

Catawba Region

# Regional Workforce Housing Study

2026



# A Project Overview

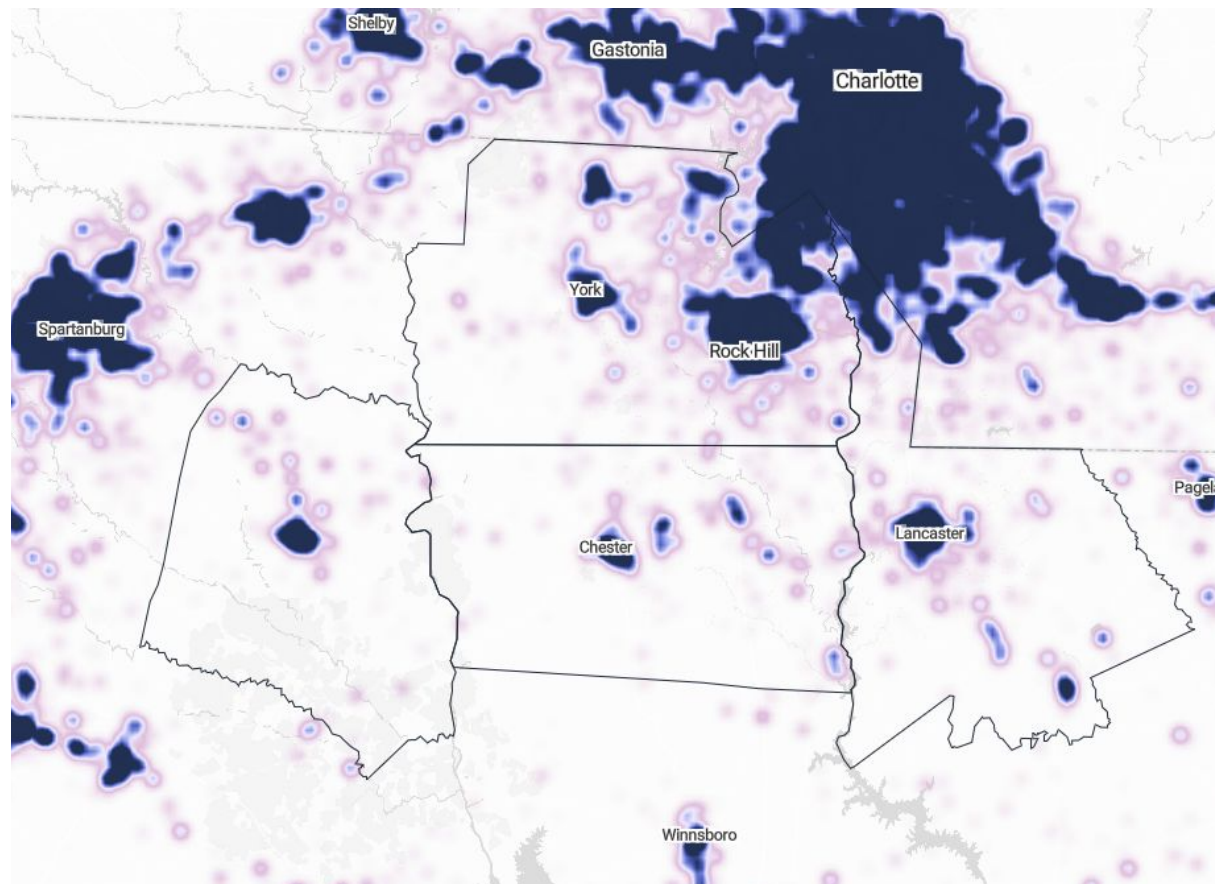


## Purpose and goals

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

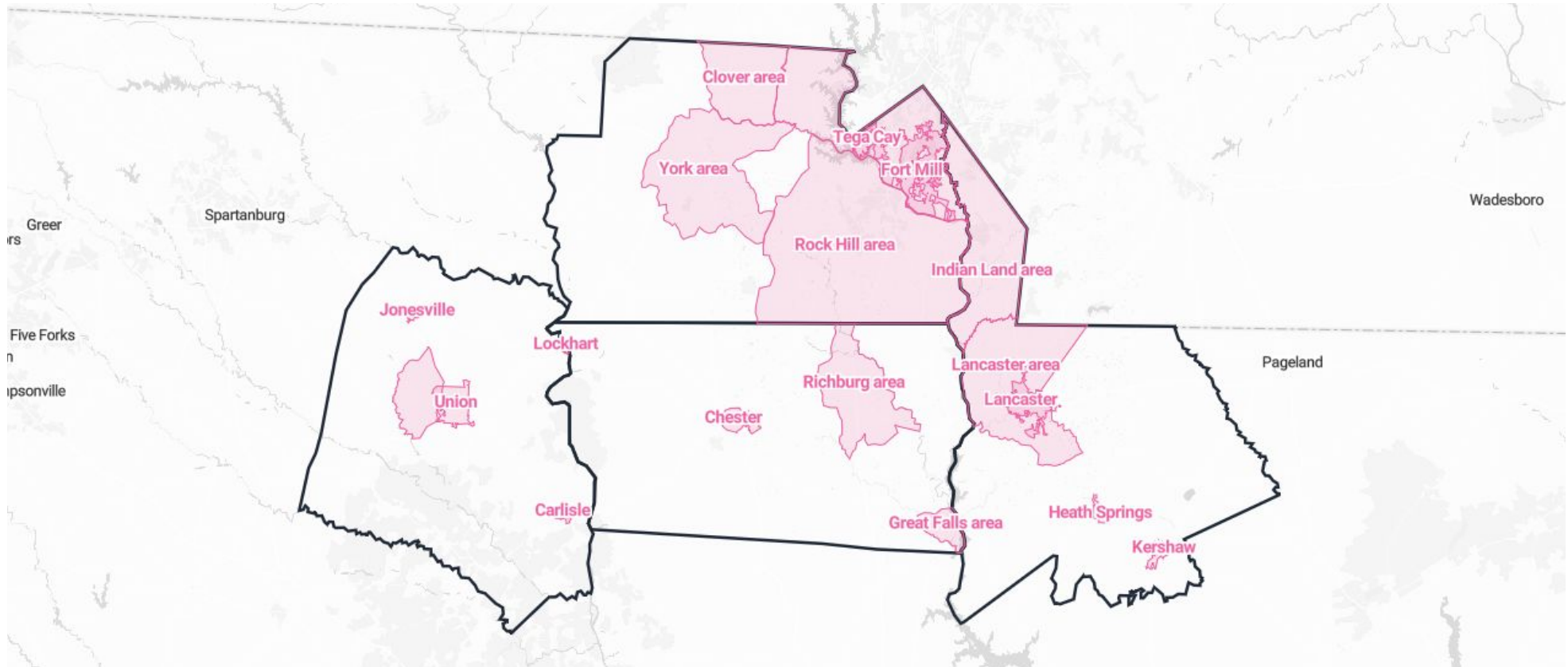
Clover  
Fort Mill  
Lancaster  
Rock Hill  
Union  
York

### SUBREPORTS (W/COUNTY)

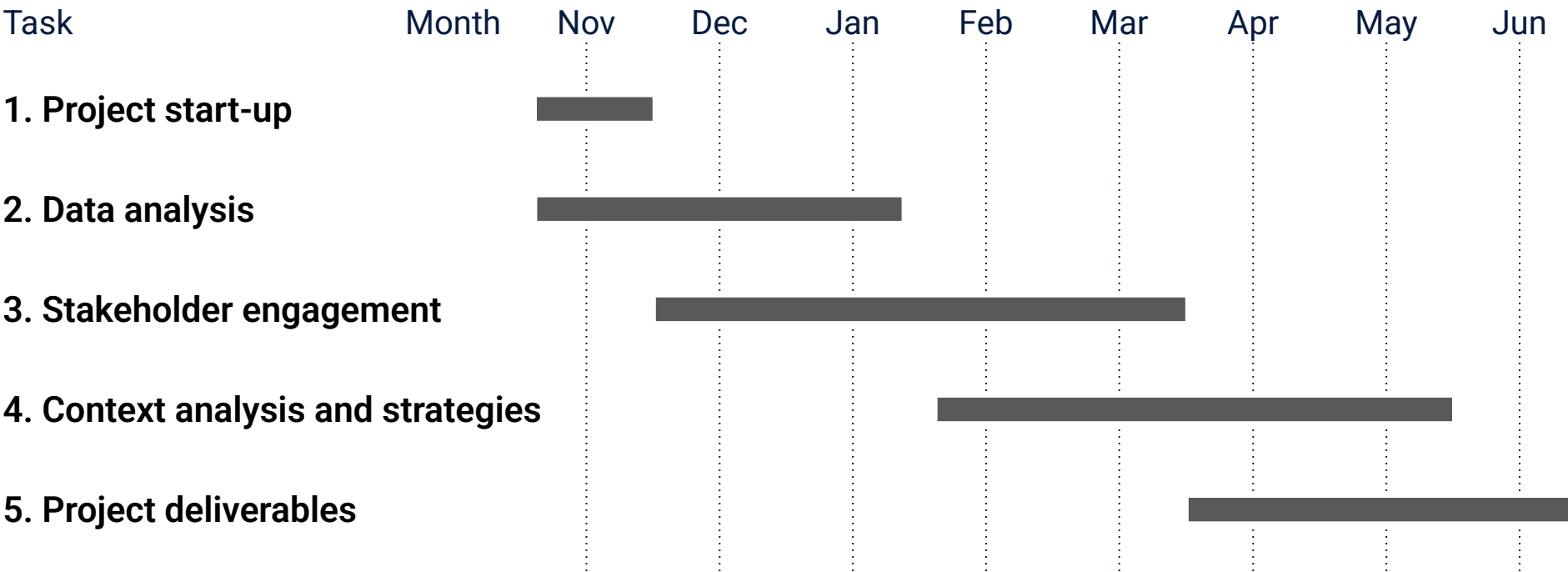
Lancaster area  
Indian Land / Panhandle area  
Richburg area  
Buffalo area  
North York County area  
Lake Wylie area

### 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

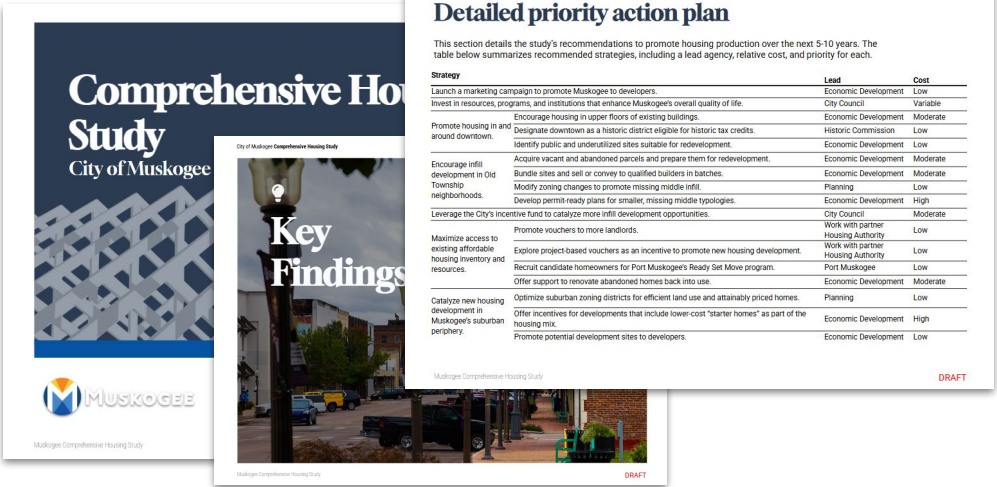
- **Steering committee:** Ongoing collaborators.
- **Focus groups:** Two rounds of in-person meetings focused on specific topics and geographies.
- **Employers survey:** Outreach to understand workforce needs and barriers.

Context analysis

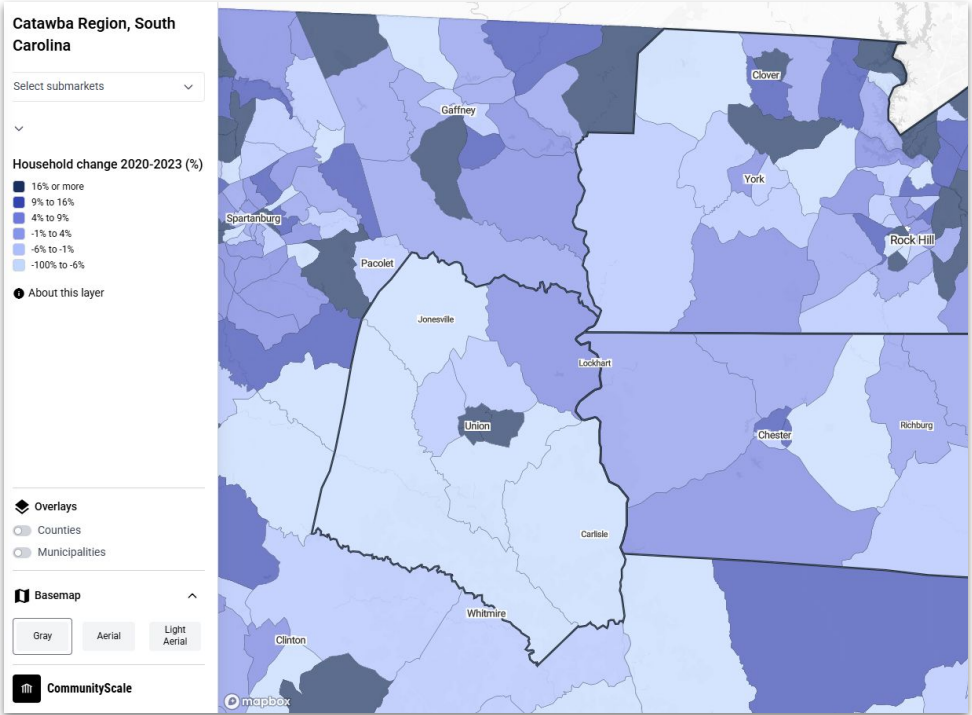
- **Development suitability:** Map of potential locations for new housing development.
- **Barriers assessment:** Review of market, policy, and other impediments to housing development.
- **Regulatory audit:** Review of local zoning and related regulations governing housing production.

Deliverables

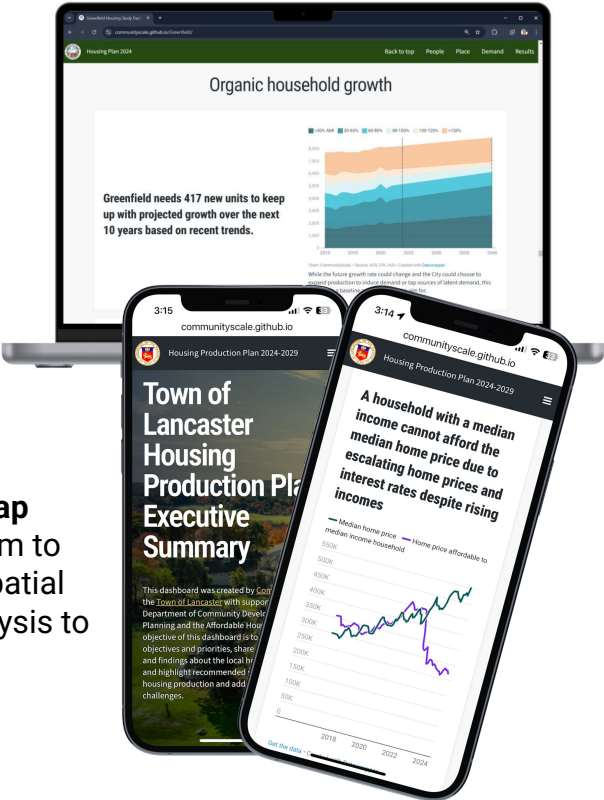
**Presentation-ready report documents with detailed strategy toolkit**  
Separate reports for each County and large subgeography



**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



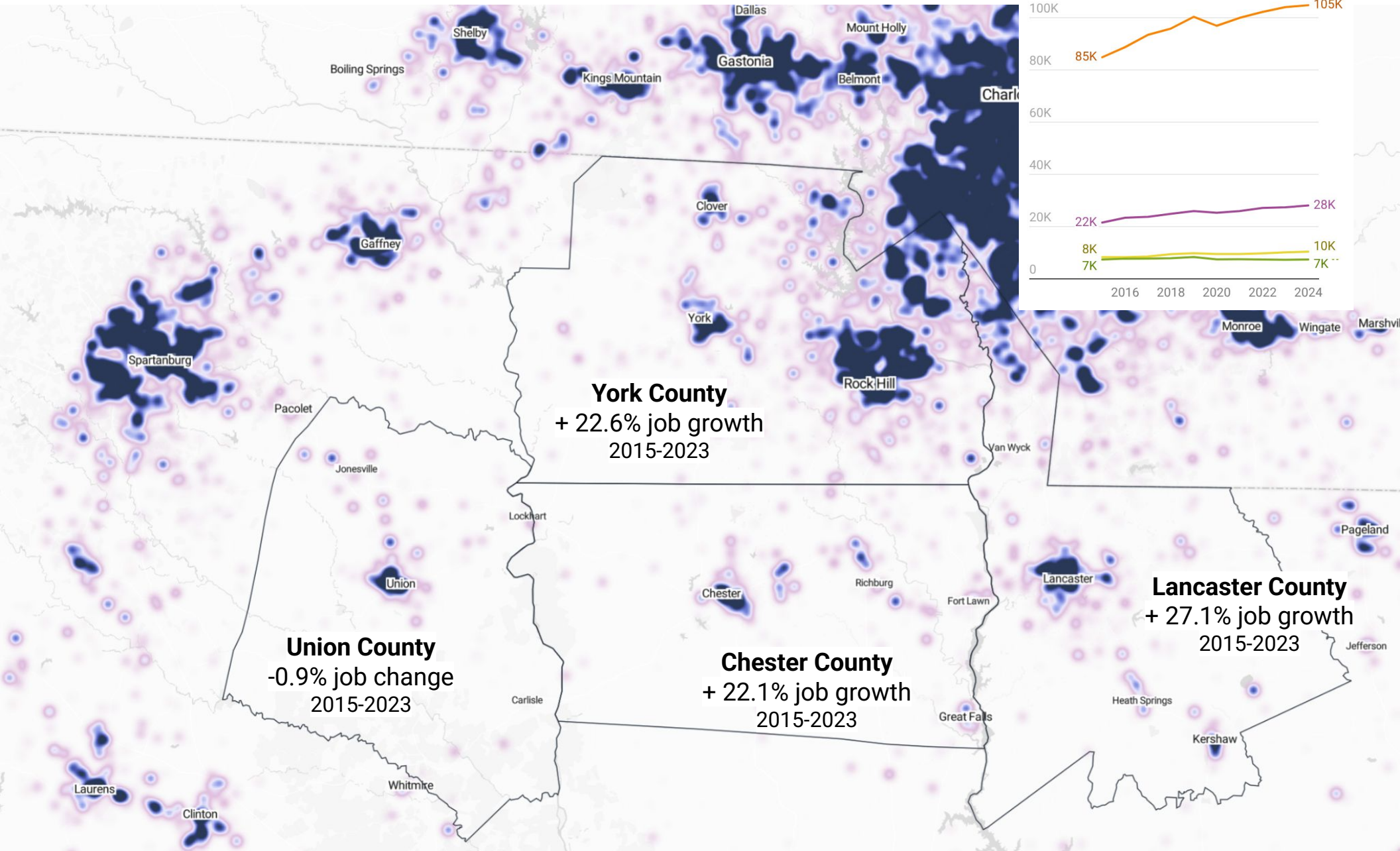
# B Preliminary Findings



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

Source: 2022 LODS BLS, CommunityScale

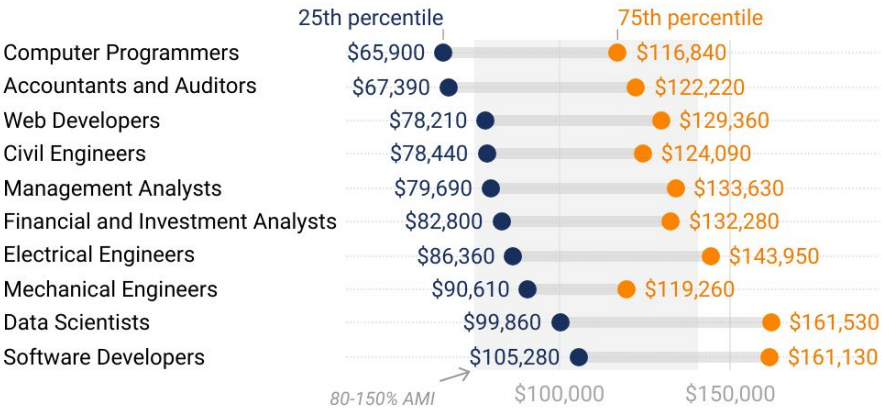
### Job growth by county since 2015



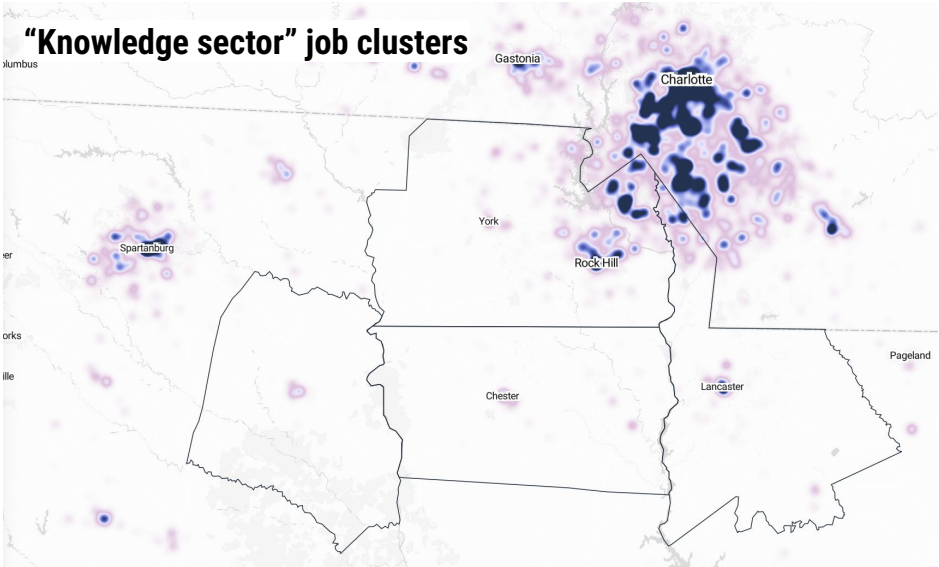
# Concentrations of workforce jobs by sector

Source: BLS, CommunityScale

## Selected knowledge sector occupations



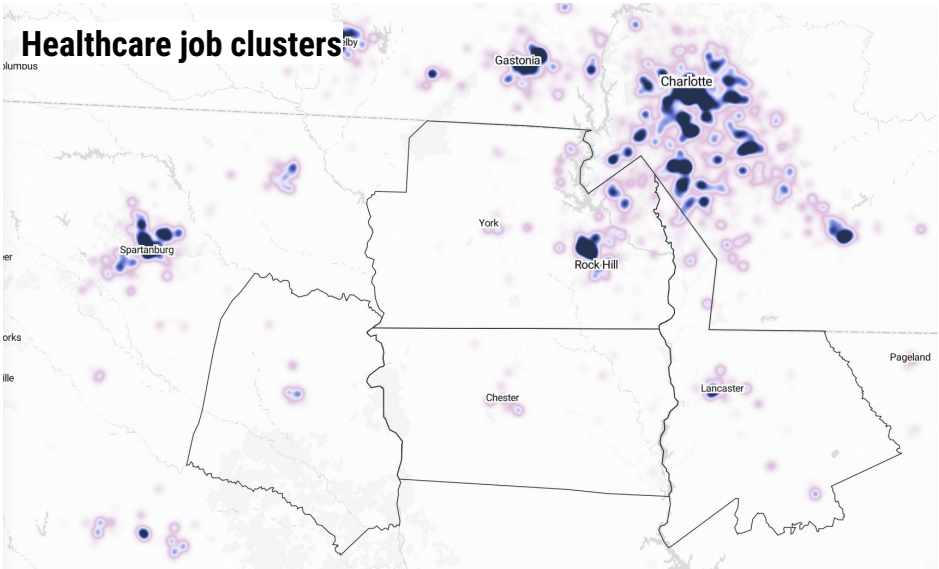
Source: Bureau of Labor Statistics - Occupation and Employment Wage Survey (OEWS), May 2024



## Selected healthcare sector occupations



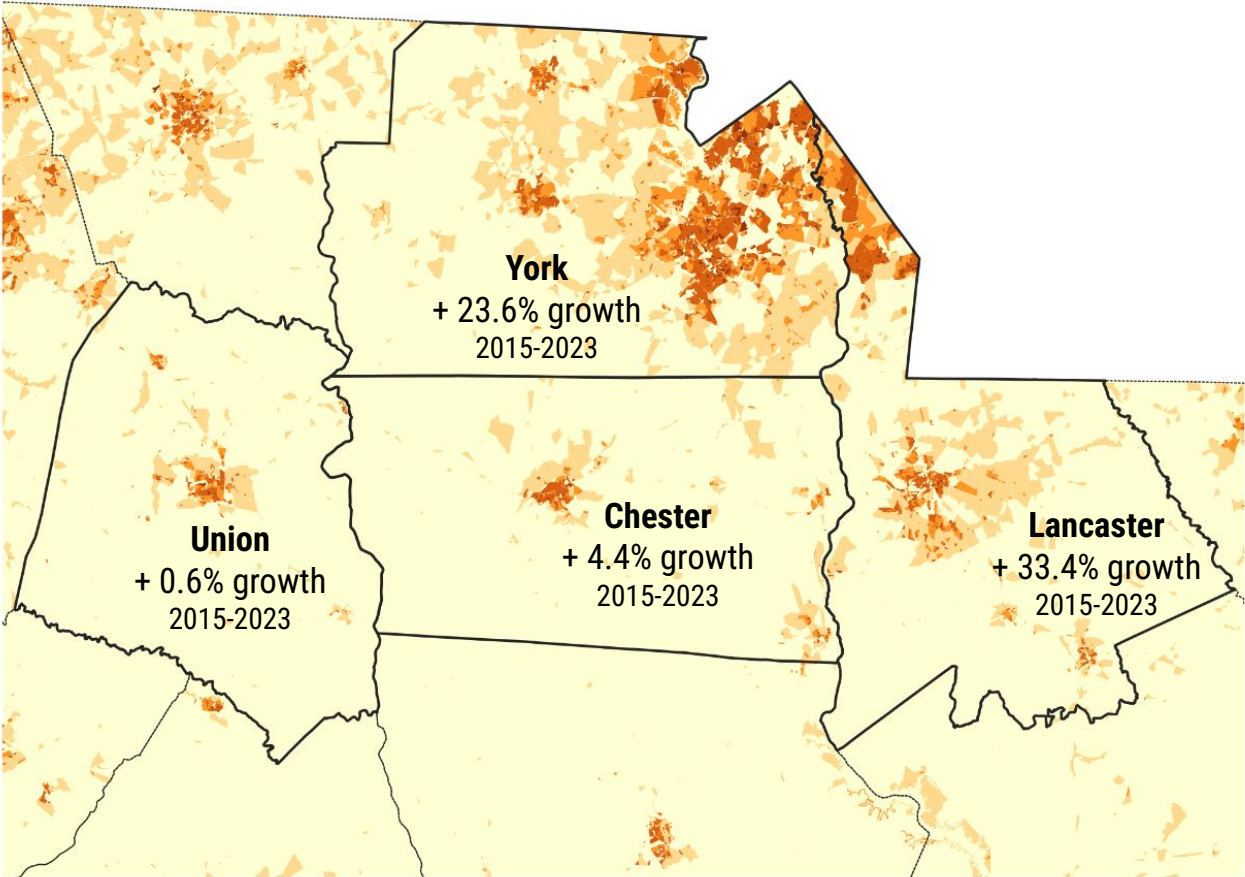
Source: Bureau of Labor Statistics - Occupation and Employment Wage Survey (OEWS), May 2024



# Housing density and household growth

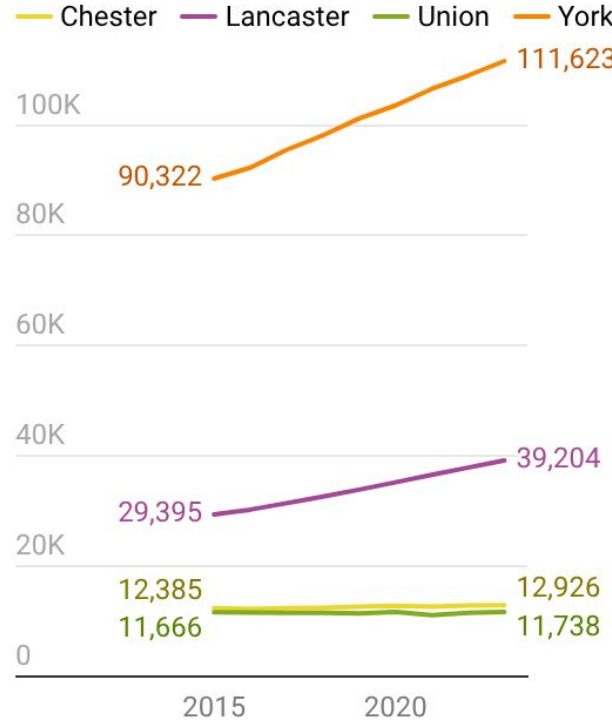
Source: Census Address Count Listing Files 2025, ACS 5-Year, CommunityScale

## Housing density



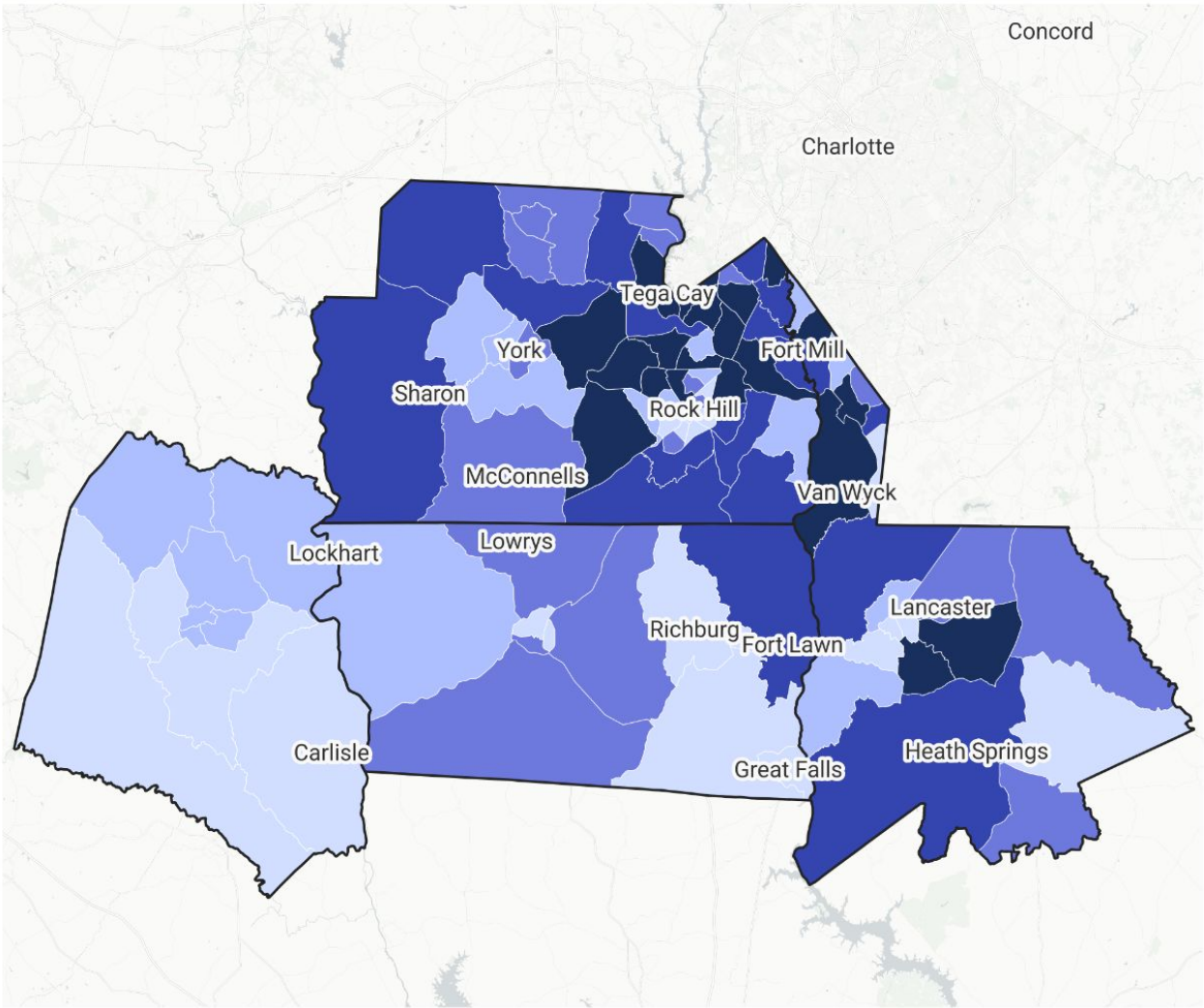
Less than 1 unit per acre   1 - 5   5 - 10   10 - 40   More than 40 units per acre

## Household growth by county since 2015

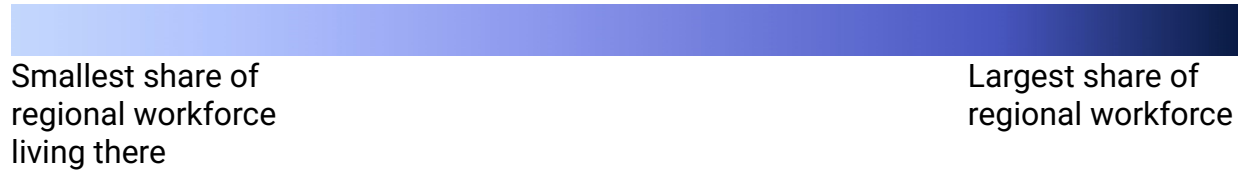


# Where does the workforce live?

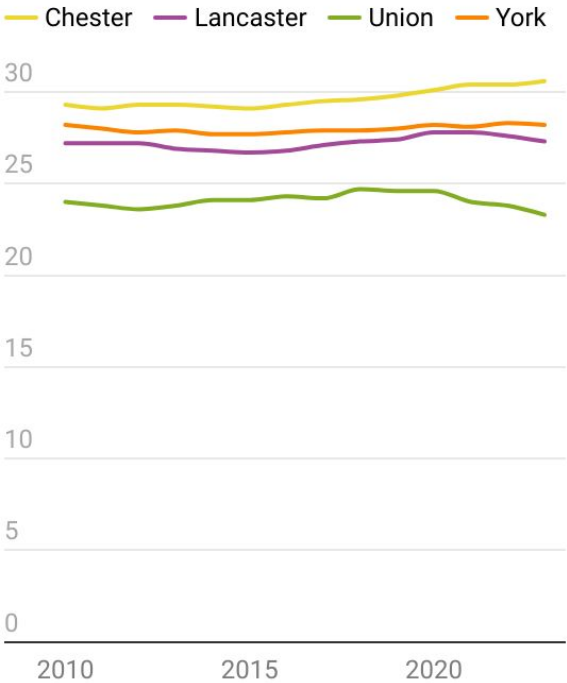
Source: 2022 BLS, 2023 ACS 5-year, CommunityScale



Share of regional workforce home locations

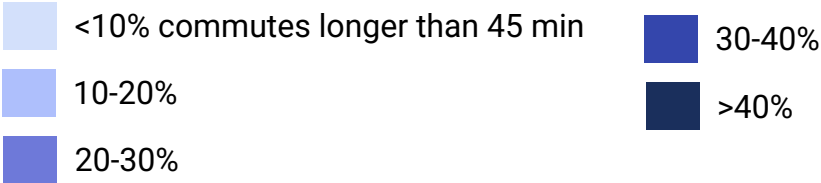
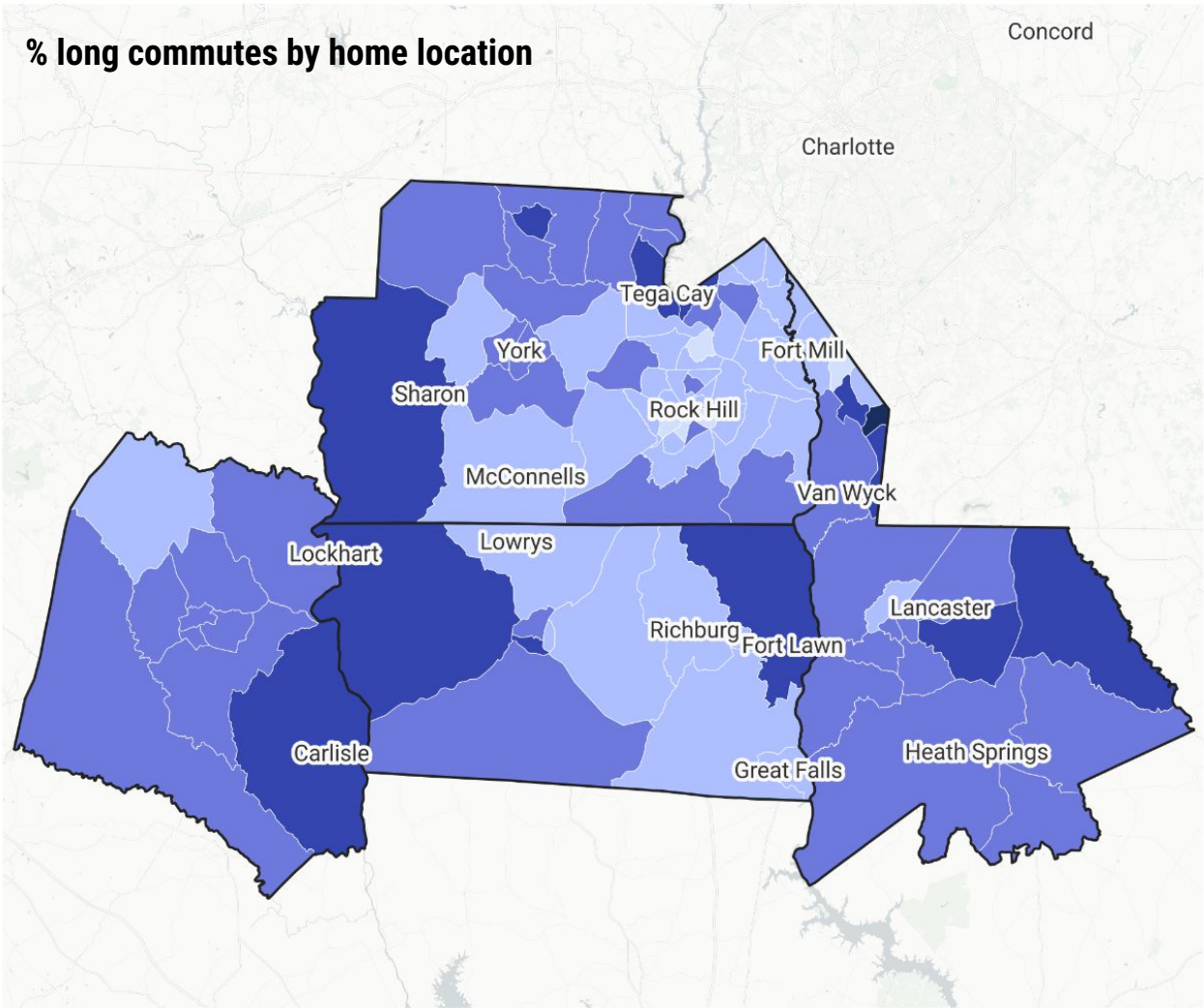


## 80-150% AMI households as a share of all households



# 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

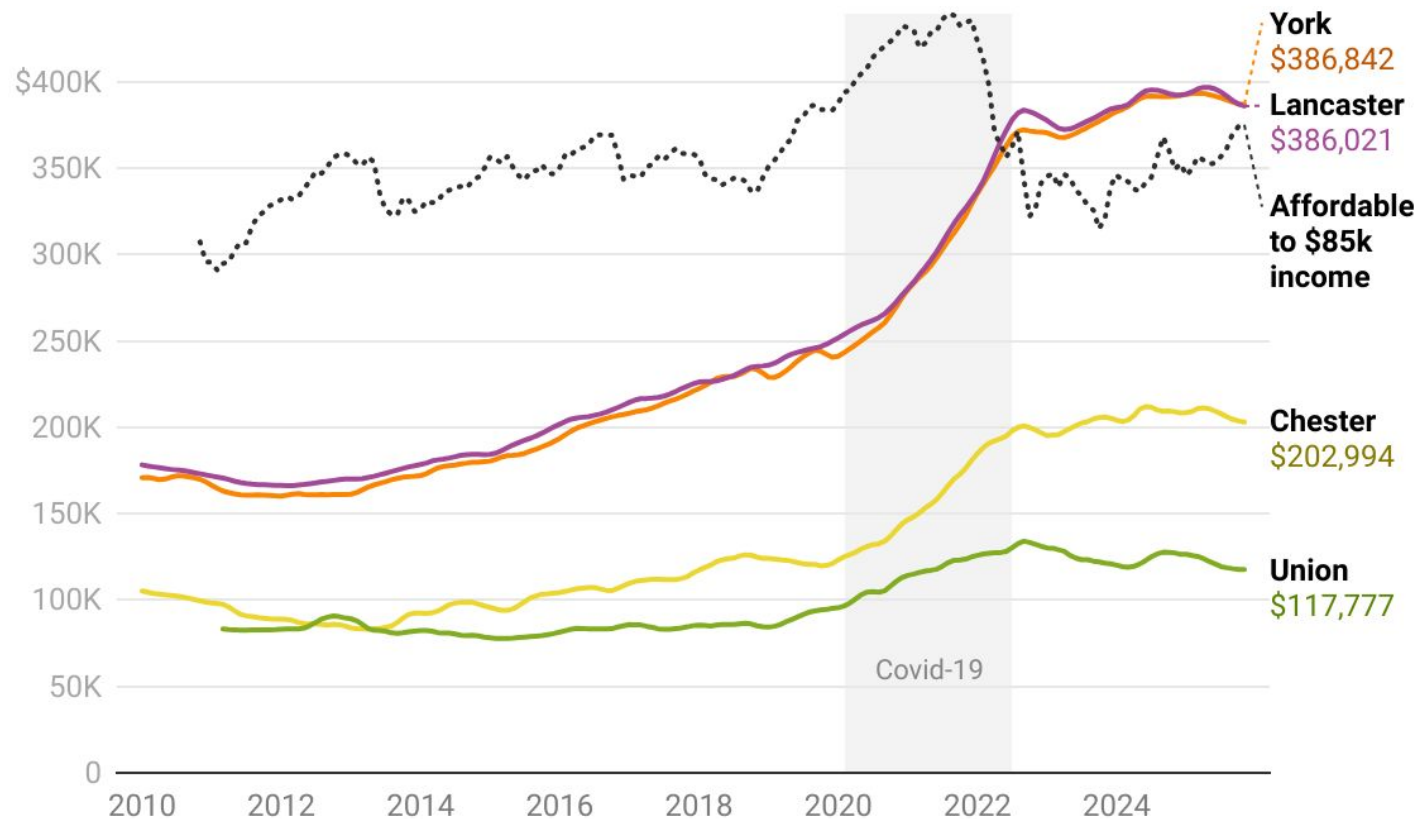
Chester	23%	77%
Lancaster	25%	75%
Union	29%	71%
York	42%	58%

## 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.

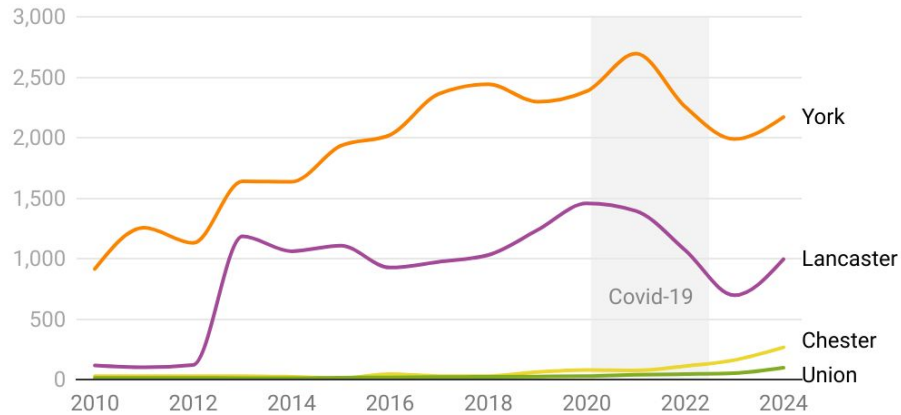
Source: 2010-2023 ACS 5-Year, FRED, Zillow, Forbes, CommunityScale

CommunityScale

## Dropping vacancy rates suggest housing demand is outstripping supply.

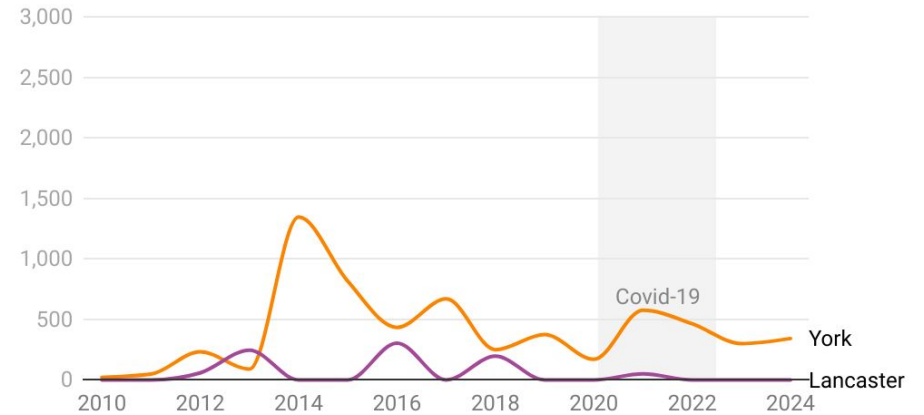
Source: 2010-2023 ACS 5-year, US Census Building Permit Survey, CommunityScale

### Annual single family building permits by county



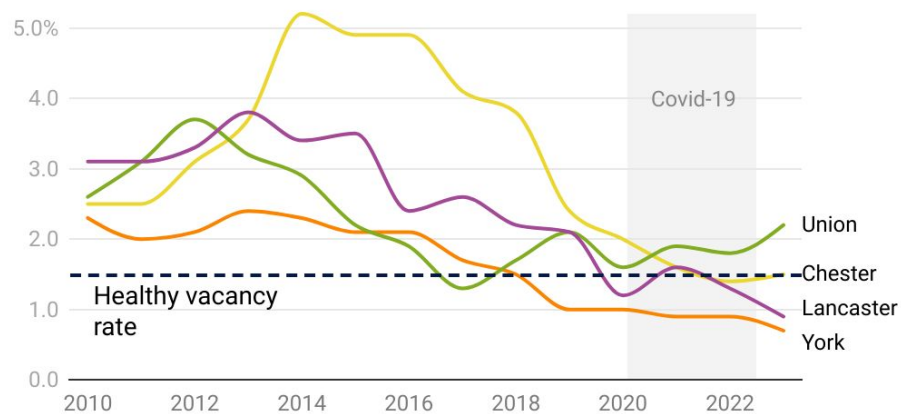
Source: US Census Building Permit Survey

### Annual multifamily building permits (units) by county



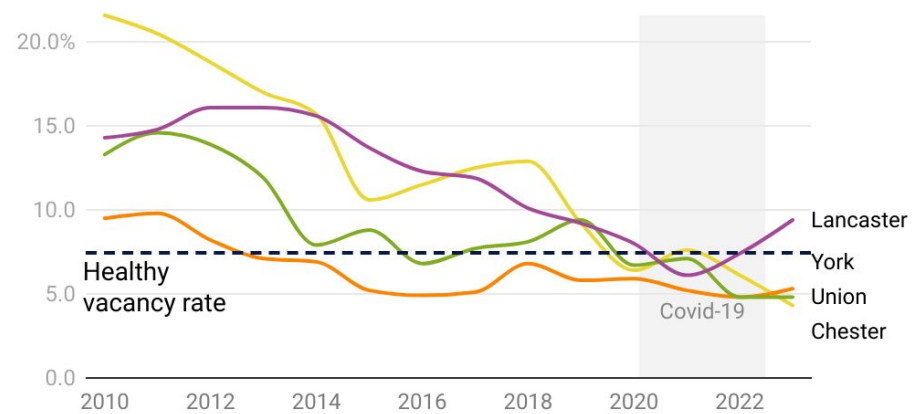
Source: US Census Building Permit Survey

### Ownership vacancy rate



Source: ACS 5-Year

### Rental vacancy rate

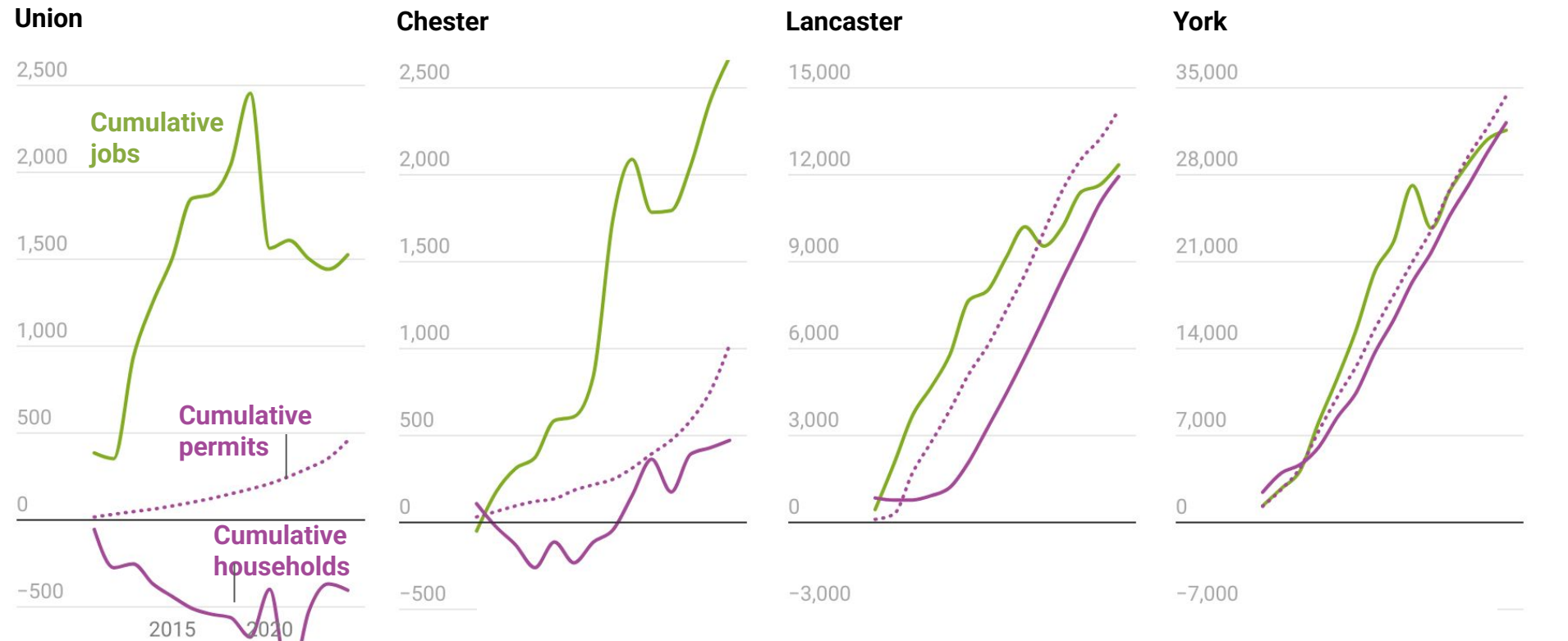


Source: ACS 5-Year

## 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

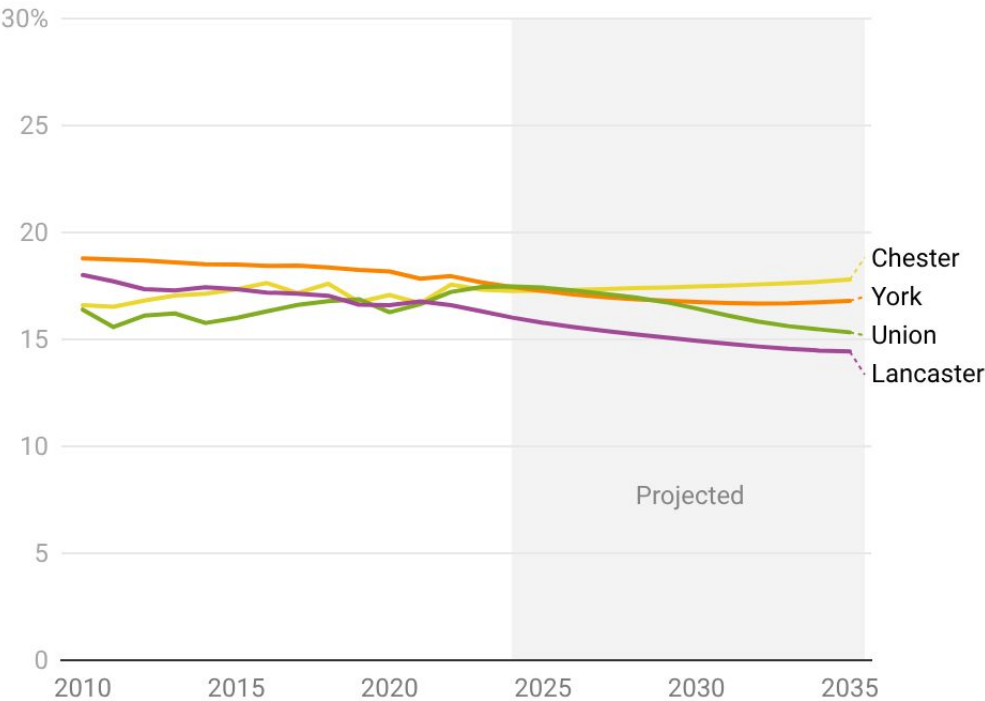
Jobs	7,424	Jobs	10,409	Jobs	28,110	Jobs	104,775
Housing units	13,467	Housing units	14,718	Housing units	43,556	Housing units	120,189
Jobs/housing ratio	0.70	Jobs/housing ratio	0.71	Jobs/housing ratio	0.65	Jobs/housing ratio	0.87

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

Source: 2010-2023 ACS 5-year, CommunityScale

## People entering the workforce

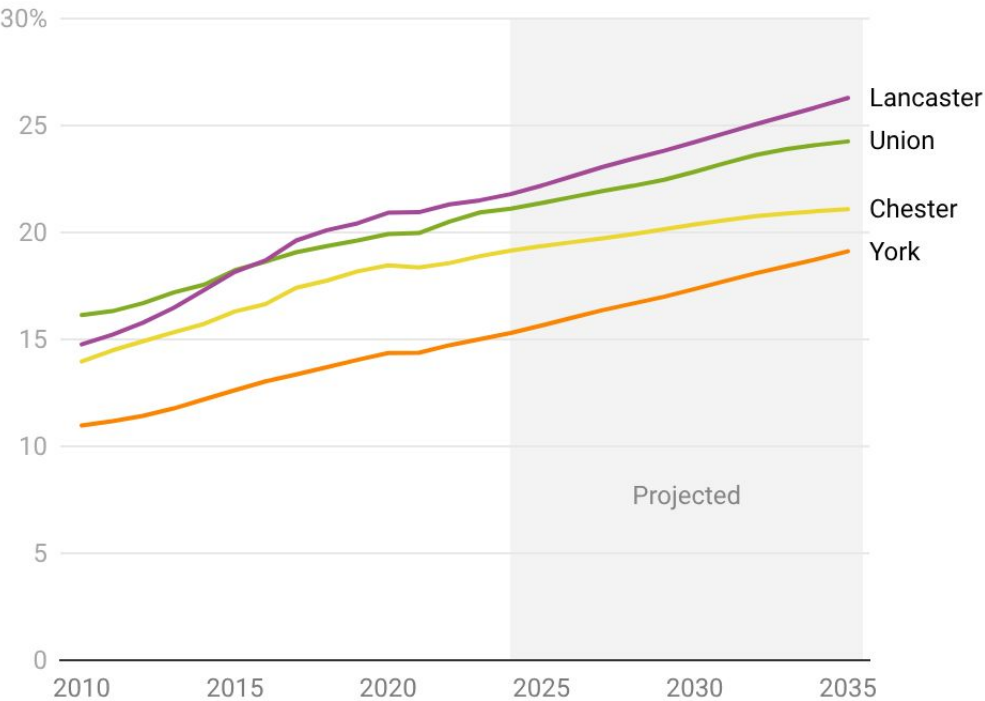
Historical and projected share of population aged 20-34



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:

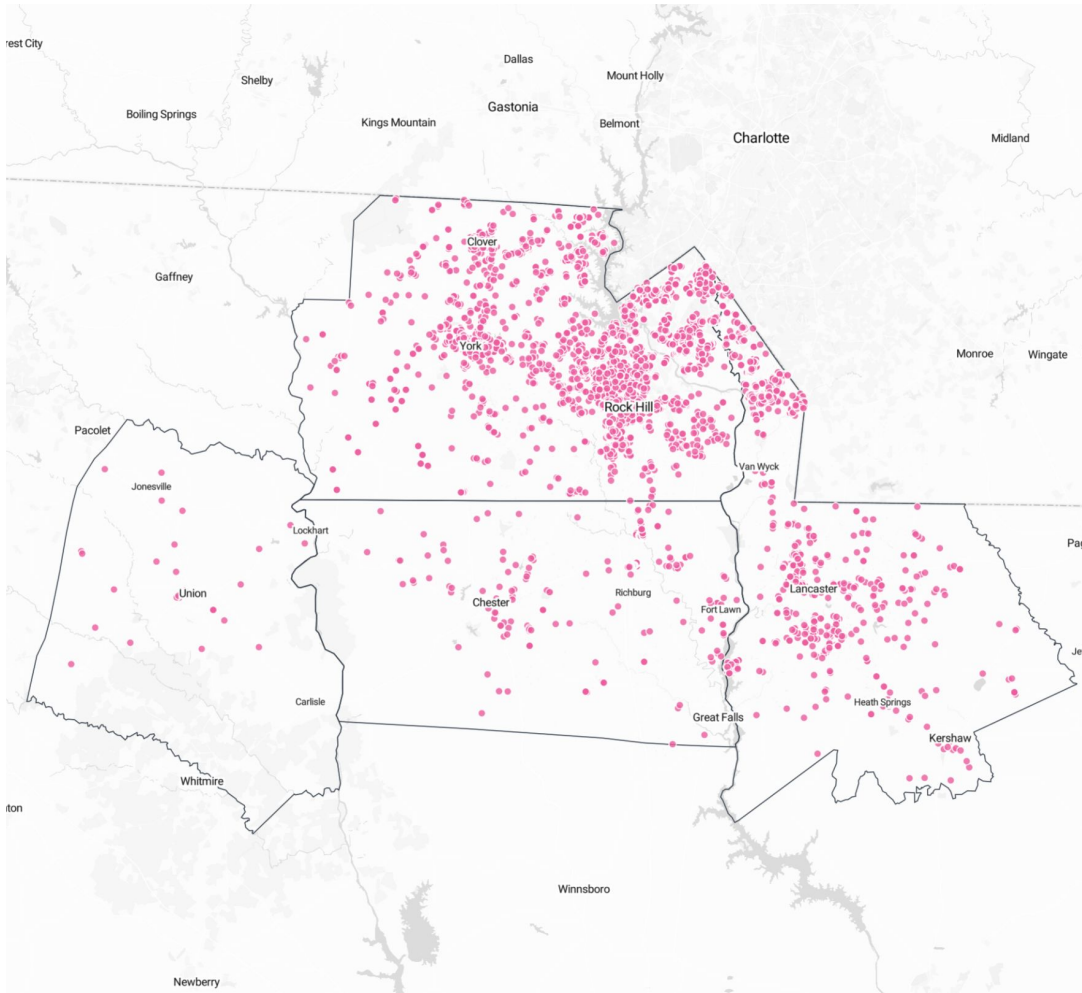
\$1,000-\$2,700

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

Source: Rentcast, CommunityScale

### RESIDENT PROFILE: NURSE

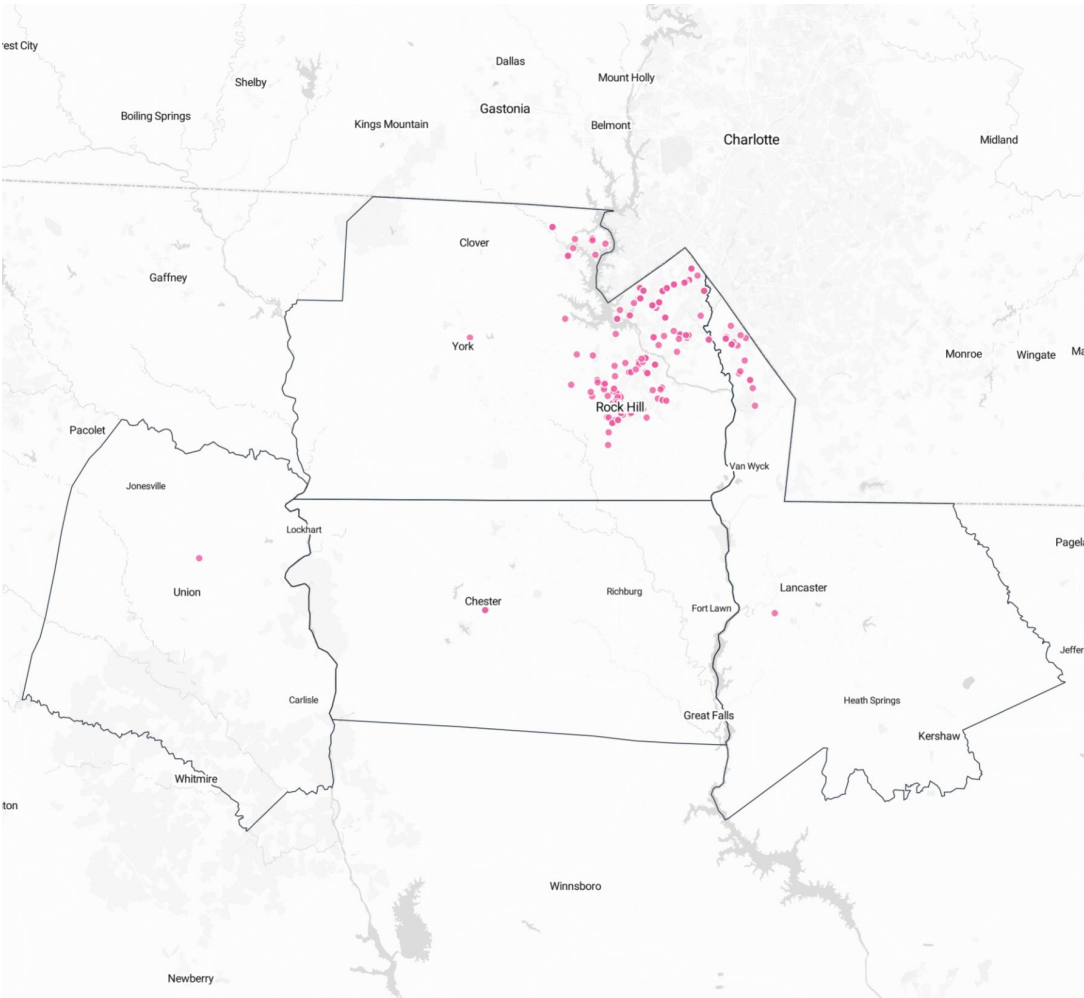
RECENT LISTINGS (LISTED PRICE) - OWNERSHIP, 2BR+, \$280k-\$454k



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

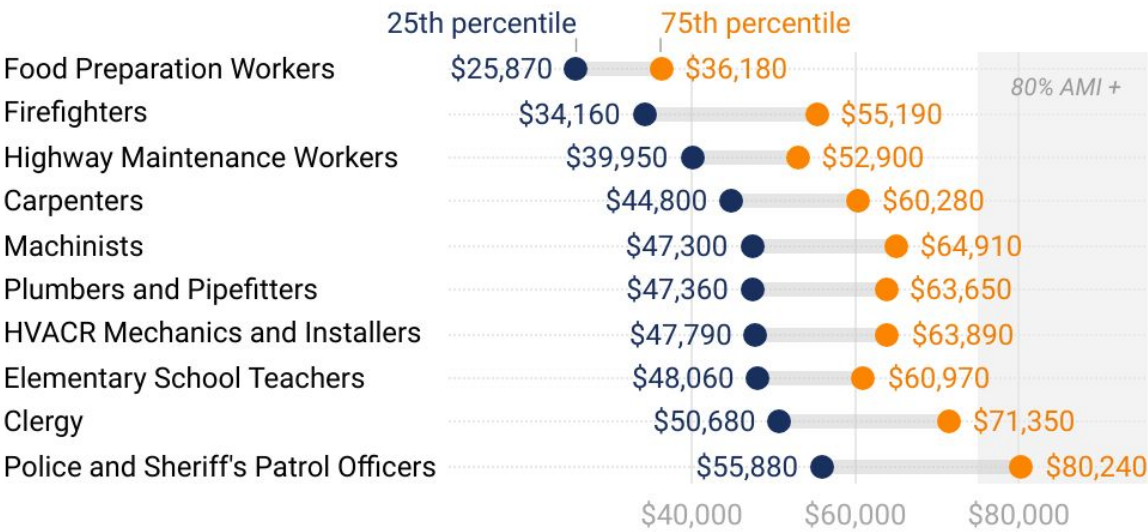
RESIDENT PROFILE: ENGINEER  
RECENT LISTINGS (LISTED PRICE) - FOR RENT, STUDIO OR 1BR, \$1,000-\$2,700



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

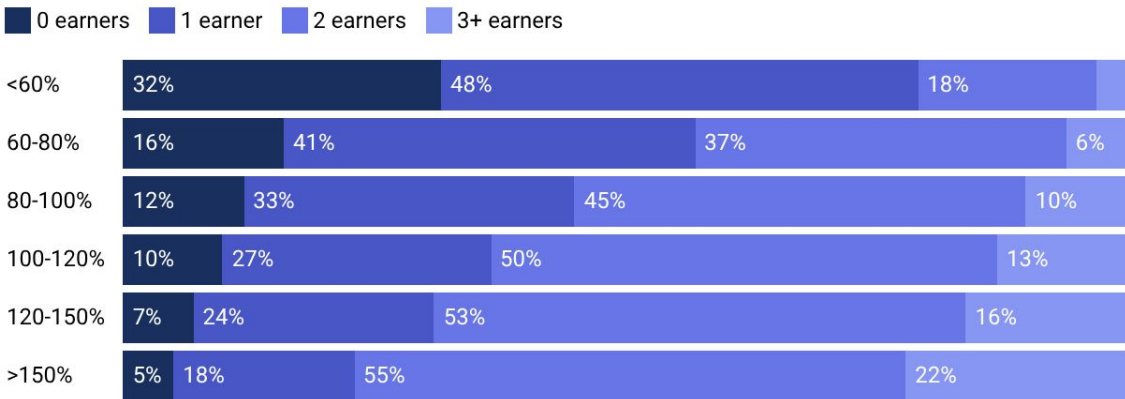
Source: BLS, 2023 ACS 5-year, CommunityScale

## 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.

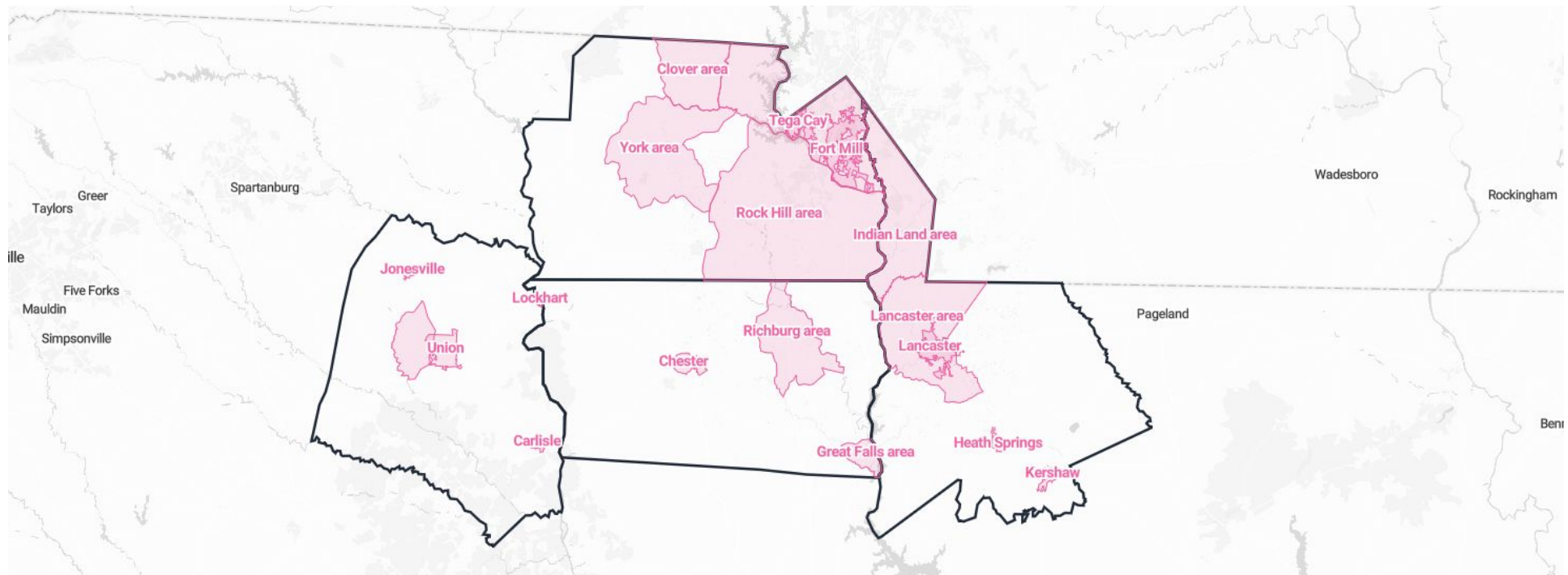
**Barriers assessment** indicating where regulations, zoning, markets, and other factors are impeding needed housing production.

**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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