

## CHAPTER VI. HOUSING ELEMENT

Adequate, safe housing is a basic human need. The American Public Health Association ranks housing as one of the top three significant issues affecting personal and community health. While population growth can provide the impetus for a supply of affordable housing, a varied and affordable housing stock of good quality can attract people to a community. It is clear that the quality, availability, and affordability of the existing housing stock in a community is a major determinate in assessing the quality of life for existing residents, as well as, weighs heavily in the decision making process of businesses and employees who are considering new locations. Residents of the City of Clemson consider a variety of factors when choosing their new homes such as quality of schools, public safety, convenience to jobs and services, as well as other community amenities. However, a deciding factor in housing choice consistently includes the quality and affordability of the available homes in an area.

The purpose of the Housing Element of the Comprehensive Plan is to assess the condition, availability and affordability of Clemson's housing stock and to project future housing needs. The prediction of future housing needs poses a distinct challenge as homes are expensive consumer products with a demand that is greatly influenced by economic conditions. Interest rates and the overall economy have dramatic effects on the housing market. When such factors make home ownership unattainable for lower income persons, many residents find themselves dependent on the rental market. Given the fact the City of Clemson is a college town, the impact of students seeking housing opportunities within the community places significant demands on both owner-occupied and rental markets. This element of the Comprehensive Plan considers both owner-occupied and rental housing needs for the next ten years in the City of Clemson.

As a college town in an area known for its attractiveness to retirees, the City of Clemson is faced with a myriad of possibilities and challenges in planning for the future of housing for its residents. The excellent educational, cultural, recreational, entertainment and employment opportunities provided by Clemson University have resulted in a stimulating and vital environment for City residents. At the same time, both University staff and many students are attracted to housing opportunities within the City. The City's housing market provides a much needed outlet for students who are seeking housing due to a shortage of on-campus housing or because of a personal preference for the amenities and freedom of off-campus living. The City also continues to be attractive to retirees, eager to enjoy the temperate climate and small town southern lifestyle within close proximity of a major university and the amenities that it provides. *Forbes* recently included Clemson in its 2014 list of *Best Places to Retire*, citing as its attributes as a vibrant college town, the warm climate, an affordable cost of living and housing,

low crime rate, and overall walkability. Through a thorough and thoughtful study of current housing conditions and probable trends for the future, a balance of housing types can be planned that will accommodate the housing needs of the diverse mix of City residents.

## A. HOUSING GROWTH

Population growth usually has a direct correlation with growth in housing stock. This is the case in the City of Clemson during the most recent decade, where the percentage change in population at 16.5% is only slightly lower than that of housing at 16.9%. As shown in Table VI-1, Clemson experienced a higher housing growth rate over the last ten years than Pickens County as a whole and most of its neighboring jurisdictions, with the exception of the Towns of Central and Six Mile. Of the seven municipalities in Pickens County, Clemson posted the third highest percentage growth in housing from 2000 to 2010. However, housing growth in Pickens County and in Clemson trailed statewide housing increases during that period.

The housing growth rate in Clemson has increased slightly in recent decades. The housing market in the City of Clemson grew by 16.5% from 1990 to 2000 and by nearly 17% from 2000 to 2010. Among Pickens County municipalities, Clemson ranked third highest in housing growth from 1990 to 2010, at more than 36.2%. This 20-year rate of growth was lower than that of Pickens County at 42.9% and the State at 50.1%. The lower pace of increase in housing units in Clemson in recent decades as compared to the County and State can be primarily attributed to the limited availability of vacant land and limited options for annexation.

**TABLE VI-1. HOUSING GROWTH, 1990-2010**  
CITY OF CLEMSON, PICKENS COUNTY AND MUNICIPALITIES, AND SOUTH CAROLINA

| Name           | 1990<br>Census | % Change<br>1990-<br>2000 | 2000<br>Census | % Change<br>2000-<br>2010 | 2010<br>Census | % Change<br>1990-<br>2010 |
|----------------|----------------|---------------------------|----------------|---------------------------|----------------|---------------------------|
| Pickens County | 35,865         | 28.3%                     | 46,000         | 11.4%                     | 51,244         | 42.9%                     |
| Central        | 1,262          | 45.2%                     | 1,832          | 21.7%                     | 2,230          | 76.7%                     |
| Clemson        | 4,874          | 16.5%                     | 5,679          | 16.9%                     | 6,636          | 36.2%                     |
| Easley         | 6,356          | 24.8%                     | 7,932          | 14.4%                     | 9,072          | 42.7%                     |
| Liberty        | 1,357          | 3.5%                      | 1,404          | 7.4%                      | 1,508          | 11.1%                     |
| Norris         | 399            | 0.3%                      | 400            | -4.0%                     | 384            | -3.8%                     |
| Pickens        | 1,356          | 6.0%                      | 1,438          | 3.0%                      | 1,481          | 9.2%                      |
| Six Mile       | 206            | 8.3%                      | 223            | 35.9%                     | 303            | 47.1%                     |
| South Carolina | 1,424,155      | 23.1%                     | 1,753,670      | 21.9%                     | 2,137,683      | 50.1%                     |

Source: US Census Bureau, 1990 Census, 2000 Census and 2010 Census

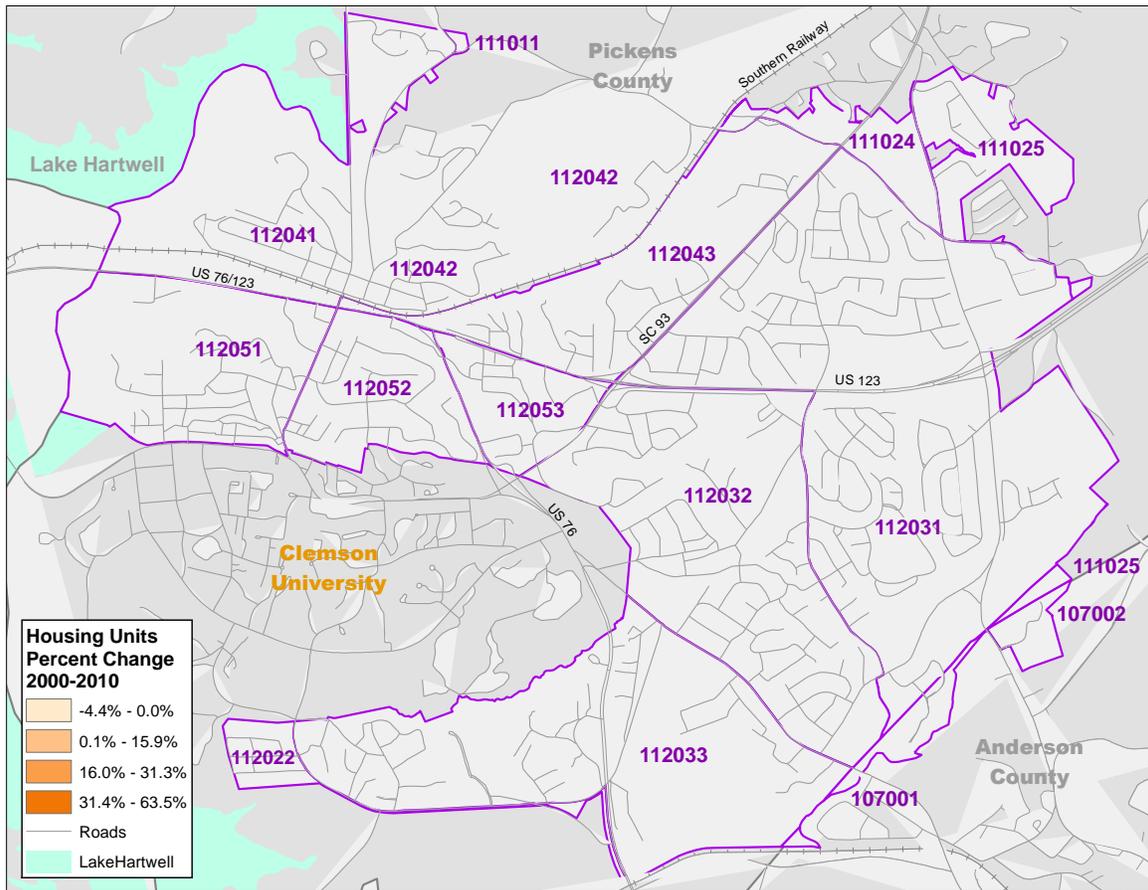
Housing growth by Census block group is provided in Table VI-2 and illustrated in Map VI-1. The percentage of growth varied widely among the City's block groups, ranging from no growth or a small loss of housing units in several areas to a 63.5% increase in the portion of Census block group 111024 that spans across Old Greenville Highway (SC 93) in the northern area of the City. Other areas that experienced comparatively high rates of growth included 49% in block group 112043, located north of Tiger Boulevard (US 123) and west of Old Greenville Highway (SC 93), and 31.3% growth in the portion of block group 107001 within the City, which is located to the south in Anderson County.

**TABLE VI-2. HOUSING AND POPULATION GROWTH BY BLOCK GROUP, 2000-2010**  
CITY OF CLEMSON

| 2010<br>Block Groups | Population    |               |              | Housing Units |              |              |
|----------------------|---------------|---------------|--------------|---------------|--------------|--------------|
|                      | 2000          | 2010          | % Change     | 2000          | 2010         | % Change     |
| 107001               | 42            | 45            | 7.1%         | 16            | 21           | 31.3%        |
| 107002               | 0             | 0             | 0.0%         | 0             | 0            | 0.0%         |
| 111011               | 0             | 0             | 0.0%         | 0             | 0            | 0.0%         |
| 111024               | 433           | 743           | 71.6%        | 263           | 430          | 63.5%        |
| 111025               | 532           | 439           | -17.5%       | 217           | 213          | -1.8%        |
| 112022               | 95            | 73            | -23.2%       | 45            | 43           | -4.4%        |
| 112031               | 2,837         | 3,344         | 17.9%        | 1,102         | 1,369        | 24.2%        |
| 112032               | 1,344         | 1,349         | 0.4%         | 577           | 601          | 4.2%         |
| 112033               | 868           | 1,064         | 22.6%        | 478           | 542          | 13.4%        |
| 112041               | 1,110         | 1,171         | 5.5%         | 557           | 613          | 10.1%        |
| 112042               | 1,284         | 1,557         | 21.3%        | 823           | 849          | 3.2%         |
| 112043               | 558           | 932           | 67.0%        | 282           | 419          | 48.6%        |
| 112051               | 1,070         | 983           | -8.1%        | 518           | 576          | 11.2%        |
| 112052               | 780           | 1,043         | 33.7%        | 388           | 479          | 23.5%        |
| 112053               | 952           | 1,162         | 22.1%        | 415           | 481          | 15.9%        |
| <b>Total</b>         | <b>11,905</b> | <b>13,905</b> | <b>16.8%</b> | <b>5,681</b>  | <b>6,636</b> | <b>16.8%</b> |

Source: US Census Bureau, 2000 Census and 2010 Census

**MAP VI-1. HOUSING UNIT PERCENT CHANGE BY BLOCK GROUP, 2000-2010  
CITY OF CLEMSON**



Source: US Census Bureau, 2000 Census and 2010 Census

**1. RESIDENTIAL BUILDING PERMITS**

An examination of residential building permits issued since 2004 provides additional information on housing growth trends in recent years. Residential permit data for the City of Clemson from 2004 to 2013 is listed in Table VI-3, including single-family and multi-family construction and manufactured homes newly located in the City.

Permitting for single-family construction remained relatively consistent from 2004 to 2012, with a low of 13 permits in 2009 and a high of 73 permits in 2012 (Figure VI-1). However, single-family residential permitting made a substantial jump to 204 permits in 2013. Increased permitting in 2013 is primarily attributed to the construction of new homes in Patrick Square, a traditional neighborhood development located on Issaqueena Trail. Construction of single-family structures in the Aspen Heights student housing development, located off of Old Greenville Highway (SC 93) in the northern area of the City, has also contributed to the rise in

residential permits. Map VI-2 illustrates the location of single-family homes permitted in the City from 2004 to 2013.

**TABLE VI-3. NEW RESIDENTIAL UNITS, 2004 THROUGH 2013**  
CITY OF CLEMSON

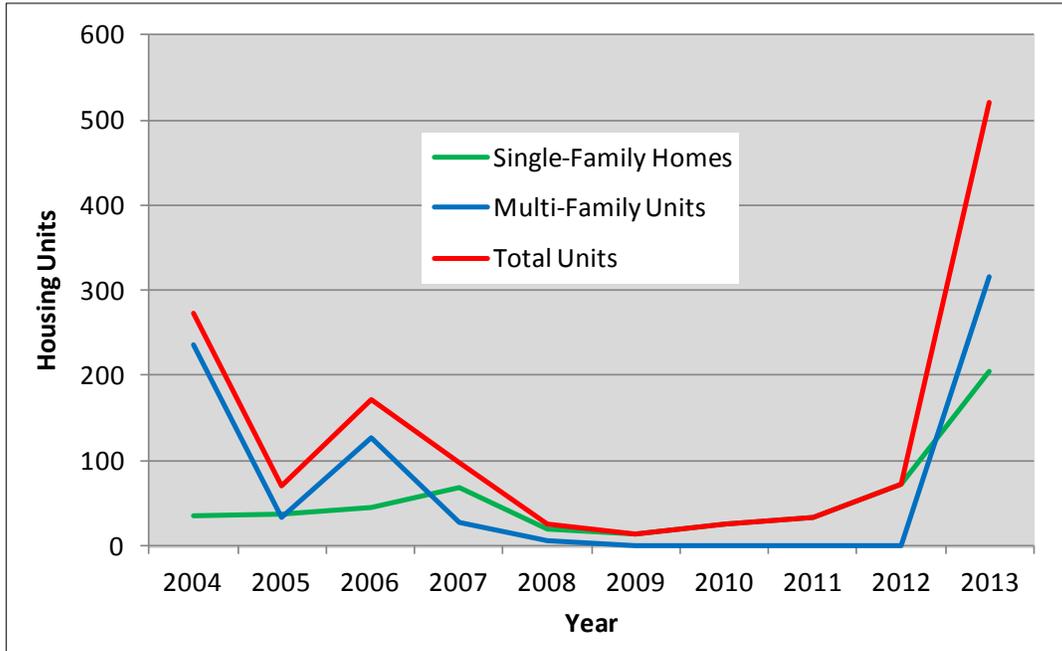
| Year         | Single-Family |              | Multi-Family |              | Manufactured Homes |             | Totals       |
|--------------|---------------|--------------|--------------|--------------|--------------------|-------------|--------------|
|              | #             | %            | #            | %            | #                  | %           |              |
| 2004         | 36            | 13.2%        | 237          | 86.8%        | 0                  | 0.0%        | 273          |
| 2005         | 38            | 53.5%        | 33           | 46.5%        | 2                  | 2.7%        | 73           |
| 2006         | 45            | 26.3%        | 126          | 73.7%        | 0                  | 0.0%        | 171          |
| 2007         | 69            | 71.1%        | 28           | 28.9%        | 2                  | 2.0%        | 99           |
| 2008         | 20            | 80.0%        | 5            | 20.0%        | 0                  | 0.0%        | 25           |
| 2009         | 13            | 100.0%       | 0            | 0.0%         | 0                  | 0.0%        | 13           |
| 2010         | 25            | 100.0%       | 0            | 0.0%         | 0                  | 0.0%        | 25           |
| 2011         | 33            | 100.0%       | 0            | 0.0%         | 0                  | 0.0%        | 33           |
| 2012         | 73            | 100.0%       | 0            | 0.0%         | 0                  | 0.0%        | 73           |
| 2013         | 204           | 39.2%        | 316          | 60.8%        | 1                  | 0.2%        | 521          |
| <b>Total</b> | <b>556</b>    | <b>42.7%</b> | <b>745</b>   | <b>57.3%</b> | <b>5</b>           | <b>0.4%</b> | <b>1,306</b> |

Source: City of Clemson, January 2014

Multi-family housing development was substantial during the three year period from 2004 to 2006. In 2004, 237 multi-family units were permitted, primarily in two condominium projects, The Retreat on West Lane and The Woodlands on Old Greenville Highway (SC 93). 2006 also saw substantial multi-family development, with 126 units permitted in two projects – Crawford Falls condominiums on Kelly Road downtown and Rosemont at Clemson apartments on Tiliwa Court. Following several years of inactivity, multi-family housing permitting peaked in 2013 at 316 units, primarily due to three apartment developments – The Lofts apartments on Cochran Road, the Campusview mixed use apartment development in downtown Clemson, and multi-family buildings in the Aspen Heights student-oriented housing development on Old Greenville Highway (SC 93).

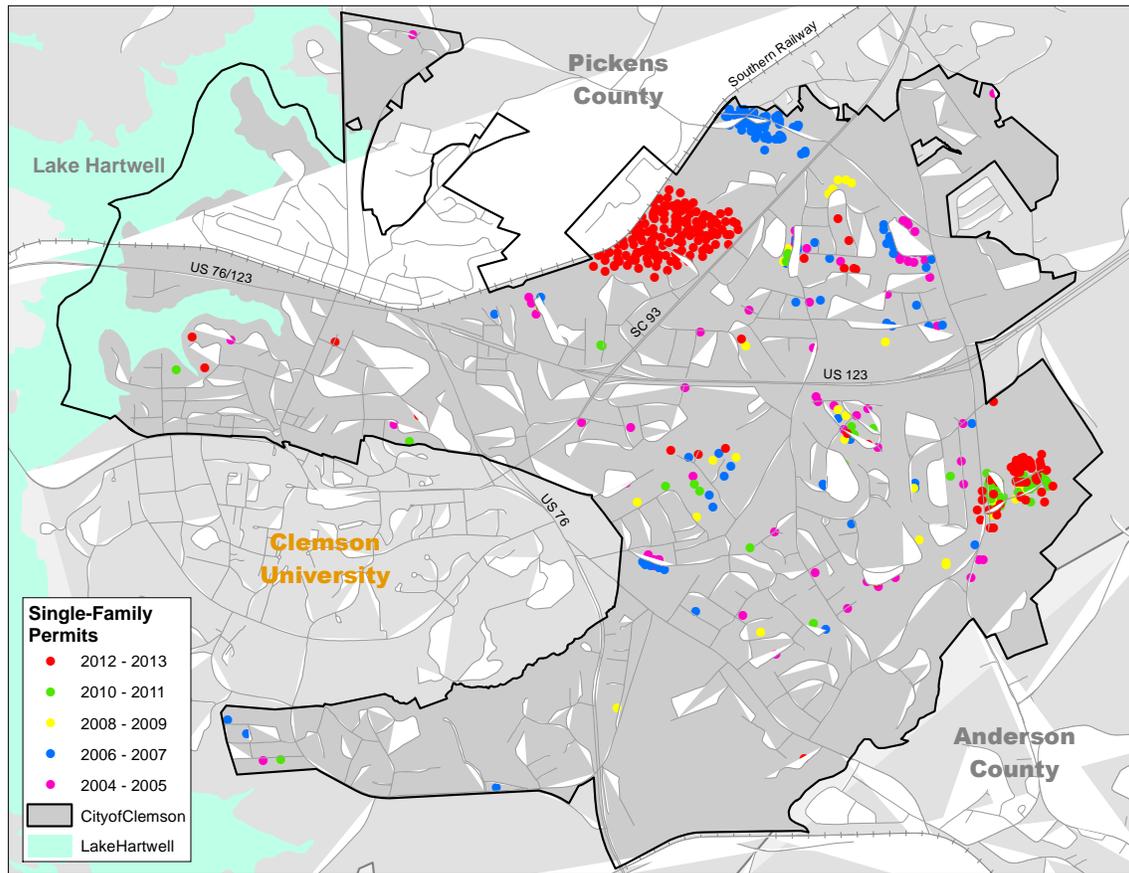
Very few permits for new manufactured homes are issued within the City of Clemson. Since 2004, only five manufactured homes have been newly permitted in the City. Manufactured homes are only allowed in the RM-2 zoning district.

FIGURE VI-1. NEW RESIDENTIAL CONSTRUCTION, 2004 TO 2013  
CITY OF CLEMSON



Source: City of Clemson, January 2014

MAP VI-2. LOCATION OF SINGLE-FAMILY RESIDENTIAL PERMITS, 2004-2013  
CITY OF CLEMSON



Source: City of Clemson, January 2014

**2. CLEMSON UNIVERSITY ENROLLMENT AND HOUSING**

As a City that developed adjacent to a major university, Clemson’s housing market has historically been strongly affected by the demand for alternative, off-campus student housing. More than 15,000 Clemson University students are currently housed in off-campus accommodations. As shown in Table VI-4, this demand has increased steadily since 2003. It is interesting to note that students living in on-campus housing exceeded the capacity of campus housing in 2004, 2009 and 2012. An increase in housing capacity of 86 persons in 2013 enabled the University to meet the demand for on-campus housing. However, when on-campus accommodations are not available or facilities become overcrowded, it is natural for students to seek off-campus housing.

Enrollment at the University has increased steadily in the past decade, peaking in 2013 with 21,231 students. Undergraduate enrollment growth mirrored total enrollment and peaked in

2013 with 16,931 students. Graduate student enrollment dropped slightly in 2005 and then began a steady increase that peaked in 2013 at 4,351 students.

**TABLE VI-4. STUDENT ENROLLMENT AND HOUSING, 2003-2013**  
CITY OF CLEMSON

| Year | Under-graduate Enrollment | Graduate Enrollment | Total Enrollment | Campus Housing Capacity | Students Housed On Campus | Students Housed Off Campus |
|------|---------------------------|---------------------|------------------|-------------------------|---------------------------|----------------------------|
| 2004 | 13,738                    | 2,493               | 16,231           | 6,216                   | 6,398                     | 9,833                      |
| 2005 | 13,918                    | 2,426               | 16,344           | 6,346                   | 6,148                     | 10,196                     |
| 2006 | 14,018                    | 2,517               | 16,535           | 6,215                   | 6,129                     | 10,406                     |
| 2007 | 14,215                    | 3,256               | 17,471           | 6,198                   | 5,943                     | 11,528                     |
| 2008 | 14,713                    | 3,604               | 18,317           | 6,145                   | 5,974                     | 12,343                     |
| 2009 | 15,346                    | 3,765               | 19,111           | 6,143                   | 6,303                     | 12,808                     |
| 2010 | 15,459                    | 3,994               | 19,453           | 6,074                   | 5,845                     | 13,608                     |
| 2011 | 15,836                    | 4,078               | 19,914           | 6,080                   | 5,724                     | 14,190                     |
| 2012 | 16,562                    | 4,206               | 20,768           | 6,162                   | 6,303                     | 14,465                     |
| 2013 | 16,931                    | 4,351               | 21,282           | 6,248                   | 6,113                     | 15,169                     |

Source: Clemson University, January 2014

The percentage of students who were forced to live off-campus due to the lack of on-campus beds has increased significantly since 2004, peaking in 2011 with 71.6% of students living in off-campus housing, dropping slightly in 2012 to 70.1% and then rising again to 71.3% in 2013. A majority of graduate students live off campus – 99.7% in 2013. Nearly two-thirds of undergraduates live in off-campus housing. This percentage has risen steadily since 2004, with the exception of a small drop in 2009, to a peak of 64% in 2013. Academic class (determined by course hours completed) has a strong influence on housing choice for undergraduates. In 2013, 91.4% of freshmen and 51.6% of sophomores were housed on campus. Housing choice for upperclassmen was much different, with 14.2% of juniors and only 4.2% of seniors choosing to live on campus. New freshman enrollment in 2013 at 3,289 was down slightly from the previous year's peak enrollment for new freshmen of 3,463. Clemson officials indicate that growth in new enrollment will likely continue at one to two percent in the near future. It is likely that this growth will result in a continued rise in housing demand for students, with much of that demand expected to be met by off campus housing. Table VI-5 provides data related to student enrollment and off-campus housing for 2004 through 2013.

Students who live off-campus do not all live within the City of Clemson. Many commute from nearby areas – some as far as Anderson and Greenville. Other students seek housing just outside of the City in the nearby communities of Central, Seneca and Pendleton. However, it is

safe to assume that a high percentage of students living off-campus are seeking housing within close proximity of the University – many within the City of Clemson.

**TABLE VI-5. PERCENTAGE OF STUDENTS HOUSED OFF-CAMPUS, 2004-2013**  
CLEMSON UNIVERSITY

| Year | Undergraduate Enrollment | % in Off Campus Housing | Graduate Enrollment | % in Off Campus Housing | Total Enrollment | % in Off Campus Housing |
|------|--------------------------|-------------------------|---------------------|-------------------------|------------------|-------------------------|
| 2004 | 13,738                   | 52.6%                   | 2,493               | 98.5%                   | 16,231           | 59.7%                   |
| 2005 | 13,918                   | 55.0%                   | 2,426               | 98.1%                   | 16,344           | 61.4%                   |
| 2006 | 14,018                   | 56.2%                   | 2,517               | 97.3%                   | 16,535           | 62.4%                   |
| 2007 | 14,215                   | 59.0%                   | 3,256               | 98.0%                   | 17,471           | 66.2%                   |
| 2008 | 14,713                   | 60.0%                   | 3,604               | 98.6%                   | 18,317           | 67.6%                   |
| 2009 | 15,346                   | 59.6%                   | 3,765               | 98.6%                   | 19,111           | 67.3%                   |
| 2010 | 15,459                   | 62.8%                   | 3,994               | 98.6%                   | 19,453           | 70.1%                   |
| 2011 | 15,836                   | 64.5%                   | 4,078               | 98.9%                   | 19,914           | 71.6%                   |
| 2012 | 16,562                   | 62.6%                   | 4,206               | 99.3%                   | 20,768           | 70.1%                   |
| 2013 | 16,931                   | 64.0%                   | 4,351               | 99.7%                   | 21,282           | 71.3%                   |

Source: Clemson University, January 2014

Two additional institutions of higher education also have an impact on housing in and near the City of Clemson. **Tri-County Technical College** is a two-year institution located in the nearby Town of Pendleton that is part of the South Carolina Technical College system. The College offers a “Bridge-To-Clemson” Program that provides academic advising and student support services designed to help qualified students meet Bridge requirements and ultimately transfer to Clemson. Annual enrollment in the Bridge program ranges from 700 to 750 students. Bridge students are required to live in the High Point of Clemson Apartments, located off-campus in the City of Clemson. Each apartment houses four students. **Southern Wesleyan University** (SWU) is a four-year institution located in the nearby Town of Central. Of the University’s 552 students, 220 (40%) reside off-campus, with many living in the City of Clemson. Recent acceptance as an NCAA Division II institution is expected to spur enrollment growth at SWU in coming years. Given SWU’s historic preference for on-campus housing, SWU will need to add beds at a comparable rate to any increase in enrollment if they intend to keep pace. Otherwise, any growth will undoubtedly impact the Clemson area housing market.

It should be noted that Clemson University is actively engaged in the development of its first large scale student housing project in many years, Douthit Hills. It is projected that this project will provide approximately 1700 beds. 750 of these beds are projected to be allocated to bringing Bridge students on-campus to allow University officials to better meet the needs of

these students. The remainder will be assigned to upper classmen. University Housing plans to utilize many of these beds as “flex beds” to allow them to relocate residents of older facilities into Douthitt Hills while those older units are refurbished. One of these facilities is the Clemson House. The long-term plans for the use of that structure are still being formulated, so the final number of beds added to the on-campus count is still unclear.

## B. HOUSING LOCATION

Within the City of Clemson, housing is by far the largest use of land, with more than two-thirds (67.7%) of the land within the City in residential use (Table VI-6). Seventy-six percent of all residential land (2,058 acres) is in use as single-family residential. Single-family housing occupies more than half (51.4%) of the City’s total land area. Nearly 400 acres, representing 14.7% of Clemson’s residential land area, is in multi-family development, including townhouses. A small percentage of the City’s residential land is in use as duplexes (1.9%) and manufactured homes (1.5%).

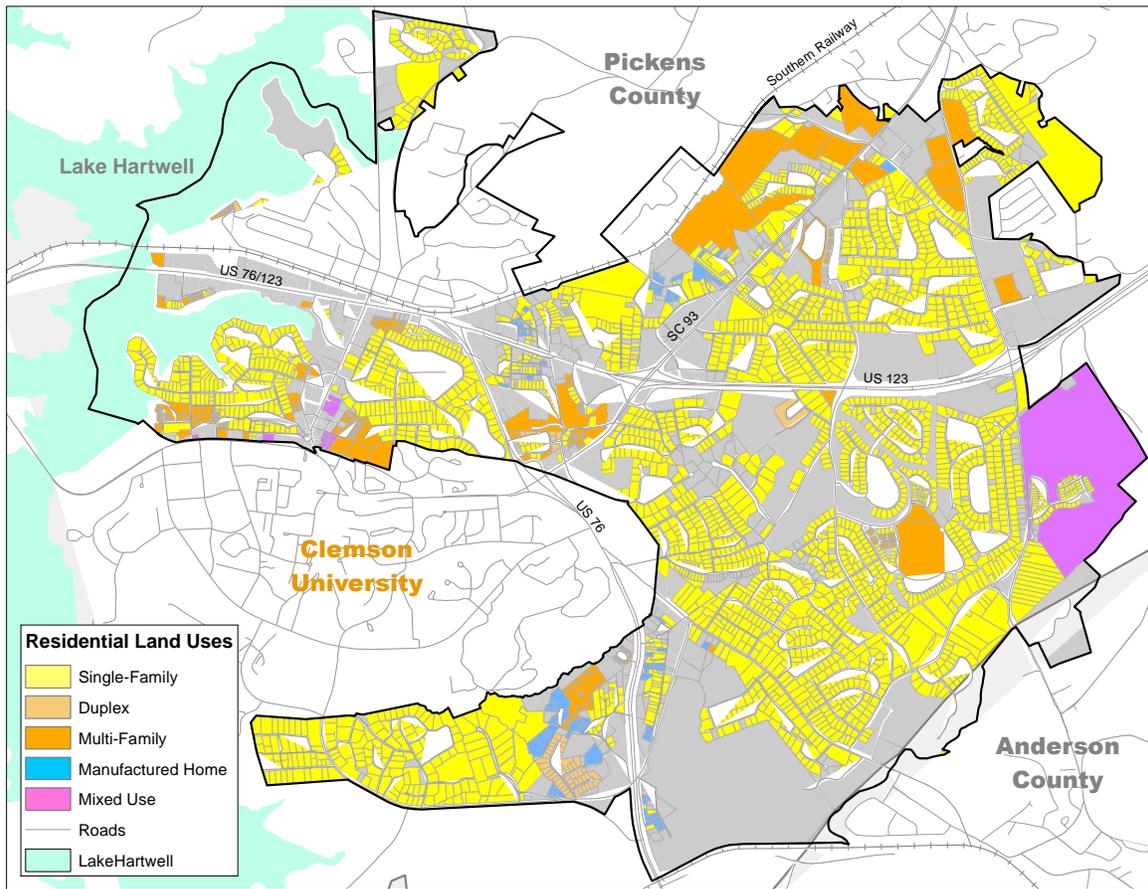
**TABLE VI-6. LAND AREA BY RESIDENTIAL LAND USE, 2014**  
CITY OF CLEMSON

| Land Use                   | Acres              | Percentage of Residential     |
|----------------------------|--------------------|-------------------------------|
| Single-Family              | 2,057.74           | 76.0%                         |
| Multi-Family               | 398.9              | 14.7%                         |
| Manufactured Home          | 40.2               | 1.5%                          |
| Duplex                     | 51.9               | 1.9%                          |
| Mixed Use with Residential | 159.1              | 5.9%                          |
| <b>Total Residential</b>   | <b>2,707.74</b>    | <b>100.0%</b>                 |
|                            | <b>Total Acres</b> | <b>% Residential of Total</b> |
| <b>All Land Uses</b>       | <b>4,001.6</b>     | <b>67.7%</b>                  |

Source: City of Clemson, March 2014

As Clemson’s largest use of land, single-family housing is located throughout the City (Map VI-3). Much of the City’s single-family housing is in residential subdivisions or neighborhoods that closely resemble subdivisions. Much of the multi-family housing in Clemson is clustered in the western area of the City within close proximity of Clemson University and in the northeastern area of the City north of US Highway 123. However, there are also multi-family housing developments in the southern and southeastern areas of the City. Many of the City’s duplexes are clustered to the north of Tiger Boulevard (US 76/123) in the western area of the City, with others scattered in locations throughout the City. Manufactured homes can be found in several areas of the City, however many are clustered to the north of US Highway 123 and west of US Highway 93, and off of US 76 in the southern area of the City.

MAP VI-3. HOUSING LOCATION BY TYPE, 2014  
CITY OF CLEMSON



Source: City of Clemson, March 2014

### C. HOUSING TYPE

As shown in Table VI-7, the City of Clemson offers a diverse housing market, ranging from single-family units to manufactured homes. Single-family (one-unit) units are detached from other houses, with open space on all four sides. The US Bureau of the Census includes single unit modular housing (built off-site and transported to the site) in their definition of single-family units. Single units that are attached (one-unit attached) have one or more walls extending from ground to roof that separate the unit from adjoining structures. Most single-family housing is constructed entirely on-site, in compliance with local building code standards. Although this is the most popular type of housing, it is also generally the most expensive to construct. Duplexes include two housing units in one structure. Multi-family buildings contain more than two housing units within the structure. Manufactured (mobile) homes are constructed off-site and transported to the site on wheels that are attached to the structure.

Data related to housing characteristics such as housing type is now provided by the Census Bureau through the American Community Survey (ACS). The ACS is an ongoing statistical survey

that randomly samples a small percentage of the population each year, compiling three-year and five-year estimates for greater reliability and accuracy. Three-year estimates are provided for jurisdictions and geographic types of 20,000 or more persons and five-year estimates are provided for smaller populations.

Detached, site-built single-family homes are the source of housing for many Clemson residents, comprising nearly 45% of available housing. This percentage is significantly lower than the 63.6% of Pickens County housing units that are site-built, single family homes.

Construction costs for multi-family development are generally less per housing unit. Lower construction costs are passed on to buyers of condominium units and renters, making that housing type a less expensive alternative for residents. More than 42% of the City's housing stock is comprised of multi-family units – well over three times the percentage of Pickens County units at only 13.1%. Most of Clemson's multi-family housing (34.4% of total units) is part of smaller developments of 3 to 19 units. This is a very high percentage when compared with Pickens County, where smaller developments account for only 11.6% of all housing units.

Costs for attached single-family and duplex construction are also generally less per housing unit than site-built single-family homes. However, in Clemson they make up a small percentage of the total housing stock, comprising only 4.3% and 5.5%, respectively.

Manufactured housing also offers a less expensive alternative to site-built housing, but currently comprises only 3.3% of all housing units in Clemson. Manufactured housing in Clemson accounts for a comparatively low percentage of the housing market than in the County, where it comprises 18.6% of housing. However, this disparity is very common in predominantly rural counties, where local regulations and land costs make the location of manufactured homes and manufactured home developments more attractive. The *City of Clemson Zoning Ordinance* defines a manufactured home as “a structure manufactured after June 15, 1976, meeting the criteria of compliance with the *Federal Manufactured Housing Construction and Safety Standards Act of 1974* and bearing proper certification by HUD pursuant to S.C. Code, § 40-29-70.” Mobile homes manufactured prior to June 15, 1976 or after June 15, 1976 without certification of compliance with HUD standards pursuant to S.C. Code § 40-29-70 may not be moved into the City. Existing mobile homes can continue as grandfathered, but may not be moved to another lot or space within the City. All manufactured homes must be placed on permanent concrete (or other suitable material) foundation supports, must be adequately anchored to prevent movement, all “mobile” features including wheels must be removed, and underpinning or skirting must be installed around the unit. The number of mobile homes in the City is expected to decline over time because many homes will

likely be taken out of the supply due to age and condition of the unit, abandonment, and displacement by new development. It should be noted that the City’s zoning ordinance does allow an older mobile or manufacture home to be replaced with a HUD compliant manufactured home.

**TABLE VI-7. HOUSING UNIT TYPE, 2013**  
**CITY OF CLEMSON AND PICKENS COUNTY**

| Unit Type                | Clemson      |               | Pickens County |               |
|--------------------------|--------------|---------------|----------------|---------------|
|                          | Number       | Percent       | Number         | Percent       |
| 1 unit, detached         | 3,088        | 44.6%         | 32,570         | 63.6%         |
| 1 unit, attached         | 300          | 4.3%          | 743            | 1.5%          |
| Duplex                   | 382          | 5.5%          | 1,146          | 2.2%          |
| Multi-Family, 3-19 units | 2,382        | 34.4%         | 5,921          | 11.6%         |
| Multi-Family, 20+ units  | 547          | 7.9%          | 1,326          | 2.6%          |
| Manufactured Home        | 226          | 3.3%          | 9,526          | 18.6%         |
| Boat, RV, etc.           | 0            | 0.0%          | 7              | 0.0%          |
| <b>Total Units</b>       | <b>6,925</b> | <b>100.0%</b> | <b>51,239</b>  | <b>100.0%</b> |

*Source: US Census Bureau, 2008-2012 American Community Survey*

An estimate of the size of housing units in the City can be obtained from an examination of the median number of rooms per occupied housing unit. Data provided in Table VI-8 reveals a median housing unit size of 5.2 rooms in Clemson in 2012 – smaller than Pickens County at 5.6 rooms and the State at 5.7 rooms per unit. The size of the City’s renter-occupied housing at 4.2 rooms per unit is slightly smaller than both the County and State at 4.5 and 4.6 rooms per unit, respectively. However, the median size of owner-occupied units in Clemson is 6.8 rooms – significantly larger than Pickens County at 6.1 rooms and the State at 6.2 rooms per unit. The substantially higher number of rooms in owner-occupied units as compared to renter-occupied units is an indication that much of the owner-occupied housing stock consists of larger units – generally single-family, detached homes.

**TABLE VI-8. MEDIAN NUMBER OF ROOMS PER HOUSING UNIT, 2012**  
CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA

| Occupancy       | Clemson    | Pickens County | South Carolina |
|-----------------|------------|----------------|----------------|
| Owner-occupied  | 6.8        | 6.1            | 6.2            |
| Renter-occupied | 4.2        | 4.5            | 4.6            |
| <b>Total</b>    | <b>5.2</b> | <b>5.6</b>     | <b>5.7</b>     |

Source: US Census Bureau, 2008-2012 American Community Survey

#### D. HOUSING AGE AND CONDITION

As shown in Table VI-9, the median age of the housing stock in the City of Clemson is slightly younger than the median age of housing in Pickens County and statewide. However, the median age of owner-occupied housing in Clemson is significantly older than that of both the County and the State. Conversely, the median age of Clemson's renter-occupied housing is slightly younger than renter-occupied housing in Pickens County and significantly younger than renter-occupied housing statewide. This indicates that Clemson's owner-occupied housing tends to be older with a median year built of 1976, while the City's renter-occupied housing is more recent construction with a median year built of 1986.

**TABLE VI-9. MEDIAN YEAR RESIDENTIAL STRUCTURE BUILT BY TENURE, 2012**  
CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA

| Tenure          | Clemson     | Pickens County | South Carolina |
|-----------------|-------------|----------------|----------------|
| Owner-occupied  | 1976        | 1982           | 1986           |
| Renter-occupied | 1986        | 1985           | 1982           |
| <b>Total</b>    | <b>1981</b> | <b>1983</b>    | <b>1984</b>    |

Source: US Census Bureau, 2008-2012 American Community Survey

A more detailed analysis of housing age is provided in Table VI-10. Only 5.4% of Clemson's housing stock (370 units) was built before 1960. By comparison 9.5% of homes in Pickens County and 8.6% of homes statewide were built prior to 1950. Nearly one-third of the City's housing (2,164 units) was built during the 1960s and 1970s – higher than both the County and the State at 25.7% and 25.9%, respectively. More than half (51.4%) of Clemson's housing stock (3,558 units) was built in the decades of the 1980s, 1990s and 2000s. While this trend is reflected in both the County and State percentages, the total percentage was somewhat higher at 55.6% for Pickens County and 57.4% statewide.

**TABLE VI-10. YEAR HOUSING UNIT BUILT, 2012**  
**CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA**

| Year Unit Built       | Clemson      |               | Pickens County |               | South Carolina   |               |
|-----------------------|--------------|---------------|----------------|---------------|------------------|---------------|
|                       | #            | %             | #              | %             | #                | %             |
| Built 2010 or later   | 61           | 0.9%          | 118            | 0.2%          | 9,089            | 0.4%          |
| Built 2000 to 2009    | 1,231        | 17.8%         | 8,861          | 17.3%         | 427,379          | 20.0%         |
| Built 1990 to 1999    | 1,252        | 18.1%         | 11,851         | 23.1%         | 435,631          | 20.4%         |
| Built 1980 to 1989    | 1,075        | 15.5%         | 7,794          | 15.2%         | 362,929          | 17.0%         |
| Built 1970 to 1979    | 1,216        | 17.6%         | 8,010          | 15.6%         | 344,753          | 16.2%         |
| Built 1960 to 1969    | 948          | 13.7%         | 5,195          | 10.1%         | 207,282          | 9.7%          |
| Built 1950 to 1959    | 772          | 11.1%         | 4,564          | 8.9%          | 163,433          | 7.7%          |
| Built 1940 to 1949    | 109          | 1.6%          | 1,676          | 3.3%          | 75,298           | 3.5%          |
| Built 1939 or earlier | 261          | 3.8%          | 3,170          | 6.2%          | 108,662          | 5.1%          |
| <b>Total Units</b>    | <b>6,925</b> | <b>100.0%</b> | <b>51,239</b>  | <b>100.0%</b> | <b>2,134,456</b> | <b>100.0%</b> |

Source: US Census Bureau, 2008-2012 American Community Survey

Several factors can be used to evaluate the condition of housing in the City of Clemson. Housing units that lack complete plumbing facilities or for which wood is a primary source of heating fuel can in most cases be considered substandard. As shown in Table VI-11, while the quality of housing in Clemson is very good, 60 units are classified as lacking plumbing facilities (1% of units) and no units are using wood as a primary source of heating fuel.

Another factor that speaks to the economic condition of a household is vehicle ownership. Vehicle ownership, while considered a necessity by most, is a luxury to persons of limited means. Of the housing units in Clemson, 346 units (5.9%) have no vehicle available to the residents. This is slightly higher than Pickens County, where residents of 4.7% of all housing units lack access to a vehicle, but lower than the percentage statewide at 7.1%. It is important to note that many City residents are University staff, as well as students attending Clemson University. The University is easily accessible from many areas of the City by walking, bicycle or the use of public transit – making vehicle access less essential to those individuals.

**TABLE VI-11. SELECTED HOUSING CHARACTERISTICS FOR OCCUPIED UNITS, 2012**  
**CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA**

| Jurisdiction   | Total Occupied Units | Units with No Vehicle Available |      | Units Lacking Complete Plumbing Facilities |      | Units Using Wood to Heat |      |
|----------------|----------------------|---------------------------------|------|--|------|--------------------------|------|
|                |                      | #                               | %    | #  | %    | #                        | %    |
| Clemson        | 5,823                | 346                             | 5.9% | 60   | 1.0% | 0                        | 0.0% |
| Pickens County | 44,227               | 2,087                           | 4.7% | 124  | 0.3% | 964                      | 2.2% |
| South Carolina | 1,768,255            | 124,853                         | 7.1% | 8,012                                      | 0.5% | 19,836                   | 1.1% |

Source: US Census Bureau, 2008-2012 American Community Survey

Another indicator of housing condition is evidence of overcrowding. Housing units are considered to be crowded when there are 1.01 or more household members per room (including baths and kitchens). Table VI-12 indicates only 59 housing units within the City of Clemson have 1.01 or more persons per room. This is down from 2000, when 84 units had 1.01 or more persons per room. The persons per room for Pickens County and statewide is slightly higher at 1.3% and 2.0%, respectively.

**TABLE VI-12. PERSONS PER ROOM FOR OCCUPIED HOUSING UNITS, 2000 AND 2012**  
**CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA**

| Jurisdiction   | 2000                 |  |      |                      | 2012                                     |      |  |
|----------------|----------------------|--|------|----------------------|--|------|--|
|                | Total Occupied Units | Units with 1.01 or more Persons per Room |      | Total Occupied Units | Units with 1.01 or more Persons per Room |      |  |
|                |                      | #  | %    |                      | #  | %    |  |
| Clemson        | 5,122                | 84                                       | 1.6% | 5,823                | 59                                       | 1.0% |  |
| Pickens County | 41,306               | 922                                      | 2.2% | 44,227               | 585                                      | 1.3% |  |
| South Carolina | 1,533,854            | 49,338                                   | 3.2% | 1,768,255            | 34,694                                   | 2.0% |  |

Source: US Census Bureau, 2000 Census; and 2008-2012 American Community Survey

**E. HOUSING OCCUPANCY AND TENURE**

The City of Clemson’s housing market enjoys a low vacancy rate of less than 11%, as compared with Pickens County at 11.7% and the State at 15.7%. Information provided in Table VI-13 indicates that this low vacancy rate has prevailed since 1990. It is likely that the high percentage occupancy for housing units in the City can be primarily attributed to the close proximity of Clemson University, in combination with the attraction of the City’s public services and small town ambiance to retirees.

**TABLE VI-13. HOUSING OCCUPANCY AND TENURE, 1990-2010**  
CITY OF CLEMSON

|                            | 1990         |               | 2000         |                | 2010         |               |
|----------------------------|--------------|---------------|--------------|----------------|--------------|---------------|
|                            | #            | %             | #            | %              | #            | %             |
| <b>Total Housing Units</b> | <b>4,848</b> | <b>100.0%</b> | <b>5,673</b> | <b>100.00%</b> | <b>6,636</b> | <b>100.0%</b> |
| Occupied HU                | 4,626        | 95.4%         | 5,122        | 90.3%          | 5,914        | 89.1%         |
| <i>Owner-occupied HU</i>   | 2,175        | 47.0%         | 2,315        | 45.2%          | 2,541        | 43.0%         |
| <i>Renter-occupied HU</i>  | 2,451        | 53.0%         | 2,807        | 54.8%          | 3,373        | 57.0%         |
| Vacant HU                  | 222          | 4.6%          | 551          | 9.7%           | 722          | 10.9%         |

Source: US Census Bureau, 1990 Census, 2000 Census, 2010 Census

As shown in Table VI-14, 43% of the occupied housing units in Clemson are occupied by the owner of the unit, while 57% are occupied by renters. Table VI-13 indicates that occupancy of housing by owners has decreased slightly over recent decades, from 47% in 1990 and 45.2% in 2000 to the present percentage. The percentage of owner-occupied units within the City is significantly less than that of Pickens County at 68.9% and statewide at 69.3%. However, it should be noted that the proximity of the University and the urban nature of the City as compared with the rural nature of the County are the primary reasons for the disparity between ownership at the City and County levels. There is a substantially stronger rental market within the City of Clemson, both in terms of availability and demand.

**TABLE VI-14. HOUSING OCCUPANCY AND TENURE, 2010**  
CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA

| Housing and Ownership           | Clemson      |               | Pickens County |               | South Carolina   |               |
|---------------------------------|--------------|---------------|----------------|---------------|------------------|---------------|
|                                 | #            | %             | #              | %             | #                | %             |
| <b>Total Housing Units (HU)</b> | <b>6,636</b> | <b>100.0%</b> | <b>51,244</b>  | <b>100.0%</b> | <b>2,137,683</b> | <b>100.0%</b> |
| Occupied HU                     | 5,914        | 89.1%         | 45,228         | 88.3%         | 1,801,181        | 84.3%         |
| <i>Owner-occupied HU</i>        | 2,541        | 43.0%         | 31,161         | 68.9%         | 1,248,805        | 69.3%         |
| <i>Renter-occupied HU</i>       | 3,373        | 57.0%         | 14,067         | 31.1%         | 552,376          | 30.7%         |
| Vacant HU                       | 722          | 10.9%         | 6,016          | 11.7%         | 336,502          | 15.7%         |

Source: US Census Bureau, 2010 Census

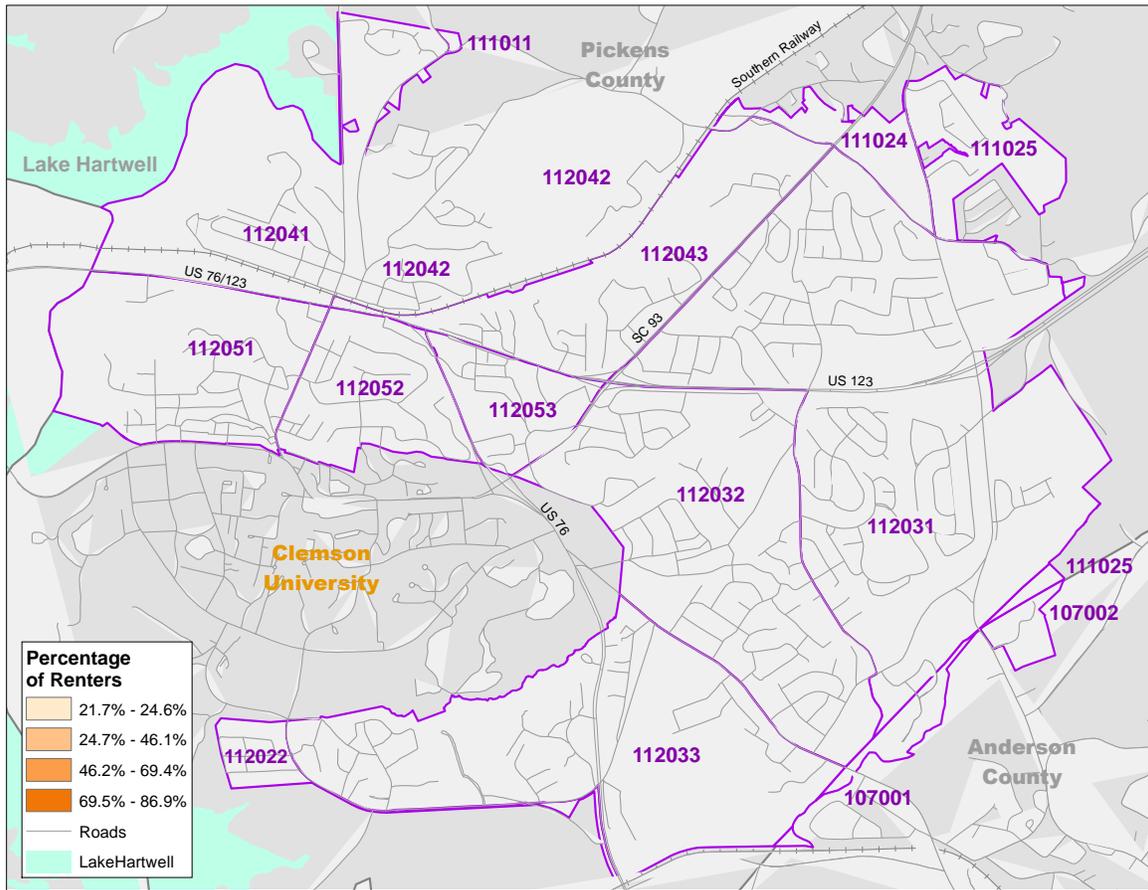
The City of Clemson *Rental Housing Ordinance* was adopted in 2000 to protect single family neighborhoods and to establish minimum life safety standards for rental units. These standards apply to single-family homes, duplexes, townhomes, and boarding home properties, including fraternity houses, for which payment or other consideration is being made for occupancy. All applicable rental properties must obtain a permit and undergo an annual inspection. A rental housing permit fee of \$100 is due for all applicable properties in June of each year, with annual property inspections scheduled from April to August. Applicable rental properties must provide one all-weather surface parking space for each occupant. Occupancy limitations for applicable

rental properties range from two to four occupants, with a family of related persons counting as one occupant. In 2013, the City had 709 rental properties in the Rental Housing Program.

As illustrated in Map VI-4, the highest concentration of rental housing is in block groups that include the northern area of the City. However, it should be noted that most of these block groups extend well outside of the City and the percentage of rental units applies to the entire block group. Block groups with the largest percentages of rental housing include 111024 in the northeastern area of the City and bisected by Old Greenville Highway (SC 93); block group 111025 in the northeastern area of the City and to the east of Issaqueena Trail; block group 112053 located entirely within the City to the south of Tiger Boulevard (US 123) and north of the Clemson University campus; and block group 112042, located in the central area of the City to the north of the Southern Railway line and along College Avenue.

The area of the City with the lowest percentage of renters and therefore the highest concentration of owner-occupied units includes much of the eastern and southern areas of the City. Block groups with the lowest percentage of rental units include 112032, located almost entirely within the City adjacent to and east of Clemson University and bordered by US 123 (Tiger Boulevard) to the north; small portions of block groups 107001 and 107002 in Anderson County; block group 112031, located almost entirely within the City and encompassing much of the City's eastern area; and block group 112033, which includes nearly all of the southernmost area of the City adjacent to Clemson University.

**MAP VI-4. PERCENTAGE RENTERS OF OCCUPIED HOUSING UNITS, 2010  
CITY OF CLEMSON BY CENSUS BLOCK GROUP\***



\* Housing data for Census block groups includes areas outside of the City.

Source: US Census Bureau, 2010 Census

As a City located adjacent to a major university, an examination of the age of renters is critical to an understanding of tenure in Clemson. Nearly 51% of all renter households in the City (1,545 households) are headed by persons between the ages of 15 and 24 years (2010 Census). As provided in Table VI-15 and depicted in Map VI-5, Census block groups with the highest percentage of young householders are within close proximity of the Clemson University campus. In block group 112053, located north of the campus and between US Highway 76 and SC Highway 93, 85% of housing units are rental units. Of those rental units, 72% are headed by a householder aged 15 to 24 years. Young renters comprise 79.4% of all renters in block group 112052 and 74.2% of all renters in block group 112051, both located adjacent and to the north of the Clemson campus.

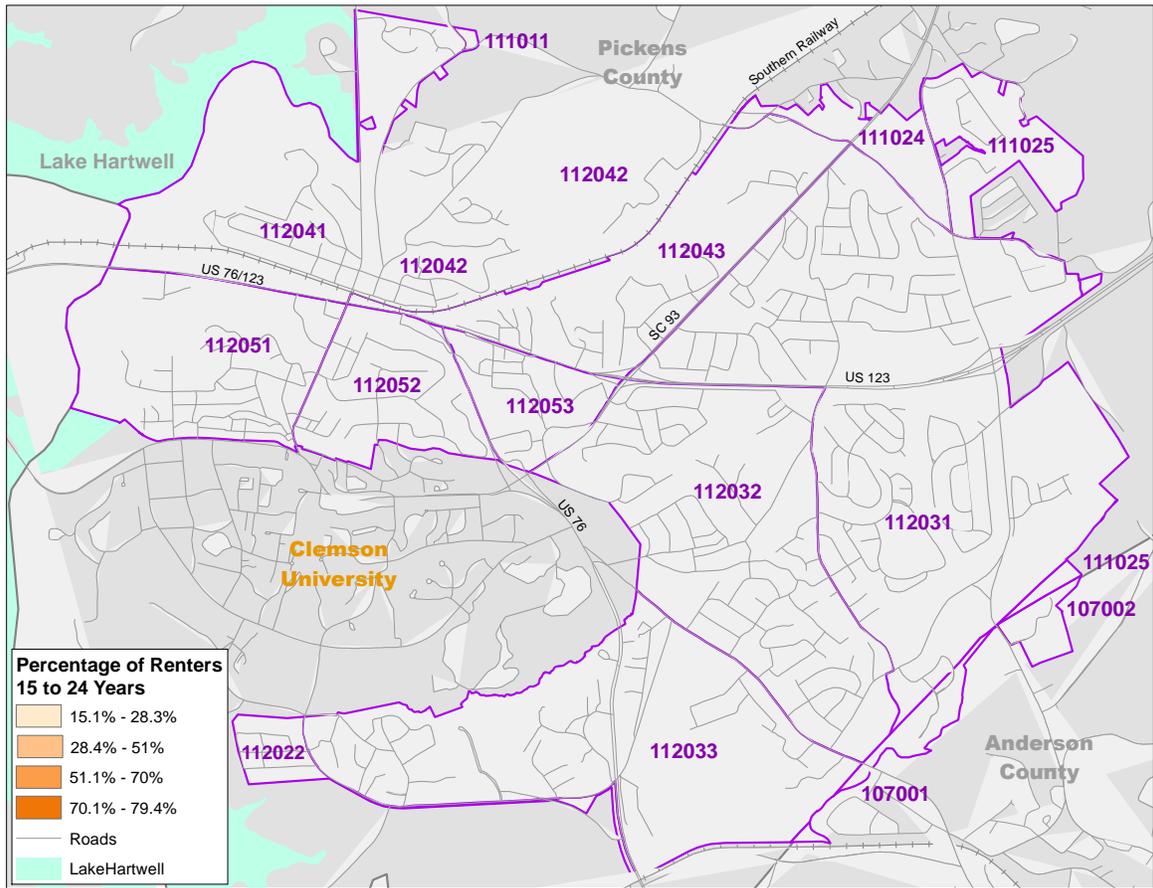
**TABLE VI-15. HOUSING UNITS WITH YOUNG HOUSEHOLDERS  
CITY OF CLEMSON BY BLOCK GROUP\***

| Block Group | Occupied Housing Units |                               |          |                            |       |
|-------------|------------------------|-------------------------------|----------|----------------------------|-------|
|             | Total Housing Units    | Renter Occupied Housing Units |          |                            |       |
|             |                        | # Renters                     | % Renter | Householders Age 15-24 Yrs |       |
|             |                        |                               |          | #                          | %     |
| 107001      | 252                    | 103                           | 40.9%    | 21                         | 20.4% |
| 107002      | 552                    | 218                           | 39.5%    | 33                         | 15.1% |
| 111011      | 516                    | 127                           | 24.6%    | 36                         | 28.3% |
| 111024      | 510                    | 443                           | 86.9%    | 226                        | 51.0% |
| 111025      | 1,187                  | 1,028                         | 86.6%    | 721                        | 70.1% |
| 112022      | 147                    | 102                           | 69.4%    | 66                         | 64.7% |
| 112031      | 1,538                  | 630                           | 41.0%    | 306                        | 48.6% |
| 112032      | 552                    | 120                           | 21.7%    | 40                         | 33.3% |
| 112033      | 469                    | 216                           | 46.1%    | 146                        | 67.6% |
| 112041      | 772                    | 430                           | 55.7%    | 274                        | 63.7% |
| 112042      | 781                    | 663                           | 84.9%    | 265                        | 40.0% |
| 112043      | 368                    | 238                           | 64.7%    | 90                         | 37.8% |
| 112051      | 468                    | 287                           | 61.3%    | 213                        | 74.2% |
| 112052      | 425                    | 247                           | 58.1%    | 196                        | 79.4% |
| 112053      | 428                    | 364                           | 85.0%    | 262                        | 72.0% |

\* Housing data for Census block groups includes areas outside of the City.

Source: US Census Bureau, 2010 Census

**MAP VI-5. PERCENTAGE RENTERS WITH HOUSEHOLDER 15 TO 24 YEARS  
CITY OF CLEMSON BY CENSUS BLOCK GROUP\***



\* Housing data for Census block groups includes areas outside of the City.

Source: US Census Bureau, 2010 Census

The average number of persons per housing unit in the City of Clemson is 2.33 persons – significantly lower than the County at 2.51 persons and the State at 2.54 persons (Table VI-16). The average for owner-occupied units in Clemson is 2.37 persons, also lower than the average in Pickens County at 2.52 and statewide at 2.55. Similarly, the average number of persons residing in renter-occupied housing units was lower at only 2.29 in Clemson than in Pickens County and statewide at 2.47 persons per unit and 2.51 persons per unit, respectively. The comparatively low number of persons per rental housing unit within the City is likely attributed to local laws regulating the size of households comprised of unrelated individuals.

**TABLE VI-16. AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNIT, 2012**  
**CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA**

| Tenure                        | Clemson     | Pickens County | South Carolina |
|-------------------------------|-------------|----------------|----------------|
| Owner occupied                | 2.37        | 2.52           | 2.55           |
| Renter occupied               | 2.29        | 2.47           | 2.51           |
| <b>Total Persons per Unit</b> | <b>2.33</b> | <b>2.51</b>    | <b>2.54</b>    |

Source: US Census Bureau, 2008-2012 American Community Survey

Clemson householders, particularly renters, tend to be comparatively young. More than one-fourth (27.9%) of Clemson householders are between 15 and 24 years of age – a percentage more than three times higher than the 8.4% of Pickens County householders within that age group (Table VI-17). Conversely, while only 33% of City householders are between 35 and 64 years of age, more than half (54.3%) of County householders are within that age group. Percentages of owners within each age group are similar at the County and City levels, with the exception in the 65 years and older age group. Nearly 37% of Clemson householders are aged 65 and older, as compared to only 9.9% of householders in that age group in Pickens County. The ages of renters vary widely between the City and the County. More than half (50.9%) of renters in Clemson are from 15 to 24 years of age, while only 24.6% of Pickens renters are in that age group. While only 20.6% of Clemson renters are age 35 to 64, the countywide percentage is more than double for renters in that age group at 43.2%.

**TABLE VI-17. AGE OF HOUSEHOLDER BY TENURE, 2012**  
**CITY OF CLEMSON AND PICKENS COUNTY**

| Age of Householder | Clemson             |                     |                      | Pickens County      |                     |                      |
|--------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
|                    | % of Total Occupied | % of Owner Occupied | % of Renter Occupied | % of Total Occupied | % of Owner Occupied | % of Renter Occupied |
| 15-24 years        | 27.9%               | 2.8%                | 50.9%                | 8.4%                | 1.5%                | 24.6%                |
| 25-34 years        | 18.9%               | 14.2%               | 23.2%                | 14.6%               | 11.3%               | 22.3%                |
| 35-64 years        | 33.0%               | 46.5%               | 20.6%                | 54.3%               | 59.0%               | 43.2%                |
| 65+ years          | 20.3%               | 36.6%               | 5.3%                 | 22.7%               | 9.9%                | 9.9%                 |

Source: US Census Bureau, 2008-2012 American Community Survey

While Clemson householders are predominantly white, the City's householders are more racially diverse than in the surrounding county. As shown in Table VI-18, 81% of householders in the City are White, 8.1% are African-Americans, and 10.9% are of another race. In Pickens County 90.5% of householders are White, 6.1% are African-American and 3.4% are of other races. Racial diversity is most evident in Clemson's rental households, where 74.9% of householders are White, 7.9% are African-American and 17.2% are of other races. Of the City's householders who own their residences, 87.6% are White, 8.4% are African-American and 4%

are of other races. Persons of Hispanic or Latino descent comprise 2.3% of all householders in the City, 2% of renters, and 2.5% of Clemson homeowners.

**TABLE VI-18. RACE OF HOUSEHOLDER BY TENURE, 2012  
CITY OF CLEMSON AND PICKENS COUNTY**

| Household Race   | Clemson             |                     |                      | Pickens County      |                     |                      |
|------------------|---------------------|---------------------|----------------------|---------------------|---------------------|----------------------|
|                  | % of Total Occupied | % of Owner Occupied | % of Renter Occupied | % of Total Occupied | % of Owner Occupied | % of Renter Occupied |
| White            | 81.0%               | 87.6%               | 74.9%                | 90.5%               | 94.1%               | 81.9%                |
| African-American | 8.1%                | 8.4%                | 7.9%                 | 6.1%                | 3.8%                | 11.5%                |
| Other Races      | 10.9%               | 4.0%                | 17.2%                | 3.4%                | 2.1%                | 6.6%                 |
| Hispanic*        | 2.3%                | 2.0%                | 2.5%                 | 2.1%                | 1.5%                | 3.7%                 |

\* Hispanic is an ethnic category in the Census, therefore persons of Hispanic Origin may be of any race.  
Source: US Census Bureau, 2008-2012 American Community Survey

F. HOUSING COSTS AND VALUE

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

The median value for owner-occupied housing units in Clemson is \$193,100 – substantially higher than the median value for owner-occupied units in Pickens County at \$124,000 and statewide at \$137,400. The Census defines gross rent as the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these costs are paid by the renter or paid for the renter by someone else. Median gross rent in Clemson is slightly lower at \$654 per month than for Pickens County at \$692, but is significantly lower than median gross rent statewide at \$749. It should be noted that the figure for rental rates in Clemson is in all likelihood skewed by the unique manner in which rental units are leased in college communities. In most cases, the renter pays on a per bedroom basis rather than for the entire rate. It is probable that the Census reflects room rental rent rather than the entire unit thus resulting in the lower rental rate. Table VI-19

provides data on housing age, median value and median gross rent for the City of Clemson, Pickens County, and South Carolina.

**TABLE VI-19. MEDIAN VALUE AND GROSS RENT OF OCCUPIED HOUSING UNITS (HU), 2012  
CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA**

| Jurisdiction   | Owner-Occupied HU |              | Renter-Occupied HU |                           |
|----------------|-------------------|--------------|--------------------|---------------------------|
|                | Median Year Built | Median Value | Median Year Built  | Median Monthly Gross Rent |
| Clemson        | 1976              | \$193,100    | 1986               | \$654                     |
| Pickens County | 1982              | \$124,000    | 1985               | \$692                     |
| South Carolina | 1986              | \$137,400    | 1982               | \$749                     |

*Source: US Census Bureau, 2008-2012 American Community Survey*

A more detailed analysis of housing value included in Table VI-20 reveals that the values of owner-occupied housing in the City of Clemson are higher when compared to Pickens County and State values. Nearly half (46%) of the owner-occupied units in Clemson are valued from \$150,000 to \$249,999 – a much larger percentage than in Pickens County at only 24.2% and the State at 24.4%. Perhaps the most significant indicator of higher home values in Clemson is within the category of homes valued from \$200,000 to \$249,999, which at 18.9% comprises more than twice the percentage of homes in that category for both the County at 8% and the State at 8.8%. The percentages of homes in Clemson valued in the ranges from \$250,000 to \$499,999 are all double the percentages in Pickens County and South Carolina. It is clear that Clemson’s housing market includes a large percentage of higher priced homes. At the other end of the spectrum, only 13.4% of owner-occupied homes in Clemson are valued at under \$100,000 – a percentage more than two and a half times lower than countywide at 37.5% and statewide at 35.1%. This indicates a shortage of less expensive homes in the Clemson housing market, making it difficult for families just starting out or those with lower incomes to enter the market.

**TABLE VI-20. HOUSING VALUES FOR OWNER-OCCUPIED UNITS, 2012**  
**CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA**

| Housing Unit Value     | Clemson      |               | Pickens County |               | South Carolina   |               |
|------------------------|--------------|---------------|----------------|---------------|------------------|---------------|
|                        | #            | %             | #              | %             | #                | %             |
| Less Than \$20,000     | 0            | 0.0%          | 2,000          | 6.4%          | 73,720           | 6.0%          |
| \$20,000 to \$39,999   | 18           | 0.6%          | 1,726          | 5.6%          | 68,251           | 5.6%          |
| \$40,000 to \$59,999   | 164          | 5.9%          | 2,137          | 6.9%          | 77,857           | 6.3%          |
| \$60,000 to \$79,999   | 86           | 3.1%          | 2,458          | 7.9%          | 97,656           | 8.0%          |
| \$80,000 to \$99,999   | 107          | 3.8%          | 3,320          | 10.7%         | 112,455          | 9.2%          |
| \$100,000 to \$124,999 | 209          | 7.5%          | 4,051          | 13.0%         | 129,274          | 10.5%         |
| \$125,000 to \$149,999 | 143          | 5.1%          | 3,165          | 10.2%         | 111,145          | 9.0%          |
| \$150,000 to \$174,999 | 432          | 15.5%         | 3,097          | 10.0%         | 117,779          | 9.6%          |
| \$175,000 to \$199,999 | 324          | 11.6%         | 1,914          | 6.2%          | 73,334           | 6.0%          |
| \$200,000 to \$249,999 | 527          | 18.9%         | 2,496          | 8.0%          | 108,576          | 8.8%          |
| \$250,000 to \$299,999 | 275          | 9.9%          | 1,657          | 5.3%          | 74,387           | 6.1%          |
| \$300,000 to \$399,999 | 273          | 9.8%          | 1,678          | 5.4%          | 78,994           | 6.4%          |
| \$400,000 to \$499,999 | 160          | 5.7%          | 578            | 1.9%          | 35,795           | 2.9%          |
| \$500,000 to \$749,000 | 56           | 2.0%          | 465            | 1.5%          | 38,086           | 3.1%          |
| \$750,000 or more      | 13           | 0.5%          | 305            | 1.0%          | 30,891           | 2.5%          |
| <b>Total Units</b>     | <b>2,787</b> | <b>100.0%</b> | <b>31,047</b>  | <b>100.0%</b> | <b>1,228,200</b> | <b>100.0%</b> |

Source: US Census Bureau, 2008-2012 American Community Survey

Table VI-21 provides a more detailed examination of rental costs in the City of Clemson. More than 42% of Clemson renters pay from \$500 to \$749 a month for rent. This percentage is higher than Pickens County at 34.7% and the State at 29.6%. Only 2.9% of renters in the City pay less than \$350 – a lower percentage than that of County renters at 5.2% and renters statewide at 6.8%. Rent for 17.2% of rental units in Clemson is from \$1,000 to \$1,499 – a significantly higher percentage than of rental units in the County at 13.1% and statewide at 15.6%. A small percentage of Clemson housing units (144 housing units) are occupied by persons who do not pay cash rent.

**TABLE VI-21. MONTHLY GROSS RENT FOR SPECIFIED RENTER-OCCUPIED UNITS, 2012**  
**CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA**

| Monthly Gross Rent | Clemson      |               | Pickens County |               | South Carolina |               |
|--------------------|--------------|---------------|----------------|---------------|----------------|---------------|
|                    | #            | %             | #              | %             | #              | %             |
| Less than \$200    | 59           | 1.9%          | 172            | 1.3%          | 9,415          | 1.7%          |
| \$200 to \$349     | 30           | 1.0%          | 514            | 3.9%          | 27,395         | 5.1%          |
| \$350 to \$499     | 486          | 16.0%         | 1,625          | 12.3%         | 45,855         | 8.5%          |
| \$500 to \$749     | 1,283        | 42.3%         | 4,572          | 34.7%         | 160,017        | 29.6%         |
| \$750 to \$999     | 297          | 9.8%          | 2,559          | 19.4%         | 134,200        | 24.8%         |
| \$1,000 to \$1,499 | 521          | 17.2%         | 1,721          | 13.1%         | 84,282         | 15.6%         |
| \$1,500 or more    | 216          | 7.1%          | 593            | 4.5%          | 23,386         | 4.3%          |
| No Cash Rent       | 144          | 4.7%          | 1,424          | 10.8%         | 55,505         | 10.3%         |
| <b>Total Units</b> | <b>3,036</b> | <b>100.0%</b> | <b>13,180</b>  | <b>100.0%</b> | <b>540,055</b> | <b>100.0%</b> |

Source: US Census Bureau, 2008-2012 American Community Survey

## G. RESIDENTIAL ENERGY COSTS

While rent or mortgage payments represent the largest percentage of housing costs, additional costs such as electricity, heating fuel, and water and sewer charges can also play a major role in affordability. Heating and cooling comprise more than 46% of energy usage in a typical new single-family home and can represent an even greater percentage of energy usage in older housing units that lack adequate insulation, weatherproofing, and thermal windows and doors. In an effort to reduce residential energy usage, the South Carolina General Assembly adopted a mandatory statewide building code in 1997 that includes the Council of American Building Officials' *Model Energy Code*. The Energy Code establishes minimum insulation standards and requires double-paned or storm windows. The City of Clemson adopted this code in 1999 and has enforced minimum energy efficiency standards since that time. However, homes constructed in the City prior to 1999 were built to much less stringent standards. This is particularly true for homes built prior to the mid-1970s and manufactured homes built before 1977 that may be grandfathered.

As discussed previously and provided in Table VI-10 (*Year Housing Units Built, 2012*), much of the City's housing stock (4,381 homes) was built before the adoption of the Energy Code. Older homes in general have lower values and rent for less, making them attractive to families and individuals with low and moderate incomes. Unfortunately, the lower rents and mortgage payments are sometimes offset by the additional costs of heating and cooling an older, less energy-efficient structure. A family may move into an older home because of the lower rent, but may be forced to move because they simply cannot afford the high electric or heating fuel bills.

## H. HOUSING AFFORDABILITY

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

Census data is useful in developing a picture of housing affordability in the City of Clemson. According to data provided in Table VI-22, the median homeowner costs (for homeowners with a mortgage) are only 20.9% of household income in Clemson – well within the definition of affordable housing costs and slightly lower than the percentage countywide at 21.4% and statewide at 23.1%. Unfortunately, that is not the case with persons who rent housing in Clemson. In 2012, median gross rent comprised 44.7% of household income in the City of Clemson, as compared to 34.4% countywide and 30.3% statewide. This comparatively high percentage suggests that housing affordability is a major concern for many Clemson residents. A significant number of residents remain cost-burdened, sometimes spending so much for housing that other necessities of life such as medical care and food must take a back seat.

However, it is important to note that a large number of renters in the City are Clemson University students who have subsidized incomes or housing assistance through financial aid, scholarships, or family support. This is supported by income data that reveals that median household income in Clemson is only \$9,813 for persons under 25 years of age, but much higher for persons aged 25 to 44 years at \$28,601 and substantially higher for older adults aged 45 to 64 at \$78,726. Persons between the ages of 20 and 24 years comprise more than one-third (34.8%) of the City's total population (*2024 Population Element*). Twenty-three percent of all households in the City are nonfamily households (members are unrelated) living in poverty, with the head of household under the age of 25. Median household income for householders under 25 years of age is \$11,497 – less than half of median income for all Clemson householders at \$29,828 (*2008-2012 ACS*).

**TABLE VI-22. OWNER AND RENTER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME, 2012**  
CITY OF CLEMSON, PICKENS COUNTY, AND SOUTH CAROLINA

| Jurisdiction   | Median Selected Owner Costs and as a Percentage of Household Income |       |                    |       | Median Gross Rent and as Percentage of Household Income |       |
|----------------|---|-------|--------------------|-------|---|-------|
|                | With a Mortgage   |       | Without a Mortgage |       | \$  | %     |
|                | \$  | %     | \$                 | %     |   |       |
| Clemson        | \$1,205   | 20.9% | \$343              | 10.0% | \$654   | 44.7% |
| Pickens County | \$1,062   | 21.4% | \$295              | 10.2% | \$692   | 34.4% |
| South Carolina | \$1,208   | 23.1% | \$337              | 11.4% | \$749   | 30.3% |

Source: US Census Bureau, 2008-2012 American Community Survey

Additional data on housing costs as a percentage of household income provide insight into housing affordability conditions in the City of Clemson. A total of 547 City homeowners live in homes that cost more than they can comfortably afford (Table VI-23).

**TABLE VI-23. SELECTED MONTHLY OWNER COSTS AND GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME, CITY OF CLEMSON, 2012**

| Percentage of Household Income | Selected Monthly Costs for Owners |               |                 |               |                    |               | Gross Rent for Renters |               |
|--------------------------------|-----------------------------------|---------------|-----------------|---------------|--------------------|---------------|------------------------|---------------|
|                                | All Housing Units                 |               | With a Mortgage |               | Without a Mortgage |               | %                      | %             |
|                                | %                                 | %             | %               | %             | %                  | %             |                        |               |
| <b>Total All Units</b>         | <b>2,787</b>                      | <b>100.0%</b> | <b>1,736</b>    | <b>100.0%</b> | <b>1,051</b>       | <b>100.0%</b> | <b>3,022</b>           | <b>100.0%</b> |
| Less than 10%                  | 815                               | 29.2%         | 139             | 8.0%          | 676                | 64.3%         | 88                     | 2.9%          |
| 10 to 14.9%                    | 547                               | 19.6%         | 397             | 22.9%         | 150                | 14.3%         | 135                    | 4.5%          |
| 15 to 19.9%                    | 316                               | 11.3%         | 263             | 15.1%         | 53                 | 5.0%          | 187                    | 6.2%          |
| 20 to 24.9%                    | 409                               | 14.7%         | 394             | 22.7%         | 15                 | 1.4%          | 123                    | 4.1%          |
| 25 to 29.9%                    | 153                               | 5.5%          | 137             | 7.9%          | 16                 | 1.5%          | 265                    | 8.8%          |
| 30 to 34.9%                    | 194                               | 7.0%          | 179             | 10.3%         | 15                 | 1.4%          | 303                    | 10.0%         |
| 35 to 39.9%                    | 42                                | 1.5%          | 18              | 1.0%          | 24                 | 2.3%          | 115                    | 3.8%          |
| 40 to 49.9%                    | 99                                | 3.6%          | 99              | 5.7%          | 0                  | 0.0%          | 340                    | 11.3%         |
| 50% or more                    | 212                               | 7.6%          | 110             | 6.3%          | 102                | 9.7%          | 1,194                  | 39.5%         |
| Not computed                   | 0                                 | 0.0%          | 0               | 0.0%          | 0                  | 0.0%          | 272                    | 9.0%          |
| <b>Paying 30% or more</b>      | <b>547</b>                        | <b>19.6%</b>  | <b>406</b>      | <b>23.4%</b>  | <b>141</b>         | <b>13.4%</b>  | <b>1,952</b>           | <b>64.6%</b>  |

Source: US Census Bureau, 2008-2012 American Community Survey

More than 23% of Clemson residents (406 households) who own their home pay mortgages and associated housing costs totaling 30% or more of their income. Nearly two-thirds (64.6%) of renters (1,952 households) are cost burdened, spending more than 30% of their income on rent and utilities. Of even greater concern are the 212 homeowners (7.6% of all homeowners) and

1,194 renters (39.5% of all renters) in the City who spend more than half of their household income on housing costs. Households with such significant cost burdens must sometimes delay purchase of essential needs such as food, health care and medications in order to remain in their homes – a problem that has been exacerbated by rising prices.

A more detailed analysis of housing affordability on the county level is provided by the *National Low Income Housing Coalition* (NLIHC), an organization dedicated to ending the affordable housing crisis in America. The Coalition works toward this end by providing up-to-date information to the public, formulating policy, and educating the public on housing need and strategies. One of the obstacles that the NLIHC has targeted is the lack of knowledge among the general public on the extent of the affordability problem in their own communities.

The NLIHC produces an annual publication entitled *Out of Reach* in an effort to disseminate this information to policy makers and advocates. *Out of Reach* contains income and rental housing cost data by state, metropolitan area, and county. This data is developed using a number of sources, but is primarily based on the most recent information from the Census Bureau, including the decennial Census and the American Community Survey. The Housing Wage calculated for each governmental entity in *Out of Reach* captures the gap between wages and rents in a community. It is the estimate of the full-time hourly wage that a household must earn to afford a decent apartment at the HUD estimated Fair Market Rent (FMR), while spending no more than 30% of income on housing costs.

2013 NLIHC data reveals that it is difficult for persons with very low incomes to afford housing in the Pickens County area without some form of housing assistance. An extremely low-income Pickens County householder earning \$17,400 (30% of the area median income of \$58,000) can afford a monthly rent of no more than \$435, while the FMR for a two-bedroom housing unit is \$715 in Pickens County. From 2005 to 2013, the FMR for a two-bedroom housing unit in Pickens County increased by more than 19% (\$116). Comprehensive Housing Affordability Strategy (CHAS) data provided by the US Department of Housing and Urban Development (Table VI-24) reveals that 1,275 households in the City (21.9%) are considered to have *extremely low incomes* (0-30% of area median income). Of those extremely low-income households, more than 93% (1,190 households) are renters.

**TABLE VI-24. EXTREMELY LOW-INCOME (ELI) HOUSEHOLDS IN THE CITY OF CLEMSON, 2010**

| Jurisdiction          | Households | Percentage |
|-----------------------|------------|------------|
| All Households        | 5,835      | 100.0%     |
| ELI Households        | 1,275      | 21.9%      |
| ELI Renter Households | 1,190      | 20.4%      |
| ELI Owner Households  | 85         | 1.5%       |

Source: US Dept. of Housing and Urban Development, 2006-2010 CHAS Data, February 2014.

According to data summarized from the latest NLIHC *Out of Reach* report, a Pickens County resident earning the 2013 Federal Minimum Wage of \$7.25 per hour must work 76 hours per week, 52 weeks per year, to afford a two-bedroom unit at the County’s FMR (Table VI-25). Alternatively, a household must include 1.9 minimum wage earners working 40 hours a week, year-round in order to make a two-bedroom FMR affordable. For a household with two workers in the labor force this may be attainable, but for single parents living alone these required work hours are all but impossible to meet. A Pickens County resident would have to earn nearly \$6.50 more per hour than the minimum wage, or \$13.75 per hour, for 40 hours a week, 52 weeks a year, to afford a two-bedroom unit at the area FMR. This represents 190% of the 2013 Federal Minimum Wage.

Monthly Supplemental Security Income (SSI) payments were estimated to be \$710 for individual residents of Pickens County in 2013. If SSI represents an individual’s sole source of income, a County resident on SSI can only afford a monthly rent of \$213. FMR for a one-bedroom apartment is nearly three times that amount (\$603) in Pickens County.

**TABLE VI-25. MAXIMUM AFFORDABLE HOUSING COSTS FOR PICKENS COUNTY AND SC, 2013**

| Location       | Housing Wage                                   |                 |   |                 | Work Hours/Week Necessary at Federal Min. Wage to Afford |                 |
|----------------|--|-----------------|---|-----------------|--|-----------------|
|                | Hourly Wage Needed to Afford (@ 40 hours/week) |                 | As % of Federal Minimum Wage (or \$7.25/hour) |                 |  |                 |
|                | One Bedroom FMR                                | Two Bedroom FMR | One Bedroom FMR                               | Two Bedroom FMR | One Bedroom FMR  | Two Bedroom FMR |
| Pickens County | \$11.60  | \$13.75         | 160%  | 190%            | 64   | 76              |
| South Carolina | \$11.86  | \$14.34         | 164%  | 198%            | 65   | 79              |

Source: National Low Income Housing Coalition, “Out of Reach,” 2013.

## I. PUBLIC AND ASSISTED HOUSING PROGRAMS

The US Department of Housing and Urban Development (HUD) defines low and moderate income (LMI) households as those households with incomes below 80% of median family income (MFI). According to HUD Comprehensive Housing Affordability Strategy (CHAS) data, more than half (50.8%) of the residents of the City of Clemson are considered to be LMI. The comparatively high percentage (44% of County residents are LMI) may be attributed at least in part to the high number of Clemson University students with limited incomes living in the City.

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

### 1. COMMUNITY DEVELOPMENT FUND

The City of Clemson maintains a Community Development Fund that is used on a case-by-case basis to assist qualified LMI residents with identified housing issues as funds are available. Funding for the program is provided by mortgage payments from recipients of loans from the City's Home Ownership Program, which has since been discontinued.

### 2. HOUSING CHOICE VOUCHER PROGRAM

The South Carolina Regional Housing Authority for Region #1 (SCRHA #1) administers the *Housing Choice Voucher Program* (formerly known as the *Section 8 Rental Assistance Program*) for Pickens County. The Housing Choice Voucher Program provides subsidies for privately-owned housing for eligible applicants. Eligibility is based primarily on income as established by HUD and adjusted annually. Housing Choice Vouchers can be used to obtain housing in an assisted housing development (*project-based*) or to subsidize rent for a home or apartment on the private rental market (*tenant-based*). HUD has been shifting its funding emphasis to tenant-based assistance in recent years and consequently no new HUD assisted housing projects have been constructed in a number of years.

As of March 2014, SCRHA #1 has allocated 220 vouchers for housing assistance to Pickens County families, of which 202 are in use. An estimated 105 County families are on the waiting list for Housing Choice Vouchers. SCRHA #1 is unable to provide information on how many of the County families using vouchers live within the City of Clemson.

### 3. ASSISTED HOUSING

There are currently two assisted housing developments in the City of Clemson (Table VI-26). A total of 242 assisted housing units are available within these developments to qualified residents of the Clemson area. More than three-fourths of these units (190 units) are for use by families, with 24 units specifically designated for use by elderly residents.

**TABLE VI-26. INVENTORY OF ASSISTED RENTAL HOUSING, 2014\***  
CITY OF CLEMSON

| Location                  | Project              | Assistance Type               | Total Units | Assisted Units | Family Units |              | Elderly Units |             |
|---------------------------|----------------------|-------------------------------|-------------|----------------|--------------|--------------|---------------|-------------|
|                           |                      |                               |             |                | #            | % of Assist  | #             | % of Assist |
| Creekwood Village         | 201 West Lane        | Section 8 New Construction    | 76          | 76             | 52           | 68.4%        | 24            | 31.6%       |
| Falls Landing Apts.       | Old Central Road     | Low Income Housing Tax Credit | 76          | 76             | 48           | 100.0%       | 0             | 0.0%        |
| Hunters Glen, ALP         | 854 Issaqueena Trail | Section 8 New Construction    | 100         | 20             | 20           | 100.0%       | 0             | 0.0%        |
| Sterling Woods Apartments | 423 Lindsay Road     | Low Income Housing Tax Credit | 70          | 70             | 70           | 100.0%       | 0             | 0.0%        |
| <b>Total Units</b>        |                      |                               | <b>253</b>  | <b>242</b>     | <b>190</b>   | <b>78.5%</b> | <b>24</b>     | <b>9.9%</b> |

\*Table may not include a complete listing of existing facilities

Source: SC Housing Finance and Development Authority, 2003; FindTheBest.com, February 2014.

### 4. STATE HOUSING AUTHORITY

A number of housing ownership and housing development programs are provided through the South Carolina State Housing Finance and Development Authority (SCSHFDA) and are detailed in the following sections.

- Housing Ownership Loan Programs – The SCSHFDA has a number of programs that assist persons in purchasing homes and offer interest rates based upon income and the specific county in which the applicant wishes to purchase their home. The programs are offered to “*First-Time Homebuyers*” – defined in non-targeted counties including Pickens County as individuals who have not owned a home within the three years prior to the closing of their new loan. However, if a family includes at least one permanently disabled or handicapped individual, or if the homebuyer is a single parent or a veteran, the family is considered a first-time buyer as long as the family does not own a principal residence at the time of closing. Applicants must have an acceptable credit history to qualify. Eligible properties include new and existing stick built single-family homes,

townhomes, condominiums, and new off-frame modular and manufactured housing. All homes must meet minimum Federal Housing Administration (FHA) building standards. The SCSFHDA also offers options of up to \$5,000 for down payment and closing cost assistance for borrowers. For one to two-person households in Pickens County with total income over 80% of the County's median income, the income limit for loan assistance is \$58,200 and the home price may not exceed \$225,000. The income limit for two-person households in the County with total income under 80% of the County median income is \$37,800 and the home price for an existing home may not exceed \$133,000, with a limit of \$195,000 for new construction.

- South Carolina Housing Trust Fund – Similar to the HOME program, the *South Carolina Housing Trust Fund* provides financial assistance for the development, rehabilitation, and acquisition of affordable housing for low-income and very low-income households. Proceeds from the documentary stamp tax – an increase of twenty cents per \$500 on real estate sold – are earmarked for the Fund. The Fund serves all 46 counties in South Carolina. Rather than making funding awards directly to individuals, the Housing Trust Fund provides funding to a network of partners, including governmental and non-profit entities for the provision of affordable housing to eligible citizens in specified funding categories that include: emergency repair; acquisition, rehabilitation and/or construction of group homes and supportive housing for the homeless; homeownership down payment and closing cost assistance for LMI residents; housing rehabilitation for very low-income homeowners; and acquisition, rehabilitation and/or construction of affordable rental housing for low or very low-income persons.
  
- Low Income Housing Tax Credit Program (LIHTC) – The LIHTC is designed to provide an incentive for owners to develop multi-family rental housing. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private, and other funds in order to keep rents to tenants affordable.

To be eligible for tax credits, a development must have at least 20% of its units occupied by households earning at or below 50% of the area median income, or 40% of its units occupied by households earning at or below 60% of the area median income. Income limits are adjusted based on household size. Maximum rents are set for each unit size based on 30% of the maximum allowable income for specified household size in the area. Utilities paid by the tenant are counted as part of the maximum rent.

### 5. VETERANS ADMINISTRATION LOANS

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

### 6. HABITAT FOR HUMANITY OF PICKENS COUNTY

Habitat for Humanity of Pickens County is a locally run affiliate of *Habitat for Humanity International* – a nonprofit, ecumenical Christian housing organization that seeks to eliminate substandard housing and homelessness and to make adequate, affordable shelter a matter of conscience and action. Habitat is founded on the conviction that every man, woman and child should have a simple, decent, affordable place to live in dignity and safety. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner families who are viewed as partners in the process. Prospective homeowners must demonstrate a need for simple, decent, affordable housing. Habitat houses are sold to partner families at no profit and no interest. The homeowners' monthly mortgage payments are used to build additional Habitat homes. In addition to a \$500 down-payment and monthly mortgage payments, adult household members are required to invest 200 hours of “sweat equity” into building their Habitat house or providing other hands-on physical assistance needed for Habitat endeavors, of which 35 hours must be completed before construction can begin on their home.

Habitat for Humanity of Pickens County has completed 93 homes since its inception in 1981, of which 20 are in the City of Clemson. The organization partners with churches, businesses and government agencies to provide housing to qualified homeowners. Pickens County Habitat for Humanity also operates Restore - a resale store that accepts donations of “new-to-slightly used” furniture, appliances, household items, fixtures, electronics, and construction materials

that are resold to the public. The revenues are used to support the Habitat for Humanity mission.

Clemson University's Habitat for Humanity Chapter works closely with the Pickens County Habitat for Humanity and recently celebrated the 20<sup>th</sup> Anniversary of its annual building event. Each year the Clemson Chapter builds a house on Bowman Field during homecoming. The Clemson University and Pickens County chapters typically split the cost of building the house. After homecoming, the house is moved to its permanent location where members from both chapters complete the construction and prepare it for the new owner.

## J. AFFORDABLE HOUSING OBSTACLES AND OPPORTUNITIES

The *South Carolina Priority Investment Act of 2007* requires local governments to analyze regulatory requirements that act as barriers to affordable housing and to analyze the use of market-based incentives that may be offered to encourage the development of affordable housing. The Act defines affordable housing as “in the case of dwelling units for sale, housing in which mortgage, amortization, taxes, insurance, and condominium or associations fees, if any, constitute no more than 28% of the annual household income for a household earning no more than 80% of the area median income, by household size, for the metropolitan statistical area as published from time to time by the US Department of Housing and Community Development and, in the case of dwelling units for rent, housing for which the rent and utilities constitute not more than 30% of the area median income, by household size, for the metropolitan statistical area.”

The City of Clemson's regulatory requirements and procedures are conducive to the development of affordable housing, as evidenced by several factors. There are a number of areas throughout the City that are zoned for higher density residential development. The RM-1 and RM-2 districts allow duplexes and cluster development, with manufactured homes also allowed in RM-2. The RM-3 and RM-4 districts also allow patio home, zero lot line, town house, and multi-family dwellings. These districts are located throughout the City, with most found in proximity of US Highway 123 (Tiger Boulevard), SC Highway 93 (Old Greenville Highway) and College Avenue. In addition, water and sewer service is available throughout the City and is also available to fringe areas that have agreed to be annexed. This eliminates the need for installation of costly well and septic systems for new homes within the City.

As in many communities, the greatest impediments to affordable housing are the availability and cost of land. Most of the land within the corporate limits of Clemson has already been developed. The remaining undeveloped land is characterized by physical limitations that make

development difficult or impractical. Annexation of properties into the City is constrained by State annexation law, the political boundaries of the adjacent towns of Central and Pendleton to the north and east, the physical boundary presented by Lake Hartwell on the west, and adjacent properties belonging to Clemson University to the south. Annexation is further limited by a court order that specifically assigns the future annexation of nearby unincorporated tracts to the City of Clemson or to the Town of Central. Such limitations generally make any available properties more valuable simply because of the limited supply of vacant properties.

American Community Survey data reveals median homeowner costs for homeowners with a mortgage are only 20.9% of household income in Clemson – well within the definition of affordable housing and compatible with countywide and statewide median costs. The median value of homes in the City at \$193,000 is much higher than the countywide median of \$124,000 and statewide median of \$137,400. However, for those who rent housing in the City of Clemson, median gross rent comprises 44.7% of household income, well above the County median of 34.4% and the State median of 30.3%. The disparity between housing cost and income for a significant segment of Clemson renters poses a potential barrier to affordable housing in the City. Nearly 65% of renters are cost-burdened, spending more than 30% of their incomes on housing and associated costs. However, it is likely that this percentage may be significantly impacted by the large number of Clemson University students with limited incomes living in the City. This is supported in part by income data that reveals that median household income in Clemson is only \$9,813 for persons under 25 years of age, but much higher for persons aged 25 to 44 years at \$28,601 and substantially higher for older adults aged 45 to 64 at \$78,726. Persons between the ages of 20 and 24 years comprise more than one-third (34.8%) of the total population of the City of Clemson (*2024 Population Element*). Additional supporting information related to housing cost and affordability can be found in the preceding sections of this Housing Element.

The real estate market in the City of Clemson presents a unique challenge to the development of affordable housing. More than 15,000 Clemson University students seek to live off campus but remain in close proximity to the University. This has fueled the development of a number of multi-family developments designed specifically for the student rental housing market, with more planned. Many of these properties rent by the bedroom instead of by the housing unit. It is not unusual for rent in newer properties of this type to rise to \$500 to \$600 per bedroom, which is certainly not considered affordable for persons of low and moderate incomes.

A number of State and Federal programs are available to provide housing assistance to individuals, as well as financial assistance and incentives to developers of affordable housing.

These programs are detailed in *Section I – Public and Assisted Housing Programs* in this Housing Element.

The City of Clemson has addressed the provision of affordable housing through a number of local initiatives. In 2001, the City utilized community development block grant (CDBG) and HOME grant funds to extend utility services, roads, and the storm drainage system to a neighborhood that was the site of the 2001 Clemson Habitat for Humanity Blitz Build. Blitz Build 2001 was a collaborative effort of the City of Clemson, Pickens County Habitat for Humanity and the Clemson University Student Chapter of Habitat for Humanity, along with local businesses and civic groups. The project provided new homes to 13 economically disadvantaged families and was the recipient of the *2001 Achievement Award* from the Municipal Association of South Carolina. These and similar funding options could be explored should additional opportunities to encourage or provide affordable housing arise in the future.

The City of Clemson is also working on ways to streamline the development review process, which will help reduce developer costs. Staff is currently developing a FAQ for the City's website that will provide information and flow charts to assist developers in understanding and navigating the development review and permitting process. In addition, the proposed update to the City's Zoning Ordinance is designed to be much more understandable and readable for staff and the public and will reduce time needed for discussion and review throughout the review process. As in any similar operation, the City Planning staff is always looking for additional ways to streamline the development review and permitting process to increase efficiency and reduce development costs in the City.

The proposed update to the City's Zoning Ordinance currently under review includes incentives to developers for inclusion of affordable housing. The draft incorporates a point system that rewards developers with increased density based on the number of submarket rate dwelling units that are included in the project. For a project that includes four submarket units, density may increase from the base requirement of 25 bedrooms per acre to 35 bedrooms per acre. Density for projects that include eight submarket dwelling units may increase to 45 bedrooms per acre.

Additional opportunities to address the issue of housing affordability in the City of Clemson include efforts to raise the incomes of Clemson residents, as detailed in the *Economic Element*. Economic and workforce development efforts that focus on raising the earnings potential of residents to better afford available housing are key. These efforts include recruiting businesses that offer higher wages and increased opportunities for advancement, combined with

continuing to provide connections to advanced training in order to prepare Clemson residents to fill and retain such jobs.

## K. HOUSING FOR SPECIAL NEEDS POPULATIONS

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

### 1. SENIOR CITIZENS AND PERSONS WITH DISABILITIES

Nearly 12% of Clemson residents are aged 65 or older. As the population of the City ages and baby boomers drawn to the area to retire look to alternative housing options, the availability of appropriate housing for older residents becomes increasingly important. According to the 2008-2012 American Community Survey, more than one of every four (481 persons) Clemson residents aged 65 and older are disabled. Five percent of City residents (551 persons) between the ages of 18 and 64 are disabled. There are several types of housing available for the elderly and persons with disabilities, representing a range of assistance and care options.

**Nursing homes** are facilities that provide nursing or convalescent care for two or more persons unrelated to the licensee. A nursing home provides long-term care of chronic conditions or short-term convalescent or rehabilitative care of remedial ailments for which medical and nursing care are necessary. Although some residents are admitted for shorter convalescent or rehabilitative stays following hospitalization, most nursing facility residents are older adults who require long-term care. There is one nursing home in the City of Clemson. The Clemson Area Retirement Center is located on Downs Loop and provides space for up to 52 residents.

**Community Residential Care Facilities**, also referred to as Assisted Living Facilities, offer room and board for two or more persons unrelated to the licensee. These facilities are designed to accommodate changing needs and preferences of residents; maximize the dignity, autonomy, privacy, independence, and safety of residents; and encourage family and community involvement. Also included is any facility (other than a hospital), which offers a beneficial or protected environment specifically for individuals who have mental illness or disabilities. The Division of Health Licensing of the South Carolina Department of Health and Environmental Control (DHEC) lists one assisted living facility in the City of Clemson. The Clemson Downs Assisted Living facility is located on Downs Loop and provides a total of 56 licensed units. A memory care unit and a medical care unit are currently under construction at the Downs. A

new community care facility is also in the planning stages for parcels located on Cambridge Avenue.

Table VI-27 lists the SC Department of Health and Environmental Control (DHEC) licensed Nursing Homes and Community Residential Care (Assisted Living) Facilities currently located in the City of Clemson.

**TABLE VI-27. NURSING HOMES AND ASSISTED LIVING FACILITIES IN CLEMSON, 2014\***

| Facility Name                                | Address        | Total Beds |
|--|----------------|------------|
| <b>Nursing Homes</b>                         |                |            |
| Clemson Area Retirement Center               | 500 Downs Loop | 52         |
| <b>Community Residential Care Facilities</b> |                |            |
| Clemson Downs Assisted Living                | 500 Downs Loop | 56         |

\*Table may not include a complete listing of existing facilities.

Source: SC DHEC, Division of Health Licensing, Licensed Facilities by Type, February 2014

**2. HOMELESS POPULATION AND VICTIMS OF DOMESTIC VIOLENCE**

During the 2013 point-in-time count, 92 homeless persons were identified in Pickens County. Of these persons, 44 were unsheltered and 48 were in emergency shelters or transitional housing. Thirty-one of the County’s homeless in the 2013 count were children and 30 (21 adults and nine children) were identified as victims of domestic violence. However, most homeless persons living in Pickens County tend to either double up with friends or family or gravitate to the more structured services provided primarily within larger urbanized areas such as the City of Greenville, making it difficult to get an accurate picture of the true extent of homelessness in the community. Based on cost burden and overcrowding data provided in this Housing Element, as well as income eligibility data from the federal school lunch program, the City of Clemson has a number of precariously housed families and individuals who are at risk for homelessness. 2014 income eligibility data for the PK-12 public schools that serve residents of the City of Clemson, including Clemson Elementary, Edwards Middle, and Daniel High, reveal that more than one-fourth of all students (28.6%) receive free or reduced lunches. Many of these households are only one rent payment or unexpected expense away from housing loss.

**Emergency shelter** assistance for homeless families and individuals is available to Clemson area residents primarily through regional providers centered outside the County. In cases of natural disaster, shelter and assistance resources are available through the **American Red Cross** and the **Salvation Army** and are established as needed. South Carolina DHEC has designated the Cannon Memorial Hospital in Pickens and the Palmetto Health Baptist Medical Center in Easley

as the Special Medical Need Shelters (SMNS) in Pickens County for evacuees with medical conditions during disaster events such as hurricanes.

Housing assistance for Pickens County residents is available from several sources. **Clemson Community Care** is a nonprofit organization that provides emergency support for the homeless and rental assistance to qualified families in Clemson, Central and Pendleton as well as help paying for utilities and with home repairs. Their mission is to assist persons in difficult circumstances with necessities such as food, shelter and utilities, and to help them become self-sufficient through educational programs and advocacy. The **SHARE Community Action Partnership** is a nonprofit agency that provides a wide range of services to low and moderate-income residents in Greenville, Anderson, Oconee and Pickens Counties. The mission of SHARE's Community Economic Opportunity Department is to enable low-income households and individuals to break the cycle of poverty and become self-sufficient. Programs include rental assistance, help with utilities, emergency services for families in crisis, and transitional housing for homeless families and individuals.

Domestic violence is defined as aggravated assault, simple assault, and intimidation involving victims and offenders who are related to one another. The vast majority of victims of domestic violence are women and children. Victims of domestic violence also comprise a substantial portion of the homeless and near homeless population. Unfortunately, it is widely recognized that most cases of family violence go unreported, with far more families in turmoil than the data indicates.

Abused women and children do not have current access to a shelter within the City of Clemson, but can access services and safe temporary housing in Pickens County through **Mary's House (Ministry Alliance for Regaining Your Safety)** and **Safe Harbor**. Mary's House is a non-profit, faith-based organization that provides temporary emergency shelter for victims of domestic violence and their children. Lodging, food, personal items, clothing and other necessities are provided to residents. These emergency services are provided to women and children who are in imminent danger of domestic violence. Mary's House also provides counseling services for women in the community who are involved in violent relationships, and works with youth to break the cycle of violence by changing thinking and behavior.

**Safe Harbor** is a nonprofit organization that offers a continuum of services, providing safe emergency shelter, counseling, legal advocacy, transitional housing, as well as community outreach and teen dating violence education in Pickens, Anderson, and Oconee Counties. Safe Harbor provides temporary emergency shelter for victims of domestic violence and their children, as well as lodging, food, personal items, clothing and other necessities. Legal

advocacy, community counseling and education are also provided. The organization has two shelters in Greenville (34 beds) and Anderson (20 beds), with plans to open a third 16 to 20 bed shelter in Oconee County in 2015. The average stay in the emergency shelters is 6 to 8 weeks. Clients receive individual and group counseling, case management, referrals, advocacy, and all basic living necessities during their shelter stay. Follow-up support is available for clients who have completed their stay. Safe Harbor also provides a comprehensive, long-term Housing Assistance Program for survivors of domestic violence. The program provides secure and stable housing to survivors and their children by providing rental and utility assistance for an average time frame of eighteen months.

### 3. PERSONS WITH HIV/AIDS

The incidence of HIV and related diseases has become a growing concern at both the State and local levels. South Carolina experienced a 25% decrease in persons living with HIV/AIDS from 2008 to 2012, but ranked 8<sup>th</sup> highest in the nation for the rate of AIDS cases per 100,000 in population in 2012. At the end of December 2012, Pickens County ranked 30<sup>th</sup> among the State's 46 counties in cumulative HIV/AIDS case rate per 100,000 population since 1982, with a total of 110 diagnosed cases and a rate of 92 (*SC DHEC STD/HIV Division Surveillance Report, 2012*). However, statistics indicate that the actual number of recently diagnosed cases of HIV/AIDS in Pickens County is comparatively low at only 11 in 2012. This number is higher than the five cases diagnosed in the County in 2011. The rate of HIV/AIDS cases diagnosed per 100,000 population in Pickens County from 1983 to 2012 was 92.0 – much lower than the statewide rate of 328 and neighboring Anderson County at more than 150.

Housing assistance for residents with HIV/AIDS is provided by **AID Upstate**. AID Upstate is a non-profit organization that provides a comprehensive array of supportive services to people affected by HIV/AIDS in Anderson, Greenville, Oconee and Pickens Counties. Services include assistance with utilities and rent, as well as long and short-term housing assistance at their residential facility.

### 4. PERSONS WITH DRUG OR ALCOHOL ADDICTION

Substance abuse is a problem that affects persons of all races, gender, and economic status. The South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS) reported that 1,164 persons were admitted for substance abuse treatment in Pickens County in 2012. The reason cited for admission for treatment varied, with 476 persons receiving treatment for alcohol abuse and 688 treated for dependency on cocaine, marijuana, methamphetamine, or opiates.

**Behavioral Health Services of Pickens County** provides affordable and accessible prevention, intervention and outpatient treatment services to at-risk adolescent and adult residents of

Pickens County. Guidance and support for individuals seeking assistance is provided through a network of comprehensive services tailored to address all areas of health. Referrals to residential and inpatient services are also provided.

***Home with a Heart*** is a faith-based rehabilitation home dedicated to helping men recover from drug and alcohol abuse. The Home serves residents of Upstate South Carolina from its location in Liberty. Accommodations for participants are provided in two dormitories that house up to 20 men. Services provided include housing and drug and/or alcohol rehabilitation counseling, all free of charge.

#### 5. OTHER HOUSING RESOURCES FOR SPECIAL POPULATIONS

In addition to these public providers, numerous faith-based efforts in the Clemson community provide a critical safety net of community-based assistance through emergency financial assistance with electric bills, rent, and other essentials for residents in need.

### L. HOUSING OUTLOOK

Housing growth projections are a tool used by local governments to plan for infrastructure and services that will be needed to accommodate future growth. Estimates of future housing unit growth for jurisdictions are influenced by multiple factors such as the economy, interest rates, in and out migration, and job growth. These variables can significantly impact housing development in smaller jurisdictions, while the impacts on larger jurisdictions with larger populations and land area may be less severe. Although the Census Bureau provides yearly population estimates and projections at both the county and municipal levels, it does not provide yearly estimates or projections for housing at either level. However, the availability of Census American Community Survey data, along with projections and rates of growth for occupied housing units provided by the Nielsen Company, make it possible to both estimate current housing and project future housing growth for the City of Clemson.

The Nielsen Company, a global information and measurement company, provides annual estimates and five-year projections of population. Using the most recent Census figures, Nielsen estimates population based on the most recent decennial Census to the current year, and then projects population estimates forward five years. The most recent post-census data from sources such as the US Postal Service, the American Community Survey (ACS), the Nielsen master address file, and population estimates developed by the Census Bureau and state and local agencies is applied to Census 2010 data to determine current year estimates and the five-year projections. For South Carolina data, yearly estimates developed by the Census Bureau, in

conjunction with SC Office of Research and Statistics, are incorporated into the Nielsen population and housing estimate and projection process.

According to Nielsen estimates, there are 6,646 housing units in the City of Clemson in 2014, an increase of 10 housing units from the 2010 Census count. By comparison, during the same time period Nielsen estimates that housing in Pickens County increased by 736 units. Nielsen projects an increase of 4.9% (324 units) in Clemson’s housing stock from 2010 to 2019, slightly higher than the percentage projected for Pickens County at 3.7% (1,917 persons).

While projections for municipalities beyond 2019 are not available at this time, a projection for Clemson housing units in 2023 can be developed based on yearly growth trends over time. In developing the 2023 projections provided in Table VI-27, the average growth per year from the 2010 Census population count to the housing units projected for 2019 by Nielsen was applied to subsequent years. Using this methodology, the housing stock in the City of Clemson is projected to increase by 6.9% (458 persons) to 7,104 housing units by 2023. Housing in Pickens County is projected to increase to 54,103 housing units, a growth of 3.9% (2,033 persons) from 2014 to 2023.

The assumption of a continued rate of growth similar to that of projections developed for 2019, while the only option currently available, will require updating over time. The future rate of growth is dependent on many factors including the economy, land availability, interest rates, condition and affordability of existing housing stock, infrastructure, and annexation, as well as intangible factors such as buyer/renter preference. These factors are highly variable and unpredictable, as evidenced by the recent housing downturn and accompanying recession that impacted residential growth in the Clemson area. These base projections can be adjusted as new information provides additional insight into future housing growth. Projected housing growth in Clemson has been and is expected to be higher than growth countywide.

**TABLE VI-28. HOUSING UNIT ESTIMATES AND PROJECTIONS 2014, 2019 AND 2023  
CITY OF CLEMSON AND PICKENS COUNTY**

| Jurisdiction          | 2000 <sup>1</sup><br>Census | 2010 <sup>1</sup><br>Census | 2014 <sup>2</sup><br>Estimate | 2019 <sup>2</sup><br>Projection | % Change<br>2010-2019 | 2023<br>Projection | % Change<br>2014-2023 |
|-----------------------|-----------------------------|-----------------------------|-------------------------------|---------------------------------|-----------------------|--------------------|-----------------------|
| <b>Clemson</b>        | 5,731                       | 6,636                       | 6,646                         | 6,960                           | 4.9%                  | <b>7,104</b>       | 6.9%                  |
| <b>Pickens County</b> | 46,003                      | 51,244                      | 51,980                        | 53,161                          | 3.7%                  | <b>54,013</b>      | 3.9%                  |

Sources: <sup>1</sup>US Census Bureau - 2000 and 2010 Census; <sup>2</sup>Nielsen SiteReports, December 17, 2013.

The housing market within the City of Clemson is significantly impacted by student enrollment and staffing changes at Clemson University. While Clemson University officials expect annual undergraduate enrollment growth to remain consistent at one to two percent in coming years,

enrollment goals are in large part attributable to state funding. When funding is down, officials must consider setting enrollment levels higher to bring in more tuition, though enrollment is necessarily constrained by housing availability for incoming freshmen.

Increases in graduate student enrollment are dependent on funding levels, with new graduate level programs often on hold until funds are in place to support program faculty, facilities, and operating expenses. Graduate student enrollment could increase if funds are found to enable these new programs to begin admitting students. However, with continued shortfalls in state funding likely, start-up of new graduate programs may be postponed to future years. Based on these factors, it is safe to assume that growth in total enrollment for Clemson University will remain at only one to two percent for several years.

With growth in student enrollment expected to remain minimal in the short-term with no significant institutional staffing increases expected, demand for new on-campus housing will come from the students currently living in off-campus housing. However, this cannot be easily predicted, since market demand depends on many factors, including the price and quality of the housing provided on-campus and the quality, availability and price of off-campus housing.

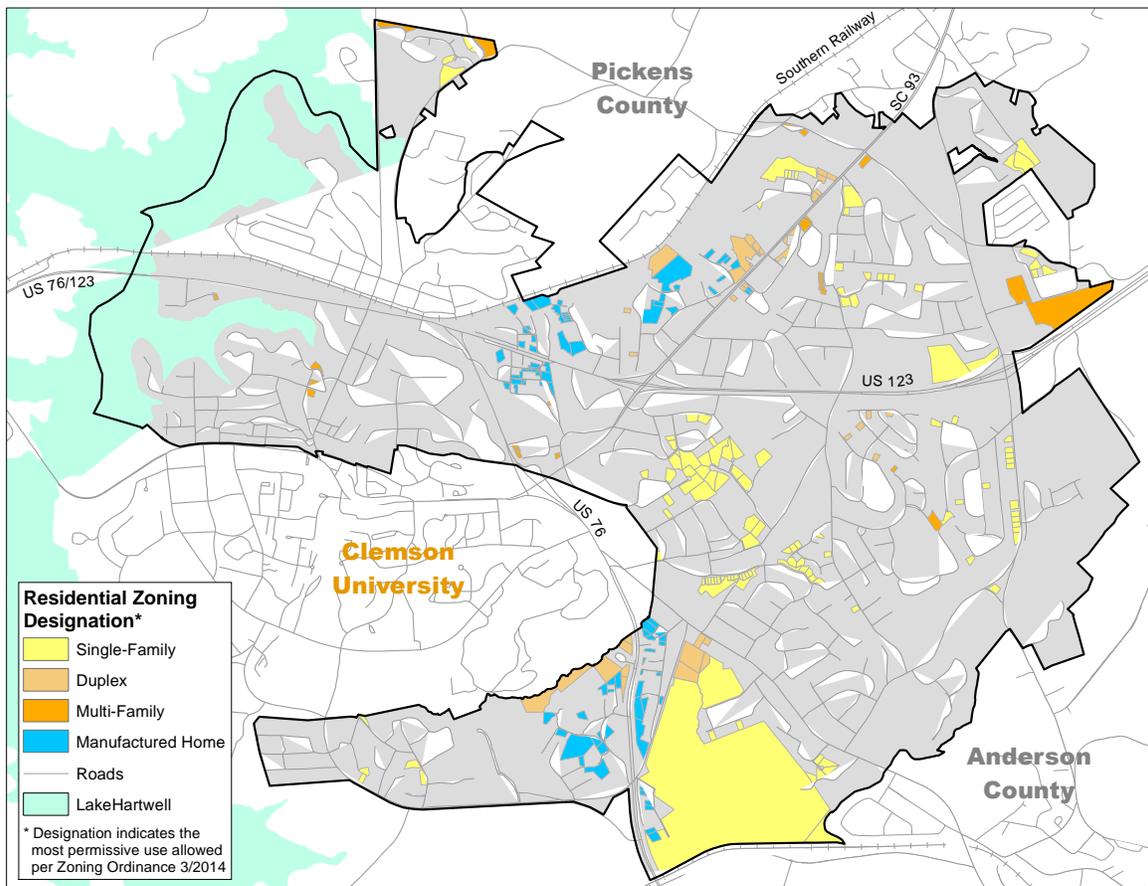
Much of the residential growth within Clemson since 2000 has occurred in the north central and northeastern areas above US Highway 123 (Tiger Boulevard) and in the southeastern area below US Highway 123 (Map VI-1). As depicted in Map VI-5, most of the larger properties available for single-family development within the City are located within these same areas. The largest undeveloped tract is a 230-acre parcel located in the southern area of the City. The parcel is owned by the Pacolet-Milliken Corporation and is currently zoned for single-family residential development.

A limited number of vacant, residentially zoned properties are located throughout the City. However, most of these are primarily zoned for single and two-household development. The remaining vacant properties that are currently zoned for multi-family development are concentrated east of SC Highway 93, with a few located in the western area of the City near Clemson University. A number of vacant properties are zoned to allow manufactured homes as well as duplexes and single-family homes. These areas are clustered along US Highway 123 and SC Highway 93 in the center of the City and along US Highway 76 in the southern area of the City.

Currently vacant properties within the City of Clemson zoned for residential development are shown on Map VI-6. Based on these patterns, it can be projected that new construction for residential housing, while scattered throughout the City, will continue the overall trends established from 2000 to 2010. Other than mixed use structures along the major corridors

including College Avenue, much of the new residential construction activity will occur away from the downtown area and the University with a focus on the eastern half of the City. Redevelopment is also occurring within the City, fueled by the limited supply of vacant land. The City’s older multi-family complexes have begun to fall out of favor with the student populations because they usually lack many of the amenities typically found in newer complexes. This trend is likely to spur redevelopment of these areas, either as student oriented housing or projects that will serve other populations. Location will play a key role in such redevelopment, with sites closer to campus or downtown more likely to remain focused on the student market. With 537 acres of vacant land zoned for residential development, there is potential for additional housing growth within the City in coming years. Emphasis should be given to the establishment of policies that encourage housing types that meet the needs of under-served markets, such as the provision of affordable housing and housing for young professionals and families, empty-nesters, and retirees.

**MAP VI-6. VACANT RESIDENTIAL ZONED PROPERTIES, 2014**  
**CITY OF CLEMSON**



Source: City of Clemson, 2014



## M. SUMMARY OF CONDITIONS

- *Forbes* included Clemson in its 2014 list of the *Best Places to Retire*, citing as its attributes that it is a college town and the warm climate, affordable cost of living and housing, low crime, and walkability.
- The housing growth rate of in Clemson has increased slightly in recent decades.
- Permitting for single-family construction remained relatively consistent from 2004 to 2012, with a low of 13 permits in 2009 and a high of 73 permits in 2012, but made a substantial jump to 204 permits in 2013. This sharp increase is primarily attributed to new construction in Patrick Square and the student-oriented development of Aspen Heights.
- Multi-family housing permitting was highest in 2004 with 237 units and in 2006 with 126 units. Permit activity for multi-family peaked in 2013 at 316 units with the development of The Lofts, Campusview, and Aspen Heights.
- Clemson's housing market has historically been strongly affected by the demand for alternative, off-campus student housing.
- A majority of Clemson graduate students (4,336) and nearly two-thirds of undergraduates (10,833) lived in off-campus housing in 2013.
- Clemson University leadership indicates that annual enrollment growth is expected to continue at one to two percent, which will likely result in a continued rise in demand for off-campus housing.
- More than 700 *Bridge to Clemson* program students who attend Tri-County Technical College are housed in the High Point apartments in Clemson. Many students enrolled at Southern Wesleyan University in nearby Central also choose to live in Clemson.
- Nearly 45% of housing units in the City are single-family detached units, while more than 42% are multi-family units.
- Reflecting local demand, the City has a comparatively low housing vacancy rate of less than 11%.

- Well over half (57%) of occupied housing units are renter-occupied. The householder age for more than half of renter-occupied units is 15 to 24 years. Nearly half of householders in owner-occupied units are 35 to 64 years of age.
- Median housing unit value for owner-occupied units in Clemson at \$193,100 is significantly higher than in Pickens County and statewide.
- More than 42% of renters pay between \$500 and \$749 in monthly gross rent that includes utilities. Median gross rent in the City is \$654.
- Median gross rent comprises almost 45% of household income for many Clemson residents, raising affordability concerns. A housing unit is considered cost-burdened if its occupants are paying more than 30% of their income for housing costs. Nearly 65% of renters (1,952 renters) in the City are cost-burdened.
- Housing affordability data for renters may be significantly impacted by the large number of Clemson University students with limited or family subsidized incomes living in the City. Median household income in Clemson is only \$9,813 for persons under 25 years of age, but much higher for persons aged 25 to 44 years at \$28,601 and older adults aged 45 to 64 at \$78,726. Individuals between the ages of 20 and 24 years comprise more than one-third (34.8%) of the total population of the City of Clemson.
- While median homeowner costs are only 20.9% of household income in Clemson, 547 homeowners (19.6%) are cost-burdened.
- The real estate market in the City of Clemson presents a unique challenge to the development of affordable housing. The market is influenced by a limited land area with severely constrained opportunities for expansion, minimal housing turnover, and competing demographic groups that range from college students and young families, to University professionals and retirees.
- A number of multi-family developments designed specifically for the student rental housing market have been developed, with more planned. Many rent by the bedroom instead of by the housing unit, at \$500 to 600 or more per bedroom.
- There are an estimated 6,646 housing units in Clemson in 2014. Housing stock in the City is projected to grow by 6.9% to a total of 7,104 housing units by 2023.

## N. ISSUES AND TRENDS

- Clemson University's long range growth is unclear but recent years have seen regular (1-2%) increases in undergraduate and graduate enrollment annually. Long term policy for continued growth is uncertain but key factors that may influence direction include:
  - With President Barker's recent retirement, the University has a new president and senior administration. Early indications are that no decision will be made as to enrollment policy for at least a year.
  - Uncertainty of state funding for higher education continues to be a real challenge to any growth policy set. If recent trends continue, the University will have little choice but to cut programs, raise tuition, increase enrollment, or some combination of the three. Given the university's commitment to quality and academic excellence, large-scale cuts to programs are unlikely, leaving tuition and class size as the main options available to the Board of Trustees.
  - The planned Douthit Hills project will add approximately 1,500 beds to the housing on-campus, but over half are intended to house Bridge-to-Clemson students rather than current Clemson students. The remainder of the beds will be for upper classmen. The actual number of new beds expected to be added to the yearly rotation of on-campus rooms is unclear because University Housing plans to use some of these units as "flex" space for displaced on-campus housing students while other, older facilities are rehabilitated. Facilities to be rehabilitated will probably include Lightsey Bridge and Clemson House. The final result for the immediate timeframe is a modest increase at best in on-campus beds beginning in the fall of either 2015 or 2016.
  - Freshmen are required to live on-campus unless they live with family. While the University would like to require sophomores to remain in campus housing (numerous studies point to improved academic success related to this practice), there isn't enough housing currently to support the policy change. Final decisions on these issues will impact both on and off campus housing.
  - In summary, the City is likely to see modest increase in the enrollment numbers continue at least in the short term. This will continue to fuel the demand for off-campus housing.
- The University has faculty and staff recruitment problems due to the lack of housing, including lack of inventory numbers available, lack of options as to size/style of housing, and overall affordability. This problem impacts both young professionals/families and those with more disposable income.

- The City of Clemson is largely “built-out” as shown by the vacant land inventory shown in Map VI-5. The inventory of available land is further restricted by the following:
  - The only large remaining undeveloped tract is owned by the Pacolet-Milliken Corporation and contains approximately 230 acres, currently zoned R-20. The company is actively marketing this land and a recent PD petition submitted by Lennar Multi-family for a student housing dominated project generated a lot of opposition.
  - There are a few scattered tracts of 30 to 50 acres and numerous smaller tracts distributed throughout the city (average for these tracts is 5 acres or less).
  - Four existing planned developments contain the largest grouping of vacant residentially zoned land left in the City – Patrick Square, Issaqueena Trail PD, Village at Berkeley, and Village Walk. Active plans are under review for most of these sites, which means those lots will be developed within the coming few years, if not sooner.
  - Three large multi-family projects are currently under development – The Lofts, Campusview, and Dukes Centre – as well as smaller projects called the Orchard on Calhoun and the Orchard on Elm. The Lofts is the only site that was previously undeveloped, which indicates that the other sites represent redevelopments.
- Clemson was named a top retirement destination by Forbes for 2014. While plans exist for expansion of the Downs medical care facilities, as well as a new assisted living complex on Cambridge, these do not offer the types of housing that this market will be seeking. It should be noted that the number of Clemson “baby-boomers” reaching retirement will be increasing rapidly in the next couple of years. Many will want to stay on or return to Clemson to retire. This is likely to increase demand for housing to serve the retirement market and enable residents to age in place. Housing that is suitable and desirable for this segment of the population does not currently exist in the Clemson housing market
- Recent years have seen the retirement of a large number of faculty and staff at the University. Unlike in years gone by, many have stayed in the community rather than retiring elsewhere. While this is a wonderful trend, it means that the traditional turnover in housing resulting from retirement is not happening. As a result, these homes are not available for new folks moving into Clemson, deepening the impact of an already low inventory of available homes.
- The cost of housing in Clemson is typically 30% higher than surrounding communities due to lack of inventory (currently there are less than 150 lots on the MLS), the demand for housing from competing demographics, and the attractiveness of Clemson as a place to live based on quality of life, location, town-gown advantages, etc. This means that there is a

serious lack of affordable housing in the community, including housing for young families/professionals, those with limited incomes, and others not otherwise able to afford the high cost of housing in Clemson. State law requires that we address and make meaningful attempts to correct these affordable housing issues.

- There is a general lack of housing on the market in the City. Without exception, houses built as speculative homes are sold long before they are finished. The cost of land/lots continues to rise and much of the remaining stock of lots/land that was once seen as marginal or even undesirable is now being sold. For instance, staff has noted a spike in interest in lots in flood plains. FEMA flood management programs allow construction on these lots provided the structure is one foot above base flood elevations as set by FIRM (Federal Insurance Rate Maps). Provided they comply, the City cannot legally prohibit their use.
- Several recent developments have impacted existing low-income and/or minority neighborhoods. There is serious concern by the residents in these neighborhoods that they are being pushed out of Clemson by the rising cost of housing and the demand for developable parcels. It should be noted that this trend is not a result of targeted activity but rather reflects the impact of market demand for the limited number of larger undeveloped parcels in the City.
- There are still several pockets of poverty in the City that need focused attention and assistance. This includes the need for financial support in housing maintenance/upkeep and with meeting the monthly financial obligations of rent or mortgage. These neighborhoods need the infusion of public funding to improve streets, install street lighting, stormwater, sidewalks, and to promote general upkeep. Planning and Codes Administration tries to address unsafe/abandoned structures in these neighborhoods as they create safety concerns and issues of neighborhood stability. This needs to be a focus in the future.
- There is a lack of housing options available in Clemson. There are a lot of low density single-family housing and groups of high density multi-family, but little in the way of moderate density patio homes, townhouses, or multi-family. These types of housing offer opportunities for affordable housing as well as choices that fit personal needs.
- Existing single-family neighborhoods are feeling the impact of owner-occupied homes converting to student rentals and of the conversion of older smaller homes to larger houses, either by major remodels or demolition/rebuild. These both impact the character of these neighborhoods and create challenges to their protection.
- The City is largely landlocked as to future growth beyond our current city limits. The University occupies the land in the virtual middle of the City and to the north, south and

across Lake Hartwell. The Lake forms a challenging obstacle to the west. The towns of Central and Pendleton limit options to the north and east, as does a court imposed annexation line between Clemson and Central. As a result, the City will not grow in size significantly beyond its current limits without specific property owners' requests as South Carolina has very restrictive annexation law/policies in addition to these physical limitations. This means the pressure for redevelopment and infill will only increase over the coming years.

- The City has a number of areas of older multi-family housing, mostly student oriented, that needs significant redevelopment. These units are old, antiquated as to current needs, and lack amenities. Some have become de-facto affordable housing but were not designed for young families with children. It should also be noted that some of these areas abut single-family neighborhoods. Redevelopment of these older areas needs to be encouraged but is likely to impact neighbors during the process.
- The City has incorporated principles of smart growth and sustainability into our long range plans for the last several iterations of the comprehensive plan. These include such practices as encouraging compact development, vertical development, and reduced parking requirements to minimize impervious surfaces; encouraging transit oriented/walkable development especially for higher density/intensity uses; and encouraging the redevelopment of obsolete land uses already served by City services/utilities. This usually translates to higher density/scale construction downtown and along our main corridors.
- Many City residents would like to see more strict governance of land in the City. However, South Carolina is a "pro-property" rights state. This means that the enabling statutes that govern local government programs/regulations in South Carolina such as zoning and land development standards are less far-reaching than those available to jurisdictions in other states. The state planning community regularly struggles to stave off efforts to further erode the tools available to us, efforts usually called "takings" fights. Numerous court cases over the last few decades have helped define what constitutes a regulatory takings, but advocates would like to broaden the reach and, therefore, further limit the ability of government to regulate land use.
- The City's planning and the resulting regulatory programs strive to balance all sides of the property rights equation. Once regulatory programs are enacted, the owners of land have rights set by law and their rights must be respected. Laws have to be uniformly enforced. The comprehensive planning process is focused on finding the right balance for this community – from the perspective of both sides of the property line.

- Given the diverse population served by the Clemson housing market, providing a meaningful range of housing options must be a priority. Diversity means the market must address background, income, age, and tastes/preferences of folks from all over the world. This is a huge challenge, but one that must be addressed.

## O. GOALS, OBJECTIVES AND STRATEGIES FOR IMPLEMENTATION

| <b>Housing Element Vision</b>   |   |                                  |                        |
|---|---|----------------------------------|------------------------|
| <i>The City of Clemson will preserve and protect the neighborhood character and quality of life in residential neighborhoods; encourage a balanced range of housing types and opportunities; promote opportunities for clean, safe and affordable housing; and maintain neighborhood character, stability and safety.</i> |   |                                  |                        |
| <b>Goals/Objectives/Strategies</b>  | <b>Accountable Agencies</b>   | <b>Time Frame for Completion</b> | <b>Completion Date</b> |
| <b>Goal VI.1. Preserve and enhance the character of existing single-family neighborhoods.</b>   |   |                                  |                        |
| <b>Objective VI.1.1.</b> Focus on effective transitions and interfaces between land uses, especially where single-family neighborhoods adjoin more intense uses.  |   |                                  |                        |
| <u>Strategy VI.1.1.1.</u> Require that transportation, environmental, and economic impact statements be provided as part of any rezoning application that results in a more intense range of land uses.   | City Council<br>Planning Commission<br>Planning and Codes Dept                              | Ongoing                          |                        |
| <u>Strategy VI.1.1.2.</u> Incorporate transitional zoning districts between low-density single-family and high-density/intensity districts wherever possible.   | City Council<br>Planning Commission<br>Planning and Codes Dept                              | Ongoing                          |                        |
| <b>Objective VI.1.2.</b> Reduce and eliminate the incidence of nuisance violations through property maintenance enforcement.  |   |                                  |                        |
| <u>Strategy VI.1.2.1.</u> Continue to enforce regulations related to nuisance issues and property maintenance affecting all residences with special attention given to habitual nuisance properties.  | Planning and Codes Dept   | Ongoing                          |                        |
| <b>Objective VI.1.3.</b> Protect the architectural scale, diversity and styles represented by Clemson's older neighborhoods.  |   |                                  |                        |
| <u>Strategy VI.1.3.1.</u> Designate historic or locally significant neighborhoods in the City of Clemson.   | Neighborhood Associations<br>Planning and Codes Dept<br>Planning Commission<br>City Council | Long-term                        |                        |
| <u>Strategy VI.1.3.2.</u> Encourage existing neighborhoods to work with the City to develop standards that protect the eclectic mix of architectural style in older neighborhoods.  | Neighborhood Associations<br>Planning and Codes Dept<br>Planning Commission<br>City Council | Long-term                        |                        |
| <u>Strategy VI.1.3.3.</u> Create a City neighborhood grant for neighborhood amenities and projects, including neighborhood signs, small area plans, unique street signage, public art, etc.   | City Council<br>Administration  | Mid-term                         |                        |

| Goals/Objectives/Strategies  | Accountable Agencies   | Time Frame for Completion | Completion Date |
|--|--|---------------------------|-----------------|
| <u>Strategy VI.1.3.4.</u> Write and adopt a small area master plan for North Clemson Avenue emphasizing character preservation, canopy protection, and multi-modal transportation. | Planning and Codes Dept<br>Planning Commission<br>City Council | Mid-term                  |                 |
| <b>Objective VI.1.4.</b> Encourage redevelopment of older multi-family complexes.  |  |                           |                 |
| <u>Strategy VI.1.4.1:</u> Research funding/grant opportunities to encourage reinvestment in established student areas for the redevelopment of older multi-family housing.         | City Administration  | Ongoing                   |                 |
| <u>Strategy VI.1.4.2.</u> Encourage the redevelopment of older appropriate multi-family complexes close to the Clemson University campus that are already zoned RM-3 or higher.    | City Council<br>Planning Commission<br>Planning and Codes Dept | Ongoing                   |                 |
| <b>Objective VI.1.5.</b> Encourage interaction between residents of a neighborhood to enhance stability, safety, and quality of life.  |  |                           |                 |
| <u>Strategy VI.1.5.1.</u> Encourage the establishment of a Citywide annual “meet your neighbor” night.   | Neighborhood Associations                                      |                           |                 |
| <u>Strategy VI.1.5.2.</u> Encourage Neighborhood Watch and similar initiatives.  | Neighborhood Associations<br>City Council                      |                           |                 |
| <u>Strategy VI.1.5.3.</u> Encourage the development of programs that encourage personal responsibility and neighborhood interaction.   | Neighborhood Associations<br>City Council                      |                           |                 |
| <u>Strategy VI.1.5.4.</u> Update and revise on-street and off-street parking requirements and enforce for all neighborhoods.   | Planning and Codes Dept<br>Planning Commission<br>City Council | Short-term                |                 |
| <u>Strategy VI.1.5.5.</u> Through a grassroots effort, encourage the establishment of neighborhood associations in older established neighborhoods.                                | Neighborhood Associations                                      | Ongoing                   |                 |
| <u>Strategy VI.1.5.6.</u> Develop a “how-to-package” to create a neighborhood association through a grassroots initiative.   | Planning and Codes Dept  | Short-term                |                 |
| <u>Strategy VI.1.4.2.</u> Create neighborhood empowerment and engagement programs.   | Planning and Codes Dept<br>Planning Commission<br>City Council |                           |                 |

| Goals/Objectives/Strategies   | Accountable Agencies  | Time Frame for Completion | Completion Date |
|---|---|---------------------------|-----------------|
| <b>Objective VI.1.6.</b> Create incentives and programs to encourage the development and/or maintenance of owner-occupied single-family homes.  |   |                           |                 |
| <u>Strategy VI.1.6.1.</u> Encourage the development of a local group to facilitate the sale/purchase, renovation and occupancy of single-family homes specifically for owner-occupancy to local residents who meet set income criteria. | Planning and Codes Dept<br>Planning Commission<br>City Council                  | Mid-term                  |                 |
| <b>Objective VI.1.7.</b> Strengthen and promote neighborhood stability while working to protect property values.  |   |                           |                 |
| <u>Strategy VI.1.7.1.</u> Explore options for developing amenities in older neighborhoods such as sidewalks, street lighting, and recreational spaces.  | Neighborhood Associations<br>City Council<br>Engineering Dept<br>Administration | Mid-term                  |                 |
| <u>Strategy VI.1.7.2.</u> Keep unrelated occupancies as established in the City zoning ordinance at current levels.   | City Council  | Ongoing                   |                 |
| <b>Objective VI.1.8.</b> Create programs to enhance the quality of life in existing low and moderate income neighborhoods.  |   |                           |                 |
| <u>Strategy VI.1.8.1.</u> Seek funding to assist qualifying homeowners with upgrades and repairs to substandard housing.  | City Council<br>Administration  | Ongoing                   |                 |
| <u>Strategy VI.1.8.2.</u> Target investment of public resources to improve the quality of infrastructure serving these neighborhoods.   | City Council<br>Administration  | Ongoing                   |                 |
| <u>Strategy VI.1.8.3.</u> Identify projects in low and moderate income neighborhoods to be adopted and carried out by volunteer individuals and groups.   | City Council<br>Neighborhood Associations<br>Civic/Charitable Groups            | Ongoing                   |                 |
| <u>Strategy VI.1.8.4.</u> Explore public-private partnerships that recruit low income housing developers to participate in joint ventures with the City.  | City Council<br>Administration  | Ongoing                   |                 |
| <b>Goal VI.2. Collect and maintain a GIS based inventory of housing conditions, availability, and needs, current and projected.</b>   |   |                           |                 |
| <b>Objective VI.2.1.</b> Conduct a study of Clemson's current and projected housing market.   |   |                           |                 |
| <u>Strategy VI.2.1.1.</u> Create and maintain an inventory of housing types/styles.   | Planning and Codes Dept   | Ongoing                   |                 |
| <u>Strategy VI.2.1.2.</u> Survey City residents to determine  | Planning and Codes Dept   | Short-term                |                 |

| Goals/Objectives/Strategies   | Accountable Agencies   | Time Frame for Completion | Completion Date |
|---|--|---------------------------|-----------------|
| housing preferences, needs, and future plans.   |  |                           |                 |
| <u>Strategy VI.2.1.3.</u> Survey realtors to determine housing inquiries and unmet area market needs.   | Planning and Codes Dept  | Short-term                |                 |
| <u>Strategy VI.2.1.4.</u> In collaboration with the real estate community and Clemson University, survey persons considering purchasing a home in the City.   | Planning and Codes Dept  | Short-term                |                 |
| <u>Strategy VI.2.1.5.</u> Create and maintain a database of all multi-family housing serving the Clemson market.  | Planning and Codes Dept  | Short-term/<br>Ongoing    |                 |
| <b>Objective VI.2.2.</b> Identify and coordinate with Clemson University on its plans related to long range enrollment and University growth.   |  |                           |                 |
| <u>Strategy VI.2.2.1.</u> Partner with Clemson University to determine housing status of students, faculty, and staff. Determine where they live, factors affecting housing choice, housing preference and needs, and future housing plans. | Planning and Codes Dept  | Short-term                |                 |
| <u>Strategy VI.2.2.2.</u> Work with the faculty and staff Senates to determine obstacles faced in student recruiting created by limitations in the Clemson housing market.  | Planning and Codes Dept  | Short-term                |                 |
| <u>Strategy VI.2.2.3.</u> Ask the Clemson University President to address enrollment at annual Chamber “State of Clemson” Luncheon to better anticipate Clemson University growth.  | Chamber of Commerce,<br>Clemson University                     | Ongoing                   |                 |
| <b>Goal VI.3. Encourage a balanced range of housing types that promote opportunities for clean, safe and affordable housing.</b>  |  |                           |                 |
| <b>Objective VI.3.1.</b> Promote options that allow residents to age in place in a multi-generational setting.  |  |                           |                 |
| <u>Strategy VI.3.1.1.</u> Work with property owners to encourage master planning of vacant and/or redevelopment tracts to encourage the provision of all price points and housing needs.  | Planning and Codes Dept<br>Planning Commission<br>City Council | Ongoing                   |                 |
| <u>Strategy VI.3.1.2.</u> Explore options for allowing community care facilities for the elderly in all residential districts   | Planning and Codes Dept<br>Planning Commission<br>City Council | Ongoing                   |                 |

| Goals/Objectives/Strategies  | Accountable Agencies   | Time Frame for Completion | Completion Date |
|--|--|---------------------------|-----------------|
| <b>Objective VI.3.2.</b> Encourage the location of higher density mixed-use developments in established commercial corridors.  |  |                           |                 |
| <u>Strategy VI.3.2.1.</u> Explore options for minimizing impacts from higher impact/intensity uses and developments on existing single-family neighborhoods.   | Planning and Codes Dept<br>Planning Commission<br>City Council | Ongoing                   |                 |
| <u>Strategy VI.3.2.2.</u> Incorporate “smart growth” principles in the development of standards for review of mixed-use developments.  | Planning and Codes Dept<br>Planning Commission<br>City Council | Ongoing                   |                 |
| <b>Goal VI.4. Promote opportunities for clean, safe and affordable housing options.</b>  |  |                           |                 |
| <b>Objective VI.4.1.</b> Encourage and explore the creation of programs to increase the incidence of owner-occupied housing.   |  |                           |                 |
| <u>Strategy VI.4.1.1.</u> Support programs and projects undertaken by Habitat for Humanity.  | City Council   | Ongoing                   |                 |
| <u>Strategy VI.4.1.2.</u> Encourage the creation of a local owner-occupied housing pool.   | City Council   | Ongoing                   |                 |
| <u>Strategy VI.4.1.3.</u> Explore the establishment of local programs to help prepare first-time homeowners.   | City Council   | Ongoing                   |                 |
| <u>Strategy VI.4.1.4.</u> Explore options for encouraging the use of tax-incentives for the preservation of historic properties.   | City Council   | Ongoing                   |                 |
| <u>Strategy VI.4.1.5.</u> Explore the viability of establishing a local loan pool for qualifying purchasers to be supported by area financial institutions.  | City Council   | Ongoing                   |                 |
| <b>Objective VI.4.2.</b> Encourage the provision of a range of affordable housing options.   |  |                           |                 |
| <u>Strategy VI.4.2.1.</u> Encourage partnerships between the City and developers to master plan large tracts of land to accommodate housing for all price points and housing needs, especially multi-generational needs. | City Council   | Ongoing                   |                 |
| <b>Objective VI.4.3.</b> Encourage housing that serves the diverse population that calls Clemson home.   |  |                           |                 |
| <u>Strategy VI.4.3.1.</u> Research, apply for, and implement grants to assist with infrastructure costs to assist in providing buildable lots for low-and-moderate income individuals and families.                      | City Council<br>Administration                                 | Ongoing                   |                 |
| <u>Strategy VI.4.3.2.</u> Examine methods to assist low-and-moderate income households with maintenance and code related issues.   | City Council<br>Administration                                 | Short-term                |                 |

| Goals/Objectives/Strategies  | Accountable Agencies   | Time Frame for Completion | Completion Date |
|--|--|---------------------------|-----------------|
| <u>Strategy VI.4.3.3.</u> Explore options for providing a range of housing types that meet the needs of the diverse population that calls Clemson home.  | City Council<br>Administration   | Ongoing                   |                 |
| <u>Strategy VI.4.3.4.</u> Utilize federal grants through HUD and other opportunities to encourage home ownership and maintenance.  | City Council<br>Administration<br>Planning and Codes Dept                        | Ongoing                   |                 |
| <b>Goal VI.5. Maintain neighborhood character, stability, and safety-within existing neighborhoods.</b>  |  |                           |                 |
| <b>Objective VI.5.1. Encourage the provision of additional public and private amenities.</b>   |  |                           |                 |
| <u>Strategy VI.5.1.1.</u> Develop incentives to promote the provision of public amenities in new developments  | City Council<br>Administration<br>Planning and Codes Dept                        | Mid-term                  |                 |
| <u>Strategy VI.5.1.2.</u> Revise the City’s Land Development Regulations to require the provision of public amenities for developments having at least 50 residential lots and/or dwelling units.                                      | City Council<br>Administration<br>Planning Commission<br>Planning and Codes Dept | Short-term                |                 |
| <u>Strategy VI.5.1.3.</u> Explore funding options for providing public amenities in existing neighborhoods.  | City Council<br>Administration   | Ongoing                   |                 |
| <b>Objective VI.5.2. Promote flexible standards that encourage the preservation of open space and environmentally responsible development practices.</b>   |  |                           |                 |
| <u>Strategy VI.5.2.1.</u> Update the Land Development Regulations to promote clustering and other non-traditional development concepts while encouraging the preservation of open space and compatibility with existing neighborhoods. | Planning and Codes Dept<br>Planning Commission,<br>City Council                  | Short-term                |                 |
| <u>Strategy VI.5.2.2.</u> Develop standards to encourage transit-oriented developments and options for extending services to existing neighborhoods to reduce traffic and promote the use of public transit.                           | Planning and Codes Dept<br>Clemson Area Transit<br>City Council                  | Mid-term                  |                 |
| <u>Strategy VI.5.2.3.</u> Develop standards to protect and preserve trees in residential areas.  | City Council<br>Clemson University<br>Depts. of Horticultural<br>and Forestry    | Short-term                |                 |
| <b>Objective VI.5.3. Encourage walkable neighborhoods with sidewalks and green space.</b>  |  |                           |                 |
| <u>Strategy VI.5.3.1.</u> Enhance sidewalks and apply selective use of traffic calming measures to address traffic and safety concerns in appropriate areas.   | City Council<br>Engineering Dept   | Ongoing                   |                 |

| Goals/Objectives/Strategies   | Accountable Agencies  | Time Frame for Completion | Completion Date |
|---|---|---------------------------|-----------------|
| <u>Strategy VI.5.3.2.</u> Explore the establishment of “complete street” standards that include the provisions of sidewalks, bikeways and street lights to ensure linkage to existing infrastructure along all streets.   | Planning and Codes Dept<br>Planning Commission<br>Engineering Dept<br>Public Works Dept<br>City Council | Short-term                |                 |
| <b>Objective VI.5.4.</b> Encourage reinvestment in blighted multi-family areas.   |   |                           |                 |
| <u>Strategy VI.5.4.1.</u> Encourage financial incentives for renovating older multi-family complexes.   | City Council  | Ongoing                   |                 |
| <u>Strategy VI.5.4.2.</u> Develop design standards for multi-family RM-3/RM-4 developments.   | Planning and Codes Dept<br>Planning Commission<br>City Council  | Ongoing                   |                 |
| <u>Strategy VI.5.4.3.</u> Continue to look at incentives that encourage developers to accommodate the construction of single-family homes.  | City Council  | Ongoing                   |                 |
| <u>Strategy VI.5.4.4.</u> Create a City housing committee to meet quarterly to review progress made in implementing the housing element goals/strategies and provide Planning Commission and City Council with a yearly status report, including recommendations for the further efforts. | Housing Committee<br>City Council   | Ongoing                   |                 |
| <u>Strategy VI.5.4.5.</u> Establish a neighborhood council comprised of representatives of HOA’s and neighborhood associations from throughout the City.  | Neighborhood Associations<br>Home Owners Associations<br>City Council                                   | Short-term                |                 |
| <u>Strategy VI.5.4.6.</u> Create incentives for buildings to redevelop in older multi-family areas that need redevelopment into housing for smaller/more obtainable housing.  | City Council  | Short-term                |                 |
| <b>Goal VI.6. Strengthen the town/gown partnership with Clemson University to address the housing needs of students, faculty, staff, and alumni seeking to retire to Clemson.</b>   |   |                           |                 |
| <b>Objective VI.6.1.</b> Work with Clemson University to address the housing needs of students, faculty, staff, and alumni seeking to retire to Clemson.  |   |                           |                 |
| <u>Strategy VI.6.1.1.</u> Work with Clemson University to develop programs and information exchanges for students regarding responsible tenancy practices, including the <i>Off-Campus Housing Guide</i> .  | Clemson University<br>City Council<br>Administration<br>Planning and Codes Dept                         | Ongoing                   |                 |

| Goals/Objectives/Strategies  | Accountable Agencies  | Time Frame for Completion | Completion Date |
|--|---|---------------------------|-----------------|
| <p><u>Strategy VI.6.1.2.</u> Establish a coalition including Clemson University, property owners, and City officials to ensure that the housing needs of population groups, including non-traditional students, entry level staff, service industry employees, retirees, and other special populations, are met.</p> | <p>Clemson University<br/>City Council<br/>Property Owners</p>          | <p>Ongoing</p>            |                 |
| <p><b>Goal VI.7. Provide opportunities for rental housing that exists in harmony with other residents of the City.</b></p>   |   |                           |                 |
| <p><b>Objective VI.7.1. Retain and strengthen the City’s Rental Housing Ordinance.</b></p>   |   |                           |                 |
| <p><u>Strategy VI.7.1.1.</u> Review and update as needed the minimum standards for rental units subject to the Rental Housing Ordinance</p>  | <p>Planning and Codes Dept<br/>City Administration<br/>Council City</p> | <p>Ongoing</p>            |                 |
| <p><u>Strategy VI.7.1.2.</u> Ensure notification of ordinance rules to renters to effectively document the information has been provided and received on a yearly basis.</p>   | <p>Planning and Codes Dept</p>  | <p>Ongoing</p>            |                 |
| <p><u>Strategy VI.7.1.3.</u> Create a top ten list of enforcement issues to provide to renters as part of an ongoing educational initiative.</p>   | <p>Council City<br/>Planning and Codes Dept</p>                         | <p>Ongoing</p>            |                 |
| <p><u>Strategy VI.7.1.4.</u> Revise the Rental Housing Ordinance to include all rental properties.</p>   | <p>Council City<br/>Planning and Codes Dept<br/>City Administration</p> | <p>Mid-term</p>           |                 |
| <p><u>Strategy VI.7.1.5.</u> Annually assess the rental housing fee to make sure it is sufficient to cover all costs associated with administering the Rental Housing Program and increase the fee as needed.</p>  | <p>Council City<br/>Planning and Codes Dept</p>                         | <p>Ongoing</p>            |                 |
| <p><u>Strategy VI.7.1.6.</u> Establish a web-based complaint and complaint resolution system for rental complaints.</p>  | <p>Council City<br/>Planning and Codes Dept</p>                         | <p>Ongoing</p>            |                 |
| <p><u>Strategy VI.7.1.7.</u> Create a rental ordinance to address temporary short-term housing rentals.</p>  | <p>Council City<br/>Planning and Codes Dept</p>                         | <p>Short-term</p>         |                 |
| <p><u>Strategy VI.7.1.8.</u> Create a rental ordinance to address parking space rentals in single-family neighborhoods on football weekends.</p>   | <p>Council City<br/>Planning and Codes Dept</p>                         | <p>Short-term</p>         |                 |

Map VI-1. Housing Unit Percent Change by Block Group, 2000-2010 City of Clemson ..... 4

Map VI-2. Location of Single-Family Residential permits, 2004-2013 City of Clemson..... 7

Map VI-3. Housing Location by Type, 2014 City of Clemson ..... 11

Map VI-4. Percentage Renters of Occupied Housing Units, 2010 City of Clemson by Census Block Group\* ..... 19

Map VI-5. Percentage Renters with Householder 15 to 24 Years City of Clemson by Census Block Group\* ..... 21

Map VI-6. Vacant Residential Zoned Properties, 2014 City of Clemson ..... 45

Table VI-1. Housing Growth, 1990-2010 City of Clemson, Pickens County and Municipalities, and South Carolina ..... 2

Table VI-2. Housing and Population Growth by Block Group, 2000-2010 City of Clemson..... 3

Table VI-3. New Residential Units, 2004 through 2013 City of Clemson..... 5

Table VI-4. Student Enrollment and Housing, 2003-2013 City of Clemson ..... 8

Table VI-5. Percentage of Students Housed Off-Campus, 2004-2013 Clemson University ..... 9

Table VI-6. Land Area by Residential Land Use, 2014 City of Clemson..... 10

Table VI-7. Housing Unit Type, 2013 City of Clemson and Pickens County ..... 13

Table VI-8. Median Number of Rooms per Housing Unit, 2012 City of Clemson, Pickens County and South Carolina ..... 14

Table VI-9. Median Year Residential Structure Built by Tenure, 2012 City of Clemson, Pickens County and South Carolina..... 14

Table VI-10. Year Housing Unit Built, 2012 City of Clemson, Pickens County and South Carolina..... 15

Table VI-11. Selected Housing Characteristics for Occupied Units, 2012 City of Clemson, Pickens County and South Carolina..... 16

Table VI-12. Persons per Room for Occupied Housing Units, 2000 and 2012 City of Clemson, Pickens County and South Carolina ..... 16

Table VI-13. Housing Occupancy and Tenure, 1990-2010 City of Clemson..... 17

Table VI-14. Housing Occupancy and Tenure, 2010 City of Clemson, Pickens County and South Carolina..... 17

Table VI-15. Housing Units with Young Householders City of Clemson by Block Group\* ..... 20

Table VI-16. Average household Size of Occupied Housing Unit, 2012 City of Clemson, Pickens County and South Carolina..... 22

Table VI-17. Age of householder by Tenure, 2012 City of Clemson and Pickens County ..... 22

Table VI-18. Race of householder by Tenure, 2012 City of Clemson and Pickens County ..... 23

Table VI-19. Median Value and Gross Rent of Occupied Housing Units (HU), 2012 City of Clemson, Pickens County and South Carolina ..... 24

Table VI-20. Housing Values for Owner-Occupied Units, 2012 City of Clemson, Pickens County and South Carolina ..... 25

Table VI-21. Monthly Gross Rent for Specified Renter-Occupied Units, 2012 City of Clemson, Pickens County and South Carolina ..... 26

Table VI-22. Owner and Renter Costs as a Percentage of Household Income, 2012 City of Clemson, Pickens County and South Carolina ..... 28

Table VI-23. Selected Monthly Owner Costs and Gross Rent as a Percentage of Household Income, 2012, Clemson ..... 28

Table VI-24. Extremely Low-Income (ELI) Households in Clemson, 2010..... 30

Table VI-25. Maximum Affordable Housing Costs for Pickens County and SC, 2013 ..... 30

Table VI-26. Inventory of Assisted Rental Housing, 2014\* City of Clemson..... 32

Table VI-27. Nursing Homes and Assisted Living Facilities in Clemson, 2014\*..... 39

Table VI-28. Housing Unit Estimates and Projections 2014, 2019 and 2023 City of Clemson and Pickens County..... 43

Figure VI-1. New Residential Construction, 2004 to 2013 City of Clemson..... 6

## CHAPTER 4 CONTENTS

**Chapter VI. HOUSING ELEMENT..... 1**

**A. HOUSING GROWTH..... 2**

**1. Residential Building Permits ..... 4**

**2. Clemson University Enrollment and Housing..... 7**

**B. HOUSING LOCATION ..... 10**

**C. HOUSING TYPE..... 11**

**D. HOUSING AGE AND CONDITION..... 14**

**E. HOUSING OCCUPANCY AND TENURE ..... 16**

**F. HOUSING COSTS AND VALUE ..... 23**

**G. RESIDENTIAL ENERGY COSTS ..... 26**

**H. HOUSING AFFORDABILITY..... 27**

**I. PUBLIC AND ASSISTED HOUSING PROGRAMS..... 31**

**1. Community Development Fund..... 31**

**2. Housing Choice Voucher Program ..... 31**

**3. Assisted Housing ..... 32**

**4. State Housing Authority..... 32**

**5. Veterans Administration Loans ..... 34**

- 6. Habitat for Humanity of Pickens County ..... 34
- J. AFFORDABLE HOUSING OBSTACLES AND OPPORTUNITIES..... 35
- K. HOUSING FOR SPECIAL NEEDS POPULATIONS ..... 38
  - 1. Senior Citizens and Persons with Disabilities ..... 38
  - 2. Homeless Population and Victims of Domestic Violence ..... 39
  - 3. Persons with HIV/AIDS ..... 41
  - 4. Persons with Drug or Alcohol Addiction..... 41
  - 5. Other Housing Resources for Special Populations ..... 42
- L. HOUSING OUTLOOK ..... 42
- M. SUMMARY OF CONDITIONS ..... 47
- N. ISSUES AND TRENDS ..... 49
- O. GOALS, OBJECTIVES AND STRATEGIES FOR IMPLEMENTATION..... 54