

Catawba Region Regional Workforce Housing Study 2026



CommunityScale

A Project Overview

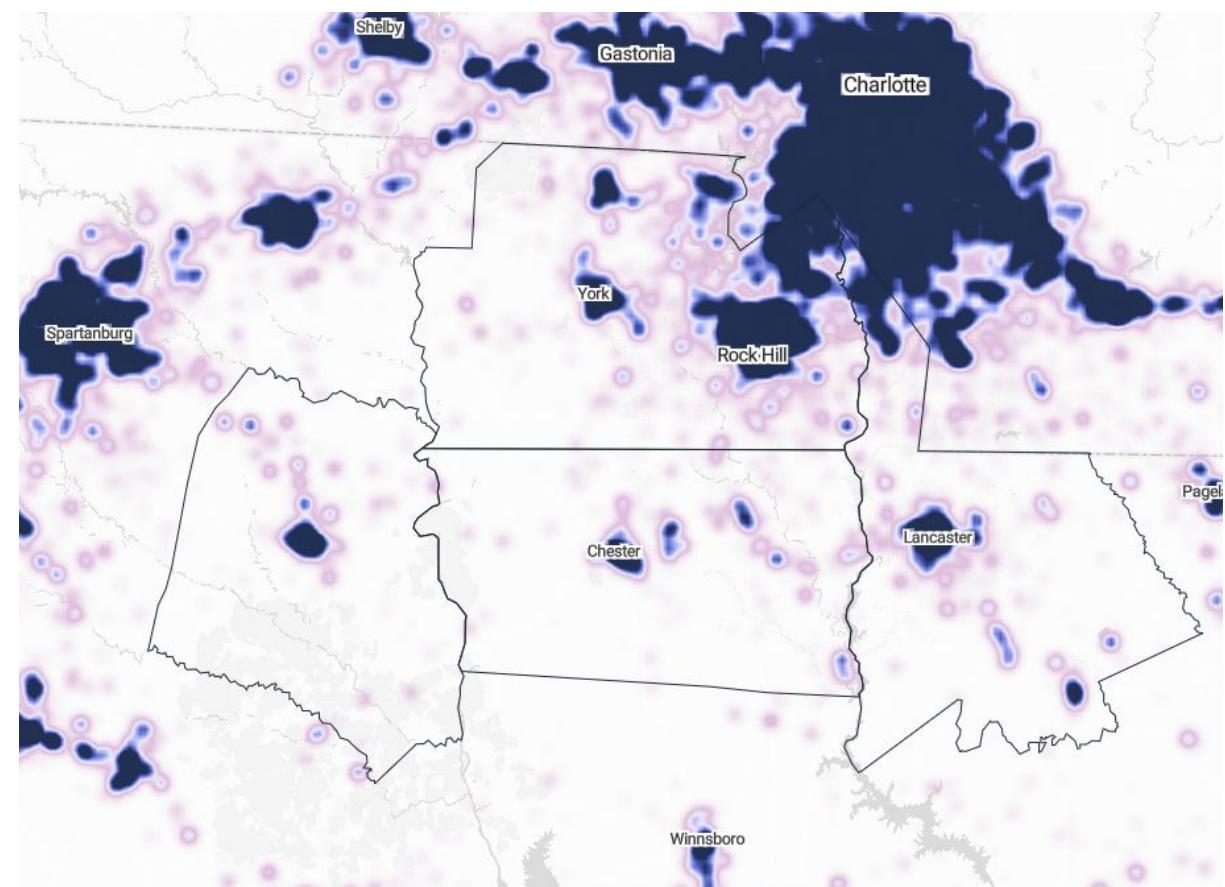


Purpose and goals

After many discussions and meetings with local stakeholders, it was determined that it would be beneficial to the Catawba Region to conduct a regional study concerning the workforce housing market, including inventory, cost, and relationship to economic conditions and jobs in the four-county Catawba Regional Council of Governments (CRCOG) region.

The project includes the following tasks and analyses:

- **Assess housing stock**, availability, and development patterns across the region.
- **Identify gaps in housing supply** by unit type and income affordability.
- **Focus on “workforce housing”** need and supply, defined as serving households with incomes between 80-150% AMI.
- **Analyze linkages** between housing and other services critical for economic growth, such as transportation.
- **Identify existing barriers** to workforce housing production and access, including strategies to overcome them.



Job clusters

Study area, subgeographies, and documentation

COUNTY REPORTS

Chester County
Lancaster County
Union County
York County

CITY REPORTS

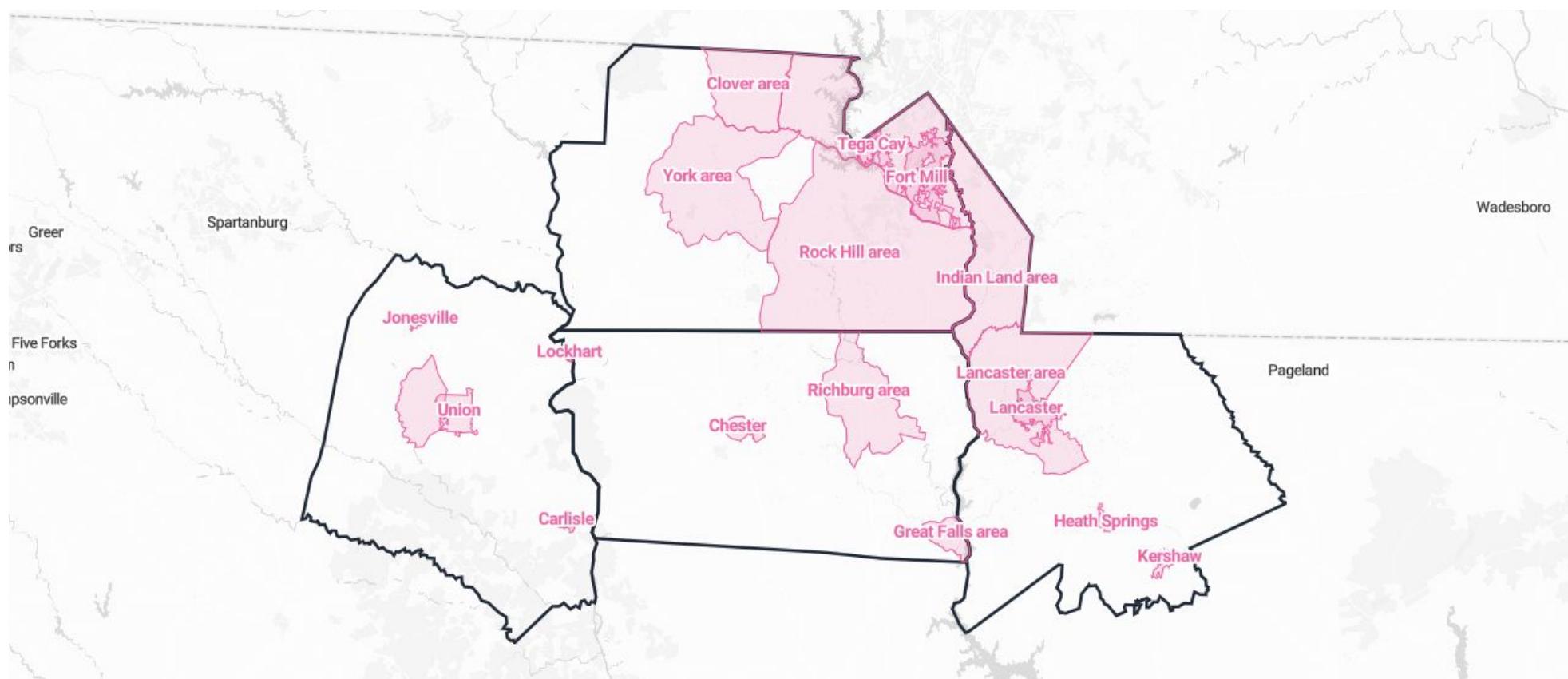
Clover
Fort Mill
Lancaster
Rock Hill
Union
York

SUBREPORTS (W/COUNTY)

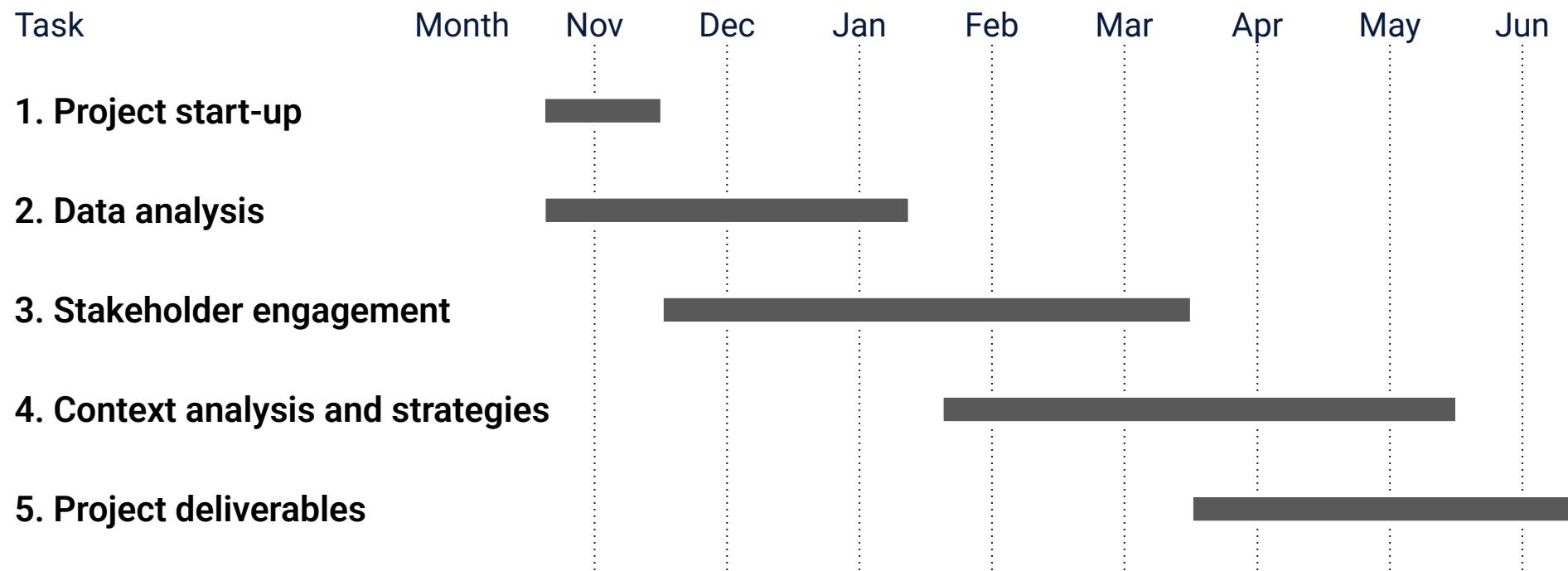
Lancaster area
Indian Land / Panhandle area
Richburg area
Buffalo area
North York County area
Lake Wylie area

SNAPSHOTS (W/COUNTY)

Van Wyck
Heath Springs
Kershaw
Great Falls
Chester
Carlisle
Lockhart
Jonesville
Tega Cay



Process



Data analysis

- **Housing Forecast:** Deep dive into demographic trends and housing conditions.
- **Housing market analysis:** Granular analysis of recent development and transaction patterns.
- **Workforce housing assessment:** Focus on employment distribution, commuting, and workforce housing access.

Stakeholder engagement

- **Steering committee:** Ongoing collaborators.
- **Focus groups:** Two rounds of in-person meetings focused on specific topics and geographies.
- **Employers survey:** Outreach to understand workforce needs and barriers.

Context analysis

- **Development suitability:** Map of potential locations for new housing development.
- **Barriers assessment:** Review of market, policy, and other impediments to housing development.
- **Regulatory audit:** Review of local zoning and related regulations governing housing production.

Deliverables

Presentation-ready report documents with detailed strategy toolkit
 Separate reports for each County and large subgeography

Comprehensive Housing Study
City of Muskogee

Key Findings

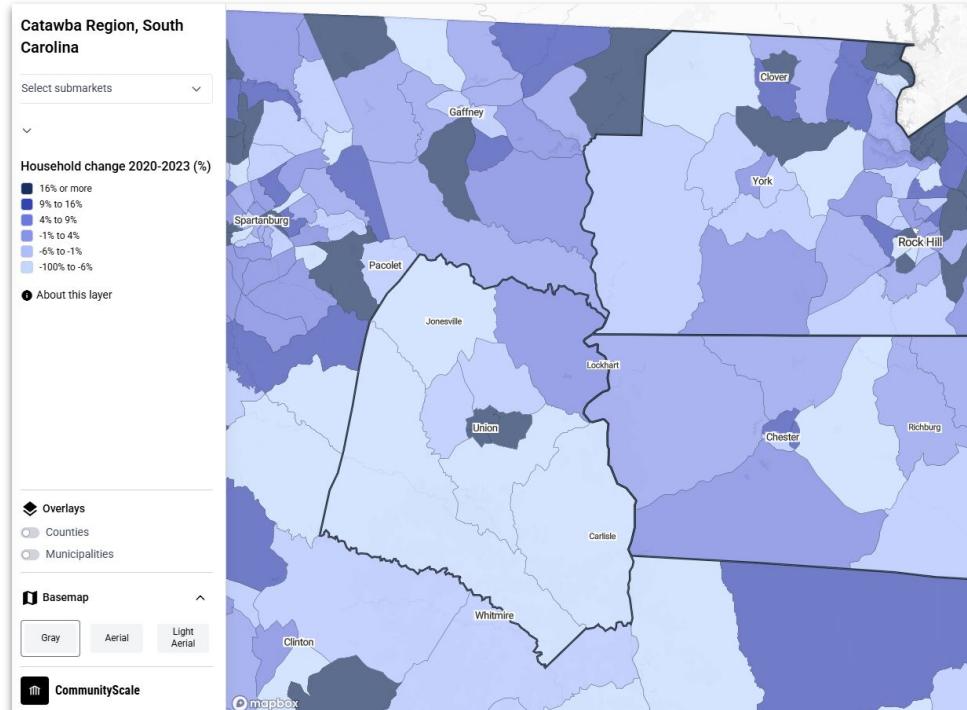
Detailed priority action plan

This section details the study's recommendations to promote housing production over the next 5-10 years. The table below summarizes recommended strategies, including a lead agency, relative cost, and priority for each.

Strategy	Lead	Cost
Launch a marketing campaign to promote Muskogee to developers.	Economic Development	Low
Invest in resources, programs, and institutions that enhance Muskogee's overall quality of life.	City Council	Variable
Promote housing in and around downtown.	Economic Development	Moderate
Encourage housing in upper floors of existing buildings.	Historic Commission	Low
Designate downtown as a historic district eligible for historic tax credits.	Economic Development	Low
Identify public and underutilized sites suitable for redevelopment.	Economic Development	Moderate
Encourage infill development in Old Township neighborhoods.	Economic Development	Low
Acquire vacant and abandoned parcels and prepare them for redevelopment.	Economic Development	Moderate
BUNDLE sites and sell or convey to qualified builders in batches.	Economic Development	Moderate
Modify zoning changes to promote missing middle infill.	Planning	Low
Develop permit-ready plans for smaller, missing middle typologies.	Economic Development	High
Leverage the City's incentive fund to catalyze more infill development opportunities.	City Council	Moderate
Promote vouchers to more landlords.	Work with partner	Low
Maximize access to existing affordable housing inventory and resources.	Housing Authority	Low
Explore project-based vouchers as an incentive to promote new housing development.	Housing Authority	Low
Recruit candidate homeowners for Port Muskogee Ready Set Move program.	Port Muskogee	Low
Offer support to renovate abandoned homes back into use.	Economic Development	Moderate
Catalyze new housing development in Muskogee's suburban periphery.	Planning	Low
Optimize suburban zoning districts for efficient land use and attainably priced homes.	Economic Development	High
Offer incentives for developments that include lower-cost "starter homes" as part of the housing mix.	Economic Development	Low
Promote potential development sites to developers.	Economic Development	Low

DRAFT

Online dashboard
 Summarizing results by County and subgeography



Interactive map
 Online platform to access key spatial data and analysis to support local planning and policymaking

Organic household growth

Greenfield needs 417 new units to keep up with projected growth over the next 10 years based on recent trends.

Town of Lancaster Housing Production Plan Executive Summary

A household with a median income cannot afford the median home price due to escalating home prices and interest rates despite rising incomes

Median home price vs median income household

B

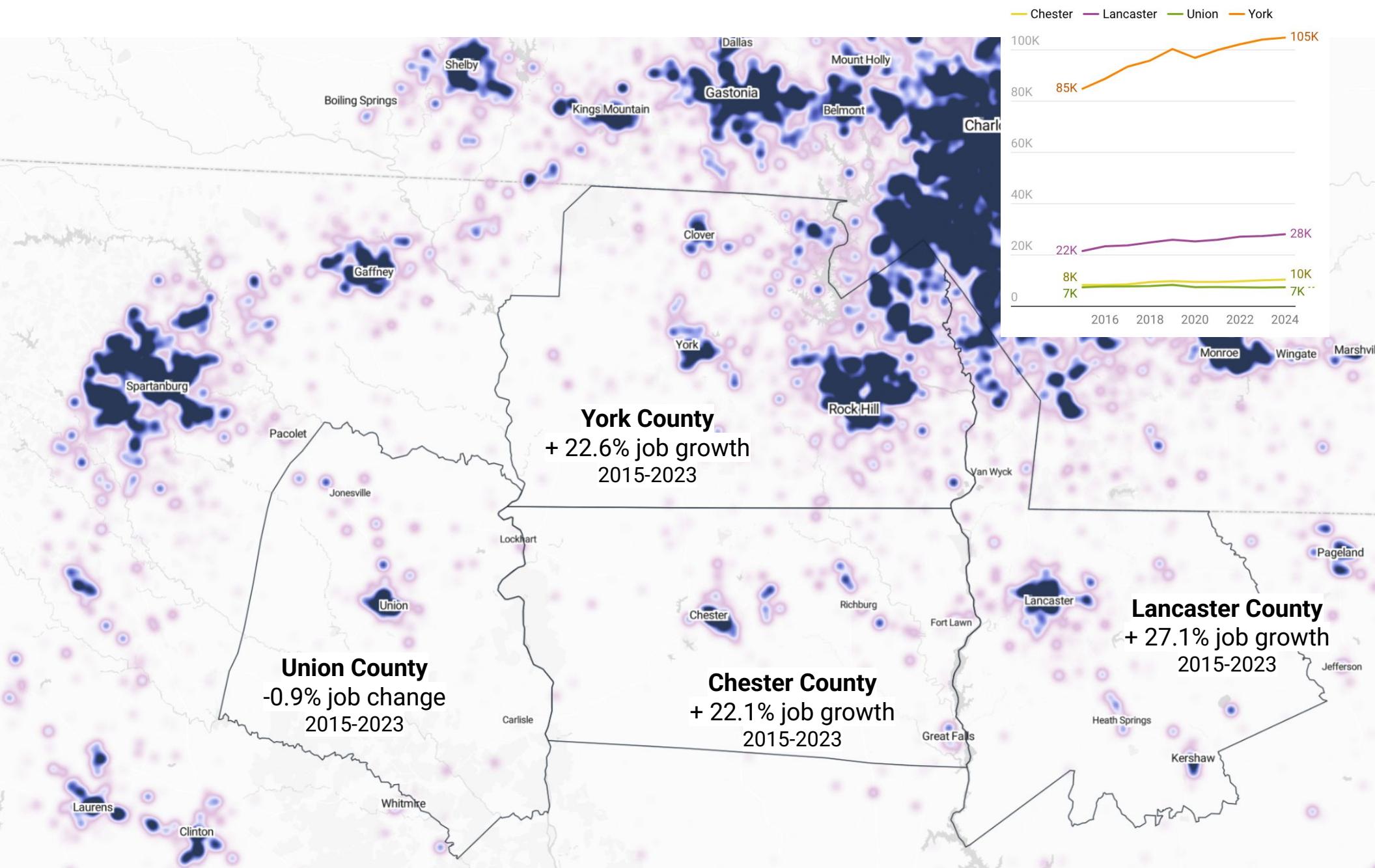
Preliminary Findings



Charlotte remains the largest regional job center, but smaller clusters of jobs are scattered - and growing - within the region.

Source: 2022 LODES BLS, CommunityScale

Job growth by county since 2015



Concentrations of workforce jobs by sector

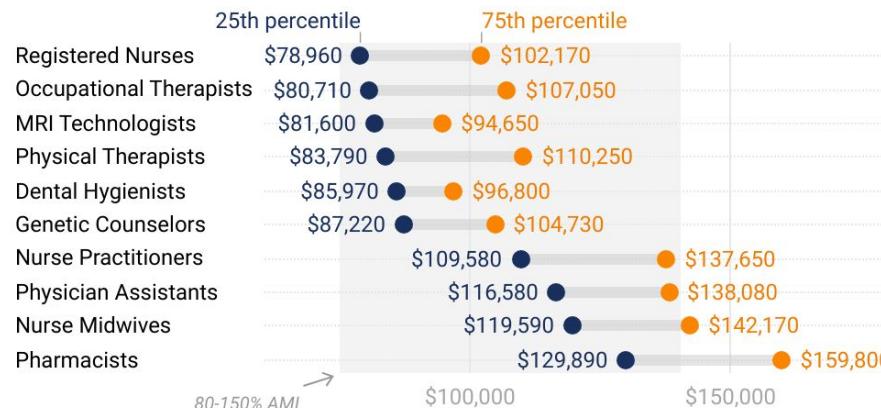
Source: BLS, CommunityScale

Selected knowledge sector occupations

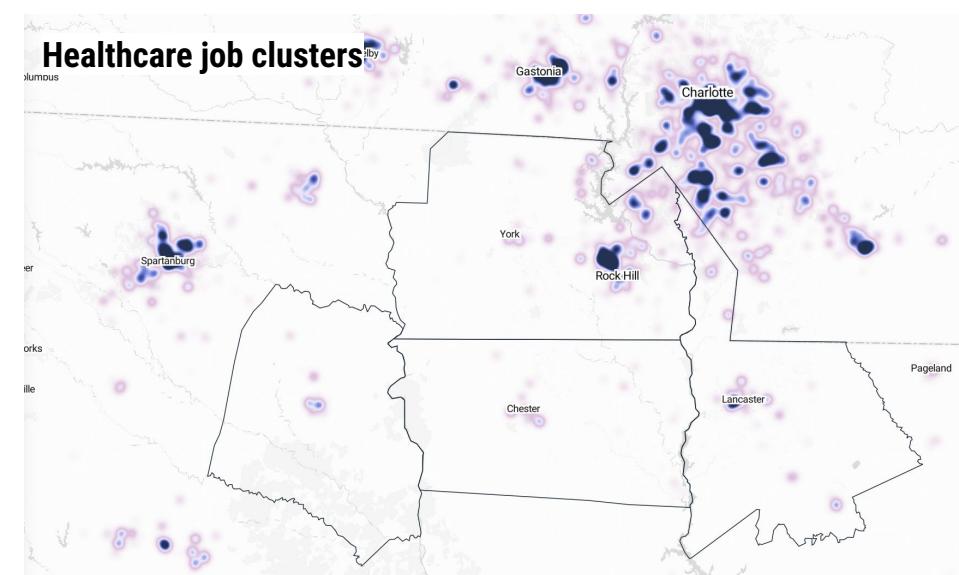
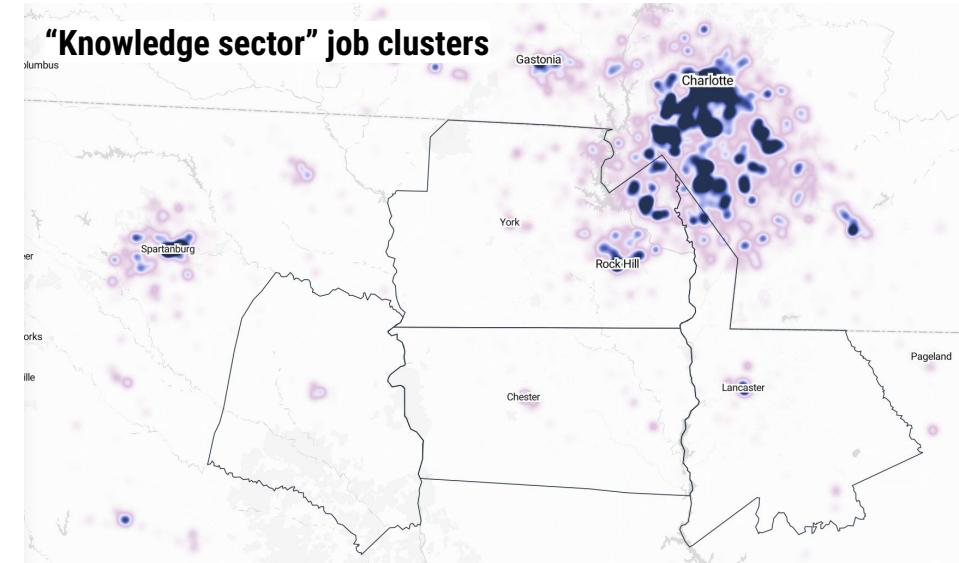


Source: Bureau of Labor Statistics - Occupation and Employment Wage Survey (OEWS), May 2024

Selected healthcare sector occupations



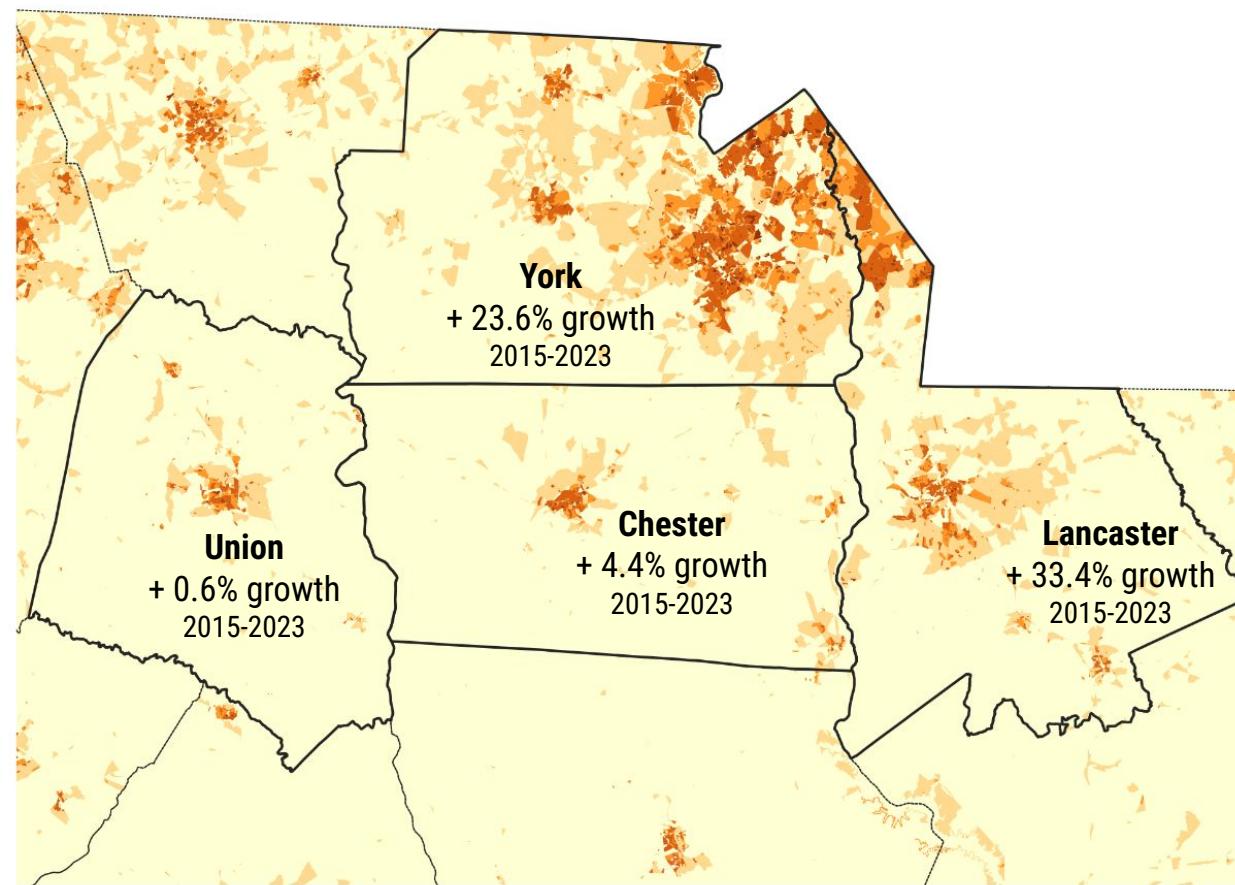
Source: Bureau of Labor Statistics - Occupation and Employment Wage Survey (OEWS), May 2024



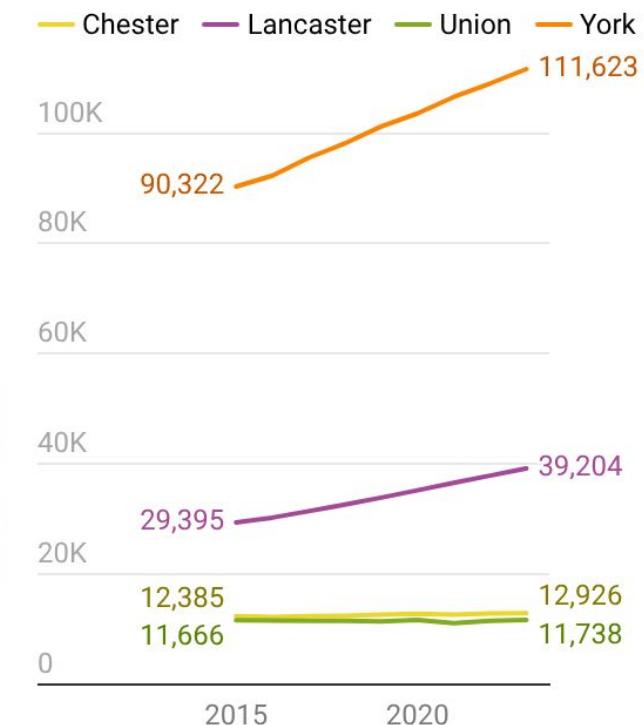
Housing density and household growth

Source: Census Address Count Listing Files 2025, ACS 5-Year, CommunityScale

Housing density



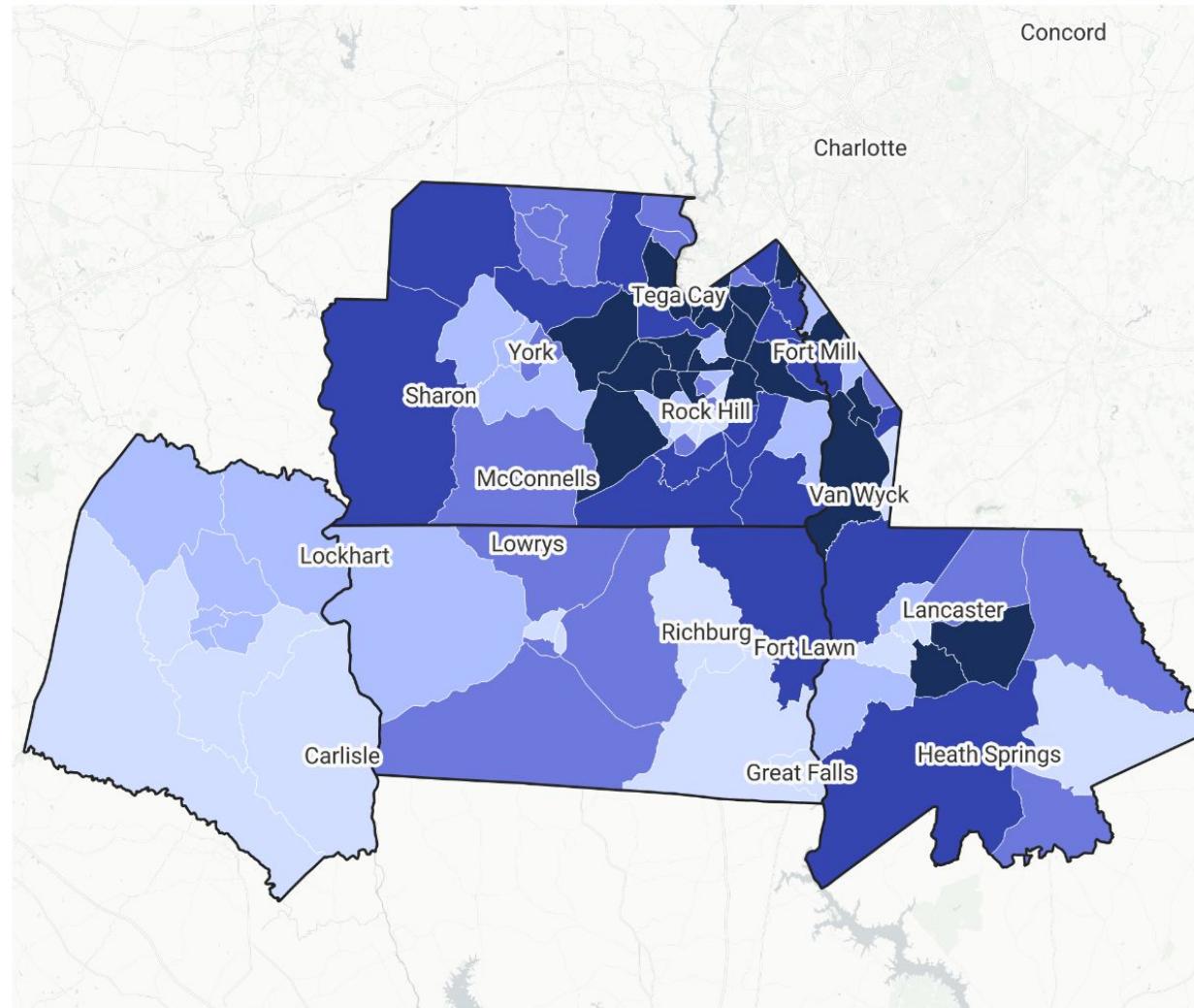
Household growth by county since 2015



Legend: Less than 1 unit per acre, 1-5, 5-10, 10-40, More than 40 units per acre

Where does the workforce live?

Source: 2022 BLS, 2023 ACS 5-year, CommunityScale



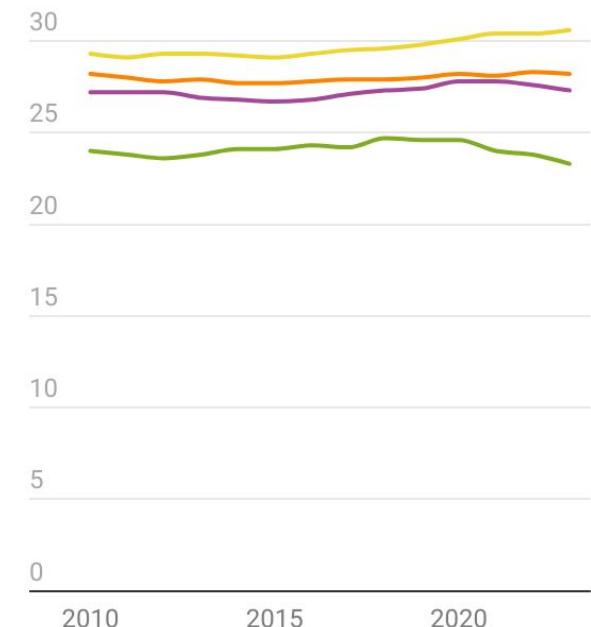
Share of regional workforce home locations

Smallest share of regional workforce living there

Largest share of regional workforce

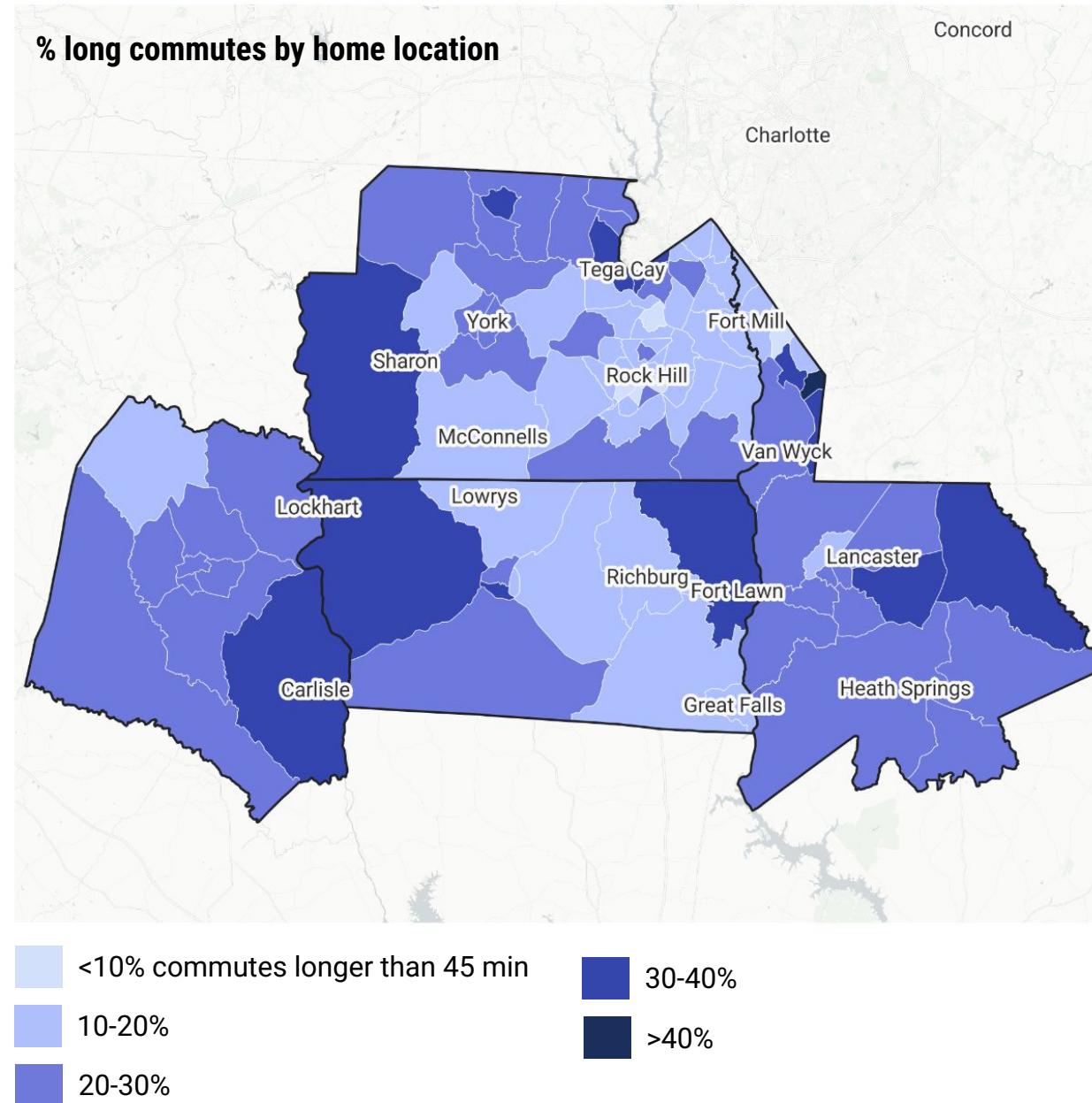
80-150% AMI households as a share of all households

Chester Lancaster Union York



Where is job access strongest?

Source: LEHD 2023, 2023 ACS 5-year, CommunityScale



Work location of region residents

- Live and work in same county
- Commute to different county

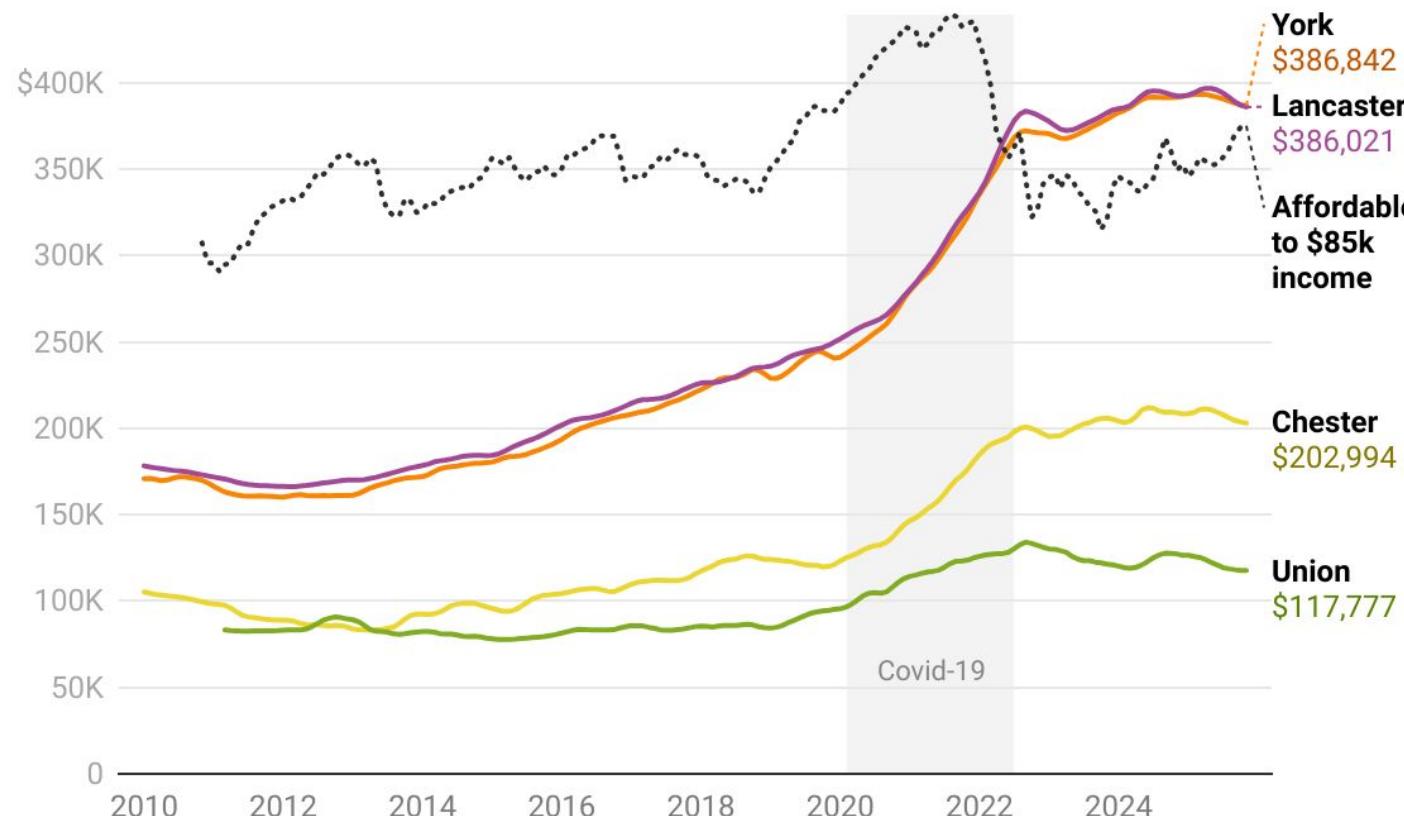
Chester	23%	77%
Lancaster	25%	75%
Union	29%	71%
York	42%	58%

A moderate income offers fewer options than it used to - Lancaster and York Counties are outside the price range.

Source: 2010-2023 ACS 5-year, FRED, Zillow, Forbes, CommunityScale

Housing affordability over time by county

Can a moderate household income afford the typical home price in each county?



Notes: Affordability calculation assumes a maximum housing cost of 30% household income, including the following factors: current interest rate, 20% down payment, mortgage insurance (PMI), property tax, property insurance.

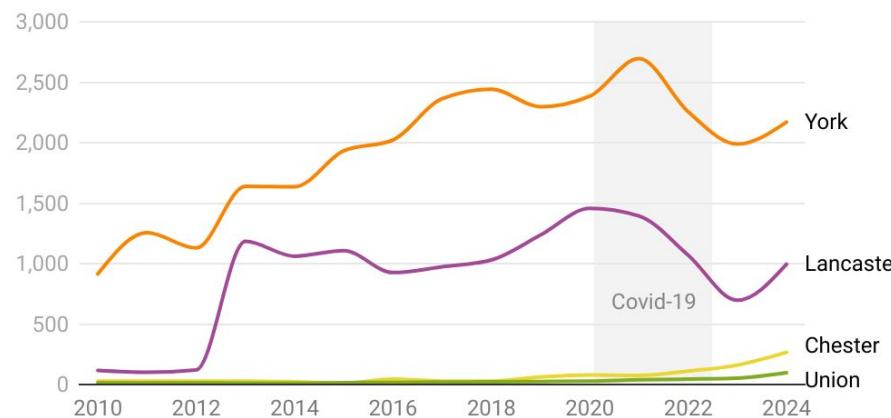
Source: 2010-2023 ACS 5-Year, FRED, Zillow, Forbes, CommunityScale

CommunityScale

Dropping vacancy rates suggest housing demand is outstripping supply.

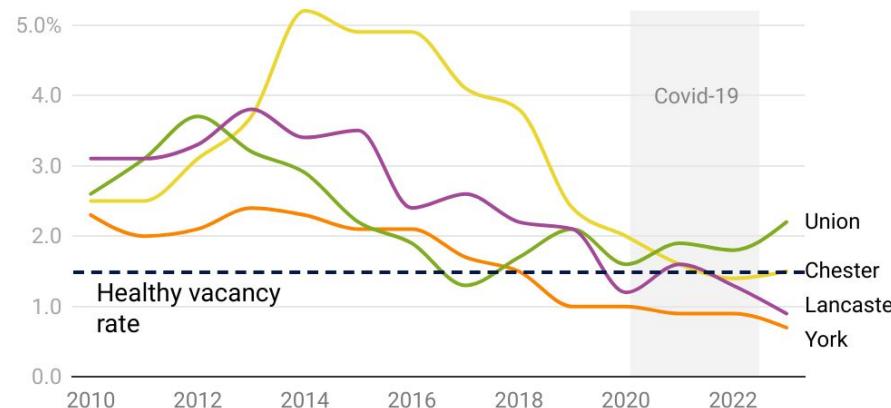
Source: 2010-2023 ACS 5-year, US Census Building Permit Survey, CommunityScale

Annual single family building permits by county



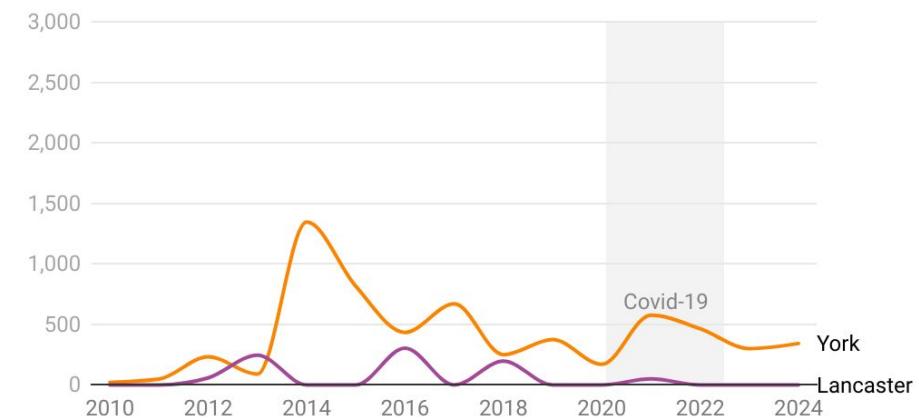
Source: US Census Building Permit Survey

Ownership vacancy rate



Source: ACS 5-Year

Annual multifamily building permits (units) by county



Source: US Census Building Permit Survey

Rental vacancy rate

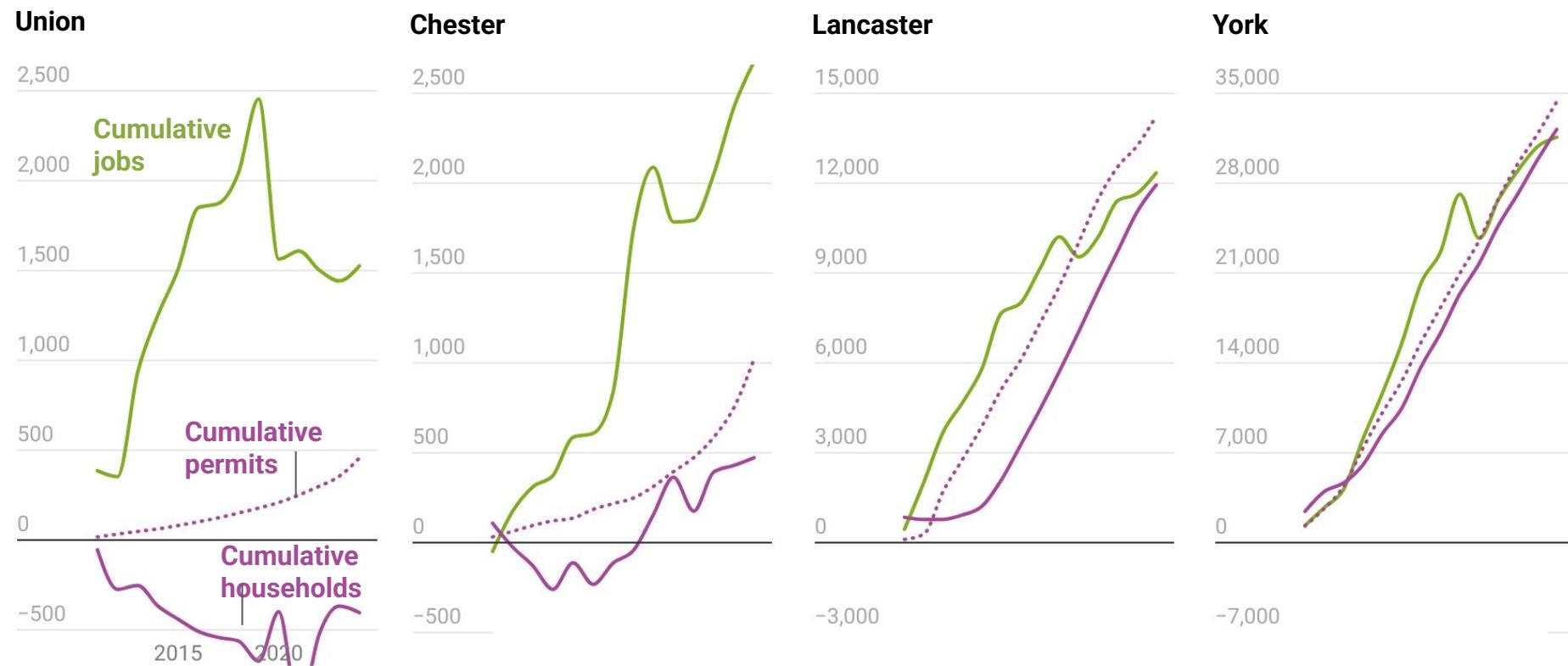


Source: ACS 5-Year

In recent years, Chester and Union have added many more jobs than housing units; Lancaster and York have added both in more equal measure.

Source: 2010-2023 ACS 5-year, US Census Building Permit Survey, BLS, CommunityScale

Cumulative change since 2010



Current totals

Jobs	7,424
Housing units	13,467
Jobs/housing ratio	0.70

Jobs	10,409
Housing units	14,718
Jobs/housing ratio	0.71

Jobs	28,110
Housing units	43,556
Jobs/housing ratio	0.65

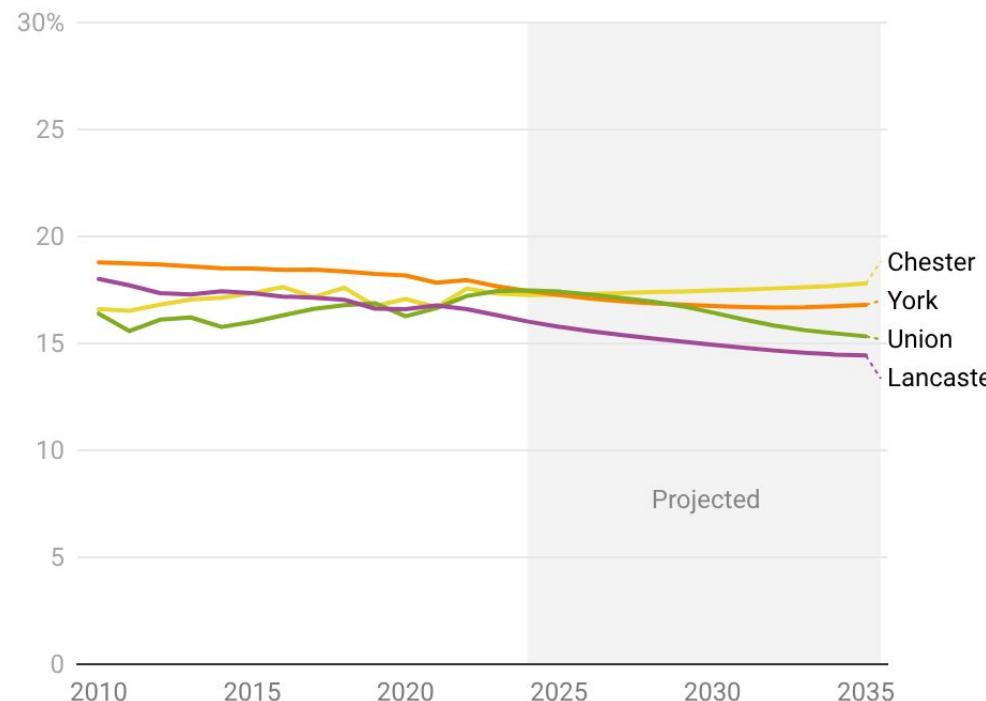
Jobs	104,775
Housing units	120,189
Jobs/housing ratio	0.87

The region is losing older workers faster than young talent can replace them.

Source: 2010-2023 ACS 5-year, CommunityScale

People entering the workforce

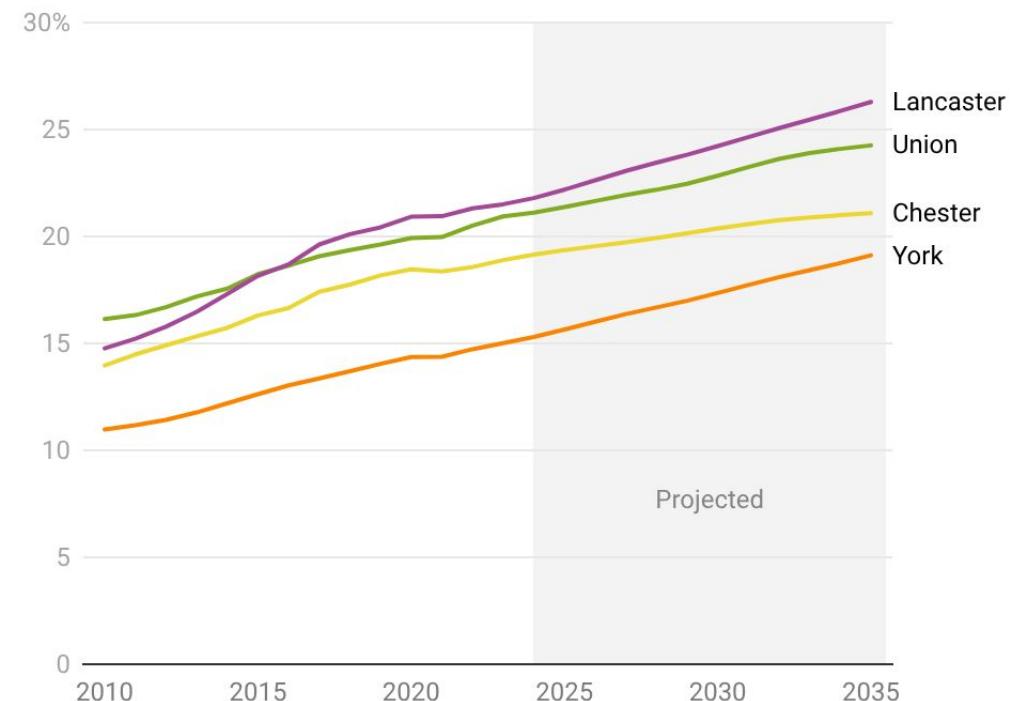
Historical and projected share of population aged 20-34



Source: 2010-2023 ACS 5-Year, CommunityScale

People leaving the workforce

Historical and projected share of population aged 65+



Source: 2010-2023 ACS 5-Year, CommunityScale

What does the workforce want?: Two resident profiles

Source: 2015-2023 ACS 5-year, CommunityScale

Registered nurse with one child

Looking for:

2+ bedroom “starter home”, to buy

Annual income range:

\$78,960-\$102,170
(25th-75th percentile)

Purchase price range:

\$280,000-\$454,000

Mechanical engineer, living alone

Looking for:

Small home (0-1 bedrooms), to rent

Annual income range:

\$90,610-\$119,260
(25th-75th percentile)

Rental price range:

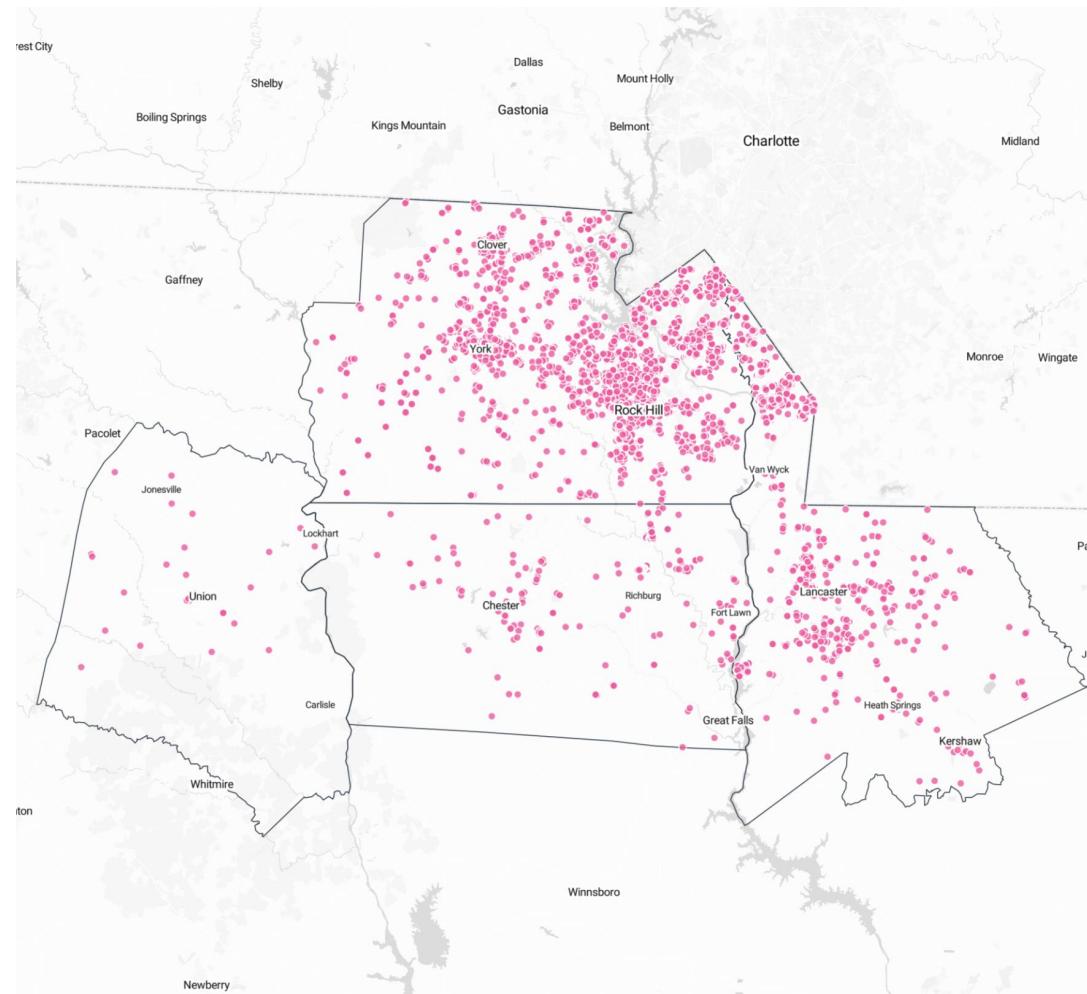
\$1,000-\$2,700

Can they find it? There are homeownership options throughout the region, but not everything is a “starter home.”

Source: Rentcast, CommunityScale

RESIDENT PROFILE: NURSE

RECENT LISTINGS (LISTED PRICE) - OWNERSHIP, 2BR+, \$280k-\$454k

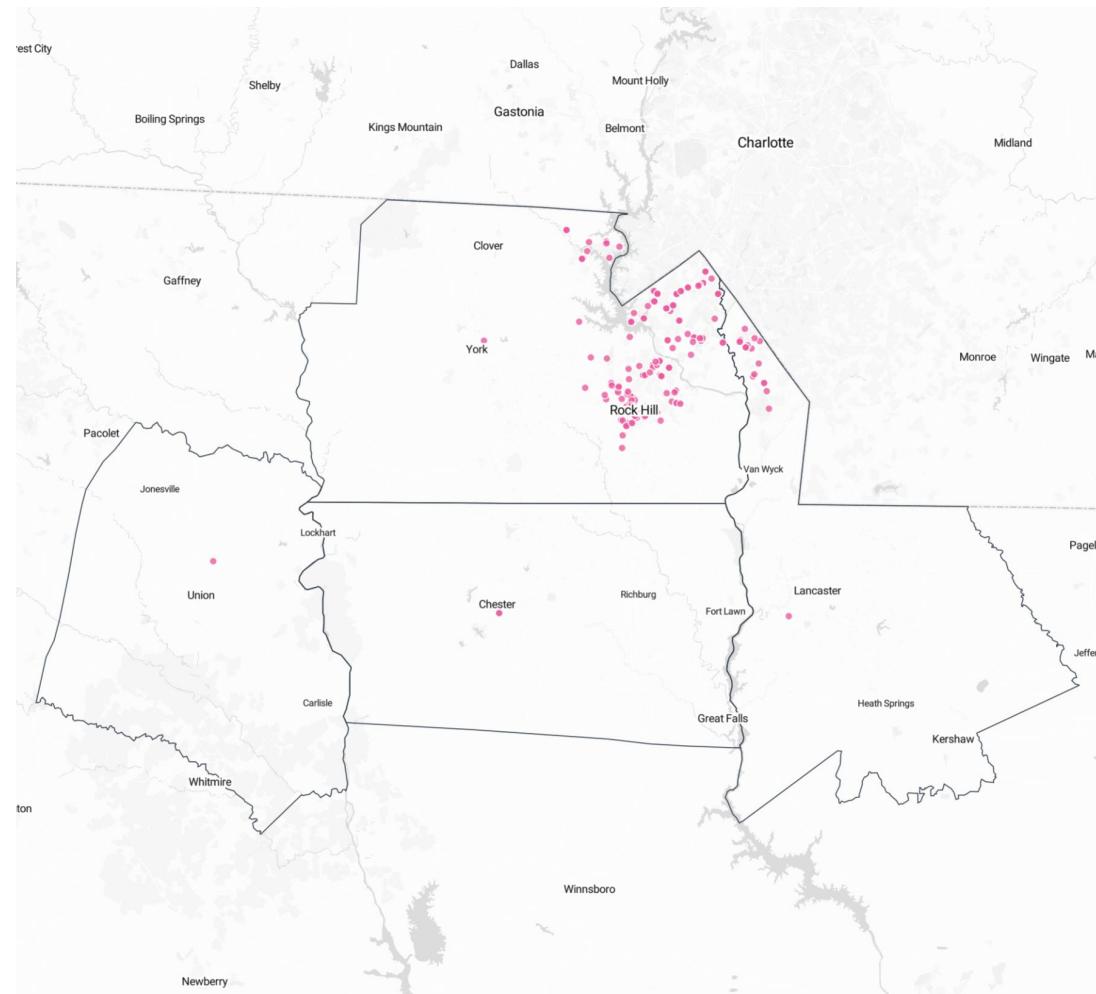


Can they find it? Rental units are much less widespread, and may not meet the standards or price range of many in the workforce.

Source: Rentcast, CommunityScale

RESIDENT PROFILE: ENGINEER

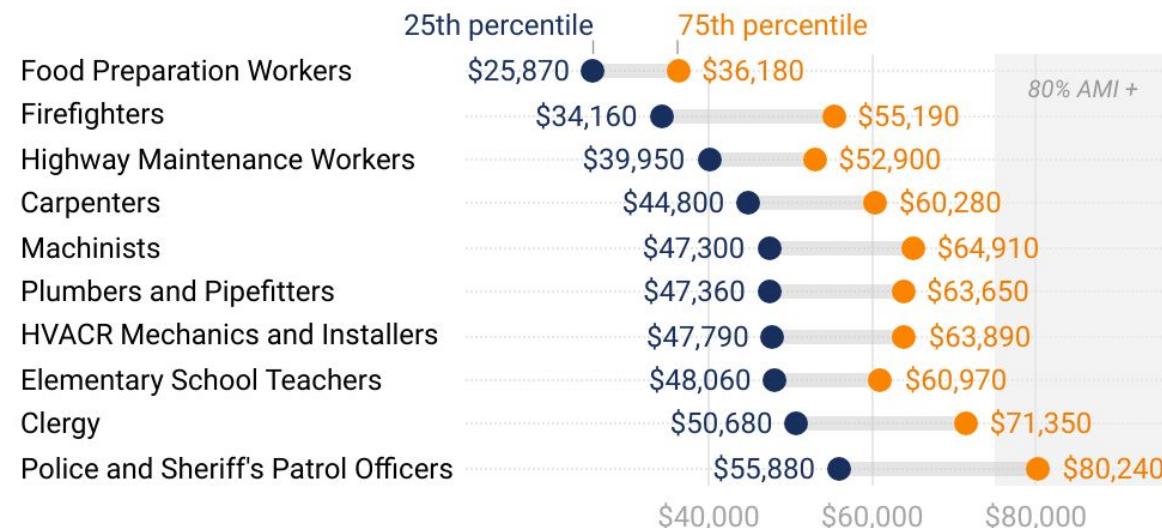
RECENT LISTINGS (LISTED PRICE) - FOR RENT, STUDIO OR 1BR, \$1,000-\$2,700



For many workers, combining wages from multiple earners in a household helps make ends meet.

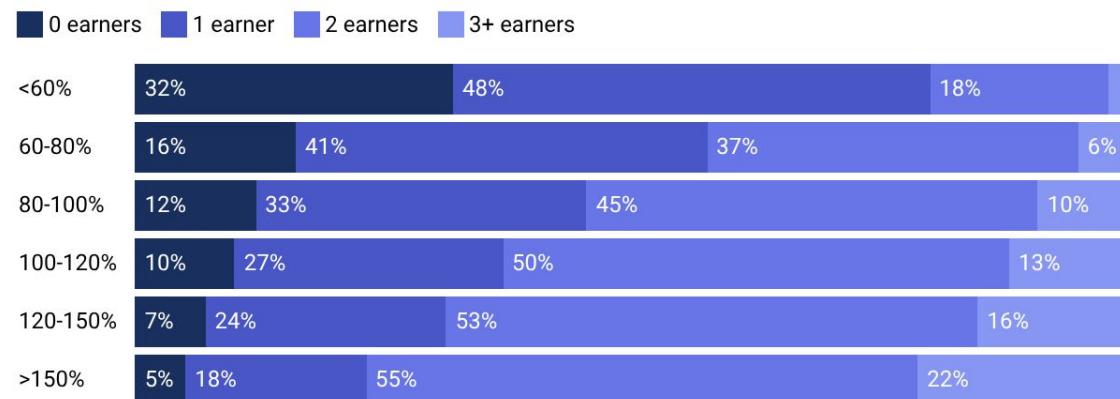
Source: BLS, 2023 ACS 5-year, CommunityScale

Selected lower-wage occupations



Source: Bureau of Labor Statistics - Occupation and Employment Wage Survey (OEWS), May 2024

Number of earners per household by income bracket



Source: 2023 ACS 5-year, CommunityScale

Next steps

In-depth analysis of each county and subgeography.

Employers survey gathering feedback on how housing availability and markets impact employee attraction and retention.

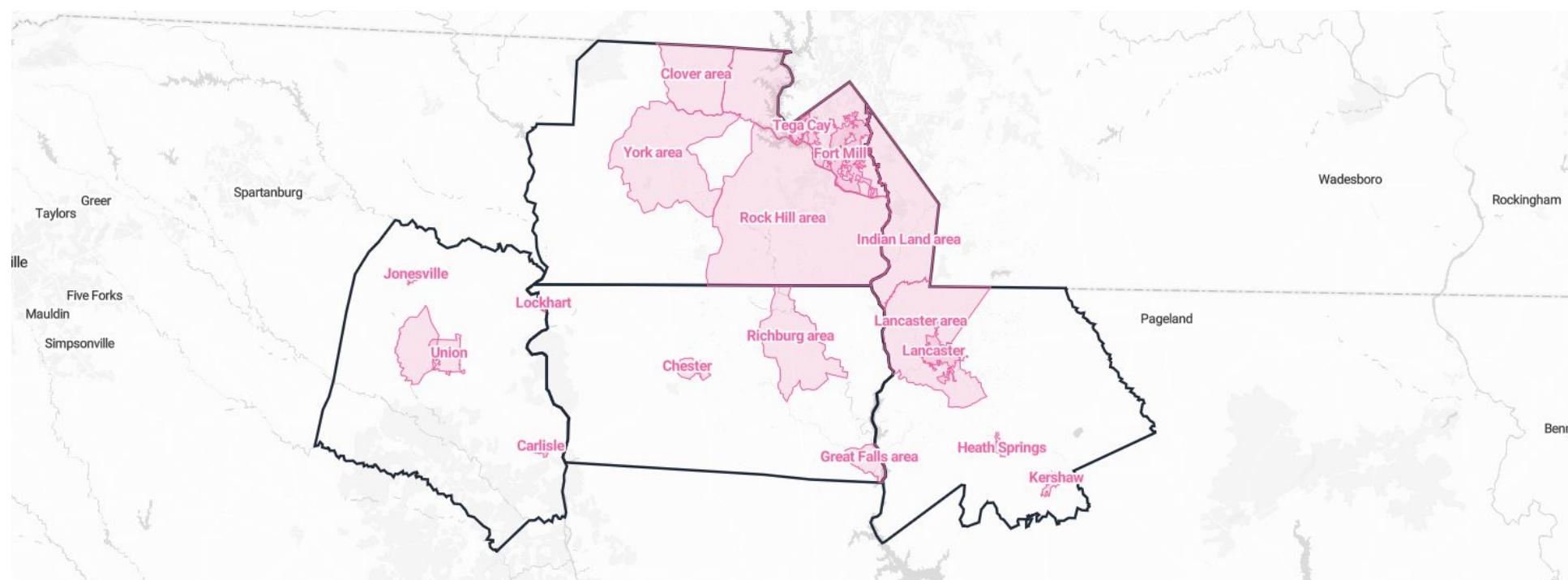
Barriers assessment indicating where regulations, zoning, markets, and other factors are impeding needed housing production.

Development opportunity analysis identifying what areas are most suitable for needed housing what types of housing are most feasible, including from a fiscal return perspective.

Focus group meetings to confirm analysis findings and develop policy and strategy ideas.

Strategy toolkit compiling policy and strategy ideas useful to places large and small; urban, suburban, and rural.

Final documentation and presentations of finished reports and deliverables, including in-person at County Council meetings.



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