

LES WALDEN REAL ESTATE TEAM

The Buyer's Guide

Seneca · Lake Keowee · The Western Upstate

Where to buy, what it costs, and how buying works in Seneca, on the lakes and across the Western Upstate.

LES WALDEN
REAL ESTATE TEAM

HELPING PEOPLE FIND **HAPPY**

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WELCOME

A Note from Les

Whether you're buying your first home, your lake home, or the place you plan to retire, you're making one of the biggest decisions of your life. You deserve someone who knows every road, cove and neighborhood here, and who will tell you the truth about them.

I've been helping people buy and sell in Seneca and the surrounding Upstate for 30 years. Our team has handled more than 4,000 transactions in Oconee, Pickens, Anderson and Greenville counties.

We know which coves get shallow when Hartwell drops, which roads back up on Clemson game days, and what to ask before you fall in love with a house on a well and septic.

This guide walks you through buying here, step by step. Use it to get your bearings. Then call us, and let's go find your happy.



Les Walden
Founder, Les Walden Real Estate Team

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SECTION 01

Where to Buy

Seneca sits in the middle of everything we love about this corner of South Carolina. Lake Keowee is to the north, Lake Hartwell to the south, Clemson to the east and the Blue Ridge Mountains to the west.

AREA	FROM SENECA	TYPICAL SETTING	MAIN HIGH SCHOOL*
Seneca	Home base	Small-city downtown, established neighborhoods, lake access both ways	Seneca High (Oconee)
Lake Keowee	North, 10 to 30 min	Waterfront and water-view homes, gated and non-gated	Varies by location
Clemson and Central	East, 10 to 15 min	University town, older homes, newer subdivisions, condos	D.W. Daniel High (Pickens)
Pendleton	East, about 20 min	Historic town and village green	Pendleton High (Anderson Four)
Walhalla and Westminster	West, 15 to 20 min	Small towns, rural land, mountain views	Walhalla High, West-Oak High
Lake Hartwell	South, 15 to 30 min	Big water, coves, more rural waterfront	Varies by location
Easley	East, about 35 min	Growing suburb, newer construction	Easley High (Pickens)

*Attendance zones don't always follow town lines. Confirm assigned schools for a specific address with the district before you make an offer.

HOME BASE

Seneca

Seneca grew up around the railroad, and its historic downtown still shows it. Ram Cat Alley is lined with locally owned shops and restaurants, and **Jazz on the Alley** brings residents downtown on Thursday evenings from April through October. You'll find craftsman and mill-era homes near downtown, brick ranches, newer subdivisions and lake communities on Keowee's southern end. Prisma Health Oconee Memorial Hospital is here. **Why buyers choose it:** Keowee, Hartwell, Clemson or the mountains in under 30 minutes.

NORTH

Lake Keowee

A Duke Energy lake known for clear water and mountain views on the north end. **Salem and Sunset** are closest to the mountains, with gated communities like **Keowee Key** and **Old Edwards Reserve at Lake Keowee**, plus the **Cliffs Communities**. **Six Mile** and the eastern shore offer quick access toward Clemson. **West Union and the southern end** have many non-gated waterfront neighborhoods closer to services. Nearby **Lake Jocassee** is mostly protected land, reached through Devils Fork State Park.

EAST

Clemson, Central and Pendleton

Clemson brings college-town energy: football Saturdays, the South Carolina Botanical Garden, concerts and lectures. Thinking of renting a property out? Ask us about local rental rules first. **Central** is a little quieter and home to Southern Wesleyan University. **Pendleton**, laid out in 1790, is entirely on the National Register of Historic Places, with a Village Green and the Spring Jubilee arts festival each April.

WEST

Walhalla and Westminster

Walhalla, settled by German immigrants around 1850, is the Oconee County seat and throws an Oktoberfest every October. **Westminster** hosts the South Carolina Apple Festival every September and sits near the Chattooga River. **Why buyers choose them:** often more land for the money and mountains close by. Expect well and septic on rural property.

SOUTH

Lake Hartwell

About 56,000 acres and 962 miles of shoreline, managed by the U.S. Army Corps of Engineers. Waterfront around Seneca, Clemson, Anderson, Fair Play (home to Lake Hartwell State Park) and Townville. The rules are different from Keowee, so read Section 3 before you buy.

FURTHER EAST

Easley

The closest of our areas to Greenville and popular with commuters on US-123, with lots of newer construction. The 8.5-mile paved Doodle Trail connects Easley to the town of Pickens.

SECTION 02

Getting Ready

Get pre-approved first. A pre-approval letter tells you your real budget and tells sellers you're serious.

Lake lots, homes on acreage and properties with private wells and septic can come with extra lender requirements. We can introduce you to local lenders who see these properties every week. Paying cash? Have proof of funds ready to go with your offer.

What You'll Pay at Closing

- Closing attorney fees
- Title insurance
- Lender fees and prepaid items
- Inspections: home, CL-100, septic, well, dock
- HOA transfer fees in some communities
- Survey, if you or your lender want one

Insurance

Get quotes during due diligence at the latest. Ask about your **dock and boat lift**, and how an **older roof** affects your premium.

> **The 4% rule.** Your primary residence is assessed at 4% of its value. Second homes, rentals and investment property are assessed at 6%. That's a big difference on the same house. It isn't automatic: apply with the county assessor soon after closing.

If You're Retiring Here

- South Carolina **does not tax Social Security**.
- At 65, deduct up to **$10,000** of retirement income a year (up to $3,000 under 65).
- At 65, an age deduction of up to **$15,000**, reduced by any retirement deduction taken.
- **Military retirement income** is fully deductible.
- **Homestead exemption:** at 65, the first $50,000 of your home's value is exempt from property tax.

Source: SC Department of Revenue. Confirm your situation with a tax professional.

SECTION 03

Buying on the Water

Both of our big lakes are reservoirs, and each is managed by a different organization with its own rules. Know them before you write an offer.

KEOWEE & JOCASSEE

Duke Energy

Duke Energy manages the lakes and the land inside their project boundary. Building, changing or maintaining a dock, or stabilizing the shoreline, takes a permit from Duke Energy Lake Services.

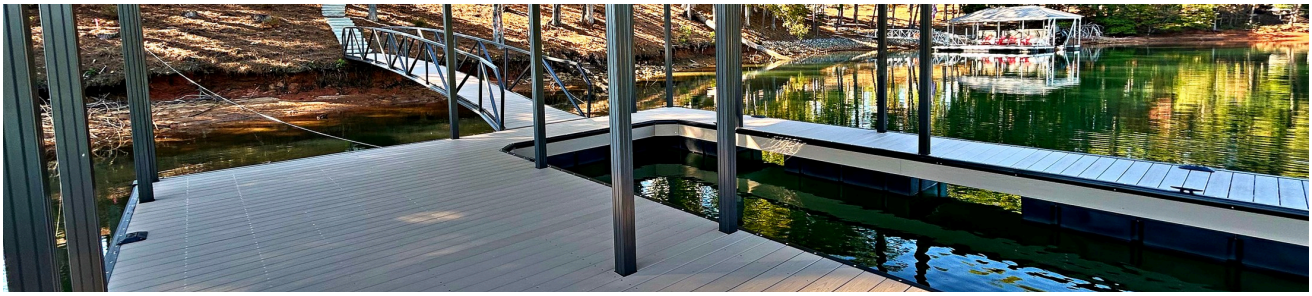
Ask before you buy:

- Is the dock permitted? Can we see the permit?
- No dock? Can one be permitted on this lot?
- How deep is the water at the dock at normal levels?
- Are there limits on clearing trees for a view?

HARTWELL

U.S. Army Corps of Engineers

- **You usually don't own to the water.** A strip of Corps land sits between most lots and the lake.
- **Dock eligibility depends on the shoreline allocation** in the Corps' Shoreline Management Plan. Some lots can't have a dock.
- **Docks need Corps permits,** which may need updating when the home sells.
- **Water levels move.** Ask how the dock sat during past droughts.



Gated Lake Communities

Keowee Key, Old Edwards Reserve at Lake Keowee and the Cliffs Communities may offer marinas, golf, fitness, dining and gated entry. They also come with HOA dues, sometimes club fees, architectural rules and rental rules. Read the HOA documents during due diligence.

Lake Buyer Checklist

- ☐ Dock permit confirmed
- ☐ Water depth checked
- ☐ Corps line located (Hartwell)
- ☐ Dock, lift and electrical inspected
- ☐ Septic inspected
- ☐ Insurance quote with the dock
- ☐ What conveys, in writing

SECTION 04

Searching and Touring

Before you tour a single house, we talk through what you want your days to look like. On the water or near it? Gated neighborhoods or acres of quiet? That conversation saves you weekends of driving.

You'll sign a written buyer agreement with us before touring. It spells out what we'll do for you and how we're paid, and we'll walk through it line by line.

Search Smarter

- **Use our website.** Search every MLS listing at leswaldenrealestate.com and save searches.
- **Look beyond the photos.** Wide-angle lenses make coves look bigger and slopes look gentler.
- **Watch our YouTube channel** for answers to the questions buyers ask most.

Tour-Day Tips

- Photograph each home, starting with the house number
- Drive your real commute at the real time
- At lake homes, stand on the dock and check the depth
- Come back at night to any home you're serious about

Buying from out of state. Many of our buyers are moving here from the Northeast, the Midwest and Florida. We've built our process around that.

- **Video tours** that open closets and show what photos skip
- **Area tours** so you can feel the difference between Salem and Seneca
- **A focused trip:** give us a few weeks' notice and we'll line up the right homes for two or three days
- **Remote closing options:** ask your closing attorney

SECTION 05

Making an Offer

When you find the one, we move quickly. We'll pull recent sales, look at how long the home has been on the market and what the seller needs, and help you choose a price and terms that give you the best shot.

What Goes into Your Offer

- Price
- Due diligence period
- Termination fee
- Earnest money
- Financing details and pre-approval
- Closing date
- Closing attorney
- What conveys: lift, boat, golf cart, furniture
- Any contingency, such as selling your current home

How Due Diligence Works

1. **Your due diligence period starts** once the contract is signed.
2. **Do everything in that window:** inspections, septic, well, dock permit, HOA, insurance, appraisal.
3. **You can ask for repairs,** but the seller doesn't have to agree.
4. **You can terminate for any reason** by giving notice and paying the termination fee. No fee is owed for financing issues, a low appraisal or a CL-100 issue.
5. **After due diligence,** you're committed, subject to the remaining terms.

> **The lesson: front-load everything.** Schedule inspections the day your offer is accepted. In multiple-offer situations, we'll talk honestly about how strong to come in and which terms besides price can help. We'll never push you past what you're comfortable paying.

SECTION 06

Inspections and Due Diligence

Homes here have their own quirks. These are the inspections we recommend, and what each one tells you.

INSPECTION	WHY IT MATTERS HERE
General home inspection	Roof, structure, HVAC, plumbing, electrical, and the crawl space, where humidity can cause moisture problems
CL-100 wood infestation report	South Carolina's official termite report. Most lenders require it, and termites are common here
Septic inspection	Many homes outside city limits use septic, and repairs can be expensive
Well water test	Bacteria and water quality for homes on private wells
Dock and lift inspection	Structure, decking, electrical and lift motor
Survey	Boundaries, easements and, on Hartwell, where your land ends and Corps land begins
Radon test	A simple, optional test for peace of mind

Beyond Inspections

- Insurance quotes, including the dock
- HOA documents, budget and rental rules
- Utilities: city or well and septic? Who provides internet? Options vary a lot in rural areas
- Drive the commute at rush hour, and on a game day if that matters to you

If something turns up. Nearly every inspection finds something. We'll help you separate the deal-breakers from the to-do list, and decide whether to ask for a repair, a credit, a price change or nothing at all.

SECTION 07

Closing and Moving In

South Carolina requires a licensed attorney to handle real estate closings. Your attorney searches the title, coordinates with your lender, explains the documents and records the deed.

Before Closing

- [ ] Clear-to-close from your lender
- [ ] Homeowners insurance bound, dock included
- [ ] Final walkthrough
- [ ] Funds wired after confirming instructions by phone
- [ ] Photo ID ready

After You Move In

- [ ] Apply for the 4% legal residence assessment
- [ ] SC driver's license and vehicle registration
- [ ] Utilities, internet and trash service
- [ ] Register to vote
- [ ] Lake homes: dock permit in your name
- [ ] Change the locks and gate codes

> **Wire fraud is real.** Never trust emailed wiring instructions alone. Call your attorney's office at a number you already know before sending money.

Your Buyer Checklist

STAGE	TO-DO
Getting started	Buyer consultation with our team · pre-approval or proof of funds · must-haves list · saved searches
Touring	Tour the areas, not just the houses · drive your real commute · check docks and depth
Under contract	Earnest money · inspections right away · HOA documents · insurance quotes · dock permit and Corps line · school assignments
Closing and after	Verify wiring by phone · final walkthrough · close with your attorney · apply for the 4% assessment

> **Family Forever.** Need a plumber, a dock builder, a landscaper or a good barbecue recommendation? Call us. After 30 years here, we know who does good work.

Let's Find Your Happy

This guide gives you the map. We'll help you find the right road. Tell us what you're looking for, and we'll show you the homes and neighborhoods that fit, and be honest about the ones that don't.

Search homes and schedule your buyer consultation at www.leswaldenrealestate.com, or call us today.

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30 Years in the Upstate

4,000+ Transactions

Helping People Find Happy

This guide is for general information only and isn't legal, tax or financial advice. Rules, fees and market conditions change. Talk with a South Carolina real estate attorney, tax professional or lender about your specific situation.