

Consolidated Annual Performance Evaluation Report (CAPER) Greenville County



Program Year July 1, 2024 – June 30, 2025



Greenville County Redevelopment Authority
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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This Consolidated Annual Performance Evaluation Report (CAPER) covers Greenville County's (the County) Program Year (PY) of July 1, 2024, through June 30, 2025, and presents outcomes for the following U.S Department of Housing and Urban Development (HUD) programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants (ESG) program. The Greenville County Redevelopment Authority (GCRA) is the designated administrator for the County's Entitlement funds from HUD. The designation was a result of the Cooperative agreement between the County Administration, GCRA and the municipalities of Fountain Inn, Greer, Mauldin, Simpsonville, and Travelers Rest. GCRA continues to make progress on its five-year strategic and annual action plan goals by consistently implementing its annual programs utilizing federal funds.

The PY 2024 Annual Action Plan (AAP) established goals and projections of outcomes from those goals, this PY 2024 CAPER reports on those accomplishments. The Greenville County Consolidated Plan FY2020-2024 (Con Plan) identified the following five priority goals: **Affordable Housing, Addressing Homelessness, Community Development, Economic Development and Neighborhood Revitalization**. Consistent with GCRA's priority needs and priority goals established in the Con Plan, the AAP established annual goals that are more specific than the overall priority goals. For example, supporting the Affordable Housing priority goal are annual goals related to a specific subset of affordable housing, those goals are:

- DH-1 Homeownership- Develop affordable safe and sustainable homeownership units in target communities
- DH-2 Homeowners- Countywide rehab program for eligible homeowners
- DH-3 Homebuyers- Assist first-time home buyers with down payment assistance
- DH-4 Special Needs-Housing- Support the development of units for the elderly, disabled, or veterans
- DH-5 Rental – Develop or Rehab rental housing units
- DH-6 Permanent Supportive Housing- Support the development of permanent supportive housing for people experiencing homelessness

Each of the five priority goals above has a subset of more specific strategies related to the projects that GCRA implements. Table CR-05 shows progress made on these goals comparing accomplishments for the year to projections made in the AAP. Actual outcomes for the program year exceed our expected outcomes in all but a few categories, illustrating our success in carrying out our Con Plan and AAP goals.

Goals and Outcomes

The following describes the PY24 outcomes reported in Table 1:

1) DH-1 Homeownership- Develop affordable safe and sustainable homeownership units in target communities

GCRA partnered with its Community Housing Development Organization (CHDO) Habitat for Humanity, to provide funding for the Sturtevant Street Project. This project has spanned multiple years, and in total will create eleven (11) single-family homes for sale to buyers earning under 80% AMI. GCRA provided hard development costs, infrastructure, and down-payment assistance through our partner CommunityWorks. Each home in the development has been assisted with HOME funds, with four (4) homes created and occupied by income eligible households in the PY (the other four in prior years). GCRA has allocated funding for the remaining three homes which will be built in the near future.

GCRA partnered with Nehemiah Community Development Corp. to provide development costs to build one (1) new construction single-family home at 106 Fuller Street in Greer, South Carolina. The home was purchased by a HOME eligible buyer.

2) DH-10 Homelessness – Shelter

GCRA provided ESG funding to homeless services providers operating shelters in the County to support operations, essential services, and costs associated with case management. These shelters reported 334 staying overnight at the shelter in the program year. GCRA committed \$143,987 to Shelter and Outreach (the 60% cap) and the entirety of that funding was expended and drawn in HUD's Integrated Disbursement Information System (IDIS) in the program year.

3) DH-3 Homebuyers

GCRA provided HOME funding for the Greenville County Homebuyers Assistance Program administered by CommunityWorks. Ten (10) households were supported in their home purchase with down-payment and closing cost assistance allowing them to become first-time homeowners. Homes purchased were spread out in the County, with four (4) households purchasing homes from the Fairview Townhomes project, a GCRA developed townhome project in Greer, SC.

4) DH-4 Special Needs – Housing (Rental Units Rehabilitated)

CDBG funding was provided to Greenville Housing Fund (GHF), owner of Harmony Ridge Apartments in Travelers Rest, SC to replace sixteen (16) HVAC units in the program year. The project was acquired by GHF through bank financing, and County American Rescue Plan (ARP) funds provided through GCRA. As one of few Senior housing affordable housing developments in Travelers Rest, the project's fiscal and physical integrity are critical to keeping the 40 senior households housed, while also keeping rent affordable. GCRA provided funding in prior years for HVAC replacement and accessibility using CDBG funds and is now continuing to support further capital replacement at the project.

5) DH-4 Special Needs – Housing (Homeowner Housing Rehabilitated)

GCRA administers a Home Repair Program for Seniors, with most applicants categorized as Extremely Low-Income (up to 30% AMI). GCRA also supports our partners home repair programs. With the in-house program, Seniors inquire over the phone, GCRA staff determine eligibility and schedule for an application and scope of work to be completed. Staff often meet applicants in their homes in order to accommodate those with limited mobility. Staff work with applicants to determine health and safety prioritized repairs through a scope of work and budget. Once determined, GCRA completes an environmental review, releases a request for bid, followed by completion of the work and inspection. Funds are typically provided as a grant with a repayment clause if the home is sold within a short timeframe. A total of thirty-two (32) Senior households had home repairs completed in the program year.

6) DH-7 Homelessness - At Risk Homelessness Prevention and DH-8 Homelessness - Rapid Rehousing

GCRA partners with The Greenville County Human Relations Commission (HRC) to utilize ESG funding to provide Homelessness Prevention and Rapid Re-Housing assistance to households at risk of homelessness, or literally homeless, in Greenville County. Households/individuals are referred by the CoC Housing Committee, prioritized with the Coordinated Entry System. GCRA reviews requests for re-imbusement for ESG household eligibility, rent reasonableness, and eligible cost. Thirty-six (36) individuals were assisted with homelessness prevention, and 6 households assisted through Rapid Re-Housing in the PY.

7) ED-3 Facade Improvement

GCRA provided three (3) businesses with grants for façade improvements to their store. Funds are intended to finance exterior improvements to commercial buildings complimentary to local design guidelines or acceptable to GCRA and the respective municipality. Commercial property owners and tenants in the Poinsett Highway corridor in the unincorporated area of Greenville County may qualify for up to \$10,000. The three businesses assisted were located in Greer, SC and Simpsonville, SC, two of the municipalities within Greenville County.

8) SL-3 Public Services

CDBG funding is provided by GCRA to support a wide range of public services in the County through partnerships with many organizations. Some examples of activities and costs supported are:

- Case management salary and benefits
- Summer programs for youth – supplies and activities
- Senior Center supplies and equipment
- Shelter operating cost: utilities, insurance, security cost
- Financial assistance for rent, mortgage or utilities for low-income Seniors
- Emergency shelter costs for households fleeing domestic violence

In total 9,227 Low to Moderate income clients were served with CDBG funds.

9) SL-4 Infrastructure Improvements

GCRA expended funding on infrastructure improvements in the Fairview Townhome project in Greer, SC, as well as the Miller Road sidewalk project in Mauldin, SC. The Mauldin Sidewalk project provides accessible sidewalks to the residents of Miller Place, an 18-unit affordable rental development project completed by GCRA in a prior year. Miller Place provides housing for households earning below 80% of the AMI.

SL-8 Fair Housing

GCRA supports the Greenville County Human Relations Commission in providing Fair Housing services to residents of the County. Services include fair housing counseling, mediation, financial empowerment, rental and eviction counseling, landlord and tenant rights, mortgage and foreclosure counseling, as well as others. The HRC served a total of 1,844 Low-to-Moderate income clients with CDBG funds during the PY.

Not Include in Table 1: HOME-ARP Accomplishments

Since the approval of the HOME-ARP funding in April 2023, GCRA has expended a total of \$2,676,218 to support all four Qualifying Populations with Tenant-Based Rental Assistance, Supportive Services, Development of Affordable Housing, Capacity Building and Operating Expenses. Through the Supportive Services activity, subrecipients have assisted over 2,818 households to date with services such as case management,

outreach and life skills training, food, transportation, supplies. Over \$900,000 has been used to provide rental assistance support for all four QPs through rental and security deposit assistance, serving 566 clients through August 2025, assisting them with remaining housed.

GCRA has been able to leverage HOME-ARP dollars to support the development of affordable housing by layering this funding source into once affordable rental development project, The Paragon (formerly the Belvedere) which is expected to be completed and leased up in the first quarter of 2026. This project includes 9% tax credits from SC Housing, bank financing, developer equity, a combination of HOME-ARP, HOME, and Greenville County Affordable Housing Fund from GCRA, with units restricted to households earning below twenty percent (20%) AMI up to eighty (80%) AMI. The project is further supported by project-based vouchers from The Greenville Housing Authority.

Updates to Projects

Phase I (14 units) of the Fairview Townhomes project in Greer has been completed. Sixty percent (60%) of the units will be sold to households earning up to 80% AMI, with the remainder sold to buyers earning under 120% AMI. Fairview was constructed with a combination of HOME, CDBG, bank financing and local affordable housing funding. Five units have been sold.

Homes of Hope, Inc. has completed the Lakeside at Berea project, 18 units for rent to households earning below 50%, 80%, and 120% AMI, and 22 units for sale to income eligible homebuyers earning 80-120% AMI. HOME funds from GCRA were invested into the rental side of the project, restricted for households earning under 50% of the AMI, and local affordable housing funding (GCAHF) were invested into the construction of the for-sale units. The project should be completed and reported in the next program year.

Avery Landing, a 153-unit project funded through 4% Bond financing, tax credits, bank financing, GCAHF and HOME funds, is under construction with an expected completion date of 2026.

Southpoint Senior Apartments, a 90-units affordable rental development Greenville County, is expected to be completed in the fourth quarter of 2026. GCRA provided GCAHF funding for the project, leveraging local dollars to cover the development funding gap.

GCRA disbursed a total of \$3,680,624 in CDBG, HOME, and ESG annual entitlement funds (including Program Income (PI)). Approximately 46% of the expended HOME and CDBG funds were used for the availability and accessibility of affordable housing (production, rehabilitation and infrastructure to support housing initiatives); and 20% of the funds were for the sustainability and accessibility of Community Development strategies (public services, facilities, and infrastructure improvements to support housing). Furthermore, the 2024 HUD allocations of ESG has been fully expended. Sixty (60%) of the ESG funds were used to address outreach and shelter activities, 30.41% was used for homelessness

prevention and rapid housing activities, 2.08% for HMIS, and seven and half percent (7.5) of the 2024 allocation used for administrative costs. staying within the ESG regulation limits. ESG subrecipients provided a match of \$493,030.60 with sources from Other federal funds (\$32,909), private funds (\$60,991.60) and other funds (\$399,130) exceeding the 1:1 match requirement for ESG. The need for funding to address and prevent homelessness in Greenville County remains high.

<Placeholder for CDBG PR-26 information> and meeting other statutory thresholds and limits.>

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
DH-1 Homeownership	Affordable Housing	HOME: \$235,807	Homeowner Housing Added	Household Housing Unit	150	55	37%	34	5	15%
DH-10 Homelessness - Shelter	Homeless	ESG: \$143,987	Homeless Person Overnight Shelter	Persons Assisted	5000	2596	52%	552	334	61%
DH-10 Homelessness - Shelter	Homeless	ESG: \$	Other	Other	2000	0	0%	0	0	0%
DH-2 Homeowners	Affordable Housing	CDBG: \$ HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	42	84%	0	0	0%
DH-2	Affordable	CDBG: \$	Other	Other	250	0	0%	0	0	0%

Homeowners	Housing	HOME: \$								
DH-3 Homebuyers	Affordable Housing	HOME: \$211,116	Direct Financial Assistance to Homebuyers	Households Assisted	175	53	30%	15	10	67%
DH-4 Special Needs - Housing	Affordable Housing Non-Homeless Special Needs	CDBG: \$ HOME: \$	Rental units constructed	Household Housing Unit	70	11	16%	0	0	0%
DH-4 Special Needs - Housing	Affordable Housing Non-Homeless Special Needs	CDBG: \$76,320	Rental units rehabilitated	Household Housing Unit	0	26	0	0	16	0%
DH-4 Special Needs - Housing	Affordable Housing Non-Homeless Special Needs	CDBG: \$195,056	Homeowner Housing Rehabilitated	Household Housing Unit	175	443	253%	55	32	58%
DH-4 Special Needs - Housing	Affordable Housing Non-Homeless Special Needs	CDBG: \$ HOME: \$	Housing for Homeless added	Household Housing Unit	0	0	0	0	0	0
DH-4 Special Needs - Housing	Affordable Housing Non-Homeless Special	CDBG: \$ HOME: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0	0	0	0	0

	Needs									
DH-5 Rentals	Affordable Housing	CDBG: \$ HOME: \$	Rental units constructed	Household Housing Unit	70	25	36%	163	0	0%
DH-5 Rentals	Affordable Housing	CDBG: \$ HOME: \$	Rental units rehabilitated	Household Housing Unit	35	1	3%	0	0	0%
DH-5 Rentals	Affordable Housing	CDBG: \$ HOME: \$	Other	Other	30	0	0%	0	0	0%
DH-6 Permanent Supportive Housing	Homeless	CDBG: \$ HOME: \$ ESG: \$	Rental units constructed	Household Housing Unit	40	0	0%	0	0	0%
DH-6 Permanent Supportive Housing	Homeless	CDBG: \$ HOME: \$ ESG: \$	Rental units rehabilitated	Household Housing Unit	22	22	100%	0	0	0%
DH-6 Permanent Supportive Housing	Homeless	CDBG: \$ HOME: \$ ESG: \$	Other	Other	20	0	0%	0	0	0%
DH-7 Homelessness - At Risk	Homeless	ESG: \$42,819	Homelessness Prevention	Persons Assisted	600	173	29%	20	36	180%
DH-8 Homelessness - Rapid Rehousing	Homeless	ESG: \$30,174	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	125	70	26%	25	6	24%
DH-8 Homelessness - Rapid Rehousing	Homeless	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	500	0	0%	0	0	0%
DH-9 - ESG COVID-19	Homeless Coronavirus Pandemic Needs	ESG - CV (COVID-19): \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	500	936	187%	0	0	0%
DH-9 - ESG	Homeless	ESG - CV	Homelessness	Persons	800	3461	433%	0	0	0%

COVID-19	Coronavirus Pandemic Needs	(COVID-19): \$	Prevention	Assisted						
ED-1 Job Training	Homeless Non-Housing Community Development Economic Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	100	0	0%	0	0	0%
ED-2 Business Establishment and Expansion	Non-Housing Community Development Direct Financial Assistance to Businesses	CDBG: \$	Jobs created/retained	Jobs	0	9	0%	2	0	0%
ED-2 Business Establishment and Expansion	Non-Housing Community Development Direct Financial Assistance to Businesses	CDBG: \$	Businesses assisted	Businesses Assisted	20	6	30%	3	0	0%
ED-3 Facade Improvement	Non-Housing Community Development Economic Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	25	0	0%	0	0	0%
ED-3 Facade Improvement	Non-Housing Community Development Economic Development	CDBG: \$14,850	Jobs created/retained	Jobs	0	10	0%	5	3	60%

ED-3 Facade Improvement	Non-Housing Community Development Economic Development	CDBG: \$	Businesses assisted	Businesses Assisted	0	5	0%	6	3	50%
ED-4 Commercial Development	Non-Housing Community Development Economic Development	CDBG: \$	Businesses assisted	Businesses Assisted	3	0	0%	0	0	0%
NR-1 - Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50	0	0%	0	0	0%
NR-1 - Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	25	0	0%	0	0	0%
NR-1 - Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Other	Other	235	0	0%	0	0	0%
NR-2 Neighborhood Capacity Building	Non-Housing Community Development	CDBG: \$	Other	Other	100	0	0%	8	0	0%
PA-1 Project Management	Affordable Housing	CDBG: \$ HOME: \$ ESG: \$	Other	Other	5	0	0%	1	0	0%
SL -5	Homeless	ESG: \$ / ESG	Other	Other	3000	0	0%	71	0	0%

Homelessness Services		- CV (COVID-19): \$								
SL-1 Blight Elimination	Affordable Housing	CDBG: \$	Buildings Demolished	Buildings	35	0	0%	5	0	0%
SL-2 Public Facilities	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0	0%	3	0	0%
SL-2 Public Facilities	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Other	Other	5	0	0%	3	0	0%
SL-3 Public Services	Non-Housing Community Development Assistance for COVID-19 Pandemic	CDBG: \$386,098	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	45000	9227	20.50%	9754	9227	94.60%
SL-3 Public Services	Non-Housing Community Development Assistance for COVID-19 Pandemic	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	500	0	0%	0	0	0%
SL-3 Public Services	Non-Housing Community Development	CDBG: \$	Other	Other	200	0	0%	0	0	0%

	Assistance for COVID-19 Pandemic									
SL-4 Infrastructure Improvements	Non-Housing Community Development	CDBG: \$306,895	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	6000	0	0%	0	0	0%
SL-4 Infrastructure Improvements	Non-Housing Community Development	CDBG: \$74,080	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	18	0%	2003	18	0.90%
SL-6 Relocation	Affordable Housing	CDBG: \$	Other	Other	3	0	0%	0	0	0%
SL-7 Brownfield Assessment and Cleanup	Non-Housing Community Development	CDBG: \$	Brownfield acres remediated	Acre	5	0	0%	0	0	0%
SL-8 Fair Housing	Affordable Housing	CDBG: \$37,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	6000	1844	30.73%	1050	1844	175.62%

SL-9 CDBG COVID-19	Affordable Housing Non-Housing Community Development COVID-19 Pandemic Needs	Community Development Block Grant - CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	0	0%	0	0	0%
SL-9 CDBG COVID-19	Affordable Housing Non-Housing Community Development COVID-19 Pandemic Needs	Community Development Block Grant - CV: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	650	0	0%	0	0	0%
SL-9 CDBG COVID-19	Affordable Housing Non-Housing Community Development COVID-19 Pandemic Needs	Community Development Block Grant - CV: \$	Businesses assisted	Businesses Assisted	10	0	0%	0	0	0%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

GCRA’s highest priority needs are Housing, Infrastructure in support of housing development, Homelessness, and Neighborhood Revitalization. Use of funds for CDBG has been primarily focused on housing as well as housing related infrastructure (infrastructure in support of future

housing development). Housing or infrastructure in support of housing makes up 55% of disbursements for the PY with the largest single activity costs for the Brutontown- Lola Wilson Street (to support 28 future homeownership and rental opportunities for low to moderate income households) and the Fairview Townhomes (34 homeownership units). CDBG funding is also being used to support the Addressing Homelessness priority need and goal, and Public Services goal, as GCRA provides CDBG funding to homeless service providers. Neighborhood Revitalization is addressed by current infrastructure and new construction of housing being done in the Brutontown special emphasis neighborhood. Activities cross multiple goals, illustrated by the fact that the lower priority needs of Special Needs and Slum and Blight elimination also support our housing goal, as the housing rehabilitation program benefits special needs populations like Seniors, people with disabilities, and Veterans. Acquisition and disposition projects support future housing development.

The housing units completed with the use of CDBG funds were for rehabilitation of owner-occupied units and home repairs for seniors and households with disabilities. The construction of affordable housing units was accomplished via HOME funds and leveraged with the County's Affordable Housing Fund and as well as Bank funds. Additionally, the First Time Home Buyers Program, providing down payment and closing cost assistance were achieved via HOME funds.

Infrastructure expenditures were to support residents of affordable housing by providing safe and accessible sidewalks.

GCRA achieved 58% of our rehabilitation goal, completing 32 total homeowner units rehabilitated. Home repairs from GCRA and partners provided 32 low-income and/or senior households with much needed repairs to their homes, making progress on our goal to preserve housing and allow seniors to live in safe and affordable homes. GCRA also provided 16 HVAC units for the second phase of rehabilitation to the Harmony Ridge senior project. This is a major priority area for the County, particularly ensuring that seniors can age in place. For more information on housing goals and outcomes see section CR-20.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	6,517	6
Black or African American	3,827	9
Asian	33	0
American Indian or American Native	5	0
Native Hawaiian or Other Pacific Islander	1	0
Total	10,383	15
Hispanic	1012	2
Not Hispanic	10,253	13

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	1
Asian or Asian American	4
Black, African American, or African	217
Hispanic/Latina/e/o	5
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	1
White	116
Multiracial	27
Client doesn't know	0
Client prefers not to answer	0
Data not collected	15
Total	386

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The table above reflects racial and ethnic comp of families assisted for CDBG and HOME housing activities, and ESG Homelessness Prevention and Rapid Re-Housing activities. There is a discrepancy in totals for the number of people assisted on the CDBG side. As there is no option for “other multi-racial” category on this table, the CDBG demographic column has less 882 persons than the total Hispanic/Not-Hispanic total. HUD report PR-23 indicates (the total number of people assisted as indicated in PR-23 is 11,265).

Across the three programs a total of 83 households were provided with affordable housing in FY24. Looking at the households assisted with CDBG and HOME, 55% reported Black or African American and 45% reported White. Three hundred and eighty-six people were assisted with ESG funds. The racial and ethnic breakdown are as follows 30% reported White and 56% reported Black or African American, >1% Asian, >1% American Indian, >1% Native Hawaiian, 4% data not collected and the remaining 7% is other or multiracial.

With CDBG, 16 household benefitted from improved infrastructure work and 32 households benefitted from the home repair program for low-income families, seniors, and/or disabled homeowners. The CDBG non-housing activities are not shown on this table, although 11,190 people were assisted from public services, public facilities, and economic development activities.

Through the HOME program, 15 were first-time home buyers of which 10 received downpayment assistance. Six households identified as White, while nine households identified and Black or African American. Two households were identified as Hispanic.

For ESG non-housing related activities such as Emergency Shelter and Street Outreach, a total of 334 persons were served, 109 identifying as White (33%), 177 identifying as Black or African American (53%), 4 identifying as Asian (<1%), 1 Native Hawaiian (<1%), 23 reporting multiple races (7%), and 15 reporting data not collected or client refused.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	3,176,166	2,357,787
HOME	public - federal	1,883,456	1,314,727
ESG	public - federal	402,678	245,375
RUSH - ESG Disaster Relief Grant	public - federal	162,699	150,496
Other	public - federal		
Other	public - local	2,141,965	2,309,781

Table 3 - Resources Made Available

Narrative

GCRA expended **\$3,917,889** of its CDBG, HOME, and ESG funding during PY 2024. Additionally, **\$2,309,781** of Greenville County Affordable Housing Fund was expended to support affordable housing projects.

During the program year, GCRA received additional ESG funds known as ESG- Rapid Unsheltered Survivor Housing (RUSH). The funds totaling **\$150,496** were used to address the housing needs of individuals/families impacted by Hurricane Helene. Funds were used to provide rental and utilities assistance. GCRA served 160 clients of which 144 were 0-30% AMI and 16 who were between 31-80% AMI.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
BRANDON			
BRANDON/FREETOWN COMMUNITY			
BRUTONTOWN COMMUNITY	10		
City View			
Conestee			
Countywide			Countywide
Dunean			
FOUNTAIN INN	2		MUNICIPALITY
FOUNTAIN INN SANCTIFIED HILL			
GREENVILLE COUNTY - UNINCORPORATED	40		COUNTYWIDE

GREER	10		MUNICIPALITY
Greer - Sunnyside			
GREER NEEDMORE			
JUDSON COMMUNITY			
MAULDIN	3		MUNICIPALITY
MONAGHAN			
NEW WASHINGTON HEIGHTS			
POE			
Saluda			
San Souci			
Simpsonville	5		Municipality
Slater-Marrietta			
STERLING			
Tanglewood			
Travelers Rest	2		Municipality
VICTOR			
WEST BRANDON			

Table 4 – Identify the geographic distribution and location of investments

Narrative

Table 4 above shows the percentage of funding allocations in their respective Jurisdictions in Greenville County in comparison to the actual expenditure of funds for FY 2024. The largest expenditure investments and their locations were as follows:

- Gridley Place Infrastructure (San Souci)
- Disposition (County Wide)
- Infrastructure Fairview Townhomes (Greer)
- Home Repair (County Wide)

HOME Investments

- Fairview Townhomes (Greer)
- The Paragon (formerly Belvedere) (Mauldin)
- Parkside at Butler II (Mauldin)
- Sturtevant Street Project (Woodside)
- Down-Payment Assistance (County Wide)

In Greer, the Fairview Townhome project was completed, and four units have been sold. The remaining 5 units on the Sturtevant project with Habitat for Humanity have been sold to individuals/families up to 80% AMI. In the City of Mauldin, the Belvedere housing project, an 88-unit affordable housing complex,

developed by Mercy Housing, is finishing construction. The project is expected to be completed in Fall 2025 with all units set to be between 20 - 80% AMI. In Greenville County, GCRA completed the environmental assessment for the infrastructure phase of Gridley Place. This project is for the construction of 14 homeownership units in the San Souci neighborhood. Target AMI for the project is set to be up to 80% AMI. Infrastructure is expected to begin in Fall 2025 with vertical construction planned for Summer 2026. The Avery Landing, which is a 153-unit affordable rent project that began construction in Winter 2024. The project will target individuals and families up to 60% AMI. The project is planned to be completed in Winter 2026.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

In response to the affordable housing shortage described in the Greenville County, South Carolina Affordable Housing Study (2018) and updated in the Affordable Housing Strategy, Greenville, SC strategic work plan, Greenville County has responded through setting aside local affordable housing funding through the Greenville County Affordable Housing Fund (GCAHF). GCRA administers the funding alongside its HOME funding, with the same purpose of developing or rehabilitating affordable rental or homeownership housing. GCRA evaluates potential projects using HOME underwriting standards, while allowing for more flexibility with AMI limits. To date, 297 rental or homeownership units have been completed by GCRA and partners, with an additional 422 units in progress. Total development costs to investment of GCAHF funding shows a leverage ratio of approximately \$24 dollars invested for every \$1 dollar of GCAHF funding. The amount of HOME investment funding into affordable rental development projects is generally less than 1% of Total Development Costs, in accordance with HOME requirement of providing only the amount of HOME funding that is needed to make a project viable and ensure long term affordability and feasibility. Since its inception in 2019, GCRA has received \$9,800,000 of GCAHF fund towards the pursuit and implementation of affordable housing in Greenville County. The priority of these funds is to be used for the development of rental and homeownership units throughout the County as well as preservation of existing housing stock. Additionally, Greenville County awarded GCRA \$2,000,000 in FY26 for the continued development of affordable housing and with the creation of a new local downpayment assistance program.

The County and GCRA work together to identify publicly owned land which are well suited for affordable housing development, supporting both affordable housing and infrastructure goals. GCRA additionally works closely with each of the municipalities to support and strategize with any municipality owned land which could be developed into affordable housing, with consideration to HOME or CDBG funding set-aside for use in that municipality. Projects such as these are also structured to use a variety of funding streams, including federal and local funding. The use of the federal and local funding administered by GCRA, invested into local projects, strengthens the partnerships between the development community

and the local government here in Greenville, SC. The joint effort by developers and government to design and implement strategies for achieving a strong and sustained supply of affordable housing in Greenville is continuously being refined. Partnerships are strengthened through coordinated affordable housing advocacy led by the Greenville Housing Fund and supported by the local development community.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	10,728,583
2. Match contributed during current Federal fiscal year	674,051
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	11,402,633
4. Match liability for current Federal fiscal year	79,368
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	11,323,265

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
0237010400109	7/12/2024	\$156,119						\$156,119
0237010400110	11/15/2024	\$149,010						\$149,010
0237010400111	12/19/2024	\$141,679						\$141,679
0237010400112	2/13/2025	\$123,732						\$123,732
9-03-15-035.13	5/30/2025	\$103,509						\$103,509

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
1,438,542	100,533	835,259		703,816

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	0					
Dollar Amount						
Sub-Contracts						
Number	0					
Dollar Amount						
	Total	Women Business Enterprises	Male			
Contracts						
Number	0					
Dollar Amount						
Sub-Contracts						
Number	0					
Dollar Amount						

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0					
Dollar Amount	0					

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired	0					
Businesses Displaced	0					
Nonprofit Organizations Displaced	0					
Households Temporarily Relocated, not Displaced	0					
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0					
Cost	0					

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	25	22
Number of Non-Homeless households to be provided affordable housing units	196	15
Number of Special-Needs households to be provided affordable housing units	55	46
Total	276	83

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	25	22
Number of households supported through The Production of New Units	177	5
Number of households supported through Rehab of Existing Units	59	46
Number of households supported through Acquisition of Existing Units	15	10
Total	276	83

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The tables above show affordable housing goals and actual accomplishments using CDBG, HOME, and ESG funding for FY2024. A total of 276 housing units supported was proposed as a goal. GCRA and its partners completed 83 (30%) of the goal. Two projects are expected to be completed in the year FY25 which will bring 168 new units. 58% percent of the owner-occupied rehab goal of existing units for Special Needs households (defined in our DH-4 Special Needs Housing goal for elderly, persons living with disabilities) was achieved. A total of 88% percent of homeless households were assisted with rental assistance. The proposed production of new units fell short of the goal (276 proposed and 83 accomplished) due to the nature of multi-year project timelines. This goal consists of both rental and homeownership units. Constraints on the development process and challenges in obtaining all required funds and the planning approval process delayed some of the partners and GCRA’s projects. One partner’s project approved during FY 2022, namely – Mercy Housing SE (The Belvedere - 88 units) is expected to complete construction Fall 2025 and is expected to begin operation in February 2026. Another 80-unit project is completed but awaiting final draw in IDIS. Additionally, GCRA’s 34 homeownership unit project was completed, with 5 units sold. GCRA also provided down-payment assistance to ten first-time homebuyer households with income up to 80% AMI.

Discuss how these outcomes will impact future annual action plans.

The only category with a significant shortfall in actual compared to goal is the production of new units. This is due to the goal being inclusive of total units in a project, with actuals only including the HOME assisted units in the project. In future action plans, new unit production goals will only include HOME assisted units, as they are reporting in IDIS, with the balance of units not reported in IDIS, tracked outside of the table and highlighted in the narrative. The production of affordable units is dependent upon a project schedule which is outside of the participation jurisdictions control.

The project by Mercy Housing Southeast, The Belvedere in Mauldin, SC will produce 88 units of affordable rental housing, for households up to 80% AMI. This project is near completion with the expected completion date in fall 2025. Grand opening is expected to happen in February 2026.

Additionally, GCRA staff completed the Environmental Assessment for the Avery Landing project, which will consist of 153 rental units targeting individuals and families up to 60% AMI. The proposed project is expected to start construction in the first quarter of 2025. Project is planned to be completed in Winter 2026. Habitat for Humanity will continue to build the Sturtevant Street Project, bringing more affordable homeowner units online.

Both Habitat for Humanity and Rebuild continue to run their respective preservation programs for seniors and people living with disabilities to increase the number of households assisted with the repair program. This enables more seniors to age in place and to increase the number of the existing housing in stock.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	8	2
Low-income	37	7
Moderate-income	17	6
Total	62	15

Table 13 – Number of Households Served

Narrative Information

A total of 77 housing units were completed with CDBG and HOME funds during FY 2024 and are occupied by extremely low-, low- and moderate-income households. A total of 10 units (13%) are occupied by extremely low-income households, 12 units (57%) are occupied by low-income households and 23 units or (30%) are occupied by moderate income households. The number of households served for CDBG reflect the homeowner repair program for special needs households (Seniors, people with a disability, or veterans) administered by GCRA, Rebuild Upstate, and Habitat for Humanity. HOME households reflect homeownership, direct financial assistance to homebuyers, and rental new construction activities. GCRA and Human Relations Commission of Greenville County assisted 16 households under 30% AMI with Homelessness Prevention. For Rapid Re-Housing 6 households were assisted: 2 under 30% AM and 4 under 80% AMI.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)
Evaluate the jurisdiction’s progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The 2024 Upstate Continuum of Care (CoC) Point-in-Time (PIT) count reported a total of 725 Total Persons experiencing homelessness in Greenville County in January 2024. Of the total, 169 are reported as “Chronically Homeless,” 333 have a Disabling Condition, 66 are Veterans, and 130 are Survivors of Domestic Violence. 479 were counted in an Emergency Shelter, 12 in a Safe Haven Shelter, 79 in Transitional Housing, and 155 were Unsheltered. Of the population, there were 245 Females and 478 Males recorded. The majority population was between the ages of 35 and 64. There were 347 Black, African, or African Americans and 337 Whites recorded and 692 Non-Hispanic people.

Street outreach efforts in Greenville County are led by United Housing Connections (UHC), a GCRA partner and the lead organization of the Upstate Continuum of Care (CoC). UHC has partnered with the City of Greenville to reduce panhandling in the streets of downtown. “Keep the Change to Be the Change” is a program designed to offer a more effective way to help panhandlers. Instead of giving money directly to unsheltered people, individuals can scan a QR code and make donations to trained, qualified service providers in the field to make a larger impact with the same funds.

Efforts are underway through coordination between Greenville Together, UHC and all CoC members to evaluate more efficient and effective ways to engage people experiencing homelessness through Street Outreach. Feedback from people with lived experience, and those working on the frontlines at provider organizations report the need for more housing options, improved shelters, enhanced support for unsheltered people, and better public transportation to support people experiencing homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

GCRA supported three homeless service providers with emergency shelter funds, covering essential services such as case management and shelter operations. 334 people were counted in HMIS under these projects

Greenville Together was founded in early 2025 to “achieve functional zero for unsheltered homelessness.” (Greenville Together Mid-Year Report, p. 3) GT Mid-year report The organization comprises a full-time staff, a steering committee, a Community Task Force, and Lived Experience Committee. The Lived Experience Council is made of current and formerly homeless individuals in Greenville. They offer valuable insight to the organization’s leadership through providing a unique and personal perspective that can help guide decision making in a socially responsible way. Greenville Together’s Primary Strategy for addressing homelessness in Greenville County is through their Housing Surge. The participant selection is based on the number of unsheltered people in a specific geographic

area; The Housing Surge Lead Provider will implement the Surge in partnership with street outreach providers to carry out three programs designed to benefit unsheltered persons:

- “Street to Home” - housing resources- an average of two years of housing assistance and services will be provided to people with the longest histories of unsheltered homelessness in Greenville. Medically fragile people will also be prioritized for “Street to Home.” The individualized housing and services package will be used to bridge the individual to permanent supportive housing, other federally assisted housing, or independent housing. There will be a strong focus on health stabilization and increasing income. (“Rapid Exit”- all unsheltered people will be assessed for “Rapid exit” support) (e.g., transportation, one-time move in help, etc.) and, if eligible, receive it. This could include reunification with family and friends, and for those with a stable income, help to establish independent or shared housing through financial assistance to move into an apartment.)
- “Community Care”- All unsheltered people will be linked to Community Care,” which includes referral to available temporary housing beds and other community resources (e.g., UHC coordinated entry system, board and care, etc.).
- The intended results of the Housing Surge are as follows:
 - “At least 50 unsheltered households will exit homelessness by December 31, 2025
 - At least 30 additional unsheltered households will be connected to improved stability through local community programs, housing units, and/or family and friends by December 31, 2025.

Shelter utilization in the County as of the 2024 PIT count stood at 89% for all bed types. Utilization rate for Emergency Shelter was at 69%, while Transitional Housing was at 72%. Permanent Support Housing utilization was at 99%. The strategy and focus within the County remains producing more affordable and permanent supportive housing, as most impactful solution increase exits from homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Greenville County Homeless Prevention programs funded by ESG served 16 Households, 20 adults, and 16 children in PY24. Under this program, households at 80% or below Annual Median Income (AMI) can apply for rental and utilities assistance. All households were limited to 3 months’ assistance. Additionally, under the Rapid Re-housing program, there were 6 households assisted with a total of 16 persons served. Post COVID-19 has seen an increase in rental fees which in turn has decreased the number of households assisted. The Greenville County Human Relations Commission (HRC) administers the County’s Fair Housing and Employment activities which involves investigating housing discrimination complaints, housing solution referrals, and conducting educational programs on landlord-tenant

relations, financial literacy, and substandard housing. HRC served approximately 872 households in PY24. Additionally, HRC provides case management for the Homeless Prevention and Rapid Rehousing program which helps individuals and families avoid homelessness and obtain permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Our partners SHARE, Step-By-Step, and United Ministries assist those experiencing chronic homelessness, previously incarcerated individuals, and other people with mental and physical health complications. Step-by-Step Hope Ministry works with previously incarcerated women. These organizations help with education and employment as a means of preventing future homelessness. Additionally, GCRA's Homeless Prevention and Rapid Rehousing Program assists homeless individuals and families, from seniors and those with disabilities, to veterans, single parent families, and victims of domestic violence with case management and permanent housing. GCRA serves with the CoC on the coordinated entry process to rapidly re-house families experiencing homelessness.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

GCRA does not own or operate public housing. The Greenville Housing Authority (TGHA) and the Greer Housing Authority administer public housing in the County of Greenville. TGHA's plans and progress reports which contain actions taken to address the needs of public housing can be viewed here <https://www.tgha.net/annual-plans>. TGHA has not released to the public a 2024 Annual Plan, so the information below is the most current at this time.

Below is a summary of progress achieved in the goals established in TGHA's Five Year Agency Plan covering 2020 through 2024.

GOAL: Preservation and Expansion of Affordable Housing Units

1. Completed the exit from the traditional public housing program through voluntary conversion of the remaining 155 public housing units.
2. Placed in service the 193 Low Income Housing Tax Credit units at The Preserve at Logan Park. Reassessed Phase II as workforce housing and decided not to move forward.
3. Completed the recapitalization of Valley Creek through refinancing and rehabilitation and provided for long term affordability under RAD Transfer of Assistance and Non-RAD Project Based Vouchers.
4. The recapitalization of Charleston Place through rehabilitation and preserved long term affordability through acquisition of the Limited Partner interest is in pending status.
5. In negotiations with April Housing for the ownership of Heritage properties.
6. Reviewed a fourteen-unit development but determined that the project was not the best and highest use of the land, so it remains under review.
7. Concluded an essential functions bond transaction which resulted in TGHA ownership of Victor Verde which has 160 affordable units.
8. Managed the Housing Choice Voucher Program close to the maximum utilization of all funding and applied for new funding made available (125 Tenant Protection Vouchers, 25 VASH vouchers, 54 Emergency Housing Vouchers, 5 Foster to Youth Vouchers and 26 Mainstream vouchers)

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

GCRA does not own or operate public housing. The Greenville Housing Authority (TGHA) and the Greer Housing Authority administer public housing in the County of Greenville. TGHA's plans and progress reports which contain actions taken to address the needs of public housing can be viewed here <https://www.tgha.net/annual-plans>

The Family Self-Sufficiency (FSS) Program provides opportunities to residents of the Public Housing and Housing Choice Voucher Programs to become financially independent. TGHA also has a Section Eight Housing Choice Voucher Program to be used towards the purchase of their homes. TGHA partners with Greenville County Human Relations Commission to provide Homebuyer Education Course to families interested in becoming homeowners. TGHA provides Job fairs in partnership with SC Works Greenville and multiple employers to assist with resume writing, on the spot interviews and how to utilize the SC Works system to search for employments. This will help with self-sufficiency and empowerment, providing opportunities for homeownership in the future.

Actions taken to provide assistance to troubled PHAs

GCRA does not own or operate public housing and did not take any action to provide aid to troubled PHAs.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The County, the local development community, housing advocates such as the Greenville Housing Fund (GHF), and organizations such as Ten at the Top, an organization promoting collaboration and strategic growth and partnerships in the upstate all work together to identify and make recommendations to address public policies which serve as barriers to affordable housing.

Greenville County is working through a Unified Development Ordinance (UDO) which combines and seeks to make consistent the Greenville County Zoning Ordinance and Land Development Regulations. The UDO is intended to guide Greenville along a pathway of responsible and strategic growth, although implementation is dependent on County Council passing the updated ordinance. The UDO in its current state has been tabled.

An Upstate Homeless and Housing Forum organized by Ten at the Top seeks to bring together local government, private partners and others working in the affordable housing space to highlight the challenges, opportunities related to regulatory housing barriers in the County. Issues identified such as zoning code, tax policies, and building codes are being examined by working groups which will provide recommendations to alternatives which promote affordable housing.

Organizations charging utility connection fees such as Renewable Water Resources (ReWa) are coming to the table to examine providing discounts or fee waivers for projects containing affordable housing units. The City of Greenville and County are also working through a workforce and affordable housing policies for tax abatement for projects 100% affordable and with mixed affordability. These coordinated

efforts should provide development costs savings to affordable housing developments, resulting in more units created, and deeper targeting of units to lower AMI households.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

GCRA administers an emergency rehab program that provides grant funds to seniors and people living with disabilities. This program provides up to \$10,000 to address code issues and/or improve handicap accessibility allowing residents to age in place. This program particularly assists our clients that are below 30 percent AMI and on fixed and limited income to address these code issues and help them to remain in their homes.

GCRA partners with the Continuum of Care agencies to address homelessness in the County. ESG funding is used to help families at risk of being homeless or literally homeless with permanent housing by providing deposits to their rentals, paying off delinquent or outstanding utility bills that would prevent families from obtaining future housing, and paying their rents. The ESG program also helps families acquire the knowledge and skills needed to ensure that they remain self-sufficient and able to retain stable housing. ESG clients receive case management from HUD-certified housing counselors and are scheduled for a one-on-one financial counseling session with a highly trained, professional financial counselor at one of Greenville County Human Relations Commission's Greenville Financial Empowerment Centers sites. Counseling is provided in-person, by phone, or through virtual platforms and can be scheduled to fit each client's calendar.

Additionally, addressing barriers to affordable housing must continue to be a comprehensive approach and commitment from public officials, private donors, and the public and as well coordinated efforts of various county and city agencies. Education on affordable housing needs and gentrification should continue to be discussed and addressed. Providing opportunities such as donated properties/developable lands with improved infrastructure are extremely helpful to the attainment of affordable housing. Private foundations/donors providing grant funds towards affordable housing development also helps to reduce the burden/dependency on Federal funds.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The GCRA reduces lead-based paint hazards through its home repair policy which consists of risk education for rehab program clients and varying levels of lead assessment and abatement based on the extent of repair work. GCRA staff have completed training and become certified Lead Inspectors and Lead Risk Assessors Policy guidelines to reduce lead-based paint hazards are as follows:

1. All home repair participants with homes constructed before 1978 receive a brochure about the hazards of lead-based paint and must sign acknowledging receipt of the brochure. Safe work practices are used on all repair jobs for less than \$5,000. For roof jobs regardless of cost, a lead paint clearance test is performed by a lead risk assessment firm after the roof is replaced. For all jobs exceeding \$5000, a lead risk assessment is performed, and the results of the test are

incorporated into the scope of work for the job. A lead clearance test is performed by a risk assessment firm upon the job's completion. For jobs exceeding \$25,000, abatement of lead paint would occur.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Assets such as savings and homeownership are essential to a family's economic security. The County's down payment assistance program helps low-income families build assets that are otherwise difficult to attain due to limited resources and inability to save. As a result of changing markets and increased prices in homes, GCRA has increased their down payment assistance maximum from \$5,000 to \$10,000. GCRA also provides end mortgages, using Mortgage Loan Fund to help households that are having trouble in obtaining an affordable mortgage from traditional banks, due to no credit history or higher interest rates offered by bankers but are however creditworthy to purchase their home. All participants are required to attend financial literacy, budgeting and pre-purchase and post homeownership classes with Greenville County Human Relations Commission. This comprehensive, eight-hour class covers all facets of the homebuying process through ten distinct modules, from assessing readiness for homeownership to financing and purchasing a home to addressing insurance, repairs, and other homeowner obligations. The class is also intentional in covering fair housing rights and laws to ensure that participants are aware of their fair housing rights and know where to access local resources if they suspect that their fair housing rights have been violated. Upon completing the class, all participants receive a personal follow-up call from one of GCHRC's HUD-certified housing counselors to assist them in their homebuying journey. Counselors are available to support homebuyers for as long as the client requests assistance.

Homebuyer and fair housing education are supplemented by GCHRC's Greenville Financial Empowerment Center (FEC), which offers free, one-on-one financial counseling that is tailored to help each client achieve financial stability and reach their financial goals. Greenville FEC reports the following accomplishments for the program year 2024.

- 506 Clients Served
- 233 Clients reported being a female head of household
- Demographics: 53% African American, 24% White, 23% Other or Multiple races
- Overall Debt decreased \$635K
- Savings increased \$284K
- AMI of clients 53% under 30% AMI, 17% between 30-50% AMI, 30% between 50-80% AMI
- 36 clients eliminated 68 delinquency accounts

In addition to one-on-one counseling sessions, the FEC held group classes at Greenville Tech, Fresh Start, St Clare's Home, SC Works, the library, and at multiple schools.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Greenville County Redevelopment Authority (GCRA) is the lead agency responsible for the preparation and implementation of the Consolidated and Annual Action Plan. The Greenville County Redevelopment Authority is governed by a twelve-member board, representing each of the County Districts and appointed by the County Council. GCRA administers the County's CDBG, HOME and ESG programs. GCRA also works closely and provides technical assistance to the five cooperating municipalities participating in the Greenville County urban county program. GCRA partners with various development partners (non-profit and for-profit agencies) and as well as other public agencies, leveraging funds and resources to successfully accomplish the Consolidated and Annual Action. GCRA partners with the CoC group to address homelessness in the County and is currently working with the Greenville Housing Authority with Section 8 housing opportunities and inspections of the units.

GCRA continues to recommend housing and infrastructure improvement projects and activities, seek funding from other public agencies to leverage resources and accomplish the goals and objectives for the County Council.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Greenville County Human Relations Commission (GCHRC) provides Fair Housing counseling and education to low-income and minority populations. Minorities in Greenville County and the City of Greenville continue to be targeted by discriminatory and predatory practices. GCHRC promotes fair housing choice for all persons, regardless of race, color, national origin, religion, sex, familial status or handicap. Fair housing education and outreach, however, is targeted towards those who are most likely to be discriminated against, including African Americans, Hispanic/Latino residents, seniors, and persons with disabilities.

Through our fair housing programming, individuals in the protected classes are provided outreach and educational services with a targeted, strategic approach. Programming aims to meaningfully impact the lives of citizens who were previously unaware of federal programs and laws that protect individuals from civil rights abuses. GCHRC is committed to helping people; by partnering with jurisdictions, developers, and nonprofit agencies to provide fair housing education, outreach, and counseling services directly to underserved populations in Greenville County. GCHRC is also committed to affirmatively furthering fair housing and building the capacity of agencies to eliminate future needs.

Goals for our fair housing counseling, education, and outreach during FY2025 include:

1. Provide (10) homebuyer education classes and counseling to 50 persons with emphasis on fair housing, predatory lending, financial literacy, mortgage rescue scams, and credit repair.
 - a. Classes will be held either virtually through the Zoom platform or in-person. Clients are referred to the course by partners including banks and housing authorities.

- b. A self-paced, online course, eHome, is also available in English and Spanish for clients who want to complete the course on their own schedule.
- 2. Hold 6 free fair housing-related community meetings/workshops – 1 for Spanish speakers (limited English proficiency) and 5 for English-speaking targeted populations (African Americans, seniors, low-income and/or persons with disabilities).
 - a. Classes will be held in partnership with community partners that serve the protected classes, including senior housing complexes, neighborhood associations in low-income, minority neighborhoods, and nonprofit relief agencies.
- 3. Plan and Hold a Fair Housing Symposium in conjunction with Fair Housing Month in April 2025.
 - a. This event will serve a minimum of 50 housing industry professionals and offer continuing education professional development credits. The event will be widely promoted throughout the Upstate region of South Carolina.
 - b. Topics to be covered will include an overview of fair housing law, best practices for landlords & tenants, an overview of the eviction process, and an introduction to the housing choice voucher program. The full-day event also includes opportunities for housing professionals from a variety of organizations (housing authorities, lenders, judges, landlords, developers, etc.) to interact, engage in meaningful discussion around challenges, and work towards common solutions.
- 4. Intake Fair Housing allegation inquiries/contacts and refer potential complaints to either the SC Human Affairs Commission (FHAP) or HUD.
- 5. Provide counseling in fair housing to non-English speaking residents.
- 6. Convene at least 3 disability support organizations for an informational meeting about fair housing.
 - a. Fair housing technical assistance for each organization’s staff will be offered. Fair housing information and materials for each organization’s clients will also be provided.
- 7. Provide at least 6 housing developers with information on universal design and disability standards to encourage the development of affordable housing for senior citizens and persons with disabilities. Serve as a fair housing resource and offer technical assistance as requested.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The Greenville County Human Relations Commission (GCHRC) provides Fair Housing counseling and education for low income and minority populations. However, minorities in Greenville County and the City of Greenville continue to be targeted by discriminatory and predatory practices. GCHRC promotes fair housing choice for all persons, regardless of race, color, national origin, religion, sex, familial status, or handicap. The program is targeted towards those who are most likely to be discriminated against, including African Americans, Hispanics, the elderly, and the disabled.

Through GCHRC’s fair housing programming, individuals in the protected classes are provided outreach

and educational services with a targeted, strategic approach. Programming aims to meaningfully impact the lives of citizens who were previously unaware of federal programs and laws that protect individuals from civil rights abuses. GCHRC is committed to helping people; by partnering with jurisdictions, developers, and nonprofit agencies to provide fair housing education, outreach, and counseling services directly to underserved populations in Greenville County. GCHRC is also committed to affirmatively furthering fair housing and building the capacity of agencies to eliminate future needs.

A summary of fair housing program activities follows:

Workshops: GCHRC offers a variety of free, community-based fair housing workshops in both in-person and virtual formats. Workshops are held in partnership with community partners that serve the protected classes, including senior housing complexes, neighborhood associations in low-income, minority neighborhoods, and nonprofit relief agencies. Workshops provide participants with an overview of fair housing law, helping participants know and understand their fair housing rights and how to access local resources if they suspect their rights have been violated. To increase access to persons with Limited English Proficiency, GCHRC also hosts targeted workshops in Spanish and Cantonese.

ESG Program: The ESG program assisted 22 families which included 28 adults and 24 children. 16 families who had court-ordered evictions were assisted with homelessness prevention funds, and 6 families were assisted with rapid rehousing funds, allowing them to secure permanent housing from a homeless situation. All ESG qualifying families received case management and a referral for a one-on-one financial counseling session with the evidence-based Greenville Financial Empowerment Centers program operated by Greenville County Human Relations Commission.

Actions Taken in Response to Impediments:

Greenville County continual support of affordable housing with an annual contribution varying from \$1 million to \$3 million, used to leverage the entitlement funds and administered by GCRA is in its sixth-year allocation. This fund is used to support affordable housing developed by GCRA and Housing Partners. GCRA provides LIHTC Housing Developers and other non-profit agencies gap financing their projects to ensure affordability of the units. Additionally, GCRA has partnered with Rebuild and Habitat to assist seniors and persons living with disability with grants and forgivable loans to repair their homes, addressing accessibility, and promote opportunities to age in place. GCRA also partners with Community Works to provide down payment and closing assistance to First Time Homebuyers to promote homeownership opportunities to low- and moderate-income households.

Analysis of Impediments to Fair Housing

The FY 2020-2024 Analysis of Impediments to Fair Housing Choice identified the following barriers to fair housing choice: Lack of Affordable Housing (2) Lack of Accessible Housing (3) Limited Housing Choice (4) Lack of Fair Housing Awareness (5) Barriers to Economic Opportunities (6) Need to Manage Future Growth. GCRA's various housing programs - homeownership units, rental housing, rental assistance for homeless population, repairs and rehab for special needs, persons living with disabilities, providing

affordable mortgages with MLF and direct financial assistance towards down payment and closing cost assistance are intentional to meet diverse population and income ranges of very low-, low-, moderate- and middle-income households. Furthermore, in partnership with GCHRC, the residents of Greenville have access to fair housing and housing counseling services. The various housing typologies developed by GCRA and the Housing Partners, from single-family attached and detached for rental and homeownership units, support for permanent support housing with SROs addressing single adult homeless populations, and multi-family apartments buildings developed by GCRA housing partners, all provide housing choices. Handicapped accessible units are included in all new construction units, while the repair and rehab programs are used to install any accessibility component in existing homes required by the homeowners.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

GCRA is responsible for monitoring the performance of each sub-recipient under the terms of its contract and Memorandum of Understanding. Each project is reviewed for its compliance with applicable CDBG, HOME and ESG program regulations. Monitoring procedures for applicable programs are described below.

Business Loans Creation and retention of low- and moderate-income jobs. Staff review employment income verification forms completed for all employees hired or retained. Proof of payment for all jobs created or maintained is collected and reviewed. Balance sheets, cash flow statement and 1-year projection are among documents reviewed at application, as well as certificate of liability insurance for the business, and summary of loan expenditures and receipts.

CDBG-Public Service and ESG Partners CDBG and ESG Subrecipients are monitored continuously throughout the year. All federal regulations and laws listed in their contracts are monitored including but not limited to Davis Bacon, Hatch Act, conflict of interest, and procurement guidelines. All reimbursement documentation is carefully reviewed. Throughout the year, staff attend various events or visit projects to monitor progress and evaluate contract compliance. Inspections by GCRA construction officials are conducted for any rehabilitation or maintenance related projects. There is also desk monitoring and on-site monitoring that occurs annually toward the end of the fiscal year. This ensures that on-site procedures for security and organization are being met. Staff also capture intake forms and procedural processes for client assistance. A checklist is used to ensure all regulations and program information has been reviewed such as National Objective and eligibility; Conformance to subrecipient agreement; Record-keeping system; Financial Management systems; Procurement; Equipment and real property; Non-discrimination and actions to fair housing; Conclusions and follow up. GCRA staff obtained a full list of clients served during the funding year. The lists contain addresses of all participants, (with the exception of Outreach Clients for ESG program) confirming eligibility, such as location within jurisdiction, income, and demographics for each subrecipient program. At the end of each monitoring visit, recaps of findings or non-findings were discussed. Upon completion of the monitoring, each subrecipient was provided a letter of compliance and performance; items to be addressed, if any, were also noted.

Housing Partners projects: All proposals are reviewed and underwritten to ensure that prospective developers have capacity and past knowledge in development process, adequate funding to complete and eligible clients are in the completed units. Construction staff conduct inspection of the completed construction prior to processing of the payment request. Annual performance reports are obtained from partners on all HOME assisted projects. Staff conduct monitoring visits to review

partners' files on projects/programs management and beneficiaries' data to ensure compliance with program regulations.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Below is the timeline of public noticing, draft CAPER availability, and public hearing for the FY 2024 CAPER:

- Public notice appeared in Greenville News 9/2/2025.
- Draft CAPER posted on the GCRA website on 9/9/2025 (start of PC period)
- Public hearing flyer emailed to partners, neighborhood associations, and list serve on 9/9/2025. (to encourage public hearing attendance and draft document review) Public Hearing held 9/17/2025
- Public comment period 9/9/25-9/25/2025GCRA published the public notice in English and Spanish as well as invited interested parties who need a reasonable accommodation to contact us in advance. Notice was published in the legal section of the Greenville news and posted outside of the GCRA office. The notice was also sent out via email to stakeholders, partners, the public, and other individuals who subscribe to the GCRA list-serv email list. The public hearing was provided for people to attend in person at the GCRA offices. We received no members of the public attending the meeting and no public comments.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

There are no changes to our current programs. GCRA staff plans to market more of the Homeowner Rehabilitation Loan program and the Brownfield Assessment Grant.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

GCRA owns and in-house manages one hundred and twelve rental properties, of which fifty-three were HOME funds assisted. The addresses listed below reflect rental units that are complete and inspected annually. Any deficiencies are noted using the International Property Maintenance Code, repaired and reinspected. Inspectors are either licensed homebuilders or certified ICC housing inspectors. Deficiencies corrected included replacing front steps, repairing kitchen and bathroom flooring damaged by water, replacing missing and damaged handrails, a broken windowpane, smoke detector batteries, broken refrigerators, a broken garbage disposal, broken doorknobs, dripping faucets and shower heads, roof replacements, HVAC repairs, water heater replacement, building ramps, monthly replacement of HVAC filters, storm door repairs, inspection fire extinguishers, repairing/replacement of stoves, and gutter cleaning/replacement.

Single Family HOME Detached Rental Units: 6 Bryant Street, 130 Marie Street, 106 2nd Street, 107 Alice Avenue, 111 Arnold Street, 324 E. Arlington Avenue, 125 Will Street, 133 Will Street, 137 Will Street, 1 D Street, 6 D Street, 7 D Street, 8 D Street, 105 Goodrich Street, 102 Heatherly Drive, 106 Heatherly Drive, 102 Telfair Street, 279 Moore Street, 321 Tremont Avenue, 31 Norwood Street, 132 Baker Street, 304 Miller Road, 16 3rd Avenue, 114 Westwood Drive, and 1 D Street, 235 Whitney, 112 E. Church St, 202 Roosevelt Avenue.

Single Family HOME Attached Units: (Brutontown, 5 Duplex Buildings): 10 Marie Street, 12 Marie Street, 18 Marie Street, 20 Marie Street, 110 Marie Street, 112 Marie Street, 114 Marie Street, 116 Marie Street, 120 Marie Street, 122 Marie Street.

Single Family Attached Units: (Miller Road, 9 Duplex Buildings): 1 Journey Lane, 3 Journey Lane, 5 Journey Lane, 7 Journey Lane, 9 Journey Lane, 11 Journey Lane, 15 Journey Lane, 17 Journey Lane, 19 Journey Lane, 21 Journey Lane, 23 Journey Lane, 25 Journey Lane, 27 Journey Lane, 29 Journey Lane, 31 Journey Lane, 33 Journey Lane, 35 Journey Lane, 37 Journey Lane.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

GCRA sells its homes built with HOME funds by listing them with local realtors who specialize in working with first time homebuyers that are within the low to moderate income range. In addition, the information is also listed on GCRA's website. Marketing materials are available in English and Spanish, and now homes are shared with the neighborhood associations.

GCRA manages all of its rental units. Tenants are referred to us from area shelters, United Way, and other local organizations. Our units are also placed on the GCRA website. GCRA keeps a waiting list of individuals and families requesting rental units and as units become available, we place the tenants accordingly.

As there is a high demand for both our homeownership and rental units, they are filled as soon as they become available.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During PY 2024, GCRA received \$100,533 in HOME program income and expended \$835,258 in HOME program income (PI) (PR-09 report). Program Income in the PY24 was used to fund The Fairview Townhomes Project (homeownership units), The Paragon (affordable rental development), Parkside at Butler 2 (affordable rental development) and CommunityWorks down-payment assistance program. The first three of those projects are not yet completed, the DPA program beneficiaries and racial demographics are shown in PR-10.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

GCRA's efforts at fostering and maintaining affordable housing take place with either gap financing to affordable housing providers and developers for new housing construction and rehabilitation projects for low- and moderate-income households. These units are deed restricted with recorded subsidies and affordability period requirement recorded in accordance with HOME regulation and based on the amount of HOME funding invested.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

The developer of the Belvedere project held a job fair on March 4th to attempt to hire Section 3 eligible individuals but didn't receive any applications.