

Chapter 3. Housing Element

Adequate, safe housing is a basic human need. The American Public Health Association ranks housing as one of the top three issues affecting personal and community health. The quality, availability, and affordability of a community's housing stock weighs heavily in the decision-making process of businesses and employers when considering new locations. Newcomers to Oconee County consider a variety of factors when choosing their new homes such as quality of schools, public safety, and convenience to jobs and services, as well as other community amenities. However, the deciding factor in housing choice is typically the quality and affordability of the available homes in an area.

The purpose of the Housing Element of the Comprehensive Plan is to assess the condition, availability, and affordability of Oconee County's housing stock and to project future housing needs. The prediction of future housing needs poses a distinct challenge as homes are essentially expensive consumer products with a demand that is greatly influenced by economic conditions. Interest rates and the overall economy have dramatic effects on the housing market. When such factors make home ownership unattainable for lower income persons, many residents find themselves dependent on the rental market. This element considers both owner-occupied and rental housing needs for the next ten years in Oconee County and its municipalities.

Oconee County is faced with a myriad of possibilities and challenges in planning for future housing needs. A thorough study of current housing conditions and probable trends for the future can identify a balance of housing types to accommodate the diverse housing needs of current and future County residents.

A. HOUSING GROWTH

Growth in housing supply is closely associated with population growth. While population growth can provide the impetus for an increase in housing supply, a housing stock that offers variety, affordability, and quality can also attract people to a community. Oconee County experienced a 12.2% increase in population from 2000 to 2010, accompanied by a 19.7% increase in housing units. Housing growth outpaced population growth by 7.5% during this period. This disparity between population and housing growth rates can be attributed in part to movement of current residents from older housing units to newer homes, resulting in no population increase, but higher housing vacancy rates – rising from 15.7% in 2000 to 21.1% in 2016.

Beyond the general counts provided in the 2000 and 2010 Census, detailed housing data is available through the American Community Survey (ACS) in single-year and multi-year compilations. The most reliable and accessible of these are the five-year ACS estimates that are based on 60 months of collected data at all geographic levels including municipalities, Census tracts, block groups, and blocks. The most recent five-year ACS is the 2012 to 2016 survey.



As detailed in Table 3-1, Oconee County has 39,139 housing units, with 7,632 (19.5%) of these units located in incorporated areas, including 4,230 units in the City of Seneca. The 19.7% growth rate in the Oconee County housing supply from 2000 to 2010 mirrors housing growth statewide at 21.9%. In contrast, housing growth among the County’s municipalities has varied widely in since 2000 as shown in Table 3-1.

Table 3-1. Housing Unit Growth, County and Municipalities, 2010 to 2016

Jurisdiction	2000 Census	2010 Census	# Change 2000-2010	% Change 2000-2010	2016 ACS	# Change 2010-2016	% Change 2010-2016
Oconee County	32,383	38,763	6,380	19.7%	39,139	376	1.0%
Salem	72	77	5	6.9%	72	-5	-6.5%
Seneca	3,677	4,076	399	10.9%	4,230	154	3.8%
Walhalla	1,705	1,852	147	8.6%	1,896	44	2.4%
Westminster	1,333	1,227	-106	-8.0%	1,281	54	4.4%
West Union	145	150	5	3.4%	153	3	2.0%

Sources: U.S. Census Bureau, 2010 Census and 2012-2016 ACS

Oconee County is the most rural of the ten counties in South Carolina’s Appalachian Region and ranks as the 18th most rural county statewide. More than 68% of its housing units (26,394 units) are located in rural areas outside of municipalities (Table 3-2). The percentage of rural housing units in the County is substantially higher than the 43.8% of statewide housing considered as rural. However, the County has become more urban in recent decades, Urban housing units in Oconee County increased by more than a third in both the 1990s and the 2000s.

Table 3-2. Urban and Rural Housing Units in the County and State, 1990, 2000 and 2010

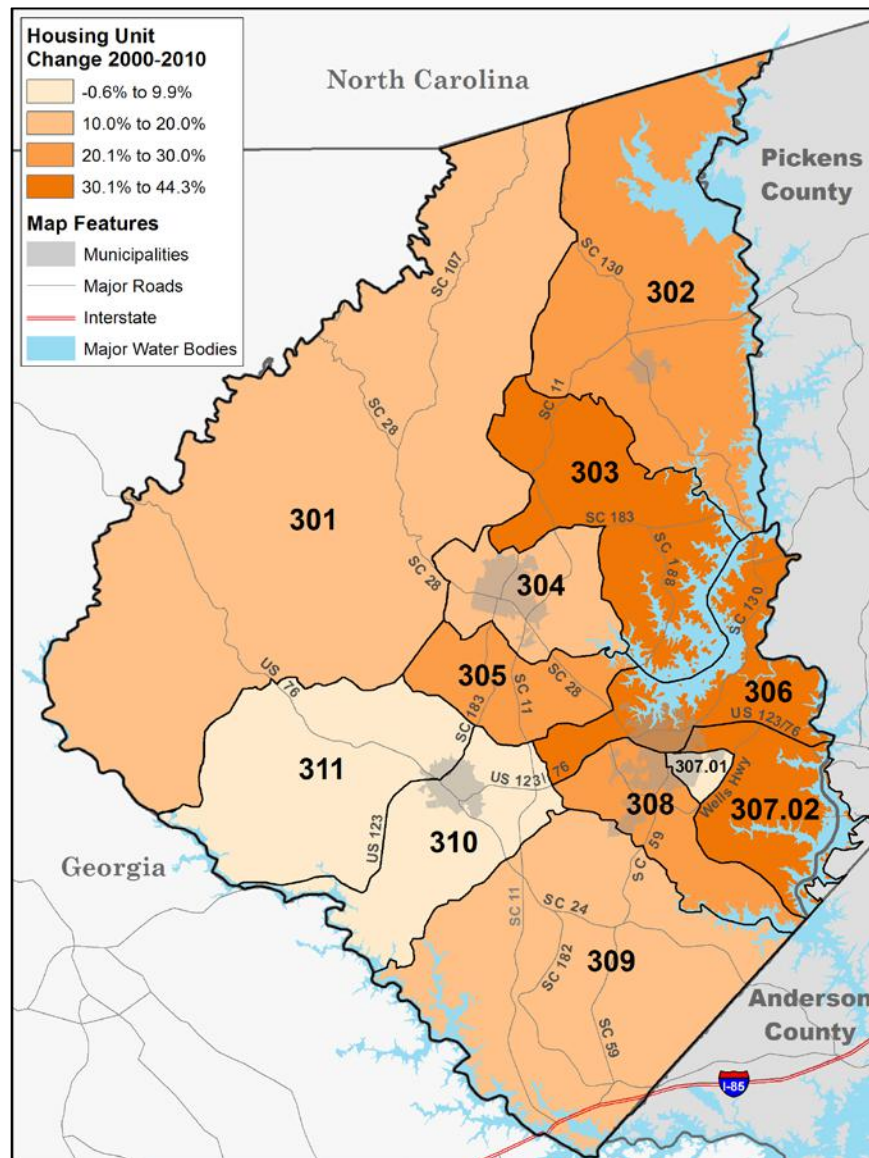
	1990		2000		2010		% change 1990-2000	% change 2000-2010
	#	%	#	%	#	%		
Oconee County	25,983	100.0%	32,383	100.0%	38,763	100.0%	24.6%	19.7%
Urban	6,460	24.9%	8,871	27.4%	12,369	31.9%	37.3%	39.4%
Rural	19,523	75.1%	23,512	72.6%	26,394	68.1%	20.4%	12.3%
South Carolina	1,424,155	100.0%	1,753,670	100.0%	2,137,683	100.0%	23.1%	21.9%
Urban	799,979	56.2%	1,073,187	61.2%	1,423,307	66.6%	34.2%	32.6%
Rural	624,176	43.8%	680,483	38.8%	714,376	33.4%	9.0%	5.0%

Sources: U.S. Census Bureau, 2000 and 2010; 1990 Census of Population and Housing: South Carolina

Housing growth by Census tract is illustrated in Map 3-1. The percentage of growth among the County’s Census tracts from 2000 to 2010 ranged from a loss of 11 units in tract 307.01 (includes the southeastern portion of Seneca) to a 44.3% growth rate in tract 303 (west of Walhalla and bordering Lake Keowee). Tracts with the highest rates of growth are bordered by Lake Keowee or Lake Hartwell.



Map 3-1. Housing Growth by Census Tract, 2000 to 2010



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

1. Residential Building Permits

An examination of single-family residential building permits provides additional information on housing growth trends in recent years. Single-family residential permit data for Oconee County from 2014 to November 2018 is listed in Table 3-4 and illustrated in Figure 3-1. This data includes single-family, site-built construction as well as manufactured homes that were moved into the County.

Single-family, site-built homes accounted for nearly three-fourths (73.2%) of these permits (1,539 housing units) during the period. Permits for single-family, site-built homes have



exceeded those issued for newly located manufactured homes in each of these years. County permitting for single-family residential homes peaked in 2017 at 541 permits, with the lowest number issued in 2014 at only 270 permits. While permitting for manufactured homes has remained relatively steady since 2014, permitting for site-built homes rose sharply in 2016, a trend that continued in 2017. Based on permits issued through November 2018, single-family permitting for that year is consistent with 2017 activity.

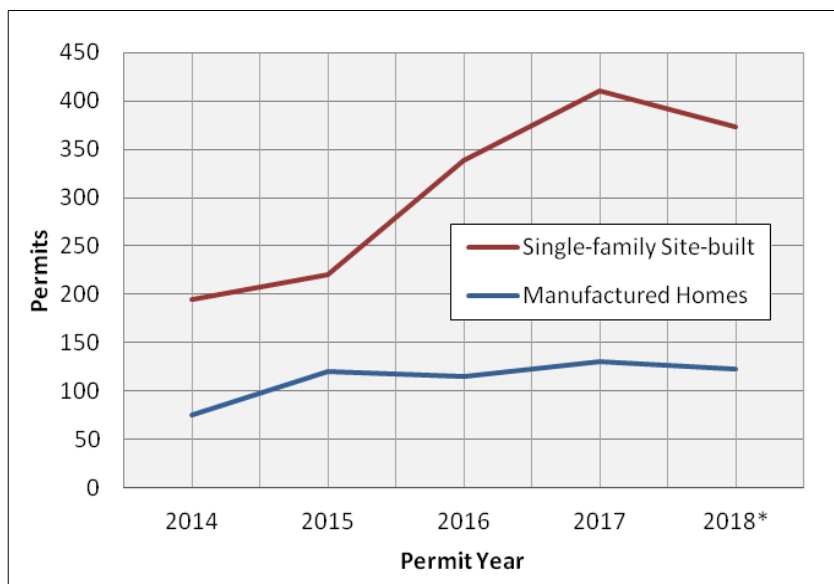
Table 3-4. Single-family Residential Housing Units Permitted, 2014 to November 2018

Year	Single-family Site-built Homes		Manufactured Homes		Totals
	#	%	#	%	
2014	195	72.2%	75	27.8%	270
2015	221	64.8%	120	35.2%	341
2016	339	74.7%	115	25.3%	454
2017	411	76.0%	130	24.0%	541
2018*	373	75.2%	123	24.8%	496
Total Units	1,539	73.2%	563	26.8%	2,102

*Permits issued through November 2018

Source: Oconee County Planning and Zoning, November 2018

Figure 3-1. New Single-family Residential Permits, 2014 to 2018*



*Permits issued through November 2018

Source: Oconee County Planning and Zoning, November 2018



B. HOUSING LOCATION

Land in residential use comprises more than 11% (42,909.5 acres) of the County's unincorporated land area (Table 3-5). Single-family residential includes single-family homes, as well as manufactured homes on individual properties. Multi-family residential includes duplexes, structures with three or more dwelling units, zero lot line and patio home developments, condominiums, and townhouses. Manufactured home parks in Oconee County are defined as "a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale." Properties less than five acres in size that are classified as agriculture or forestry for tax purposes, but also include a residence, are shown as residential. Single-family is the most prevalent type of residential use, accounting for 98.3% of all residential land in the County. Only one percent of residential land is in use as manufactured home parks and less than one percent as multi-family. In addition, there are more than 3,000 properties larger than five acres in size and in use as agriculture or forestry that also include a residential use.

Table 3-5. Land Area by Residential Land Use, 2018

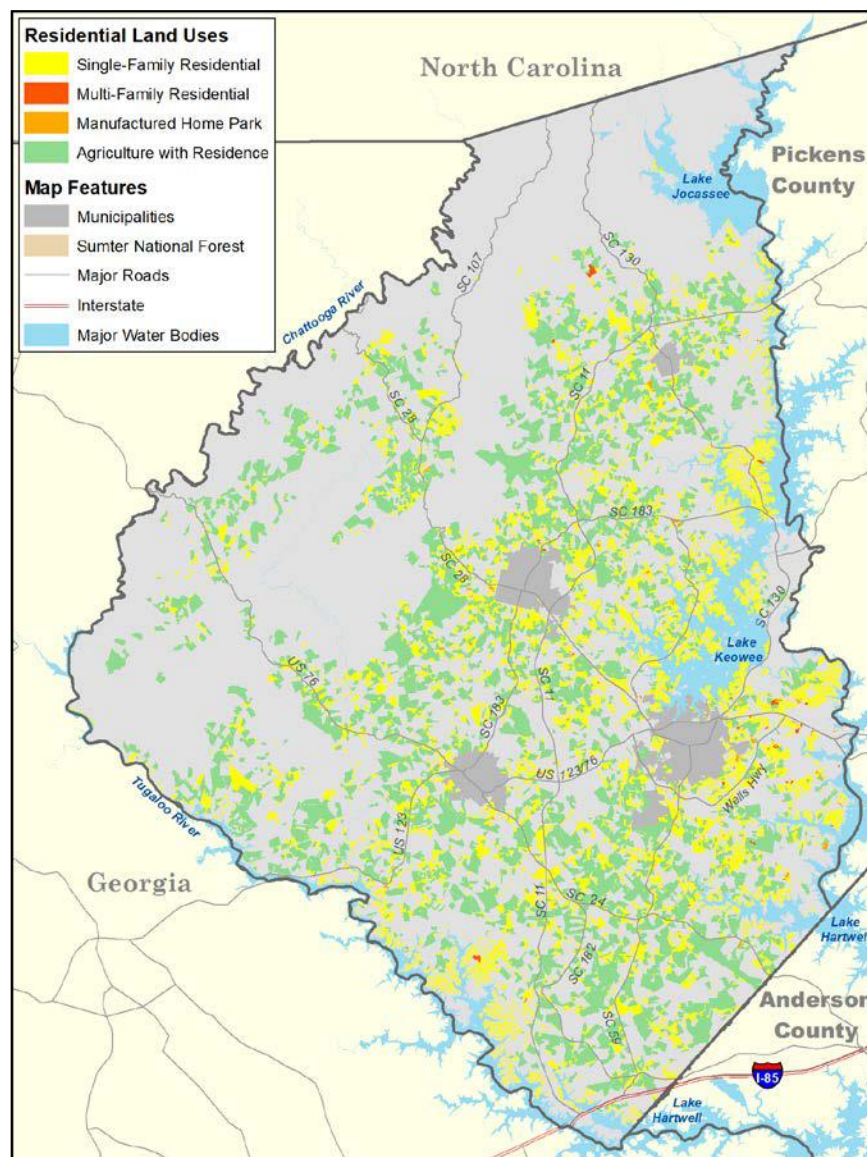
Land Use	Acres	% of All Residential
Single-Family	41,891.81	98.3%
Multi-Family	300.32	0.7%
Manufactured Home Park	422.14	1.0%
Total All Residential	42,614.27	100.0%
Total Acres		% Residential of Total Acres
Total All Land Uses	374,482.9	11.4%

Source: Oconee County Assessor, November 2018

Land in residential use is found throughout the unincorporated area of Oconee County, with the exception of land in the Sumter National Forest. Single-family homes are generally concentrated near municipalities, along major transportation routes, and along or near Lake Keowee and Lake Hartwell. Most of the County's multi-family housing is found near the cities of Seneca and Walhalla and along the corridor between Seneca and Clemson, with some developments located near Lake Keowee and Lake Hartwell. Map 3-2 illustrates the location of land in residential use in the County.



Map 3-2. Land in Residential Use, 2018



Source: Oconee County Assessor, November 2018

C. HOUSING OUTLOOK

Housing growth projections are used by local governments to plan for infrastructure and services that will be needed to accommodate future growth. Predicting future housing growth for jurisdictions is influenced by the economy, interest rates, condition and availability of existing housing, infrastructure, in and out migration, job growth, and intangible factors such as buyer or renter preference. Additional factors for municipalities include annexation and land availability. These variables can significantly impact housing development in smaller jurisdictions, while the impacts on larger jurisdictions with larger populations and land area may be less measurable.



Claritas Pop-Facts data provides 2018 estimates and 5-year growth projections for housing units. Projections for 2030 can be made using yearly growth trends based on the five-year growth projections. However, assumptions based on these estimates require updating over time as they are influenced by other factors including household and family size, availability of new housing, in and out-migration, economic activity, and the availability of a range of appropriate housing options. These base projections of future housing growth can be adjusted as new information provides additional insight.

Oconee County's housing supply is projected to reach 43,518 units by 2030, a 12-year increase of 8.4%. Growth is also projected in each of the County's municipalities. Table 3-6 includes housing unit estimates and projections for the County and five municipalities.

Table 3-6. Housing Unit Estimates and Projections

Jurisdiction	2010 ¹ Census	2018 ² EA Estimate	2023 ² EA Projection	2030 Projection	Projected Change 2018 - 2030	
					#	%
Oconee County	38,763	40,163	41,561	43,518	3,355	8.4%
Salem	70	65	66	67	2	3.7%
Seneca	3,953	4,124	4,256	4,441	317	7.7%
Walhalla	1,885	1,954	1,992	2,045	91	4.7%
Westminster	1,144	1,214	1,221	1,231	17	1.4%
West Union	139	156	160	166	10	6.2%

Sources: ¹U.S. Census Bureau, 2010 Census; ²Environics Analytics Pop-Facts Demographics Trend Report, 2018

The location of future housing growth is difficult to predict, with multiple factors at play in the development process such as the availability of water and sewer, proximity to major transportation routes, natural and other resources, employment centers, past development trends, and related amenities associated with urbanized areas. It is anticipated that much of the County's future residential development and growth will continue to be focused along the U.S. Highway 76/123 corridor between Seneca and Pickens County, in the areas surrounding the County's larger municipalities, and in the areas near Interstate 85 that offer an easy commute to the Greenville and Atlanta Metro areas. Infill residential growth is also anticipated along the shores of Lake Keowee, with possible multi-family development in areas closest to Clemson and near Lake Hartwell.

Two developments are under construction off of U.S. Highway 123 near Clemson University that will add to the County's housing inventory. *Clemson Epoch* is a residential mixed-use development that will include a total of 298 housing units including cottages, townhouses and apartments as well as a meeting house, market pavilion, café, and fitness facility. The development is on Jacobs Road near Clemson Boulevard. Partial occupancy began in the fall of 2019. *Lakeside Lodge* is a 118-unit condo-hotel located off of Clemson Boulevard on Lake Hartwell. The Lodge is expected to be ready for occupancy by fall 2019. Condo-hotels typically combine traditional condo ownership with modified hotel amenities and services. Condos are

sold to individual investors who may use the property as a vacation home and also generate income through participation in a short-term on-site rental program, managed by a property management company.

Residential growth is possible on nearly all of the County's vacant land and land currently in use for agriculture or forestry, totaling almost 191,398 acres. Of this land, more than 89% (170,664 acres) is within the *Control Free* zoning district that currently allows all types of residential uses and densities. Nearly 12,500 acres of vacant or agriculture/forestry land is zoned as *Traditional Rural District* and allows detached single-family and multi-family residential uses, as well as residential subdivisions. Among the County's vacant or agriculture/forestry land, 6,354 acres is in the *Agricultural* zoning district that allows single-family detached residences and smaller residential subdivisions of ten lots or less.

D. HOUSING TYPE

Housing types available to Oconee County residents range from single-family units to multi-family housing. Single-family (one-unit detached) units are detached from other houses, with open space on all four sides. The Census Bureau includes single unit modular housing (built off-site and transported to the site) in the definition of single-family units, in addition to site-built homes. Single units that are attached (1-unit attached) have one or more walls extending from ground to roof that separate the unit from adjoining structures. Most single-family housing is constructed entirely on-site, in compliance with local building code standards. Duplexes include two housing units in one structure. Multi-family buildings contain more than two housing units within the structure. Manufactured (also known as mobile) homes are constructed off-site and transported to the site on wheels that are attached to the structure.

As of 2016, more than two-thirds (67.6%) of all housing units in the County were single-family, detached homes, a slight increase from the 2000 Census share of 63.2% (Table 3-7). These percentages exceeded the statewide percentages of 61.5% in 2000 and 62.9% in 2016. Costs for attached single-family and duplex construction are also generally less per housing unit than site-built single-family homes. However, in Oconee County these housing types make up a very small percentage of the total housing stock, together accounting for only 3.5% of all housing units.

Manufactured housing offers a less expensive alternative to site-built housing. Manufactured homes account for more than 20% of County housing units, a lower percentage than in 2000 when one in four housing units were manufactured homes. More than one in every five units (8,037 units) in the County's housing market is a manufactured home.

Table 3-7. Housing Unit Type, 2000 and 2016

Unit Type	Oconee County				South Carolina			
	2000		2016		2000		2016	
	#	%	#	%	#	%	#	%
Total Units	32,383	100.0%	39,424	100.0%	1,753,670	100.0%	2,236,262	100.0%
1 unit, detached	20,462	63.2%	26,641	67.6%	1,078,678	61.5%	1,406,900	62.9%
1 unit, attached	276	0.9%	767	1.9%	40,185	2.3%	70,730	3.2%
Duplex	634	2.0%	635	1.6%	43,607	2.5%	45,685	2.0%
Multi-family (3-19)	1,677	5.2%	3,016	7.7%	177,140	10.1%	230,218	10.3%
Multi-family (20+)	202	0.6%	328	0.8%	56,005	3.2%	112,634	5.0%
Mobile Home	8,923	27.6%	8,037	20.4%	355,499	20.3%	369,050	16.5%
Boat, RV, Van, etc.	209	0.6%	0	0.0%	2,556	0.1%	1,045	0.0%

Source: U.S. Census Bureau, 2000 Census and 2012-2016 ACS

Construction costs for multi-family development are generally less per housing unit. These lower construction costs are passed on as savings to buyers of condominium units and renters, making this housing type generally a less expensive alternative. Only 7.8% of the County's housing stock (3,344 units) is multi-family. Most of the County's multi-family housing (3,016 units) is in smaller developments of 3 to 19 units. This market segment has experienced significant growth, almost doubling from only 1,879 units in 2000 to 3,344 units by 2016. While affordable multi-family options continue to be needed for low and moderate income residents, some multi-family developments in areas within proximity to Clemson University have increasingly transitioned to housing for college students seeking affordable options close to campus. New projects are also oriented to students, including the *Epoch Clemson* development that will add 298 townhome and apartment units once completed in early 2020.

E. HOUSING AGE AND CONDITION

Oconee County housing is similar in age to housing statewide, with a median year built of 1986 (Table 3-8). The County's municipalities have older housing stock, with median year built of 1966 in Westminster to 1978 in Salem and Seneca.

Table 3-8. Year Housing Units Built, 2016

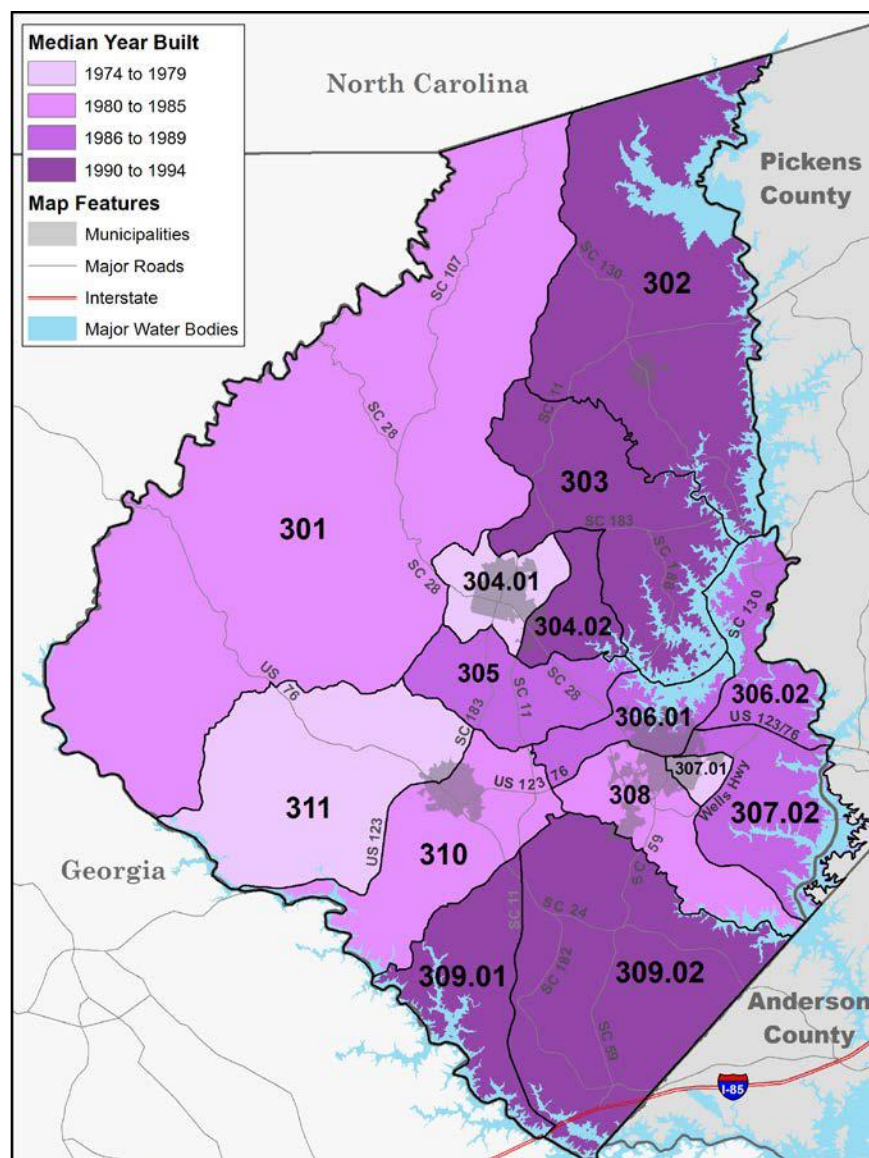
Jurisdiction	Total Units	2000 or later		1970 to 1999		1969 or earlier		Median Year
		#	%	#	%	#	%	
Oconee County	39,139	9,149	23.4%	20,620	52.7%	9,370	23.9%	1986
Salem	72	7	9.7%	40	55.6%	25	34.7%	1978
Seneca	4,230	760	18.0%	2,050	48.5%	1,420	33.6%	1978
Walhalla	1,896	169	8.9%	711	37.5%	1,016	53.6%	1968
Westminster	1,281	22	1.7%	544	42.5%	715	55.8%	1966
West Union	153	38	24.8%	60	39.2%	55	35.9%	1976
South Carolina	2,192,041	527,484	24.1%	1,141,691	52.1%	522,866	23.9%	1986

Source: U.S. Census Bureau, 2012-2016 ACS

Nearly one-fourth (23.9%) of Oconee County's housing stock (9,370 units) was built 49 years ago or earlier. More than half of the County's housing stock (20,620 units) was built between 1970 and 1999. Almost one-quarter of Oconee County housing (9,149 units) were built in 2000 or later, with 11% of these newer homes (1,003 units) built in 2010 or later.

As illustrated in Map 3-3, Census tracts with older housing include 307.01 (1974), 304.01 (1975), and 311 (1978). Smaller tract 307.01 includes the southeastern portion of Seneca, while tract 304.01 includes most of Walhalla and tract 311 includes a small northern portion of Westminster. Tracts with the newest median housing age include 304.02 (1994), 309.01 (1992), 303 (1991), and tracts 302 and 309.02 (1990). Three of these tracts are bordered by Lake Keowee and two are bordered by Lake Hartwell.

Map 3-3. Median Year Homes Built by Census Tract, 2016



Source: U.S. Census Bureau, 2012-2016 ACS



One indicator of housing condition is evidence of overcrowding. Housing units are considered to be crowded when there are 1.01 or more household members per room (including baths and kitchens). Only 2% of housing units in Oconee County (627 units) have 1.01 or more persons per room (Table 3-9). The City of Walhalla has the largest number of overcrowded homes among the County’s municipalities at 81 housing units. While West Union has the highest percentage of homes that are overcrowded at 9.4%, this equates to only 12 housing units.

Table 3-9. Persons per Room - Occupied Housing Units, 2016

Jurisdiction	2000			2016		
	Total Occupied Units	Units with 1.01+ Persons per Room		Total Occupied Units	Units with 1.01+ Persons per Room	
		#	%		#	%
Oconee County	27,283	571	2.1%	30,867	627	2.0%
Salem	53	4	7.5%	64	2	3.1%
Seneca	3,383	97	2.9%	3,826	28	0.7%
Walhalla	1,498	93	6.2%	1,594	81	5.1%
Westminster	1,226	26	2.1%	1,021	20	2.0%
West Union	132	14	10.6%	128	12	9.4%
South Carolina	1,533,854	49,338	3.2%	1,839,041	33,096	1.8%

Source: U.S. Census Bureau, 2000 Census and 2012-2016 ACS

Although specific data on housing condition in Oconee County is not available, input from local agencies and community stakeholders indicates the need to explore options for upgrading and replacing substandard housing in areas that include the Utica and Walhalla mill villages. Redevelopment of the former Utica Mill property has been identified as a potential catalyst to revitalize the surrounding area. The County is exploring various economic development incentives for these and other areas within the County.

F. HOUSING OCCUPANCY AND TENURE

The Oconee County housing market has a 21.1% vacancy rate, a substantial increase over the 2000 rate of 15.7%. This rate is significantly higher than the State rate of 16.1% (Table 3-10). The percentage of vacant housing units is varied among the County’s municipalities. Unoccupied units are most prevalent in Westminster at 20.3% (260 units), while only 9.6% of homes (404 units) are vacant in the City of Seneca and less than 16% (302 units) are unoccupied in Walhalla.

The County’s homeownership rate of 72.9% is well above the State rate of 68.4%. While homeownership in Salem at 84.4% is higher than both the County and the State, the other four municipalities have much lower ownership rates. Walhalla has the lowest owner-occupied rate at 55%.



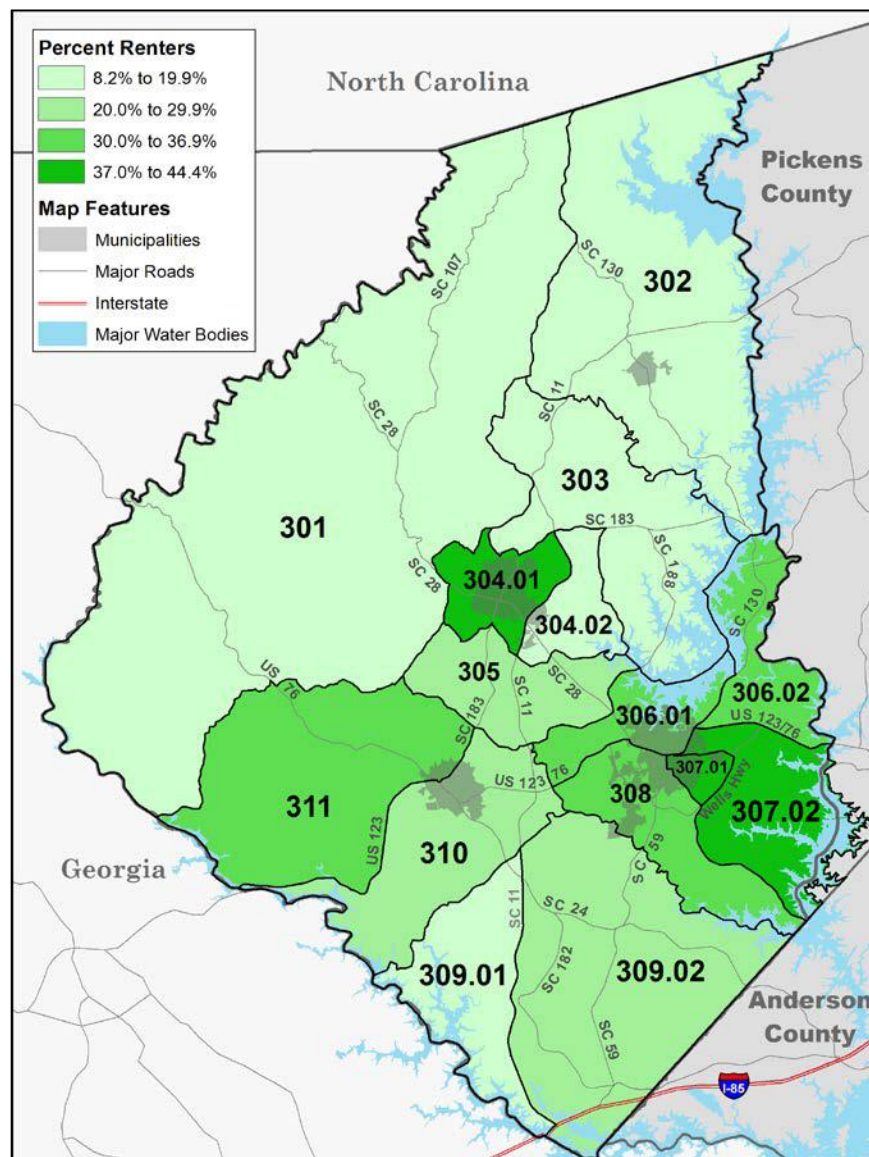
Table 3-10. Housing Occupancy and Tenure, 2016

Jurisdiction	Total Units	Occupied Housing Units (HU)						Vacant Housing Units	
		Total Occupied HU		Owner Occupied		Renter Occupied		#	%
		#	%	#	%	#	%		
Oconee County	39,139	30,867	78.9%	22,517	72.9%	8,350	27.1%	8,272	21.1%
Salem	72	64	88.9%	54	84.4%	10	15.6%	8	11.1%
Seneca	4,230	3,826	90.4%	2,182	57.0%	1,644	43.0%	404	9.6%
Walhalla	1,896	1,594	84.1%	881	55.3%	713	44.7%	302	15.9%
Westminster	1,281	1,021	79.7%	591	57.9%	430	42.1%	260	20.3%
West Union	153	128	83.7%	82	64.1%	46	35.9%	25	16.3%
South Carolina	2,192,041	1,839,041	83.9%	1,258,661	68.4%	580,380	31.6%	353,000	16.1%

Source: U.S. Census Bureau, 2012-2016 ACS

As illustrated in Map 3-4, the highest concentrations of rental housing are found in Census tract 307.01 at 44.4% (includes a portion of Seneca), tract 304.01 at 38.2% (includes most of Walhalla), and tract 307.02 at 37.6% (bordered by Lake Hartwell near Clemson). The areas of the County with the lowest percentages of renters and the highest concentration of owner-occupied units are generally in the more rural areas of the County and range from 8.2% in tract 309.01 in the southwestern area of the County at the Georgia border to 15.7% in tract 304.02 that includes a small portion of Walhalla.

Map 3-4. Percentage Renters of Occupied Housing Units by Census Tract, 2016



Source: U.S. Census Bureau, 2012-2016 ACS

Average household size is an indication of the number of persons, whether related or unrelated, that live in a dwelling unit. The average number of persons per housing unit in Oconee County is 2.42, slightly lower than the statewide average of 2.55 persons (Table 3-11). The average for owner-occupied units is also lower for the County at 2.36 persons than for the State at 2.57 occupants. Unlike the State, where household size in owner-occupied units is larger than renter occupied units, the average number of persons residing in renter-occupied housing units Oconee County is significantly higher at 2.57 than in owner occupied units.

Average household size in Walhalla at 2.59 persons is the highest among the County's municipalities, followed by 2.43 persons per unit in Westminster. Average household size for



renter units is higher than for owner occupied units in all municipalities except for Seneca, where average household size for renter units is only 1.8 persons per housing unit.

Table 3-11. Average Household Size - Occupied Housing Units, 2016

Jurisdiction	Average Persons per Housing Unit		
	Total all Units	Owner-Occupied	Renter-Occupied
Oconee County	2.42	2.36	2.57
Salem	2.33	2.31	2.40
Seneca	2.14	2.39	1.80
Walhalla	2.59	2.11	3.18
Westminster	2.43	2.33	2.57
West Union	2.38	2.20	2.72
South Carolina	2.55	2.57	2.53

Source: U.S. Census Bureau, 2012-2016 ACS

The Census defines a householder as the person in whose name a housing unit is owned or rented. Adults aged 65 or older are the householder for nearly one-third of all housing units (10,109 units) in the County, higher than the State percentage of 25.7% (Table 3-12). More than 32% of householders in the County are between the ages of 35 to 54 years, which is lower than the statewide percentage of 36%. Adults aged 55 to 64 comprise nearly 21% of all County householders.

Table 3-12. Age of Householder by Tenure, 2016

Householder Age by Tenure	Oconee County		South Carolina	
	#	%	#	%
Total All Occupied Units	30,867	100.0%	1,839,041	100.0%
15 to 24 years	992	3.2%	73,587	4.0%
25 to 34 years	3,466	11.2%	266,719	14.5%
35 to 54 years	9,915	32.1%	662,525	36.0%
55 to 64 years	6,385	20.7%	362,732	19.7%
65+ years	10,109	32.8%	473,478	25.7%
Owner Occupied Units	22,517	72.9%	1,258,661	68.4%
15 to 24 years	132	0.6%	11,082	0.9%
25 to 34 years	1,475	6.6%	112,052	8.9%
35 to 54 years	6,533	29.0%	446,398	35.5%
55 to 64 years	5,371	23.9%	287,278	22.8%
65+ years	9,006	40.0%	401,851	31.9%
Renter Occupied Units	8,350	27.1%	580,380	31.6%
15 to 24 years	860	10.3%	62,505	10.8%
25 to 34 years	1,991	23.8%	154,667	26.6%
35 to 54 years	3,382	40.5%	216,127	37.2%
55 to 64 years	1,014	12.1%	75,454	13.0%
65+ years	1,103	13.2%	71,627	12.3%

Source: U.S. Census Bureau, 2012-2016 ACS



Seniors aged 65 and older account for 40% of householders living in owner-occupied units, but only 13.2% in rental units. Householders aged 35 to 54 comprise the highest percentage of renters in the County at 40.5% and the second highest percentage of homeowners at 29%.

As detailed in Table 3-13, more than 90% of Oconee County householders are White, 6.7% are Black, and 2.9% are of other races. Persons of Hispanic or Latino descent comprise 3.5% of all householders in the County, similar to the statewide percentage of 3.6%. The City of Seneca is the most racially diverse with regard to householders among the County's municipalities with 69.6% White, 26% African-American, and 4.4% of other races. The small Town of West Union has the highest percentage of Hispanic householders at 21.9%, followed closely by the City of Walhalla at 21%.

Table 3-13. Race of Householder, 2016

Jurisdiction	Total Occupied Units	Householder Race						Hispanic*	
		White		African-American		Other		#	%
		#	%	#	%	#	%		
Oconee County	30,867	27,910	90.4%	2,057	6.7%	900	2.9%	1,088	3.5%
Salem	64	64	100.0%	0	0.0%	0	0.0%	0	0.0%
Seneca	3,826	2,662	69.6%	996	26.0%	168	4.4%	182	4.8%
Walhalla	1,594	1,299	81.5%	128	8.0%	167	10.5%	334	21.0%
Westminster	1,021	931	91.2%	68	6.7%	22	2.2%	6	0.6%
West Union	128	107	83.6%	3	2.3%	18	14.1%	28	21.9%
South Carolina	1,839,041	1,294,880	70.4%	477,479	26.0%	66,682	3.6%	67,116	3.6%

* Hispanic is an ethnic category in the Census, therefore persons of Hispanic Origin may be of any race.

Source: U.S. Census Bureau, 2012-2016 ACS

G. HOUSING COSTS AND VALUE

Quality housing that meets diverse economic and social needs is essential to achieving a balanced and sustainable housing mix within a community. Housing affordability is a leading factor in the decision to locate in a community, it is equally important to have a variety of housing types from which to choose. The residential *trickle-down* effect – the process of residents buying or moving into more expensive housing when their financial situations allow and subsequently freeing less expensive housing for persons with lower incomes – only works when there is an adequate range of homes available. Conversely, older residents are often looking to “downsize” by moving into housing that is smaller, requires less maintenance, and is generally less expensive than their previous home.

The median value of owner-occupied housing units in Oconee County in 2016 was \$151,100 – \$7,500 more than the statewide median value of \$143,600 (Table 3-14). The median value of owner-occupied housing units in Oconee County ranked 11th highest out of the State's 46 counties. This median value was higher than Pickens County (\$124,000) and similar to Anderson County at \$151,100. Median housing values among the County's municipalities range from a high of \$139,500 in Seneca to a low of \$75,000 in Salem – a stark difference of \$64,500.



Gross rent is defined as the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, and wood) if these costs are paid by the renter or paid for the renter by another party. Median monthly gross rent in Oconee County at \$698 is significantly lower than the State median of \$811 (Table 3-14). Median gross rents varied among the municipalities in 2016, from \$544 in Seneca to \$636 in West Union. Median gross rent was not available for the Town of Salem in the 2012-2016 ACS.

Table 3-14. Median Value and Gross Rent of Occupied Housing Units (HU), 2016

Jurisdiction	Owner-Occupied HU		Renter-Occupied HU	
	Median Year Built	Median Value	Median Year Built	Median Monthly Gross Rent
Oconee County	1988	\$151,100	1984	\$698
Salem	1981	\$75,000	1967	---*
Seneca	1976	\$139,500	1978	\$544
Walhalla	1966	\$103,400	1975	\$590
Westminster	1959	\$107,500	1973	\$596
West Union	1973	\$104,700	1985	\$636
South Carolina	1988	\$143,600	1984	\$811

* Data not available

Source: U.S. Census Bureau, 2012-2016 ACS

The housing value data for owner-occupied homes included in Table 3-15 reveals higher percentages of more expensive homes from \$300,000 and up, but lower percentages of homes in the low and moderate cost range between \$50,000 and \$299,999. However, Oconee has a larger percentage of homes in the lowest value range of less than \$50,000. More than a quarter of homes are valued between \$200,000 and \$499,999. Among owner-occupied homes, 2,090 (9.3%) are valued at more than \$500,000 and, of these, 396 are valued at \$1 million or more.

Table 3-15. Housing Values - Owner-occupied Housing Units, 2016

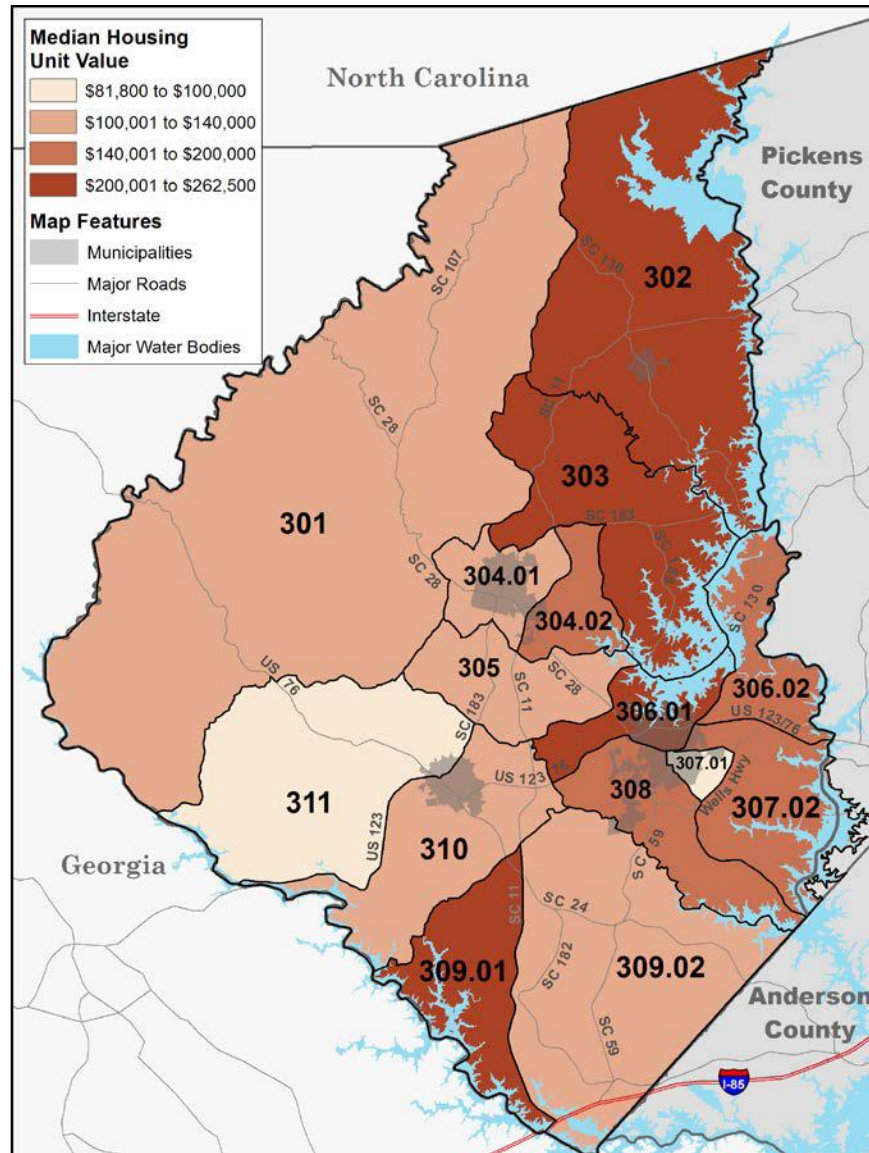
Housing Unit Value	Oconee County Housing Units		South Carolina Housing Units	
	#	%	#	%
Total Units	22,517	100.0%	1,258,661	100.0%
Less than \$50,000	3,508	15.6%	171,287	13.6%
\$50,000 to \$99,999	4,200	18.7%	246,394	19.6%
\$100,000 to \$149,000	3,452	15.3%	241,450	19.2%
\$150,000 to \$199,999	3,387	15.0%	203,983	16.2%
\$200,000 to \$299,999	2,992	13.3%	196,467	15.6%
\$300,000 to \$499,999	2,888	12.8%	128,952	10.2%
\$500,000 to \$999,999	1,694	7.5%	55,037	4.4%
\$1,000,000 or more	396	1.8%	15,091	1.2%

Source: U.S. Census Bureau, 2012-2016 ACS



Census tracts with the lowest median home value for owner-occupied units are 307.01 (\$81,800) that includes the southeastern portion of Seneca and 311 (\$91,700) that includes a small portion of Westminster and is bordered by the Tugaloo River and Georgia (Map 3-5). The tract with the highest median value is 306.01 that includes a northern portion of Seneca and is bordered by Lake Keowee, with a median value of \$262,500. Median home values are also comparatively higher in tract 303 (\$235,900) and 302 (\$211,200) that are both bordered by Lake Keowee to the east, as well as tract 309.01 (\$205,100) that borders Anderson County.

Map 3-5. Median Housing Value for Occupied Housing Units by Census Tract, 2016



Source: U.S. Census Bureau, 2012-2016 ACS

An examination of recent Multiple Listing Service (MLS) data for Oconee County reveals a steady increase in residential sales from 2009 through 2017 that likely continued through 2018



(Table 3-16). Sales prices decreased annually from 2010 through 2012 to a median low of \$143,750 before steadying and rising to a median high of \$179,500 through November 2018. The difference between annual median listed price and annual median sale price for residential units reached a 10-year high of almost 23% in 2018, with the median list price exceeding the actual median sale price by \$53,400. While this gap fluctuated throughout the decade, the lowest percentage difference between average list price and average sold price was -7.3% in 2010 – the only year that median sale price exceeded list price during the ten-year period.

**Table 3-16. Residential Housing Units - MLS Listings Summary
Oconee County, 2009 to 2018***

Year	Units Listed	Units Sold	Median Price		
			Listed	Sold	% Difference
2009	3,515	591	\$168,425	\$149,575	11.2%
2010	3,867	595	\$144,125	\$154,700	-7.3%
2011	4,170	606	\$176,400	\$144,750	17.9%
2012	4,775	680	\$159,975	\$143,750	10.1%
2013	5,660	746	\$183,500	\$159,003	13.3%
2014	10,371	839	\$184,250	\$159,503	13.4%
2015	13,378	999	\$189,000	\$159,000	15.9%
2016	11,985	1,266	\$192,200	\$162,000	15.7%
2017	10,196	1,331	\$198,950	\$170,775	14.2%
2018*	7,278	1,249	\$232,900	\$179,500	22.9%
Total	75,195	8,902	\$183,875	\$159,002	13.5%

* Data through November 2018

Source: Western Upstate S.C. Consolidated Multiple Listing Service, November 2018

Table 3-17 provides a more detailed examination of rental costs in Oconee County. Compared to renters statewide, Oconee residents generally pay lower monthly rents. A fifth of County renters pay less than \$500 a month, as compared to less than 13% of renters statewide. Only 17.5% of County renters live in more expensive rental housing of more than \$1,000 a month – significantly lower than the 25.8% of renters statewide.

Table 3-17. Monthly Gross Rent for Renter-occupied Housing Units, 2016

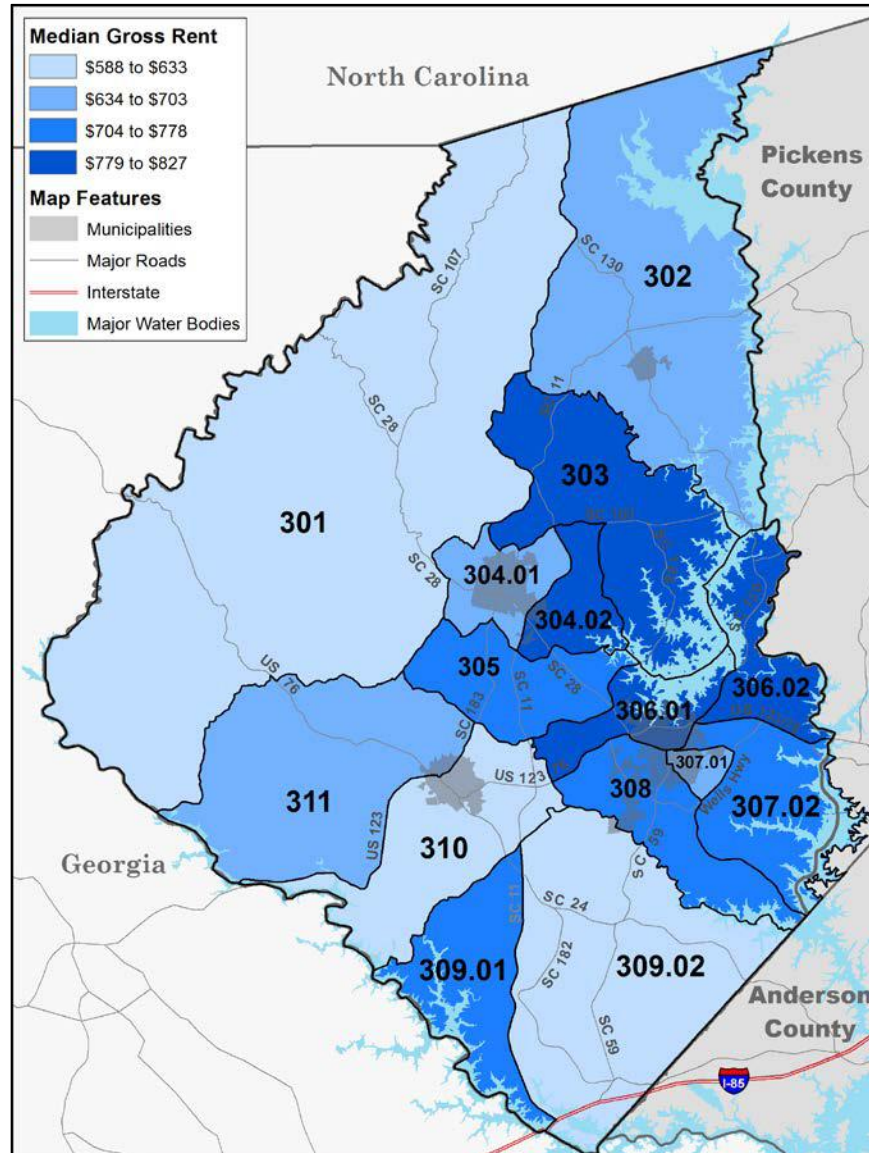
Monthly Gross Rent	City of Seneca		City of Walhalla		City of Westminster		Oconee County		South Carolina	
	#	%	#	%	#	%	#	%	#	%
Total Units Paying Rent	1,644	100.0%	713	100.0%	430	100.0%	8,350	100.0%	580,380	100.0%
< \$200	55	3.3%	0	0.0%	5	1.2%	78	0.9%	8,196	1.4%
\$200 to \$299	235	14.3%	73	10.2%	16	3.7%	420	5.0%	17,576	3.0%
\$300 to \$499	349	21.2%	163	22.9%	79	18.4%	1,185	14.2%	48,549	8.4%
\$500 to \$749	366	22.3%	269	37.7%	138	32.1%	2,561	30.7%	148,665	25.6%
\$750 to \$999	266	16.2%	28	3.9%	78	18.1%	1,507	18.0%	154,484	26.6%
\$1,000 to \$1,499	239	14.5%	51	7.2%	35	8.1%	942	11.3%	112,639	19.4%
\$1,500 or more	54	3.3%	56	7.9%	0	0.0%	523	6.3%	37,014	6.4%

Source: U.S. Census Bureau, 2012-2016 ACS



As shown in Map 3-6, tracts with the highest gross rents in Oconee County border Lake Keowee – 306.02 (\$827), 304.02 (\$810), 303 (\$783), and 306.01 (\$778). Tracts with the lowest gross rents include 309.02 (\$588) in the southernmost area of the County and bordered by Anderson County, 310 (\$613) that includes most of the Town of Westminster, and 301 (\$614) in the western area of the County that borders Georgia and North Carolina.

Map 3-6. Median Gross Rent by Census Tract, 2016



Source: U.S. Census Bureau, 2012-2016 ACS



H. HOUSING AFFORDABILITY

Affordability is a key factor in the housing market. The cost of housing must be in sync with local household incomes if a community is to meet future housing needs. Lending institutions generally base affordability on housing costs not exceeding 2.5 times the gross household income. This translates to about 30% of household income available for gross housing expenses. HUD defines gross housing expenses to include utilities for renters and mortgage payments, utilities, taxes, and insurance for homeowners. Under HUD criteria, a housing unit is considered *affordable* if its gross cost does not exceed 30% of the occupant's income. Conversely, a household is considered *cost-burdened* if its occupants are paying more than 30% of their income for housing costs.

Census data is useful in developing a picture of housing affordability in Oconee County. Median homeowner costs (for homeowners with a mortgage) comprise only 21.1% of household income in Oconee County – well within the definition of affordable housing and slightly lower than the statewide percentage of 21.3% (Table 3-18). Homeowners without a mortgage spend only 10% of their household income on housing costs. Median costs for homeowners in the County's municipalities are also well below 30%.

Cost burden is more prevalent among the County's renters than homeowners. Median gross rent comprises 31.5% of household income countywide, as compared to 30.5% statewide. Median gross rent exceeds 30% of household income in all of the County's municipalities, with renters paying nearly 36% of their incomes for rent and utilities in Westminster.

Table 3-18. Owner and Renter Costs as a Percentage of Household Income, 2016

Jurisdiction	Median Selected Owner Costs as a Percentage of Household Income				Median Gross Rent as Percentage of Household Income	
	With a Mortgage		Without a Mortgage		\$	%
	\$	%	\$	%		
Oconee County	\$1,141	21.1%	\$324	10.1%	\$698	31.5%
Salem	\$840	16.3%	\$340	11.7%	_*	_*
Seneca	\$1,063	20.9%	\$382	10.8%	\$544	30.8%
Walhalla	\$983	21.7%	\$312	13.0%	\$590	31.3%
Westminster	\$1,033	23.8%	\$330	14.0%	\$596	35.8%
West Union	\$739	23.8%	\$253	13.8%	\$636	30.0%
South Carolina	\$1,185	21.3%	\$349	10.7%	\$811	30.5%

* Data not available

Source: U.S. Census Bureau, 2012-2016 ACS

Additional data on housing costs as a percentage of household income provide insight into housing affordability conditions. Among County homeowners, 4,345 (19.3% of all housing units) live in homes that cost more than they can comfortably afford, slightly lower than the percentage statewide at 21.9% (Table 3-19). Nearly one-third (30%) of County homeowners (3,294 housing units) pay mortgages and associated housing costs totaling 30% or more of their



income, slightly higher than the State percentage of 28.6%. Among County homeowners without a mortgage, only 9.3% (1,051 housing units) are cost-burdened. Nearly half (44.7%) of County renters (3,732 households) are cost-burdened, spending more than 30% of their income on rent and utilities, similar to the statewide percentage of 44.9%.

However, of greater concern are the 1,904 homeowners (8.5% of all homeowners) and 1,975 renters (23.7% of all renters) in Oconee County who spend more than half of their household incomes on housing costs (2012-2016 ACS). A significant percentage of County residents are paying more than they can afford for housing and, of these, many are paying considerably more than they can afford. Households with such significant cost burdens must sometimes delay purchase of essential needs such as food, health care and medications to remain in their homes – a problem that has been exacerbated in recent years by rising prices on basic necessities such as health care and food.

Table 3-19. Housing Units Paying more than 30% of Household Income for Selected Monthly Homeowner Costs or Gross Rent, 2016

Jurisdiction	Selected Monthly Costs - Owners						Gross Rent - Renters	
	All Housing Units		With a Mortgage		Without a Mortgage		#	% of All HU
	#	% of All HU	#	% of All HU	#	% of All HU		
Oconee County	4,345	19.3%	3,294	29.5%	1,051	9.3%	3,732	44.7%
Salem	5	9.3%	5	19.2%	0	0.0%	0	0.0%
Seneca	453	20.8%	421	32.7%	32	3.6%	783	47.6%
Walhalla	209	23.7%	136	34.3%	73	15.1%	331	46.4%
Westminster	177	29.9%	129	40.6%	48	17.6%	182	42.3%
West Union	18	22.0%	6	19.4%	12	23.5%	22	47.8%
South Carolina	275,773	21.9%	214,241	28.6%	61,532	12.1%	260,825	44.9%

Source: U.S. Census Bureau, 2012-2016 ACS

Local agency and community representatives indicate that it is difficult for young families, professionals, and other individuals who would like to live and work in Oconee County to find homes in moderate price ranges that are also safe and in good condition. While the County has a comparatively high vacancy rate of 21%, with most vacant units found in the unincorporated area, the reason for some of the vacancies is the poor condition of the housing units. Location can also be a factor, with housing near employment centers, major transportation routes, and the services and resources available in the more urbanized eastern area of the County in higher demand and therefore in short supply. The steeper topography found in some areas of the County can also result in increased residential construction costs.

Oconee County residents would also benefit from housing options that allow them to remain in the community throughout the various stages of life – a concept known as “aging in place.” This concept requires housing that accommodates a variety of ages, prices, and life styles. Young families need affordable options near schools, employment centers, recreation, and activities.



College students and young professionals generally prefer higher density housing options with amenities, in proximity to employment, recreation, and entertainment. Older residents need housing options that can accommodate limited mobility and are near essential healthcare services and transportation, with an option to transition to nearby assisted living or nursing care if needed. Most residents want housing with convenient access to essential services such as grocery stores and shopping.

I. PUBLIC AND ASSISTED HOUSING PROGRAMS

Not all Oconee County residents have the means to afford market housing prices or rents. Several programs are in place to assist these individuals in obtaining adequate, safe and affordable housing.

1. Public Housing

The South Carolina Regional Housing Authority for Region One (SCRHA No. 1) provides general administration and oversight for eight public housing developments in Oconee County through its Seneca office. These complexes are located within three of the County’s cities and provide a total of 228 housing units for qualifying residents (Table 3-20).

Table 3-20. Public Housing Complexes, 2018

Complex Name	Number of Housing Units
City of Seneca	
North Hunter St./East South Second St.	22
South Stribling St.	14
North Hunter St. (for elderly/disabled residents)	40
Tribble St.	60
City of Walhalla	
Wagener Circle	50
Moore/Todd Apartments	10
City of Westminster	
Highland Ave. Apartments	22
South Spring St.	10
Total Public Housing Units	228

Source: S.C. Regional Housing Authority No. 1, November 2018

2. Housing Choice Voucher Program

South Carolina Regional Housing Authority No. 1 administers the *Housing Choice Voucher Program* (formerly known as the *Section 8 Rental Assistance Program*) for Oconee County. *Housing Choice* provides subsidies for privately-owned housing for eligible applicants. Eligibility is based primarily on income as established by HUD and adjusted annually. Housing Choice Vouchers can be used to obtain housing in an assisted housing development (*project-based*) or



to subsidize rent for a home or apartment on the private rental market (*tenant-based*). Voucher allocations are made on a regional basis and distributed by SCRHA No. 1 to applicants throughout its nine-county region on a case-by-case basis.

As of December 2018, there were an estimated 100 to 120 Housing Choice Vouchers in use for housing assistance by Oconee County families. There are 72 Oconee County families on the waiting list for housing vouchers. SCRHA No. 1 staff report that 25 families with vouchers have been unable to find housing developments that accept vouchers in Oconee County. While some apartment complexes have historically accepted vouchers, several owners have paid off their mortgages, removing low and moderate-income rental requirements. Many of the complexes that formerly housed County residents with vouchers are now home to Clemson students who are seeking affordable housing options near the campus and are willing to pay higher rents than are possible from housing voucher holders.

3. Assisted Housing

In addition to public housing developments, there are 19 assisted multi-family housing developments in Oconee County, supported by various types of subsidies (Table 3-21). An estimated 824 multi-family housing units are occupied by residents who receive some form of financial assistance. The rent for most of these units is set at a price that is affordable to low income households. Assistance varies from project to project, as well as family to family, and includes:

- Housing Choice (Section 8) Voucher rent subsidies for low and very low-income households;
- Financing incentives to developers for building multi-family rental units for low and moderate income families; and
- The provision of tax credits to developers of multi-family rental units who provide affordable housing for low-income families in 20% or more of their units.

Among assisted rental units, 99 of the units housing persons receiving financial assistance are specifically allocated to elderly residents and 12 units provide supportive housing for persons with disabilities.



Table 3-21. Inventory of Assisted Rental Housing for Oconee County, 2018*¹

Project and Location	Assistance Type	Total Units	Assisted Units	Family Units		Elderly Units	
				#	% of Assisted	#	% of Assisted
Applewood Villas W. S. Fourth St., Seneca	Community Investment Corp. of the Carolinas	50	50	50	100.0%	0	0.0%
Autumnwood Village Apts. Autumnwood Ln., Walhalla	LIHTC	32	32	32	100.0%	0	0.0%
Country Ridge Apts. Pine Manor Cir., Walhalla	LIHTC	32	19	19	100.0%	0	0.0%
Fair Oaks Village Fair Oaks Cir., Seneca	Section 515 Rural Rental Housing	64	63	63	100.0%	0	0.0%
Greenfield Apts. Fairfield Dr., Seneca	Section 8 Project-Based	52	40	40	100.0%	0	0.0%
Highland Glen Apts. Highland Glen Ct, Walhalla	LIHTC	64	64	64	100.0%	0	0.0%
Laurel Estates Autumnwood Lane, Walhalla	USDA	20	15	0	0.0%	15	100.0%
Mountain Trace Hillsborough Dr., Seneca	Section 8 Project-Based	56	56	56	100.0%	0	0.0%
New Walhalla I Apts. Walhalla Gardens Cir., Walhalla	Section 8 Project-Based	36	36	36	100.0%	0	0.0%
North Woods Apts. Northwood Dr., Seneca	LIHTC	119	119	119	100.0%	0	0.0%
Seneca Gardens Apts. Laing Ct., Seneca	Section 8 Project-Based, LIHTC	77	77	77	100.0%	0	0.0%
Sloan Street Phase I Seniors Way, Seneca	Section 202 Supportive Housing for the Elderly	16	16	0	0.0%	16	100.0%
Sloan Street Phase II Sloan & Sherard Sts., Seneca	Section 202 Supportive Housing for the Elderly	20	20	0	0.0%	20	100.0%
Springbrook Apts. Dalton Rd., Seneca	LIHTC, Section 521 USDA Rental Assistance	45	15	15	100.0%	0	0.0%
Spring Valley Elderly Housing Field Village Dr., Seneca	Section 202 Supportive Housing for the Elderly	48	48	0	0.0%	48	100.0%
Standpoint Vista Apts. Mangers Ct., Walhalla	Section 8 Project-Based	64	64	64	100.0%	0	0.0%
Stribling Place² N. Stribling St., Seneca	Section 811 Supportive Housing for Persons with Disabilities	12	12	12	100.0%	0	0.0%
Walhalla Gardens II Apts. 100 Walhalla Gardens Cir., Walhalla	Section 8 Project-Based	36	35	35	100.0%	0	0.0%
Westminster East Apts. Sunshine Cir., Westminster	USDA	50	44	44	100.0%	0	0.0%
Total		892	824	725	88.0%	99	13.7%

¹Table may not include a complete listing of existing facilities

² Provides assisted housing for persons with disabilities

Sources: U.S. HUD LIHTC Database, Nov. 2018; USDA Rural Development Multi-family Housing Rentals, Nov. 2018; Affordable Housing Online, Nov. 2018



4. State Housing Authority Programs

Several housing ownership and housing development programs are provided through the South Carolina State Housing Finance and Development Authority (SCSHFDA) and its partners. These programs are detailed in the following sections.

The SCSHFDA has *Housing Ownership Loan Programs* that assist individuals in purchasing a home. These options offer interest rates based upon income and the specific county in which the applicant will purchase their home. The programs are offered to “*First-Time Homebuyers*” – defined as individuals who have not owned a home within the three years prior to the closing of their new loan. However, if a family includes at least one permanently disabled or handicapped individual, or if the homebuyer is a single parent or a veteran, the family is considered a first-time buyer as long as the family does not own a principal residence at the time of closing. Applicants must have an acceptable credit history to qualify. Eligible properties include new and existing stick-built single-family homes, townhomes, condominiums, and new off-frame modular and manufactured housing that meet minimum Federal Housing Administration (FHA) building standards. The SCSFHDA also offers options of up to \$5,000 for down payment and closing cost assistance for borrowers.

The *South Carolina Housing Trust Fund* provides funding for the development, rehabilitation, and acquisition of affordable housing for low-income and very low-income households statewide. Proceeds from the documentary stamp tax – an increase of twenty cents per \$500 on real estate sold – are earmarked for the Fund. Rather than making funding awards directly to individuals, the Trust Fund supports a network of partners, including governmental and non-profit entities, for the provision of affordable housing to eligible citizens in specified funding categories that include: emergency repair; acquisition, rehabilitation, and construction of group homes and supportive housing for the homeless; homeownership down payment and closing cost assistance for LMI residents; housing rehabilitation for very low-income homeowners; and acquisition, rehabilitation, and construction of affordable rental housing for low or very low-income persons.

The *Low Income Housing Tax Credit Program (LIHTC)* is designed to provide an incentive for development of multi-family rental housing. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private, and other funds to keep rents affordable. A development must have at least 20% of its units occupied by households earning at or below 50% of the area median income, or 40% of its units occupied by households earning at or below 60% of the area median income to be eligible for tax credits. Income limits are adjusted based on household size. Maximum rents are set for each unit size based on 30% of the maximum allowable income for specified household size in the area. Utilities paid by the tenant are counted as part of the maximum rent.

5. USDA Rural Development Housing Programs

The U.S. Department of Agriculture (USDA) administers several housing programs in the rural areas of Oconee County through the Rural Development program. Rural housing is a major component of the Rural Development mission with a commitment to assisting families and individuals in South Carolina with their need for decent, safe, sanitary, and affordable housing. Single-Family Housing (SFH) programs administered by the USDA offer homeownership and home improvement loans and grants for individuals and families in rural areas. Multi-Family Housing (MFH) programs include Rural Rental Housing (RRH), Direct and Guaranteed Rural Rental Housing (GRRH) Loans, Rental Assistance, Farm Labor Housing (LH) Loans and Grants, and Housing Preservation Grants (HPG).

6. Veterans Administration

The U.S. Department of Veterans Affairs (VA) guarantees home loans to veterans for site-built and manufactured housing through the South Carolina VA office. *Home Loans* are made by private lenders and can be used for the purchase or construction of a home, home repair or improvement, or home refinancing. *Manufactured Home Loans* are also made by private lenders and can be used for the purchase of a manufactured home and associated lot, to make repairs to a home or property already owned, or to refinance a manufactured home. Modular homes cannot be purchased through this program. For both loan programs, the home must be the primary place of residence for the veteran. Veterans applying for loans using these programs must obtain a *Certificate of Eligibility* from the VA, must have enough income to pay the mortgage payments and other associated costs of owning a home, and must have a good credit record. In some cases, the spouse of a veteran may also be able to obtain a loan.

7. Oconee County Habitat for Humanity

Oconee County Habitat for Humanity (OCHFH) is a locally run affiliate of *Habitat for Humanity International* – a nonprofit, ecumenical Christian housing organization that seeks to eliminate substandard housing and homelessness and to make adequate, affordable shelter a matter of conscience and action. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates houses with the help of the homeowner families who are viewed as partners in the process.

Since 1986, OCHFH has provided energy efficient, affordable housing in partnership with 100 families with a goal of constructing four to five houses per year to meet the increased need for decent affordable housing in the County. Each Habitat home costs approximately \$80,000 and includes three to four bedrooms, two bathrooms, and kitchen, living, and dining areas. OCHFH's team of 200 volunteers work closely with prospective homeowners to provide the construction labor, aided by donations and volunteer assistance from local businesses and organizations as well as grants from national organizations such as Community Bank, Bank of America, and Wells Fargo.



Prospective owners must have lived in Oconee County for one year or more, have a verifiable steady household income that is within 35% to 70% of the local area median income, and be able to make an \$800 down payment. The applicant's current housing must be substandard or inadequate to accommodate the family size. Habitat homes are sold to qualified partner families at no profit through affordable, zero-interest loans. Partner families repay the cost of housing materials, sub-contracts and land over a 20 to 30-year period through monthly mortgage payments that are in turn used to finance the construction of more Habitat homes. Applicants must also be willing to invest 250 hours of volunteer "sweat equity" into building their Habitat house or provide other hands-on physical assistance needed for Habitat endeavors such as building other homes or working at OCHF's Restore. Approved applicants are expected to pay their mortgage on time and attend programs to learn and practice budgeting, home repair and maintenance.

J. AFFORDABLE HOUSING OBSTACLES AND OPPORTUNITIES

The *South Carolina Priority Investment Act of 2007* requires local governments to analyze regulatory requirements that act as barriers to affordable housing and to analyze the use of market-based incentives that may be offered to encourage the development of affordable housing. The Act defines affordable housing as:

"...in the case of dwelling units for sale, housing in which mortgage, amortization, taxes, insurance, and condominium or associations fees, if any, constitute no more than 28% of the annual household income for a household earning no more than 80% of the area median income, by household size, for the metropolitan statistical area as published from time to time by the U.S. Department of Housing and Community Development and, in the case of dwelling units for rent, housing for which the rent and utilities constitute not more than 30% of the area median income, by household size, for the metropolitan statistical area."

Oconee County's regulatory requirements and procedures are very conducive to the development of affordable housing. This is evidenced by the availability of water and sewer infrastructure in more populated areas, housing costs, and in particular the lack of regulatory barriers to manufactured housing and the development of affordable multi-family housing.

Most of the multi-family housing developments in the County are located within or near the cities of Seneca and Walhalla and along the U.S. Highway 123 corridor that links Seneca and Clemson. A number of the County's multi-family complexes were built under Federal programs that require the provision of housing units that are affordable to persons of low and moderate incomes. Several State and Federal programs provide housing assistance to County residents, as well as financial assistance and incentives to developers of affordable housing. These programs are detailed in *Section H – Public and Assisted Housing Programs*.

Manufactured homes, widely considered a viable affordable housing option, comprised more than one-fifth of all housing units in the County in 2016 (Table 3-7). Nearly one-quarter of all

permits for single-family homes (130 permits) in Oconee County were issued for manufactured homes in 2017 and 123 were issued through November of 2018 (Table 3-4). Manufactured homes are currently allowed in all zoning districts in the Oconee County, as are manufactured home parks.

American Community Survey data reveals that the median costs for homeowners with a mortgage are only 21.1% of household income in Oconee County – well within the definition of affordable housing and compatible with median costs statewide (Table 3-18). One-third of owner-occupied homes in the County are valued at less than \$100,000 (Table 3-15). However, median value for County housing units at \$151,100 is \$7,500 above the statewide median value (Table 3-14).

While the disparity between housing cost and income poses a potential barrier to affordable housing for a segment of renters in the County, housing remains within reach for many renters. Although the County median gross rent comprises 31.5% of household income, it is only slightly above the State median of 30.5% and the cost-burden threshold of 30% (Table 3-18). The median monthly gross rent of \$698 paid by Oconee County renters is much lower than the statewide median of \$811 (Table 3-14). More than 20% of County renters pay less than \$500 per month for rent and associated costs (Table 3-17).

The availability of water and sewer service can reduce initial residential construction and development costs and enable smaller residential lot sizes in appropriate areas. In turn, these conditions can make residential development more attractive to prospective developers and less expensive for potential buyers. Wells and septic tanks can be less expensive alternatives to publicly provided water and sewer service over time. However, the expense of installing wells and septic tanks can drive up initial development costs for homebuyers. Septic tank requirements also require larger lot sizes that can sometimes raise land prices higher than the smaller lots in more densely developed projects that have water and sewer service. The extension of public sewer service to currently unserved areas can lower residential development costs. Increased availability of water and sewer service can also encourage the location of new industries and businesses that provide additional jobs and increased community investment.

While water service is available in many areas of Oconee County, sewer service is limited. Ten water providers serve the more populated southwestern area of the County that includes the greater areas of Walhalla, Westminster, and Salem. Sewer service is available within the cities of Seneca, Walhalla and Westminster as well as limited surrounding areas; and along several major transportation corridors including S.C. Highways 130, 59, and 11 and U.S. Highway 123/76.

Additional opportunities to address the issue of housing affordability in Oconee County include efforts to raise the incomes of County residents. Ongoing economic and workforce development efforts that focus on raising the earnings potential of residents so that they can

afford available local housing are key. These efforts include continuing to recruit businesses and industries that offer higher paying employment with increased advancement opportunities, combined with providing advanced training to prepare Oconee County residents to fill and retain these jobs.

K. HOUSING FOR SPECIAL NEEDS POPULATIONS

Special needs populations – the elderly, persons with disabilities, persons with chronic illnesses, individuals and families in crisis, and the homeless – often have special housing needs. These specialized housing needs can be met in the form of nursing homes, assisted living facilities, emergency and crisis shelters, halfway houses and group quarters, and temporary homeless shelters.

1. Senior Citizens and Persons with Disabilities

One-in-five Oconee County residents (15,350 persons) have some form of disability, including hearing or vision impairment, cognitive difficulty, ambulatory limitation, or other condition that impedes their ability to care for themselves. Of these disabled residents, 20.3% are children under 18 years of age, 18.9% are 18 to 34 years of age, and more than one-third (39.3%) are between the ages of 35 and 64. While most of the County's disabled residents live at home, some require specialized support services in a residential setting.

More than one-fifth (21.5%) of Oconee County residents (16,092 persons) are aged 65 or older. As the population of the County ages and older residents seek alternative housing options, the availability of appropriate housing for seniors becomes increasingly important. According to the 2012-2016 American Community Survey, over one-third (38.5%) of Oconee County residents aged 65 and older (6,203 persons) are disabled.

There are several types of housing available for the elderly and persons with disabilities, representing a range of assistance and care options in the County.

Nursing homes are facilities that provide nursing or convalescent care for two or more persons unrelated to the licensee. A nursing home provides long-term care of chronic conditions or short-term convalescent or rehabilitative care of remedial ailments for which medical and nursing care are necessary. The Division of Health Licensing of the South Carolina Department of Health and Environmental Control (SCDHEC) lists two facilities in Oconee County, providing space for up to 252 residents (Table 3-22). Both of the County's nursing homes are located within the City of Seneca.

Community Residential Care Facilities, also referred to as *Assisted Living Facilities*, offer room and board for two or more persons unrelated to the licensee. These facilities are designed to accommodate changing needs and preferences of residents; maximize the dignity, autonomy, privacy, independence, and safety of residents; and encourage family and community



involvement. There are six assisted living facilities in Oconee County, providing a total of 380 housing units (Table 3-22). Five of the licensed facilities are located in City of Seneca and one is in the Town of West Union.

Table 3-22. Nursing Homes and Assisted Living Facilities in Oconee County, 2018*

Facility Name	Address	Total
Nursing Homes		
Lila Doyle at Oconee Medical Center	101 Lila Doyle Dr., Seneca	120
Seneca Health and Rehabilitation Center	140 Tokeena Rd., Seneca	132
Total in Oconee County	2 Facilities	252 beds
Community Residential Care (Assisted Living) Facilities		
Belvedere Commons of Seneca	515 Benton St., Seneca	62
Foothills Assisted Living	999 W. Union Rd., West Union	76
Keowee Place	475 Rochester Hwy., Seneca	50
Morningside of Seneca	15855 Wells Hwy., Seneca	59
Residences at Park Place	115 Gillespie Rd., Seneca	100
Seneca Residential Care Center	126 Tokeena Rd., Seneca	33
Total in Oconee County	6 Facilities	380 units

*Table may not include a complete listing of existing facilities

Source: SC DHEC, Division of Health Licensing, Licensed Facilities by Type, November 2018

Housing options are also available in Oconee County for persons with disabilities and special needs (mental retardation, autism, or related disability) as diagnosed by the S.C. Department of Disabilities and Special Needs (SCDSN). **The Tribble Center** was established in 1975 by the Oconee County Disabilities and Special Needs Board in Seneca to provide support and services to meet the needs of those who have developmental or intellectual disabilities, spinal cord and head injuries, and autism and their families in Oconee County. Services include case management, early intervention, adult day programs, residential services, and other support services. The Center offers residential services through Community Training Homes and Supervised Living Programs. The Tribble Center operates 13 *Community Training Homes*, located throughout Oconee County. The Homes offer individuals the opportunity to live in a home-like setting with staff supervision 24-hours a day and include training to increase independence, administration of medications, and community activities. *Supervised Living Programs* offer individuals with the ability to live semi-independently to do so. Residents live in apartments or private dwellings and are provided supervision and assistance tailored to their specific needs.

The **Stribling Place** apartment complex in Seneca was built with funding provided by HUD's Section 811 Supportive Housing for Persons with Disabilities Program. The Program is intended to increase the number of properties that can accommodate very low-income persons with special needs, including those with a mental illness. Stribling Place provides 12 one-bedroom apartments for qualified applicants.

2. Homeless Population and Victims of Domestic Violence



United Housing Connections reported that there were 54 individuals were counted as homeless in Oconee County in January 2018. Of these, 16 persons were unsheltered and 38 were housed in emergency shelters or temporary housing. While families or individuals who are doubling up with friends or relatives because they have no other housing options are not included in the HUD definition of homeless individuals and families, they are often at risk of losing that temporary shelter and becoming homeless. Doubling up is considered a temporary situation, one that is often prohibited by public housing laws and landlords. If the extra household residents are discovered, both families face possible eviction. Moreover, doubled-up friends or families often impose space and financial burdens on the host family and the guests are often asked to leave after a short time. In smaller and more rural communities with no public shelters, doubling up is often the stop-gap measure before sleeping on the streets.

Because of the limited resources available and the more suburban/rural nature of Oconee County, it is assumed that many homeless persons in the County double up with friends or family or gravitate to the more structured services provided in neighboring areas such as Anderson and Greenville. As a result, many have likely not been included in recent homeless counts. Although methodologies exist to count the homeless who take advantage of services offered by various agencies and organizations, it is a challenge to get an accurate picture of the true extent of homelessness in the County. In addition, based on cost-burden and overcrowding data, it is clear that there are precariously housed families and individuals in Oconee County who are at risk for homelessness. Many of these households may be only one rent payment or unexpected expense away from housing loss.

Several agencies and organizations provide shelter and housing assistance for homeless individuals and families in Oconee County. **Our Daily Rest** on E. Main Street in Seneca provides shelter for homeless men, women and their children. The program has served more than 1,600 clients in Oconee County since its inception in 2009 and helps residents to transition to successful independent living. Housing for 20 men is provided in a dormitory style setting, while housing for 15 women and their children includes individual rooms that house three or four persons per room. The shelter also includes a fenced outdoor recreation area, laundry facilities, a living area, and a snack area.

Christ Central Ministries in Walhalla is developing a pilot project that will transform the former Oconee County Detention Center on Short Street in Walhalla into a Resource and Solution Center in response for the countywide need for a homelessness solution. Plans include providing emergency shelter for homeless families and individuals, transitional housing, and classes on finance, addiction and recover, life skills, GED, and parenting.

Nearby faith-based **Family Promise of Pickens County** helps to meet the immediate needs of homeless families for shelter, meals and support services. The rotating congregations in the Network host up to four families of not more than 14 individuals, providing lodging and daily

meals. Families must undergo background checks and drug testing and must follow rules of conduct. Families typically stay in the program from one to three months.

Upstate Housing Connections offers an array of options for those in need of housing in their 13-county region that includes Oconee County. Programs include:

- Intake and referral,
- The provision of affordable housing including Stribling Place in Seneca,
- A rapid rehousing program to help families and individuals living on the streets or in emergency shelters obtain permanent housing,
- Permanent supportive housing for persons with very low incomes and chronic disabling health conditions,
- Transitional housing for homeless youth,
- Safe Havens for people experiencing chronic homelessness and with a serious mental illness, and
- Temporary emergency shelter for families in need at Trey's House in Anderson.

Domestic violence is defined as a pattern of abusive behavior in any relationship that is used by one partner to gain or maintain control over another intimate partner. Domestic violence can be sexual, emotional, economic, or physical actions or threats of actions that influence another person. Data from the office of the South Carolina Attorney General shows that more than 36,000 victims report a domestic violence incident to law enforcement annually statewide. The vast majority of victims of domestic violence are women and children. South Carolina ranks first in the nation for women killed by men (*"When Men Murder Women," Violence Policy Center, 2015*). It is estimated that one in four women will experience domestic violence in their lifetime (*SC Coalition Against Domestic Violence and Sexual Assault*).

Victims of domestic violence comprise a substantial portion of the homeless and near homeless population. Unfortunately, it is widely recognized that most cases of domestic violence go unreported, with far more families in turmoil than the data indicates. Approximately half of all homeless women report that domestic violence was directly responsible for their homelessness (*National Alliance to End Homeless, Homelessness and Domestic Violence: What's the Connection, 2015*).

Safe Harbor provides safe shelter, counseling, and advocacy for victims of domestic violence and their children. The Safe Harbor location in Seneca provides emergency shelter at their 16-bed facility. During their six to eight-week shelter stay, clients receive counseling, case management, referrals, advocacy, and basic living necessities. Transitional housing is also available to survivors of domestic violence and provides secure and stable housing through rental and utility assistance for approximately 18 months.

Although only three of the homeless persons in the 2018 PIT count were identified as veterans, it is likely that there are more who are living with relatives or friends or were otherwise uncounted. The **Oconee County Veteran's Affairs Office** advocates for veterans and assists in filing for benefits and monetary assistance to help pay for the cost of assisted living or nursing home, obtaining transportation to the Greenville VA Medical Center, and provides other referral services. While housing specifically for veterans is not available in Oconee County, the **United Veterans Association** provides an emergency shelter for homeless veterans in nearby Greenville. Homeless veterans may also apply for HUD's **Veterans Administration Supportive Housing Program** (HUD-VASH). HUD-VASH provides permanent housing for eligible homeless veterans who need case management services because of serious mental illness, substance use disorder history, or physical disability. Housing for an eligible veteran can also include their families.



L. GOALS, OBJECTIVES AND STRATEGIES FOR IMPLEMENTATION

The goals, objectives and strategies for implementation (GOIS) table summarizes the actions that will be undertaken in the coming decade to achieve to achieve the goals and objectives identified in the Housing Element.

Goals/Objectives/Strategies	Accountable Agencies	Time Frame for Evaluation
Goal 3.1. Encourage a broad range of housing opportunities and a balance of housing types to meet the current and future needs of Oconee County residents.		
Objective 3.1.1. Promote the development of a diverse housing stock to meet the needs of residents and accommodate a variety of economic levels, occupations, age groups, and lifestyle preferences.		
<u>Strategy 3.1.1.1.</u> Encourage the development of a range of housing types and densities to include single-family, site-built homes; patio homes, multi-family developments, and manufactured homes.	<ul style="list-style-type: none"> • Oconee County • Municipalities • Residential Developers 	2021
<u>Strategy 3.1.1.2.</u> Encourage housing development that will accommodate residents of all ages and stages of life.	<ul style="list-style-type: none"> • Oconee County • Municipalities • Residential Developers 	2025
<u>Strategy 3.1.1.3.</u> Review and amend land use plans and regulations, relevant policies, and proposed residential developments, to ensure compatibility between new residential developments and existing agricultural uses.	<ul style="list-style-type: none"> • Oconee County • Municipalities 	2021
<u>Strategy 3.1.1.4.</u> Review and amend land use plans and regulations to identify and remove possible barriers to the development of a variety of housing options and residential development types.	<ul style="list-style-type: none"> • Oconee County • Municipalities 	2021
Objective 3.1.2. Encourage housing development that will enable residents to “age-in-place.”		
<u>Strategy 3.1.2.1.</u> Work with public and private agencies and organizations to assess the housing and associated needs of senior citizens.	<ul style="list-style-type: none"> • Oconee County • Municipalities • ACOG • Oconee County Senior Center • Senior Solutions • Other Public and Private Organizations 	2023
<u>Strategy 3.1.2.2.</u> Encourage and promote housing development that will allow the County’s older residents to age in place such as higher density single-family and multi-family developments, assisted living, and nursing facilities.	<ul style="list-style-type: none"> • Oconee County • Municipalities • Assisted Living Providers • Residential Developers 	2023



Goals/Objectives/Strategies	Accountable Agencies	Time Frame for Evaluation
Goal 3.2. Promote and enhance access to affordable, safe, and decent housing for all Oconee residents through public and private cooperation.		
Objective 3.2.1. Encourage the provision of affordable, safe, and decent housing.		
Strategy 3.2.1.1. Encourage and promote programs that provide assistance and education on the responsibilities and requirements of homeownership to potential homeowners.	<ul style="list-style-type: none"> • USDA Rural Development • Financial Institutions • Habitat for Humanity • Oconee County • Municipalities 	2025
Strategy 3.2.1.2. Encourage and promote the development of housing options that are affordable for low- and middle-income families.	<ul style="list-style-type: none"> • USDA Rural Development • Residential Developers • Habitat for Humanity • Community Non-profits • Oconee County • Municipalities 	On-Going
Strategy 3.2.1.3. Encourage infill housing development on vacant properties in developed residential areas already served by infrastructure.	<ul style="list-style-type: none"> • Oconee County • Municipalities • Residential Developers 	2025
Strategy 3.2.1.4. Work with the State and other organizations to identify and secure funding for housing and neighborhood rehabilitation for declining and unsafe residential areas through the public, non-profit, and private sectors.	<ul style="list-style-type: none"> • Oconee County • Municipalities • Residential Developers 	2021
Strategy 3.2.1.5. Encourage affordable housing development in Opportunity Zones identified in Oconee County.	<ul style="list-style-type: none"> • Oconee County • ACOG • Financial Institutions • Community Non-Profits • S.C. State Housing Finance and Development Authority • HUD • Municipalities 	2023
Strategy 3.2.1.6. Protect existing neighborhoods from incompatible uses that could reduce safety and lower property values through consistent enforcement of zoning and subdivision regulations.	<ul style="list-style-type: none"> • Oconee County • Municipalities 	On-Going
Strategy 3.2.1.7. Promote and encourage development within defined Opportunity Zones featuring either mixed use or affordable housing elements.	<ul style="list-style-type: none"> • Oconee County • Financial Institutions • U.S. Senators from S.C. 	On-Going



Goals/Objectives/Strategies	Accountable Agencies	Time Frame for Evaluation
Objective 3.2.2. Work with the State, municipalities, neighboring communities, and other public and private organizations to remove barriers to, and identify solutions for, the provision of affordable housing.		
<u>Strategy 3.2.2.1.</u> Encourage the expansion of water and sewer infrastructure and facilities to increase opportunities for new residential development and provide service for existing residential areas that are currently unserved.	<ul style="list-style-type: none"> • Oconee County • Municipalities • Water and Sewer Providers • S.C. Dept. of Commerce 	2023
<u>Strategy 3.2.2.2.</u> Work with local, State, and Federal agencies to identify and reduce or remove barriers to housing affordability.	<ul style="list-style-type: none"> • Oconee County • Municipalities • State and Federal agencies 	2025
<u>Strategy 3.2.2.3.</u> Coordinate with adjacent jurisdictions to address the provision of low- and moderate-income workforce housing on a regional scale.	<ul style="list-style-type: none"> • Oconee County • Municipalities • Neighboring Counties • ACOG 	2025
<u>Strategy 3.2.2.4.</u> Work with the State Housing Authority and other relevant agencies to assess the extent of the shortage of housing affordable for low and moderate-income residents in the County and identify potential possible solutions to alleviate the shortage.	<ul style="list-style-type: none"> • Oconee County • Municipalities • State Housing Authority • Clemson University 	On-Going
<u>Strategy 3.2.2.5.</u> Review and amend land use and development regulations and other relevant requirements and procedures to remove potential barriers and provide incentives for the provision of safe, decent, and affordable housing options for Oconee County families.	<ul style="list-style-type: none"> • Oconee County • Municipalities 	On-Going
Goal 3.3. Provide appropriate housing and associated services, assistance, and access to resources for Oconee County residents with special needs.		
Objective 3.3.1. Assess and address the housing and associated needs of the County's special populations.		
<u>Strategy 3.3.1.1.</u> Support and encourage participation in the annual Point-in-Time Homeless count to determine the extent of homelessness in Oconee County in the effort to prevent and eliminate homelessness.	<ul style="list-style-type: none"> • Oconee County • Municipalities • United Housing Connections • Local Service Providers 	Annually



Goals/Objectives/Strategies	Accountable Agencies	Time Frame for Evaluation
<p><u>Strategy 3.3.1.2.</u> Work with local agencies and service providers to explore options for providing short-term and permanent housing and associated services for homeless veterans in Oconee County.</p>	<ul style="list-style-type: none"> • Oconee County • Municipalities • United Housing Connections • Local Service Providers • Oconee County Veterans Affairs 	<p>2022</p>
<p><u>Strategy 3.3.1.3.</u> Encourage cooperation between agencies, non-profits, and private developers to meet the housing needs of other special populations such as individuals with alternative needs and victims of domestic violence.</p>	<ul style="list-style-type: none"> • State and Local Agencies • Residential Developers • Oconee County • Municipalities 	<p>Annually</p>

