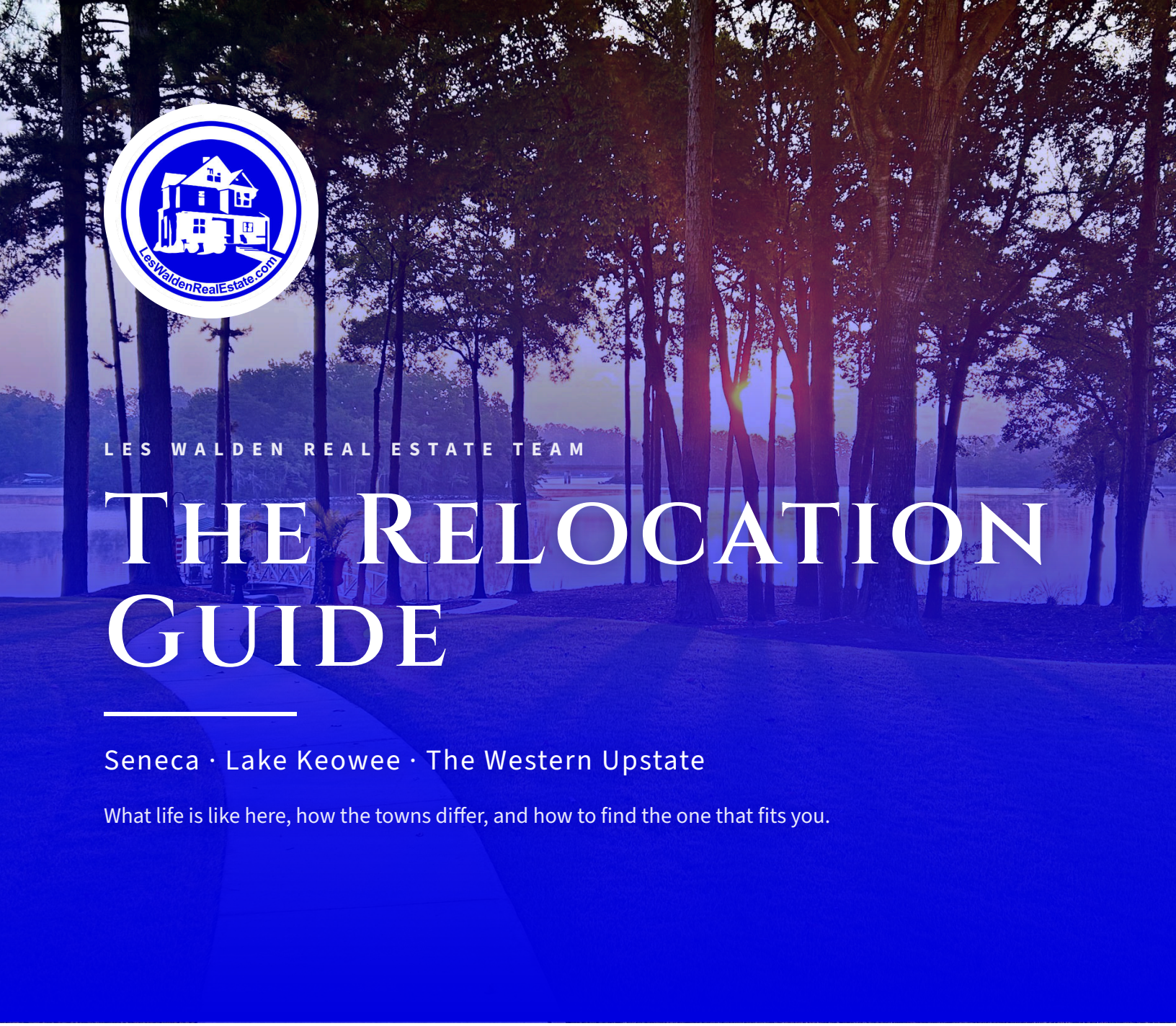


LES WALDEN REAL ESTATE TEAM

The Relocation Guide

Seneca · Lake Keowee · The Western Upstate

What life is like here, how the towns differ, and how to find the one that fits you.

LES WALDEN
REAL ESTATE TEAM

HELPING PEOPLE FIND **HAPPY**

(864) 985-1234 · LESWALDENREALESTATE.COM

WELCOME

Welcome to the Upstate

Maybe you came through on vacation and couldn't stop thinking about the lake. Maybe you're retiring and want four real seasons without the long, gray winters. Maybe a job at Clemson or in Greenville is bringing you here. However you found us, welcome.

I've spent 30 years helping people buy and sell homes in this corner of South Carolina. Our team has handled more than 4,000 transactions, and a lot of those were for people who had never set foot in Upstate South Carolina before they called us. We know the questions you have, because we've answered them thousands of times.

This guide is about life here: what it's like, how the towns differ, and which one might fit you. When you're ready to look at homes, call us. We'll show you around like a neighbor would.



Les Walden

Founder, Les Walden Real Estate Team

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01 The Upstate at a glance

02 Seneca, our home base

03 The communities around Seneca

04 Daily life: weather, healthcare, schools and costs

05 Lakes, mountains and game days

06 Making the move

07 Which community fits you?

SECTION 01

The Upstate at a Glance

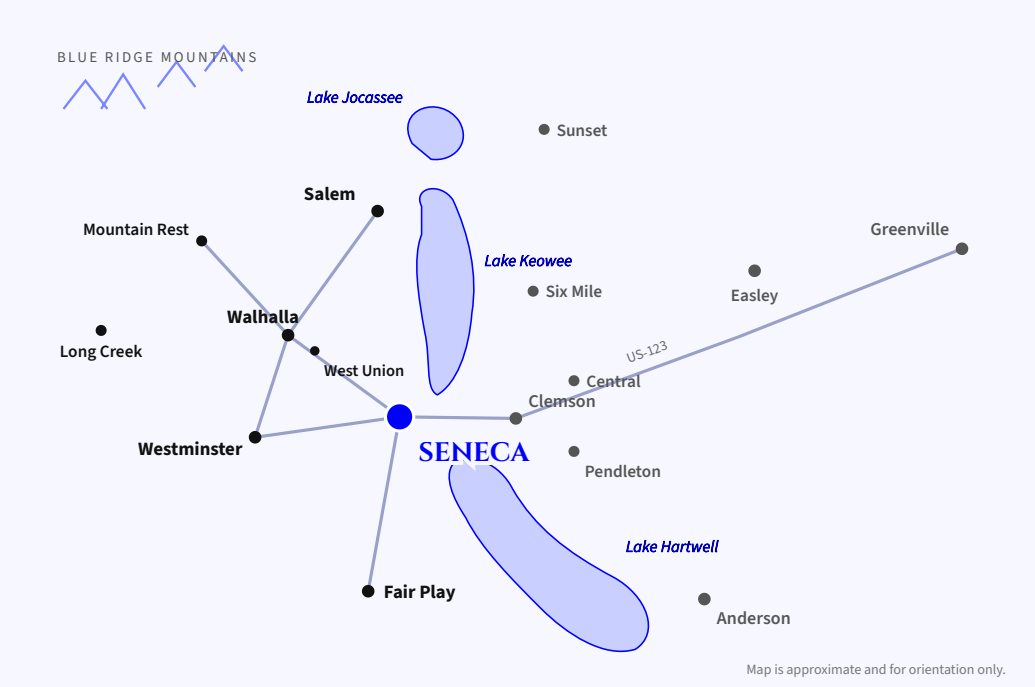
"The Upstate" is what South Carolinians call the northwestern corner of the state, where the land rises from rolling Piedmont into the Blue Ridge Mountains.

Greenville is its largest city. Our part of it, the Western Upstate, covers mainly **Oconee, Pickens and Anderson counties**. Oconee is the state's westernmost county, bordering Georgia and North Carolina.

How It Fits Together

- **Seneca** is our home base, in the middle of Oconee County, between Lake Keowee and Lake Hartwell.
- **Clemson**, home of Clemson University, is about 10 minutes east.
- **Greenville**, with its walkable downtown and major shopping and healthcare, is about 45 minutes to an hour east.
- **The Blue Ridge Mountains** start just north and west of Walhalla, with waterfalls, trails and Lake Jocassee.
- **I-85**, the main interstate between Atlanta and Charlotte, runs to the south and east.

The Western Upstate on a Map



Getting In and Out

DESTINATION	APPROXIMATE DRIVE FROM SENECA
Clemson	10 minutes
Greenville	45 to 60 minutes
Greenville-Spartanburg International Airport (GSP)	About 1 hour
Asheville, NC	About 1 hour 45 minutes
Atlanta, GA, and Hartsfield-Jackson Airport	About 2 hours
Charlotte, NC	About 2 hours
Charleston, SC	About 4 hours

What surprises newcomers. How close everything is: lake in the morning, waterfall hike after lunch, Clemson game in the evening. How green it stays. The pace (people wave, and a real traffic jam usually means it's a Clemson game day). And the pollen: every spring, for a few weeks, everything turns yellow. You'll get used to it.

SECTION 02

Seneca, Our Home Base

If you want one town that puts you within easy reach of everything in this guide, it's Seneca. Two lakes, a university, the mountains and a real downtown, all within about half an hour.



Ram Cat Alley in downtown Seneca.

Downtown and Ram Cat Alley

Seneca's historic downtown grew up as a railroad and trading town, and its brick storefronts date from roughly 1887 to 1930. The heart of it is **Ram Cat Alley**, named for the cats that gathered around a meat market there in the early 1900s. Today it's lined with locally owned shops, restaurants, a bakery and a craft beer and espresso bar.

Jazz on the Alley is Seneca's signature event: live music downtown on Thursday evenings from April through October. Bring a chair, grab dinner and visit with half the town. The **Bertha Lee Strickland Cultural Museum** downtown tells the story of the area's African American history and community. The **Lunney House Museum**, a 1909 home filled with much of its original furniture, is a historic house museum on what locals once called Silk Stocking Hill.

Everyday Life

- **Healthcare:** Prisma Health Oconee Memorial Hospital is in Seneca.
- **Shopping:** groceries, pharmacies and big-box stores along US-123.
- **Lake access:** Keowee and Hartwell are minutes from downtown.
- **Getting around:** plan on a car.
- **Schools:** School District of Oconee County.

Housing

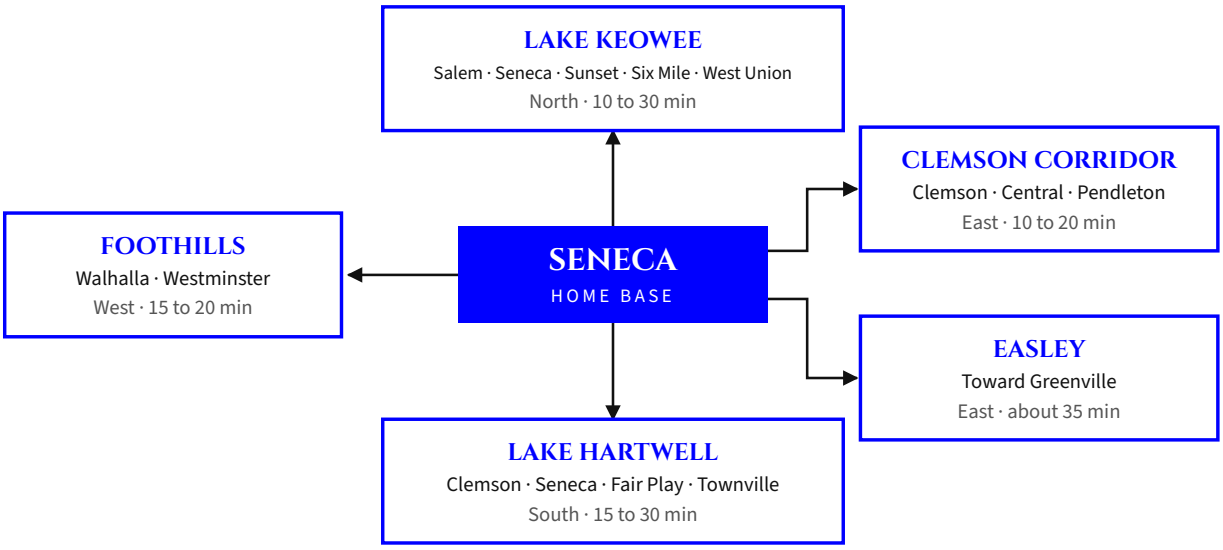
- Craftsman and mill-era cottages near downtown
- Brick ranches and two-stories on generous lots
- Newer subdivisions on the edges of town
- Keowee communities such as Waterside Crossing, Harbor Point and Waterford Pointe, plus Hartwell waterfront

> **Who tends to love Seneca:** people who want convenience. Downtown, everything from the lakes to the waterfalls, the hospital and the grocery store are all minutes away, and you can still keep a boat on the water.

SECTION 03

The Communities Around Seneca

Think of Seneca as the center of a compass. Each direction gives you a different way of living.



Drive times are approximate and depend on where in each area you're headed.

NORTH

Lake Keowee: Salem, Seneca, Sunset, Six Mile, West Union

The setting: clear water, wooded shorelines and, on the north end, Blue Ridge Mountain views. Keowee is a Duke Energy lake, and its level tends to stay steady, which makes it a favorite for boating and swimming.

Communities: gated communities with resort-style amenities, including **Keowee Key** in Salem, **Old Edwards Reserve at Lake Keowee** in Sunset, and the **Cliffs** communities (Keowee Vineyards, Keowee Falls and Keowee Springs), along with many non-gated waterfront neighborhoods.

Nearby: Lake Jocassee and Devils Fork State Park, waterfalls, and the Cherokee Foothills Scenic Highway (SC-11).

Compared with Seneca: more water, more quiet and more scenery. Groceries and appointments take a longer drive, especially from the north end.

EAST

Clemson, Central and Pendleton

Clemson: football Saturdays, the South Carolina Botanical Garden, campus lectures and concerts, and restaurants that stay busy year-round. **Central:** a small town next door, home to Southern Wesleyan University. **Pendleton:** laid out in 1790, the entire town is on the National Register of Historic Places, with a Village Green lined with shops and restaurants.

Compared with Seneca: more activity, and more traffic on game days. Clemson and Central are in Pickens County schools; Pendleton is in Anderson County.

FURTHER EAST

Easley

A growing Pickens County town on US-123, the closest of our areas to Greenville, with lots of newer construction. The **Doodle Trail**, an 8.5-mile paved rail-trail, links Easley to the town of Pickens. **Compared with Seneca:** closer to Greenville jobs and shopping; farther from the lakes.

WEST

Walhalla and Westminster

Walhalla, settled by German immigrants around 1850, has been the Oconee County seat since 1868. It throws an Oktoberfest every October and sits near Stumphouse Tunnel and Issaqueena Falls. **Westminster**, founded in 1876 as a railroad water stop, hosts the South Carolina Apple Festival every September and is the gateway to the Chattooga River.

Compared with Seneca: often more land for the money, a slower pace and mountains on your doorstep. Expect well and septic on rural property.

SOUTH

Lake Hartwell: Clemson, Seneca, Fair Play, Townville

Big water: about 56,000 acres with 962 miles of shoreline, shared with Georgia and managed by the U.S. Army Corps of Engineers. Lake Hartwell State Park is in Fair Play.

Compared with Keowee: more open water and a more rural feel in many coves. The Corps owns a strip of land along most of the shoreline, dock rules depend on the lot, and water levels can drop in dry years.

SECTION 04

Daily Life

Weather

- **Spring** arrives early, with dogwoods, azaleas and that famous yellow pollen.
- **Summer** is warm and humid, which is why so many people live on or near the water.
- **Fall** is long and beautiful, with color that rolls down from the mountains.
- **Winter** is short and mostly mild. An ice storm every few years is the bigger concern than snow.

Healthcare

- **Prisma Health Oconee Memorial Hospital** is right in Seneca.
- Larger hospitals and specialists are in Anderson and Greenville.
- Check your insurance or Medicare network before you move.

Schools

- **School District of Oconee County:** Seneca, Walhalla, Westminster, Salem
- **School District of Pickens County:** Clemson, Central, Six Mile, Sunset, Easley
- **Anderson School District Four:** Pendleton

Zones don't always follow town lines. Confirm the assigned schools for any address you're considering.

Internet

In town, you'll have the usual choices. At the lake or in the country, options vary road to road. Check the address before you commit, especially if you work from home.

Cost of Living and Taxes

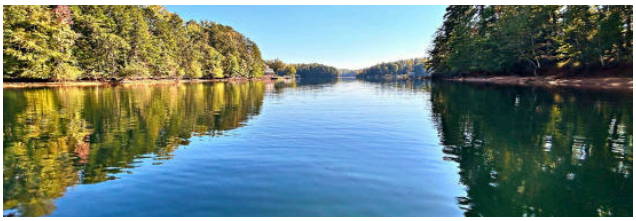
WHAT	WHAT TO KNOW
Primary home property tax	Assessed at 4% of value instead of 6%. You have to apply after you buy.
Homestead exemption at 65	The first $50,000 of your home's value is exempt from property taxes.
Social Security	Not taxed by South Carolina.
Retirement income	Residents 65 and older get generous deductions. Military retirement income is fully deductible.
Vehicles	South Carolina charges an annual property tax on cars, trucks and boats, billed by the county.

Source: SC Department of Revenue. Tax rules change. Talk with a tax professional about your own situation.

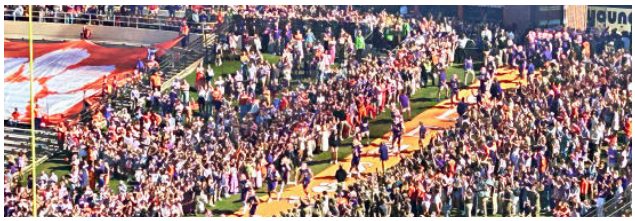
SECTION 05

Lakes, Mountains and Game Days

This is the part people fall in love with.



Lake Keowee.



Game day at Clemson's Memorial Stadium.

On the Water

- **Lake Keowee:** boating, swimming and paddleboarding on clear water with mountain views.
- **Lake Hartwell:** big open water for sailing and fishing.
- **Lake Jocassee:** deep, clear water surrounded by protected forest, with waterfalls spilling into the lake. Access is through Devils Fork State Park.
- **The Chattooga River:** a National Wild and Scenic River known for whitewater rafting.

In the Mountains

- **Waterfalls:** start with Issaqueena Falls near Walhalla.
- **Stumphouse Tunnel:** an unfinished pre-Civil War railroad tunnel you can walk partway into.
- **Trails:** the Foothills Trail and the paved Doodle Trail.
- **Scenic drives:** the Cherokee Foothills Scenic Highway (SC-11).

Game Days and Campus Life

In the fall, Clemson football sets the local calendar. On home-game Saturdays, the whole area turns orange. Even if you're not a fan, you'll learn to plan your errands around it. Clemson University also brings concerts, lectures, theater and the South Carolina Botanical Garden.

Small-Town Traditions

EVENT	WHERE	WHEN
Jazz on the Alley	Downtown Seneca	Thursday evenings, April to October
Historic Pendleton Spring Jubilee	Pendleton Village Green	First full weekend in April
South Carolina Apple Festival	Westminster	September
Oktoberfest	Walhalla	October

SECTION 06

Making the Move

A Relocation Timeline That Works

WHEN	WHAT HAPPENS
3 to 6 months out	Call us. We'll talk through areas, budget and timing, and set up a home search. Talk with a lender or line up proof of funds.
2 to 4 months out	Visit. Spend a couple of days touring the areas in this guide with us, then focus on homes.
Under contract	Due diligence and inspections. We can coordinate local inspectors if you're still out of state.
Closing	Close with a South Carolina attorney.
First weeks here	Work through the checklist below.

Your New-Resident Checklist

- [ ] South Carolina driver's license
- [ ] Vehicle registration and title (includes the county vehicle tax)
- [ ] Apply for the 4% legal residence assessment
- [ ] Register to vote at your new address
- [ ] Set up power, water, sewer, trash and internet
- [ ] Find a primary care doctor early
- [ ] Homestead exemption at 65, if you qualify
- [ ] Register your boat with SC DNR

> **Renting first?** Some people rent for a few months to learn the area before buying. Call us anyway. We'll help you plan the purchase and point you toward rentals that fit your timeline.

SECTION 07

Which Community Fits You?

Start with how you want to spend an ordinary Tuesday. Then use this table to narrow it down.

IF YOU WANT...	START BY LOOKING AT...
Everything within 30 minutes, plus a walkable downtown	**Seneca**
A dock, clear water and mountain views	**Lake Keowee**
A marina, golf and a clubhouse in a gated setting	**Keowee Key, Old Edwards Reserve at Lake Keowee** or the **Cliffs Communities**
Waterfront without the resort lifestyle	**Non-gated Keowee** neighborhoods or **Lake Hartwell**
Big open water for sailing or fishing	**Lake Hartwell**
College sports, lectures and a lively restaurant scene	**Clemson** or **Central**
A historic town with a village green	**Pendleton**
Land, gardens, mountains and a slower pace	**Walhalla** or **Westminster**
An easier commute to Greenville	**Easley**
Hiking, waterfalls and whitewater close by	**Salem, Walhalla** or **Westminster**

Still not sure?

A day of driving the areas with us usually makes the choice a lot clearer. Call (864) 985-1234 or visit www.leswaldenrealestate.com to plan your visit.

Come See It for Yourself

You can read about the Upstate all day, but the best way to know is to stand on a dock at sunset or walk Ram Cat Alley on a Thursday night. Call us before your visit. We'll plan a tour of the areas that fit you, then help you find the right home in the right place.

Start your search and plan your visit at www.leswaldenrealestate.com, or call us today.

Les Walden Real Estate Team

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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, events and market conditions change. Confirm details that matter to your decision with the appropriate agency or professional.