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My motto was always to keep swinging. Whether I was in a slump or feeling badly or having trouble off the field, the only thing to do was keep swinging.

HANK AARON

GCRA Board Meeting
April 28, 2026

May 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12 Administration Committee meeting, 12:30	13	14 Operations Committee meeting, 12:30	15	16
17	18	19	20	21	22	23
24	25 Memorial Day (Office Closed)	26 Board meeting, 12:30	27	28	29	30
31						

June 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9 Administration Committee meeting, 12:30	10	11 Operations Committee meeting, 12:30	12	13
14	15	16	17	18	19	20
21	22	23 Board meeting, 12:30	24	25	26	27
28	29	30				

**GCRA Board Meeting Agenda
Tuesday, April 28, 2026 – 12:30 p.m.
GCRA Board Room**

- 1) Call to Order Chair Jane Kizer
- 2) Invocation
- 3) *Approval of March 24, 2026 Board Minutes (Pages 5 – 8)
- 4) *Approval of the 2026 Annual Action Plan (PowerPoint)
- 5) Administration Committee (Pages 9 – 11)
 - a) Financial Highlights – KPI (Page 12)
- 6) Operations Committee (Pages 13 – 15)
 - a) *Approval of Construction Cost
- 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.
- 9) Adjournment



Minutes
Greenville County Redevelopment Authority
Regular Session
Tuesday, March 24, 2026

Board Members Present: Jane Kizer, Chair
Denise Ernul, Vice Chair
Diana Weir, Treasurer
Barry Coleman
Dean Doolittle
David Doser
James Hammond
Robert Julian
Matthew Nocella
Joanna Reese
Paul Schweikardt

Board Members Absent: DeAndra “DJ” Wilson

Staff Members Present: Joe Smith, Executive Director
Pamela Proner, Finance Director
Francisco Arnaiz, Program Manager
Meg Macauley, Senior Executive Assistant & Office Manager

Guest Present: Russell Dodds, 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 Ms. Proner.
3. **Approval of the February 24, 2026 Board Minutes.** On a motion by Ms. Weir, seconded by Mr. Hammond, the Board unanimously approved the minutes of the February 24, 2026 Board meeting as presented.
4. **Approval of Fairview Townhomes Infrastructure Closeout.** Mr. Smith referenced the profile on-screen and stated that a low bid of \$147,500 was received from Upland Builder Group to complete the infrastructure as designed for the closeout of the Fairview Townhomes Infrastructure project, to include paving, sidewalks, pond, stormwater final inspection, and hydroseeding on non-constructed lots per City of Greer requirements. He noted that although staff had a price several months ago, recent increases to diesel fuel and other costs necessitated rebidding the project. Questions were asked and discussion ensued regarding available funding, expenditure helping with timeliness for HUD, and the City of Greer’s position regarding close-out.

On a motion by Ms. Ernul, seconded by Mr. Schweikardt, the Board unanimously approved a contract of \$147,500 with Upland Builder Group for completion of the Fairview Townhomes Infrastructure Closeout project as presented.

5. **Approval of Amended Funding Allocation for PY 2026 ESG Subrecipients.** Ms. Kizer referenced the memo on page 7 and stated that the amended amounts only affect United Ministries and United Housing Connections; funding for the other agencies previously approved by the Administration Committee at their March meeting remains the same, but it is parliamentarily appropriate to approve the amended recommendations in their entirety today. Mr. Arnaiz explained the rationale for the change in request: funding United Ministries at the current level would be an increase of over 70 percent in funding compared to last year. Not funding United Housing Connections would withdraw financial support for the Intake Coordinator and Third-Shift Security at Reedy Place Permanent Supportive Housing.

On a motion by Ms. Weir, seconded by Ms. Ernul, the Board unanimously approved the funding allocation for PY 2026 ESG subrecipients as amended.

6. **Administration Committee.**

- a. **Approval of PY 2026 CDBG Unincorporated Public Service Subrecipients.** Ms. Reese stated that the committee unanimously approved the Program Year 2026 CDBG unincorporated public service subrecipient funding as presented.

On a motion by Ms. Weir, the Board unanimously approved the Program Year 2026 CDBG unincorporated public service subrecipient funding.

- b. **Approval of PY 2026 Home Repair Subrecipient.** Ms. Reese stated that the committee unanimously approved the Program Year 2026 home repair subrecipient funding for Rebuild Upstate as presented.

On a motion by Ms. Weir, the Board unanimously approved the Program Year 2026 home repair subrecipient funding.

- c. **Approval of PY 2026 Developers/Partners.** Ms. Reese stated that the committee unanimously approved the Program Year 2026 developer/partner funding for Fitch Irick, Inc., Homes of Hope, Inc., Greer Community Outreach, and CommunityWorks as presented.

On a motion by Ms. Weir, the Board unanimously approved the Program Year 2026 developer/partner funding.

- d. **Approval of PY 2026 Community Housing Development Organization (CHDO).** Ms. Reese stated that the committee unanimously approved the Program Year 2026 funding for Habitat for Humanity as presented.

On a motion by Ms. Weir, the Board unanimously approved the Program Year 2026 CHDO funding.

- e. **Financial Highlights/KPI.** Ms. Proner presented the Financial Highlights for the month of January. She stated that the most significant update is the \$2.2 million received from Greenville County after the month of January was closed. She also noted that the LGIP interest rate continues to drop by about two tenths of a point each month, but staff are still pleased with the rate of return.
7. **Operations Committee.** There were no approval items presented at the committee meeting.
8. **Other Business – Executive Director Updates.**
- a. **Welcoming Guest.** Mr. Smith re-introduced Mr. Russell “Rusty” Dodds, prospective board applicant who attended a board meeting last September and who intends to apply again during the 2026 fall cycle.
 - b. **Board Retreat Follow-Up.** Mr. Smith shared that a new banner advertising the Fairview Townhomes has been created and installed on-site; Ms. Reese may have identified some interested applicants.
Mr. Smith stated that staff owe the board two items: talking points that will help board members accurately share information about GCRA’s activities and accomplishments, and an updated “Report Card” with new data for the current fiscal year.
 - c. **Project Status.** Mr. Smith also stated that there is finally progress on the Gridley Street project; traffic control is in place and grading for the duplex side is about to begin, with stormwater boxes reordered for the underground road work portion of the project. As of yesterday, the parking lot at the Active Day Center was repaved, and striping to complete the project should occur today; Textile Heritage Society representatives are very pleased.
 - d. **Meetings with Partners.** Mr. Smith stated that he met recently with City of Greenville staff to continue the conversation about the possibility of GCRA managing the City’s federal dollars. The process takes time, and will likely require a vote by City Council. Tonight, staff will present the Annual Action Plan at the City of Greer Council meeting; this is the last of the five municipal meetings regarding the Plan. Mr. Smith will speak this coming Monday at United Ministries’ board meeting regarding the proposed long-term ground lease for their tiny house village concept. United Ministries staff and vendors are still performing due diligence. It is hoped that we can begin the process of seeking City annexation approval soon; the City has agreed to waive all fees.

- e. **Property Transfers/Annexation.** Mr. Smith stated that the Worley Road parcel is officially rezoned and in City of Greenville limits. GCRA’s developer partners are still working through the LIHTC application process.

Mr. Smith stated that he requested that Greenville County proceed with transferring the Belle Meade/Piney Bluff parcel to GCRA; the deed is expected soon. Staff will hold a community meeting at Upstate Circle of Friends; we hope to have estimates from engineers soon so that the meeting can be held in April. Initial plans are to develop nine lots for construction of single-family homeownership, which will be significant for District 25.

- f. **Podcast Participation.** Mr. Smith stated that Ms. Ernul and Councilman Fant had invited him to participate in a podcast sponsored by Vision 25 last Thursday. Ms. Ernul noted that the podcast, “Third Thursday with Councilman Fant,” is for discussion of current events regarding local government and how they affect area residents. In his presentation, Mr. Smith spoke about the Avery Landing project which received a \$54 million investment to build 155 units of affordable rental housing.

- g. **Upcoming Event.** Mr. Smith shared that there will be a grand opening event on Thursday the 26th for The Paragon, a newly completed developer/partner project that consists of 88 units of affordable apartments. GCRA contributed \$704,000 in HOME, AHF, and HOME-ARP funding to the project. Staff delivered fliers to surrounding businesses, some of whom were very excited to learn of the apartment complex because they have employees who make apply to become tenants there.

- 9. **Adjournment.** There being no further business, on a motion by Ms. Ernul, seconded by Ms. Weir, the meeting was adjourned at 1:03 p.m.

Secretary



Memorandum

To: GCRA Board Members

From: Joanna Reese, Administration Committee Chair

Re: Administration Committee Meeting, April 14, 2026

Date: April 14, 2026

1. **Opening and Roll Call.** The Administration Committee met on Tuesday, April 14, 2026, at 12:30 p.m. Committee members present were Joanna Reese, Chair; Dean Doolittle, Vice Chair; Barry Coleman; Jane Kizer; Paul Schweikardt; and Diana Weir. Staff present were Joe Smith, Executive Director; Pamela Proner, Finance Director; José Reynoso, Senior Community Development Planner; and Meg Macauley, Senior Executive Assistant & Office Manager.
2. **Invocation.** The invocation was offered by Mr. Coleman.

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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.

3. **Administration Reports**
 - a. **Subrecipient Report.** Mr. Reynoso presented the report, stating that while the report reflects ESG reimbursements of 66 percent, more draws have been completed since the time of publication. Ms. Rivera has been in touch with several agencies to encourage timely expenditure of their funds. Mr. Reynoso also stated that Greenville Free Medical Clinic and Meals on Wheels do well with timely expenditure via two large reimbursement requests each during the year, so staff are not concerned. Questions were asked and discussion ensued regarding what particular items are funded by GCRA dollars at particular agencies. Questions were also posed about the lack of subrecipients or projects in the city of Travelers Rest. Mr. Reynoso and Ms. Proner explained that the 15 percent of our CDBG allocation that is used for public service agencies can be reprogrammed if it is unused. Staff have met with Travelers Rest representatives to discuss where and how they might use their funding. They will not lose the funding; it carries forward and can remain in their budget for several years before being spent. Discussion ensued regarding timeliness of CDBG and HOME funds.

- b. Timeliness Report.** Mr. Reynoso presented the report, stating that the goal by May of 2026 is a ratio of 1.5 for \$868,805 left to spend to be in compliance with CDBG guidelines. Funding the MetroConnects sewer line project in Union Bleachery and construction of the replacement rental house in Judson should expend the remainder of funding necessary to meet our timeliness goal. Ms. Proner stated that she has planned out the expenses she expects through April and has no concerns. Mr. Smith praised staff for being diligent regarding the timeliness metric.

Mr. Doolittle requested a high-level understanding of the timeliness concept. Ms. Proner explained that HUD wants to ensure that we are extended for no more than a year and a half worth of allocation at any given time, represented by the 1.5 figure. The reality is that the money can be several years old, but this 1.5 number is used to gauge expenditures. The oldest money we have on hand is from 2021. Discussion ensued regarding how staff plan for activities and projects over multiple years, at times deliberately building funds for projects requiring significant budgets.

- c. Annual Action Plan Update.** Mr. Reynoso stated that we are nearing the deadline for submission of the Annual Action Plan. A public hearing will occur next Tuesday with in-person and online attendance available, and comments will be accepted through April 30th before we finally submit the Plan to HUD on May 15th. Staff will present the Plan to the Greenville County Finance Committee and full Council before submission; staff will present the Plan to the Board at their April meeting in order to stay within the submission timeline.

4. Financial Reports

- a. Financial Highlights – KPI.** Ms. Proner provided updates for the month of February, noting that there were not many material changes this time. Notes Payable is now stable after the last draw was made for Annex completion. We have four percent debt-to-income, stabilized in Assets and Capital Assets. Revenue and Expenditures have resulted in a net positive \$28,000. The rental portfolio saw some larger expenses due to move-outs and repairs. The Local Government Investment Portfolio (LGIP) earned \$41,000 for the month; we continue to keep a large balance for maximum earnings.
- b. February Financials.** Ms. Kizer asked about line items for income versus expenditures for the rental portfolio. Ms. Proner referred to page 11 of the packet, the Rental Statement of Revenue and Expense, which goes into significantly more detail than the KPI report which is a high-level summary.

Ms. Kizer noted a discussion point from the retreat: cost analyses of projects, and asked if the Administration Committee can also receive information related to Operations Committee construction profiles, not as an approval item but for information. Mr. Smith responded that information such as costs per square foot, budget, etc. can certainly be provided.

Questions were asked regarding the rental portfolio as to profit and loss, comparison over time, trends, etc. Discussion ensued regarding the ability to create a budget for rental properties; we are constantly analyzing the portfolio to determine the best ways to financially manage it. Mr. Smith stated that a lesson learned over the years is that we are best served to carry zero debt on rental projects, and instead to fund them with HOME dollars.

5. Other Business – Executive Director Updates.

- a. Property Transfers/Annexation Possibilities.** Mr. Smith stated that the deed for the Belle Meade parcel was recently received and recorded. The two Spring Street parcels Greer City Council approved for donation to GCRA were deed to us last month.

The Worley Road parcel was annexed into the City of Greenville, and the rezoning change has occurred. Our development partners are working on their LIHTC application which is due in May; in self-scoring, this project still ranks first in the state. Mr. Smith noted that the site is difficult, and he has been extremely impressed with Creative Builders and Fitch Irick.

The proposed ground lease for the United Ministries' tiny village concept is still under discussion and United Ministries is still working through due diligence, so annexation is not yet being pursued for the "Project Railroad" parcel.

- b. New Federal Bill.** Mr. Smith noted that the new bill regarding HUD allocating more funds to CDBG for affordable housing came out of the Senate and is still under consideration by the House. We are hopeful that it will ultimately be passed; it is encouraging to see bipartisan support for affordable housing.
- c. Updates to Reports.** Mr. Smith stated that staff are working on updates to the format of reporting to the board, incorporating items requested by the board at the retreat, with changes to be made by the beginning of the new fiscal year in July. He noted that we are always looking to improve processes and procedures where necessary, and praised the Finance Department for a recent change to the cash management process. Ms. Proner noted that it was a byproduct of our investment in the Local Government Investment Pool.

- 6. Adjournment.** There being no further business and on a motion by Ms. Kizer, seconded by Mr. Coleman, the meeting was adjourned at 1:19 p.m.

GCRA Financial Highlights
Month at a Glance February 26

Government-Wide		Change from	%	Change from	%
	Month	Prior Month		FY25 (FYTD)	
Cash	14,567,206	Increase	1%	Decrease	-1%
Total Assets	48,953,207	Increase	0%	Increase	7%
Notes Payable	4,871,736	Decrease	0%	Increase	74%
Debt-to-income			4%		0%
Net Position	38,853,827	Increase	0%	Decrease	-2%
Net invest. in capital assets	11,920,186	Increase	0%	Increase	1%
Unrestricted net assets	26,933,641	Increase	0%	Decrease	-3%
Governmental Funds		Change from	%	YTD	
	Month	Prior Month			
Revenue	488,530	Decrease	-10%	5,833,607	
Expenditures	460,497	Decrease	-21%	5,613,373	
Net change in fund balance	28,033	Increase	-166%	220,234	
Rental Portfolio		Change from	%	YTD	
	Month	Prior Month			
Net Income (loss)	(20,834)	Decrease	161%	72,578	**
Local Government Invest. Pool				Interest	
LGIP Balance:	14,003,860	% of total cash:	96%	41,469	Month
		Avg Interest rate:	3.89%	380,657	YTD

Fairview Loan Balance \$ 450,000
Fairview remaining units to sell: 8 units

Rental Portfolio:

** With intercompany transfers



Memorandum

To: GCRA Board Members
From: David Doser, Operations Committee Chair
Re: Operations Committee Meeting, April 16, 2026
Date: April 16, 2026

- 1. Opening and Roll Call.** The Operations Committee met on Thursday, April 16, 2026, at 12:36 p.m. Committee members present were David Doser, Chair; Denise Ernul; Robert Julian; Matthew Nocella; and DeAndra “DJ” Wilson. James Hammond, Vice Chair, was absent. 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.

Action Item: The following item which was considered by the Operations Committee must be approved or ratified by the Board.

- 3. Approval of Construction Cost for 106 Heatherly Drive, Judson.** Mr. Chesney stated that there were two responsive bidders for the project: Oak Valley Construction LLC and Upland Builder Group; Oak Valley Construction provided the low bid of \$216,638 for a three bedroom, two and a half bathroom, 1,300 square foot rental house to replace the one that we just demolished. Questions were asked and discussion ensued regarding cost per square foot, materials to be used, rent amount, renovation versus demolition and reconstruction, and houses immediately adjacent to this property.

On a motion by Mr. Nocella, seconded by Ms. Ernul, the committee unanimously approved the cost of up to \$238,301 for construction of a new rental house at 106 Heatherly Drive in the Judson community, as presented.

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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.

4. Operations Reports

a. **Home Sales Report.** Mr. Smith stated that the two recent candidates for Fairview Townhomes units are unfortunately not qualified, as their credit scores were too low; to be considered for Mortgage Loan Fund financing, applicants need scores of at least 640. Ms. Ernul asked if we refer applicants for credit counseling if their scores are too low and if we are still working with Home Team. Mr. Smith responded that we have worked with Home Team, but typically refer clients to the Human Relations Commission for counseling. Questions were asked and discussion ensued regarding marketing and how to find our ideal candidates. Current methods include our realtor's continued efforts; the new banner on-site at the Fairview Townhomes; Facebook posts by staff; and Greenville County email blasts to employees. Mr. Nocella inquired about how we find new leads and the possibility of hosting tables or booths at local events as a way to reach potential buyers. Discussion ensued, and Mr. Smith indicated that in our experience, we do best to target folks who are ready to purchase, via our partners and realtors. When interested parties contact us, we refer them to our realtor, who guides them through the bank pre-approval process if they do not yet have it, as well as instructing them to take the Human Relations Commission's homebuyer class. Ms. Ernul noted that it is not just a matter of finding buyers who are qualified, but who can also qualify specifically within GCRA's guidelines, which is a very particular niche in income range and overall financial picture.

b. **Rental Property Reports.** The rental portfolio is at 98 percent occupancy. Mr. Chesney showed photos of demolition completed at 106 Heatherly Drive and at 19/21 Young Street. Questions were asked and discussion ensued about what type of replacement housing will be built on the Young Street parcels in Sterling. Staff are working to determine the best use of the parcels without triggering a lengthy rezoning application process; it is possible that we will construct a duplex for rental and a single-family house for homeownership. Mr. Smith noted that with the existing water and sewer taps still present, we will not have to pay new tap fees, which presents significant savings.

The Rental Delinquency Report for March reflected a balance of \$10,525; this figure has since been reduced slightly to \$9,878 due to two clients making payments towards bringing their accounts current. Mr. Smith stated that several tenants are on payment plans.

c. **Public Works, Partners, & Repairs Report.** Mr. Chesney presented the report for March, noting that the stormwater boxes for Gridley Place were delivered today, with underground road work imminent. We are still awaiting bids for the Lola Wilson project. Mr. Chesney showed photos of paving and striping complete at the Active Day center. Work continues on the Habitat for Humanity duplex and

single-family home across the street from the Annex. One additional home repair job was completed during the month. Mr. Nocella inquired about the timeline for in-house GCRA repairs as well as Habitat for Humanity. Mr. Chesney responded that more GCRA repair jobs would be possible if there were more contractors available to complete the work. Mr. Smith noted that Habitat staff are reevaluating their repair program; we can simply reprogram the money allocated to them.

- d. **Loan Portfolio Report.** Mr. Smith presented the 3rd Quarter loan portfolio report, noting a delinquency rate of 2.5 percent, a reduction of 1.4 percent since the 2nd Quarter. Five escrowed mortgages are currently delinquent. Three accounts were paid in full during the quarter for a total payoff amount of \$36,861.44.

5. Other Business – Executive Director Updates.

- a. **Property Transfers/Annexation Possibilities.** Mr. Smith stated that the deed for the Belle Meade parcel was received and recorded on April 1st. Engineers are still completing due diligence work for this property; once their information is received and a timeline can be developed, staff will hold a community meeting, likely in May. The two Spring Street parcels Greer City Council approved for donation to GCRA were deeded to us last month. The Worley Road parcel was annexed into the City of Greenville, and the rezoning change has occurred. Our development partners are working on their LIHTC application which is due in May; in self-scoring, this project still ranks first in the state. Mr. Smith noted that the site is difficult, and he has been extremely impressed with Creative Builders and Fitch Irick.
- b. **Updates to Reports.** Mr. Smith stated that staff are working on updates to the format of reporting to the board, incorporating items requested by the board at the retreat, with changes to be made by the beginning of the new fiscal year in July.
- c. **Meetings with Partners.** Mr. Smith stated that he will meet soon with several more United Ministries representatives to explain the proposed ground lease parameters that he presented at their board meeting last month. Mr. Julian asked about the status of GCRA taking over management of the City of Greenville's federal dollars. Mr. Smith responded that this is still under discussion; the City Administrator is making decisions about staff.

- 6. **Adjournment.** There being no further business and on a motion by Mr. Julian, seconded by Mr. Nocella, the meeting was adjourned at 1:29 p.m.

The Greenville Journal – Greenville Together reflects on first year tackling local homelessness

March 19, 2026 – Megan Fitzgerald



Photo provided by Greenville Together

Homelessness remains a complex problem that cannot be solved alone.

Hundreds of people across Greenville lack a safe and stable place to live. Economic hardship, lack of affordable housing, health issues and other factors can cause a person to experience homelessness.

[Greenville Together launched in spring 2025](#) with a mission to functionally end homelessness in Greenville. The community-driven initiative brought together a cross-section of service providers, business leaders, city officials, community partners and people who have experienced homelessness to accomplish this goal.

In 2025, the effort helped 90 households consisting of 154 people move into permanent housing, led advocacy efforts to support unsheltered individuals, collected monthly data on the local homeless population and engaged with members of the community.

These efforts were guided by a one-year action plan, developed by a community task force in 2024. The initiative, hosted by United Way of Greenville County, spent the past year implementing the strategies outlined within the action plan.

“We weren’t sure what this exactly was going to look like,” said Cody Carver, director of Greenville Together. “We have it all written out and designed in an action plan, but when it came to putting it into practice, it was unprecedented for us.”

Housing surge



In 2025, Greenville Together helped 90 households consisting of 154 people move into permanent housing.

The primary strategy outlined in Greenville Together’s one-year action plan was to launch a housing surge that would quickly rehouse unsheltered individuals. The initiative’s goal was to rehouse 80 households by December 2025. Triune Mercy Center was selected to implement and manage the housing surge.

The housing surge kicked off last summer using a “street-to-home” strategy. This approach was designed to move chronically homeless and medically fragile individuals identified by outreach teams and the Greenville Police Department directly into permanent housing.

“We believe that housing is the first step to stability and that housing is a human right,” Carver said. “Our most urgent priority once receiving a referral was getting that individual into a permanent housing setting and oftentimes that happened in two weeks or less after receiving the referrals.”

Last year, the organization deployed 45 Housing Choice Vouchers in partnership with the Greenville Housing Authority, Greenville Housing Fund and United Way of Greenville County. The initiative designed a second component of the housing surge that focused on moving individuals staying in temporary shelters into permanent housing using the vouchers.

Twenty-four landlords and housing providers worked with Greenville Together on the housing surge, providing 127 residential units for the program. Carver explained that short-term financial assistance was also used to cover expenses that served as barriers to moving into a permanent home, such as security deposits, application fees or past-due bills.

Greenville Together plans to enhance its housing surge program this year and move a total of 130 households living on the street or in temporary shelters into permanent housing. Carver said they will expand the program’s “shelter-to-home” approach and prioritize rehousing families with children.

“We really look to just expand everything that we’ve learned in 2025 into a permanent operating model in Greenville,” Carver said. “This is no longer just a pilot program or a demonstration project but rather a permanent way of getting folks off of our streets in Greenville.”

Advocacy efforts



As Greenville Together was getting off the ground, city leaders began considering an ordinance to prohibit individuals from lying down or residing on public property in Greenville. The proposed anti-camping law was introduced in June 2025, but received swift pushback from the community.

The item was postponed to allow the city to conduct additional research and consult with local homeless service providers. Carver said Greenville Together saw it as an opportunity to have a voice at the table to ensure the ordinance was compassionate to those experiencing homelessness and connected them to available services.

[Greenville City Council approved the amended](#) anti-camping ordinance in November. Individuals will be prohibited from using public property in the city for living purposes. Specifically, the ordinance bans people from sleeping for more than two hours, setting up bedding or tents, storing personal belongings or using a structure or vehicle for habitation in city parks.

Carver said they were able to negotiate specific requirements that must be met before the ordinance can go into effect. These requirements include developing a day services center, installing 24-hour public restrooms, extending street outreach efforts, creating secure storage for personal belongings and more.

“These requirements are critical elements of our response system that otherwise wouldn’t be getting the attention, funding and resources without the ordinance,” Carver said.

Greenville Together plans to work with the city to implement the requirements outlined in the anti-camping ordinance.

Housing assessment



More housing options are needed in Greenville for individuals who are working to exit homelessness. The majority of the options available for unsheltered individuals are temporary housing, such as emergency shelters or transitional housing. Carver said the aim is to increase the amount of permanent housing options in the area.

Permanent supportive housing provides more than just a roof over someone’s head. This housing type offers wraparound support services and case management to help individuals exiting homelessness achieve long-term stability.

“By placing somebody into housing and giving them that residential stability, that then allows them to have the mental bandwidth and capacity and the freedom to focus on the other areas of their life to help them reach self-sufficiency and stability,” Carver said.

United Housing Connection’s Church Street Place is an example of permanent supportive housing in Greenville. The facility offers 36 housing units for individuals who have been chronically homeless and suffer from mental illness.

Greenville Together plans to complete a permanent supportive housing needs assessment this year. Carver said the assessment will examine how much permanent supportive housing currently exists in Greenville, analyze the housing need based on the local population and identify ways to close the gap.

Community connections



Greenville Together hopes to reshape the narrative around homelessness by engaging and educating members in the local community.

In 2025, the initiative held a series of community conversations to create a platform for open dialogue with residents and local stakeholders. Carver said the plan is to continue connecting with the public to shift the conversation surrounding homelessness away from blame and toward understanding.

Community members were also encouraged to get involved with the group by volunteering for the initiative's monthly street counts. Greenville Together launched the monthly street counts in May 2025 to gather empirical data on the homeless population within the city.

The collected data is used to respond and shift its strategies for addressing homelessness in real time, Carver said. The initiative plans to continue conducting its monthly street counts in 2026.

Overall, Carver feels proud of what Greenville Together was able to accomplish in its first year. He said the initiative will continue to show up and do whatever it takes to help get people off the streets in Greenville.

"We are incredibly proud of our team but are also just blown away at the transformative power that we have when we come together as a community and really believe in bold, innovative solutions," Carver said.

2026 Priorities

Greenville Together has four key strategic priorities for 2026.

1. Continue to house individuals experiencing homelessness
2. Strengthen the local crisis response system for homelessness (expand day services, launch outreach teams)
3. Build stronger relationships with landlords and housing provider partners
4. Conduct a permanent supportive housing needs assessment

Did you know?

Homeless shelters in Greenville operate at more than 95% capacity each month.

Source: [Greenville Together's 2025 Impact Report](#)

Housing surge by the numbers

Housing surge total: **90** households consisting of **154** people moved into permanent housing in 2025

“Shelter-to-Home” approach: **26** households consisting of **65** individuals living in temporary shelters moved into permanent housing in 2025

“Street-to-Home” approach: **64** households consisting of **89** people living on the street moved into permanent housing in 2025

Income breakdown: **46%** of participants had no income; **63%** made \$1,000 or less a month; **5.6%** made \$2,000 a month.

Source: [Greenville Together's 2025 Impact Report](#)

Quote

“Greenville Together was really born out of the recognition that doing more of the same would simply not be sufficient. So we are continuing to hold that to the core of everything that we do and really lean into bold, data-driven, innovative solutions and centering the voices of those with lived experience in everything that we do.” – *Cody Carver, director of Greenville Together*

Monthly homeless count insights

Greenville Together conducts monthly street counts of the homeless population in the city of Greenville. Cody Carver, director of Greenville Together, shared four key insights from the collected data.

1. “The number of people experiencing unsheltered homelessness remained relatively steady through most of the year, indicating a consistent level of need rather than short-term spikes.”
2. “Emergency shelters in Greenville were operating at or near capacity throughout the year, signaling that the system is largely full even during non-winter months.”
3. “As colder weather arrived and additional seasonal shelter options became available, fewer people were observed outdoors — reinforcing that when safe indoor options exist, people use them.”
4. “Taken together, the data points to a system constrained by housing availability and shelter capacity, not a lack of engagement or willingness to accept help.”

Mortgage Professional America – The HOA fee shock: Millions paying at least \$6,000 a year, squeezing affordability

April 2, 2026 – Matt Sexton

Housing affordability challenges are being discussed at all levels of the country right now, from individual brokerage offices all the way up to Capitol Hill.

One of the biggest [pressures on affordability](#) has been soaring costs tied to the escrow part of a mortgage payment. Property taxes and home insurance costs have skyrocketed, and in many cases, they have left homeowners with a mortgage payment that doesn't remotely resemble the one they started the loan with.

Mortgage brokers do their part during the loan process to explain how these costs can increase, and how homeowners have to be prepared to budget for those increases.

There's another growing cost that brokers are going to have to spend an increasing amount of time preparing buyers to pay. Homeowners association (HOA) fees and condo fees have also soared, and a new study from LendingTree puts a spotlight on how much homeowners are paying in big cities.

In the 100 largest metro areas, 17.5 million homeowners are paying HOA or condo fees as of 2024. This is 31.8% of homeowners in those areas. Among those, 2.6 million are paying fees in excess of \$500 a month, or \$6,000 a year.

Matt Schulz (pictured top), chief consumer finance analyst at LendingTree, said the amount of money being paid in fees is staggering.

"The amount of money that we're talking about, where some people are paying \$500-plus a month for an HOA fee, that's just a wild number," Schulz told *Mortgage Professional America*. "That's a really significant amount of money. And chances are, if you're paying that much, you're probably living in a high-end community or an upscale condo. But still, \$500 a month is a lot of money."

Educating homebuyers on fees

For buyers planning on living in big cities, the odds of paying higher fees are much greater. New York City has the highest percentage of homeowners paying fees of \$500 a month or more at 53.4%. It is followed by Honolulu (52.4%) and Miami (39.5%). In NYC, 28% of homeowners are paying more than \$1,000 a month in fees, with the median fee in the city at \$558.

Schulz said most homebuyers, when they start checking online calculators for potential [mortgage payment amounts](#), aren't even considering HOA fees as part of the equation.

"It's a really, really important thing to consider, but it's probably something that not everybody does actually consider when they're running numbers through mortgage affordability calculators," Schulz said. "HOA fees are not necessarily the first thing or even on the short list of things that immediately come to mind. But if you're talking about \$500 a month, or even cut that in half, talking about \$250 a month, that's a significant number on top of the rest of your mortgage payment."

He said it is critical for mortgage brokers to make sure that homebuyers are not only aware of these fees, but also how these fees vary depending on where they are looking to buy a home.

“It's hard to overstate the importance of getting as much disclosure as you possibly can and as much information as you can when it comes to buying a home,” Schulz said. “There's certainly an onus on the consumer to do their homework, and at least kind of have a broad idea of what sort of fees could be involved.

“I would also think that on the broker side, there is value in the service that you are doing for your customer when you are giving them all the information they need. The last thing a business wants is a reputation for not giving somebody all of the information that they really need. I think erring on the side of disclosing more when it comes to these sorts of costs makes all the sense in the world.”

Avoiding properties with HOA fees

Some buyers are simply not interested in even looking at properties with HOA fees. According to the survey, among those who currently don't live in an HOA community, 73% say they would be unlikely to choose a new home with an HOA. This includes 88% of baby boomers and 80% of Gen X buyers. In fact, 59% actively avoid HOA properties when house hunting.

While that is understandable considering [the soaring costs](#), it can be problematic in large cities, which are already facing housing shortages. If you cut out homes that have HOA fees, buyers may find the remaining selection limited.

“If you are somebody who is just categorically opposed to paying an HOA fee, it is going to limit the inventory that you have to look at,” Schulz said. “I don't know that taking a stand that you would never pay an HOA fee is the wisest way to go. It's about understanding what the return on investment is for that money, and kind of where that fits with your life and your lifestyle.”

For brokers advising potential homebuyers, Schulz said it's not just a dollars-and-cents discussion with the buyer, but also about determining if the benefits offered by an HOA community outweigh those costs.

“For some folks, what you get with those HOA fees is absolutely worth it, even if it's a lot of money,” he said. “But for others, maybe not so much. There could be a young couple who is looking to buy a home in a big master-planned community, and there are huge HOA fees for pools, gyms, and parks in the neighborhood. Maybe they won't use them now, but if they plan on having kids later, maybe they would get a ton of use out of it later.”

The Greenville Journal – CommunityWorks founding CEO Deborah McKetty receives Order of the Palmetto

April 10, 2026 – Jay King



Photo provided by Greenville Housing Authority

Greenville community leader and affordable housing advocate Deborah McKetty received the Order of the Palmetto, South Carolina’s highest civilian honor, during a surprise presentation ceremony April 10.

The founding president and CEO of [CommunityWorks](#) and a leading voice in the creation of [Greenville Housing Fund](#), McKetty received the state’s top honor in recognition for her decades of service to Greenville and communities across the state.

[The Order of the Palmetto](#) is awarded by the governor in recognition of individuals who demonstrate extraordinary lifetime achievements in service of statewide significance.

Among McKetty’s achievements are her leadership roles in helping launch the Greenville Housing Fund and CommunityWorks. Her decades of advocacy for affordable housing, strengthening communities and advancing economic mobility have helped transform community development in Greenville and across the state.

Mike Coggin, SC Upstate Division President of SouthState Bank and former Chairman of the Board of CommunityWorks during McKetty’s tenure as CEO, said in a statement announcing the award that McKetty has led with “vision and heart.”

“She has an incredible ability to bring people together around a shared purpose and turn bold ideas into lasting change,” Coggin said. “South Carolina is stronger because of her leadership.”

McKetty is currently serving as interim CEO of Greenville Housing Fund. She has also served in leadership roles with United Way of Greenville County, the South Carolina Community Loan Fund and was a leading organizer in the creation of the Greenville Racial and Economic Mobility Commission.

Greenville News – City uses \$3M to buy land in Greenline-Spartanburg neighborhood

April 16, 2026 – Bella Carpentier

The Greenville City Council is putting \$3 million towards buying property in the Greenline-Spartanburg neighborhood to support affordable housing and infrastructure improvements in the area.

At a Greenville City Council meeting on April 13, the council unanimously approved a resolution to enter a purchase agreement with Greenline Park, LLC for properties in Greenline-Spartanburg. Greenline-Spartanburg is a historic Black neighborhood that sits northeast of downtown Greenville off of Wade Hampton Boulevard.

The city has made it a mission in recent years to advance the neighborhood's affordable housing options, greenspaces, pedestrian infrastructure and roads, starting with the passage of the Greenline-Spartanburg Neighborhood Plan in 2024.

Greenville 2040, the city's comprehensive 20-year plan passed in 2021, also identified affordable housing, open space and mobility as top priorities for the city.

According to the neighborhood plan, residents have been concerned about the neighborhood's gentrification potential due to its closeness to downtown. The neighborhood also faces an aging water infrastructure, sewer systems and pedestrian infrastructure.

The Greenline-Spartanburg neighborhood plan laid out twelve priorities for the neighborhood, including improving intersection safety and lighting, boosting affordable housing options, and implementing flood control measures.

Sylvia Palmer, a member of affordable housing nonprofit Genesis Homes, was involved in the Greenville 2040 Steering Committee, a group of 42 community members who helped shape the city's 20-year plan. Palmer came to the city council meeting on April 13 to advocate for the purchase of 10 properties in the Greenline-Spartanburg area.

"I'd like to see the promise that we put into that document fulfilled for those of us who are deserving of having affordable housing within the City of Greenville," Palmer said.

With the approval of a purchase and sale agreement, the city will use \$3 million to buy 10 parcels of land, with the intent of using the properties for open space, affordable and workforce housing, and enhancing neighborhood infrastructure.



Councilmember Ken Gibson speaks regarding the public camping ordinance Monday, Nov. 24, 2025, during the Greenville City Council meeting at Greenville City Hall in Greenville, South Carolina. Alex Martin/Greenville News

Councilmember Ken Gibson spearheaded the efforts to invest in Greenline-Spartanburg. He commended the city for buying the neighborhood parcels, noting that it can be a challenge to find the right land to buy.

He said buying the land makes the city uniquely poised to carry out its neighborhood master plan because it can choose developers that are on the same page and want to advance affordable housing. Gibson pointed out Russ Davis, a developer who has been working with the city and owns several parcels in the Greenline-Spartanburg neighborhood.

"It is a first step, but it is an extremely, extremely important first step as we go along this journey," Gibson said.

Bella Carpentier covers the South Carolina legislature, state, and Greenville County politics. Contact her at bcarpentier@gannett.com

The Greenville Journal – Homes of Hope named SC Housing’s 2026 Organization of the Year

April 21, 2026 – Staff



Photo provided by Homes of Hope

The South Carolina Housing Finance and Development Authority recently named Homes of Hope as the 2026 Organization of the Year.

Homes of Hope was recognized for its long-term commitment and impact in addressing housing needs. The Greenville-based nonprofit organization builds affordable housing across South Carolina and provides workforce development opportunities for men overcoming addiction.

The award was presented at the South Carolina Affordable Housing Summit held in Columbia in April. Don Oglesby, CEO of Homes of Hope, said they are honored to be recognized by SC Housing and remain committed to building strong foundations for individuals and families through affordable housing and workforce development.

“This recognition speaks to more than a single year. It reflects decades of consistent, meaningful work to address one of our community’s most pressing challenges,” Oglesby said.

Since its establishment in 1998, Homes of Hope has constructed 746 homes and helped 343 men graduate from its workforce development program.

For more information, visit homesofhope.org.

Greenville News – Greenville County Council begins review of \$473M budget for 2027

April 22, 2026 – Bella Carpentier

A draft version of Greenville County's fiscal year 2027 budget prioritizes roads funding and employee raises, but it has a long way to go before it is finalized.

Greenville County Administrator Joseph Kernell presented an overview of the county's \$473 million budget which will start on July 1, at a committee of the whole meeting on April 21. Kernell said the budget includes a 2.5% raise for all county staff, with an additional 2.5% raise for public safety staff.

The budget also creates room for the county to make new hires including six deputies, two coroners, and four administrative positions in the Greenville County Clerk of Court's office.

Kernell also said the draft version of the budget includes \$27.5 million for its roads program, \$1 million for affordable housing, and \$1.5 million for the Greenville County Historic and Natural Resources Trust (GCHNRT).

Last year, the county council faced significant backlash after slashing its affordable housing budget from \$3 million to \$2 million. The natural resources trust also faced a significant funding cut from \$2 million to \$1 million.

Kernell said last year's budget initially included \$1 million for affordable housing, but the county bumped the funding up to \$2 million for a county homeownership program.

"They had not gotten that program off the ground until just recently, so I didn't feel like it was prudent to go ahead and put another million dollars in there until we see how the program works," Kernell said in reference to the affordable housing cut.

Kernell said the budget also includes \$150,000 to conduct a study about the Greenville County Courthouse in downtown Greenville. He said the courthouse doesn't have the space it needs to serve the judges, solicitor, public defender and clerk of court.

"It's going to be a major construction project," Kernell said.

The budget presented on April 21 is an early draft. The Greenville County Council plans to hold budget workshops in the coming weeks to make adjustments. After that, the spending plan will need to pass three readings by the county council.

Council chair Benton Blount asked the council to prepare possible dates and times for a budget workshop by the next committee of the whole meeting on May 5.

During the committee of the whole meeting, council member Curt McGahhey also announced his intent to file a transportation penny sales tax ordinance. McGahhey said the county is "out of money," and he thinks the transportation sales tax will help "free up" funding for future initiatives.

McGahhey expects a transportation penny sales tax would raise more than \$1 billion for the county over an eight year period.

"This now allows us as a county to be flexible and move that funding around so you see necessary," McGahhey said. Any penny sales tax proposal would need voter approval.

Bella Carpentier covers the South Carolina legislature, state, and Greenville County politics. Contact her at bcarpentier@gannett.com