



# YOUR OCONEE

Planning for the Future

March 2019: Population & Housing

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THE OCONEE COUNTY 2030 COMPREHENSIVE PLAN

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## THE OCONEE COUNTY COMPREHENSIVE PLAN ...

is a state required document that provides guidance for the county — the administration, council and private citizens — for the coming decade.

To get input from the community for the goals and strategies in the 2030 Comprehensive Plan, the county is producing a series of special sections to break down the data and offer you a chance to provide feedback.

This is the first of five monthly sections that will cover the 10 elements of the comprehensive plan.

### Population

Everything Oconee County does is based on the people who live here. Population growth directly impacts the physical growth of a community.

As the number of residents increase, so does the demand for housing, education, healthcare, utilities, recreation and other key community services.

In turn, the characteristics of the population shape the scope and delivery of these essential community services and infrastructure.

The population element serves as the foundation for the other elements of the Oconee County Comprehensive Plan. It provides a detailed assessment of Census data combined with other key social indicators.

This element provides an overview and analysis of key demographic aspects of the county. It looks at growth trends and population projections for the county and its municipalities, income and family characteristics of households and education levels as well as the race, gender and age of residents.

The population element provides the context for understanding current and future needs of the county with respect to housing, employment and job growth, education and community services, infrastructure and land development.

### Housing

Adequate, safe housing is a basic human need. It's one of the top three issues affecting personal and community health, according to the American Public Health Association.

With a diverse population of residents, Oconee County is faced with a myriad of possibilities and challenges in planning for its future housing needs.

Businesses and employers factor in the quality, availability and affordability of a community's housing stock 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, access to community amenities and convenience to jobs and services.

However, the deciding factor for housing is typically the quality and affordability of the available homes in an area.

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.

The housing element assesses the condition, availability and affordability of Oconee County's housing stock in order to help project housing needs and trends.

The prediction of future housing needs poses a distinct challenge, as homes are essentially expensive consumer products with a demand 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 families, many residents find themselves dependent on the rental market. This element considers both owner-occupied and rental housing needs in the coming decade.

## UPCOMING MEETINGS

**Monday, April 1**

Planning Commission  
6 p.m.

**Tuesday, April 2**

Budget, Finance and  
Administration Committee  
4:30 p.m.

County Council • 6 p.m.

**Monday, April 8**

Agricultural Advisory Board  
6:30 p.m.

**Tuesday, April 9**

Budget, Finance and  
Administration Committee  
4:30 p.m.

**Monday, April 15**

Planning Commission  
6 p.m.

**Tuesday, April 23**

Budget, Finance and  
Administration Committee  
4:30 p.m.

County Council • 6 p.m.

All meetings take place in  
council chambers at  
415 S. Pine Street, Walhalla.

► **Can't make the meeting  
but still want to keep up?**

Oconee County meetings are  
recorded live and available to watch  
at [YouTube.com/YourOconee](https://www.youtube.com/YourOconee)

If you don't know  
where you're  
going, any road  
will get you there.

— Lewis Carroll

Questions or comments?

You can reach Oconee County Planning Director Adam Chapman  
at [achapman@oconeesc.com](mailto:achapman@oconeesc.com) or (864) 364-5103.





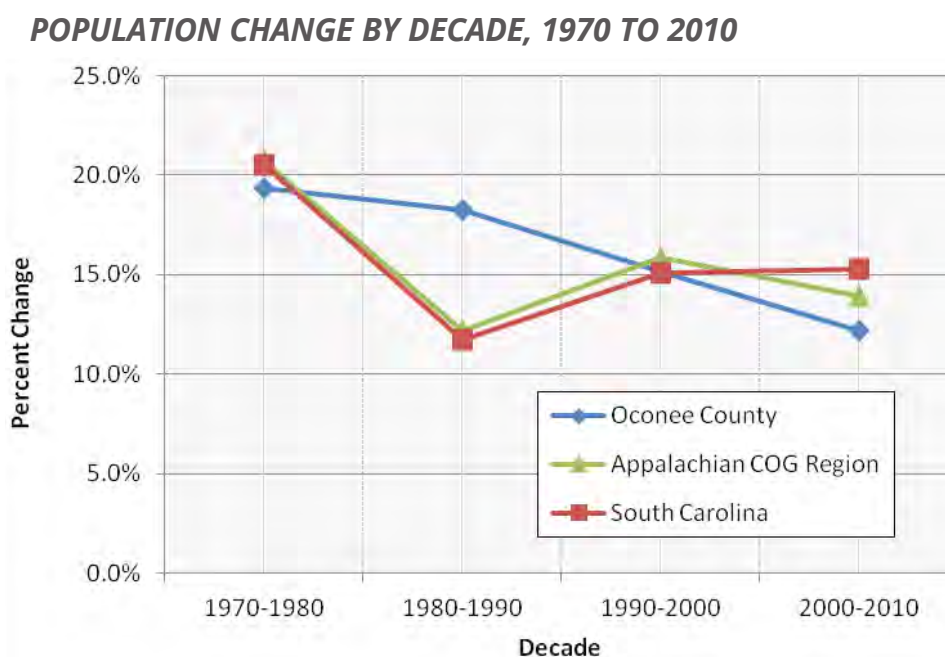
# OCONEE COUNTY POPULATION

Oconee County  
**75,375**  
**RESIDENTS**  
 18th Most-Populated  
 County In SC  
 2016 ESTIMATION

**The Population Element** provides the context for understanding the existing and future needs of the County and its municipalities with respect to housing, employment and job growth, education and community services, infrastructure, and future land development.

## POPULATION

- ▶ In 2016, Oconee County had an estimated 75,375 residents, making it the 18th most-populated county in the state.
- ▶ Though the county has continued to grow, the rate has slowed significantly since 2010. Between 1990-2000, the growth rate was 18.3 percent. That number dropped to 1.5 percent growth from 2010-2016.



- ▶ South Carolina is projected to gain 400,000 new residents between 2010-2020, mostly due to Baby Boomers entering retirement with financial resources to relocate. Oconee County is projected to reach a population of 84,739 by 2030.



- ▶ Within the municipalities, Seneca and West Union are expected to grow around 8 percent, Walhalla by 6.5 percent, Westminster by 1 percent and no population change is expected in the town of Salem by 2030.

## URBAN AND RURAL

- ▶ Oconee County is becoming more urban at a rate faster than the state. Urban population grew by 31.6 percent from 1990-2000 and 35.6 percent from 2000-2010.



## DEMOGRAPHIC COMPOSITION

- ▶ An increase in life expectancy has contributed to a nationwide aging population and Oconee is no exception to the rule.
- ▶ The median age of residents increased by 5.4 years from 2010-2016, higher than the state's increase of 3.4 years. It should come as no surprise that the median age of residents in areas

around Lake Keowee and Lake Jocassee exceeded the overall median County age by more than 16 years.

## DIVERSITY

- ▶ More than 61 percent of Oconee's residents are lifelong South Carolinians, similar to the 60.5 percent of state residents.



► More than a quarter of the county's Hispanic residents speak little-to-no English and almost half lack a high school education. Of the five municipalities, Walhalla has the largest Hispanic population in Oconee County.

► Communication is a concern for many Hispanic residents who often find it difficult to find and obtain government services, health care and other essential services because they do not understand materials that are provided in English and cannot communicate effectively with providers.

► The county's white population increased by 10.4 percent in the 2000s.

### HOUSEHOLD AND FAMILY CHARACTERISTICS

► There are 30,867 households in Oconee county with an average size of 2.42 people. More than a third of them include at least one person aged 65 or older.

► Household and family incomes in Oconee County are lower than incomes statewide by about \$5,000. Education is a key indicator of current and future earnings potential, and the percentage of county residents without a high school education dropped nearly 10 percent from 2000-2016.

### RACIAL COMPOSITION, OCONEE COUNTY AND MUNICIPALITIES, 2016

Jurisdiction	Total	White		African-American		Other Races <sup>1</sup>		Hispanic <sup>2</sup>	
		#	%	#	%	#	%	#	%
Oconee County	75,375	66,486	88.2%	5,549	7.4%	3,340	4.4%	3,700	4.9%
Salem	149	145	97.3%	0	0.0%	4	2.7%	0	0.0%
Seneca	8,228	5,384	65.4%	2,198	26.7%	646	7.9%	506	6.1%
Walhalla	4,263	3,483	81.7%	373	8.7%	407	9.5%	1,138	26.7%
Westminster	2,482	2,219	89.4%	219	8.8%	44	1.8%	17	0.7%
West Union	305	218	71.5%	7	2.3%	80	26.2%	86	28.2%
South Carolina	4,834,605	3,252,252	67.3%	1,322,368	27.4%	259,985	5.4%	258,361	5.3%
United States	318,558,162	233,657,078	73.3%	40,241,818	12.6%	44,659,266	14.0%	55,199,107	17.3%

<sup>1</sup>Other races also includes persons of two or more races

<sup>2</sup>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

► Per capita income is highest in areas bordering the lakes and lowest in the rural, southern area of the county. Nearly 19 percent of Oconee County residents live in poverty, higher than the state average of 17.2 percent.

### SENIORS AND VETERANS

► An aging population can increase demand for services such as adult day care, home meal delivery, in-home respite services, home repair and modification, transportation services, long-term care and focused recreational and fitness programs. Oconee County has the highest percentage of residents 65 years and older among the six Appalachian Region counties at 21.5 percent.

► Nearly one fourth of the county's senior residents and 21.3 percent of males are

veterans. Veterans comprise 10.8 percent of the County population.

► More than 60 percent of living veterans in Oconee County are aged 65 years or older and more than one third of all Oconee County veterans are disabled.

### HOMELESS

► The most recent point-in-time count was conducted in January 2018. At that time, 54 people were counted as homeless in Oconee County, a drop from the 63 counted in 2017.

► While those numbers appear low, thankfully, it is worth noting that households that spend more than half of their income on housing and related expenses are particularly at risk for homelessness, and 2,020 homeowners in Oconee County fall into that category.



1940

Oconee County has  
**HIGHEST %  
 OF RESIDENTS  
 65 YEARS+**  
 among the six  
 Appalachian Region counties

# ON THE UP AND UP

*Housing market sees recovery, inventory shortage*



CAITLIN HERRINGTON | THE JOURNAL

Andy and Bethany DeVries moved to Seneca from Indiana when his job transferred him to the area. They're renting a house while they get the know the area and discover where they want to buy a place to call home for them and their four children, Connor, Christian, Chandler and Chesney.

— BY CAITLIN HERRINGTON | THE JOURNAL —

Though the Upstate didn't take the worst hit in the housing market crash of 2008, home prices have stabilized and people are ready to make some moves, according to local Realtors.

The problem is, for most buyers, inventory is becoming scarce as prices inch back up.

"Home prices are way back up again, so buyers are more hesitant to pull the trigger," local Realtor Rita Meigs said. "They're paying a lot more than they were even a couple of years ago for the same type of house."

While short sales and foreclosures were the norm for a while — and "flipping" houses a popular trend — those tend to be rare finds in Oconee these days. Houses that could have been sold at a loss during the downturn were instead rented out, according to April Cope of Cope Property Management.

She and her husband, Kevin, who runs Cope and Company Real Estate, have seen the market shift more than once during their time in the real estate world.

"We got an influx of people wanting to rent their lake homes at the crash, then we saw people wanting to sell their lake homes," Cope said. "We had people wanting to rent those lake homes because they wanted to sell somewhere else and couldn't."

"That dropped off and everyone just started selling their rental homes. Somewhere in the last two years, maybe, we've seen many of those rentals that we have being sold."

The solution now, according to Cope and Meigs, tends to be for buyers to build a new home rather than wait for something they love to come on the market. Hurdles exist there as well, since material prices have increased and many skilled workers gave up their trades in lieu of more stable work in the crash.

"The need, especially in Oconee County right now, is for nice homes \$150,000 and under," Realtor Kevin Cope said. "I

do think a 1,000-square-foot home that's done really nice, in an

area where people feel safe and that's affordable is what we really need.

Custom builders don't want to touch that stuff right now because there's very little profit margin in it."

Clemson

University's popularity has added to the population in Oconee

as students have started to spread across county lines to find

a place to live, he said, and it draws extra attention to the area for retirees.

"Our cost of living is a lot less expensive than a lot of areas around the United States," Kevin Cope said. "We're close to several major universities, we're four hours from the coast and 45 minutes from the mountains. It's very appealing."

Meigs, who moved to Oconee County in 2000, understands the appeal very well and works hard to find her clients exactly what they want and where they want it.

"We take for granted our public busing and transportation that's free and our proximity to so many other great areas without all the busyness that brings on," Meigs said. "I've just never found a small community like this where you feel so safe that has so many amenities."



**"Our cost of living is a lot less expensive than a lot of areas around the United States."**

— Kevin Cope





# OCONEE COUNTY HOUSING

**The Housing Element** assesses the condition, availability and affordability of Oconee County's housing stock in order to help project housing needs and trends. This element considers both owner-occupied and rental housing needs in the coming decade.

**↑ 8.4%**  
The projected increase of Oconee's housing supply by 2030.

## HOUSING GROWTH

- ▶ Growth in housing supply is closely associated with population growth. A housing stock that offers variety, affordability and quality can also attract people to a community. Oconee County experienced a 12.2-percent increase in population from 2000 to 2010, accompanied by a 19.7 percent increase in housing units.
- ▶ Part of that difference can be attributed to current residents moving to newer homes, resulting in higher housing vacancy rates but no population increase. The housing supply rate from 2000 to 2010 mirrors statewide growth of 21.9 percent.
- ▶ The percentage of housing classified as rural in Oconee County is substantially higher than the 43.8 percent of statewide housing considered rural, though the County has become more urban in recent decades. More than 30 percent of homes are now considered urban.



## 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

## HOUSING OUTLOOK

- ▶ Single-family homes are the most common type of residential use, accounting for 98.2 percent of all residential land in Oconee County. Less than two percent of residential land is in use as multi-family. There are more than 3,000 properties in use for agriculture or forestry that also include a residential use.
- ▶ Oconee's housing supply is projected to

increase by 8.4 percent — an addition of 43,518 units — by 2030.

## HOUSING TYPE

- ▶ As of 2016, more than 67 percent of all housing units in the county were single-family, detached homes, a slight increase from the 2000

Census number of 63.2 percent. These numbers exceed the statewide percentages of 61.5 percent in 2000 and 62.9 percent in 2016.

- ▶ Manufactured homes account for 8,037 housing units in Oconee County, or more than 20 percent of the county's total units. This amounts to a reduction of nearly 5 percent from the 2000 Census figures.

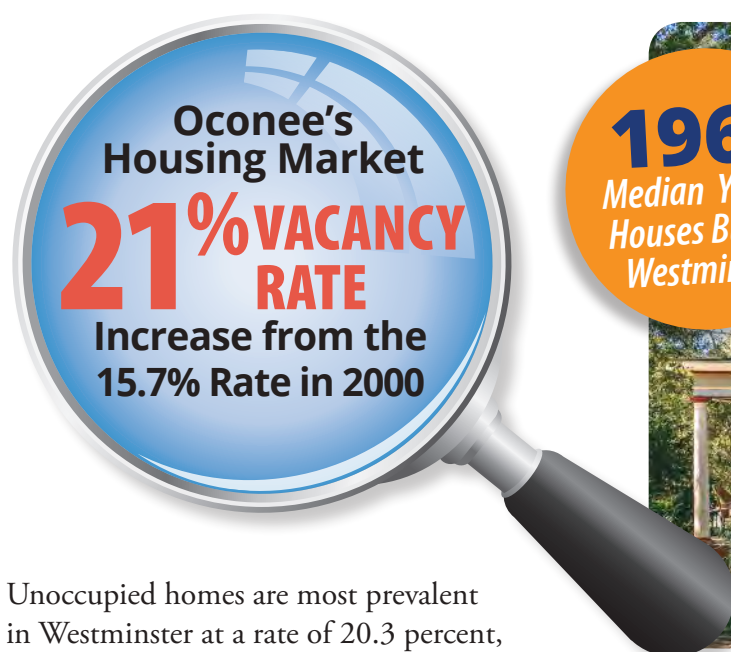
## AGE AND CONDITION

- ▶ The median age of Oconee's houses is on par with the state. The median construction year is 1986, though homes in the municipalities have a few more years on them. The median year built in Westminster is 1966, while Salem and Seneca both have a median year of 1978.
- ▶ It should be no surprise the areas with the newest housing units are bordered by Lake Hartwell and Lake Keowee.

## OCCUPANCY AND TENURE

- ▶ Oconee's housing market has a 21.1-percent vacancy rate, a substantial and surprising increase from the 15.7 rate in 2000. It is also higher than the state's vacancy rate of 16.1 percent.





**1966**  
Median Year of Houses Built in Westminster



state, renters are paying less than state median rates. Only 17.5 percent of county renters live in housing that costs more than \$1,000 per month — significantly lower than the 25.8 percent of renters statewide.

slightly higher than the state rate of 28.6 percent of “cost burdened” residents. Of greater concern are the 8.5 percent of homeowners and 23.7 percent of renters who spend more than half their income on housing-related costs.



► Multiple Listing Service data in Oconee reveals a steady increase in residential sales from 2009-2017 though sales prices decreased annually from 2010-2012. The financial crisis of 2008 is a likely explanation for that downturn. The median low reached \$143,750 before rising to a median high in \$179,500 in November 2018.

► Nearly one third of county homeowners pay housing costs totaling 30 percent of their income,

Unoccupied homes are most prevalent in Westminster at a rate of 20.3 percent, while Seneca’s rate is 9.6 percent.

**HOUSING AND OCCUPANCY AND TENURE**

► In contrast to the state totals, Oconee County has more renter-occupied homes than owner-occupied homes.

► Adults 65 or older are the householders for nearly one-third of Oconee’s housing units, higher than the state percentage of 25.7 percent. More than 32 percent of householders in the county are between the ages of 35-54, which is lower than the state average of 36 percent.

► While Oconee’s homeowners paid, on average, \$7,500 more for their home than the rest of the

**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

**PUBLIC HOUSING**

► There are eight public housing developments in Oconee County — three of which are located within city limits — that provide a total of 228 housing units for qualifying residents. The state regional housing authority provides general administration and oversight for these.

► Among assisted rental units, 99 are allocated to elderly residents and 12 units provide support for people with disabilities. As the population ages, availability of appropriate housing for seniors becomes increasingly important. As of 2016, an estimated 38.5 percent of Oconee County residents aged 65 or older are disabled.



## Citizen Survey of Population and Housing

This survey was developed as a means of providing the county with some understanding of the things you like about Oconee County, as well as the issues that concern you. The survey is also your chance to dream a little, to give us your vision of the county's future and how you think we might arrive at that destination.

Visit [upstatetoday.com/survey](http://upstatetoday.com/survey) to complete survey or drop off completed survey at your local library, *The Journal* at 210 W. North 1st Street in Seneca, or the Oconee County Planning Department at 415 S. Pine Street in Walhalla.

### 1. Of the following, which applies to you?

- I live and work in Oconee County.
- I live in Oconee County, but work outside the county.
- I live outside Oconee County, but work in Oconee County.
- I do not live or work in Oconee County.

### 2. Would you consider living in a downtown area in Oconee County?

- Yes
- No

### 3. How far do you live from your workplace?

- 5 miles or less
- Between 5 miles and 10 miles
- Between 10 miles and 20 miles
- Between 20 miles and 25 miles

### 4. What type of housing do you live in?

- Single Family residential (stick-built)
- Manufactured housing
- Apartment
- Townhome
- Condominium
- Retirement home

### 5. Do you rent or own your home?

- Rent
- Own

### 6. What type of housing is most needed in Oconee County? (choose one)

- Single family homes
- Multi-family
- Manufactured homes
- "Tiny" Homes
- Retirement homes

### 7. What utilities are available at your home? (check all that apply)

- Public water
- Public sewer
- Internet
- High speed internet
- Well water
- Septic system
- Solid waste pickup
- Recycling

### 8. What monthly payment can you afford?

- \$250
- \$250 to \$500
- \$500 TO \$750
- \$750 TO \$1000
- \$1000 +

### 9. Where do you think most future housing growth will occur?

- Seneca
- Walhalla
- Westminster
- West Union
- Salem
- Mountain Rest
- Long Creek
- Fairplay
- Townville
- Oakway
- Around Lake Keowee
- Around Lake Hartwell
- Madison

### 10. What additional kinds of housing facilities does Oconee County need to accommodate an aging population?

- Single-family housing
- Multi-family housing (apartments, condos, townhomes, etc.)
- Retirement communities
- Assisted-Living facilities
- Nursing homes
- Other

### 11. Where do you think additional housing that has facilities for an aging population, should be located? (These are broad areas, not specific locations.)

- Seneca
- Walhalla
- Westminster
- West Union
- Salem
- Mountain Rest
- Long Creek
- Fairplay
- Townville
- Oakway
- Around Lake Keowee
- Around Lake Hartwell

YOU HAVE A CHANCE TO

# WIN \$100 just for voicing your opinion!

Submit your completed survey and be entered to win one of two \$100 Visa gift cards! Winners will be drawn on April 10 and announced April 12.

\*Name: \_\_\_\_\_

\*Ph. #: \_\_\_\_\_

\*E-mail: \_\_\_\_\_

\*Indicates required field so prize winners may be contacted. Personal information for contest will not be kept or sold. Must be age 18 or over to be eligible to win prize. Employees of Oconee County or The Journal and their families are ineligible. Limit of one prize per household. Please note that survey prizes are not being funded by Oconee County but have been generously donated by The Journal.

### 12. Do you think more affordable housing is needed in Oconee County?

- Yes
- No

### 13. In order to attract younger workers and professionals, and to keep our local youth in Oconee County, what kinds of facilities does Oconee County need, or need more of?

- Shopping
- Entertainment
- Restaurants/Bars
- Theatres/Performance venues
- More County parks
- Outdoor recreation
- Other \_\_\_\_\_

### 14. Please select the range that includes your age.

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 or Older

### 15. What is your zip code?

\_\_\_\_\_

### 16. What is your gender?

- Male
- Female