

2019-2020 Annual Action Plan

City of Greenville, SC



Executive Summary

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

1. Introduction

This is an amendment to the 2019 - 2020 Annual Action Plan to include CARES Act funding to prevent, prepare for, and respond to the coronavirus. The City of Greenville is an annual recipient of federal funds from the U. S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program and the Home Investment Partnership (HOME) Program. In addition, the City receives funding through the Housing Opportunities for Persons with AIDS (HOPWA) Program. Conditions for receipt of these funds require the City's submission of a five-year Consolidated Plan and Annual Action Plan to HUD. The Consolidated Plan provides the opportunity to shape and direct housing and community development strategies and creates an opportunity for citizen participation. The Annual Action Plan provides a summary of the goals and objectives that are to be accomplished during the upcoming fiscal year. The Annual Action Plan also provides information on the activities to be financially supported with HUD funding.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Housing and economic data points indicate key needs in certain areas of the community. Housing cost burden has become the largest housing affordability issue for residents of the City of Greenville. Many low income residents are paying more than 30% of their income on housing costs, a situation that has exacerbated the financial burden and cost of living expenses for many households. As the housing market continues to develop with the economic growth of the City, low to moderate income residents are unable to find affordable housing as higher income residents absorb available stock. By supporting housing rehabilitation, existing stock is improved and preserved so that many longtime residents are able to stay in their homes. Rehabilitation along with the development of affordable units, neighborhood infrastructure improvements, and financial empowerment promote efforts to forward neighborhood stabilization. In addition, connecting residents to workforce resources, health care

initiatives and access to transportation can reduce barriers to new employment opportunities that have increased as the economy has improved. Strategic planning focused on these major issues allows for opportunities to mediate debilitating issues along the spectrum from increased housing cost burden to homelessness.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City has been very successful in efficiently utilizing community development resources to eliminate blight in the community and strengthening neighborhoods through its property acquisition and homeowner rehabilitation projects. The City will continue to focus on these two programs. Likewise, the City is able to effectively leverage HUD funding by working with service providers and housing developers. The City will continue to strengthen its partnerships with these entities by partially supporting programs that provide after-school tutorial, housing counseling, financial empowerment and other services in the community. The City will also continue to work with affordable housing developers to contribute towards their development projects. Further, the City will continue to support and develop relationships with community outreach organizations to foster neighborhood engagement, leadership development and resident training in order to directly involve citizens in the planning process.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

On an annual basis, the Community Development Advisory Committee (CDAC) assists the Community Development Staff in providing recommendations for the use of CDBG, HOME, and HOPWA funds. These budget recommendations are presented to the City Council for adoption as a part of the City of Greenville's Operating Budget. The schedule used by the Community Development Advisory Committee is included in the appendix.

A public hearing was held on May 30, 2019 at 5:30 p.m. in the first floor conference room of City Hall, 206 S. Main Street. The public hearing was advertised in *The Greenville News* on May 8, 2019. The meeting had 2 attendees. City staff regularly attend monthly association meetings of the neighborhoods that benefit from the use of HUD funding to share updates and resource information. The plan was also made available at City Hall in the Community Development office, on our website, at the Hughes Main Library and the following community centers: David Hellams, Nicholtown, West Greenville and Juanita Butler.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The meeting attendees were aware of the work being done by Community Development staff, expressed need to maintain affordable rents, and noted locations for the newly launched Financial Empowerment Centers.

The City also received a letter from a citizen expressing concerns about programs for youth and utilizing the Nicholtown Neighborhood Association to review and approve residential projects. City staff responded to the letter and noted that the Annual Action Plan includes \$10,000 in CDBG funding for the after school program. This program includes services offered from the Nicholtown Community Center. In addition, during the 2019-2020 fiscal year, the City is providing funding to United Housing Connections and Neighborhood Housing Services to develop two (2) homes for low-income households. These projects were presented and approved by the Nicholtown Neighborhood Association. In addition, the Community Development Advisory Committee (CDAC) includes representation from each neighborhood including the Nicholtown neighborhood. The CDAC received a presentation from both organizations and approved the budget.

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

All comments made in the public meeting and in writing were accepted.

7. Summary

The Consolidated Plan evaluated the available resources, institutional structure, government coordination, public housing, housing for special needs populations, and shelter and housing for the homeless populations. Furthermore, the plan evaluated the growing support for sustainability, the themes established in the Comprehensive Plan, and the needs and concerns established throughout the public participation process. Through this evaluation, a set of goals and strategies was created to guide the use of community development funds throughout the 2015-2020 program years.

The goals, objectives, strategies, and benchmarks for the allocation and implementation of Community Development projects are based on three major goals, to provide:

- decent, safe, and affordable housing;

- a suitable living environment; and
- expanded economic opportunities.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	Community Development
HOPWA Administrator	GREENVILLE	Community Development
HOME Administrator	GREENVILLE	Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Greenville receives federal funds from the U. S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program and the Home Investment Partnership (HOME) Program. The City also receives Housing Opportunities for Persons with AIDS (HOPWA) funds. The Community Development division is responsible for the administration of these funds.

Consolidated Plan Public Contact Information

If you have comments or questions related to the Consolidated Plan, please feel free to contact:

Phone: 864-467-4570

Physical Address: 206 S. Main St. (5th floor) Greenville, SC

Mailing Address: City of Greenville, Community Development Division, P.O. Box 2207 Greenville, SC 29602

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Greenville’s Community Development Division coordinates the planning and administration of Community Development Block Grant (CDBG), HOME Investment Partnership Funds (HOME) and Housing Opportunities for Persons with AIDS (HOPWA). As an entitlement community and a participating jurisdiction, the City of Greenville provides structure and shapes programmatic services for low-to-moderate income households. In order to meet local capacity, the Community Development Division partners with nonprofits, Community Housing Development Organizations (CHDOs), Community Development Corporations (CDCs), City departments, contractors, and philanthropic organizations. Community Development connects employment, housing, education, transportation and workforce training into a network of resources to redevelop and revitalize Greenville’s lower income neighborhoods. The Community Development division is an active partner with many of the housing and service providers in the City.

The City also partners with the Greenville Housing Authority and the Greenville Housing Fund on many projects. The Community Development staff play a key role of support in performing environmental reviews and guiding projects through the development approval process. Likewise, we have many partners that help us create affordable housing and/or provide key services to the community. City staff communicates with its partners throughout the fiscal year to ensure that housing, economic development and quality of life issues are being met.

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 City of Greenville works closely with the Greenville Housing Authority and area non-profit housing developers in the city and county to develop long-term strategies for creating and maintaining affordable housing. Our housing resource list is widely circulated to citizens, health care providers, community outreach partners, non-profits and neighborhood leadership. We assist residents with inquiries into available housing, housing-related concerns and varying issues related to quality of life. We maintain current information and resource directives for waiting lists, new housing opportunities, and health care programs as available in both the City and County. The City participated in the asset mapping initiatives conducted by local health providers Prisma Health and Bon Secours St. Francis Health System. These results have been shared with the public, and Prisma Health efforts have been published at greenvilleimap.com and integrated in the United Way 211 resource-sharing system. From these varying partnerships the City has developed a comprehensive “Speakers” List to be accessed by our Neighborhood Associations to offer presentations directly to citizens at neighborhood

meetings. Similar and more wide ranging topics are also presented through the Neighborhood Empowerment Workshop Series which is planned in partnership with the Greenville County Human Relations Commission, Greenville County Redevelopment Authority and the United Way of Greenville County.

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 City works closely with the United Housing Connections (UHC), formerly the Upstate Homeless Coalition of South Carolina. UHC is an organization that works together with other agencies in our area to provide affordable housing and serve the need of our homeless population. UHC is dedicated to ending homelessness through programming, advocacy, and building safe, decent, and affordable housing for homeless or at-risk families and individuals. Their goal is to help fill the gaps in services for homeless and at-risk persons. UHC coordinates the Continuum of Care throughout a 13 county area in Upstate South Carolina. The Continuum of Care organizes and delivers housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

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

The City is engaged with those entities involved in addressing the needs of the homeless population. The City will continue to work with the Ending Chronic Homelessness Task Force in helping them to continue their work in addressing homelessness in Greenville County. Community Development staff are also members of the Homeless Coalition of the Upstate and attend monthly meetings. The City also participates in the Greenville Homeless Alliance (GHA), a collaboration among many organizations to develop innovative programs and services to make homelessness a brief and rare experience. United Ministries serves as the legal and fiscal host for GHA which defines itself as “A partnership to propel collective action to address homelessness in Greenville County.” GHA focus committees include a governing Steering Committee, Data, Permanent Supportive Housing, Medical Respite, Second Chance Housing Program (multiple eviction support) and Education & Advocacy Committees.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's 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-homeless Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with United Housing Connections to address the needs of homeless individuals and families.
2	Agency/Group/Organization	GENESIS HOMES
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with Genesis Homes to address the needs affordable housing development.
3	Agency/Group/Organization	ALLEN TEMPLE CEDC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with Allen Temple Community Economic Development Corporation to address the needs of affordable housing development.

4	Agency/Group/Organization	United Way of Greenville County, Inc.
	Agency/Group/Organization Type	Housing Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with the United Way of Greenville County, Inc. to address the needs of affordable housing development.
5	Agency/Group/Organization	GREENVILLE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with Greenville Housing Authority to address the needs of affordable housing development.
6	Agency/Group/Organization	Rebuild Upstate
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with Rebuild Upstate to address the needs of low to moderate income homeowners.
7	Agency/Group/Organization	Homes of Hope, Inc.
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with Homes of Hope to address the needs of affordable housing development.
8	Agency/Group/Organization	HABITAT FOR HUMANITY OF GREENVILLE COUNTY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with HABITAT FOR HUMANITY to address the needs of affordable housing development.
9	Agency/Group/Organization	Greenville County Human Relations Commission
	Agency/Group/Organization Type	Housing Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with the Human Relations Commission to address the needs of fair housing and affordable housing development.
10	Agency/Group/Organization	Greenville Housing Fund
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing discussions with Greenville Housing Fund to address the needs of affordable housing development.

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

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	Upstate Housing Connections	The City utilizes the Continuum of Care in setting goals to provide safe affordable housing within the City.
PHA 5-Year and Annual Plan	Greenville Housing Authority	The Greenville Housing Authority provides affordable housing for City residents.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Greenville consults with a number of organizations and agencies when developing the Annual Action Plan and the Consolidated Plan. In addition, we utilize the City's Comprehensive Plan, the Downtown Master Plan, Commercial Corridor and Neighborhood Master Plans when developing these plans.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City's community development goals and objectives for the 2015-2020 program years were developed with the public as part of the Consolidated Plan planning process. On an annual basis, the Community Development Advisory Committee (CDAC) assists the Community Development Staff in providing recommendations for the use of CDBG, HOME and HOPWA funds. These budget recommendations are presented to the City Council for adoption. The schedule used by the Community Development Advisory Committee is included in the appendix.

Additionally, the City conducts a public hearing for the Annual Action Plan. The notice for the public hearing was advertised in the local newspaper – The Greenville News. This year's public hearing for the 2019-2020 Annual Action plan was held on Tuesday, May 30, 2019 at 5:30 p.m. in the first floor conference room of City Hall at 206 South Main Street, Greenville, SC. The minutes of the meeting and the sign-in sheet will be included in the appendix. Comments were accepted by phone or email as indicated in the published public notice until Thursday, June 6, 2019 at 5 pm.

Further, City Council adopts the Annual Action Plan and budget by Ordinance which requires two readings during City Council meetings.

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 (if applicable)
1	Public Meeting	Non-targeted/broad community	2	The meeting attendees were aware of the work being done by Community Development staff, expressed need to maintain affordable rents, and noted locations for the newly launched Financial Empowerment Centers.		

2	Newspaper Ad	Non-targeted/broad community	1 Response Letter received.	<p>The City also received a letter from a citizen expressing concerns about programs for youth and utilizing the Nicholtown Neighborhood Association to review and approve residential projects. City staff responded to the letter and noted that the Annual Action Plan includes \$10,000 in CDBG funding for the after school program. This program includes services offered from the Nicholtown Community Center. In addition, during the 2019-2020 fiscal year, the City</p>		
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				<p>is providing funding to United Housing Connections and Neighborhood Housing Services to develop two (2) homes for low-income households. These projects were presented and approved by the Nicholtown Neighborhood Association. In addition, the Community Development Advisory Committee (CDAC) includes representation from each neighborhood including the Nicholtown neighborhood. The CDAC received a presentation from</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				both organizations and approved the budget.		
3	Letter to Special Emphasis Neighborhood Presidents	Minorities Residents of lower wealth neighborhoods		Please see attached minutes from meeting and attendance list.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City and its partners leverage federal funding with other federal, state and local resources including the SC State Housing Finance and Development Authority. In January 2017, Greenville City Council appropriated \$ 2 million to establish the Greenville Housing Fund after a year long study. The Greenville Housing Fund (GHF) opened its door in January 2018 and has made four (4) loans in the amount of \$1.3 million creating and preserving 304 units of housing. In addition, the GHF has received an additional, \$1.5 million from the City which will be used to provide loan funding for the preservation and production of affordable and workforce housing.

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	761,906	500	0	762,406	0	Funds will be used to perform planning and administrative activities, property acquisition, owner-occupied repair and public services

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 TBRA	266,933	0	0	266,933	0	Funds will be used to complete owner-occupied repair and construction affordable rental housing
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	537,725	0	0	537,725	0	Funds will be used to provide supportive services, permanent housing, TBRA and STRMU assistance

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: \$		
Other	private	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Permanent housing in facilities Permanent housing placement	0	0	0	0	0	
Other	public - federal	Other	552,048	0	0	552,048	0	HOPWA-CV funds to prevent, prepare for, and respond to the coronavirus.
Other	public - local	Acquisition Admin and Planning Economic Development Public Improvements	0	0	0	0	0	

Table 5 - 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 City of Greenville leverages its CDBG and HOME funding with local, state and federal resources. Our partners utilize City CDBG and HOME funding to leverage funds from the United Way of Greenville County, the Greenville Housing Fund, the Hollingsworth Fund, Community Foundation, the Jolley Foundation, SC State Housing Finance and Development Authority, local lenders, and other sources. The City of Greenville maintains a HOME match balance of \$6,310,065 in excess match.

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

The City of Greenville expends a portion of its CDBG funding to acquire property in its Special Emphasis Neighborhoods. The property is then made available to housing development partners for the construction of affordable housing. During the 2019-2020 fiscal year, the City anticipates acquiring approximately 6 properties. In addition, properties acquired with NSP funds in prior years are being used for the development of affordable housing by Genesis Homes, United Housing Connections, Homes of Hope, Allen Temple CEDC and Habitat for Humanity.

Discussion

Since January 2017, the City of Greenville has invested \$3,500,000 in local funding in the Greenville Housing Fund to support the preservation and construction of affordable housing units. This funding is leveraged with HUD and other local, state and federal funding to increase the supply of affordable housing in Greenville.

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	Rehab assistance for owner occupied housing	2015	2019	Affordable Housing	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	CDBG: \$114,017	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Rehab assistance for rental housing	2015	2019	Affordable Housing	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	Foundation/Private: \$500,000	Rental units rehabilitated: 88 Household Housing Unit
3	Acquire property for revitalization	2015	2019	Affordable Housing Non-Housing Community Development	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	CDBG: \$120,018	Other: 6 Other
4	Produce affordable rental and homeownership units	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	HOME: \$240,240	Rental units constructed: 11 Household Housing Unit Other: 4 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support housing and services for special needs	2015	2019	Affordable Housing Non-Homeless Special Needs	Special Emphasis Neighborhoods Greenville, Anderson, and Pickens counties.	Decent, Safe, and Affordable Housing	HOPWA: \$537,725 HOPWA-CV: \$88,145	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Homelessness Prevention: 146 Persons Assisted HIV/AIDS Housing Operations: 1 Household Housing Unit
7	End chronic homelessness	2015	2019	Affordable Housing Homeless	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	CDBG-CV: \$201,952 Foundation/Private: \$10,000	Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted
8	Planning, education activities, and advocacy	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	Foundation/Private: \$32,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
9	Address neighborhood infrastructure needs	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	CIP: \$130,000	Rental units constructed: 7 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Safety and crime prevention within neighborhoods	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	Foundation/Private: \$50,000	Other: 5000 Other
11	Code enforcement & demolition of blighted property	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	CDBG: \$0 Foundation/Private: \$75,000	Buildings Demolished: 3 Buildings
12	Support the After School Tutorial Initiative	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 140 Persons Assisted
13	Continue to support and advocate for Fair Housing	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Special Emphasis Neighborhoods	A Suitable Living Environment	CDBG: \$10,000 CDBG-CV: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
14	Develop and enhance recreational opportunities	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	Foundation/Private: \$500,000	Other: 5000 Other
15	Employment training and job readiness programs	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	Foundation/Private: \$25,000	Jobs created/retained: 10 Jobs
16	Creation and retention of businesses	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	Foundation/Private: \$10,000	Businesses assisted: 2 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Ensure residents have transportation options	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	Foundation/Private: \$400,000	Facade treatment/business building rehabilitation: 2 Business Other: 5000 Other
18	Support healthy communities	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	CDBG-CV: \$10,000 Foundation/Private: \$10,000	Other: 100 Other
19	Support for neighborhood residents	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	CDBG-CV: \$201,951 Foundation/Private: \$50,000	Other: 2000 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Rehab assistance for owner occupied housing
	Goal Description	City of Greenville will work with Rebuild Upstate to provide homeowner rehabilitation programs for residents in Special Emphasis Neighborhoods.

2	Goal Name	Rehab assistance for rental housing
	Goal Description	The Greenville Housing Fund, through Financial support from the City of Greenville provided a loan for the rehabilitation of Stratham Court apartments. This loan, coupled with Low-Income Housing Tax Credit and other funding, will preserve 88 affordable rental homes.
3	Goal Name	Acquire property for revitalization
	Goal Description	Using CDBG funding, the City anticipates acquiring six (6) parcels that can be redeveloped by partner entities to provide affordable and workforce housing options.
4	Goal Name	Produce affordable rental and homeownership units
	Goal Description	The City will be working with United Housing Connections, Neighborhood Housing Corporation, Habitat for Humanity and Allen Temple CEDC to develop 11 affordable rental and homeownership homes.
6	Goal Name	Support housing and services for special needs
	Goal Description	
7	Goal Name	End chronic homelessness
	Goal Description	Although no funding is being expended specifically for this goal, the City of Greenville coordinates with homeless service providers to address the needs of homeless individuals and families in Greenville. We are also providing funding to United Housing Connections to develop one (1) affordable rental home on Bigby Street to support a homeless family become more stable.
8	Goal Name	Planning, education activities, and advocacy
	Goal Description	The City of Greenville Community Development Division staff represents the city at Greenville Homeless Alliance and Greenville County Re-entry Coalition regular meetings. Staff also plan community development advocacy events, promotion of new development, homeowner education events, and neighborhood empowerment workshops. Staff members are also involved in the 20 year citywide comprehensive plan and the Analysis of Impediments to Fair Housing survey.

9	Goal Name	Address neighborhood infrastructure needs
	Goal Description	Community Development staff advocate for special emphasis neighborhoods during dicussions of capital improvements. Infrastructure needs are also discussed as new affordable housing developments are constructed and planned for.
10	Goal Name	Safety and crime prevention within neighborhoods
	Goal Description	City of Greenville Police departments are active within the special emphasis neighborhoods both on patrol and through community outreach. They are present at neighborhood association meetings for residents to relay concerns in the area.
11	Goal Name	Code enforcement & demolition of blighted property
	Goal Description	Residents of special emphasis neighborhoods frequently report code violations and troublesome blighted properties. Communtiy Development and Code Enforcement divisions work to identify blighted property and leverage funding for demolitions when possible.
12	Goal Name	Support the After School Tutorial Initiative
	Goal Description	City of Greenville Parks and Recreation manage the After School Tutorial program serving 140 children from low to moderate income households.
13	Goal Name	Continue to support and advocate for Fair Housing
	Goal Description	Through the Greenville County Human Relations Commission, 156 persons within Greenville city limits are counseled on issues related to Fair Housing each year.
14	Goal Name	Develop and enhance recreational opportunities
	Goal Description	Community Development staff are involved in the development of Unity Park, located within walking distance of several special emphasis neighborhoods. Because of its location, an effort has been made to preserve affordable housing around the park properties.
15	Goal Name	Employment training and job readiness programs
	Goal Description	The City of Greenville continues to support the LADDER program through SHARE and Greenville Tech.

16	Goal Name	Creation and retention of businesses
	Goal Description	In the past, City of Greenville has financially supported programs intended to support local business creation through Community Works. These programs continue to operate with the promotion and support by the City.
17	Goal Name	Ensure residents have transportation options
	Goal Description	Community Development staff work with the city's public transit system, Greenlink, on issues related to transit as it relates to special emphasis neighborhoods and affordable housing. The City sponsored an event highlighting issues with affordable housing and lack of transit funding in Greenville this past year. Further work from this event, has been discussed and is being planned.
18	Goal Name	Support healthy communities
	Goal Description	Community Deveopment staff promote the Downtown Farmers Market and its SNAP benefits program. Other programs are also available in the community and promoted in addition.
19	Goal Name	Support for neighborhood residents
	Goal Description	Community Deveopment staff support neighborhood residents through presence at neighborhood meetings, planning neighborhood empowerment workshops, and funding for community led projects/programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

The budget for the 2019-2020 fiscal year was developed based on funding recommendations made by the Community Development Advisory Committee. The advisory committee, made up of appointees and neighborhood residents, recommended to City Council the activities to be funded based upon a comprehensive approach to neighborhood revitalization, providing support for the development of affordable housing as well as programs to develop the capacity of our neighborhood residents.

The budget for 2019-2020 follows the guidance developed in the Consolidated Plan and seeks to support neighborhood vibrancy in the City’s Special Emphasis Neighborhoods. The budget reflects the goal to continue housing and community development activities in the neighborhood through rehabilitation programs, acquisition, demolition, new construction, and support of our service providers. The City works with three Community Housing Development Organizations (CHDO's), Genesis Homes, Allen Temple (CEDC), and Homes for Hope, to develop affordable housing strategies and construct new rental and homeowner units. During the 2019-2020 fiscal year, the HOME CHDO set aside will be given to Allen Temple CEDC for the development of two (2) rental homes on Monteith Circle.

During the 2019-2020 fiscal year, the City of Greenville proposes to complete the following activities using CDBG, HOME and HOPWA funding:

Projects

#	Project Name
1	CDBG Administration
2	Housing Assistance Administration
3	City-Wide Owner-Occupied Housing Rehabilitation
4	City-Wide Property Acquisition
5	Neighborhood Engagement
6	Financial Empowerment Centers
7	After-School Tutorial Program
8	Fair Housing Counseling
9	Habitat for Humanity Downpayment Assistance
10	HOPWA Administration
11	2019 AID Upstate
12	2019 Upper Savannah Care Services

#	Project Name
13	HOME Administration
14	United Housing Connections
15	Allen Temple CEDC
16	Homebuyer Education
17	Rental Assistance - CV
18	Emergency Assistance - CV
19	Mortgage Assistance - CV

Table 7 - Project Information

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

The cost of land and housing are the primary barriers to developing, improving, and maintaining affordable housing for low and moderate income households in Greenville. As such, a significant portion of the allocated CDBG and HOME funding is dedicated to the creation and rehabilitation of affordable housing. The City also works in partnership with area housing and workforce developers to ensure the public has knowledge of and access to housing and workforce resources.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Safety and crime prevention within neighborhoods Continue to support and advocate for Fair Housing Support healthy communities Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$152,381 CDBG-CV: \$25,000
	Description	Funds will be used for the operating expenses related to administering the CDBG program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated number of 500 families/individuals will benefit from the proposed activities.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	Planned activities include development, reporting, and monitoring of projects to develop or support affordable housing in the city of Greenville, SC. Planned activities include development, reporting, and monitoring of projects to develop or support affordable housing in the city of Greenville, SC.
2	Project Name	Housing Assistance Administration
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Produce affordable rental and homeownership units
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$273,490

	Description	Funds will be used for operating/payroll expenses to administer rehabilitation, public facility and housing unit construction programs for the program year.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated number of 500 families/individuals will benefit from the proposed activities.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	Planned activities include development, reporting, and monitoring of owner-occupied rehabilitation, public facility and housing unit construction programs in the city of Greenville, SC.
3	Project Name	City-Wide Owner-Occupied Housing Rehabilitation
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Rehab assistance for owner occupied housing
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$114,017
	Description	Funds will be used for the rehabilitation of owner-occupied homes in the CD-served neighborhoods. Partnership will include Rebuild Upstate, Habitat for Humanity, and other partners.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 households will be assisted.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.

	Planned Activities	Resident applications for rehabilitation work will be evaluated to ensure they meet the program guidelines (tenure of ownership, insurance, income). The rehabilitation work will be conducted by contractors selected through an RFP process. Their work will be evaluated for completeness and quality prior to final payment. The loans will be administered for up to ten years, or until the lien is satisfied. Funding will be utilized by Rebuild Upstate.
4	Project Name	City-Wide Property Acquisition
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Acquire property for revitalization Code enforcement & demolition of blighted property Support healthy communities
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$120,018
	Description	Funds will be used to acquire properties in the City's Special Emphasis Neighborhoods.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately six (6) parcels will be acquired.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
Planned Activities	An estimated six (6) properties will be acquired within Special Emphasis neighborhoods across the city. The properties will be redeveloped into affordable housing. Funding may also be used for the demolition of vacant and blighted structures.	
5	Project Name	Neighborhood Engagement
	Target Area	Special Emphasis Neighborhoods

	Goals Supported	Planning, education activities, and advocacy Develop and enhance recreational opportunities Support healthy communities Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$12,000
	Description	Funds will be used to promote resident engagement activities and provide community-based assistance through the Grant Assistance Partnership (GAP) Program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 residents will be assisted through this program.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	Funds will be used to promote resident engagement activities and provide community-based assistance through the Grant Assistance Partnership (GAP) Program.
6	Project Name	Financial Empowerment Centers
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Planning, education activities, and advocacy Support healthy communities Support for neighborhood residents
	Needs Addressed	Expanded Economic Opportunities
	Funding	CDBG: \$20,000
	Description	Funds will be used to support Financial Empowerment Centers and serve residents living within the City of Greenville.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 low-to-moderate income persons will be assisted.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	Funds will be used as an investment of the Financial Empowerment Centers for the financial counseling of low to moderate income residents within the city limits of Greenville.
7	Project Name	After-School Tutorial Program
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Support the After School Tutorial Initiative Support healthy communities Support for neighborhood residents
	Needs Addressed	A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$10,000
	Description	Funds will be used offer the Study Buddies After-School Tutorial Program offered from the West Greenville, Nicholtown, David Hellams and Juanita Butler Community Centers.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 140 low-to-moderate income children in grades Kindergarten through 8th grade will be assisted through this program.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	Funds will be used to provide for after-school tutorial at community centers located in Special Emphasis Neighborhoods.
	Project Name	Fair Housing Counseling

8	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Planning, education activities, and advocacy Continue to support and advocate for Fair Housing Support healthy communities Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	CDBG: \$10,000 CDBG-CV: \$50,000
	Description	Funds will be used by the Greenville County Human Relations Commission to provide Fair Housing Counseling services for residents living in the City of Greenville.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 156 low-to-moderate income persons will be assisted through this program.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
Planned Activities	Funds will be used to provide the Fair Housing Counseling Program administered through the Greenville County Human Relations Commission including counseling services, training events, and outreach/awareness.	
9	Project Name	Habitat for Humanity Downpayment Assistance
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Support healthy communities Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing
	Funding	CDBG: \$40,000
	Description	Funds will be used to provide downpayment assistance for 4 homebuyers.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Funding will be used to provide down payment assistance for four (4) home buyers.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	Provide downpayment assistance to 4 homebuyers.
10	Project Name	HOPWA Administration
	Target Area	Greenville, Anderson, and Pickens counties. Laurens county
	Goals Supported	Support housing and services for special needs End chronic homelessness Support healthy communities
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	HOPWA: \$16,131
	Description	Funds will be used for the operating expenses related to administering the HOPWA program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City of Greenville will administer funds to two sub-recipient organization providing assistance detailed below to individuals with HIV/AIDs and their families upon further qualification. Planned activities are estimated to service 247 qualifying individuals/families.
	Location Description	Planned activities will be completed within Laurens, Greenville, Anderson, and Pickens counties located in the Upstate of South Carolina.
	Planned Activities	Planned activities include development, reporting, and monitoring of projects related to HOPWA.
11	Project Name	2019 AID Upstate
	Target Area	Greenville, Anderson, and Pickens counties.

	Goals Supported	Support housing and services for special needs Support healthy communities
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	HOPWA: \$475,472 HOPWA-CV: \$81,405
	Description	Funds will be used by AID Upstate to provide emergency financial assistance, rent, utilities, mortgage and housing counseling assistance to persons living with HIV/AIDS in Anderson, Greenville and Pickens counties.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 183 low-to-moderate households that includes a member living with HIV/AIDs will be assisted through this program.
	Location Description	Planned activities will be completed within Greenville, Anderson, and Pickens counties located in the Upstate of South Carolina.
	Planned Activities	<ul style="list-style-type: none"> • STRMU, \$200,000 • Supportive Service, \$100,000 • Permanent Housing Placement, \$50,000 • Project Care, Stephen's House, \$50,000 • Program Administration, \$15,472 • TBRA, \$60,000
12	Project Name	2019 Upper Savannah Care Services
	Target Area	Laurens county
	Goals Supported	Support housing and services for special needs
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	HOPWA: \$46,122 HOPWA-CV: \$7,100
	Description	Funds will be used to provide emergency financial assistance, rent, utilities, mortgage and housing counseling assistance to persons living with HIV/AIDS in Laurens County.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 64 low-to-moderate income families with a member living with HIV/AIDS will be assisted through this program.
	Location Description	Planned activities will be completed within Laurens County located in the Upstate of South Carolina.
	Planned Activities	<ul style="list-style-type: none"> • STRMU, \$20,000 • Supportive Services, \$15,000 • Permanent Housing Placement, \$0 • Program Administration, \$1,122 • TBRA, \$10,000
13	Project Name	HOME Administration
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Support healthy communities Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	HOME: \$26,693
	Description	Funds will be used for operating expenses related to administering the HOME program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.

	Planned Activities	Planned activities include development, reporting, and monitoring of projects to develop or support affordable housing in the city of Greenville, SC.
14	Project Name	United Housing Connections
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Produce affordable rental and homeownership units Support healthy communities Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing
	Funding	HOME: \$80,240
	Description	Funds will be used to construct an affordable rental home at 10 Bigby Street in the Nicholtown Neighborhood.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	One (1) low-to-moderate income family will be assisted with an affordable rental home.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
Planned Activities	Funds will be used to construct an affordable rental home at 10 Bigby Street in the Nicholtown Neighborhood.	
15	Project Name	Allen Temple CEDC
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Produce affordable rental and homeownership units Support healthy communities
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	HOME: \$160,000
	Description	Funds will be used to construct 2 homes on Monteith Circle in the Pleasant Valley neighborhood.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Two (2) low-to-moderate income senior citizens will be assisted with the new affordable rental homes.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	Funds will be used to construct 2 homes on Monteith Circle in the Pleasant Valley neighborhood
16	Project Name	Homebuyer Education
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Produce affordable rental and homeownership units
	Needs Addressed	Decent, Safe, and Affordable Housing
	Funding	CDBG: \$10,500
	Description	The City will reimburse the Greenville County Human Relations Commission and Urban League in the amount of \$1,000 per qualified buyer.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low-to-moderate income families will be assisted through this program.
	Location Description	Planned activities will be completed in the Special Emphasis Neighborhoods that the Community Development Division primarily serves. Residents of these neighborhoods constitute the majority of the low to moderate income residents within the city limits of Greenville.
	Planned Activities	
17	Project Name	Rental Assistance - CV
	Target Area	
	Goals Supported	End chronic homelessness Support for neighborhood residents

	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	CDBG-CV: \$200,000
	Description	Rental Assistance - funding will be used to support the United Way's Emergency Housing Assistance Fund and provide rental assistance of up to 3 months, based on need and ability to access other local, state or federal funding
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	
	Planned Activities	
18	Project Name	Emergency Assistance - CV
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	End chronic homelessness Support healthy communities
	Needs Addressed	A Suitable Living Environment
	Funding	CDBG-CV: \$38,903
	Description	Emergency Assistance - funding will be used to support direct homeless service providers with required food, expansion of services, PPE, security, mobile hygiene stations, etc.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	

	Planned Activities	<table border="0" cellpadding="0" cellspacing="0" width="429"><tbody><tr height="58"><td height="58" class="xl63" width="429"> funding will be used to support direct homeless service providers with required food, expansion of services, PPE, security, mobile hygiene stations, etc. </td></tr></tbody></table>
19	Project Name	Mortgage Assistance - CV
	Target Area	
	Goals Supported	End chronic homelessness Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	CDBG-CV: \$150,000
	Description	Mortgage Assistance - funding will be used to reduce foreclosure and preserve existing affordable housing by providing a 1-time mortgage assistance payment.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	25
	Location Description	
Planned Activities		

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

The City of Greenville’s Community Development Division offers services to approximately 13 Special Emphasis Neighborhoods. The participating neighborhoods include Green Avenue, Greater Sullivan, Sterling, Southernside, West Greenville, Greenline-Spartanburg, Nicholtown, Viola, Haynie-Sirrine, Payne-Logan (West End), Arcadia Hills, Brutontown, and Pleasant Valley. Special Emphasis Neighborhoods are neighborhoods designated by the Community Development Division based on Census data or other socio-economic indicators. Two of the neighborhoods, (Green Avenue and Viola Street) were designated as Neighborhood Revitalization Strategy Areas in September 1996 by the U. S. Department of Housing and Urban Development. The Community Development Division’s programs and services are made available to these areas to promote revitalization and redevelopment. The revitalization of the Viola Neighborhood was completed in 2008. The Special Emphasis Neighborhood Map illustrates the location of these areas.

Geographic Distribution

Target Area	Percentage of Funds
Special Emphasis Neighborhoods	74
Greenville, Anderson, and Pickens counties.	24
Laurens county	2

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The majority of the residents in our Special Emphasis neighborhoods are low and moderate income families. Furthermore, the housing stock and infrastructure in the neighborhoods is aged, antiquated, deteriorated and substandard. The CDBG and HOME program funds assist in the improvement of the neighborhoods and are also leveraged with other funds to improve roads, sidewalks, curbs, utility systems and housing units. The funds assist residential developers produce modernized, rehabilitated or new construction of affordable rental and homeownership units in our neighborhoods. Sustained focus on Special Emphasis Neighborhood investment has been supported by 2010 Census Data. The upcoming 2020 Census will provide a benchmark for progress.

According to the 2010 Census data, the population in the Special Emphasis Neighborhoods is predominately African American, whereas the City itself is 64 percent white. The median household income for the City is \$33,187 compared to less than \$23,000 for the special emphasis neighborhoods. The unemployment rate is 8.7% for the City, but varies from 9% to 41% within the

different special emphasis neighborhoods. The neighborhoods currently suffer from aged and antiquated housing stock. Approximately 13% of the housing units in the City are vacant, with the majority of those located in the special emphasis neighborhoods. Renters outnumber homeowners; over half of the homes are renter-occupied and only one quarter is actually owned by residents of the community. Community Development's goal is to revitalize the neighborhoods, create and support an appropriate mix of rental and homeownership options. This is realized by developing more affordable housing units through our housing partners to encourage homeownership and rental opportunities.

Furthermore, the City's rehabilitation programs assist current homeowners, particularly with limited or fixed income, rehabilitate and upgrade their homes, thereby preventing any potential or future blight in the community.

Discussion

The City of Greenville has a commitment to support the revitalization of its Special Emphasis Neighborhoods, remove barriers to improve the quality of life and connect citizens with community resources.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This year, the City will utilize HOME funds to support the development of three (3) rental units in partnership with our housing development partners, United Housing Connections and Allen Temple Community Economic Development Corporation. Additional sources of funding, including the Greenville Housing Fund, will leverage the City’s investment. CDBG funds will be used to assist four (4) first time home buyers through a partnership with Habitat for Humanity. CDBG funding will also be used to complete approximately 20 homeowner rehabilitation projects throughout the Special Emphasis Neighborhoods in partnership with Rebuild Upstate. The City will acquire approximately 6 properties that will be redeveloped as affordable housing opportunities.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	34
Special-Needs	0
Total	34

Table 9 - 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	8
Rehab of Existing Units	20
Acquisition of Existing Units	6
Total	34

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Greenville uses its HUD funding to support the development of affordable and workforce housing. These funds are leveraged with other local, state and federal sources.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Greenville (GHA) provides affordable housing to the City and County of Greenville’s neediest low income families and adults. Their mission is “to build communities by providing affordable housing, housing choice, and economic development opportunity in a quality living environment.” The dual jurisdiction agency continues to work to enhance the quality of life of its residents. Initiatives like the Family Self-Sufficiency Program empower residents and improve the quality of life.

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

The City is also providing guidance and consultation to GHA to address the need for replacement housing for the Scott Towers Apartments. Scott Towers was built in the 1970’s and provided 197 one bedroom units for senior and disabled persons. Over the years, the building became obsolete and no longer met the needs of its senior and disabled residents. The Housing Authority demolished Scott Towers on January 19, 2014. GHA is working with Integral, a private developer, to redevelop this property preserving 80 homes and creating 113 new homes for senior citizens for a total of 193 units. The Preserve at Logan Park will include two phases and phase one is underway with an anticipated date of completion in summer 2020. GHA will also partner with Habitat for Humanity to develop 25 for sale single family homes in Heritage, community, a part of the Nicholtown Neighborhood.

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

The Family Self-Sufficiency Program is a collaboration of local efforts to assist individuals to work toward home ownership and Temporary Assistance for Needy Families (TANF). Families have an opportunity to own a home and obtain employment skills to better compete in the labor market.

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

provided or other assistance

Not applicable. The Greenville Housing Authority is not considered a troubled PHA.

Discussion

The City of Greenville supports efforts of the Greenville Housing Authority to provide affordable housing to Greenville's most vulnerable population - very and extremely-low income households. We will continue to support and expand their efforts in the coming year.

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

Introduction

The City will continue to work closely with the United Housing Connections (UHC) and other agencies affiliated with providing assistance to the homeless population. The City will also work to implement the recommendations identified in the Plan to End Homeless by developing residential units in our Special Emphasis neighborhoods and collaborating with existing entities to create more affordable housing for the homeless population.

The City will continue to participate in and support the Greenville Homeless Alliance, which is hosted by United Ministries. This collaboration of individuals and organizations will actively seek and create solutions to reduce homelessness. By maximizing community assets and pooling resources, the Alliance will continue to focus on making homelessness “brief and rare.”

In addition, the City will investigate and access all types of funding streams and resources to end homelessness. Further, we will continue to partner with Greenville County Redevelopment Authority and other agencies to assess affordable housing needs and supportive service needs for homeless individuals and families.

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 City will support the Greenville Homeless Alliance. Greenville Homeless Alliance is a relatively new organization. During the fiscal year, GHA will work with a coalition of service providers to continue to develop the Second Chance Housing campaign in partnership with Greenville County School District to identify families with children who are living in local motels. Often motels are the only option for families have been evicted from a rental unit due a lease violation, failure to pay rent, or failure to maintain the unit. With supportive training, the head of household learns that important aspects of being a good tenant. The Second Chance Housing program will provide the needed training and also work with private property owners to, in effect, take a "second chance" on this renter and lease a

property to the family. This provides stability for children which can help them achieve in school.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Greenville is working with United Housing Connections to replicate the Reedy Place model at another location in Greenville. Reedy Place is based on the successful "housing first" model that provides a safe home for the homeless person and then provides wrap around supportive services - mental health and substance abuse counseling, job training and placement, transportation and medical care - to promote stability.

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

Greenville is fortunate to have several homeless service providers that work to shorten the period of homelessness. With a coordinated entry program, individuals and families are able to enter the homeless service system and provided with services as quickly as possible.

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.

Greenville is fortunate to have several homeless service providers that work to prevent families and individuals from becoming homeless. Human service agencies provide assistance with rent, utilities,

food, clothing and transportation to prevent homelessness from occurring.

Discussion

The United Housing Connection's mission is to promote advocacy and awareness in addition to developing strategies at the local, regional, and state levels to effectively address homelessness. The United Way funded agency coordinates the region's homeless programs and services. Representatives from the following counties classified into chapters make up the region: Anderson, Oconee, and Pickens (Tri County Chapter); Greenville and Laurens (Greenville/Laurens Chapter); Cherokee, Union, and Spartanburg (C-U-S Chapter); and Greenwood, Abbeville, McCormick, Edgefield, and Saluda (G.A.M.E.S. Chapter). In an effort to reduce homelessness and provide a variety of community-based programs and services, each chapter meets monthly to discuss new funding sources, opportunities, and service delivery. This serves as the basis of the Continuum of Care.

The United Housing Connections applies for and receives an allocation of Supportive Housing Program funds as a part of the Continuum of Care. These funds are used to support SHP helps develop housing and related supportive services for people moving from homelessness to independent living. Program funds help homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives.

The City also participates as a member of the Greenville Homeless Alliance, a coalition of organizations whose goal is to make homelessness brief and rare in Greenville.

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	80
Tenant-based rental assistance	8
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	20
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	15
Total	123

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Affordability is the most prominent housing problem in the City, and is most difficult for very low-income renter households. In Greenville, very low and extremely low-income households have the most difficulty in finding affordable housing (for less than 30% of their income). In 2017, the City completed a study on affordable housing in the city, summarized in the report: "Balancing Prosperity and Housing Affordability in Greenville: Findings and Recommendations from the Affordable Housing Steering Committee." This study found that the median rent in the City is \$739/month, which requires a salary of at least \$29,560/year (\$12/hour full-time) to be affordable. Approximately 8,500 households in Greenville today, or 32.5% of all households, make less than \$25,000/year, and are therefore unable to afford these median rents. The plan recommended establishing a local housing trust fund to create another tool to support affordable housing development. With \$2 million in seed funding appropriated by City Council, the Greenville Housing Fund opened for business in January 2018, has funded several of its initial applications for affordable housing development and is currently in its second round of reviewing applications for funding.

Counterintuitively, this situation is somewhat exacerbated by a thriving local economy that has brought an influx of new residents that has driven up housing values across the City, especially in neighborhoods near the Central Business District. These new residents are competing for the limited numbers of housing units that are in good shape and near Downtown. This shortage of housing options is felt across the income spectrum, but ultimately affects the number of units that remain affordable. As a result, the city has generated a deficit of 2,500 low-cost (\$500/month) rental units over the past 17 years. This phenomenon, coupled with the fact that most of the rental property available to low and very low income households is owned by a few individuals, means that rents are on the rise.

Additionally, home ownership is out of reach for many low and moderate-income individuals and families. Purchasing a home at the median home value of \$205,000 requires an income of \$68,000, along with a sizeable down payment (\$3,000 if subsidized, and \$41,000 without subsidy). Overall, housing costs are too excessive for lower income families to consider home ownership.

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

The City of Greenville hosts Neighborhood Empowerment Workshops that are offered from our neighborhood community centers. This workshop series is designed to provide information to and education for residents regarding a wide range of topics which may be of importance and otherwise

unavailable to low to moderate income citizens of Greenville. Selected topics include but are not limited to needs expressed by residents during monthly Special Emphasis Neighborhood Association meetings. In order to increase the number of residents served, the Neighborhood Empowerment series has been expanded to include partnership with the Greenville County Human Relations Commission, the United Way of Greenville County, and the Greenville County Redevelopment Authority.

The City also remains committed to fair housing through its partnership with the Greenville County Human Relations Commission (HRC). The City provides funding to maintain staff and materials to promote and protect individuals' rights. Among its services are the research of alleged discrimination complaints and requests for assistance, counseling, mediation of landlord/tenant disputes, and the development of the Analysis of Impediments to Fair Housing (AI). The Analysis of Impediments is a comprehensive review of policies and practices that affect the location, availability, and accessibility of housing, and an assessment of conditions affecting fair housing. Impediments are actions, omissions, or decisions that restrict housing choices on the basis of race, color, sex, disability, familial status, or national origin.

The HRC continues to implement the strategies as part of the Analysis of Impediments which is currently being updated in collaboration with the City of Greenville, Greenville County, Greenville County Redevelopment Authority, and both Greenville and Greer Housing Authorities. Strategies rely on cooperation and partnerships with community-based organizations, local governments, and the business community. The study found impediments to fair housing choice were associated with the following: fair housing education, public transportation, credit education and counseling, mortgage lending practices, affordable housing choices, employment, homeownership opportunities, zoning policies, and lead-based paints disclosure requirements. Emphasis has been placed on increasing lending opportunities to minority and low-income areas, fair housing education, and credit counseling. The Greenville County Human Relations Commission (HRC) completed the AI in June 2013.

In early 2018, in partnership with the City, HRC was awarded grant funding from the Cities for Financial Empowerment, part of the Bloomberg (family of) Philanthropies to replicate the Financial Empowerment Centers model in Greenville County. These financial satellite offices will assist non-banked residents and provide anti-poverty services to low and moderate income citizens. Each Financial Empowerment Center will provide individualized help, professionally trained counselors, and social service counseling referrals based on a multi-level integration of partnerships. Centers are strategically located throughout Greenville County, including three in the City of Greenville, to assure ease of accessibility.

Additionally, the City works in partnership with GPATS, the Metropolitan Planning Organization and Greenlink, the bus service for the metropolitan statistical area, to support long-range transportation planning and pursue grant opportunities to improve access to transportation. Community Development

staff are involved in Greenlink's operational study and route planning.

Discussion:

In the City of Greenville, minorities continue to represent a disproportionately higher number of very low and low-income households. The total African-American population of Greenville, at 17,519, comprises 30% of the City's total population. While 7,687 (29%) of all occupied housing units in the City are occupied by African-Americans, a significantly larger percentage of African-Americans are concentrated within the Special Emphasis Neighborhoods. Within the neighborhood setting, the majority of all housing in predominately minority low-income single-family areas is rental. The number of African-Americans living in public or assisted housing is also disproportionately high. Because of these numbers, the City has focused a significant portion of its program resources towards the provision of affordable home ownership and rental opportunities.

The special needs population is typically an underserved group. They include the frail elderly and elderly, disabled, mentally and physically challenged, persons living with HIV/AIDS, and those living with substance abuse problems. Among the housing choices are transitional housing, supportive housing, and subsidized housing. Each has its own distinct needs, which are addressed individually in this document. Many special needs individuals require supportive services to maintain daily activities.

The cost of housing is the primary barrier to developing, improving, and maintaining affordable housing for low and moderate income households in Greenville. The public policies of taxation, land use controls, zoning, fees and charges, growth limits, and building codes were not found to be barriers to affordable housing in the jurisdiction. The City acts as an ally in the efforts to expand affordable housing stock, seeking to change or waive the impact of public policies where such policies function as barriers to affordable housing.

In October 2018, Opticos Design presented on Missing Middle Housing to the City of Greenville. Missing Middle Housing is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. This includes units that are compatible in scale with single-family homes, but help create density to accommodate the desire for diversity in housing, transportation, and workplace choices among urban residents. Missing Middle Housing offers the opportunity for dense, walkable neighborhoods in Greenville without compromising compatibility. This is accomplished through the construction of the Missing Middle Housing units which provide a smaller footprint and lower perceived density than large, multifamily units. By creating smaller, well designed units, Missing Middle Housing fosters community within neighborhoods by creating more affordable units within walking distance of amenities and other vibrant communities. In 2019, Opticos will be assessing regulatory barriers to the construction of Missing Middle Housing in Greenville. They will conduct a scan of the city's code and will provide their recommendations on how

the City can better regulate and encourage Missing Middle Housing in the community.

AP-85 Other Actions – 91.220(k)

Introduction:

The funding awarded to the City of Greenville by the U.S. Department of Housing and Urban Development (HUD) provides the foundation for promoting neighborhood revitalization and supporting the preservation and production of affordable housing opportunities. The City uses its CDBG and HOME funding to leverage additional local, state and national resources and services and programs to improve the quality of life for citizens living in our Special Emphasis Neighborhoods.

Actions planned to address obstacles to meeting underserved needs

The City of Greenville, in partnership with Greenville County, the Greenville County Human Relations Commission (GCHRC), the Greenville County Redevelopment Authority (GCRA), and the Housing Authorities of the Cities of Greenville and Greer, has selected a consultant to draft the Impediments to Fair Housing Choice report. The following issues will be studied and data utilized to identify underserved resident needs:

- Patterns of integration and segregation
- Racially or ethnically concentrated areas of poverty
- Disparities in access to opportunity
- Disproportionate housing needs

City Staff hosts the Neighborhood Empowerment Workshop Series in partnership with GCHRC, GCRA, and the United Way of Greenville County. Topics are selected as communicated by Special Emphasis neighborhood residents. Speakers and resources are provided during multiple sessions and in various locations both in the city and county. This effort serves to bring otherwise inaccessible educational sessions and information directly to residents.

Actions planned to foster and maintain affordable housing

The City works in partnership with several organizations to produce and preserve affordable housing. The Greenville Housing Fund was established in January 2018 as another resource for developers to access to finance affordable and workforce housing development. To date, four (4) loans have been closed totaling \$1.3 million and supporting the preservation and production of 303 affordable and workforce housing units. Another partner, CommunityWorks, offers a rental rehabilitation program for property owners. The Landlord Assistance Program provides low interest loans to repair rental

homes. Owners must commit to maintain the homes as affordable for at least five (5) years.

The City also uses its CDBG funding to acquire vacant parcels and vacant and dilapidated homes for redevelopment as affordable housing opportunities. City staff also serve as champions for affordable housing and support developers through the development review process. We will continue to promote affordable housing preservation and production during the 2019-2020 fiscal year.

In

Actions planned to reduce lead-based paint hazards

Low income residents are more at-risk of lead exposure than any other group due to the dilapidated condition of many of the units that are affordable to low income residents. Most of these units are rental units. These housing units often pose a serious threat to residents, children in particular.

Lead abatement or control is a necessary procedure for an estimated 60% of Greenville's housing stock. The cost of these methods can be prohibitive as in many cases the cost to control have equaled or exceeded the value of the structure. This issue can have a dramatic impact on low income residents.

The City of Greenville's Community Development Division provides risk assessments through a licensed lead paint risk assessor for properties that are assisted under the Emergency Repair and Community Improvement Program (CIP). The results of these assessments are incorporated into the work write ups for the properties and are addressed by contractors with lead paint training. Properties are then cleared by an approved risk assessor. Community Development staff has received training in risk assessment procedures.

Actions planned to reduce the number of poverty-level families

All of the City's programs and services offered support the reduction of poverty in our community. City staff attend each monthly neighborhood association meeting to deliver information on community resources and connect residents to available services.

In partnership, the City supports recently launched Financial Empowerment Centers under the

management of the Greenville County Human Relations Commission. Three centers within the city limits provide free financial counseling for debt reduction, savings goals, homeownership goals, and obtaining savings/checking accounts.

Staff is actively engaged in program planning for Circles Greenville County, a local chapter of the Circles USA initiative that focuses on “Building Community to End Poverty.” The Circles program pairs middle and high income volunteers with participants (Circle Leaders) who strive to find their way out of poverty. Strategic planning highlights and details strategic relationships and leveraging, program marketing, advocacy, resource building, funding and sustainability, programming, and strategic conversations in forwarding poverty reduction.

Actions planned to develop institutional structure

Monitoring objectives are guided by CDBG, HOME and HOPWA Program regulations. The monitoring process ensures that the housing and community development projects comply with Federal regulations. Applicable regulations include 24 CFR 570.501(b), 24 CFR 570.502, 24 CFR 85.40, and 24 CFR 92.504. Community Development continues to implement ongoing strategies for monitoring its sub-recipients, contractors, developers, consultants, and CHDOs. The City enters into written contractual agreements with sub-recipients, contractors, developers, CHDOs, and others to establish their responsibilities under the CDBG, HOME and HOPWA Programs.

Actions planned to enhance coordination between public and private housing and social service agencies

In Greenville, agencies serving families living in poverty meet on regular basis to identify best practices, coordinate services and reduce duplication. For instance, the Upstate Homeless Coalition meets on a monthly basis to share current information on social service organizations, homeless population efforts,

Discussion:

The City of Greenville is an active participant in Special Emphasis neighborhood resident training, education, and empowerment. In collaboration with the Greenville County Redevelopment Authority and the United Way of Greenville County, Staff hosts a 3-tiered program under the umbrella of Greenville Dreams. The Greenville Dreams initiative is an active body of neighborhood leaders who have access to educational training through the Grassroots Leadership Development Program (GLDP),

monthly Monday Night Empowerment Sessions and the Alumni Action Arm. Guidance in applying for and being awarded funding through the Grant Assistance Partnership (GAP) program is also provided to neighborhood associations through Greenville Dreams.

GLDP is a 5 session course offered on a yearly basis at no cost to neighborhood leaders, community advocates, and professionals in the Greenville community. Priority is given to residents of designated Special Emphasis Neighborhoods in the City of Greenville and Greenville County. Best practices in Core Leadership Skills, Creating Positive Community Change, Organizing for Long Term Change, Community Assets and Improvement are examples of recent session titles.

Monthly Monday Night Empowerment Sessions are planned as small forum presentations and question/answers formats organized by staff. Resources are selected from topics and issues of interest and concern to attendees. Current public information and events are relayed during each session and time set aside for networking between resident leaders and speakers.

The third tier of Greenville Dreams is comprised of all graduates of GLDP training. Goals for this group include higher-level training workshops and exposure to advocacy at the state level. Alumni have expressed a desire to organize and work on specific projects as needed on a larger scale.

The grassroots training and mentorship through Greenville Dreams is an initiative through which the City hopes to provide the tools needed by its Special Emphasis Neighborhoods to become empowered and successfully self-directed.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Greenville’s 2019-2020 total allocation of CDBG funds is \$761,906. Community Development seeks to focus the CDBG funds within the City’s special emphasis neighborhoods to promote revitalization and redevelopment. The special emphasis neighborhoods meet the HUD definition of low-to-moderate income areas. In focusing resources in these areas, the great majority (over 90 percent) of CDBG funds are used to assist low to moderate income people. The City helps support many public services with CDBG funds including: the After School Tutorial program; neighborhood engagement activities; and the Fair Housing Counseling program. The City is able to provide partial funding for these services, while expending less than 15 percent of its CDBG funds.

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	500
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:	500

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%

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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:

Other sources of investment include City of Greenville's General Fund, philanthropic contributions, corporate contributions, lender investments and funding from the SC State Housing Finance and Development Authority.

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:

The City anticipates receiving \$266,933 in HOME Investment Partnership Program funding. The City of Greenville uses the HOME affordable homeownership limits. This year, the City will use its HOME funds for new construction of affordable rental homes.

During the 2019-2020 fiscal year, HOME funds will not be used to provide down payment assistance by the City nor its CHDOs or other entities. Eligible applicants are residents of the City's special emphasis neighborhoods that meet income qualifications and complete a homeownership training class offered by local partner, Greenville County Human Relations Commission. Applicants are solicited with the help of area partners, neighborhood associations, realtors, lenders and are selected on a first-qualified, first-served basis. There is no other limitation or preference given to participating beneficiaries. When new houses are available for purchase, applications are available on the City's Community Development website: <http://www.greenvillesc.gov/274/Forms-Applications> and also available at the Community Development office, 206 S. Main Street.

The City of Greenville utilizes the recapture provisions offered in the HOME Program regulations. Below is a description of our Recapture Provisions for both programs.

Homeowner Rehabilitation - The City offers forgivable loans for qualified homeowners to repair substandard owner occupied houses. The City's maximum forgivable loan, secured as a soft second mortgage is \$24,500. The mortgage shall be a five (5) or ten (10) year deferred payment loan depending on the amount of subsidy provided (<\$15,000-5 year; ≥\$15,000 – 10 year). Loans are forgiven at the rate of 1/60th or 1/120th per month. Upon any transfer of the property during the five or ten-year period, the pro-rated portion of the loan is due and payable in full to the City of Greenville. The City will negotiate a repayment plan based on income in order to recover the HOME funds in a timely manner. All recaptured HOME funds will only be used for HOME eligible activities.

Homeowner Down Payment Assistance Program. Typically, the City offers mortgage subsidies for qualified buyers. This assistance is considered direct subsidy to the home buyer. The City's maximum mortgage subsidy, secured as a soft second mortgage does not exceed \$10,000 per home

buyer. The mortgage shall be a five (5) or ten (10) year deferred payment loan depending on the amount of HOME subsidy provided (<\$15,000-5 year; ≥\$15,000 – 10 year). Loans are forgiven at the rate of 1/60th or 1/120th per month. The subsidy provided shall be the difference between the maximum loan that the potential home buyer can afford and the sales price. Under no circumstance will the City's mortgage subsidy exceed what is necessary to qualify the potential home buyer for a first mortgage.

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:

Upon any sale of the property during the five, ten or twenty-year affordability period, the pro-rata reduction of recapture amount during the affordability period is due and payable to the City of Greenville. The City will limit the amount to be recaptured to the net proceeds available from the sale. All recaptured HOME funds will be used for HOME eligible activities only.

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:

The City does not use its HOME funds to refinance existing debt.

Grantees for the HOPWA program were selected based on the annual count conducted by DHEC for the respective counties that these organizations serve throughout Laurens, Pickens, and Greenville County.

