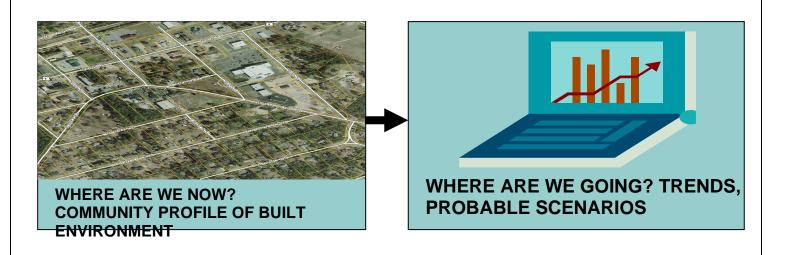
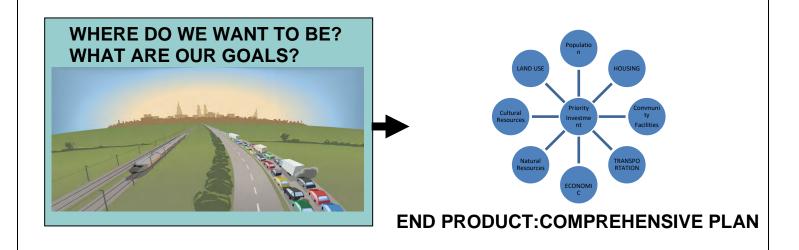
PLANNING ELGIN: 2012





CONTENTS

SECTION ONE: POPULATION ELEMENT	1
HISTORICAL TRENDS	1
DEMOGRAPHIC FORECAST	
DEMOGRAPHIC COMPOSITION	
SOCIAL CHARACTERISTICS	
CONCLUSIONS	
POPULATION GOALS AND ACTIONS	
SECTION TWO: HOUSING ELEMENT	15
HOUSING TRENDS	
OCCUPANCY CHARACTERISTICS	15 15
FINANCIAL CHARACTERISTICS	
HOUSING AFFORDABILITY AND ASSISTANCE NEEDS	
HOUSEHOLD COMPOSITION	
HOUSING CONDITIONS	
HOUSING ROJECTIONS	
CONCLUSIONS	
HOUSING GOALS AND ACTIONS	
110001110 GOALO AIND AOTTOTIO	
SECTION THREE: ECONOMIC ELEMENT	31
EMPLOYMENT AND LABOR FORCE	
OCCUPATIONS	
REGIONAL FORCES IMPACTING LOCAL ECONOMY	
EMPLOYMENT OPPORTUNITIES AND PROJECTIONS	
CONCLUSIONS	
ECONOMIC GOALS AND ACTIONS	
SECTION FOUR: NATURAL RESOURCES ELEMENT	41
GEOGRAPHIC PROFILE	
CLIMATIC CONDITIONS	41
SOILS	
FLOODWAYS	
TREES	
WETLANDS	
CONCLUSIONS	
GOALS AND ACTIONS	

SECTION FIVE: CULTURAL RESOURCES ELEMENT	47
HISTORY	47
SOUTH CAROLINA STATE MUSEUM	47
COLUMBIA MUSEUM OF ART	
UNIVERSITY OF SOUTH CAROLINA	
RIVERBANK ZOO AND GARDENS	49
LIBRARY	50
CONCLUSIONS	50
SECTION SIX: COMMUNITY FACILITIES ELEMENT	51
WATER FACILITIESWASTEWATER FACILITIES	51 52
FIRE PROTECTION	
RECREATION FACILITIES	
POLICE PROTECTION	
EDUCATION FACILITIES	
GARBAGE COLLECTION AND STREET LIGHTS	
CONCLUSIONS	
COMMUNITY FACILITIES GOALS AND ACTIONS	
SECTION SEVEN: TRANSPORTATION ELEMENT	
AUTOMOBILE TRANSIT	
MASS TRANSIT	
PEDESTERIAN AND BICYCLE TRANSIT	
RAIL TRANSIT	
AIR TRANSIT	
CONCLUSIONS	
TRANSPORTATION GOALS (TG) AND ACTIONS	65
SECTION EIGHT: LAND USE ELEMENT	67
EXISTING LAND USE COMPONENT	
LAND USE ISSUES COMPONENT	
LAND USE GOALS COMPONENT	
PLAN MAP COMPONENT	76
COMPLIANCE INDEX COMPONENT	
SECTION NINE: PRIORITY INVESTMENT ELEMENT	84
PRIORITIZING CAPITAL IMPROVEMENTS	85

FUNDING SOURCES	85
EXPENDITURES	87
PROJECTED REVENUES AND XPENDITURES	88
PRIORITY INVESTMENT POLICY	92
ΔΝΝΙΙΔΙ ΔΙΙΠΙΤ	03

INTRODUCTION

This Plan updates and supersedes the 2002 Comprehensive Plan of the Town of Elgin. It has been prepared in accord with the requirements of the Comprehensive Planning Act of 1994, as amended through 2007 and is intended to promote within the community public health, safety, morals, convenience, prosperity, general welfare, efficiency, and economy. Additionally, the Plan identifies challenges and issues facing the community, and prescribes a response. It is further intended to guide development and change to meet existing and anticipated needs and conditions; to contribute to a healthy and pleasant environment; to balance growth and stability; to reflect economic potentialities and limitations; to protect investments to the extent reasonable and feasible; and to serve as a basis for regulating land use and the development process.

As per the requirements of the Planning Enabling Act, Sections 6-29-310 through 6-29-960, this Plan represents not only a blueprint for future development, but the continuation of a process to guide the orderly development of the community.

The framework for reevaluating and reestablishing the Comprehensive Plan to meet the needs of the future is outlined in the **South Carolina Local Government Comprehensive Planning Enabling Act of 1994**. The State Act redefines the Comprehensive Plan to include nine elements, which comprise the body of this Plan:

- (1) Population
- (2) Housing
- (3) Economic Development
- (4) Natural Resources
- (5) Cultural Resources
- (6) Community Facilities
- (7) Land Use
- (8) Transportation
- (9) Priority Investment

Each of the above elements is addressed in detail as a separate part (Section) in this document.

SECTION ONE

POPULATION ELEMENT

This element, like the previous plan, will dimension the size and social characteristics of the Town's population, past, present and future. Income distribution and education attainment levels also are studied in an attempt to understand the needs and potentialities of the population. After all, planning is first and foremost about people and their environment.

HISTORICAL TRENDS

The official 2010 Census places the number of Town residents at 1,313, up 62 percent over the 2000 census count. This represents continued growth over the last 40 years of approximately 25 new residents a year. Surprisingly, the largest increase has been over the last 10 years, when much of the economy was mired in recession-like conditions.

Owner-Occupied Housing Values, Town of Elgin, 2010

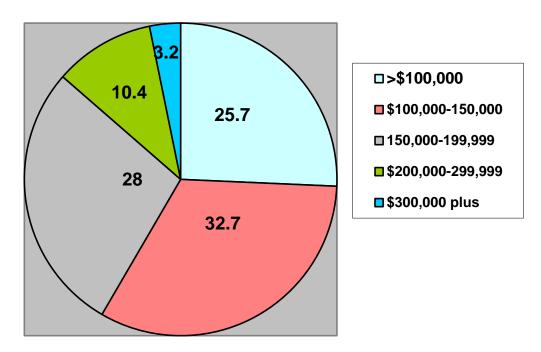


Table 1 Comparative Population Trends, Town of Elgin and Kershaw County, South Carolina					
<u>Population</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>
Town of Elgin	374	595	622	806	1,311
Kershaw County	34,727	39,015	43,599	52,647	61,697
Percent of County	01.0	01.5	01.4	01.5	02.1
Rate of Change	<u>1970-198</u>	<u>1980</u>	-1990	1990-2000	<u>2000-2010</u>
Town of Elgin	59.1	41.	7	69.5	62.7
Kershaw County	12.3	11.	7	20.8	17.2

Source: U.S. Department of Commerce, Bureau of Census, Number of Inhabitants, S.C., Selected Issues.

Much of the Town's growth is attributed to growth and expansion of the Columbia Metropolitan Area, moving north along US 1 and north-east along I-20. The Town has become increasingly part of the larger Metro Area.

The Town's growth rate has been relatively high over the last 40 years, surpassing that of the County. This is unusual in South Carolina, where annexation laws generally retard municipal growth. Not so in Elgin, where a combination of annexation and if-fill have produced population gains.

One of the principal reasons for successful annexation is the absence of a municipal property tax, which often discourages annexation, particularly where cost-benefit of municipal residency cannot be established.

DEMOGRAPHIC FORECAST

The combination of annexation and internal housing in-fill are expected to continue into the future, vaulting the town's population even higher.

Projections by the S.C. Division of Research and Statistical Services, the official Census agency in South Carolina, place the Kershaw County population at 64,600 by the year 2020.

By relating the Town's population over the past 30 years to that of the county -- from 1.0 to 2.1 percent – the estimated ratio of town-to-county population is expected to reach 3.6 percent by 2030, more than doubling the Town's 2010 population. In reality however, the actual size of the Town will depend more on the Town's policy regarding and success with annexation. Continued growth is contingent on continued annexation. A more aggressive out-reach approach will produce higher gains.

Suffice to say, annexing property in South Carolina is not an easy proposition, requiring "outside" support of 75 percent of the property owners owning 75 percent of the assessed value of land to be annexed. This makes projecting and planning for the Town a tenuous proposition at best. While the Town has been relatively successful in annexing developing properties to this point in time, there is always uncertainty concerning future annexations.

Under these conditions, who is to say when an existing subdivision or neighborhood will consent or a developer will petition for annexation. And such outside initiative is essential to annexation, unless, of course, the Town adopts a more aggressive out-reach program, visiting and soliciting outside residents to come into the Town.

Table 2 Population Forecast Kershaw County and Town of Elgin, 2020									
	2015 2020 2025 2030								
Kershaw County ¹	64,040	67,700	71,390	74,810					
Town of Elgin ²	1,535	1,895	2,285	2,695					
Percent of County	2.4	2.8	3.2	3.6					

Source and Methodology:

As a result, the size and composition of a Town seldom reflects the larger developed area of which it is the central part. Characteristics are tempered by economic development, but size is tempered more by politics, attitudes and the need for or availability of urban services.

⁽¹⁾ County projections by S.C. Division of Research and Statistical Services.

⁽²⁾ Town projections by Vismor & Associates, Inc. trend lining the ratio of population from 1.7 percent to 2.5 percent of the County forecast by the Division of Research and Statistical Services.

In sum, the County forecast is contingent on economic growth and development, while the Town forecast is contingent more on expanding its geographic footprint through annexation.

DEMOGRAPHIC COMPOSITION

To more fully understand the population, we need to take stock of its component parts or characteristics, including race, age and gender.

Racial Composition

Unlike the vast majority of South Carolina's Cities and Towns, the racial composition in Elgin has remained predominately white. From 89.3 percent of the total in 1990, the white population increased to 89.8 percent in 2000, and dropped only slightly in 2010 to 83.5 percent. Eleven percent of the minority population is composed of African Americans.

The most significant change in the racial composition has been in the "other" minority population group, which consists of Indians, Asians, mixed races and others. This clearly is a reflection of changes occurring nationally.

The land use implications of these changes are few. However, the expectation for even greater population diversity will create a need for tolerance and understanding of other cultures.

Table 3 Racial Composition Trends, Town of Elgin							
Racial Characteristics	1990		2000		2010		
	No.	Ratio	No.	Ratio	No.	Ratio	
White	556	89.3	724	89.8	1,095	83.5	
African-American	60	10.8	67	8.3	146	11.1	
All other	5	0.2	15	1.9	70	5.4	

Source. Us Department of Commerce, Bureau of Census, Selected years.

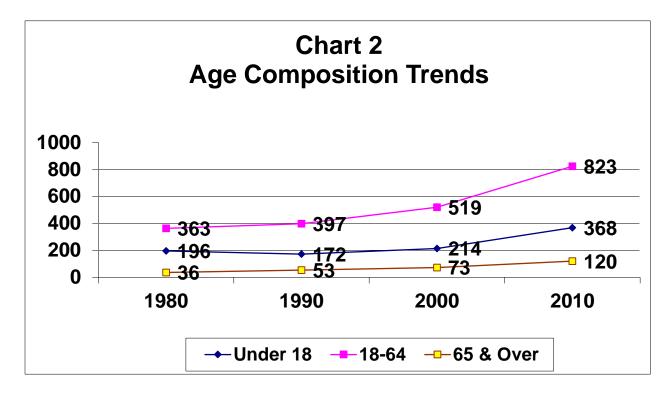
Age Composition

A rising tide raises all ships. So it is with a growing population, all age groups have steadily increased in number. Significant in these increases is the working age population, and to a lesser extent the under 18 age group, indicating a surge in the labor market and continuing need for education facilities to keep pace with a growing school age population. Also, significant

is the change in the elderly population, not the increase, which is noteworthy, but the fact that it is not higher.

Nationally, across the State and in Kershaw County, the elderly population has increased at a much higher rate, registering in 2010, 13.7 percent for the State and 14.3 percent for Kershaw County, compared with only nine percent in Elgin. This is a clear indication of the growth potential of the community. While the population is aging nationally, due principally to better health care and longer life spans, the ratio of Elgin's elderly population to total population has remained constant at nine percent over the last 20 years. And when retirement does occur, people are generally staying in place, as opposed to migrating to retirement oriented locations, particularly people living in the sun-belt.

The median age of Elgin residents is 36.8 years, compared with 40.2 years in Kershaw County, and 37.9 years across the State. The relatively higher rate for Kershaw County is due principally to the retirement appeal of the Camden community..



The implications of these changes are likely to be reflected in the areas of housing and recreation. With a relatively younger population there will be a sustained need for starter, often less expensive, homes and more active recreation facilities. This is also likely to produce a need for multi-family housing, which is often less expensive and serviceable as start-up, housing.

Table 4 Age Composition and Trends Town of Elgin								
	19	80	19	90	200	00	20	10
	No.	%	No.	%	No.	%	No.	%
Under 18	196	33	172	28	214	33	368	28
18 - 64	363	61	397	64	519	64	823	63
65 & over	36	06	53	09	73	09	120	09
TOTAL	595		622		806		1,311	

Source: Us Census bureau, American Fact finder.

Gender Composition

As a general rule, the female population is larger than its male counterpart. In 2010, the female population in South Carolina, Kershaw County and Elgin stood at 51.3 percent. This is a little surprising in that the median age in Elgin is younger, and with age the population is skewed toward a higher number and ratio of females to males.

Nationally, the sexes are about evenly distributed in the preteen and teenage years, but with age the ratio generally becomes imbalanced on the female side. While the process is gradual, females at age 65 and over are in substantial majority, constituting 64 elderly percent of the population in the Town of Elgin.

Table 5 Gender Composition Trends Town of Elgin						
	20	000	2	010		
	No. % No. %					
Male	390	48.4	638	48.7		
65 & older 28 3.5 56 4.3						
Female	416	51.6	673	51.3		
65 & older 45 5.6 64 4.9						
Source. U.S. Cen	sus, Sel	ected year	S.			

From a planning standpoint, this trend has little affect on the land use planning process, except for the obvious housing implications. More people of any one sex generally produce more one-person households, favoring smaller units and congregate housing facilities.

7

, Vismor & Associates, Inc.

SOCIAL CHARACTERISTICS

Suffice to say, there exists a positive correlation between land use and the quality of housing, income and education. Higher educated people generally command higher incomes and subsequently reside in higher quality homes and neighborhoods. And these neighborhoods generally reflect positively on the use of land and the community.

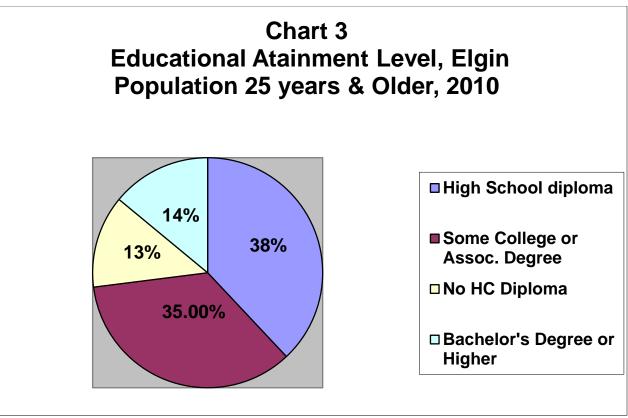
Education

Following improvements between 1990 and 2000, educational attainment levels continued to improve in Elgin during the last 10-year census cycle, between 2000 and 2010. From 27 percent of the population 25 years and older with less than a high school education, the rate dropped to 13 percent in 2010. Only seven percent had completed college in 2000, compared with 38 percent in 2010. By contrast, the number with less than a high school diploma dropped from 15 to 13 percent of the total by 2010. The number of people 25 and older with post high school degrees increased to nearly 50 percent or one of every two residents.

On the negative side 13 percent of the population remain without a high school education and economically handicapped as a result. Even this, however, represents an improvement over the last 10 years.

Higher education generally equates to quality housing and improved standards of living. As a result, much of Elgin's physical environment may be traced directly to the level of education of its inhabitants.

The quality of housing and living conditions in the various areas of the community generally reflects the educational attainment levels of its inhabitants. Once a person achieves a higher level of education and is rewarded with a higher income, there is a tendency to relocate to a higher quality environment, abandoning areas of lesser educated people. And this upward mobility, provided mainly by educational attainment, accounts in large measure for the "quality" distribution correlation in Elgin.



Source: Department of Commerce, Bureau of Census, <u>General Social and Economic Characteristics</u>, Selected Years.

Income

As indicated previously, higher education generally equates to higher income, and higher income to a higher standard of living.

In South Carolina, as elsewhere, higher education equates to increased earnings with each level of attainment, as illustrated in Table 6. Persons with a high school diploma earn on average 33 percent more than those who do not finish high school. Going to college will increase average incomes by 22 percent over those who do not attend. And each step above some college also will result in higher incomes, on average.

Recent studies also establish a correlation between education, income and health. The government report, Health, United States, 1998, found that each increase in income and education has a perceptible impact on health.

The near poor are, on average, healthier than those living in poverty; middle-income people are healthier than the near poor; and people with high incomes tend to be the healthiest. People with less education and less money are more likely to have jobs that do not offer health insurance, and that means less access to health care.

Education lengthens life and enhances health. Less-educated adults have

death higher rates for all major causes of death, including chronic diseases. infectious diseases and injuries. Education also governs smoking habits.

TABLE 6 MEDIAN ANNUAL EARNINGS IN SOUTH CAROLINA BY EDUCATIONAL ATTAINMENT					
Education Attainment Level % Increase By Education Level					
< High School Graduate					
High School Graduate	33				
Some College/Associates Degree	22				
Bachelor's Degree	39				
Graduate or professional Degree 25					
Source: U. S. Census, 2005 American Community	y Survey.				

The least educated are more than twice as likely to smoke as people with more education.

The correlation between education and income is such that one tends to mirror the other. Lower income areas, produced principally by lower educational attainment, take on a physical form of poor or substandard housing and neighborhood conditions. By contrast, higher educational attainment, producing higher incomes, is manifested in the form of quality housing and environs in most areas of the Community.

Average annual income for households, families and individuals in Elgin general exceed statewide averages. Household income, measured for each occupied housing unit, is five percent higher than the state average. Individual or per capita income is two percent higher and family income is 23 percent higher.

Only 13.3 percent of all families and 23 percent of all households had incomes in 2010 under \$50,000 a year, meaning poverty is not a major issue in the community. This is not to say it is not existent, as 8.6 percent of all

households and five percent of all families subside on less than \$25,000 a year. Depending on family or household size, this is a major indicator of poverty.

TABLE 7 INCOME COMPARISONS, 2010						
Elgin South % State Carolina						
Mean Household	\$59,130	\$56,365	105%			
Mean Family	\$51,704	123%				
Per Capita \$22,544 \$22,128 102%						
Source. U.S. Census, A	American Fact Find	er <u>,</u> S1901				

These data tell us a lot about living conditions in Elgin. On a whole, they tend to exceed conditions elsewhere in the state, on average. This is reflected in

TABLE 8 TOWN OF ELGIN HOUSEHOLD AND FAMILY INCOME, 2010							
Annual Income	Number Households	Percent Households	Number Families	Percent Families			
< \$25,000	51	08.6	26	05			
\$25,000 -	86	14.4	54	12.8			
49,999							
\$50,000-	326	54.6	226	53.7			
99,999							
\$100,000	134	22.4	120	28.5			
plus							
Source. U. S	6. Census Burea	au, American Fa	ctfinder,S19	01			

a drive-through of the community observing the overall condition of housing units and buildings. While many communities struggle with shuttered stores and commercial buildings, and

severely

deteriorated dwellings, Elgin is relatively free of such conditions. And it is due primarily to higher education levels and correspondingly higher income levels of town residents.

CONCLUSIONS

From the preceding, it may be concluded:

(1) That the Town's population has in the past and is projected in the future to continue strong growth.

- (2) That based on future projections, the Town needs to continually monitor its position regarding the provision of municipal services and their attendant costs.
- (3) That females will continue to out-number males, creating more one-person households, particularly as the population ages,
- (4) That educational attainment levels generally exceed the State average,
- (5) That the racial composition of the community is becoming more diversified, with greater African-American, Asian, Hispanic and other minorities comprising an ever enlarging segment of the population,
- (6) That higher income and educational attainment aside, approximately five percent of the population live in poverty, and
- (7) That families in Elgin enjoy generally higher incomes and living conditions than the State average.

POPULATION GOALS (PG) AND ACTIONS

PG-1: Grow the Town's Population.

The future demographic size of the Town will depend in large measure on economic development, the creation of jobs, and a trained and educated workforce. This will be discussed in greater detail in the Economic Element of this report, Section Three. Annexation is also an option – expanding the Town geographically to include more developable land and "outside" developed properties.

The Town is not a full service provider and annexation will not enhance the prospects of securing community water, sewer or fire protection. They are provided by the county. But the Town does offer some needed services, essentially free of charge, as there is no municipal tax. It provides police protection, street lighting, garbage and trash collection, municipal court, code enforcement and planning. It also brings local government closer to the people.

These services alone should be sufficient to lure outside property owners to petition for annexation. Unfortunately, not everyone is aware of what the Town has to offer, putting the burden on the Town to sell its services, if it wants to continue growing.

Action: Initiate contact with property owners of strategically located properties to discuss annexation. Prime developable land east of Town should be targeted for annexation, and contacts with key property owners initiated by Town officials. Do not leave annexation to chance, take the lead.

Action: Encourage or require consolidated annexation petitions. The Town is beginning to develop a jagged edge, with one property in and the next one out, producing service delivery problems – who is in, who is out? As the city's services are essentially free, it is not unreasonable to place the burden of bringing before council for annexation a consolidated petition, without missing properties. This will require a petitioner for annexation of an individual lot or parcel to canvas the neighborhood for interest in joining the Town and present a larger more cohesive and serviceable area for annexation.

PG-2 Create an "Age Sensitive Community"

An age sensitive community is one which addresses and accommodates the needs of every age group - active recreation facilities for the young, passive recreation for the elderly, housing alternatives for different age groups, etc.

Currently the Town is not involved in providing or assisting in the provision of any of these options, but as the community representative it shares the responsibility of promoting their development in the community.

Action: Promote and facilitate the development of facilities and services essential to the creation of an age sensitive community.

PG-3: Create a "Diversity Sensitive Community."

With changing demographics, the community should be ever mindful and respectful of racial and ethnic differences.

Action: Monitor all community activities, and official policies, and practices regarding racial and ethnic issues to ensure "fair play" and sensitivity to the needs and rights of a diverse population. **SECTION TWO**

HOUSING ELEMENT

Housing is one of the principal elements of a Comprehensive Plan. It is a measure of lifestyle, and a major indicator of land use and environmental conditions. The Town's housing stock is its habitat. It is therefore essential to fully dimension housing conditions and trends as part of this Comprehensive Plan.

HOUSING TRENDS

Single-family, detached homes dominate the housing market in the Town of Elgin, accounting for all but nine mobile homes, according to the 2010 Census. The number of single family homes increased by 70 percent between 2000 and 2010. The Town has no multi-family housing, which is a bit surprising, in view of their appeal to a large segment of the housing market. However, two reasons may explain their absence. One, single family housing represents the preferred type of housing for suburban and rural community residents, both of which make up the local population. Two, the extent of sewer service is limited in Elgin, greatly reducing the prospects for higher density apartments, condominiums, and other forms of high density housing, although there is a large multi-family housing project north of Town on U.S. 1.

As the community continues to grow, multi-family housing will likely find a foot hold, zoning permitting. Sewer is available to support such housing and market conditions will continue to ripen with future growth. The future for manufactured homes will depend on community acceptability, as there is a strong market for such housing in Kershaw County and South Carolina, due principally to affordability, but such housing is prohibited by zoning, except for residentially designed manufactured housing.

A major concern with the introduction of alternative housing, other than single-family detached housing, is reconciling differences between housing types---to enhance compatibility.

OCCUPANCY CHARACTERISTICS

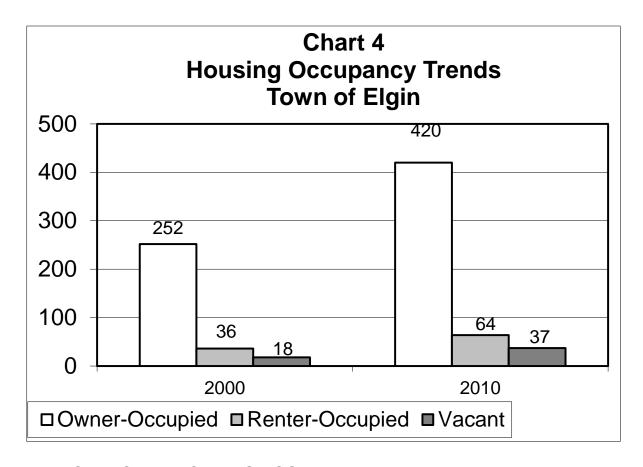
Home ownership is unusually high in Elgin, despite the surge of foreclosures occurring over the past four or five years. Homeownership in Elgin has hovered over 80 percent the last 10 years, and even further back to 1990. Homeownership statewide dropped from 72 percent in 2000 to 69 percent in 2010.

Elgin's high ownership rate was accompanied by 67 percent increase in the number of owner-occupied dwellings, sustaining a strong home ownership market. Renter-occupied units make up 12 percent of the year round housing stock in Elgin, (Table 9). This too has held constant over the past 10 years.

The only noteworthy change has been in the number of vacant units, more than doubling during this period. Even this change is not alarming, as the actual number of vacant units is so small, only 37 units. Based on new construction activity taking place in 2012, the number of vacant structures has probably declined since 2010.

Table 9 Housing Trends, 2000-2010 Town of Elgin							
2000 2010 Change 2000-2010 No. %							
TOTAL HOUSING UNITS	306	521	216	70%			
Owner-occupied units	252	420	168	67%			
Percent	82%	81%					
Renter-occupied units	Renter-occupied units 36 64 28 78%						
Percent	12%	12%					
Vacant units 18 37 19 106%							
Percent	06%	07%					

Source: U.S. Bureau of Census, 2000 and 2010.



FINANCIAL CHARACTERISTICS

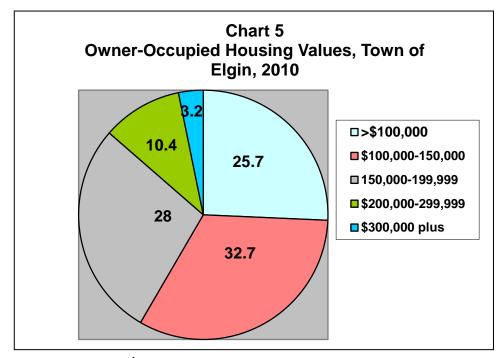
The financial characteristics of owner-occupied housing tell us a lot about "life style" in the community.

Table 10 Housing Costs and Values, Town of Elgin, 2010							
Owner-Occupied Units Elgin South Kershaw Carolina County							
Unit Value	# Units	Ratio	Ratio	Ratio			
< \$100,000	000 136 25.7 34.3 39.7						
\$100,000-149,999	173	24.8					
150,000 - 199-999	148 28.0 15.7 12.7						
200,000 299,999	,						
>\$300,000	17	03.2	14.9	11.5			
Median Value Town	of Elgin;	130,100					
Median Value Elgin County: \$116,400							
Median Value State of South Carolina: \$138,100							
Source. U.S. Departmen	t of Commerc	e, Bureau	of Census, 201	10.			

According to the Census, 2010 Elgin has proportionally homes fewer valued at under \$100,000 than the County or the State. This good both and bad. Low value homes are not always structurally sound and less

likely to provide adequate living conditions. On the flip side, the absence of low-cost or value housing closes the market to many low income families and households.

Housing in the low to moderate range (\$100,000-\$199,00) is more plentiful in Elgin than either the county or state. Upper-end housing is less so. Only 3.2 percent of the Town's housing was valued above \$300,000, compared with much higher rates in the county and state. Housing values in general appear to establish Elgin as a moderate to upper middle income community, with over 60 percent of all owner-occupied homes valued between \$100,000 and \$200,000 in 2010.



In the category of homes under \$50,000, which generally would indicate substandard housing conditions, the Town had none, but 14.1 percent of all owner occupied housing in the state and 13.2 percent in the county were

valued below \$50,000.

The median value of housing in Elgin is higher than the County, and 94 percent of that of the State. On the surface, this would appear to put most housing in Elgin in the affordable category, but median household income is only 83 percent of the state average.

Rental housing rates in Elgin are 146 percent of the state median. This is likely a reflection of generally better quality housing within the community.

HOUSING AFFORDABILITY AND ASSISTANCE NEEDS

The goal of the National Affordable Housing Act is that "every American family be able to afford a decent home in a suitable environment". But what constitutes affordability?

Affordability is perhaps the most important factor driving the housing market. The market must be in tune with the marketplace if it is to meet the demand for housing in Elgin. This means matching housing costs with household incomes of existing and perspective householders.

As a general rule, affordability is calculated by lending institutions on the basis of the "two and a half" rule. That is, affordability is based generally on housing costs not exceeding two and a half times gross household income. Using this measure, Table 11 establishes housing cost and rental ranges for households based on income ranges, generally at two and a half to one.

The HUD formula or definition of affordability is similar to the above rule. "Affordable housing, defined in Section 6-29-1110 of the S. C. Code of Laws,

as amended, means in the case of dwelling units for sale, housing in which mortgage amortization, taxes, insurance, and condominium

or association

Table 11 Housing Affordability Matrix					
Household Income Range	Affordable Rental Range (Monthly)				
Less than \$10,000	Less than \$25,000	Less than \$167			
\$10,000-19,000	\$25,000-49,999	\$167-349			
20,000-29,999	50,000-74999	350-499			
30,000-39,999	75,000-99,999	500-649			
40,000-49,999	100,000-124,999	650-834			
50,000-59,999	125,000-149,999	835-1,164			
60,000-74,999	150,000-199,999	1,165-1,499			
75,000-99,999	200,000-249,999	1,500 or more			
100,000-124,999	250,000-299,999				
125,000	300,000				

fees, if any, constitute no more than twenty-eight percent of the annual household income for a household earning no more than eighty percent of the area median income, by household size, for the statistical area as published from time to time by the U. S. Department of Housing and Community Development (HUD) and, in the case of dwelling units for rent, housing for which the rent and utilities constitute no more than thirty percent

of the annual household income for a household earning no more than eighty percent of the area median income, by household size for the metropolitan statistical area as published from time to time by HUD."

As with most rules, there are exceptions. Some householders pay more than the rule, while some pay less. But the vast majority generally falls in line with the affordability ranges shown on the Housing Affordability Matrix, Table 11.

Using the HUD formula for calculating housing affordability, over 18.6 percent of the householders of owner occupied dwellings with a mortgage in Elgin pay in excess of 30 percent of household income for housing, and 17 percent of all renters pay in excess of 30 percent. However, not all of these households pay in excess of what they can afford.

TABLE 12 HOUSING AFFORDABILITY MATRIX, 2010									
Gross Rent/ Owner # Owner % Owner # Renter % Renter Households Households Households Households									
Less than 20%	195	50.5	14	27.5					
20 to 24%	44	11.4	17	33.3					
25 to 29%	75	19.4	3	5.9					
30 to 34%	9	2.3	3	5.9					
35% or more	63	16.3	14	27.5					
Source. U. S. Bureau of Census, 2000; <u>DP-4 Profile of Selected Characteristics</u> .									

Average household income in Elgin was \$59,130 in 2010. Thus, approximately 23 percent or nearly one in four households meet the 80 percent income threshold, discounting household size. This being the case, it is estimated that 15 to 20 percent of all Elgin households qualify for housing assistance, based on the HUD definition of what constitutes housing affordability.

HOUSEHOLD COMPOSITION

Nationally, over the last several decades the number of households has increased at a higher rate than the population. The reason for this has been a sustained reduction in the size of households. In 2008, the U.S. Census

reported the lowest ever average number of persons per household at 2.67 nationally.

Data for Elgin are not available before 1990. Suffice to say, however, the average household size in Kershaw County decreased from 3.46 persons to 2.73 persons per household between 1970 and 1990. Average household size in Elgin was slightly higher in 1990, at 2.84 persons per household. By the year 2000, the number had again declined to 2.80 per household, continuing a national trend toward smaller households. The 2010 Census reported a continuing decline to 2.71 persons per household.

The trend toward smaller households has helped the housing industry. Smaller households equate generally to the need for more housing units, and expansion of the local housing inventory. More households require more housing.

Households include all persons who occupy a housing unit, but not all households are composed of families. A family by definition consists of a householder and one or more other persons living in the same household

TABLE 13 HOUSEHOLD CHARACTERISTICS, TOWN OF ELGIN 1990-2010								
1990 2000 2010								
Persons Per Family	NA	2.96	3.05					
Persons Per 2.84 2.80 2.71 Household								
Source: U S Census of Housing, Selected years.								

who are related to the householder by birth, marriage or adoption. A household can also contain only one person.

In the Town of Elgin, 375 of 484 total households or 77 percent are family

households. The remaining 23 percent are non-family households, of which 87 or 18 percent are one-person households and 6.6 percent are comprised of householders 65 years and older, according to the 2010 Census.

Shrinking household size would normally equate to a preference for smaller housing units. This has not been the case in Elgin, where 82 percent of all housing units has three or more bedrooms. This may change to smaller units in time however.

Future households, as well as families, are projected to further decline in size, but at a slower rate, about .02 percent annually based on national trends and projections by the U.C. Census. This will produce in 2020, 2.51

persons per household; in 2025, 2.41 persons per household; and in 2030, 2.31 persons per household.

Household downsizing is the result of a combination of things, including declining birth rates, an aging population and more one person households, increased divorces and separations, and delayed marriages.

Future household composition is projected nationally to increase among four basic groups, as follows:

	<u>Percent</u>
Elderly family households	25%
Non-family households	30
Husband-wife family households	25
Single-parent family households	20

If we assume that national household projections offer reasonable estimates of probable trends in the Town of Elgin, changes in the number of households by type may be extrapolated in the form of "internally generated" households i.e. households formed from the existing population base via marriage, divorce, separation, children leaving home, etc. Also, household growth will result from net in-migration i.e. households moving into the area. The composition of those moving into the Town should differ significantly from internally generated households, as indicated by the following distribution pattern.

	<u>Percent</u>
Elderly family households	05%
Non-family households	23
Husband-wife family households	69
Single-parent family households	03

In summary, the Plan should take into account the projected growth of households and projected household composition to more accurately predict the future housing needs in the community.

HOUSING CONDITIONS

Housing conditions fall generally into four categories: (1) standard (requiring no major modifications or improvements, (2) needing minor repair, (3) substandard (needing major repair), and (4) dilapidated.

A substandard house is one with structural deficiencies and/or one without complete plumbing and/or kitchen facilities. Something as basic as plumbing and complete kitchen facilities are viewed in this day and time as standard components in all homes. No homes in Elgin are lacking such facilities, according to the 2010 Census. However. Six percent of the county's housing stock was reported missing one or the other. The U.S Census does not evaluate or statistically record the extent of substandard structures.

In the absence of Census data and individual housing inspections, it is not possible to assess with a high degree of accuracy structural conditions of the Town's housing stock. However, there are some indices, in addition to the absence of plumbing, complete kitchen facilities, housing values, and visual inspection which may be used to evaluate and quantify housing conditions in the community.

The U. S. Department of Housing and Urban Development (HUD) conducted a study and produced a publication May 2001, entitled: <u>Barriers to the Rehabilitation of Affordable Housing, Volume I.</u> This publication investigates and estimates the extent of substandard housing conditions nationally. The publication profiles and estimates the need for rehabilitation intervention by race of occupants, tenure, and age of housing.

By applying the findings of this study to the Town of Elgin, using 2010 Census data, we are able to estimate the number of substandard housing units, the severity of housing conditions and the need for repair and rehabilitation, e.g.. Minor, Moderate, or Major. While definitions of what constitutes needed repairs may vary, minor repairs include such things as painting, repairing shutters, replacing screens, etc.; moderate repairs may include replacing roof shingles, repairing or installing complete kitchen and/or bathroom facilities, etc.; and major improvements extend to structural improvements.

One of the key indicators used for determining housing conditions is "age of housing". Older homes are more likely to pose fire hazards, have dangerous code violations, have lead paint, or be structurally deficient in some way.

Fortunately, Elgin does not have a lot of older homes. In fact, the 2010 Census recorded no homes built before 1940 and only four homes built between 1940 and 1950. As a result, maintenance and rehabilitation of the Town's housing stock is minimal.

This is not to say there is not a need for housing improvements. Of the 602 housing units reported for Elgin by the 2010 Census, an estimated 21 units or 4.4 percent of the housing needs major rehabilitation; 43 housing units or nine percent need moderate rehabilitation; and 188 or about 30 percent can make do with only minor rehabilitation, based on age of housing (Table 14).

Table 14 Estimated Rehabilitation Need, Occupied Housing, By Property Profile, 2010								
Property Profile								
Property Profile	IVIIIIOI	Renab.	Moderat	e Kenab.	Major Rehab.		Total Rehab.	
	%	No.	%	No.	%	No.	%	No.
Tenure								
Renter Occupied	30.4	21	12.3	8	5.6	4	48.3	33
Owner Occupied	30.6	162	8.7	46	4.3	23	43.6	231
Race								
White Occupied	30.5	109	8.7	31	4.1	15	43.3	155
Black & Other	30.0	14	19.1	9	7.9	4	57.0	27
Age of Unit	_							
1980-2010	29.0	122	5.4	23	2.6	11	36.9	156
1970-1979	30.6	40	7.6	10	3.9	5	42.0	55
1950-1969	30.4	14	10.8	5	5.0	2	46.2	21
Before 1950	32.0	12	14.8	5	7.3	3	54.0	20
All	30.0	188	9.0	43	4.4	21	43.3	252

Source: HUD, Barriers to The Rehabilitation Of Affordable Housing, Volume I, Exhibit 2.2, May, 2001. Elgin Census data, 2000. Calculations by Vismor and Assoc.

Somewhat greater need for rehabilitation or degree of substandard conditions exist in rental housing, as opposed to owner occupied housing, 48.3 percent compared to 43.6 percent. Substandard housing conditions are among the highest for units occupied by African-Americans and other minorities than for units occupied by Whites.

Additionally, most existing housing and buildings in the community were constructed without regard to "green building design" — incorporating efficiency and conservation of energy and water in the design, construction and operation of buildings. As such, they too, may be considered substandard by today's standards. Green building design is intended to reduce environmental impact through energy-efficient materials, solar systems, and water conservation techniques, including storm water management techniques. With emphasis on green building design, the Town is challenged to assist in retrofitting its housing stock and ensuring green building design in new homes and subdivisions.

In summary, standard or quality housing conditions in the community generally exceed housing conditions in the County and the State as a whole, primarily because of the absence of older, high maintenance units. The Town's housing stock is relatively new by comparison. There are no homes lacking complete plumbing and kitchen facilities, but there is still work to be done. The community has yet to meet the goal of the "National Affordable Housing Act", that every American family be able to afford a decent home in a suitable environment. And the Town has yet to get on board with "greening" its housing supply.

HOUSING PROJECTIONS

What does the housing industry hold in store for the Town? It depends. Based on population forecast (Table 2), further projected declines in the size of households, and its position in the sprawling Columbia metro market, the future looks good. But it all depends on the economy and how successful the community is in expanding it's boundaries through annexation. All of this makes forecasting housing development tenuous at best.

Be that as it may, a reasonable assumption is that the Town will at least maintain the level of growth experienced between 2000 and 2010. It was the largest10-year increase in housing since the Town was chartered, yet it occurred when the housing market was in retreat, due to the collapse of the financial industry and the housing market. Still the local housing stock increased by 216 units or 70 percent.

Carrying this rate of change forward would produce about 21 new or annexed units a year, raising the 2010 total from 602 to approximately 812 units by 2020, and about 920 units by 2025.

CONCLUSIONS

Based on data compiled and presented in this report section we know:

- (1) That housing development, through construction and annexation, increased dramatically between 2000 and 2010;
- (2) That the size of households is shrinking, giving rise to potential changes in the size of housing, and accelerating the need for housing;
- (3) That owner-occupancy remained high during the last decade at over 80 percent, increasing the number of units by 67 percent between 2000 and 2012;
- (4) That the median value of housing in Elgin is lower than County and State medians, but the rate of lower valued, often substandard housing (below \$100,000) is also lower in Elgin than the County or State:
- (5) That the age of the Town's housing stock is relatively new, with only 12 units built before 1950;
- (6) That housing conditions are predominately sound throughout the community, with the great majority needing only minor renovations;
- (7) That the absence of widespread community sewer service has in part restricted the development of alternative, higher density housing, producing an exclusive single family community, but with an evolving housing market and the availability of sewer to the community, the Town may expect such development in the future, zoning permitting; and
- (8) That future housing projections are contingent primarily on annexation and expanding the Town's footprint.

HOUSING GOALS (HG) AND ACTIONS

HG-1 Protect and Maintain Existing Supply of Quality Housing and Residential Environs

Housing represents the single largest investment for most families. And protecting that investment from incompatible development through zoning is important to the general welfare and sustainability of residential areas.

Not all land use is complementary to or compatible with residential development. As a result, any infringement by uses adversely affecting such development generally is met by resistance from affected home owners. Neighborhood protection is one of the principal goals of any planning and regulatory program. It is no less important in Elgin.

Action: Adopt policy to deny rezoning property posing threat to sustainability of quality neighborhoods and residential environs.

Where quality residential areas are threatened by encroachment from "incompatible uses," a policy to prevent such encroachment should be adopted by the Town. It is not enough that property be zoned residential. Zoning can break down over time and often does.

An adopted policy to guide the rezoning process in such matters will go a long way toward ensuring residential stability and sustainability, particularly if it is part of the Town's Comprehensive Plan. It will have the added clout of the state planning enabling act, which mandates that "regulations shall be in accordance with the (comprehensive) land use plan." Any action to the contrary would require a reevaluation of the Plan itself, and its call for land use stability.

HG-2: Improve to Safe, Habitable Condition All Substandard housing and Residential Areas in Town.

Combating substandard housing conditions and improving neighborhoods should be an on-going process. To this end the Town should commit to the following strategy.

Most of the Town's housing is structurally sound, secured in stable residential environs, and protected by zoning regulations. But an estimated

43 percent of all housing, 48 percent of all rental housing, and 57 percent of minority occupied housing are in need or structural repairs.

Action: Adopt and staff-up to implement the <u>International Existing Building Code</u>, and the <u>International Property Maintenance Code</u>. These codes will allow the Town to mandate housing improvements where needed to bring existing buildings in disrepair up to safe and habitable standards. The codes contain requirements intended to encourage the use and reuse of existing buildings. The scope covers repair, alteration, addition and change of occupancy for existing buildings, while achieving appropriate levels of safety by offering options to new construction requirements.

Action: Provide technical and financial assistance to homeowners and landlords to help upgrade substandard dwellings through use of the following programs as well as some of the programs previously listed.

USDA Single-Family Family Housing Loans and Grants

Single Family Housing Programs provide homeownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

Rural Housing Direct Loan

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Rural Repair and Rehabilitation Loan and Grant

The Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. Rural Housing Repair and Rehabilitation Grants are funded directly by the Government. A grant is available to dwelling owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety

hazards, or to complete repairs to make the dwelling accessible for household members with disabilities.

HG-3 Increase the Supply of Buildable Sites. This may be accomplished by annexing undeveloped tracts with development potential into the Town. Also, see PG-1 Goal for growing the Town's population.

HG-4: "Green" the Town's housing stock, by encouraging homeowners to retrofit their homes for energy efficiency, and promote in future housing, energy and conservation design techniques.

Action: Enact Land Development Regulations with conservation and green building design provisions.

Action: Provide assistance for installation of "green" techniques, by making property owners and developers aware of the following incentive programs.

Corporate Tax Credit

Biomass Energy Tax Credit

Solar Energy Tax Credit (Corporate)

Personal Tax Credit

Energy Efficient Manufactured Homes Incentive Tax Credit

Solar Energy Tax Credit (Personal)

Production Incentive

Biomass Energy Production Incentive

Palmetto Clean Energy (PaCE) Program

Sales Tax Exemption

Sales Tax Cap on Energy Efficient Manufactured Homes

Sales Tax Exemption for Hydrogen Fuel Cells

State	e Rebate Program	
	Residential Solar Initiative for Earth Craft Hon	nes Rebate
	SECTION THRE	Ε
	30	Vismor & Associates, Inc.

ECONOMIC ELEMENT

This element of the Plan focuses on internal as well as external forces and conditions shaping the Town's economy, and responsible for the standard of living of its inhabitants.

The local economy is not confined to the Town limits. It is shaped to a large extent by what is happening in the county, the region, the state, and internationally. Therefore, this element looks beyond the Town when assessing economic conditions, constraints and capabilities.

EMPLOYMENT AND LABOR FORCE

Kershaw County's civilian labor force, including the Town of Elgin, increased by 12 percent between 2002 and 2010, but the county labor market was unable to absorb this growth, as the unemployment rate went up from 6.1 to 10.4 percent. Estimates for 2012 show a slightly smaller labor force and a downward trend in the unemployment rate, to 8.5 percent.

The county labor market appears to be mirroring that of the State and Nation, reflecting in 2010 the high unemployment rate nationwide, but improving since that time. This parallel movement by the county is indicative of the inability of the local economy to effectively respond to or insulate itself from outside (National and State) market forces. The situation in Kershaw County,

Table 15 Annual Labor Force Trends Kershaw County							
Year							
			Rate				
2012*	29,238	2,495	8.5				
2010	29,898	3,109	10.4				
2008	29,773	1,947	6.5				
2006	29,541	1,852	6.3				
2004	28,022	1,735	6.2				
2002	26,862	1,638	6.1				
*Partial year.							
Source.	Source. Bureau Labor Statistics, Selected years.						

elsewhere in led to the country, enactment of the American Recovery and Reinvestment Act of 2009 (Stimulus Plan), which was designed primarily to create more iobs and lower the unemployment rate.

OCCUPATIONS

The local economy is continually evolving. Manufacturing in Kershaw County, while still significant, declined by 27 percent, between 2003 and 2011. Construction jobs declined over 50 percent and service jobs largely

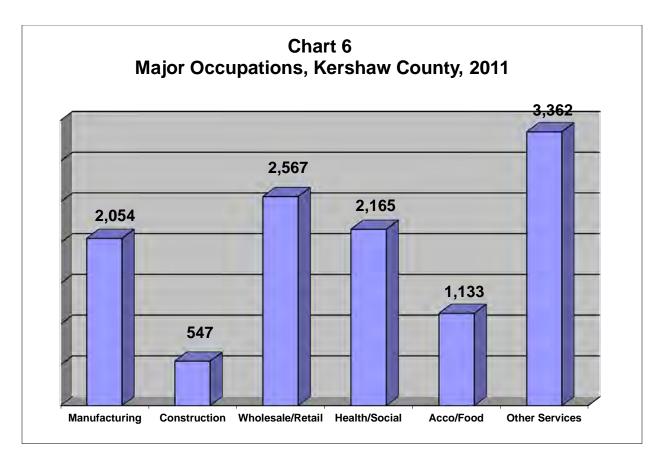
declined. All changes in the labor market over the last several years have not been negative however. Most non-manufacturing jobs have increased. Led by the information sector, employment gains were recorded in the wholesale and retail sectors, health and social assistance, and accommodation and food service.

The contribution of each of these sectors, as well as others, to the local job market and economy is illustrated on Table 18. The table highlights the economic impact of each occupational sector by average annual salary. The four highest paying occupations in the county are Information, Manufacturing, Finance and Insurance, and Education and Health Care Services. Of these only manufacturing jobs declined over the last 10 years. That is the good news. The bad news is that construction jobs and accommodation and food service jobs, which make up a substantial portion of the local job market rank eighth and eleventh in salary, among the lowest in the county.

Table 16 Manufacturing and Non-Manufacturing Sector Employment Trends, Kershaw County								
Occupation, Persons 16 2003 2007 2011 Change 2003-2011 No. Years and Older No. %								
Manufacturing	4,116	4,042	3,054	-1,112	27			
Non-Manufacturing								
Construction	1,117	1,341	547	-570	51			
Information	91	88	307	216	2.37			
Wholesale & Retail Trade	2,317	2,618	2,567	250	.11			
Finance, Insurance & Real Estate	Finance, Insurance & Real Estate 534 549 437 9718							
Health Care & Social Assistance 1,716 2,074 2,165 449					.26			
Accommodation & Food Service 1,098 1,356 1,133 35 .03								
Professional, Technical	428	478	399	29	07			
Other Services 3,956 3,046 3,362 -59415								
TOTAL NON-MANUFACTURING	11,527	11,550	10,9i7	-610	05			

Source: SC Employment Security Commission, <u>Labor Force and Industry.</u> Selected Years; <u>American Fact Finder</u>

The service industry, by definition, is broad in scope and includes everything but manufacturing. As such it is the largest in the county, making up 84 percent of all jobs. And it is this sector that has and will continue to drive the economy.



A closer look at the local economy shows finance and real estate occupations to be far and away the biggest employers in Elgin, followed by retail trade, educational, health and social service occupations. Public administration jobs make up nearly eleven percent of local jobs.

Manufacturing jobs make up just five percent of the jobs in Elgin, but more manufacturing jobs are available within the larger community. Manufacturing started in Elgin in 1964, with the location of the Elgin Watch Company, located just north of Town. Within two years, however, the Elgin Watch Company closed, and vacated the premises. Subsequently, the B F Goodrich Company reopened the facility, manufacturing tennis shoes and then industrial products until the early 1970s. Then it closed. In 1983, HBD Thermoid Industries retrofitted the vacant building for the manufacture of belts, and has been in operation since then. The company employs about 250 workers, making it the largest employer in the community, though not actually in-town. Like so many manufacturing plants in South Carolina, urban locations are preferred, but municipal or town locations are avoided because of taxes. That Elgin does not collect a property tax has not persuaded the

plant to annex, particularly since there is little the Town has to offer the company at this time.

Table 17				
Employn	nent Profile	e, Town of	Elgin, 201	0
Employment Sector	Number	Ratio	Rank	County Ratio
Manufacturing	34	4.9	7	01.0
Non-Manufacturing				
Construction	53	7.7	6	13.2
Wholesale Trade	18	2.6	9	04.3
Retail Trade	115	16.7	2	13.6
Transportation, etc.	57	8.3	5	04.4
Finance, Ins, Real	148	21.5	1	07.1
Estate				
Professional, Waste Mag	34	4.9	7	01.5
Educational, Health, Social	108	15.7	3	02.1
Services				
Arts, Entertainment, Rec.	32	4.6	8	01.8
Public Administration	73	10.8	4	04.4
All other Services	17	2.5	10	01.5
Source. American Fact Finder, 5-year estimates.				

What does the local job market tell us about opportunities and earning power within the community? For one thing, the number one occupation in Elgin – finance, insurance and real estate – is the third highest paying occupation in the County. Also, education, health care and social services, ranked fourth, in annual average income, rank third in employment in Elgin However, the number two occupation in Elgin – retail – is one of the lowest paying occupations in the County. It also ranks high within the balance of the county.

On the whole, employment opportunities within the community are balanced to the extent that no one occupation dominates the local economy. You might say the community has a balanced portfolio.

Table 18				
	Industry Employment By Average	Annual Inco	me,2011	
NAICS Code			Rank	
		rumoi g	xsoovcuneo, Si	w.

11	Agriculture	415	\$34,684	5
23	Construction	547	\$28,808	8
31-33	Manufacturing	3,054	\$48,932	2
42	Wholesale Trade	105	\$34,302	6
44-45	Retail Trade	2,462	\$22,620	11
48-49	Transportation/warehousing	678	\$28,184	10
51	Information	307	\$60,788	1
52	Finance/Insurance	385	\$39,624	3
54	Professional/Scientific etc.	399	\$31,232	7
56	Admin support, Waste Management	545	\$34,684	5
61	Education/Health/Social Service	2,165	\$35,204	4
92	Public Administration	842	\$28,496	9
Source. SC Department of Employment & Workforce; Quarterly Census, 2011				

REGIONAL FORCES IMPACTING THE LOCAL ECONOMY

Elgin's position in the County, approximately four miles from the Richland County line and four miles from I-20, provides direct and easy access to Richland County and other regional employment destinations, greatly expanding employment and economic opportunities beyond the Town limits and surrounding community. These expanded opportunities are reflected in worker commuting patterns. From 2,246 workers commuting outside the county for work in 1970, the number grew to 15,714 by 2010. The number in-commuting for employment also has increased since 1970, but at a much lower rate, resulting in a net out-migration of 8,880 employees in 2010.

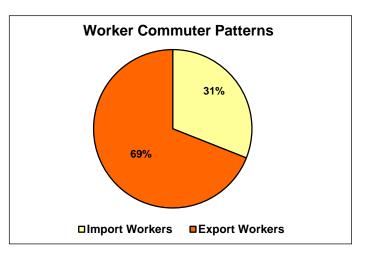
This imbalance is an indicator of growing dependency on a larger regional job market, with preference for residing in Kershaw County. This is especially true in the Elgin Community and areas of the county south of Camden. With more jobs being created in the Columbia MSA, including Richland and Lexington Counties, more residents are turning to this market for employment. In fact much of the population growth and housing development south of Camden is directly attributable to the metro job market: destination for 57 percent of all workers commuting out of Kershaw County for employment.

TABLE 19					
WORKER CO	MMUTING PATTERNS	S, KERSHAW COUNT	Y,2010		
County of Residence	In-commuting From	Out-commuting To	Net Exchange		
Richland	1,349	7,463	6,114		
Sumter	776	589	-187		
Florence	215	586	371		
Lancaster	502	432	-70		
Lexington	439	1,472	1,033		
Chesterfield	207	305	98		
All other counties and	3,346	4,867	1,521		
places,					
Total	6,834	15,714	8,880		
Source. Worker Commuting Patterns, US Census, 2010.					

The strength of a job market is measured by its ability to draw workers. Generally speaking, the larger the job market, the more likely an area, town,

city, county, or region is to be a worker importer. And given the size of Kershaw's economic base, compared with that of the larger Columbia metro market, it follows that the Town and the county are exporters.

Statewide in 2010, 72.4 percent of workers age 16 and over were employed in their county of residence. The rate was 31 percent in Kershaw County.



The large imbalance in worker commuting patterns is expected to continue, but perhaps not as skewed, as Kershaw County gradually becomes an extension and integral part of the larger Columbia economic market.



EMPLOYMENT OPPORTUNITIES/PROJECTIONS

According to the Employment Security Commission, future job creation will come principally from the service sector. To qualify for these jobs will require education and training. Of the 50 top occupations in South Carolina projected to have the most openings between 2012 and 2018, thirty-five require on-the job training or prior work experience. Fifteen require formal training beyond high school.

JOBS THAT REQUIRE A HIGH SCHOOL DIPLOMA/GED, ON-THE-JOB-TRAININGOR WORK EXPERIENCE

Food prep & Serving
Maintenance & repair work
Landscaping/grounds keeping
Retail Sales
Office clerks
Security guards
Pharmacy technicians
Truck drivers
Medical and teacher assistants
Customer service representatives

Secretaries
Book keeping, accounting, accounting clerks
Dental assistants
Receptionists and information clerks
Janitors and cleaners
Bill and account collectors
Construction laborers

JOBS REQUIRING UP TO TWO YEARS OF EDUCATION BEYOND HIGH SCHOOL

Nursing aids, orderlies, attendants
Heating, A/C and refrigeration mechanics, installers
Real estate sales agent
Fitness trainers & aerobic instructors
Registered and licensed vocational nurses
Dental hygienists

JOPBS THAT REQUIRE AT LEAST FOUR YEARS OF EDUCATION AFTER HIGH SCHOOL

Teachers
Management analysts
Network systems and data communications
Accountants and auditors
Pharmacists

Hourly wage rates of jobs projected to have the most openings in South Carolina depend largely on the educational status of applicants. Those with the least amount of education may expect an hourly rate of about \$12.00. As education increases to two years beyond high school the average rate increases to about \$20.00 an hour. Persons with at least four years of education after high school may expect an average rate of about \$28.00 an hour.

CONCLUSIONS

From the preceding, we know that:

- (1) The local economic base is changing, with manufacturing jobs declining, and service and retail jobs generally on the increase;
- (2) The larger county labor force has declined since 2006, largely the result of national economic decline resulting in higher unemployment;
- (3) The unemployment rate has declined since 2010, and is projected to further decline, as the national economy strengthens;
- (4) The large number of workers out-commuting for employment is indicative of the community's location and ties to the larger Columbia metro economic area; and
- (5) Increased education will result in higher paying job opportunities.

ECONOMIC GOALS (EG) AND ACTIONS

EG-1: Grow the Local Economy

With residential development projected to increase, there will be a parallel need to service such development. As a result, future economic development likely will take the form of convenience retail, restaurants and prepared food places, repair and service establishments. Also, more people will be working in-home. Manufacturing and general retail sales are not likely to locate in the community. But needs have to be nourished to facilitate full economic potential. To this end, the following strategies are recommended.

Action: Build a Stronger More Attractive Central Business District

The community's businesses are essentially strung along Main Street (US 1). There is no center or focal point. But a focal point is essential to creating a "Sense of Place", and cumulative strength in the market place. As the community continues to grow and spread the need for an economic and social town center will escalate. Without a focal point the community will evolve into a series of neighborhoods without ties to -- just another bedroom community in the larger Columbia metro area.

To be an effective focal point, the business district should serve not only as the economic center of the community, but the center for social life as well. To do this, it should be concentrated (wall to wall buildings) and pedestrian friendly, with sidewalks, street furniture (benches), and street trees.

A "Central District Plan" to include the Food Lion Shopping Center should be developed, with sidewalks, trees, and street furniture.

EG-3: Build Urban Infrastructure

While the Town is not in a position to build an urban infrastructure, it is in a position to promote the development of one.

Action: Build community sidewalk network in accord with Sidewalk Plan contained in Transportation Element of this Plan. This can be done with Transportation grants, but it will take the grant writing expertise of the Santee-Lynches COG to put together the grant application. As a dues paying member of the COG, this service is available to the Town.

EG-3: Expand Local Housing Market to Appeal to Retirees

The state has placed great emphasis on promoting South Carolina as a tourist destination and retirement place. With so much free advertising by the state, it should be relatively economical for the Town to cash in on these initiatives and enjoy the benefits of an even broader based economy. After all, Elgin is ideally located within the greater Columbia metro area to accommodate retirement development, close to major retail outlets, hospitals and cultural facilities and events.

Action: To capitalize on state initiatives, the development of an aggressive tourism and retirement promotion program is recommended. The initiative should include educational programs for individuals involved in tourism, and the integration of infrastructure development in support of tourism and alternative housing options, appealing to retirees.

SECTION FOUR

NATURAL RESOURCES ELEMENT

This element of the Comprehensive Plan consists of an inventory and assessment of natural resources, and consideration of their role in the development of the Town.

Principals among the Town's natural resources are topography, soils, trees, and climatic conditions. An assessment of each follows.

GEOGRAPHIC PROFILE (1)

The Town of Elgin is located in the southwestern part of Kershaw County, 11 miles west of Camden on US 1, and 17 miles northeast of Columbia. It is about five miles from I-20 via White Pond Road. The Town is approximately 1.2 square miles in area.

The topography of the Town is relatively flat and does not appear to pose any significant problems to development. The center has an elevation of 400 to 420 feet above sea level, with outside or fringe area elevations dropping to about 300 feet ASL. The Town is located in the Sandhills area of the State.

CLIMATIC CONDITIONS (1)

The Town has mild winters and long warm summers. Rainfall is plentiful year round, with greatest period of precipitation in summer. Total annual precipitation is about 50 inches, with 50 percent occurring during the growing season.

In winter the average temperature is 42 degrees F. and the average daily minimum temperature is 30 degrees. In summer, the average is 78 degrees, and the average daily maximum is 89 degrees.

The average relative humidity in mid-afternoon is about 59 percent. Humidity is higher at night; the average at dawn is about 90 percent. The sun shines 70 percent of the time possible in summer and 60 percent in winter. The prevailing wind is from the southwest. Average wind speed is highest in the spring, about eight MPH.

Climatic conditions are largely responsible for the physical, chemical, and biological relationships of the soils and their present state.

Climatic conditions in the southeast region (Sunbelt) have contributed to the accelerated growth of the area over the last several decades, in contrast to more frigid, less hospitable temperatures in the northeast (Frostbelt) region. As a result, they have and will continue to influence the development of the southeast, including the Town of Elgin.

SOILS (1)

Soils generally are assessed in terms of their suitability for agricultural purposes and/or urban development -- two extremes or opposite uses. Unfortunately, lands best suited for agricultural production generally have the fewest constraints to urban development. And since development usually follows the path of least resistance, other factors being equal, there is the potential for conflict whenever such lands are located in an urbanizing environment.

The Town of Elgin is built on sandy soils. These soils, known as Lakeland-Blanton-Alpine association, range from very rapidly permeable to moderately permeable. They are characteristically sandy throughout or have a sandy surface layer and sandy loam subsoil.

Most of these soils are on broad, irregularly shaped ridge tops and side slopes. They consist of about 35 percent Lakeland soils, 15 percent Blanton soils, 5 percent Alpine soils, and 45 percent soils of minor extent.

The soils in this group are poorly suited to crops because of doughtiness and low nutrient-holding capacity. However, they generally are well suited to most urban uses, although doughtiness is a limitation.

(1) U. S. Department of Agriculture, SCS, Soil Survey of Kershaw County, S.C., 1989.

FLOODWAYS

Developers generally avoid floodways and flood hazard areas, but encroachment over time has led to the promulgation of federal and local legislation regulating development of such areas. In Kershaw County encroachment has occurred principally along the shores of Lake Wateree. However, with the adoption in 1990 of a <u>Flood Damage Prevention Ordinance</u>, encroachment has ceased to be a problem.

There are no known or delineated flood hazard areas in the Town of Elgin. However, flood hazard areas have been delineated just outside town, paralleling both sides of Tuppler Branch, north of Sessions Road, and southwest of Town, crossing Blaney Road. That they are located in the county, they are regulated by the county's Flood Damage Prevention Ordinance.

TREES

One of the most important natural resources in any community is its trees. Areas void of a canopy generally are avoided by developers, particularly residential.

Trees in the urban environment serve to protect and enhance property values, control erosion, moderate climate extremes, provide screens and buffers, promote traffic safety and contribute to community ambience and beautification. Elgin's trees serve no less a purpose.

Areas, barren of tree cover, are not particularly suited to residential development. Thus, a premium is placed on forested acreage and the retention of trees and an urban wildlife habitat.

WETLANDS

The term wetlands means those areas that are inundated or saturated by surface or ground water at a frequency and duration sufficient to support, and that under normal circumstances do support, a prevalence of vegetation typically adapted for life in saturated soil conditions. Wetlands generally include swamps, marshes, bogs, and similar areas.

The principal criteria for determining wetlands are (1) hydrology, (2) soils, and (3) vegetation.

Wetlands are considered by the state and federal governments to be important to the public interest. As such, they are protected by state and federal laws.

Wetlands essentially surround the Town of Elgin, but are not found within the corporate footprint (see map). Annexation and development of these areas will necessitate the need for municipal policy and procedure for dealing with wetlands.

In this regard, the Town should require that persons intending to engage in activities involving development within or adjacent to wetlands contact the Corps of Engineers for a precise determination of jurisdiction and the consequences of such development.

Not all proposed wetlands development will require a permit from the Corps. However, no local zoning or building permit should be issued where wetlands are present and have been determined by the Corps to perform functions important to the public interest.

Where such conditions are found to exist, the Corps will evaluate each request for development on the basis of projected benefits to be derived from the proposed development in relation to the potential damage of the wetlands resource.

Suffice it to say, wetlands restrictions, both federal and local, make development of wetlands tenuous at best. Where, in the past, development was constrained principally by the simple presence of wetlands. Now it is further constrained by the need to plan around or mitigate the use and circumstances of development proposed for such areas. Clearly, if annexed, wetlands development inatiatives should be submitted to the Corps for a "wetlands determination" before proceeding. Failure to secure a wetlands determination and permit, if required, could result in work stoppage, restoration of the project site to its original state, fines, or other compensatory action.

CONCLUSIONS

A summary review of the Town's natural resources reveals that:

- (1) Climatic conditions have been and will continue to be a contributing factor to the development of the community, in contrast to climatic conditions in the Frostbelt.
- (2) Flood hazard areas, while not a problem in Elgin, exist just outside the community. They put at risk development in these areas, which are likely to become part of the Town in time, through annexation.

- (3) Wetlands, like flood hazard areas, are not a problem or resource within the Town limits as now established, but with annexation they likely will become an issue if located in the path of development.
- (4) Trees constitute one of the Town's most important resources.
- (5) Soils and topographic conditions within the Town generally pose no major constraints to development. To the contrary, they lend to economic efficiencies in construction, by not having to overcome severe soil or topographic conditions.

GOALS (NR) AND ACTIONS

NR-1: Create and Atmosphere of Awareness and Importance of he Community's Natural Resources

Action: Regulate and closely monitor the development process to ensure the sustainability of the Town's natural resources -- that they are respected and protected to the extent practical and feasible during and after development.

NR-2: "Green" the Community.

Action: Participate in the "Tree Town" program.

The Tree Town USA program is sponsored by The National Arbor Day Foundation in cooperation with the USDA Forest Service and National Association of State Foresters. To achieve the national recognition of being named a Tree Town USA, the Town must meet four standards:

- (1) Establish a Tree Board or Department;
- (2) Amend the Tree Protection Provision of the Zoning Ordinance to more comprehensively protect trees;
- (3) Establish an Annual Community Forestry Program; and
- (4) Schedule an Arbor Day Observance and Proclamation.

NR-3: Protect Water Quality and Reduce Storm Water Runoff

Inasmuch as the community depends on its water supply from ground and surface sources, it behooves the Town to take all necessary measures to ensure that land development proceeds in a manner consistent with Best Management Practices (BMPs), and permitting requirements designed to control run-off.

Action: Encourage residents to use rain gardens on their property to help reduce runoff.

Action: Add maximum impervious surface requirements to the zoning ordinance.

Action: Add storm water management practices to zoning ordinance.

SECTION FIVE CULTURAL RESOURCES ELEMENT

This element of the Comprehensive Plan focuses on cultural resources, which abound within the larger metro area of which Elgin is an integral part. But what constitutes cultural resources and why are they considered an integral part of the Comprehensive planning process?

Webster's Dictionary defines culture as "the act of developing the intellectual and moral facilities esp. education; acquaintance with and taste in fine arts, humanities and aspects of science; the customary beliefs, social forms, and material traits of a racial, religious or social group." In sum, this element is all about the local social order, and why it is what it is. And it starts with the history of Elgin.

HISTORY(1)

Elgin's history is woven into that of Kershaw County which has played a principal role in the history of the State. The area of which it is a part was a major attraction to the aboriginal Indian population as well as early settlers. It afforded a strategic advantage to the early settlers from which they could see for miles into the lower country, an advantage that was to play an important role during the American Revolution.

Perhaps the most important reason for the major settlement of Kershaw County was its cooler, drier weather, which prevailed in the higher elevations. After the early pioneers had proven the area to be agriculturally rich, numerous wealthy planters from the coastal area settled here. During the period of 1750 to 1770, permanent estates appeared in the county, greatly spurring future growth and development.

Kershaw County was a primary setting of the American Revolution in the southern theater. It was also heavily engaged in the American Civil War. It has the distinction of being the oldest interior settlement in South Carolina.

The Town of Elgin did not come into existence until 1920 however, when it was incorporated as the Town of Blaney. Then in 1964, the name was changed to Elgin in honor of the Elgin Watch Company, which had located in and provided the community with its first major industry.

SOUTH CAROLINA STATE MUSEUM

The largest museum in the State -- the South Carolina State Museum --is located less than 30 minutes from the Town of Elgin. It includes a "handson" museum for children and four large floors devoted to the disciplines of art, history, natural history and science/technology. It houses both long-term exhibits and five changing exhibit galleries.

The Museum opened October, 1988, bringing to the citizens of the State the newest, and one of the finest, state museums in America. The State Museum has more than 70,000 artifacts in its collection, and it is still a very young institution. It is housed in its largest artifact, the former Columbia Mill. This former textile mill also is a world-first. When it opened in 1894, manufacturing cotton duck cloth (a canvas-like material), it was the first totally-electric textile mill in the world. It was also the first major industrial installation for the General Electric Corporation. It is listed on the National Register of Historic Places.

The State Museum was voted one of the three top museums by Southeastern readers of Southern Living magazine, along with the High Museum in Atlanta and the Smithsonian Institution.

COLUMBIA MUSEUM OF ART

The Columbia Museum of Art, also located less than 30 minute drive from Elgin, is an adaptive re-use facility with over 20,000 square feet of gallery space. The Museum is designed to bring a wide range of traveling exhibitions to South Carolina, as well as to provide the necessary space for the proper presentation of its collection, which numbers over 7,000 objects. The building has well-designed workspaces, storage for collections, art studios, 150-seat public auditorium, art library, Museum shop and public reception spaces.

The Columbia Museum of Art has exhibition galleries worthy of any of this country's great museums. Temporary exhibitions are presented in a flexible space that contains a minimum of 4,000-sq. ft. with the capability of expanding to nearly 7,000 sq. ft. When a smaller space is required, the balance is installed with contemporary art from the Museum's collection. The Museum has 14 galleries offering to its visitors not only the display of its collection, but art related programs. From Art School classes for teens and

adults, to programs specially designed for preschool children, people of all ages can find classes and workshops that inspire and enrich.

The Museum supports almost 160 jobs in the Columbia metro area and generates local hospitality and tourism tax revenues of at least \$80,000 per year. More than 6,250 people visit the Museum each month.

UNIVERSITY OF SOUTH CAROLINA

Located in downtown Columbia, within 30 minutes of Elgin, is the State's largest and most diversified University. The Columbia Campus of the University of South Carolina is home to more than 200 years of history and tradition, rising from a single building in 1805 on what would become the heart of the campus, the Horseshoe. The 11 buildings that now make up the Horseshoe frame a lush lawn that is an irresistible gathering place.

The Columbia campus has more than 350 degree programs through its 14 degree-granting colleges and schools. Students have been awarded more than \$11.4 million for national scholarships and fellowships since 1994; and faculty generated \$206 million in funding for research, outreach, and training programs in fiscal year 2008.

RIVERBANK ZOO AND GARDENS

Located within 30 minutes of Elgin is South Carolina's largest gated attraction – Riverbanks Zoo and Gardens. This cultural attraction, situated on 170 acres, averages 850,000 visitors each year. It is also a four-time winner of the Southeastern Tourism Society's Shining Example Award as the southeast's top tourist attraction and a two-time winner of the SC Parks Recreation and Tourism Governor's Cup Award as South Carolina's Leading Attraction. Riverbanks is an accredited member of the Association of Zoos and Aquariums (AZA).

The Zoo is home to over 3,000 animals, with extensive collections of mammals, birds, reptiles and fish. Recent additions to the Zoo include exhibits for African elephants, gorillas and koalas. The Birdhouse at Riverbanks (opened 2002) was given a Significant Achievement Award by the AZA as one of the best new zoo exhibits in the United States and features an incredible display of king, rockhopper and gentoo penguins.

Riverbanks also has a large <u>botanical garden</u> (70 acres) with more than 4,200 species of native and exotic plants. A trail system is available to visitors which allow them to explore several kilometers of bottomland and upland mixed hardwood forests and a myriad of native wildlife that call the Zoo and Garden home.

LIBRARY

The Town of Elgin is home to one of three branch libraries in Kershaw County. The library opened in 1998. Located at 2652 South Main Street, the library is open 6 days a week, from 10 to 6:00 PM Monday through Thursday, 10 to 6:00 PM Friday and 10 to 2:00 PM Saturday. It is a full service library offering a variety of educational programs, and access to public computers and wifi service.

The mission of the Library is to improve the quality of life for the citizens of Kershaw County by meeting their needs for learning, reading, and information. The Kershaw County Library system is ranked 24th out of 42 systems in the state, according to the State Library Rankings. It is ranked 25th in service hours, and 25th in annual visits.

In addition to the branch library in Elgin, a bookmobile also operates within the community. The bookmobile currently stops regularly at area daycare centers and private schools throughout the County, providing material for children and young adults. The bookmobile also may be regularly seen at community events and celebrations.

CONCLUSIONS

A summary review of the Town's cultural resources reveals that:

- (1) The Town is relatively new from an historical perspective, although the County is rich in history, and
- (2) The Town is the beneficiary of location, in proximity to the State's most outstanding educational and cultural resources.

⁽¹⁾ Kershaw County Historical Society, <u>Guide to Selected Historical Sites In</u> Kershaw County/District, S C, 1992.

SECTION SIX

COMMUNITY FACILITIES ELEMENT

For purposes of this study, the term community facilities include the following:

- (1) Water,
- (2) Wastewater,
- (3) Recreation,
- (4) Sanitation,
- (5) Street lighting,
- (6) Education,
- (7) Health,
- (8) Fire, and
- (9) Police

The town provides streetlights, garbage collection, and police protection. Schools are a function of the School District, with state assistance. The library is provided and operated by the County, which also provides recreation facilities and programs, coordinates the delivery of fire protection through the Fire Marshall's Office, and operates a sewer system, available to and serving parts of the Town. Medical facilities and health care are the responsibility of the Kershaw County Memorial Hospital, a community health systems provider. And the community water system is the responsibility of the Lugoff-Elgin Water Authority.

An inventory and assessment of each follows.

WATER FACILITIES

Community water is provided throughout the Town of Elgin and the surrounding area by the Lugoff-Elgin Water District. The system was once the exclusive property of the Town, but was merged with the water district in 1994. The system uses both ground and surface sources, of which surface water from Lake Wateree accounts for the main supply.

The system is sufficiently sized to accommodate projected growth of the community, as forecast in Part 1 of this Plan.

WASTEWATER FACILITIES

Community sewer service is available to the Town from the County, but not all areas are served. In fact, service is limited to the Blaney-Stover School Complex, Pine Forest Subdivision, the Food Lion Shopping Center and surrounding businesses, and most commercial uses on the north end of Main Street. Also, sewer service is available from a private developer to two subdivisions south of Elgin.

The County completed a <u>Wastewater Master Plan</u> in 2000, and updated the plan in 2012. The Plan recommends extending the sewer line serving the north end of Main Street all the way to the Richland County line, and to most residential subdivisions. Implementation time-table is flexible, but relatively high among the County's proposed projects.

FIRE PROTECTION

Kershaw County provides fire protection to and maintains a fire department (Blaney #13) just north of the Town of Elgin, on US 1. The Blaney Fire Department is housed in a relatively new station, built in 2011. It is one of 10 county fire departments. Protection is re-enforced by the Doby Mill substation, located on Porter Cross Road, between SC 601 and SC 12, and the Lugoff Department.

The Town of Elgin has an ISO (Insurance Service Office) Class 6 rating. The rating is indicative of the level of protection provided by the Department. It is also significant in terms of homeowner's insurance premiums.

Insurance premiums, both <u>fire</u> and <u>homeowner's</u> are predicated on the fire defenses and subsequent classification of a community by the South Carolina Insurance Service Office (ISO). To understand what this means in dollars and cents, we need first to explain the somewhat complicated and ever changing relationship between fire defenses and insurance premiums.

The Insurance Service Office (ISO) inspects, grades and ranks fire departments and defense areas or districts from 1 to 10, on the basis of protection offered. One represents the best possible protection, with 10 signaling the absence of any protection. Insurance rates are then established to reflect the prevailing classification: the lower the classification the lower the rates theoretically. But premium differences once observed

between classes are no longer applicable. Instead, differences are now drawn between groups of classes, generally along the following lines:

Major Class Groupings	Characteristics
Class 10	No recognized fire department or defenses.
Class 9	Recognized fire department, but no recognized community water system.
Classes 8 - 4	Recognized fire department and community water system.
Classes 3 - 1	More complete and sophisticated systems, based entirely on individual grading or suppression.

For a community its size, the Town of Elgin enjoys an adequate ISO fire classification. The county appears committed to maintaining if not improving fire defenses and subsequently maintaining if not lowering the community's Class 6 rating by virtue of its 2011 investment in a new Fire Station for the community.

RECREATION FACILITIES

Recreation facilities seldom influence development, but they do complement it. And they are essential to a balanced social environment.

Participation and Performance Trends

There have been significant changes in recreation patterns and trends over the last several years due principally to societal changes, i.e. increased average income, more women in the work force, increased commuting time, increased average age, early retirement, greater health consciousness, more indoor recreation opportunities, higher education levels, delayed marriages and child bearing, change from industrial to high technology service and communications society, etc.

Active recreation is more popular than passive recreation. Among the national trends of local interest are preferences for walking, visiting historic

sites, and jogging. By 2040 the most popular activities nationally are expected to be sightseeing, walking, pleasure driving, picnicking, hiking, family gatherings, bicycling, photography, wildlife observation, visiting historic sites, and camping.

A survey conducted in 1990 and updated through 2005 by the South Carolina Department of Parks, Recreation and Tourism establishes the following trends in preferred outdoor activities.

South Carolinians' participation in recreational activities has been relatively stable over the past 15 years. During this period, there have been only minor variations in the percentage of population 12 and older who participate in various recreational activities.

Table 20 Top 20 Preferred Outdoor Activities Age 12 and older, South Carolina, 2005

		% Participating
1.	Walking for pleasure or exercise	83.2
2.	Attending outdoor sporting events	63.4
3.	Beach swimming/sunbathing	62.5
4.	Driving for pleasure	58.2
5.	Weights or exercise machines	57.1
6.	Picnicking	53.4
7.	Pool swimming	53.2
8.	Visiting historical sites	52.1
9.	Bicycling	42.8
10.	Visiting a museum	38.4
11.	Fresh water fishing	37.2
12.	Visiting unusual natural feature	34.7
13.	Playing basketball	34.5
14.	Visiting a Zoo	34.1
15.	Motor boating	34.1
16.	Jogging/running	33.9
17.	Watching wildlife	33.4
18.	Lake/river swimming	28.0
19.	Playing football/soccer	26.1
20.	Playing baseball or softball	23.4
	rce: S.C. Department of Parks, Recreation and T	ourism, State Comprehensive Recreation
Plan	<u>l</u> .	

Walking for pleasure or exercise remains the activity in which the largest percentage of people participate. Following walking, the recreational activities participated in by the largest number include attending outdoor sporting events, swimming or sunbathing, driving for pleasure, working out with weights, picnicking and visiting historical sites.

While the general pattern of recreational participation has been relatively stable, several activities have either increased or decreased in popularity. Respondents working out with weights increased from 43.2 percent in 1990 to 57.1 percent in 2005. Historical visitors climbed from 46.8 percent in 1990 to 52.1 in 2005. The largest decline was in volleyball, followed by baseball and softball, tennis, waterskiing, and picnicking.

Existing Programs and Facilities

In Elgin and throughout the County, the Kershaw County Recreation Department provides recreation facilities, services and programs. The Department offers a wide variety of programs countywide for all ages, including among other programs and facilities, walking trails, swimming aerobics, dance lessons, soccer, baseball, basketball, picnic facilities, football, softball and tennis.

The Department is supported through the cooperative efforts of the City of Camden, Kershaw County, the Towns of Bethune and Elgin and the United Way. Also grants and business contributions help support the department, and private land donations have contributed greatly to the current park inventory.

There are few facilities in the Town of Elgin, but several located in proximity to the community. There is a poorly maintained tennis court located on Sessions Road, no longer owned or operated by the County, but the responsibility of the Town, and some play ground equipment at the elementary schools. Outside, but serving the Town, is a large recreation complex on US 1, between Elgin and Lugoff. The Kershaw County-West Complex includes four tennis courts, three soccer fields, four lighted baseball fields, walking track and restrooms.

Future Plans

The County's <u>2012 Parks and Recreation Plan</u>, Capital Improvements Plan identifies major improvements to the Kershaw West Recreational complex as the top funding priority during the first five years of the Plan, 2012-2017. These improvements include a center building with concession, press box, and restrooms, batting cages, additional parking, sidewalks and a playground. Also scheduled within the first five years of the Plan is a new Elgin Park at Potter Road. It will include a community center, playground, walking track, picnic shelters and benches.

The long range 10-year County Recreation Plan includes more facilities upgrades for the Elgin-Lugoff area. The Kershaw West complex is scheduled for completion, with the addition of four multi-purpose fields and a hard surface walking trail/track.

Additionally, the Town owns a four acre tract at the intersection of US 1 and Green Hill Road. Tentative plans for this site are for a Town park, contingent principally on grant funding.

In sum, while existing facilities appear less than adequate, future plans by the Town and County are designed to rectify the situation, ensuring greater access to a variety of recreational facilities and opportunities.

POLICE PROTECTION

The Elgin Police Department is located in the Town Hall building, central to the community. In fact, the building was substantially renovated and redesigned in 2012 to specifically accommodate departmental operations.

The Elgin Police Department has seven full-time, and one reserve officer. This represents an increase of five officers over the last ten years. The department has a fleet of nine police cars, up from three 10 years ago. It is responsible for patrolling 1.5 square miles and protecting approximately 1,450 people. This equates to 4.8 police officers for each 1,000 population, compared to the average of 2.5 per 1,000 for municipalities of comparable size.

It appears from Table 21 that the Town's police department is adequately staffed to cover and protect the community as presently delineated, and through the 10-year projected life span of this Plan. However, comparing

staff size to population can be misleading, and final determination of staff size should depend on its ability to adequately respond to incident reports and protect the people of Elgin, as determined by the Police Chief and Town Council.

Table 21 Law Enforcement Profile Town of Elgin	
Law Enforcement Officers	7 (1)
Population residing within area of jurisdiction (2012 estimate)	1,450
Area of jurisdiction (square miles)	1.5
Number law enforcement officers per 1,000 population	4.8
Average number law enforcement officers per 1,000 population	2.5
Law enforcement officers per square mile	4.6

^{(1) 2} part time officers equal one full time officer.

Source: Town of Elgin; U.S. Department of Commerce, Bureau of Census; and Municipal Year

EDUCATIONAL FACILITIES

The Elgin community is served by an elementary educational complex, located just north of the Town on US 1. The complex includes the schools of Stover, built in 1999, and Blaney, built in 1986 and completely renovated in 2011. Blaney Elementary teaches PK through 5th grade. Stover Middle teaches 6th through 8th grade. The community is also served by Lugoff-Elgin High School, located on US 1 between Elgin and Lugoff.

Table 22 Profile Elgin Educational Facilities,2011				
School Enrollment SC 2011 School Report Card				
		Absolute Rating	Growth	
		Rating		
Blaney Elementary	692	Good	Average	
Stover Middle	624	Good	Good	
Elgin-Lugoff High 1,553 Average Below Averag				
Source. S C Department of Educa	tion, 2012		-	

Enrollment data from 2002 (combined enrollment of Blaney and Stover 1,405) show a slight decline in numbers for 2011, but this could be the result of transfers and realignment. Suffice to say, the structural aspect of the

facilities adequately meet the needs of the community, and the quality of education is good to average, but there is room for improvement in the High School, according to the SC Department of Education.

That good to excellent education facilities are critical to growth, economic development and well being is essential. As such, the community should do whatever is necessary to assist the School District in raising the educational bar. The future of the community depends on it.

GARBAGE COLLECTION AND STREET LIGHTS

The Town provides once-a-week garbage collection and streetlights as part of the benefits of in-town living. The provision and maintenance of these services contribute significantly to "community life" and general welfare of the population, but also serve as an annexation inducement.

CONCLUSIONS

From the preceding, it is obvious that the Town is not the only community facility provider. It is just as obvious that the Town has little if any control over the level or quality of many services or facilities provided. It is also obvious that the Town is not in a position to plan comprehensively for community facilities and services. Cooperation and coordination of and among the various facility providers are essential to an effective planning and orderly development process.

COMMUNITY FACILITIES (CF) GOALS AND ACTIONS

Law Enforcement Goals

CF-1: Maintain Optimum Response to Public Safety Calls.

Action: Maintain full complement of trained and qualified staff, and vehicle and equipment readiness to continue practice of optimum response.

Action: Establish a capital improvement schedule and budget for the replacement of police cars.

CF-2: Ensure citizen readiness to respond to emergency situations.

Action: Educate the citizenry on proper response to distress situations and assist in securing individual homes and apartments with fire extinguishers and ready access to emergency assistance.

CF-3: Make Elgin a Safer Community---in the Minds of the People, in the Streets, in the Neighborhoods, During the Day and During the Night.

Action: Reduce the crime rate and fear of crime with police presence in high crime areas.

Parks and Recreation Goals

CF-4 Work closely with the Kershaw County Recreation Department to develop more recreational facilities within the community.

Action: Continue to pursue governmental grants for the development of

the Town's 4-acre tract at the intersection of Green Hill and US 1

for a Town Park.

Action: Retain and nurture partnerships with non-profit

organizations and other governmental entities.

Action: Secure grant for upgrade of the Town's tennis court.

Educational Goals

CF-5: Provide a state-of-the-art safe and well maintained public school system, and ensure quality and equity in instructional programs.

Action: work with local school officials to assist and accommodate their operations within the Community.

Action: Assist school district by providing volunteer municipal programs to aid in the education process.

SECTION SEVEN

TRANSPORTATION ELEMENT

Community development in general and economic development in particular is influenced perhaps more by transportation facilities than any other single element.

AUTOMOBILE TRANSIT

The primary means of transportation in Elgin is, of course, by automobile, dependent on a street and road network provided and maintained principally by the South Carolina Department of Transportation (DOT).

Transportation by automobile is sustained by the local street system. Responsibility for street maintenance is divided among the County and the State. Most major streets are on the state system and most subdivision and minor streets are the responsibility of the County. Throughout the State, 65 percent of all streets and roads are on the State system for maintenance.

Currently, the Town of Elgin is not involved in the development and opening of new streets. To do so would require the adoption of a Land Development Ordinance.

Streets are categorized by SCDOT and the Federal Department of Transportation into a hierarchy of "functional classifications." This system allows for evaluation and analysis of specific street segments within the street network. Functional classification systems organize roadways based on accessibility and mobility. There is an inverse relationship between accessibility and mobility in transportation planning. At the top of the spectrum, Arterials provide the highest level of mobility due to their high travel speeds. However, these high travel speeds necessitate a restricted system of access points. At the other end of the spectrum, local streets provide the highest level of access to land, with numerous curb cuts and driveways. However, local streets must necessarily limit speed and mobility as a result of increased access.

Table 23 Class "C" Average Daily Traffic Volume Limits					
Street Number Lanes					
Classification	Two	Three	Four	Five	Six
Principal Arterial					
Divided	16,800	19,300	33,600	38,600	50,400

Undivided	14,600	16,800	29,200	33,600	43,800
Minor Arterial					
Divided	12,400	14,300	24,800	28,600	37,200
Undivided	10,800	12,400	21,600	24,800	32,400
Collector					
Divided	9,800	11,300	19,600	22,600	29,400
Undivided	8,600	9,800	17,200	19,600	25,800
For Level "D" Service	e multiply "C"	' level limit	s by 1.15		
For Level "F" Service	e multiply "C"	level limit	s by 1.35.		
Source. SCDOT, 2006	6.				

The capacity of these roads to serve existing and projected development is critical to the planning process. In evaluating that capacity, the South Carolina Department of Transportation evaluates streets and highways on the basis of level of service (LOS). This defines roads in terms of their service characteristics, ranging in levels from A to F. An "A" level of service has free flow conditions with relatively low volumes and little or no delays. The other end of the spectrum is an "F" LOS with stop and go operation and average signal delays greater than one minute.

Streets and highways in Elgin are designed to accommodate up to "C" level of service. When traffic exceeds this design level, improvements are generally scheduled by the state. Typically, streets with an LOS of D, E, or F will be given top priority for improvements.

The two major roads accessing and serving the Town -- Main Street (US 1) and White Pond Road (SC 47) -- have experienced significant traffic increases over the last 10 years, between 1990 and 2000. Traffic increased on Main Street by 36 percent and White Pond Road by 108 percent. Traffic on internal streets has remained relatively stable since 1990, with only moderate increases for the most part.

Among the Town's major streets – Main street and White Pond road --, neither meets the description of a "four-lane undivided major arterial." And neither exceeds the Class "C" average daily traffic volume limits established by SCDOT on Table 23, although Main Street is rapidly approaching Class D levels. All other streets in Elgin have considerable capacity to meet current and future traffic volume, based on community growth projections.

Table 24 Average Daily Traffic Flow Selected Streets, Town of Elgin					
	1990	2000	2010	Change 199 No.	0-2010 %
Main St.	6,200	8,400	11,750	5,550	90
White Pond Road 2,500 5,200 7,600 5,500 204					
Source: S.C. Department of Transportation, <u>Traffic Flow Maps</u> , Selected Years.					

Currently there are no planned improvements to the system of streets and highways serving Elgin, as they are all operating at a Class C or better level of service.

The Statewide Transportation Improvement Program (STIP), includes the Rural System Upgrade Program, which consists of all major widening and new multilane facilities outside Metropolitan Planning Organization (MPO) areas. It is based on a priority list of project needs identified through an ongoing process and prioritized according to various factors. Among the factors considered are: amount of traffic congestion, accident history and traffic volume per lane miles. Also, subjective factors are scored by the Councils of Governments (COG) for projects within their regions. These include, but are not limited to such factors as proximity to infrastructure, tourism benefit or impact, employment growth benefit, Interstate access, market area access and corridor enhancement.

The most current STIP identifies no new projects for the Town of Elgin.

MASS TRANSIT

The Santee Wateree Regional Transportation Authority (SWRTA) is the public transportation provider for Clarendon, Kershaw, Lee and Sumter counties; providing fixed route bus and ADA services in the City of Sumter. SWRTA also provides Medicaid transportation services in Calhoun, Clarendon, Kershaw, Lee, Orangeburg and Sumter counties. However, there are no fixed mass transit routes serving the Elgin Community, and none planned at this time.

PEDESTERIAN AND BICYCLE TRANSIT

The emphasis on transportation in many communities is gradually shifting from sole reliance on the automobile to a more balanced combination of travel modes, including greater use in the future of mass transit, bicycles, and pedestrian walkways (sidewalks).

Biking and walking, as complements to the local vehicular transit system, provide numerous personal and social benefits, both in terms of a necessary means of travel, and for recreational opportunities. The personal benefits include healthy exercise and savings in transportation costs. Increased walking and biking also reduces vehicle miles traveled for personal automobiles, which reduces traffic congestion and the need for widening roads; this additionally creates less pollution.

For some residents, biking or walking is a primary means of transportation, whether out of desire or necessity. And for others, having facilities present for walking, biking, or both adds a quality of life factor that may determine where a person chooses to live and work. The presence of a network of accessible and well-maintained sidewalks and biking facilities has shown to help communities attract new residents. Additionally, shifting to a more balanced transportation network with sidewalks and bike paths will improve air quality.

Motor vehicles generally have the highest level of pollution output per mile in the first few miles of operation - those miles before the engine has warmed up. That makes walking or cycling preferred modes of transportation for short trips.

But biking and walking can be dangerous without adequate biking and walking paths. Figures released by NHTSA in February of 2011 show South Carolina in the 'top five' worst states nationally in terms of per capita deaths to pedestrians.

The Town of Elgin has a very limited system of sidewalks. In fact, it is no system at all. There are sidewalks on one side of Main Street, from Sessions Road Intersection north to the overpass, on White Pond Road, from the Town limits to Main Street, and on Smyrna Road, from Sessions

to the Blaney-Stover School complex. There is however an interior system of sidewalks on both sides of the streets throughout the Pine Forest Subdivision, linking it to the Sessions Road sidewalk and the school

complex. Sidewalks on Main Street and White Pond road are in various stages of disrepair.

In sum there are three problems with the current system. It has gaps, it does not extend to some residential areas, denying access to the system, and parts of it are in disrepair. A plan to address these problems is shown on the accompanying Sidewalk Plan Map.

To assist in the implementation of this Plan, Transportation enhancements are available. Transportation Enhancements (TEs) are innovative, community-based projects that provide opportunities to expand transportation choices beyond traditional street and highway programs. Such projects enhance one's travel experience by walking, bicycling, taking transit, or simply riding in a car. TE funds are available from SCDOT for retrofitting local streets and roads to accommodate bicycles and pedestrians, and to protect scenic vistas and the environment. Use of these funds could assist the Town in expanding and improving its sidewalk network.

RAIL TRANSIT

CSX Transportation Corporation operates a freight line through Elgin and Kershaw County. Am Track passenger service also is available a short distance away in the City of Columbia. It stops daily between New York and Florida.

AIR TRANSIT

The Town of Elgin is strategically located to access the Columbia Metropolitan Airport, about 45 minutes away.

CONCLUSIONS

From the preceding we may conclude:

 That the Town's street network is functioning properly, with no major trouble spots or recorded traffic volumes in excess of what the network is designed to handle, but traffic build-up on Main Street is a concern:

- 2. That the sidewalk network has critical gaps, does not access all residential areas, and that parts of the system are in disrepair; and
- 3. That mass (bus) transit is not available to the community.

TRANSPORTATION GOALS (TG) AND ACTIONS

Existing Streets

TG-2: Improve condition and safety of existing street system.

Action: Monitor street system to ensure that it is functioning properly.

Action: Advise county or State DOT, as appropriate, of need for street maintenance and/or improvements.

Walking and Bicycling

TG-3: Provide a safe, efficient, and accessible transportation system to all residents and visitors, which allow them to walk and bicycle alongside other modes with independence and comfort.

TG-4: Foster bicycle and pedestrian access and mobility in all transportation and development projects, and encourage the integration of transportation and land use decisions that result in the promotion of development patterns that allow bicycling and walking to be viable, everyday modes of travel.

TG-5: Support and enhance healthy lifestyles and good stewardship of the environment by providing safe and convenient opportunities for bicycle and pedestrian travel, thereby increasing active living, while reducing auto emissions and fuel usage.

Action. Expand the Town's system of sidewalks and bike lanes.

Action: Identify opportunities, funding sources (SCDOT Transportation Enhancements, TE grants), and responsible public and private agencies/entities at the local, regional, and state levels so that bicycle and pedestrian projects and programs can be implemented.

Action. Implement sidewalk plan along the following streets using the following construction priority list:

Priority	Description
#1	Sessions Road, from Main Street to Smyrna Road
#2	Main Street Extension south, from Sessions Road intersection
#3	Pine Street, full length
#4	Rose Street, full length
#5	Bowman Street, from Main Street to Pine Valley Drive

Action: Provide annual budgeting to go towards sidewalk development and local matches for regional, state and federal grants.

Action. Reconstruct and/or improve existing sidewalks on Main Street and White Pond Road in compliance with the Americans Disabilities Act.

SECTION EIGHT LAND USE ELEMENT

The Land Use Element is predicted in part on information developed in the previous seven elements, and consists of five major components:

- 1 Existing Land Use Component
- 2 Land Use Issues Component
- 3 Land Use Goals Component
- 4 Land Use Plan Map Component
- 5 Compliance Index Component

The Existing Land Use Component provides the background and physical base upon which the Land Use Plan is predicated. The Issues Component identifies land use problems and concerns. The Goals Component provides direction and articulates a guide to future development. The Plan Map Component establishes geographic goals and objectives in a planned physical order. And the Compliance Index Component provides instructions on the use of the Plan.

1. EXISTING LAND USE COMPONENT

In order to plan for the future, we need to understand the past and the existing use of land produced by it. This will help determine future expectations and dimension the degree of departure, if any, from established patterns of growth and intensity which may be applied in planning future development.

An existing land use survey and inventory was conducted in the 2002 Plan, and resurveyed for change as part of this revision in 2012.

The community has changed a great deal since 2002. There has been an increase in both commercial and residential development. The vacant school, occupying the center of Town has been replaced by a shopping center; commercial development has intensified along Main Street and around the shopping center; and residential development has expanded in most subdivisions, particularly, Pine Forest. There has also been considerable residential infilling elsewhere.

The number of vacant lots and tracts remaining for development are in relatively short supply. As a result, future growth will depend in large

measure on annexation of undeveloped land and subdivisions located beyond the existing Town limits.

Following is an overview and assessment of existing land use (2012) and conditions by functional classification.

Residential

Site built single-family housing accounts for all but a hand full of dwellings in Elgin. Existing zoning regulations restrict mobile home or manufactured housing to a small area of the community off Elgin Drive, and even there, they must be "residentially designed" and not in the form of a standard single-wide mobile home. All standard designed, single-wide mobile homes in existence have been declared by the Town's Zoning Ordinance as non-conforming, and therefore, not permitted to expand in number.

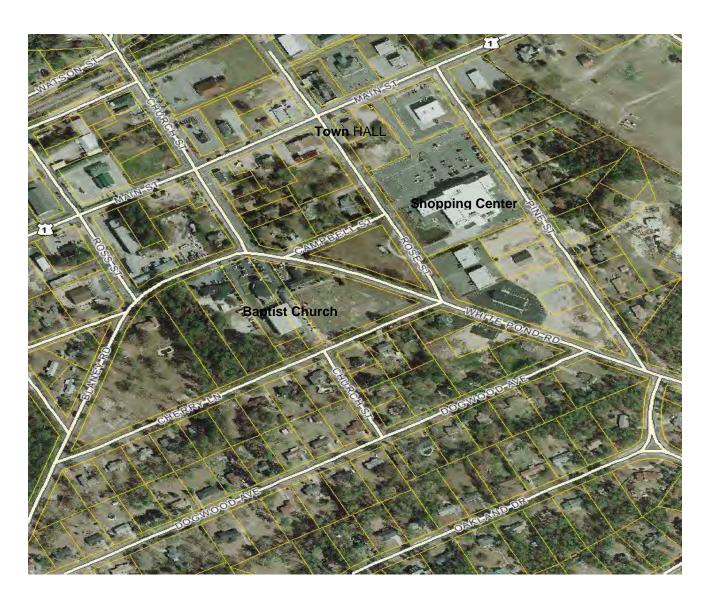
There is no multi-family housing in Town, however there is a mapped zone (RG) in which such housing may be built, as well as a second mapped zone (OC) in which high-density patio and town homes may be built. In addition to zoning restrictions, the cost of extending sanitary sewerage to accommodate such development could be a deterrent, even though such service is available to the community.

Most new residential development has occurred in the 140 lot Pine Forest Subdivision, featuring sidewalks, landscaped streets, community water and sewer, and storm water drains. Residential development also has occurredt along Blaney and Jeffers Roads, and on scattered vacant lots.

Pine Forest Subdivision is the first high density, completely facilitated subdivision in Elgin, made possible by changes in the Zoning Ordinance 10 years ago to allow smaller lot subdivisions and the installation of a community sewer system, essential to small lot and higher density development. Future residential projects also may be expected to develop at higher densities, as the demand for and price of land increases. Also, a changing housing market, not yet visible in Elgin, will produce a need for multi-family and other forms of higher density housing.

Commercial-Business Use

Commercial and business uses are located principally along Main Street, running north-south through the middle of town. East to West commercial development is constrained by the railroad track paralleling Main Street. But much of the new commercial and business development since 2002 has moved West to East, from Main Street to the First Baptist Church and White Pond road, between Pine Street and Ross Street, gradually developing a Business Center.



The mix of commercial and business uses is also changing, from strip commercial-retail to include additional restaurants, offices, service establishments and of course, a major chain grocery store.

With a Town Center forming, the proposed Sidewalk Plan will aid its development, making pedestrian and bicycle movement to and within the core safe and convenient.

Industrial Use

The town is essentially without industry. It has a few related businesses paralleling the railroad tracks, but no industrial operation as such. However Thermoid Industry is located just outside the Town limits.

Industry prefers the advantages of an urban setting, complete with urban services and facilities, but not within corporate limits. Such is the case with Thermoid Industries.

While the Town suffers the loss of property taxes from this pattern of industrial development, it still benefits economically from jobs, and the economic spin-off from such development. Outside locations can present formidable obstacles to annexation however, often restricting the logical extension of municipal boundaries, creating holes and/or awkward service areas in the process. Fortunately, this has not been the case in Elgin.

Public and Semi Public Uses

Public and semi-public uses in Elgin include Stover-Blaney Elementary School complex, the post office, the county library, town hall and two churches spread about the community. Each of these uses make a substantial contribution to the general welfare of the community. Because the Town does not collect property taxes, their presence does not reduce revenues that might otherwise be available for municipal operations.

Summary

Existing development patterns have produced a couple of common land use problems, including traffic congestion and intensifying strip commercial development on Main Street.

Mixed land usage and the associated problems of land use incompatibility are not as prevalent in Elgin as in many other communities. To date, zoning regulations and the absence of a strong commercial market have kept in check the move of commercial and business development into established

residential areas. But commercial activity east of Main Street has the potential for land use conflict with residential uses located east of Cherry Lane.

2. LAND USE ISSUES COMPONENT

From the land use survey, the state of existing land uses in the Community, and concerns regarding the future, the following issues have been raised:

- Future Land use compatibility
- Visual (physical) image
- Future size and shape of the Town
- Future housing composition
- Orderly arrangement (plan) of development

Issue: Future Land Use Compatibility

The strength and support for planning and zoning is based generally on the concept of land use compatibility. Home owners and land owners, environmentalists and the general public alike are concerned when new development creates an incompatible situation, i.e. lowers property values, heightens traffic congestion, emits pollutants, alters accepted environmental conditions, scars the landscape, or is just plain ugly. How this Plan responds to the juxtaposition of potentially incompatible land uses will determine the future "liveability" of the Community.

Not all land use is complementary to or compatible with its surroundings, existing or proposed. And any infringement by uses adversely impacting the environment generally is met by resistance from affected property owners.

Land use incompatibility is a universal issue. It is no less an issue in the Town of Elgin, surfacing every time a new use or project impacts an existing residential area or environmental resource. Depending on the nature of the project, the compatibility issue may range from minor to NIMBY (not in my back yard) proportions.

To address this issue, the Town has enacted zoning regulations. Still, the potential for land use incompatibility exist every time a property is proposed for rezoning. Thus, constant monitoring is required to check the situation.

Issue: Visual (Physical) Image

There is a saying, "you don't get a second chance to make a first impression". This is true for town's as well. How the Town is perceived to prospective residents, industries, businesses, and visitors is critical to its future well being. Existing land use projects a visual image of the Community and plays a major role in future development by attracting "like uses". Quality development generally attracts quality development and blight begets blight. This is not always true of course, but rarely does quality development take place in a blighted environment, unless major resources have been committed to renewal.

The visual image of the Community is tempered by a number of elements, both negative and positive. Based on survey observations they include:

Negative Features

Junk Yard at entrance
to town from the north
No town center or focal point
Poorly Maintained Mobile Homes
Growing congestion on Main Street

Positive Features
Nice residential areas
Small town environment
Proximity to larger urban area
In-town library

Absence of sidewalks and street landscaping

These and other features combine to form a mosaic of the Community. The key to improving the image is to eliminate or reduce negative features and expand and accentuate positive features.

Appearance is identified here as a Community issue, but in reality it is an issue confined principally to those areas burdened by negative physical features. Quality developers and responsible land owners routinely address the issue of appearance. It is a matter of individual and Community pride. For others, the issue of appearance may need to be regulated or mandated.

Issue: Future Size and Shape of the Town

It is important for the Town to more fully participate in the affairs and development of the larger area of which it is the center. Failure to do so will

result in population stagnation or slow growth, a weakened tax base (even though the town does not impose a property tax at this time), loss of state shared funds, and higher service cost. The Town is also prevented from controlling development on its borders and ensuring land use compatibility of border properties and environs.

The state's restrictive annexation laws notwithstanding, the Town is challenged to expand its corporate limits in order to keep pace with or ahead of the spiraling cost of governmental administration and services.

To date the town has been relatively successful in its efforts to annex. From 1964 to 1986, there were six major annexations. This was followed by a lull in activity until 1996, when Windy Hills Subdivision was annexed into Town. The most recent large scale annexation since then occurred in 2002, with the annexation of Brentwood subdivision, a 43 lot neighborhood on Bowen Street. Since then annexation has been peace meal, on a lot by lot basis.

The Town is in an enviable position regarding annexation, as it imposes no property tax. So annexation costs the residential property owner nothing. Entrance into the community is free of charge, except for business license fees. This is made possible by relying exclusively on sales and state shared and other non-property tax revenues to support municipal operations. Essentially, free of cost, the town offers local police protection, street lighting, and weekly garbage and trash pick-up.

With so much to offer at little to no cost, it is a wonder the Town is not larger. A concerted effort to annex through petition drives would likely result in accelerated annexations and growth, producing a larger population base from which to generate shared revenues based on population, enable the Town to better shape its future, and plan and program municipal infrastructure and services accordingly.

Issue: Future Housing Composition

Housing preferences are changing nationally and throughout the State. Over the past three decades(1980 -2010) single-family detached, site built housing dropped in Kershaw County from over 90 percent of all housing to 67 percent, with mobile homes accounting for 26 percent and multi-family housing making up the remaining seven percent. Elgin has no multi-family housing and only a small number of mobile or manufactured homes. In time,

however, the Town may expect to see it's housing composition more closely mirror that of the County's. In planning for these changes, care should be taken to ensure compatibility with the Town's existing inventory of single-family homes.

Unless annexed into Town, mobile homes will have little or no impact on the future composition of the Town's housing stock. The zoning ordinance does not allow mobile or manufactured, unless in the form of single family home, and only then in a single zone district (RS-2).

Multi-family housing, on the other hand, may be in the Town's future, depending on local market conditions. It is permitted by ordinance, and is accessible to essential sanitary sewer service from the county. The only issue is compatibility with the Town's existing supply of single-family homes, and this is adequately addressed in the Town's Zoning Ordinance. Currently such housing, if developed, would be restricted to the RG Zone, with townhouses also permitted in the OC zone.

Issue: Orderly Arrangement (Plan) of Development

This is the essence of land use planning -- defining a framework for future development. But there already exist a framework upon which to build, as the town is not new nor is the planning process. The issue here is one of expanding, refining and messaging existing development patterns in a manner that will perpetuate an orderly land use arrangement and promote land use compatibility in the future.

Orderly development actually means orderly redevelopment in many instances and the retention of a functionality compatible environment.

3. LAND USE GOALS COMPONENT

This component establishes Town-wide land use and development goals and policies. Specific neighborhood or sub-area goals and policies are established in the Plan Map Component. The goals are as follows:

• Provide a framework for land utilization and development, to ensure an orderly, efficient, equitable and compatible arrangement and distribution of the Town's physical resources.

- Protect and enhance existing neighborhoods.
- Enhance the Physical Image of the Community.

Recommended actions in support of the above goals are listed under each, restated as follows:

LAND USE GOALS (LU) AND ACTIONS

LU-1: Provide a framework for land utilization and development, to ensure an orderly, efficient, equitable and compatible arrangement and distribution of the Town's physical resources.

Action: To the extent possible, coordinate land use planning with the provision of adequate infrastructure to support desired patterns of development.

Action: Provide for effective zoning that is consistent with the goals and policies contained in the Comprehensive Plan.

Action: Provide for appropriate transitioning or buffering between land uses of differing scales or intensity.

Action: Work with the County to coordinate land use planning and development decisions in areas surrounding and impacting the Town.

LU-2; Protect and enhance existing neighborhoods.

Action: Avoid rezoning activity that could disrupt the stability of existing neighborhoods.

Action: Monitor neighborhoods to ensure property maintenance, and if deteriorating and unsightly conditions are problematic, adopt and put into action the <u>International Property Maintenance Code.</u>

LU-3: Enhance the Physical Image of the Community.

Action: Apply for SCDOT Transportation Enhancement grants to

implement sidewalk improvements on Main Street (see Transportation element), coupled with tree planting and streetscaping Main Street.

Action: Amend Section 7.7 (Non-Conforming Uses) of the Town's Zoning Ordinance to include provisions for discontinuing certain non-conforming uses, specifically the junk yard at the north entrance to Town.

Action: Promote the development of a pedestrian friendly central business district.

The ultimate destination or focal point of a Community is it's Central Business District, but there is no defined district as such in Elgin. Toward this end, a new zoning district (GC-1) was created in 2002. This district made it possible to develop the Food Lion Shopping Center on the old school site, and has made it possible to expand the surrounding area into a tightly developed urban center, facilitated with common public parking areas and sidewalks and street furniture.

4. PLAN MAP COMPONENT

The Plan Map Component is an expression of geographic objectives. It illustrates development objectives for various areas within the Community.

Inherent in Plan Map objectives are policies dealing more specifically with the treatment of development. These policies represent legislative intent on the part of Town officials to meet development objectives for the various geographic areas comprising the Town and its fringe areas.

Land use and development objectives are identified on the Plan Map by the use of symbols and colors.

Where areas are designated "Restricted Residential", for example, the expressed objective is to protect and conserve existing residential areas and encourage infill or expansion of similar use. In contrast, the development objective in areas identified as "Multi-Use" is to accommodate change prompted by economics in an orderly manner. Following is a complete list

of all map classifications, together with an explanation of the objectives and policies of each.

Map Classification

Restricted Residential Areas General Residential Areas General Business Areas Industrial Use Areas Multiple Use Areas

Objectives and policies of each map designation are described as follows:

RR, Restricted Residential Areas

Description

This map classification is applied principally to stable, single-family site-built residential areas, comprising the bulk of the Town's housing stock.

Objective

The objective of this designation is to protect the character and present use of existing neighborhoods and subdivisions so designated, and to restrict any use or development which would compromise or infringe on the prevailing character of such areas. Also, the objective is to further comparable residential development where applicable to undeveloped properties.

Policy

Where this symbol is applied it shall be the policy of the Planning Commission and Council to deny zoning changes or ordinance amendments which would in any way compromise or alter the present use of property. In neighborhoods so designated, any ordinance change which would permit dissimilar uses would be denied as a matter of policy, pending further study by the Commission and Council and subsequent amendment to the Plan Map.

This policy effectively "locks out" development and zoning changes at variance with prevailing uses and conditions. It is a policy of "no change", until such time as the plan objectives are reevaluated and amended.

RG, General Residential Areas

Description

These areas contain a general mix of residential uses, or are undeveloped, but with potential for higher density and/or mixed use residential development.

Objective

Housing development is projected to take on a variety of forms in the future, including apartments, townhouses, patio homes, and duplexes, etc..

The objective of this classification, therefore, is to permit market forces to dictate the supply of new housing under "planned" conditions. This designation is applied principally to sparsely developed and undeveloped areas suitable to and with market potential for a variety of residential structures, as well as existing mixed use areas.

Here, the major concern in undeveloped areas is for natural environmental features impacted by development, and the resultant need for planning as a prerequisite to new residential siting called for by this objective.

Policy

Where this designation is applied on the Plan Map it shall be the policy of the Town to restrict through zoning the use of such areas exclusively for residential development. Because of changes affecting the housing market, the type of units are not set, thus permitting design flexibility and market response to housing demands, i.e. apartments, duplexes, patio homes, townhouses, etc.

To ameliorate the juxtaposition of various types of housing, a "planned" response is recommended, requiring project compliance with design and development standards, as established by the Town's Zoning Ordinance.

BG, General Business Areas

Description

This designation is assigned to major business and commercial areas within the Community, and shows the projected movement and boundaries of such future development, including the delineation of a Core Commercial District, designed to accommodate and encourage pedestrian accessible, comparative shopping establishments.

Objective

This is an inclusive general business designation. The objective is to accommodate local and regional business activity and to minimize the impact of such development on neighboring residential properties, the transportation network, and environmental resources. Further, the objective is to encourage and promote the economic vitality of the Community through the strategic location and development of future commercial and business uses

Policy

Because of the open-ended range of commercial uses permitted herein, the policy is to carefully monitor any requests to expand the area.

IND, Industrial Areas

Description

The Plan Map shows essentially the same areas currently zoned industrial for future industrial development, along the railroad tracks.

Objective

The objective of this designation is to promote development of new and maintenance of existing industrial and industrially related uses along the railroad line.

Policy

To carry out the objective of this designation, a policy of accommodating and protecting existing industry and potential industrial sites is recommended.

MU, Multiple Use Areas

Description

This classification is applied to existing areas of the Town where multiple uses exist and in certain undeveloped areas where economics should be allowed a freer hand in determining the use of land.

Objective

The objective of this classification is to advance the concept of "highest and best use" options, while minimizing the impact of choice on existing resources and neighboring properties.

Policy

The Plan Map policies for "MU" areas are:

- (1) To promote mixed use, where appropriate.
- (2) To monitor and regulate the transitional process so as to enhance environmental conditions and improve property values.
- (3) To further evaluate transitional areas to determine the cause of change. Some areas so designated are deteriorating and changing for the worse, while others are under economic pressure for higher intensity development.
- (4) To carefully evaluate all proposed zoning changes in such areas to determine the impact on the transitional process, and to grant change only where substantial improvement or strengthening of the area would result---to guide the transitional process in the best interest of the Community.

5. COMPLIANCE INDEX COMPONENT

Nowhere is a Plan more essential than in decisions involving zoning or rezoning. In fact, 6-29-720 of the South Carolina Code of Laws, 1976 (south Carolina Local Government Comprehensive Planning Enabling Act of 1994), states that "regulations (zoning) must be made in accordance with the comprehensive plan..." All too often, however, the Plan may be dated or generalized to the point where determining conformance is a tenuous prospect at best. But without such a determination, it is not possible to carry out the state mandate, and the Plan will fail as a guide to the development and regulatory process.

To better link the Plan with applicable land use (zoning) regulations, a strong tie in the form of a "compliance index" is recommended. The index establishes parameters for determining compliance. It lists the symbols shown by the Plan-Map, defines the objectives and establishes a use criteria for each. It also indicates compatible zoning districts as well as acceptable alternatives to Plan Map objectives. And this is critical to the compliance issue.

The planned response to the development of any given area may be tempered by circumstance and time, eventually giving way to modifications and alternatives. It is essential therefore that the Plan provides for a flexible response.

The map symbols and accompanying description establish the "flavor" of an area---type and intensity of use and density of population. The compatible use column, expressed in terms of zoning districts, provides an acceptable range of zoning alternatives.

The zoning alternatives range from few to many, depending on the land use and development objectives of an area. Areas designated RR, for example, show no zone alternatives. This means that any rezoning request not sanctioned by the Index should be denied on the grounds of non-compliance with the Plan Map. This restricted rezoning response makes a strong statement for stability and conservation of existing residential neighborhoods classified RR by the Plan.

Conversely, areas with multiple use alternatives are projected for change in accord with the several listed alternatives. A rezoning response to the contrary would be at variance with the Plan.

The list of "zoning district alternatives" is designed to give developers needed flexibility to meet changing market conditions within the general framework of the Plan. However, the changes permitted by alternative districting or rezoning are inherently limited by the Plan objectives for the various areas.

Where the Plan objectives are brought into question, the matter should be reassessed by the Planning Commission to determine if the Plan is still representative of the area in question. If it is found to be valid, any rezoning change at variance should be denied on the grounds of "non-compliance". If, however, there is a deficiency in the Plan, the Plan itself should be amended. In this way, the Commission will continually evaluate the Plan for applicability.

The entire process---evaluating development and rezoning proposals on the basis of the Compliance Index---is designed to better infuse the Plan and the planning process into the development and zoning decision-making process.

Table 25 Town of Elgin Plan Compliance Index							
Plan Map Classification Symbol		Summary Objectives	•		Alternative Zoning Districts		
RR	Restricted Residential	To protect existing residential areas	Single-family, detached dwellings	RS-1, RS-3	None		

RG	General Residential	To guide residential development and allow flexibility Single-family, townhouses, patio homes, multi-family, cluster housing, etc.		RS-1,RS- 2,RS-3,RG	ОС	
BG	General Business	To accommodate local and regional business activity	Commercial, office and business uses	GC-1, GC-2	LI, OC	
IND	Industrial	To protect existing industry	Industry and manufacturing wholesaling and servicing		GC-2,OC	
MU	Multiple-Use	To permit highest and best use of land	To be determined by economics	All districts, as appropriate	Not applicable	

SECTION NINE PRIORITY INVESTMENT ELEMENT

The purpose of the Priority Investment Element is to tie the capital improvement needs identified in other elements to forecasted revenues for the next five years. It is, in essence, a five-year Capital Improvements Plan that is meant to guide the annual budgeting processes.

In June 2007, the governor signed into law the South Carolina Priority Investment Act (PIA). The PIA consists of amendments to the 1994 Local Government Comprehensive Planning Enabling Act. One of the amendments adds the Priority Investment Element to the list of required elements for local comprehensive plans. The PIA states the following regarding this new element:

"A priority investment element [is required] that analyzes the likely federal, state, and local funds available for public infrastructure and facilities during the next ten years, and recommends the projects for expenditure of those funds during the next ten years for needed public infrastructure and facilities such as water, sewer, roads, and schools. The recommendation of those projects for public expenditure must be done through coordination with adjacent and relevant jurisdictions and agencies. For the purposes of this item, 'adjacent and relevant jurisdictions and agencies' means those counties, municipalities, public service districts, school districts, public and private utilities, transportation agencies, and other public entities that are affected by or have planning authority over the public project. For the purposes of this item, 'coordination' means written notification by the local planning commission or its staff to adjacent and relevant jurisdictions and agencies of the proposed projects and the opportunity for adjacent and relevant jurisdictions and agencies to provide comment to the planning commission or its staff concerning the proposed projects. Failure of the planning commission or its staff to identify or notify an adjacent or relevant invalidate iurisdiction agency does not the local or comprehensive plan and does not give rise to a civil cause of action."

Additionally, the Town's priority investment element includes recommended projects and tasks identified in the previous eight elements of the Comprehensive Plan.

PRIORITIZING CAPITAL IMPROVEMENTS

Community needs almost always outweigh the resources to meet such needs. As a result, there is continuing pressure on local officials to fund more projects than they have resources to support. In response to this situation the Town needs to establish an objective, defensible criteria or priority schedule for weighing one proposed project against another. The elements of such a schedule are outlined in the following recommended priority listing.

Priority 1 – New public facilities and improvements to existing facilities that eliminate public hazards.

Priority 2 – The repair, renovation or replacement of obsolete or worn out facilities that are necessary to achieve or maintain existing levels of service.

Priority 3 – New and expanded facilities that reduce or eliminate deficiencies in levels of service.

Priority 4 – New and expanded facilities necessary to serve new development and redevelopment projected during the next five years.

Also, the priority schedule should take into account both capital costs and the cost to operate and maintain proposed improvements in order to achieve the best use of funds and cost efficiency.

Currently, the Town has no short range (5-year) capital improvements listed other than routine vehicle and equipment replacements and repairs, as necessary.

The absence of needed capital improvements today does not mean the absence of needed capital improvements and expenditures in the future. As a result it is recommended that Town Council annually review, with input from the Planning Commission, the Town's capital facility needs, and schedule their implementation in accord with the above priority schedule, and Priority Investment policy contained in this report Element.

FUNDING SOURCES

The primary source of revenue for capital projects are General Obligation Bonds (G.O. Bonds). G.O. Bonds are secured by the Town's projected future property tax revenue stream. The State of South Carolina limits the amount that local governments can borrow through G.O Bonds to 8% of the assessed value of taxable property. To issue bonds in excess of the 8 percent limitation would require the Town to hold a referendum.

Grants also are a major source of capital improvement project funding. In fact, most local projects have been aided by matching grant assistance.

The primary revenue source for general operations in most towns, cities and counties is the property tax. However, this is not the case in Elgin, which does not collect a property tax. Instead, the largest single source of income is from the Local Option Sales Tax, accounting for 42 percent of all revenues in 2012. The Town also relies on income from Franchise fees and rebates, business licenses, police fines, and Intergovernmental payments or shared revenues from the State, which include the Accommodations Tax, and State Merchants Inventory tax. Lesser amounts are received from building permits and miscellaneous sources and grants. Pie charts in this section show the average contribution of Town revenues by source for the years 2007-08 and 2011-12.

The Town has become increasingly dependent on the Local Option Sales Tax, which increased by 56 percent over the last five years, from 34 percent of total revenues in FY 07-08 to 42 percent of the total in FY 11-12. Franchise fees and rebates from outside sources also increased, but as a percentage of total revenues remained constant during this period. Several other significant income sources, including police fines and State Shared Revenues, declined as a percent of total income and dollar amount as well.

Revenues increased overall from FY2007-08 to FY2011-12, by 25 percent, but expenditures kept pace, leaving little room for building a Reserve account.

Possible future revenue sources may include, but are not limited to:

1. G.O. Bonds: Seek Additional funding from G.O. bonds by holding a referendum to exceed the State cap of 8% bonding capacity;

- 2. Impact Fees: Impact fees have been used by a number of cities in South Carolina to off-set the cost of infrastructure and public facility improvements necessitated by new development;
- 3. Capital Projects Sales Tax: Pending a positive referendum a 1% capital projects sales tax could be initiated;
- 4. User Fees: Consider user fees for municipal services where appropriate or feasible.
- 5. Grants: Seek additional funding through private, state and federal grants.

Historically, sidewalks, recommended in this Plan, have been funded primarily with general fund revenues. More recently however communities have been able to use Transportation Enhancement funds available through SAFETEA-LU, and administered by SCDOT. These funds are targeted for bicycle/pedestrian network enhancements. Additional funding sources include:

- Local Government Initiatives
- Capital Programs (bond issues and sales tax)
- Federal and State Enhancement and Recreational Trail Programs
- National and Local Foundations
- Public/Private Partnerships

EXPENDITURES

The Town does not maintain a long-range capital improvements program and budget, at least not on paper. Most needed or projected capital improvements are programmed in the General Operating Budget, or secured by loans.

An examination of how and where the Town spends its revenues reveals that Law Enforcement, including police and municipal court, requires the largest share to conduct its operations, 55 percent. This represents a commitment by the Town to ensure the safety and security of its citizens. Essential services such as garbage collection account for seven percent of the annual budget, storm water management another seven percent, and Street lighting four percent.

Expenditures for law enforcement increased by 34 percent from FY 1207-08 to FY 1211-12. The cost of Law Enforcement rose from 51 to 55 percent of total Town expenditures. The cost of garbage service increased at an even higher rate of 41 percent, but as a budget item rose only one percent, from six to seven percent of the total.

An expenditure not included in the FY 07-08 budget but now comprising seven percent of all expenditures is waste management or water quality control. The county provides the service, but the Town is obligated to pay the county. The cost of street lighting (utilities) increased slightly, but declined as a percent of the budget.

PROJECTED REVENUES AND EXPENDITURES

The Town's budget or actual revenues received grew by \$35,500 a year from FY 07-08 to FY 11-12. This includes all revenue sources. If we project a continuation of this level of growth over the next five years, revenues will increase by about \$177,500. AS the economy gets back on track, most of the growth may be expected to occur in increased sales taxes, licenses and permit fees. Growth also may be expected from the collection of fines and forfeitures. Any increase in intergovernmental revenues will depend on the State and the condition of the State's economy.

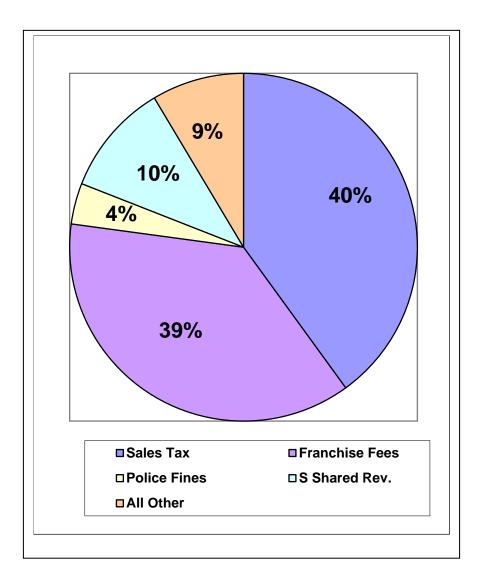
Expenditures are projected to increase in-line with revenues and the pursuit of maintaining the current level of service and operation of all municipal functions. The Town should continue to apply for grants, as needed, to maintain and /or improve facilities and infrastructure (sidewalks and streetscaping) and certain services, as yet to be determined.

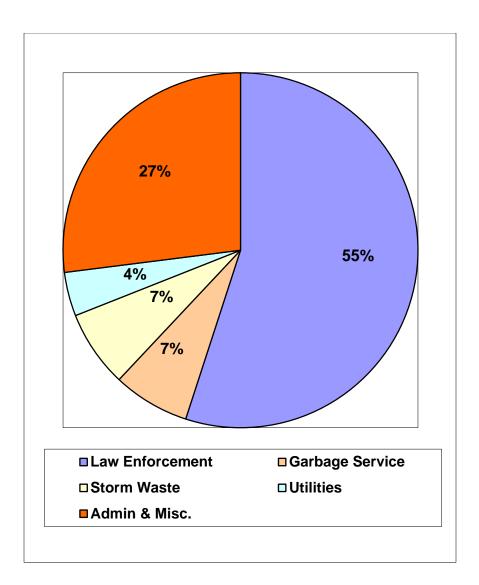
TABLE 33								
REVENUE AND EXPENDITURE - TRENDS AND PROJECTIONS								
	TRENDS			PROJECTIONS				
Revenues (000)	FY 07-08	FY 09-10	FY 11-12	FY 12-13	FY 13-14	FY 14-15	FY 15-16	FY 16-17
Local Option Sales Tax	\$195,000	\$200,000	\$303,300	\$271,000	\$284,800	\$284,800	\$284,800	\$284,800
Franchise Fees and	\$225,200	\$344,600	\$283,600	\$286,600	\$287,600	\$287,600	\$287,600	\$287,600
Rebates								
Police Fines	\$75,000	\$100,000	\$68,000	\$68,000	\$68,000	\$68,000	\$68,000	\$68,000
State Shared Revenues	\$30,000	\$26,000	\$24,000	\$24,000	\$24,700	\$24,700	\$24,700	\$24,700
All Other Sources	\$55,400	\$38,000	43,800	\$43,800	\$43,800	\$43,800	\$43,800	\$43,800
Total	\$580,600	\$708,600	\$722,700	\$700,400	\$708,900	\$708,900	\$708,900	\$708,900
Expenditures Capital Imp.								
Law Enforcement								
Replace 2002 Dodge				\$31,000				
Replace 2002 Dodge					\$31,000			
Replace 2006 Ford Vic.						\$32,000		
6 X Radios @ \$5,200				\$31,000				
Sidewalk Extensions					\$50,000	\$50,000	\$50,000	\$50,000
Recreation – Develop Park								
Source. Trend data provided from selected Town Budgets. Projections by Vismor and Associates.								

TOWN OF ELGIN

REVENUES, FY 20011-12

EXPENDITURES, FY 2011-12





PRIORITY INVESTMENT POLICY

Coordination of Capital Improvements

The Town's policy will be to coordinate the efforts of any governmental or private entity proposing major capital improvements in the Town of Elgin. Coordination may include techniques such as joint funding of capital improvements, shared use agreements, or shared maintenance or operation agreements. Opportunities for co-location of facilities and/or land swaps between governmental entities also will be explored.

All relevant governmental agencies and public service providers will be consulted in the planning stages as the Town implements specific capital improvements, and the Town will assist other local governmental agencies in the implementation of their Capital Improvements Programs so long as they are consistent with the Town's Comprehensive Plan.

Coordination of Pubic Services

The Town will seek to coordinate the provision of public services with other local government jurisdictions where such coordination will provide cost savings and/or quality improvements.

Economic development is one area where the Town can benefit from increased coordination with the County and regional agencies. Businesses look primarily at the regional and county level in selecting desired business locations, and so the Town stands to benefit from the success of regional and county marketing and business development efforts. While the Town should continue to develop its own identity and competitive advantages, the Town should also coordinate its economic development efforts with regional and county efforts on target industries.

In other cases, such as emergency response, coordination of local government with state agencies is essential to effective action. The Town will continue to work with state, county, and local partners to enhance emergency preparedness and maximize resiliency in response to all types of disasters, natural, and manmade.

Operation/Maintenance of Capital Expenditures

Before the Town develops a major capital improvement budget (unscheduled at this time), the Town will estimate the impact of the continued operation and maintenance of the proposed facility to its annual budget. Expansion of capital improvements is often associated with increased operation and maintenance costs. In addition, some public facilities need to be staffed on a part-time or full-time basis. The Town intends to engage in forward-looking planning efforts to understand the long-term budgetary impacts of all planned capital improvements.

ANNUAL AUDIT

To ensure implementation of and adherence to the Plan, an annual audit and review are recommended. The annual audit should consist of an assessment by the Planning Commission of all recommended goals, policies and actions. The status of each should be measured in terms of continued or modified applicability or inactivity. Inactive policies and recommended actions should be either reconfirmed or dropped from the Plan, if interest and community objectives have shifted elsewhere. An annual audit will result in keeping the Plan and recommended policies and actions on the Planning Commission's agenda.

In addition to an annual audit and confirmation, the plan should be updated to include any new data that may influence the direction of the plan. The South Carolina Comprehensive Planning Enabling Act of 1994 requires that Comprehensive Plans be reviewed for accountability at not less than 5-year intervals, and updated at not less than 10-year intervals, from the date of adoption. In reality, this is not enough to maintain a relevant plan.

An annual review and audit from the date of adoption will better infuse comprehensive planning and the Plan into the day-to-day decisions affecting development and redevelopment of the Town. It will remain an effective and current blueprint for the future. It is not meant to be a static or rigid document, but an elastic guide to development, accommodating change within its broader confines.

If audited and reviewed annually, as recommended, the Plan should produce for the Town an orderly development process, and an enhanced, planned environment. It will happen when local residents and officials get behind the

Plan and push for implementing legislation	on, polices and budgets to moving and development process.	e the
94		

– Vismor & Associates, Inc.