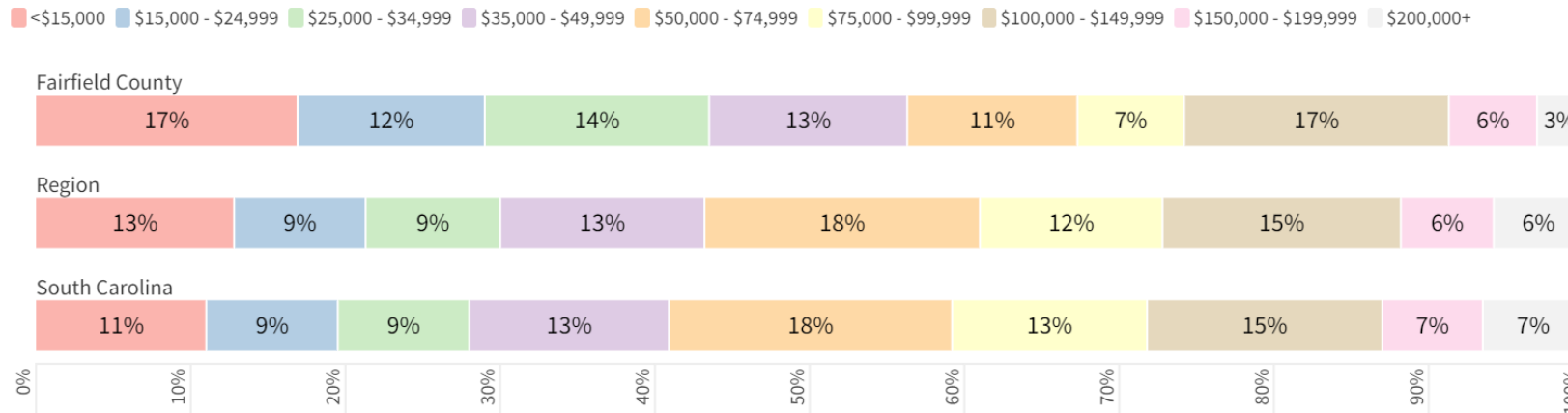
Median Household Income				
	2023	2028	Projected Change	Projected % Change
Winnsboro North CCD	\$52,948	\$64,525	\$11,577	21.9%
Winnsboro South CCD	\$36,647	\$40,324	\$3,677	10.0%
Ridgeway CCD	\$46,177	\$58,461	\$12,284	26.6%
Monticello-Salem Crossroads CCD	\$49,537	\$54,727	\$5,190	10.5%
Fairfield County	\$41,481	\$48,191	\$6,710	16.2%
Region	\$57,323	\$64,151	\$6,828	11.9%
South Carolina	\$60,025	\$67,198	\$7,173	12.0%

Source: Esri

*Source: US Census Bureau American Community Survey 2010 5-Year Estimates

About 56% of Fairfield County households earn less than \$50,000 per year, a higher proportion than in the Region and State (43% and 41%, respectively), and a comparatively large share earn less than \$35,000. Correspondingly, a smaller portion of Fairfield County households (18%) earn between \$50,000 - \$99,999, as compared to the Region (30%) and the State (31%).

Household Income Distribution (2022)



Source: Esri

Income by Renter/Owner Status

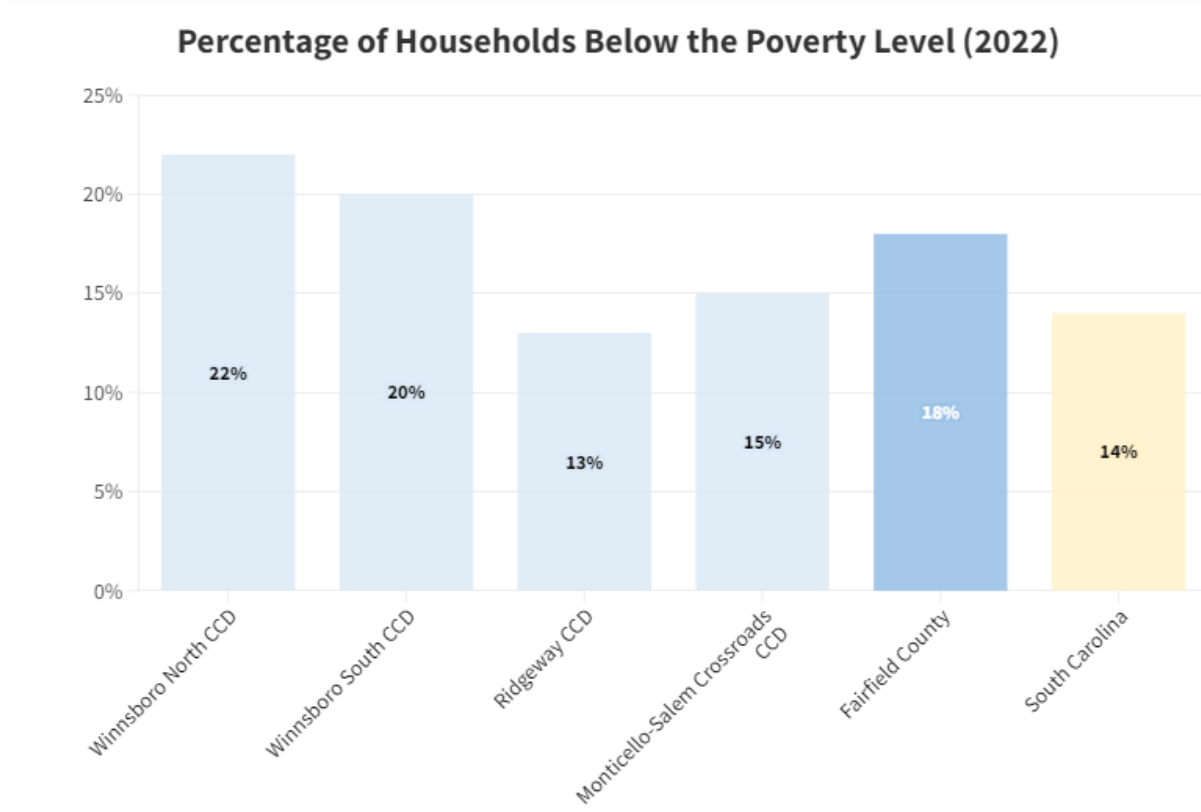
The median homeowner household in Fairfield County had an income of \$53,329 in 2021, while the median renter household earned \$20,074. The income gap between owner and renter households widened from 2010-2021 in both the County and State, with Fairfield County's gap more than doubling, while the State's gap increased by about 23%.

Median Household Income by Tenure				
	Fairfield County (2010)	Fairfield County (2021)	South Carolina (2010)	South Carolina (2021)
Owners	\$37,629	\$53,329	\$53,977	\$70,349
Renters	\$21,134	\$20,074	\$26,769	\$36,772
Difference	\$16,495	\$33,255	\$27,208	\$33,577

Source: ACS 5-Year Estimates

Poverty and Unemployment

The poverty rate in Fairfield County is 18%, which is higher than the State's 14%. The Winnsboro North CCD and Winnsboro South CCD have the highest poverty rates in the County, with about one in five households living below the poverty line.



Source: Esri

Fairfield County's unemployment rate stood at 4.7% in June 2023, compared to the Statewide rate of 3.5% and nationwide rate of 3.8%.¹

¹ South Carolina Department of Employment and Workforce Data Dashboard.

Economic Context

Industry Composition and Past Industry Trends

The table on the following page shows Fairfield County's economic composition and job trends by sector over the past ten years, with reference to data for the Region and State. Sectors are listed in order of 2022 job counts for Fairfield County.

Fairfield County's job mix is dominated by the Government and Manufacturing sectors, together accounting for 41% of employment. (This data source classified public education jobs under "Government" rather than "Educational Services.") Manufacturing accounts for a larger share of jobs in the County than it does in the Region and State, and this sector is 2.4 times more concentrated compared to national patterns.² The Utilities sector also stands out in Fairfield County, owing to the VC Summer Nuclear Station.

County-wide, the average wages, salaries, and proprietor earnings per job are \$58,521. Earnings for Government and Manufacturing sector workers are about \$12,000 lower than that.

Over the last 10 years, Fairfield County lost 24% of its jobs across all industries, or about 1,900 jobs. The Region and State, on the other hand, saw job growth of 10% and 18%, respectively. Fairfield County's job losses were led by the Manufacturing sector (-626 jobs).

²Employment Concentration (EC) analysis (sometimes called Location Quotient analysis, or LQ) compares the concentration of a local industry to the concentration of the same industry across the country. By comparing state and regional employment patterns to those of the country as a whole, we can identify industries with high state or regional concentration that may represent specialization and competitive advantages of the state/regional economy. Note that we generally consider EC values above 1.2 or below 0.8 to be "significant." EC figures in this study are all with respect to national patterns, even those provided for individual regions.

Industry Composition and Past Trends														
Industry (NAICS)	Fairfield County						Region				South Carolina			
	2012 Jobs	2022 Jobs	2012-2022 Change (#)	2012-2022 Change (%)	Employment Concentration (2022)	Wages, Salaries, & Proprietor Earnings	2012 Jobs	2022 Jobs	2012-2022 Change (#)	2012-2022 Change (%)	2012 Jobs	2022 Jobs	2012-2022 Change (#)	2012-2022 Change (%)
90 - Government	1,712	1,330	(382)	(22%)	1.6	\$46,689	81,717	81,226	(491)	(1%)	402,742	414,066	11,324	3%
31 - Manufacturing	1,742	1,116	(626)	(36%)	2.4	\$45,534	26,935	29,160	2,225	8%	224,370	263,465	39,094	17%
22 - Utilities	990	667	(323)	(33%)	33.8	\$145,932	1,810	1,568	(241)	(13%)	12,134	11,029	(1,105)	(9%)
62 - Health Care and Social Assistance	693	542	(151)	(22%)	0.7	\$36,795	31,574	33,596	2,023	6%	186,379	225,817	39,438	21%
44 - Retail Trade	667	528	(140)	(21%)	0.9	\$28,601	31,002	32,941	1,939	6%	237,619	269,337	31,719	13%
56 - Administrative and Support and Waste Management and Remediation Services	271	358	87	32%	1.0	\$72,346	19,734	25,239	5,505	28%	157,446	185,895	28,449	18%
42 - Wholesale Trade	373	356	(17)	(5%)	1.7	\$78,857	8,045	9,520	1,475	18%	68,082	80,885	12,804	19%
81 - Other Services (except Public Administration)	246	236	(10)	(4%)	0.8	\$24,482	17,415	18,800	1,385	8%	115,208	126,790	11,582	10%
72 - Accommodation and Food Services	239	177	(62)	(26%)	0.4	\$17,151	23,087	26,867	3,780	16%	193,424	234,273	40,849	21%
23 - Construction	148	146	(2)	(1%)	0.4	\$51,533	11,781	13,254	1,474	13%	105,666	138,468	32,802	31%
52 - Finance and Insurance	67	117	50	75%	0.5	\$80,530	22,352	24,953	2,601	12%	72,889	87,330	14,442	20%
54 - Professional, Scientific, and Technical Services	432	108	(324)	(75%)	0.3	\$92,086	14,064	18,485	4,421	31%	92,267	135,620	43,352	47%
61 - Educational Services	61	91	30	49%	0.6	\$31,948	5,863	6,831	968	17%	34,132	40,364	6,232	18%
48 - Transportation and Warehousing	64	52	(11)	(18%)	0.2	\$71,268	3,182	8,152	4,970	156%	55,975	92,243	36,268	65%
11 - Agriculture, Forestry, Fishing and Hunting	54	46	(8)	(15%)	0.6	\$46,957	2,214	2,343	130	6%	17,190	16,859	(331)	(2%)
71 - Arts, Entertainment, and Recreation	31	20	(11)	(34%)	0.2	\$21,713	3,286	3,545	259	8%	30,348	37,650	7,302	24%
53 - Real Estate and Rental and Leasing	17	13	(4)	(22%)	0.1	\$27,871	4,220	4,920	700	17%	31,931	42,238	10,307	32%
51 - Information	<10	13	I/D	I/D	0.1	\$75,348	5,179	3,200	(1,979)	(38%)	27,077	30,943	3,866	14%
55 - Management of Companies and Enterprises	<10	12	I/D	I/D	0.1	\$108,620	3,238	3,274	35	1%	16,411	25,061	8,650	53%
21 - Mining, Quarrying, and Oil and Gas Extraction	<10	<10	I/D	I/D	0.2	I/D	254	826	572	225%	1,196	2,047	851	71%
99 - Unclassified Industry	0	<10	I/D	I/D	0.5	I/D	0	74	74	100%	0	786	786	100%
Totals	7,820	5,937	(1,883)	(24%)	N/A	\$58,521	316,951	348,774	31,823	10%	2,082,484	2,461,167	378,683	18%

Source: Lightcast Q2 2023 Data Set. I/D = insufficient data. Government sector includes public school system employees.

Projected Industry Trends

The next table shows projected industry trends for each geography through 2032, listed in order of the number of jobs expected to be added for Fairfield County.

Fairfield County's job base is expected to grow by 5% over the next decade, similar to the Regional projected growth of 6%, but lagging the Statewide projected growth of 10%. The County's job growth is anticipated to be led by significant gains in Manufacturing sector, which could expand by 44% or 489 jobs, a more rapid expansion than Regional or Statewide manufacturing sector. The County's Health Care and Social Assistance, Retail Trade, and Finance and Insurance sectors are expected to add jobs at a faster pace than the larger Region, but in relatively small numbers. Job losses are anticipated in the Utilities and Government sectors.³

³ Industry employment changes are projected on the basis of national and local trends for each sector and previous patterns of growth, and do not reflect knowledge of any specific local business attraction or economic development efforts. Notably, the projected declines in Utilities jobs may not reflect specific consideration of plans for the VC Summer nuclear plant.

Projected Industry Trends												
Industry (NAICS)	Fairfield County				Region				South Carolina			
	2022 Jobs	2032 Jobs	2022-2032 Change (#)	2022-2032 Change (%)	2022 Jobs	2032 Jobs	2022-2032 Change (#)	2022-2032 Change (%)	2022 Jobs	2032 Jobs	2022-2032 Change (#)	2022-2032 Change (%)
31 - Manufacturing	1,116	1,605	489	44%	29,160	32,479	3,319	11%	263,465	286,833	23,368	9%
62 - Health Care and Social Assistance	542	623	80	15%	33,596	34,615	1,019	3%	225,817	266,127	40,311	18%
44 - Retail Trade	528	595	67	13%	32,941	34,140	1,200	4%	269,337	280,016	10,679	4%
52 - Finance and Insurance	117	182	65	56%	24,953	26,211	1,258	5%	87,330	98,613	11,283	13%
61 - Educational Services	91	148	57	62%	6,831	7,993	1,162	17%	40,364	47,272	6,907	17%
56 - Administrative and Support and Waste Management and Remediation Services	358	390	32	9%	25,239	28,784	3,545	14%	185,895	204,326	18,431	10%
81 - Other Services (except Public Administration)	236	266	30	13%	18,800	20,485	1,685	9%	126,790	144,545	17,755	14%
54 - Professional, Scientific, and Technical Services	108	135	27	25%	18,485	20,840	2,355	13%	135,620	165,714	30,094	22%
23 - Construction	146	161	15	10%	13,254	13,122	(132)	(1%)	138,468	143,580	5,112	4%
53 - Real Estate and Rental and Leasing	13	16	3	20%	4,920	5,182	262	5%	42,238	46,346	4,108	10%
71 - Arts, Entertainment, and Recreation	20	23	2	12%	3,545	4,293	748	21%	37,650	43,668	6,017	16%
48 - Transportation and Warehousing	52	53	1	2%	8,152	9,589	1,437	18%	92,243	104,804	12,562	14%
11 - Agriculture, Forestry, Fishing and Hunting	46	46	0	1%	2,343	2,177	(166)	(7%)	16,859	17,805	946	6%
72 - Accommodation and Food Services	177	155	(22)	(12%)	26,867	29,624	2,758	10%	234,273	267,100	32,827	14%
42 - Wholesale Trade	356	319	(37)	(10%)	9,520	10,960	1,440	15%	80,885	94,281	13,396	17%
90 - Government	1,330	1,171	(159)	(12%)	81,226	81,044	(182)	(0%)	414,066	422,207	8,140	2%
22 - Utilities	667	318	(349)	(52%)	1,568	1,122	(446)	(28%)	11,029	9,526	(1,504)	(14%)
51 - Information	13	<10	I/D	I/D	3,200	3,010	(190)	(6%)	30,943	37,832	6,889	22%
55 - Management of Companies and Enterprises	12	<10	I/D	I/D	3,274	2,856	(417)	(13%)	25,061	28,614	3,553	14%
21 - Mining, Quarrying, and Oil and Gas Extraction	<10	<10	I/D	I/D	826	1,244	418	51%	2,047	2,657	610	30%
99 - Unclassified Industry	<10	11	I/D	I/D	74	120	47	64%	786	1,304	518	66%
Totals	5,937	6,230	293	5%	348,774	369,892	21,118	6%	2,461,167	2,713,169	252,002	10%

Source: Lightcast Q2 2023 Data Set. I/D = insufficient data.

Occupation Composition and Past Trends

The table on the following page shows Fairfield County's occupation composition and trends over the past year, in order of 2022 job counts. Production Occupations and Office and Administrative Support Occupations together account for over a quarter of the County's occupations, with 878 jobs and 721 jobs, respectively. Other occupation categories with over 400 jobs are Transportation and Material Moving Occupations; Sales and Related Occupations; and Educational Instruction and Library Occupations.

Over the past decade, job losses were concentrated among Production Occupations and Architecture and Engineering Occupations.

Fairfield County Occupation Composition and Past Trends						
Standard Occupational Classification	2012 Jobs	2022 Jobs	2012-2022 Change (#)	2012-2022 Change (%)	Employment Concentration (2022)	Median Hourly Earnings
51 - Production Occupations	1,302	878	(424)	(33%)	2.7	\$19.37
43 - Office and Administrative Support Occupations	797	721	(76)	(10%)	1.0	\$16.42
53 - Transportation and Material Moving Occupations	572	485	(87)	(15%)	1.0	\$15.00
41 - Sales and Related Occupations	584	466	(118)	(20%)	0.9	\$12.30
25 - Educational Instruction and Library Occupations	539	434	(105)	(19%)	1.3	\$25.08
33 - Protective Service Occupations	447	319	(128)	(29%)	2.5	\$16.16
49 - Installation, Maintenance, and Repair Occupations	292	311	19	6%	1.3	\$21.63
11 - Management Occupations	349	308	(41)	(12%)	0.8	\$41.46
31 - Healthcare Support Occupations	310	259	(51)	(16%)	1.0	\$12.11
35 - Food Preparation and Serving Related Occupations	304	236	(68)	(22%)	0.5	\$10.18
17 - Architecture and Engineering Occupations	581	221	(361)	(62%)	2.3	\$47.68
29 - Healthcare Practitioners and Technical Occupations	298	208	(90)	(30%)	0.6	\$25.65
13 - Business and Financial Operations Occupations	249	190	(59)	(24%)	0.5	\$28.80
47 - Construction and Extraction Occupations	199	188	(11)	(6%)	0.7	\$19.08
37 - Building and Grounds Cleaning and Maintenance Occupations	195	184	(10)	(5%)	0.9	\$11.56
21 - Community and Social Service Occupations	112	125	12	11%	1.2	\$17.92
19 - Life, Physical, and Social Science Occupations	269	96	(174)	(64%)	1.8	\$34.36
39 - Personal Care and Service Occupations	134	88	(46)	(34%)	0.6	\$11.33
15 - Computer and Mathematical Occupations	106	83	(23)	(22%)	0.4	\$34.60
27 - Arts, Design, Entertainment, Sports, and Media Occupations	62	47	(14)	(23%)	0.4	\$19.02
55 - Military-only occupations	52	38	(15)	(28%)	1.1	\$11.88
45 - Farming, Fishing, and Forestry Occupations	42	29	(13)	(32%)	0.7	\$14.00
23 - Legal Occupations	22	24	1	5%	0.5	\$26.56
99 - Unclassified Occupation	0	0	0	0%	0.0	\$0.00
Totals	7,820	5,937	(1,882)	(24%)	N/A	N/A

Source: Light cast Q2 2023 Data Set.

Projected Occupation Trends

The next table shows projected occupation trends for Fairfield County through 2032, listed in order of the number of jobs expected to be added. Over the next decade, the County is expected to gain about 200 jobs in Production Occupations, in line with the projected growth of the Manufacturing sector. Losses are projected for Protective Service Occupations and Architecture and Engineering Occupations.

Fairfield County Projected Occupation Trends				
Standard Occupational Classification	2022 Jobs	2032 Jobs	2022- 2032 Change (#)	2022- 2032 Change (%)
51 - Production Occupations	878	1,079	201	23%
53 - Transportation and Material Moving Occupations	485	565	80	17%
41 - Sales and Related Occupations	466	537	71	15%
43 - Office and Administrative Support Occupations	721	785	64	9%
31 - Healthcare Support Occupations	259	301	42	16%
49 - Installation, Maintenance, and Repair Occupations	311	349	38	12%
11 - Management Occupations	308	342	33	11%
37 - Building and Grounds Cleaning and Maintenance Occupations	184	206	22	12%
15 - Computer and Mathematical Occupations	83	97	15	18%
47 - Construction and Extraction Occupations	188	202	14	7%
13 - Business and Financial Operations Occupations	190	202	12	6%
21 - Community and Social Service Occupations	125	134	9	7%
29 - Healthcare Practitioners and Technical Occupations	208	212	5	2%
27 - Arts, Design, Entertainment, Sports, and Media Occupations	47	52	5	10%
45 - Farming, Fishing, and Forestry Occupations	29	32	4	12%
23 - Legal Occupations	24	26	2	8%
99 - Unclassified Occupation	0	0	0	0%
39 - Personal Care and Service Occupations	88	86	(2)	(3%)
55 - Military-only occupations	38	31	(7)	(19%)
35 - Food Preparation and Serving Related Occupations	236	219	(17)	(7%)
19 - Life, Physical, and Social Science Occupations	96	54	(42)	(44%)
25 - Educational Instruction and Library Occupations	434	366	(68)	(16%)
17 - Architecture and Engineering Occupations	221	137	(83)	(38%)
33 - Protective Service Occupations	319	216	(103)	(32%)
Totals	5,937	6,230	293	5%

Source: Lightcast Q2 2023 Data Set.

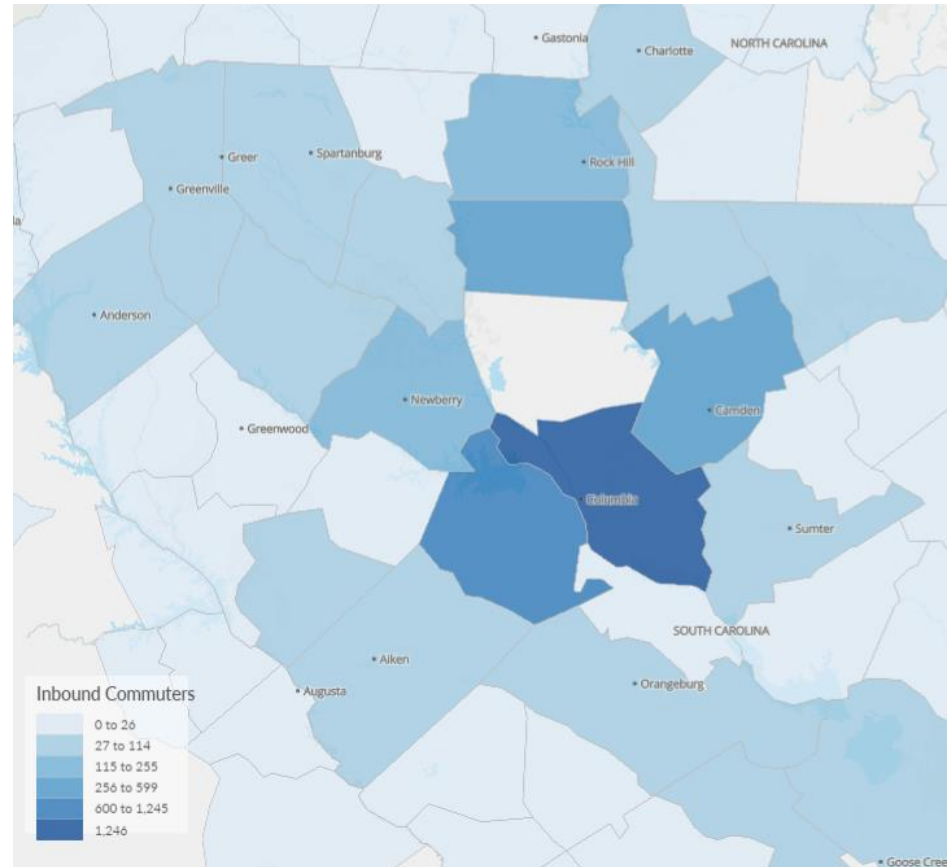
Commuting

Fairfield County is a net-outbound-commuting community. About 6,948 Fairfield County residents travel outside the County for their jobs, while 3,647 people travel to Fairfield County for their jobs. Fairfield County therefore has -3,301 “net commuters.” About 2,220 Fairfield County jobs are worked by local residents.

Inbound commuters predominantly come from Richland County (1,246 workers), with a few hundred workers also coming from Lexington, Kershaw, and Chester Counties. For Fairfield County residents working out-of-county, most travel to Richland County (2,820 workers) and Lexington County (959 workers). The map illustrates the origin of inbound Fairfield County commuters.

Top 5 Counties of Inbound Fairfield County Workers (2022)			
County	Inbound Commuters	Outbound Commuters	Net Commuters
Richland County, SC	1,246	2,820	(1,575)
Lexington County, SC	600	959	(358)
Kershaw County, SC	298	305	(7)
Chester County, SC	256	315	(59)
Newberry County, SC	180	329	(148)

Source: Lightcast.



Migration

On a net basis, Fairfield County did not experience meaningful migration from 2016-2020, with about 4,500 people moving both into and out of the County during that time period. Most movers relocated from or to Richland County and other neighboring counties. This data is primarily an indicator of migrating workers within the labor force, as it is based on a taxpayer-based dataset.

Domestic Taxpayer Migration To and From Fairfield County			
Migration Year	Inbound Migrations	Outbound Migrations	Net Migrations
2016	784	823	(38)
2017	1,083	959	124
2018	832	909	(77)
2019	845	889	(44)
2020	996	905	91
5-Year Totals	4,540	4,485	56

Source: Lightcast. Note: Data is based on IRS information on domestic taxpayer migration within the U.S., therefore it underrepresents certain youth, elderly, poor residents, very wealthy residents, new filers, and other demographics.

Housing Tenure

The table below displays the proportions of owner-occupied, renter-occupied, and vacant housing units in the studied geographies.⁴ Sixty-four percent of Fairfield County housing units are owner-occupied, roughly the same proportion as for the State. But Fairfield County has somewhat higher vacancy rates than the State, and a smaller portion of its housing stock is renter-occupied.

The Winnsboro South CCD is characterized by a higher-than-typical portion of renter-occupied units, and the Winnsboro North CCD is characterized by a higher-than-typical portion of owner-occupied units. Although the Ridgeway CCD appears to have a high vacancy rate, more detailed data shows that this is heavily influenced by vacancy in units that are for seasonal, recreational, or occasional use.

Housing Tenure (2022)						
	Winnsboro North CCD	Winnsboro South CCD	Ridgeway CCD	Monticello-Salem Crossroads CCD	Fairfield County	South Carolina
Total Housing Units	1,658	5,018	3,102	983	10,761	2,445,202
Owner-Occupied	71%	61%	66%	61%	64%	63%
Renter-Occupied	16%	26%	12%	20%	20%	25%
Vacant Units, Rate	13%	13%	23%	19%	16%	13%
Total Housing Units	1,658	5,018	3,102	983	10,761	2,445,202

Source: ACS 2021 5-Year Estimates

⁴ The U.S. Census Bureau definition of “vacant units” is not comparable to the CoStar-reported vacancy rates referenced later in this study, which concern units actively being marketed for rent/sale and unoccupied. Census data includes property types such as affordable and single-family units that are not fully captured by CoStar.

Housing Attainability

Comparing Median Housing Costs to Median Household Income

MRB Group examined trends in household income against trends in home values and market rents in order to understand what segments of the community are considered cost burdened by housing, and to understand shifts in housing attainability.

Households are considered cost burdened when they spend more than 30% of their income on rent, mortgage and other housing needs. The following tables calculate the threshold income that a household would need to comfortably afford the median housing costs in Fairfield County for both an ownership scenario and rental scenario.

A household earning the County's median income(\$41,481) would be considered slightly cost burdened by owning the County's median-valued home, because an income of \$42,400 is the threshold for spending 30% of that income on the costs of that \$132,019 home. The affordability gap for the median-income-earning Regional or State resident is significantly larger. By this comparative measure, housing in Fairfield County is considered relatively attainable, with the exception of the Ridgeway CCD.

In most areas of the County, the median household's income is in excess of the threshold needed to comfortably afford the median home. This is particularly true in the Winnsboro North CCD. However, in the Ridgeway CCD, the median cost of owner-occupied housing significantly outstrips median earnings.

Housing Affordability for Owner-Occupied Housing (2022)							
	Winnsboro North CCD	Winnsboro South CCD	Ridgeway CCD	Monticello-Salem Crossroads CCD	Fairfield County	Region	South Carolina
Median Home Value (2022)	\$96,063	\$105,104	\$229,659	\$145,833	\$132,019	\$203,916	\$234,126
10% Down Payment	\$9,606	\$10,510	\$22,966	\$14,583	\$13,202	\$20,392	\$23,413
Remaining Balance	\$86,457	\$94,594	\$206,693	\$131,250	\$118,817	\$183,524	\$210,713
Average Monthly Mortgage Payment @7% for 30 Years	\$575	\$629	\$1,375	\$873	\$790	\$1,221	\$1,402
Estimated Additional Costs*	\$232	\$244	\$410	\$308	\$270	\$373	\$416
Estimated Monthly Mortgage Costs	\$807	\$873	\$1,785	\$1,181	\$1,060	\$1,594	\$1,818
Household Income Threshold	\$32,280	\$34,920	\$71,400	\$47,240	\$42,400	\$63,760	\$72,720
Median Household Income (2023)	\$52,948	\$36,647	\$46,177	\$49,537	\$41,481	\$57,323	\$60,025

Household Income Threshold is "Estimated Monthly Mortgage Costs " times 12 (months), divided by 0.3

Source: Esri; Zillow Mortgage Calculator; MRB Group calculations

*Includes Zillow-estimated insurance, PMI, and taxes

Although Fairfield County's median household income (\$41,181) is well above the income threshold needed (\$20,120) to comfortably afford the median-priced rental unit, we know from the earlier "Income by Renter/Owner Status" section that the median Fairfield County renter household earned only \$20,074. That is very close to the affordability threshold for that median-priced rental unit, suggesting that close to half of the County's renter households are cost burdened. Moreover, contract rents from 2021 were used for this analysis; if we instead considered gross rents, which add utilities costs and are not directly analogous to the ownership scenario presented above, more households would be cost burdened. In MRB Group's subsequent real estate market analysis, we will collect more updated data on rent costs that will capture housing cost increases that are presumed to have occurred in 2022.

Housing Affordability for Renter-Occupied Housing (2022)			
	Fairfield County	Region	South Carolina
Median Contract Rent (2021)	\$503	\$760	\$762
Household Income Threshold	\$20,120	\$30,400	\$30,480
Median Household Income (2023)	\$41,481	\$57,323	\$60,025
Median Renter Household Income (2021)	\$20,074	N/A	\$33,577

Household Income Threshold is "Median Contract Rent" times 12 (months), divided by 0.3

Source: Esri; MRB Group calculations.

CCD-level data sample sizes are too small to present accurate results.

Incomes Needed to Afford Different Home Values

The table below illustrates the household incomes needed to afford homeownership at a variety of price points, to inform our subsequent market analysis.

Household Incomes Needed to Afford Homeownership at Various Price Points											
Home Value	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$250,000	\$300,000	\$200,000	\$250,000	\$300,000
10% Down Payment	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$25,000	\$30,000	\$20,000	\$25,000	\$30,000
Remaining Balance	\$67,500	\$90,000	\$112,500	\$135,000	\$157,500	\$180,000	\$225,000	\$270,000	\$180,000	\$225,000	\$270,000
Average Monthly Mortgage Payment @7% for 30 Years	\$449	\$599	\$748	\$898	\$1,048	\$1,198	\$1,497	\$1,796	\$1,198	\$1,497	\$1,796
Estimated Additional Costs*	\$187	\$223	\$259	\$295	\$331	\$368	\$440	\$512	\$368	\$440	\$512
Estimated Monthly Mortgage Costs	\$636	\$822	\$1,007	\$1,193	\$1,379	\$1,566	\$1,937	\$2,308	\$1,566	\$1,937	\$2,308
Household Income Threshold	\$25,440	\$32,880	\$40,280	\$47,720	\$55,160	\$62,640	\$77,480	\$92,320	\$62,640	\$77,480	\$92,320

Household Income Threshold is "Estimated Monthly Mortgage Costs" times 12 (months), divided by 0.3

Source: Esri; Zillow Mortgage Calculator; MRB Group calculations

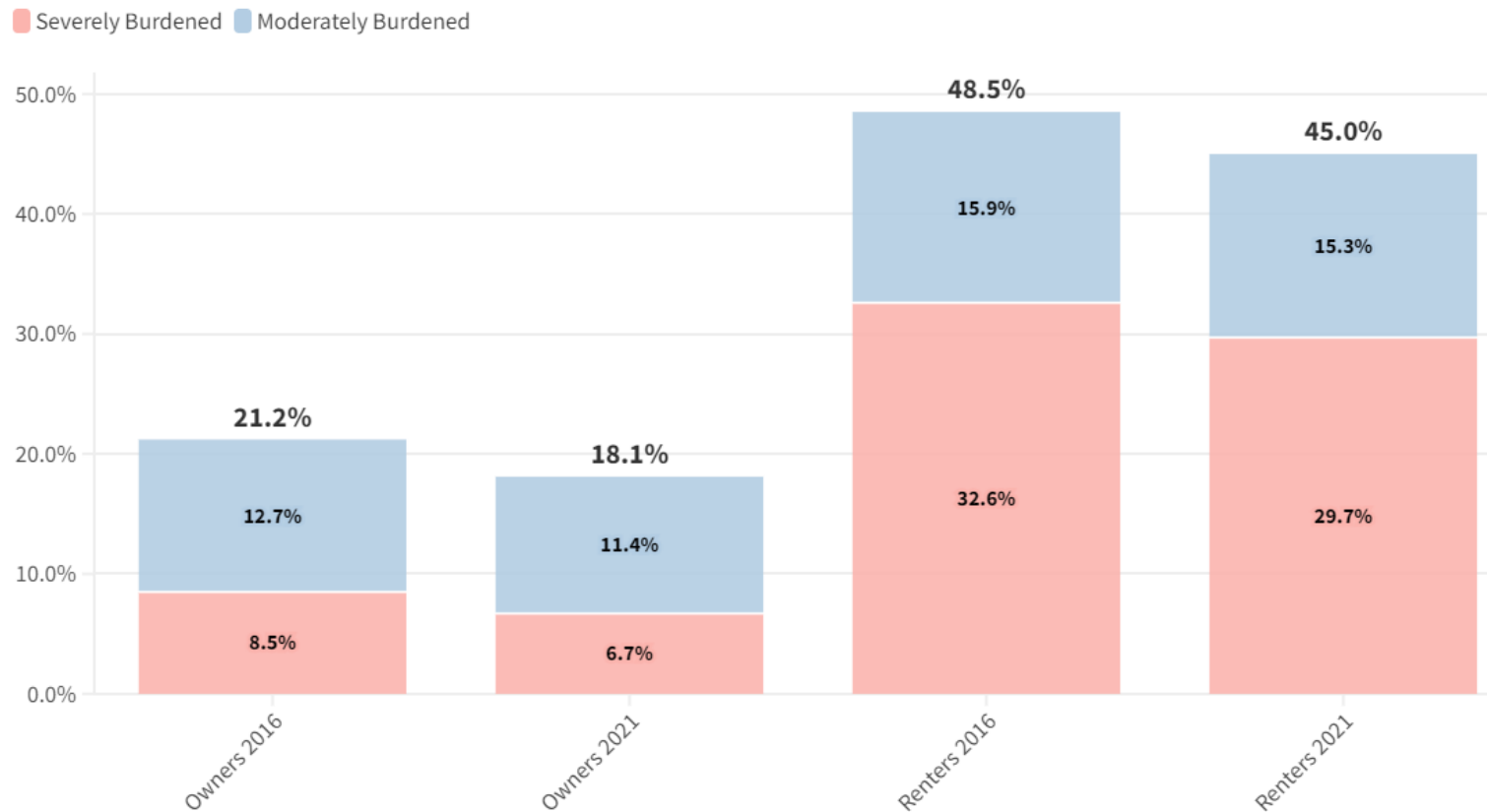
*Includes Zillow-estimated insurance, PMI, and taxes

Housing Cost Burden and Trends

Households that spend between 30% - 49.9% of their income on housing are considered moderately cost burdened, and households that spend more than 50% are considered severely cost burdened.

In Fairfield County in 2021, 18.1% of homeowner households were cost burdened (11.4% moderately, 6.7% severely), while 45.0% of renter households were cost burdened (15.3% moderately, 29.7% severely). These percentages were down somewhat from 2016, and below national rates; 21.8% of U.S. homeowner households and 46.0% of U.S. renter households were burdened in 2021. Notably, this data does not reflect the nationwide surge in housing costs from 2021-2022, nor any subsequent market cooling. That will be examined in the market analysis.

Percentage of Fairfield County Households Cost Burdened by Housing

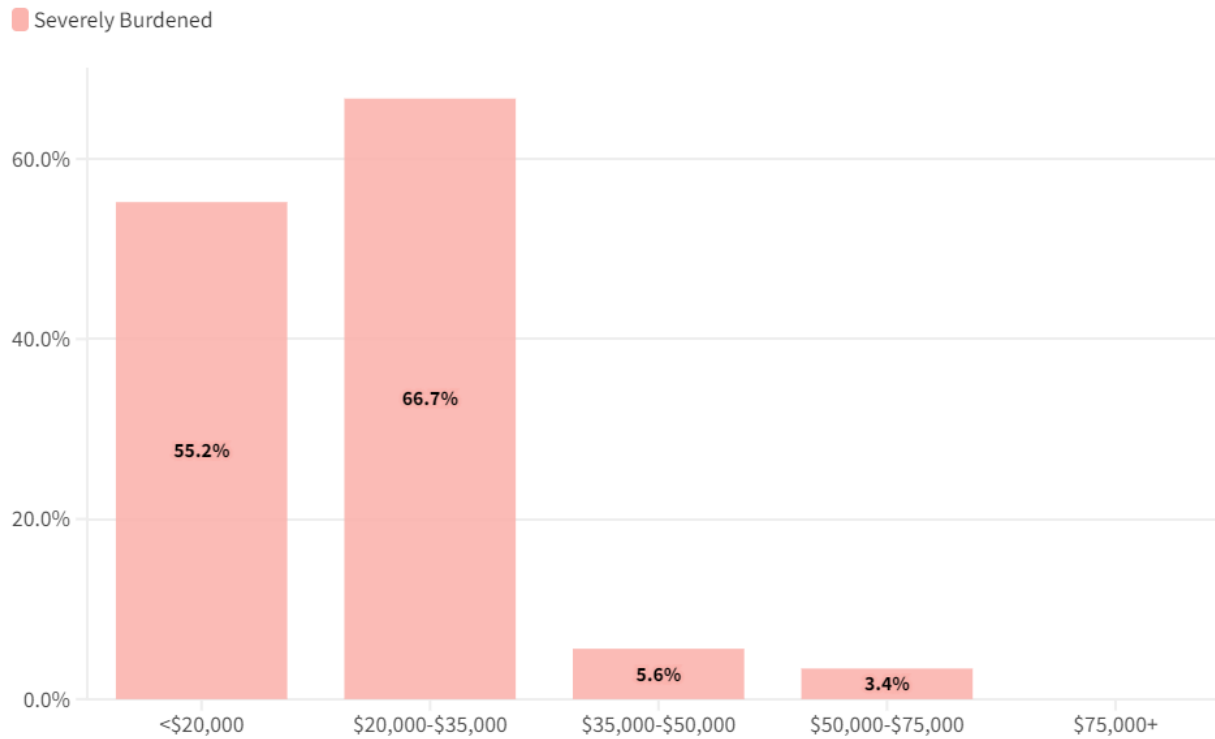


Source: Local Housing Solutions PolicyMap, accessed July 2023

Cost Burden by Income Range

Examining this topic by income segment, Fairfield County renter households with incomes of \$20,000 - \$35,000 had the highest incidence of cost burden in 2021 (66.7%), while 55.2% of those earning less than \$20,000 are cost burdened.

Percentage of Fairfield County Renter Households Cost Burdened, By Income (2021)

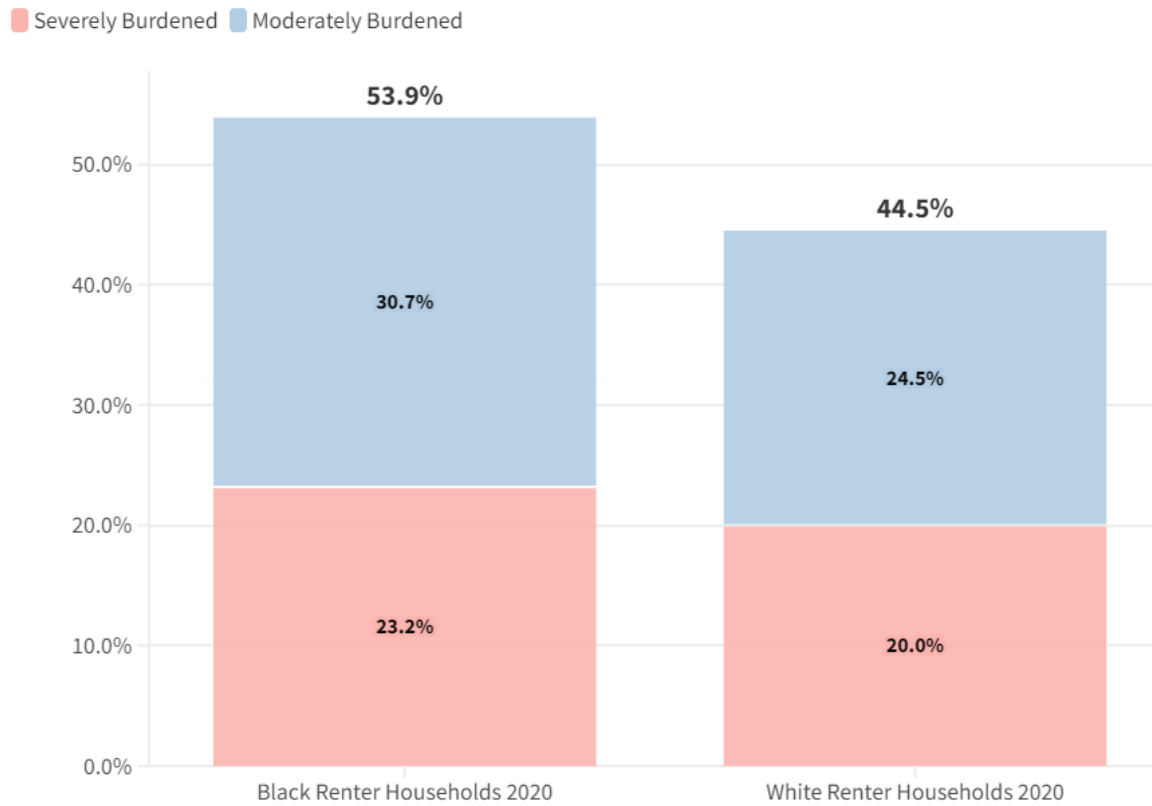


Source: Local Housing Solutions PolicyMap, accessed July 2023

Cost Burden by Race

Fairfield County's population is 57.3% Black and 39.3% White. There are racial disparities in rental cost burdens: 53% of Black renter households were cost burdened in 2020, while 44.5% of White renter households were cost burdened.

Percentage of Fairfield County Renter Households Cost Burdened, By Race



Source: Local Housing Solutions PolicyMap, accessed July 2023

Appendix 2: Housing Inventory and Market Analysis

This analysis provides an overview of Fairfield County's current housing inventory, residential real estate market, and future housing needs. Data-driven findings were complemented by interviews with developers, County and Town officials, the Central Midlands Council of Governments, the Fairfield County Chamber of Commerce, and agencies that serve populations vulnerable to housing insecurity.

Certain data analyses reference the four Census County Divisions (CCDs) within Fairfield County (Winnsboro North, Winnsboro South, Ridgeway, and Monticello-Salem Crossroads); and the "Region," defined as Fairfield County and its bordering counties of Union, Chester, Lancaster, Kershaw, Richland, and Newberry.

Attributes of Current Housing Stock

Overview

Fairfield County has an estimated 10,948 housing units, down from 11,621 a decade earlier. Of the County's 8,758 occupied units, 75% were owner-occupied, roughly the same rate as ten years prior. The County's rate of vacant housing units stands at 20%, nearly double the national figure.⁵

Based on permit data analysis provided in the County's 2023 Comprehensive Plan, construction of single-family homes grew from 2000 to 2007, when over 100 construction permits were issued, then plummeted during the Great Recession of 2008 to a low of fewer than 20 permits in 2013. Permits have generally climbed since then, reaching about 60 in 2020, but construction activity has not fully recovered from pre-2008 levels. From 2017-2021, between 41-55 permits were issued annually for construction of single-family units, concentrated to the south and east of the Town of Winnsboro. (No permits were issued for multi-family unit construction.) This housing stock growth was offset by residential demolitions, for which there was an apparent spike in 2018 and 2019, for each of which about 50 demolition permits were issued.

Dwelling Characteristics

A varied housing stock enables individuals and families to choose the most appropriate living situation for their needs. For example, younger or lower-income households may seek to maximize their wellbeing by avoiding paying for extra, underutilized space and focusing their housing expenses on other amenities. Older residents may want to downsize to a small apartment or patio home with no maintenance responsibilities. Lacking options, people may choose to remain in larger houses longer, resulting in housing market inefficiencies in which family-sized houses are not available to young families seeking to move into Fairfield County.

⁵ American Community Survey 2021 Five-Year Estimates.

Sixty-seven percent of Fairfield County's housing units are single-family detached homes, similar to the Regional figure and somewhat higher than the State figure. Compared to the Region and State, Fairfield County's housing stock has lower proportions of 1-bedroom and 5-bedroom homes. Additionally, Fairfield County has a lower proportion of single-family attached units (often called townhomes), but a higher proportion of mobile homes.

Type of Dwelling by Units in Structure														
	Monticello-Salem Crossroads CCD		Ridgeway CCD		Winnsboro North CCD		Winnsboro South CCD		Fairfield County		Region		South Carolina	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
1, detached	704	75%	2,355	72%	1,266	73%	3,034	61%	7,359	67%	207,420	68%	1,485,569	64%
1, attached	0	0%	0	0%	0	0%	27	1%	27	0%	8,105	3%	73,740	3%
2	0	0%	0	0%	0	0%	261	5%	261	2%	6,539	2%	42,972	2%
3 or 4	4	0%	10	0%	0	0%	169	3%	183	2%	8,222	3%	63,211	3%
5 to 9	0	0%	3	0%	0	0%	233	5%	236	2%	14,796	5%	98,502	4%
10 to 19	0	0%	4	0%	0	0%	54	1%	58	1%	10,304	3%	77,193	3%
20 to 49	0	0%	0	0%	0	0%	0	0%	0	0%	5,915	2%	58,156	3%
50 or more	0	0%	0	0%	0	0%	170	3%	170	2%	11,521	4%	63,412	3%
Mobile home	228	24%	912	28%	458	27%	1,056	21%	2,654	24%	33,516	11%	359,228	15%
Boat, RV, van, etc.	0	0%	0	0%	0	0%	0	0%	0	0%	351	0%	3,265	0%
Total:	936	100%	3,284	100%	1,724	100%	5,004	100%	10,948	100%	306,689	100%	2,325,248	100%

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, Table B25024 Units in Structure

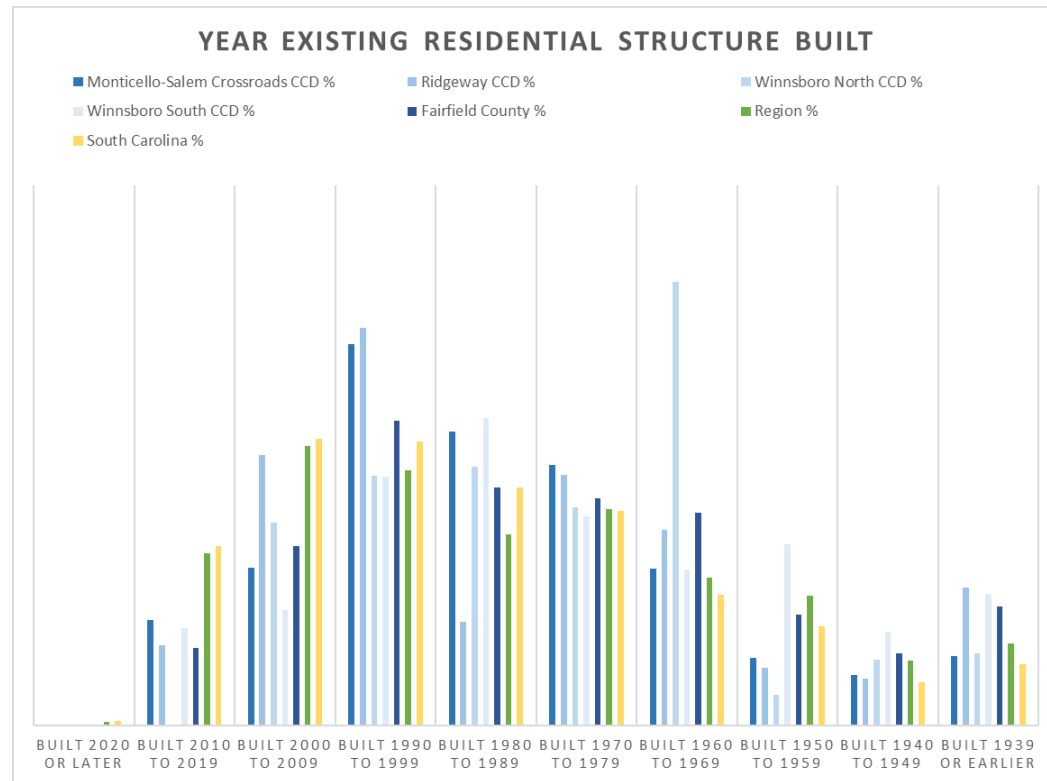
Number of Bedrooms per Unit														
	Monticello-Salem Crossroads CCD		Ridgeway CCD		Winnsboro North CCD		Winnsboro South CCD		Fairfield County		Region		South Carolina	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
No bedroom	0	0%	41	1%	13	1%	339	7%	393	4%	7,763	3%	38,208	2%
1 bedroom	37	4%	29	1%	11	1%	168	3%	245	2%	18,748	6%	129,800	6%
2 bedrooms	160	17%	831	25%	217	13%	1,322	26%	2,530	23%	71,182	23%	546,203	23%
3 bedrooms	431	46%	1,454	44%	1,159	67%	2,312	46%	5,356	49%	139,635	46%	1,119,457	48%
4 bedrooms	302	32%	763	23%	298	17%	809	16%	2,172	20%	54,184	18%	392,382	17%
5+ bedrooms	6	1%	166	5%	26	2%	54	1%	252	2%	15,177	5%	99,198	4%
Total:	936	100%	3284	100%	1,724	100%	5,004	100%	10,948	100%	306,689	100%	2,325,248	100%

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, Table B25041 Bedrooms

Age of Housing Units

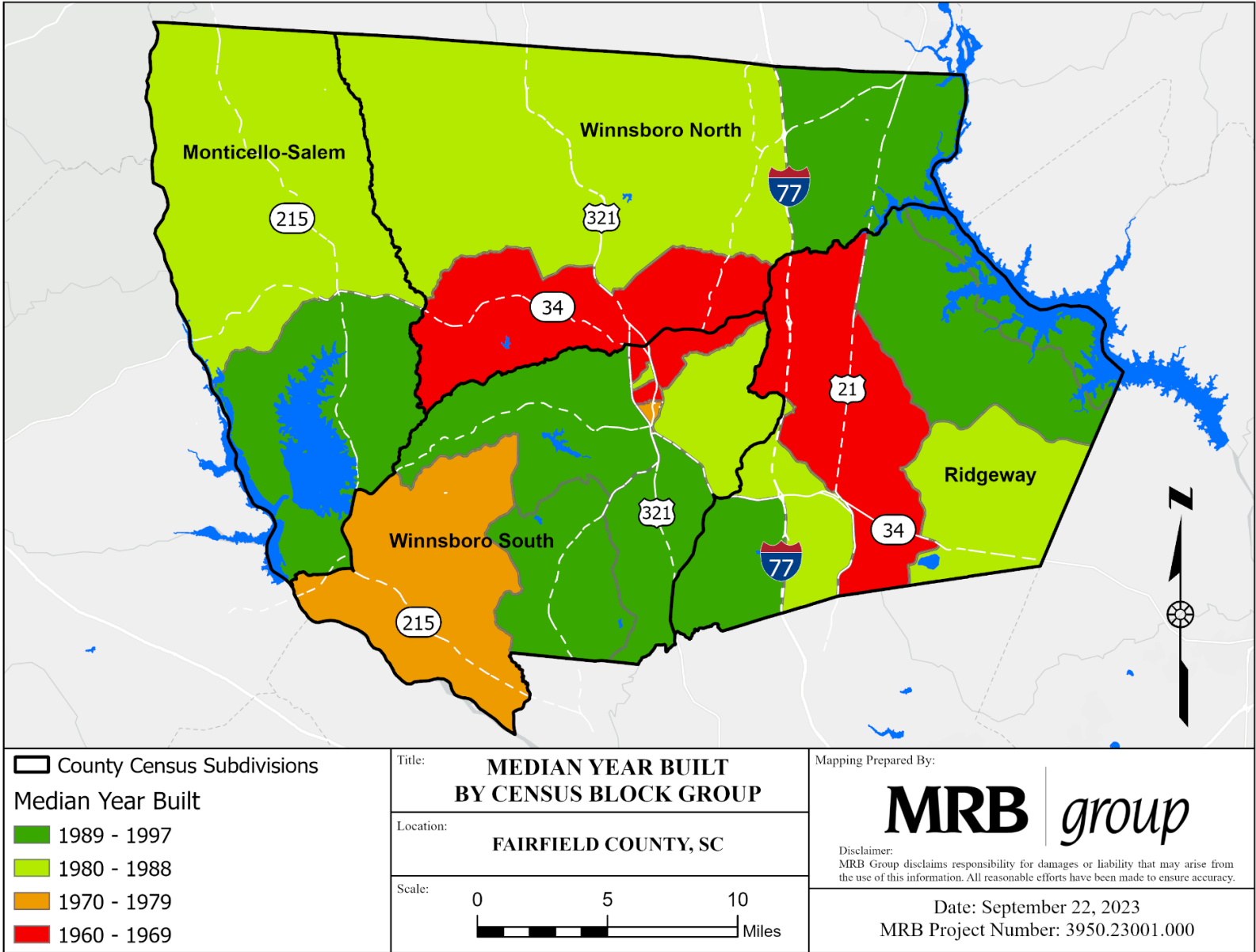
The age of a housing unit is a potential indicator of housing quality. Even with ongoing investments, older homes are generally less safe due to outdated construction methods and materials. Old housing is also less energy efficient and therefore costlier to heat or cool. Older homes can in some cases provide historic value in a community, but generally, a healthy housing stock will also include newer homes.

Fairfield County, with very little new construction in recent years, has a relatively old housing stock as compared to the broader Region and the State. Older homes are particularly prevalent near the center of the County in the vicinity of Route 34 and in parts of the Ridgeway CCD, as illustrated on the map on the following page.



Year Existing Residential Structure Built														
	Monticello-Salem Crossroads CCD		Ridgeway CCD		Winnsboro North CCD		Winnsboro South CCD		Fairfield County		Region		South Carolina	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Built 2020 or later	0	0%	0	0%	0	0%	0	0%	0	0%	828	0%	7,737	0%
Built 2010 to 2019	64	7%	172	5%	0	0%	316	6%	552	5%	34,195	11%	270,879	12%
Built 2000 to 2009	96	10%	576	18%	227	13%	376	8%	1,275	12%	55,527	18%	432,551	19%
Built 1990 to 1999	231	25%	846	26%	279	16%	808	16%	2,164	20%	50,731	17%	427,479	18%
Built 1980 to 1989	178	19%	221	7%	289	17%	998	20%	1,686	15%	38,053	12%	359,005	15%
Built 1970 to 1979	158	17%	534	16%	244	14%	679	14%	1,615	15%	42,927	14%	323,172	14%
Built 1960 to 1969	95	10%	417	13%	495	29%	506	10%	1,513	14%	29,340	10%	197,863	9%
Built 1950 to 1959	41	4%	124	4%	35	2%	589	12%	789	7%	25,879	8%	149,417	6%
Built 1940 to 1949	31	3%	101	3%	74	4%	304	6%	510	5%	12,873	4%	64,960	3%
Built 1939 or earlier	42	4%	293	9%	81	5%	428	9%	844	8%	16,336	5%	92,185	4%
Total:	936	100%	3,284	100%	1,724	100%	5,004	100%	10,948	100%	306,689	100%	2,325,248	100%

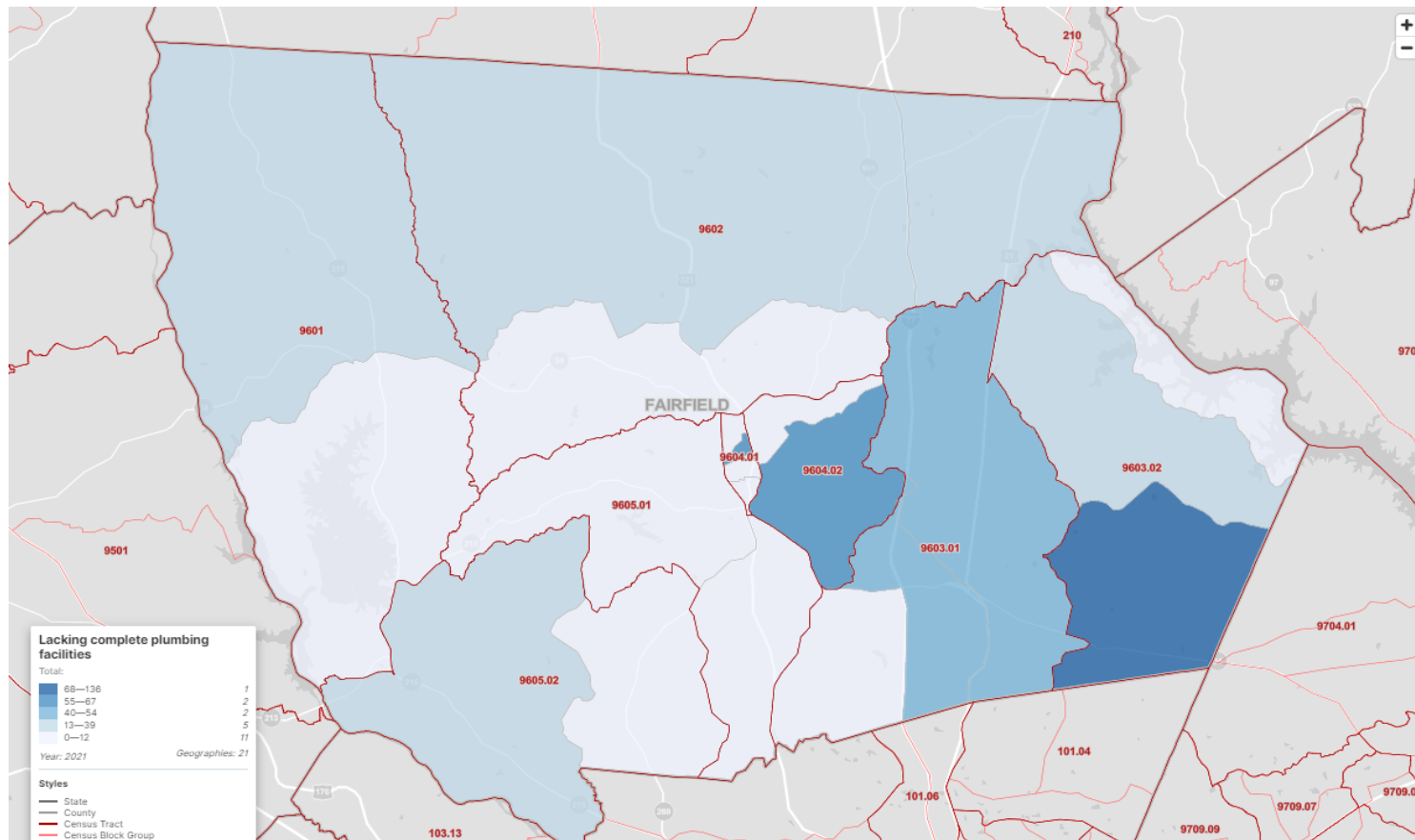
Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, Table B25034 Year Structure Built



Habitability

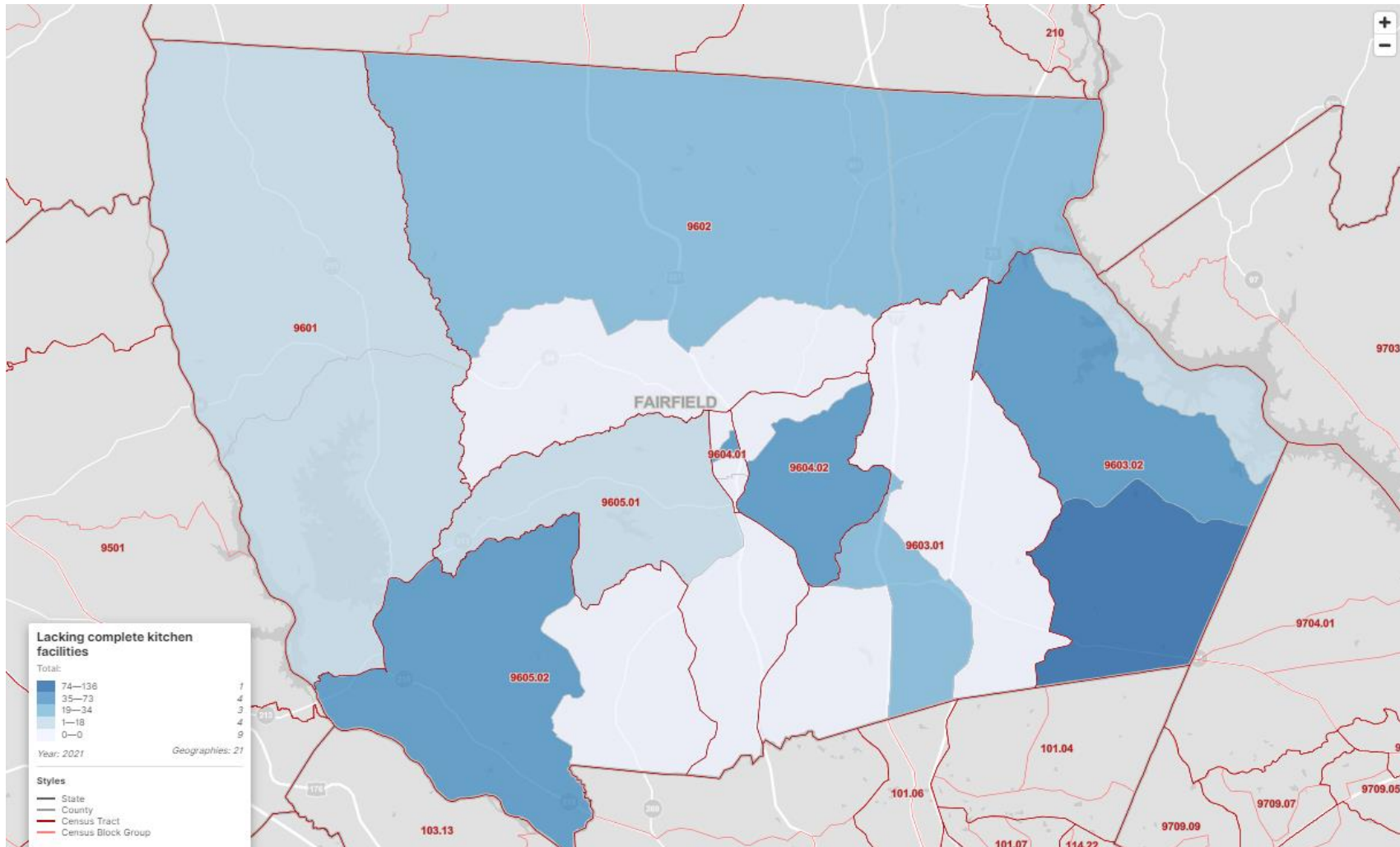
A standard metric of the habitability of housing units is whether there exists in the unit basic facilities and amenities like plumbing and a kitchen. Broadband internet access can be added to this list, given its near necessity in supporting residents' economic opportunity, health, and education. The three following maps highlight areas in the County where these facilities are lacking, suggesting unsafe or unsanitary living conditions. Housing units in the southeast corner of the County are particularly underserved.

Housing Units Lacking Complete Plumbing Facilities



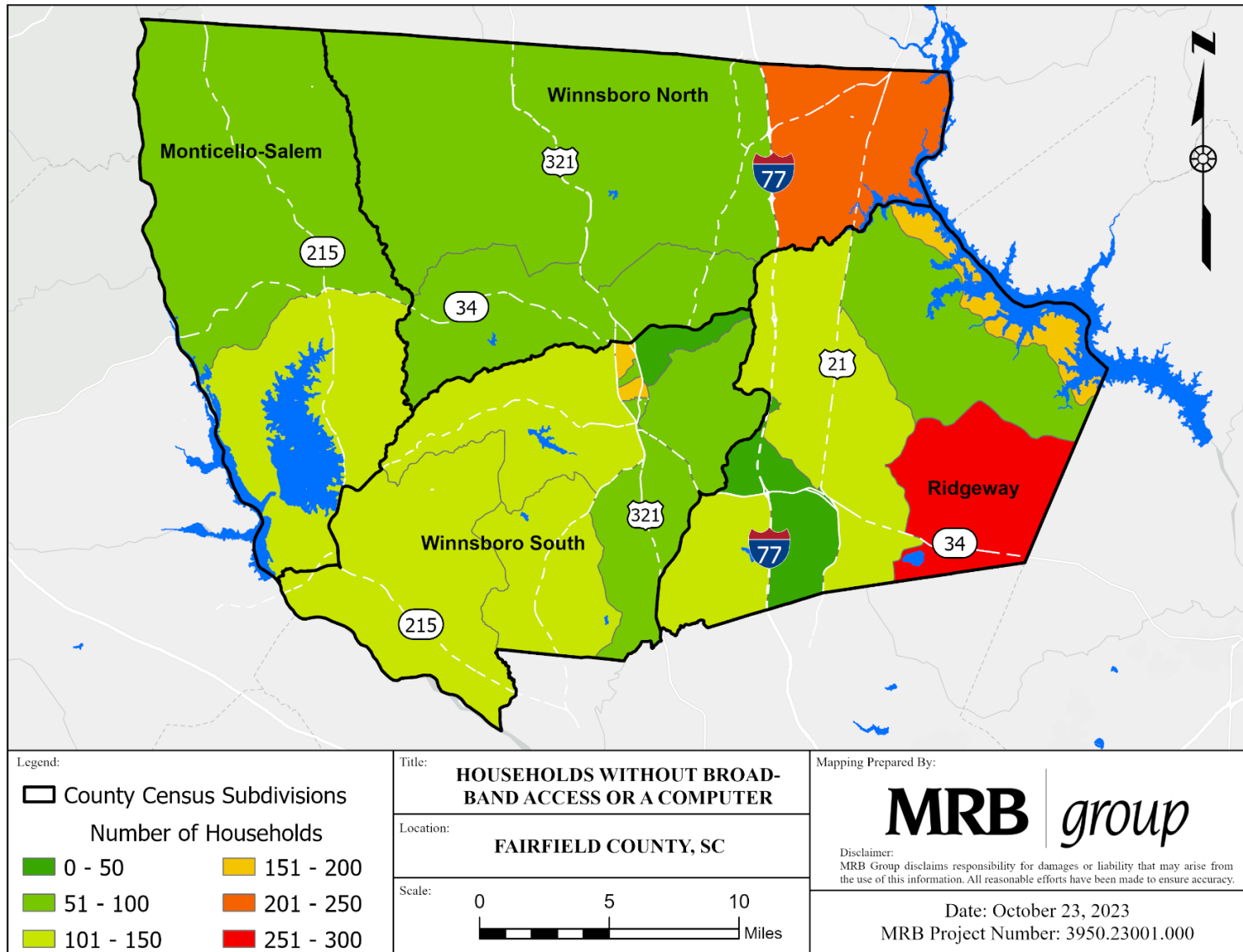
Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, Table B25047, Plumbing Facilities for All Housing Units.

Housing Units Lacking Complete Kitchen Facilities



Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, Table B25051, Kitchen Facilities for All Housing Units.

Housing Units Lacking a Broadband-Connected Computer

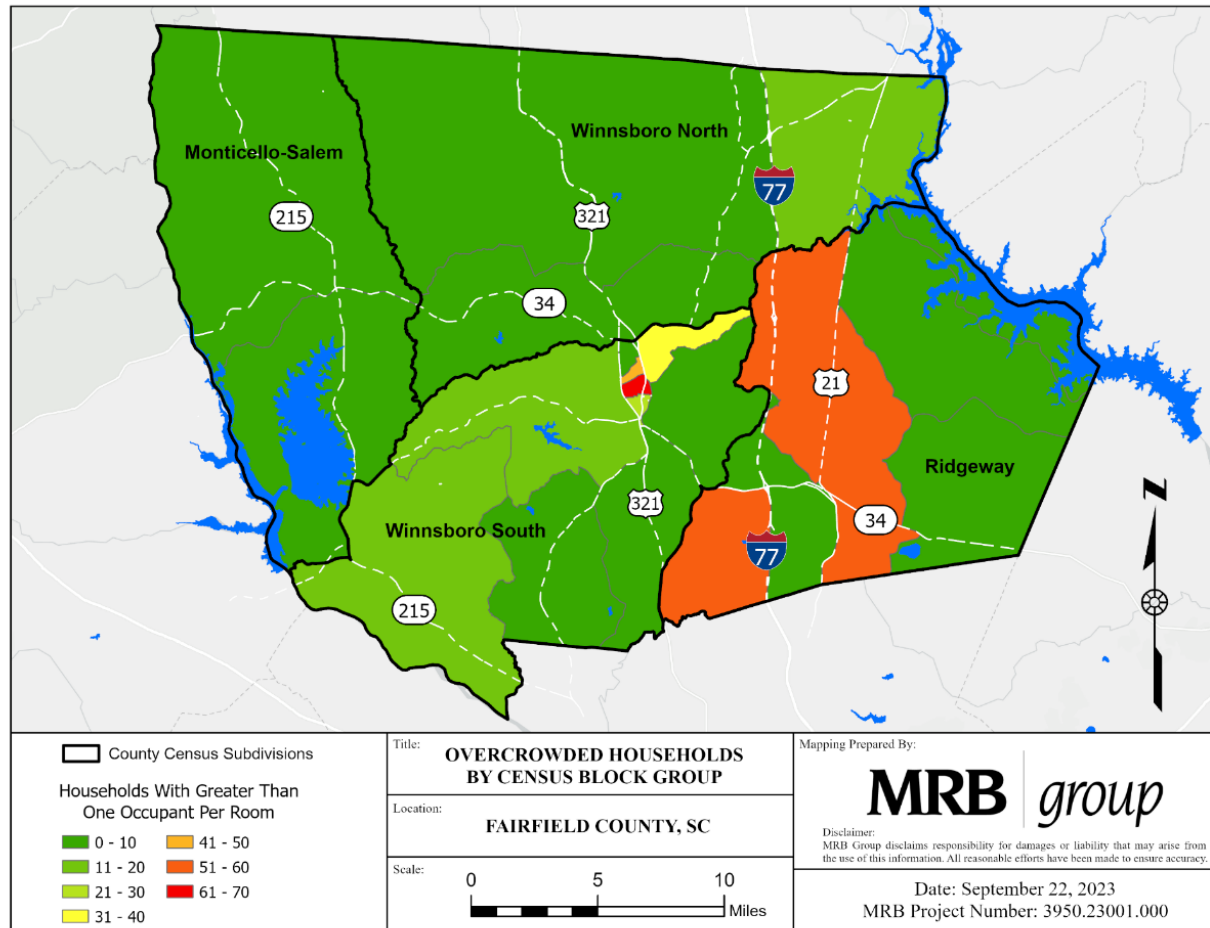


Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, Table B28003, Presence of a Computer and Type of Internet Subscription in Household.

Overcrowding

Household overcrowding, typically related to poverty, can make homes less safe and sanitary. Generally, households with more than one occupant per room are considered overcrowded. As illustrated below, most Fairfield County communities do not suffer from overcrowding, but some Census Block Groups in the Town of Winnsboro and the Ridgeway CCD have notable numbers of overcrowded units.

Overcrowded Households

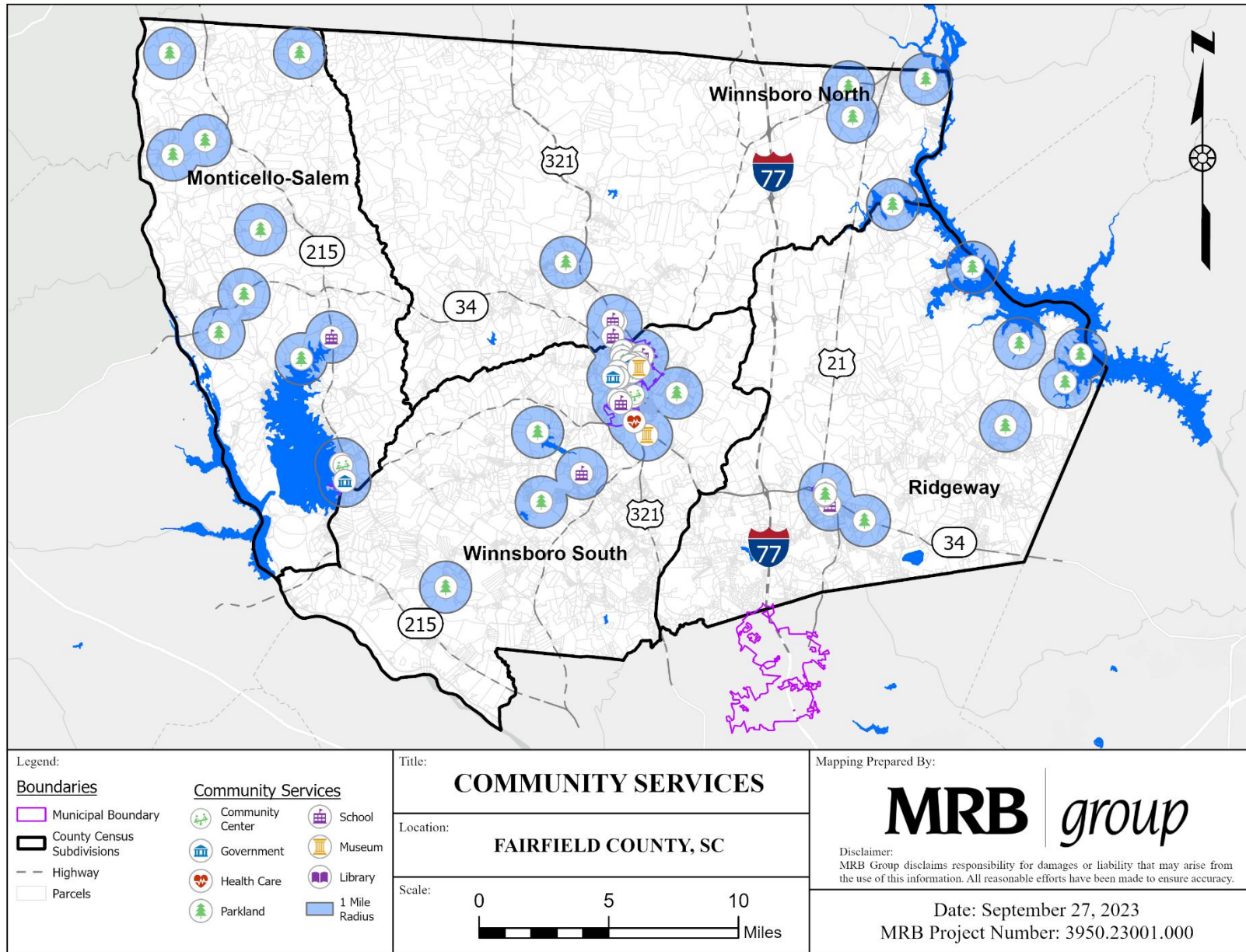


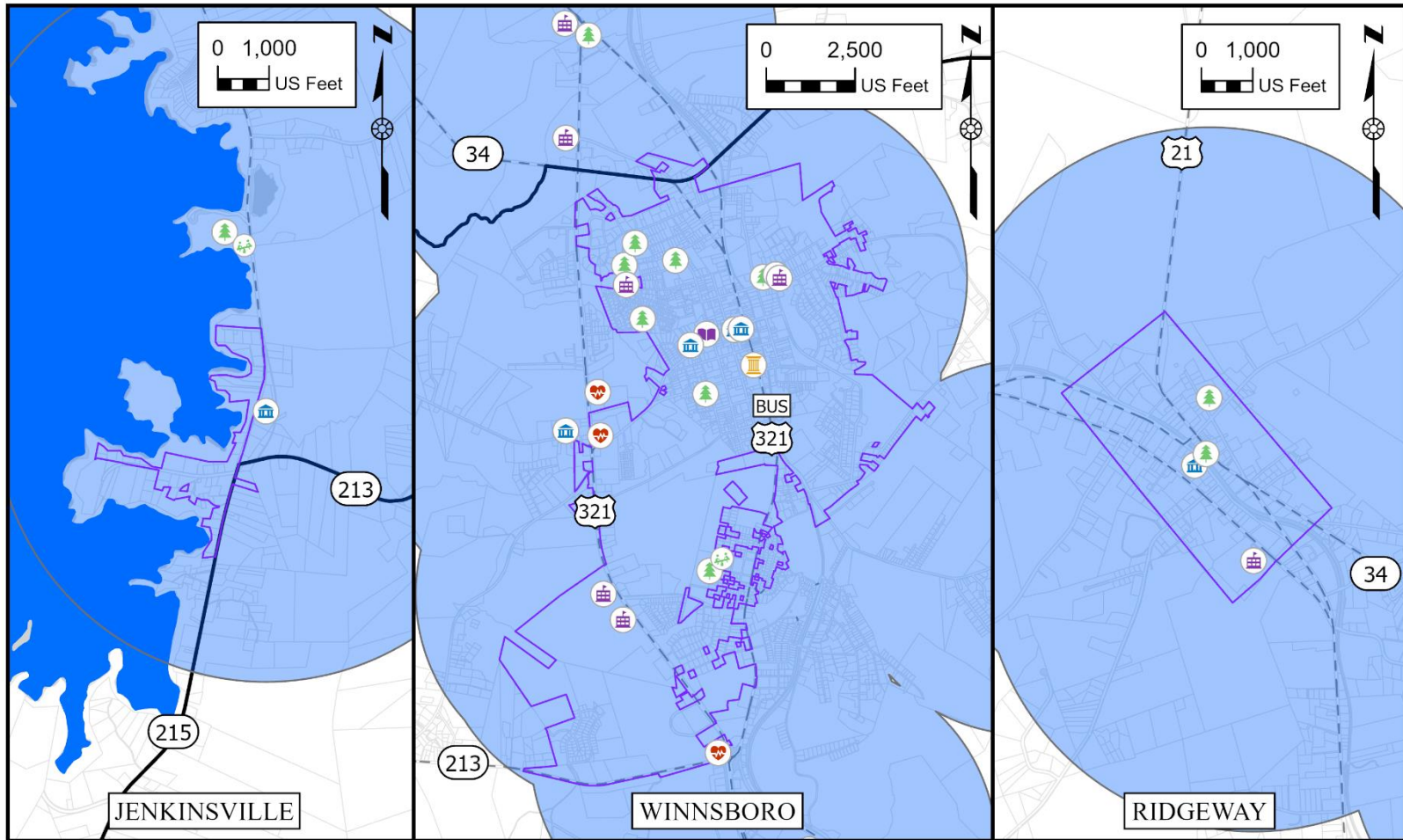
Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, Table B25014, Tenure by Occupants per Room.

Access to Services

An important aspect of quality of life is having easy access to public services and community assets. To measure access to services, MRB Group plotted existing essential services like medical care, schools, parks, and government buildings along with other public services like libraries and museums. Using a one-mile radius buffer as a measure of local access, these maps on the following pages illustrate where in the County there exists easy access to these services. At the Countywide level, around 63,000 of the County's 454,000 acres (13.9%) lie within these access areas. Measured by parcel, 7,148 of 17,940 parcels (39.8%) lie within these access areas. We also highlight Jenkinsville, Winnsboro, and Ridgeway to show that each town is considered to have good access to these services.

Communities can improve quality of life for future residents by encouraging new residential development proximate to those services and by investing in connective infrastructure like sidewalks or multi-use paths. To improve access to services for existing residents, communities can invest in connective infrastructure or locate new facilities proximate to existing households.





Legend:

Boundaries		Community Services	
Municipal Boundary	Community Center	School	
County Census Subdivisions	Government	Museum	
Highway	Health Care	Library	
Parcels	Parkland	1 Mile Radius	

Title: **COMMUNITY SERVICES MUNICIPAL AREAS**

Location: **FAIRFIELD COUNTY, SC**

Scale: **As Noted**

Mapping Prepared By:

MRB | group

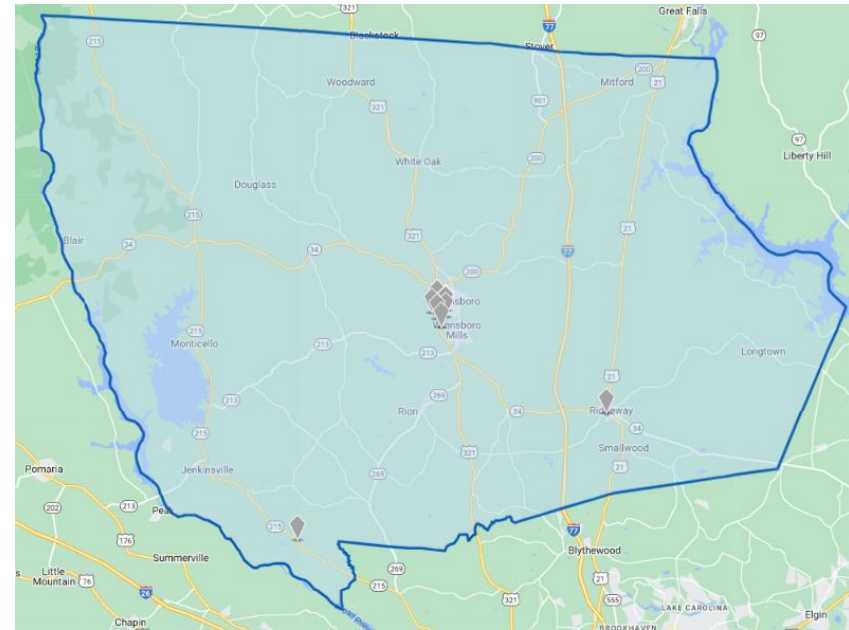
Disclaimer:
MRB Group disclaims responsibility for damages or liability that may arise from the use of this information. All reasonable efforts have been made to ensure accuracy.

Date: September 27, 2023
MRB Project Number: 3950.23001.000

Multi-Family Housing Stock

CoStar, which has the most comprehensive database of real estate data throughout the U.S., includes ten Fairfield County multi-family residential complexes totaling about 560 units. They are concentrated in the Winnsboro area, aside from one apartment building in Ridgeway and a mobile home park southeast of Jenkinsville. The majority of multi-family units are in affordable or rent-restricted buildings.

The table below lists the number of units, year built, vacancy rate, unit asking price, and market segment for each property where possible.



Multi-Family Properties in Fairfield County

County Census Division	Property Address	Property Name	# of Units	Year Built	Vacancy Rate	Avg. Ask/Unit	Rent Type & Market Segment
Ridgeway	250 W Church St., Ridgeway	Dogwood Apts.	36		0.8%	\$612	Market
Winnsboro S.	16843 SC 215, Winnsboro	(Mobile Home Park)	25	1980	21.3%		Affordable
Winnsboro S.	Lamplighter Apartments Dr., Winnsboro	Lamplighter Apartments	20	1997	0.0%		Market
Winnsboro S.	200 Castlewood Dr., Winnsboro	Castlewood Apts. I & II	96	2008	5.0%		Affordable; Rent Subsidized
Winnsboro S.	16 Laurelwood Ct., Winnsboro	Laurelwood Apts. I & II	64	1992	0.1%	\$598	Senior; Affordable; Rent Restricted
Winnsboro S.	701 W Moultrie St., Winnsboro	Evans Knoll Apartments	36	1985	0.0%	\$567	Affordable; Rent Restricted
Winnsboro S.	338 US Highway 321 Byp N, Winnsboro	Winnfield West Apts.	66		5.0%		Affordable; Rent Subsidized
Winnsboro S.	647 US Highway 321 Byp S, Winnsboro	Deerwood Apts.	72	2004	0.1%	\$633	Market/Affordable; Rent Subsidized
Winnsboro S.	156 US Highway Byp Rt. 34, Winnsboro	Fairfield Senior Village	32		5.0%	\$764	Senior; Affordable; Rent Subsidized
Winnsboro S.	61 Winnsboro Dr., Winnsboro	Winnsboro Arms	120	1978	5.2%	\$855	Affordable; Rent Subsidized

Source: CoStar and MRB Group research.

CoStar data generally excludes multi-family properties with less than four units and excludes nursing homes and adult care facilities.

Real Estate Market Analysis

Single-Family Real Estate Market

Over the past several years, housing markets across South Carolina mirrored national trends in the wake of the COVID-19 pandemic. In 2022, after a period of record-low mortgage rates, fierce buyer competition, and soaring sales prices, mortgage rates began to rise. As borrowing costs increased, home sales and home price growth began to slow, and the market began to cool after two years of record-breaking activity. In the Central Carolina market that includes Fairfield County,⁶ as of August 2023, still-elevated sales prices and lack of housing inventory are suppressing buying activity and keeping prices high.

Fairfield County has had an average of 138 single-family home sales over the past five years, with some uptick in activity during 2021. The median sales price has jumped by 79% over that period, a sharper increase than the 65% jump for the larger Central Carolina market. At \$276,000, Fairfield County's median sales price was about \$86,000 more expensive than in the larger Central Carolina market in 2022. That year, Fairfield County homes stayed on the market for 39 days, as compared to 110 days in the Central Carolina market. In both the County and Central Carolina markets, sellers were receiving about 96% of their list price.

Overall, the Fairfield County single-family housing market is extremely tight, exhibits low turnover, and is significantly more expensive than the surrounding area. MRB Group interviews confirmed significant developer interest in Fairfield County, given the wastewater expansion plans, if the regulatory environment would be conducive to financially feasible densities and the construction of homes in the high-demand price range of low-\$200,000s to low-\$300,000s. Developers currently perceive particular demand for smaller homes and townhomes for young professionals and essential workers that cannot afford or prefer not to maintain larger properties.

Single Family Housing Market Indicators: Fairfield County					
	Year-To-Date Figures as of December Reports				
	2018	2019	2020	2021	2022
New Listings	172	168	139	163	170
Closed Sales	139	133	132	146	138
Median Sales Price	\$154,250	\$150,000	\$206,500	\$214,000	\$276,000
Percent of List Price Received	92.5%	93.1%	94.8%	95.5%	96.5%
Days on Market Until Sale	107	117	84	55	39
Inventory of Homes for Sale (During December)	57	41	25	15	24
<i>Median Sales Price for Larger Central Carolina Market</i>	<i>\$115,000</i>	<i>\$115,000</i>	<i>\$145,000</i>	<i>\$165,000</i>	<i>\$189,900</i>

South Carolina REALTORS / Consolidated Multiple Listing Service, Inc. (Area 100, Fairfield County); South Carolina REALTORS Annual Report on the South Carolina Housing Market (2022).

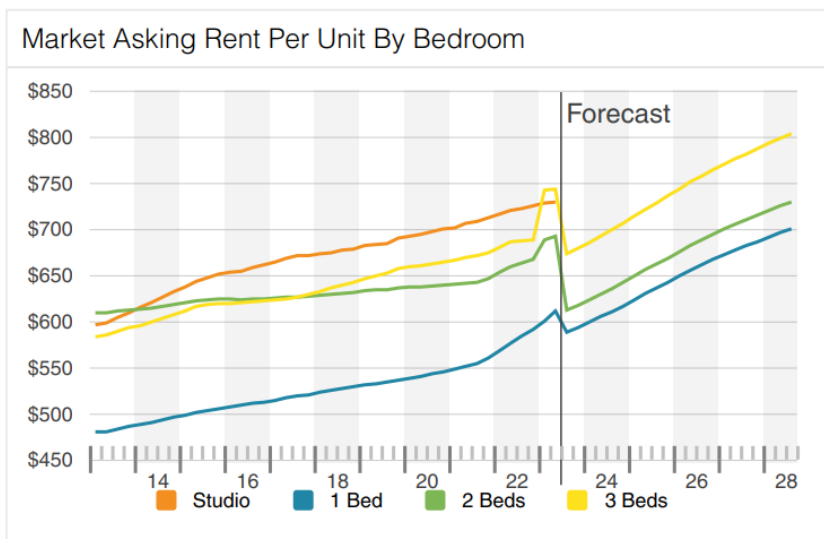
⁶The Central Carolina REALTORS Association covers Fairfield County and Richland, Bamberg, Calhoun, Clarendon, Lexington, Newberry, and Orangeburg Counties.

Multi-Family Residential Real Estate Market

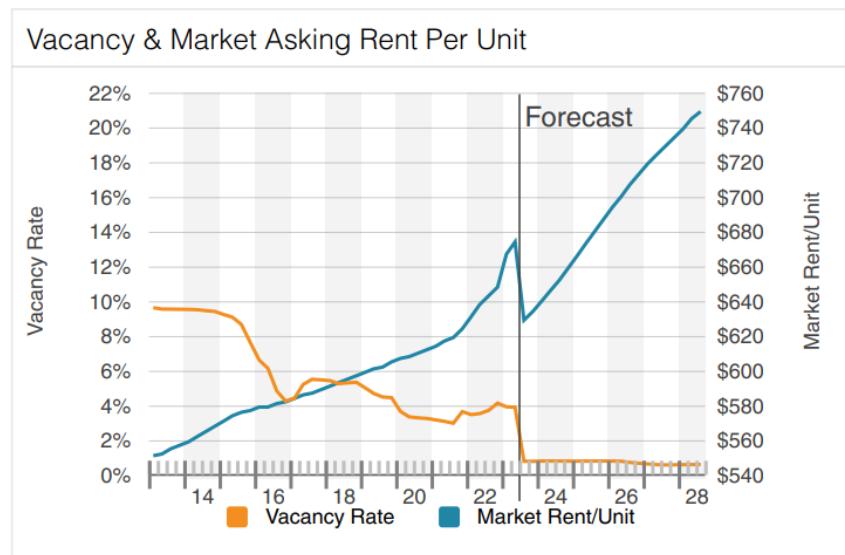
Average asking rents for multi-family units in Fairfield County are about \$616 for 1-bedroom units, \$695 for 2-bedroom units, and \$745 for 3-bedroom units. These rents are significantly lower than in the larger “Columbia” real estate market,⁷ where asking prices are \$1,077 for 1-bedrooms, \$1,236 for 2-bedrooms, and \$1,405 for 3-bedrooms. The rent increases seen over the past decade are projected to continue across all unit sizes.

The Countywide vacancy rate for multi-family units stands at 3.9%, representing a relatively tight market. Vacancy rates have fallen over the past decade and are projected to slip under 2% for the next several years. For market-rate units, there is virtually no vacancy (0.7%). In the larger “Columbia” real estate market, vacancy across all types of multi-family properties stands at 8.7%, and for market-rate properties at 8.6%.

There have been no significant recent deliveries of new multi-family housing units in Fairfield County despite this increasingly tight market and unmet demand, likely due to the relatively modest pricing for rents in the County as compared to the larger region.



Source: CoStar



Source: CoStar

⁷ This market definition extends into Richland, Kershaw, Saluda, Lexington, and Calhoun Counties.

Future Housing Needs

Housing Units Needed Based on Population Projections

In addition to current housing gaps and needs, MRB Group considered projected demographic information and what types of housing might be needed to address various population segments. Across Fairfield County, the population of people aged 64 or younger is projected to decline over the next ten years, while the senior population is expected to grow. On the following page, we estimate the number of new housing units needed on the basis of these projections, and on the basis of a more likely alternative population scenario.

		Age Cohort Projections				
		2023	2028	2033	Change (2023-2033)	% Change (2023-2033)
Fairfield County	Child Population (Under 18)	3,912	3,785	3,662	(250)	(6%)
	Young Adult (18-34)	3,851	3,273	2,781	(1,070)	(28%)
	Other Working Age (35-64)	8,049	7,610	7,195	(853)	(11%)
	Senior (65+)	4,564	5,047	5,581	1,017	22%
Monticello- Salem Crossroads CCD	Child Population (Under 18)	338	337	335	(2)	(1%)
	Young Adult (18-34)	350	295	249	(102)	(29%)
	Other Working Age (35-64)	704	665	628	(76)	(11%)
	Senior (65+)	377	439	512	135	36%
Ridgeway CCD	Child Population (Under 18)	859	831	804	(56)	(6%)
	Young Adult (18-34)	854	683	546	(308)	(36%)
	Other Working Age (35-64)	2,298	2,143	1,999	(300)	(13%)
	Senior (65+)	1,461	1,635	1,830	369	25%
Winnsboro North CCD	Child Population (Under 18)	576	538	502	(75)	(13%)
	Young Adult (18-34)	616	509	420	(196)	(32%)
	Other Working Age (35-64)	1,409	1,346	1,285	(124)	(9%)
	Senior (65+)	730	789	853	124	17%
Winnsboro South CCD	Child Population (Under 18)	2,137	2,072	2,009	(128)	(6%)
	Young Adult (18-34)	2,039	1,759	1,517	(523)	(26%)
	Other Working Age (35-64)	3,637	3,470	3,310	(327)	(9%)
	Senior (65+)	1,990	2,205	2,444	454	23%

Source: Esri, MRB Group. 2033 figures are projected on the basis of the same rate of change Esri projects for 2023-2028.

To assess housing needs for potential new residents in each area of the County, we applied the current housing tenure trends (owner versus renter) of young adults, other working age, and senior age cohorts, with respect to the portion of those population segments that are householders (heads of household). This yielded the number single-family and rental units per 100 new residents in each cohort.

Population projections alone would suggest that Fairfield County needs just 134 new single-family housing units over the next decade, all suitable for seniors, and that fewer units are needed for younger populations than currently exist. But from studying the County, we know that past population decline—upon which projections are extrapolated—is in part a result of inadequate housing stock, and that these population projections do not account for anticipated development pressure and known economic opportunities. Therefore, MRB Group also presents a modified projection of needed housing units on the basis of additional factors, including unmet demand for units by young adults, in-commuters, and downsizing seniors; and new jobs on the horizon at Scout Motors and the I-77 Megasite. These assumptions are detailed on the page following the projections table.

MRB Group's modified projections suggest that over the next ten years, the County would need about 1,555 additional single-family units and 273 additional rental units to accommodate its current and future population. These would predominantly be needed in the Winnsboro South CCD and Ridgeway CCD.

Anticipated Housing Need Per 100 New Residents Given Current Tenure Trends, By Age							Esri-Projected Change (2023-2033)			MRB Modified Projected Change (2023-2033)	
		% Anticipated Householders	% Owners	% Renters	Single-Family Units Per 100	Rental Units Per 100	Population Change	Additional Single-Family Units Needed	Additional Rental Units Needed	Additional Single-Family Units Needed	Additional Rental Units Needed
Monicello-Salem Crossroads CCD	Young Adult (18-34)	7.2%	68.0%	32.0%	5	2	(102)	(5)	(2)	(5)	(2)
	Other Working Age (35-64)	49.4%	85.8%	14.2%	42	7	(76)	(32)	(5)	(32)	(5)
	Senior (65+)	72.9%	76.9%	23.1%	56	17	135	76	23	82	25
	CCD Total							38	15	45	17
Ridgeway CCD	Young Adult (18-34)	12.3%	84.2%	15.8%	10	2	(308)	(32)	(6)	317	54
	Other Working Age (35-64)	53.6%	86.7%	13.3%	46	7	(300)	(139)	(21)	471	72
	Senior (65+)	62.9%	76.0%	24.0%	48	15	369	176	56	194	62
	CCD Total							5	28	982	188
Winnsboro North CCD	Young Adult (18-34)	22.7%	31.3%	68.7%	7	16	(196)	(14)	(31)	(14)	(31)
	Other Working Age (35-64)	56.7%	79.0%	21.0%	45	12	(124)	(56)	(15)	(41)	(15)
	Senior (65+)	68.8%	90.3%	9.7%	62	7	124	77	8	89	9
	CCD Total							7	(37)	35	(36)
Winnsboro South CCD	Young Adult (18-34)	31.2%	30.2%	69.8%	9	22	(523)	(49)	(114)	122	4
	Other Working Age (35-64)	57.6%	68.7%	31.3%	40	18	(327)	(130)	(59)	86	39
	Senior (65+)	70.1%	82.2%	17.8%	58	12	454	262	56	286	62
	CCD Total							83	(116)	493	105
Fairfield County	Young Adult (18-34)						(1,128)	(100)	(153)	420	25
	Other Working Age (35-64)						(827)	(357)	(101)	484	91
	Senior (65+)						1,082	590	143	652	157
	County Total							134	(110)	1,555	273
Totals:								24		1,829	

Source: American Community Survey 2021 5-Year Estimates, MRB Group. "% Anticipated Householders" is % of County population that are heads of households in this age bracket and CCD. "MRB Modified Projected" accounts for both Esri population projections and MRB assumptions in accompanying narrative.

MRB Group's modified projections are based on the following assumptions, which are in turn dependent on the County's planned buildout of additional wastewater infrastructure.

- Twenty of the ~200 graduating high school seniors at area high schools⁸ are able to find an apartment in Fairfield County (each of the 10 years) that wouldn't have been otherwise without new units being made available. Assuming some co-habitation with roommates, these are represented as **150 additional rental units** in the Young Adult category. These are presumed to be concentrated in Winnsboro South CCD (80%) and Ridgeway CCD (20%).
- Ten percent of the 3,647 people who currently commute to Fairfield County for their jobs now move to Fairfield County as a result of improved housing availability. These represent **365 new households**, 65% of them headed by householders of Other Working Age and 35% of them by Young Adults. Within these categories, distribution between owner/renter is on basis of current mix for those householder age groups. Half are presumed to locate in the Ridgeway CCD, and half in the Winnsboro South CCD.
- An additional 100 seniors, assumed to represent **70 households**, are able to age-in-place in new safe, accessible housing instead of moving to other counties or overcrowding with relatives. Distribution between owner/renter is on basis of current mix for this householder age group, and distribution across the four CCDs is in accordance with the growth of the senior population in each of those geographies.
- **1,000 people** who get jobs at the new Scout Motors Plant, or get indirect or induced jobs generated by that 4,000-employee investment, choose to **establish their households** in Fairfield County. In each case, 65% of the households are headed by householders of Other Working Age, and 35% of them headed by Young Adults. Distribution between owner/renter is on basis of current mix for those householder age groups. Three quarters are presumed to locate in the Ridgeway CCD and 25% of them in the Winnsboro South CCD.
- The I-77 Megasite creates 1,000 new jobs that attract **200 new households** to the area. In each case, 65% of the households are headed by householders of Other Working Age and 35% of them by Young Adults. Distribution between owner/renter is on basis of current mix for those householder age groups. Three quarters are presumed to locate in the Ridgeway CCD and 25% of them in the Winnsboro South CCD.
- **Twenty households** in the labor shed of growing Rock Hill opt for rural single-family living in Fairfield County's Winnsboro North CCD. These are assumed to be 75% Other Working Age and 25% Senior.

⁸Fairfield Central High School graduates 168/year, and Richard Winn Academy has about 200 students spread over grades K-12.

Housing Units Needed Based on Income Segments

In investigating housing affordability in the prior chapter, MRB Group found that housing in the County was more attainable than in the larger Region and State, and that about 18% of owner households were cost-burdened, and 45% of renter households were cost-burdened. However, reported median home values and median contract rents, which were used as inputs for that analysis, do not truly capture the surge in housing costs that has occurred since the COVID-19 pandemic. The 2022 median home value of \$132,019 is a dramatically different figure from the 2022 \$276,000 median sales price that a buyer would face in Fairfield County. And the 2021 median contract rent of \$503 does not approach the more typical current asking prices of \$600 or \$700, which also do not account for all utilities.

The prior chapter illustrated the household incomes needed to afford homeownership at a variety of price points. Here, based on that data and projected future income breakdowns of Fairfield County households (see table on next page), we conclude that:

- To address the needs of lower-income households (up to \$34,999), about 39% of new housing stock would need to be valued at \$125,000 or less, and about 16% of new housing stock would need to be valued at \$75,000 or less—infeasible from the standpoint of single-family housing construction. This would most feasibly be addressed by higher-density attached single-family homes, condos, and apartments, including subsidized apartments. For those earning at the top of this income band (\$34,999), this means rents of no more than \$850. For those earning \$24,999, this means rents of no more than \$625.
 - This need is particularly acute for low-income households earning above the thresholds for public housing assistance (currently \$29,400 for a 1-person family for some units).⁹
- To address the needs of households earning \$35,000-\$49,999 (within which lies the County's median household income), about 12% of new housing stock would need to be valued at about \$120,000-\$170,000, or equivalent rents. This would most feasibly involve a combination of rental apartments, manufactured homes, and single-family attached homes.
- To address the needs of households earning \$50,000-\$74,999, about 11% of new housing stock would need to be valued at about \$170,000-\$250,000, or equivalent rents.
- To address the needs of households earning \$75,000-\$99,999, about 7% of new housing stock would need to be valued at about \$250,000-\$330,000, or equivalent rents.
- To address the needs of households earning \$100,000 or more, about 30% of new housing stock could be valued in the mid-\$300,000s or higher.

⁹ <https://www.schousing.com/documents/Fairfield%20FMR%20&%20Utility%20Schedule.pdf>.

Fairfield County Households by Income			
	2023	2028	Consolidated Income Bands (2028)
Households	9,003	8,859	
<\$15,000	16.9%	15.4%	39.1%
\$15,000 - \$24,999	12.1%	10.9%	
\$25,000 - \$34,999	14.5%	12.8%	
\$35,000 - \$49,999	12.8%	12.0%	12.0%
\$50,000 - \$74,999	11.0%	11.1%	11.1%
\$75,000 - \$99,999	6.9%	7.2%	7.2%
\$100,000 - \$149,999	17.1%	19.7%	30.6%
\$150,000 - \$199,999	5.7%	7.4%	
\$200,000+	3.0%	3.5%	

Source: ACS 2021 Five-Year Estimates

Housing Needed for Other Vulnerable Populations

Homelessness

To the extent that homelessness in Fairfield County follows regional patterns, homelessness in 2023 was down slightly from 2018, as shown in the table below. But homelessness is difficult to see and quantify in rural areas like Fairfield County, where no homeless Point-in-Time count has taken place in recent years. Interviewees involved in the count and in serving people with housing insecurity say that anecdotally, the “hidden homeless” in Fairfield County often shelter in abandoned residences, in overcrowded units with family on a temporary basis, and in motels in Winnsboro and Ridgeway. As the cost of housing rises, housing insecurity will increase for people with low, fixed, or no income.

The Good Samaritan House operated by Christ Central Ministries in Winnsboro, which often operates near its 18-person capacity, reports that substance abuse and mental illness are major drivers of homelessness in the County, suggesting a need for additional dedicated transitional and supportive housing. For individuals served by that facility that can live independently, there is a need for more safe, sanitary, one- and two-bedroom units at \$600/month or less.

Point-in-Time Homelessness Counts for Nine-County Region						
	Columbia-Midlands Continuum-of-Care					
	2018	2019	2020	2021	2022	2023
Overall Homeless	1,205	1,215	1,140	938	987	1,165
Overall Homeless - Under 18	145	142	138	116	131	N/A
Homeless Sheltered	1,005	923	874	695	761	956
Homeless Unsheltered	200	292	266	243	226	209
Overall Homeless Individuals	954	980	923	517	774	N/A
Overall Homeless People in Families	251	235	217	178	213	N/A

Source for 2018-2023: HUD Exchange, <https://www.hudexchange.info/resource/3031/pit-and-hic-data-since-2007/>.

Source for 2023: Midlands Area Consortium for the Homeless.

Sheltered counts individuals residing in emergency shelters, transitional housing, safe haven programs, or supportive housing.

The Columbia-Midlands CoC covers 13 counties.

Seniors

Housing for the County’s growing senior population is inadequate. In addition to a lack of available small, one-story, single-family homes for seniors to downsize into, and despite the presence of two age-restricted apartment complexes, there is a severe shortage of good-quality apartments, particularly at rents that are attainable for those on a fixed income of less than \$1,000/month. Moreover, seniors with criminal records, regardless of how long ago the offense was, are unable to qualify for the subsidized apartment complexes in the County. The County’s two nursing homes rarely have available beds, and there are no housing options that provide for assisted living

or transitional levels of care. As a result of these factors, many seniors move in with relatives that would otherwise live independently, in some cases in overcrowded situations.

Fairfield County's older population has deep ties to the community and values its rural, small-town feel. To enable them to age in their communities, there is a need for new 1- and 2-bedroom apartments, both subsidized and market-rate; a greater supply of small, single-story single-family homes (e.g. patio homes); and an assisted living facility with transition capabilities for step-up to nursing care.

Populations with Health and Other Challenges

In speaking with organizations that serve various vulnerable populations in Fairfield County, the issue of housing for individuals with mental health problems was prominent, suggesting the need for dedicated supportive housing. Alongside substance abuse challenges, mental health challenges are a significant contributor to homelessness and housing insecurity in Fairfield County.

Fairfield Behavioral Health Services provides housing coordination assistance to people in substance abuse treatment programs, but the overall shortage of rental housing in the community poses a significant challenge for housing placement. Formerly incarcerated people are particularly difficult to find housing for, given the restrictions of most subsidized apartment complexes. These individuals often need 1- and 2-bedroom apartments in Winnsboro, in proximity to social services.

Appendix 3: Land Use and Regulatory Review

This reviews the existing land use regulatory environment in Fairfield County and the Towns of Winnsboro and Ridgeway. It is specifically concerned with how the existing regulations can be improved to address the housing needs foreseen within the County based upon the findings of the Socio-Demographic Analysis, Housing Inventory and Market Analysis, and the County's updated Comprehensive Plan. Per those analyses, Fairfield County is characterized by the following demographic trends and housing market conditions:

- An aging population
- Relatively high poverty rates
- Significantly cost burdened renters related to low incomes
- Low vacancy in apartment units
- Job growth
- Increasingly educated population
- High rates of vacant, unsanitary, and overcrowded dwellings
- Shortages of all housing types with particular unmet demand for smaller homes
- Needs for transitional housing

Given these challenges and the information presented in the County's updated Comprehensive Plan, MRB Group worked with County Council and County staff to establish five goals, below. On the subsequent pages, we highlight local land use regulatory items in terms of how they either constrain or advance the first four of these housing goals:



*Improve housing
quality and combat
deterioration of
aging housing
stock*



*Increase housing
choice*



*Increase housing
affordability*



*Ensure that housing
development
advances
economic and
community
development
objectives*



*Orient
organizational
capacity-building
to address housing
goals*

Goal 1: Improve Housing Quality and Combat Deterioration of Aging Housing Stock

Efforts to increase investment in existing housing stock are often associated with strategies to provide financial assistance. However, how zoning treats nonconforming structures can limit property owners' ability to access funding to purchase or invest in their homes.

According to Freddie Mac, mortgages for single-family homes are "ineligible for sale to Freddie Mac if the Mortgage is secured by property that is subject to... regulations that prevent the rebuilding or maintenance of the property improvements if they are damaged or destroyed."¹⁰ Similar language exists with respect to multi-family development and for Fannie Mae.¹¹ Fannie Mae specifically states that "the intent of these types of land-use regulations is to remove existing land uses and to stop land development... within specific setback lines."¹² Contrary to the County's goal of improving the existing dwellings, Fannie Mae believes that certain zoning ordinances reflect a desire to remove these buildings. Fannie Mae and Freddie Mac support around 50% of the mortgage market;¹³ an inability to meet their requirements is a severe restriction of available funding for investment in the existing housing stock.

Fairfield County, the Town of Winnsboro, and the Town of Ridgeway all have language within their zoning ordinances restricting the reconstruction of nonconforming structures destroyed except within the requirements of the zoning ordinance.¹⁴ And although the ordinances contain language excepting regular repairs, an owner seeking financing may still need to show compliance with the above requirements.

MRB Group has highlighted the properties shown on the next page both because they are examples of the problem, and because an evaluation of their surrounding neighborhoods finds numerous nonconforming structures. Given the strong community desire to see renewed investment within Zion Hill and Winnsboro Mills, we note that these regulations represent a potential barrier to that investment. This can be remedied by a simple zoning amendment to allow reconstruction or by adopting zoning regulations that align with the existing built environment.

¹⁰ Freddie Mac, Single Family Seller/Servicer Guide, Section 5605(a)(i)(B), page 5605-8. https://guide.freddie.mac.com/ci/okcsFattach/get/1002095_2

¹¹ Freddie Mac, Multifamily Seller/Servicer Guide PDF, Section 60.12.f., Chapter 60, Page 18. https://mf.freddie.mac.com/docs/mf_guide_full.pdf; Fannie Mae, Multifamily Selling and Servicing Guide, Part II, Chapter 3, Section 301. <https://mfguide.fanniemae.com/node/3201>; Fannie Mae, Multifamily Selling and Servicing Guide, Section B4-1.3-04, Page 551-552. <https://singlefamily.fanniemae.com/media/37156/display>

¹² Fannie Mae, Multifamily Selling and Servicing Guide, Section B4-1.3-04, Page 552. <https://singlefamily.fanniemae.com/media/37156/display>

¹³ "Fannie, Freddie Expected to Back Mortgages of Nearly \$1 Million" Realtor Magazine, 17 November 2021. <https://www.nar.realtor/magazine/real-estate-news/economy/fannie-freddie-expected-to-back-mortgages-of-nearly-1-million>

¹⁴ Fairfield County, Land Management Ordinance, Section 8.7; Town of Winnsboro, Zoning Ordinance, Section 5-2. Town of Ridgeway, Zoning Ordinance, Section 400.2. Fairfield County Housing Study and Needs Analysis

<p>Fairfield County 245 Columbia Rd Zoned R-2</p> <p>This property has non-conforming front and rear setbacks and lot area. It also does not appear to provide the minimum required parking.</p>			<p>Nonconforming buildings in Winnsboro Mills</p>
		<p>Town of Winnsboro 422 W. College St Zoned R-3</p> <p>This property has non-conforming front setbacks and lot coverage. It also does not appear to provide the minimum required parking.</p>	<p>Nonconforming buildings in Zion Hill</p>
			

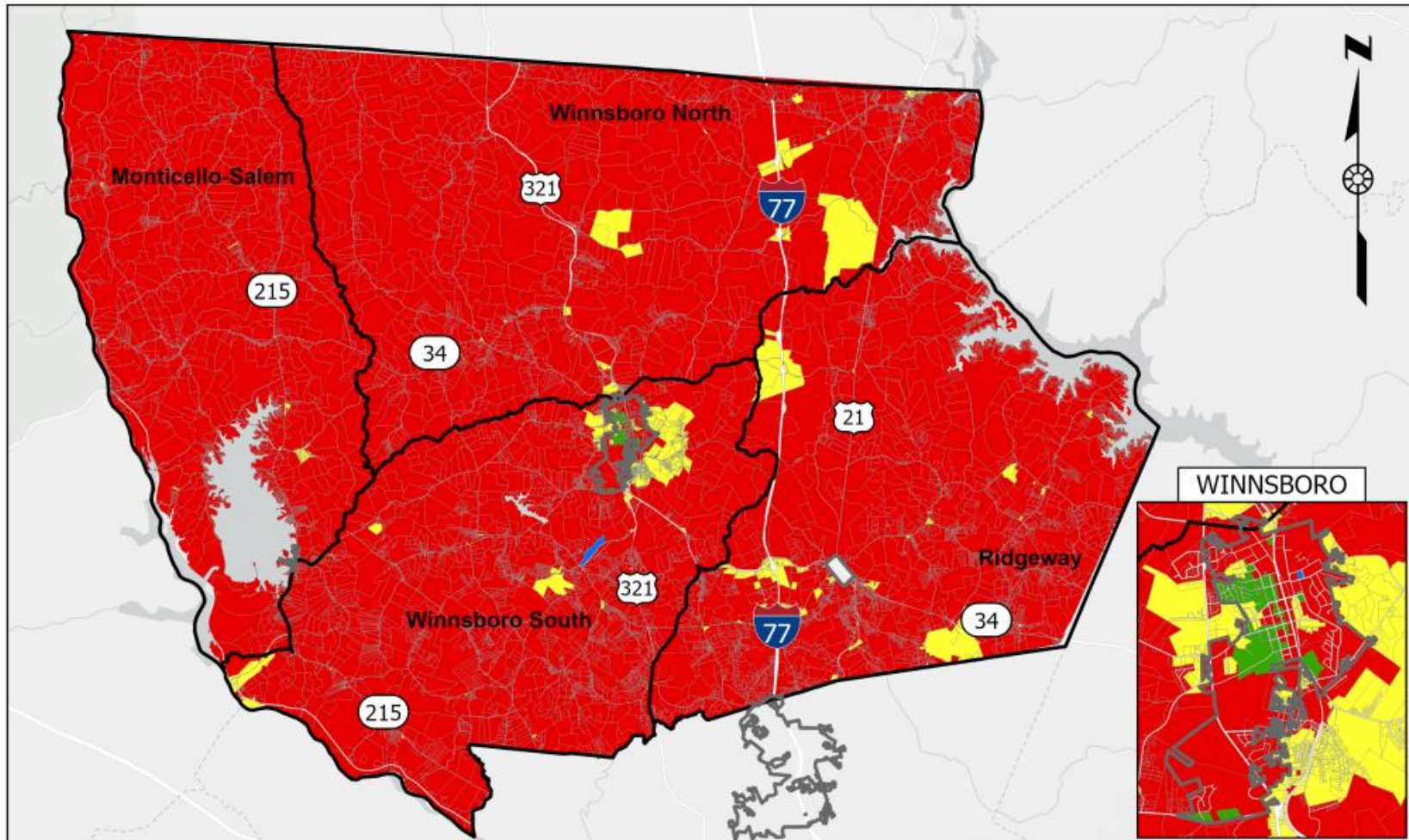
Goal 2: Increase Housing Choice

In a healthy local housing market there are numerous, diverse options from which consumers can choose. These choices allow consumers to economize their dollars and spend more on the qualities or amenities most valuable to them. The absence of choices means that there is a larger population bidding on one product, and this creates a mismatch between the product and the purchaser, leaving all residents worse off.

The most obvious and important strategy to increase housing choice is simply to legalize housing options beyond traditional detached single-family dwellings. The following pages map the basic legality of constructing townhouses or a three-unit apartment throughout the County. It clearly shows that the vast majority of land within Fairfield County is not legally available for these options. To be sure, certain areas of the County, especially rural areas, may not be appropriate for these styles of development. But in areas where new housing is appropriate or desirable, like the Town of Winnsboro or areas with housing-supportive infrastructure like water and sewer, it is sensible to permit more diverse housing types to take advantage of the significant investment in public infrastructure.

These maps, however, don't account for various other factors that might eliminate any of the permissible sites from realistic feasibility, such as land area, setbacks, space available for parking, the ability to gain approval from the appropriate board or commission, and—most importantly—whether the property owner has any desire to develop such a use. Each of these additional variables further reduces the possibility that any of these sites is used for diverse housing options. This caveat is necessary to understand that the land shown on the maps is the maximum allowable area, but, in reality, there is likely far less land available for diverse housing types.

As the County seeks to encourage more housing choices, zoning reform may be a necessary tool to create the housing choices that residents want and need.



Legend:

- Municipal Boundary
- County Census Subdivisions

Zoning Allowance

- Unclear
- Conditional
- Prohibited
- Permitted

Title: **TOWNHOME ZONING PERMISSIONS**

Location: **FAIRFIELD COUNTY, SC**

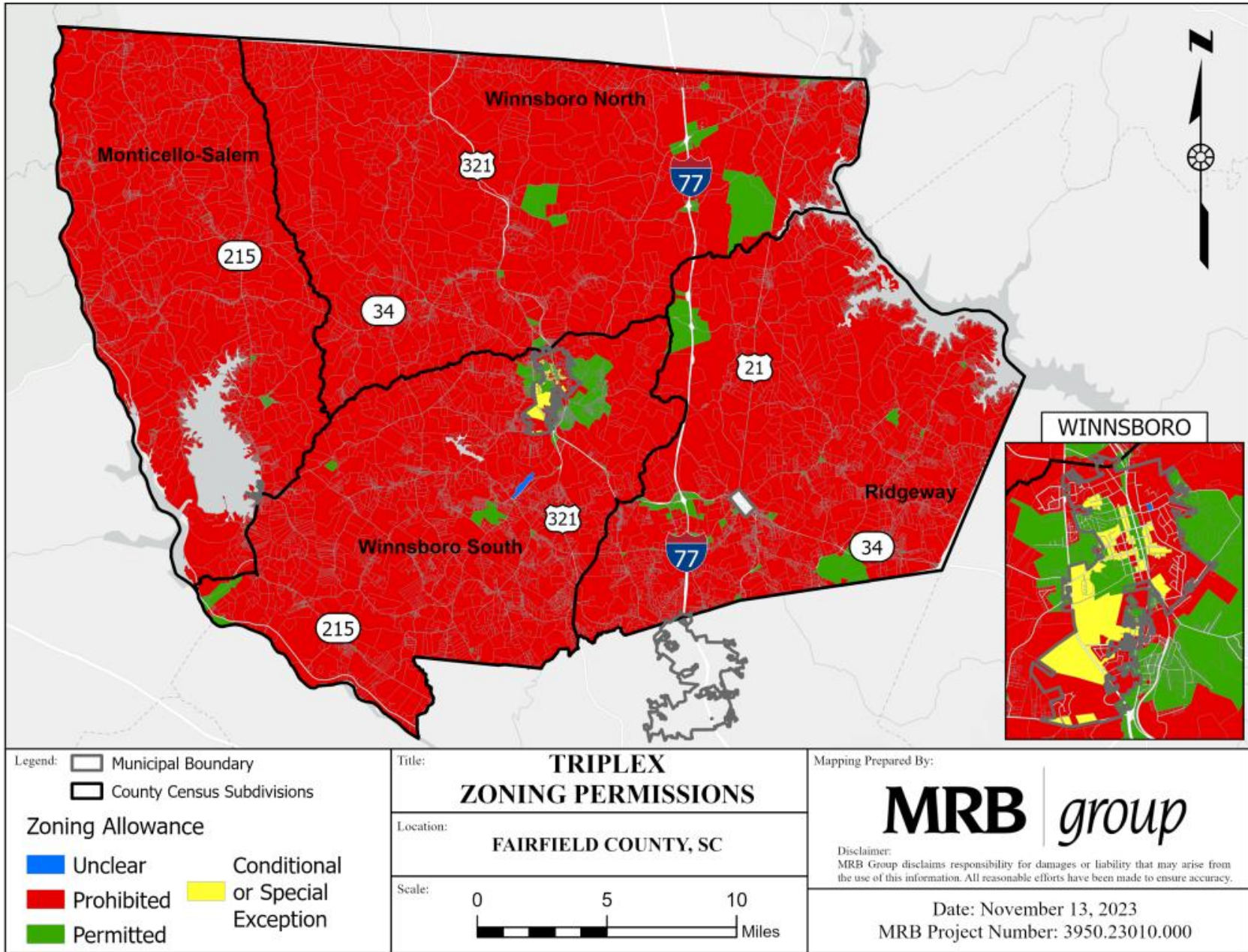
Scale: Miles

Mapping Prepared By:

MRB | group

Disclaimer: MRB Group disclaims responsibility for damages or liability that may arise from the use of this information. All reasonable efforts have been made to ensure accuracy.

Date: November 13, 2023
MRB Project Number: 3950.23010.000



Goal 3: Protect and Increase Housing Affordability

Generally speaking, housing affordability can be improved by increasing incomes and/or by reducing price per housing unit. While local regulation may have little impact on incomes, it can play a significant role in prices by increasing the costs of production. Recent surveys of homebuilders show that around \$40,000 of the price of a new single-family home is attributable to local regulations and that 40% of multi-family development costs in multi-family development are from regulatory burden.¹⁵ Notably, lot size and off-street parking minimums are two common regulations that increase the cost of housing.

Minimum Lot Size

Minimum lot size mandates restrict the supply of housing within a given area, and they require buyers to purchase more land area than they might otherwise desire. A homebuyer might prefer a 5,000 ft² lot, but because zoning requires 15,000 ft², that purchaser must expend additional funds on land not providing the same value. When purchasing any property, one aspect of sale value is the amount of land being purchased. For example, purchasing the same house on a one-acre parcel will cost more than on a 0.5-acre parcel which will cost more than on a 0.25-acre parcel and so on, all else being equal. Further, lot size requirements can effectively prohibit certain uses where they might otherwise be permitted. For example, somebody wishing to construct a modest six-unit building in Winnsboro would find that, in the R-3 district, only 64 of the 432 parcels have the required 18,500 ft². Numerous studies have found the existence of a positive relationship between minimum lot size mandates and prices.¹⁶

¹⁵ Emrath, Paul and Sugrue Walker, Caitlin. "Regulation: 40.6 Percent of the Cost of Multifamily Development," National Association of Home Builders and National Multifamily Housing Council. <https://www.nmhc.org/globalassets/research--insight/research-reports/cost-of-regulations/2022-nahb-nmhc-cost-of-regulationsreport.pdf>; "Regulatory Costs Add a Whopping \$93,870 to New Home Prices" National Association of Home Builders. <https://www.nahb.org/blog/2021/05/regulatorycosts-add-a-whopping-93870-to-new-home-prices/>

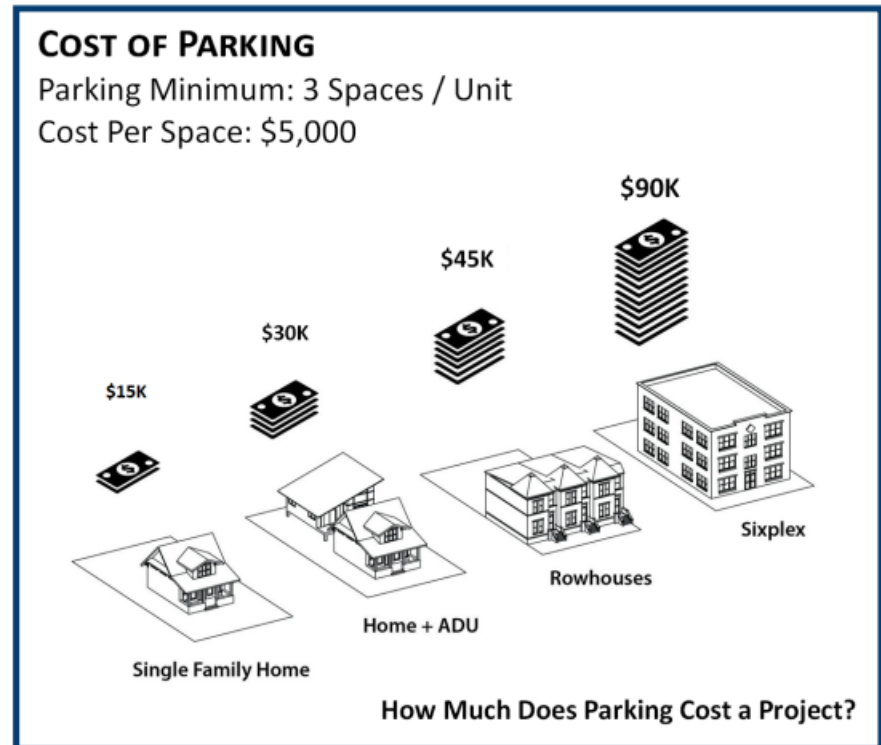
¹⁶ For an overview, see here: Gyourko & Molloy, "Regulation and Housing Supply" (2014); Zabel & Dalton, "The impact of minimum lot size regulations on house prices in Eastern Massachusetts" (2011); Boudreaux, "Lotting Large: The Phenomenon of Minimum Lot Size Laws" (2016); Glaeser, Schuetz, Ward, "How large lot zoning and other town regulations are driving up home prices" CommonWealth Beacon (2006); Gardner, "Urban Minimum Lot Sizes: Their Background, Effects, and Avenues to Reform" (2023); "Lot-Size Reform Unlocks Affordable Homeownership in Houston" Pew Trusts (2023).

Minimum Off-Street Parking

Despite the common terminology, parking is not free. Constructing parking requires heavy machinery to regrade soils, expensive materials like stone and asphalt, labor to install, and frequent maintenance. Estimates of the cost of asphalt parking are \$2.50-\$4.50 per ft². Permeable asphalt cost may cost between \$10 - \$12 per ft². Including the value of the land occupied by parking, each space can cost between \$5,000 and \$10,000.¹⁷

While parking may be a desirable amenity to have at work, home, or at a restaurant, when a local government requires the construction of excessive parking it represents a financial hurdle to new, desirable development. When old buildings are subject to today's parking standards, it can prohibit reinvestment. Even in instances where a development chooses to comply with these requirements, the cost of excess parking is passed onto the consumers as higher prices.

Fairfield County likely has laudable goals justifying permeable pavement in parking lots larger than 12 spaces,¹⁸ but this also represents a significant cost burden to new housing—especially the apartments residents want and need. Winnsboro requires three parking spaces per dwelling unit, which is very high comparatively.¹⁹ These mandates can represent tens of thousands of dollars in additional construction costs per unit. Those costs are passed on to residents in the form of higher rents, or they simply render projects financially infeasible. In an effort to improve affordable housing, many communities are eliminating parking requirements entirely.²⁰



Credit @pushtheneedle on Twitter. Image modified from original.

¹⁷ "The Many Costs of Too Much Parking," Strong Towns, 20 November 2018. <https://www.strongtowns.org/journal/2018/11/20/the-many-costs-of-too-much-parking>; Pioneer Valley Planning Commission, "Understanding Porous Asphalt", <https://www.pvpc.org/sites/default/files/files/PVPC-Porous%20Asphalt.pdf>

¹⁸ Fairfield County Land Management Ordinance, Section 6.3.

¹⁹ American Planning Association Planning Report, "Parking Standards" (Page 84, 2002).

²⁰ Parking Reform Network, "Parking Reform Map," <https://parkingreform.org/resources/mandates-map/>

Goal 4: Ensure that Housing Development Advances Economic and Community Development Objectives

Based upon the public survey and conversations with County stakeholders, it is clear that there is a desire to grow the County's housing stock to meet the needs of young families, aging seniors, and the workforce that is needed for economic investments in the County's industrial parks, current and future amenities, and in nearby Richland County. But it is equally clear that there is a desire to ensure that new housing does not degrade the natural resources and rural character of the County.

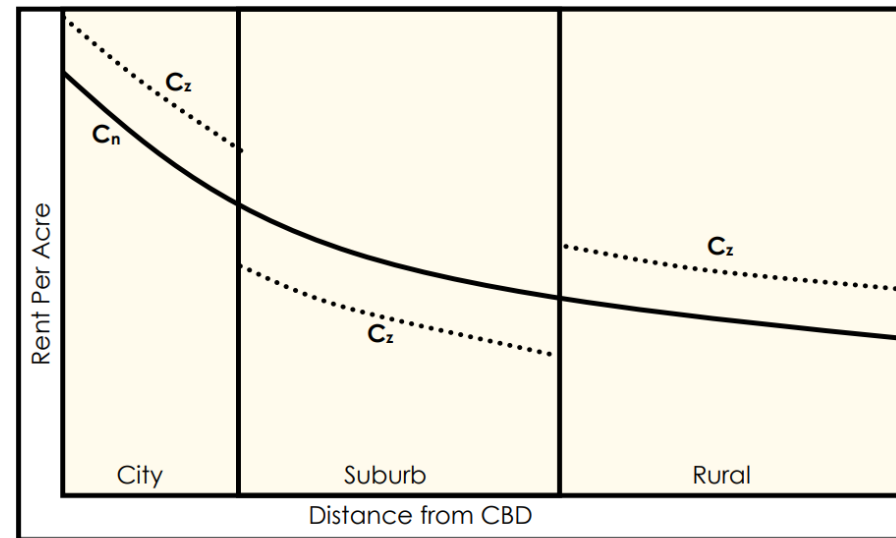
This is a complex problem, and there are only imperfect tools to utilize. First though, we must accept that sprawl is a natural consequence of urban development and modern, human habitation. When people want to live or operate a business in a community—Winnsboro for example—the land values of that community will rise. As land values rise, other people looking to reside in the community may seek to locate slightly further away to find lower land values. This is how sprawl naturally operates in local economies.

Basic Principles

Since sprawl is a natural consequence of community development, combatting sprawl is particularly difficult. Tools must be geared to make land development cheaper in the areas the County prefers development relative to areas that the County wishes to preserve. Some of the tools explored in earlier pages—reducing or eliminating minimum lot sizes or parking requirements or legalizing denser housing options—will help to accomplish this objective. Here we discuss additional, potential options.

Briefly, to preserve natural environment and habitats, the County must preserve substantial, uninterrupted acreage called habitat cores. These cores will require buffers to protect the core area from impacts of human activity. Finally, preserved areas need corridors that connect core habitat areas.²¹

Agricultural land protection is very similar to habitat protection in that certain areas have higher quality soils are more suitable to agriculture and thus more suitable for preservation. Further, agricultural operations rely on scale, meaning that continued subdivision of prime agricultural land limits the ability of operators to scale



C_n shows a hypothetical, natural distribution of residential land rents relative to the distance from the Central Business District. C_z shows the distribution of residential rents where the Suburb is subject to regulations that artificially limit density. Note that rents rise in the City and Rural areas which act as an incentive to develop in those areas. Image modified from the original in *The Economics of Zoning Laws*, by William Fischel (1985).

²¹ Green Infrastructure Center. Forest Connectivity in the Developing Landscape: A Design Guide for Conservation Developments. (September 2019). Fairfield County Housing Study and Needs Analysis

up to profitability. Finally, developing residential units in proximity to agricultural leads to complaints of the noise or smells of farming that cannot reasonably be mitigated.

To support the preservation of critical natural resources like farmlands and habitats, the County must undergo an intensive planning process to identify and prioritize areas for development and protection. From this starting point, it can then implement some of the regulatory tools discussed below.

Urban Growth Boundary²²

Used in Charleston and other communities around the country, Urban Growth Boundaries (UGB) are a popular tool to limit urban sprawl. A UGB effectively defines the limits where an urban area will be permitted to grow. It may further provide that new infrastructure such as water, sewer, etc. will only be supported within the designated growth area. Importantly, UGBs should be accompanied by only limited regulations within the designated growth area to ensure that the UGB does not severely constrain housing access and create issues of affordability and displacement.

Transfer of Development Rights²³

Transfer of Development Rights (TDR) programs allow developers to purchase development rights from landowners in rural or agricultural areas. These rights can then be transferred to urban areas, where they can be used to increase the density of development. TDR programs in effect preserve open space and farmland in exchange for allowing for more compact development in urban areas. They can be difficult to administer, however, as there is not an established marketplace for preservation, so it can be difficult to establish prices in order to effectively manage the program.

Large Lot Zoning

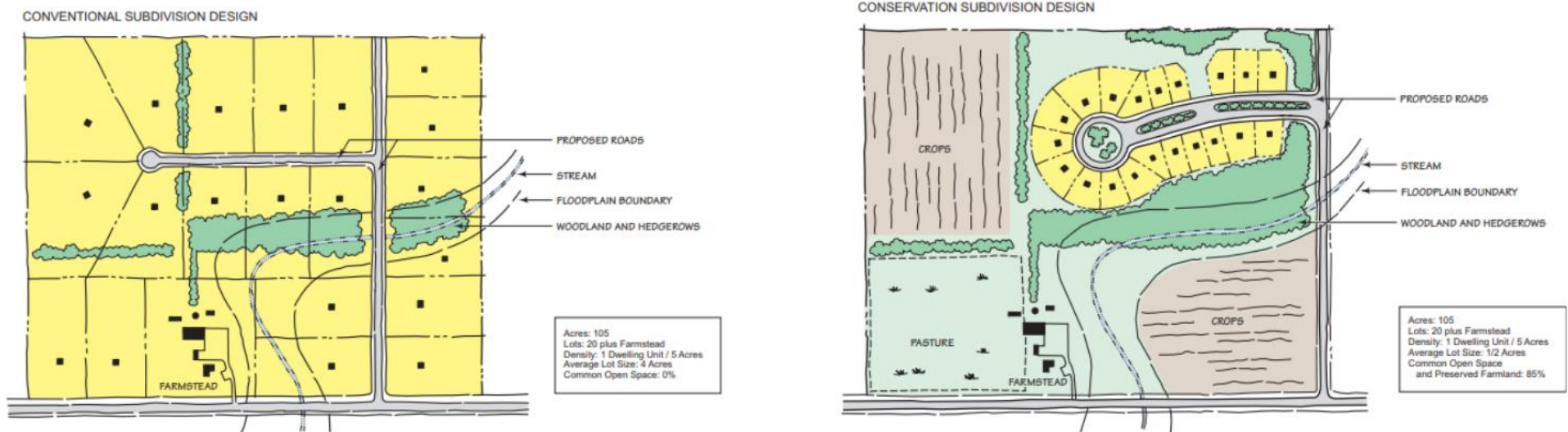
The County may also investigate the imposition of zoning regulations that restrict the creation of residential parcels smaller than a particular acreage. Within the Rural Resource District (RD) and Rural Residential District (RD-1), the current minimum lot size is generally one acre per dwelling unit. However, this size is not large enough to meaningfully protect any environmental or agricultural resources. Importantly, because the requirement adds only minimal cost to new housing in these rural districts, the one-acre minimum lot size may actually encourage sprawl and fragmentation of the very resources the County desires to protect. Although South Carolina state law provides some limitations on jurisdictions' ability to restrict lots above five acres, larger minimum lot sizes to the tens of acres in certain locations may be advisable to achieve the County's goals regarding preservation of rural character.

²² Catawba Regional Council of Governments, "Urban Growth Boundary Fact Sheet". Accessed at <https://scdhec.gov/sites/default/files/docs/HomeAndEnvironment/Docs/ModelOrdinances/UrbanGrowthBoundary.pdf>

²³ Catawba Regional Council of Governments, "Transfer of Development Rights". Accessed at <https://scdhec.gov/sites/default/files/docs/HomeAndEnvironment/Docs/ModelOrdinances/OtherExamples/TransferofDevelopmentRights.pdf>

Conservation Subdivision

While the prior tools are proactive regulatory measures to restrict sprawl's impact on rural resources, conservation subdivisions are a tool to ensure that the development of parcels minimizes impact on those resources. The general concept is that the number of houses that are allowable under the base zoning can be constructed more densely in exchange for the preservation of natural resources on the site. Fairfield County does currently have regulations regarding conservation subdivisions. However, the regulations are minimal and don't adequately mandate developers to identify and protect desired resources during the course of planning and development. Most importantly, the current ordinance requires no consideration of contiguity of protected open space. Without contiguity and without consideration of nearby land, protected lands may lose their natural or agricultural value, and the intent of conservation subdivision will not be achieved.



Examples of conventional versus conservation subdivision design in an agricultural setting.