Catawba Regional Workforce Housing Study

2026

Lancaster County Report

Catawba Regional Council of Governments

CommunityScale

Catawba Regional Workforce Housing Study

Acknowledgments

More than 100 stakeholders, employers, local government staff, and elected officials from throughout the four-county Catawba region participated in focus groups, meetings, and surveys to provide crucial information and ideas for this study. We thank all the participants for their time, expertise and interest.

Catawba Regional Council of Governments (COG) is an association of South Carolina local governments in Chester, Lancaster, Union, and York counties. The COG serves as a forum for intergovernmental cooperation and as a central staffing resource for grantsmanship, land use and transportation planning, community and economic development, workforce investment, GIS mapping, information systems, and project management.

CommunityScale

CommunityScale is an urban planning consultancy focused on helping communities across the country improve economic mobility and housing attainability. CommunityScale provides a range of services and analytics products designed to help our clients make more informed and targeted decisions around policy and investment, from development opportunity assessments to zoning reviews to housing needs assessments. The firm's clients include municipalities, counties, regional planning agencies, and developers located across the country.

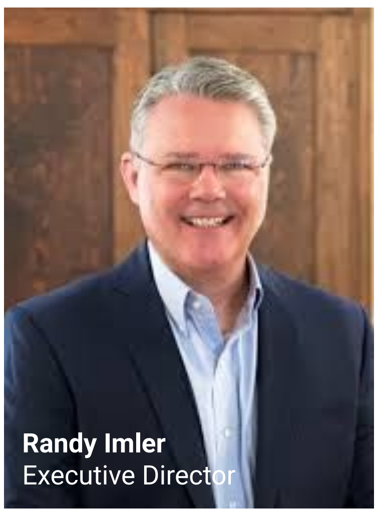
Published September 2026

Overview content also available on the project's online housing dashboard: catawba.communityscale.io

Why now?

A letter from the Catawba Regional Council of Governments Chairman of the Board and Executive Director

Joe Branham
Chairman of the Board



Randy Imler
Executive Director

Dear Catawba COG Board Members, Elected Officials, Stakeholders, Business Leaders, and Residents:

It is our pleasure to share the 2026 Catawba Regional Workforce Housing Study. The study encompasses our member counties of Chester, Lancaster, Union, and York, as well as select municipalities and sub-markets across our region.

This study reflects an important conversation about how we can better connect housing opportunities for working individuals and families with the jobs, industries, and employers that help drive our local economy. Across our region, communities are experiencing growth and change. With that comes a greater need to ensure that people who work here have access to housing options that are attainable and located near employment centers and everyday services.

This study was made possible through the financial support of our county governments, multiple municipal governments, special purpose districts, the COG, US Economic Development Administration (EDA) and private-sector partners. The cumulative investment in this work demonstrates a strong shared commitment to the future of our region and to the idea that housing is closely tied to economic opportunity, community stability and resilience, as well as quality of life.

Catawba Regional Council of Governments was proud to partner in this effort, and we are grateful to CommunityScale for bringing national expertise and deep experience in housing analysis to this important work.

This study helps us better understand the market trends shaping workforce housing demand and supply, while also highlighting the factors creating housing challenges in some of our communities. The Strategy Toolkit at the conclusion of the study is intended as a reference to consider potential options, rather than any kind of mandate. Decisions about how to apply this information and what actions to pursue remain, as always, in the empowered hands of local communities and their elected officials. We do hope, however, that this study will serve as a catalyst and valuable resource for thoughtful discussion, local planning, and continued regional collaboration.

The strength of our region has always come from the people who call this area home. Thank you to those who have made this study possible and to those who will continue this conversation in the months and years ahead.

Sincerely,

Joe Branham
Chairman of the Board, Catawba Regional Council of Governments

Randy Imler
Executive Director, Catawba Regional Council of Governments

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Study overview

The Catawba Regional Workforce Housing Study provides a comprehensive analysis of housing challenges and opportunities in the context of the region's economic and workforce development priorities.

The study addresses questions such as:

- ***How do housing supply and workforce development relate to each other?***
- ***How do broader demographic trends such as an aging population impact workforce housing issues?***
- ***Where are the gaps in the supply that make attracting and retaining employees in priority industries more challenging?***
- ***Where does the market have the hardest time filling gaps in the workforce housing supply, and how can local partners help catalyze production?***
- ***What locations in the region are most strategically positioned to attract and retain workforce - and how can we create more?***
- ***What policies and strategies can help promote more of the housing that meets current workforce needs and preferences?***

This executive summary introduces the study's findings in terms of these guiding questions along with an "action plan" of strategies that Lancaster County could consider as immediate next steps in response.

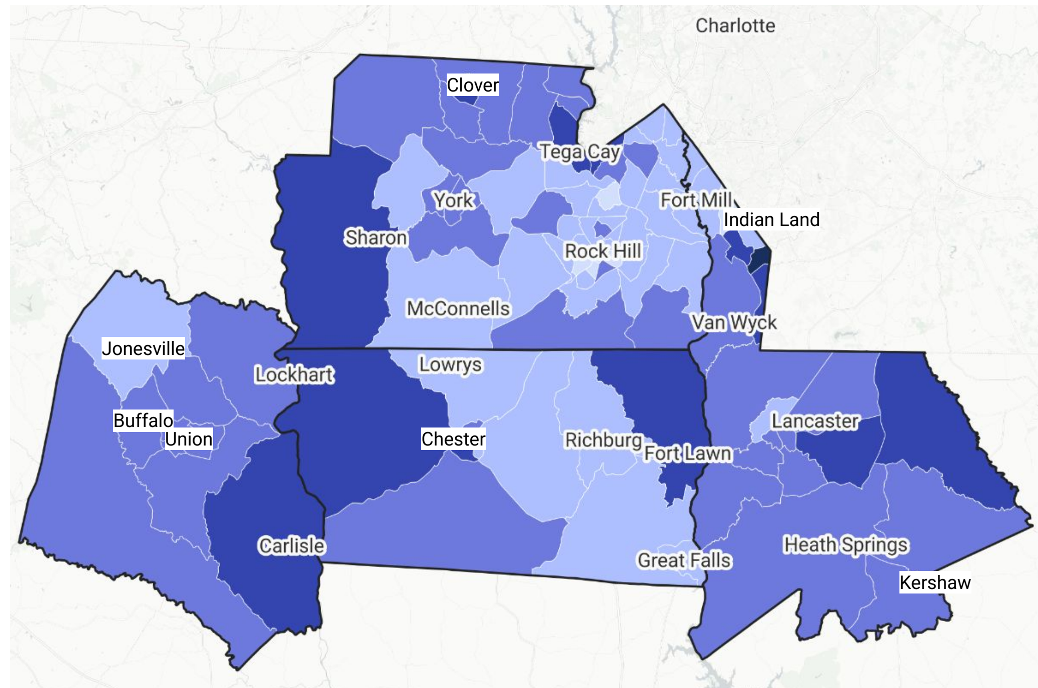
The report that follows provides the full analysis and documentation behind these key findings with a focus on Lancaster County. The study also includes an online dashboard providing interactive access to the data underpinning this report, including the ability to view the data at multiple geographic scales, from regional to county to local levels of detail.

Executive Summary
How do housing and employment relate to each other?

Job access varies considerably across Lancaster County. People living in the Indian Land Area have the greatest access to jobs nearby, while more rural places to the south require longer commutes to reach job centers.

The Catawba region is characterized in part by its proximity to Charlotte's amenities and jobs, but the Catawba region is also a hub of employment in its own right. To support a sustainable economy, the region needs enough housing to support its workforce. In general, the region has more units than jobs, suggesting a sufficient supply of housing. However, some counties and cities are more balanced than others. The region's jobs-to-housing ratio can be considered in economic development terms: a diversified mix of jobs and housing units offers a more resilient economic and community foundation than one weighted too far in one direction.

In addition to the total count, **the region needs the right mix of housing types at the right price points and in reasonable proximity to jobs**. The longer residents and workers must commute to support their careers, the less attractive the location, both in terms of where people want to live and where employers want to invest. A survey of employers suggests many are concerned that the region's housing does not meet the needs of a significant share of their workforce. This trend could impact the region's ability to attract more jobs and investment to fuel its growth.



Share of employed residents with commutes over 45 minutes

<10%
10-20%
20-30%
30-40%
>40%

Most workers living in Lancaster County commute elsewhere to work and most people working in the county live elsewhere. Stakeholder feedback and analysis of the local housing stock and job mix suggests a more diverse housing stock could help attract more employees to fill and create more local jobs. This could result in more people both living and working in Lancaster County.

See the details here.

Executive Summary

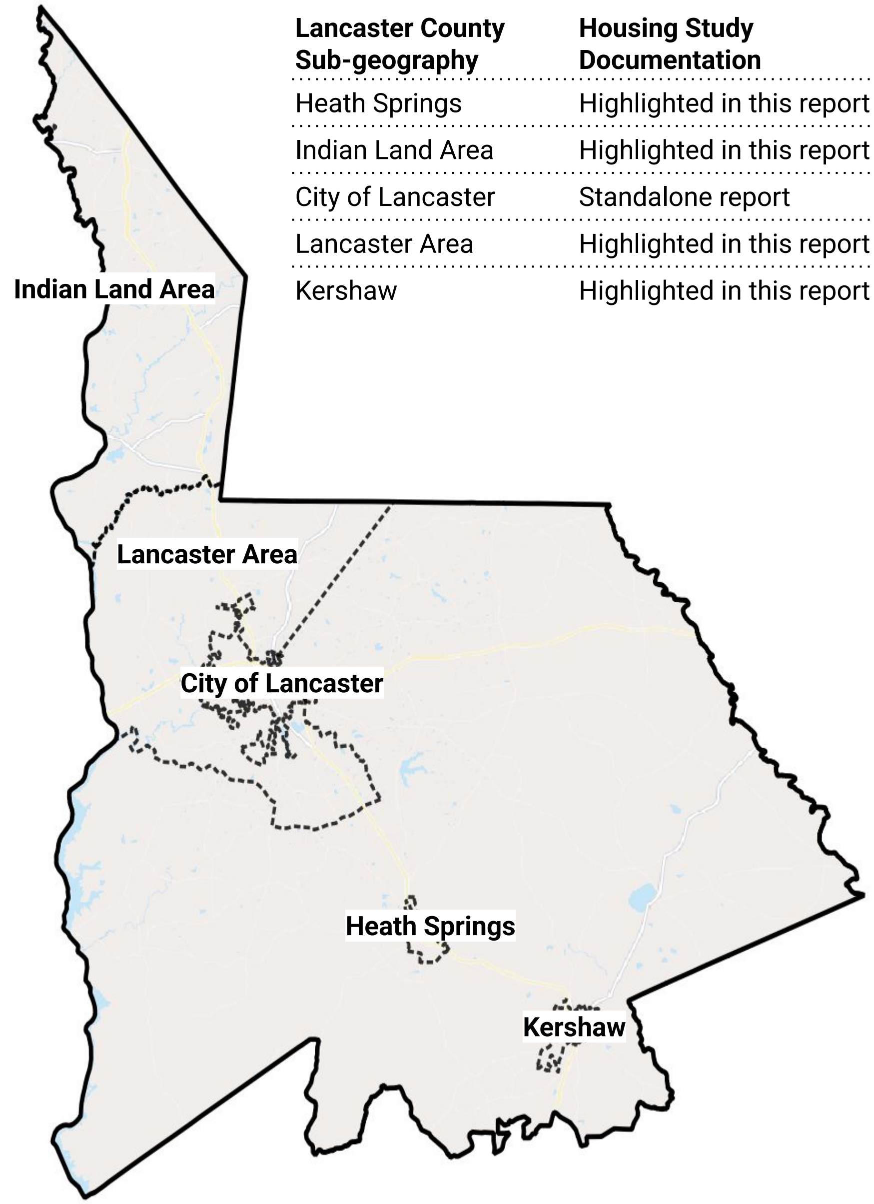
This report examines Lancaster County and its communities' housing challenges and opportunities within the context of the county's economic and workforce development priorities.

This report focuses on Lancaster County as a whole, including unincorporated areas. Trends and differences between communities within the county area are highlighted where data allow. An additional, standalone report is available for the the City of Lancaster, while details about the Indian Land Area, Lancaster Area, Heath Springs and Kershaw are highlighted where available throughout this report.

This report focuses on the portion of the workforce making between 80 and 150% Area Median Income (AMI), or about $91,000 to $171,000 in Lancaster County. This includes typical incomes for jobs such as pharmacists, construction managers, and industrial production managers.

This 80-150% band of the housing market is underserved by existing tools: Many public subsidy tools cater to meeting housing needs for people and households making below 80% AMI, while market-rate development often delivers housing at prices that are out of reach for these workers. Neither existing subsidy programs nor business-as-usual market-rate development fully deliver the kinds of housing, at the price points, in the locations that this band of the workforce needs. This report highlights the gaps in the market, the reasons to address them, and the tools to meet workforce housing needs–to keep Lancaster County attractive to employers, retain its essential workers, and support balanced, sustainable growth.

Note: While this report focuses on needs in the 80-150% AMI income band, it does not mean to suggest that needs below 80% AMI are sufficiently met by existing subsidy programs.



Lancaster County Sub-geography	Housing Study Documentation
Heath Springs	Highlighted in this report
Indian Land Area	Highlighted in this report
City of Lancaster	Standalone report
Lancaster Area	Highlighted in this report
Kershaw	Highlighted in this report

Executive Summary

Lancaster County needs more housing to keep up with and sustain its job growth.

For many years, Lancaster County has been a center of job growth in the region. Employment has concentrated in the Panhandle area and the City of Lancaster. However, county-wide, job growth has consistently outpaced household growth over the same time period. Because housing is being built more slowly than workplaces, the county's employers must import a significant share of their workers from other parts of the county. The panhandle represents the one exception to this trend: households in the Indian Land Area have grown about 50% faster than jobs (even amidst a 288% increase in jobs). This development has been proceeding southward toward Van Wyck.

23%

Faster job growth than household growth in Lancaster County overall since 2010, meaning employers must rely on a growing number of employees commuting from outside the county to keep jobs filled. The panhandle is the only part of the county where households are growing faster than jobs.

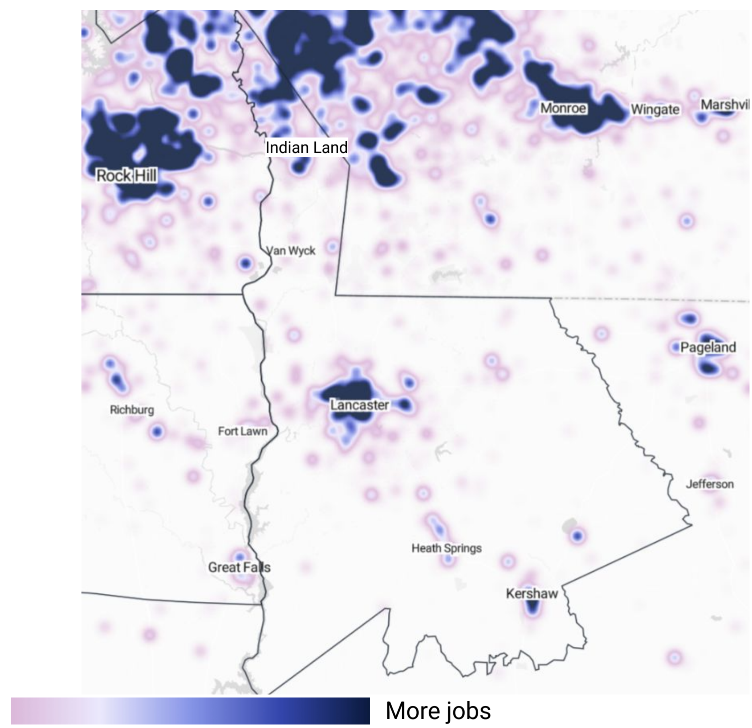
43%

of employers surveyed during this study consider housing availability and affordability for workforce a critical or important factor in hiring/retaining talent and/or in selecting locations for employment centers.

See the details here.

As the region becomes busier and more congested, commuting between counties and states becomes less tenable for more workers. This study's survey of employers confirms a real concern about geographic disconnects between job sites and housing supply. To keep its job growth trends on track, Lancaster County needs to accelerate its housing production in step. In particular, the county needs to add more housing choices within easier reach of its established and emerging job centers.

Lancaster County added nearly 7,000 jobs between 2015-2023



Most of Lancaster County's recent job growth has been focused in the Indian Land Area. There are other areas of employment concentration in the county, such as around the City of Lancaster, but they are growing at a more modest pace overall.

Executive Summary

Lancaster County is losing workforce as retirees increasingly outnumber young workers, potentially impacting local employers' ability to hire.

Many of the people who moved to the county to fuel its growth over the past decades are now aging into retirement. Additionally, the county is an attractive destination for retirees from other parts of the country. As an increasing share of the county's population is 65 and older, the share of residents starting their careers and replenishing the workforce has stayed flat. This trend, most pronounced in the county's most suburban and rural areas, may not support sustainable long-term economic growth in the county.

Together, these trends suggest Lancaster County needs to attract more younger workers to replace those leaving the workforce in order to continue economic growth in the years to come. This starts with building more of the housing these workers are looking for at prices they can afford.

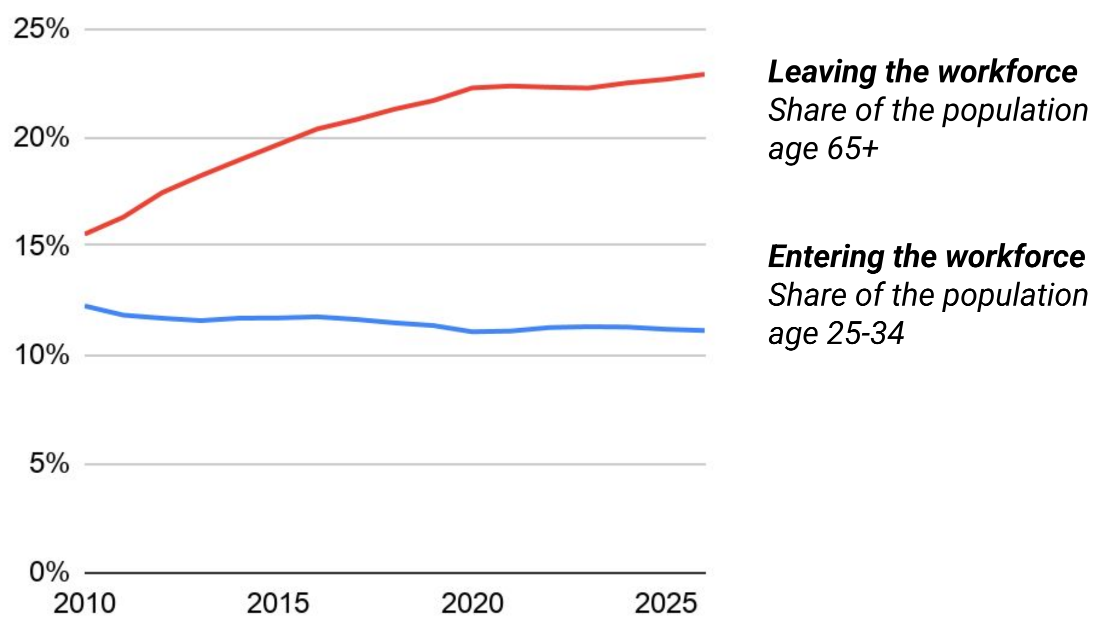
66%

of Lancaster County's overall growth in the 65+ population is driven by in-migration from other parts of the country. This rate is comparable to retirement destinations like Asheville and Hilton Head.

See the details here.

While many seniors are happy to stay in their homes and age in place, a significant share would rather move, at some point, into a smaller home with lower maintenance costs and effort. Especially compared to the number of seniors in the county, there are relatively few housing alternatives to consider without leaving the area altogether. In the meantime, seniors may end up staying in large single family homes long after their children have moved out, occupying units that could otherwise become home to the next generation of families and workers. Lancaster County has seen more 55+ age-restricted community development than other parts of the region, with Roselyn and Sun City. These projects help meet growing demand for downsizing options but demographic trends suggest more choices will be needed in coming years.

More Lancaster County residents are aging out of the workforce than starting their careers



Executive Summary

Lancaster County's housing supply does not provide enough choices for young workers and downsizing seniors.

Compared to previous generations, today's workforce is comprised of smaller households with less propensity to become homeowners, at least not until later in life. As a result, growing shares of the workforce prefer smaller units and rental options. This is especially true for younger workers still establishing their careers and not yet starting families. Downsizing seniors are also interested in smaller units and need more choices in the county, especially for homeownership. Age-restricted communities like Sun City and Roselyn help meet this need but demographic trends suggest demand will continue to grow.

Lancaster County's housing stock is heavily weighted toward detached single family homes. Rentals are much less common than owner-occupied units. Most units are owner-occupied with 3 or more bedrooms. While this propensity toward larger, owner-occupied single family homes has helped fuel the county's growth to date, demographic shifts such as smaller households and an aging population suggest a need for more housing diversity moving forward. Additionally, while recent years have seen an addition of owner-occupied 55+ communities, price points for these homes may not meet the needs of many older adults looking to downsize, such as those with lower incomes or who would rather rent.

Housing supply: Dominated by large houses that the market is geared to produce.

Detached single family

76%

Of the county's total units are detached single family houses, most with 3+ bedrooms.

3+ bedrooms

74%

Of the county's total housing units have 3+ bedrooms, suitable for a family with children but too large for most young workers and downsizers.

Demand: Shifting toward smaller units that the market has underproduced.

Single person households

+3,000

Growth in single-person households between 2015 and 2024. Nearly 2,000 of these households are seniors living alone.

65+ population

+128%

Seniors 65 and older represent the fastest growing age cohort by far, growing at least twice as fast as any other since 2010.

See the details here.

Compared to the rest of the county, the Indian Land Area and the City of Lancaster offer a greater variety of housing types and rental options attractive to young workers across sectors. Other unincorporated parts of the county are more limited in their housing choices and may struggle more to attract the next generation of workers.

Executive Summary

Lancaster County needs more housing variety, such as apartments, starter homes, and other “missing middle” types.

The market is responding to the workforce housing shortage in some ways. For example, the City of Lancaster and the Indian Land Area have seen an increase in the number of larger, relatively expensive apartment developments recently. However, there are many undersupplied housing types that the market is not building at sufficient scale - or, in some cases, at all (such as the missing middle types pictured at right). This is especially the case in unincorporated areas which tend to have much less housing diversity than the county’s towns and cities.

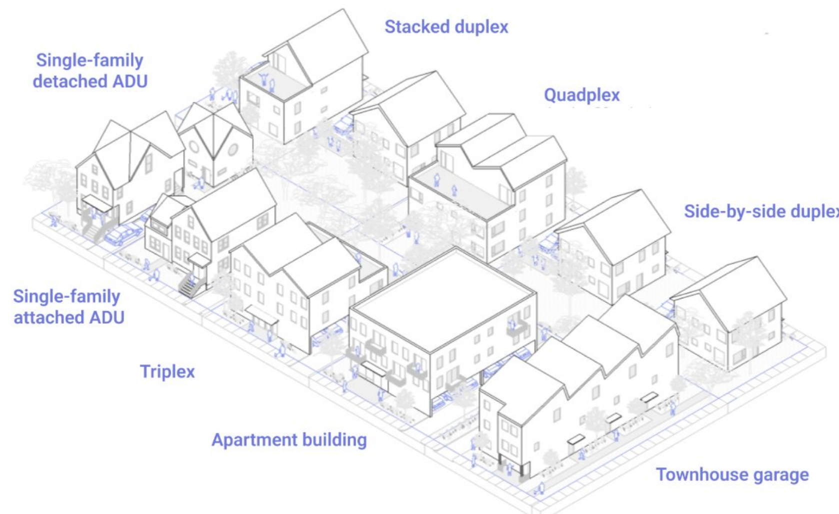
Moderately-priced apartments. New rental units are often only affordable to high-income households because developers need higher rents to make conventional projects economically feasible.

Starter homes. High construction costs are driving the price of a typical new home far out of reach for first-time homebuyers. Other cost drivers include homeowner association fees and regulations limiting density.

Missing middle housing types. A growing share of workforce and senior households prefer alternatives to conventional single family houses and apartment complexes, but options like townhomes and small multi-family buildings are rare in Lancaster County.

Local municipalities and other partners can promote production of these needed housing types with zoning reform, financial incentives, public-private partnerships, and infrastructure investment.

See the details here.



Nearly $475k

The sale price necessary to cover the development expense of a standalone 1,400sf “starter home” built on a typical quarter-acre infill lot in Lancaster County given today’s construction and land costs.* This cost is influenced by many factors, including local design regulations, land costs, and fees. High housing costs impact different parts of the county in different ways. In the Indian Land Area, incomes have increased at pace with housing prices, meaning most local residents can find housing they can afford. In other parts of the county, housing prices are outstripping local incomes, creating affordability gaps.

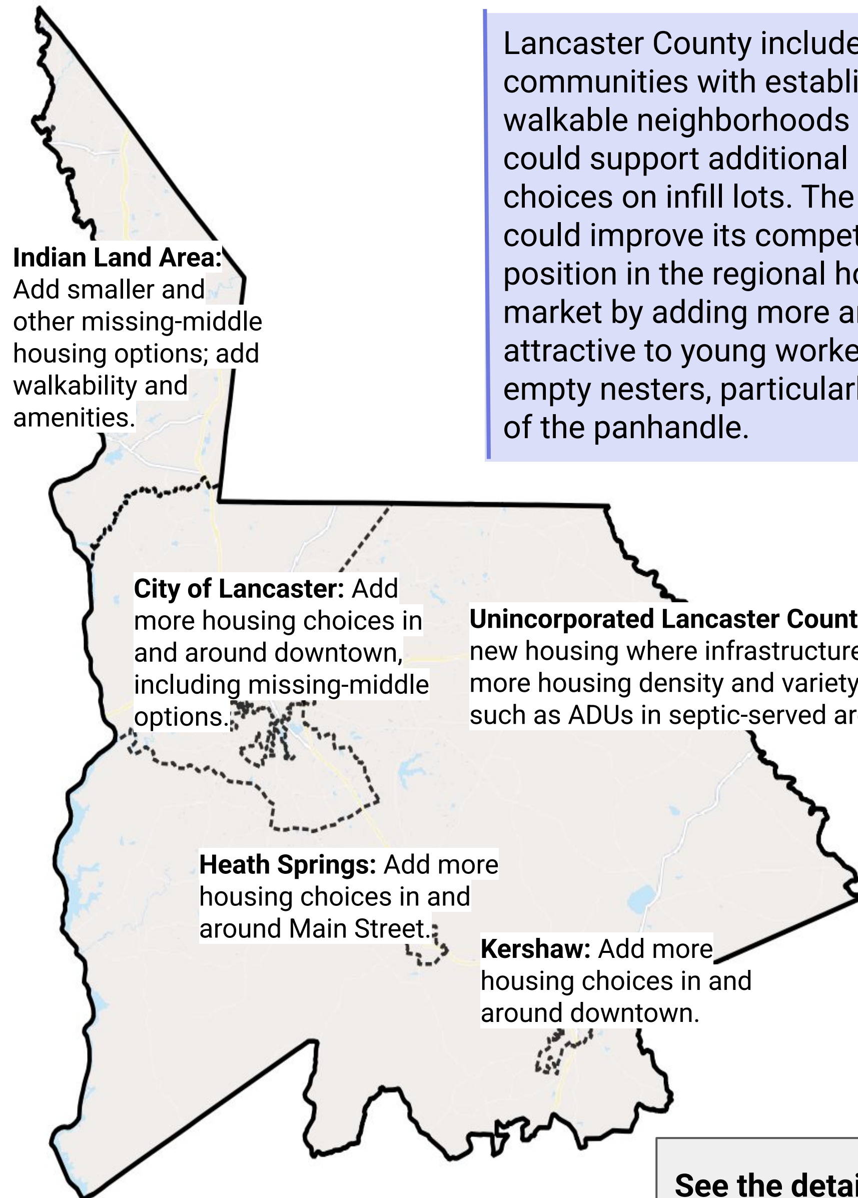
** Lower prices are possible if building at scale in large subdivisions. Such tract home development meets the needs for some, but it is typically not within walking distance of the kinds of lifestyle amenities many of today’s workers prefer.*

Executive Summary

More new housing development should be focused in locations with walkable neighborhoods, amenities, and things to do, as well as available infrastructure connections and capacity.

Housing preferences extend beyond the type and cost of a unit. Location is also a top concern when selecting a place to live. Increasingly, people tend to prefer living near things to do, such as restaurants, shopping, culture, community, and recreation. To the extent their wages enable them to choose, many young workers gravitate toward lively, walkable neighborhoods rather than single family subdivisions in the suburbs, especially earlier in their careers. As they start families, high performing schools are also an important driver of demand. As a result, some employers are more likely to locate their offices and facilities near these destination neighborhoods as a strategy to compete for the talent living nearby.

To be more economically competitive, the county needs to remain an attractive place for today's workforce to live as demographics and market trends shift. This starts with building on the assets already present in the community, such as by continuing to revitalize downtowns, expanding cultural and community programming, adding recreation amenities, and promoting what makes the region unique and special to prospective residents, workers, and employers. **In unincorporated areas, the focus should be places near amenities that are served by infrastructure.**



Lancaster County includes several communities with established walkable neighborhoods that could support additional housing choices on infill lots. The county could improve its competitive position in the regional housing market by adding more amenities attractive to young workers and empty nesters, particularly south of the panhandle.

See the details here.

Executive Summary

There are actions county and municipal leaders and stakeholders can start taking now.

Applied across Lancaster County, housing policies and strategies will take different forms in different types of communities given what housing types and policies are most suitable locally. For example, established areas in the City of Lancaster and Indian Land should leverage existing infrastructure and nearby amenities to add denser missing middle housing. Less developed but infrastructure-served places such as unincorporated areas around Heath Springs and Kershaw could benefit from updated regulations and investments in quality of life amenities to encourage new housing options at more manageable prices.

This action plan suggests next steps for the County to consider, with an emphasis on addressing challenges and opportunities in unincorporated areas. Drawn from the study's overall Strategy Toolkit, these recommendations would be most effective if pursued in parallel and in coordination with each other. Each contributes toward progress in different but complementary ways.

Topic and Finding	Recommendation
Zoning and Regulations: The county needs more opportunities to build housing attractive to today's workforce, such as denser "missing middle" typologies. Lancaster County's zoning map does not allow as much housing diversity as it could near employment and activity centers, such as in the designated Municipal Growth Areas surrounding the county's cities.	**Revise zoning and future land use maps to promote more diverse housing types** in more places, especially near employment and activity centers. Much of the Municipal Growth Areas identified on the future land use plan are or could be served by water and sewer infrastructure that could support a wider range of housing.
Transportation and Infrastructure: Development most appealing to today's workforce and downsizers often requires connections to public water and sewer as well as robust transportation links, limiting the options in many parts of the county, especially unincorporated areas surrounding the cities in the south of the county.	**Align transportation and infrastructure planning with housing priority areas** to encourage new development. Focus on locations attractive to today's workforce and downsizing residents, such as near activity centers and downtowns.
Housing Options: There are many Lancaster County households struggling to afford housing and who are at risk of displacement, such as fixed-income seniors and lower-wage workforce. Given high construction costs, it can be more cost effective to maintain or retrofit existing units than attempt to build new units for households at these income levels.	**Provide funding and coordination for home repair and renovation programs** to keep residents in their homes and preserve existing housing stock as a compliment to other efforts to add new housing supply.
Household Finance: As many workforce households struggle with rising costs of living such as childcare, transportation, and student loans, there is less money leftover for housing costs, making homeownership less attainable than it was for previous generations.	**Promote homeownership readiness** programs, down payment assistance, and financial literacy to help prospective homebuyers navigate the process and extend their financial resources.
Public Sentiment and Communication: Even with the right regulations and resources in place, creating new housing is only possible with sufficient public support and the right partners willing to play their part.	**Build a broad-based coalition of housing champions**, including residents, employers, and public officials. Promote the county to developers experienced with the housing types most needed to support today's professional workforce.

Executive Summary

Actions tailored to the county's unique small, rural communities.

Many communities in the Catawba region were originally built around the textile industry, with textile mills at their center and nearby housing for workers and their families. As the textile industry left the region, each place has been undergoing transitions to other sectors and economic strategies, though aspects of the textile legacy remain in all communities across the region, including architecture, infrastructure, and a shared sense of history. Many jurisdictions of greater size and/or proximity to large cities like Charlotte and Spartanburg have transitioned into suburban downtowns, employment centers, and commuter communities. Smaller, more rural places have retained their original character but need targeted strategies and interventions to revitalize their local economies and trigger growth. The City of Lancaster, Heath Springs, and Kershaw are among Lancaster County's textile industry communities.

These action items represent a shortlist of revitalization strategies tailored for the county's smallest textile legacy jurisdictions, designed work within limited resources and to reinforce what makes them unique.

Topic and Finding	Recommendation
High cost of new construction: The cost of new construction leads to housing prices higher than some local markets can bear, especially if built in small numbers on infill lots. Many small, rural communities have existing housing stock that could be rehabilitated or retrofitted more cost effectively. These existing units are often smaller than what the conventional market produces, but well-suited for the smaller households that tend to live in these communities.	**Promote rehabilitation and retrofits of existing housing stock:** Identify candidate structures for reinvestment and market them to local investors and homeowners interested in renovating them. Focus on properties that are readily available and that can be rehabilitated affordably. As part of the rehab effort, include accessibility upgrades to accommodate seniors, a growing segment of the population in many of these communities.
Unique local character but not enough amenities: Each of the county's small jurisdictions has appealing historical features and strategic natural and economic assets (such as riverfronts and access to major roadways). Adding more lifestyle amenities like parks, retail, restaurants, and programming could help attract more residents, visitors, and economic activity.	**Create amenities that leverage what makes each place unique:** Even if operating just one at a time, pursue adding amenities that accentuate the community's local character. For example, expand public access to natural resources and waterways, position retail and business sites on high-visibility intersections, and promote seasonal events that bring visitors.
Limited staff capacity: Many small towns lack the staffing needed to lead several major projects simultaneously. Some communities have active volunteers and local boards that help drive progress but these individuals and groups have limited availability as well.	**Focus available effort around fewer strategic initiatives:** To avoid spreading staff and volunteers too thin, select the most strategic and achievable one or two planning, economic development, or infrastructure initiatives to start with and see these through before adding more to the agenda.
Limited local budgets: With a small tax base, an individual small jurisdiction cannot self-fund every strategy it might like to pursue. There are county and state grant programs that would support many of the infrastructure and other projects these communities may need.	**Supplement local resources with county and state funding:** Identify priority projects that align with existing funding programs and prepare grant applications to offset costs. Leverage available resources such as the Catawba COG for grant writing assistance.

Data analysis

Abbington Willow Lake, City of Lancaster

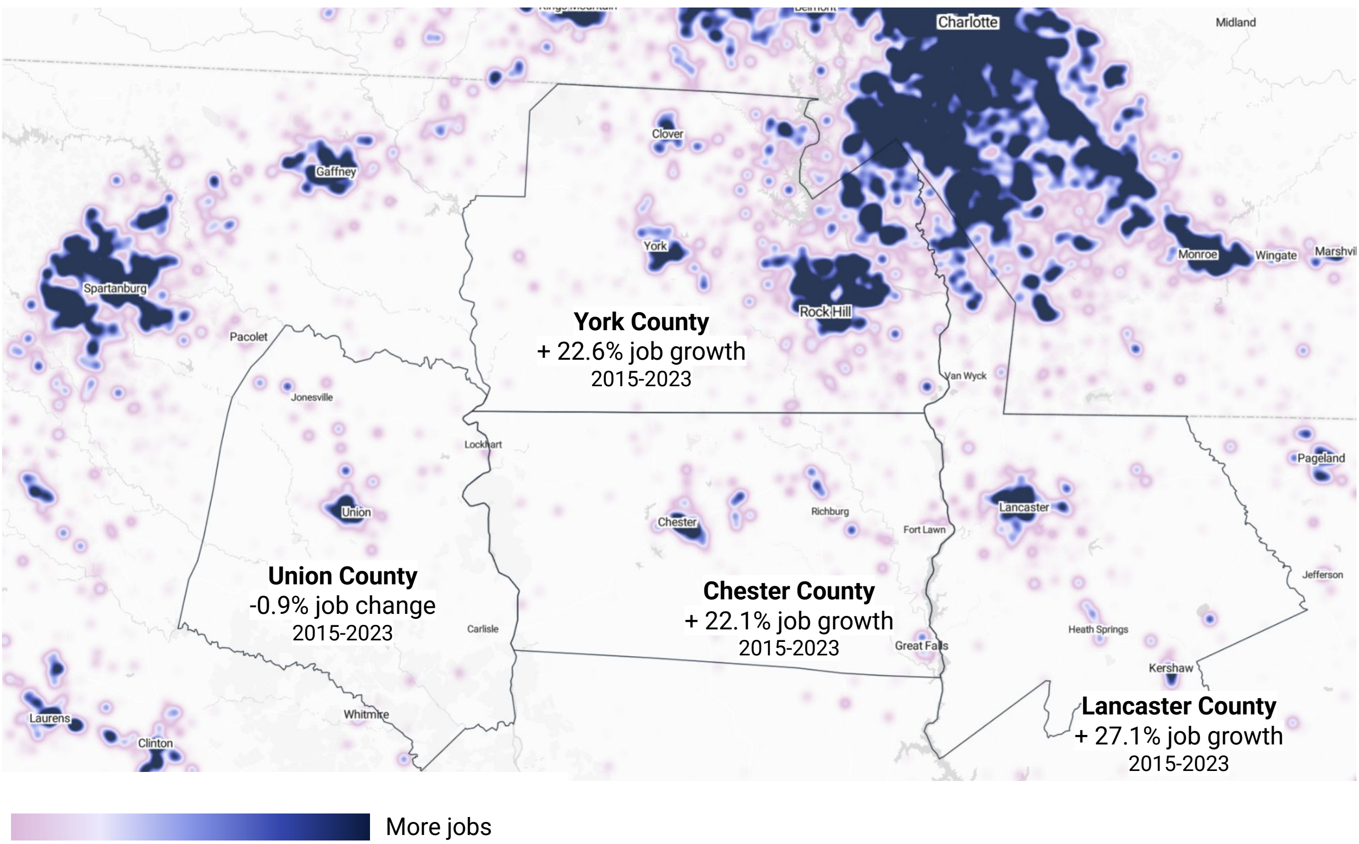
CoStar

Geographic job distribution and growth over time

Source: LODES LEHD

Jobs are unevenly distributed across the Catawba region, with the largest concentrations in York County and and smaller clusters in Lancaster, Chester, and Union Counties. Most counties have seen similar rates of job growth since 2015 (including 27.1% growth in Lancaster County), however Union County's job growth has remained relatively flat during that period (though recent corporate expansions and distribution centers in Union County will add jobs in the near future).

As this study illustrates, stories of job growth and stagnation can also be understood as housing stories. Places with rapid job growth need complementary housing production to serve the expanding workforce. On the other hand, places with limited housing options can be harder places for employers to invest because workforce is harder to come by. In these cases, the right housing development can help spark new job growth.



	Total jobs (2023)
York County	108,667
Lancaster County	29,440
Chester County	9,896
Union County	7,744

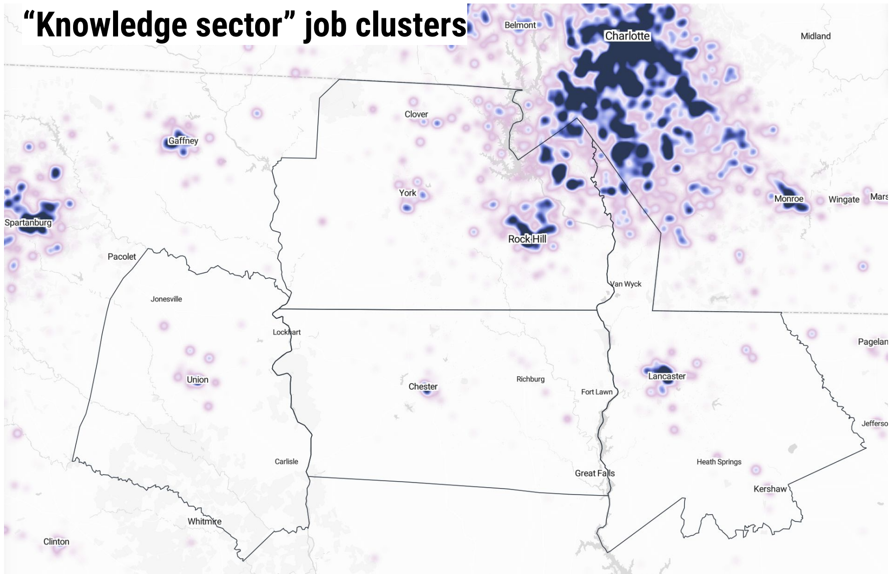
Most of Lancaster County's recent job growth has been concentrated in the Indian Land Area, where jobs increased by 288% between 2010-2024. This development has been proceeding south along the panhandle and may reach Van Wyck in the near future. Other subgeographies have experienced much more modest job growth, such as 14% more jobs in the Lancaster Area over the same period.

Geographic job distribution by sector

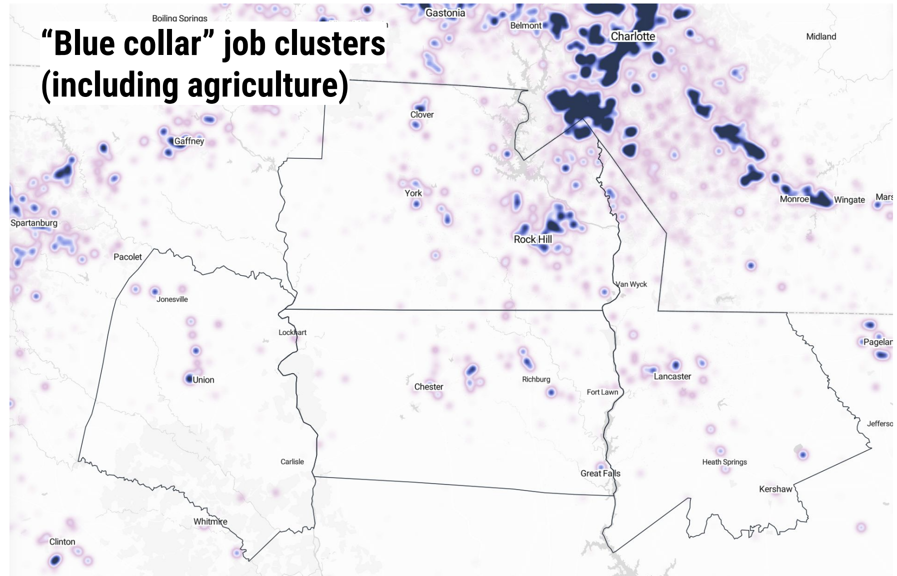
Source: LODES LEHD 2023

The geographic distribution of jobs within and just outside the region varies by sector. Knowledge sector jobs - often higher paying than other sectors - are concentrated in the Rock Hill/Fort Mill area. Other sectors are more evenly distributed among the region's cities and towns. These maps focus on the primary concentrations of each employment sector.

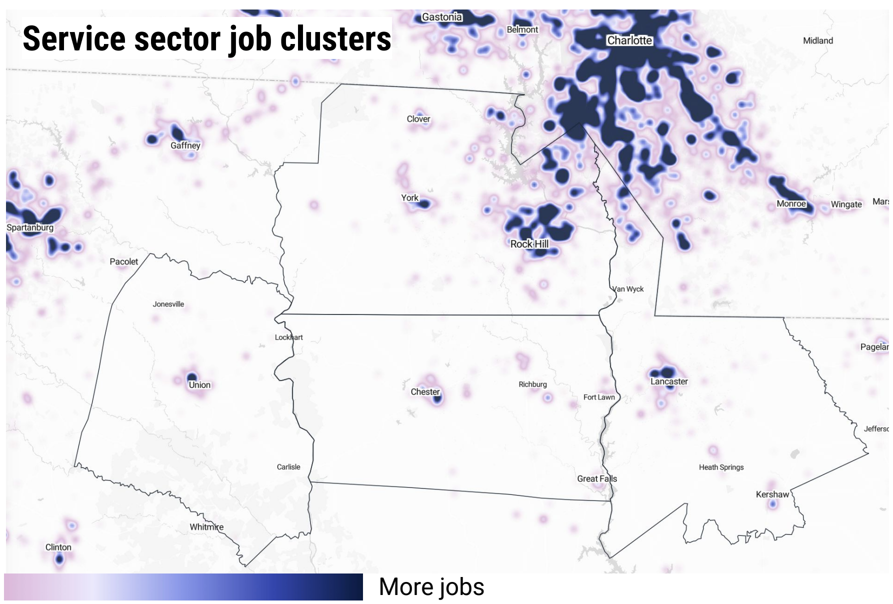
"Knowledge sector" job clusters



"Blue collar" job clusters (including agriculture)

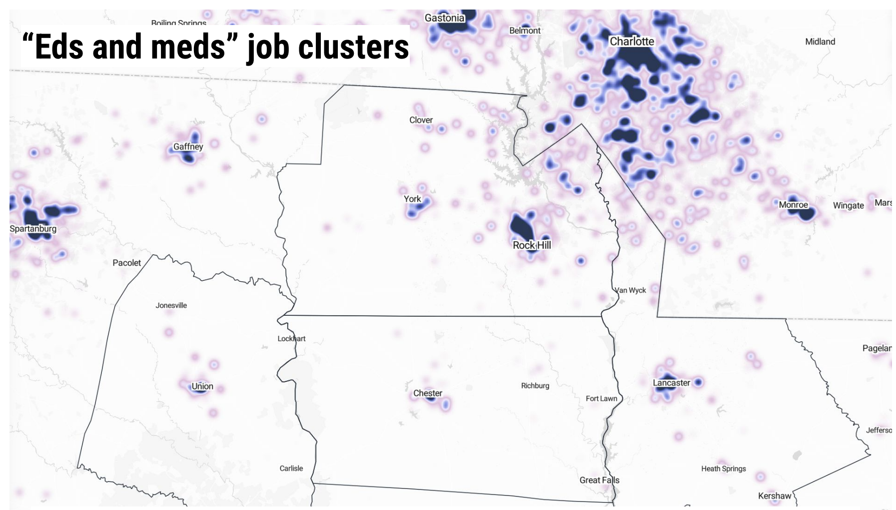


Service sector job clusters



More jobs

"Eds and meds" job clusters



Note: A new hospital located in the panhandle will lead to an increase in "eds and meds" jobs in the Indian Land Area.

Full-time jobs by salary and sector

Source: Bureau of Labor Statistics QCEW, OEWS, WAC, LEHD

Tabulating sector-by-sector job totals by subgeography (below) reveals an uneven distribution between places.

The table at right summarizes jobs by salary across the county, illustrating clear differences in wages between sector. For example, the knowledge sector includes a greater share of jobs at higher salaries than the other sectors. Service sector jobs are lower paying (this analysis attempted to omit part-time jobs which would typically skew salary figures downward, but it is possible some of the very low wage jobs listed here are not full time). Agriculture jobs are common in the county's rural areas (included in the blue collar totals).

Jobs by sector and subgeography in Lancaster County

	Knowledge	Blue collar	Service	Eds, meds, public	Total jobs
Lancaster County, SC	**8,616**	**5,268**	**8,130**	**7,859**	**29,873**
City of Lancaster, SC	1,957	724	2,489	4,166	**9,336**
Kershaw, SC	61	113	244	284	**702**
Heath Springs, SC	2	293	61	122	**478**
Lancaster area	2,257	1,462	3,176	4,753	**11,648**
Indian Land area	5,835	1,676	4,077	1,646	**13,234**

Full-time jobs by sector and salary in Lancaster County

Salary	Knowledge	Blue collar (incl. ag)	Service	Eds, meds & public admin	*% of total*
<$30k	205	134	643	351	*5.5%*
$30k-40k	813	821	1535	947	*16.9%*
$40k-50k	1192	1122	1022	1315	*19.1%*
$50k-60k	939	837	574	958	*13.6%*
$60k-70k	818	609	375	796	*10.7%*
$70k-80k	682	409	253	578	*7.9%*
$80k-90k	551	256	172	481	*6.0%*
$90k-100k	459	161	113	308	*4.3%*
$100k-110k	386	124	67	289	*3.6%*
$110k-120k	332	96	55	145	*2.6%*
$120k-130k	283	67	43	94	*2.0%*
$130k-140k	238	54	46	92	*1.8%*
$140k-150k	190	42	34	56	*1.3%*
$150k-160k	175	37	32	50	*1.2%*
$160k-170k	200	34	31	43	*1.3%*
$170k-180k	126	24	20	31	*0.8%*
$180k-190k	69	17	11	24	*0.5%*
$190k-200k	56	14	9	19	*0.4%*
>$200k	90	37	20	39	*0.8%*
% of total	*32.0%*	*20.1%*	*20.7%*	*27.1%*	

WITHIN THE COUNTY

Indian Land Area

The Indian Land Area is home to most of Lancaster County's knowledge sector jobs, generally the highest paying occupations in the region. This growth and higher wages have contributed to higher housing prices as well. More generally, the panhandle has experienced much faster job growth than the rest of the county.

Population growth by age

Source: 2010-2024 Census ACS 5-year

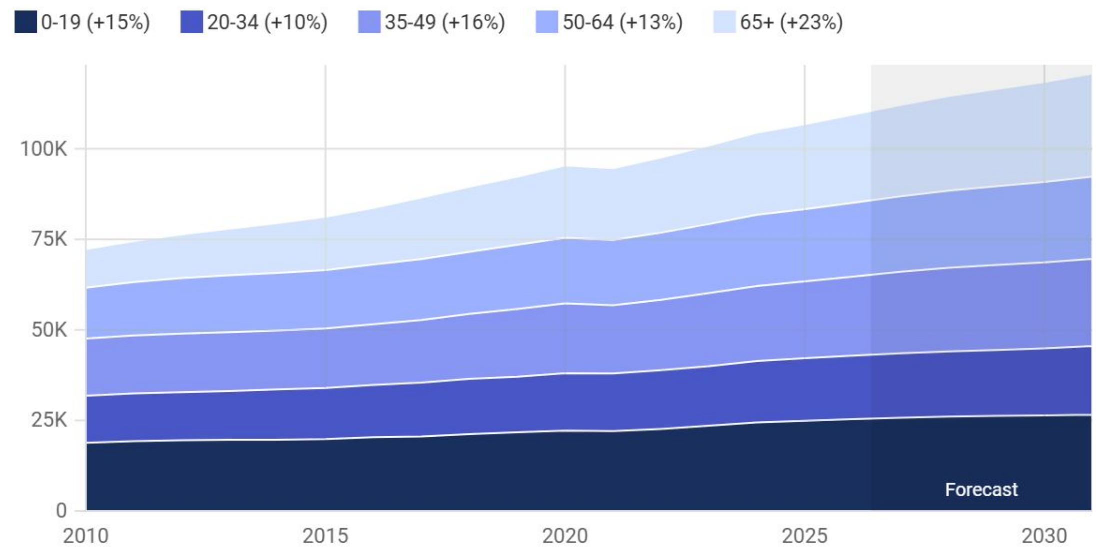
Demographics are a primary driver of housing demand. As populations change, the types and locations of housing required to meet their needs and preferences changes too.

Lancaster County is growing across all age groups, but, as the top chart illustrates, the 65+ cohort is growing the fastest. As these seniors age, a growing share may need alternative housing options to downsize into (freeing up their previous home for the next generation in the process).

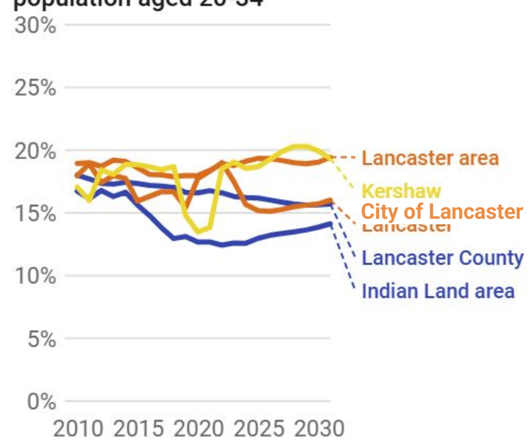
As the bottom charts illustrate, across most of Lancaster County, the share of the population of people aged 65+ is growing while the relative share of the population of people entering the workforce (ages 25-34) is shrinking compared to previous years. Young adults without children and older adults both tend to prefer different housing types than conventional families with children. Adding homes that meet the needs of both of these cohorts will help Lancaster County both meet demand of existing residents aging into the 65+ cohort and in-migrating retirees as well as provide more options for young workers starting their careers in the region.

Population by Age Group in Lancaster County, SC

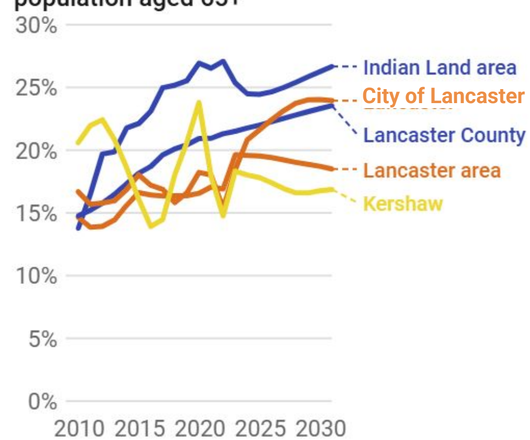
Population change and 5-year trend (% change between 2021 and 2026).



Historical and projected share of population aged 20-34

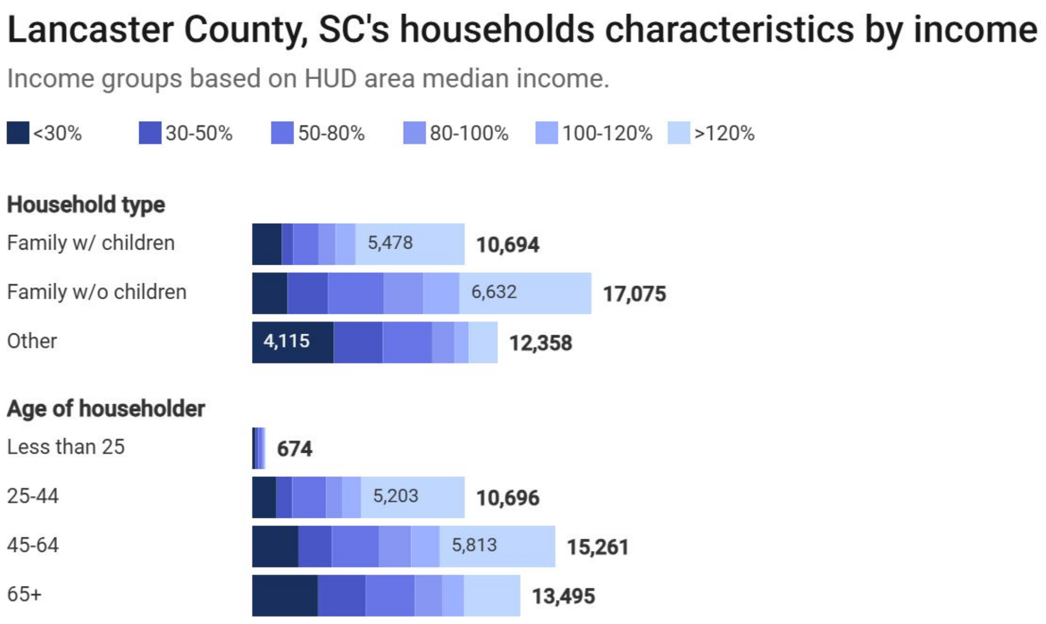


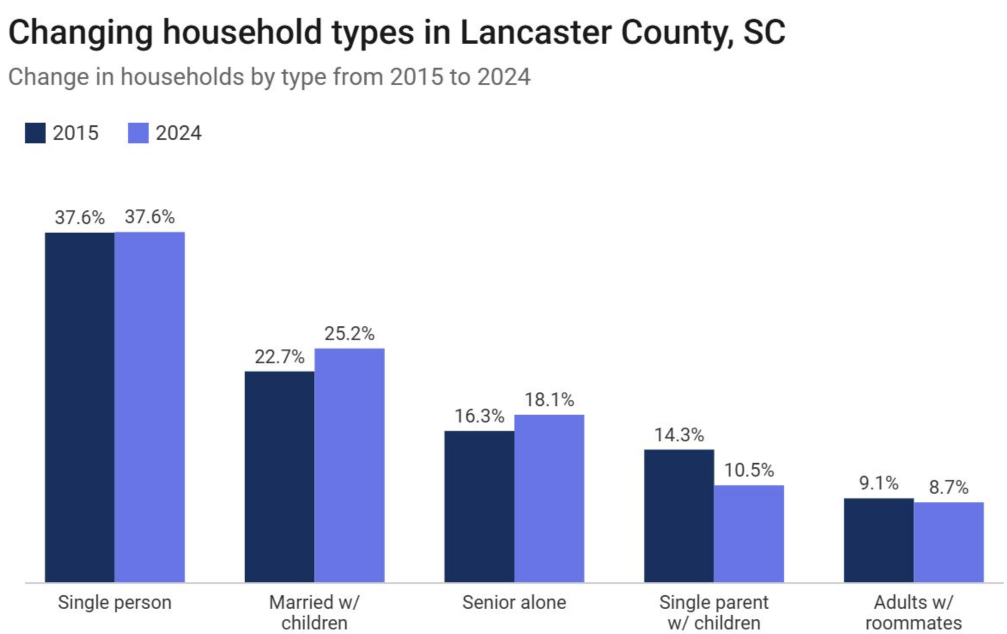
Historical and projected share of population aged 65+



Comparing household types by income and changes over time

Source: 2015, 2024 Census ACS 5-year





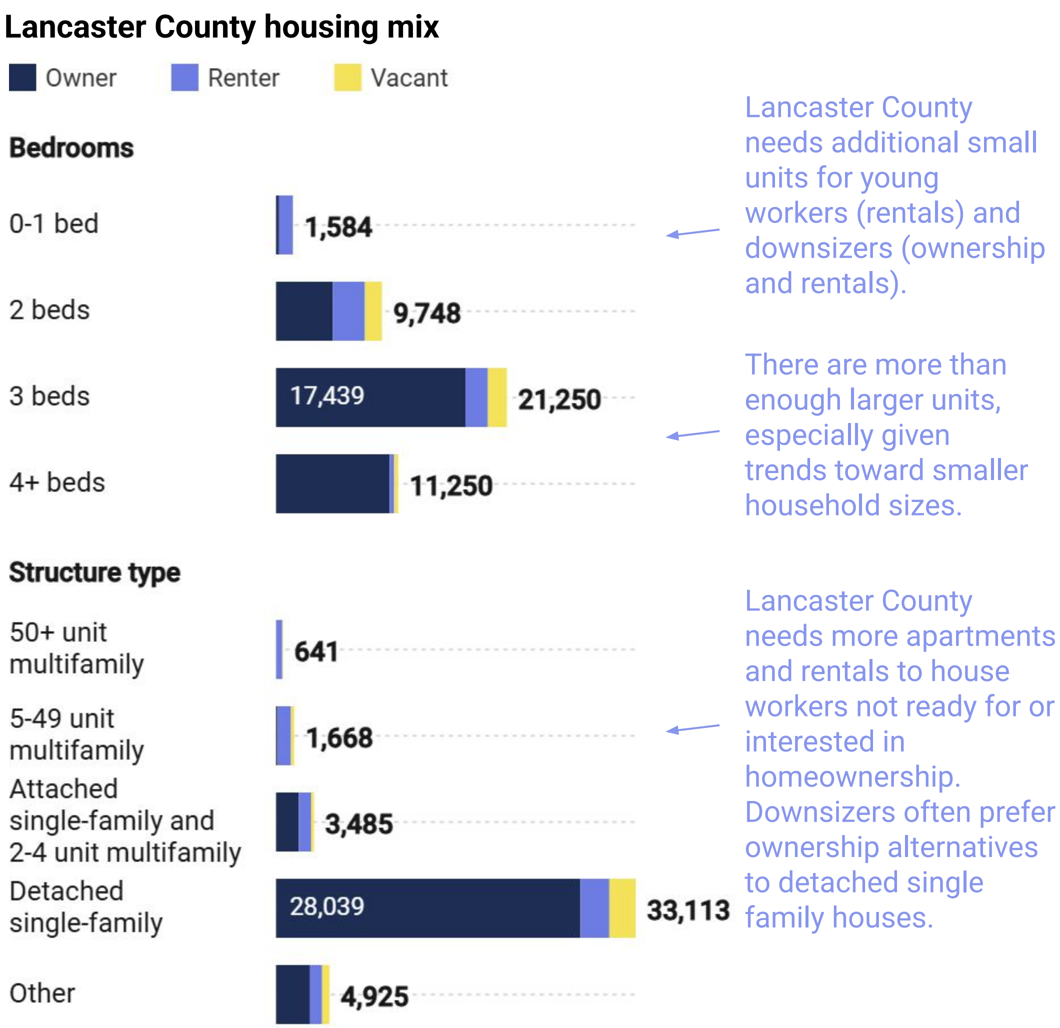
Between 2015 and 2024, Lancaster County's household mix has shifted toward a higher share of married couples with children as well as seniors living alone. With a large supply of single family homes, the county is well positioned to accommodate more of these families. However, the shift toward more single seniors suggests a need for more smaller units suitable for aging in place. The share of single parents with children has decreased significantly, which may suggest the county is a more difficult place to raise a family without multiple parents and incomes.

Single-person households and single seniors are more often lower income than families with or without children. As such, the smaller units serving these groups should be available at lower price points than units serving larger families.

Recalling the 20-34 age cohort entering the job market which has grown slowly since 2010, more units suited to this group (i.e. smaller, lower-priced, more rentals) could help improve the slower growth in this segment of the workforce. Such a housing strategy could be reinforced by investments in placemaking, lifestyle amenities, transportation alternatives, and other features that will help make the area more attractive to young workers.

Lancaster County's housing stock is mostly larger units, and most of its smallest units are rentals.

Source: 2024 Census ACS 5-year



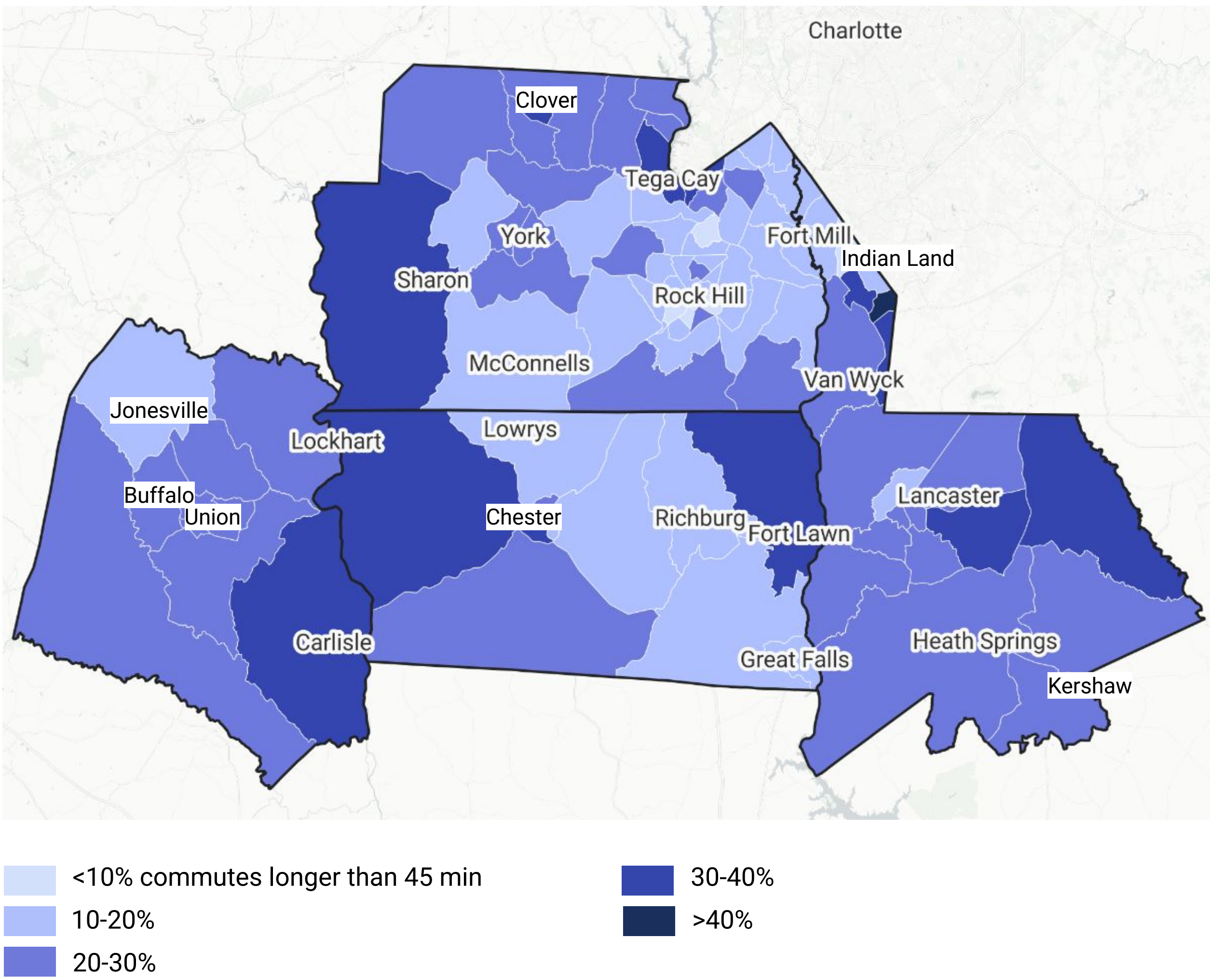
Most housing units in Lancaster County are larger, detached single-family homes for sale. Residents looking for smaller units (to match their life stage and/or budget), rentals, and/or units with shared infrastructure (units in multi-family buildings) have fewer options and might consider leaving the county for locations with more choices if they cannot compete for the limited local selection.

Many households - especially those without children - have many reasons to prefer alternatives to large detached single family homes. Smaller houses and multifamily units are often less expensive and require less maintenance. Rentals require less up front expense and commitment, accommodating those not yet ready to purchase.

Job access in terms of typical commutes

Source: 2024 Census ACS 5-year

Share of commuters traveling over 45 minutes to work



Average commute by Lancaster County subgeography

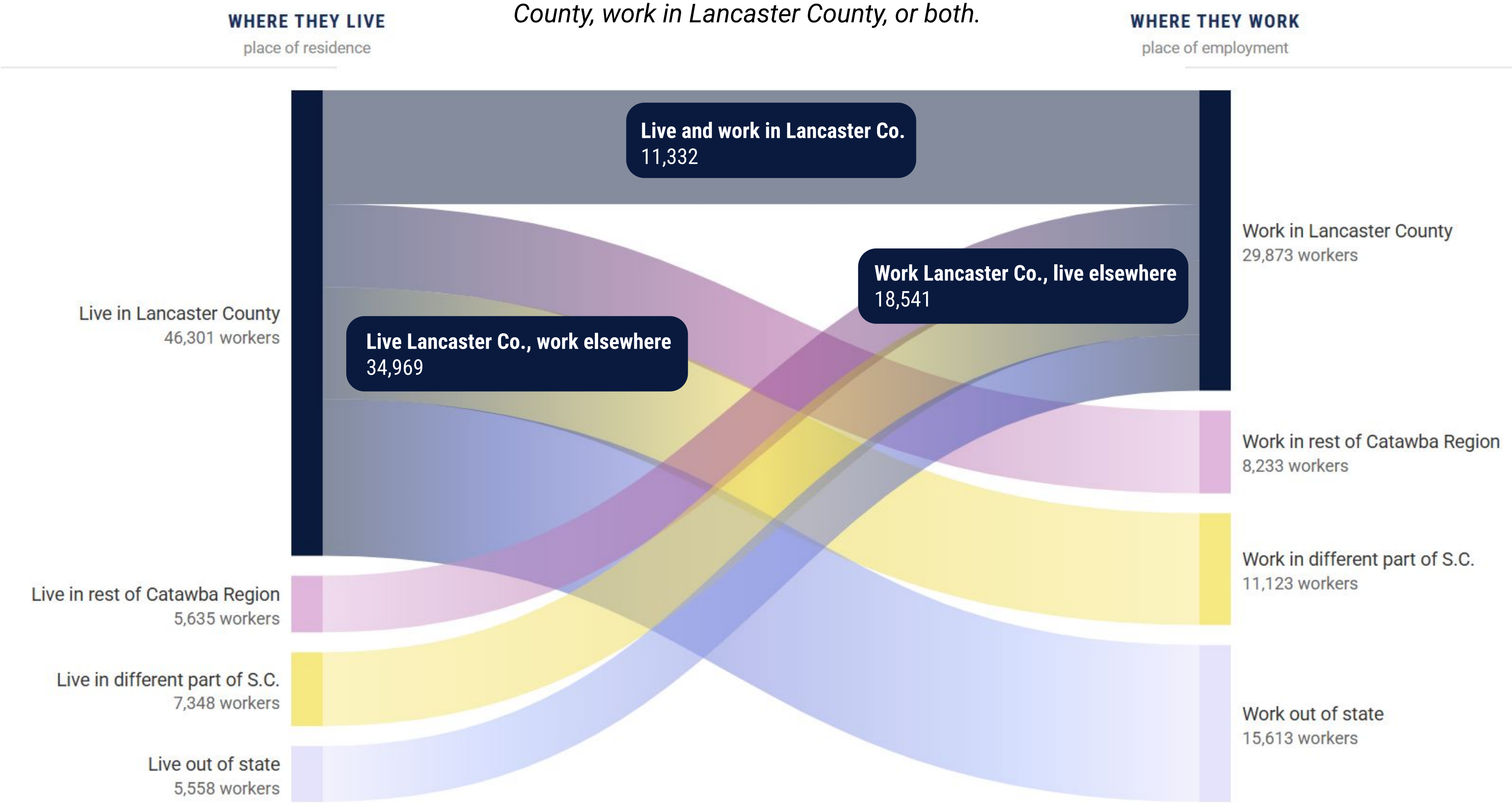
Lancaster County	**29 minutes**
Indian Land Area	30
Kershaw	31
Heath Springs	32
City of Lancaster	26
Lancaster Area	27

Typical commuting distances are an indicator of the relative proximity between jobs and the housing units that are suitable and/or affordable to workers. Lightly developed suburban and rural areas are likely to show longer commutes simply due to limited jobs and housing in general. However, places with significant numbers of jobs and housing units that also show long commutes indicate places where locals drive out of town for work and employees commute in, a potential jobs/housing misalignment that can strain the local job market, add traffic, and impact quality of life. This map and table reflect how far people living in the region commute to work, including to jobs within and outside the four-county region.

Lancaster County residents hold around 38% of the jobs in the county, while just over three quarters of Lancaster County residents work outside of the county.

Source: 2023 LODES

This graph shows only those working individuals who live in Lancaster County, work in Lancaster County, or both.



While we cannot track exactly why each of these workers and residents lives where they do, the volume of people working in Lancaster County but living elsewhere (and vice versa) could indicate a mismatch between the job opportunities and the housing opportunities within and outside of Lancaster County. Most people who live in Lancaster County work somewhere else. Nearly two thirds of all people with jobs in Lancaster County are commuting from out of the county, suggesting that they may be unable to find housing that meets their needs closer to work, or there could be other issues which are affecting where they reside (schools, amenities, etc.)

Growth in terms of jobs, households, housing units and overall jobs-housing balance

Source: 2010-2024 Census ACS 5-year, BLS, Census Building Permit Survey

In general, Lancaster County has been adding jobs, households, and housing units (permits) at a steady pace. The more these metrics grow in sync, the more likely the county can maintain its overall economic growth trajectory.

Places within the county have very different jobs-housing mixes. While there is no "ideal" ratio, the better this balance the more likely people have the opportunity to live and work in the same community.

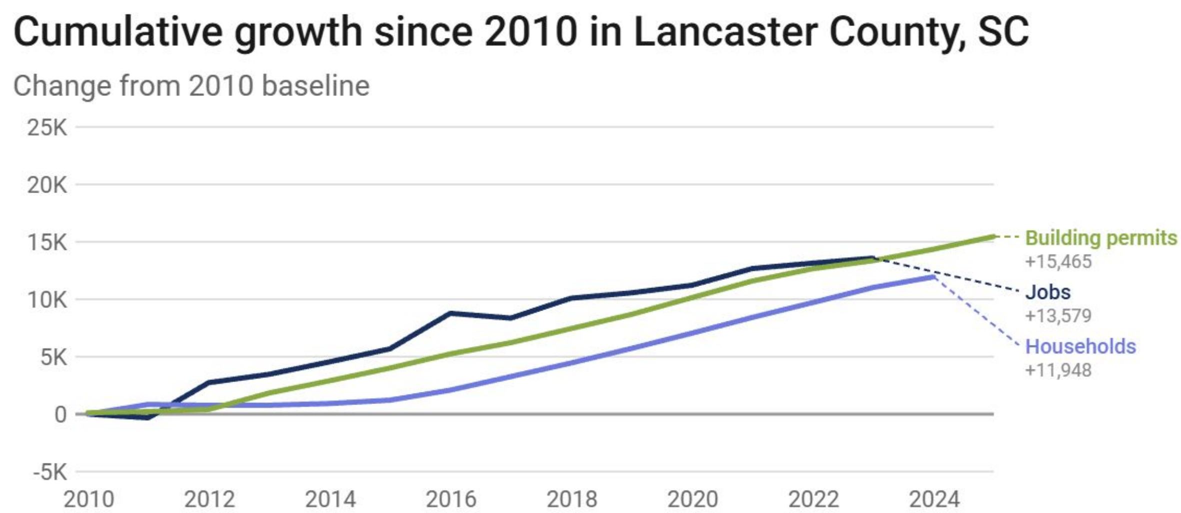
From an employer's standpoint, the more housing surrounding job centers, the easier it may be to attract and retain workers, especially if there is good alignment between wages and the local cost of housing.

From another perspective, communities with fewer jobs relative to housing units are effectively concentrating a higher share of their collective economic value in residential real estate. Adding employment in these places could diversify the tax base and increase fiscal resilience, such as in the event of a housing market downturn.

WITHIN THE COUNTY

Lancaster area

The area around and including the City of Lancaster contains about as many jobs as housing units, a more balanced mix than the county as a whole.



	Total jobs	Housing units	Ratio
Lancaster County, SC	**29,873**	**43,832**	**0.68**
City of Lancaster, SC	9,336	4,141	**2.25**
Kershaw, SC	702	863	**0.81**
Heath Springs, SC	478	408	**1.17**
Lancaster area	11,648	11,505	**1.01**
Indian Land area	13,234	19,655	**0.67**

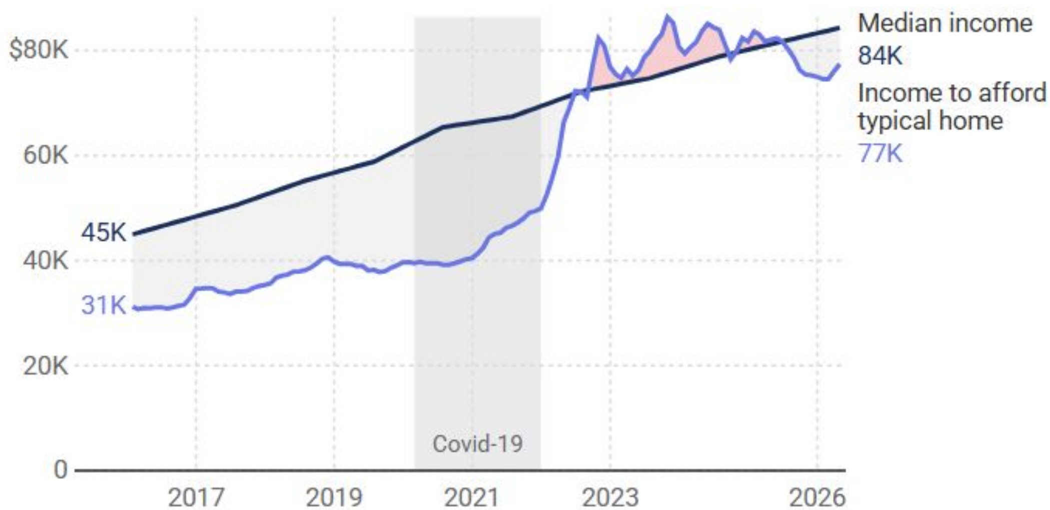
Note: This table only includes housing units constructed as of 2024 as indicated by the latest Census data available. Given ongoing housing permitting activity since then, some of these communities may see a shift in jobs-housing balance moving forward, such as in and around the City of Lancaster where many housing units are in development or expected.

Housing affordability relative to the local median household income

Source: 2015-2024 ACS 5-Year, Zillow, CPI, CommunityScale

How affordable is Lancaster County, SC?

In April 2026, the typical home is affordable to most existing local households. The surplus between local median income and income required is $7k.



	Home Price			Income		
Geography	Typical	Affordable to median	Gap / Surplus	Required	Median	Gap / Surplus
Lancaster County, SC	$289,310	$315,082	+$25,772	$77,442	$84,340	+$6,898
Lancaster area	$289,310	$218,200	-$71,110	$77,442	$58,407	-$19,035
Indian Land area	$468,520	$502,704	+$34,184	$125,412	$134,562	+$9,150
City of Lancaster, SC	$289,310	$206,170	-$83,140	$77,442	$55,187	-$22,255
Kershaw, SC	$181,601	$294,478	+$112,877	$48,610	$78,825	+$30,215
Heath Springs, SC	$205,489	$244,497	+$39,008	$55,005	$65,446	+$10,441

Lancaster County's median income is just enough to afford a typical home on the market today. However, housing affordability varies greatly between subgeographies.

In the City of Lancaster, a typical home lists at $289k but, because the local median income is $55k, this price point is out of reach for many existing local residents.

Kershaw and Heath Springs are comfortably affordable to most local residents primarily because the housing stock tends to be less expensive than other parts of the county.

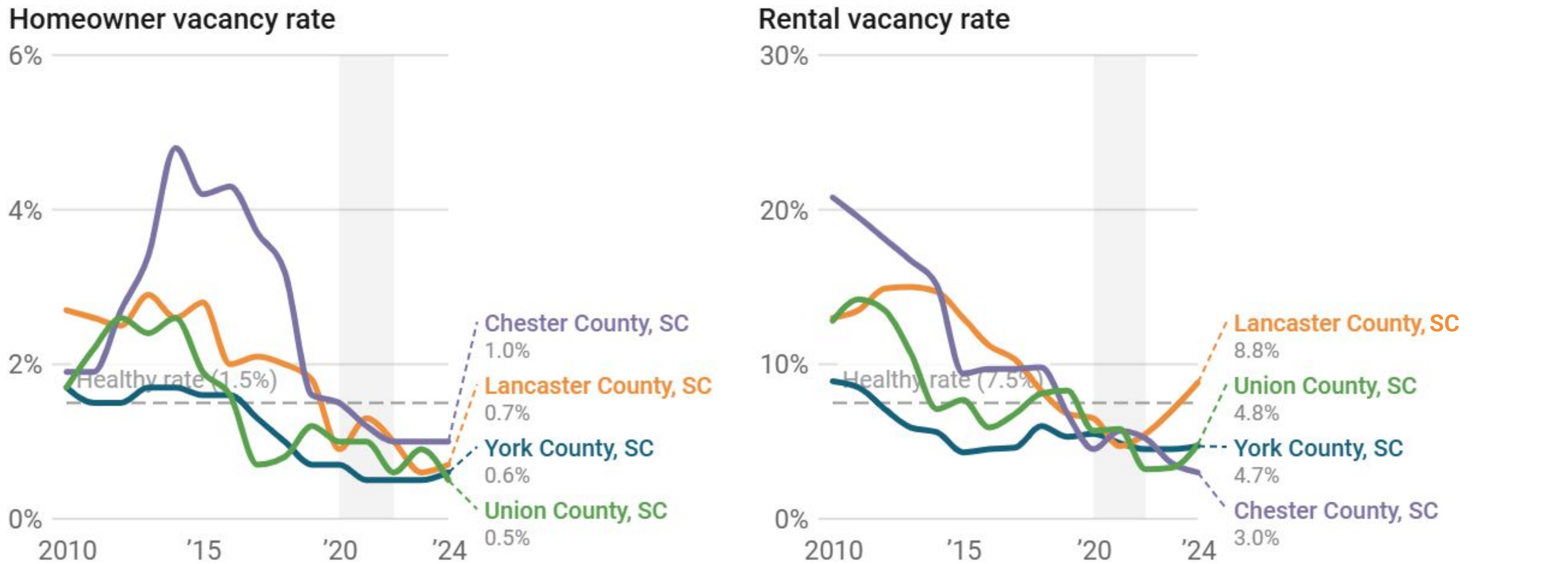
WITHIN THE COUNTY

Indian Land Area

With a typical home price higher than other parts of the county, the Indian Land Area is generally affordable to those residents living in that part of the county. Higher home prices have attracted higher-income households, especially people commuting to jobs in and around Charlotte.

Vacancy rates over time by tenure

Source: 2010-2024 Census ACS 5-year



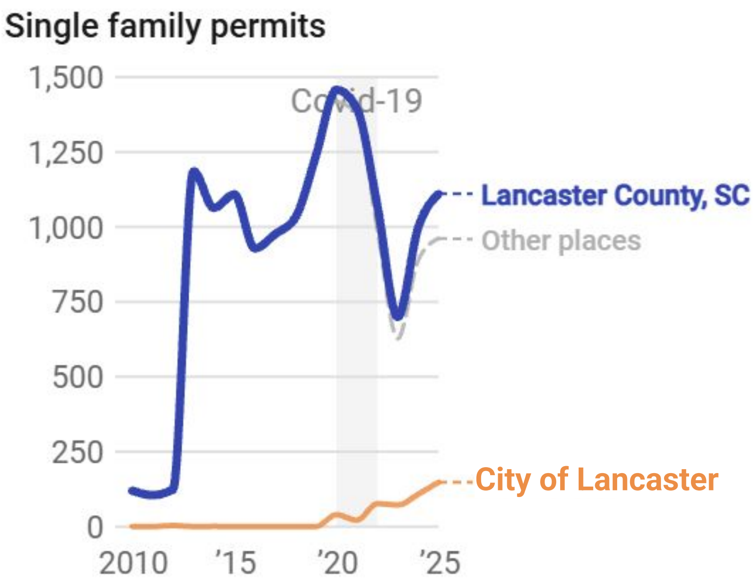
An assessment of vacancy rate trends reinforces the observation that all counties in the region need more housing units to keep up with growth - and more rentals in particular. High vacancy rates suggest there is more than enough supply to meet demand. Vacancy rates below a "healthy" level suggest demand is outstripping supply, leading to price spikes and/or households moving to other places where there is better availability of desired units.

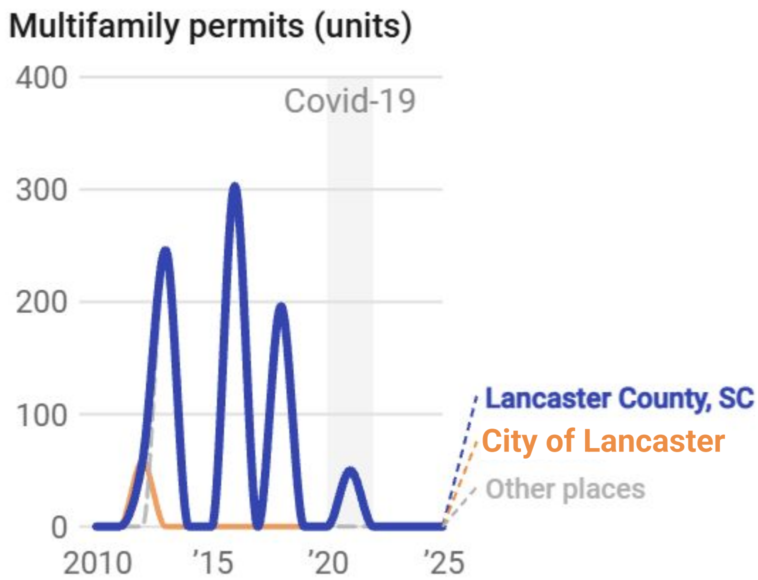
For most of the 2010s, rental vacancy rates in Lancaster County were above the 7.5% "healthy" level, suggesting there were enough units to meet demand. However, since then, rental vacancy dropped, suggesting growing demand for rental units. Currently, rental vacancy has rebounded to just above the 7.5% target, indicating the market has responded with more supply and filled the gap for the time being. However, given multi-family (which is typically rental) still comprises a relatively small share of the county's total housing, it is likely demand for rental housing will remain strong for years to come. Tracking this vacancy rate can help ensure supply meets demand.

Though the inflection point occurred more recently, ownership vacancy rates tell a similar story for homeownership in Lancaster County. Currently, the vacancy rate is significantly below the "healthy" rate of 1.5%. Smaller units are likely in particularly strong demand given demographic trends toward smaller households and the fact that these options comprise a relatively limited share of the overall housing stock. *Note: these charts cannot be reproduced to reflect conditions at the subgeography level of detail due to margin of error issues with this data.*

Annual building permit activity over time by unit type

Source: 2010-2025 Census Building Permit Survey, Lancaster County, City of Lancaster





After a downturn during and after the pandemic, construction activity is picking up in Lancaster County. Single-family building permits have increased since 2023. As an update to the counts above, the City of Lancaster issued 119 single family permits in just the first half of 2026, accelerating its pace of development compared to previous years. However, there have not been any multi-family building permits issued in recent years through 2025 according to available data.

On October 14, 2025, the Lancaster County Council approved a 9-month moratorium (with possible 3-month extension) on new residential development in the Northern Panhandle of Lancaster County, primarily impacting the Indian Land Area.The moratorium pauses new single-family and multi-family residential applications while the County finalizes its Unified Development Ordinance.

Notes: This building permit data is only available at the county-wide and municipal levels, so the charts above do not correspond exactly with some subgeographies. "Other places" refers to locations in the county but outside the boundaries of municipalities with specific data, such as unincorporated areas.

WITHIN THE COUNTY

City of Lancaster

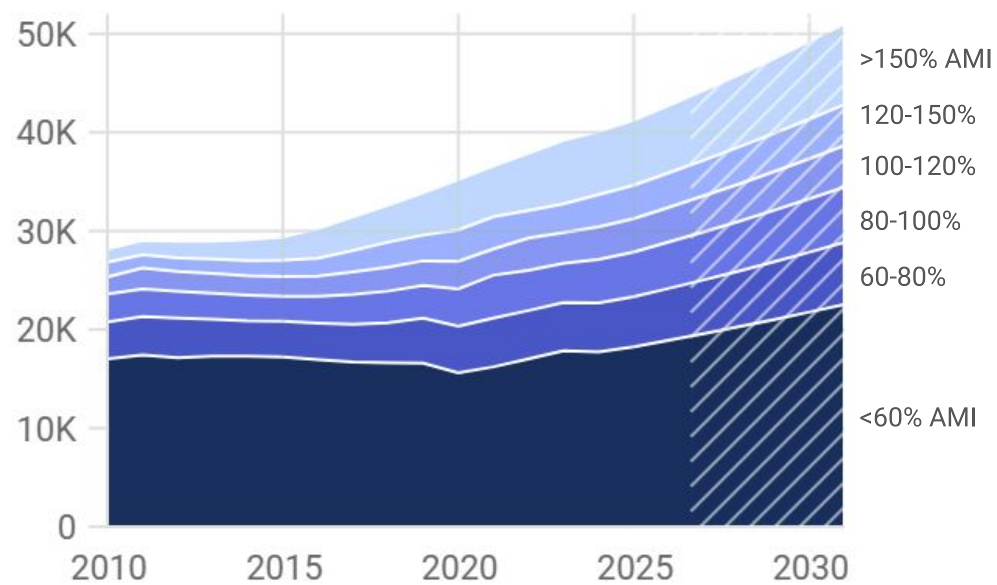
Prior to 2020, the City of Lancaster had not seen the level of single family construction experienced in other parts of the county. However, development activity has increased in recent years and continued to accelerate in 2026.

"Workforce households" by income group

Source: 2010-2024 Census ACS 5-year, CommunityScale

This study is particularly focused on the housing needs of "workforce households," in this case defined as earning between 80-150% of the area median income (AMI). The tables on this page summarize how this income range translates to job types, household counts, and housing affordability.

Household growth by AMI group



80-100% AMI

Household income: $91k-$114k

Growth rate: 8% since 2021

Max home price: $340k-$430k

Max rent: $1,900-$2,400

Reflects typical incomes for jobs like accountants, web designers, biomedical engineers, physical therapists, construction managers

100-120% AMI

Household income: $114k-$137k

Growth rate: 32% since 2021

Max home price: $430k-$510k

Max rent: $2,400-$2,850

Reflects typical incomes for distribution managers, nurse practitioners, industrial production managers, information security analysts, data scientists

120-150% AMI

Household income: $137k-$171k

Growth rate: 7% since 2021

Max home price: $510k-$640k

Max rent: $2,850-$3,550

Reflects typical incomes for commercial pilots, pharmacists, optometrists, architectural managers, HR managers

As illustrated above and at left, Lancaster County's household population growth has been uneven. The >150% AMI group has increased by 33% and the <80% AMI group has increased by 14%, reflecting a growing income disparity that manifests geographically with incomes rising faster in the Indian Land Area than elsewhere in the county.

Housing listings per job by income group

Source: BLS, RentCast, CommunityScale

One measure of how well a housing market is serving a target population is to gauge how many real estate listings fall within the group's price range. Addressing this in terms of jobs-housing balance, the chart below compares jobs by salary level to listings by the income required to afford them in the same area. The more listings that are affordable to a given AMI bracket, the better served that group is by the market.

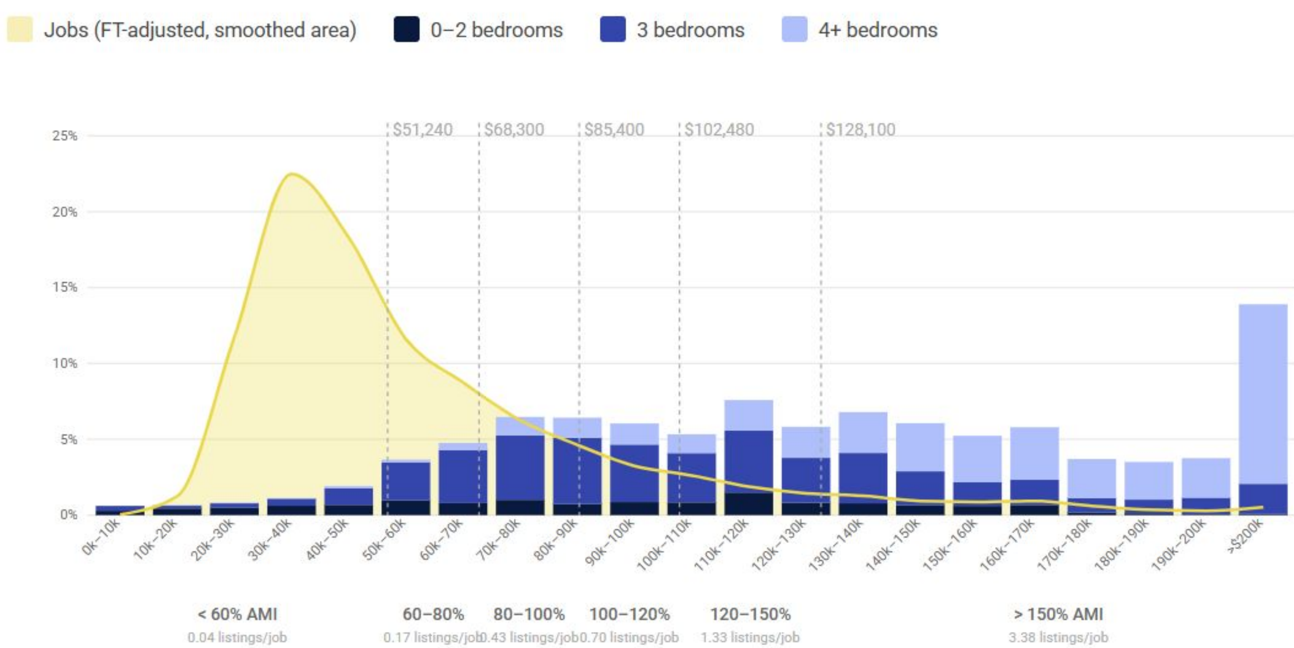
In the case of recent listings in Lancaster County, housing is more relatively abundant the higher the price and the higher the income. There are about 0.4 affordable listings per job for workers earning between 80-150% AMI. Higher earners see far more listings per job that they can afford and lower earners far fewer.

The higher the rate of listings per job at the target 80-150% AMI price point, the more of these workforce households Lancaster County could potentially attract.

Note: This analysis compares a single job's salary to the cost of a housing unit. In reality, many households combine multiple wages to boost their household income, effectively moving them up the chart to higher brackets. However, single-earner households are limited to what they can afford from one job's pay.

Lancaster County, SC: Jobs vs. For-Sale Listings by Salary Bracket

Each series shown as share of its total. Stacked bars show listings by bedroom count; smoothed area shows jobs. Both on the same proportion scale.



Many essential workers make less than 80% AMI.

Source: 2024 BLS OWES, 2024 Census ACS 5-year

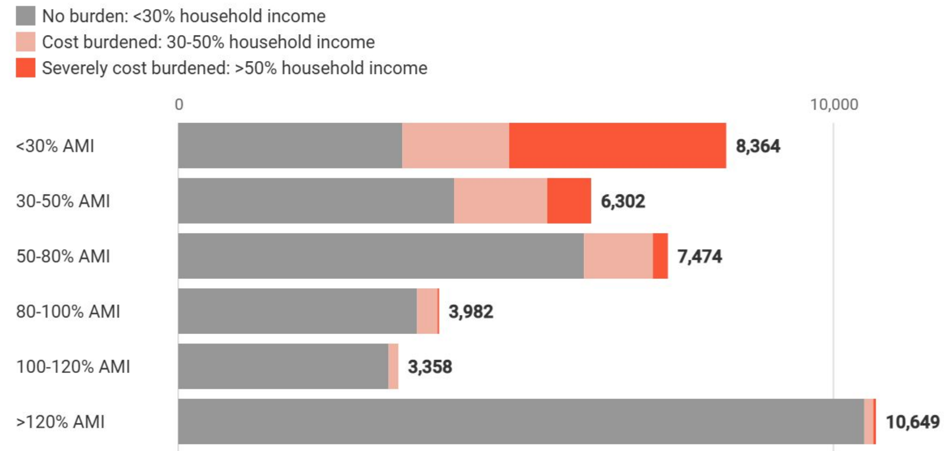
Though much of this report focuses on households earning between 80-150% AMI, the county also includes many households earning less. The county's households earning below 80% AMI are more likely to be experiencing cost burden than those earning more. Cost burden is defined as spending more than 30% of household income on housing costs; severe cost burden is defined as spending more than 50%. As summarized by the top chart, this data indicates that a significant share of the county's lower income households are struggling to afford living in the community.

Cost burden is a factor impacting the county's essential workforce, such as those working jobs that the community relies on to help keep basic services and infrastructure functioning. The bottom chart indicates typical wages for a subset of these jobs. In many cases, these salaries are not enough on their own to cover housing costs without incurring cost burden. Housing affordability is particularly challenging for single-earner households that rely on just one salary to cover all living expenses, including housing costs. Multi-earner households can combine two or more salaries to achieve a higher household income that can afford higher housing costs. Attracting more jobs that pay wages in the 80-120% AMI range could help lift more single-earner working households out of cost burden.

Rates of cost burden among households living in Lancaster County

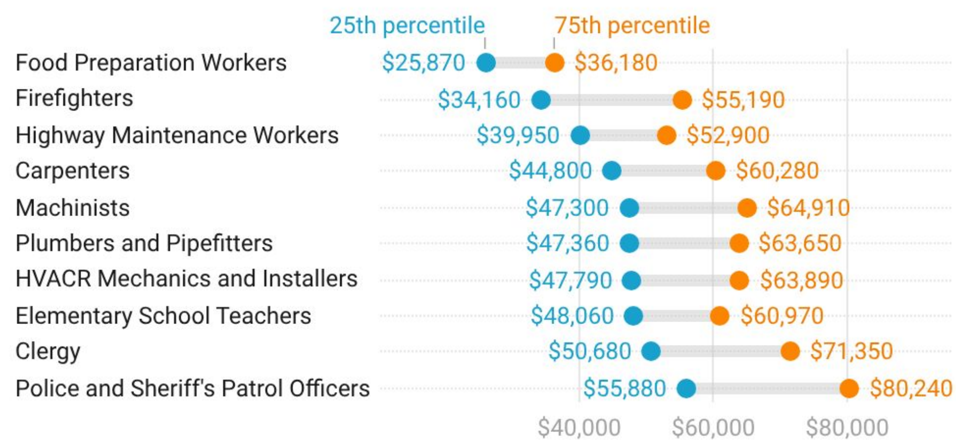
Cost burden by household income

Percent of household income spent on housing costs (rent or ownership costs, including mortgage and insurance)



"Essential workforce" jobs located in Lancaster County

Selected wages by occupation, Charlotte MSA



Stakeholder engagement

Source

Stakeholder engagement process

The study process included two rounds of focus group meetings with stakeholders from across the four-county region. The meetings were structured to confirm or revise analysis findings and to gather insights on a range of housing and workforce topics.

The process also included a detailed survey sent to employers throughout the region, receiving 70 responses from organizations across numerous industries and company sizes.

This section summarizes the stakeholder feedback from these outreach activities in terms of challenges and barriers to housing access and production. Along with the analysis in the preceding section, these observations inform the study's assessment of key gaps in the housing supply as well as strategies and recommendations to address housing access and production challenges.

Participating stakeholders included:

- **Municipal staff** from numerous cities across the region.
- **Economic development** agencies involved in employer attraction and retention.
- **Employers** representing companies large and small in a variety of industries.
- **Real estate professionals** directly involved in the housing market, including developers, realtors, and lenders.
- **Service providers** focused on helping provide access to housing.

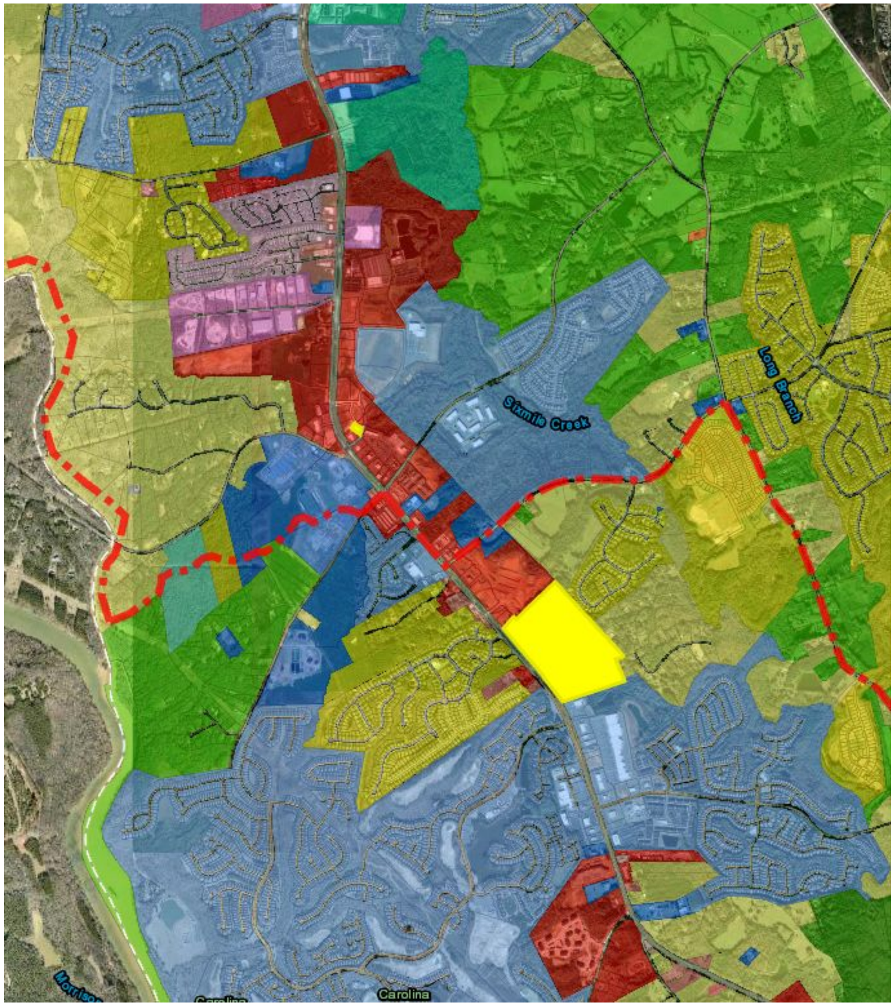
Challenges and barriers to housing access and production are organized into the following categories:

- **Zoning and development standards**
- **Development economics**
- **Transportation and infrastructure**
- **Housing options**
- **Household finance**
- **Workforce development**
- **Public sentiment and communication**

Supply-side feedback: Development regulations can increase design and building costs, leading to high housing costs

Zoning and development standards: According to real estate industry stakeholders, local regulations often limit the variety of housing types that are allowed and can include design requirements that increase costs (which are in turn passed on to buyers and tenants).

- Minimum square footage and lot size requirements limit construction of smaller, more attainable housing types.
- Few areas where multi-family is allowed.
- Building material and design standards add costs that are difficult to absorb without elevating prices for homeowners and renters.
- Height limitations make multi-family development difficult to pencil in areas where it is otherwise permitted.
- Parking minimums consume land and add per-unit costs, particularly for multi-family and other denser housing typologies. While some parking is essential to serve new housing (especially in areas where alternatives to driving such as transit are not available), some stakeholders suggest requiring more parking than the market demands can drive up costs.
- Certain site design requirements (such as rear-loaded alleys for townhomes) create engineering challenges that increase costs.
- Newer development approaches such as modular housing are not always accommodated as readily as traditional stick built.



Detail of Lancaster County zoning map

Supply-side feedback: A combination of costs discourage certain kinds of housing development.

Development economics: Builders and developers reported encountering a variety of challenges when attempting to finance, build, and sell/rent in the region, such as high land and infrastructure costs driving up home prices.

- The cost to develop land often exceeds what lower price points can support.
- Construction costs remain elevated following recent inflationary periods.
- Impact fees and development fees can drive up costs for homebuyers and renters.
- Long permitting timelines can add cost and uncertainty to the development process.
- Property tax rates on rental properties are higher than owner-occupied, reducing investment appeal.
- Developers often bear full costs for extending roads, water, and sewer infrastructure, adding cost that is passed on to homebuyers and renters.
- Many communities contain historic structures such as mill buildings but renovation or adaptive reuse is not always feasible.
- Water and sewer capacity limitations constrain development in some areas.
- Site readiness issues (such as land that won't perc or lacks utility access) limit developable parcels.

Demand-side feedback: Housing needs and preferences, particularly those of seniors and young adults, are misaligned with the housing stock.

Housing options: Stakeholders described a misalignment between the housing stock available and the housing options many segments of the population prefer or need, such as downsizing options for seniors and rental units for young adults.

- Though stakeholders find that typical household sizes are shrinking, few smaller homes are being built.
- Single-family detached dominates new construction with limited variety in housing types.
- Seniors remain in larger homes due to lack of suitable downsizing options, reducing housing availability for new families.
- Limited move-up inventory keeps households in starter homes longer.
- Age-restricted communities add options for seniors but displace opportunities for younger home buyers because these developments represent one more area and one more batch of units that will not be available for others, an increasingly significant tension as available development sites diminish in more built-out parts of the County.
- Housing renovation and rehabilitation can be cost prohibitive, especially if extensive code upgrades are required.
- Limited rental inventory exists across much of the region.
- The rental market operates informally in many areas, making it difficult for newcomers to find options.
- Housing location decisions are also driven by factors such as school districts, amenities, and perceived quality of life.

Demand-side feedback: Competing costs and market competition from cash buyers limit what many residents can afford.

Household finance: Lenders, employers, and others reported numerous hurdles and constraints limiting many residents' ability to buy a home, including competing costs such as childcare, challenges saving for a down payment, and competition in the market from cash buyers.

- Cash buyers outcompete mortgage-dependent buyers, especially in higher-demand areas.
- Institutional investors purchasing single-family homes reduce available inventory.
- Household debt (such as student loans and credit cards) is counted against mortgage qualification, reducing how much some can borrow to purchase a home.
- Accumulating enough money for a down payment can take years for some households, deferring their ability to buy. However, there are some low and no down payment loan products available to qualified borrowers.
- Overall increases in the cost of living reduce how much income is available to pay for housing.
- Childcare costs are a particularly significant impediment to housing affordability for young families.
- HOAs add significant monthly costs that effectively reduce how much homebuyers can borrow.

HOMEBUYER PROGRAM

SC HOUSING

Financing Housing. Building SC.

SC Housing offers low interest loans and down payment assistance to qualified homebuyers, including those with incomes in the 80-150% range (exact limits vary by county).

Workforce feedback: Longer commutes are impacting employers' ability to attract and retain workforce.

Transportation and commutes: Employers and economic development stakeholders noted how long commutes and a lack of transit impact their ability to attract and retain workforce.

- The region has limited transit options in general.
- Existing transit services often have restricted hours and routes that don't align with shift work.
- Attempted microtransit and employer-supported transit programs have generally not been successful.
- Commute times are generally increasing according to Census data as workers travel farther for attainable housing, adding transportation cost and impacting quality of life.
- Many moderate- and higher-income employees choose to live in areas with more housing choices and amenities even if it means living farther from work.

Workforce feedback: High costs of housing present challenges to employers filling jobs.

Workforce development: Employers and others reported challenges filling jobs due to higher housing and living costs in the area, especially for low- and middle-wage jobs that require daily in-person presence such as teachers, healthcare workers, and distribution facility staff.

- Major employers report higher worker turnover due to lack of nearby housing availability and long commute burdens.
- Some employers are considering automation as an alternative to managing ongoing workforce challenges, a potential long-term consequence of workforce housing shortages.
- Site selection decisions increasingly factor in housing availability for prospective employees.
- Entry-level salaries in major employment sectors do not support current housing costs, even for skilled and educated workers.
- Teachers, healthcare workers, and other essential employees cannot afford to purchase homes in the communities where they serve.
- Childcare costs are cited as major contributor to housing and employment decisions.

Lancaster county job fair at USC- Lancaster March 24, 2026

Communications feedback: Conflicts between stakeholders are seen as a barrier to building different housing types.

Public sentiment and communication: Many stakeholders described conflicts between local residents, developers, advocates, and politicians around topics such as adding density, introducing different housing types, and setting fee and incentive policies.

- Resistance to multi-family and higher-density development is common.
- Residents express concern about communities changing character due to growth.
- Memories about earlier market conditions shapes expectations about what housing should cost and how affordability should be measured.
- Much of today's housing discourse does not address the ways housing is integrated with economic development goals.
- Not enough communication between policymakers and developers.
- Political sentiment at state and local levels often does not support housing policy reform.
- Some communities perceived as unsafe, limiting market appeal.

Employer survey results

The study process included a survey sent to employers across the region to gather feedback and insight on the role housing availability and affordability plays in their staffing and location decisions. Respondents included companies across most major employment sectors and ranged in size from fewer than 50 to more than 1,000 employees. This page highlights a selection of responses to survey questions. The full record of anonymized survey responses is available as a separate document.

33% reported job candidates asking about housing availability or affordability during recruiting.

20% have lost employees or candidates because they could not find suitable housing within a reasonable commute.

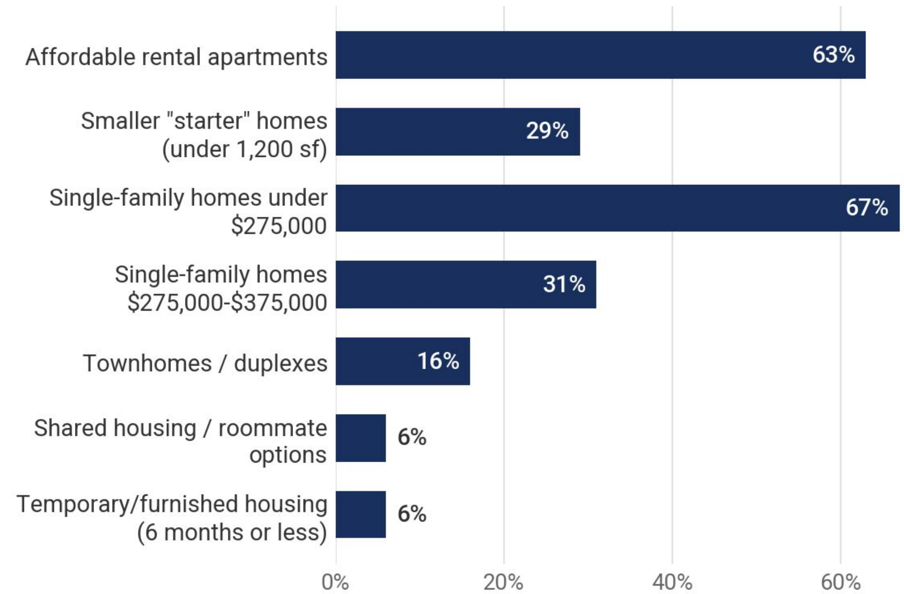
39% provide some form of relocation assistance, signing bonus, down payment assistance, or other housing support.

43% consider housing availability/affordability for workforce a critical or important factor.

45% do not currently consider providing housing resources for employees an appropriate responsibility for them. This might indicate many employers believe workforce housing is an issue better handled by municipal and county governments. It also might signal the need for more outreach to employers to understand their unique perspectives and explore possible collaborations and partnerships further.

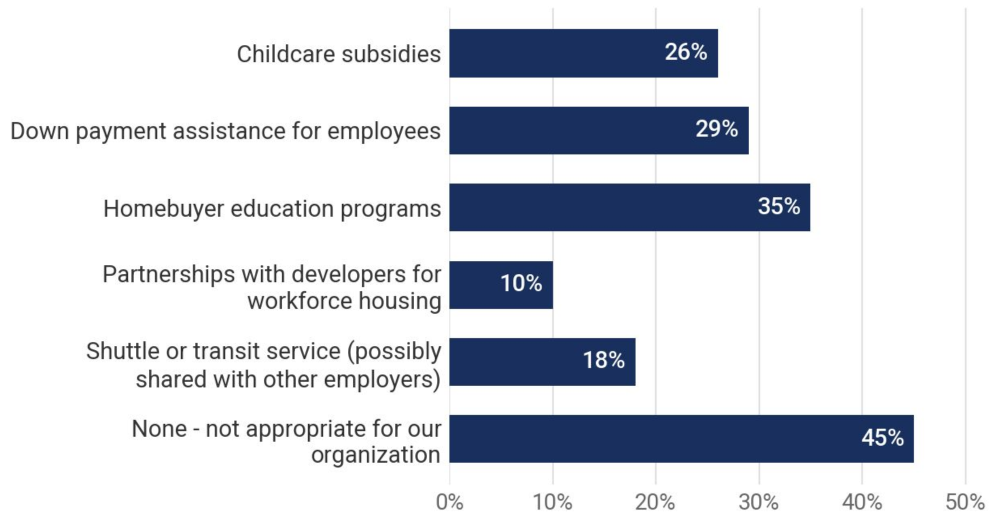
What types of housing are most needed for your employees?

Share of employers selecting each housing type, employer survey



Which programs would you consider offering if resources or partnerships were available?

Share of employers considering each support program, employer survey



Workforce housing assessment

The Mason at Six Mile Creek, Indian Land

Introduction to profiles and variables

The following section synthesizes the study's analysis and stakeholder feedback into a discussion of 3 key questions regarding workforce housing. Each includes two representative profiles of workers with real-world employment, income, and housing need characteristics that illustrate important facets of the workforce housing story in the Catawba region.

	Is housing affordable to the workforce?	**Do we have the right kinds of housing?**	**Do we have housing in the right places?**
Why this matters	To fill jobs across the income spectrum, the region's workforce needs access to housing at a wide range of price points. Housing affordability is a relative concept that depends on each household's family budget, considering competing expenses such as childcare, health insurance, and student loans.	The workforce is comprised of a variety of household types and family structures, from young singles and couples to families with children to groups of roommates to empty nesters. To attract and retain this diverse workforce, the region's housing stock needs to include enough options to accommodate all of these configurations and life stages.	To attract the best employees and employers in technology and other high-income sectors, places must compete not just in terms of the right housing supply but also an appealing quality of life. Communities that offer in-demand lifestyle amenities like walkable neighborhoods with lots of restaurants, entertainment, culture, and recreation are more likely to attract and retain top workforce talent.
Example worker #1	**Electrical power-line installer** earning \$106k/year[1] with a low-cost lifestyle and no debt looking to buy a 3-4 bedroom house. *Stakeholders are concerned about housing availability for skilled blue collar tradespeople to service the economy's essential infrastructure.*	**Facilities manager** earning \$103k/year[4] looking for a rental apartment near work. *Employers reported managers who were not interested in buying a home having trouble finding attractive rental options near plants and other large employment sites.*	**Data scientist** earning \$162k/year[2] with 2 teenage children looking to buy house in a walkable neighborhood with things to do. *Stakeholders observed high-demand employees often prefer to live in walkable neighborhoods with lots of amenities, often choosing places like Charlotte over cities in the Catawba region.*
Example worker #2	**Registered nurse** earning \$91k/year[3] with 2 young children also managing childcare costs looking to buy a 2-3 bedroom starter home. *Stakeholders reported challenges staffing hospitals, especially filling mid-level positions like nurses.*	**Accountant** earning \$160k/year[1] looking to downsize after their children left for college. *Stakeholders voiced concern about empty nesters remaining in larger homes that would be better suited for new families because there aren't enough downsizing options available.*	**Computer engineer** earning \$117k/year[4] looking for an apartment in a walkable neighborhood with amenities. *Stakeholders were concerned that there aren't many rental options in walkable settings that would attract young workers outside the region's major cities.*

[1] 90th percentile salary for these jobs in Catawba region; [2] 75th percentile salary for these jobs; [3] ~60th percentile salary for these jobs; [4] Median salary for these jobs

Is housing affordable to the workforce?

These recent listings from around Lancaster County illustrate the range of for-sale options typically available at different sizes and price points.

$220,000
2 bedroom, 1.5 bath
1,472sf
1.0 ac lot
Kershaw

Affordable to an income of up to:
$58,000

$395,000
3 bedroom, 2.5 bath
1,811sf
0.1 ac lot
Indian Land

Affordable to an income of up to:
$103,000

$175,300
3 bedroom, 1 bath
1,023sf
0.8 ac lot
Lancaster

Affordable to an income of up to:
$46,000

$349,300
4 bedroom, 2.5 bath
2,144sf
0.4 ac lot
Lancaster

Affordable to an income of up to:
$91,000

$251,800
4 bedroom, 2 bath
1,820sf
1.0 ac lot
Heath Springs

Affordable to an income of up to:
$66,000

$575,000
4 bedroom, 3 bath
2,804sf
0.4 ac lot
Indian Land

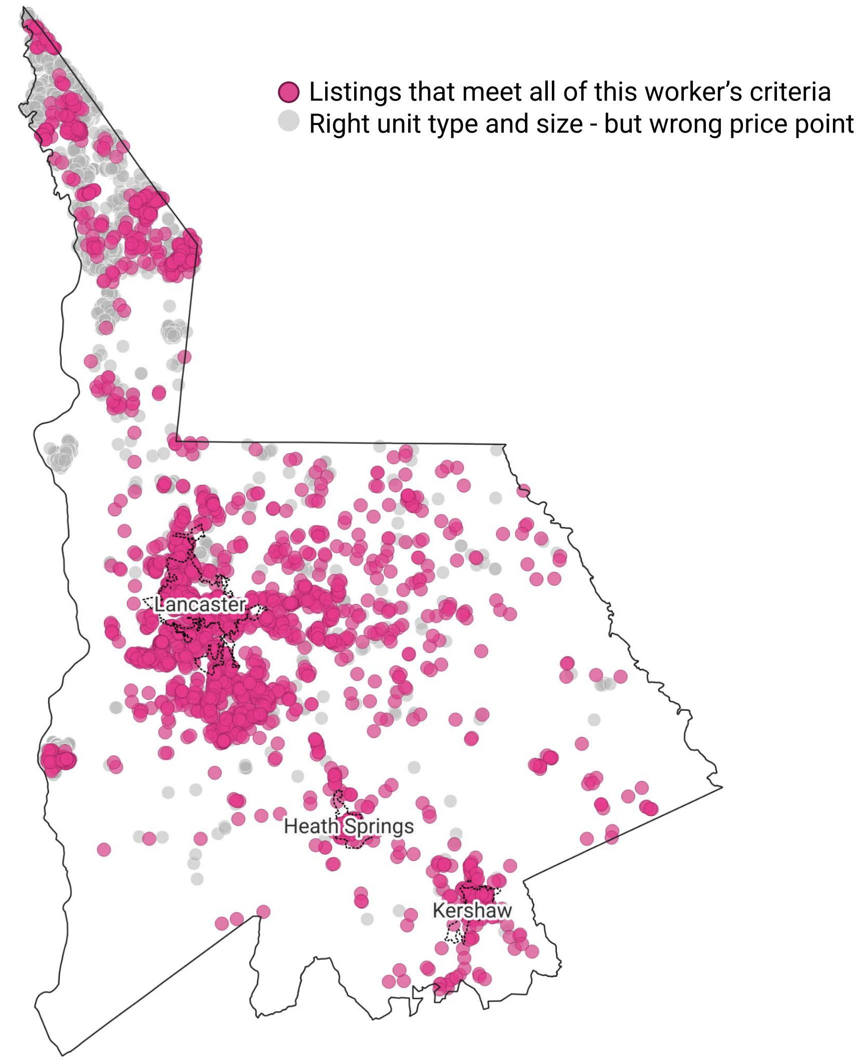
Affordable to an income of up to:
$150,000

Is housing affordable to the workforce?

Example worker:
Electrical power-line installer earning $106k/year with a low-cost lifestyle and no debt looking to buy a 3-4 bedroom house.

Why this example?
Stakeholders are concerned about housing availability for skilled blue collar tradespeople to service the economy's essential infrastructure. This example illustrates a segment of the population that is well-served by the region's existing housing stock.

Key observations:
The potential resident looking for a large, single-family home in this workforce price range might have options across the county but is still priced out of a large share of listings.



Looking for	Price range	Share of recent listings
3-4 bedroom house	Up to $366k	74%

Is housing affordable to the workforce, including those with competing household costs?

Example worker:
Registered nurse $91k/year with 2 young children also managing childcare costs looking to buy a 2-3 bedroom starter home.

Why this example?
Stakeholders reported challenges staffing hospitals, especially filling mid-level positions like nurses. This example demonstrates how limited housing options can make it hard for these workers to find a home near their job. This example also illustrates how competing costs of living can significantly reduce some households' ability to afford housing.

Key observations:
By conventional measures, this nurse should be able to afford a home that costs up to 30% of their income annually (covering mortgage, taxes, etc.). That would equate to a purchase price of up to $335k in this case.

However, as a parent of young children, this worker has a complicated household budget that does not leave much for housing costs (much less saving for retirement, taking vacations, maintaining an emergency fund, etc.). Managing to set aside $1,260 for housing each month, they can realistically only afford a purchase price of $186k (or $156k if the property comes with a $200/month HOA fee).

Household budget

Household income	**$91,000**
Monthly gross	$7,583
Federal & state taxes	*$1,668*
Net monthly income	**$5,915**
Childcare	*$1,150*
Car payment	*$550*
Car insurance	*$160*
Gas/transportation	*$220*
Student loans	*$400*
Health insurance contribution	*$260*
Phone/internet	*$160*
Groceries	*$850*
Utilities	*$220*
Child expenses (clothes, activities, etc.)	*$225*
Retirement/savings	*$250*
Home maintenance	*$210*
Available for housing costs	**$1,260**
Affordable home price (no HOA)	$185,571
Affordable home price ($200 HOA)	$156,115

Looking for	Price range	Share of recent listings in Lancaster County
2-3 bedroom starter home	Up to $186k	8%

Do we have the right kinds of housing for relocating workers who need to rent first?

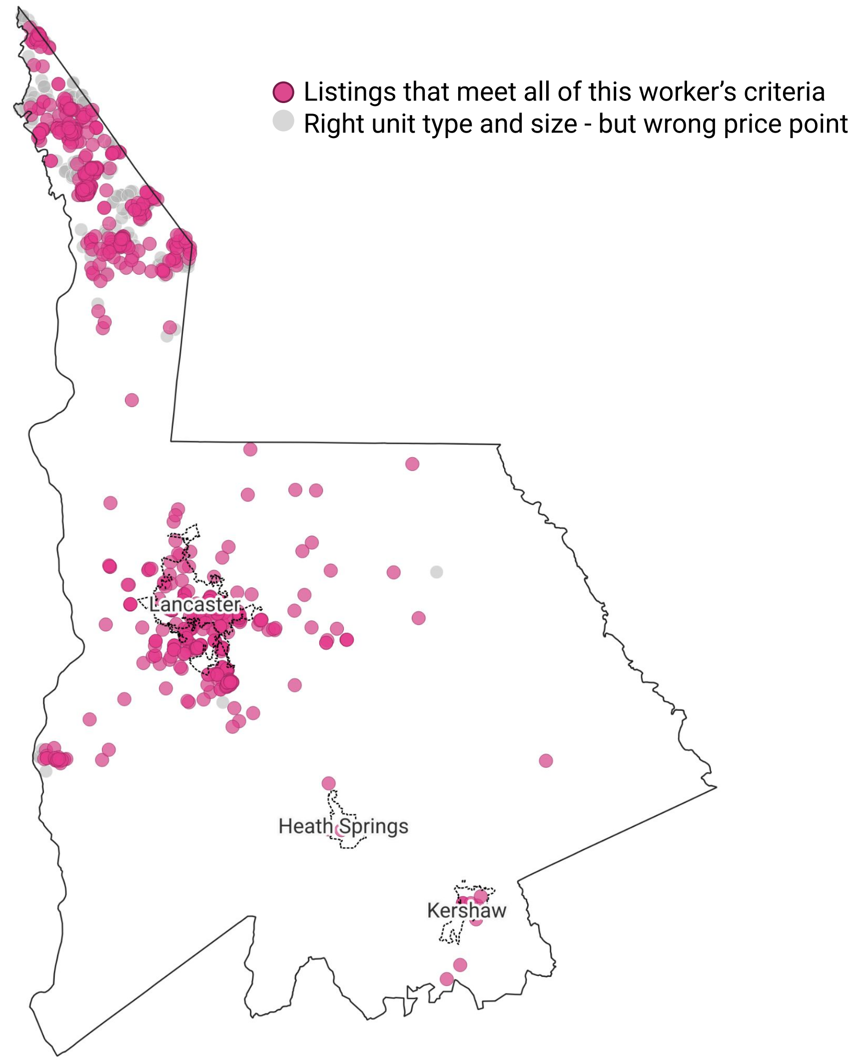
Example worker:
Facilities manager earning $103k/year looking for a rental apartment near work.

Why this example?
Employers reported managers who were not interested in buying a home having trouble finding attractive rental options near plants and other large employment sites.

Key observations:
There are many cases of mid-career staff and managers moving to the region for a job and looking to rent a smaller unit, to get a sense of the region, before potentially buying in a few years. Someone earning $103k/year can afford no more than $2,575/month in rent.

Many available rental properties in the county are well below that max affordable rent. But despite the manager's willingness to pay, there are few options for them to rent a right-sized apartment for their lifestyle and life stage.

The map at right illustrates rental listings that one might find when searching for an apartment online. Especially in smaller cities and rural areas, stakeholders reported many of the region's rental units are advertised through word of mouth rather than conventional listings. This makes it harder for new arrivals to find places to live, thereby making it harder for employers to compete for new workers from outside the region.



Looking for	Price range	Share of recent listings
Small apartment	Up to $2,575/mo	64%

Do we have the right kinds of housing for downsizers?

Example worker:
Accountant earning $160k/year looking to downsize after their children left for college and retirement approaches.

Why this example?
Stakeholders voiced concern about empty nesters remaining in larger homes that would be better suited for new families because there aren't enough downsizing options available.

Key observations:
While not all empty nesters and seniors are interested in downsizing, a significant share consider relocating into a smaller unit as they get older, especially after children grow up and move out.

As the chart at right illustrates, the market does not offer many options for these households. Typically, downsizers are looking for a smaller unit on a smaller lot (or no lot at all) in a structure that is relatively new and easy to maintain. When compared against all listings on the market in Lancaster County over the past 3 years, this wish list of criteria eliminates all but 8% of the choices available. In other words, very few units coming to market meet the needs and preferences of a typical downsizer. In the meantime, many of these households will remain in units too large for them that would otherwise be ready to accommodate the next generation of homebuyers.

Lancaster County has more 55+ age-restricted communities than other counties in the region, such as Roselyn and Sun City. These developments add needed inventory for downsizers but they sell quickly and only comprise a small share of the total units listed on the conventional market in recent years.

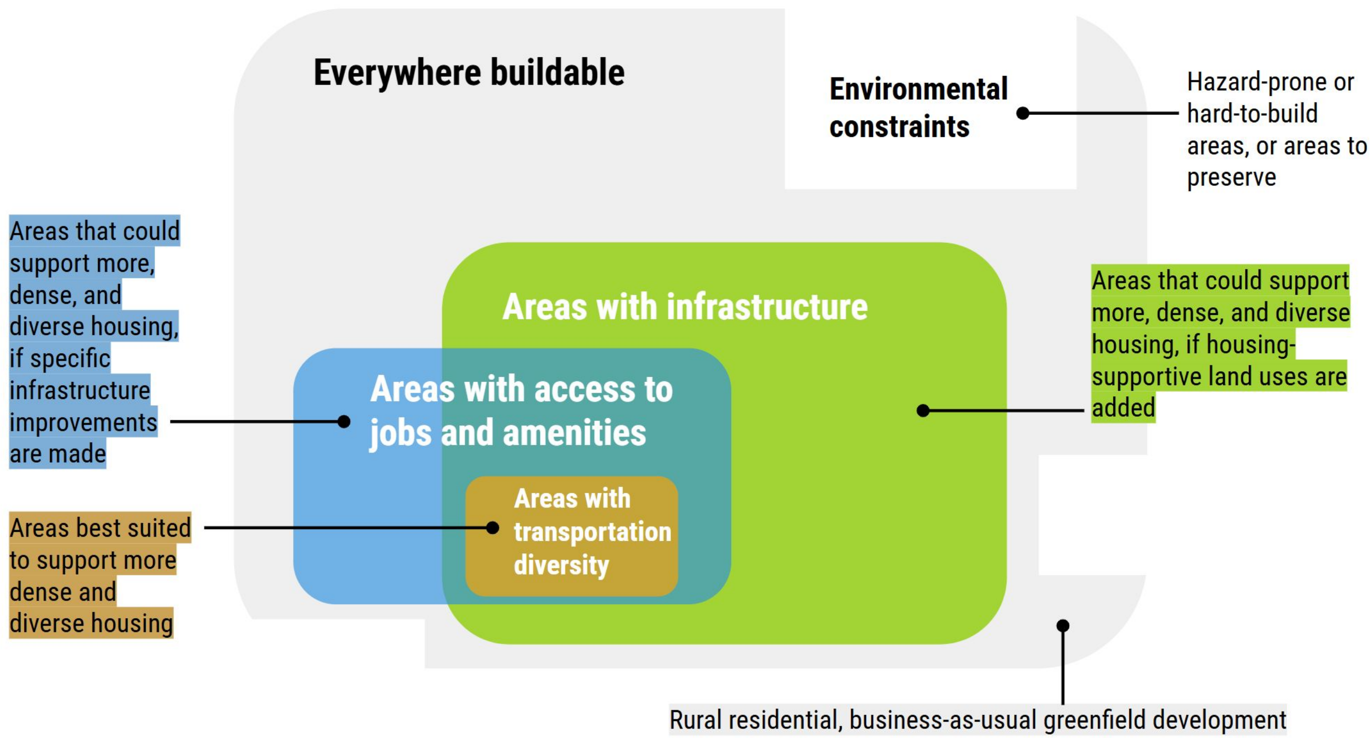
How many of the homes listed in Lancaster County recently are suitable for downsizers?

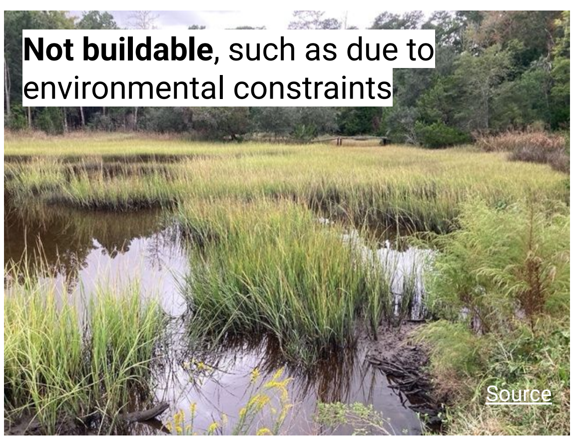
Housing criteria	Listings meeting criteria	Share of total listings	Criteria details
Total listings, 2023-2025	5,783	100%	Total pool of available for sale listings.
Max 3 bed 2 bath	2,227	39%	As 1-2 person households, they only need extra bedrooms for family and guests.
...and less than 1,800sf	1,747	30%	Downsizers generally want smaller, more efficient units.
...and 1/4 acre or less	590	10%	Downsizers often prefer smaller yards (or no yard) to reduce maintenance obligations.
...and built since 1990	466	8%	Newer units are more likely to be in better condition and to accommodate people with mobility challenges.

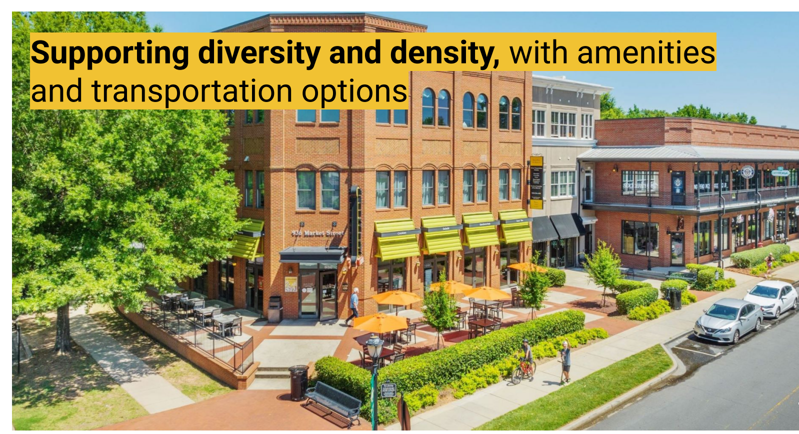
Housing in the right places

An analysis of Housing Readiness highlights areas that are best-suited to diverse types of housing - the kinds of housing, at the price points, in the locations that can attract and meet the needs of workforce residents.

Highlighting housing-ready areas entails excluding areas with environmental constraints and then identifying areas with existing infrastructure (water, sewer), access to "stuff" (jobs, amenities), and relative walkability - the option to reach "stuff" on foot.







Does the market offer homes in places with attractive amenities and things to do?

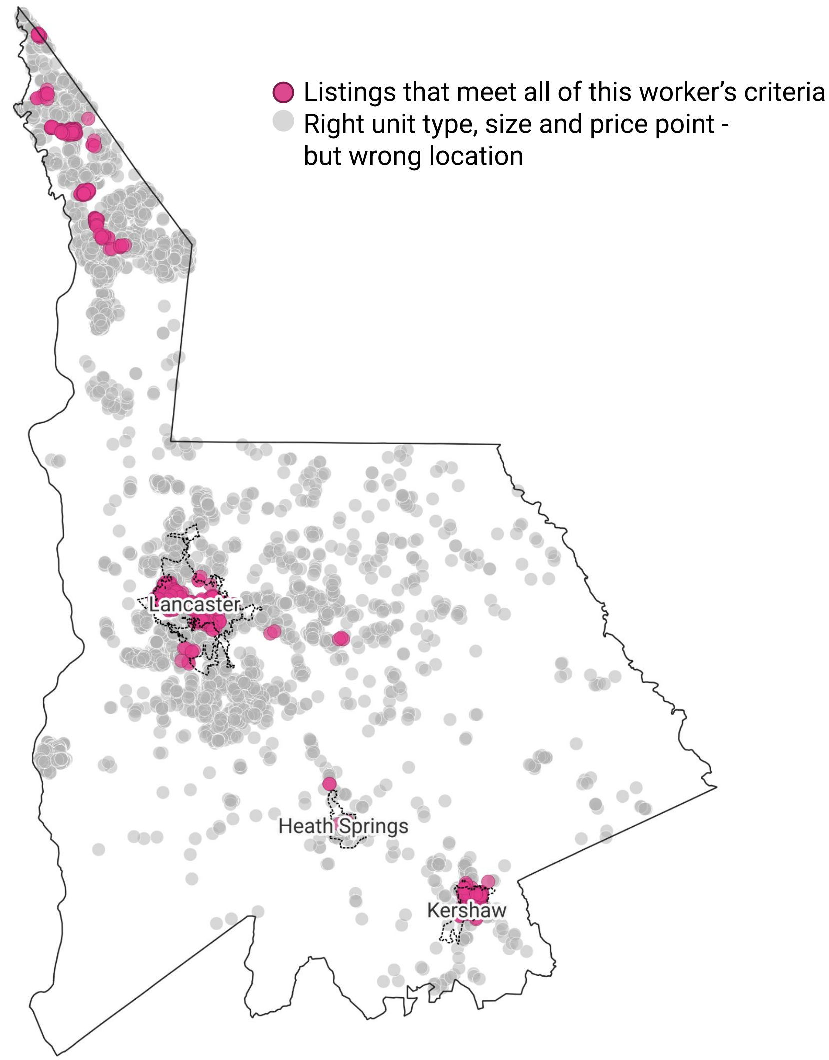
Example worker:
Data scientist earning $162k/year with 2 teenage children looking to buy house in a walkable neighborhood with things to do.

Why this example?
Stakeholders observed high-demand employees often prefer to live in walkable neighborhoods with lots of amenities, often choosing places like Charlotte over cities in the Catawba region.

Key observations:
Most units that meet this household's price and type criteria do not meet the place criteria

A late-career data analyst might make $161,000/year. Homes under $593,200 could be affordable to this worker, per common affordability measures. With their children growing up and moving out, they might be looking for a home in a more walkable location, with a different quality of life to support this new life stage.

While throughout the region there are many right-sized homes available at or below this price point to buy, not as many of them are located in areas that suit this person's preferences. However, given its established downtown and walkable neighborhoods, the City of Lancaster has the potential to attract more workers like this, especially with ongoing revitalization efforts and investments.



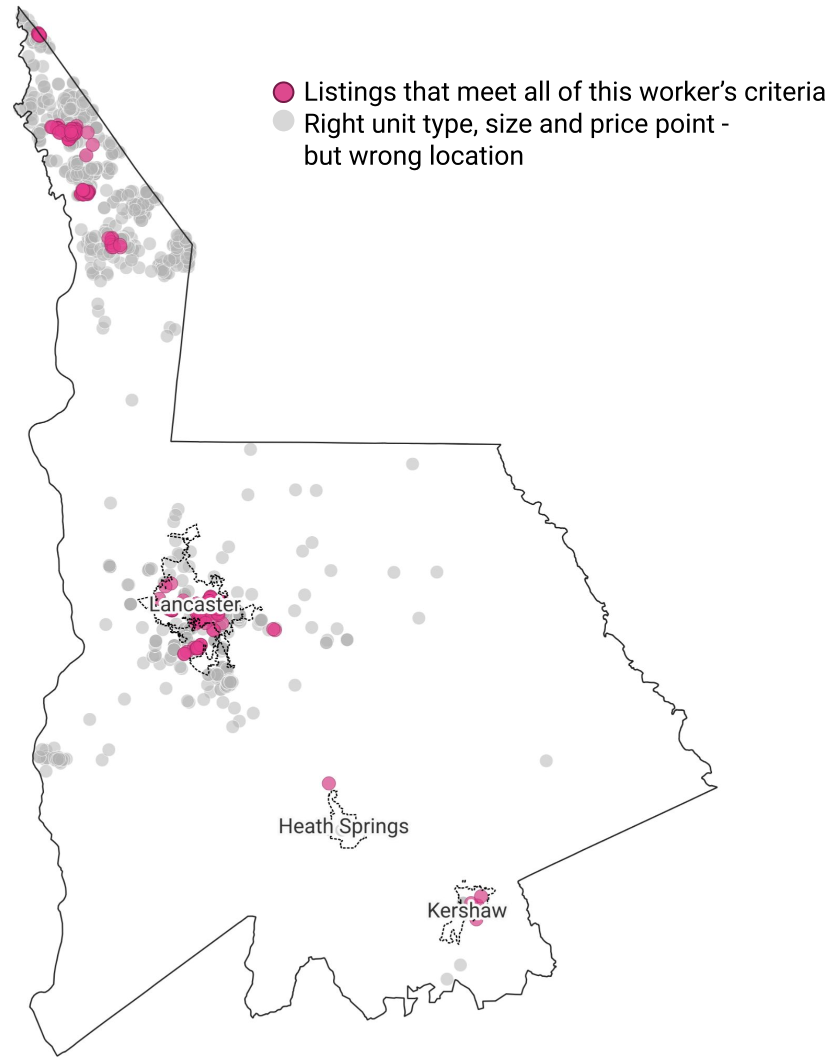
Looking for	Price range	Share of recent listings
Home near "stuff" with 3+ bedrooms	Up to $593k	9%

Does the market offer homes in places with attractive amenities and things to do?

Example worker:
Computer engineer earning $117k/year looking for an apartment in a walkable neighborhood with amenities.

Why this example?
Stakeholders were concerned that there aren't many rental options in walkable settings that would attract young workers outside the region's major cities.

Key observations:
Few units meet the price and type criteria, much less the place criteria, though rentals are more clustered around areas with "stuff" than homes for sale, so while this renter's price range is more limited than the profiled downsizer's, they might have access to a larger share of listings than someone looking for a home for sale with a larger budget.



Looking for	Price range	Share of recent listings
Apartment near "stuff"	Up to $2,925/mo	10%

Scorecard: How well does Lancaster County meet today's workforce housing demands?

Is housing affordable to the workforce?

For the electrical power-line installer earning $106k/year with a low-cost lifestyle and no debt looking to buy a 3-4 bedroom house…

● **YES**: 74% of recent for sale listings match this worker's needs and budget, with good distribution across many parts of the county.

For the registered nurse earning $91k/year with 2 young children also managing childcare costs looking to buy a 2-3 bedroom starter home…

● **ROOM FOR IMPROVEMENT**: Only 8% of recent for sale listings match this worker's needs and budget, suggesting Lancaster County is not an easy place for a mid-wage healthcare employee to live unless they are able to pool their income with a spouse or partner to afford a higher priced home.

Do we have the right kinds of housing?

For the facilities manager earning $103k/year looking for a rental apartment near work…

● **YES**: More than half of recent rental listings match this worker's budget, including options in most of the county's larger cities.

For the accountant earning $160k/year looking to downsize after their children left for college…

● **ROOM FOR IMPROVEMENT**: Only 8% of recent for sale listings match the criteria many downsizers use to find homes that are right-sized and easy to maintain as they get older.

Do we have housing in the right places?

For the data scientist earning $162k/year with 2 teenage children looking to buy house in a walkable neighborhood with things to do…

● **ROOM FOR IMPROVEMENT**: Only 9% of recent for-sale listings match this worker's budget and are located in walkable neighborhoods near amenities such as restaurants and retail.

For the computer engineer earning $117k/year looking for an apartment in a walkable neighborhood with amenities…

● **ROOM FOR IMPROVEMENT**: Only 10% of recent rental listings match this worker's budget and are located in walkable neighborhoods near lifestyle amenities such as restaurants and retail.

Note: The registered nurse is the only illustrative example reflecting a cost of living budget that limits housing costs below 30% of total household income. The other five examples assume the representative household can afford to spend a full 30% of their household income on housing costs. This represents a best case scenario for each illustrative situation. In reality, some of these other households may also be balancing competing costs of living that constrain their housing budgets and reduce their options in the market.

Missing middle housing analysis

A missing link in the region's housing supply

As indicated by this study's data analysis, the Catawba region's housing stock is dominated by detached single family houses. While this housing type is ideal for many families with children, it does not meet the needs or reflect the lifestyle preferences of a growing number of households in the greater metro area.

Regional and national trends suggest key segments of the skilled and educated workforce, such as young graduates, professional singles and couples without children, and white collar empty nesters, are often looking for townhomes, duplexes, apartments, condos, and other alternatives to the conventional single family house. Additionally, these households are more likely to be discerning about the neighborhoods they choose to live in, preferring places that offer amenities such as retail, restaurants, recreation, and cultural resources in a walkable environment.

These trends apply locally as well, as employers across the four-county region report that their workforce and job candidates are having trouble finding the kinds of housing they want and need nearby.

To attract and retain more of these workers, Lancaster County communities need more housing options that meet their needs and preferences. Given the current gaps in the existing housing supply, this means alternatives to single family homes and focusing in locations close to lifestyle amenities and activity centers such as the panhandle and downtown neighborhoods in the City of Lancaster.

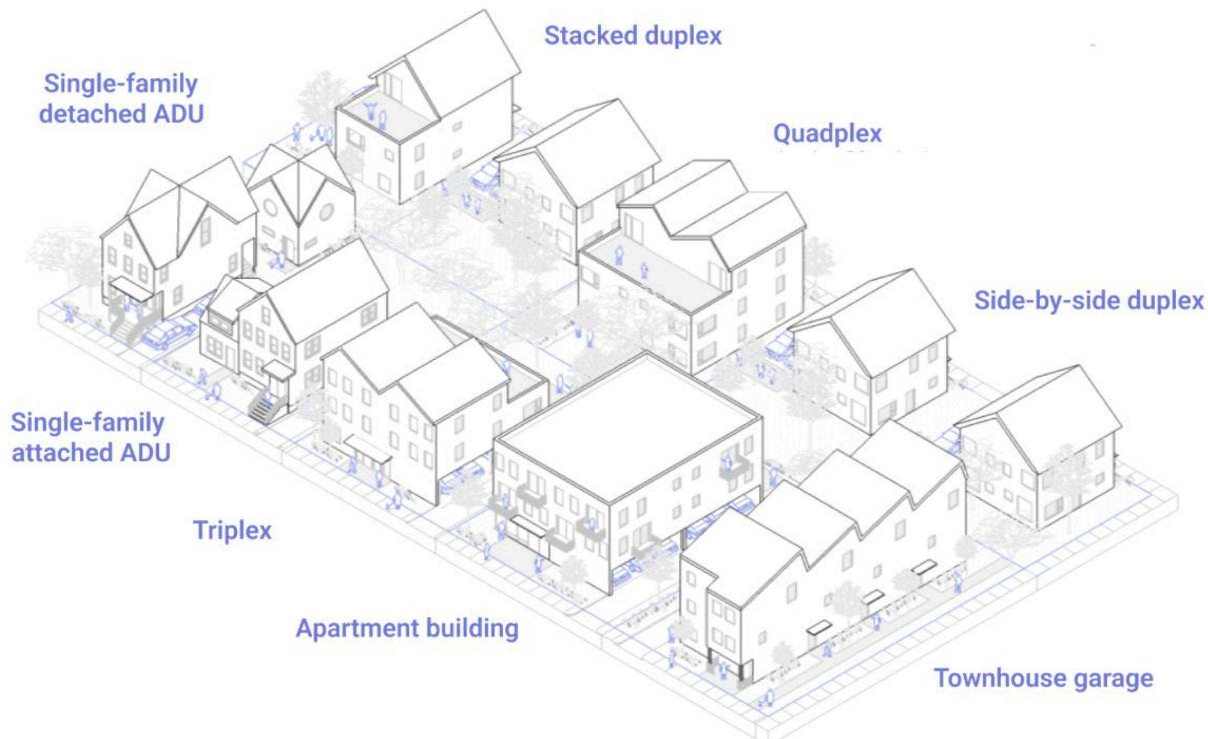
Source

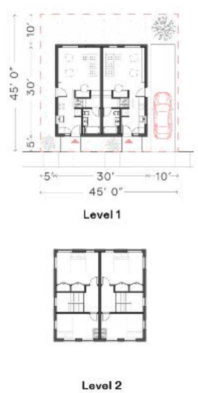
Source

Missing middle housing

"Missing middle" housing refers to the alternatives to single family homes and conventional apartment complexes that a growing share of the market is looking for, especially (but not entirely limited to) middle- and higher-income workforce households without children. Missing middle housing includes structure types such as duplexes, townhouses, small apartment buildings. Because these households often prefer established, walkable neighborhoods with lifestyle amenities nearby, this housing often manifests as infill development on relatively small lots.

The following pages illustrate several missing middle typology examples from a design and financing perspective. For each example, design parameters such as lot size, coverage, setbacks, and height have been optimized to help make an accompanying pro forma work. In this way, these examples illustrate how design regulations such as zoning height and bulk rules could be tailored to successfully accommodate these housing types. Not all examples are equally feasible from a financial perspective, but each could be built with the right mix of subsidies and other interventions.





Missing middle housing: Small starter home for sale

	Standard cost	*Intervention*	Adjusted cost
Land cost	$25,000	*Contribute public land*	$0
Site prep	$32,670	*Allow smaller lots*	$16,335
Hard costs	$280,000	*Allow smaller units*	$220,000
Soft costs	$56,000	*Waive permitting fees*	$35,200
Impact fee	$0		$0
Total dev. cost	**$393,670**		**$271,535**
Developer profit	$59,051	*Non-profit developer*	$13,577
Closing costs	$23,620		$16,292
Sale price	**$476,341**		**$301,404**
Mortgage payment	$2,739	*Down payment assist.*	$1,673
Taxes	$711		$450
Utilities	$200		$200
Insurance	$191		$121
PMI	$119	*Gov.-backed loan*	$0
Monthly cost	**$3,960**		**$2,443**
Required income	**$158,380**		**$97,718**
AMI	180%		111%

“Starter home” new construction with 3 bedrooms and 2 bathrooms on a small lot.

This proforma illustrates the cost drivers that prohibit development of small houses at affordable prices, especially at lowers volumes such as on an infill lot. The “standard cost” column reflects construction of a typical 1,400sf home on a ¼-acre lot with a 5% down payment and conventional financing in Lancaster County. The resulting home must sell for $476k to justify the development costs, only affordable to households earning at least $158k.

The “adjusted cost” column illustrates where cost savings can be achieved through targeted policy and financing interventions, bringing down development and borrowing costs. For example, this version reflects a zoning regime that allows lots smaller than ¼-acre and homes as small as 1,100sf. With these adjustments and interventions, a starter home can be built to sell for about $300k and purchased by a household earning less than $100k.

Missing middle housing: 4-unit townhomes for sale

Development program				
Type	Count	Size (sf)	Price (per unit)	Price (per sf)
2-Bedroom	4	950	$350,000	$368.42
Total building area (gsf)	3,800			
Building footprint	1,900	2 floors		
Total lot area	6,333	30% lot coverage		
Development cost (w/o land)				
Site prep	$63,333	$10 /lot sf		
Hard costs	$760,000	$200 /gsf		
Soft costs (incl. financing)	$152,000	20% of hard costs		
Impact fee	$0	$0 per unit		
Total development cost	$975,333			
Feasibility analysis				
Sale proceeds	$1,400,000			
Closing costs	$84,000	6% of sale proceeds		
Developer profit	$210,000	15% of sale proceeds		
Gross return	$1,106,000			
Residual land value	$130,667			
Estimated land cost	$14,539	$100,000 /acre		
Feasibility **gap**/**surplus**	**$116,127**	**$29,032 /unit**		

Four 950sf for sale 2-bedroom townhomes on compact infill lot.

At a price of $350,000 per unit, these townhomes could be developed without substantial subsidy in Lancaster County. While this price exceeds many typical listings for similar units of this type, there are households in the market that could afford it, especially if the homes are located in a very desirable location with walkable access to amenities and services.

The image above illustrates a recently completed 4-unit townhome development in the greater Charlotte region reflecting this proforma.

Missing middle housing: 8-unit apartment building for rent

Development program

Type	Count	Size (sf)	Rent (per unit)	Rent (per sf)
Studio	2	650	$1,775	$2.73
1-Bedroom	6	800	$2,100	$2.63
Total units	8			

Total building area (gsf)	6100	85% efficiency
Building footprint	3050	2 floors
Total lot area	7625	40% lot coverage

Development cost (w/o land)

Site prep	$76,250	$10 /lot sf
Hard costs	$1,525,000	$250 /gsf
Soft costs (incl. financing)	$457,500	30% of hard costs
Impact fee	$0	$0 per unit
Total development cost	$2,058,750	

Feasibility analysis

Gross income (annual)	$193,800	
Vacancy + loss	$12,597	6.5% of gross income
Operating expense	$58,140	30% of gross income
NOI	$123,063	
Gross development value	$2,121,776	5.80% cap rate
Total development cost	$2,058,750	
Developer profit	$308,813	15%
Residual land value	-$245,787	
Estimated land cost	$17,505	$100,000 /acre
Feasibility gap/surplus	**-$263,291**	**-$32,911 /unit**

8-unit apartment building on a compact infill lot.

Calibrated to a price point realistic for the Lancaster County market and supportable by workforce incomes, this development scenario would require moderate subsidy to build, about 13% of the total development cost. If the market shifts to support a higher price point and/or interventions such as those applied to the starter home example are applied, required subsidy could be reduced or eliminated.

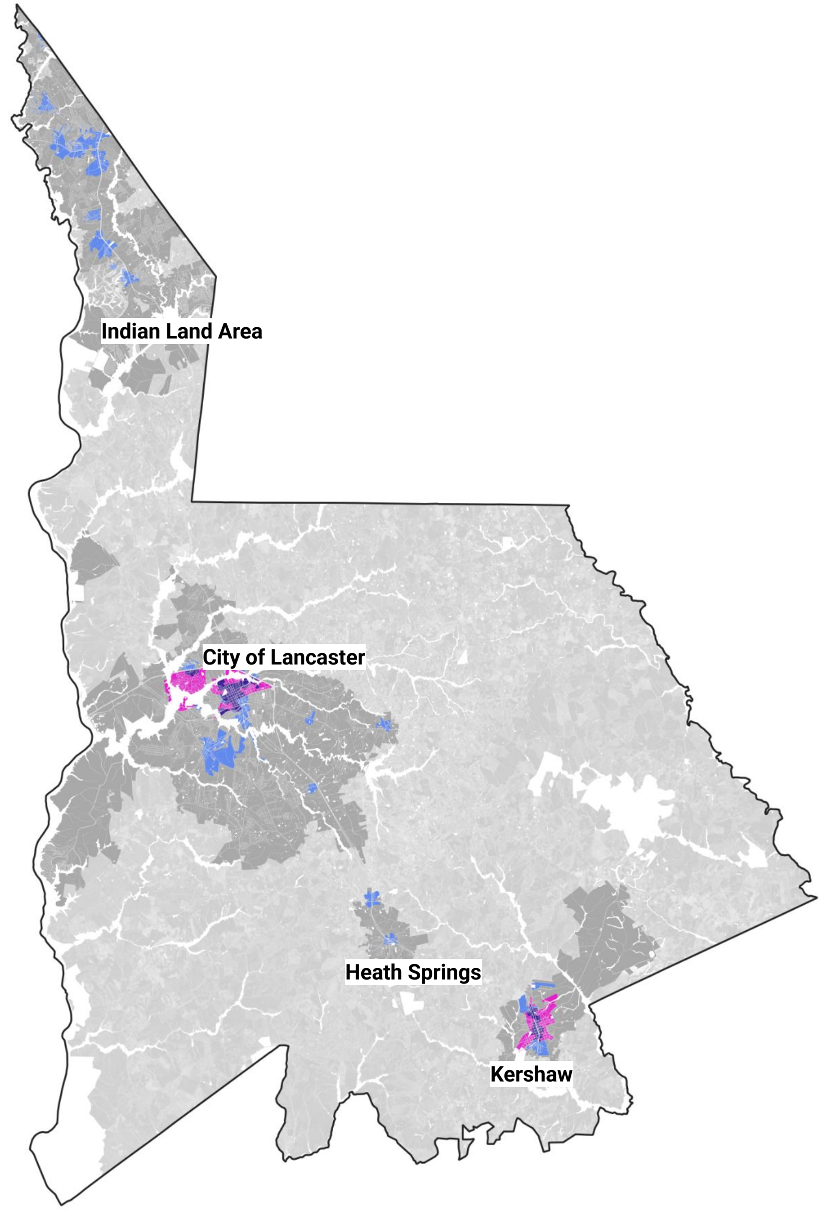
The rents illustrated here are somewhat higher than typical rents in many parts of the region, but not all. If this project were located in a desirable neighborhood near attractions, amenities, and services, it could command a premium in the market over comparables that are in more remote locations.

Missing middle suitability analysis

Areas in Lancaster County with existing infrastructure, access to jobs and amenities, and with relative transportation diversity are most competitive for missing middle housing that could attract workforce and meet the market.

Considering current market conditions, missing middle is particularly suitable for the panhandle and City of Lancaster. Local markets in more rural locations such as Heath Springs and Kershaw might not support the cost of infill housing.

- Transportation diverse, strongest amenity access
- Transportation diverse, less amenity access
- Strong amenity access, less transportation diverse
- Existing sewer and water, with limited amenity access and transportation diversity



Alternatives to new construction

Especially in areas where the market might not yet support rents or purchase prices that justify new construction, missing middle housing can also be created using existing housing stock at lower cost. This can include converting unused upper floors above main street retail into apartments and remodeling large, outmoded single family homes into multiple apartments. These strategies will command higher prices and thus be more successful in areas identified above as particularly suitable for missing middle housing.

Strategies toolkit

Strategies toolkit

A resource rather than a mandate, this toolkit is intended to offer policy and investment ideas for communities to consider to the extent they seem helpful toward promoting local housing and economic development goals.

Not every strategy is applicable to every community in the county, but there are options that could apply to each type of place depending on local conditions and priorities.

The following pages provide additional details for each of the strategies listed in the matrix at right.

Topic	Policy	Program	Partnership
Zoning and Development Standards	Revise regulations and design standards as applicable to promote diverse housing types and development feasibility	Streamline and standardize the development review process across jurisdictions	Promote pilot missing middle projects, such as on publicly held sites
Development Economics	Investigate impacts of property tax disparity and potential for scalable fees	Support mixed-use housing conversions in downtowns through incentives and lending partnerships	Establish local housing trust funds using hospitality taxes, other dedicated revenues, and state and federal funds
Transportation and Infrastructure	Align infrastructure planning with housing priority areas	Evaluate transportation options to employment centers in coordination with employers	Invest proactively in infrastructure to unlock development sites before developers arrive
Housing Options	Reduce regulatory and other barriers to multifamily development and improve how rental units are advertised	Support home repair programs to keep residents in their homes for a more stable workforce, especially low- and moderate-wage homeowners	Explore investments and collaborations to support more missing middle and workforce housing types across the region
Household Finance	Promote homeownership readiness programs, down payment assistance, and financial literacy	Connect households with comprehensive financial counseling and debt reduction resources	Create employer-matched savings and down payment assistance partnerships
Workforce Development	Align economic recruitment with housing capacity to prevent supply-demand mismatches	Expand construction trades training to build the workforce needed to produce housing	Encourage employer-assisted housing programs and employer participation in housing solutions and other services
Public Sentiment and Communication	Adopt local government housing policy statements with production goals	Create forums for developer input and launch public campaigns explaining the benefits of housing	Build a broad-based coalition of housing champions across sectors and communities

Zoning and Development Standards: Policy

Revise regulations and design standards as applicable to promote diverse housing types and development feasibility

Finding

Strict design standards, minimum lot sizes, minimum house sizes, and parking requirements in many jurisdictions limit the variety of housing possible and raise costs for both developers and buyers.

Lead / Partners

Municipalities (lead), counties, planning commissions, developers

Cost

Low (regulatory changes with no direct public expenditure)

Metrics of success

Number of jurisdictions that adopt updated zoning provisions. Increase in building permits for missing middle and multifamily housing types. Reduction in average per-unit development cost for new construction.

A recently built 1,152 sf home in the City of Lancaster

Details and potential next steps

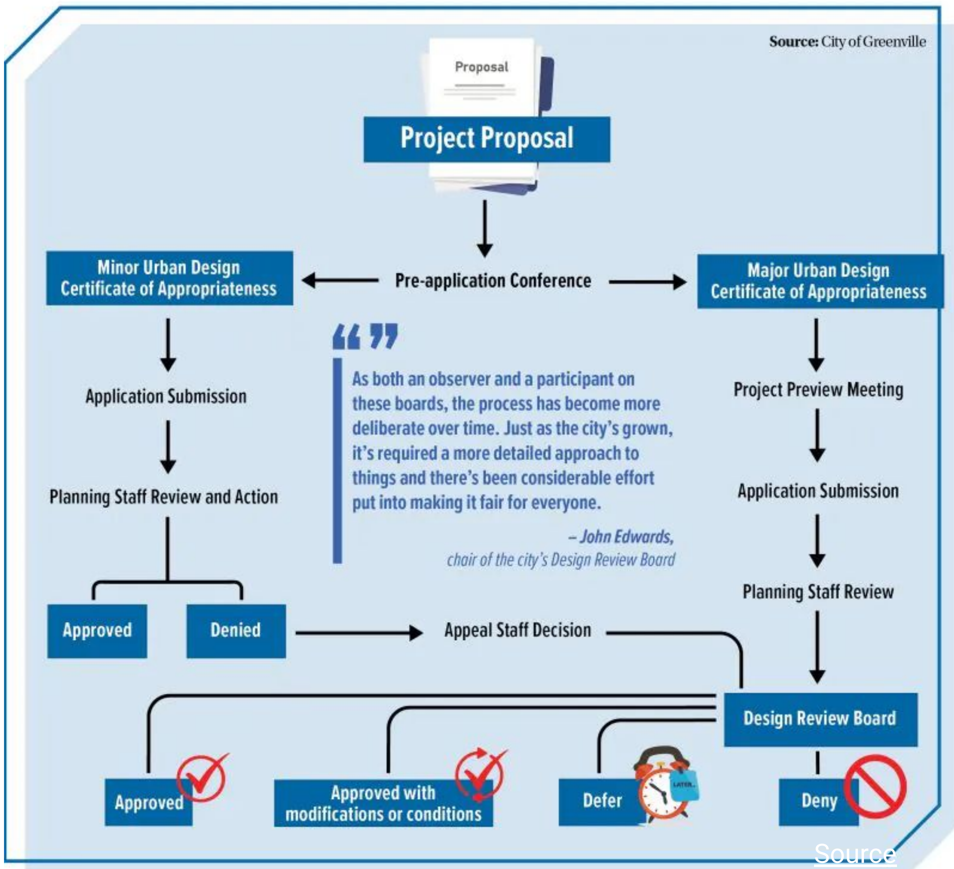
- Review existing design standards for cost impacts and identify provisions that add cost without meaningfully improving quality or character
- Adopt performance-based standards that allow flexibility in materials and design while maintaining quality expectations
- Develop design guidelines (rather than strict standards) for areas where communities want to shape the built environment without discouraging investment
- Ensure design standards for modular housing focus on placement and site design rather than prohibiting these housing types
- Reduce or eliminate minimum dwelling unit sizes to allow smaller, more affordable homes
- Lower minimum lot sizes to support compact single-family development
- Allow duplexes, triplexes, and townhomes by-right or with administrative/staff-level approval in more zoning districts
- Evaluate parking minimums, especially for multifamily and units near employment centers, and consider reductions
- Permit accessory dwelling units on single-family lots with streamlined approval
- Explore increasing allowable building height for multifamily development where feasible
- Rezone additional areas to permit multifamily development, particularly near employment centers

Zoning and Development Standards: Program

Streamline and standardize the development review process across jurisdictions.

Finding

Developers working across multiple jurisdictions in the region encounter inconsistent review processes, unpredictable timelines, and duplicative requirements that add time and cost to housing production.



Example of a clearly structured and communicated design review process from Greenville, SC

Lead / Partners

Municipalities and County (lead), Catawba Regional COG, planning commissions, developers

Cost

Low (process improvement and coordination)

Metrics of success

Average development review timeline in participating jurisdictions. Number of jurisdictions adopting shared or aligned review processes. Developer satisfaction as reported through engagement forums.

Details and potential next steps

- Establish target review timelines for common housing project types and track performance
- Explore shared or model review checklists that jurisdictions can adopt to reduce developer confusion
- Offer expedited review for projects that meet defined affordability or workforce housing criteria
- Provide training and peer learning opportunities for planning staff across the region
- Explore opportunities to align development standards across jurisdictions to reduce friction for developers working in multiple communities
- Maintain a comprehensive permitting and approvals dataset to track and analyze development activity

Zoning and Development Standards: Partnership

Promote pilot missing middle projects, such as on publicly held sites.

Finding

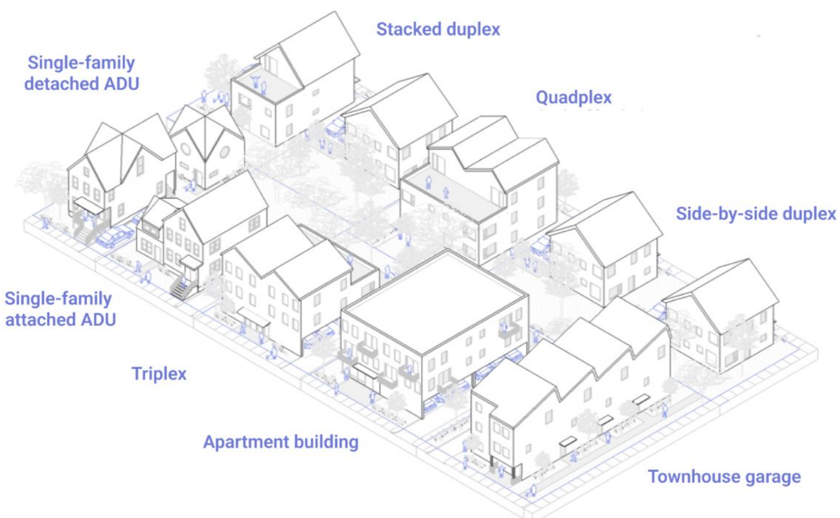
For communities willing to invest, directly supporting pilot projects demonstrates that new housing types can work locally and provides the proof of concept needed to build broader support for zoning reform.

Lead / Partners

Municipalities and County (lead), developers, Catawba Regional COG

Cost

Low (regulatory review and revision)



Metrics of success

Number of pilot projects completed. Units produced at workforce price points. Number of communities expressing interest in replicating pilot models. Cost per unit achieved versus conventional construction.

Details and potential next steps

- Identify sites in willing communities and co-invest with developers to demonstrate missing middle construction at workforce price points, using municipal land contributions, fee waivers, or gap financing
- Partner with builders experienced in duplexes, cottage courts, and small apartment buildings to bring models that do not yet exist in the region
- Commission pre-approved building plans for missing middle types that comply with local codes and can be built without additional design review
- Develop a housing product catalog showing specific building types with regional examples, approximate price points, and the zoning conditions needed to enable them
- Document costs, timelines, absorption rates, and community response for each pilot to create transferable case studies for other jurisdictions
- Ensure modular housing options are included, focusing on placement and site design standards rather than prohibition

Development Economics: Policy

Investigate impacts of property tax disparity and potential for scalable fees

Finding

Stakeholders report that state tax policies structurally disadvantage building the rental housing the region's workforce most urgently needs.

Lead / Partners

Counties and municipalities (lead), school districts, developers

Cost

Low (investigation) to high (implementation of potential changes)

Source

Metrics of success

Stakeholder dialogue regarding current state tax structures.
Adoption of scaled fee structures in participating jurisdictions. Reduction in total per-unit fee burden for smaller and attainable workforce units.
Introduction of state legislation addressing the tax disparity.

Details and potential next steps

- Explore potential sliding-scale fee structures that charge less for smaller units, reflecting lower service demand
- Consider deferring fee collection from permit issuance to certificate of occupancy or sale, reducing upfront developer costs
- Explore reduced or waived fees for developments that include a share of income-restricted units
- Evaluate the cumulative cost of all fees and exactions on a typical housing unit in each jurisdiction
- Evaluate if and how the tax structure may discourage rental housing investment and limits workforce housing options

Development Economics: Program

Support housing conversions in downtowns through incentives and lending partnerships

Finding

Many downtowns in the county have promising historic building stock and community interest in mixed-use redevelopment, but may need investment catalysts and lending support needed to get projects started.

Lead / Partners

Municipalities (lead), economic development organizations, local lenders, Main Street programs

Cost

Moderate to High (incentives, infrastructure, and technical assistance)

Metrics of success

Number of downtown housing units created through conversion or new construction. Number of vacant or underutilized downtown buildings returned to productive use. Private investment leveraged by public incentives.

Details and potential next steps

- Inventory downtown buildings and sites suitable for housing conversion or mixed-use development
- Designate historic districts where applicable to unlock state and federal historic tax credits
- Partner with local lending institutions to develop products that support small-scale downtown housing projects
- Offer municipal incentives such as permit fee waivers, tax abatements, or expedited approvals for downtown housing
- Recruit developers experienced in adaptive reuse and small-city downtown revitalization
- Market downtown living opportunities to young professionals, remote workers, and retirees

Source

Development Economics: Partnership

Establish local housing trust funds using hospitality taxes, other dedicated revenues, and state and federal funds

Finding

Most communities in the region lack a dedicated local funding source for housing investment, leaving them reliant on competitive state and federal programs that are oversubscribed and unpredictable.

Lead / Partners

Counties (lead), municipalities, Catawba Regional COG

Cost

Moderate (requires revenue dedication and administrative setup)

Metrics of success

Number of jurisdictions that establish housing trust funds. Total annual revenue dedicated to housing investment. Number of housing units created or preserved with trust fund support.

> The William C. Mescher Local Housing Trust Fund Enabling Act empowers cities, counties, and coalitions thereof to set up housing trust funds in South Carolina.

Details and potential next steps

- Dedicate a portion of hospitality tax revenue to a housing trust fund in counties and municipalities where applicable
- Identify additional revenue sources such as document recording fees, real estate transfer taxes, or general fund appropriations
- Define eligible uses for trust fund dollars including gap financing, land acquisition, rehabilitation, and down payment assistance
- Coordinate with CDBG and HOME programs to leverage federal dollars with local match
- Establish governance and reporting structures to ensure accountability and transparency

Transportation and Infrastructure: Policy

Align infrastructure planning with housing priority areas

Finding

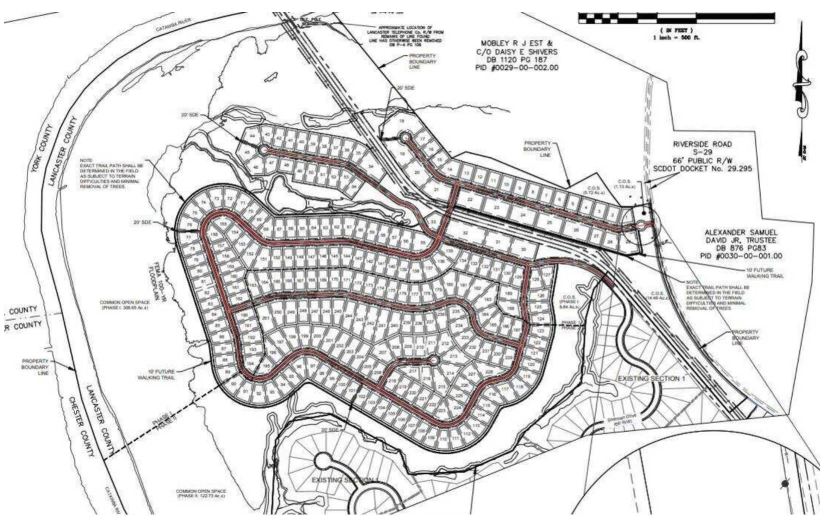
The region can coordinate where infrastructure is built with where housing is most needed and most feasible, directing limited public investment more effectively and giving developers greater certainty about where to build. This requires coordination and planning, not capital spending.

Lead / Partners

Counties and municipalities (lead), Catawba Regional COG

Cost

Low (planning and policy refinement)



Metrics of success

Percentage of new housing permits issued in infrastructure-ready areas.
Number of cross-agency coordination meetings held annually.

Details and potential next steps

- Align county and municipal capital improvement programs with housing priority areas identified in comprehensive plans and future land use maps
- Coordinate infrastructure investment with future land use maps to ensure housing-designated areas are service-ready before developers arrive, including addressing this topic during the comprehensive plan update process
- Convene utilities, transportation agencies, and planning departments at least annually to align priorities
- Include housing availability and capacity assessments in the economic development site selection process, so that job growth and housing production are considered together
- Ensure transportation planning accounts for where attainable workforce housing exists relative to job centers

Transportation and Infrastructure: Program

Evaluate transportation options to employment centers in coordination with employers

Finding

Municipalities, counties, and employers can take an active role in connecting workers to housing by expanding transit options beyond their current limited reach. In considering current and new solutions, stakeholders should draw lessons from past attempts to provide transit and microtransit service in the region.

Lead / Partners

Counties and municipalities (lead), current and potential transit providers, Catawba Regional COG, SCDOT, RFATS MPO

Cost

Moderate to high (coordination and possible capital and/or operations support)

Lancaster Area Ride Share provides on-demand transportation to all county residents.

Metrics of success

Number of workers served by expanded transit options. Increase in microtransit ridership during off-peak hours. Number of employers participating in transportation partnerships.

Details and potential next steps

- Analyze past microtransit systems and regional bus connections that have been attempted and discontinued in the past to gather lessons for improvement to inform future transit investments in the region
- Evaluate transportation options that cover second and third shifts at major employers in manufacturing, distribution, and healthcare
- Coordinate public or private microtransit route planning with major employment sites including distribution centers, manufacturing facilities, and healthcare campuses
- Explore employer-sponsored or employer-subsidized transit options such as vanpools or shuttle services connecting job centers to communities where workers can afford to live
- Evaluate demand-responsive transit models that bridge gaps between county systems
- Develop regional commute analysis mapping where workers live relative to where they work, identifying the transportation gaps that most constrain housing access

Transportation and Infrastructure: Partnership

Invest proactively in infrastructure to unlock development sites before developers arrive

Finding

For communities and counties willing to make capital investments, extending infrastructure ahead of development eliminates one of the largest barriers to housing production and sends a clear signal that the community is ready for growth.

Lead / Partners

Counties and municipalities, Catawba Regional COG, utilities/special purpose districts

Cost

High (engineering and capital costs)


Source

Metrics of success

Miles of water and sewer service extended to new development areas.
Number of housing units enabled by proactive infrastructure investment.
Reduction in per-unit infrastructure costs for developers.

Details and potential next steps

- Inventory infrastructure capacity in priority growth areas and identify where water, sewer, and electric extensions would unlock the most housing potential
- Explore interlocal infrastructure funds that pool resources across jurisdictions for catalytic capital investments
- Pursue state and federal grants for water and sewer investments through the SC Rural Infrastructure Authority, USDA Rural Development, Community Development Block Grants, and other programs as locally available and applicable
- Plan infrastructure expansion carefully to enable needed development without creating suburban sprawl that may be expensive to manage and maintain
- Coordinate with utilities on generation and distribution capacity planning to ensure housing growth does not outpace energy supply
- Prioritize infrastructure investment in areas designated for housing growth in comprehensive plans, connecting capital spending directly to housing production goals
- Structure investments as recoverable through future tax revenue from completed projects, using tax increment financing or similar mechanisms
- Incorporate infrastructure projects that enhance resiliency, such as stormwater retention in and around flood-prone areas

Housing Options: Policy

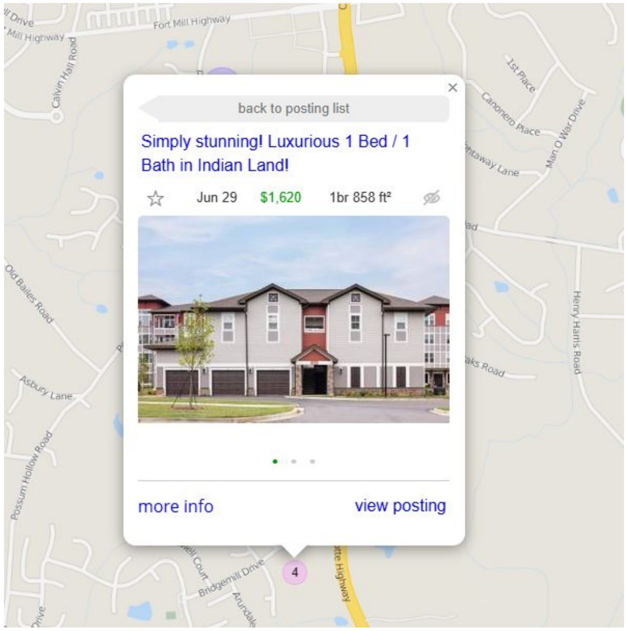
Reduce regulatory and other barriers to multifamily development and improve how rental units are advertised

Finding

Municipalities can remove the regulatory obstacles that constrain rental housing production and make it easier for workers and newcomers to find what is available. These are low-cost actions that expand access to existing and future supply.

Lead / Partners

Counties and municipalities (lead), developers and landlords



A Lancaster County rental listing on craigslist, one of the few sources of information about available apartments, especially in the region's smaller communities where fewer rentals are professionally managed and regularly advertised online.

Cost

Low (policy changes and coordination)

Metrics of success

Number of new multifamily units permitted annually. Number of attainable workforce housing multifamily units permitted annually. Launch and usage of a regional rental resource.

Details and potential next steps

- Rezone additional areas to permit multifamily development, particularly near employment centers and aligned with land use priorities established during the comprehensive plan process
- Reevaluate parking standards for multifamily uses to address demand without adding unnecessary development cost
- Create a regional rental housing directory or online resource to help workers and newcomers find available units, addressing the word-of-mouth-only system that currently limits access
- Encourage development of furnished short-term rental options for temporary and relocating workers
- Explore partnerships with institutions like USC-Lancaster to catalyze student and workforce rental housing
- Encourage Low-Income Housing Tax Credit (LIHTC) applications in areas with demonstrated rental demand and employer support

Housing Options: Program

Support home repair programs to keep residents in their homes for a more stable workforce, especially low- and moderate-wage homeowners

Finding

Communities and nonprofits can take an active role in preserving the existing housing stock and reducing cost burden for the households most at risk of displacement, such as lower wage workforce. Helping people stay in their homes helps maintain a stable workforce and also takes pressure off the housing market by reducing the need for relocation.

Lead / Partners

Counties and municipalities (lead), nonprofits and other community organizations, Catawba Regional COG

Cost

Low to moderate (program funding and coordination with partners)

Habitat for Humanity of Lancaster County provides volunteer-driven housing repair and construction for existing homeowners and new buyers.

Metrics of success

Reduction in average wait time for home repair assistance. Number of homes repaired and weatherized annually. Average reduction in utility costs for participating households.

Details and potential next steps

- Increase local and philanthropic funding for emergency home repair programs operated by Habitat for Humanity, United Way, and community action agencies
- Coordinate repair programs across counties to reduce duplication and serve more households
- Review code requirements that inadvertently increase the cost of basic health and safety repairs for low-income homeowners
- Target assistance to seniors and homeowners below 80% AMI who face the greatest displacement risk
- Connect homeowners with the SC Weatherization Assistance Program and utility-sponsored efficiency programs to reduce ongoing energy costs
- Encourage landlords to invest in energy upgrades by linking efficiency improvements to available tax credits and incentives
- Include energy efficiency requirements or incentives in housing trust fund guidelines

Housing Options: Partnership

Explore investments and collaborations to support more missing middle and workforce housing types across the region

Finding

For communities ready to make significant investments, combining quality-of-life improvements with direct support for housing production creates the conditions that attract both residents and developers.

Lead / Partners

Counties and municipalities (lead), developers, Catawba Regional COG, lenders

Place-based marketing for York County, representing a model for other parts of the region.

Cost

Low to high (planning and marketing to amenity construction to gap financing)

Metrics of success

Number of missing middle housing units permitted and completed. Population growth in communities that invest in placemaking. Share of new housing production priced for households at 80-150% AMI.

Details and potential next steps

- Starting with the comprehensive plan process, identify sites in each county suitable for missing middle housing, update regulations to accommodate as applicable, and partner with developers to bring duplexes, fourplexes, cottage courts, and townhomes to the region
- Explore incentives for projects that include workforce-priced units at 80-150% AMI
- Support nonprofit and mission-driven developers in building workforce housing, using land contributions, fee waivers, or gap financing to make projects feasible
- Prioritize trail networks and greenway connections, building on regional interest in models like the Swamp Rabbit Trail and linking with regional trail initiatives like the Carolina Thread Trail to create the lifestyle amenities that attract residents and raise property values
- Invest in downtown streetscapes, public spaces, and programming that create activity and attract foot traffic in smaller communities, including leveraging grants to expand local funding capacity.
- Coordinate placemaking investments with housing development so that quality-of-life and housing goals reinforce each other
- Market each community's unique lifestyle assets alongside housing opportunities to recruit residents, employers, and developers

Household Finance: Policy

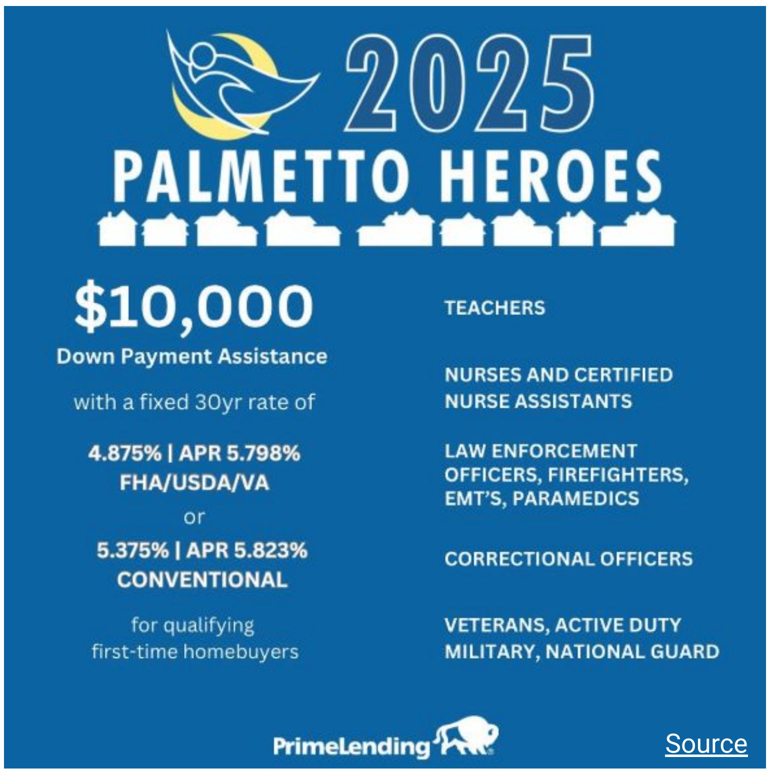
Promote homeownership readiness programs, down payment assistance, and financial literacy

Finding

Communities and organizations can ensure that working households know about and can access the programs already available to help them become homeowners. This requires coordination and communication, not new spending.

Lead / Partners

Counties and municipalities (lead), lenders, nonprofit and other partners



Source

Palmetto Heroes down payment assistance program offered by SC Housing

Cost

Low (coordination and communication)

Metrics of success

Number of households accessing homebuyer assistance programs.
Total value of down payment assistance distributed in the region.
Number of households connected to utility assistance programs.

Details and potential next steps

- Promote existing state and lender homebuyer assistance programs more broadly, including SC Housing bond programs, FHA options, and lender-specific products
- Develop homebuyer guides in multiple languages to reach the region's diverse workforce
- Encourage builders to offer closing cost credits targeted to income-qualified buyers
- Advocate for expansion of state bond program allocations to the Catawba Region
- Coordinate utility assistance programs across the region so that eligible households are connected to all available resources
- Include total cost of homeownership -- property taxes, insurance, maintenance, and utilities -- in all buyer education materials

Household Finance: Program

Connect households with comprehensive financial counseling and debt reduction resources

Finding

Communities and partners can take an active role in closing the gap between what households earn and what they can access, investing in the counseling, education, and support that prepare families for homeownership or reduce cost burdens for renters.

Lead / Partners

Counties and municipalities (lead), lenders, employers, nonprofit and other partners

Cost

Low to moderate (coordination and communication to program capitalization)

Metrics of success

Number of households completing financial counseling programs. Average change in credit score among program participants. Number of counseling participants who transition to homeownership within two years.

Details and potential next steps

- Expand access to HUD-certified housing counseling and financial literacy programs in all four counties
- Partner with local lenders to offer pre-purchase counseling at community locations and employer sites
- Partner with employers to offer workplace financial wellness programs including debt management and budgeting
- Connect households with existing Individual Development Account (IDA) programs that match savings
- Coordinate with community action agencies and United Way to provide holistic financial coaching alongside housing assistance
- Develop targeted outreach to workforce households who are closest to homeownership readiness
- Connect homeowners with weatherization and energy efficiency programs that reduce ongoing housing costs

Rock Hill First-Time Homebuyer Education Program, a policy example that could be replicated in Lancaster County.

Household Finance: Partnership

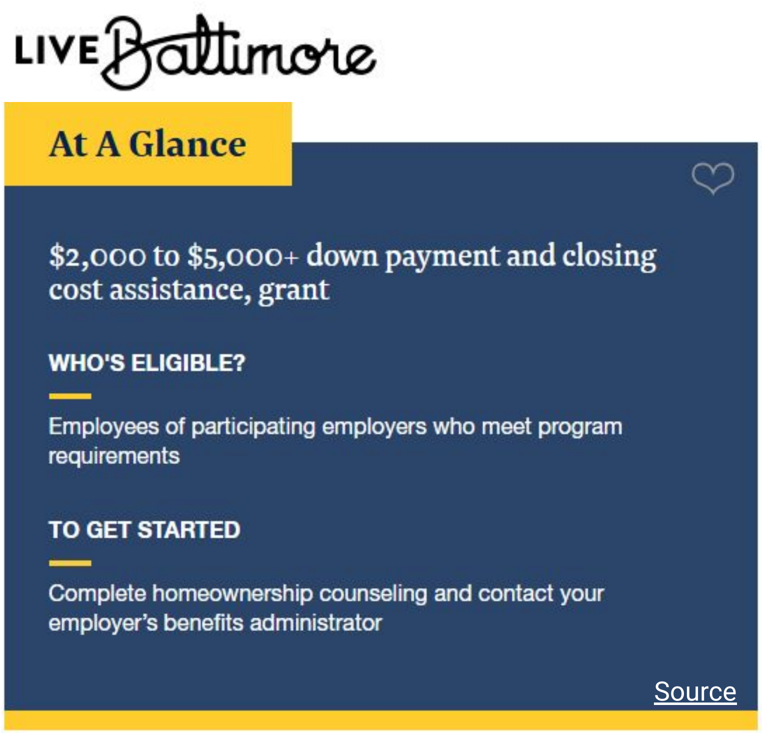
Create employer-matched savings and down payment assistance partnerships

Finding

For communities, employers, and lenders willing to co-invest, matching savings programs and employer-assisted down payment assistance directly connect workforce stability goals with homeownership access. These partnerships put both public and private resources behind housing the local workforce.

Lead / Partners

Counties and municipalities (lead), employers, Catawba Regional COG



Cost

Moderate (coordination and matching contributions)

Metrics of success

Number of employers participating in matched savings or down payment programs. Dollar value of employer and community contributions. Number of workers achieving homeownership through the program. Retention rates for participating employees versus non-participating.

Details and potential next steps

- Develop model employer-matched savings programs where employers contribute to employee housing savings accounts, with local governments or housing trust fund matching
- Structure down payment assistance partnerships where employers, local governments, and lenders each contribute a portion, reducing the burden on any single party
- Focus initially on critical occupations where recruitment and retention are documented challenges: teachers, healthcare workers, first responders, and manufacturing workers
- Connect employer-assisted programs with homebuyer readiness counseling so that recipients are prepared for sustainable homeownership
- Coordinate with SC Housing and lender programs to stack employer assistance with state and federal resources, maximizing the total support available to qualifying households
- Explore employer-matched IDA programs that build savings over time rather than requiring a single large contribution

Live Baltimore's Live Near Your Work program wherein the City matches employer grants toward homeownership costs.

Workforce Development: Policy

Incorporate workforce housing needs in overall housing policy and regulations

Finding

Many employers indicate lack of housing options meeting their employees' needs and ability to pay can make it difficult to invest and expand in the region.

Lead / Partners

Counties and municipalities, economic development organizations, Catawba Regional COG, Chambers of Commerce

Cost

Low (planning and coordination)

Metrics of success

Frequency of contact and communication with employers. Housing production rate relative to job growth in communities with major new employers. Employer participation in housing solutions at the time of recruitment.

Details and potential next steps

- Maintain communication with the region's existing and prospective employers to monitor the housing needs of their employees
- Coordinate between economic development organizations and housing stakeholders when pursuing major employer recruitment
- Promote existing and planned housing development to the current and prospective employer community, especially when adding units that align with the needs of their workforce.
- Encourage employers being recruited to the region to participate in housing solutions from the outset
- Track the relationship between job announcements and housing market indicators to build the case for coordination
- Use the comprehensive planning and sub-area planning processes to inform regulatory changes in employment corridors that promote workforce housing near job centers

Recently built apartments in Indian Land, representing a type of housing that employers suggest is undersupplied in many parts of the region.

Workforce Development: Program

Expand construction trades training to build the workforce needed to produce housing

Finding

Communities and institutions can take an active role in building the construction workforce the region needs while engaging employers in conversations about their role in housing solutions.

Lead / Partners

Counties and municipalities, educational institutions, workforce development boards, Chambers of Commerce

Cost

Low to moderate (coordination to program funding)

The Lancaster School District Building Program helps train the next generation of housing construction workforce.

Metrics of success

Number of individuals completing construction trades training programs. Job placement rate for program graduates. Number of employers actively engaged in workforce-housing conversations.

Details and potential next steps

- Partner with York Technical College, regional career centers, and other training providers to expand construction trades programs
- Connect training programs directly with local builders and developers who can offer apprenticeships and employment
- Promote construction careers through high school career pathway programs and workforce development boards
- Explore pre-apprenticeship programs targeted to underemployed populations and career changers
- Coordinate with Habitat for Humanity and other housing nonprofits to provide hands-on training through housing construction projects
- Convene employers through chambers of commerce and Catawba Regional COG to share existing workforce housing practices and explore new approaches
- Document and publicize employer-assisted housing success stories from the region and comparable markets to build momentum

Workforce Development: Partnership

Encourage employer-assisted housing programs and employer participation in housing solutions and other services

Finding

For communities and employers willing to co-invest, employer-assisted housing programs directly connect economic development with housing production. These partnerships put both public and private resources behind the goal of housing the local workforce.

Lead / Partners

Counties and municipalities, employers, economic development organizations, workforce development boards

Cost

Moderate to high (coordination to program funding)

Metrics of success

Number of employers participating in employer-assisted housing programs. Dollar value of employer and municipal contributions. Number of workers housed through the program. Reduction in turnover rates at participating employers.

Details and potential next steps

- Develop model employer-assisted housing programs where employers provide down payment assistance, forgivable loans, or housing stipends to employees who purchase or rent within the community, and local governments match a portion of the employer contribution
- Focus initially on critical occupations where retention is a documented challenge: healthcare workers, manufacturing operators, teachers, and public safety personnel
- Explore partnerships where employers and developers co-invest in workforce housing near major job centers, sharing the risk and return on developments that serve employees
- Negotiate Community Benefit Agreements for major commercial or industrial development approvals that include employer contributions to housing
- Coordinate with workforce development agencies to align housing assistance with job training and placement programs
- Partner with several major employers who already offer relocation assistance to expand those benefits into broader housing programs
- Expand programs to also address transportation, childcare, and other household cost drivers

Michigan's Employer-Assisted Housing Fund matches employer investments in workforce housing

Public Sentiment and Communication: Policy

Adopt local government housing policy statements with production goals

Finding

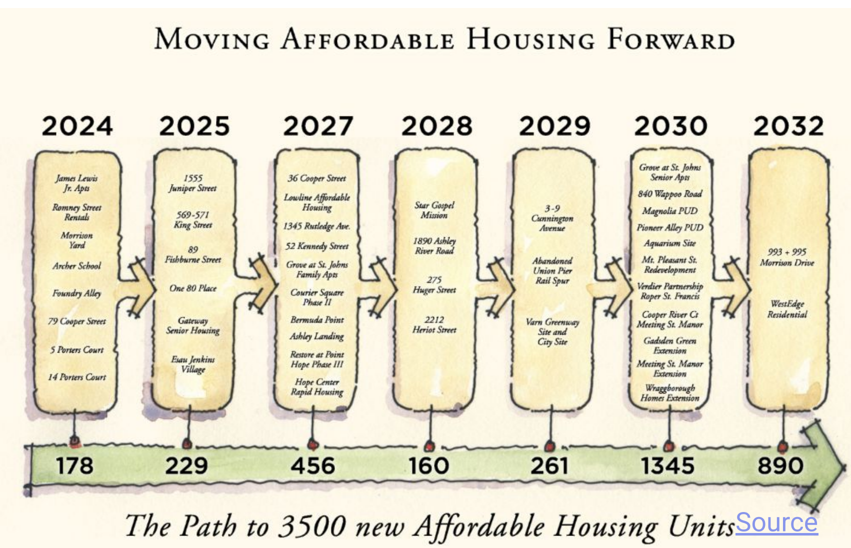
A housing policy statement is a low-cost, high-signal action that establishes a community's intent to welcome housing development and provides elected officials with a framework for supporting projects that align with stated goals.

Lead / Partners

Counties and municipalities, Catawba Regional COG

Cost

Low (planning and communication)



Source

Charleston, SC's widely promoted Project 3500 aims to add 3,500 new attainable workforce housing units to the city by 2032.

Metrics of success

Number of local governments adopting a housing policy statement. Specificity of production targets included. Alignment of subsequent zoning and development decisions with stated policy.

Details and potential next steps

- As part of the comprehensive plan housing element, adopt a formal policy statement or resolution acknowledging the community's housing needs, committing to welcoming a defined range of housing types, and setting aspirational production targets
- Include specific language about the types of housing the community seeks (townhomes, senior housing, mixed-use, workforce rental) to provide developers with clarity and elected officials with decision-making criteria
- Reference data on the cost of inaction: infrastructure costs spread over fewer households, declining school enrollment, loss of retail and services, and deterioration of existing housing stock
- Frame the statement positively as a landscape of opportunity rather than a critique of past inaction

Public Sentiment and Communication: Program

Create forums for developer input and launch public campaigns explaining the benefits of housing

Finding

Changing the conversation requires sustained effort. Public education provides the facts and framing needed to shift community discourse from fear to opportunity, while developer engagement brings the people who build housing into the policy conversation.

Lead / Partners

Counties and municipalities, Catawba Regional COG, economic development organizations

Cost

Low (coordination, communication, and programming)

Metrics of success

Number of developer engagement events held. Number of developers actively building in communities that previously attracted few. Shift in public sentiment as measured through community surveys or meeting feedback.

Details and potential next steps

- Host annual or semiannual "developer day" events in each county /across the region to connect builders with local government leaders and tour potential sites
- Include developers and builders on advisory committees for comprehensive plan updates and zoning revisions
- Develop public-facing materials that explain the economic and fiscal benefits of housing at various densities, using real numbers from the region
- Share success stories from the region and comparable communities that illustrate positive outcomes of housing production
- Frame housing as an economic development and quality-of-life issue rather than a welfare concern
- Address the top fears stakeholders identified -- overcrowding of schools, traffic, declining property values, tax revenues (especially how multifamily and single family differ), and rising crime -- with data showing how these outcomes relate (or do not) to the housing types proposed
- Create accessible, non-technical communications materials explaining housing economics in plain language

Source

Annual "Developer Day" event in Grand Rapids, MI to convene developers and builders and promote development opportunities across the region.

Public Sentiment and Communication: Partnerships

Build a broad-based coalition of housing champions across sectors and communities

Finding

For communities willing to go beyond local action, a regional coalition and shared data infrastructure create mutual accountability and demonstrate collective commitment to housing production. This is the highest-commitment action because it requires communities to make public commitments and allow their progress to be tracked alongside their peers.

Lead / Partners

Counties and municipalities, Catawba Regional COG

Cost

Low (coordination, communication, and programming)

Metrics of success

Number of coalition members and sectors represented. Number of public hearings where coalition members participate. Launch of a regional housing dashboard. Number of pro-housing policy decisions made in jurisdictions with active coalition presence.

Details and potential next steps

- Convene a regional housing coalition through Catawba Regional COG with representatives from business, education, healthcare, faith, and community sectors
- Develop shared messaging and talking points that coalition members can use in public settings and with elected officials
- Organize coalition members to attend public hearings and planning meetings where housing decisions are being made
- Create a regional housing dashboard tracking permits, prices, inventory, affordability, and waitlists across all four counties
- Publish an annual regional housing report summarizing conditions, progress, and priorities
- Coordinate HOME fund applications to maximize the region's competitiveness for federal housing dollars where locally available and applicable
- Recognize and celebrate local leaders and communities that take action on housing
- Produce and distribute stories of real workers, families, and employers affected by the housing shortage

Convened by the area's council of governments in partnership with LISC Greater Kansas City, the Greater Kansas City Regional Housing Partnership works to identify a collaborative path forward that addresses regional housing challenges and possible solutions across the metro. A Coordinating Council advises on strategy, goals, and measurable outcomes, and a regional Housing Data Hub promotes discussion and knowledge-sharing.

RHP
Greater Kansas City
Regional Housing Partnership

Catawba Regional Workforce Housing Study