



The purpose of the Housing Element of the Comprehensive Plan is to assess the condition, availability, and affordability of the Camden housing stock and to project future housing needs. The prediction of future housing needs poses a distinct challenge. Houses are very expensive consumer products with a demand and cost 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 households, many residents find themselves dependent on the rental market.

Since the five-year review of Camden's Comprehensive Plan in 2023, the city has experienced a growing interest and substantial increase in applications for the development of major residential subdivisions and multi-family developments. To allow time for the City to consider the impacts of new residential development on existing infrastructure, city services, and the environment, Council adopted a moratorium on approvals for major subdivisions and multi-family developments on September 10, 2024. On March 18, 2025, City Council approved an extension of the moratorium through September 30, 2025. The moratorium ordinance directed staff to review the Comprehensive Plan and development ordinances to determine if additional amendments are needed related to new residential development. The 2025 Housing Element Addendum provides updated information on housing growth and change in the City of Camden to inform and direct any needed changes to the Zoning Ordinance and Land Development Regulations.



3A.1. Housing Growth

3A.1.1. Residential Building Permits

An examination of residential building permits provides additional insight on housing growth trends. Residential permit data for the City of Camden from 2017 through 2024 is listed in Table 3A-1 and illustrated in Figure 3A-1. This data includes single-family, site-built construction and duplexes (two-family buildings) that are new to the City.

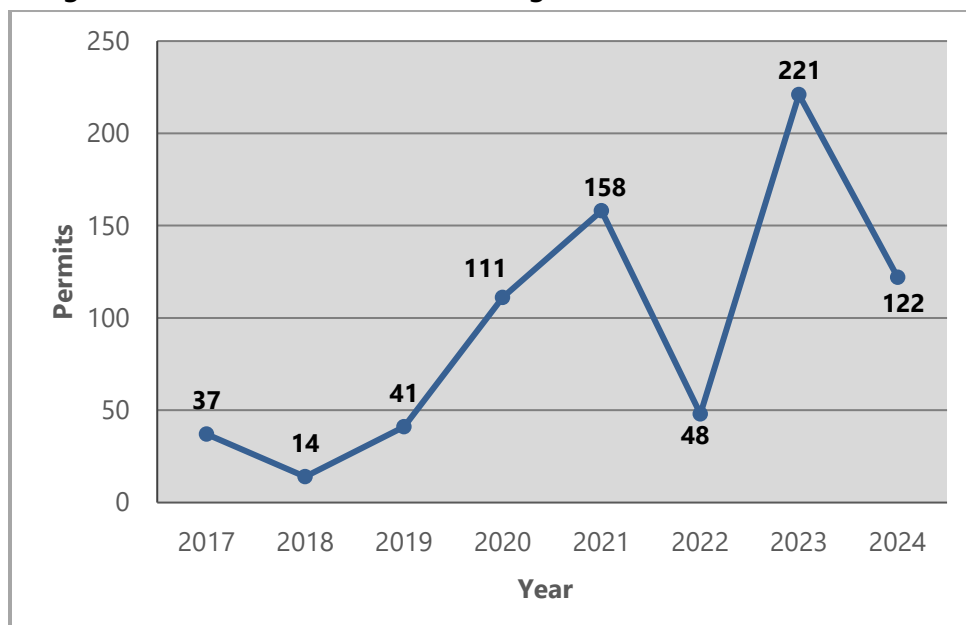
More than 750 residential building permits were issued in the City of Camden during the most recent eight-year period. Single-family, site-built homes accounted for the vast majority of these permits (740 housing units), with only twelve duplex housing units constructed since 2017. The location of new housing in Camden is shown in Map 3A-1.

Table 3A-1. New Residential Construction (Housing Units) Permitted in Camden, 2017 to 2024

YEAR	SINGLE-FAMILY		DUPLEXES		ANNUAL TOTAL
	#	%	#	%	
2017	37	100.0%	0	0.0%	37
2018	14	100.0%	0	0.0%	14
2019	41	100.0%	0	0.0%	41
2020	111	100.0%	0	0.0%	111
2021	150	94.9%	8	5.1%	158
2022	46	95.8%	2	4.2%	48
2023	219	99.1%	2	0.9%	221
2024	122	100.0%	0	0.0%	122
8-Year Total	740	98.4%	12	1.6%	752

Source: City of Camden, 2025

Figure 3A-1. New Residential Dwelling Units Permitted, 2017 to 2024



Source: City of Camden, 2025



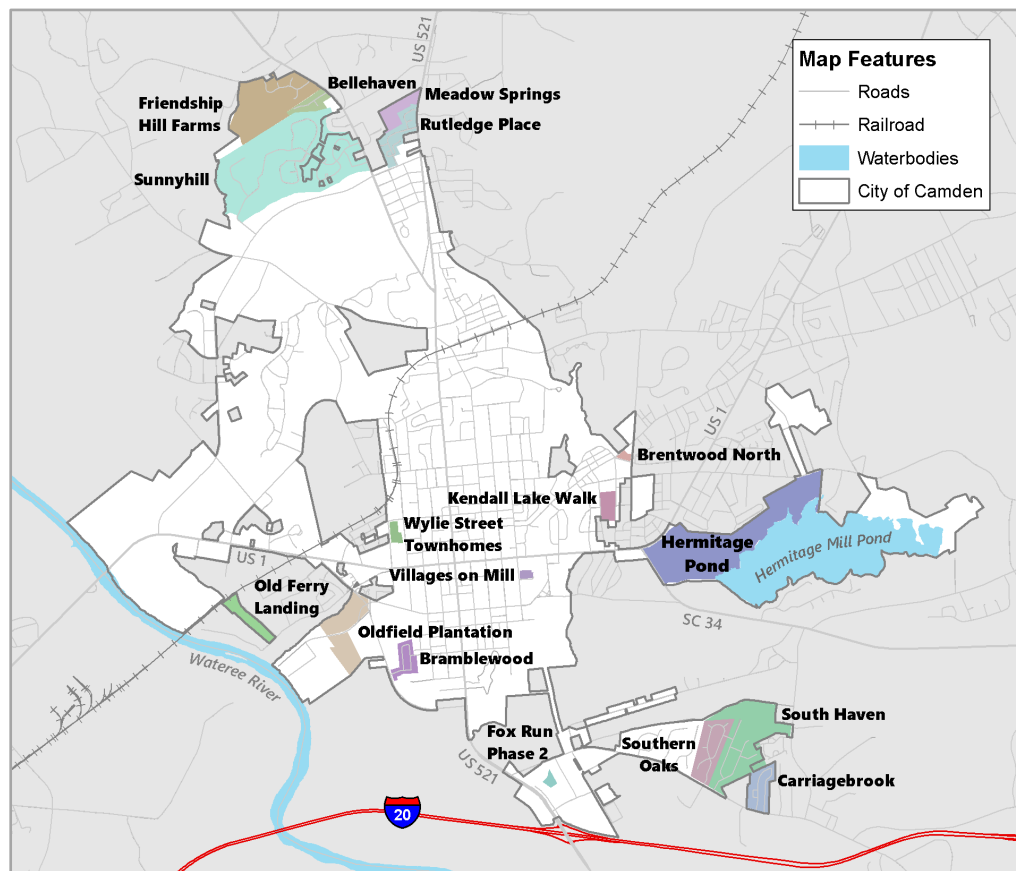
Most of the new housing construction in Camden has been concentrated within subdivisions. Table 3A-2 lists subdivisions with residential permitting activity from 2017 to 2024. Map 3A-1 provides the location of these subdivisions.

Table 3A-2. Permits in Residential Subdivisions, 2017-2024

SUBDIVISION	HOUSING TYPE	# OF PERMITS
Bellehaven	Single-Family	28
Bramblewood	Single-Family	67
Brentwood North	Single-Family	11
Carriagebrook	Single-Family	100
Friendship Hill Farms	Single-Family	125
Kendall Lake Walk	Single-Family	29
Meadow Springs	Single-Family	84
Old Ferry Landing	Single-Family	25
Rutledge Place	Single-Family	24
South Haven	Single-Family	162
Southern Oaks	Single-Family	10
Sunnyhill	Single-Family	8
Total		673

Source: City of Camden, 2025

Map 3A-1. Residential Subdivisions, 2017-2024



Source: City of Camden, 2025



3A.2. Housing Location

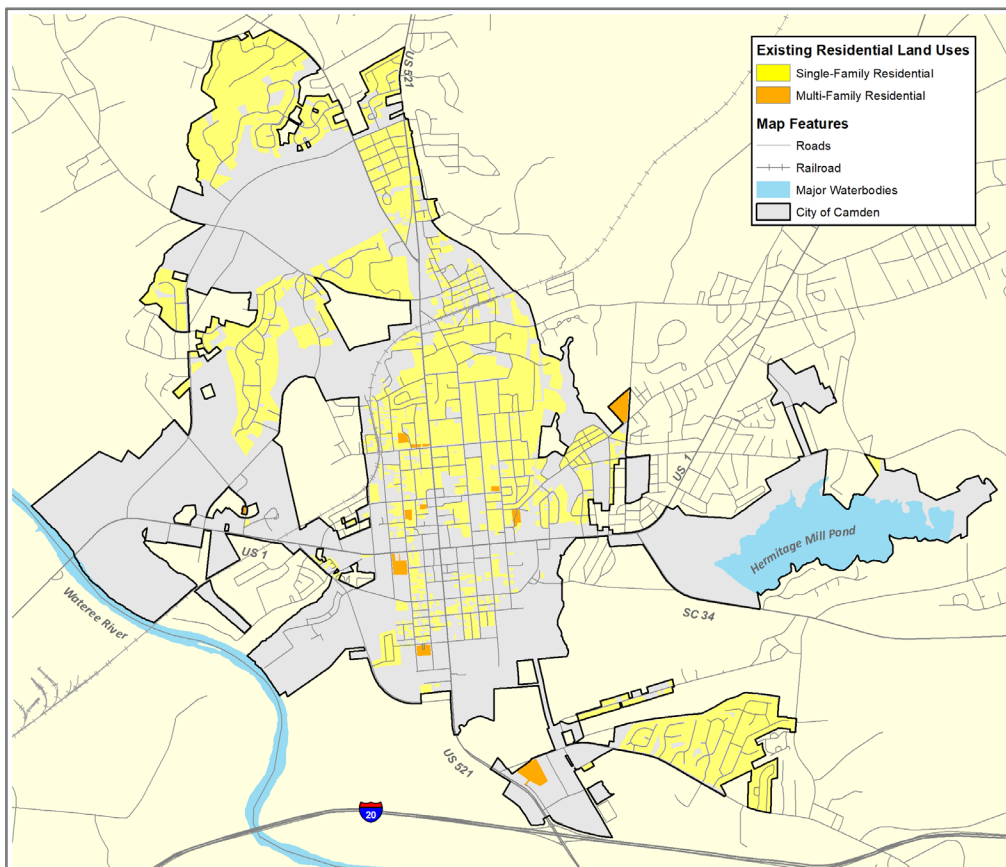
Residential uses comprise nearly one-third (2,402 acres) of the City's land area (Table 3A-3). Single-family is by far the most prevalent type of residential use, accounting for nearly 98% of all residential land in the City of Camden. Only 2.2% of residential land is in multi-family use, including duplexes, townhomes, structures with three or more dwelling units, and a portion of a manufactured home park. Map 3A-2 illustrates the location of residential uses by type in Camden.

Table 3A-3. Land Area in Residential Land Use

LAND USE	ACRES	PERCENTAGE
Total All Land Uses	7,445.40	100%
Total All Residential Uses	2,402.11	32.3% of all land uses
Single-Family	2,349.91	97.8% of all residential uses
Multi-Family	52.20	2.2% of all residential uses

Source: City of Camden, 2025

Map 3A-2. Land in Residential Use



Source: City of Camden, 2025

3A.3. Housing Outlook

Housing growth projections are used by local governments to plan for the infrastructure and services needed to accommodate future growth. Future housing growth is influenced by the



economy, interest rates, infrastructure, in and out-migration, job growth, the condition and availability of existing housing, and intangible factors such as buyer or renter preference. Additional factors for municipalities include annexation and land availability. 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 measurable.

Claritas Pop-Facts® provides 2025 housing unit estimates and 2030 growth projections. Assumptions based on these estimates require updating over time as they are influenced by multiple economic, migration, demographic, and housing preference factors. These base projections of future housing growth can be adjusted based on information and trend updates.

Claritas Pop Facts® estimates indicate that there are 4,227 housing units in Camden in 2025, with a projected increase of nearly 10% to 4,591 housing units by 2030 (Table 3A-4 and Figure 3A-2). Projected growth significantly exceeds previous 2023 Claritas projections, providing a strong indicator of increased housing demand in recent years.

Projected ten-year growth rates are lower for Kershaw County at 20.4% and the State at 13.9% than for the City of Camden at 22.2%. This is also a significant change, since growth rates for the County and South Carolina have historically been higher than that of Camden.

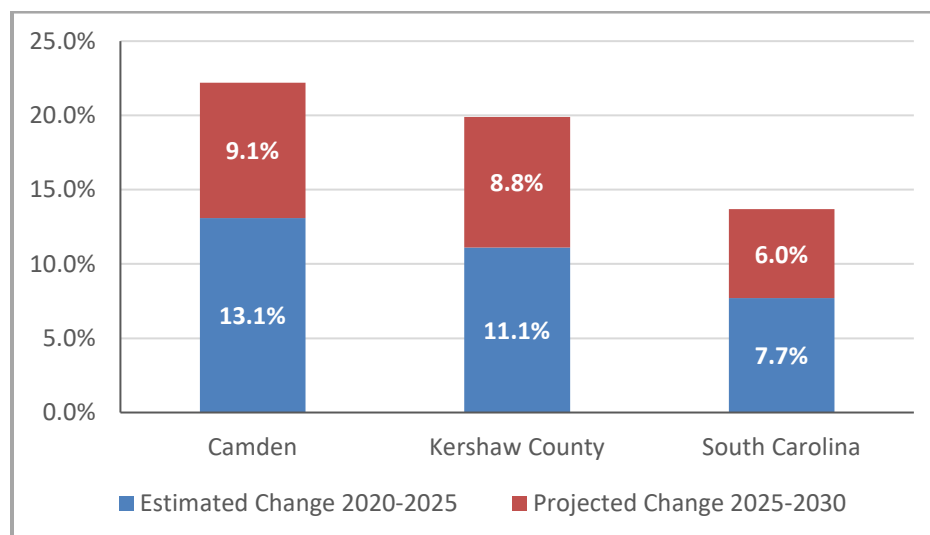
Table 3A-4. Housing Unit Estimates and Projections

JURISDICTION	2020 CENSUS	2025 ESTIMATES	2030 PROJECTIONS	PROJECTED CHANGE 2020-2030	
				#	%
Camden (City)	3,756	4,227	4,591	835	22.2%
Kershaw County	28,874	32,003	34,750	5,876	20.4%
South Carolina	2,344,963	2,527,375	2,671,273	326,310	13.9%

¹Housing Unit projections may be impacted by new and future residential developments

Source: Environics Analytics, Claritas Pop Facts®, 2025

Figure 3A-2. Housing Growth 2020-2030



Source: Environics Analytics, Claritas Pop Facts®, 2025



As listed in Table 3A-5 and shown in Map 3A-2, several residential subdivisions are planned or underway in Camden that could substantially increase available housing in the coming years. These subdivisions are not included in the estimates and projections in Table 3A-6. The addition of 552 housing units is likely at buildout of the South Haven, Oldfield Plantation, and Gordon Village subdivisions that are currently underway.

Table 3A-5. New Residential Subdivisions – Housing Units

SUBDIVISION NAME AND TYPE*	HOUSING UNITS		
	TOTAL	COMPLETED	REMAINING
Underway	552	222	5
South Haven (SF)	227	222	5
Oldfield Plantation (SF/MF)	86 SF/198 MF	0	284
Gordon Village (MF)	41	0	41

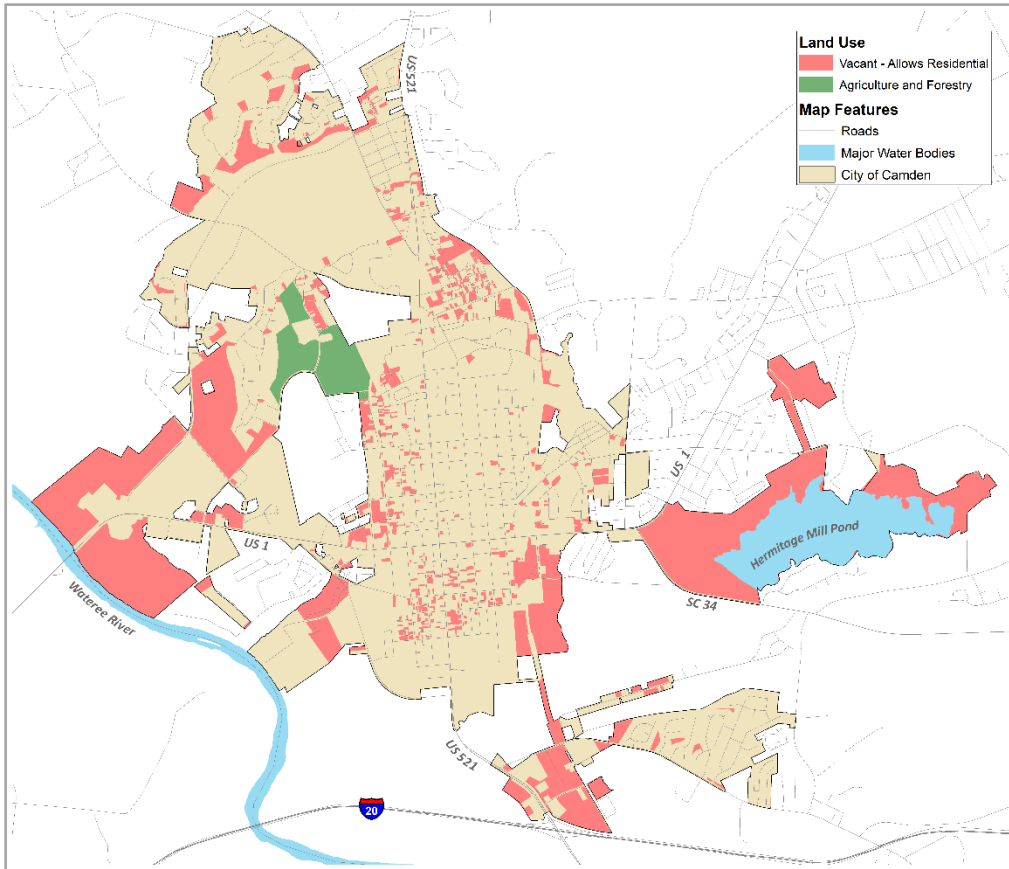
* SF = Single-Family, MF = Multi-Family

Source: City of Camden, 2025

In total, an increase of up to 552 housing units citywide could result if these subdivisions are developed as planned. In addition, subdivision proposals reviewed by planning staff and pending approval prior to the recent moratorium include approximately 991 housing units. It is unclear whether any of these subdivisions would be approved, pending possible changes to the City's zoning and land development requirements. One of the potential subdivisions would also require annexation into the City. In planning for future development, it is important to keep in mind that housing unit totals may change or construction may be delayed as plans are amended in response to a range of variables such as market conditions, labor and materials availability, mortgage rates, funding, infrastructure, and permitting.

Future housing location depends on multiple factors such as the availability of water and sewer, proximity to major transportation routes and employment centers, the availability of large undeveloped properties, past development trends, and related amenities associated with urbanized areas. Residential growth is possible on most of the City's vacant land and land currently in use for agriculture or forestry (approximately 2,402 acres).

Map 3A-2. Vacant and Agricultural Land that Allows Residential Uses



3A.4. Housing Costs and Value

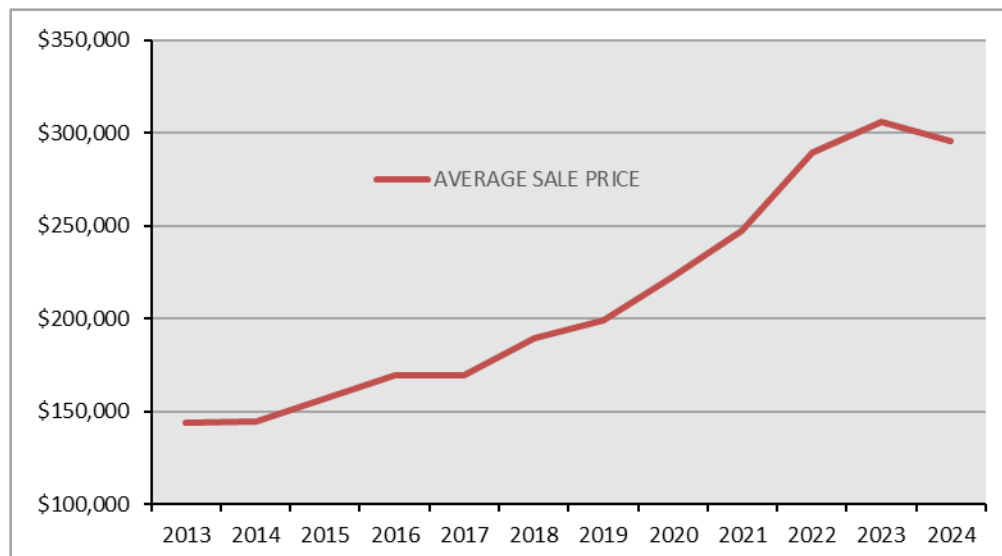
The cost of housing in a community is an influential factor in relocation decisions. While it is attractive to have affordable housing available, it is equally important to offer a choice of housing types and sizes. The “trickle-down” effect – or the process of residents buying or moving into more expensive 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 homes 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 a balanced and sustainable housing mix within a community.

An examination of recent *Consolidated Multiple Listing Service* (CMLS) data for the City of Camden reveals a strong market for both buyers and sellers (Table 3A-6 and Figure 3A-3). Sales prices increased each year from 2013 to 2023, then decreased slightly in 2024. There was a corresponding decrease in the difference between listed price and actual sale price each year through 2023, with a decrease also seen in 2024. Average days on the market (DOM) increased from only 35 days in 2022 to 52 days in 2023 and again to 62 days in 2024. While the number of homes listed has increased every year since 2013, the difference between listed price and sale price has decreased significantly every year since 2013, to a low of 2.1% in 2024.

**Table 3A-6. Residential Housing Units - CMLS Listings Summary for Camden**

YEAR	# HOUSING UNITS		AVERAGE PRICE		DIFFERENCE - AVERAGE SALE AND LISTED PRICES	AVERAGE DAYS ON THE MARKET
	LISTED	SOLD	LISTED PRICE	SALE PRICE		
2013	272	197	\$207,176	\$144,019	-\$63,157 (30.5%)	160
2014	286	211	\$204,595	\$144,686	-\$59,909 (29.3%)	159
2015	309	234	\$209,368	\$156,877	-\$52,491 (25.1%)	134
2016	319	244	\$217,339	\$169,449	-\$47,890 (22.0%)	140
2017	373	298	\$210,606	\$169,699	-\$40,907 (19.4%)	106
2018	393	318	\$224,827	\$189,847	-\$34,980 (15.6%)	100
2019	415	340	\$230,752	\$199,343	-\$31,409 (13.6%)	78
2020	454	379	\$247,550	\$222,697	-\$24,853 (10.0%)	64
2021	569	494	\$264,331	\$247,812	-\$16,519 (6.2%)	31
2022	493	418	\$302,391	\$289,696	-\$12,695 (4.2%)	35
2023	660	466	\$314,363	\$306,313	-\$8,050 (2.6%)	52
2024	685	545	\$302,322	\$296,028	-\$6,294 (2.1%)	62

Source: Consolidated Multiple Listing Service, February 2025

Figure 3A-3. Residential Housing Units – Average Sale Price 2013-2024

Source: Consolidated Multiple Listing Service, February 2025

Camden realtors report that it is very difficult to find homes for first time buyers that are move-in ready and priced at less than \$220,000 (*Graham Realty, 2025*). Specifically, it is difficult for homebuyers to find condominiums, townhomes, or patio homes in these price ranges, or even at higher prices. For comparison, in February 2025, a typical 1,750 square foot, three bedroom, two bath home built in 2022 on a quarter acre lot was listed at \$225,000. The average home price for the twelve properties listed on the Camden CMLS for sale in February 2025 was \$233,566. Generally, this price was based on a 1,633 square feet home on 0.45 acres and built in 1979. The average price per square foot for a home during this time was \$147.16.



3A.5. Housing Affordability

Affordability is a key factor in the housing market. The cost of housing must be in sync with local 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 to about 30% of household income available for gross housing expenses. HUD defines gross housing expenses to include rent and 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. Households with such significant housing costs must sometimes delay spending on essentials such as food, health care, and medications in order to remain in their homes. This problem is exacerbated by rising prices on these basic necessities and fuel.

Camden residents would also benefit from additional housing options that allow them to “age in place,” remaining in the community throughout the various stages of life. This concept requires housing that accommodates a variety of ages, prices, and lifestyles. Young families need affordable options near schools, employment centers, recreation, and activities. Young professionals generally prefer higher density housing options with amenities and in proximity to employment, recreation, and entertainment. Older residents need housing options that can accommodate limited mobility and are near essential healthcare services and transportation, with an option to transition to nearby assisted living or nursing care if needed. Most residents also seek housing with convenient access to essential services such as grocery stores and shopping.

The affordable home price for a household that falls within the median monthly income for the Columbia Metropolitan area that includes Camden is \$303,424 (Zillow, 2025). The affordable home price is an estimate of the total monthly payment on a home that would not exceed 30% of the median household's monthly income, assuming a 20% down payment. Zillow defines median households as the median income of households in a specific geographic area.

The annual household income required to spend less than 30% on the total monthly house payment (assuming a 20% downpayment) is \$62,426. At that income, a household would generally take seven years to save for a 20% downpayment for the \$300,000 home if saving 10% of their annual income and assuming a five percent annual percentage yield in a savings account.

A detailed analysis of housing affordability for renters on the county level is provided by the *National Low Income Housing Coalition* (NLIHC). The Coalition works to end the affordable housing crisis in America 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 targets is raising awareness 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. For each geographic area, the report calculates the income that renter households need in order to afford housing, estimates the number of households that cannot afford to pay the local Fair Market Rent (FMR), and projects what such



households would need to earn in order to pay the rent and maintain housing costs at no more than 30% of their incomes.

2024 NLIHC data reveals that it can be difficult for persons of low and moderate incomes to afford housing in Kershaw County. An extremely low-income Kershaw County householder earning \$24,540, (30% of the area median income of \$81,800) can afford a monthly rent of no more than \$614, while the Fair Market Rent (FMR) for a two-bedroom housing unit is much higher in Kershaw County at \$985.

According to data from the 2024 NLIHC *Out of Reach* report, a Kershaw County resident earning the 2024 Federal Minimum Wage of \$7.25 per hour must work 105 hours per week, 52 weeks per year, to afford a two-bedroom unit at the County's FMR (Table 3A-7). Alternatively, such households must include more than two (2.6) minimum wage earners working 40 hours a week year-round 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 Kershaw County resident would have to earn \$11.69 more per hour than the minimum wage, or \$18.94 per hour, for 40 hours a week, 52 weeks a year, to afford a two-bedroom unit at the area FMR. This earning level is 261% of the 2024 Federal Minimum Wage.

Monthly Supplemental Security Income (SSI) payments were estimated to be \$943 for individual residents of Kershaw County in 2024. If SSI represents an individual's sole source of income, a County resident on SSI can only afford a monthly rent of \$283. The local FMR for a one-bedroom apartment is nearly triple that amount at \$805.

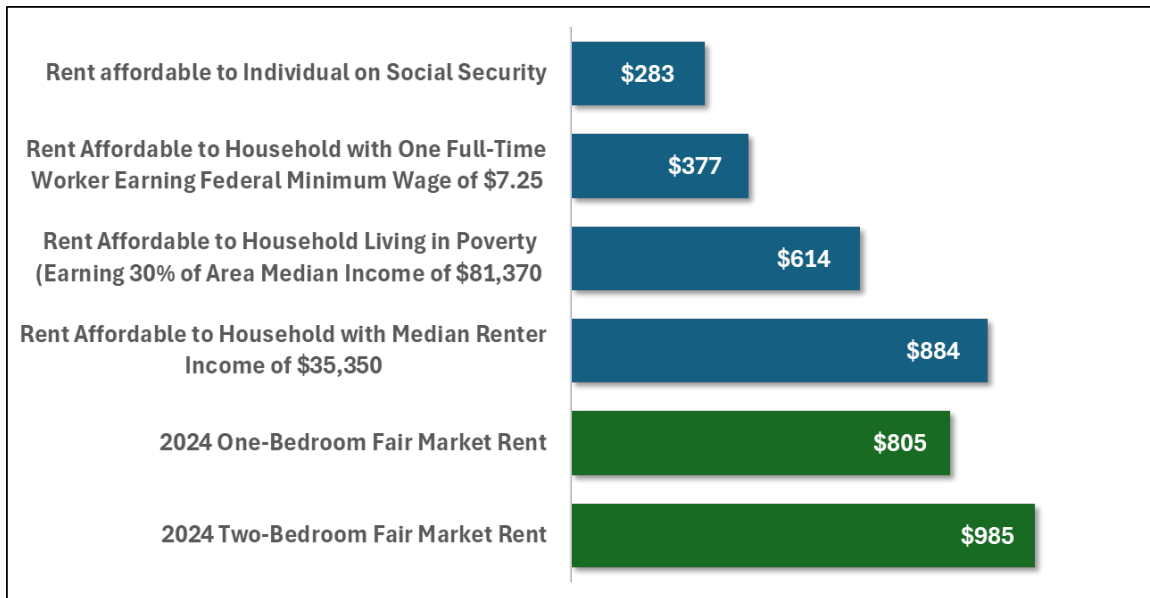
Table 3A-7. Maximum Affordable Housing Cost

LOCATION	HOUSING WAGE				WORK HOURS PER WEEK AT FEDERAL MIN. WAGE NEEDED TO AFFORD		NUMBER OF FULL TIME JOBS AT FEDERAL MIN. WAGE NEEDED TO AFFORD	
	HOURLY WAGE NEEDED TO AFFORD (@ 40 HOURS/WEEK)		AS % OF FEDERAL MIN. WAGE (\$7.25/HOUR)					
	ONE BEDRM FMR	TWO BEDRM FMR	ONE BEDRM FMR	TWO BEDRM FMR	ONE BEDRM FMR	TWO BEDRM FMR	ONE BEDRM FMR	TWO BEDRM FMR
Kershaw County	\$15.48	\$18.94	214%	261%	85	105	2.1	2.6
South Carolina	\$20.87	\$24.08	288%	332%	115	133	2.9	3.3

Source: National Low Income Housing Coalition, "Out of Reach," 2024



Figure 3A-4. Housing Affordability for Renters



Source: National Low Income Housing Coalition, "Out of Reach," 2024

The City of Camden has been proactive in encouraging the development of affordable housing. In addition to including a comprehensive planning goal to increase the supply of assisted housing, the City adopted incentives for the inclusion of affordable housing in new or substantially enlarged residential developments in the *City of Camden Zoning Ordinance*.

3A.6. 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 U.S. 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 Camden's regulatory requirements and procedures are conducive to the development of affordable housing, as evidenced by multiple indicators. There are a number of areas throughout the City that are zoned R-6 and allow higher density and multi-family residential development. Many of the City's housing units within apartment complexes were built under Federal programs that require the provision of housing units that are affordable to persons of low and moderate incomes. Several State and Federal programs provide housing assistance to City residents, as well as financial assistance and incentives to developers of affordable housing. In



addition, water and sewer service provided by the Camden Public Works Department is available throughout the City and also extends to fringe areas, reducing the need for installation of costly well and septic systems for new homes both within the City and in areas that may be annexed in the future.

As in many communities, the greatest impediments to affordable housing are the availability and cost of land. According to the City's *Comprehensive Plan 2028*, much of the land within the corporate limits of Camden has already been developed, making any available properties more valuable simply because of the limited supply of vacant parcels. However, past annexations have brought in large tracts of undeveloped land that have enabled the City to grow and develop. *Housing Element* Committee members from the **most recent 10-year Comprehensive Plan** noted that the high cost of land is a major deterrent to the development of new affordable housing. Other costs that make the development of affordable housing difficult in the City include multiple absent heirs and unclear titles to many properties and the lack of newer and more accurate land surveys in Camden.

At the end of June 2024, newly adopted residential design standards for Camden went into effect that are intended to ensure that new homes reflect the vernacular of existing homes and neighborhoods in terms of design, height, materials, and features. These requirements apply to new single-family detached homes in existing neighborhoods and in new subdivisions, as well as attached single-family homes and multi-family residential developments. While these requirements are expected to enhance and improve the quality of residential construction in the City, they will likely have an impact on construction costs, which will be passed on to buyers and result in slightly higher housing costs.

Similarly, the City of Camden enacted a moratorium on residential development in September 2024 to consider if changes in development ordinances are needed to allow for orderly residential growth, address increased demand for public services and infrastructure, and consider possible environmental impacts of such developments. The moratorium includes both single-family and multi-family developments. As with the residential design standards, it is expected that while amendments enacted to achieve these goals will improve the quality and compatibility of new homes built in the City, they could also result in higher construction costs that will likely be passed on to consumers.

To offset potential affordability impacts on housing caused by implementation of the new design standards, the City should evaluate options to reduce development costs in residential developments, particularly for costly road paving, such as reductions in individual lot widths and roadway widths and provisions for flag lots, alleyways, and shared driveways.

The City has made great strides in addressing issues related to the provision of affordable housing in recent years. As previously described, the *City of Camden Comprehensive Plan* included the goal of increasing the housing supply. The Camden City Council adopted affordable housing incentives by amending the *City of Camden Zoning Ordinance* in 2012 to include a density bonus of one additional fair market value dwelling unit for every affordable dwelling unit included in a new multi-family housing development. Such affordable units must be fully integrated into the development, be developed concurrently with market-rate units, and be similar in appearance to market-rate units. The developer must agree to lease the affordable units only to eligible low- and



moderate-income (LMI) households at affordable rent levels. Affordable units developed under this incentive must be rented to LMI families for 30 years from the initial date of occupancy.

Efforts to raise the incomes of City residents also address the issue of housing affordability in Camden. Ongoing economic and workforce development efforts that focus on strengthening the educational attainment, skill levels, and earnings potential of residents to better afford available housing are key. These efforts include recruiting and retaining businesses that offer higher paying employment with increased advancement opportunities, combined with providing advanced training to prepare City residents to fill and retain such jobs.

3A.7. Citizen Participation for the Addendum

A key goal in the development of the addendum to the Housing Element by the Camden City Council and Planning Commission was to obtain input on the future of residential development in the City from as many citizens and interested parties as possible.

3A.7.1. Public Workshop

The public was invited to participate in a workshop that was held on April 22, 2025 at the Camden Visitors Center from 3:30 pm to 5:30 pm. Fifty-nine (59) people attended the workshop, including 28 Camden residents and 31 persons who live outside of the City.

Upon arrival, participants were asked to check in, then proceed to the first of four stations intended to provide information about housing and housing developments. At the first station, participants located their residence on a City map and were provided a brief explanation of the purpose and intent of the workshop. Staff explained that comments received during the workshop would be used to guide amendments to the comprehensive plan, zoning ordinance, and land development ordinance.



Camden Public Workshop

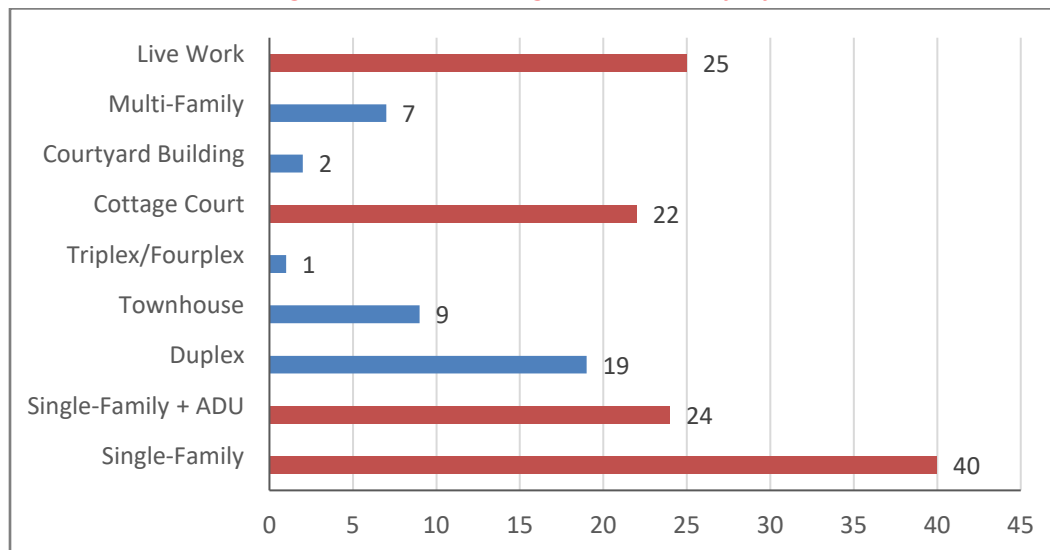
At the second station, participants discussed how important it is for Camden to plan for housing that will accommodate different ages, life stages, and abilities within the community. Specifically, participants were asked to consider and indicate their support for different neighborhood and



housing characteristics, the importance of encouraging accessible dwellings, and the importance of aging in place whether that be defined as staying within Camden or staying on their own property throughout their lifetimes. In summary, there was interest in supporting a diverse range of neighborhood characteristics including continuing to support large-lot development while at the same time considering mixed-residential neighborhoods and smaller scale, higher density single-family and multi-family neighborhoods, especially closer to Downtown. Trees and walkability were also singled out as being important neighborhood and city amenities. Passionate input was generated around the issue of aging in place and strong interest expressed in allowing carriage homes as options for affordable housing, caring for elders, and aging in place on one's own property. There was a general sense that residents would support many housing choices if the housing was constructed to reflect the design character and ambience of historic Camden. Other ideas that emerged include tiny homes, adaptive reuse, and generational housing as a way to address affordability, aging, and family-friendly accommodation.

At Station Three, participants learned about nine different types of housing, ranging from single-family detached homes to multi-family units. Participants were asked to place a green dot by the type of housing they prefer. Table 3A-4 provides the results of that preference exercise. Single-family homes were preferred by a large margin, followed by live-work arrangements, single-family homes with accessory dwelling units such as garage apartments, and cottage courts. Live-work structures incorporate a housing unit with a commercial use, generally with dwellings above a store or office. Cottage courts feature several small, usually detached houses arranged around a central garden or yard. Additional comments received at the station included a preference for converting existing structures to multi-family housing, rather than the construction of new multi-family buildings. There were also many comments concerning design and the importance of encouraging structures that are in keeping with the context of the surrounding properties. Design comments specifically included the restriction of front-facing garages, incorporation of porches, and placing parking in the rear of the lot via alleys or shared drives.

Figure 3A-4. Housing Preference by Type



Source: City of Camden Community Survey, 2025



Station Four introduced participants to six housing types: single-family on larger lots (¼ acre and larger), single-family on smaller lots (less than ¼ acre), single-family attached residential (townhouses and duplexes), multi-family residential (5+ dwelling units), residential in downtown (infill and upper story) and mixed-use housing development. A map showing vacant properties that allow residential uses was provided and participants were asked, using dots that were color coded for each development type, to indicate on the City map the types of development they would prefer in those areas. There was strong support for residential in the Downtown, particularly above commercial/retail. A strong preference for low density, equine related development in the area north of the Camden Training Center was expressed, as well as for larger lots in other northern areas of the City. Varied interest in the types of housing desired for the area north and west of Hermitage Mill Pond was shown, including single-family residential on larger lots (perhaps similar to the Southgate subdivision), mixed-use residential, and single-family on smaller lots. Several participants preferred mixed-use residential development in locations north of Historic Camden, along the Wateree River, and west of Camden High School.

Participants were also asked to provide comments on what they love about Camden and things they would change about the City. Participants love the small town feel, character, and charm of Camden, but also appreciate that it provides amenities not often found in smaller cities. Of particular note is an appreciation for the preservation of Camden's history, particularly historic homes and the Downtown. Trees and open spaces are obviously very important to those in attendance, as is continued support for the equine community. Comments on changes that are needed center on housing, design, and infrastructure. The flavor of the responses is that the participants really care about Camden and would like the best for the community. There is a concern that growth demand is outpacing the capacity for public services and infrastructure and that they need to work in tandem. Comments also included the need for walkability, diversity of housing options, protection of cultural and historical resources, and the importance of design in construction of housing.

After the workshop, Council invited workshop participants to provide additional comments during their Council meeting.

3A.7.2. Community Survey

A community survey was developed to obtain citizen input on future residential development. The survey was conducted from May 2 through May 19, 2025. The survey was promoted in a number of ways including sending notifications to all who have the Camden Connect app, announcing and encouraging participation at two Council meetings, posting flyers in City Hall, and sharing on all City managed Facebook pages, as well as mentioned in news stories on WLTX and in the *Post and Courier* newspaper. A total of 17 questions were asked, with 869 responses received. Respondents ranged in age from 16 to 89 years, with an average age of 53 years. Three-fourths of respondents (75%) live in the City of Camden, while only a quarter work in the City. While nearly 32% have lived in the City for more than ten years, 27% have lived in Camden for five years or less. Nearly 22% were born and raised in the City. Nearly one-third of respondents are retired.

Survey results indicate a preference for large, undeveloped tracts of land to be used for public uses (schools, churches, parks, etc.), mixed-use developments (multiple home types, retail, offices, restaurants), or single-family homes on larger lots (1/4 acre or more). A very strong preference for



single-family residential was shown, especially for such development on larger lots. However, more than 70% of respondents prefer less housing growth in the City. More than a third of respondents prefer that Camden become more of an equine community.

Over half of respondents chose Camden as their home because of community charm. They most love access to parks and natural resources and the historic resources that the City offers. Respondents ranked the ability to age in place (live in Camden throughout all stages of life) as the community value they most treasure, followed closely by preservation of natural resources and preservation of historic areas and resources. More than a third of respondents think that Camden is most known for its history, with a quarter of respondents indicating that it is most known for its equine community.

If survey respondents could change one thing about the City it would be the traffic (55%), but they also indicated a need to improve and add walkability/pedestrian options/bike paths.

3A.7.3. Meeting with the Building Association of Central South Carolina

Because many interested members of the Building Association of Central South Carolina were unable to attend the public workshop, they requested a zoom meeting with consultants and staff to learn about the information provided and discuss public input, as well as concerns about the future of residential development in the City of Camden. Nine builders and developers, represented by Emily Martin, participated in the call that was facilitated by Shawn Putnam, City Planning and Development Director, and Cheryl Matheny and Phil Lindler, consultants to the City.

City staff and consultants provided a brief overview of the public workshop, including information provided and public input. Staff and consultants assured attendees that the intent is to end the moratorium on schedule, which was a chief concern. Association members noted that developers would like to provide housing options if economically feasible. However, providing homes on large lots in subdivisions that are affordable is not feasible. They noted that the biggest challenge in the cost of lots is building roads and infrastructure. In particular, roads are expensive to build, with each linear foot contributing to the cost. Smaller lot subdivisions bring down those costs by reducing road lengths and the extension of infrastructure such as water and sewer.

While there is a need for affordable housing for a range of buyers in Camden, when developments and homes are built with the intent to be more affordable, the high demand for housing drives prices up and out of reach for many.

Association members voiced support for the preservation of trees and provision of sidewalks and other amenities, if economically feasible for developers. They noted that commercial developers have indicated that more "rooftops" and better demographics are needed to make new commercial development viable in the Camden area.

During a discussion about how to encourage residential development in and near the Downtown, a suggestion was made to provide incentives to developers and builders such as reduced fees, smaller streets, etc. This suggestion seems very reasonable since services and infrastructure are already in place in the more urban setting, reducing the impact of development on the City.



3A.8. Goals, Objectives and Implementation Strategies

The goals, objectives, and strategies for implementation (GOIS) table summarizes the actions that will be undertaken in the coming decade to achieve the goals and objectives identified in the *Housing Element*. Element goals are broad-based ideals that are intended to guide the future of the community, while an objective is a more specific elaboration of a goal that also provides direction. Together the goals and objectives outline the framework for the element and provide the basis for the more detailed and specific plan strategies. Each supporting implementation strategy includes a listing of the agencies that are accountable for the implementation of the strategy, as well as a time frame for completion.

GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
GOAL 3.1. Encourage a broad range of housing opportunities and a balance of housing types to meet the current and future needs of Camden residents.		
OBJECTIVE 3.1.1. Promote the development of a diverse housing stock to meet the needs of residents and accommodate a variety of economic levels, occupations, age groups, and lifestyle preferences.		
STRATEGY 3.1.1.1. Promote housing choice throughout the City to include single-family homes, town homes, patio homes, and multi-family developments in appropriate areas.	City of Camden, Residential Developers	On-going
STRATEGY 3.1.1.2. Encourage housing development that will accommodate residents of all ages and stages of life.	City of Camden, Residential Developers	On-going
STRATEGY 3.1.1.3. Explore ways to increase quality of life amenities to encourage current residents to remain and new residents to locate in Camden.	City of Camden, Community Nonprofits and Civic Groups, Neighborhood Associations	On-going
STRATEGY 3.1.1.4. Explore the need for the development of a housing resource guide for developers that provides examples of affordable home types allowable under Camden's land use regulations, including Historic District requirements.	City of Camden, SLRCOG	2025
OBJECTIVE 3.1.2. Allow and promote appropriate residential development options in and around the Central Business District (CBD) to encourage walkability and the use of existing infrastructure.		
STRATEGY 3.1.2.1. Review and amend the Land Use Element to allow and encourage appropriate residential development, redevelopment, and infill in and around the CBD.	City of Camden	2026
STRATEGY 3.1.2.2. Review and amend land use and development regulations to remove potential barriers to appropriate residential development, redevelopment, and infill in the CBD.	City of Camden	2026
STRATEGY 3.1.2.3. Review and amend land use and development regulations to remove potential barriers to the development of cottage courts, townhouses, mixed use developments, and live-work units in the CBD under appropriate conditions.	City of Camden	2026
STRATEGY 3.1.2.4. Expand Downtown Overlay District design standards to include the entire CBD area.	City of Camden	2026



GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
GOAL 3.2. Promote access to safe, decent, and affordable housing for all residents.		
OBJECTIVE 3.2.1. Promote programs that encourage and support homeownership in new and existing neighborhoods.		
STRATEGY 3.2.1.1. Continue to support the Kershaw County Housing Authority and other providers in efforts to increase access to affordable housing for low-income individuals and families.	City of Camden Kershaw County	On-going
STRATEGY 3.2.1.2. Encourage and promote programs that provide assistance and education on the responsibilities and requirements of homeownership to potential homeowners.	USDA Rural Development, Veterans Administration, SCHFDA, Financial Institutions, Habitat for Humanity, Community Non-profits, Kershaw County Housing Authority, City of Camden	On-going
STRATEGY 3.2.1.3. Encourage and promote the development of housing that is affordable for low- and middle-income families.	USDA Rural Development, Residential Developers, Habitat for Humanity, Community Non- profits, City of Camden	On-going
STRATEGY 3.2.1.4. Encourage infill development of housing on vacant residential properties and replace dilapidated housing near the Downtown through incentives such as waivers and pro-rating of water and sewer tap fees and accelerated inspection and removal of dilapidated structures.	City of Camden Private Developers Property Owners	On-going
STRATEGY 3.2.1.5. Continue to participate in programs that provide financial assistance to renovate and rehabilitate substandard/unsafe homes including CDBG and HOME, as well as Certified Local Government and Historic Rehabilitation grants to assist in the rehabilitation of homes in historically significant areas or that have individual historic significance.	City of Camden, S.C. Dept. of Commerce, SLRCOG, USDA Rural Development, Kershaw County Housing Authority	On-going
STRATEGY 3.2.1.6. Continue to provide quality water and sewer service to existing and future residential neighborhoods and developments.	City of Camden, S.C. Dept of Commerce	On-going
STRATEGY 3.2.1.7. Coordinate with adjacent jurisdictions to address the provision of low- and moderate-income housing on a regional scale.	City of Camden, Kershaw County, County Municipalities, Neighboring Counties, SLRCOG/CMCOG	On-going
STRATEGY 3.2.1.8. Review land use and development regulations, property tax trends and other relevant requirements and procedures for potential barriers and opportunities for the provision of affordable housing options for low- and middle-income families.	City of Camden	2024



GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
STRATEGY 3.2.1.9. Explore ways to help to alleviate the cost of the development of affordable housing and the rehabilitation of substandard, unsafe housing in areas such as complicated title search and multiple and sometimes absent heirs.	City of Camden, SLRCOG	2025
STRATEGY 3.2.1.10. Explore the feasibility of reducing or waiving impact fees for residential infill development where infrastructure (roads, utilities, etc.) are already in place.	City of Camden	2026
OBJECTIVE 3.2.2. Promote energy efficiency in new development and in rehabilitation of older housing units to lower overall housing costs.		
STRATEGY 3.2.2.1. Assess the benefits and potential opportunities for new residential developments that incorporate current energy and environmental design certification standards.	City of Camden, Residential Developers, Utilities	2025
STRATEGY 3.2.2.2. Promote weatherization and energy efficiency improvements by residential property owners.	City of Camden, Utilities, Community Non-profits, USDA Rural Development	On-going
OBJECTIVE 3.2.3. Provide multi-modal connectivity among residential areas, places of work, recreation, and essential services to provide more affordable options and encourage healthy lifestyles.		
STRATEGY 3.2.3.1. Explore the addition of incentives or requirements to the City Land Development Regulations for the provision of sidewalks in new subdivisions and commercial developments.	City of Camden, Commercial and Residential Developers	Ongoing
STRATEGY 3.2.3.2. Explore additional opportunities to increase pedestrian and bicycle connectivity between residential areas and commercial, recreation, public facilities, essential services, and employment centers, including the addition of bicycle lanes on new and existing road facilities, as appropriate.	City of Camden, Kershaw County, SLRCOG, SCDOT, SCPRT	Ongoing
STRATEGY 3.2.3.3. Encourage the development of residential communities near employment centers and connected by sidewalks, trails, and bike lanes.	City of Camden	Ongoing
STRATEGY 3.2.3.4. Work with the School District to maximize opportunities for walking and biking to school when selecting sites for new schools, including support for the Safe Routes to School program.	City of Camden, Kershaw County School District	Ongoing
the feasibility of establishing fixed public transit routes to provide transportation between key residential, commercial, and employment destinations in the Camden area.	City of Camden, Kershaw County, SLRCOG, Santee-Wateree RTA	On-going
OBJECTIVE 3.2.4. Enable the provision of affordable housing options for a range of housing needs.		
STRATEGY 3.2.4.1. Review and amend land use and development regulations to provide more flexibility in the allowance of accessory dwelling units.	City of Camden	2026



GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
STRATEGY 3.2.4.2. Review and amend land use and development regulations to remove barriers to the development of housing options in appropriate locations.	City of Camden	2026
STRATEGY 3.2.4.3. Review and amend land use and development regulations to allow and encourage the adaptive reuse of existing structures for higher density residential uses in appropriate locations.	City of Camden	2026
GOAL 3.3. Preserve and protect established and historic neighborhoods and residential structures.		
OBJECTIVE 3.3.1. Protect established neighborhoods.		
STRATEGY 3.3.1.1. Support the revitalization of at-risk, blighted, and neglected neighborhoods.	City of Camden, SLRCOG, Habitat for Humanity, Community Non-profits, Kershaw County Housing Authority	On-going
STRATEGY 3.3.1.2. Continue to maintain a list of dilapidated, unsafe, and abandoned homes that should be considered for demolition, using windshield surveys of exterior conditions.	City of Camden	On-going
OBJECTIVE 3.3.2. Ensure that the historic and small city character of Camden is reflected in new residential development and redevelopment.		
STRATEGY 3.3.2.1. Review and amend land use and development regulations to incorporate requirements that will enhance the quality of new residential developments.	City of Camden	2026
STRATEGY 3.3.2.2. Review and amend residential design standards to ensure that new and substantially renovated homes are in keeping with established homes in the City.	City of Camden	2026
STRATEGY 3.3.2.3. Consider developing model building plans that reflect Camden housing style to share with the public that would be preapproved for building permits and reduced fees.	City of Camden	2026
OBJECTIVE 3.3.3. Preserve and protect significant trees and encourage the incorporation of additional trees within residential developments.		
STRATEGY 3.3.2.1. Review and amend land use and development regulations to discourage clear cutting of properties prior to development.	City of Camden	2026
STRATEGY 3.3.2.2. Review and amend land use and development regulations to require a tree survey for all new development and substantial redevelopment.	City of Camden	2026
STRATEGY 3.3.2.3. Review and amend land use and development regulations to ensure the continued health of existing and newly planted trees in developments.	City of Camden	2026
STRATEGY 3.3.2.4. Review and amend land use and development regulations to require street trees in new subdivisions.	City of Camden	2026



GOALS/OBJECTIVES/STRATEGIES	ACCOUNTABLE AGENCY	TIMEFRAME
GOAL 3.4. Provide appropriate housing and associated services, assistance, and access to resources for Camden residents with special needs.		
OBJECTIVE 3.4.1. Address the housing and associated needs of the City's special populations.		
STRATEGY 3.4.1.1. Encourage participation by appropriate local service agencies and organizations in the MACH and Homeless Management Information System (HMIS).	City of Camden, United Way of Kershaw County, Local Service Providers, Community Non-profits, Faith-based Organizations	On-going
STRATEGY 3.4.1.2. Support and participate in the annual Point-in-Time Homeless Count for Kershaw County and the region.	City of Camden, United Way of Kershaw County, Local Social Service Providers	On-going
STRATEGY 3.4.1.3. Assess the housing needs of senior citizens and encourage housing development that will allow the City's older residents to age-in-place.	City of Camden, Residential Developers, Kershaw County Council on Aging	On-going
STRATEGY 3.4.1.4. Encourage cooperation between agencies, non-profits, and private developers to meet the housing needs of special populations.	State and Local Agencies Residential Developers City of Camden	On-going