Consolidated Annual Performance Evaluation Report (CAPER)

Public Comment Draft

9/8/26-9/23/26

Program Year July 1, 2025 - June 30,2026

GCRA

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Contents

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)
This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This Consolidated Annual Performance Evaluation Report (CAPER) covers Greenville County's (the County) Program Year (PY) of July 1, 2025, through June 30, 2026, and presents outcomes for the following U.S Department of Housing and Urban Development (HUD) programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), HOME – American Rescue Plan (HOME-ARP), and Emergency Solutions Grants (ESG) program. The Greenville County Redevelopment Authority (GCRA) is the designated administrator for the County's Entitlement funds from HUD. The designation was a result of the Cooperative agreement between the County Administration, GCRA and the municipalities of Fountain Inn, Greer, Mauldin, Simpsonville, and Travelers Rest. GCRA continues to make progress on its five-year strategic and annual action plan goals by consistently implementing its annual programs utilizing federal funds.

The PY 2025 Annual Action Plan (AAP) established goals and projections of outcomes from those goals, this PY 2025 CAPER reports on those accomplishments. The Greenville County Consolidated Plan FY2025-2029 (Con Plan) identified the following seven priority goals: **Improvement/Expansion of Public Facilities & Infrastructure, Public Services for LMI & Special Need, Housing Rehabilitation, New Housing Development, Removal of Slum & Blight, Economic Development, and Homeless Housing & Services**. Consistent with GCRAs priority needs and priority goals established in the Con Plan, the AAP established annual goals that are more specific than the overall priority goals.

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

Goals and Outcomes
The following describes the PY25 outcomes reported in Table 1:

1) 1A Improve/Expand Public Facilities & Infrastructure
GCRA expended funding on infrastructure improvements in the Union Bleachery Sewer Line Replacement in Greenville, SC. Funds were also expended in preparation for the construction of new housing units in the Belle Meade neighborhood in Greenville. GCRA completed the repaving

of the parking lot out of Active Day, which provides senior services in Greenville.

2) 2A Public Services for LMI & Special Need

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

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

In total 12,689 Low to Moderate income clients were served with CDBG funds.

3) 3A Housing Rehabilitation

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

4) **3B New Housing Development**

GCRA partnered with its Community Housing Development Organization (CHDO) Habitat for Humanity, to provide funding for the last four remaining homeownerships in the Sturtevant Street Project. GCRA continued to provided down-payment assistance through our partner CommunityWorks. Ten (10) households were supported in their home purchase with down-payment and closing cost assistance allowing them to become first-time homeowners. Homes purchased were spread out in the County. Parkside at Butler II Affordable Rental Units Constructed was completed with 11 HOME Assisted Units.

5) 4A Removal of Slum & Blight

GCRA demolished three of it rental units in late 2025. One being a single family unit and the other being a duplex. GCRA plans to have same number of units constructed and finished within first quarter of 2027.

6) 5A Economic Development & Façade Improvements

GCRA provided funding for one (1) façade improvements. Funds are intended to finance exterior improvements to commercial buildings complimentary to local design guidelines or acceptable to GCRA and the respective municipality. The business is located in Simponville, SC, one of the municipalities within Greenville County. The business has two tenants lined up and ready to move-in once improvements are finished.

7) 6A Homeless Housing & Services

GCRA provided ESG funding to homeless services providers operating shelters in the County to support operations, essential services, and costs associated with case management. These shelters reported 337 staying overnight at the shelter in the program year. GCRA committed $146,279 to Shelter and Outreach (the 60% cap) and the entirety of that funding was expended and drawn in HUD's Integrated Disbursement Information System (IDIS) in the program year. GCRA partners with The Greenville County Human Relations Commission (HRC) to utilize ESG funding to provide Homelessness Prevention and Rapid Re-Housing assistance to households at risk of homelessness, or literally homeless, in Greenville County. Households/individuals are referred by the Continuum of Care (CoC) Housing Committee, prioritized with the Coordinated Entry System. GCRA reviews requests for re-imbursement for ESG household eligibility, rent reasonableness, and eligible cost. Forty-One (41) individuals were assisted with homelessness prevention, and 15 households assisted through Rapid Re-Housing in the PY.

Updates to Partner Affordable Projects

Avery Landing, a 153-unit project funded through 4% bond financing, tax credits, bank financing, GCAHF and HOME funds is under construction with an expected completion in 2026. Apartments are expected to open in early 2027.

Southpoint Senior Apartments, a 90-unit affordable rental development Greenville County, completed its construction in the second quarter of

2026. GCRA provided GCAHF funding for the project, leveraging local dollars to cover the development funding gap.

Habitat for Humanity in near completion of the Strutevant Street II project. This project made use of the empty adjacent parcel next to the first Strutevant St project. The project included the construction on three homeownership units to buyers earning under 80% AMI. The layout of the project includes one (1) single family unit and one (1) duplex unit. Units are completed and currently in the process of being sold.

CDBG, HOME, and ESG cap and match compliance

During the 2025 PY, all non-planning and admin CDBG activities were to benefit low-to-moderate income households. Over the one-year certification period, over 99% of CDBG funds were expended to benefit low-to-moderate income households. GCRA remained under the public services cap of 15%, with 11.67% ($441,293) of funds obligated and expended for public service activities. GCRA also remained in compliance with the planning and administration cap of 20% with 19.94% obligated and expended ($699,114) in planning and administration.

HOME funds matching requirements were met by providing $598,626.14 in eligible match expenses.

Furthermore, the 2025 HUD allocations of ESG has been fully expended. Approximately sixty percent (60%) of the ESG funds were used to address outreach and shelter activities, 30.49% was used for homelessness prevention and rapid housing activities, 2.01% for HMIS, and seven and half percent (7.5) of the 2025 allocation used for administrative costs. ESG subrecipients provided a match of $735,019.61 with sources from Other federal funds ($45,000), private funds ($54,519.61) and other funds ($485,500) exceeding the 1:1 match requirement for ESG. All FY2025 ESG funding was drawn leaving a $0 balance on the grant, meeting the 2-year expenditure deadline.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
1A Improve/Expand Public Facilities/Infrastructure	Non-Housing Community Development	CDBG: $	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	63	0.63%	2000	63	3.15%
2A Public Services for LMI & Special Need	Non-Housing Community Development	CDBG: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	12586	125.86%	2000	12586	629.30%
3A Housing Rehabilitation	Affordable Housing	CDBG: $ / HOME: $	Homeowner Housing Rehabilitated	Household Housing Unit	150	40	26.67%	30	40	133.33%
3B New Housing Development	Affordable Housing	CDBG: $ / HOME: $	Rental units constructed	Household Housing Unit	150	0	0.00%	30	11	0.00%
3B New Housing Development	Affordable Housing	CDBG: $ / HOME: $	Rental units rehabilitated	Household Housing Unit	40	0	0.00%	10	0	0.00%

3B New Housing Development	Affordable Housing	CDBG: $ / HOME: $	Homeowner Housing Added	Household Housing Unit	40	10	25.00%	8	8	125.00%
3B New Housing Development	Affordable Housing	CDBG: $ / HOME: $	Direct Financial Assistance to Homebuyers	Households Assisted	75	0	0.00%	15	10	0.00%
4A Removal of Slum & Blight	Non-Housing Community Development	CDBG: $	Buildings Demolished	Buildings	25	2	8.00%	5	2	40.00%
5A Economic Development & Facade Improvements	Non-Housing Community Development	CDBG: $	Jobs created/retained	Jobs	25	0	0.00%	5	0	0.00%
5A Economic Development & Facade Improvements	Non-Housing Community Development	CDBG: $	Businesses assisted	Businesses Assisted	25	0	0.00%	5	0	0.00%
6A Homeless Housing & Services	Homeless	ESG: $	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	75	0	0.00%	15	15	100.00%
6A Homeless Housing & Services	Homeless	ESG: $	Homeless Person Overnight Shelter	Persons Assisted	2500	0	0.00%	500	281	0.00%
6A Homeless Housing & Services	Homeless	ESG: $	Homelessness Prevention	Persons Assisted	150	0	0.00%	30	16	0.00%
6A Homeless Housing & Services	Homeless	ESG: $	Other	Other	250	0	0.00%	50	56	0.00%

7A Effective Program Administration	Non-Housing Community Development	CDBG: $ / HOME: $	Other	Other	5	0	0.00%	1	0	0.00%
8A Effective Project Management	Non-Housing Community Development	CDBG: $ / HOME: $	Other	Other	5	0	0.00%	1	0	0.00%

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

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

Use of funds for CDBG has been primarily focused on housing as well as housing related infrastructure (infrastructure in support of future housing development). Housing, infrastructure in support of housing and removal of slum and blight makes up 46% of disbursements for the PY. The largest expendure of CDBG funds were for replacement of over 14,000 linear feet of deteriorated sewer lines to 115 homes in the Union Bleachery neighborhood. Additional infrastructure expenditures include site improvments in preparation for the development of affordable housing units in the San Souci neighborhood known as the Gridley Place project. Homeless service providers in the County also utilize CDBG funding to support operating costs. Goals such as slum and blight elimination further support our housing goal as 2 clearance activities are carried out in preparation for future housing.

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

GCRA achieved 74% of our rehabilitation goal, completing 40 total homeowner units rehabilitated. Home repairs from GCRA and partners provided 40 low-income and/or senior households with much needed repairs to their homes, making progress on our goal to preserve housing and allow seniors to live in safe and affordable homes. This is a major priority area for the County, particularly ensuring that seniors can age in place. For more information on housing goals and outcomes see section CR-20.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG	HOME	HOME-ARP
White	7,862	6	190
Black or African American	3,921	21	412
Asian	48	0	3
American Indian or American Native	6	0	1
Native Hawaiian or Other Pacific Islander	8	0	5
Total	**11,845**	**27**	**769**
Hispanic	681	2	220
Not Hispanic	11,164	27	549

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

	HESG
American Indian, Alaska Native, or Indigenous	1
Asian or Asian American	1
Black, African American, or African	236
Hispanic/Latina/e/o	9
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	2
White	111
Multiracial	10
Client doesn't know	0
Client prefers not to answer	0
Data not collected	46
Total	**416**

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

Narrative

The table above reflects racial and ethnic composition of families assisted for CDBG and HOME housing activities, and ESG Homelessness Prevention and Rapid Re-Housing activities. There is a discrepancy in totals for the number of people assisted on the CDBG side. As there is no option for "other multi-racial" category on this table, the CDBG demographic column has less 844 persons. HUD report PR-23 indicates the total number of people assisted as indicated in PR-23 is 12,689).

Across the three programs, a total of 100 households were provided with affordable housing in FY25. Looking at the households assisted with CDBG and HOME, 60% reported Black or African American, 35% reported White, 2.5% reported Asian, and 2.5% report multiracial. Four Hundred and sixteen people were assisted with ESG funds. The racial and ethnic breakdown are as follows: 26% reported White and 57% reported Black or African American, >1% Asian, >1% American Indian, >1% Native Hawaiian, 11% data not collected and the remaining 3% is other or multiracial.

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

With HOME funding, 18 households were first-time home buyers of which 10 received downpayment assistance. Three households identified as White, while fourteen households identified and Black or African American. One households were identified as Hispanic.

For ESG non-housing related activities such as Emergency Shelter and Street Outreach, a total of 337 persons were served, 106 identifying as White (31%), 168 identifying as Black or African American (50%), 1 identifying as Asian (<1%), 2 Native Hawaiian (<1%) , 7 reporting multiple races (2%), and 46 reporting data not collected or client refused.

For HOME-ARP supportive services, seven hundred sixty-nine (769) households received assistance. Of those households served 190 identified as White (25%), 412 identified as Black of African American (54%), 3 idnentified as Asian (<1%), 1 identified as American Indian or Alaskan Native (<1%), 5 identified as Native Hawaiin (<1%). One hundred fifty-eigth households not show in the table above identified as Other Multi-racial (20%). A total of 220 households identified as of Hispanic/Latino origin.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	3,288,477	3,380,162
HOME	public - federal	1,798,848	1,263,859
ESG	public - federal	248,799	267,199
GCAHF	Public – local	2,000,000	1,444,956

Table 3 - Resources Made Available

Narrative

GCRA expended $**4,836,861** of its CDBG, HOME, and ESG funding during PY 2025. Additionally, $2,000,000 of Greenville County Affordable Housing Fund was made available and $1,444,956 was expended.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Countywide Low/Mod Eligible	100		Comprehensive

Table 4 – Identify the geographic distribution and location of investments

Narrative

GCRA Investments

GCRA invested the majority of its CDBG allocation in infrastructure improvements designed to expand affordable housing opportunities and improve the quality of life for low- to moderate-income residents throughout Greenville County. These investments included site improvements to support the development of 11 new rental and homeownership units in the San Souci neighborhood. GCRA also continued infrastructure improvements through the Brutontown-Iola Wilson Street project, which will support the development of 28 additional homeownership and rental opportunities for low- to moderate-income households.

In the Union Bleachery neighborhood, GCRA allocated funds for a major sewer line replacement that will benefit approximately 115 households by improving essential infrastructure and supporting long-term neighborhood stability.GCRA continued its commitment to preserving existing housing through its home repair program. These services provide critical assistance to senior and disabled homeowners, helping address health, safety, and accessibility needs while allowing residents to remain safely in their homes. Through its partnership with Rebuild Upstate, GCRA completed 32 home repairs during the program year.

In addition to infrastructure and housing investments, GCRA utilized its public service allocation to address a broad range of community needs. In partnership with local organizations, GCRA helped provide essential services to more than 12,000 individuals throughout Greenville County and its five municipalities: Fountain Inn, Simpsonville, Mauldin, Greer, and Travelers Rest. Public service partners provided food assistance, fair housing and credit counseling, healthcare services, and after-school programs.

HOME Investments

GCRA invested a majority of its HOME allocation into homeownership and rental projects. Homeownership projects include providing down payments assistances for 10 households throughout Greenville County and its five municipalities. GCRA also invested in the construction of 8 homeownership units to individuals/families up to 80% AMI in Greenville and Greer through its CHDO partnership with Habitat for Humanity. Additionally, rental projects completed include the construction of an 80 unit development (Parkside at Butler 2) targeting individuals/households up to 60% AMI in Mauldin and the 88 unit development (The Paragon) targeting individuals/households between 20-80% AMI in Mauldin.

Leveraging

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

In response to the affordable housing shortage described in the Greenville County, South Carolina Affordable Housing Study (2018) and updated in the Affordable Housing Strategy (2020), Greenville, SC strategic work plan, Greenville County has responded through setting aside local affordable housing funding through the Greenville County Affordable Housing Fund (GCAHF). GCRA administers the funding alongside its HOME funding, with the same purpose of developing or rehabilitating affordable rental or homeownership housing. GCRA evaluates potential projects using HOME underwriting standards, while allowing for more flexibility with AMI limits. To date, 394 rental or homeownership units have been completed by GCRA and partners, with an additional 279 units in progress. Total development costs to investment of GCAHF funding shows a leverage ratio of approximately $20 dollars invested for every $1 dollar of GCAHF funding. The amount of HOME investment funding into affordable rental development projects is generally less than 1% of Total Development Costs, in accordance with HOME requirement of providing only the amount of HOME funding that is needed to make a project viable and ensure long term affordability and feasibility. Since its inception in 2019, GCRA has received $12,000,000 of GCAHF fund towards the pursuit and implementation of affordable housing in Greenville County. The priority of these funds is to be used for the development of rental and homeownership units throughout the County as well as preservation of existing housing stock.

The County and GCRA work together to identify publicly owned land which are well suited for affordable housing development, supporting both affordable housing and infrastructure goals. The County provided a parcel to GCRA which will be used for 58 units of Affordable Housing for Seniors (Worley Road). Additional parcels include three parcels totaling over 15 acres, which GCRA is exploring for possible affordable housing. Other redevelopment opportunities include a parcel which will be used for a tiny home village used to house people transitioning out of homelessness, in collaboration with United Ministries. GCRA additionally works closely with each of the municipalities to support and strategize with any municipality owned land which could be developed into affordable housing, with consideration to HOME or CDBG funding set-aside for use in that municipality. Projects such as these are also structured to use a variety of funding streams, including federal and local funding. The use of the federal and local funding administered by GCRA, invested into local projects, strengthens the partnerships between the development community and the local government here in Greenville, SC. The joint effort by developers and government to design and implement strategies for achieving a strong and sustained supply of affordable housing in Greenville is continuously being refined. Partnerships are strengthened through coordinated affordable housing advocacy led by the Greenville Housing Fund and supported by the local development community.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	11,323,265
2. Match contributed during current Federal fiscal year	598,626.14
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	11,921,891.14
4. Match liability for current Federal fiscal year	96,576.12
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	11,825,315.02

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	**Date of Contribution**	**Cash (non-Federal sources)**	**Foregone Taxes, Fees, Charges**	**Appraised Land/Real Property**	**Required Infrastructure**	**Site Preparation, Construction Materials, Donated labor**	**Bond Financing**	**Total Match**
9-03-15-035.14	7/3/2025	122,833.75						122,833.75
9-03-15-035.15	10/30/2025	221,587.25						221,587.25
9-03-15-035.16	8/14/2025	148,540.75						149,540.75
0237010500400	6/25/2026	104,664.39						104,664.39

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period $	**Amount received during reporting period $**	**Total amount expended during reporting period $**	**Amount expended for TBRA $**	**Balance on hand at end of reporting period $**
703,816	**176, 903**	**602,500**	**0**	**278,219**

Table 7 – Program Income

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

	Total	**Women Business Enterprises**	**Male**
Contracts			
Number	**0**		
Dollar Amount	**0**		
Sub-Contracts			
Number	**0**		
Dollar Amount	**0**		

Table 8 - Minority Business and Women Business Enterprises

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

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	**0**	
Businesses Displaced		
Nonprofit Organizations Displaced		
Households Temporarily Relocated, not Displaced		

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	**0**					
Cost	**0**					

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	15	31
Number of Non-Homeless households to be provided affordable housing units	93	69
Number of Special-Needs households to be provided affordable housing units	0	0
Total	**108**	**100**

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	15	31
Number of households supported through The Production of New Units	53	19
Number of households supported through Rehab of Existing Units	40	40
Number of households supported through Acquisition of Existing Units	0	10
Total	**108**	**100**

Table 12 – Number of Households Supported

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

The tables above show affordable housing goals and actual accomplishments using CDBG, HOME, and ESG funding for FY2025. A total of 108 housing units supported was proposed as a goal. GCRA and its partners completed 100 (93%) of the goal. The Avery Landing project is expected to be completed in the FY26 which will bring 153 new units. GCRA achieved its one-goal of 40 owner-occupiedrehab of existing units. A total of 31 households of homeless households were assisted with rental assistance, exceeding it goal of 15 for the year. The proposed production of new units fell short of the goal (53 proposed and 19 accomplished) due to the nature of multi-year project timelines. This goal consists of both rental and homeownership units. Constraints on the development process and challenges in obtaining all required funds and the planning approval process delayed some of the partners and GCRA's projects. One partner's project approved during FY 2022, namely – Mercy Housing SE (The Paragon - 88 units) was completed in first quarter of 2026. GCRA also provided down-payment assistance to ten first-time homebuyer households with income up to 80% AMI.

Discuss how these outcomes will impact future annual action plans.

The goals and outcomes established in the AAP and fulfilled and reported in the CAPER as based on estimates of of units produced by available funding. Actuals trail behind goals due to the multi-year project completion timeline.

The project by Mercy Housing Southeast, The Paragon in Mauldin, SC will produce 88 units of affordable rental housing, for households up to 80% AMI. This project was completion in early Feburary 2026 with its grand opening occurring in March 2026.

Additionally, Avery Landing project, which will consist of 153 rental units targeting individuals and families up to 60% AMI is nearing compeletion. The project is expected to be completed in winter 2026 with grand opening in early 2027.

Habitat for Humanity completed its three additional homeownership on Sturtevant Street II, bringing more affordable homeowner units.

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

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

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	16	8
Low-income	19	12
Moderate-income	5	9
Total	**40**	**29**

Table 13 – Number of Households Served

Narrative Information

A total of 69 housing units were completed with CDBG and HOME funds during FY 2025 and are occupied by extremely low-, low- and moderate-income households. A total of 24 units (35%) are occupied by extremely low-income households, 31 units (45%) are occupied by low-income households and 14 units or (20%) are occupied by moderate income households. The number of households served for CDBG reflect the homeowner repair program for special needs households (seniors, people with a disability, or veterans) administered by GCRA, Rebuild Upstate, and Habitat for Humanity. HOME households reflect homeownership, direct financial assistance to homebuyers, and rental new construction activities. GCRA and Human Relations Commission of Greenville County assisted 16 households under 30% AMI with

Homelessness Prevention. For Rapid Re-Housing 15 households were assisted: 14 under 30% AM and 1 at 80% AMI.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The 2025 CoC Point-in-Time (PIT) count reported a total of 739 Total Persons experiencing homelessness in Greenville County in January 2025. Of the total, 108 are reported as "Chronically Homeless," 340 have a Disabling Condition, 74 are Veterans, and 118 are Survivors of Domestic Violence. 517 were counted in an Emergency Shelter, 12 in a Safe Haven Shelter, 76 in Transitional Housing, and 134 were Unsheltered. Of the population, there were 245 Females and 489 Males recorded. The majority population was between the ages of 35 and 64. There were 364 Black, African, or African Americans and 330 Whites recorded and 700 Non-Hispanic people.

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

GCRA supported three homeless service providers with emergency shelter funds, covering essential services such as case management and shelter operations. 337 people were counted in HMIS under these projects.

Greenville Together was founded in early 2025 to "achieve functional zero for unsheltered homelessness." The organization comprises a full-time staff, a steering committee, a Community Task Force, and Lived Experience Committee. The Lived Experience Council is made of current and formerly homeless individuals in Greenville. They offer valuable insight to the organization's leadership through providing a unique and personal perspective that can help guide decision making in a socially responsible way. Greenville Together's Primary Strategy for addressing homelessness in Greenville County is through their Housing Surge. The participant selection is based on the number of unsheltered people in a specific geographic area; The Housing Surge Lead Provider will implement the Surge in partnership with street outreach providers to carry out three programs designed to benefit unsheltered persons:

- “Shelter to Home” – an initiative to help individuals and families who are staying in shelters, emergency/temporary shelters including hotels or motels. The initiative is to provide each household with finding housing, provide support and cover key costs to they can moving into permanent housing.
- “Street to Home” - housing resources- an average of two years of housing assistance and services will be provided to people with the longest histories of unsheltered homelessness in Greenville. Medically fragile people will also be prioritized for “Street to Home.” The individualized housing and services package will be used to bridge the individual to permanent supportive housing, other federally assisted housing, or independent housing. There will be a strong focus on health stabilization and increasing income. (“Rapid Exit”- all unsheltered people will be assessed for “Rapid exit” support) (e.g., transportation, one-time move in help, etc.) and, if eligible, receive it. This could include reunification with family and friends, and for those with a sable income, help to establish independent or shared housing through financial assistance to move into an apartment.)
- “Community Care”- All unsheltered people will be linked to Community Care,” which includes referral to available temporary housing beds and other community resources (e.g., UHC coordinated entry system, board and care, etc.).

Below is a summary of progress achieved in the second half of 2025:

- 90 households were able to be housed, total 154 people served.
- Through the “Shelter-to-Home” program, 45 housing vouchers were delopyed enabling 26 shelter household to transation into permanent, affordable housing.
- Through the “Street-to-Home” program, 64 households (89 persons) were able to transition into permanent housing.

Shelter utilization in the County as of the 2025 PIT count stood at 92% for all bed types. Utilization rate for Emergency Shelter was at 75%, while Transitional Housing was at 76%. Permanent Support Housing utilization was at 92%. The strategy and focus within the County remains producing more affordable and permanent supportive housing, as most impactful solution increase exits from homelessness.

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

Greenville County Homeless Prevention programs funded by ESG served 16 Households, 41 adults, and 21 children in PY25. Under this program, households up to 80% Annual Median Income (AMI) can apply for rental and utilities assistance. All households were limited to 3 months’ assistance. Additionally, under the Rapid Re-housing program, there were 15 households assisted with a total of 15 persons served. Post COVID-19 has seen an increase in rental fees which in turn has decreased the number of households assisted. The Greenville County Human Relations Commission (HRC) administers the County's Fair Housing and Employment activities which involves investigating housing discrimination complaints, housing solution referrals, and conducting educational programs on landlord-tenant relations, financial literacy, and substandard housing. HRC served approximately 651 households in PY25. Additionally, HRC provides case management for the Homeless Prevention and Rapid Rehousing program which helps individuals and families avoid homelessness and obtain permanent housing.

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

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

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

Actions taken to address the needs of public housing

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

Below is a summary of progress achieved in the goals established in TGHA's Five Year Agency Plan covering the 2025 Annual Plan.

GOAL: Preservation and Expansion of Affordable Housing Units

1. TGHA currently administers 920 PBV and 30 VASH PBV located in Greenville, SC and projects up to 120 additional PBV units and 9 additional VASH PBV units.
2. TGHA submitted an interest application to HUD for an additional 60 VASH vouchers.
3. TGHA will administer any additional VASH vouchers provided by HUD.
4. TGHA may participate in a master development project in the Verde area with up to 800 PBV.

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

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

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

Actions taken to provide assistance to troubled PHAs

GCRA does not own or operates public housing and did not take any action to provide aid to troubled PHA's.

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

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

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

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

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

Organizations charging utility connection fees such as Renewable Water Resources (ReWa) are coming to the table to examine providing discounts or fee waivers for projects containing affordable housing units. The City of Greenville and County are also working through a workforce and affordable housing policies for tax abatement for projects 100% affordable and with mixed affordability. These coordinated efforts should provide development costs savings to affordable housing developments, resulting in more units created, and deeper targeting of units to lower AMI households.

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

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

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

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

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

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

1. All home repair participants with homes constructed before 1978 receive a brochure about the hazards of lead-based paint and must sign acknowledging receipt of the brochure. Safe work practices are used on all repair jobs for less than $5,000. For roof jobs regardless of cost, a lead paint clearance test is performed by a lead risk assessment firm after the roof is replaced. For all jobs exceeding $5000, a lead risk assessment is performed, and the results of the test are incorporated into the scope of work for the job. A lead clearance test is performed by a risk assessment firm upon the job's completion. For jobs exceeding $25,000, abatement of lead paint would occur.

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

Assets such as savings and homeownership are essential to a family's economic security. The County's down payment assistance program helps low-income families build assets that are otherwise difficult to attain due to limited resources and inability to save. As a result of changing markets and increased prices in homes, GCRA has increased their down payment assistance maximum from $5,000 to $10,000. GCRA also provides financing to households unable to obtain mortgages from traditional banks due to poor credit history, or cost. All participants are required to attend financial literacy, budgeting and pre-purchase and post homeownership classes with Greenville County HRC. This comprehensive, eight-hour class covers all facets of the homebuying process through ten distinct modules, including assessing readiness for homeownership, financing and purchasing a home, addressing insurance, repairs, and other homeowner obligations. The class intentionally covers fair housing rights and laws. Upon completing the class, all participants receive a personal follow-up call from one of GCHRC's HUD-certified housing counselors to assist them in their homebuying journey. Counselors are available to support homebuyers for as long as the client requests assistance.

Homebuyer and fair housing education are supplemented by GCHRC's Greenville Financial Empowerment Center (FEC), which offers free, one-on-one financial counseling that is tailored to help each client achieve financial stability and reach their financial goals. Greenville FEC reports the following accomplishments for the calendar year 2025:

- 651 Clients Counseled
- 48% of clients reported being a female head of household
- Demographics: 47% African American, 30% White, 23% Hispanic/Latino
- 56 clients reduced their non-mortgage debt by 10% or more – of these clients, the average debt reduction in one year was nearly $7,800
- 46 clients increased their credit score by 35 points or more
- 63% of clients earn less than $44,000 annually

In addition to one-on-one counseling sessions, the FEC held group classes and participated in community outreach events with multiple nonprofit organizations and other community partners across the county.

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

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

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

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

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

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

Goals for our fair housing counseling, education, and outreach during FY2026 include:

1. Provide monthly homebuyer education classes and counseling with emphasis on fair housing, predatory lending, financial literacy, mortgage rescue scams, and credit repair. Classes will be held either virtually through the Zoom platform or in-person. Clients are referred to the course by partners including banks and housing authorities. A self-paced, online course, eHome, is also available in English and Spanish for clients who want to complete the course on their own schedule.
2. Hold free fair housing-related community meetings/workshops —programs are offered in both Spanish and English to targeted populations (racial minorities, seniors, low-income and/or persons with disabilities). Classes will be held in partnership with community partners that serve the protected classes, including senior housing complexes, neighborhood associations in low-income, minority neighborhoods, and nonprofit relief agencies.
3. Intake Fair Housing allegation inquiries/contacts and refer potential complaints to either the SC Human Affairs Commission (FHAP) or HUD. Fair housing counseling is available with HUD-certified housing counselors in both English and Spanish.

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

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

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

A summary of fair housing program activities follows:

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

ESG Program: During the 7/1/25 – 12/31/25 reporting period, GCHRC's ESG program assisted 22 families totaling 59 individuals with rapid rehousing and homeless prevention activities. Homeless prevention funds assisted 13 families who had received court ordered evictions. Rapid re-housing funds assisted 9 families to secure permanent housing from a homeless situation. All ESG qualifying families received case management and a referral for a one-on-one financial counseling session with the evidence-based Greenville Financial Empowerment Centers program operated by Greenville County Human Relations Commission.

Actions Taken in Response to Impediments:

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

Analysis of Impediments to Fair Housing

The FY 2020-2024 Analysis of Impediments to Fair Housing Choice identified the following barriers to fair housing choice: (1) Lack of Affordable Housing (2) Lack of Accessible Housing (3) Limited Housing Choice (4) Lack of Fair Housing Awareness (5) Barriers to Economic Opportunities (6) Need to Manage Future Growth. GCRA's various housing programs - homeownership units, rental housing, rental assistance for homeless population, repairs and rehab for special needs, persons living with disabilities, providing affordable mortgages with MLF and direct financial assistance towards down payment and closing cost assistance are intentional to meet diverse population and income ranges of very low-, low-, moderate- and middle-income households. Furthermore, in partnership with GCHRC, the residents of Greenville have access to fair housing and housing counseling services. The various housing typologies developed by GCRA and the Housing Partners, from single-family attached and detached for rental and homeownership units, support for permanent support housing with SROs addressing single adult homeless populations, and multi-family apartments buildings developed by GCRA housing partners, all provide housing choices. Handicapped accessible units are included in all new construction units, while the repair and rehab programs are used to install any accessibility component in existing homes required by the homeowners.

CR-40 - Monitoring 91.220 and 91.230

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

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

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

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

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

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

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

- Public notice appeared in Greenville News 9/2/2026.
- Draft CAPER posted on the GCRA website on 9/8/2026 (start of PC period)
- Public hearing flyer emailed to partners, neighborhood associations, and list serve on 9/2/2026. (to encourage public hearing attendance and draft document review) Public Hearing held 9/17/2026.
- Public comment period 9/8/25-9/23/2026 GCRA published the public notice in English and Spanish as well as invited interested parties who need a reasonable accommodation to contact us in advance. Notice was published in the legal section of the Greenville news and posted outside of the GCRA office. The notice was also sent out via email to stakeholders, partners, the public, and other individuals who subscribe to the GCRA list-serv email list. The public hearing was provided for people to attend in person at the GCRA offices. We received no members of the public attending the meeting and no public comments.

CR-45 - CDBG 91.520(c)

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

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

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

No

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

CR-50 - HOME 24 CFR 91.520(d)

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

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

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

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

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

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

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

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

During PY 2025, GCRA received $176, 903 in HOME program income and expended $602,500 in HOME program income (PI) (PR-09 report). Program Income in the PY25 was used to fund Parkside at Butler 2 (affordable rental development), the contruction of 8 homeownership units through Habitat for Humanity, and CommunityWorks down-payment assistance program. Homeownership, rental, and down-payment assistance program beneficiaries and racial demographics are shown in PR-10.

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

GCRA fosters and maintains affordable housing by providing gap financing to affordable housing developers, providing a homeowner rehabilitation program for low- and moderate-income households, and through advocacy. The affordable units are deed restricted with recorded subsidies and affordability period requirement recorded in accordance with HOME regulation and based on the amount of HOME funding invested**.**

CR-58 – Section 3

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

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

Table 14 – Total Labor Hours

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

Other.					

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

GCRA provided funding for the infrastructure improvements the the Union Bleachery sewer lines in Greenville County. The project included mprovements to the existing, deteriorated sewer system will include the rehabilitation of approximately 14,840 linear feet of pipes benefitting 115 residential units. Project is estimated to be completed by second quarter of 2027.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	GREENVILLE COUNTY
Organizational DUNS Number	077991206
UEI	
EIN/TIN Number	576000356
Indentify the Field Office	COLUMBIA
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix	Mr
First Name	Francisco
Middle Name	
Last Name	Arnaiz
Suffix	
Title	Program Manager

ESG Contact Address

Street Address 1	301 University Ridge
Street Address 2	Suite S-4300
City	Greenville
State	SC
ZIP Code	-
Phone Number	8642429801
Extension	129
Fax Number	

Email Address	farnaiz@gcra-sc.org

<u>ESG Secondary Contact</u>

Prefix	Mrs
First Name	Pamela
Last Name	Proner
Suffix	
Title	Finance Director
Phone Number	8642429801
Extension	116
Email Address	pproner@gcra-sc.org

2. Reporting Period—All Recipients Complete

Program Year Start Date	07/01/2025
Program Year End Date	06/30/2026

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: GREENVILLE COUNTY
City: Greenville
State: SC
Zip Code: 29601
DUNS Number: 077991206
UEI
Is subrecipient a vistim services provider: No
Subrecipient Organization Type: Unit of Government
ESG Subgrant or Contract Award Amount: $54,519.61

Subrecipient or Contractor Name: Greenville County Human Relations Commission
City: Greenville
State: SC
Zip Code: 29601
DUNS Number: 179051596
UEI
Is subrecipient a vistim services provider: No
Subrecipient Organization Type: Unit of Government
ESG Subgrant or Contract Award Amount: $40,000

Subrecipient or Contractor Name: Pendleton Place
City: Greenville
State: SC
Zip Code: 29601
DUNS Number: 98397235
UEI
Is subrecipient a vistim services provider: No
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: $36,870.39

Subrecipient or Contractor Name: United Hosuing Connection
City: Greenville
State: SC
Zip Code: 29607
DUNS Number: 035457790
UEI
Is subrecipient a vistim services provider: No
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: $27,909

Subrecipient or Contractor Name: United Ministries
City: Greenville
State: SC
Zip Code: 2901
DUNS Number: 163028392
UEI
Is subrecipient a vistim services provider: No
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: $54,500

Subrecipient or Contractor Name: Safe Harbor
City: Greenville
State: SC
Zip Code: 29601
DUNS Number: 030099126
UEI
Is subrecipient a vistim services provider: Yes
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: $35,000