



2025-2029 Consolidated Plan

Greenville County

Greenville County Redevelopment Authority
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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Greenville County is an entitlement county, as designated by the U.S. Department of Housing and Urban Development (HUD) and receives the following Federal formula grants Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) program, and the Emergency Solutions Grant (ESG) annually to address the housing and community development needs for its residents. The Greenville County Redevelopment Authority (GCRA) is the lead department responsible for administering the grant programs and annual grant funds. The County strives to provide safe, decent, and affordable housing; a suitable living environment; and economic opportunities, especially for low- to moderate-income households and special needs communities. In order to receive these funds, the GCRA is submitting its 2025-2029 Consolidated Plan and first-year PY 2025 Annual Action Plan (AAP) as required by HUD from all Participating Jurisdictions receiving annual entitlements of formula grants.

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, for preparing a Consolidated Plan and guiding the use of CDBG, HOME and ESG funding based on applications to HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing Needs Assessment, Five-Year Strategic Plan, an Annual Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comments. The Strategic Plan addresses specific needs that were identified in the data analysis and citizen participation process, with specific goals and program targets for each category designated for funding over a 5-year period.

The first year PY 2025 AAP is a subset of the Strategic Plan, addressing funding options for the program year. The AAP identifies the activities within the program year through which the City will reach its housing and community development goals within the overall five-year plan. The AAP also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. PY 2025 begins on July 1, 2025, and ends on June 30, 2026.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Greenville County has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the GCRA has identified eight (8) priority needs and associated goals to address these needs. Over the 5-Year plan period, the County will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need: Public Facilities & Infrastructure

1A Improve/Expand Public Facilities & Infrastructure

There is a need to expand and improve public infrastructure in low- to moderate-income areas of Greenville County. Activities will include enhancements to streets, sidewalks, and water and sewer systems. There is also a need to improve access to public facilities that benefit low- to moderate-income individuals and those with special needs living in these areas. Funds will be utilized to upgrade facilities such as neighborhood centers, community centers, and parks throughout the County.

Priority Need: Public Services for LMI & Special Need

2A Public Services for LMI & Special Need

There is a need to provide supportive services for LMI, special needs persons and the homeless in Greenville County. Activities may include housing services, health services, senior services, and homeless services etc.

Priority Need: Affordable Housing

3A Housing Rehabilitation

3B New Housing Development

There is a need for housing development and preservation as the County is growing and a large portion of the housing stock remains very old. From 2013-2023 the population grew 17% to 465,820 persons. Approximately 32% of owner-occupied housing and 38% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). In addition, the NA identified that cost burden was the biggest housing issue in the County (households paying at least 30% of their income towards housing costs), in particular for rental households. Due to this, there is a need to provide housing rehabilitation for both owners and renters; increase affordable homeownership opportunities; and increase rental assistance for LMI renters.

Priority Need: Removal of Slum & Blight

4A Removal of Slum & Blight

There is a need to remove slum and blight in low/mod areas of the County. These activities will improve the health and safety standards of these areas.

Priority Need: Economic Development

5A Economic Development & Façade Improvements

There is a need to fund activities that increase and promote job creation, job retention, support small businesses in the County. There is also a need to make façade improvements to commercial sites located in low/mod areas in Greenville County.

Priority Need: Homeless Housing & Services

6A Homeless Housing & Services

There is a need to address homelessness in Greenville County. The Upstate CoC website provides some data points for Greenville County from the 2024 PIT Count. There were a total of 725 persons experiencing homelessness on the night of the survey. Among this total, 333 had a disability; 169 were chronically homeless; 155 were unsheltered. The County will address these needs through funding support for rapid rehousing rental assistance activities, homeless prevention activities, overnight emergency shelter operations and street outreach services.

Priority Need: Effective Program Management

7A Effective Program Administration

Effective program management will include general administration and planning of HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.

8A Effective Project Management

Effective project management will focus on direct delivery costs associated with implementation oversight of affordable housing development, inspections of properties and infrastructure improvement conducted by GCRA.

3. Evaluation of past performance

Greenville County continues to build upon its strategic use of HUD funding to address priority goals such as affordable housing, homelessness, public services, and economic development. In compliance with HUD regulations, the Greenville County Redevelopment Authority (GCRA) develops an Annual Action Plan (AAP) and a Consolidated Annual Performance and Evaluation Report (CAPER) to measure progress toward objectives outlined in the FY2020-2024 Consolidated Plan.

In the first four years of this five-year plan, GCRA has advanced multiple initiatives to meet community needs across participating municipalities and unincorporated areas. Despite challenges in the housing development process and funding constraints, the County has achieved significant outcomes through rehabilitation programs, new housing development, public service delivery, and targeted investments

in economic development. These priorities will guide planning efforts in the final year of the Consolidated Plan, as detailed in the PY 2023 CAPER. The following is a summary of accomplishments by priority:

Housing:

GCRA focused on supporting housing opportunities for low- to moderate-income households. In PY 2023, the County provided affordable housing to 66 households through rental assistance (20), new housing production (20), rehabilitation of existing units (22). While some goals fell short, most notably in new unit production (only 24 of 378 five-year units produced, 6.35%), there was substantial progress in special needs housing rehabilitation, with 239 of 175 targeted units completed (136.57%). Overall, however, the County has achieved only 14% (66 of 463 units) of its PY 2023 housing goal, and 14% of the five-year goal, meaning Greenville County is not currently on track to meet its overall five-year affordable housing target without significant acceleration in housing production.

Public Services:

In PY 2023, Greenville County assisted 8,410 individuals through public service activities, reaching 84.10% of the annual goal. To date, 48,099 individuals have been served, surpassing the five-year goal of 45,000 (106.89%). Fair housing activities reached 2,958 individuals, nearly triple the annual target. However, the County did not meet its goals for SL-3 services benefiting low- and moderate-income households (0 of 500) or for “other” public service activities (0 of 200). Overall, the County has exceeded its five-year goal for individual-based services, though gaps remain in household-targeted and other service types.

Homelessness Services:

Homelessness prevention services exceeded the PY goal, assisting 25 households (125%), and rapid rehousing services reached 26 households, slightly exceeding the goal of 25 (104%). However, shelter services, both emergency shelter (0 of 567 goal met) and overnight stay data, reported no individuals assisted through ESG-funded activities in PY 2023. Strategically, the County has assisted 108 of 125 rapid rehousing households (86.40%) and 140 of 600 homelessness prevention cases (23.33%). With only 20 of 45 households placed in affordable housing in PY 2023, the County is making moderate progress but will need to improve performance in emergency shelter and homelessness prevention to meet its five-year homelessness objectives.

Economic Development:

Progress on economic development goals was mixed. Nine jobs were created or retained (PY goal: 2; 0% met), and eight businesses were assisted out of a five-year goal of 20 (40%). However, no businesses were assisted in 2023. Facade improvements reached 7 of 25 (28%) five-year goal, and no progress was made on commercial development or public infrastructure activities for economic development. While Greenville County has achieved partial success, especially in prior years, the

County is not currently on track to fully meet its five-year economic development goals without increased business support and job creation in the final year of the plan.

Neighborhood Revitalization and Infrastructure:

In PY 2023, 2,625 individuals benefited from infrastructure improvements, 52.50% of the program-year goal (5,000), and 1435 benefited from public facility activities (4,783.33% of a modest goal of 30). While most of the five-year infrastructure goals (such as 6,000 persons assisted) remain only partially met (43.75% complete), the County has made strong gains in specific, high-impact projects like those in Brutontown and Mauldin. With continued investment, Greenville County is reasonably on track to meet its neighborhood revitalization goals, especially given recent completions and planned projects under construction.

In the final year of the Consolidated Plan, Greenville County will continue to leverage partnerships and diverse funding streams, including ARP, HOME-ARP, and the Greenville County Affordable Housing Fund, to deliver on its goals. Planned projects include the 88-unit Belvedere development and 116-unit Gordon Street Mill Apartments, both expected to be completed in 2025. These projects, along with expanded outreach and strategic planning, will guide Greenville County's continued progress toward an inclusive, resilient, and sustainable future.

4. Summary of citizen participation process and consultation process

Greenville County has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the County's policies and procedures for citizen participation in the Consolidated Plan and first year 2025 AAP. Greenville County is an Urban County in which five municipalities—Greer, Mauldin, Simpsonville, Travelers Rest, and Fountain Inn, elect to have the Greenville County Redevelopment Authority (GCRA) administer their share of HUD funding under a cooperative agreement. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Greenville County and County Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the County held a public comment period and public hearing.

For each of the 5 municipalities, a summary of the 2025-2029 Consolidated Plan (including the amount of assistance the jurisdiction expects to receive (including grant funds and program income), and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income) was presented at a public hearing during the city council meeting, allowing citizens to comment on the planned activities for the upcoming year. A combined notice of public comment period and public hearing was published in the Greenville News and released approximately 14 days prior to the city council public hearings.

For the 2025-2029 Consolidated Plan, GCRA began its outreach to consultation partners in the first quarter of 2025 collecting input through survey's, public input sessions at each of the five municipalities (Simpsonville, Travelers Rest, Mauldin, Greer, and Fountain Inn), and three focus groups held virtually via Microsoft Teams. The outreach efforts were made through direct email outreach, emailing lists, publication in the Greenville News, and presentations in the municipalities. GCRA has met the requirements of consultation for local governments as identified in 24 CFR 91.100. A detailed summary of contacts is provided in the tables below.

Survey questions were designed identify priority needs, gaps in service, and funding priorities from the public, and from GCRA partners.

PUBLIC COMMENT PERIOD: A 30-day public comment period was held from **May 31, 2025 through June 30, 2025** to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2025 AAP.

PUBLIC HEARINGS: For each of the 5 municipalities, a summary of the 2025 – 2029 Consolidated Plan (including the amount of assistance the jurisdiction expects to receive (including grant funds and program income), and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income) was presented at a public hearing during the city council meeting, allowing citizens to comment on the planned activities for the upcoming year. A combined notice of public comment period and public hearing was published in the Greenville News and released approximately 14 days prior to the city council public hearings. The dates of those public hearings were:

- Fountain Inn 3/13/2025
- Greer 3/25/2025
- Mauldin 3/17/2025
- Simpsonville 3/11/2025
- Travelers Rest 3/20/2025

Citizens were encouraged to provide comment, although no public comments were received, however, the City Council members and Mayors of the Municipalities commended GCRA for their work and activities carried out. Each municipality adopted a resolution approving their respective allocation and projects in their jurisdiction.

GCRA released an English and Spanish combined notice of public hearing and public comment period through the Greenville News, as well as distributed the notice of public hearing and comment through the CoC organizations, the Hispanic Alliance, an organization whose purpose is to create a collaborative network to advance Hispanic communities, as well as the neighborhood associations of Needmore, Poe Mill, Sans Souci, Slater-Marietta, Staunton Bridge, and Sterling.

The dates of this Countywide public hearing and comment period were as follows:

Date of Public Notice: May 30, 2025

Date of Public Comment Period: May 31, 2025 – June 30, 2025

Date of Public Hearing: June 17, 2025

Internal approval dates of 2025 – 2029 Consolidated Plan :

o GCRA Board Approval: May 27, 2025

o Greenville County Council Finance Committee: June 9, 2025

- Committee of the Whole: June 17, 2025

COMMUNITY & STAKEHOLDER SURVEYS: Survey questions were designed identify priority needs, gaps in service, and funding priorities from the public, and from GCRA partners. The following surveys were released to solicit input:

- GCRA Impediments to Affordable Housing (3/26/2025 – 4/25/2025)
- GCRA County Needs Assessment (1/27/2025 – 2/27/2025)
- Homeless Needs Assessment (3/12/2025 – 4/12/2025)
- Public Service Needs Assessment (3/13/2025 – 4/13/2025)

Community Survey

Details of citizen participation outreach for the Consolidated Plan and first year 2025 AAP are also located in the PR-15.

5. Summary of public comments

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARING: No public comments were received from the 5 municipality public hearings. A summary of comments will be included after the countywide public hearing on June 17, 2025.

PUBLIC MEETINGS: A The following is a summary of comments, combined for conciseness, from all planning meetings:

From CoC and PSA's

- Need for more family-friendly shelters; current setups often separate families and lack housing for runaway youth and those with disabilities or fixed incomes.

- Rising rent and eviction filings post-COVID; some landlords skip late fees and go straight to eviction.
- Concern over food insecurity due to potential tariffs
- Stagnant minimum wage makes it harder to keep up with rising housing costs.
- Inadequate public transportation limits access to services and jobs; bus routes are inconsistent.
- Frustration with HUD income limits; even \$1 over disqualifies some in need.
- Calls for eviction law reform; old evictions hinder housing access.
- Growing concern over high, non-refundable application fees.

From Developers:

- Lengthy site plan reviews and excessive inspections hinder development.
- Zoning and rezoning processes are complex, slow, and costly.
- Limited land availability and high land costs are major concerns.
- Tariffs may increase material costs, reducing interest in affordable housing projects.
- Developers want more consistent local funding, especially for projects outside city limits.
- Request for greater flexibility in using federal funds beyond vertical construction.
- State HOME funds have more burdensome requirements than HUD HOME funds, discouraging use.

COMMUNITY & STAKEHOLDER SURVEYS: Survey questions were designed identify priority needs, gaps in service, and funding priorities from the public, and from GCRA partners. The following surveys were released to solicit input:

- GCRA Impediments to Affordable Housing (3/26/2025 – 4/25/2025)
- GCRA County Needs Assessment (1/27/2025 – 2/27/2025)
- Homeless Needs Assessment (3/12/2025 – 4/12/2025)
- Public Service Needs Assessment (3/13/2025 – 4/13/2025)

The County Needs Assessment Survey was publicized through the Greenville News legal section and the GCRA website. Respondents were asked to rank in order of highest to lowest public infrastructure and service needs, housing needs, and homelessness needs, as well as identify demographic information. The highest needs identified were:

- Public Facilities: streets, sidewalks, sewer, and lighting improvements
- Public Services: childcare, transportation, senior programs
- Housing: affordable homeownership, energy efficiency improvements, affordable rental
- Homeless: Services (outreach, financial assistance, diversion, prevention, mental health and legal assistance)

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views were accepted at the public hearing and public comment period.

7. Summary

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan, and the PY 2025 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2025 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to see the County's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the County will complete a Consolidated Annual Performance and Evaluation Review (CAPER).

Not only are the priority needs in the County identified through the needs assessment and market analysis, but the County also determines these needs through a citizen participation process, which includes engagement with community nonprofit organizations and with members of the community.

Primary data sources for the Consolidated Plan include 2009-2013 & 2019-2023 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), US Bureau of Labor Statistics, Homeless Management Information System (HMIS), 2024 Point in Time Count and Housing Inventory Chart, Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2019-2023 ACS.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	GREENVILLE COUNTY	Greenville County Redevelopment Authority
HOME Administrator	GREENVILLE COUNTY	Greenville County Redevelopment Authority
ESG Administrator	GREENVILLE COUNTY	Greenville County Redevelopment Authority

Table 1 – Responsible Agencies

Narrative

The Greenville County Redevelopment Authority (GCRA) is the lead agency and is responsible for HUD entitlement grants which includes CDBG, HOME, and ESG. This designation was established through a Cooperative Agreement between the County of Greenville and the five participating Municipalities: Fountain Inn, Greer, Mauldin, Simpsonville, and Travelers Rest. GCRA is also responsible for the preparation of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER).

During the preparation of the Consolidated Plan and first year Annual Action Plan, the County solicited input from other governmental agencies as well as various public and private agencies providing housing, social services, and other community development activities within the community. The County will continue to form new partnerships with non-profit organizations, the private sector, and other local resources.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Greenville County Redevelopment Authority (GCRA) is the lead agency, responsible for the preparation and implementation of the Consolidated Plan and Annual Action Plan. The GCRA is governed by a twelve-member board, representing each of the County Districts and appointed by the County Council. GCRA administers the County's CDBG, HOME and ESG programs. GCRA also serves as a vital funding source for multiple housing developers, nonprofits providing public services, and organizations serving people experiencing or at risk of homelessness. GCRA also works closely and provides technical assistance to the five cooperating municipalities participating in the Greenville County urban county program. GCRA partners with various development partners (non-profit and for-profit agencies) and as well as other public agencies, leveraging funds and resources to successfully accomplish the Consolidated Plan and Annual Action Plan goals.

For the 2025–2029 Consolidated Plan, GCRA began its outreach to consultation partners in the first quarter of 2025, collecting input through a range of activities including surveys, public input sessions at each of the five municipalities (Simpsonville, Travelers Rest, Mauldin, Greer, and Fountain Inn), and three virtual focus groups held via Microsoft Teams. Outreach was promoted through direct email outreach, internal mailing lists, publication in the Greenville News, and in-person presentations within the municipalities. QR codes were distributed during presentations to provide direct access to the surveys.

GCRA staff conducts extensive outreach to local organizations, the public, and elected officials to solicit input for the drafting and development of the 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan. This section discusses coordination between the County and its partners and lists the agencies and organizations that consulted and/or provided input in the development of the plan. The County conducted a stakeholder survey to gather input from local agencies and nonprofits. This feedback provided valuable insights into priority housing and community development needs, as well as funding priorities for the County. The following section highlights these relationships and the agencies and organizations consulted. Survey questions were designed to identify priority needs, service gaps, and funding priorities from both the general public and GCRA's partners.

The following surveys were released as part of the community input process:

- GCRA County Needs Assessment (1/27/2025 – 2/27/2025)
- Homeless Needs Assessment (3/12/2025 – 4/12/2025)
- Public Service Needs Assessment (3/13/2025 – 4/13/2025)
- GCRA Impediments to Affordable Housing Survey (3/26/2025 – 4/25/2025)

The County Needs Assessment Survey was publicized through the Greenville News legal section and the GCRA website. Respondents were asked to rank their top public infrastructure and service needs, housing needs, and homelessness-related needs, and also provided demographic information. The highest needs identified included:

- Public Facilities: streets, sidewalks, sewer, and lighting improvements
- Public Services: childcare, transportation, senior programs
- Housing: affordable homeownership, energy efficiency upgrades, affordable rental housing
- Homelessness: outreach services, financial assistance, diversion and prevention, mental health, and legal assistance

In addition to surveys, GCRA hosted virtual focus groups with housing partners and subrecipients. Topics discussed included service delivery challenges, barriers to housing access, and upcoming funding opportunities. Common concerns raised were:

- Lack of translation and language access services for non-English speaking residents
- Need for deeper outreach and trust-building in underserved communities
- Insufficient transportation options for clients seeking services
- High move-in costs—including deposits, admin fees, and multiple months of rent—as a barrier to securing housing

GCRA staff coordinates resources and partners with other County agencies to ensure correlation and coordination of resources to the communities served. The Greenville County Planning Department administers the County's zoning and subdivision regulations, and is responsible for comprehensive and specialized planning efforts, including the County General Development Plan. They also assist in completing neighborhood master plans for each of our special emphasis neighborhoods. Furthermore, the identification of various housing typologies and affordable housing needs in the housing elements of the County's and its participating municipalities are part of the County's Comprehensive Plan.

Additionally, the County's Public works, Engineering department and the CoTransCo Engineering firm, working as the engineering group with Greenville Legislative Delegation Transportation Commission (GLDTC) also known as the C-Fund projects have assisted with infrastructure improvement, by including some of the streets in our special emphasis neighborhoods on their paving programs. This will continue to help leverage the CDBG funds for road improvement.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Greenville County Redevelopment Authority (GCRA) administers federal housing programs, including HOME, CDBG, and ESG, to support low- and moderate-income households across the County and five municipalities. These programs fund rehabilitation, homebuyer assistance, and the

development of affordable rental and ownership units. With support from the Greenville County Affordable Housing Fund (GCAHF), GCRA addresses housing needs across income levels, promoting long-term affordability and housing stability.

GCRA coordinates with the Greenville and Greer Housing Authorities to align efforts around Housing Choice Vouchers, self-sufficiency programs, and project-based developments. Recent consultations focused on barriers voucher holders face, such as acceptance rates and unit shortages.

Greenville County collaborates through the Upstate Continuum of Care (CoC) to deliver coordinated homelessness assistance. GCRA partners with CoC members like United Ministries, United Housing Connections, Pendleton Place, and SHARE to implement ESG-funded programs including rapid rehousing, prevention, outreach, and shelter. GCRA also engages in CoC case conferencing and housing committees and supports services for survivors of domestic violence, unaccompanied youth, chronically homeless persons, and veterans.

The County participates in the Homeless Management Information System (HMIS), administered by United Housing Connections. HMIS tracks trends, monitors performance, and facilitates coordinated entry through the VI-SPDAT tool. ESG subrecipients and CoC partners input data to streamline referrals, avoid duplication, and prioritize high-need populations.

GCRA is one of the few local providers of low-interest or forgivable financing for affordable housing development. Most proposals include LIHTC, state tax credits, bank loans, and SC Housing funds. GCRA advises developers on packaging HOME and AHF resources based on income limits and compliance.

Development partners include Homes of Hope, United Housing Connections, Habitat for Humanity, Nehemiah CDC, Mercy Housing Southeast, NHE, and M. Peters Group. Land costs and entitlement delays were identified by partners as key development barriers.

To bridge the digital divide, the County supports CDBG-funded inclusion efforts. Subrecipients offer technology access, digital literacy training, and device lending for seniors, students, and low-income residents. These programs expand access to education, employment, telehealth, and public services. GCRA also funds community centers and nonprofits that incorporate digital skills into youth, education, and social programs.

Greenville County works with local and regional partners to strengthen emergency preparedness, hazard mitigation, and disaster response. GCRA coordinates with the Emergency Management Division to assess risks and improve planning in low- and moderate-income areas. The County also partners with the Greenville Legislative Delegation Transportation Committee and CoTransCo Engineering on infrastructure upgrades such as sidewalks, drainage, and stormwater systems to improve safety and resilience.

To address flood and climate risks, GCRA invests in stormwater and sewer improvements in underserved neighborhoods like Brutontown and Union Bleachery Mill Village. These upgrades reduce flooding, support future housing, and strengthen infrastructure capacity. The County also participates in regional hazard mitigation planning and funds housing repairs, infrastructure hardening, and slum/blight removal.

GCRA promotes sustainability through investments that improve air and water quality, reduce infrastructure strain, and support equitable development. By aligning HUD funding with local planning, Greenville County is building a more inclusive, resilient, and environmentally sustainable future.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The efforts around solving homelessness in Greenville County are coordinated, robust, and highly collaborative. GCRA is in partnership with the Upstate Continuum of Care (CoC), whose lead agency is United Housing Connections, CoC member organizations, and other agencies centered on coordinating local efforts. The organization Greenville Together has been formed with a goal of bringing together community leaders, organizations, and residents to create lasting solutions. Some of the policies being implemented at the CoC are as follows:

- a) Prevent recurrent homelessness through changing discharge policies, retention programs to assist the formerly homeless to remain housed, creation of a 2-1-1 information/referral system, transportation improvements, and identification of additional resources to implement these goals. Efforts are under way to establish homeless courts and prepare educational tools to broaden local support for new homeless relief strategies.
- b) Improve services to homeless families/individuals through improved cooperation with law enforcement and justice system actors, broader evaluation of homeless service providers, added outreach programs, and investigation of possible special needs shelters.

The CoC members meet weekly to discuss the progress of their individual programs and as well how to continually collaborate and address the homeless issues and concerns. Some of the CoC members address chronically homeless clients, families with children, veterans, and unaccompanied youth. Information or programs conducted by CoC members are shared and coordinated efforts amongst the members are shared. The members also reach out to outside partners to further assist to address specific homeless needs, e.g., public agencies, such as staff from GCRA, Greenville County offices, City of Greenville, Greenville Housing Authority etc. also attend the monthly CoC meetings. The CoC adopted assessment tool is the VI-SPDAT stands for Vulnerability Index Service Prioritization Decision Assistance Prescreen Tool. The VI-SPDAT is the prioritization assessment instrument used by all

participating programs for people who enter the homelessness system. It helps identify who should be recommended for each housing and support intervention, moving the discussion from simply who is eligible for a service intervention to who is eligible and in greatest need of that intervention. All CoC members use this system for rehousing of homeless clients.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Annually, the County's Emergency Solutions Grant fund is made available via a proposal format to agencies and all CoC members in the County and as well as any nonprofit agencies that focus on addressing homeless needs. The Greenville County Redevelopment Authority publishes funding availability notices in the local newspapers, and the County and GCRA websites. Training sessions on the ESG program and eligibility activities are presented to the public. Applicants are given 2 months from the date of notice of funding availability to complete and submit their applications with appropriate backup required information. The funds are provided to successful homeless providers/applicants and are used for ESG eligibility items, addressing outreach, shelter, and transitional housing needs. All approved subrecipient funds are required to show matching funds for their programs. Funds are made also available for case management services and financial assistance to address homeless prevention and rapid rehousing for individuals or households, which are at risk of homelessness or literally homeless. All of Greenville County's CoC members are required to enter client's data in the County's HMIS. The HMIS is administered and coordinated by the United Housing Connections which serves as the CoC Lead Agency. Funds for HMIS licenses are made available through the ESG fund to agencies funded by the County. The County allocated 60 percent of its ESG funds for Shelter and outreach activities. A total of 7.5 percent of fund was allocated for administration of the program, the remainder of the fund is allocated for Prevention, Rapid Rehousing and HMIS activities. Allocation for direct financial assistance for Prevention and Rapid Rehousing is at a ratio of 2:1 respectively, since the CoC has supplementary Rapid Rehousing funding as an additional source because Rapid Rehousing funds are available via the CoCs allocation.

GCRA partners with the CoC- Housing Determination Committee for Rapid Rehousing , through the Coordinated Entry System to assist chronically homeless individuals and families with financial assistance with deposits, rents, and utility payments to immediately provide housing to homeless persons without delay, thereby, shortening the period of homelessness. GCRA's priority listings are ranked as follows: (1) Families with Children (inclusive of veterans with children) (2) Veteran individuals (3) others. Through the Coordinated Entry system, all Rapid Rehousing clients are referred to GCRA for rental assistance. Intake process is conducted via ESG subrecipient Greenville County Human Relations Commissions (GCHRC) case manager. In collaboration with the CoC, GCRA anticipates recommendations that will be useful in prioritizing areas of funding to address community needs.

The CoC also conducts the point in time count which counts all sheltered and unsheltered homeless persons; participates in the consolidated plan; consults with ESG subrecipients reporting evaluation performance, coordinated assessment, written standards, and all HMIS data.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	United Housing Connections
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless Continuum of Care Services-Persons with Disabilities Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meetings and survey.
2	Agency/Group/Organization	SUNBELT HUMAN ADVANCEMENT RESOURCES
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Continuum of Care Services – Employment Services – Education Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
3	Agency/Group/Organization	Greenville County Human Relations Commission
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Other government- County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting, survey and collaboration.
4	Agency/Group/Organization	Homes of Hope, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
5	Agency/Group/Organization	Community Works Carolina
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
6	Agency/Group/Organization	GREENVILLE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
7	Agency/Group/Organization	Pendleton Place
	Agency/Group/Organization Type	Housing Services-Children Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
8	Agency/Group/Organization	SAFE HARBOR
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
9	Agency/Group/Organization	HABITAT FOR HUMANITY OF GREENVILLE COUNTY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
10	Agency/Group/Organization	Unity Health on Main

	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Public Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
11	Agency/Group/Organization	GREENVILLE FREE MEDICAL CLINIC
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Public Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Partner meeting and survey.
12	Agency/Group/Organization	City of Travelers Rest
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Housing Needs Assessments
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting and survey
13	Agency/Group/Organization	City of Greer
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Housing Needs Assessments
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting and survey
14	Agency/Group/Organization	City of Mauldin
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Housing Needs Assessments

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting and survey
15	Agency/Group/Organization	City of Simpsonville
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Housing Needs Assessments
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting and survey
16	Agency/Group/Organization	City of Fountain Inn
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Housing Needs Assessments
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting and survey

Identify any Agency Types not consulted and provide rationale for not consulting

No organizations were intentionally left out of the public participation process. All comments and views were accepted and welcomed.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Housing Connections	Homeless strategies identified in the Upstate Continuum of Care

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

In developing the 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan (AAP), Greenville County engaged municipal partners, public agencies, nonprofit organizations, and service providers to ensure a coordinated approach to housing, homelessness, and community development needs. These consultations included the Greenville County Redevelopment Authority (GCRA), Greenville and Greer Housing Authorities, the Upstate Continuum of Care (CoC), and local nonprofit partners.

GCRA leads a robust citizen participation process that invites input from residents, municipal governments, and community organizations. As an Urban County, Greenville County administers HUD funding for five participating municipalities: Fountain Inn, Greer, Mauldin, Simpsonville, and Travelers Rest.

GCRA coordinated with housing providers and stakeholders to shape priorities for CDBG, HOME, and ESG funding. Key programs include the First-Time Homebuyer Program and the Housing Rehabilitation Program, both aimed at preserving and expanding affordable housing for low- and moderate-income residents.

The Greenville and Greer Housing Authorities were consulted to align strategies around public housing and voucher-based rental assistance. Their input helped identify barriers faced by voucher holders and informed planning for the County's affordable housing initiatives.

Greenville County also partnered with the Upstate CoC to support a regional homelessness response, including ESG-funded services such as shelter, rapid rehousing, and homelessness prevention. GCRA works through the CoC's Coordinated Entry System and uses the VI-SPDAT to help prioritize assistance for individuals and families with the greatest needs.

Local service providers, including United Housing Connections, United Ministries, and Pendleton Place, play a key role in delivering services to households experiencing or at risk of homelessness. These partners support housing stability and help connect residents to critical support services.

Greenville County remains committed to collaboration with municipal, nonprofit, and regional partners to address shared challenges. The County will continue to prioritize affordable housing, expand access to public services, and invest in community infrastructure to support its most vulnerable residents.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

GCRA conducts a robust citizen participation process which allows Greenville County citizens to participate in and comment on the development of the plan. Greenville County is an Urban County in which 5 municipalities within Greenville County elect to have GCRA administer their share of funding within their municipal boundaries.

For each of the 5 municipalities, a summary of the 2025 – 2029 Consolidated Plan (including the amount of assistance the jurisdiction expects to receive (including grant funds and program income), and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income) was presented at a public hearing during the city council meeting, allowing citizens to comment on the planned activities for the upcoming year. A combined notice of public comment period and public hearing was published in the Greenville News and released approximately 14 days prior to the city council public hearings. The dates of those public hearings were:

- Fountain Inn 3/13/2025
- Greer 3/25/2025
- Mauldin 3/17/2025
- Simpsonville 3/11/2025
- Travelers Rest 3/20/2025

Citizens were encouraged to provide comment, although no public comments were received, however, the City Council members and Mayors of the Municipalities commended GCRA for their work and activities carried out. Each municipality adopted a resolution approving their respective allocation and projects in their jurisdiction.

GCRA released an English and Spanish combined notice of public hearing and public comment period through the Greenville News, as well as distributed the notice of public hearing and comment through the CoC organizations, the Hispanic Alliance, an organization whose purpose is to create a collaborative network to advance Hispanic communities, as well as the neighborhood associations of Needmore, Poe Mill, Sans Souci, Slater-Marietta, Staunton Bridge, and Sterling. The dates of this Countywide public hearing and comment period were as follows:

Date of Public Notice: May 30, 2025

Date of Public Comment Period: May 31, 2025 – June 30, 2025

Date of Public Hearing: June 17, 2025

Internal approval dates of 2025 – 2029 Consolidated Plan :

- o GCRA Board Approval: May 27, 2025

- o Greenville County Council Finance Committee: June 9, 2025

- Committee of the Whole: June 17, 2025

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Input Sessions	Non-targeted/broad community	GCRA held a series of five citizen input sessions in the libraries for each municipality. Municipalities include Travelers Rest, Fountain Inn, Simpsonville, Mauldin, and Greer. Public notices advertising each of the sessions were published in the Greenville News with reasonable advance notice of the meeting. GCRA conducted a presentation including summaries of GCRA history, Con Plan summary, funding for the municipality, and	There were no comments.	N/A	

			the timeline for funding. A QR code was provided for attendees to take the aforementioned surveys.			
2	Public Hearing	Non-targeted/broad community	A countywide public hearing will be held on June 17, 2025.	A summary of comments will be provided after the hearing.	All comments will be accepted.	
3	Public Hearing	Non-targeted/broad community	For each of the 5 municipalities, a summary of the 2025 – 2029 Consolidated Plan (including the amount of assistance the jurisdiction expects to receive (including grant funds and program income), and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income) was presented at a public hearing	Citizens were encouraged to provide comment, although no public comments were received, however, the City Council members and Mayors of the Municipalities commended GCRA for their work and activities carried out. Each municipality adopted a resolution approving their respective allocation	All comments were accepted.	

			during the city council meeting, allowing citizens to comment on the planned activities for the upcoming year. City Council Members, Mayor, City Officials, Residents of the City, were in attendance. The dates of those public hearings were: Fountain Inn 3/13/2025 Greer 3/25/2025 Mauldin 3/17/2025 Simpsonville 3/11/2025 Travelers Rest 3/20/2025	and projects in their jurisdiction.		
4	Planning Meeting	Non-targeted/broad community	Non-profit service providers for public service and homeless providers attended the CDBG - Public Service and Emergency Solutions Grant meeting and training session for the FY 2025 funding application and	N/A	N/A	

			participation process. This year non-profits providing housing attended the HOME application training.			
5	Planning Meeting	Non-targeted/broad community	Housing Providers training sessions for FY 2025 HOME and Affordable Housing Fund to develop affordable housing units in the County.	NA	NA	
6	Community Survey	Non-targeted/broad community	The County offered an online community survey to gather input on the housing, fair housing, community development and homeless needs in Greenville County. Survey questions were designed identify priority needs, gaps in service, and funding priorities from the public, and from GCRA partners. The following	The highest needs identified were: Public Facilities: streets, sidewalks, sewer, and lighting improvements Public Services: childcare, transportation, senior programs Housing: affordable homeownership, energy efficiency improvements, affordable rental	All comments were accepted.	

			surveys were released to solicit input: GCRA Impediments to Affordable Housing (3/26/2025 – 4/25/2025) GCRA County Needs Assessment (1/27/2025 – 2/27/2025) Homeless Needs Assessment (3/12/2025 – 4/12/2025) Public Service Needs Assessment (3/13/2025 – 4/13/2025) The County Needs Assessment Survey was publicized through the Greenville News legal section and the GCRA website. Respondents were asked to rank in order of highest to lowest public infrastructure and service needs, housing needs, and	Homeless: Services (outreach, financial assistance, diversion, prevention, mental health and legal assistance)		
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			homelessness needs, as well as identify demographic information.			
7	Planning Meeting Stakeholder meeting	Non-targeted/broad community Government - City	The County held a series of planning meetings with CoC members, public service agencies and developers. These meetings are summarized below: GCRA met with the City of Travelers Rest for an Annual Municipal Planning at Travelers Rest City Hall on January 29, 2025, Wednesday, 10:00 am. The meeting was publicized in the local newspaper however no members of the public attended. GCRA met with the City of Fountain Inn for an Annual Municipal Planning at Fountain Inn City Hall on February 3,	The following is a summary of comments, combined for conciseness, from all planning meetings: From CoC and PSA's - Need for more family-friendly shelters; current setups often separate families and lack housing for runaway youth and those with disabilities or fixed incomes. - Rising rent and eviction filings post-COVID; some landlords skip late fees and go straight to eviction.	All comments were accepted.	

			2025, Monday, 11:00am. GCRA met with the City of Simpsonville for an Annual Municipal Planning at Simpsonville City Hall on February 19, 2025, Wednesday, 10:00am. GCRA met with the City of Mauldin for an Annual Municipal Planning at Mauldin City Hall on February 26, 2025, Wednesday, 10:00am.	- Concern over food insecurity due to potential tariffs - Stagnant minimum wage makes it harder to keep up with rising housing costs. - Inadequate public transportation limits access to services and jobs; bus routes are inconsistent. - Frustration with HUD income limits; even \$1 over disqualifies some in need. - Calls for eviction law reform; old evictions hinder housing access. - Growing concern over high, non-refundable application fees. From Developers: - Lengthy site plan reviews and excessive		
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				inspections hinder development. - Zoning and rezoning processes are complex, slow, and costly. - Limited land availability and high land costs are major concerns. - Tariffs may increase material costs, reducing interest in affordable housing projects. - Developers want more consistent local funding, especially for projects outside city limits. - Request for greater flexibility in using federal funds beyond vertical construction. - State HOME funds have more burdensome		
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				requirements than HUD HOME funds, discouraging use.		
8	Public Comment Period	Non-targeted/broad community	A public comment period will be held on May 31, 2025 through June 30, 2025 to allow citizens an opportunity to provide input on the 2025-2029 ConPlan and 2025 AAP.	A summary of comments will be provided after the comment period.	All comments will be accepted.	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To ensure the efficient and effective use of resources, the County of Greenville County, SC must first assess the community's needs. This section describes and analyzes various demographic and economic indicators to provide a foundation for grant management. By using data gathered from state, local, and federal sources, the county can identify needs based on broad trends in population, income, and household demographics. Primary data sources include the U.S. Census Bureau, the Bureau of Labor Statistics, and HUD. Once gathered, the data will be analyzed more closely to explore how family and household dynamics, race, and housing problems are interconnected. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by Greenville County residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and non-homeless special needs populations such as the elderly and persons with a disability. Furthermore, non-housing development needs, such as public services and infrastructure, are also evaluated to guide resource allocation decisions.

Each of these issues is analyzed alongside economic and demographic indicators to determine if certain groups are disproportionately affected. By understanding the scale and prevalence of housing challenges within Greenville County, the county can set evidence-based priorities for entitlement programs. This approach ensures that resources are directed toward the areas and populations that need them most, promoting more equitable outcomes across the community.

The data sets in this report focus on Greenville County, SC, including county-level data and its communities, except for the City of Greenville, which is an entitlement community that submits a separate Consolidated Plan.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community, like all market economy items, are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Greenville County is the lack of affordable housing. According to the 2019-2023 American Community Survey (ACS) 5-Year Estimates, approximately 43,577 households in the county are cost burdened, representing 24.6% of the population. Both Renters and Homeowners are notably affected, with 22,368 rental households and 21,209 homeowner households paying more than 30% of their income on housing costs. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	399,913	465,820	16.5%
Households	149,500	180,876	21.0%
Median Income	50,434	75,813	50.3%

Table 5 - Housing Needs Assessment Demographics

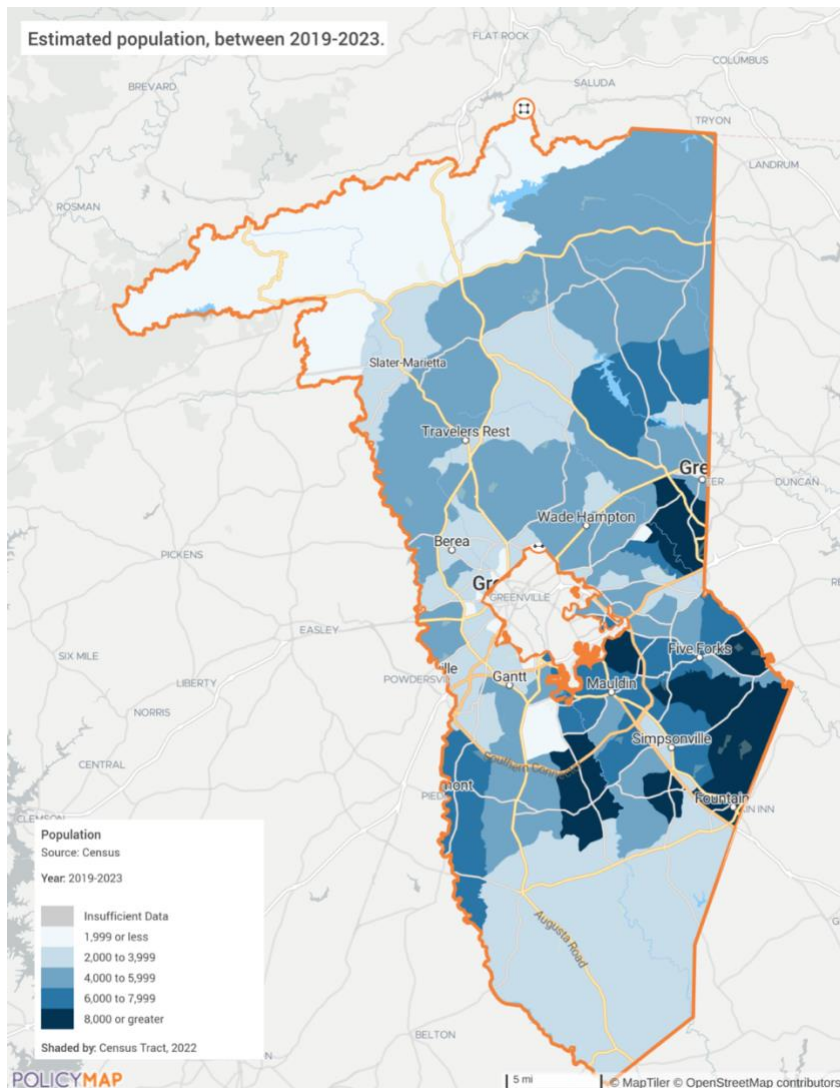
Data Source: 2009-2013 ACS (Base Year), 2019-2023 ACS (Most Recent Year)

Since 2013, Greenville County's population has increased by approximately 16.5%, reflecting a strong and sustained growth trend. During this same period, the number of households increased by around 21.0%, suggesting a decline in average household size. This shift may be attributed to demographic changes, such as an increase in young adults and seniors living independently, as well as economic factors, including housing affordability and availability, which influence household formation patterns.

Over the same timeframe, Greenville County's Median Household Income (MHI) grew by 50.3%. While this outpaces inflation, the impact on housing affordability remains limited. Rising home prices and rental costs have outstripped income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the county.

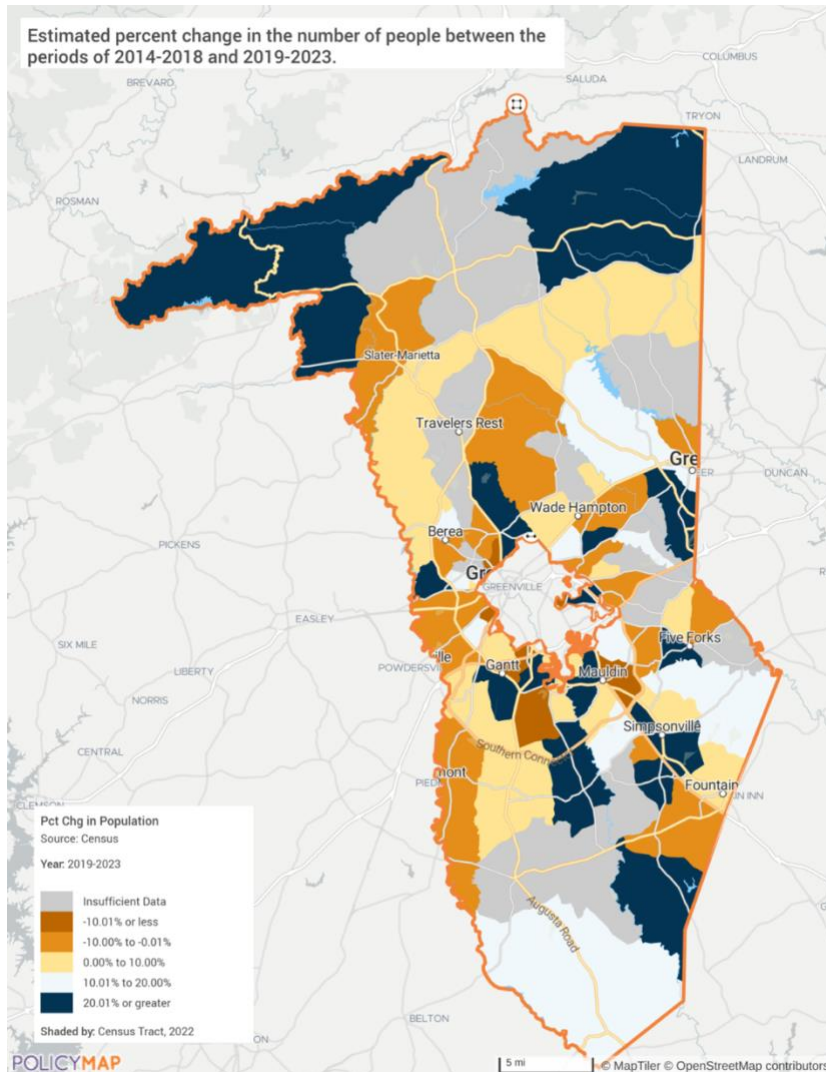
Population

The map illustrates population distribution in Greenville County by census tract. The U.S. Census Bureau aims for approximately 4,000 residents per tract, though some areas, particularly in the southern half, exceed this, with populations surpassing 8,000 around Mauldin and Simpsonville. In contrast, most northern tracts have fewer than 4,000 residents, with some below 2,000. These variations suggest population shifts influenced by urban migration, housing development, and demographic changes.



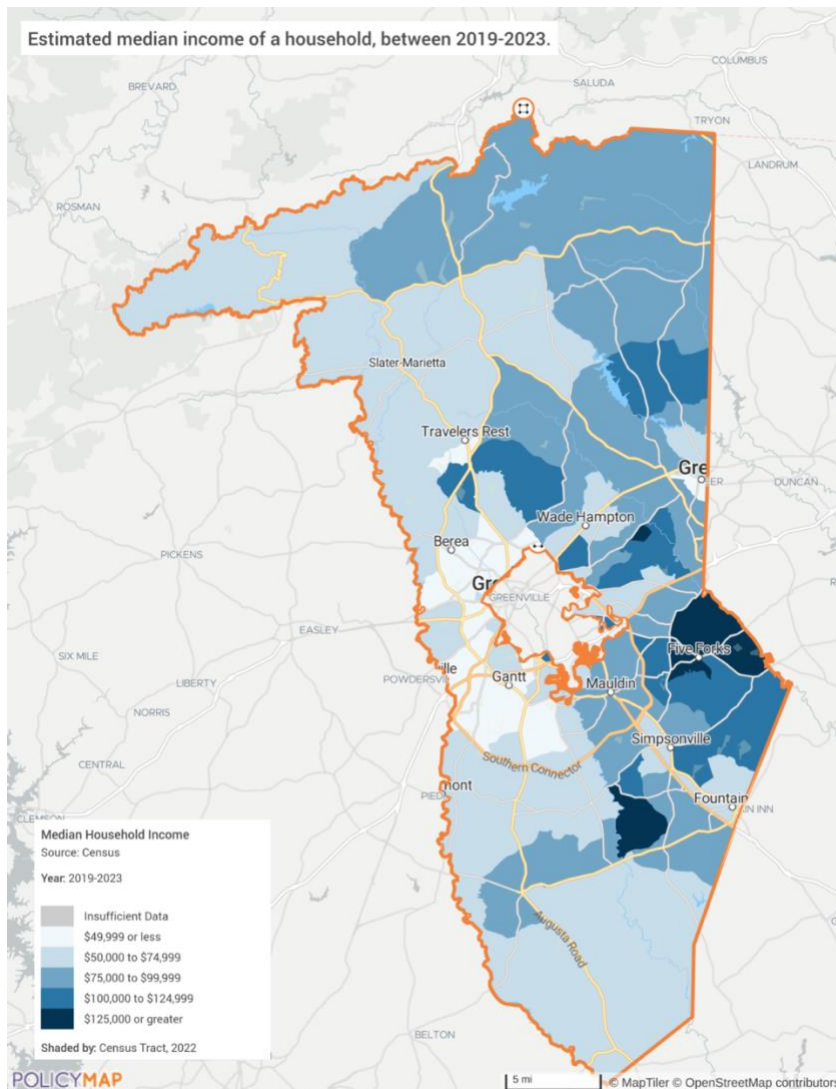
Change in Population from 2018-2023

This map depicts population changes in Greenville County since 2018, highlighting significant demographic shifts across the region. Many areas have experienced population declines, often exceeding 10%, while other sections of the county have seen notable growth, with increases surpassing 20% in some locations. These trends reflect evolving population dynamics, signaling potential shifts in residential density, urbanization patterns, and community composition. Understanding these changes is essential for planning infrastructure, housing, and services to accommodate the county's evolving needs.



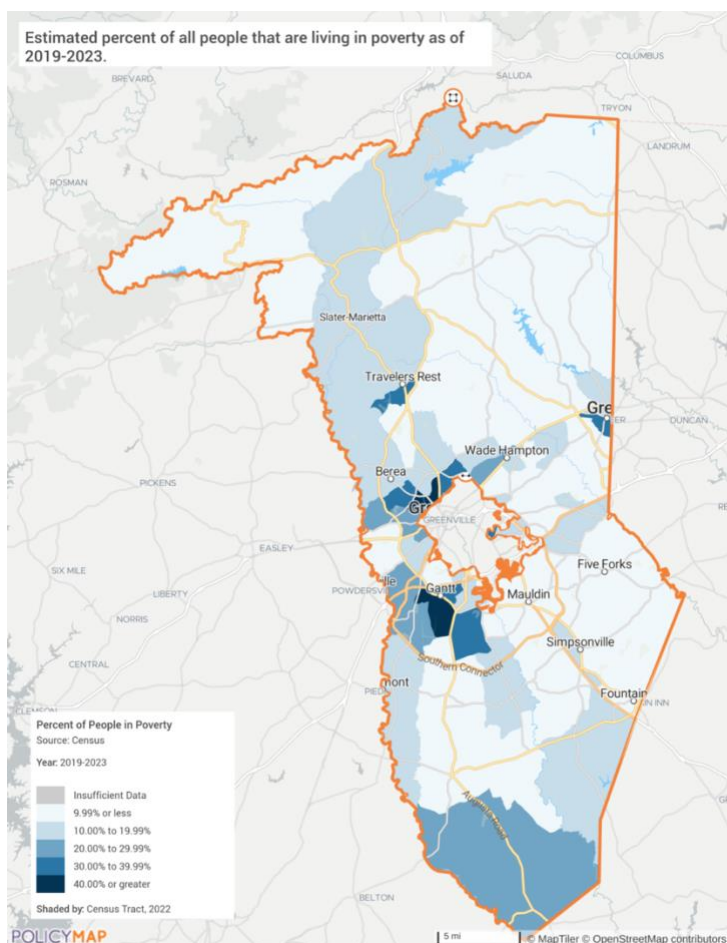
Median Household Income

Greenville County displays a diverse range of income levels across its geography. The majority of median household incomes (MHI) remain below \$100,000 throughout much of the county, as indicated by lighter-shaded areas on income distribution maps. In contrast, higher-income neighborhoods are primarily concentrated in the southeastern region, where MHIs exceed \$100,000, with some areas surpassing \$125,000. These income disparities highlight distinct housing markets and economic conditions across different areas of the county, influencing housing affordability, access to resources, and overall economic opportunities.



Poverty

The map of Greenville County illustrates the varying prevalence of households living below the poverty line across different areas. Overall, the county exhibits relatively low poverty rates, with most areas showing rates below 10%, represented by lighter shading. However, several central areas of the county experience higher concentrations of poverty, with some census tracts exceeding 40%, indicated by darker shading. These disparities affect housing stability, access to essential services, and economic mobility throughout the county. Addressing these inequities through targeted affordable housing initiatives, workforce development programs, and strategic infrastructure investments is critical to fostering long-term community stability and expanding economic opportunities.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	18,180	19,025	31,170	18,570	85,455
Small Family Households	5410	6285	10780	7570	46030
Large Family Households	890	1936	2490	1705	7220
Household contains at least one person 62-74 years of age	4595	4270	8235	4645	20485
Household contains at least one person age 75 or older	3135	3610	4250	2105	6320
Households with one or more children 6 years old or younger	3155	3816	4601	2825	13756

Table 6 - Total Households Table

Data 2017-2021 CHAS
Source:

In the above table, data from HUD's 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) provides a detailed look at households in Greenville County, using the HUD Area Median Family Income (HAMFI) as a baseline. This document will use the following income group definitions:

- **Extremely Low Income:** 0-30% HAMFI
- **Very Low Income:** 30-50% HAMFI
- **Low Income:** 50-80% HAMFI
- **Moderate Income:** 80-100% HAMFI
- **Above Moderate Income:** >100% HAMFI

According to 2017-2021 CHAS data, approximately 39.7% (68,375) of Greenville County's households earn below 80% of the Area Median Income (AMI), classifying them as low-income. Among the low-income households earning below 80% AMI, small households make up 32.8%, while large households represent only 7.8%. There is a strong link between household composition and income level: about 45.6% of elderly households (those with at least one member aged 62 or older) fall within lower-income brackets, and around 41.1% of households with children under six are also low-income. These trends emphasize diverse housing and service needs across age and income groups, highlighting the need for targeted support for these demographics in Greenville County.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	460	345	175	30	1010	50	100	60	85	295
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	250	90	265	40	645	0	80	121	30	231
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	435	515	295	250	1495	85	205	245	215	750
Housing cost burden greater than 50% of income (and none of the above problems)	5465	1845	500	56	7866	4485	1590	925	180	7180

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	985	4005	3835	620	9445	1520	2195	4650	1670	10035
Zero/negative Income (and none of the above problems)	755	0	0	0	755	825	0	0	0	825

Table 7 – Housing Problems Table

Data 2017-2021 CHAS
Source:

Housing Needs Summary

The table above summarizes housing issues in Greenville County by income group and tenure (renter or homeowner) using 2017-2021 CHAS data. Among the households in Table 7, the primary issues are cost-burden and overcrowding. Specifically, 17,311 renters and 17,215 homeowners in Greenville County are cost-burdened, spending 30% or more of their income on housing. Of these, 45.4% of renters and around 41.7% of homeowners are severely cost-burdened, with housing expenses consuming more than 50% of their income. Additionally, overcrowding affects a significant number of households, with approximately 2,140 renters and 981 homeowners living in conditions exceeding 1.01 persons per room. This high prevalence of cost-burdened households highlights the financial strain of housing costs on Greenville County residents, particularly for renters who also experience higher rates of overcrowding.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7595	6790	5070	990	20445	6145	4175	6005	2185	18510
Having none of four housing problems	1025	1580	5270	3860	11735	1850	6480	14820	11535	34685
Household has negative income, but none of the other housing problems	755	0	0	0	755	825	0	0	0	825

Table 8 – Housing Problems 2

Data 2017-2021 CHAS

Source:

Severe Housing Problems

Severe housing problems are prevalent amongst all lower-income households in Greenville County. Among households earning between 0% and 100% of the Area Median Income (AMI), around 64.4% of the 32,935 renter households and around 35.8% of the 54,020 owner households experience at least one documented housing issue. These challenges are especially acute for those with extremely low incomes, with 89.1% of renter households and approximately 79.0% of homeowners earning between 0-30% of AMI facing at least one housing problem. Data from Tables 3 and 4 indicate that cost burden remains the most widespread housing issue in Greenville County, as many households struggle to meet housing expenses. This underscores the urgent need for targeted efforts to improve housing affordability, particularly for lower-income households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	535	1835	1455	3825	310	570	1555	2435
Large Related	175	710	250	1135	45	270	400	715
Elderly	430	435	420	1285	980	1095	1330	3405
Other	210	1335	1630	3175	220	320	1410	1950
Total need by income	1350	4315	3755	9420	1555	2255	4695	8505

Table 9 – Cost Burden > 30%

Data Source: 2017-2021 CHAS

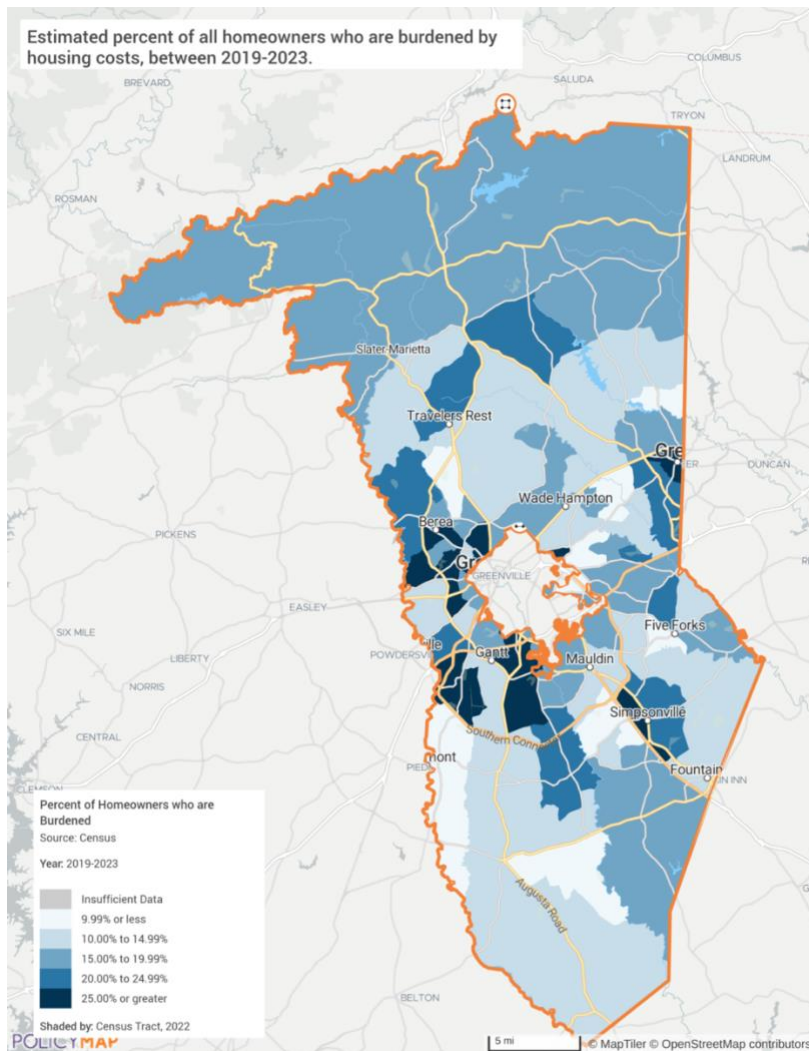
Housing Cost-Burdened

The 2017-2021 CHAS data provides a detailed analysis of cost-burdened households in Greenville County across income levels up to 80% of the Area Median Income (AMI), highlighting variations by household type. Small households make up 40.6% of cost-burdened renter households, while large households account for only 12%. Among homeowners, 28.6% of small households and 8.4% of large households experience cost burdens, indicating slightly lower rates compared to renters.

Elderly households display distinct housing cost challenges, with 13.6% of elderly renter households and 40% of elderly homeowners facing cost burdens. While elderly homeowners are more likely to experience financial strain from housing costs, both groups face persistent affordability challenges, underscoring the need for targeted housing support for Greenville County's low-income elderly residents.

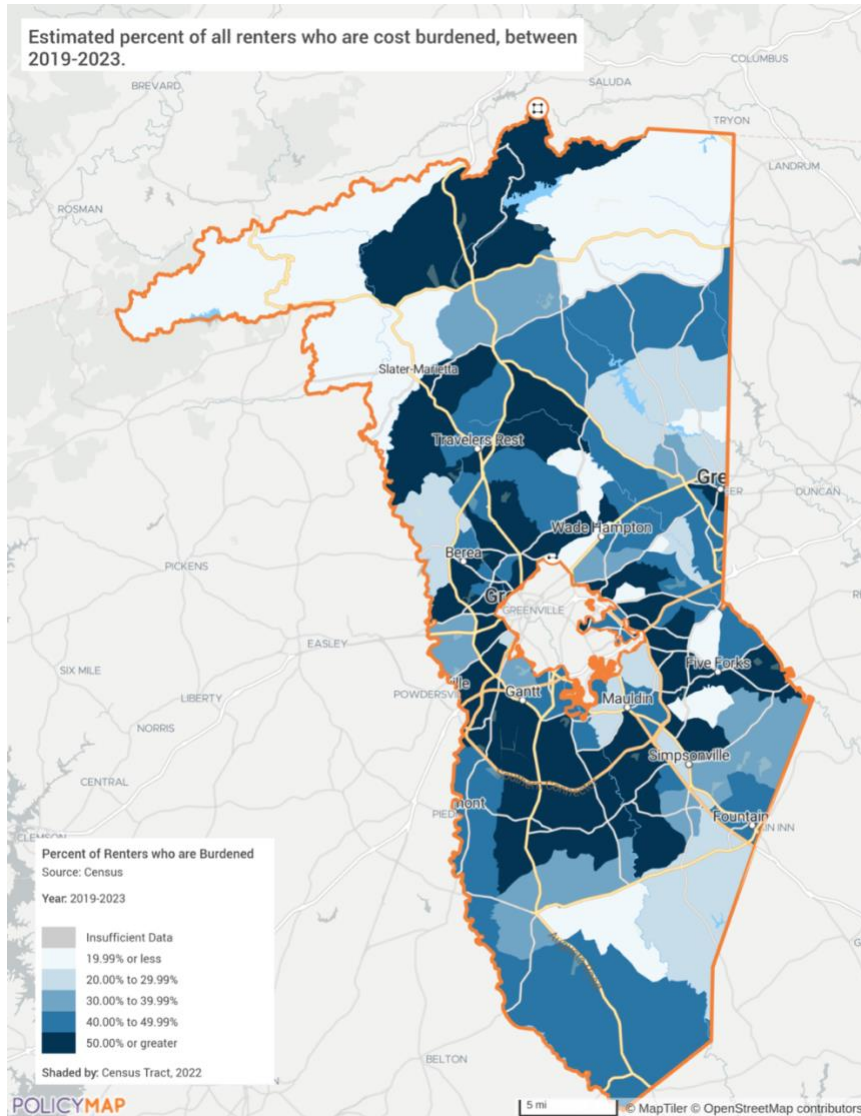
Homeowner Cost Burden

The distribution of cost-burdened homeowners varies across Greenville County. Lower rates (0%–15%) are primarily concentrated in the southern regions and areas north and east of the City of Greenville. In contrast, many other areas face higher rates exceeding 15%, with several census tracts west of the city surpassing 25%. This pattern underscores the widespread nature of housing cost burdens, emphasizing that affordability remains a significant challenge in multiple parts of the county.



Cost Burdened Renters

Cost-burden rates for renters in Greenville County are moderately high, with most census tracts showing over 30% of renters spending more than 30% of their income on housing. In some areas, this percentage exceeds 50%, highlighting a significant affordability challenge. This widespread cost burden underscores the financial strain on renters and the ongoing need for affordable housing solutions across the county.



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2400	965	45	3410	1170	570	370	2110
Large Related	280	105	0	385	210	101	76	387
Elderly	1495	490	105	2090	2025	855	270	3150
Other	1810	525	365	2700	1110	110	210	1430
Total need by income	5985	2085	515	8585	4515	1636	926	7077

Table 10 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

Severe Cost Burden

In Greenville County, a significant portion of cost-burdened households are classified as severely cost-burdened, spending over 50% of their income on housing, leaving them highly vulnerable to financial instability. Among renters with severe cost burdens, small, related households constitute approximately 39.7%, while large households account for only 4.5%. For homeowners facing severe cost burdens, small, related households represent approximately 29.8%, and large households make up only 5.5%. Elderly households are notably impacted, with a higher ratio of severe cost burden among homeowners than renters in this age group.

Households experiencing severe cost burdens are at increased risk of instability, where minor, unexpected expenses—such as rising utility bills or medical costs—can threaten housing stability, raising the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, including financial aid or housing subsidies, to support stable housing. Addressing the needs of severely cost-burdened households is essential for preventing housing crises and promoting long-term stability for at-risk residents in Greenville County.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	635	535	445	290	1905	80	230	341	195	846
Multiple, unrelated family households	75	110	95	0	280	4	60	0	50	114
Other, non-family households	0	0	25	0	25	0	0	24	0	24
Total need by income	710	645	565	290	2210	84	290	365	245	984

Table 11 – Crowding Information – 1/2

Data Source: 2017-2021 CHAS

Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, with overcrowding patterns differing significantly by housing tenure. In Greenville County, renters constitute a majority of overcrowded households, with 2,210 renter households compared to 984 homeowner households. This issue is particularly prevalent among lower-income households; nearly 87% of overcrowded renter households and 75% of overcrowded homeowner households fall below 80% of the Area Median Income (AMI), classifying them as low-income. These findings highlight the disproportionate impact of overcrowding on low-income households, with a higher prevalence among renter households, underscoring the need for targeted strategies to address both space and affordability constraints for these residents.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	2320	2600	1815	6735	835	1216	2786	4837

Table 12 – Crowding Information – 2/2

Data Source: 2017-2021 CHAS

The presence of children varies significantly between renter and homeowner households in Greenville County. Among renters, the prevalence of children varies amongst households regardless of income. Conversely, for homeowners, children are more prevalent in households with higher incomes levels. This pattern illustrates how income levels and housing tenure may influence family structure and living conditions, highlighting the impact of economic status on household composition across the county.

Describe the number and type of single person households in need of housing assistance.

Single-person households in Greenville County face heightened housing instability risks due to lower income levels and limited resources. According to ACS 2019-2023 data, the median income for a single-person household is \$40,175, nearly half the median income for a two-person household, which is \$82,889. Single-person households also have reduced transportation options, as they are less likely to own a vehicle, complicating commuting and access to essential services.

Single-person households are more common among homeowners, with approximately 15,615 single-person renter households compared to 30,260 single-person homeowner households. Based on 2019-2023 ACS Data, the median contract rent in Greenville County for 2023 is \$985 meaning a household would need to earn \$40,759 in annual income to rent and not be considered cost burdened. Similarly, the median housing costs for homeowners with a mortgage is \$1,512 which would require a household to earn \$62,566 to not be considered cost burdened. Considering the median income for a single-person household is much lower than the median household income in Greenville County and is lower than what would be needed to not be cost burdened based on median rent and median housing costs for homeowners, it is safest to assume that all 45,875 single-family households will likely need some type of assistance for housing. These findings highlight the vulnerability of single-person households, particularly in terms of housing affordability and transportation access.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

In Greenville County, based on 2019-2023 American Community Survey (ACS) data, 57,872 residents—or about 12.5% of the population—report having a disability, with prevalence rising significantly with age. Among those aged 65 and older, nearly 32% experience some form of disability, highlighting the need for housing that accommodates both physical and cognitive limitations to support safe and independent living.

To address the needs of this population, understanding the prevalence of different disability types is essential. The most commonly reported disability is ambulatory difficulty, defined by the ACS as “having serious difficulty walking or climbing stairs.” Nearly 27,200 residents in Greenville County report this condition and may benefit from accessibility features such as ground-level units and ramps.

The second most common disability is cognitive difficulty, described as “difficulty remembering, concentrating, or making decisions due to a physical, mental, or emotional problem.” The needs of individuals with cognitive impairments differ significantly from those with mobility challenges, often requiring in-home support, counseling, and placement in supportive communities tailored to these unique needs. Recognizing these varied needs is crucial for developing inclusive housing strategies that support all residents.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Accurate crime statistics for incidents like domestic violence, dating violence, sexual assault, and stalking are difficult to collect due to significant underreporting. Many survivors choose not to report due to fears of retaliation, concerns about child custody, or limited economic and housing resources. Ensuring accessible resources for safety and stability is crucial for those who report and seek help.

Based on information provided by the Greenville County Sheriff’s Department and reported by the FBI Crime Data Explorer, between January 2023 and December 2023, there 80 victims of Criminal Sexual Contact with a majority of the victims being females under 20 years old and assaulted within their home by someone considered and acquaintance. During this same time period, there were 150 victims of Rape with a majority of the victims being females under 20 years old assaulted in their home by someone who knew them in some aspect. The number of victims of Criminal Sexual Contact and Rape in 2023 were down from 2022 when there were 92 victims of Criminal Sexual Contact and 204 victims of Rape reported by the Greenville County Sheriff’s Department.

Accurately assessing the prevalence of criminal domestic violence (CDV) and intimate partner violence (IPV) remains challenging due to significant underreporting and variations in how incidents are documented. According to the Bureau of Justice Statistics, a substantial number of domestic violence cases go unreported due to fear of retaliation, financial dependence, or social stigma. Additionally, the South Carolina Coalition Against Domestic Violence and Sexual Assault (SCCADVASA) notes that victims

often hesitate to engage with law enforcement or drop charges before cases proceed to prosecution, impacting the reliability of available data. These factors contribute to an incomplete representation of domestic violence cases in official crime reports.

Based on the 2023 South Carolina Law Enforcement Division (SLED) report, there were 23,165 simple assaults and 5,058 aggravated assaults reported statewide related to intimate partner violence, along with 55 intimate partner homicides. While the specific number of cases for Greenville County is not readily available, historical trends suggest that Greenville County consistently accounts for a significant share of domestic violence incidents in the state with estimates based on previous years indicating that Greenville County may account for approximately 8-10% of the statewide total. This suggests that the county likely experienced between 1,800 to 2,300 incidents of intimate partner violence in 2023. These figures highlight the persistent challenge of domestic violence in the region, underscoring the need for continued intervention, support services, and policy efforts to address IPV at both the county and state levels.

What are the most common housing problems?

Greenville County faces ongoing housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Lower-income households are particularly affected, with many spending over 30% of their income on housing, and a substantial portion allocating more than half, placing them at high risk of financial strain and housing insecurity. Overcrowding is also prevalent, especially among lower-income renters, due to the shortage of affordable, family-sized units, further limiting housing options for vulnerable populations.

Homeownership opportunities remain constrained, with a homeowner vacancy rate of just 1.0% compared to 6.4% for rental properties (2019–2023 ACS data). This scarcity contributes to overcrowding and instability, particularly for single-person households, elderly residents, and low-income families who struggle to secure stable housing and essential services. Additionally, Greenville County's aging housing stock presents safety concerns, with 66,850 units built before 1980 and 9,133 constructed prior to 1950, increasing risks related to lead-based paint hazards (LBPHs) and asbestos exposure, as identified by HUD guidelines. To address these issues, the county utilizes HOME funds for housing redevelopment, requiring developer partners to mitigate or remove hazardous materials to improve safety and housing conditions for residents.

Are any populations/household types more affected than others by these problems?

Greenville County faces significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Lower-income households are particularly affected, with many spending over 30%, and in some cases, more than 50%, of their income on housing costs. This financial strain limits access to other essential needs and underscores the critical demand for affordable housing options. Overcrowding, largely driven by a shortage of affordable family-sized units, disproportionately impacts lower-income renters who struggle to find suitable accommodations.

Homeownership opportunities remain limited, with only 2,268 vacant homeowner units compared to 2,870 vacant rental units, contributing to a homeowner vacancy rate below 1.0% (based on 2019–2023 ACS data). This scarcity exacerbates housing instability, particularly for single-person households, elderly residents, and lower-income families seeking stable housing and essential services. Additionally, the county’s aging housing stock raises safety concerns, with nearly 34% of housing units built before 1980 and 9,133 units constructed before 1950. According to HUD guidelines, older homes pose lead-based paint and asbestos exposure risks, requiring ongoing monitoring, mitigation, and rehabilitation efforts to ensure safe living conditions. Addressing these challenges necessitates expanded affordable housing development, targeted rehabilitation programs, and stronger housing stability measures to support vulnerable residents in Greenville County.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families with children in Greenville County, particularly those classified as extremely low-income (earning at or below 30% of the area median income (AMI)), face persistent financial instability that places them at risk of homelessness. Many of these households allocate over 50% of their income to housing costs, making them severely cost-burdened and vulnerable to eviction following unexpected expenses such as medical emergencies, job loss, or childcare disruptions. According to data from regional housing reports, a lack of affordable rental housing and rising rents in Greenville County have further strained these households, particularly in areas where wages have not kept pace with housing costs. The need for rental assistance, eviction prevention programs, and case management services remains high, as these families often struggle with transportation access, food insecurity, and limited childcare options, which are critical to maintaining employment and stable housing.

Additionally, formerly homeless families and individuals in Greenville County who have received rapid re-housing assistance and are nearing the termination of that support often continue to face economic and housing insecurity. While rapid re-housing programs provide short-term rental assistance and supportive services, many beneficiaries still encounter difficulty securing long-term stable housing due to insufficient incomes, poor credit histories, and limited availability of affordable units. Without continued case management, some of these households risk falling back into homelessness once assistance ends. Supportive services, such as employment assistance, financial literacy programs, and access to permanent affordable housing options, are critical in ensuring these individuals and families do not experience housing instability again. Expanding transitional support, extended rental assistance for the most vulnerable populations, and increased landlord engagement efforts would help mitigate the risk of recurrent homelessness for these households in Greenville County.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Greenville County does not provide estimates of at risk populations not already addresses within this report.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Greenville County, aging housing stock and limited availability of affordable units significantly contribute to housing instability and the risk of homelessness. With nearly 34% of housing structures built before 1980, many properties require costly repairs to meet current safety standards. Low-income renters are particularly at risk of displacement when landlords fail to maintain properties or when necessary repairs, such as plumbing, heating, and electrical work, become unaffordable. Deferred maintenance can create hazardous living conditions, leading to eviction or forced relocation, especially for households lacking financial resources or legal assistance to contest unsafe housing situations.

The county's limited housing availability further exacerbates instability, with rental vacancy rates at only 6.4% and homeowner vacancy rates below 1.0%. This severe shortage of available units contributes to high rates of cost-burdened households, where a significant portion of income is allocated to housing costs. With rising rents and stagnant wages, many low-income residents struggle to find stable, affordable housing, increasing their risk of eviction and homelessness. Addressing these challenges requires investment in housing preservation programs, expanded rental assistance, and stronger tenant protections to ensure that vulnerable households can maintain safe and affordable living conditions.

Discussion

In Greenville County, housing quality standards are maintained through the efforts of the Greenville County Codes Enforcement Division and the Greenville Housing Authority (GHA). The Codes Enforcement Division oversees housing code compliance, responding to resident complaints and conducting inspections to ensure rental properties meet safety and habitability requirements. The division enforces regulations related to structural integrity, sanitation, and environmental health by working with property owners to address violations through corrective measures and, when necessary, legal enforcement.

The Greenville Housing Authority (GHA), which administers public housing and Housing Choice Vouchers (Section 8), conducts annual inspections in accordance with federal Housing Quality Standards (HQS) to ensure subsidized units remain safe, sanitary, and structurally sound. These inspections help maintain a stable housing environment for low-income residents and families receiving rental assistance. Together, these agencies play a critical role in preserving housing quality across Greenville County, ensuring that both privately owned rentals and publicly assisted housing options remain secure and habitable for residents in need.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the county's average highlighting whether certain groups in Greenville County are more affected by these housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13740	4455	0
White	7200	2865	0
Black / African American	4365	1115	0
Asian	145	4	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	1685	290	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2017-2021 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10965	8060	0
White	5810	5850	0
Black / African American	2890	1180	0
Asian	180	120	0
American Indian, Alaska Native	80	8	0
Pacific Islander	60	0	0
Hispanic	1395	836	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2017-2021 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11075	20090	0
White	6775	14570	0
Black / African American	2490	2915	0
Asian	110	375	0
American Indian, Alaska Native	10	115	0
Pacific Islander	0	41	0
Hispanic	1301	1680	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2017-2021 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3175	15395	0
White	2145	10660	0
Black / African American	475	2725	0
Asian	175	275	0
American Indian, Alaska Native	0	136	0
Pacific Islander	0	0	0
Hispanic	0	1245	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2017-2021 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 75.5%. Asian and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

Very Low Income: In this income group, 57.6% of households report a housing problem. Black / African American, American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 35.5%. Black / African American households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 17.1% of households report a housing problem. Asian households in this income range are considered disproportionately in greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the county's average highlighting whether certain groups in Greenville County are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11235	6960	0
White	5770	4310	0
Black / African American	3595	1885	0
Asian	130	4	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	1545	430	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2017-2021 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4770	14260	0
White	2785	8870	0
Black / African American	910	3160	0
Asian	120	180	0
American Indian, Alaska Native	75	8	0
Pacific Islander	60	0	0
Hispanic	595	1631	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2017-2021 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2595	28575	0
White	1435	19920	0
Black / African American	421	4980	0
Asian	10	480	0
American Indian, Alaska Native	0	125	0
Pacific Islander	0	41	0
Hispanic	556	2425	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2017-2021 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	885	17695	0
White	515	12290	0
Black / African American	60	3140	0
Asian	59	385	0
American Indian, Alaska Native	0	136	0
Pacific Islander	0	0	0
Hispanic	0	1295	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2017-2021 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 61.7%. Asian, American Indian and Alaska Native, Hispanic households in this income range are considered disproportionately in need.

Very Low Income: In this income group, 25.1% of households report a severe housing problem. Asian, American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 8.3%. Hispanic households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 4.8% of households report a severe housing problem. None of these groups are disproportionately impacted.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the county's average highlighting whether certain groups in Greenville County are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	132180	22390	16120	1710
White	100255	13230	9455	770
Black / African American	17770	5490	4565	595
Asian	2990	365	250	105
American Indian, Alaska Native	370	14	30	0
Pacific Islander	190	61	0	0
Hispanic	8610	2420	1270	220

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2017-2021 CHAS

Source:

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 13.0%. Pacific Islander households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 9.4%. No racial or ethnic households are disproportionately impacted.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The following provides a summary of households in Greenville County that experience disproportionately greater housing needs compared to other populations based on housing problems and income. Across Greenville County, several demographic groups face elevated housing burdens, highlighting the need for interventions to address these disparities in housing stability and affordability.

Housing Problems

- Extremely Low Income: Asian, American Indian and Alaska Native households
- Very Low Income: Black/African American, American Indian, Alaska Native, and Pacific Islander households
- Low Income: Black/African American households
- Moderate Income: Asian households

Severe Housing Problems

- Extremely Low Income: Asian, American Indian, Alaska Native and Hispanic households
- Very Low Income: Asian, American Indian, Alaska Native, and Pacific Islander households
- Low Income: Hispanic households
- Moderate Income: No racial or ethnic groups

Housing Cost Burden

- Cost Burden: Pacific Islander households
- Severe Cost Burden: No racial or ethnic groups

If they have needs not identified above, what are those needs?

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial and ethnic groups with specific neighborhoods and low-income areas is discussed in MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing is designed to provide safe and affordable rental housing for eligible low- and moderate-income families, the elderly, and individuals with disabilities. These housing units are federally subsidized and owned and operated by public housing authorities to ensure accessibility for those in need. Greenville County is primarily served by the Greenville Housing Authority (GHA) and the Housing Authority of Greer (GHA-SC016), which administers public housing programs and works to maintain housing quality and affordability.

The Housing Choice Voucher (HCV) Program in Greenville County is managed by the Greenville Housing Authority (GHA) and the Housing Authority of Greer (GHA-SC016), which provides rental assistance to low-income households, enabling them to secure housing in the private market. GHA also oversees Project-Based Vouchers and other rental assistance programs, ensuring that affordable housing options remain available to eligible residents. These efforts help support housing stability for low-income families, seniors, and individuals with disabilities throughout Greenville County.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	923	2,453	65	2,332	47	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	-	-	-	-	-	-	-	-
Average length of stay	-	-	-	-	-	-	-	-
Average Household size	-	-	-	-	-	-	-	-
# Homeless at admission	0	0	4	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	302	438	12	421	2	0
# of Disabled Families	0	0	171	632	7	596	26	0
# of Families requesting accessibility features	0	0	923	2,453	65	2,332	47	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	172	505	1	492	10	0	0
Black/African American	0	0	746	1,941	63	1,834	37	0	0
Asian	0	0	5	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	4	1	3	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	20	315	3	311	0	0	0
Not Hispanic	0	0	903	2,138	62	2,021	47	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment:

Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Public housing tenants and applicants in Greenville County face significant challenges in securing accessible housing, largely due to limited availability and high demand. The Greenville Housing Authority (GHA – SC004) and Greer Housing Authority (GHA – SC016) oversee public housing units and Housing Choice Voucher (HCV) programs, yet both agencies report an ongoing shortage of disability-compliant housing. GHA currently manages 41 accessible units, while Greer Housing Authority ensures a portion of its public housing stock meets Section 504 standards. However, these units are not enough to meet demand, leading to lengthy waiting periods for applicants who need mobility-friendly housing.

Many applicants require features such as wheelchair-accessible bathrooms, lower countertops, widened doorways, and visual or auditory alert systems. The challenge is even greater for HCV holders, as private landlords are not required to modify units for accessibility unless they receive public funding. As a result, individuals with disabilities often remain on waitlists for years with few alternative housing options. Expanding accessible housing options and increasing funding for retrofitting existing units are critical steps in addressing these needs.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders:

The most urgent needs of public housing residents and HCV holders in Greenville County revolve around rental stability, accessibility, and access to essential services. Many households rely on fixed or low incomes, making affordable rent and continued housing assistance critical for preventing eviction and homelessness. The shortage of accessible units remains one of the biggest concerns, as both public housing and private rental markets lack sufficient mobility-friendly housing options.

In addition to accessibility concerns, many older units require upgrades to meet safety and habitability standards. Essential repairs related to plumbing, heating, and structural issues are often necessary, particularly for residents with disabilities or mobility limitations. Without these improvements, some units remain uninhabitable for those who need them the most.

Another key issue is landlord participation in the HCV program, as some property owners are unwilling to accept voucher holders, further restricting housing choices. Additionally, residents—especially elderly and disabled individuals—require transportation access, healthcare services, and case management support to maintain long-term housing stability. Expanding rental assistance programs, increasing landlord incentives, and improving access to supportive services would significantly help these populations.

How do these needs compare to the housing needs of the population at large?

Compared to the general population in Greenville County, public housing tenants and HCV holders experience greater housing instability due to affordability constraints, disability-related challenges, and limited rental options. While the broader population struggles with rising housing costs and low vacancy rates, those in subsidized housing face even greater risks of eviction, rent burdens, and a lack of suitable rental opportunities.

Individuals with disabilities experience additional barriers, as most of Greenville County's existing housing stock lacks accessibility modifications. Unlike the general population, HCV holders often encounter rental discrimination, making it even more difficult for them to secure stable housing.

Many public housing residents depend on fixed Social Security benefits, disability assistance, or low-wage employment, making them more vulnerable to economic downturns and reductions in federal housing support. Addressing these disparities requires expanding affordable housing development, increasing accessibility retrofits, and implementing stronger tenant protections to ensure stable housing opportunities for Greenville County's most vulnerable residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a challenging and multifaceted issue that affects communities nationwide, including Greenville County. Its complexity lies in the overlapping causes that contribute to an individual or family becoming homeless. These causes can be economic, such as unemployment, poverty, or the lack of affordable housing options. They can also be health-related, with many homeless individuals facing mental illness, physical disabilities, substance abuse, or chronic health conditions like HIV/AIDS. Additionally, social factors such as domestic violence, limited educational attainment, and systemic inequalities also contribute significantly to homelessness. Often, these causes are interconnected, requiring a comprehensive, collaborative, and community-based approach to effectively address homelessness.

The Stewart B. McKinney Homeless Assistance Act provides a clear definition of homelessness, identifying a "homeless individual" as someone lacking a fixed, regular, and adequate nighttime residence. This includes those residing in:

- Supervised shelters or temporary accommodations, such as welfare hotels, congregate shelters, or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutionalization;
- Public or private spaces not intended for regular sleeping accommodations.

The SC-501 Greenville, Anderson, Spartanburg/ Upstate Continuum of Care (CoC), also known as the, South Carolina Upstate Continuum of Care, coordinates the region's response to homelessness, including conducting the annual Point-In-Time (PIT) Count. The PIT Count is conducted annually in late January to get a snapshot of sheltered and unsheltered homelessness in the region. The data for this section comes from the 2024 PIT Count. It is important to note that the annual PIT Count is designed to provide a snapshot of local homelessness on a single night and does not indicate the total number of persons experiencing homelessness in a given year. Additionally, the data provided in the tables below are at the CoC level, meaning this dataset is not limited to Greenville County, but the 13 counties that make up the Upstate CoC.

The Upstate CoC website provides some data points for Greenville County from the 2024 PIT Count. This more localized data allows us to have a better understanding of the scope of homelessness in the County.

- Total of 725 persons experiencing homelessness
 - 570 persons experiencing sheltered homelessness (79%)
 - 155 persons experiencing unsheltered homelessness (21%)

- 347 Black, African, or African American (48%); 337 White (46%); 26 Multi-racial (4%); 8 American Indian, Alaska Native, or Indigenous; 4 Asian or Asian American; 3 Native Hawaiian or Pacific Islander.
- 66 Veterans
- 169 persons experiencing chronic homelessness
- 130 survivors of domestic violence
- 333 persons experiencing homelessness that have a disabling condition

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	307	37	526	85	49	228
Persons in Households with Only Children	0	2	6	3	3	25
Persons in Households with Only Adults	747	576	1,500	510	172	147
Chronically Homeless Individuals	161	159	335	35	-	-
Chronically Homeless Families	25	11	40	4	-	-
Veterans	69	32	110	10	-	-
Unaccompanied Child	56	26	90	5	-	-
Persons with HIV	26	4	31	2	-	-

Table 27 - Homeless Needs Assessment

Data Source: 2024 HUD Point-in-Time Count and estimates based on the Longitudinal System Analysis (LSA) Report

Data Source

Comments: SC-501 Greenville, Anderson, Spartanburg/Upstate CoC

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The following information is from the 2024 PIT County for SC-501 Greenville, Anderson, Spartanburg/Upstate CoC which includes Greenville County.

- **Individuals Experiencing Chronic Homelessness:** The PIT Count recorded 320 individuals experiencing chronic homelessness. Of these, 161 were staying in shelters, while 159 individuals were unsheltered, highlighting the need for expanded shelter and long-term housing solutions.
- **Families Experiencing Chronic Homelessness:** A total of 36 individuals within families reported experiencing chronic homelessness, significantly fewer than individual cases. Of these families, 25 were sheltered in emergency facilities and 11 were unsheltered.
- **Families with Children:** There were 344 persons in families that included at least one adult and one child experiencing homelessness. Of these, 307 persons were reported as being in sheltered with 101 of these persons in transitional housing, while the remaining 206 were sheltered in emergency shelters. Additionally, there were 37 persons in families with children reported as being unsheltered.
- **Veterans:** Homelessness among veterans within the CoC included 101 individuals. Among them, 69 are reported as sheltered, and 32 unsheltered. This data indicates a critical need for both emergency services and transitional programs for veterans.
- **Unaccompanied Youth:** A total of 82 unaccompanied youth under the age of 24 were reported as homeless. Of these, 56 were in shelters and 26 were unsheltered (including 2 under the age of 18 years old).

These findings provide a snapshot of homelessness across various subpopulations within the Greenville, Anderson, Spartanburg/Upstate CoC, underscoring the diverse needs and challenges faced by individuals and families experiencing homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	510	364
Black or African American	465	224
Asian	3	1
American Indian or Alaska Native	8	4
Native Hawaiian/Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	40	12
Not Hispanic	1,014	603

Data Source: 2024 HUD Point-in-Time Count

Data Source

Comments: SC-501 Greenville, Anderson, Spartanburg/Upstate CoC

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with Children: According to the most recent Continuum of Care Point-in-Time Count, there are 307 sheltered and 37 unsheltered persons in families with at least one adult and one child. This high number highlights a critical need for resources that support stable, long-term housing solutions for at-risk families. Expanding access to permanent housing options is essential to reducing the risk of recurring homelessness and ensuring greater stability for these families.

Veterans: The most recent Point-in-Time Count identifies 69 veterans experiencing homelessness in sheltered environments and an additional 32 veterans unsheltered within the CoC. These figures reflect the ongoing need for targeted resources to transition veterans into permanent housing and reduce the likelihood of repeated homelessness, providing much-needed stability and support for this vulnerable population.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

DATA NOTE: The table above does not include a category for people that identified their race “multiple races”. Therefore, the numbers in the above table do not match the total number of people actually counted in the 2024 Point in Time Count.

In the CoC, approximately 52% of the individuals experiencing homelessness are White, 41% are Black or African American and the remaining portions are distributed amongst the remaining populations listed in the table above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Overall, nearly 63% of residents experiencing homelessness are sheltered. The unsheltered population is primarily made up of households without children, over the age of 24, and White.

Discussion:

N/A

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs assessment includes the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness. Common special needs populations identified in the county's consolidated plan public/stakeholders' forums included ex-offenders, and persons in need of non-traditional childcare (nights, evening, weekends).

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in Greenville County faces significant challenges, emphasizing the need for decent, affordable housing to support their health, independence, and emotional well-being. Remaining in familiar settings is particularly important for this group, but limited incomes and disabilities often place financial strain on elderly residents, reducing their independence. Rising costs in the community further exacerbate these challenges, as this population generally cannot increase their income to keep pace.

According to the latest data, 77,312 residents in Greenville County are aged 65 or older, accounting for nearly 16.6% of the population. Of this group, 32% (24,662 individuals) have a disability, and approximately 8.3% (6,397 individuals) live below the poverty level. Elderly residents are more likely to live in owner-occupied housing (85.3%) compared to renter-occupied housing (14.7%), yet over 75% of elderly residents are cost-burdened. These figures highlight the need for targeted housing solutions that address affordability, accessibility, and stability for Greenville County's aging population.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Gathering accurate data on substance use and addiction in Greenville County and Greenville County is challenging due to underreporting, stigma, and fears of legal consequences. Many cases only become part of official statistics when individuals overdose, are arrested, or seek treatment. This gap in reporting makes it difficult to fully assess the extent of substance use disorders in the community.

In Greenville County, substance use disorder (SUD) remains a significant public health concern, with notable trends in alcohol and drug addiction emerging in 2023. According to the South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS), alcohol-related hospitalizations in the county increased by 8.98% compared to the previous year, highlighting a growing burden on the healthcare system. Binge drinking prevalence also rose by 19.59%, suggesting an upward trend in excessive alcohol consumption among residents. While DUI crashes in Greenville County decreased by 41.31%, indicating improved enforcement or public awareness efforts, heavy drinking rates showed a slight increase of 9.49%.

Opioid-related issues also remain a critical challenge in the county. In 2023, opioid overdose deaths in Greenville County surged by 48.04% compared to the previous year, significantly outpacing state and regional trends. The administration of naloxone, a medication used to reverse opioid overdoses, increased by 36.50%, suggesting a rising demand for emergency interventions. While opioid-related hospitalizations

rose by 7.90%, the number of opioid prescriptions dispensed decreased by 12.83%, reflecting possible efforts to control prescription opioid access.

These trends underscore the persistent and evolving nature of substance use challenges in Greenville County. The increase in alcohol-related hospitalizations and opioid overdoses suggests a need for expanded prevention, intervention, and treatment programs. The data indicate that while some measures, such as reduced opioid prescriptions and fewer DUI crashes, are having an impact, broader community-based efforts and healthcare system responses are necessary to address these ongoing issues.

Disability: According to 2019-2023 ACS Data, there are 57,872 individuals in Greenville County living with a disability, accounting for 12.5% of the population. Disability rates increase significantly with age, as older residents are more likely to experience one or more disabilities. Among residents aged 65 and older, nearly 32% (24,662) individuals) have a disability. In contrast, disability is less prevalent among children and youth, with 5,715 individuals aged 17 or younger reported as having a disability including 364 under 5 years old.

Households with elderly individuals or children with disabilities often require additional resources and support to meet their unique needs. These figures underscore the importance of targeted services to enhance accessibility, provide accommodations, and foster inclusivity for all age groups within the community.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support system to achieve and maintain sobriety. Housing needs often include sober living environments that provide structure and a substance-free atmosphere conducive to recovery. Proximity to health facilities for ongoing medical and psychological treatment, access to employment support services, and connections to family and social networks for emotional stability are also crucial. Stable housing and employment are key factors in reducing relapse risks and supporting long-term recovery.

Detoxification facilities play a vital role in the initial stages of treatment, providing medical supervision during withdrawal, while rehabilitation centers offer the foundation for recovery. Access to these resources, combined with stable housing and integrated support services, is essential for individuals to break the cycle of addiction and rebuild their lives.

HIV/AIDS: See discussion below.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In Greenville County, specific HIV/AIDS statistics for 2023 are not publicly available at the county level; however, data from the Upstate Public Health Region, which includes Greenville County and ten other counties, provides insight into local trends. From 2021-2022, 371 new HIV diagnoses were reported in the Upstate region, accounting for 24% of all cases in South Carolina. Among those newly diagnosed, 78% were men and 22% were women, with the largest affected age groups being 30-39 years old (26%) and 20-29 years old (25%). Racial disparities persist, with 44% of new cases occurring among African Americans, 36% among Whites, and 13% among Hispanics. By the end of 2022, a total of 4,260 individuals were living with HIV/AIDS in the Upstate region, representing 22% of South Carolina's total cases. Among those living with HIV, 41% were African American men, 27% were White men, 18% were African American women, and 6% were White women, with Hispanic/Latino individuals accounting for 9%.

The increasing number of HIV diagnoses and the persistent racial disparities in the Upstate region highlight the need for targeted prevention, early diagnosis, and continued access to antiretroviral therapy. Efforts to expand HIV testing, pre-exposure prophylaxis (PrEP) accessibility, and community outreach programs remain key in addressing these challenges. Statewide strategies have focused on increasing retention in care, improving medication adherence, and reducing stigma to ensure that more individuals with HIV achieve viral suppression and prevent transmission.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

N/A

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Greenville County has identified key public facility needs to support its growing population, including investments in public safety facilities, community centers, and emergency services infrastructure. The 2024 Greenville County Annual Action Plan highlights the need for fire stations, emergency response centers, and public health clinics in underserved areas to enhance community resilience and response times. Additionally, expanding community centers and workforce development facilities is a priority to address social service gaps and support economic mobility.

How were these needs determined?

These needs were assessed through comprehensive planning reports, community feedback, and local government assessments. The county's Community Development Block Grant (CDBG) program prioritizes infrastructure improvements in low- and moderate-income areas based on public input and local government recommendations. Additionally, emergency response capabilities were evaluated based on historical service calls, population density, and growth trends, identifying areas where new or expanded facilities are necessary.

Describe the jurisdiction's need for Public Improvements:

Greenville County faces critical public improvement needs related to transportation infrastructure, stormwater management, and utility enhancements. Investments in roadway expansions, bridge repairs, and public transit accessibility are necessary to accommodate rapid population growth and alleviate congestion. Additionally, the county has prioritized sanitary sewer and stormwater system upgrades to address environmental concerns and ensure compliance with state and federal regulations.

How were these needs determined?

The Capital Improvement Program (CIP) and Greenville County Planning Department assessments have identified aging infrastructure and increased development pressure as primary drivers of the county's improvement needs. Public input through municipal planning meetings, transportation studies, and environmental impact reports has further shaped the prioritization of these projects. Additionally, stormwater management assessments conducted in collaboration with MetroConnects have pinpointed areas requiring immediate attention to mitigate flooding and water quality issues.

Describe the jurisdiction's need for Public Services:

Greenville County has a growing need for enhanced public services, particularly in affordable housing assistance, mental health services, and workforce training programs. The county's Community Health Needs Assessment emphasizes increased access to healthcare, substance abuse treatment, and homelessness prevention services to support vulnerable populations. Additionally, expanding job training and childcare support programs is essential to improving economic stability for low-income families.

How were these needs determined?

The United Way of Greenville County and Bon Secours St. Francis Health System conducted extensive community input sessions, town hall meetings, and survey assessments to identify critical service gaps. Data from the Greenville County Workforce Development Board and Department of Social Services further confirmed the need for expanded employment resources and support services for underserved populations. Analysis of service utilization rates, economic trends, and healthcare access disparities provided additional justification for prioritizing these public service expansions.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section provides an overview of Greenville County’s housing market, examining key factors such as housing stock composition, tenure patterns, pricing trends, and affordability. The assessment considers both rental and ownership markets, identifying challenges related to housing availability, cost burdens, and the condition of existing units. As Greenville County continues to experience rapid population growth and economic expansion, understanding these housing dynamics is essential for shaping development strategies and housing policies to meet the needs of residents.

Beyond traditional housing, this analysis also evaluates the availability of homeless shelters, special needs housing, and supportive services for vulnerable populations. Additionally, non-housing community development factors—including infrastructure, public services, and neighborhood amenities—play a critical role in shaping the overall quality of life. Geographic Information System (GIS) mapping is utilized to provide a spatial analysis of housing needs and disparities, supporting targeted approaches to addressing infrastructure gaps and enhancing community resilience.

Greenville County’s strong economy and diverse job market make it an attractive place to live and work. The county is home to a growing financial sector, a robust advanced manufacturing industry, and a thriving healthcare and technology sector, all of which contribute to regional economic stability. A well-developed transportation network—including major interstates, rail lines, and Greenville-Spartanburg International Airport—enhances connectivity and facilitates commerce. Additionally, Greenville County’s extensive park system, thriving arts scene, and historic downtown districts make it a desirable destination for families, professionals, and retirees alike.

Historically, Greenville County was a national hub for the textile industry, earning the nickname “Textile Capital of the World” in the early 20th century. As the textile industry declined, the county successfully diversified its economy, attracting major corporations in automotive manufacturing, aerospace, and logistics. This economic transformation has positioned Greenville County as one of the fastest-growing and most economically resilient regions in the Southeast. With ongoing investments in affordable housing, infrastructure, and public services, the county continues to support sustainable growth while preserving its rich history and fostering innovation.

The data sets in this report focus on Greenville County, SC, including county-level data and its communities, except for the City of Greenville, which is an entitlement community that submits a separate Consolidated Plan.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines Greenville County's housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the county's housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	141,025	72.4%
1-unit, attached structure	8,175	4.2%
2-4 units	5,981	3.1%
5-19 units	13,134	6.7%
20 or more units	8,879	4.6%
Mobile Home, boat, RV, van, etc	17,515	9.0%
Total	194,709	100%

Table 31 – Residential Properties by Unit Number

Data 2019-2023 ACS

Source:

Residential Properties by Number of Units

The table above outlines Greenville County's housing stock by structure type and unit count. Traditional single-family detached homes make up 72.4% of all housing units, while multifamily housing, defined by HUD as buildings with more than four units, represents 11.3% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in urban areas to address housing needs in densely populated neighborhoods. This diverse housing mix accommodates a range of household sizes and preferences, reflecting the county's efforts to meet varied community needs.

Multifamily Development Distribution

Greenville County has a total of 25,184 units within multifamily housing developments with three or more units, according to 2019-2023 ACS data. Of these, the majority, 16,305 units within developments, are categorized as small multifamily buildings with 3 to 19 units. The remaining 8,879 units within multifamily developments are larger buildings with 20 or more units. These figures highlight the county's diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	152	0.1%	1,645	3.5%
1 bedroom	1,334	1.0%	7,645	16.3%
2 bedrooms	14,507	10.8%	20,236	43.2%
3 or more bedrooms	117,989	88.1%	17,368	37.0%
Total	133,982	100%	46,894	100%

Table 32 – Unit Size by Tenure

Data 2019-2023 ACS

Source:

Unit Size by Tenure

In Greenville County, unit size varies considerably between owner-occupied and rental properties. Homeowner units are generally larger, with approximately 88.1% having three or more bedrooms, compared to just 37.0% of rental units. Conversely, only 1.1% of homeowner units are one bedroom or smaller, while this size category accounts for 19.8% of rental units.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Greenville County's affordable housing market is supported by federal, state, and local programs aimed at assisting low-income households, seniors, veterans, and individuals with disabilities. The Section 8 Project-Based Rental Assistance (PBRA) program provides 684 assisted units outside the City of Greenville, while Low-Income Housing Tax Credit (LIHTC) properties contribute 1,161 units for households earning up to 60% of the Area Median Income (AMI). These LIHTC properties play a vital role in expanding affordable housing options, often within mixed-income developments.

The Housing Choice Voucher (HCV) Program and Public Housing, managed by the Greenville and Greer Housing Authorities, support 2,453 voucher-assisted households countywide, including within the City of Greenville, enabling families to secure affordable rental housing in the private market. Additionally, approximately 923 leased Public Housing units provide direct rental assistance to eligible residents. These programs primarily serve extremely low-income (30% AMI and below) and very low-income (50% AMI and below) households, with some LIHTC properties accommodating moderate-income families. Together, these resources contribute to housing stability and affordability, ensuring a diverse range of housing opportunities for vulnerable populations throughout Greenville County.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Greenville County risks losing 170 affordable units across 6 properties due to expiring Section 8 contracts before 2030, potentially displacing low-income households. Additionally, LIHTC properties nearing the end of their affordability periods may transition to market-rate rentals, further reducing affordable housing availability. Rising real estate values and low landlord participation in voucher programs also threaten long-term affordability. To mitigate these losses, Greenville County must prioritize contract renewals, incentivize LIHTC property preservation, expand local funding, and strengthen landlord engagement programs to maintain affordable housing options for vulnerable residents.

Does the availability of housing units meet the needs of the population?

As outlined in NA-10, Greenville County faces a shortage of affordable housing, particularly in the small to medium-sized affordable housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

Describe the need for specific types of housing:

Greenville County faces a significant need for diverse and affordable housing options in both the owner-occupied and renter-occupied markets. There is a particular shortage of smaller units suited for first-time homebuyers, individuals, and households that do not require three or more bedrooms, limiting options for those seeking starter homes. Additionally, the very low homeowner vacancy rate of just under 1.0% indicates a scarcity of affordable for-sale units across all sizes, further constraining housing availability. Expanding the variety of housing options is essential to meeting the needs of the county's growing and diverse population, ensuring greater housing stability and long-term affordability.

Discussion

N/A

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section analyzes the cost of housing in Greenville County for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the county's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	\$148,476	\$254,641	71.5%
Median Contract Rent	\$595	\$985	65.5%

Table 33 – Cost of Housing

Rent Paid	Number	%
Less than \$500	1,912	4.3%
\$500-999	11,925	26.7%
\$1,000-1,499	20,258	45.4%
\$1,500-1,999	7,651	17.1%
\$2,000 or more	2,881	6.5%

Table 34 - Rent Paid

Data 2019-2023 ACS

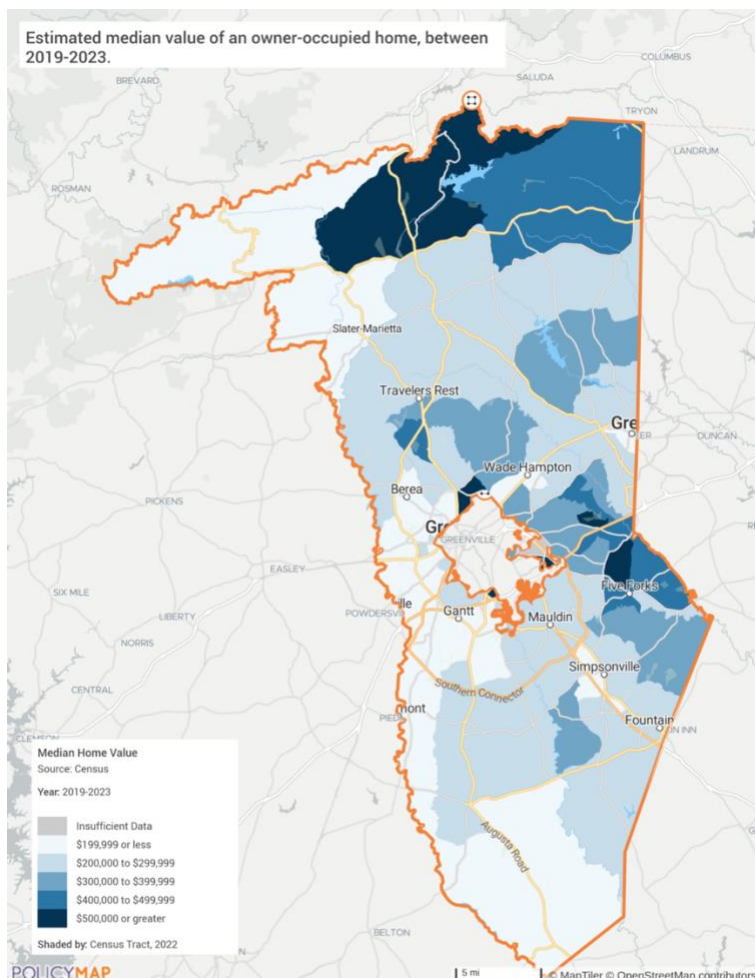
Source:

Housing Costs

Housing costs in Greenville County have significantly increased, with home prices rising by 71.5% and rents increasing by 65.5% since 2013. The table above shows that 69.0% of renters pay \$1,000 or more per month for rent, representing the majority of renters in the county. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

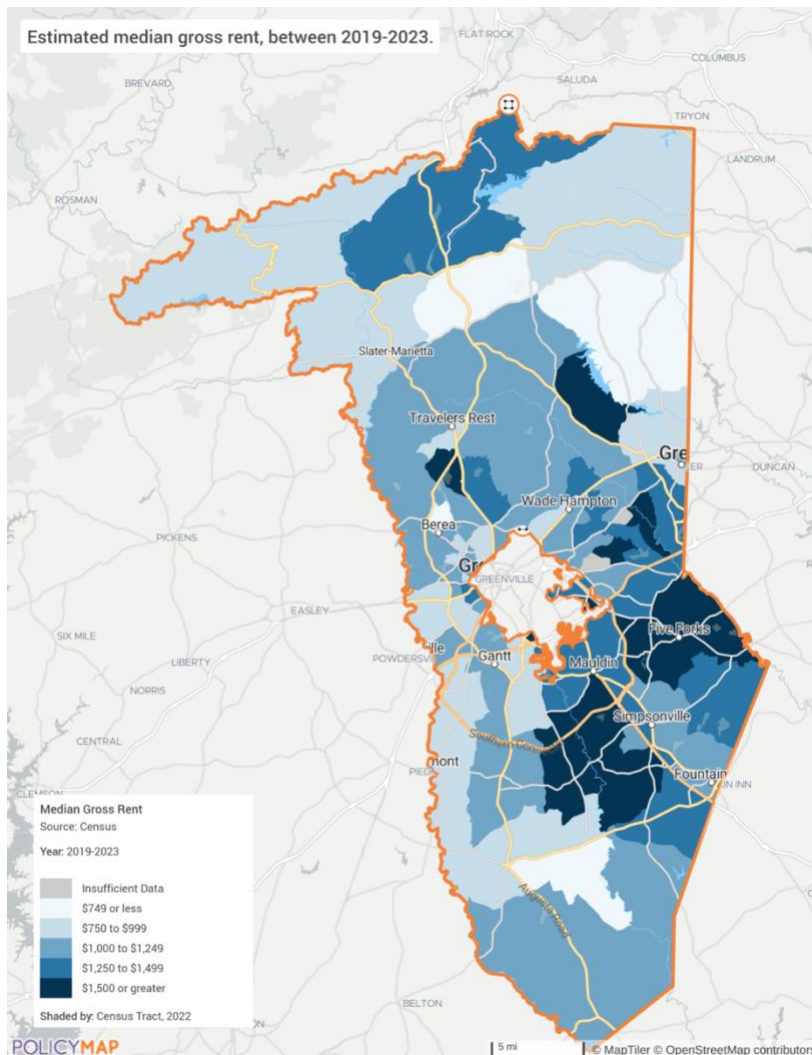
Median Home Values

The map illustrates median home values by census tract in Greenville County, highlighting significant disparities in affordability. Higher home values, exceeding \$300,000 and surpassing \$500,000 in some tracts, are concentrated in the northern and eastern regions, where newer developments and affluent neighborhoods are more prevalent. In contrast, central, eastern, and southern areas generally have lower median values below \$300,000, with several tracts falling under \$200,000. These variations in home values emphasize differences in affordability, access to amenities, and economic opportunities across the county.



Median Rent

The map illustrates median gross rent by census tract in Greenville County, highlighting significant rent variations across different regions. Higher rental costs are more widely dispersed, with notable concentrations in the western and lower central areas, where median rents exceed \$1,250, and some tracts surpass \$1,500. In contrast, lighter-shaded areas throughout the county represent lower median rents, with most tracts ranging between \$750 and \$1,250, and a few falling below \$750. This distribution reflects differences in housing demand, affordability, and development trends, underscoring the growing cost burden on renters in higher-cost areas while also indicating the availability of relatively lower-cost rental housing in select parts of the county.



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,904	No Data
50% HAMFI	12,631	11,328
80% HAMFI	29,429	32,682
100% HAMFI	No Data	48,250

Table 35 – Housing Affordability

Data 2016-2020 CHAS

Source:

Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,032	1,074	1,206	1,500	1,797
High HOME Rent	993	1,065	1,206	1,470	1,621
Low HOME Rent	778	834	1,001	1,157	1,291

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2024

Data Comments: Greenville-Mauldin-Easley, SC HUD Metro FMR Area

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. Greenville County is part of the Greenville-Mauldin-Easley, SC HUD Metro FMR Area.

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Greenville County faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

How is affordability of housing likely to change considering changes to home values and/or rents?

Predicting changes in home values in Greenville County is complex, as both home values and population have grown at a substantial rate over the past decade. While rising rental housing costs may slow in the near future, a complete reversal is unlikely without significant shifts in the housing market. To mitigate cost burdens and reduce the risk of homelessness, a substantial increase in affordable housing units is essential. Without these efforts, housing affordability challenges will persist, leaving many households vulnerable to instability and financial strain.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In 2022, Greenville County's median contract rent was \$985, which remained below all HOME Fair Market and High Rental Limits, except for the Low limit for Efficiency and 1-Bedroom units. This suggests that while overall rental costs appear relatively affordable compared to the maximum allowable limits for HOME-assisted units, affordability challenges persist, particularly for low-income households in certain areas of the county. As rising housing costs continue to outpace income growth, these affordability concerns are expected to potentially become more widespread and increase financial strain on renters.

Discussion

N/A

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section offer insights into the condition of housing units across Greenville County by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes lacking complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the county.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

In Greenville County, housing units are classified based on their adherence to the Property Maintenance Code, as outlined in Chapter 8, Article II of the Greenville County Code of Ordinances. This code establishes minimum standards for health, safety, and structural integrity to ensure residential properties provide adequate shelter. Housing classifications in the county are as follows:

1. Standard Condition – Units that fully comply with the Property Maintenance Code, ensuring safe and habitable living conditions for occupants.
2. Substandard Housing – Units with one or more significant code violations that compromise safety or livability, such as lacking complete plumbing or kitchen facilities, structural deficiencies, or other hazards that render the dwelling unsafe or unsanitary.
3. Substandard but Suitable for Rehabilitation – Units with violations that are financially and structurally feasible to repair, making them viable for restoration rather than demolition.
4. Dilapidated Housing – Under Section 8-32 of the Greenville County Code of Ordinances, a dwelling is considered dilapidated if it is unfit for human habitation due to dangerous or hazardous conditions that threaten the health, safety, or well-being of occupants or the community. This includes:
 - Structural deficiencies such as compromised walls, floors, or foundations that create safety hazards.
 - Fire, wind, or water damage that renders the structure unstable or hazardous.
 - Missing or damaged windows, doors, stairs, porches, or railings, posing risks to residents.
 - Conditions that present health risks, including exposure to disease, pests, or unsafe environmental factors.

These classifications guide Greenville County's efforts to enforce housing standards, ensuring that resources are allocated effectively for property maintenance, rehabilitation, or demolition when necessary ensuring the preservation of the overall integrity of its communities.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	21,580	16.1%	22,228	47.4%
With two selected Conditions	436	0.3%	1,554	3.3%
With three selected Conditions	49	0.0%	23	0.0%
With four selected Conditions	0	0.0%	50	0.1%
No selected Conditions	111,917	83.5%	23,039	49.1%
Total	133,982	100%	46,894	100%

Table 37 - Condition of Units

Data 2019-2023 ACS

Source:

Housing Conditions

The table above highlights the number of owner and renter households in Greenville County that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 50.9% of renters affected, compared to only 16.5% of homeowners. Very few households face multiple housing issues, and based on the analysis in this document, it is clear that the most common housing problem is cost burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the county.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	52,113	38.9%	14,264	30.4%
1980-1999	38,693	28.9%	14,732	31.4%
1950-1979	37,822	28.2%	15,123	32.2%
Before 1950	5,354	4.0%	2,775	5.9%
Total	133,982	100%	46,894	100%

Table 38 – Year Unit Built

Data 2019-2023 ACS

Source:

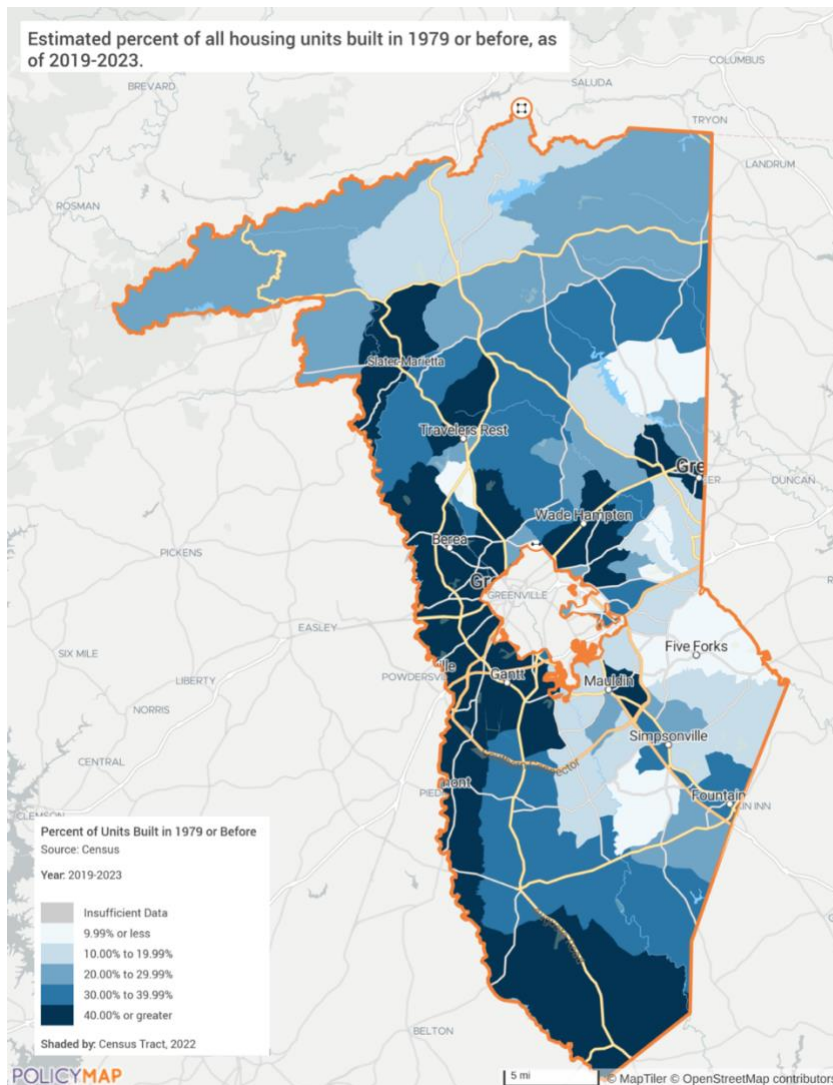
Year Unit Built

In Greenville County, a notable portion of the housing stock was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 32.2% of owner-occupied units and 38.1% of renter-occupied units fall into this category, potentially exposing an estimated 61,074 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

To address this issue, Greenville County has established long-term initiatives to address the challenges associated with its aging housing stock, particularly homes built before 1980 that pose higher risks for lead-based paint (LBP) hazards and structural deficiencies. These initiatives are further explained later in this section.

Age of Housing

The map illustrates the distribution of older housing units across Greenville County, emphasizing areas with a high concentration of homes built before 1980. Many census tracts show over 20% of the housing stock predating 1980, with some areas exceeding 40%, highlighting a widespread presence of aging homes. This underscores the need for targeted maintenance, modernization, and mitigation of potential health risks, such as lead-based paint hazards. As these homes continue to age, ensuring structural integrity, energy efficiency, and overall habitability will be essential for housing stability and public health efforts throughout Greenville County.



Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	43,176	32.2%	17,898	38.1%
Housing units built before 1980 with children present	4,891	11.3%	3,576	20.0%

Table 39 – Risk of Lead-Based Paint

Data 2019-2023 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Source:

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the County there are approximately 61,074 total units built prior to 1980 according to 2019-2023 ACS Data. Based on the 2017-2021 CHAS data, there are around 8,467 units at risk of having a Lead-Based Paint Hazard that have children under the age of 6 present.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	13,833	-	13,833
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

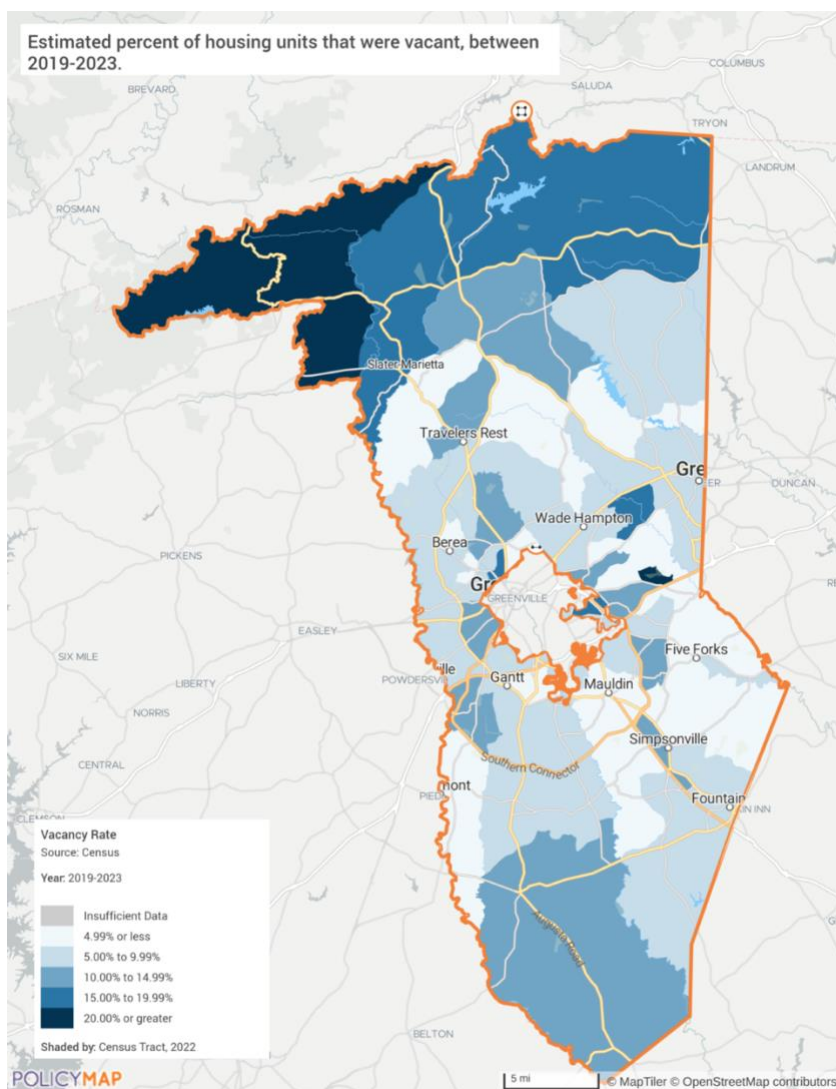
Table 40 - Vacant Units

Data 2019-2023 ACS

Source:

Vacancy Rate

The map illustrates housing vacancy rates across Greenville County, with darker areas indicating higher vacancy rates and lighter areas representing lower vacancy levels. Vacancy patterns vary throughout the county without a distinct geographic concentration. The lowest vacancy rates, primarily in central regions, fall below 10%, reflecting a tight housing market with high occupancy levels. In contrast, higher vacancy rates, exceeding 20%, are more prevalent in the northern areas, suggesting housing turnover, potential disinvestment, or redevelopment opportunities. This distribution reflects the dynamic nature of Greenville County's housing market, influenced by local economic conditions, development trends, and neighborhood-specific factors.



Need for Owner and Rental Rehabilitation:

The County of Greenville County has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Financial constraints often prevent these residents from making essential repairs, leading to potential safety hazards and deteriorating living conditions. Addressing this need is essential for preserving the housing stock and ensuring long-term livability for residents.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built before 1980 in Greenville County may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, nearly 34% of housing units in Greenville County were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting over 61,000 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

Discussion

Greenville County has established long-term initiatives to address the challenges associated with its aging housing stock, particularly homes built before 1980 that pose higher risks for lead-based paint (LBP) hazards and structural deficiencies. Through the Greenville County Redevelopment Authority (GCRA), the county offers homeowner rehabilitation and emergency repair programs, which provide assistance to low-income homeowners, seniors, and individuals with disabilities. These initiatives are expected to continue beyond the next five years, as part of the county's ongoing commitment to housing preservation and neighborhood revitalization. Additionally, the Home Repair Assistance Program, scheduled for funding through at least 2029, focuses on critical home improvements that enhance safety, habitability, and energy efficiency, ensuring that older homes remain livable and code-compliant.

To further mitigate risks associated with lead-based paint hazards, Greenville County supports long-term contractor training programs, such as the EPA-approved Lead Renovator Certification courses offered by Greenville Technical College. These programs ensure that professionals conducting renovations on pre-1978 housing receive proper training in LBP remediation and safety practices. The certification program is expected to remain available for at least the next five years, reinforcing the county's commitment to ensuring safe and sustainable housing conditions. Additionally, Greenville County has incorporated LBP mitigation strategies into its long-term housing improvement plans, aligning with federal and state housing preservation goals. These efforts reflect Greenville County's continued investment in maintaining safe, affordable housing, while modernizing older residential units to meet current health and safety standards.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Public housing is designed to provide safe and affordable rental housing for eligible low- and moderate-income families, the elderly, and individuals with disabilities. These housing units are federally subsidized and owned and operated by public housing authorities to ensure accessibility for those in need. Greenville County is primarily served by the Greenville Housing Authority (GHA) and the Housing Authority of Greer (GHA-SC016), which administers public housing programs and works to maintain housing quality and affordability.

The Housing Choice Voucher (HCV) Program in Greenville County is managed by the Greenville Housing Authority (GHA) and the Housing Authority of Greer (GHA-SC016), which provides rental assistance to low-income households, enabling them to secure housing in the private market. GHA also oversees Project-Based Vouchers and other rental assistance programs, ensuring that affordable housing options remain available to eligible residents. These efforts help support housing stability for low-income families, seniors, and individuals with disabilities throughout Greenville County.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	979	2,780	98	2,402	319	0	0
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 41 – Total Number of Units by Program Type

Data Source:

PIC (PIH Information Center)

Describe the supply of public housing developments:

Greenville County's affordable housing supply consists of a mix of Low-Income Housing Tax Credit (LIHTC) properties, HUD-assisted multifamily housing, and Section 8 contract developments, providing essential housing for low-income households. Across the county, 1,161 LIHTC units serve income-restricted residents, while 684 units operate under active Section 8 contracts. However, 170 of these units in six properties have Section 8 contracts expiring before 2030, posing a risk of reduced affordability if not renewed or preserved.

The Housing Authority of Greenville and the Housing Authority of Greer manage these programs while administering 2,453 of the county's 2,780 available Housing Choice Vouchers (HCVs). Additionally, the county supports specialized voucher programs including 319 Veterans Affairs Supportive Housing (VASH) vouchers. Despite these resources, demand remains high, with waiting lists for all programs, emphasizing the need for expanding affordable housing options and implementing preservation efforts to maintain long-term affordability in Greenville County.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Greenville County's affordable housing inventory consists of a mix of Public Housing, LIHTC developments, and Section 8 contract properties, many of which participate in an approved Public Housing Agency (PHA) Plan through the Housing Authority of Greenville and the Housing Authority of Greer.

- **Low-Income Housing Tax Credit (LIHTC) Units:** Greenville County has 1,161 LIHTC units, primarily serving households earning up to 60% of the Area Median Income (AMI). These units tend to be newer or recently rehabilitated, as LIHTC developments must maintain property standards to comply with affordability agreements.
- **Section 8 Contracted Properties:** There are 684 units under Section 8 contracts, with 170 units across 6 properties set to expire before 2030. Many of these properties are aging and may require updates to ensure continued habitability and compliance with Housing Quality Standards (HQS).
- **Housing Choice Voucher (HCV) Program:** The local housing authorities oversee 2,780 HCVs in use, including 98 Project-Based Vouchers (PBVs) and 319 Veterans Affairs Supportive Housing (VASH). The condition of units occupied by voucher holders varies, as they are leased in the private rental market and are subject to annual Housing Quality Standards (HQS) inspections to ensure safety and habitability.
- **Public Housing:** In addition to these low-income housing developments, there is 1 Public Housing development that has an inspection report provided in Greer. The Victoria Arms which has a total of 186 units received a score of 83c in 2022 indicating that there is room for improvement and maintenance needed.

Overall, while many LIHTC and newer HUD-assisted properties remain in good condition, some older Section 8 developments and HUD-assisted multifamily units require significant rehabilitation. The county's PHA Plan prioritizes the preservation and modernization of affordable housing stock, leveraging federal, state, and local resources to maintain safe and quality living conditions for low-income residents.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Greenville County's affordable housing stock includes Public Housing, Low-Income Housing Tax Credit (LIHTC) developments, and Section 8 contract units, many of which require restoration and revitalization to maintain safe and stable living conditions. As the county continues to experience population growth and increasing housing demand, preserving and improving existing affordable units is a critical priority.

Key Restoration and Revitalization Needs:

1. Rehabilitation of Aging Affordable Housing Stock

- A significant portion of Greenville County's HUD-assisted and Section 8 contract properties are aging and require structural repairs, system upgrades (HVAC, plumbing, electrical), and modernized amenities to meet current safety and efficiency standards.
- Approximately 170 units in 6 properties have Section 8 contracts expiring before 2030, meaning that renewal efforts and renovations will be essential to maintain long-term affordability.

2. Preservation of Low-Income Housing Tax Credit (LIHTC) Properties

- Greenville County has 1,161 LIHTC units in 18 properties throughout the county, many of which are reaching the end of their initial affordability compliance periods. Without reinvestment, these units could transition to market-rate housing, reducing affordability in the county.
- Rehabilitation efforts for these properties should focus on energy efficiency improvements, accessibility upgrades (ADA compliance), and cosmetic enhancements to improve long-term livability.

3. Addressing Health and Safety Concerns

- Many older properties contain lead-based paint, asbestos, and outdated safety features, requiring targeted remediation efforts.
- Pest control, mold remediation, and improved ventilation systems are also needed to maintain healthy living conditions in older affordable housing units.

4. Infrastructure and Community Revitalization

- Improvements in localized sewer updates, road conditions, and demolition of substandard properties are necessary to enhance neighborhood sustainability, particularly in low-income areas where much of Greenville County's affordable housing is concentrated.
- These initiatives reflect Greenville County's commitment to enhancing housing quality, modernizing public infrastructure, and fostering long-term sustainability in its low-income communities.

5. Modernization and Energy Efficiency Upgrades

- Many affordable units need updated insulation, energy-efficient windows and upgraded appliances to reduce utility costs for residents and improve sustainability.
- Greenville County participates in the Weatherization Assistance Program (WAP), which provides insulation, HVAC improvements, and energy-efficient appliance upgrades to reduce utility costs for low-income households.

Revitalization Strategy

The Greenville Housing Fund has invested in renovating aging affordable housing units, including improvements to plumbing, roofing, electrical systems, and accessibility features, ensuring long-term sustainability and habitability.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Greenville County's public housing agencies, including the Housing Authority of Greenville and the Housing Authority of Greer, are implementing multiple strategies to enhance the living environment for low- and moderate-income families. These strategies focus on housing modernization, infrastructure improvements, and expanded affordable housing options. Rehabilitation efforts include critical repairs, energy efficiency upgrades, and accessibility modifications to ensure safety, habitability, and long-term sustainability. Additionally, public housing agencies collaborate with local organizations and developers to increase the supply of affordable housing, particularly in underserved neighborhoods.

Key Initiatives and Strategies:

- Fairview Townhomes (Greer, SC): Ongoing construction of 14 new townhome units for households earning up to 80% AMI, increasing access to affordable homeownership.
- Brutontown Community Revitalization: Infill housing development, infrastructure upgrades, and site grading projects to improve neighborhood stability and expand housing options.
- Sanitary Sewer Improvements: A partnership with MetroConnects to upgrade sewer lateral lines in low- and moderate-income neighborhoods, addressing public health concerns and supporting long-term housing sustainability.
- Demolition of Blighted Properties: Targeted efforts to remove unsafe and uninhabitable structures, creating opportunities for redevelopment and community revitalization.
- Public-Private Housing Development: Investments in mixed-income rental and homeownership projects, such as Gridley Place Homes, which includes 14 new homeownership units, promoting affordable housing stability.

These strategies reflect Greenville County's commitment to ensuring public housing residents have access to safe, affordable, and well-maintained living environments, while also expanding housing opportunities for low- and moderate-income families.

Discussion: N/A

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Greenville County is part of the Greenville, Anderson, Spartanburg/Upstate Continuum of Care (CoC), a collaborative coalition of private and public-sector service providers dedicated to preventing and ending homelessness throughout Greenville County. The CoC focuses on rapidly connecting individuals and families experiencing homelessness to appropriate, low-barrier housing and supportive services to promote long-term stability. The table below provides the number of Emergency Shelter (ES), Transitional Housing (TH), and Permanent Supportive Housing (PSH) beds available throughout the entirety of the CoC's 13 County region.

The Upstate CoC website provides some data points for Greenville County from the 2024 Housing Inventory Count (HIC). This more localized data allows us to have a better understanding of the scope of homelessness in the County.

- Total of 868 beds dedicated for persons experiencing homelessness
 - 556 Emergency Shelter beds
 - 25 beds dedicated for survivors of domestic violence
 - 11 beds dedicated for Youth 18-24
 - 6 beds dedicated for persons living with HIV/AIDS
 - 94 Transitional Housing beds
 - 33 beds dedicated for survivors of domestic violence
 - 37 beds dedicated for Veterans
 - 10 beds dedicated for Youth 18-24
 - 12 Safe Haven beds

- 96 Permanent Supportive Housing beds
 - 28 beds for persons living with HIV/AIDS
- 110 Rapid Rehousing beds

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	409	0	141	25	0
Households with Only Adults	567	256	113	344	0
Chronically Homeless Households	0	0	0	369	0
Veterans	5	0	49	217	0
Unaccompanied Youth	11	0	24	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source: HUD 2024 Continuum of Care Homeless Assistance Program, Housing Inventory Count Report.

Data Source: SC-501 Greenville, Anderson, Spartanburg/Upstate CoC

Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons:

In Greenville County, a network of mainstream services collaborates to support low- and moderate-income families, including those experiencing homelessness. These services encompass health care, mental health support, housing assistance, food resources, and employment opportunities, aiming to provide comprehensive support to vulnerable populations.

Health Services:

- **Prisma Health:** As the largest health care provider in the region, Prisma Health offers a range of medical services, including primary care, emergency services, and specialized treatments. Their facilities are accessible to all residents, with programs designed to assist low-income individuals.

Mental Health Services:

- **Greater Greenville Mental Health Center:** This center provides outreach, assessment, case management, psychiatric, and nursing services to individuals living outdoors or in shelters who have serious and persistent mental illnesses. They focus on integrating mental health support with other essential services to promote overall well-being.

Housing Assistance:

- **United Housing Connections:** This organization offers support to individuals living in cars, shelters, or without utilities, assisting them in securing stable housing.
- **Greenville Rescue Mission:** Operated by Miracle Hill Ministries, this mission provides emergency shelter, meals, and support services to men experiencing homelessness, aiming to transition them toward stability.

Food Resources:

- **Local Food Pantries and Soup Kitchens:** Various organizations throughout Greenville County offer meals and food supplies to those in need, ensuring that individuals and families have access to nutritious food. These services are often coordinated with other support programs to address broader needs.

Employment Services:

- **SC Works Greenville:** This agency provides employment services, including job search assistance, resume building, and training programs, to help individuals secure stable employment. They collaborate with local employers to create opportunities tailored to the community's needs.

Additional Support Services:

- **Safe Harbor:** Offering counseling, legal support, and safe shelter, Safe Harbor assists victims of domestic abuse, helping them transition to stable and independent living situations.
- **Sunbelt Human Advancement Resources (SHARE):** SHARE provides transitional housing and rapid rehousing assistance, helping families and individuals move into stable housing situations. They also offer programs aimed at financial stability and self-sufficiency.

These services work collaboratively to create a support system that addresses the multifaceted challenges faced by low- and moderate-income families in Greenville County, enhancing their opportunities for stability and self-sufficiency.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In Greenville County, a comprehensive network of services and facilities is dedicated to addressing the diverse needs of individuals and families experiencing homelessness. These resources are tailored to support chronically homeless individuals, families with children, veterans, and unaccompanied youth, providing specialized assistance to facilitate stability and self-sufficiency.

Emergency Shelters and Transitional Housing:

- **Greenville Rescue Mission:** Operated by Miracle Hill Ministries, this facility offers emergency shelter for men, providing food, clothing, and access to healthcare. With a capacity of 135 beds and additional respite care beds, the mission addresses immediate needs and offers programs aimed at long-term recovery and stability.
- **Shepherd's Gate:** Also under Miracle Hill Ministries, Shepherd's Gate serves women and families, offering emergency housing, meals, and personal care items. The facility provides a safe environment and access to addiction treatment programs, counseling, and other supportive services to promote self-sufficiency.
- **United Ministries:** This organization provides emergency shelter and interim housing specifically for families with children, addressing the unique challenges faced by homeless families and supporting them toward stable housing solutions.

Support Services:

- **United Housing Connections:** Focused on connecting individuals and families at risk of or experiencing homelessness with safe, sustainable, and affordable homes, this organization offers

prevention and housing programs, including permanent supportive housing and rapid rehousing initiatives.

- **Safe Harbor:** Providing emergency shelter, counseling, legal support, and transitional housing, Safe Harbor assists victims of domestic abuse, including unaccompanied youth and families, helping them transition to stable and independent living situations.
- **The Salvation Army of Greenville:** Operating emergency homeless shelters for men and women, The Salvation Army addresses temporary housing needs and provides meals, personal hygiene items, clothing, and referrals to other agencies based on individual assessments, enhancing the ability of individuals and families to regain financial stability.

Specialized Programs:

- **United Veterans Association:** This program offers emergency shelter and a 90-day drug and alcohol rehabilitation program for homeless men, including veterans, focusing on recovery and reintegration into society.
- **Women Reaching Out:** Providing emergency shelter for women in crisis, this organization offers counseling, life skills classes, job training, and transitional housing for women released from correctional institutions, aiming to help them achieve self-sufficiency.

These facilities and services collaborate to create a robust support system, addressing the immediate and long-term needs of Greenville County's homeless population. By offering specialized programs and comprehensive assistance, they work collectively to facilitate pathways out of homelessness and into stable, independent living.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The county of Greenville County serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly:

In Greenville County, housing options for elderly residents include independent living, assisted living, nursing homes, and adult day care centers. Key considerations for elderly housing include affordability, proximity to healthcare services, and ease of maintenance. As seniors face increased health challenges with age, access to healthcare, assistance with daily activities (such as meal preparation, shopping, and housekeeping), and transportation is essential to maintaining independence and quality of life. Safety is a significant concern, particularly for elderly individuals living alone, and housing modifications, like accessibility features, are often necessary to accommodate common aging-related disabilities.

Persons with Disabilities (Mental, Physical, Developmental):

Greenville County's population includes individuals with a range of disabilities, each requiring varying levels of support to maintain a stable living environment. Many individuals with disabilities face limited incomes, narrowing their housing options to affordable or subsidized units. Independent individuals benefit from accessible, subsidized housing, while those needing more intensive care may reside in publicly funded community homes or private care facilities. Essential supportive needs include accessible transportation, case management, and assistance with daily living activities, all of which help residents maintain independence and improve their quality of life.

Persons with Alcohol or Drug Addictions:

In Greenville County, supportive housing options for individuals dealing with substance abuse include sober living environments, which provide structured, substance-free settings crucial for recovery. Stable housing is often paired with employment support services, as stable income significantly contributes to long-term sobriety. Additionally, proximity to healthcare facilities ensures access to essential medical and psychological support. Connections with family and social networks offer emotional support, helping to reduce relapse rates and promote sustained recovery.

Persons with HIV/AIDS and Their Families:

Greenville County has an ongoing need for stable, affordable housing for individuals living with HIV/AIDS, as housing security directly impacts health outcomes. Supportive housing that combines affordable living options with access to healthcare is essential, particularly for residents who cannot afford market-rate housing. Accessible housing options are also necessary to address the healthcare needs of aging residents. Comprehensive community services, including culturally competent healthcare, mental health support, substance use services, and case management, are vital for effectively managing their condition and supporting high-risk groups.

Public Housing Residents:

Greenville County's public housing residents often require additional support beyond affordable housing, such as access to job readiness programs, childcare, healthcare, and transportation. Many residents face financial barriers that hinder housing stability or economic improvement. Support services offering job training, educational opportunities, health care access, and family resources are crucial to assisting residents in achieving self-sufficiency and maintaining their quality of life within public housing.

Unaccompanied Youth:

For unaccompanied youth, Greenville County provides emergency shelters and transitional housing options linked to education, job training, and counseling services. Youth often need access to life skills training, such as financial literacy, employment readiness, and health education, to prepare for independent adulthood. Supportive housing integrated with these social and educational services is vital for helping unaccompanied youth achieve stability and avoid prolonged homelessness.

These supportive housing options across categories aim to provide stable, accessible, and affordable environments that meet the unique needs of Greenville County's most vulnerable residents, enhancing their ability to lead independent and healthy lives.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing:

In Greenville County, several programs are dedicated to ensuring that individuals transitioning from mental and physical health institutions receive appropriate supportive housing:

- **United Housing Connections (UHC):** UHC offers permanent supportive housing tailored for chronically homeless individuals, including those with mental health challenges. Their programs, such as **Church Street Place at Poe Mill**, provide on-site support services to facilitate a smooth transition from institutional care to community living. Additionally, UHC collaborates with the South Carolina Department of Mental Health through the **Shelter Plus Care Grant**, offering housing and support to homeless adults with mental illnesses or co-occurring disorders.

- **Mental Health America of Greenville County (MHAGC):** MHAGC manages housing facilities like **Hillcrest Heights** and **Victor Village**, which offer independent living arrangements for individuals with mental health disabilities. These residences provide a supportive environment, enabling residents to integrate into the community while having access to necessary mental health services.
- **Thrive Upstate:** This organization offers the **Supervised Living Program I (SLP I)**, designed for individuals requiring minimal assistance. Residents live independently with weekly support, ensuring they maintain their health and finances effectively. This program is particularly beneficial for those transitioning from physical health institutions who seek a balance between independence and support.
- **New Horizon Family Health Services:** Through the **Health Care for the Homeless** program, this organization collaborates with local shelters and service providers to offer primary care and support services. This initiative ensures that individuals discharged from health institutions have access to continuous medical care, a critical component of maintaining housing stability.

These programs collectively aim to provide a continuum of care, addressing both housing and health needs to support successful community reintegration for individuals transitioning from institutional settings.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the upcoming year, Greenville County plans to implement several activities to address the housing and supportive service needs of non-homeless individuals with special needs, aligning with the objectives outlined in 24 CFR 91.215(e). These initiatives aim to enhance the quality of life for elderly residents, persons with disabilities, and other vulnerable populations.

Planned Activities:

- **Affordable Housing Development:** The county will allocate a portion of its Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds to support the construction and rehabilitation of affordable housing units. This effort focuses on creating accessible homes equipped with necessary accommodations for seniors and individuals with disabilities, ensuring they have safe and suitable living environments.
- **Supportive Services Expansion:** Collaborations with local organizations will be strengthened to provide comprehensive supportive services, including in-home care, transportation assistance, and health services. These services are designed to help special needs populations maintain independence and improve their overall well-being.

- **Home Repair and Modification Programs:** Initiatives will be launched to assist low-income elderly homeowners and those with disabilities in making essential home repairs and modifications. These programs aim to address safety concerns and enhance accessibility, enabling residents to remain in their homes comfortably and safely.
- **Rental Assistance Initiatives:** The county plans to provide rental assistance to cost-burdened households, prioritizing those with special needs. This support will help prevent displacement and ensure that vulnerable individuals have access to stable and affordable housing options.

These activities are part of Greenville County's commitment to fostering an inclusive community where all residents, regardless of their physical or economic challenges, have access to adequate housing and essential supportive services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See Previous Response.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies at the local, regional, and state levels significantly impact the development and accessibility of affordable housing in Greenville County. Various zoning laws, regulatory barriers, tax policies, and state-level restrictions contribute to housing shortages, rising costs, and challenges in residential investment. While efforts have been made to address some of these issues, existing policies continue to hinder the creation and preservation of affordable housing options.

Zoning and Land Use Restrictions

According to the Greenville County Planning Department, restrictive zoning and land-use regulations have significantly limited the development of affordable housing. Historically, much of the county has been zoned for low-density, single-family homes, which restricts the construction of duplexes, townhomes, and multifamily housing. This limitation reduces the supply of affordable housing and forces development into less accessible areas, increasing transportation costs and limiting access to services (2024 Greenville County Annual Action Plan). The county's Unified Development Ordinance (UDO) aims to improve housing diversity, but it has faced criticism for imposing design and development standards that could increase costs, potentially discouraging developers from building lower-cost housing (Greenville County Planning Commission).

Regulatory and Process Barriers

Based on information from the Greenville Housing Fund, lengthy permitting and approval processes create significant delays for new developments, increasing costs and deterring investment in affordable housing. Developers report that securing approvals for affordable housing projects can take up to five years, making projects financially infeasible (Greenville Housing Needs Assessment, 2023). In addition, strict lot size requirements, parking mandates, and excessive infrastructure fees further increase construction costs, making affordable housing developments less viable (United Housing Connections). A lack of incentives for affordable housing construction—such as expedited permitting or reduced impact fees—also contributes to lower production levels (GCRA 2024 Annual Report).

Tax Policy Challenges

South Carolina's property tax system disproportionately affects rental housing affordability. According to the South Carolina Department of Revenue, state tax laws (including Act 388) significantly favor owner-occupied homes over rental properties. Owner-occupied homes are taxed at a 4% assessment rate, while rental and commercial properties are taxed at 6%, leading to higher operating costs for landlords and ultimately higher rents for tenants (South Carolina Association of Counties). In Greenville County, officials have attempted to offset these tax burdens by offering special tax abatements for developments that include affordable units; however, these incentives do not fully resolve the disparity caused by state-imposed tax structures (Greenville County Council).

State-Level Policy Limitations

State laws further constrain Greenville County's ability to expand affordable housing. Based on information from the South Carolina General Assembly, the state prohibits rent control and inclusionary zoning—two policies that could help regulate housing costs and require affordable units in new developments. The lack of inclusionary zoning laws means that Greenville County cannot require developers to set aside a percentage of units for lower-income households, relying instead on voluntary participation in incentive programs (South Carolina Housing Authority). Additionally, regional coordination on affordable housing has been limited, as Greenville County and the City of Greenville have historically operated separate housing strategies rather than a unified regional plan (Upstate Housing Strategy Report).

As documented in the 2024 Greenville County Housing Needs Assessment, local zoning laws, bureaucratic delays, state-imposed tax burdens, and policy limitations all contribute to Greenville County's affordable housing challenges. These factors discourage new affordable development, drive up housing costs, and reduce available housing options for low- and moderate-income households. Addressing these issues will require policy reforms at both the local and state levels, including streamlining permitting processes, revising restrictive zoning laws, offering greater tax incentives for rental housing, and expanding regional cooperation to encourage residential investment and housing affordability.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Greenville County's economy has experienced substantial transformation over the decades, shifting from its historical foundation in textile manufacturing to a diversified economic center. Once known as the "Textile Capital of the World," the county was heavily reliant on the textile industry throughout the 19th and early 20th centuries. However, as globalization and technological advancements reshaped manufacturing in the latter half of the 20th century, Greenville County successfully transitioned toward a more balanced and innovation-driven economy.

Today, advanced manufacturing, automotive production, healthcare, technology, and logistics play key roles in the county's economic growth. Greenville County is home to BMW Manufacturing, Michelin North America, and GE Gas Power, which contribute significantly to regional employment and industrial innovation. Additionally, the county has positioned itself as a hub for research and technology, with institutions like Clemson University's International Center for Automotive Research (CU-ICAR) driving advancements in engineering and mobility. The healthcare sector has also expanded, with Prisma Health serving as the region's largest employer.

This evolution from a manufacturing-dominant economy to a highly diversified industrial base underscores Greenville County's economic resilience and continued expansion. The county's business-friendly environment, strong workforce, and robust infrastructure have made it a key player in the Southeastern U.S. economy, attracting corporate investment and fostering long-term economic stability.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	882	325	0%	0%	0
Arts, Entertainment, Accommodations	19,177	16,765	9%	9%	0
Construction	16,179	10,496	7%	6%	-1
Education and Health Care Services	45,884	32,097	21%	18%	-3
Finance, Insurance, and Real Estate	13,952	7,880	6%	4%	-2
Information	3,736	4,530	2%	3%	1
Manufacturing	36,752	28,823	16%	16%	0
Other Services	10,979	4,164	5%	2%	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	28,074	30,696	13%	17%	4
Public Administration	6,118	1,773	3%	1%	-2
Retail Trade	24,043	19,943	11%	11%	0
Transportation & Warehousing	9,987	7,267	4%	4%	0
Wholesale Trade	7,249	12,758	3%	7%	4
Grand Total	223,012	177,517	-	-	-

Table 45 - Business Activity

Data 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)
Source:

As shown in the previous table, Greenville County has a substantial surplus of local workforce compared to available jobs, with 223,012 residents in the workforce and only 177,517 local jobs. This disparity indicates a high level of outbound commuting, as many residents seek employment opportunities outside of the county.

The prevalence of outbound commuting underscores the need to expand employment opportunities within Greenville County, aligning local job availability with workforce capacity. Strengthening local industry growth, attracting new businesses, and fostering job creation initiatives can help retain more workers within the county, reduce reliance on commuting, and promote economic sustainability. Additionally, increasing local job opportunities would alleviate transportation infrastructure pressures while enhancing overall work-life balance for residents.

Labor Force

Total Population in the Civilian Labor Force	237,249
Civilian Employed Population 16 years and over	227,047
Unemployment Rate	2.6%
Unemployment Rate for Ages 16-24	12.7%
Unemployment Rate for Ages 25-65	2.3%

Table 46 - Labor Force

Data Source: 2019-2023 ACS, 2023 BLS Local Area Unemployment Statistics
Data All data except Unemployment Rate from 2019-2023 ACS
Comments:

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the county level, limiting its ability to reflect localized trends within specific neighborhoods or tracts.

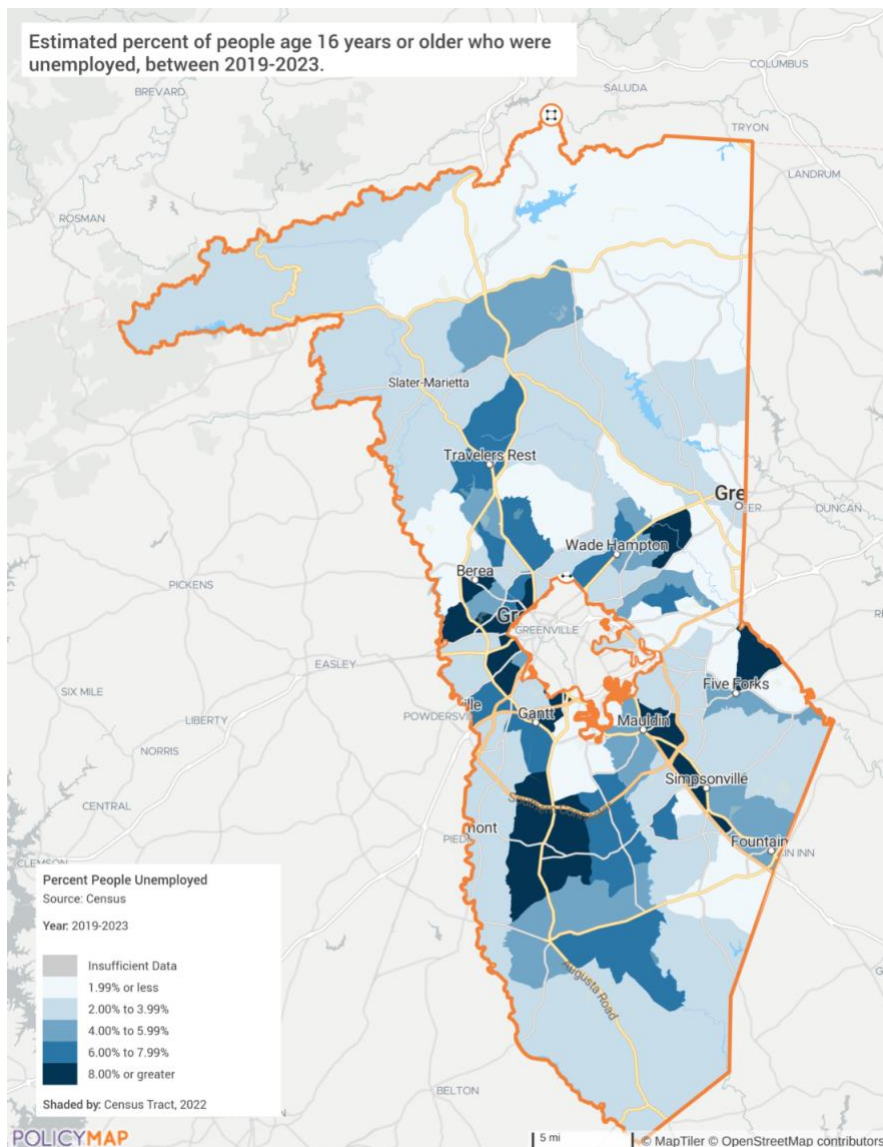
Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
2.9	3.1	2.7	2.1	2.5	2.9	2.7	2.4	2.5	2.8	2.6	2.8

Table 1 - Unemployment Rate in 2023, BLS – Greenville County, SC

Greenville County's unemployment rate remained consistently low throughout 2023, demonstrating a stable and resilient labor market. The year started with a 2.9% unemployment rate in January, reached its lowest point at 2.1% in April, and ended at 2.8% in December. These figures remained well below the national average of 3.63% for 2023, highlighting the county's strong economic foundation and workforce stability. The sustained low unemployment rate reflects continued job growth, a diversified economy, and a strong demand for labor across key industries, reinforcing Greenville County's position as an economic leader in the region.

Unemployment Rate

The map illustrates unemployment rates by census tract across Greenville County, showing that most areas maintain rates below 6%, reflecting a generally strong job market. However, a few tracts, particularly in the eastern regions, exhibit higher unemployment levels exceeding 8%. This distribution suggests a diverse and resilient employment sector, with localized variations likely influenced by industry presence, workforce skill levels, and economic conditions in specific neighborhoods. Despite these disparities, the overall low unemployment rates highlight the county's stable economy and continued job opportunities across various sectors.



Occupations by Sector	Number of People
Management, business and financial	94,549
Farming, fisheries and forestry occupations	416
Service	33,872
Sales and office	46,898
Construction, extraction, maintenance and repair	17,363
Production, transportation and material moving	33,949

Table 47 – Occupations by Sector

Data Source: 2019-2023 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Greenville County, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

In Greenville County, the largest occupational group is the Management, Business, and Financial sector, with over 94,549 jobs. The second-largest group is the Sales and Office sector, comprising 46,898 jobs. These sectors encompass vital roles such as managers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional and office-related occupations in the county's workforce.

Travel Time

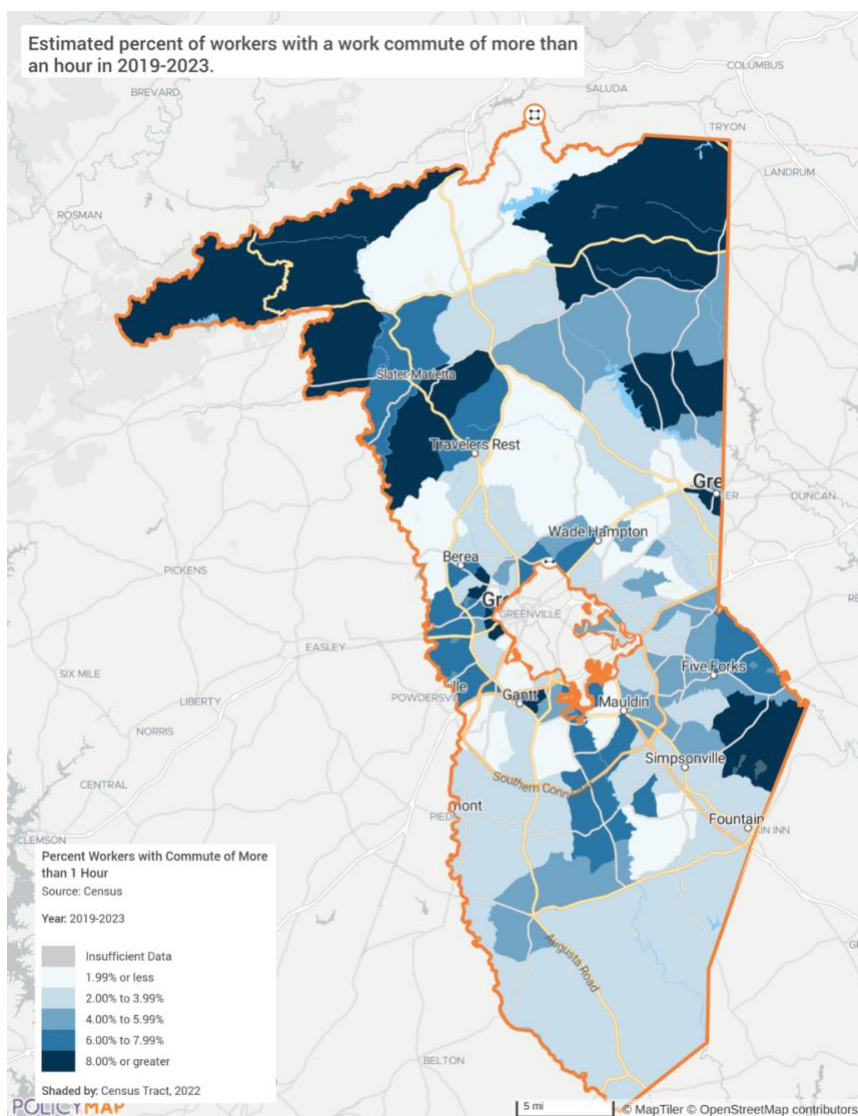
Travel Time	Number	Percentage
< 30 Minutes	130,766	66.9%
30-59 Minutes	56,329	28.8%
60 or More Minutes	8,344	4.3%
Total	195,438	100%

Table 48 - Travel Time

Data Source: 2019-2023 ACS

Commute Travel Time

In Greenville County, most residents experience short to medium commutes, with 66.9% of commuters, or 130,766 individuals, traveling less than 30 minutes each way to work. An additional 28.8%, or 56,329 people, commute between 30 and 59 minutes. In contrast, only 4.3%, or 8,344 commuters, face longer commutes of 60 minutes or more. The following map illustrates the low prevalence of workers with commute times longer than one hour, emphasizing that the majority of Greenville County's workforce benefits from relatively short travel times to their places of employment, contributing to an accessible and convenient work-life balance for many residents. The northern areas with the darker shades have a higher percentage of workers with longer travel times, while those throughout most of the remaining regions of the county with lighter shades indicate lower percentages.



Commute Travel Time Greater Than One Hour

Education:**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	12,176	614	8,411
High school graduate (includes equivalency)	41,927	1,229	13,236
Some college or Associate's degree	54,004	2,502	12,840
Bachelor's degree or higher	89,171	1,539	13,367

Table 49 - Educational Attainment by Employment Status**Data** 2019-2023 ACS**Source:**

The table above details educational attainment by employment status for persons 16 years of age and older within the County. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	646	1,406	2,427	3,799	3,321
9th to 12th grade, no diploma	4,434	3,523	3,980	8,051	4,748
High school graduate, GED, or alternative	13,073	14,128	11,456	28,529	21,314
Some college, no degree	12,177	12,016	10,503	21,977	15,744
Associate's degree	1,382	4,867	6,995	11,929	7,022
Bachelor's degree	4,631	16,542	16,511	28,296	14,721
Graduate or professional degree	169	7,174	9,650	16,051	10,442

Table 50 - Educational Attainment by Age**Data** 2019-2023 ACS**Source:**

Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in Greenville County. It highlights the varying levels of education achieved across different age groups, providing insights into the county's educational landscape and its potential impact on workforce development and economic opportunities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$33,439
High school graduate (includes equivalency)	\$37,989
Some college or Associate’s degree	\$46,231
Bachelor’s degree	\$62,382
Graduate or professional degree	\$73,803

Table 51 – Median Earnings in the Past 12 Months

Data 2019-2023 ACS
Source:

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Greenville County, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns nearly double the income of someone without a high school diploma, while those with a graduate or professional degree can also expect to earn just below twice what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor’s degree working from age 23 to 62 can expect to earn around \$2.4 million, compared to approximately \$1.5 million for someone with a high school diploma working from age 18 to 62—an earnings difference of around \$900,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In Greenville County, the Education and Health Care Services sector plays a pivotal role in the county's economy, employing approximately 45,884 individuals, nearly 21% of the local workforce. This same sector also represents the largest source of employment opportunities in the county, with all 32,097 positions currently filled. There is a noticeable surplus of skilled workers in this sector compared to local jobs indicating that many of these workers must commute to neighboring communities for work. These

industries are essential to Greenville County's economic stability, providing a wide range of job opportunities and addressing critical community needs in education and healthcare.

Describe the workforce and infrastructure needs of the business community:

Greenville County's business community is experiencing significant growth, leading to evolving workforce and infrastructure needs. Addressing these requirements is essential for sustaining economic development and ensuring the region remains competitive.

Workforce Needs:

- **Skilled Labor Supply:** As industries expand, there's an increasing demand for a workforce proficient in advanced manufacturing, information technology, healthcare, and other specialized sectors. The Greenville County Workforce Development Board (GCWDB) collaborates with local educational institutions to align training programs with industry needs, ensuring a pipeline of qualified candidates.
- **Workforce Training and Development:** To bridge skill gaps, initiatives like LaunchGVL connect high school students with paid work opportunities in high-demand fields, providing practical experience and fostering career readiness.
- **Childcare Accessibility:** Inadequate childcare options have led to workforce shortages, as businesses reportedly lose an average of \$1,640 per working parent due to childcare-related issues. Addressing this challenge is crucial for maintaining a stable and reliable workforce.

Infrastructure Needs:

- **Transportation Systems:** The county's growth has strained existing transportation infrastructure. Investments are being made to enhance public transit, including a \$5.8 million allocation for bus stop improvements by Greenlink, aiming to make public transportation safer and more equitable.
- **Road and Bridge Maintenance:** The Greenville Chamber advocates for sustainable funding to repair deteriorating roads and bridges, which is vital for supporting economic corridors and ensuring efficient movement of goods and services.
- **Utility and Broadband Expansion:** As businesses increasingly rely on digital operations, expanding broadband access and upgrading utilities are essential to meet the demands of modern enterprises and support remote work capabilities.

By proactively addressing these workforce and infrastructure needs through collaborative efforts among businesses, educational institutions, and government agencies, Greenville County can continue to foster a thriving business environment and sustain its economic momentum.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Greenville County is undergoing significant economic growth, driven by major public and private sector investments and redevelopment initiatives. These developments are expected to create jobs, attract new businesses, and expand commercial and residential opportunities. However, they also highlight the need for workforce development, business support, and infrastructure improvements to accommodate this rapid expansion.

Major Economic Developments

- **Manufacturing Investments**

According to the Greenville Area Development Corporation (GADC), Greenville County secured nearly \$1 billion in new manufacturing projects in 2024, reflecting strong industrial growth and job creation opportunities. These investments include expansions in the automotive, aerospace, and advanced materials sectors, reinforcing Greenville County's status as a manufacturing hub in the Southeast (Greenville Journal, 2024).

- **County Square Redevelopment**

Based on information from the Greenville County Planning Department, the County Square redevelopment is in its second phase, transforming the former county office site into a mixed-use development with office spaces, retail, and residential units. This project is expected to spur local business growth, generate new employment opportunities, and enhance urban connectivity (Greenville Journal, 2024).

- **Laurens Road Revitalization**

The City of Greenville's Economic Development Department has outlined plans for a major revitalization along Laurens Road, spanning 223 acres between Haywood Road and Verdae Boulevard. The project includes new retail spaces, mixed-income housing, and expanded pedestrian infrastructure, particularly around the Prisma Health Swamp Rabbit Trail, which is expected to increase commercial activity and attract new businesses.

- **University Ridge Development**

According to Greenville County Government, demolition and site preparation for the University Ridge Development began in Spring 2024. The project aims to introduce new commercial and residential developments, creating a new economic center within the county and supporting long-term job growth and investment.

Emerging Needs for Workforce Development, Business Support, and Infrastructure

- **Workforce Development**

With new industries expanding in the county, there is a growing need for a skilled and adaptable workforce. The Greenville County Workforce Development Board (GCWDB) has launched its 2024–2027 Workforce Innovation and Opportunity Act (WIOA) Local and Regional Plans, focusing on aligning training programs with employer needs. These efforts ensure that residents can acquire the necessary skills for emerging job opportunities, particularly in advanced manufacturing, healthcare, and logistics (Greenville County Workforce Development Board, 2024).

- **Educational Attainment**

According to the Greenville Chamber of Commerce, 51.4% of Greenville County’s workforce now holds a post-secondary credential, certification, or degree. However, gaps remain in workforce readiness, particularly for industries requiring technical skills, apprenticeships, and specialized training. Expanding vocational programs and partnerships with local universities will be essential in addressing labor shortages and skill gaps (Greenville Chamber, 2024).

- **Infrastructure Enhancements**

As development accelerates, infrastructure improvements will be necessary to support population growth and economic expansion. According to the Greenville County Planning Department, projects such as the County Square and Laurens Road redevelopments will require upgrades to transportation networks, utility systems, and public services to accommodate increased commercial activity and housing demand.

- **Business Support Services**

New and expanding businesses will need access to capital, mentorship programs, and regulatory support to ensure long-term sustainability. Based on information from the Greenville Area Development Corporation, business incubators and financial incentives are critical to fostering entrepreneurship and attracting investment in priority industries, such as technology, clean energy, and life sciences (GADC, 2024).

According to economic reports from Greenville County, the City of Greenville, and business development agencies, these ongoing investments and redevelopment projects will drive economic growth and job creation. However, they also emphasize the need for strategic workforce development, infrastructure expansion, and business support initiatives to sustain long-term prosperity. Proactively addressing these needs will ensure that Greenville County remains competitive and continues to attract new business opportunities while supporting its growing workforce.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Greenville County's workforce is highly educated, with a large number of individuals holding college degrees or technical training. However, despite this strong educational foundation, there are notable mismatches between workforce skills and employer demand. Key industries such as education and healthcare, construction, and finance and insurance are experiencing significant workforce shortages, indicating gaps in training pipelines, industry retention challenges, or competition from opportunities outside the county.

Conversely, industries such as wholesale trade and professional, scientific, and management services show a surplus of workers relative to available jobs, suggesting that some industries may be absorbing employees from other sectors or hiring from outside the local labor force. Meanwhile, public administration and other service industries face severe workforce shortages, potentially due to low wages, high turnover, or limited career advancement opportunities. Addressing these disparities will require targeted workforce development strategies to better align skills with industry needs and support sustainable economic growth in Greenville County.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Greenville County is actively implementing several workforce training initiatives through collaborations among the Greenville County Workforce Development Board (GCWDB), community colleges, and various organizations. These programs are designed to address immediate employment needs and align with the county's long-term economic objectives through 2029 and beyond.

Greenville County Workforce Development Board (GCWDB) Initiatives

The GCWDB oversees the implementation of the Workforce Innovation and Opportunity Act (WIOA) programs, aiming to enhance employment opportunities and support services for job seekers and employers. The board is currently developing its 2024–2027 WIOA Local and Regional Plans, focusing on aligning workforce development efforts with the county's economic goals. These plans emphasize sector-based training, career pathways, and partnerships with local industries to ensure a skilled workforce that meets the evolving demands of employers.

Community College Programs

Greenville Technical College plays a pivotal role in workforce development by offering programs tailored to high-demand careers. A notable initiative is the Workforce Scholarships for the Future program, which provides financial assistance to students enrolling in sectors experiencing labor shortages. This investment

aims to equip individuals with the necessary skills for immediate employment, thereby supporting the county's economic growth and addressing critical workforce gaps.

Greenville County Schools Strategic Education Plan

The Greenville County Schools Board of Trustees has approved the 2024–2029 Strategic Education Plan, focusing on student achievement, cultivating a premier workforce, and fostering a caring culture and environment. Developed with input from various stakeholders, including business and industry partners, this plan aims to prepare students for future career opportunities, ensuring a continuous pipeline of qualified workers to meet the county's long-term economic needs.

Collaborative Efforts and Sector Partnerships

Collaborations between educational institutions, workforce development boards, and industry partners are central to Greenville County's strategy. Initiatives such as sector-based workforce development programs focus on creating a pool of skilled employees tailored to the needs of local industries. These partnerships facilitate the development of training programs that are responsive to the current and future demands of the county's economy, thereby promoting sustainable business growth and economic resilience.

Alignment with Short-Term and Long-Term Goals

These workforce training initiatives are strategically designed to support Greenville County's immediate and future economic objectives:

- **Short-Term Goals:** By providing targeted training and financial support, these programs aim to quickly address current labor shortages in critical sectors, enabling businesses to meet their immediate workforce needs and maintain operational efficiency.
- **Long-Term Goals:** Through comprehensive education plans and sustained partnerships, the county is building a robust talent pipeline. This approach ensures that the workforce remains adaptable and equipped with the skills necessary to thrive in a dynamic economic landscape, thereby attracting new industries and fostering long-term economic prosperity.

In summary, Greenville County's workforce training initiatives, supported by the GCWDB, community colleges, and collaborative partnerships, are effectively addressing both current employment demands and future economic challenges. These efforts are integral to achieving the county's vision of sustained economic growth and a resilient, skilled workforce.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, Greenville County actively participates in a Comprehensive Economic Development Strategy (CEDS) through its collaboration with the South Carolina Appalachian Council of Governments (SCACOG).

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Greenville County actively engages in economic development through various strategic initiatives outlined in the Comprehensive Economic Development Strategy (CEDS) and other local and regional plans. These efforts are designed to foster sustainable growth, enhance infrastructure, and improve the quality of life for residents.

CEDS-Aligned Initiatives:

- **Infrastructure Development:** The South Carolina Appalachian Council of Governments (SCACOG) emphasizes the importance of robust infrastructure to support economic activities. Recent projects include significant investments in water and sewer improvements, such as the \$3.7 million allocated to the Oconee Joint Regional Sewer Authority and \$2 million to the Powdersville Water District. These enhancements are crucial for accommodating business expansions and attracting new industries to the region.
- **Workforce Development:** Recognizing the need for a skilled labor force, the CEDS outlines strategies to align educational programs with industry demands. Collaborations between technical colleges and local businesses aim to create training programs that equip workers with relevant skills, thereby supporting both immediate employment needs and long-term economic objectives.

Local and Regional Plans Impacting Economic Growth:

- **Greenville County Comprehensive Plan:** Adopted in 2020, this plan serves as a roadmap for the county's development, addressing land use, transportation, housing, and economic development. It aims to manage growth effectively, ensuring that infrastructure and services keep pace with the expanding population and business community.
- **City of Greenville Economic Development Strategic Plan:** This plan focuses on diversifying the city's economy by targeting key industry clusters such as automotive, advanced materials, and life sciences. It also emphasizes the importance of foreign direct investment and partnerships with educational institutions to foster innovation and attract talent.
- **Greenville County Schools Strategic Education Plan (2024-2029):** Approved by the Board of Trustees, this plan concentrates on student achievement, workforce development, and creating

a supportive educational environment. By aligning educational outcomes with the needs of local industries, the plan contributes to a well-prepared workforce, essential for economic growth.

These coordinated efforts, guided by the CEDS and supplemented by local and regional plans, position Greenville County for sustained economic prosperity. By focusing on infrastructure, workforce readiness, and strategic industry partnerships, the county aims to create a resilient economy that meets both current and future needs.

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines “housing problems” based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Greenville County, housing issues are infrequent overall, except for cost burden. According to the 2019-2023 ACS 5-Year Estimates, the countywide rates are as follows:

- Cost Burden Renters: 50.6%
- Cost Burden Homeowners: 16.1%
- Overcrowding: 2.5%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 0.8%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the countywide averages, using HUD's definition of “disproportionate.” This threshold in Greenville County is set at 10 percentage points higher than the county average, equating to: a cost burdened renter above 60.6%, a cost burdened homeowner above 26.1%, overcrowding above 12.5%, lack of plumbing facilities above 10.3%, and lack of kitchen facilities above 10.8%.

In Greenville County, there is one tract located to the southwest of the center of the county that meets the criteria for having more than one concentrated housing problem:

Census Tract #45045002003 – Overcrowded Renters (18.2%); Cost Burdened Renters (60.76%)

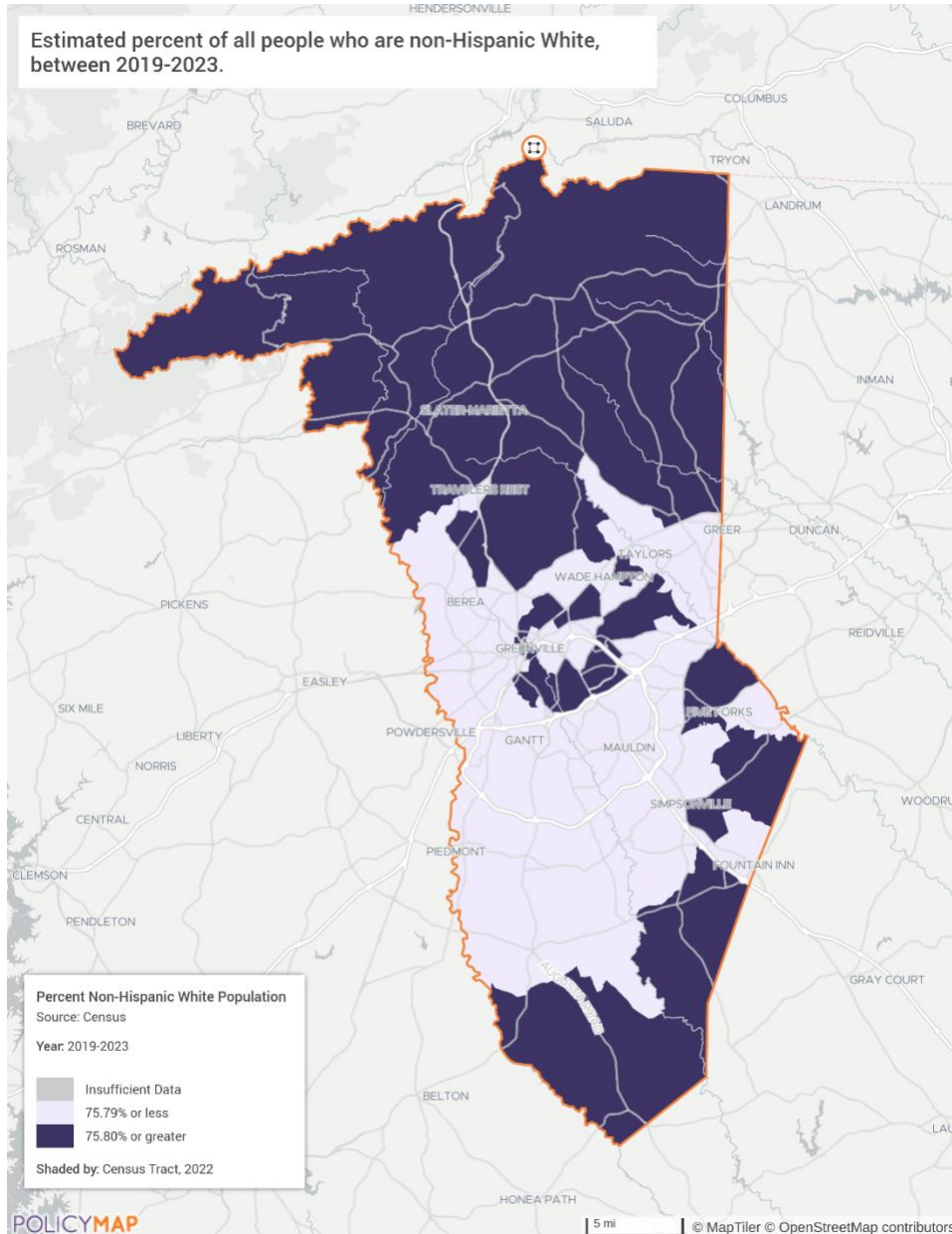
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a “racial or ethnic concentration” will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the county as a whole. According to the 2019-2023 ACS 5-Year estimates the racial and ethnic breakdown of Greenville County’s population is:

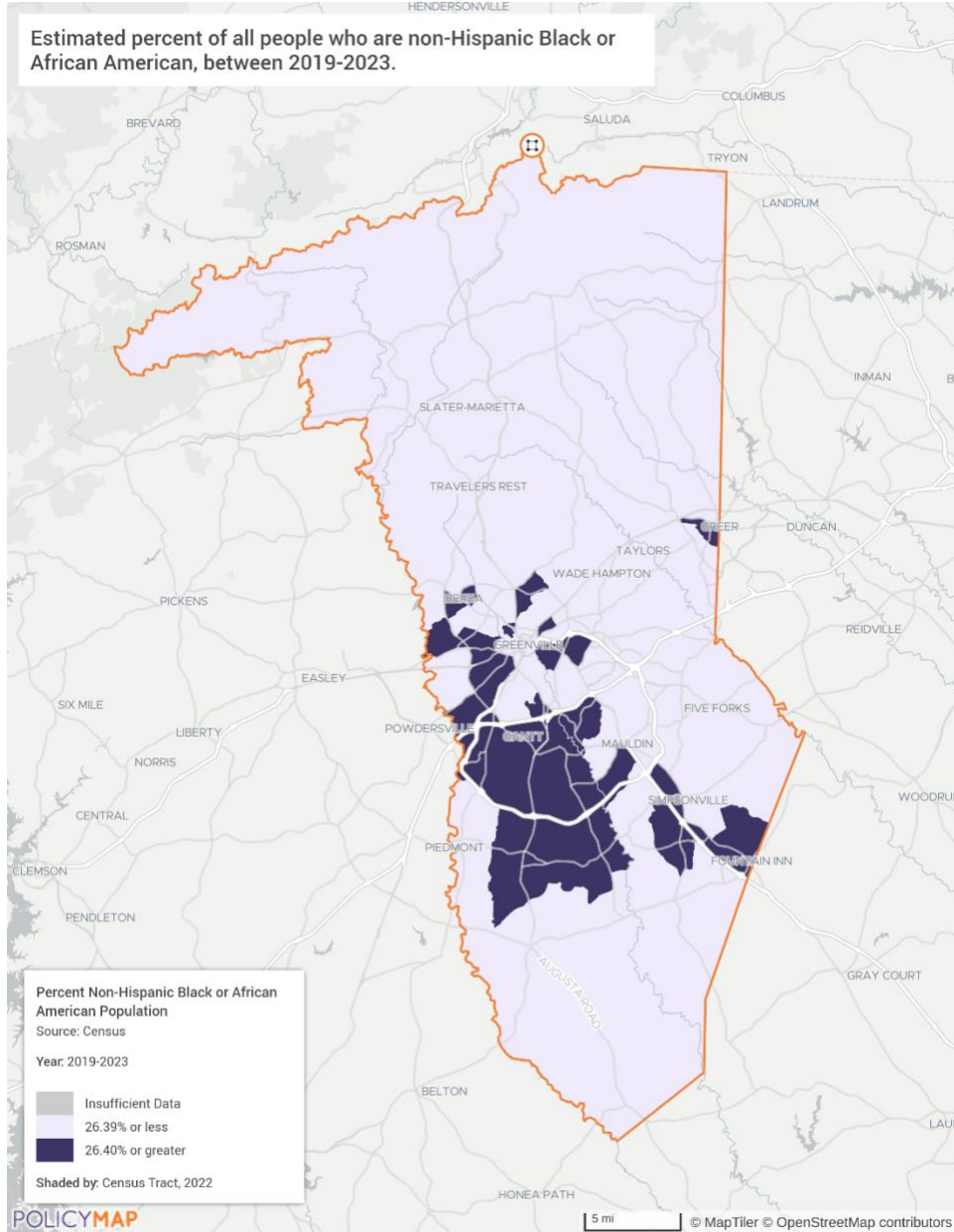
- White, non-Hispanic: 65.8%
- Black, non-Hispanic: 16.4%
- American Indian and Alaska Native, non-Hispanic: 0.1%
- Asian, non-Hispanic: 2.5%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.0%
- Other Race, non-Hispanic: 0.5%
- Two or More Races, non-Hispanic: 3.5%
- Hispanic or Latino: 11.2%

In Greenville County, White households have a majority amongst demographic groups, with significant concentrations throughout many areas of the county. Certain areas also show higher-than-average concentrations of Black/African American and Hispanic/Latino households, where these populations form a substantial part of the community. Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria. The maps below illustrate these racial and ethnic distributions across Greenville County, excluding populations without significant concentrations.

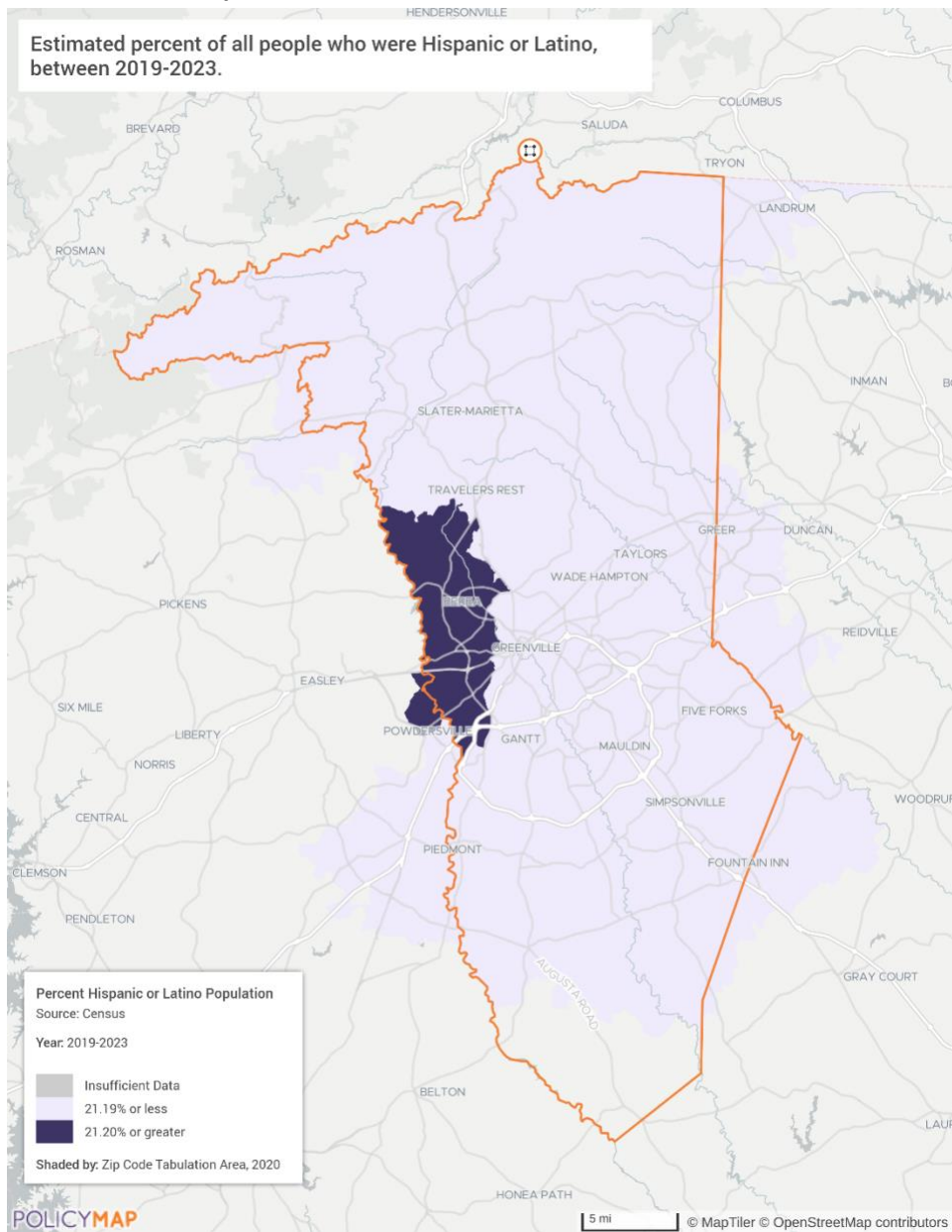
Concentration White (non-Hispanic) households over 75.8%



Concentration Black / African American (non-Hispanic) households over 26.4%

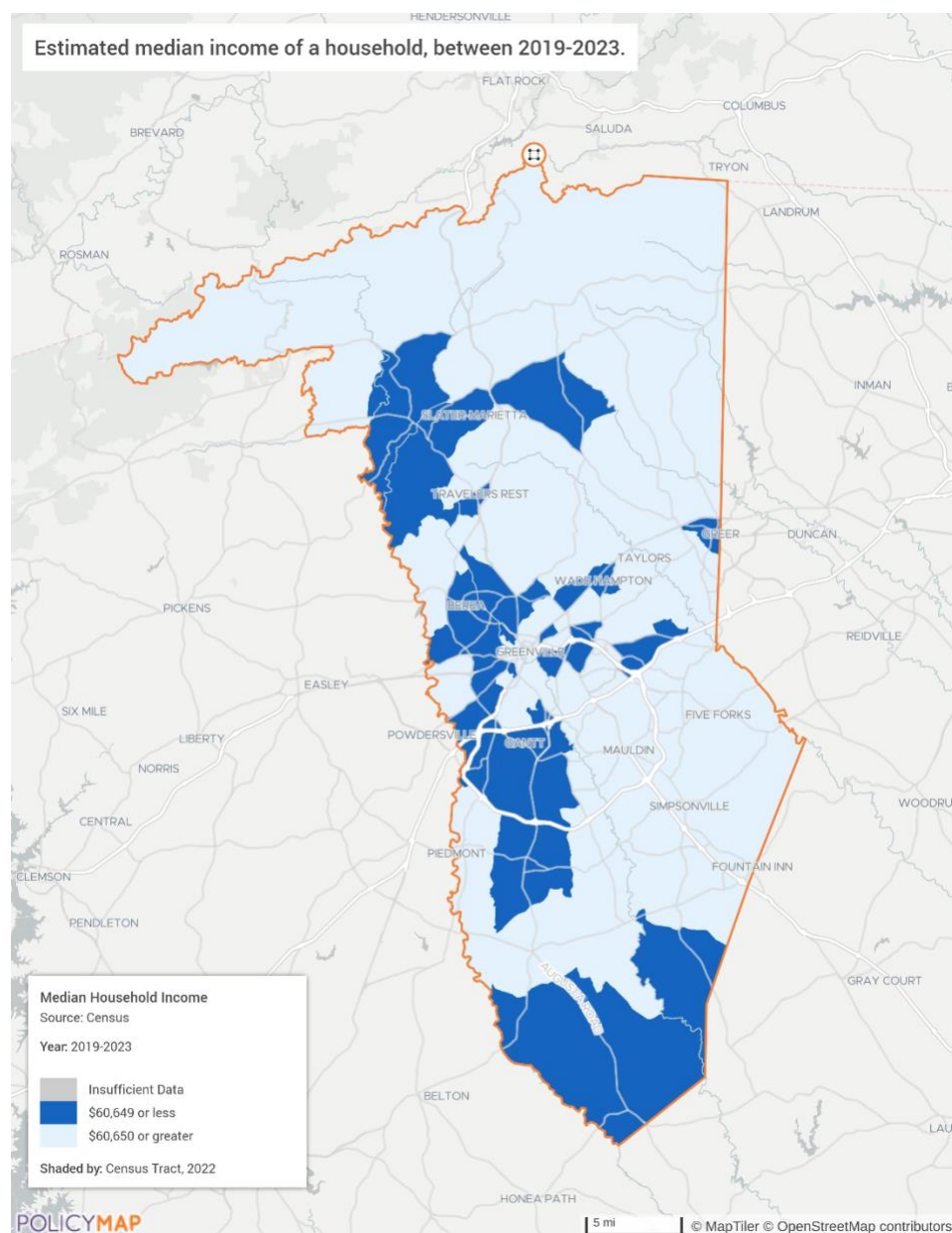


Concentration Hispanic / Latino households over 21.2%



Low-Income Households

The map illustrates the distribution of low-income households in Greenville County, highlighting census tracts where median household income (MHI) falls below 80% of the county's overall MHI of \$75,813. These areas, where households earn \$60,650 or less, are primarily concentrated in the southern and eastern regions of the county. The prevalence of lower-income households in these areas suggests a higher demand for affordable housing, social services, and economic development initiatives to support financial stability and workforce accessibility. Addressing income disparities in these regions may require targeted job training programs, investment in local businesses, and expanded access to affordable housing opportunities.



What are the characteristics of the market in these areas/neighborhoods?

Low-income areas in the southern and eastern regions of Greenville County experience several economic and housing challenges that shape their local markets. These neighborhoods often contain older housing stock, with many homes in need of rehabilitation and modernization to ensure safety and energy efficiency. Limited availability of affordable rental and homeownership options places further strain on residents, many of whom experience high housing cost burdens. In some areas, inconsistent property values and aging infrastructure make it difficult for residents to build equity or for developers to invest in new housing.

Beyond housing, economic conditions in these areas present additional barriers to financial stability. Many households have lower median incomes, which limits their ability to access quality goods, services, and financial resources. In some cases, a lack of commercial investment has led to fewer local job opportunities, food deserts, and reduced access to essential services such as healthcare and banking institutions. Additionally, transportation challenges can further limit employment and educational opportunities, making it difficult for residents to secure well-paying jobs in other parts of the county. Addressing these economic disparities is key to stabilizing these neighborhoods and fostering long-term growth.

Are there any community assets in these areas/neighborhoods?

Despite economic hardships, these neighborhoods have valuable community assets that provide opportunities for growth and revitalization. Several nonprofit organizations, faith-based groups, and social service agencies are active in these areas, offering housing assistance, workforce training, and access to food and healthcare. Additionally, public investment in community facilities, parks, and transportation infrastructure has helped enhance connectivity and quality of life for residents. Schools, libraries, and neighborhood resource centers also serve as important anchors within these communities, supporting education, career readiness, and family stability.

Greenville County has also made targeted investments in affordable housing and redevelopment projects, helping to improve housing accessibility and economic conditions. Special Emphasis Neighborhoods and revitalization efforts have focused on expanding homeownership opportunities, improving public safety, and supporting small business growth. In addition, some of these areas benefit from their proximity to major job centers, transit routes, and commercial corridors, which can serve as a foundation for future economic development. By leveraging these existing assets, Greenville County can continue to implement policies and initiatives that create lasting positive change in these communities.

Are there other strategic opportunities in any of these areas?

While low-income areas in Greenville County face challenges, they also present key opportunities for investment and revitalization. Targeted efforts in housing, workforce development, and infrastructure improvements can help strengthen these neighborhoods, providing long-term benefits for residents and the local economy. By leveraging existing programs and partnerships, Greenville County can create more inclusive economic growth and improve overall quality of life in these areas.

- **Affordable Housing Development:** Ongoing efforts to expand affordable housing options include new multi-family developments and homeownership programs that aim to increase access to stable, long-term housing solutions. These initiatives support revitalization and economic sustainability in underserved neighborhoods.
- **Workforce Development and Economic Growth:** Expanding job training and placement programs tailored to the skills of local residents can help increase employment rates and economic mobility. Targeted investments in business support, entrepreneurship, and commercial development can further drive economic opportunities.
- **Infrastructure Enhancements:** Improving transportation access, road conditions, and utility services in these neighborhoods can support business attraction, employment growth, and improved living conditions. Investments in public transit expansion can help connect residents to regional employment hubs and essential services, reducing economic barriers.

By implementing these strategies, Greenville County can support sustainable community growth, reduce economic disparities, and foster long-term resilience in these neighborhoods. Strategic investments will not only enhance economic opportunities for residents but also create a stronger, more connected county overall.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

Greenville County, South Carolina, enjoys comprehensive broadband coverage, with the vast majority of the county offering various internet service provider options, including in LMI areas. The average Greenville County household has access to two (2) broadband-quality internet service options. According to ISPReports.org, Greenville County benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Ninety-two percent (92%) of Greenville County households have an internet connection with the county having 98.85% availability. Of those households, 78% have fiber, cable, or DSL, 7% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Greenville County, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband internet service provider serve the jurisdiction.

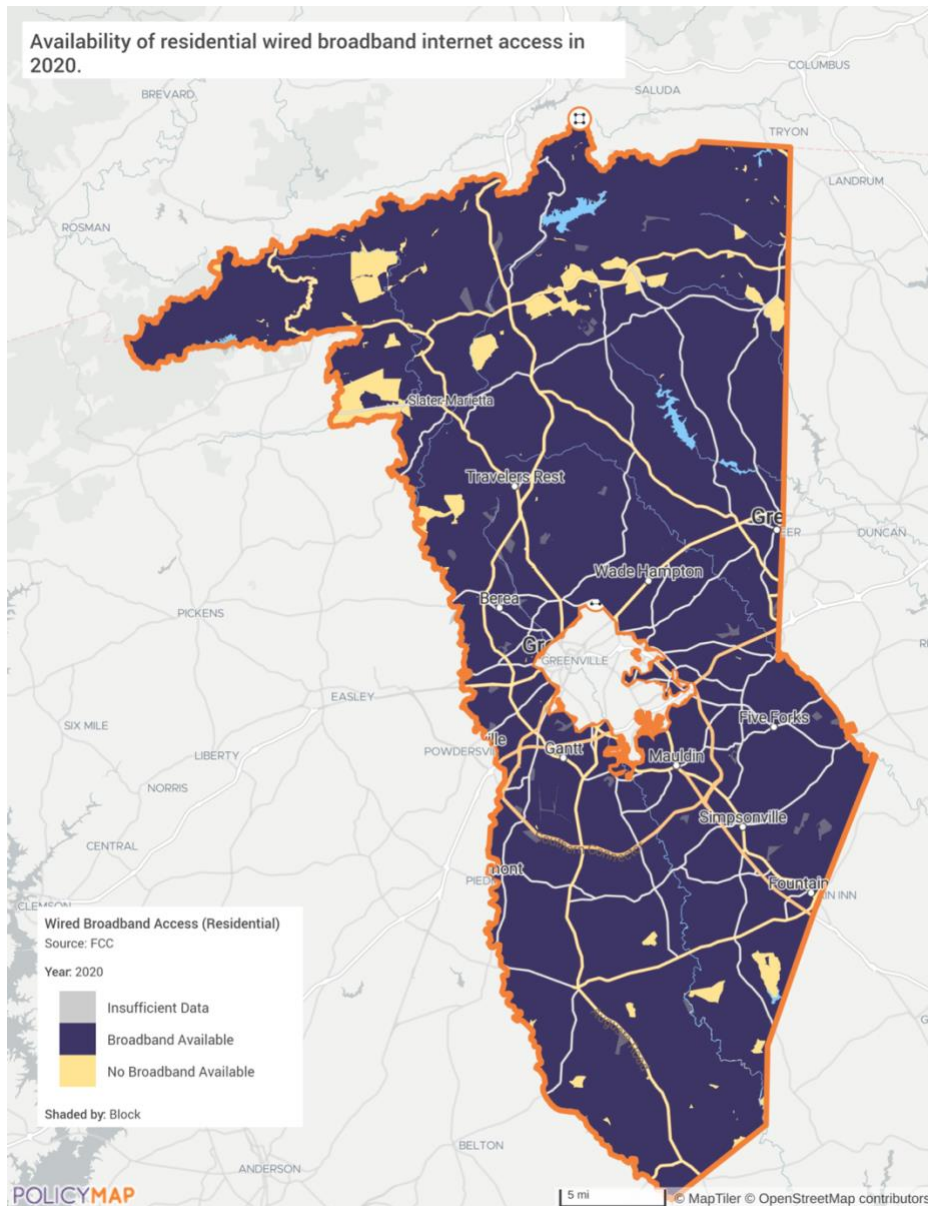
To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Greenville County is served by fifteen (15) Internet providers offering residential service. Among these, Spectrum stands out as the leading provider in terms of coverage while EarthLink and AT&T (Fiber) stand out as the leading providers in terms of speed. Internet providers throughout the county include:

Spectrum (Cable and Fiber)

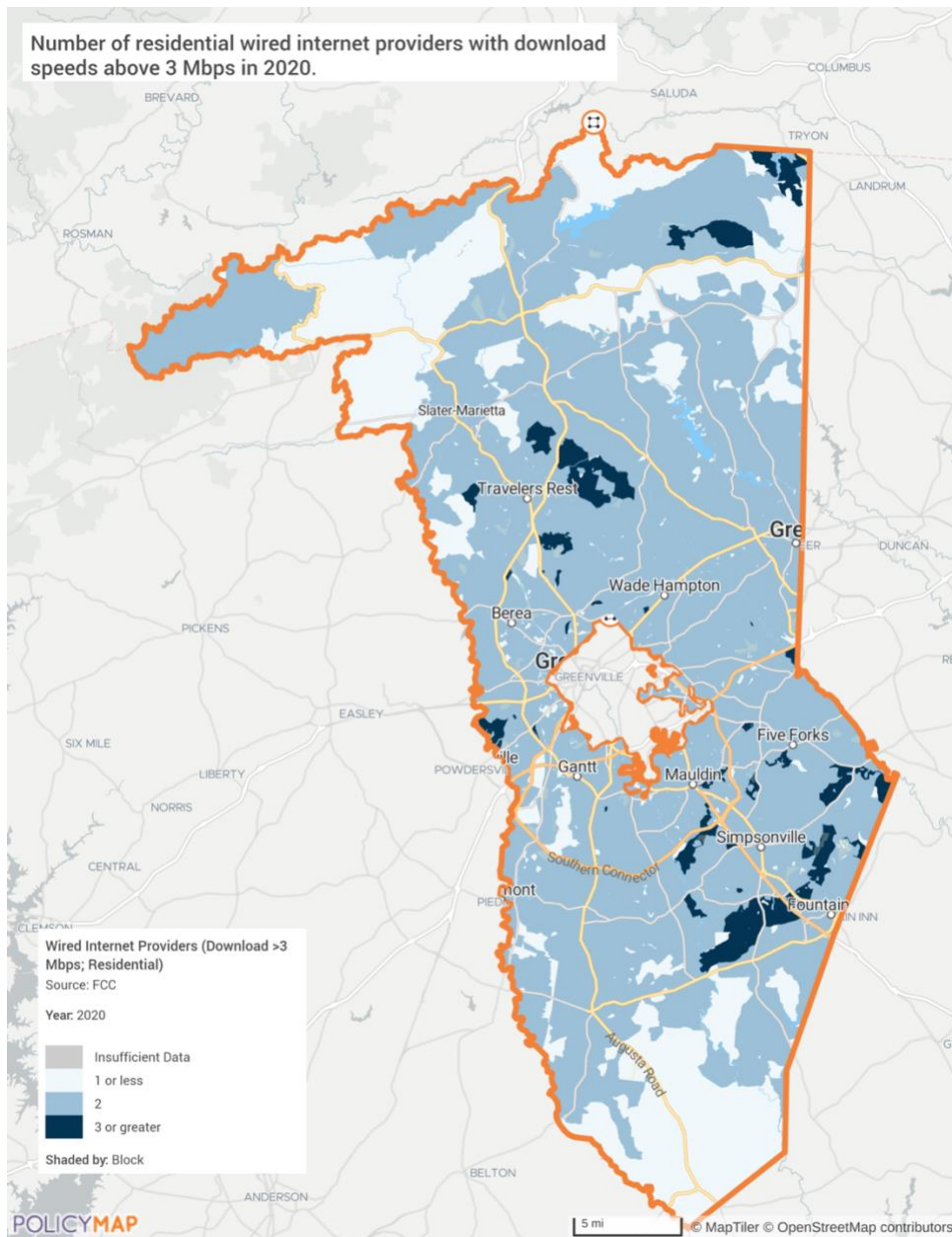
- EarthLink (Fiber, DSL, and Fixed Wireless)
- AT&T (Fiber, DSL, and Fixed Wireless)
- Frontier (Fiber and DSL)
- WOW! (Fiber)
- T-Mobile Home Internet (Fixed Wireless)
- Verizon (Fixed Wireless)
- Open Broadband (Fixed Wireless)
- Skyrunner Internet (Fixed Wireless)
- Dish (Satellite)
- DirecTV (Satellite)
- HughesNet (Satellite)
- Viasat Internet (Satellite)
- Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. The average Greenville County household has access to two broadband-quality internet service options. While this provides a level of reliability and affordability, increasing the number of providers could further enhance competition, leading to more dependable and cost-effective service for residents.

See map: Highspeed Internet Providers



Broadband Availability



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Greenville County, SC has historically faced various natural hazard risks, including flooding, winter storms, high winds, tornadoes, hail, wildfire, and droughts, as outlined in the 2020 Greenville County Multi-Jurisdictional Hazard Mitigation Plan (MJHMP). According to the plan, Greenville County has experienced rising temperatures and declining precipitation, since 1901, with the South Carolina State Climatology Office reporting a 0.51°F increase in annual average temperature and a 5.60-inch decrease in annual average precipitation between 1901 and 2015. This decrease in precipitation, combined with higher temperatures, may lead to longer droughts and more intense heat waves. As a result, droughts and wildfires are expected to increase in frequency in the future, posing significant risks to agriculture, fire safety, water supply, and the overall safety of the general public.

Greenville County, located approximately 200 miles inland from the Atlantic Ocean, is not directly impacted by climate-related threats such as sea level rise or intensified storm surges. However, it remains susceptible to indirect coastal influences. Flooding can result from large, infrequent rainfall events and hurricanes or tropical storms that move inland. Additionally, climate change may introduce socioeconomic challenges, as rising sea levels and increased storm activity could displace coastal populations, leading to a potential influx of new residents into Greenville County. This shift could affect housing costs, job availability, and local resources, creating both opportunities and challenges. While the extent of these demographic changes remains uncertain, they underscore the importance of long-term planning to support community resilience and address evolving needs.

To counter these challenges, proactive measures are essential for fostering resilience in an evolving climate landscape. The Center for Disease Control and Prevention (CDC) emphasizes that climate change, coupled with other environmental and human-made stressors, exacerbates existing health threats and introduces new ones, further emphasizing the need for comprehensive preparedness.

Greenville County strengthens resilience to natural hazards through flood mitigation, wildfire prevention, infrastructure protection, and climate adaptation measures outlined in its MJHMP. The county enforces a Flood Damage Prevention Ordinance, requiring new and substantially improved residential structures to be elevated four feet above Base Flood Elevation, with nonresidential structures given the option to floodproof instead. The County adopts and updates an Emergency Operations Plan designed to address various types of hazards. Wildfire prevention efforts focus on the Paris Mountain Wildfire Mitigation Plan, for which a FEMA grant application has been submitted. Infrastructure protection includes coordination with utility providers to implement an Underground Electricity Plan, reducing storm-related power outages, and bridge de-icing coordination with SCDOT to improve winter storm safety. To address climate-related risks, the county monitors long-term trends and implements drought management strategies to protect water resources. These initiatives collectively enhance the county's ability to withstand and recover from natural disasters. The 2025 Greenville County Hazard Mitigation and Resiliency Plan is underway to further develop effective mitigation strategies.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households, whether renting or owning, are particularly vulnerable to climate change and natural disasters due to limited financial resources. Rising electricity and housing costs can push them into unstable living conditions, increasing the risk of homelessness or substandard housing. The 2024 America's Rental Housing Study from Harvard's Joint Center for Housing Studies highlights how escalating insurance premiums and coverage withdrawals in high-risk areas make securing protection against climate-related losses increasingly difficult, while stagnant operating income further limits property owners' ability to invest in climate resilience. The 2021 EPA study on Climate Change and Social Vulnerability reinforces these concerns, revealing that low-income individuals are more likely to live in areas experiencing rising mortality rates from extreme temperatures and face the highest labor hour losses due to weather exposure. Rural communities are especially disadvantaged, often lacking emergency support and resources for climate-related home repairs. As climate threats intensify, strengthening resilience among low- and moderate-income households is essential to ensuring their safety, stability, and long-term well-being.

The MJHMP emphasizes the need to monitor risks to vulnerable populations as the county grows and faces climate change. Low- and moderate-income households in mobile homes are particularly at risk from high winds and tornadoes, while those on urban fringes near wooded areas are most vulnerable to wildfires. To protect these groups, the county collaborates with the Homeless Alliance and other agencies to identify at-risk populations and develop severe weather response strategies, ensuring access to heating, cooling, food, fuel, and backup power.

The Greenville County Emergency Operations Plan (June 2021) further identifies demographic challenges and outlines provisions to support vulnerable populations during emergencies. According to the plan, 15.4% of the county's population is 65 or older, 12.6% have disabilities—including hearing, vision, cognitive, ambulatory, self-care, or independent living difficulties—and 11.5% live below the poverty level. To address these needs, the Department of Social Services (DSS) manages mass care and special needs sheltering, providing shelter, food, and emergency social services. The plan also includes crisis response counseling for affected individuals and first responders, coordinated through the Greenville County Mental Health Center and Piedmont Center for Mental Health Services. Additionally, organizations like the American Red Cross and the Salvation Army support mass feeding and sheltering efforts, ensuring accessibility for individuals with special needs.

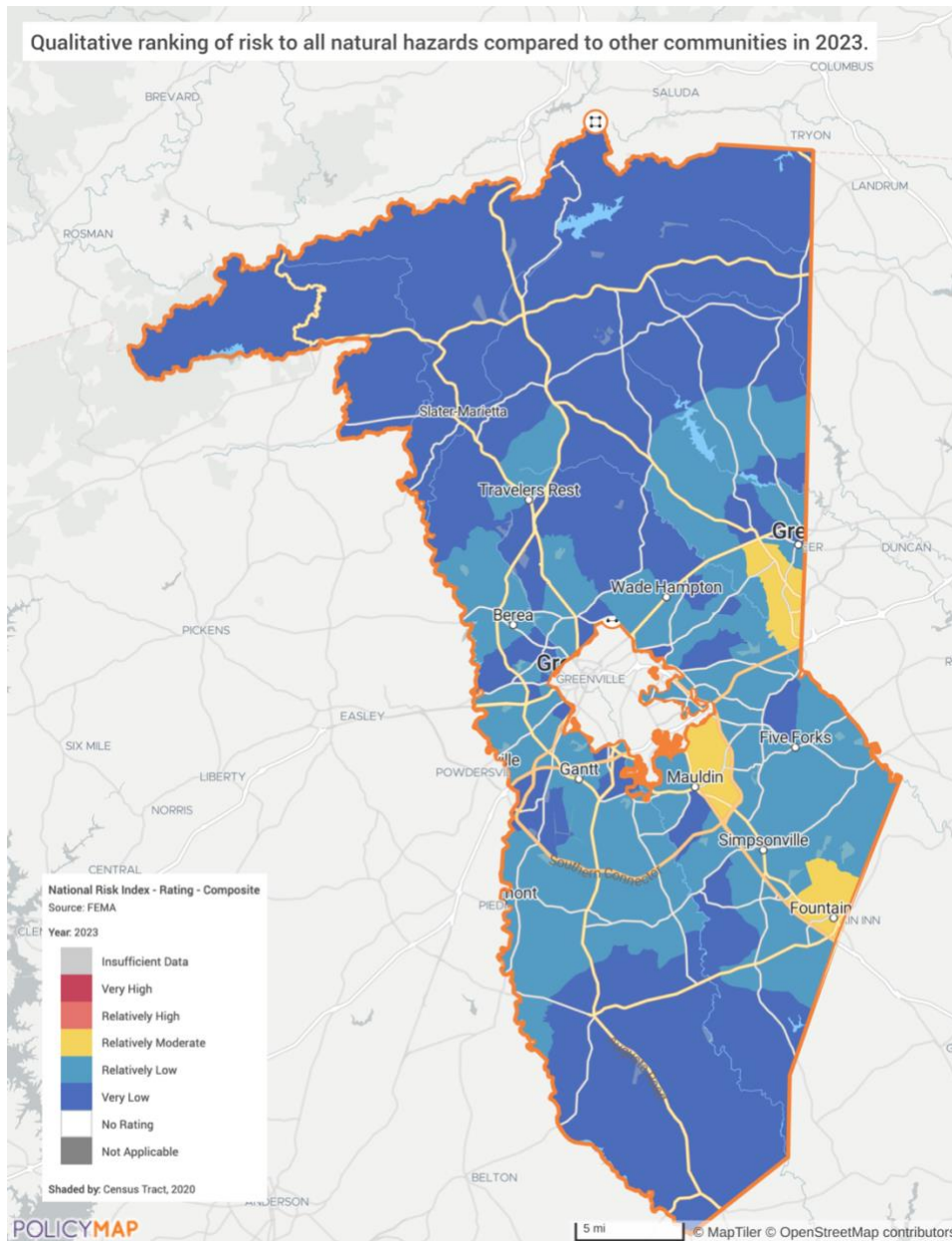
FEMA's National Risk Index identifies Greenville County as having a relatively high level of community resilience, indicating that its residents have a relatively high ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level within the county, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels across Greenville County range from relatively moderate to very low. Targeted mitigation in areas with moderate or relatively low risk could help lower them to a very low risk level, creating a

more balanced risk profile across the county. These two indexes measure risk from different perspectives—FEMA’s risk index evaluates a community's ability to respond to hazards (resilience), while the county’s qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The county must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

Greenville County takes a comprehensive approach to community education and preparedness for multi-hazard mitigation. The Emergency Management agency provides timely updates via its website, social media platforms, and CodeRED Alerts system for residents. This agency also offers Community Emergency Response Team (CERT) training which prepares individuals for local disasters by teaching basic response skills. In emergencies where professional responders are delayed, CERT-trained individuals can provide immediate assistance in their communities and workplaces. Additionally, South Carolina Voluntary Organizations Active in Disaster (VOAD) enhances community resilience through coordinated support. As climate risks grow, ongoing investment in education, emergency planning, and partnerships will be essential for long-term preparedness.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is Greenville County's plan for housing and community development over the next five years of the Consolidated Plan. The plan outlines how the County intends to use CDBG, HOME, and ESG funds toward HUD's statutory goals of providing a suitable living environment and safe, decent, and affordable housing and economic development opportunities for low- to moderate-income households and special needs groups in the County.

Through data analysis in the Needs Assessment and Market Analysis and a comprehensive citizen participation process that involved input from the community and stakeholder organizations; the County was able to identify the priority needs that exist in Greenville County. The goals developed in the Strategic Plan address these needs over the five-year plan period.

Specifically for CDBG, the County does not allocate funding solely based on geographic requirements, however; it will consider investments in both low/mod areas and for eligible individuals and households citywide in its five-year plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Eligible public improvements include neighborhood facilities, community centers or infrastructure like roads and streets. The County also provides direct services to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. Direct services to individuals and families are not targeted to areas; however, they must meet income qualifications in order to be eligible.

HOME funds are available for all eligible low- to moderate-income households in the County. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

For ESG funds the County will target these funds towards individuals and families at-risk or experiencing homelessness. Eligible activities may include homeless prevention activities, emergency shelter, street outreach services, and rapid rehousing rental activities.

The following are the seven (7) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Public Facilities & Infrastructure

1A Improve/Expand Public Facilities & Infrastructure

Priority Need: Public Services for LMI & Special Need

2A Public Services for LMI & Special Need

Priority Need: Affordable Housing

3A Housing Rehabilitation

3B New Housing Development

Priority Need: Removal of Slum & Blight

4A Removal of Slum & Blight

Priority Need: Economic Development

5A Economic Development & Façade Improvements

Priority Need: Homeless Housing & Services

6A Homeless Housing & Services

Priority Need: Effective Program Management

7A Effective Program Administration

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Countywide Low/Mod Eligible
	Area Type:	Local Target Area
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Targets are determined depending on which grant and what activities are being administered. For CDBG, the County designates certain areas within its boundaries as low/mod areas (LMA) if they meet certain criteria. These areas are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. The County also provides direct assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided countywide and based on eligibility. The County also targets ESG funds to all individuals and families at-risk or experiencing homelessness within the boundaries of Greenville County. For HOME affordable housing activities, assistance is provided to all eligible low- to moderate-income households throughout the County.
	Include specific housing and commercial characteristics of this target area.	From 2013 to 2023, Greenville County has seen a gradual growth in housing development; however, a large portion of housing remains old as approximately 32% of owner-occupied housing and 38% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). These housing units will naturally have higher instances of deferred maintenance, deteriorating conditions and a greater risk of lead-based paint hazards.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The County collaborates with various agencies, organizations, and service providers to gather input and evaluate local housing and service needs. These needs were identified through discussions with community members and stakeholders, as well as an online public survey. Additionally, a public hearing and comment period were held to ensure that citizens could participate in the development of the plan.
	Identify the needs in this target area.	Affordable housing has been identified as one of the top priorities in the County. To address this need, GCRA will implement activities such as housing rehabilitation programs, the development of new housing for both renters and homeowners, and affordable housing initiatives led by Community Housing Development Organizations (CHDOs). There is a need to expand and improve public infrastructure in Greenville County, as well as enhance access to public facilities. Upgrading public infrastructure will revitalize low- and moderate-income areas and ensure access for all residents, including seniors and individuals with disabilities. Enhancing access to updated neighborhood facilities is essential, as it will improve the quality of life for low- and moderate-income households. There is a need for expanded public services to support and improve the lives of low- and moderate-income individuals and households. These services will also benefit those with special needs, including the elderly, persons with disabilities, and victims of domestic violence. Removing slum and blight is a priority in Greenville County, as there is a need to eliminate unsafe and dilapidated structures to improve the health and safety of neighborhoods where low- and moderate-income residents live. Nonprofit capacity building is a priority to enhance the capacity and ability of nonprofits to carry out community and housing development in Greenville County. There is a critical need for homeless prevention supported by ESG funds. Activities may include rental assistance to prevent homelessness, emergency shelters, and street outreach services.

	What are the opportunities for improvement in this target area?	Investing in low- and moderate-income areas and supporting low- to moderate-income individuals will enhance the quality of life for residents in the County. Addressing the need for affordable housing throughout Greenville County will help maintain housing stability and provide a solid foundation for building economic self-sufficiency for low- to moderate-income households.
	Are there barriers to improvement in this target area?	Access to funding is a barrier to improvements in Greenville County. Due to the general lack of funding available from Federal resources, not all priorities identified in this plan can be addressed in each year of the Consolidated Plan period.

Table 4 - Geographic Priority Areas

General Allocation Priorities

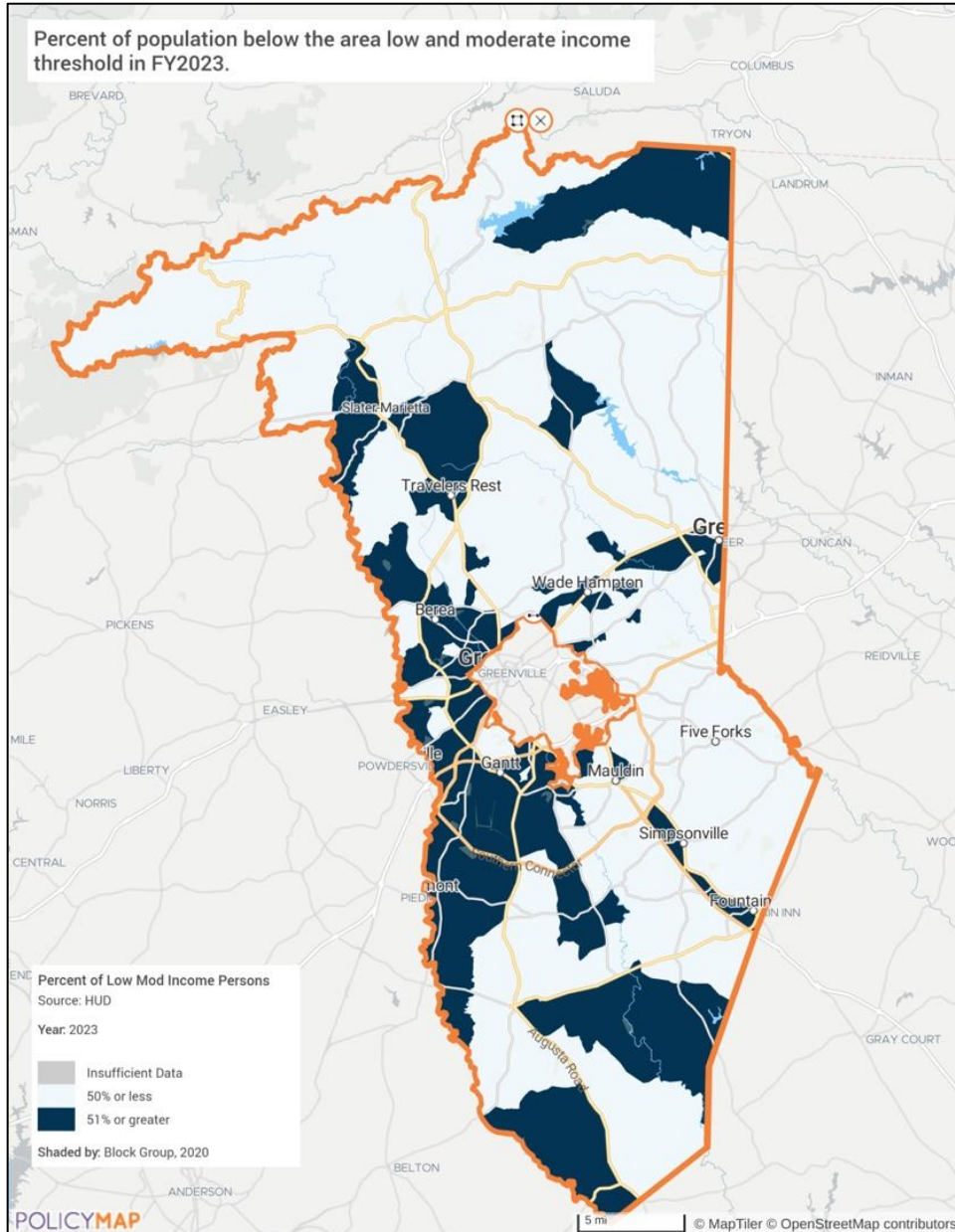
Describe the basis for allocating investments geographically within the jurisdiction

Greenville County does not allocate funding solely based on geographic areas. Funding from the CDBG and ESG programs is available for use in any low- to moderate-income neighborhood throughout the County, depending on the specific activities. Direct services, such as affordable housing opportunities, are based on household income eligibility rather than the location of the household. Improvements to public facilities and infrastructure benefit low- to moderate-income populations across a wider area, with fund distribution based on needs within eligible target areas. ESG funds may be directed toward individuals experiencing homelessness or those at risk of becoming homeless throughout the County. Affordable housing initiatives are funded through the HOME program, which targets any eligible low- to moderate-income household residing in the County.

Specifically for CDBG, when planned activities are intended to serve individuals or households directly (LMC/LMH), beneficiaries must meet income qualifications, as well as residency requirements (residing within the County), in order to receive assistance from the program. In these instances, County staff and/or one of its partner agencies will complete an eligibility status review of the applicant before the activity is initiated.

The County has also identified infrastructure and public facility improvement activities as a need. In which case, the planned activities will serve a low/mod community or neighborhood (LMA). These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%). Public facility improvement activities may also be targeted specifically to special need groups such as the elderly, persons with a disability and the homeless, in which case these accomplishments will be reported by persons served (LMC).

To determine LMI tracts the County utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.



FY 2023 HUD LMISD

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	1A Improve/Expand Public Facilities & Infrastructure
	Description	There is a need to expand and improve public infrastructure in low- to moderate-income areas of Greenville County. Activities will include enhancements to streets, sidewalks, and water and sewer systems. There is also a need to improve access to public facilities that benefit low- to moderate-income individuals and those with special needs living in these areas. Funds will be utilized to upgrade facilities such as neighborhood centers, community centers, and parks throughout the County.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder the need to expand and improve public infrastructure and facilities was identified. The basis is to improve accessibility for all residents and create a suitable living environment.
2	Priority Need Name	Public Services for LMI & Special Need
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Persons with a Disability Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	2A Public Services for LMI & Special Need
	Description	There is a need to provide supportive services for LMI, special needs persons and the homeless in Greenville County. Activities may include housing services, health services, senior services, and homeless services etc.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for public

		services was identified. The basis for this need is to provide all citizens with access to services and sustainability for residents.
3	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	3A Housing Rehabilitation 3B New Housing Development
	Description	There is a need for housing development and preservation as the County is growing and a large portion of the housing stock remains very old. From 2013-2023 the population grew 17% to 465,820 persons. Approximately 32% of owner-occupied housing and 38% of renter-occupied housing units were built before 1980 (Source: 2018-2022 ACS). In addition, the NA identified that cost burden was the biggest housing issue in the County (households paying at least 30% of their income towards housing costs), in particular for rental households. Due to this, there is a need to provide housing rehabilitation for both owners and renters; increase affordable homeownership opportunities; and increase rental assistance for LMI renters.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for the preservation and development of affordable housing was identified. The basis for this need is to provide LMI residents with affordable housing.
4	Priority Need Name	Removal of Slum & Blight
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	4A Removal of Slum & Blight
	Description	There is a need to remove slum and blight in low/mod areas of the County. These activities will improve the health and safety standards of these areas.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder organizations the need for slum and blight removal

		was identified. The basis for this need is to provide all citizens a suitable living environment.
5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	5A Economic Development & Façade Improvements
	Description	There is a need to fund activities that increase and promote job creation, job retention, support small businesses in the County. There is also a need to make façade improvements to commercial sites located in low/mod areas in Greenville County.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for economic development opportunities for small businesses and façade improvements in commercial areas were identified. The basis for this priority is to provide economic sustainability for LMI residents.
6	Priority Need Name	Homeless Housing & Services
	Priority Level	High
	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	6A Homeless Housing & Services
	Description	There is a need to address homelessness in Greenville County. The Upstate CoC website provides some data points for Greenville County from the 2024 PIT Count. There were a total of 725 persons experiencing homelessness on the night of the survey. Among this total, 333 had a disability; 169 were chronically homeless; 155 were unsheltered. The County will address these needs through funding support for rapid rehousing rental assistance activities, homeless

		prevention activities, overnight emergency shelter operations and street outreach services.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder organizations the need for homeless housing and services address homelessness was identified. The basis for this need is to provide accessibility and sustainability for persons experiencing homelessness.
7	Priority Need Name	Effective Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	7A Effective Program Administration
	Description	Effective program management will include general administration and planning of HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	There is a need to provide effective program management of HUD grant programs that will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.
8	Priority Need Name	Effective Project Management
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	8A Effective Project Management
	Description	All projects requiring operations costs - inspection of properties and projects, construction activities conducted by GCRA will benefit.
	Basis for Relative Priority	There is a need to provide effective general operations delivery cost to ensure project feasibility.

Table 5 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA will be provided in response to the needs of LMI and at-risk of homeless households identified below: - High rates of housing cost burden and severe housing cost burden as reported in the NA-10, especially for LMI renters. - The cost of rent has increased tremendously in the past decade. Median contract rent has increased 66% from 2013 to 2023. - As rising housing costs continue to outpace income growth, these affordability concerns are expected to potentially become more widespread and increase financial strain on renters. - Fair Market Rents (FMR) are out of reach for the lowest income households. - Homeless households have a need for stable housing as they work towards self-sustainability. - Public housing tenants and applicants in Greenville County face significant challenges in securing accessible housing, largely due to limited availability and high demand. - As reported in the MA-15, there is a shortage of affordable rental units for lower income households.
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	New Unit Production will be provided in response to the needs identified below: - There is a limited supply of affordable housing for LMI households as housing cost burden is the most prevalent housing issue in the County, in particular for elderly households as 13.6% of elderly renter households and 40% of elderly homeowners experience cost burden. - High housing development costs limit the construction of affordable housing. - The median home value is rising fast, pricing out potential LMI homebuyers. Median home values have increased 72% from 2013 to 2023. - The cost of rent has increased dramatically in the past decade. Median contract rent has increased 66% from 2013 to 2023. - As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.

Rehabilitation	Housing Rehabilitation activities will be provided in response to the needs identified below: - The large portion of the housing stock is still very old and a significant number of units may be in need of repairs. As reported in the MA, approximately 32% of owner-occupied housing and 38% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). LMI households often reside in older and aging housing units, and without assistance may lack the finances to maintain their homes. - The cost of new construction and/or housing replacement is prohibitive for lower income households. - The condition of older housing units are also likely to require higher maintenance costs. - There is a higher risk of lead-based paint hazards for older housing built before 1978.
Acquisition, including preservation	Acquisition, for the purpose of rehabilitation will be provided in response to the needs identified below: - Acquisition of properties to remove slum and blight for the purpose of affordable housing development. These activities will improve the health and safety standards of these areas. - See above on the need for housing rehab.

Table 6 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Greenville County anticipates receiving an annual allocation of funds from three federal formula grant programs, which are the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grants (ESG) programs. These grant funds support community development programs, affordable housing development and preservation, and address homelessness. PY 2025 is the first program year of the 2025-2029 Consolidated Plan, and the County anticipates it will receive similar allocation amounts in each year of the Consolidated Plan period.

- CDBG: The primary objective of the CDBG program is to develop viable communities, by providing safe, sanitary and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. Activities may address needs such as public facility and infrastructure improvements, housing rehabilitation, public services, clearance and demolition to address slum and blight, economic development opportunities, and more.
- HOME: HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds can be used for new housing construction or housing rehab, first-time homebuyer activities, development of rental housing and tenant-based rental assistance.
- ESG: The ESG Program is designed to assist people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness. Eligible activities under ESG include funding emergency shelter operations, street outreach services, homeless prevention and rapid rehousing activities.

Anticipate Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,849,153	\$439,324	\$0	\$3,288,477	\$16,442,386	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New	\$1,050,123	\$748,725	\$0	\$1,798,848	\$8,994,241	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the

		construction for ownership						annual allocation and program income.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$248,799	\$0	\$0	\$248,799	\$995,196	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.

Table 7 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The CDBG program does not have a match requirement; however, subrecipient grantees are encouraged to use federal award dollars as a match for their programs. The HOME program has a 25% match requirement for each dollar spent on affordable housing activities. This match can be fulfilled through additional funding secured from housing developers, local governments, and subrecipients. The ESG program requires a 100% match, meaning that a dollar-for-dollar match is necessary for every dollar spent in the program. Funds for this match are provided by subrecipients and GCRA through private funding and local county funds.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

GCRA and Greenville County collaborate to identify parcels owned by the County that can be developed to provide affordable housing, meeting the plan's affordable housing priority need and goal. A few examples of upcoming projects on County owned sites which GCRA will develop into affordable housing include:

- Two parcels at Gridley and Morris Street: Currently in the process of re-zoning due to project concept changes, anticipating approximately 10-12 units of affordable rental and homeowner units.
- One parcel in the community of Gantt, in the site design process and anticipated to provide approximately 10 units of affordable housing.
- Additional parcels within the County at varying stages of consideration for GCRA to develop in the future.

Discussion

The following are additional efforts by GCRA to secure funding for activities in support of housing and community development programs in the County:

Greenville County's Affordable Housing Fund (GCAHF) has significantly contributed to providing additional subsidies for affordable housing projects in the county. This funding source has been utilized to gap finance and leverage the county's entitlement funds, such as HOME and CDBG, to address the affordable housing needs within the area, ensuring both affordability and sustainability of the projects. Since 2019, the combined use of HOME, CDBG, GCAHF, and private donations has enabled the Greenville County Redevelopment Authority (GCRA) to approve the development of 935 affordable housing units, along with essential

infrastructure improvements for projects owned by partners and the GCRA itself, which are at various stages of development. These units are specifically targeted towards low- to moderate-income (LMI) households. With \$6.8 million in GCAHF funding, the county has managed to leverage over \$234 million in total investments for rental, homebuyer, and homeownership housing projects, achieving a leverage ratio of \$30 for every \$1 invested. So far, 177 units have been completed, and another 758 are currently in progress. The households proposed to be assisted with this funding breakdown as follows:

- 30% AMI and Below: 30 units
- 31-50% AMI: 134 units
- 51-60% AMI: 619 units
- 61-80% AMI: 113 units
- 81-120% AMI: 39 units

Of the total 935 proposed housing units, 789 will be designated as affordable rental units, while 92 will be for affordable homeownership. The remaining units will be for home preservation. In program year 2024, the County approved 269 affordable housing units. Of these, 255 units will be developed by various housing developers and providers, while 14 units will be developed by GCRA. Out of the affordable housing developed by partners, 243 units will be rental units. These will be funded through a combination of the County's HOME funds, GCAHF, SC Housing Low-Income Housing Tax Credits (LIHTC), bank funds, and partner contributions.

Habitat for Humanity will develop four homeownership units using the County's HOME – CHDO set-aside fund of \$155,003. This fund will be matched with a total of \$580,000 from private donations and Habitat for Humanity's equity. The total estimated cost for all projects approved for the program year 2025 is approximately \$878,500. The combined approved funding total (including HOME and AHF) is \$305,003, resulting in a leveraging ratio of approximately \$3 for every \$1 invested from other funding sources for the housing projects and programs.

Currently, the Mercy Housing project (The Belvedere), which is funded with HOME, HOME-ARP, and GCAHF, will provide 88 units of affordable rental housing. The construction began in summer of 2024 and is expected to be completed by fall 2025.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Greenville County Redevelopment Authority	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
United Housing Connections	Continuum of Care	Homelessness Planning	Region
The Greenville Housing Authority	PHA	Renter Planning	Jurisdiction
Greer Housing Authority	PHA	Renter Planning	Jurisdiction
Habitat For Humanity of Greenville County	CHDO	Ownership	Jurisdiction
Greenville County Human Relations Commission	Government	Non-homeless special needs Planning Public services	Jurisdiction
Homes Of Hope, Inc.	Non-profit organizations	Owner Renter	Jurisdiction
CommunityWorks Carolina	Non-profit organizations	Owner Renter	Jurisdiction

Table 8 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Greenville County Redevelopment Authority (GCRA) is actively working with local partners, including housing providers, community development agencies, and local government entities, to achieve the objectives outlined in its Consolidated Plan. The GCRA collaborates with the two public housing authorities in Greenville County: the Greenville Housing Authority and the Greer Housing Authority. This partnership ensures that our goals

and initiatives related to affordable housing are aligned and complementary. The public housing authorities provide Housing Choice Vouchers, Project-Based Vouchers, financial self-sufficiency programs, and develop affordable housing throughout the County.

The GCRA is collaborating with the Upstate Continuum of Care (CoC) to tackle homelessness in the County by providing coordinated support services, as well as transitional and permanent housing solutions. The lead agency for the CoC, United Housing Connections, oversees efforts across the 13-county region and manages the Homeless Management Information System (HMIS) for the area. Additionally, the GCRA partners with various County departments and local government entities to support low-to-moderate income (LMI) individuals and families. This support includes offering public services and enhancing public infrastructure and facilities throughout Greenville County.

Although Greenville County has an established network of service providers for low- and moderate-income residents, there is still a significant gap in the delivery of resources. The GCRA has made efforts to enhance coordination in recent years to secure additional resources for the community's needs. However, the demand for assistance continues to exceed the available resources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services		X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

Table 9 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The lead agency for the Upstate Continuum of Care (CoC) is United Housing Connections (UHC). UHC collaborates with various member organizations to provide services for individuals experiencing homelessness. These services include primary care, behavioral health services, emergency shelter, transitional housing, and case management to help connect people with mainstream resources.

The CoC's Coordinated Entry System (CES) serves as the primary tool for assessing and referring individuals and families in crisis to the resources that best meet their unique needs. The CES is a centralized process that coordinates program participant intake assessments and provides referrals for client services. This system incorporates participants' preferences rather than limiting them to a single program within the network. Resources that offer the most opportunities are prioritized for those with the highest needs, based on their Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) score. Instead of having to contact each agency separately, individuals can use the VI-SPDAT as a single entry point, which allows for an efficient and effective placement process as they enter the CES.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There is a strong network of over 80 agencies within the Upstate CoC that operate programs for homeless individuals in the county. These agencies have established connections with mainstream providers of health, mental health, and employment services, regularly referring homeless individuals to these providers for necessary support. CoC members meet weekly to discuss the progress of their individual programs and to collaborate on addressing homelessness issues and concerns. Some CoC members specifically focus on populations such as chronically homeless individuals, families with children, veterans, and unaccompanied youth. Information about programs conducted by CoC members is shared, and efforts are coordinated among them.

Strengths of the network include excellent providers of mental health and substance abuse services. Utility assistance is another key strength, with services provided by SHARE and Greer Community Ministries. Additionally, three agencies—GCRA, SHARE, Salvation Army, and United Housing Connections—have access to prevention and rapid rehousing funds to assist individuals who are homeless or at risk of becoming homeless. However, there are areas of

weakness, such as limited legal assistance and job training services. The nature of homelessness in rural areas also makes it challenging to accurately count the number of homeless individuals or those at risk of becoming homeless.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The County will work to overcome gaps in the service delivery system through the following actions:

The County will focus on increasing the current inventory of Permanent Supportive Housing (PSH), Rapid Rehousing (RRH), and Transitional Housing (TH) beds, as this has been identified as a high priority. This can be achieved by maximizing HUD-related funding streams and diversifying funding sources and partnerships beyond just HUD and federal funds. Additionally, there should be an increased emphasis on diversion and prevention efforts. The most effective way to reduce the number of individuals entering the Upstate Continuum of Care (CoC) homeless response system from literal homelessness is to prevent and divert these situations altogether.

There should be a greater emphasis on developing additional Street Outreach programs to quickly identify and connect individuals experiencing homelessness with housing and services. The Upstate CoC should also work on enhancing the capacity and visibility of the existing CES and Access Points. This will enable the system to provide localized and appropriate solutions wherever a person seeks assistance within the homelessness response framework. Strategically increasing the number of Access Points—especially in more rural areas of the CoC—can effectively prevent returns to homelessness.

Finally, it is essential to establish clearly defined Move-On strategies for individuals in Emergency Shelters, Transitional Housing projects, and Permanent Supportive Housing projects. This will help create more available beds for those experiencing unsheltered homelessness. These strategies will be discussed and addressed in the weekly meetings with CoC members.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve/Expand Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Facilities & Infrastructure	CDBG: \$4,657,050	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
2	2A Public Services for LMI & Special Need	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Services for LMI & Special Need	CDBG: \$2,070,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
3	3A Housing Rehabilitation	2025	2029	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	CDBG: \$1,247,195 HOME: \$5,000	Homeowner Housing Rehabilitated: 150 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	3B New Housing Development	2025	2029	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	CDBG: \$2,221,590 HOME: \$7,676,585	Rental units constructed: 150 Household Housing Unit Rental United Rehabilitated: 40 Household Housing Unit Homeowner Housing Added: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 75 Households Assisted
5	4A Removal of Slum & Blight	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Removal of Slum & Blight	CDBG: \$945,545	Buildings Demolished: 25 Buildings
6	5A Economic Development & Façade Improvements	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Economic Development	CDBG: \$317,985	Jobs created/retained: 25 Jobs Businesses assisted: 25 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	6A Homeless Housing & Services	2025	2029	Homeless	Countywide Low/Mod Eligible	Homeless Housing & Services	ESG: \$1,243,995	Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted Homeless Person Overnight Shelter: 2500 Persons Assisted Homeless Prevention: 150 Persons Other (Street Outreach): 250 Other
8	7A Effective Program Administration	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Effective Program Administration	CDBG: \$2,849,153 HOME: \$525,062]	Other: 5
9	8A Effective Project Management	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible		CDBG: \$2,136,870 HOME: \$787,592]	Other: 5

Table 10 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve/Expand Public Facilities & Infrastructure
	Goal Description	Provide public facility and infrastructure improvements or expand infrastructure in low/mod income areas. Infrastructure activities may include improvements to streets, sidewalks, water and sewer, and ADA improvements. Facility improvements may include neighborhood facilities, parks and recreational facilities, and community centers that serve those with special needs.
2	Goal Name	2A Public Services for LMI & Special Need
	Goal Description	Provide supportive services programs and assistance for low- and moderate-income residents. Special needs programs will also target the elderly, persons with a disability and the homeless. Fair housing activities will also be supported, including educational training through workshops, seminars, and community outreach.
3	Goal Name	3A Housing Rehabilitation
	Goal Description	Provide funds for homeowner housing rehabilitation activities for low- and moderate-income households in Greenville County.
4	Goal Name	3B New Housing Development
	Goal Description	Promote and fund new affordable housing development such as homeownership opportunities for low- and moderate-income households; development of new rental housing inventory; renter rehabilitation; and CHDO affordable housing development activities in the County.
5	Goal Name	4A Removal of Slum & Blight
	Goal Description	Provide funding to support the demolition and clearance of dilapidated and unsafe buildings in low/mod areas of the Greenville County. These activities will revitalize communities and help improve the health and safety of low/mod neighborhoods.
6	Goal Name	5A Economic Development & Façade Improvements
	Goal Description	Provide support for activities and promote job retention or creation for low- and moderate-income residents. Activities may include financial aid and technical assistance. There is also a need to provide support for façade improvements to commercial sites located in low/mod areas in Greenville.
7	Goal Name	6A Homeless Housing & Services
	Goal Description	Promote and assist in developing housing opportunities for individuals and families experiencing homelessness, and those who are at-risk of becoming homeless such as homeless prevention and rapid rehousing rental activities. Promote and assist in program support services for the homeless such as emergency shelters and street outreach services.
8	Goal Name	7A Effective Program Administration

9	Goal Description	Effective program management will include general administration of HUD grant programs, monitoring subrecipients, and keeping strict grant based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	Goal Name	8A Effective Project Management
	Goal Description	Direct costs associated with implementation and oversight of CDBG and HOME eligible projects

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Greenville County estimates that during the 2025-2029 Consolidated Plan period it will assist extremely low-, low- and moderate-income households with affordable housing activities:

Homeowner Housing Rehabilitated: 150 Household Housing Unit

Rental units constructed: 150 Household Housing Unit

Rental United Rehabilitated: 40 Household Housing Unit

Homeowner Housing Added: 40 Household Housing Unit

Direct Financial Assistance to Homebuyers: 75 Households Assisted

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Greenville Housing Authority (TGHA) and the Greer Housing Authority (GHA) administer public housing in Greenville County. The TGHA serves the entire county with the Housing Choice Voucher (HCV) program, while the Greer Housing Authority serves the City of Greer through the Public Housing and HCV programs.

TGHA's mission is "to provide quality affordable housing that serves as a foundation to improve lives," while its vision is to create "vibrant mixed-income communities of opportunity that maximize individual potential." TGHA acts as a catalyst for affordable and workforce housing in Greenville County, South Carolina. Since 1938, the TGHA has been providing housing assistance in Greenville, South Carolina, through traditional programs such as Public Housing and Housing Choice Vouchers (HCV), formerly known as Section 8 vouchers, funded by the HUD. In recent years, TGHA has modernized its housing portfolio with new mixed-income developments and continues to seek ways to expand affordable housing throughout Greenville and Greenville County. Accessible units are provided upon request, and reasonable accommodations are made as needed.

TGHA is now a real estate development entity committed to preserving and creating communities of opportunity. As our community continues to grow and evolve, TGHA develops new strategies to proactively address the challenges of building these communities for the residents of Greenville County. Additionally, TGHA is a member of various local, state, regional, and national trade, civic, and community organizations. These affiliations provide TGHA with the opportunity to advocate for the preservation of existing affordable housing and the construction of new affordable units.

Activities to Increase Resident Involvements

As outlined under TGHA's 2025 PHA 5-Year Plan, the housing authority will reinstate and accelerate the Family Self-Sufficiency (FSS) program. FSS is a HUD program that enables HUD-assisted families to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. FSS promotes local strategies to connect HUD-assisted families with public and private resources that help them progress toward economic independence.

Participation in the FSS program is voluntary. The FSS program helps assisted housing residents increase their earnings and build financial assets. The program has two key features: 1.) A financial incentive for residents to increase their earnings in the form of an escrow account that grows as residents' earnings increase. The escrow account helps residents build savings that they can use to improve their quality of life and advance their personal goals, and 2.) Case management or coaching to help residents access services they may need to overcome barriers to employment and strengthen their financial capabilities.

TGHA also has a Section Eight Housing Choice Voucher Program to be used towards the purchase of their homes. TGHA partners with Greenville County Human Relations Commission to provide Homebuyer Education Course to families interested in becoming homeowners.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A. TGHA is an HCV only PHA and is not designated as troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Public policies at the local, regional, and state levels significantly impact the development and accessibility of affordable housing in Greenville County. Various zoning laws, regulatory barriers, tax policies, and state-level restrictions contribute to housing shortages, rising costs, and challenges in residential investment. While efforts have been made to address some of these issues, existing policies continue to hinder the creation and preservation of affordable housing options.

Zoning and Land Use Restrictions

According to the Greenville County Planning Department, restrictive zoning and land-use regulations have significantly limited the development of affordable housing. Historically, much of the county has been zoned for low-density, single-family homes, which restricts the construction of duplexes, townhomes, and multifamily housing. This limitation reduces the supply of affordable housing and forces development into less accessible areas, increasing transportation costs and limiting access to services (2024 Greenville County Annual Action Plan). The county's Unified Development Ordinance (UDO) aims to improve housing diversity, but it has faced criticism for imposing design and development standards that could increase costs, potentially discouraging developers from building lower-cost housing (Greenville County Planning Commission).

Regulatory and Process Barriers

Based on information from the Greenville Housing Fund, lengthy permitting and approval processes create significant delays for new developments, increasing costs and deterring investment in affordable housing. Developers report that securing approvals for affordable housing projects can take up to five years, making projects financially infeasible (Greenville Housing Needs Assessment, 2023). In addition, strict lot size requirements, parking mandates, and excessive infrastructure fees further increase construction costs, making affordable housing developments less viable (United Housing Connections). A lack of incentives for affordable housing construction—such as expedited permitting or reduced impact fees—also contributes to lower production levels (GCRA 2024 Annual Report).

Tax Policy Challenges

South Carolina's property tax system disproportionately affects rental housing affordability. According to the South Carolina Department of Revenue, state tax laws (including Act 388)

significantly favor owner-occupied homes over rental properties. Owner-occupied homes are taxed at a 4% assessment rate, while rental and commercial properties are taxed at 6%, leading to higher operating costs for landlords and ultimately higher rents for tenants (South Carolina Association of Counties). In Greenville County, officials have attempted to offset these tax burdens by offering special tax abatements for developments that include affordable units; however, these incentives do not fully resolve the disparity caused by state-imposed tax structures (Greenville County Council).

State-Level Policy Limitations

State laws further constrain Greenville County's ability to expand affordable housing. Based on information from the South Carolina General Assembly, the state prohibits rent control and inclusionary zoning—two policies that could help regulate housing costs and require affordable units in new developments. The lack of inclusionary zoning laws means that Greenville County cannot require developers to set aside a percentage of units for lower-income households, relying instead on voluntary participation in incentive programs (South Carolina Housing Authority). Additionally, regional coordination on affordable housing has been limited, as Greenville County and the City of Greenville have historically operated separate housing strategies rather than a unified regional plan (Upstate Housing Strategy Report).

As documented in the 2024 Greenville County Housing Needs Assessment, local zoning laws, bureaucratic delays, state-imposed tax burdens, and policy limitations all contribute to Greenville County's affordable housing challenges. These factors discourage new affordable development, drive up housing costs, and reduce available housing options for low- and moderate-income households. Addressing these issues will require policy reforms at both the local and state levels, including streamlining permitting processes, revising restrictive zoning laws, offering greater tax incentives for rental housing, and expanding regional cooperation to encourage residential investment and housing affordability.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In addition to the affordable housing initiatives outlined in this plan, the County employs several other strategies to eliminate barriers to affordable housing. These strategies primarily include education and outreach efforts. The GCRA, in collaboration with the Greenville County Human Relations Commission, has developed outreach initiatives aimed at removing

obstacles to affordable housing and educating the community. The following recommendations were:

Provide Help in Housing: This program uses a touch tone response telephone service that provides prerecorded messages on housing issues in English and Spanish. Housing topics could be how to file a housing discrimination complaint, how to locate affordable housing, what programs offer assistance for first-time home buyers, strategies for mediation, listing and call forwarding to agencies that offer assistance.

Provide a Fair Housing Workshops for Landlords: This would be a free quarterly, half-day voluntary training for property owners and managers. Topics can include credit reference checks, fair housing issues, landlord/tenant rights, mediation and resolution, good practices in residential management, locating funding for rehabilitation, lead based paint removal and renovating for accessibility. Attendants will receive certificates stating that they attended the Fair Housing workshop.

Provide a Service Provider Forum: This would be a quarterly forum of housing service providers and local government. Forums would offer discussion and resource-sharing and idea-sharing opportunities. The forum would be supported by quarterly newsletters and an email list serve.

Provide a Homeownership Education Program: Classes would be open to teach renters the skills necessary to become home owners. Key knowledge areas would be wise use of credit, the loan application process and closing process, home owners insurance and home maintenance.

Provide a Neighborhood Employment Training: Special classes using hands-on training program for low-moderate income adults. Training by qualified instructors would include employment readiness skills, job placement, neighborhood-based skills training, entrepreneurial training, home-based business development, job counseling, workplace skills, workplace ethics.

Additional research could be undertaken such as:

- Analysis and geocoding of Section 8 vouchers to determine whether publicly funded program locations contribute to a concentration of urban poverty in Greenville County.
- Analysis and geocoding of Mobile Home/Manufactured Housing permits to determine whether this correlates to and contributes to the location of non-urbanized poor.
- Examination of federal, state and local funding by census tract and an analysis of the effects.
- Disposition of small business loans in low-income areas.

- Distribution of high cost subprime lending activity (based on HMDA reports).
- Profile of private multi-family rental housing for compliance with disability.

SP-60 Homelessness Strategy – 91.215(d)

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

The lead agency for the Upstate Continuum of Care (CoC) is United Housing Connections (UHC). UHC collaborates with various member organizations to provide services for individuals experiencing homelessness. These services include primary care and behavioral health support, emergency shelter, transitional housing, and case management assistance to help connect people with mainstream resources.

The CoC's Coordinated Entry System (CES) is the primary tool for assessing and referring individuals and families with crisis to resources that meet their unique needs. The CES is a centralized or coordinated process designed to coordinate program participant intake assessment and provide client service referrals. This is done by incorporating participants' choices, rather than being evaluated for a single program within the system. Resources providing the most opportunities are prioritized for those with the highest needs based on their Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) score. Rather than contacting each agency separately, VI-SPDAT is the one entry point, and that allows for efficient and effective placement of individuals and families as they are entered into the CES.

Greenville County has several service providers that focus on outreach to unsheltered individuals experiencing homelessness. The County is dedicated to connecting these individuals with shelter, housing, mental health services, family reunification, and various other resources. Two key programs that collect data on their outreach efforts are the United Housing Connections (UHC) Street Outreach Program and the PATH (Projects for Assistance in Transition from Homelessness) Program.

The UHC Street Outreach Program assists over 350 individuals each year in finding housing and support services. Similarly, the PATH program, which is administered by the South Carolina Department of Mental Health, connects a significant number of participants with housing and services annually. It is anticipated that the number of individuals served by these programs will remain consistent each year.

Addressing the emergency and transitional housing needs of homeless persons

The County will continue to fund emergency shelter operations and essential services through partner organizations such as United Ministries, SHARE, United Housing Connections, and

Pendleton Place. These agencies expect to serve over 500 individuals experiencing homelessness with the funding provided by GCRA. While in shelter, providers will connect individuals to various services and housing opportunities.

GCRA will maintain its partnership with Continuum of Care (CoC) members and the Greenville Homeless Alliance (GHA), serving as a member of GHA's Steering Committee to explore opportunities and strategies for system-wide solutions to homelessness in Greenville County. GHA offers advocacy and resource opportunities to CoC members.

The Continuum of Care (CoC) recently completed its 2024 Housing Inventory Count, revealing that as of January 2024, there are a total of 868 beds available in Greenville County. Of these, 556 are emergency shelter beds, which are being utilized at a rate of 86%, while 94 are transitional housing beds with an 84% utilization rate. Survivors of domestic violence have the highest bed utilization rate, at 97%, utilizing 100 beds.

To address the need for more non-congregate shelter beds for survivors of domestic violence, the Greenville County Redevelopment Authority (GCRA) is providing HOME-ARP funding for Safe Harbor's new shelter and headquarters. This facility will offer 21 non-congregate shelter units, amounting to 50 beds.

Additionally, GCRA is investing HOME-ARP funding in the new Salvation Army Social Services Campus, which will serve as both a shelter and headquarters. This updated facility is expected to provide over 140 new emergency shelter beds, including non-congregate units, family units, and congregate shelter rooms for single men and women.

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

GCRA will continue its partnership with the CoC Housing Determination Committee for Rapid Rehousing through the Coordinated Entry System. This collaboration aims to provide financial assistance for deposits, rent, and utility payments to help chronically homeless individuals and families secure housing without delay, thereby reducing the duration of homelessness. GCRA prioritizes assistance according to the following ranks: (1) Families with Children (including veterans with children), (2) Individual Veterans, and (3) Others. Additionally, GCRA

will coordinate services among all agencies to support chronically homeless individuals effectively.

GCRA collaborates with The Greenville Housing Authority (TGHA) to assist clients who are homeless or at risk of homelessness through a homeless prevention and rapid rehousing program. This program provides approved housing vouchers to help cover the deposits for their housing units, while TGHA takes care of the monthly rent. Clients who cannot be immediately housed or assisted through the COC VI-SPDAT process—often due to low scoring—yet require urgent housing solutions can access the Homelessness Prevention Program funded by GCRA's ESG resources. This program caters to clients who are at risk of or facing imminent homelessness, offering housing relocation and stabilization services. It also provides short- and medium-term rental assistance necessary to prevent individuals or families from entering an emergency shelter or any location that meets the criteria for "homeless" as defined by HUD in § 576.2.

According to the 2023 State of Homelessness Report, United Housing Connections (UHC) implements and supports the largest number of Permanent Supportive Housing Programs in the Upstate of South Carolina, serving an average of 110 individuals annually in Greenville alone. These individuals have experienced chronic homelessness and have been diagnosed with a disabling mental or physical condition. The programs provide housing and support to participants for as long as they need it, or until their care requirements extend to skilled nursing or other services beyond the program's scope.

Other permanent supportive housing programs are designed to cater to specific populations, such as those living with HIV/AIDS (through Project Care) or individuals fleeing domestic violence (through Safe Harbor).

UHC has recently secured 27 project-based vouchers from TGHA for its new 36-unit permanent supportive housing development, Church Street Place, located in the Poe Mill neighborhood. This development project received gap funding from the Greenville County Redevelopment Authority (GCRA), along with funding from South Carolina housing sources and owners' equity. This initiative will contribute significantly to the permanent supportive housing stock in Greenville County.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

According to Upstate CoC's Coordinated Entry System Policy and Procedures, all persons experiencing literal homelessness – including people experiencing chronic homelessness, veterans, families with children, youth, and survivors of domestic violence – have fair and equal access to the coordinated entry process, regardless of the location or method by which they first present to the system. This includes all persons exiting or discharged from publicly funded institutions such as correctional facilities or mental health facilities.

Members of the Upstate CoC have established programs to address the needs of homeless individuals and families. Through the Coordinated Entry system, clients of the Rapid Rehousing program are referred to the GCRA for rental assistance. The intake process is managed by the case manager from the ESG subrecipient, Greenville County Human Relations Commission (GCHRC). Additionally, the County's Rapid Rehousing program has provided assistance to individuals who have experienced domestic violence, as well as those transitioning from mental health facilities.

Homelessness prevention activities focus on individuals and families who have extremely low incomes and are at imminent risk of homelessness or facing eviction. Those at risk are managed through the GCHRC, and eligible clients receive financial assistance that is paid directly to their landlord or property manager.

The Upstate CoC members collaborate with Greenville Mental Hospital and other behavioral health agencies to provide assistance to clients in need of case management, substance abuse treatment, and mental health counseling. Homeless clients receive support with housing, healthcare, and other essential needs through these funded agencies. Additionally, they are helped with job searches, placement, and training opportunities.

Pendleton Place specifically supports homeless youth by offering case management services, housing, job training programs, and job search assistance. Funded by ESG, Pendleton Place is Greenville County's first drop-in center and shelter for youth. The primary focus is on unaccompanied youth and those who are transitioning out of foster care.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Greenville County Redevelopment Authority (GCRA) recognizes the ongoing potential risks of lead-based paint hazards and are committed to ensuring that all housing projects funded with CDBG and HOME funds comply with the updated federal guidelines for notification and abatement requirements.

The GCRA will continue to assess all units built before 1978 that are proposed for rehabilitation or work under the Owner-Occupied Rehab and Rehabilitation-Affordable Resale programs, specifically those projects exceeding \$5,000. For units with repairs costing less than \$5,000, safe work practices will be implemented. In the case of Affordable Resale houses, any units identified with lead-based paint will have all affected elements repaired using interim control practices or safely abated. Lead-based paint (LBP) testing is not conducted under the Emergency Rehab program, except for roof repairs. The GCRA will ensure that residents and potential residents of affected homes are informed about the known and potential hazards of lead-based paint, including how it may impact units they occupy.

How are the actions listed above related to the extent of lead poisoning and hazards?

A significant number of housing units in Greenville County were built before 1980, increasing the risk of lead-based paint hazards for residents living in the area, especially children under the age of 6. Approximately 32% of owner-occupied housing and 38% of renter-occupied housing units were built before 1980 – over 61,000 total housing units in the County (Source: 2019-2023 ACS).

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the GCRA is recommended to refer the family immediately to the local health department.

How are the actions listed above integrated into housing policies and procedures?

See above. Policies and procedures are outlined in GCRA's general construction specifications, operating guidelines, and contract documents between homeowners and

contractors. These actions help to identify and mitigate the effects of lead-based paint hazards in housing built before 1978.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

This plan's activities are designed to directly reduce poverty and alleviate homelessness in Greenville County. The CDBG public improvements focus on enhancing accessibility and the overall quality of life for residents. Public services will specifically target low-income individuals by providing assistance that offsets basic costs and promotes housing stability. Additionally, these services will support special needs groups, including the elderly, individuals with disabilities, and those at risk of or currently experiencing homelessness, through initiatives that encourage self-sustainability.

HOME funded affordable housing development and preservation programs will create and maintain living conditions that help LMI households avoid homelessness. ESG funds will fund homeless prevention activities and homeless services. These programs are designed to help them attain economic sustainability.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

During the five-year Consolidated Plan period, the County will select projects for funding that are designed to reduce the number of persons in poverty. The GCRA will also collaborate with other County departments, nonprofit service providers and local organizations that operate programs that similarly have a goal of reducing the poverty level in Greenville County. Actions that the GCRA may implement include:

- Target federal resources to low/mod block group tracts which are likely have high poverty rates;
- Expand and improve public facilities and infrastructure in low/mod areas;
- Provide public services for LMI and special needs such as the elderly;
- Fund housing rehab activities for LMI households;
- Support and fund homeownership activities for LMI households;
- Expand and the affordable rental housing stock through new construction developments;
- Fund CHDO affordable housing development activities;
- Remove slum and blight in low/mod areas to improve the health of these communities;
- Support small businesses to create and retain jobs;
- Provide funding for nonprofit capacity building activities;

- Provide homeless prevention activities for individuals and families at risk of homelessness.

SP-80 Monitoring – 91.230

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

The Greenville County Redevelopment Authority (GCRA) is tasked with overseeing the performance of each sub-recipient according to the terms of their contract and Memorandum of Understanding. Each project will be evaluated to ensure compliance with the relevant CDBG, HOME, and ESG program regulations. The monitoring procedures for these programs are outlined below.

CDBG and ESG subrecipients are continuously monitored throughout the year. All federal regulations and laws outlined in their contracts are reviewed, including, but not limited to, the Davis-Bacon Act, the Hatch Act, conflict of interest guidelines, and procurement standards. All reimbursement documentation is thoroughly examined. Throughout the year, staff members attend various events and visit projects to monitor progress and evaluate compliance with contracts. Additionally, inspections by GCRA Construction officials are conducted for any rehabilitation or maintenance-related projects.

There is desk monitoring and on-site monitoring conducted annually towards the end of the fiscal year. This process ensures that on-site procedures related to security and organization are being followed. Staff members also collect intake forms and procedural documentation for client assistance. A checklist is utilized to confirm that all regulations and program information have been reviewed, including the National Objective and eligibility criteria, conformity to the subrecipient agreement, the record-keeping system, financial management systems, procurement procedures, as well as equipment and real property standards. It also covers non-discrimination practices and fair housing actions, along with conclusions and follow-ups. The GCRA staff gathered a complete list of clients served during the funding year. This list includes the addresses of all participants, except for those in the Outreach Clients for the ESG program, confirming their eligibility based on location within the jurisdiction, income, and demographics for each subrecipient program. At the conclusion of each monitoring visit, the findings or lack of findings were discussed. After the monitoring process, each subrecipient received a letter detailing compliance and performance, along with notes on items that needed to be addressed.

For housing projects, all proposals are carefully reviewed and evaluated to ensure that potential developers have the necessary experience and expertise in the development

process, sufficient funding to complete the project, and eligible clients for the finished units. Construction staff perform inspections of the completed work before processing any payment requests. We obtain annual performance reports from partners for all HOME-assisted projects. Additionally, staff conduct monitoring visits to review partners' files regarding project and program management, as well as beneficiaries' data, to ensure compliance with program regulations.

For economic development business loans, GCRA staff members review employment income verification forms for all employees who are hired or retained. We collect and assess proof of payment for all jobs created or maintained. During the application process, we review various documents, including balance sheets, cash flow statements, and one-year financial projections. Additionally, we require a certificate of liability insurance for the business, along with a summary of loan expenditures and receipts. The GCRA is currently working on developing a more robust monitoring program for our economic development loans.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Greenville County anticipates receiving an annual allocation of funds from three federal formula grant programs, which are the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grants (ESG) programs. These grant funds support community development programs, affordable housing development and preservation, and address homelessness. PY 2025 is the first program year of the 2025-2029 Consolidated Plan, and the County anticipates it will receive similar allocation amounts in each year of the Consolidated Plan period.

- CDBG: The primary objective of the CDBG program is to develop viable communities, by providing safe, sanitary and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. Activities may address needs such as public facility and infrastructure improvements, housing rehabilitation, public services, clearance and demolition to address slum and blight, economic development opportunities, and more.
- HOME: HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds can be used for new housing construction or housing rehab, first-time homebuyer activities, development of rental housing and tenant-based rental assistance.
- ESG: The ESG Program is designed to assist people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness. Eligible activities under ESG include funding emergency shelter operations, street outreach services, homeless prevention and rapid rehousing activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,849,153	\$439,324	\$0	\$3,288,477	\$13,153,909	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$1,050,123	\$748,725	\$0	\$1,798,848	\$7,128,304	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$248,799	\$0	\$0	\$248,799	\$995,196	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.

Table 11 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The CDBG program does not have a match requirement; however, subrecipient grantees are encouraged to use federal award dollars as a match for their programs. The HOME program has a 25% match requirement for each dollar spent on affordable housing activities. This match can be fulfilled through additional funding secured from housing developers, local governments, and subrecipients. The ESG program requires a 100% match, meaning that a dollar-for-dollar match is necessary for every dollar spent in the program. Funds for this match are provided by subrecipients and GCRA through private funding and local county funds.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

GCRA and Greenville County collaborate to identify parcels owned by the County that can be developed to provide affordable housing, meeting the plan's affordable housing priority need and goal. A few examples of upcoming projects on County owned sites which GCRA will develop into affordable housing include:

- Two parcels at Gridley and Morris Street: Currently in the process of re-zoning due to project concept changes, anticipating approximately 10-12 units of affordable rental and homeowner units.
- One parcel in the community of Gantt, in the site design process and anticipated to provide approximately 10 units of affordable housing.
- Additional parcels within the County at varying stages of consideration for GCRA to develop in the future.

Discussion

The following are additional efforts by GCRA to secure funding for activities in support of housing and community development programs in the County:

Greenville County's Affordable Housing Fund (GCAHF) has significantly contributed to providing additional subsidies for affordable housing projects in the county. This funding source has been utilized to gap finance and leverage the county's entitlement funds, such as HOME and CDBG, to address the affordable housing needs within the area, ensuring both affordability and sustainability of the projects. Since 2019, the combined use of HOME, CDBG, GCAHF, and private donations has enabled the Greenville County Redevelopment Authority

(GCRA) to approve the development of 935 affordable housing units, along with essential infrastructure improvements for projects owned by partners and the GCRA itself, which are at various stages of development. These units are specifically targeted towards low- to moderate-income (LMI) households. With \$6.8 million in GCAHF funding, the county has managed to leverage over \$234 million in total investments for rental, homebuyer, and homeownership housing projects, achieving a leverage ratio of \$30 for every \$1 invested. So far, 177 units have been completed, and another 758 are currently in progress. The households proposed to be assisted with this funding breakdown as follows:

- 30% AMI and Below: 30 units
- 31-50% AMI: 134 units
- 51-60% AMI: 619 units
- 61-80% AMI: 113 units
- 81-120% AMI: 39 units

Of the total 935 proposed housing units, 789 will be designated as affordable rental units, while 92 will be for affordable homeownership. The remaining units will be for home preservation. In program year 2024, the County approved 269 affordable housing units. Of these, 255 units will be developed by various housing developers and providers, while 14 units will be developed by GCRA. Out of the affordable housing developed by partners, 243 units will be rental units. These will be funded through a combination of the County's HOME funds, GCAHF, SC Housing Low-Income Housing Tax Credits (LIHTC), bank funds, and partner contributions.

Habitat for Humanity will develop four homeownership units using the County's HOME – CHDO set-aside fund of \$155,003. This fund will be matched with a total of \$580,000 from private donations and Habitat for Humanity's equity. The total estimated cost for all projects approved for the program year 2025 is approximately \$878,500. The combined approved funding total (including HOME and AHF) is \$305,003, resulting in a leveraging ratio of approximately \$3 for every \$1 invested from other funding sources for the housing projects and programs.

Currently, the Mercy Housing project (The Belvedere), which is funded with HOME, HOME-ARP, and GCAHF, will provide 88 units of affordable rental housing. The construction began in summer of 2024 and is expected to be completed by fall 2025.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve/Expand Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Facilities & Infrastructure	CDBG: \$931,410	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
2	2A Public Services for LMI & Special Need	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Services for LMI & Special Need	CDBG: \$414,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
3	3A Housing Rehabilitation	2025	2029	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	CDBG: \$248,839 HOME: \$1,000	Homeowner Housing Rehabilitated: 30 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	3B New Housing Development	2025	2029	Affordable Housing	Countywide Low/Mod Eligible	Affordable Housing	HOME: \$1,535,317 CDBG: \$444,318	Rental units constructed: 30 Household Housing Units Rental Units Rehabilitated: 10 Household Housing Units Homeowner Housing Added: 8 Household Housing Units Direct Financial Assistance to Homebuyers: 15 Households Assisted
5	4A Removal of Slum & Blight	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Removal of Slum & Blight	CDBG: \$189,109	Buildings Demolished: 5 Buildings
6	5A Economic Development & Façade Improvements	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Economic Development and Façades	CDBG: \$63,597	Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	6A Homeless Housing & Services	2025	2029	Homeless	Countywide Low/Mod Eligible	Homeless Housing & Services	ESG: \$248,799	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted Homeless Person Overnight Shelter: 500 Persons Assisted Homeless Prevention: 30 Persons Other (Street Outreach): 50 Other
8	7A Effective Program Administration	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Effective Program Administration	CDBG: \$569,831 HOME: \$105,012	Other: 1

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	8A Effective Project Management	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Facilities & Infrastructure Public Services for LMI & Special Need Affordable Housing Removal of Slum & Blight Economic Development and Façades Homeless Housing & Services	CDBG: \$427,374 HOME: \$157,518	Other: 1

Table 12 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve/Expand Public Facilities & Infrastructure
	Goal Description	Provide public facility and infrastructure improvements or expand infrastructure in low/mod income areas. Infrastructure activities may include improvements to streets, sidewalks, water and sewer, and ADA improvements. Facility improvements may include neighborhood facilities, parks and recreational facilities, and community centers that serve those with special needs. (CDBG)
2	Goal Name	2A Public Services for LMI & Special Need
	Goal Description	Provide supportive services programs and assistance for low- and moderate-income residents. Special needs programs will also target the elderly, persons with a disability and the homeless. Fair housing activities will also be supported, including educational training through workshops, seminars, and community outreach. (CDBG)
3	Goal Name	3A Housing Rehabilitation
	Goal Description	Provide funds for homeowner housing rehabilitation activities for low- and moderate-income households in Greenville County. (CDBG-Home repair, GCAHF)
4	Goal Name	3B New Housing Development
	Goal Description	Promote and fund new affordable housing development such as homeownership opportunities for low- and moderate-income households; development of new rental housing inventory; rental rehabilitation; and CHDO affordable housing development activities in the County. (HOME, GCAHF)
5	Goal Name	4A Removal of Slum & Blight
	Goal Description	Provide funding to support the demolition and clearance of dilapidated and unsafe buildings in low/mod areas of the Greenville County. These activities will revitalize communities and help improve the health and safety of low/mod neighborhoods. (CDBG)
6	Goal Name	5A Economic Development & Façade Improvements
	Goal Description	Provide support for activities and promote job retention or creation for low- and moderate-income residents. Activities may include financial aid and technical assistance. There is also a need to provide support for façade improvements to commercial sites located in low/mod areas in Greenville. (CDBG)
7	Goal Name	7A Homeless Housing & Services
	Goal Description	Promote and assist in developing housing opportunities for individuals and families experiencing homelessness, and those who are at-risk of becoming homeless such as homeless prevention and rapid rehousing rental activities. Promote and assist in program support services for the homeless such as emergency shelters and street outreach services. (ESG, RUSH)
8	Goal Name	8A Effective Program Administration

	Goal Description	Effective program management will include general administration of HUD grant programs, monitoring subrecipients, and keeping strict grant based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements. (CDBG, ESG, HOME)
9	Goal Name	8A Effective Project Management
	Goal Description	Direct costs associated with implementation and oversight of CDBG and HOME eligible projects

Projects

AP-35 Projects – 91.220(d)

Introduction

Greenville County's PY 2025 Annual Action Plan contains goals, objectives, and descriptions of projects that implement the strategies established in the Consolidated Plan and meet the needs of the community. This AAP is the first year of the 2025-2029 Consolidated Plan. To address the priority needs identified in the plan, the County proposes the following projects.

Projects

#	Project Name
1	General Planning and Administration (CDBG and HOME)
2	General Operational Delivery Cost
3	CDBG: Public Services
4	CDBG: Public Facilities & Infrastructure
5	CDBG: Housing Programs
6	CDBG: Removal of Slum & Blight (Demolition)
7	CDBG: Economic Development
8	HOME: CHDO Set-Aside (15%)
9	HOME: Non-CHDO Affordable Housing Development
10	HESG25: Greenville County

Table 13 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Greenville County's projects will address the housing and community development needs and are consistent with the priorities and goals identified in the five-year Strategic Plan. The following needs are categorized by priority.

Public facilities and infrastructure improvements have been identified as a need in the County, specifically in low- and moderate-income areas. Public improvements are addressed through CDBG funds and will only target low/mod areas as identified by HUD LMISD data. For more details on low/mod target areas, see the AP-50.

There is also a need to remove slum and blight in low/mod and distressed areas of the County. The GCRA will select projects that will remove unsafe structures in low/mod areas and improve the health and safety of residents in these communities.

Public services that provide basic needs for LMI and special needs are a high priority. These services focus on helping individuals and families improve their quality of life and avoid housing instability that may lead to homeless. Special needs groups targeted include the elderly which are often constrained by limited resources and need assistance to age in place. This need exceeds the amount of funds available as there is a 15% grant cap allocation for public services.

Economic development opportunities will address the needs of small businesses to create and retain jobs. Direct financial assistance and technical assistance will support this need.

The development of new affordable housing, as well as the preservation of existing affordable housing units, for both rental and homeowners, remains one of the highest priorities in Greenville County. These needs are addressed by CDBG and HOME funds as eligible under each grant guideline. Activities include direct financial assistance, rental housing construction, existing homeowner housing rehab, and other homeownership opportunities through CHDO housing developments.

Homeless strategies that work to end homelessness in Greenville County are a priority and this need is addressed primarily through the ESG program. The GCRA will fund services that help with homeless prevention and rapid rehousing activities to help families avoid homelessness, emergency shelter services for persons experiencing homelessness, and street outreach services. Shelter services are limited as there is a 60% grant cap allocation for this type of activity.

AP-38 Project Summary

Project Summary Information

1	Project Name	General Planning and Administration (CDBG and HOME)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	7A Effective Program Administration
	Needs Addressed	Effective Program Administration
	Funding	CDBG: \$569,831 HOME: \$105,012
	Description	CDBG and HOME: The County will fund administration, planning, and management costs associated with coordinating, administering, and monitoring CDBG and HOME funded programs and activities during the program year.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Other: 1
	Location Description	Countywide, eligible.
	Planned Activities	Planned activities include general admin and planning (21A).
2	Project Name	General Operational Delivery Cost
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	8A Effective Project Management
	Needs Addressed	Housing Need Infrastructure Improvement Needs Economic Development Need Neighborhood Revitalization Special Needs Slum and Blight Elimination
	Funding	CDBG: \$427,374 HOME: \$157,518
	Description	Funds for direct costs associated with implementation oversight of affordable housing development, inspections of properties and infrastructure improvement conducted by GCRA.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Other: 1

	Location Description	Countywide, eligible.
	Planned Activities	Planned may activities include associated with affordable housing development, inspections of properties and infrastructure costs incurred by GCRA.
3	Project Name	CDBG: Public Services
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	2A Public Services for LMI & Special Need
	Needs Addressed	Public Services for LMI & Special Need
	Funding	CDBG: \$414,000
	Description	The County will fund public service activities that include fair housing outreach activities, senior services, homeless prevention, and other public service activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
	Location Description	Countywide, eligible.
	Planned Activities	Planned may activities include Senior Services (05A), Services for Persons with a Disability (05B), Youth Services (05D), Fair Housing Activities (05J and Homeless Programs (03T).
4	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	1A Improve/Expand Public Facilities & Infrastructure
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: \$931,410
	Description	The County will fund neighborhood revitalizations efforts such as public improvements to streets, sidewalks and facilities in low/mod areas. All investment activities will either benefit low- and moderate-income people or provide a low- and moderate-income area benefit.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
	Location Description	Countywide, eligible.
	Planned Activities	Planned activities may include improvements to Senior Centers (03A), Neighborhood Facilities (03E), Parks and Rec Facilities (03F), Streets (03K), Sidewalks (03L) and Water/Sewer Systems (03J).
5	Project Name	CDBG: Housing Programs
	Target Area	Countywide Low/Mod Eligible

	Goals Supported	3A Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$248,839 HOME: \$1,000
	Description	The County will fund emergency home repairs to meet emergency repair needs of eligible LMI homeowners.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 30 Household Housing Unit
	Location Description	Countywide, eligible.
	Planned Activities	Planned activities include single-family housing rehab activities (14A).
6	Project Name	CDBG: Removal of Slum & Blight (Demolition)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	4A Removal of Slum & Blight
	Needs Addressed	Removal of Slum & Blight
	Funding	CDBG: \$189,109
	Description	The County will fund blight removal activities. All investment activities will either benefit low- and moderate-income people or provide a low- and moderate-income area benefit.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Buildings Demolished: 5 Buildings
	Location Description	Countywide, eligible.
7	Planned Activities	Planned activities include the demolition and clearance of unsafe and/or dilapidated buildings and structures (04).
	Project Name	CDBG: Economic Development
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	5A Economic Development & Façade Improvements
	Needs Addressed	Economic Development
	Funding	CDBG: \$63,597
	Description	The County will fund economic development opportunities to for-profit small business, including, but not limited to, grants, loans, and technical assistance. This assistance will help small businesses create/retain jobs.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted
	Location Description	Countywide, eligible.
	Planned Activities	Planned activities include small business assistance to help create/retain jobs (18A & 18B).
8	Project Name	HOME: CHDO Set-Aside (15%)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	3B New Housing Development
	Needs Addressed	Affordable Housing
	Funding	HOME: \$157,518
	Description	The County will set aside 15% of the HOME allocation for Habitat for Humanity, a certified CHDO for the construction of single family affordable homes as required under the HOME program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 4 Household Housing Unit
	Location Description	Countywide, eligible.
	Planned Activities	Planned activities include CHDO affordable housing development activities such as the construction of single-family housing for homeownership.
9	Project Name	HOME: Non-CHDO Affordable Housing Development
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	3B New Housing Development
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,822,117
	Description	The County will allocate HOME funds for projects that increase the number of affordable owner and rental housing units for LMI families within non-entitlement Greenville County.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 30 Household Housing Unit Rental Units Rehabilitated: 10 Household Housing Units Homeowner Housing Added: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted.
	Location Description	Countywide, eligible.

	Planned Activities	Planned activities include the acquisition/construction of new affordable homeowner and rental housing units; and rental rehabilitation. Homebuyer assistance will also be provided for eligible first-time LMI homebuyer.
10	Project Name	ESG25: Greenville County
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	6A Homeless Housing & Services
	Needs Addressed	Homeless Housing & Services
	Funding	ESG: \$248,799
	Description	The County will utilize ESG to fund street outreach services, emergency shelter, homelessness prevention, rapid re-housing assistance, as well as up to 7.5% of the grant allocation for administration costs of the program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted Homeless Person Overnight Shelter: 500 Persons Assisted Homeless Prevention: 30 Persons Assisted Other (Street Outreach): 50 Other
	Location Description	Countywide, eligible.
	Planned Activities	Planned activities may include emergency shelter, street outreach services, homelessness prevention, rapid re-housing assistance, as well as up to 7.5% of the grant allocation for administration costs of the program. Emergency shelter and street outreach services may not exceed 60% of the annual grant allocation.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

While Greenville County has identified Countywide Low/Mod Eligible as target areas for its grant funds, the County does not determine funding targets solely based on geographic areas. Much of the funding from HUD community development and planning grant programs are available for use countywide, depending on grant regulations.

CDBG grant funds are intended to assist low- to moderate-income households. Direct services for individuals and households, such as public services and affordable housing benefits, are based on income eligibility rather than area benefit. However, improvements to public facilities and infrastructure often have an areawide low/mod income benefit and the distribution of funds is targeted to low/mod block group tracts. See further information below for how the GCRA determines these tracts.

HOME funds expended by a Participating Jurisdiction (PJ) must be invested in affordable housing development for low- to moderate-income households, as defined at 24 CFR 92.2. In general, this means eligible families must have incomes of 80% AMI or below, as adjusted for family size. Benefits are based on income eligibility rather than area benefit.

ESG funds are targeted towards individuals and families at-risk or experiencing homelessness. Eligible activities eligible under the ESG program include street outreach services, emergency shelter operations, homeless prevention, and rapid rehousing rental activities.

For areas of low-income and minority concentration, see the “Discussion”.

Geographic Distribution

Target Area	Percentage of Funds
Countywide Low/Mod Eligible	100

Table 14 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Greenville County does not allocate funding solely based on geographic areas. Funding from the CDBG and ESG programs is available for use in any low- to moderate-income neighborhood throughout the County, depending on the specific activities. Direct services,

such as affordable housing opportunities, are based on household income eligibility rather than the location of the household. Improvements to public facilities and infrastructure benefit low- to moderate-income populations across a wider area, with fund distribution based on needs within eligible target areas. ESG funds may be directed toward individuals experiencing homelessness or those at risk of becoming homeless throughout the County. Affordable housing initiatives are funded through the HOME program, which targets any eligible low- to moderate-income household residing in the County.

Specifically for CDBG, when planned activities are intended to serve individuals or households directly (LMC/LMH), beneficiaries must meet income qualifications, as well as residency requirements (residing within the County), in order to receive assistance from the program. In these instances, County staff and/or one of its partner agencies will complete an eligibility status review of the applicant before the activity is initiated.

The County has also identified infrastructure and public facility improvement activities as a need. In which case, the planned activities will serve a low/mod community or neighborhood (LMA). These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%). Public facility improvement activities may also be targeted specifically to special need groups such as the elderly, persons with a disability and the homeless, in which case these accomplishments will be reported by persons served (LMC).

To determine LMI tracts the County utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

Discussion

Low Income & Minority Concentration

Low-Income Households

A household is considered low-income if it earns less than 80% of the area median income. A census tract has a concentration of low-income households if the tract’s median household income is less than 80% of the area median household income. The County’s area median income is \$97,300, and low income is estimated at \$77,350. There are three areas of concentrated low-income tracts. These tracts with a concentration are found primarily

bordering on the west side of the City of Greenville; north of Travelers Rest and surrounding Slater/Marietta; and clustered on the southern tip of the County. There are also a few scattered tracts with a concentration in the central areas of the County east of the City of Greenville. Data was taken from the 2019-2023 ACS. See the MA-50 for a map of the tracts that have a concentration of low-income households.

Race/Ethnicity

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the countywide average. Minority groups with a population less than 1% were not factored. Data was taken from the 2019-2023 ACS.

The countywide rate for Black, non-Hispanic persons is 16.4%, and a tract with a concentration would be 26.4% or more. Most of the tracts with a concentration of this race group are scattered just west and south of the City of Greenville in Parker, Welcome and Gantt. There are also several tracts with a concentration in Simpsonville, Fountain Inn and Greer.

The countywide rate for Asian, non-Hispanic persons was 2.5%, and a tract with a concentration would be 12.5% or more. There are two tracts with a concentration of Asian persons. One is located running along I-85 from Roper Mountain Rd to the eastern border of the County (45045002820) and one located centrally in the County where Brushy Creek Rd and Old Spartanburg Rd cross (45045002613).

The countywide rate for Hispanic persons was 11.2%, and a tract with a concentration would be 21.2% or more. The majority of tracts with a concentration are located along the western border of the County and west of the City of Greenville. Several scattered tracts around the County also have a concentration, which are located in Wade Hampton, Gantt, and one in the southern part of the County spreading out east from the corner of Augusta Rd and Highway 418.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing development and preservation is one of the highest priorities in Greenville County. These needs are addressed by CDBG and HOME funded activities as eligible under each grant guideline. Activities include new rental housing construction, new homeowner opportunities, existing homeowner housing rehab, and CHDO affordable housing development activities.

The annual goals listed in the AP-20 specify the following goals and outcomes for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	93
Special-Needs	0
Total	93

Table 15 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	53
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	93

Table 16 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeowner Housing Rehabilitated: 30 Household Housing Units

Rental units constructed: 30 Household Housing Units

Rental Units Rehabilitated: 10 Household Housing Units
Homeowner Housing Added: 8 Household Housing Units (4 from CHDO activities)
Direct Financial Assistance to Homebuyers: 15 Households Assisted

AP-60 Public Housing – 91.220(h)

Introduction

The Greenville Housing Authority (TGHA) and the Greer Housing Authority (GHA) administer public housing in Greenville County. The TGHA serves the entire county with the Housing Choice Voucher (HCV) program, while the Greer Housing Authority serves the City of Greer through the Public Housing and HCV programs.

TGHA's mission is "to provide quality affordable housing that serves as a foundation to improve lives," while its vision is to create "vibrant mixed-income communities of opportunity that maximize individual potential." TGHA acts as a catalyst for affordable and workforce housing in Greenville County, South Carolina. Since 1938, the TGHA has been providing housing assistance in Greenville, South Carolina, through traditional programs such as Public Housing and Housing Choice Vouchers (HCV), formerly known as Section 8 vouchers, funded by the HUD. In recent years, TGHA has modernized its housing portfolio with new mixed-income developments and continues to seek ways to expand affordable housing throughout Greenville and Greenville County. Accessible units are provided upon request, and reasonable accommodations are made as needed.

TGHA is now a real estate development entity committed to preserving and creating communities of opportunity. As our community continues to grow and evolve, TGHA develops new strategies to proactively address the challenges of building these communities for the residents of Greenville County. Additionally, TGHA is a member of various local, state, regional, and national trade, civic, and community organizations. These affiliations provide TGHA with the opportunity to advocate for the preservation of existing affordable housing and the construction of new affordable units.

Actions planned during the next year to address the needs to public housing

TGHA is designated as a Moving to Work (MTW) Housing Authority. MTW is a demonstration program by HUD that enables housing authorities to create and test innovative, locally designed strategies for providing low-income families with affordable housing and creating new pathways to economic independence. It is currently the only method through which public housing authorities can transform their housing delivery systems, programs, and operations.

According to the PHA's 2024 Action Plan and MTW Supplemental Report, TGHA was selected in 2021 for Cohort #4, which focuses on Landlord Incentives. Under this MTW Cohort, TGHA will implement various financial and administrative incentives to attract new landlords and retain existing ones in the HCV Program. Additionally, HUD will conduct an evaluation of alternative rent policies over a period of four years.

To effectively evaluate the alternative rent, TGHA must forgo the ability to utilize certain MTW waivers related to landlord incentives for four years after the implementation of the Landlord Incentive policies. MTW allows TGHA to customize its programs to better meet community needs and to quickly respond to changes in the economy and rental market. MTW has three primary goals: 1) Reduce costs and achieve greater cost-effectiveness in federal expenditures; 2) Provide incentives for families with children when the head of the household is employed, seeking work, or preparing for work through participation in job training, educational programs, or employment assistance programs that promote economic self-sufficiency; and 3) Increase housing choices for low-income families.

For more information about the 2024 Moving to Work Plan and details how TGHA intends to use this flexibility afforded by MTW in PY 2025 see link: <https://tgha.net/about/annual-plans/>

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

As outlined under TGHA's 2025 PHA 5-Year Plan, the housing authority will reinstate and accelerate the Family Self-Sufficiency (FSS) program. FSS is a HUD program that enables HUD-assisted families to increase their earned income and reduce their dependency on welfare assistance and rental subsidies. FSS promotes local strategies to connect HUD-assisted families with public and private resources that help them progress toward economic independence.

Participation in the FSS program is voluntary. The FSS program helps assisted housing residents increase their earnings and build financial assets. The program has two key features: 1.) A financial incentive for residents to increase their earnings in the form of an escrow account that grows as residents' earnings increase. The escrow account helps residents build savings that they can use to improve their quality of life and advance their personal goals, and 2.) Case management or coaching to help residents access services they may need to overcome barriers to employment and strengthen their financial capabilities.

TGHA also has a Section Eight Housing Choice Voucher Program to be used towards the purchase of their homes. TGHA partners with Greenville County Human Relations Commission to provide Homebuyer Education Course to families interested in becoming a homeowners.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A. TGHA is an HCV only PHA and is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Greenville County Redevelopment Authority (GCRA) is actively working with the Upstate Continuum of Care (CoC) to tackle homelessness in the County. The lead agency for the Upstate CoC is United Housing Connections (UHC). UHC collaborates with various member organizations to provide services for individuals experiencing homelessness. These services include primary care, behavioral health services, emergency shelter, transitional housing, and case management to help connect people with mainstream resources. This section highlights the work that the GCRA and the CoC are doing within Greenville County.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The CoC's Coordinated Entry System (CES) is the primary tool for assessing and referring individuals and families with crisis to resources that meet their unique needs. The CES is a centralized or coordinated process designed to coordinate program participant intake assessment and provide client service referrals. This is done by incorporating participants' choices, rather than being evaluated for a single program within the system. Resources providing the most opportunities are prioritized for those with the highest needs based on their Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) score. Rather than contacting each agency separately, VI-SPDAT is the one entry point, and that allows for efficient and effective placement of individuals and families as they are entered into the CES.

Greenville County has several service providers that focus on outreach to unsheltered individuals experiencing homelessness. The County is dedicated to connecting these individuals with shelter, housing, mental health services, family reunification, and various other resources. Two key programs that collect data on their outreach efforts are the United Housing Connections (UHC) Street Outreach Program and the PATH (Projects for Assistance in Transition from Homelessness) Program.

The UHC Street Outreach Program assists over 350 individuals each year in finding housing and support services. Similarly, the PATH program, which is administered by the South Carolina Department of Mental Health, connects a significant number of participants with

housing and services annually. It is anticipated that the number of individuals served by these programs will remain consistent each year.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County will continue to fund emergency shelter operations and essential services through partner organizations such as United Ministries, SHARE, United Housing Connections, and Pendleton Place. These agencies expect to serve over 500 individuals experiencing homelessness with the funding provided by GCRA. While in shelter, providers will connect individuals to various services and housing opportunities.

GCRA will maintain its partnership with Continuum of Care (CoC) members and the Greenville Homeless Alliance (GHA), serving as a member of GHA's Steering Committee to explore opportunities and strategies for system-wide solutions to homelessness in Greenville County. GHA offers advocacy and resource opportunities to CoC members.

The Continuum of Care (CoC) recently completed its 2024 Housing Inventory Count, revealing that as of January 2024, there are a total of 868 beds available in Greenville County. Of these, 556 are emergency shelter beds, which are being utilized at a rate of 86%, while 94 are transitional housing beds with an 84% utilization rate. Survivors of domestic violence have the highest bed utilization rate, at 97%, utilizing 100 beds.

To address the need for more non-congregate shelter beds for survivors of domestic violence, the CGRA is providing HOME-ARP funding for Safe Harbor's new shelter and headquarters. This facility will offer 50 non-congregate shelter beds. Additionally, GCRA is investing HOME-ARP funding in the new Salvation Army Social Services Campus, which will serve as both a shelter and headquarters. This updated facility is expected to provide over 140 new emergency shelter beds, including non-congregate units, family units, and congregate shelter rooms for single men and women.

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

GCRA will continue its partnership with the CoC Housing Determination Committee for Rapid Rehousing through the Coordinated Entry System. This collaboration aims to provide financial assistance for deposits, rent, and utility payments to help chronically homeless individuals

and families secure housing without delay, thereby reducing the duration of homelessness. GCRA prioritizes assistance according to the following ranks: (1) Families with Children (including veterans with children), (2) Individual Veterans, and (3) Others. Additionally, GCRA will coordinate services among all agencies to support chronically homeless individuals effectively.

GCRA collaborates with The Greenville Housing Authority (TGHA) to assist clients who are homeless or at risk of homelessness through a homeless prevention and rapid rehousing program. This program provides approved housing vouchers to help cover the deposits for their housing units, while TGHA takes care of the monthly rent. Clients who cannot be immediately housed or assisted through the COC VI-SPDAT process—often due to low scoring—yet require urgent housing solutions can access the Homelessness Prevention Program funded by GCRA's ESG resources. This program caters to clients who are at risk of or facing imminent homelessness, offering housing relocation and stabilization services. It also provides short- and medium-term rental assistance necessary to prevent individuals or families from entering an emergency shelter or any location that meets the criteria for "homeless" as defined by HUD in § 576.2.

According to the 2023 State of Homelessness Report, United Housing Corporation (UHC) implements and supports the largest number of Permanent Supportive Housing Programs in the Upstate of South Carolina, serving an average of 110 individuals annually in Greenville alone. These individuals have experienced chronic homelessness and have been diagnosed with a disabling mental or physical condition. The programs provide housing and support to participants for as long as they need it, or until their care requirements extend to skilled nursing or other services beyond the program's scope.

Other permanent supportive housing programs are designed to cater to specific populations, such as those living with HIV/AIDS (through Project Care) or individuals fleeing domestic violence (through Safe Harbor).

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

According to Upstate CoC's Coordinated Entry System Policy and Procedures, all persons experiencing literal homelessness – including people experiencing chronic homelessness, veterans, families with

children, youth, and survivors of domestic violence – have fair and equal access to the coordinated entry process, regardless of the location or method by which they first present to the system. This includes all persons exiting or discharged from publicly funded institutions such as correctional facilities or mental health facilities.

Members of the Upstate CoC have established programs to address the needs of homeless individuals and families. Through the Coordinated Entry system, clients of the Rapid Rehousing program are referred to the GCRA for rental assistance. The intake process is managed by the case manager from the ESG subrecipient, Greenville County Human Relations Commission (GCHRC). Additionally, the County's Rapid Rehousing program has provided assistance to individuals who have experienced domestic violence, as well as those transitioning from mental health facilities.

Homelessness prevention activities focus on individuals and families who have extremely low incomes and are at imminent risk of homelessness or facing eviction. Those at risk are managed through the GCHRC, and eligible clients receive financial assistance that is paid directly to their landlord or property manager.

The Upstate CoC members collaborate with Greenville Mental Hospital and other behavioral health agencies to provide assistance to clients in need of case management, substance abuse treatment, and mental health counseling. Homeless clients receive support with housing, healthcare, and other essential needs through these funded agencies. Additionally, they are helped with job searches, placement, and training opportunities.

Pendleton Place specifically supports homeless youth by offering case management services, housing, job training programs, and job search assistance. Funded by ESG, Pendleton Place is Greenville County's first drop-in center and shelter for youth. The primary focus is on unaccompanied youth and those who are transitioning out of foster care.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Public policies at the local, regional, and state levels significantly impact the development and accessibility of affordable housing in Greenville County. Various zoning laws, regulatory barriers, tax policies, and state-level restrictions contribute to housing shortages, rising costs, and challenges in residential investment. While efforts have been made to address some of these issues, existing policies continue to hinder the creation and preservation of affordable housing options.

Zoning and Land Use Restrictions

According to the Greenville County Planning Department, restrictive zoning and land-use regulations have significantly limited the development of affordable housing. Historically, much of the county has been zoned for low-density, single-family homes, which restricts the construction of duplexes, townhomes, and multifamily housing. This limitation reduces the supply of affordable housing and forces development into less accessible areas, increasing transportation costs and limiting access to services (2024 Greenville County Annual Action Plan). The county's Unified Development Ordinance (UDO) aims to improve housing diversity, but it has faced criticism for imposing design and development standards that could increase costs, potentially discouraging developers from building lower-cost housing (Greenville County Planning Commission).

Regulatory and Process Barriers

Based on information from the Greenville Housing Fund, lengthy permitting and approval processes create significant delays for new developments, increasing costs and deterring investment in affordable housing. Developers report that securing approvals for affordable housing projects can take up to five years, making projects financially infeasible (Greenville Housing Needs Assessment, 2023). In addition, strict lot size requirements, parking mandates, and excessive infrastructure fees further increase construction costs, making affordable housing developments less viable (United Housing Connections). A lack of incentives for affordable housing construction—such as expedited permitting or reduced impact fees—also contributes to lower production levels (GCRA 2024 Annual Report).

Tax Policy Challenges

South Carolina's property tax system disproportionately affects rental housing affordability. According to the South Carolina Department of Revenue, state tax laws (including Act 388)

significantly favor owner-occupied homes over rental properties. Owner-occupied homes are taxed at a 4% assessment rate, while rental and commercial properties are taxed at 6%, leading to higher operating costs for landlords and ultimately higher rents for tenants (South Carolina Association of Counties). In Greenville County, officials have attempted to offset these tax burdens by offering special tax abatements for developments that include affordable units; however, these incentives do not fully resolve the disparity caused by state-imposed tax structures (Greenville County Council).

State-Level Policy Limitations

State laws further constrain Greenville County's ability to expand affordable housing. Based on information from the South Carolina General Assembly, the state prohibits rent control and inclusionary zoning—two policies that could help regulate housing costs and require affordable units in new developments. The lack of inclusionary zoning laws means that Greenville County cannot require developers to set aside a percentage of units for lower-income households, relying instead on voluntary participation in incentive programs (South Carolina Housing Authority). Additionally, regional coordination on affordable housing has been limited, as Greenville County and the City of Greenville have historically operated separate housing strategies rather than a unified regional plan (Upstate Housing Strategy Report).

As documented in the 2024 Greenville County Housing Needs Assessment, local zoning laws, bureaucratic delays, state-imposed tax burdens, and policy limitations all contribute to Greenville County's affordable housing challenges. These factors discourage new affordable development, drive up housing costs, and reduce available housing options for low- and moderate-income households. Addressing these issues will require policy reforms at both the local and state levels, including streamlining permitting processes, revising restrictive zoning laws, offering greater tax incentives for rental housing, and expanding regional cooperation to encourage residential investment and housing affordability.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In addition to the affordable housing initiatives outlined in this plan, the County employs several other strategies to eliminate barriers to affordable housing. These strategies primarily

include education and outreach efforts. The GCRA, in collaboration with the Greenville County Human Relations Commission, has developed outreach initiatives aimed at removing obstacles to affordable housing and educating the community. The following recommendations were:

Provide Help in Housing: This program uses a touch tone response telephone service that provides prerecorded messages on housing issues in English and Spanish. Housing topics could be how to file a housing discrimination complaint, how to locate affordable housing, what programs offer assistance for first-time home buyers, strategies for mediation, listing and call forwarding to agencies that offer assistance.

Provide a Fair Housing Workshops for Landlords: This would be a free quarterly, half-day voluntary training for property owners and managers. Topics can include credit reference checks, fair housing issues, landlord/tenant rights, mediation and resolution, good practices in residential management, locating funding for rehabilitation, lead based paint removal and renovating for accessibility. Attendants will receive certificates stating that they attended the Fair Housing workshop.

Provide a Service Provider Forum: This would be a quarterly forum of housing service providers and local government. Forums would offer discussion and resource-sharing and idea-sharing opportunities. The forum would be supported by quarterly newsletters and an email list serve.

Provide a Homeownership Education Program: Classes would be open to teach renters the skills necessary to become home owners. Key knowledge areas would be wise use of credit, the loan application process and closing process, home owners insurance and home maintenance.

Provide a Neighborhood Employment Training: Special classes using hands-on training program for low-moderate income adults. Training by qualified instructors would include employment readiness skills, job placement, neighborhood-based skills training, entrepreneurial training, home-based business development, job counseling, workplace skills, workplace ethics.

Additional research could be undertaken such as:

- Analysis and geocoding of Section 8 vouchers to determine whether publicly funded program locations contribute to a concentration of urban poverty in Greenville County.
- Analysis and geocoding of Mobile Home/Manufactured Housing permits to determine whether this correlates to and contributes to the location of non-urbanized poor.

- Examination of federal, state and local funding by census tract and an analysis of the effects.
- Disposition of small business loans in low-income areas.
- Distribution of high cost subprime lending activity (based on HMDA reports).
- Profile of private multi-family rental housing for compliance with disability.

AP-85 Other Actions – 91.220(k)

Introduction:

This section summarizes other actions the County will take to address underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, develop institutional structures, combat poverty, and enhance public and private partnerships. Organizations such as the Greenville County Human Relations Commission (HRC), the Greenville Homeless Alliance (GHA), and the Greenville Housing Fund (GHF) play key roles in advocating for fair housing, addressing homelessness, and promoting affordable housing.

Actions planned to address obstacles to meeting underserved needs

Through continuous collaboration with affordable housing developers, organizations serving the homeless, and advocacy groups for affordable housing and homelessness, GCRA remains informed about the reported unmet needs in Greenville County.

The most pressing unmet need related to housing and homelessness is the availability of safe, decent, and affordable housing units for extremely low-income and low-income families, as well as individuals attempting to get free of homelessness. According to the 2023 State of Homelessness Report, over 500 individuals in Greenville, SC, are currently waiting for a housing opportunity within the Coordinated Entry System. Additionally, the Greenville County HOME-ARP Allocation Plan Needs Assessment and Gap Analysis reveals that nearly 20,000 households earn at or below 30% of the Households Annual Median Family Income (HAMFI). Among these households, more than half (approximately 10,000) are extremely cost-burdened, spending over 50% of their income on housing costs, which places them at high risk of homelessness.

A few obstacles to addressing the lack of affordable housing need are:

- Gaps in funding for affordable housing development
- Not-In-My-Backyard (NIMBY)
- Lack of decent, safe, and affordable existing rental units on the market, with property owners willing to rent to extremely low to low-income families, including families exiting from homelessness.
- Local development code barriers

Actions taken to address these obstacles include:

- Greenville County's Affordable Housing Fund provides local funding support for

affordable housing projects.

- GOAL Justice is making progress on proposing to city and county leaders to dedicate \$10 million annually toward building new affordable housing with a set-asides for housing for households earning below 30% AMI.
- Greenville Homeless Alliance works to bring awareness of the homelessness issue, dispel myths about homelessness, and receive buy-in to solutions to homelessness from Greenville County residents. This is done by working groups focused on different areas, Advocacy, Education, Collaboration, Innovation, and Operational Excellence.
- GCRA, along with the Greenville County Human Relations Council (HRC), and the Greer and City of Greenville Housing Authority, have engaged in events aimed at improving the perception and willingness of property owners to rent to voucher holders, whether Housing Choice Voucher, or TBRA programs. At the recent 56th Annual Fair Housing Training Marathon, training was provided allowing attendees to better identify fair housing violations, learning regulations around residents with assistance animals, Section 504 compliance, Uniform Relocation Act, and a landlord roundtable to discuss challenges with accepting vouchers .
- Updating the development code to make it easier and appealing to developers of affordable housing: Increased density and up zoning in the nodes and corridors, Density and base bonus affordable housing incentive, and secondary dwelling units which provide more housing supply as well as lower price points.

Actions planned to foster and maintain affordable housing

Greenville County conducted two housing studies in 2018 and 2020, both of which highlighted a significant need for affordable housing, particularly in light of rising housing and construction costs in the area. In response to these findings, the Greenville County Administration allocated \$5,000,000 over five years to support the Affordable Housing Fund (AHF), aimed at improving access to affordable housing for residents. This funding source has been utilized to gap finance and leverage the county's entitlement funds, such as HOME and CDBG, to address the affordable housing needs within the area, ensuring both affordability and sustainability of the projects. The AFH has significantly contributed to providing additional subsidies for affordable housing projects in the county. See the AP-15 Discussion for more details on the AHF and upcoming plans for the use of these funds.

For the program year 2025, the housing goal, including project partnerships, aims to create or rehab a total of 93 housing units, made possible through CDBG and HOME funds. Among the proposed housing units, are 40 units to be rehabilitated (30 for homeowners and 10 for renters); 30 new rental units constructed, 8 new affordable housing units for homeowners (4

from CHDO development activities; and 15 eligible homebuyers with direct financial assistance to help purchase a home.

The home repair program focuses on helping seniors—many of whom are on fixed incomes and earn under 30% of the Area Median Income (AMI)—to remain in their homes as they age and ensure those homes are accessible to their needs. The investor program aims to assist property owners in rehabilitating their rental units, ensuring they remain affordable for low- and moderate-income families.

In addition, Habitat for Humanity will continue to develop new homeownership units that provide opportunities for households earning 60% or less of the Area Median Income, allowing homebuyers to achieve the American dream of homeownership.

Actions planned to reduce lead-based paint hazards

The GCRA will continue to assess all units built before 1978 that are proposed for rehabilitation or work under the Owner-Occupied Rehabilitation and Rehabilitation-Affordable Resale programs, provided the cost exceeds \$5,000. For units that require repairs costing less than \$5,000, safe work practices will be employed. In the case of Affordable Resale homes, all components identified as containing lead-based paint will either be repaired using interim control measures or have the hazards abated. Please note that lead-based paint testing is not conducted under the Emergency Rehabilitation program, except for roof repairs. The GCRA will ensure that residents or potential residents of affected homes are informed about the known and potential hazards of lead-based paint, which may impact the units they live in or use.

Policies and procedures are documented in GCRA's general construction specifications, operating guidelines, and contract documents between homeowners and contractors. These actions help identify and mitigate lead-based paint hazards in pre-1978 housing.

Actions planned to reduce the number of poverty-level families

The activities outlined in this plan aim to reduce poverty and alleviate homelessness in Greenville County. The CDBG public improvements are focused on enhancing accessibility and improving the overall quality of life for residents. Public services will specifically target low-income individuals by providing assistance to offset basic costs and promote housing stability. Furthermore, these services will support special needs groups, including the elderly, individuals with disabilities, and those at risk of or currently experiencing homelessness, through initiatives that encourage self-sustainability.

The Greenville County Human Relations Commission operates the Financial Empowerment Center (FEC), where residents can access FREE one-on-one counseling with highly trained counselors. Clients receive assistance in budgeting, saving, paying down debts, and building their credit scores. Those receiving rental assistance are strongly encouraged to participate in the program along with other supportive service activities. The goal is to help individuals and families achieve their financial objectives and gain self-empowerment.

Actions planned to develop institutional structure

The GCRA is the primary agency responsible for preparing and implementing the Consolidated and Annual Action Plans. GCRA is governed by a twelve-member board, with representatives from each county district, all appointed by the County Council.

GCRA manages the County's CDBG, HOME, and ESG programs and collaborates closely with five participating municipalities in the Greenville County urban county program, providing technical assistance as needed. The Authority partners with various development organizations, both non-profit and for-profit, as well as other public agencies, to leverage funds and resources to achieve the goals and strategies outlined in the Consolidated and Annual Action Plans.

Additionally, GCRA collaborates with the Upstate Continuum of Care group to address homelessness in the county and is currently working with the Greenville Human Relations Commission to provide case management for those seeking rental assistance. GCRA continues to recommend housing and infrastructure improvement projects, seek funding from other public agencies, and leverage resources to meet the goals and objectives set by the County Council.

Actions planned to enhance coordination between public and private housing and social service agencies

The GCRA promotes and supports public-private partnerships to achieve the goals and strategies outlined in the Annual Action Plan. The agency continues to provide funding to organizations that administer CDBG Public Services in the county. These organizations offer access to nutritious meals for families and seniors, after-school programs, senior services, and free health services, among other resources. More than 2,000 individuals are expected to receive assistance during PY 2025.

The GCRA coordinates with other county agencies to align resources that address community needs. The Greenville County Planning Department oversees the county's zoning and subdivision regulations and is responsible for both comprehensive and specialized planning

initiatives, including the County General Development Plan. Additionally, the Planning Department Commission staff administers zoning ordinances and develops plans for the cities of Fountain Inn, Mauldin, Simpsonville, and Travelers Rest, focusing on land use and housing elements.

The County's Planning Department has developed several master and community plans for the Redevelopment Area, including San Souci, Cherrydale, City View, and the City of Travelers Rest. The County's Engineering Department supports road paving efforts in the Greenville County Redevelopment Authority's (GCRA) special emphasis neighborhoods, helping to manage costs effectively. Additionally, the Greenville Legislative Delegation Commission provides matching funds and engineering services for infrastructure improvements in these neighborhoods. Coordinating these activities enhances the scheduling of necessary actions.

Affordable housing projects developed by private developers often need local gap financing to remain affordable. Developers submit their proposals for funding during the GCRA's open application process. GCRA staff review and underwrite these projects to ensure they meet the necessary funding guidelines, criteria, and affordability standards before approval. All approved projects for PY 2025 were required to undergo a similar review process before receiving approval.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

This section provides details on program specific requirements for each of the three entitlement programs, Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG).

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

GCRA provides loans and grants with its HOME funding, and does not provide any form of investment outside of what is identified in Section 92.205.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

GCRA uses only RECAPTURE provisions and not RESALE for homebuyer activities. For GCRA's HOME assisted homebuyer program, the period of affordability is based on the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included to determine the period of affordability. The direct subsidy includes down payment, closing costs, interest subsidies or other HOME assistance provided directly to the homebuyer. Additionally, the direct subsidies also include any assistance that reduces the purchase price from fair market value to an affordable price. The following is the required minimum affordability periods.

HOME Investment	Period of Affordability
Less than \$25,000	5 years
\$15,000 to \$50,000	10 years
Greater than \$50,000	15 years

The property purchased must be occupied as a principal residence for the required affordability period. The HOME assisted homebuyer is permitted to sell their unit at any time during the period of affordability to any willing buyer and at any price the market will bear. The recaptured amount of the direct HOME subsidy is reduced on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. A clear detailed written subsidy agreement and or mortgage note with deed restriction between GCRA, and the homebuyer is recorded. This ensures that all parties are aware of the specific HOME requirements applicable to the unit (affordability period,

principal residency requirement, terms, and conditions of the recapture provision) and serve as enforcement mechanism to recapture the direct subsidy to the HOME-assisted homebuyer if the HOME assisted property is transferred.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

GCRA uses RECAPTURE provision and not RESALE to ensure affordability of units acquired with HOME funds. The period of affordability is based on the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included to determine the period of affordability. The direct subsidy includes down payment, closing costs, interest subsidies or other HOME assistance provided directly to the homebuyer. Additionally, the direct subsidies also include any assistance that reduces the purchase price from fair market value to an affordable price. The following is the required minimum affordability periods.

HOME Investment	Period of Affordability
Less than \$25,000	5 years
\$25,000 to \$50,000	10 years
Greater than \$50,000	15 years

If the other party is GCRA's partner or entity, such as a Housing partner, CHDO/Subrecipient, and has been provided with HOME funds to acquire, develop, and sell affordable housing, a clear detailed HOME written agreement and mortgage note with deed restriction between GCRA and its Housing Partner, containing the requirements stated at 92.504 (c)(5) of the HOME rule must be recorded. Subsequently, if a HOME assisted unit is sold to an eligible homebuyer by GCRA's partner, GCRA must be identified as a party to the executed and recorded subsidy agreement/mortgage note with deed restriction between the GCRA's partner and the Homebuyer. The period of affordability is based on the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. This ensures that all parties are aware of the specific HOME requirements applicable to the unit (affordability period, principal residency requirement, terms, and conditions of the recapture provision) and serve as enforcement mechanism to recapture the direct subsidy from the HOME-assisted homebuyer if the HOME assisted property is transferred. In the event of a voluntary or involuntary sale during the time of affordability, GCRA will recapture the amount of the direct HOME subsidy in a reduced pro-rata basis for the time the homebuyer has

owned and occupied the housing, measured against the required affordability period.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

This is not applicable. Greenville County does not plan to refinance existing debt with HOME funds.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

This is not applicable. Greenville County does not fund TBRA with HOME funds.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

This is not applicable. Greenville County does not fund TBRA with HOME funds.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by Greenville County, which is the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ such as persons with a disability or other special needs. However, at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the County's HOME program funds. HOME funds must however target low- to moderate-income households.

Emergency Solutions Grant (ESG)

Reference 91.220(I)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

GCRA uses the ESG and HEARTH definition of homelessness to assist clients and allocate funds to Subrecipients. GCRA's priority for selecting clients for the Housing Prevention and Rapid Rehousing are based on the following selection priorities (1) families with Children, (2) Veterans (3) Individuals. Rapid Rehousing clients are only served through the Coordinated Entry System which includes referrals from the CoC Housing Determination meetings.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Greenville County CoC members have a coordinated approach. The COC meets monthly to share and discuss issues and programs addressing homelessness. GCRA staff attends the monthly meetings and serves on the HMIS committee. GCRA is also a part of the COC weekly Housing determination meeting hosted by the local COC Chapter that consists of various local housing partners and shelter providers to determine placement for most vulnerable clients to ensure that people with the most severe services needs and levels of vulnerability are prioritized for housing and assistance using the coordinated entry system.

The CoC adopted assessment tool is the VI-SPDAT stands for Vulnerability Index – Service Prioritization Decision Assistance Prescreen Tool. The Vulnerability Index and Service Prioritization Decision Assessment Tool (VI-SPDAT) is the prioritization assessment instrument used by all participating programs for people who enter the homelessness system. It helps identify who should be recommended for each housing and support intervention, moving the discussion from simply who is eligible for a service intervention to who is eligible and in greatest need of that intervention. All COC members use this system for Rehousing of homeless clients.

This system streamlines review process and entries through one entry point which allows for efficient and effective placement of individuals and families as they are entered into the CES. Rather contacting each agency separately, clients are managed through CES for services based on the VI-SPDAT score and level of need.

GCRA staff and/or the Rapid Rehousing/Homeless prevention subrecipient case manager from Greenville County Human Relation Commission attend the Housing Determination meetings to gain clients for GCRA Rapid Rehousing Program. GCRA coordinates with the Greenville Housing Authority to assist clients with approved housing vouchers in need of rental deposits and or utility deposits, to achieve permanent housing through TGHA's section 8 program. GCRA assists these clients with the required deposits for homeless prevention, while TGHA provides rental subsidies to families or individuals.

GCRA staff and or its Rapid Rehousing/ Homelessness Prevention subrecipient case manager from Greenville County Human Relation Commission (GCHRC) acts as an access point for the coordinated entry system by engaging in outreach through site visits at various local agencies, community centers, and churches to directly inform potential clients and community stakeholders of GCRA'S ESG programs and other COC member programs to assist the homeless population. GCRA staff also contributes to ongoing planning and stakeholder consultations by participating in community meetings such as the Upstate Continuum of Care Greenville Laurens chapter and Greenville Homeless Alliance and focus groups and forums that leverage local attributes and capacity.

GCRA staff and or its Rapid Rehousing/ Homelessness Prevention subrecipient case manager from GCHRC Integrate youth into the coordinated entry process by working with the local public school district homeless education liaison. GCRA also works to identify veterans in need by working directly with Upstate Warriors Solution. GCRA has implemented several strategies to work alongside other community stakeholders to address the needs of the homeless population.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The selection of projects and programs for the fiscal year to be conducted by ESG sub-recipients are selected through a Request for Proposal (RFP) process. The RFPs were announced and advertised in the early part of January 2025. Training sessions are conducted by program staff. Submission of the proposals from the public service/ESG subrecipients was on February 8, 2025. All proposals are reviewed, ranked and recommendations made to the Administrative Committee and respective municipalities for approval. The GCRA Board makes the final approval for County Council for adoption. Public Hearings on the funds, Programs and projects were conducted throughout the County/Cities between the months of February and March of 2025. ESG funds for shelter and outreach activities account for 60 percent of the estimated total allocation. The remainder of the funds are allocated for

Prevention/Rapid Rehousing (direct financial assistance and services) and HMIS.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The Greenville Homeless Alliance (GHA) working in tandem with the COC members have jointly adopted the Homeless White Paper which indicates plans to address homeless activities and issues in Greenville County. The Homeless White Paper is a strategic plan, focusing efforts toward creating more affordable housing opportunities for Greenville residents with very low-income households/individuals (approximately \$15,000 and below). Partner agencies or homeless providers, e.g., United Housing Connections are actively planning projects that will address permanent supportive housing options in the County. Affordable housing strategies are intentionally planned to assist extremely low-income families and homeless individuals and households. The GHA will continue to work in tandem with the other housing partners in Greenville to promote affordable housing initiatives in the county and help identify gaps in services to the homeless population.

- 5. Describe performance standards for evaluating ESG.**

All ESG Subrecipients report their activities in the HMIS system. Administered via the United Housing Connections (UHC) as the lead acting agency for the CoC. Annual data showing demographics of clients served and types of services provided by each subrecipient are obtained from UHC via the HMIS. Additionally, all subrecipients are required to submit to GCRA Bi-annual and Annual reports. All the Subrecipients are monitored annually. The Subrecipient performance is evaluated against enumerated goals and objectives stated in their Grant Agreements. Subrecipients also attend mandatory training to ensure data and performance compliance. The enumerated goals of each subrecipients are used to determine their performance for each year. GCRA and the CoC ensure that the proposals submitted for ESG funds are consistent with goals, objectives and strategies identified in the Consolidated plan and Annual Action Plan. The findings during the needs assessment set the foundations of the goals and objectives of the plans.