



There is not a man of us who does not at times need a helping hand to be stretched out to him, and then shame upon him who will not stretch out the helping hand to his brother.

— *Theodore Roosevelt* —

GCRA Board Meeting
Tuesday, October 28, 2025

November 2025

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|--|---|---|--|----------|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 Veterans' Day (Office Closed) | 12 Administration Committee meeting, 12:30 | 13 Operations Committee meeting, 12:30 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 Board Annual Meeting, 12:30 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 Thanksgiving Day (Office Closed) | 28 Day after Thanksgiving (Office Closed) | 29 |
| 30 | | | | | | |

December 2025

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---|--|--|--|----------|
| | 1 | 2 Board Holiday Luncheon, 12:00 Noon (Annex or CityRange) | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 Christmas Eve (Office Closed) | 25 Christmas Day (Office Closed) | 26 Day After Christmas (Office Closed) | 27 |
| 28 | 29 | 30 | 31 | | | |

**GCRA Board Meeting Agenda
Tuesday, October 28, 2025 – 12:30 p.m.
GCRA Board Room**

- 1) Call to Order Chair Barry Coleman
- 2) Invocation
- 3) *Approval of September 23, 2025 Board Minutes (Pages 5 – 8)
- 4) *Approval of Human Relations Commission Funding Request (Page 9)
- 5) Administration Committee (Pages 10 – 12)
 - a) *Approval of the 2026 Holiday Schedule
 - b) *Approval of By-Law Revisions
 - c) Financial Highlights – KPI (Page 13)
- 6) Operations Committee (Pages 14 – 16)
- 7) Other Business
 - a) Executive Director Updates
- 8) Executive Session. When necessary, the Board convenes in Executive Session for the discussion of negotiations incidental to proposed contractual arrangements and proposed sale or purchase of property, the receipt of legal advice where the legal advice relates to a pending, threatened, or potential claim or other matters covered by the attorney-client privilege, settlement of legal claims, or the position of the public agency in other adversary situations involving the assertion against the Redevelopment Authority of a claim, or other matters authorized by the South Carolina Freedom of Information Act.
 - a) **Personnel Discussion**
- 9) Adjournment



Minutes
Greenville County Redevelopment Authority
Regular Session
Tuesday, September 23, 2025

Board Members Present:

Barry Coleman, Chair
Amy Coleman, Treasurer
Denise Ernul, Vice Chair
Dean Doolittle (virtual)
David Doser
James Hammond
Jane Kizer
Walter Moragne
Joanna Reese
Diana Weir
DeAndra “DJ” Wilson

Board Members Absent:

Robert Julian

Staff Members Present:

Joe Smith, Executive Director
Beverly Robertson, Human Resource Manager
Pamela Proner, Finance Director
Francisco Arnaiz, Program Manager
Meg Macauley, Senior Executive Assistant & Office Manager

Guests Present:

Ken Martin – Martin, Smith, & Co.
Russell Dodds, prospective board applicant
Tommy Marraffa, prospective board applicant

1. **Opening and Roll Call.** The meeting was called to order by the Chair at 12:30 p.m.
2. **Invocation.** The invocation was offered by Mr. Moragne.
3. **Introduction of Guests.** Mr. Russell “Rusty” Dodds and Mr. Tommy Marraffa, who are considering application for appointment to the GCRA board, were welcomed to the meeting.
4. **Approval of the August 26, 2025 Board Minutes.** On a motion by Ms. Weir, seconded by Ms. Coleman, the Board unanimously approved the minutes of the August 26, 2025 Board meeting as presented.

5. **Approval of Fiscal Year 2025 Audit Report.** Mr. Ken Martin of Martin, Smith, & Company presented the Fiscal Year 2025 Audit Report. Mr. Martin stated that his firm's roll is to perform detailed tests to ensure financial processes are working; it is critical to have a system in place, with communication to an entire organization regarding what needs to be done by whom, and that everyone is following the plan. His team began their interim work in early May performing detailed testing during a week at GCRA, and they returned in August to complete their work. Based on all testing and evidence gathered, the firm provided an unmodified opinion, which is the best assessment that can be given. Mr. Martin stated that if his team is required to report any identified weaknesses, compliance issues, or disagreements with management; none were identified. He added that his firm performs what is called a single audit, which is used for compliance testing of federal programs like the CDBG and HOME funding that GCRA receives.

Ms. Weir thanked Mr. Martin for the thorough and positive report and credited GCRA staff for their excellent work to ensure the audit would be successful. Ms. Proner noted that the audit will be posted to GCRA's website and will be shared with Greenville County Finance staff for inclusion in the County's financial statements.

On a motion by Mr. Doser, seconded by Ms. Weir, the Board unanimously approved the Fiscal Year 2025 Audit Report as presented.

6. **Administration Committee.**

- a. **Approval of Fiscal Year 2026 Consolidated Budget.** At their September meeting, the Administration Committee approved the 2026 Consolidated Budget as it was presented. Building upon her memorandum and explanation from the committee meeting, Ms. Proner conducted a PowerPoint presentation to review five-year program income trends for each of GCRA's funding sources, financial positions including GCRA loans and rental portfolio, and composition of the Fiscal Year 2026 Consolidated Budget which is comprised of 2025 carry-forward dollars and the 2026 Annual Action Plan budget. Discussion ensued regarding the information presented; this discussion will be helpful as we plan for our future board retreat.

On a motion by Ms. Kizer, the Board unanimously approved the Consolidated Budget as presented.

7. **Approval of Fiscal Year 2026 Cost-of-Living Adjustment for Employees.** Ms. Robertson referenced the memo on page 8 and stated that, after reviewing the fiscal year 2026 budget, and in consideration of the excellent performance of the LGIP investment, leadership recommends a cost-of-living adjustment of four percent for eligible employees. The total cost of the increase across all staff will be approximately \$38,500. There have been salary savings of about \$107,000 from the past year. Ms. Robertson noted that staff have shown great teamwork, for example, by handling rotating coverage of the front desk. Ms. Ernul asked if there is additional stress on staff. Ms. Robertson and Ms. Proner responded that there is not at this time; this is factored into job duties, and as the auditors noted, processes have become more efficient, which carries over into all departments.

Mr. Smith thanked Ms. Ernul for her concern, noting that he has emphasized to employees that, while of course work volume and intensity ebbs and flows, if anyone finds themselves overwhelmed, they are encouraged to ask for help. It is possible that positions will need to be filled or added if we take on additional programs and volume later, but for now, the agency is right-sized.

Questions were asked and discussion ensued. Ms. Robertson explained that job descriptions were and continue to be updated as duties change; all is in accordance with the 2023 compensation analysis. The cost-of-living adjustment is the only increase occurring and is an even four percent for all eligible employees as opposed to a varied distribution. Lump sum payments will only apply if an employee reaches the top of the pay band determined for their position. The last increase provided to employees was about the same time last year; this year's request is a bit later due to greater uncertainty about funding earlier in the year. Greenville County has approved a six percent increase for their employees this year.

On a motion by Ms. Kizer, seconded by Mr. Moragne, the Board unanimously approved the proposed four percent cost-of-living adjustment for staff for Fiscal Year 2026 as presented.

8. Administration Committee, Continued.

a. Financial Highlights/KPI. Ms. Proner presented the Financial Highlights for the month of July, noting that Cash on Hand is \$14.5 million, which is a slight decrease from the previous month when the \$2 million allocation was received from the County. Assets increased by four percent. Notes Payable decreased slightly. Expenditures were \$415,857. \$57,000 was spent for CommunityWorks which benefited five homebuyers. \$52,000 was spent for Home Repair.

Through the Local Government Investment Pool (LGIP), \$43,344 in interest was earned in July, at an average interest rate of 4.46 percent. Ms. Proner added that over \$52,000 had been earned in August and that the interest rate had increased slightly.

9. Operations Committee. There were no approval items presented at the committee meeting.

10. Other Business – Executive Director Updates.

a. Technical Assistance. Mr. Smith shared that he recently met with the founders of a new value-based enterprise (VBE) working on a holistic approach to connect people to housing and healthcare services; they are formulating a business model which may be funded through the SC State Housing Trust Fund. This may open a new avenue of funding for GCRA through technology dollars.

- b. Federal Budget.** Mr. Smith stated that Congress has been at recess and are nearly out of time to pass a Continuing Resolution in absence of passing a budget; the federal government may shut down for a few days. GCRA has enough money in the bank to operate for a while without another drawdown.
 - c. Transfer of Property.** Mr. Smith stated that the property at Worley Road has passed first reading before County Council and should appear for second reading at their next Council meeting on October 7th. We have been approached by a seasoned developer with whom we have previously partnered regarding a potential LIHTC development on the Worley Road parcel. Staff are looking into the possibility of a ground lease or other income stream that would benefit GCRA as well as helping to provide more affordable housing.
 - d. Board Reappointments.** Mr. Smith noted that the County’s application window for board appointment applications will close at the end of the month. He thanked Mr. Dodds and Mr. Marraffa for their interest in the GCRA Board and for visiting with us, and stated that we value input from varying perspectives and enjoy engaging in conversation.
 - e. Future Board Retreat.** Mr. Smith noted the potential for a board retreat in the springtime. There will be more new board members who have not yet participated in a retreat, and a retreat would allow for deeper conversation regarding continued points of discussion. Mr. Smith spoke about the importance of continuing to examine trends and economic shifts and urged caution against focusing on reporting numbers and conducting business, lest we lose sight of our mission.
11. **Adjournment.** There being no further business, on a motion by Mr. Doser, seconded by Ms. Weir, the meeting was adjourned at 1:40 p.m.

Secretary

Memorandum

To: GCRA Board

From: Joe Smith
Executive Director

Date: October 28, 2025

Subject: Human Relations Commission Funding Request

Background:

Greenville County Human Relations Commission (GCHRC) works to promote equal opportunity for all citizens in the areas of housing and financial empowerment. The commission was established as a quasi-governmental unit of Greenville County government in 1972 by the South Carolina General Assembly. GCHRC was recognized by the U.S. Department of Housing and Urban Development (HUD) as the Fair Housing Agency for Greenville County in 1986, and in 2004, GCHRC became a HUD-Approved Housing Counseling Agency (LHCA).

GCHRC's housing counseling services address multiple barriers that allow low- and moderate-income Greenville County households to access and maintain stable and affordable housing. By providing a range of one-on-one housing counseling services, GCHRC can meet clients where they are and provide a continuum of support for clients who first need to stabilize their housing and then develop and pursue a long-term plan for housing stability.

GCHRC has a strong history of partnership and excellence in implementing HUD grants to support fair housing education. However, GCHRC's application to the Fair Housing Initiatives Program (FHIP) 2024 program was declined with HUD citing insufficient program funds to fund all qualified applications. GCHRC has previously received FHIP grants in 2023 going back to 2002, with only a few years of not receiving the grant. GCHRC has used this grant to fund its Fair Housing Counselor position, which leads GCHRC's fair housing program and conducts dozens of homebuyer education workshops, fair housing workshops, and counseling sessions annually. GCHRC is currently seeking funding to sustain this position as HUD funds were exhausted on June 30, 2025. GCHRC has submitted an application to GCRA for fully funding the salary and benefits of the Housing Counselor position for a year.

Recommendation:

GCRA upholds the responsibility to support and advocate for the enforcement of the Civil Rights Act of 1968, also known as the Fair Housing Act, for Greenville County residents. GCRA is in a position to fund this request through the HOME-American Rescue Plan Grant of 2021. Financial assistance for the salary and benefits for a Housing Counselor is an eligible activity and cost.

Staff Recommendation: GCRA staff recommend funding this request at the full amount requested of \$99,884.



Memorandum

To: GCRA Board Members
From: Diana Weir, Administration Committee Chair
Re: Administration Committee Meeting, October 14, 2025
Date: October 14, 2025

- 1. Opening and Roll Call.** The Administration Committee met on Tuesday, October 14, 2025, at 12:30 p.m. Committee members present were Diana Weir, Chair; Jane Kizer, Vice Chair; Amy Coleman; Barry Coleman; Dean Doolittle; and Joanna Reese (virtually). Staff present were Joe Smith, Executive Director; Francisco Arnaiz, Program Manager; Beverly Robertson, Human Resources Manager; and Meg Macauley, Senior Executive Assistant & Office Manager.
- 2. Invocation.** The invocation was offered by Ms. Kizer.

Action Items: The following items which were considered by the Administration Committee must be approved or ratified by the Board.

- 3. Approval of 2026 Holidays.** Referencing the memorandum on page 5 of the packet, Ms. Robertson stated that the proposed holidays are the same as they have been for the past 13 years with no additions or changes.

On a motion by Ms. Coleman, seconded by Ms. Kizer, the committee unanimously approved the 2026 holiday schedule as presented.

- 4. Approval of By-Law Revisions.** Referencing the memorandum and attachment on pages 6 through 15 of the packet, Mr. Smith reviewed the recommended revisions to the By-Laws, giving additional background information for some of the original content and proposed changes.

On a motion by Ms. Coleman, seconded by Mr. Doolittle, the committee unanimously approved revisions to the GCRA By-Laws as presented.

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Please review the following items of business discussed at the Administration Committee meeting. These items will not be discussed in the Board Meeting unless there is a question or comment about them.

5. Administration Reports

- a. **Subrecipient Report.** Mr. Arnaiz presented the report, noting that there have not been many reimbursement requests yet because the program year 2025 contracts were just recently executed. The bulk of this year's funding to subrecipient agencies is for salaries and benefits, which is reimbursed steadily throughout the year.

Mr. Arnaiz shared Program Department updates regarding subrecipient contracts and monitoring status; updates to monitoring processes and checklists to ensure compliance; the Union Bleachery sewer lateral replacement project to which GCRA is contributing funding; developer/partner applications, funding eligibility, and close-out of rental projects; development of the downpayment assistance program for County employees; tax abatement inquiries from developers; reconnecting with neighborhood associations to expand those relationships; the possibility of working with development consultants who have expertise beyond GCRA's normal involvement in developing affordable housing; and review of reprogramming of Safe Harbor's funding award for staff positions instead of construction as originally planned. Discussion ensued regarding eligibility of subrecipient funding for salaries. Mr. Smith responded that, while we have not always funded salaries, this is an eligible expense and we are now focusing in that area. He shared that the Human Relations Commission (HRC) has experienced a loss of federal funding due to policy changes at the federal level; this has resulted in a reduction to staff at HRC who are charged with fair housing compliance.

6. Financial Reports

- a. **Financial Highlights – KPI.** Mr. Smith shared that Ms. Proner was attending a conference; in her absence, he wanted to provide two updates from the report. He explained that the reason for the increase to Notes Payable was due to recording of the security instruments for the Project 43 units because they carry affordability restrictions. These instruments do not require any repayment from GCRA as long as the units are kept affordable for the designated period.

The decrease in Assets is due to the sale of another townhome unit at Fairview; the bank note balance is now \$625,000. Mr. Smith shared that staff have been in conversation with Greer officials regarding potential close-out of the project infrastructure as well as enhancements to marketing of the remaining units.

The Local Government Investment Pool (LGIP) balance is \$13.9 million, representing 96 percent of our total cash. The average interest rate increased slightly to 4.46 percent, with \$52,872 earned during August for a total of \$96,216 earned year-to-date. Mr. Smith expressed gratitude for Ms. Proner's championing of GCRA's participation in the LGIP after our auditors initially recommended it.

- b. **August Financials.** There were no questions posed regarding the financial statements.

7. Other Business.

- a. Upcoming Meetings.** Ms. Macauley reminded the committee members of the Executive Committee meeting on October 28th at 11:45am for the Executive Director performance review and evaluation, as well as the next Administration Committee taking place on Wednesday, November 12th (due to Veterans' Day falling on the second Tuesday) and the November board meeting occurring on Thursday the 20th to avoid the week of Thanksgiving. She also noted the holiday luncheon planned for Tuesday, December 2nd; it is hoped that the gathering can be held at the Operations Annex if construction is completed in time.
- b. Board Member Appointments.** Ms. Macauley shared that, per County Council staff, board applicant interviews will be conducted at a special called meeting of Committee of the Whole on October 28th at 5:00pm. It is expected that full Council will ratify the decision of the Committee at their meeting on November 4th.
- c. Executive Director Updates.**
 - i. Federal Budget.** Mr. Smith noted the ongoing shutdown of the Federal government, with no change to the budget reconciliation process yet.
 - ii. Transfer of Properties.** Mr. Smith stated that staff received from the County and recorded the deed for the two Woodside parcels (Projects Ball Field and Railroad). He has met with staff of United Ministries about their proposed "tiny house village;" engineers are just beginning their evaluation of the Project Railroad parcel. Due diligence will take some time, and Mr. Smith will keep the board informed of updates.

The Worley Road parcel has passed first and second reading of full County Council with a vote of 8-4 in favor each time; it will be considered at third and final reading on October 21st. Mr. Smith spoke yesterday to the developers who have proposed a LIHTC project for the parcel regarding the necessity of meeting with ReWa and MetroConnects to discuss engineering around challenging topography.
 - iii. Insurance Rates for 2026.** Mr. Smith stated that Ms. Robertson had just received communication from County staff regarding insurance rate increases for 2026. Ms. Robertson shared that open enrollment will run from October 20th to 31st. GCRA will incur an increase of approximately \$2,800 per month (\$34,000 for the year). Given the late notice and time pressure, Mr. Smith has decided to absorb this year's increase instead of passing it on to employees. Next year, staff will research other options including SC Public Employee Benefit Authority's insurance to compare rates and coverage. Mr. Smith noted that we are well-positioned to absorb the increase because of the excellent performance of the LGIP account, but it is likely that employees will need to bear some of the burden of increases, assuming insurance costs continue to rise.

- 8. Adjournment.** There being no further business and on a motion by Mr. Doolittle, seconded by Mr. Coleman, the meeting was adjourned at 1:21 p.m.

GCRA Financial Highlights
Month at a Glance August 25

| Government-Wide | | Change from | | Change from | |
|--------------------------------------|--------------|--------------------|----------|--------------------|--------------|
| | Month | Prior Month | % | FY25 (FYTD) | % |
| Cash | 14,586,213 | Increase | 0% | Decrease | -1% |
| Total Assets | 47,416,476 | Decrease | -1% | Increase | 3% |
| Notes Payable | 4,792,014 | Increase | 72% | Increase | 71% |
| Debt-to-income | | | 3% | | 2% |
| Net Position | 37,360,152 | Decrease | -6% | Decrease | -6% |
| Net invest. in capital assets | 11,805,067 | Decrease | 0% | Decrease | 0% |
| Unrestricted net assets | 25,555,085 | Decrease | -9% | Decrease | -8% |
| Governmental Funds | | Change from | % | YTD | |
| | Month | Prior Month | | | |
| Revenue | 643,317 | Increase | 41% | 1,101,699 | |
| Expenditures | 580,149 | Increase | 40% | 1,004,023 | |
| Net change in fund balance | 63,168 | Increase | 57% | 97,676 | |
| Rental Portfolio | | Change from | % | YTD | |
| | Month | Prior Month | | | |
| Net Income (loss) | (38,774) | Decrease | 250% | (12,881) | |
| Local Government Invest. Pool | | | | Interest | |
| LGIP Balance: | 13,931,419 | % of total cash: | 96% | 52,872 | Month |
| | | Avg Interest rate: | 4.46% | 96,216 | YTD |



Memorandum

To: GCRA Board Members
From: David Doser, Operations Committee Chair
Re: Operations Committee Meeting, October 16, 2025
Date: October 16, 2025

1. **Opening and Roll Call.** The Operations Committee met on Thursday, October 16, 2025, at 12:30 p.m. Committee members present were David Doser, Chair; James Hammond, Vice Chair; Denise Ernul; Robert Julian; Walter Moragne; and DeAndra “DJ” Wilson. Staff present were Joe Smith, Executive Director; Levi Chesney, Project Manager; and Meg Macauley, Senior Executive Assistant & Office Manager.
2. **Invocation.** The invocation was offered by Mr. Doser.

* * * * *

Please review the following items of business discussed at the Operations Committee meeting. These items will not be discussed in the Board meeting unless there is a question or comment about them.

3. Operations Reports

- a. **Home Sales Report.** Mr. Chesney presented the Home Sales Status Report for September, showing photos of the progress at 1306 W. Bramlett Road. Discussion ensued regarding the size of the house and the advantage of having a variety of home designs available to us for different developments.

The Fairview townhome unit at 328 Lion Heart Lane was sold last month; the bank note balance is now \$625,000. Discussion ensued regarding lessons learned and the agency’s ability to pivot in response to economic and political changes, most notably higher interest rates and extreme insurance increases. Staff have already altered original plans for the development at Gridley Place, to include a mixture of single-family homes for sale and duplex units for rental instead of townhomes for sale. Original plans for the Iola Wilson Street housing may be altered as well. Questions were asked and discussion ensued regarding examination of highest and best use for each project we undertake, including the Worley Road parcel and eventual Fairview Phase II.

- b. Rental Property Reports.** Mr. Chesney presented the Rental Report for September, noting current vacancies and several moves to place a few tenants into units that will better meet their needs. 106 Heatherly Drive and 19/21 Young Street are now vacant and will be demolished and rebuilt. Discussion ensued about GCRA's properties and involvement in the Sterling community.

The Rental Delinquency Report for September showed a past due balance of \$15,694. Mr. Chesney stated that the tenant at 19 Journey Lane is not expected to bring their account current and will likely be evicted. Discussion ensued regarding tenants who remain chronically delinquent and some of the reasons for this, as well as agencies and funding for rental assistance.

- c. Public Works, Partners, & Repairs Report.** Mr. Chesney presented the report for September.

Road work for the Gridley Place infrastructure project should begin on the 22nd; a portion of the road will be temporarily closed for infrastructure under the street to be replaced. Mr. Chesney held a pre-bid meeting for the vertical portion of the Gridley project; several builders attended. Staff will bring a profile for construction cost approval to the November Operations Committee meeting. The Iola Wilson Street project is still in the permitting process; staff will meet with county representatives today to continue the lengthy approval process. Discussion ensued regarding County staff turnover and loss of institutional knowledge and expertise, and a shift in local political mindset towards limited development.

Mr. Chesney showed photos of renovation progress at the Annex. Mr. Hammond, noting many changes over the years, asked if staff still views the Annex as a sound investment. Mr. Smith responded in the affirmative; the property could be a fallback for us to house all offices if necessary in the future. Another building for offices would need to be constructed, or the warehouse portion could be converted and containers could be added outside for storage.

One home repair job was completed by GCRA during September. Operations staff focus has shifted and the repair program is experiencing increased activity.

- d. Loan Portfolio Report.** Mr. Smith presented the 1st Quarter loan portfolio report, noting a delinquency rate of 2.8 percent, a slight increase since the 4th Quarter due to past-due economic development loans being placed in collection with judgments recorded. Six economic development loans have judgments filed against the owners and are not included in this data due to being in a "non-collection" status. Of 211 accounts, only six are 90 days or more past due. One Rehab Advance loan and one interest-only loan were paid in full during the 1st Quarter for a total payoff of \$35,621.

4. Other Business.

- a. Upcoming Meetings.** Ms. Macauley reminded the committee members of the Executive Committee meeting on October 28th at 11:45am for the Executive Director performance review and evaluation, as well as the November (Annual) board meeting occurring on Thursday the 20th to avoid the week of Thanksgiving. She also noted the holiday luncheon planned for Tuesday, December 2nd; it is hoped that the gathering can be held at the Operations Annex if construction is completed in time.
- b. Board Member Appointments.** Ms. Macauley shared that, per County Council staff, board applicant interviews will be conducted at a special called meeting of Committee of the Whole on October 28th at 5:00pm. It is expected that full Council will ratify the decision of the Committee at their meeting on November 4th.

c. Executive Director Updates.

- i. Federal Budget.** Mr. Smith noted the ongoing shutdown of the Federal government, with no change to the budget reconciliation process yet.
- ii. Transfer of Properties.** Mr. Smith stated that staff received from the County and recorded the deed for the two Woodside parcels (Projects Ball Field and Railroad). He has met with staff of United Ministries about their proposed “tiny house village;” engineers are just beginning their evaluation of the Project Railroad parcel. Due diligence will take some time, and Mr. Smith will keep the board informed of updates.

The Worley Road parcel has passed first and second reading of full County Council with a vote of 8-4 in favor each time; it will be considered at third and final reading on October 21st. Mr. Smith spoke yesterday to the developers who have proposed a LIHTC project for the parcel regarding the necessity of meeting with ReWa and MetroConnects to discuss engineering around challenging topography.

- iii. ReWa, MetroConnects, Greenville Water Collaboration.** Mr. Smith stated that he has met with staff from ReWa and MetroConnects to discuss the possibility of discounted tap fees for GCRA projects; they expect to provide another \$175,000 in discounted tap fees in 2026.
- iv. Tarriff Effects.** Mr. Smith noted that on October 14th, a ten percent tariff was imposed for Canadian softwood lumber that is typically used for framing. This may affect the cost of the Gridley Place duplex project currently out to bid. Cabinetry and furniture trades were also impacted by recent tariffs, but we source ours locally so GCRA may not feel as much impact from this.

- 5. Adjournment.** There being no further business and on a motion by Mr. Hammond, seconded by Mr. Julian, the meeting was adjourned at 1:37 p.m.

https://www.postandcourier.com/greenville/news/piedmont-fire-department-headquarters-greenville-county/article_cbfb40-5ae5-44d4-ac62-250e3825cf82.html

As land runs out in former Upstate SC mill community, its fire department asks county for property

BY CONOR HUGHES CHUGHES@POSTANDCOURIER.COM

OCT 14, 2025



The Saluda River plays a central role in a proposed master plan that envisions a bustling, sustainable future for Greenville County's Piedmont community.

GREENVILLE COUNTY/PROVIDED

PIEDMONT — The Piedmont Fire Department is seeking a location for a new fire headquarters, saying its current facility is too small to meet the future needs of its rapidly growing service area.

Fire Chief Tracy Wallace said the department's current facility is hemmed in on three sides by publicly owned roads and on the fourth by private property, making renovation and expansion an unrealistic option.

Built in 1972, Wallace said the current headquarters was built to accommodate a small volunteer staff, not the seven-firefighters-per-shift department he now oversees. Fire engines and other equipment are packed into storage bays. Wallace said he will need to buy a new truck in the coming years, but at the moment, he has nowhere to put it.

“Currently, on apparatus, I’m good, because I’ve got them stacked in here so I can’t hardly move,” he said. “But I would say in the next five years, we’ll be purchasing a new engine.”

Wallace said the explosive growth throughout both Greenville and Anderson counties is quickly spreading to Piedmont. In the past two years, he said, developers have built 1,000 new homes in the area, with no sign of slowing down.

To keep up with demand, Wallace said the fire department needs to expand.

“We’ve completely outgrown our station,” he said.

The rate of growth has increased demand for the service, but also made it more difficult for the department to find land suitable for the new facility as more properties get bought up.

In its effort to establish a new headquarters, the public service district is turning to Greenville County, asking that it transfer a property about a mile from its current facility into the department’s ownership. The 15-acre site would make for a well-situated new headquarters, Wallace said, with access to Highway 20 and Highway 86, as well as the Saluda River, where the PPSD is responsible for water rescues.

About 7 acres of the tract could not be developed because of flood plain restrictions and a power line easement, Wallace said, but the other 8 acres would be ideal for the new facility.

The property in question, once owned by the Greenville County Recreation District before it was absorbed by Greenville County, is currently empty with no plans for future use.

During an Oct. 13 meeting, Greenville County’s finance committee voted unanimously to recommend approval of the transfer. It will now go to the **full County Council**.

County Councilmember Rick Bradley, who represents Piedmont and grew up there, said the public service district is a vital resource for the former textile village. Unlike other mill communities throughout Greenville County, Piedmont never incorporated as a town, making the district its only local government entity.

As such, the PPSD serves numerous functions, including keeping Piedmont's street lights running, operating the local community center and maintaining recreational amenities.

Bradley said he fully supports the county stepping in to help the district's fire department keep up with demand.

"We can't do anything else with it and think it would best serve Greenville County citizens as a fire department," he said. "Because we are completely out of room."

If the fire department ultimately does move its headquarters, Wallace said it will likely rent out its current facility on Piedmont's Main Street as a commercial property. Depending on the tenant, the building could play a part in the long-sought revitalization of the mill village's downtown corridor.

Because the department would retain ownership, it would also leave open the possibility of converting it back into a fire station at some point if needed.

Wallace said it is unclear at this point how much constructing a new facility would cost, but he anticipates the district would have to issue a bond to fund it.

Follow Conor Hughes on X @ConorJHughes or reach him on his email at chughes@postandcourier.com.

CONOR HUGHES

REPORTER

Conor Hughes covers Greenville County for The Post and Courier. He has been reporting on South Carolina's Upstate for close to a decade, writing about everything from crime, to development, to politics during that time.

Upstate Business Journal – Gateway at the Green affordable housing project opens in Greenville

October 16, 2025 – Tiare Solis



Gateway at the Green, a 72-unit [workforce housing](#) project, held a grand opening Oct. 15.

The \$18 million development is located at 39 Webb Road near Haywood Mall in Greenville. It will provide housing for those earning 20% to 60% of the area median income.

The complex was created in partnership with [Creative Builders](#), the [Greenville Housing Fund](#) and Gateway Development. John Mandell, president and COO of Gateway Development, said the project created 100 temporary jobs in construction and will have two permanent employees.

There were a number of contributors present, including Mandell, Mayor Knox White, City Councilmember Dorothy Dowe and Greenville Housing Fund CEO and President Bryan Brown.

“There are a number of residents here – 20%, 30% [AMI] – that would not otherwise have a chance at stable, healthy, crime free environments,” said GHF board member Veretta Lindsay during the grand opening.

The project totals three buildings with one- to three-bedroom apartments available and amenities such as a clubhouse, fitness center, leasing office and computer lab. The clubhouse also provides laundry facilities.

“This project was supported by a combination of federal and state tax credit financing, city support and private investments, and we are grateful for all of those investments,” Dowe said. “These partnerships represent Greenville’s innovative and collaborative spirit. Today, we continue to show what can happen when we align our resources to expand access to housing.”

Leasing inquiries can be made to gatewayatthegreen@gatewaymgt.com.

WYFF4 – Mortgage payments have nearly doubled in the past decade. These counties saw the biggest rise

October 20, 2025 – Katrina Ventura

NEW YORK — Mortgage rates have decreased in recent weeks, hitting their lowest levels since the start of the year. The average [30-year fixed mortgage rates](#) from Freddie Mac, the government-sponsored resource for U.S. housing data, showed that mortgage rates dipped to 6.26% in September as the Federal Reserve lowered interest rates.

While mortgage rates have started to ease, they remain higher than pre-pandemic levels.

U.S. mortgage rates

The 30-year average fixed mortgage rate lowered to 6.26% on Sept. 18, 2025, the week of the Federal Reserve rate cuts.



Weekly data as of Oct. 9, 2025.

Chart: Katrina Ventura/Get the Facts Data TeamSource: [Freddie Mac via FRED](#)

Mortgage rates are the interest you pay to borrow money to buy a home. Higher mortgage rates lead directly to higher monthly mortgage payments for homeowners because more interest accrues on the principal mortgage each month.

For example, if you bought a home for \$330,000 with a down payment of 10%, and the 30-year mortgage rate this September was 6.26%, the principal and interest payments on your mortgage would be \$1,830.

Compared to the same period 10 years ago, which would have been \$1,402, as the mortgage rate in September 2015 was 3.91%. But interest rates alone didn't cause the sharp increase in costs. Rising home prices have also played a significant role.

National Association of Realtors data, analyzed by the [Get the Facts Data Team](#), shows that monthly principal and interest mortgage payments in the United States have nearly doubled in the last 10 years.

On average, the monthly cost of owning a home in counties across the United States was \$1,424 in 2025, compared to \$712 in 2015. That number doesn't include costs like property taxes, homeowner's insurance, homeowners association fees and other fees.

The top five counties that saw the largest monthly mortgage increases were all in Idaho, each experiencing housing prices rise by more than 180 percent. Canyon County saw the largest increase, with monthly mortgage costs rising to \$2,381 in 2025 from \$840.71 in 2015.

A 2022 [study released by Idaho Department of Labor](#) attributes rising housing market prices to a decline in existing housing inventory, defined as the total volume of unique, active and previously-occupied home listings. This decline in supply of existing housing is a result of households owning or renting longer periods than in the past, according to the study.

While counties in Idaho experienced significant increases, the most expensive housing prices are found in Massachusetts, California and Wyoming.

Nantucket County in Massachusetts saw the monthly cost of owning a home more than double, reaching \$9,797 in 2025 compared to \$4,691 in 2015. The island, located about 30 miles south of Cape Cod, has a median home listing price of \$5.2 million, according to [Realtor.com](#).

In California, mortgage rates rose by an average of 89% over the last 10 years. The highest mortgage rates in the state are found in Marin, San Mateo and Santa Clara counties.

What's the impact of higher mortgage rates?

Over the last 10 years, mortgage rates have experienced both highs and lows. Rates dropped to historically low levels during the COVID-19 pandemic, reaching 2.65 % in January 2021 as individuals [refinanced their homes](#). They subsequently [rose to 5% in April 2022](#), marking the first time interest rates had been that high since 2011.

Aside from higher mortgage rates, fewer homes are available for sale.

According to a 2024 [report by the Consumer Financial Protection Bureau](#), homeownership has become less affordable since interest rates rose. This has also resulted in fewer homes being available for sale, as homeowners who had locked in low rates were hesitant to move.

A typical household earning \$69,000 a year would have to spend about 36% of their monthly income to afford the monthly mortgage payment for the median home, according to the report.

https://www.postandcourier.com/greenville/business/union-bleachery-redevelopment-superfund-greenville-sc/article_faedbc67-7117-4dcb-9f47-03e095905af9.html

With cleanup imminent, this Superfund site in SC could start redevelopment next year

BY SPENCER DONOVAN SDONOVAN@POSTANDCOURIER.COM

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Construction on the first phase of redevelopment of the Union Bleachery site is expected to start in early 2026.

SPENCER DONOVAN/STAFF

GREENVILLE — Redevelopment of the former Union Bleachery property northwest of the Greenville city limits could begin early next year.

The On The Trail Greenville project would transform the bleachery from a vacant Superfund site along the Swamp Rabbit Trail into **an almost mini-downtown** in the Sans Souci community. Industrial activity on the 238-acre property, which is also known as the U.S. Finishing and Cone Mills site, dates to 1903.

Miami-based developer 13th Floor Investments said it expects to break ground on the first phase of redevelopment — a 222-unit market-rate apartment community — in the first quarter of 2026. **Contamination cleanup** is expected to begin next year as well, state environmental officials confirmed.

It's the first public movement on **the \$2 billion project** since the developer, neighbors and a Biden administration official toured the property in spring 2024.

“The mixed-use development will unfold in multiple phases, featuring a diverse array of residential, commercial, and retail uses, including renovations to the **planned 2.2-mile trail extension**,” the developer said in a statement.

Sans Souci Neighborhood Alliance President Ben Lord said there's broad interest in the trail extension, but that they want to continue to push the developer to include pathways to homeownership in their project. The developer has said the project is billed as all market-rate rentals.

“We're really excited about that trail extension,” Lord said. “I think there's a universal excitement for that, and we want to see if we can find ways to integrate that into the rest of the neighborhood as well.”

To help build the trail, Greenville County was awarded a \$20.3 million grant by the U.S. Department of Transportation.

Construction was originally expected to begin in February 2026, but Greenville County spokesperson Bob Mihalic said they had not yet received the funding. Start dates won't be confirmed until funding is in hand, Mihalic said.

In a statement, a DOT spokesperson confirmed the project was approved for obligation of funds but did not say when those funds would be received by the county.

Earlier this year, the Trump administration undertook a review of federal grants across agencies in a push to cut out what it has called “burdensome DEI, Green New Scam, and social justice requirements that Congress deliberately did not mandate.”

Part of the property has already been delisted from the Superfund National Priorities List, a federal program designed to restore highly polluted properties.

Remaining cleanup of the site focuses on two main parts: contaminated soil and groundwater.

Cone Mills Acquisition Group, the prospective property buyer that’s tied with the developer, is responsible for excavating contaminated soils and disposing of them off-site. The S.C. Department of Environmental Services is overseeing the cleanup alongside the U.S. Environmental Protection Agency.

That work is expected to begin in 2026 and last about six months, an SCDES spokesperson said.

SCDES is leading the groundwater decontamination, and its contractor has started a pilot study. Full-scale cleanup activities will begin in 2026 and are expected to wrap up in 2029.

SPENCER DONOVAN

REPORTER

Spencer Donovan covers Greenville for The Post and Courier. He's an Atlanta native and graduate of the University of Georgia. You can find him on walks around town, eating at local restaurants and hiking in the mountains.