



GCRA Board Meeting

February 24, 2026

March 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10 Administration Committee meeting, 12:30	11	12 Operations Committee meeting, 12:30	13	14
15	16	17	18	19	20	21
22	23	24 Board meeting, 12:30	25	26	27	28
29	30	31				

April 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3 Good Friday (Office Closed)	4
5	6	7	8	9	10	11
12	13	14 Administration Committee meeting, 12:30	15	16 Operations Committee meeting, 12:30	17	18
19	20	21	22	23	24	25
26	27	28 Board meeting, 12:30	29	30		

GCRA Board Meeting Agenda
Tuesday, February 24, 2026 – 9:00 a.m.
Board Room, GCRA Annex
411 Pendleton Road, 29611

- 1) Call to Order Chair Jane Kizer
- 2) Invocation
- 3) *Approval of December 2, 2025 Board Minutes (Page 5)
- 4) Administration Committee (Pages 6 – 8)
 - a) Financial Highlights – KPI (Page 9)
- 5) Operations Committee (Pages 10 – 12)
- 6) Other Business
 - a) Executive Director Updates
- 7) Executive Session. When necessary, the Board convenes in Executive Session for the discussion of negotiations incidental to proposed contractual arrangements and proposed sale or purchase of property, the receipt of legal advice where the legal advice relates to a pending, threatened, or potential claim or other matters covered by the attorney-client privilege, settlement of legal claims, or the position of the public agency in other adversary situations involving the assertion against the Redevelopment Authority of a claim, or other matters authorized by the South Carolina Freedom of Information Act.
- 8) Adjournment



Minutes
Greenville County Redevelopment Authority
Regular Session
Tuesday, December 2, 2025

Board Members Present: Barry Coleman
Dean Doolittle
David Doser
Denise Ernul
James Hammond
Robert Julian
Jane Kizer
Matthew Nocella
Joanna Reese
Paul Schweikardt
Diana Weir
DeAndra “DJ” Wilson

Staff Members Present: Joe Smith, Executive Director
Pamela Proner, Finance Director
Francisco Arnaiz, Program Manager
Meg Macauley, Senior Executive Assistant & Office Manager

1. **Opening and Roll Call.** The meeting was called to order by the Chair at 12:19 p.m., who then introduced new board members, Matthew Nocella and Paul Schweikardt, who spoke about themselves briefly. Board and staff members then introduced themselves.
2. **Invocation.** The invocation was offered by Mr. Moragne.
3. **Approval of the November 20, 2025 Board Minutes.** On a motion by Ms. Weir, seconded by Ms. Ernul, the Board unanimously approved the minutes of the November 20, 2025 Board meeting as presented.
4. **Adjournment.** There being no further business, on a motion by Mr. Doser, seconded by Ms. Weir, the meeting was adjourned at 12:20 p.m.

Secretary



Memorandum

To: GCRA Board Members

From: Joanna Reese, Administration Committee Chair

Re: Administration Committee Meeting, February 10, 2026

Date: February 10, 2026

- 1. Opening and Roll Call.** The Administration Committee met on Tuesday, February 10, 2026, at 12:30 p.m. Committee members present were Joanna Reese, Chair; Jane Kizer; Paul Schweikardt; and Diana Weir. Barry Coleman and Dean Doolittle were absent. Staff present were Joe Smith, Executive Director; Pamela Proner, Finance Director; Francisco Arnaiz, Program Manager; and Meg Macauley, Senior Executive Assistant & Office Manager. Guests Lizzie Bebber, Susan Midgett, and Jamika Nedwards of United Ministries were also present.

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Please review the following items of business discussed at the Administration Committee meeting. These items will not be discussed in the Board Meeting unless there is a question or comment about them.

- 2. Presentation by United Ministries.** Mr. Smith introduced Lizzie Bebber, Susan Midgett, and Jamika Nedwards of United Ministries, who were in attendance to speak about their proposal for a permanent housing partnership opportunity. Ms. Bebber conducted a PowerPoint presentation and she and her colleagues gave some history about United Ministries' programs and outreach in the community and spoke about a tiny home community concept that would provide 30 homes for adults experiencing chronic homelessness. The concept is modeled after a proven "pocket neighborhood" approach that has been implemented successfully in 12 cities across the country for about 10 years. A draft floor plan and site plans were presented, along with details about the community impact, namely a reduction in chronic homelessness in Greenville, decreased reliance on emergency systems, increased stability for residents and the surrounding community, and creation of a replicable model for future efforts. United Ministries' request of GCRA is for approval of a ground lease of the 6.33-acre parcel known as "Project Railroad" to United Ministries which would enable the development to move forward.

Mr. Smith indicated that a formal approval item will be brought to the board soon, likely at their March meeting. Questions were asked and discussion ensued regarding clientele and likely candidates for the village, due diligence and logistics, responsibilities of involved parties, success rates and metrics, and funding for the project. Ms. Midgett noted that they had completed a feasibility study with a local consultant who feels confident that they can raise \$6.5 million for the project; unsolicited donations have allowed the due diligence that has already occurred. United Ministries is 99.5 percent privately funded, and GCRA would be the only public partner. Mr. Smith stated that meetings will occur soon with City of Greenville representatives to discuss due diligence such as water, sewer, and other needed infrastructure items for the parcel including, if necessary, rezoning and annexation into the city.

3. Administration Reports

- a. **Subrecipient Report.** Mr. Arnaiz presented the report, stating that it is on track for the year and that subrecipients generally expend their funds within one year as planned. He noted that applications for the next year's funding cycle are being received, for review and ranking by staff, with recommendations to be brought to the Administration Committee and Board for approval in March.

4. Financial Reports

- a. **Financial Highlights – KPI.** Ms. Proner provided updates for the month of December, noting that it was a healthy month with little activity. Two rental properties were moved to GCRA with demolition and reconstruction occurring soon. The final draw for construction of 1306 W. Bramlett Road was paid in December, and Habitat for Humanity had a draw for down payment assistance. Eight Fairview Townhomes remain available for sale.
- b. **December Financials.** There were no questions posed regarding the financial statements.

5. Other Business – Executive Director Updates.

- a. **Federal Budget.** Mr. Smith stated that the HUD budget was finally approved, with GCRA funded at the same levels as last time for CDBG and HOME. He noted that a new affordable housing bill has just been passed regarding HUD allocating more money to CDBG that can be used for new construction; there are no details yet, but it is encouraging to see bipartisan support for affordable housing. Mr. Smith hopes that when budget negotiations for 2027 begin later this year, perhaps more will be allocated for CDBG.

- b. Property Transfers/Annexation Possibilities.** Mr. Smith stated that he attended a meeting last Thursday with City of Greenville representatives regarding the Worley Road project proposal; the City’s Planning Commission unanimously approved annexation into city limits and to change zoning needed for the 72-unit project. Mr. Smith praised Ms. Proner and Mr. Arnaiz for their recommendation to work with Compass Group, the consultant approved by the board to assist with this project, and for their work on leasing and funding agreements. Compass Group representatives have been fantastic in helping staff gain knowledge for underwriting high-level, complex projects like this.
 - c. Operations Annex/Board Retreat.** Mr. Smith stated that the Annex is nearly complete except for final paperwork needed for the County to grant a certificate of occupancy. The first date to begin having meetings at the Annex is the February 24th Board meeting/retreat.
 - d. Letter of Gratitude.** Mr. Smith shared on screen a thank-you letter sent by the caregiver of a client who received home repair assistance through GCRA; the caregiver highly praised the vendor who worked for GCRA’s contractor for his excellent workmanship, attention to detail, and kindness.
- 6. Adjournment.** There being no further business and on a motion by Ms. Weir, seconded by Mr. Schweikardt, the meeting was adjourned at 1:57 p.m.

**GCRA Financial Highlights
Month at a Glance December 25**

Government-Wide		Change from Prior Month		Change from FY25 (FYTD)	
	Month		%		%
Cash	14,362,775	Increase	2%	Decrease	-3%
Total Assets	48,698,832	Increase	3%	Increase	6%
Notes Payable	4,728,685	Decrease	0%	Increase	69%
Debt-to-income			3%		0%
Net Position	38,710,077	Increase	4%	Decrease	-3%
Net invest. in capital assets	11,778,917	Decrease	-1%	Decrease	-1%
Unrestricted net assets	26,931,160	Increase	6%	Decrease	-3%
Governmental Funds		Change from Prior Month		YTD	
	Month		%		
Revenue	591,319	Decrease	-8%	4,801,001	
Expenditures	500,013	Decrease	-49%	4,480,256	
Net change in fund balance	91,306	Increase	126%	320,745	
Rental Portfolio		Change from Prior Month		YTD	
	Month		%		
Net Income (loss)	26,934	Increase	264%	59,148	**
Local Government Invest. Pool				Interest	
LGIP Balance:	13,940,545	% of total cash:	97%	47,896	Month
		Avg Interest rate:	4.19%	292,342	YTD

Notes:

GCRA is still awaiting balance of \$200,000 from the County for the FY24 Budget.

Monthly Highlights:

Fairview Loan Balance \$ 450,000
Fairview remaining units to sale: 8 units



Memorandum

To: GCRA Board Members

From: David Doser, Operations Committee Chair

Re: Operations Committee Meeting, February 12, 2026

Date: February 12, 2026

- 1. Opening and Roll Call.** The Operations Committee met on Thursday, February 12, 2026, at 12:30 p.m. Committee members present were David Doser, Chair; Denise Ernul; Robert Julian; Matthew Nocella; and DeAndra “DJ” Wilson. James Hammond was absent. Staff present were Joe Smith, Executive Director; Levi Chesney, Project Manager; and Meg Macauley, Senior Executive Assistant & Office Manager. Guests Lizzie Bebber and Jamika Nedwards of United Ministries were also present.

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Please review the following items of business discussed at the Operations Committee meeting. These items will not be discussed in the Board meeting unless there is a question or comment about them.

- 2. Presentation by United Ministries.** Mr. Smith introduced Lizzie Bebber and Jamika Nedwards of United Ministries who were in attendance to speak about their proposal for a permanent housing partnership opportunity. Ms. Bebber conducted a PowerPoint presentation and she and her colleagues gave some history about United Ministries’ programs and outreach in the community and spoke about a tiny home community concept that would provide 30 homes for adults experiencing chronic homelessness. The concept is modeled after a proven “pocket neighborhood” approach that has been implemented successfully in 12 cities across the country for about 10 years. A draft floor plan and site plans were presented, along with details about the community impact, namely a reduction in chronic homelessness in Greenville, decreased reliance on emergency systems, increased stability for residents and the surrounding community, and creation of a replicable model for future efforts. United Ministries’ request of GCRA is for approval of a ground lease of the 6.33-acre parcel known as “Project Railroad” to United Ministries which would enable the development to move forward.

Mr. Smith indicated that a formal approval item will be brought to the board soon. Questions were asked and discussion ensued regarding clientele and likely candidates for the village, due diligence and logistics, responsibilities of involved parties, success rates and metrics, and funding for the project. Ms. Midgett noted that they had completed a feasibility study with a local consultant who feels confident that they can raise \$6.5 million for the project; unsolicited donations have allowed the due diligence that has already occurred. United Ministries is 99.5 percent privately funded, and GCRA would be the only public partner. Mr. Smith stated that meetings will occur soon with City of Greenville representatives to discuss due diligence such as water, sewer, and other needed infrastructure items for the parcel including, if necessary, rezoning and annexation into the city.

Mr. Doser asked when we need to give United Ministries staff an answer about their request. Mr. Smith said a profile will likely be presented at the March board meeting. United Ministries are still performing a site study and other due diligence work.

3. Operations Reports

- a. **Home Sales Report.** Mr. Smith stated that the report remains the same, noting that he had spoken with Ms. Reese about other marketing ideas including GCRA's Facebook page.
- b. **Rental Property Reports.** Mr. Smith noted a few vacancies. The contractor is nearly ready to demolish the units at 106 Heatherly Drive and 19/21 Young Street. 38-A Hollywood Circle is a handicap-accessible unit that is only available for qualifying seniors, so it has been difficult to find an appropriate tenant.

The Rental Delinquency Report for January reflected a balance of \$26,307. That number has since been reduced to about \$17,000 after the tenant at 114 Marie Street brought her account current and paid ahead for two months. The tenants at 27 Journey Lane moved out with no eviction action necessary.

- c. **Public Works, Partners, & Repairs Report.** Mr. Chesney presented the report for January, noting that everything has been submitted for the Gridley Place infrastructure work, and we are awaiting approval from the Greenville County Roads and Bridges Department. He shared that the certificate of occupancy was granted yesterday for the Annex.

4. Other Business – Executive Director Updates.

- a. Letter of Gratitude.** Mr. Smith shared on screen a thank-you letter sent by the caregiver of a client who received home repair assistance through GCRA; the caregiver highly praised the vendor who worked for GCRA’s contractor for his excellent workmanship, attention to detail, and kindness. Mr. Smith stated that it is touching to receive communication like this, and helps us to keep our mission in mind; he referenced the cover quote about assisting folks who need our help.
 - b. Federal Budget.** Mr. Smith stated that the HUD budget was finally approved, with GCRA funded at the same levels as last time for CDBG and HOME. He noted that a new affordable housing bill has just been passed regarding HUD allocating more money to CDBG that can be used for new construction; there are no details yet, but it is encouraging to see bipartisan support for affordable housing. Mr. Smith hopes that when budget negotiations for 2027 begin later this year, perhaps more will be allocated for CDBG.
 - c. Property Transfers/Annexation Possibilities.** Mr. Smith stated that the City of Greenville’s Planning Commission unanimously approved annexation of the Worley Road parcel into city limits and to change zoning needed for the 72-unit proposed project. It will now go for first reading before City Council. Mr. Doser asked about the status of the proposed ground lease. Mr. Smith stated that the developers have agreed to it and the details are being discussed, noting that GCRA has the opportunity not only to provide a ground lease but also to provide a loan for the project; staff will provide a profile for approval soon.
 - d. Operations Annex/Board Retreat.** Mr. Smith stated that staff are looking forward to hosting the board at the Annex February 24th for the Board meeting and retreat.
- 5. Adjournment.** There being no further business and on a motion by Ms. Ernul, seconded by Mr. Julian, the meeting was adjourned at 1:50 p.m.

The Daily Signal – House Passes Housing Affordability Bill

February 9, 2026 – George Caldwell



Rep. French Hill, R-Ark. (Anna Rose Layden/Getty Images)

[The House of Representatives](#) on Monday passed the Housing for the 21st Century Act, making changes to federal housing regulations, which proponents say could drive down the cost of homes.

The bill, sponsored by Financial Services Committee Chairman [French Hill](#), R-Ark., passed by a 390-9 margin. Eight Republicans and one Democrat voted against it, while 33 members did not vote.

The bill advanced out of the committee on a bipartisan basis in December 2025 and has the backing of ranking member Rep. [Maxine Waters](#), D-Calif.

Waters said in a December statement that it “makes meaningful reforms to housing programs that will make them more effective, efficient, and responsive to the needs of today’s families.”

During a floor speech Monday, Waters praised the bill for including a Democrat-backed provision, which would allow states to use Community Development Block Grant funds for the construction of affordable housing.

A press release from Hill’s office [says](#) the bill “streamlines housing production and affordability by updating outdated programs, removing unnecessary federal requirements, and increasing local flexibility.”

If signed into law, the bill would require that the Department of Housing and Urban Development publish new recommendations for zoning policy, which state and local governments could choose to adopt. Additionally, the bill attempts to simplify federal environmental standards for building projects.

Article: <https://www.dailysignal.com/2026/02/09/house-passes-housing-affordability-bill/>

The bill would also simplify the process for providing housing grants, remove a regulation requiring that manufactured homes have a “permanent chassis,” remove barriers for veterans to access public housing, and set up a process for Congress to conduct [oversight of HUD](#).

Additionally, the bill contains multiple provisions to ease regulations on community banks.

“The bill tackles an important roadblock to housing: financing,” reads an op-ed in The Hill co-authored by Hill and [Rep. Mike Flood](#), R-Neb. “Without loans, homes don’t get built, and community and regional banks play a critical role in this.”

Now the House is one step ahead of the Senate in advancing housing legislation.

The Senate has previously included the ROAD to Housing Act in a [version of the National Defense Authorization Act](#) that it passed in October 2025.

However, in the final version of the NDAA, bicameral negotiators excluded it.

https://www.postandcourier.com/boomandbalance/sc-infrastructure-population-growth-concurrency-fees/article_6b58db50-86f7-4484-81b4-396feco2377f.html

BOOM & BALANCE

Lawmakers eye measures to regulate growth as SC population booms

BY NICK REYNOLDS NREYNOLDS@POSTANDCOURIER.COM

FEB 12, 2026



Sen. Tom Davis, R-Beaufort, speaks with reporters at the South Carolina statehouse during a Jan. 7, 2026, press conference in Columbia. Senate President Thomas Alexander, R-Walhalla, is pictured in the background.

NICK REYNOLDS/STAFF

COLUMBIA — South Carolina is growing fast. Some might say too fast.

State estimates suggest nearly half-a-million people are expected to put down roots in South Carolina within the next decade, putting new strain on infrastructure originally designed for a population much more suited to a state ranked 40th by land area. Those

people will drive to work on South Carolina's highways, take showers via its water mains, educate its children in its schools.

Moving to South Carolina doesn't take much time to do. Upscaling the infrastructure to accommodate all those new people takes notably longer, creating situations where communities are growing faster than they can handle.

The Statehouse has noticed. This session, lawmakers are pushing several policies attempting to ensure South Carolina can actually provide adequate levels of service for all its new residents, including that governments actually have the necessary infrastructure needed before approving any new developments.

What policies?

One of those policies, sponsored by Sen. Tom Davis, R-Beaufort, would allow for municipalities and county governments to pursue so-called "concurrency programs" in their local code. That means setting guidelines for local governments to strike agreements with private developers to ensure new projects have the public facilities and services necessary to support those developments.

Those agreements can often take the form of impact fees, or costs paid by the developer to upgrade sewer systems or build traffic improvements in their areas.

The other policy, a mandatory one-time per-home impact fee for new residential developments, would be used to offset costs to the state's highway system, and is included in a Senate version of a Department of Transportation modernization bill currently working its way through both chambers.

They are not new concepts to South Carolina. While South Carolina lacks statewide policy language, numerous counties and municipalities across the state have **already adopted** so-called concurrency programs, while Horry County and others already have impact fee regimes in place to help pay for upgrades to their local roads.

Lexington County notably adopted a controversial ordinance **earlier this year** allowing them to deny new developments based on their impact to local school enrollments, which one developer has already said resulted in a major housing project being denied in the fast-growing Columbia suburbs.

It's a complicated equation. Someone has to pay to mitigate those impacts. In most cases, it's the developer, whose bottom lines can swell millions of dollars to provide the services their residents require. Higher costs to build mean higher prices for homes, meaning higher monthly mortgage payments that restrict certain populations from being able to buy those homes.

“If you're not careful in how you authorize concurrency, and if local governments aren't careful in how they implement it, we give rise to regulatory challenges, and you also can end up treating the property owner unfairly,” Davis told colleagues during a Feb. 11 hearing on his bill.

Public and private tensions

The tension between public and private interests in the conversation were clear.

Bailey Vincett, of the Charleston Metro Chamber of Commerce, said they were concerned about the potential impacts to the region's ability to accommodate new affordable housing developments, while private builders argued onerous zoning and code requirements —

brick facades, minimum lot sizes, square footage requirements and garage setbacks — could only exacerbate the impacts new fee regimes could have on their project’s bottom lines.

“All of this rolls up to how we manage costs to continue to provide workforce housing,” Mike Satterfield, a Midlands-based affordable housing developer, told lawmakers. Burgeoning megaregions — like the Greenville-Spartanburg-Anderson metro — are also currently seeing explosive levels of growth that crosses county lines, with inconsistent policies that may need to be brought into alignment before pursuing their own concurrency programs.

Greenville County, for example, have weighed numerous policies including **road impact fees** as well as a **12-month moratorium** on “cluster developments” Boiling Springs Republican Josh Kimbrell speculated may have caused spillover development in his home of Spartanburg County, leading to a large population of out-commuters.

“I think Greenville overcorrected,” Kimbrell said on recent changes to restrict growth there.

Others — like York Republican Sen. Michael Johnson — questioned whether local governments could be coerced into cooperation with one another, or whether the imposition of impact fees was merely providing cover for broken funding streams reliant on stagnant highway revenues and carveouts throughout the state tax code. Senate lawmakers are also currently considering a **near-\$300 million reduction** to the state’s property tax streams, putting additional financial pressure on state and local governments ability to build needed infrastructure, including fire and police service.

“I don’t think we’ve accounted for that,” Sen. Chip Campsen, R-Isle of Palms, told lawmakers in a debate over those tax cuts Feb. 11. “Growth ought to pay for itself. And studies around the country show that residential growth does not pay for itself.”

More hearings coming

Davis told The Post and Courier after the hearing that the Feb. 11 conversation was a preliminary one, and that he anticipated additional testimony and amendments in the coming weeks to address those concerns.

But he also believed something needs to happen this year.

“I would like to try to move something through this session,” he said. “You can analyze something to death sometimes. I appreciate the need to hear everybody’s viewpoints. I want all stakeholders to have a say. I want them to be heard.”

“At the same time, we’re dealing with a situation where the house is burning down around us,” he added. “The more we put off in search of the perfect, there are a lot of consequences if we delay.”

Contact **Nick Reynolds** at 803-919-0578. Follow him on X at @IAmNickReynolds.

About Boom & Balance

Few states in the nation have seen more rapid population growth than South Carolina, and it’s due to people relocating from other states. That growth has brought benefits but also challenges, such as crowded schools and roads and a loss of green space.

The ongoing and award-winning Post and Courier series “Boom & Balance” explores how rapid population growth and development are reshaping towns and cities across South Carolina.

NICHOLAS REYNOLDS

Nick Reynolds covers politics for the Post and Courier. A native of Central New York, he spent three-and-a-half years covering politics in Wyoming before joining the paper in late 2021. His work has appeared in outlets like Newsweek, Poynter, the Associated Press, and the Washington Post. He lives in Columbia.

The Greenville Journal – Greenville County committee scraps impact fees as answer to road woes

February 17, 2026 – Jay King



Photo by Jack Robert Photography

Development impact fees are probably not a suitable solution to the county's roads maintenance needs, according to the consensus of Greenville County Council's planning and development committee during its Feb. 16 meeting.

The committee was evaluating a high-level feasibility study commissioned by the county's planning commission to look at whether impact fees could be a possible funding source to meet increasing, growth-driven demands on the county's infrastructure.

Transportation fee not recommended

The feasibility study was performed by Maryland-based consulting firm [TischlerBise](#), which specializes in advising local governments across the country about growth-related issues. The study found development impact fees could be useful in funding improvements for the county sheriff's department, fire services, emergency medical services and parks and recreation but recommended against such fees to support stormwater, solid waste or transportation improvements.

The study's recommendations were based on how South Carolina's impact fees are structured under state law, which dictate revenue must be spent on infrastructure improvements directly related to needs driven by growth.

Because impact fee revenue has to be spent within a certain time frame and on projects directly tied to the impact of growth, development impact fees could not be easily used to meet the backlog of existing road and bridge maintenance needs across Greenville County.

The study pointed out that such a use would be further complicated by the fact that most of the arterial and collector roads within the county are owned by the state.

Transportation impact fee study outcome

The study was evaluated by the county planning commission during its [Jan. 28 meeting](#). The commission recommended pursuing a further study specifically focused on the feasibility of a transportation impact fee.

During discussions at the planning and development committee, council members quickly reached a consensus that an additional study was unlikely to produce a different recommendation from the initial study and would thus be a wasteful use of taxpayer dollars.

County Council Chairman Benton Blount (District 19), who proposed conducting the feasibility study, said his aim was to determine whether impact fees might be a possible solution to the county's growing infrastructure needs, particularly for roads and bridges projects.

He added he felt that question had been answered by the study and would thus not recommend pursuing the matter further.

The committee subsequently voted to deny sending the matter to the full council, effectively halting the current consideration of county impact fees.

Housing Attainability in South Carolina in 2025

South Carolina's Housing Attainability Index

Home Builders Association of South Carolina

January 2026

Background

The Housing Attainability Index is a South Carolina-based resource for understanding the extent to which county-level housing markets are providing a range of choices that are affordable—and thus, attainable—to the state's workforce. This report examines the ability of South Carolina families to purchase homes across all 46 counties.

Originally, the home building industry has relied upon the National Association of Home Builders "Priced-Out Report" to communicate the health of local housing markets. With construction costs escalating due to regulatory barriers, labor shortages, and supply chain challenges, the number of families priced out with each \$1,000 of added cost of building a new home is less important to the industry in a market that seems to be getting expensive at every level.

Executive Summary

Housing affordability continues to be a critical concern for South Carolina families, impacting economic development, workforce retention, and quality of life across the state. While South Carolina has historically been more affordable than neighboring states, rising home prices combined with stagnant wage growth have created significant barriers to homeownership for the majority of working families.

The impact of unaffordable housing is felt most acutely by low- and middle-income households, who often struggle to afford basic necessities because housing costs consume more than 30% of their monthly income. While it's paramount that our state provides housing units for all its residents, it's also important for ensuring an equitable economic landscape; as those who are unable to afford housing in desirable areas may be forced to move to less desirable locations or commute longer distances to work.

In this study, we find that home ownership is unaffordable for 56% of South Carolina families, as the average income required to qualify for a mortgage is \$72,818, while the average South Carolina household earns only \$85,500. However, this statewide average masks significant variations: in high-cost counties like Charleston and Beaufort, more than 75% of families are priced out of homeownership, with the income required to qualify approaching \$170,000 and \$149,000 respectively.

The statewide median home price is \$239,186, but ranges from \$67,796 in Allendale County to \$613,333 in Charleston County—a 9-fold difference that reflects the state’s diverse economic geography.

Methodological Approach, Assumptions, and Limitations

The Housing Attainability Index utilizes a modified mortgage affordability formula that incorporates Federal Housing Administration (FHA) guidelines and property insurance, which assumes that 28% of household income is allocated to mortgage payments and that the household has 3.5% of the home’s purchase price readily available for a down payment. It also does not account for monthly personal debt payments or homeowners’ association fees, all of which can vary significantly from household to household.

We gathered data from publicly available sources including the United States Census Bureau, the Bureau of Labor Statistics, and Zillow. After gathering data, we completed calculations for determining affordability based on the following data assumptions:

- The average credit score range for South Carolina consumers is approximately 680 according to credit reporting agencies.
- Home sales price by county as reported by Zillow Market Report, the most recent data set available at time of data pull.
- Property tax rates vary significantly by county in South Carolina, ranging from 0.3374 (Horry County) to 0.8799 (Allendale County) per \$1,000 of assessed value. Each county’s specific rate was used in calculations to reflect local tax burdens accurately.
- Interest rate was accessed at 5.96% based on current market conditions. This rate assumes good credit and may not reflect rates available to all borrowers.
- Annual home insurance was estimated at \$2,611, a conservative figure based on standard coverage levels.

For county income data, we utilized the American Community Survey (ACS) 5-Year Estimates Subject Tables. Utilizing these assumptions, even though they’re not free from limitations, help us tailor affordability rates to each county’s economic reality, rather than holding all variables constant across the state. Accounting for county differences is crucial to providing the most realistic illustration of affordability for each county.

Results

Statewide Findings

Across South Carolina, the housing attainability crisis is evident:

- **Median home price:** \$239,186
- **Average income needed to qualify:** \$72,818
- **Average area median income:** \$85,500
- **Average down payment required:** \$8,371 (3.5% of purchase price)
- **Percent of families who CAN afford:** 44.1%
- **Percent of families who CANNOT afford:** 55.9%

The area median income (AMI) required to qualify for a mortgage averages 83% of current AMI statewide, but this figure varies dramatically by county. When we consider that the median South Carolina family must save approximately \$8,371 for a down payment—representing several months to years of savings for most households—the challenge of achieving homeownership becomes even more daunting.

County-Level Analysis

Most Affordable Counties: * Allendale County leads affordability with 61.1% of families able to afford the median home priced at \$67,796 * Dillon County (59% can afford, median home: \$120,426) * Lee County (57.8% can afford, median home: \$140,614) * Marlboro County (51.4% can afford, median home: \$105,048)

Least Affordable Counties: * Charleston County is the least affordable, with 77% of families unable to afford the median home priced at \$613,333 (income needed: \$169,811) * Beaufort County (76.3% cannot afford, median home: \$527,833) * Jasper County (79% cannot afford, median home: \$424,833) * McCormick County (71.4% cannot afford, median home: \$319,373)

Major Metropolitan Markets:

Charleston County presents the most significant affordability challenge, where families need to earn \$169,811 annually to qualify for a median-priced home—more than 50% above the county’s median household income of \$110,900. This represents an AMI requirement of 153%, pricing out more than three-quarters of Charleston area families.

Greenville County, the state’s economic powerhouse, requires an income of \$101,089 to afford a median home priced at \$345,317, with 64% of families unable to qualify. The Horry County coastal market (including Myrtle Beach) requires \$86,231 in annual income, with 64.6% of families priced out.

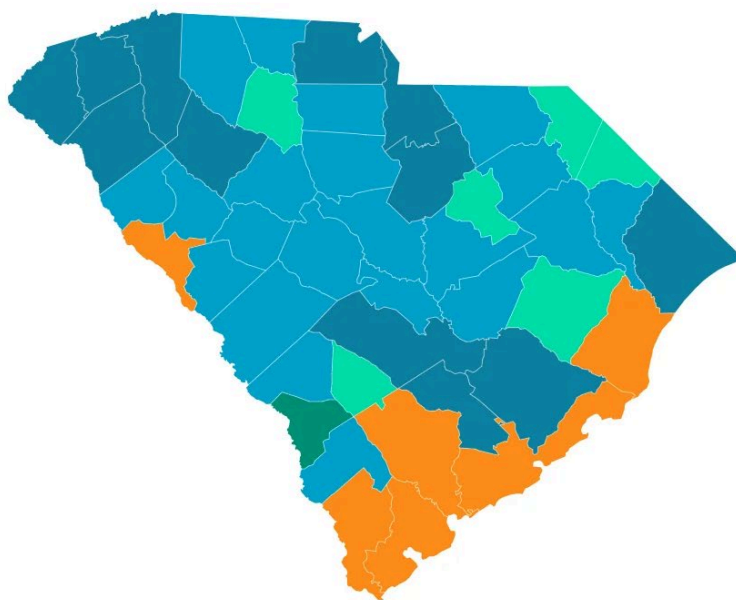
Even in the Columbia metropolitan area (Richland County), 57.9% of families cannot afford the median home priced at \$244,750, requiring an income of \$75,869. The situation is similar in Spartanburg (57.4% cannot afford) and York counties (62% cannot afford).

Lexington County stands out among major markets as relatively more attainable, with 44% of families able to afford the median home priced at \$290,483.

Housing Attainability Index by County

The graph below illustrates the percentage of families that can and cannot afford the median priced home in each county. At the state level, only 44% of South Carolina families can afford the median priced home; this statistic includes existing homeowners as well, operating on the assumption that these homeowners may someday sell their home and need to purchase another home.

South Carolina Home Attainability



View the [interactive statewide housing attainability map](#) to explore county-level affordability data.

Detailed County Data

County	Median Home Price	Income Needed	Median HH Income	% Can Afford	% Cannot Afford
Abbeville	\$200,450	\$62,302	\$72,400	43.1%	56.9%
Aiken	\$226,755	\$68,809	\$88,200	53.9%	46.1%
Allendale	\$67,796	\$28,194	\$70,800	61.1%	38.9%
Anderson	\$283,488	\$84,009	\$93,100	42.8%	57.2%
Bamberg	\$134,291	\$46,458	\$70,800	50.8%	49.2%
Barnwell	\$150,265	\$50,384	\$70,800	45.3%	54.7%
Beaufort	\$538,039	\$151,697	\$111,000	23.7%	76.3%
Berkeley	\$366,587	\$106,106	\$110,900	39.2%	60.8%
Calhoun	\$191,740	\$59,564	\$92,000	48.1%	51.9%
Charleston	\$598,246	\$165,863	\$110,900	24.9%	75.1%
Cherokee	\$178,369	\$56,143	\$72,200	49.1%	50.9%

County	Median Home Price	Income Needed	Median HH Income	% Can Afford	% Cannot Afford
Chester	\$210,532	\$65,728	\$108,800	41.2%	58.8%
Chesterfield	\$168,630	\$53,738	\$70,800	47.9%	52.1%
Clarendon	\$178,010	\$56,935	\$71,200	49.2%	50.8%
Colleton	\$245,886	\$75,348	\$70,800	31.9%	68.1%
Darlington	\$158,702	\$50,929	\$71,500	48.1%	51.9%
Dillon	\$120,426	\$41,223	\$70,800	59.5%	40.5%
Dorchester	\$343,638	\$101,295	\$110,900	37.4%	62.6%
Edgefield	\$260,554	\$77,855	\$88,200	46.5%	53.5%
Fairfield	\$177,744	\$56,567	\$92,000	47.8%	52.2%
Florence	\$196,261	\$60,847	\$71,500	54.6%	45.4%
Georgetown	\$376,533	\$108,015	\$89,400	31.4%	68.6%
Greenville	\$329,079	\$96,774	\$93,100	39.0%	61.0%
Greenwood	\$166,406	\$53,885	\$81,900	50.5%	49.5%
Hampton	\$149,786	\$50,621	\$70,800	43.8%	56.2%
Horry	\$313,508	\$90,506	\$87,200	35.4%	64.6%
Jasper	\$410,492	\$118,782	\$111,000	29.4%	70.6%
Kershaw	\$249,065	\$75,161	\$92,000	42.6%	57.4%
Lancaster	\$384,904	\$111,212	\$108,800	37.8%	62.2%
Laurens	\$189,376	\$59,046	\$93,100	55.2%	44.8%
Lee	\$140,614	\$46,895	\$70,800	57.8%	42.2%
Lexington	\$266,613	\$80,119	\$92,000	50.1%	49.9%
Marion	\$119,716	\$41,609	\$70,800	49.2%	50.8%
Marlboro	\$105,048	\$36,977	\$70,800	51.4%	48.6%
McCormick	\$319,373	\$95,449	\$85,800	28.6%	71.4%
Newberry	\$204,682	\$64,896	\$79,800	47.5%	52.5%
Oconee	\$279,544	\$82,277	\$86,600	40.7%	59.3%
Orangeburg	\$154,731	\$51,174	\$70,800	42.5%	57.5%
Pickens	\$298,959	\$87,195	\$93,100	33.4%	66.6%
Richland	\$238,959	\$74,295	\$92,000	42.1%	57.9%
Saluda	\$199,332	\$62,584	\$92,000	42.9%	57.1%
Spartanburg	\$272,812	\$82,170	\$80,900	42.6%	57.4%
Sumter	\$208,095	\$64,710	\$70,200	45.2%	54.8%
Union	\$124,114	\$42,441	\$80,900	50.7%	49.3%
Williamsburg	\$118,405	\$41,360	\$70,800	51.0%	49.0%

County	Median Home Price	Income Needed	Median HH Income	% Can Afford	% Cannot Afford
York	\$385,981	\$111,464	\$108,800	42.1%	57.9%

Policy Implications and Recommendations

While many of the variables that make up the housing market are largely out of control of the state and local governments, there are several variables we can control with logical public policy decisions that ensure homeownership opportunities can persist for generations to come.

South Carolina’s Competitive Position: A National Comparison

To understand the urgency of regulatory reform, it’s important to benchmark South Carolina against national norms. According to the National Association of Home Builders’ (NAHB) comprehensive 2021 study “Government Regulation in the Price of a New Home,” the national average for regulatory costs is:

- **Direct government fees and taxes: 6-7% of home price** (impact fees, permits, inspections, utility hookups)
- **Total regulatory costs: 23.8% of home price** (including compliance costs, delays, code requirements)

South Carolina currently exceeds both benchmarks:

- **Direct fees: 8-10%** (30-60% above national average)
- **Total regulatory costs: up to 33%** (40% above national average)

This means South Carolina has already drifted above the national average that made us competitive for economic development. More concerning, specific jurisdictions have pushed far beyond these levels:

- **York County:** \$35,000+ in impact fees represents 11.7% of a \$300,000 home—nearly double the entire national average for ALL direct government fees combined
- **Fort Mill School District:** \$29,640 per home is the highest school impact fee in America

The Risk of H.4050: If concurrency legislation adds \$20,000-\$50,000 per home as projected, South Carolina’s regulatory costs would reach 40-50% of home prices—approaching California and Washington levels (29.5%). These states have median home prices of \$780,000+ precisely because their regulatory structures price working families out of homeownership.

The Bottom Line: South Carolina’s competitive advantage in housing affordability is not a given—it’s a policy choice. We can either protect our business-friendly reputation through smart regulatory reform, or watch as we drift toward the high-cost, high-regulation states that families and businesses are fleeing.

1. Defeat H.4050 Concurrency Legislation

THE IMMEDIATE THREAT: H.4050 represents the single greatest threat to housing affordability in South Carolina. This proposed legislation would:

- Create duplicative regulatory authority for public agencies to delay or deny projects even when infrastructure is adequate
- Authorize unlimited new fees with no cost caps or timelines
- Allow local governments to impose development moratoria, freezing housing production
- Potentially add \$20,000-\$50,000+ per home through fees and carrying costs

Real-world testimony: An Upstate school administrator admitted he would “sign off on any house for \$2,500”—demonstrating that concurrency is a fee-grab disguised as planning, not legitimate infrastructure management.

Example of existing system failure: A Lexington County project met ALL published concurrency standards but was still rejected. The developer lost \$1-3 million in invested capital due to arbitrary denial after complying with every requirement.

IF concurrency advances, it must include these mandatory safeguards: * 10-year capital improvement plan requirement with dedicated funding * 3% cap on ALL development-related charges as percentage of home price * Full vesting at preliminary plat approval—no retroactive changes * Shot clocks with deemed approval if deadlines are missed * Absolute prohibition on development moratoria * Public transparency dashboard showing capacity and approvals * Prohibition on double-charging (no impact fees AND concurrency fees on same infrastructure) * Dollar-for-dollar builder infrastructure credits when developers provide capacity * Fee collection at certificate of occupancy, not upfront, to reduce carrying costs

Without these protections, South Carolina would repeat the mistakes of other states: California (\$780,000+ median home), Florida (had to repeal concurrency after destroying housing market), and Washington (Seattle 70% above national average).

2. Implement Regulatory Shot Clocks to End Permitting Delays

THE PROBLEM: Permitting delays are the hidden tax that adds thousands to every home:

- **Plan reviews taking 3-6 months** when they should take 30 days
- **Subdivision approvals requiring 12-18 months** when they should take 90 days
- **Arbitrary denials** even when projects meet all published standards
- **Moving goalposts mid-process** with new requirements appearing during review
- **Every month of delay = 1% added cost = \$2,500+ per home** in carrying costs

Economic Impact: Unpredictable processes add 3-5% risk premiums to every project, costs passed directly to homebuyers.

THE SOLUTION: Implement mandatory shot clocks with deemed-approved defaults:

For Residential Building Permits: * Completeness check: 15 days or deemed complete * Permit issuance: 15 business days from complete submittal * Inspections: Within 2 business days or accept licensed third-party inspector * Certificate of Occupancy: Within 2 business days after final inspection passes

For Subdivisions/Site Plans: * Completeness determination: 15 days or deemed complete * Public hearing scheduled: 30 days after completeness * Final decision: 60 days after hearing, or 60 days after completeness if no hearing required * **If deadline missed: Automatically approved**

For Land Development Permits (grading, stormwater, utilities): * Completeness letter: 10 business days with one consolidated list, or deemed complete * Technical review: 20 business days with ONE consolidated comment letter * Resubmittal reviews: 10 business days per round * Final action: 45 business days after completeness or automatically approved * Accountability: Miss deadlines = 50-100% fee refund

Critical Principle: If a project meets published standards, it gets approved—no discretionary denials, no undocumented requirements, no moving goalposts.

Support Digital Permitting: Mandate AI-assisted digital permitting systems that other states are already successfully implementing, dramatically reducing review times while maintaining code compliance.

3. Reform Impact Fees and Fee Collection Timing

THE IMPACT FEE CRISIS:

South Carolina's impact fee structure has spiraled out of control, with government fees and taxes consuming 8-10% of home prices (\$24,000-\$30,000 on a typical \$300,000 home). The abuse is most severe in York County:

- **Fort Mill School District: \$29,640 per single-family home—THE HIGHEST IN AMERICA**
- **York County total impact fees: \$35,000+** (5-7 times higher than rest of state)
- Studies manipulate data using inflated enrollment projections versus actual SC Department of Education enrollment data showing declining enrollment

THE UPFRONT FEE TIMING PROBLEM:

ReWa (Greenville area) demonstrates how fee timing multiplies costs: * Increased capacity fees 64% from \$2,500 to \$4,110 per unit * Changed collection timing from building permit to preliminary plat (upfront) * **On a 120-lot subdivision:** \$493,200 paid upfront + \$87,000 in carrying costs = \$4,835 per lot * **Multiplier effect adds \$5,800-\$6,500 to final home prices** * Same fee collected at building permit would cost buyers 40% less

REQUIRED REFORMS:

- Establish statewide standards for impact fee calculations tied to actual documented capacity needs, not inflated projections

- Require regular audits of impact fee funds with public transparency on expenditures
- Prohibit impact fees from exceeding documented infrastructure costs
- Cap total development-related charges at 3% of county median new-home price
- **Mandate late fee collection (at CO or lot conveyance) to eliminate carrying cost multiplication**
- Require dollar-for-dollar credits when builders provide infrastructure improvements
- Create state infrastructure fund to reduce local reliance on impact fees

4. Close the Statute of Repose Gross Negligence Loophole

THE LIABILITY INSURANCE CRISIS:

South Carolina’s 8-year statute of repose is intended to provide builders with certainty and limit indefinite liability exposure. However, the **gross negligence exception has become a litigation loophole** that destroys this protection:

- Plaintiffs routinely claim gross negligence over minor technical code deviations
- This exception allows lawsuits decades after construction, extending liability indefinitely
- **Result: SC contractors face insurance rates double Georgia’s and triple North Carolina’s for identical work**
- These “liability taxes” are passed directly to every homebuyer

Historical Context: HBASC successfully passed H.3430 in 2025, which eliminated the gross negligence exception to joint and several liability and preserved the “empty chair” defense. This was a critical first step, but complete reform requires closing the statute of repose loophole.

REQUIRED COMPREHENSIVE TORT REFORM (2026 Priority):

Finalize true Statute of Repose via S.244/H.3497: * Close the gross negligence loophole—homes built to code deserve finality after 8 years * Strengthen right-to-cure provisions—allow builders to address legitimate issues before litigation * Protect homeowners from actual fraud and intentional misconduct * Prevent building code violations from piercing statutory protections indefinitely

Goal: An 8-year liability window that protects homeowners from fraud while stabilizing insurance markets and keeping housing affordable.

Critical Note: Trial attorneys will attempt to split reforms into separate bills (statute of repose, right-to-cure, etc.), sending each to different committees where they stall. **We must insist on comprehensive tort reform in a single legislative vehicle.**

5. Fix the Septic System Permitting Bottleneck

THE PROBLEM: South Carolina faces a critical shortage of soil classifiers, creating massive delays for septic permitting. Licensed professional engineers have the training, insurance, and liability coverage to perform this work, but bureaucratic turf protection blocks them.

STATUS: H.3950 passed the House in 2025, allowing qualified engineers to perform evaluations. The Senate must act in 2026.

IMPACT: Every week of delay prevents projects from starting, families from building, and jobs from being created in rural areas where septic systems are the only viable option.

ADDITIONAL SEPTIC REFORMS NEEDED:

- H.4168/H.3656: Protect property owners from forced sewer connections when septic systems are viable and functioning
- Expand alternative septic system approvals for innovative technologies
- Streamline DHEC permitting processes with clear timelines

6. Endangered Species Review and Environmental Permitting

THE PROBLEM: State sanctioned endangered species reviews can delay projects for months or years due to staffing shortages and unclear timelines. These delays occur even when projects pose no actual threat to protected species.

THE SOLUTION: * Establish mandatory 60-90 day review timelines with deemed-approved provisions * Increase staffing and resources for environmental review agencies * Implement clear standards for what triggers full review versus streamlined approval * Create safe harbor provisions for projects following best management practices

7. Expand Workforce Housing Programs for Middle-Income Families

Often neglected in the discussion regarding the housing crisis is the extent to which middle-income households have become priced out of the market. These are South Carolina's essential workers—the teachers, nurses, firefighters, and police officers who form the backbone of our communities.

MEDIAN INCOME EARNERS PRICED OUT:

Consider these common professions in South Carolina and their ability to afford housing:

- **Teachers:** Median salary ~\$53,000 (only 73% of income required for statewide median home)
- **Firefighters:** Median salary ~\$45,000 (only 62% of required income)
- **Nurses:** Median salary ~\$68,000 (93% of required income)
- **Police Officers:** Median salary ~\$47,000 (only 65% of required income)

THE DUAL-INCOME CHALLENGE:

Even dual-income households of essential workers struggle with homeownership: * Two teachers earning combined \$106,000 can afford homes in many rural counties * **BUT they are priced out of Charleston, Greenville, and most coastal markets** where housing demand is highest and where these workers are most needed * This forces essential workers into long commutes or out of the communities they serve

THE GAP IN EXISTING PROGRAMS:

While focusing on housing affordability for households earning 80% of AMI and below is important, it is equally critical to address the needs of median-income earners who are also facing financial strain. Few, if any, programs exist for households that earn between the AMI levels of 80% and 120%—exactly where most essential workers fall.

RECOMMENDED ACTIONS:

- Expand down payment assistance programs to households earning up to 120% of AMI
- Create first-time homebuyer savings accounts with state tax benefits (similar to 529 education savings)
- Establish employer-assisted housing programs specifically for teachers, healthcare workers, first responders, and other essential public servants
- Provide tax credits for developers who build homes priced for median-income families (100-120% AMI)
- Support the **Be Pro Be Proud SC Workforce Initiative** (secured \$500,000 in recurring state funding) which promotes skilled trades careers and helps build the workforce needed for housing construction

8. Local Government Accountability and Regulatory Transparency

Recent disputes over local ordinances demonstrate the need for greater state oversight of regulations that impact housing affordability:

Tree Protection Ordinances: Anderson County's tree protection ordinance and similar regulations can add thousands in costs per home through mitigation requirements, forestry consultant fees, and reduced developable land. While environmental stewardship is important, regulations must include cost-benefit analysis against housing affordability impacts.

Design Standards and Architectural Review: Subjective design requirements that go beyond health and safety considerations add costs without measurable benefit to homeowners.

THE SOLUTION—State-Level Accountability Framework:

- Require housing affordability impact assessments for all proposed local regulations affecting residential development
- Mandate cost-benefit analysis showing regulations achieve legitimate public purpose without excessive cost burden

- Establish expedited appeal process for regulations that significantly increase housing costs
- Create public transparency dashboard showing:
 - Current Level of Service standards
 - Available infrastructure capacity
 - Funded capital improvement projects
 - Approval and denial rates with reasons
- Provide technical assistance to local governments to identify cost-effective regulatory alternatives
- Prohibit local regulations that conflict with or exceed state standards without documented local necessity

9. Property Tax Relief and Assessment Reform

South Carolina’s property tax rates vary significantly by county, with some of the highest effective rates in the Southeast. Property taxes directly impact housing affordability by increasing monthly mortgage payments and total ownership costs.

RECOMMENDED REFORMS:

- Index homestead exemptions to inflation to maintain real value over time
- Cap annual property tax increases for owner-occupied homes (absent major improvements)
- Require voter approval for tax increases above inflation rate
- Reform assessment practices that disproportionately burden new homeowners
- **H.3367 Rollback Tax Reduction:** Support reducing agricultural-to-residential rollback period from 3 years to 1 year

10. Land Use and Zoning Reform

Restrictive zoning is a significant barrier to housing supply. The state should:

- Incentivize local governments to adopt by-right development for single-family homes meeting published standards
- Limit minimum lot sizes to those necessary for septic/well systems or documented infrastructure constraints
- Allow accessory dwelling units (ADUs) statewide to increase housing supply on existing lots
- Streamline approvals for infill development in existing neighborhoods
- Prohibit exclusionary zoning that effectively bans affordable housing through excessive lot sizes or unit restrictions
- Prevent down-zoning as a tool to artificially restrict housing supply

Conclusion

South Carolina stands at a critical crossroads in the 2026 legislative session. For decades, the state has marketed itself as an affordable place to live and do business. This competitive advantage is rapidly eroding as housing costs outpace income growth, threatening economic development, workforce recruitment, and quality of life.

The Stakes Are Clear:

The data presented in this report demonstrate that housing attainability is not just a problem for low-income families—it affects the majority of South Carolina households, including teachers, nurses, firefighters, and other essential workers who form the backbone of our communities and economy. With 56% of families unable to afford the median home, we face a crisis that demands immediate action.

The Economic Impact:

South Carolina’s housing industry annually produces: * **48,870 total new housing units** * **\$14.38 billion in wages and business income** * **\$2.89 billion in state and local tax revenues** * **169,182 jobs statewide** * **More than \$10.5 billion in local revenue over 15 years per year of production**

Housing is **not** a cost burden it is South Carolina’s economic engine. But we cannot maintain this engine if government continues adding costs, delays, and liability traps.

The Path Forward:

While market forces play a significant role in housing costs, state and local policy decisions matter enormously. Every unnecessary regulation, every excessive impact fee, every permitting delay, and every frivolous lawsuit adds costs that price families out of homeownership. The cumulative effect of these barriers has created a housing affordability crisis that threatens South Carolina’s future prosperity.

The question is not whether South Carolina can afford to pursue these reforms. The question is whether we can afford not to. With the majority of South Carolina families already priced out of homeownership, the cost of inaction is measured in lost economic opportunity, weakened communities, and the erosion of the American Dream for the next generation.

This is the session where we win or lose for the next decade. The choice is ours.

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Published by: Home Builders Association of South Carolina January 2026