

2018-2019 Annual Action Plan

CITY OF GREENVILLE, SC



Executive Summary

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

1. Introduction

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 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 retained 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 improves. 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, 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. The schedule used by the Community Development Advisory Committee is included in the appendix.

A public hearing was held on June 4, 2018 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 25, 2018. The meeting had 1 attendee. City staff regularly attend monthly association meetings of the neighborhoods that benefit from the use of HUD funding to share updates and resource information. This may be a reason for low attendance at this public hearing. 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 attendee was aware of the work being done by Community Development staff and was pleased to see the increase in funding for the upcoming year.

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

Comments made 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 Partnerships (HOME) Program. The City also receives Housing Opportunities for Persons with AIDS (HOPWA) funds. The Community Development division is the responsible agency 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

Attn: Monique Mattison, Community Planner, or e-mail mmattison@greenvillesc.gov

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 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 (CDC), City departments, contractors, and philanthropic organizations. Community Development connects employment, housing, education, and 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 on many projects and 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 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 Greenville Health System and Bon Secours St. Francis Health System. These results have been shared with the public, and Greenville Health System 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 topics are also presented through the Neighborhood Empowerment Workshop Series which is scheduled on a monthly basis to be held at one of the community centers.

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 Upstate 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, 2nd Chance (multiple eviction support) and Education & Advocacy Committees. Funding has been approved in the 2018-2019 fiscal year to support first year operations for this organization.

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 Homes 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 Upstae
	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 affordable housing development.
7	Agency/Group/Organization	Homes of Hope
	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

The goal was to reach out to all agencies that serve the City of Greenville.

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)

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 2018-2019 Annual Action plan was held on Monday, June 4, 2018 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.

Further, City Council adopts the Annual Action Plan by Ordinance which requires two readings during City Council meetings. City Council adopted the Annual Action Plan budget as a part of the City's Operating Budget during two readings - April 23 and May 14.

Additionally, the City conducts a public hearing for the Annual Action Plan. The notice for the public hearing was advertised in the local newspaper – Greenville News. This year's public hearing for the 2017-2018 Annual Action plan was held on Tuesday, April 25, 2017 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 are attached in the appendix.

Further, City Council adopts the Annual Action Plan by Ordinance which requires two readings during City Council meetings. Community Development staff presented the proposed budget to City Council in two (2) briefing sessions on May 8. City Council adopted the Annual Action Plan during two readings May 15 and May 22.

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 Hearing	Non-targeted/broad community	1 Attendee	Attendee was aware of the work being done by Community Development staff and was pleased to see the increase in funding for the upcoming year.		
2	Newspaper Ad	Non-targeted/broad community	No public comments were received.	No public comments were received.	No public comments were received.	

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. This funding will be made available to support the development of affordable housing within the City.

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	777,530	0	0	777,530	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	307,552	0	0	307,552	0	Funds will be used to complete owner-occupied repair and construction affordable rental housing

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: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	475,984	0	0	475,984	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 - local	Acquisition Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	2,000,000	0	0	2,000,000	0	In January 2017, Greenville City Council appropriated \$ 2 million to establish the Greenville Housing Fund. This funding will be made available to support the development of affordable housing within the City.

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, SC State Housing Finance and Development Authority, local lenders, and other sources. The City of Greenville maintains a HOME match balance of \$6,302,772.11 in excess match. We anticipate that the HOME match for the 2018-2019 program year will be satisfied from a contribution of local resources to the Joshua's Way development on Jenkins Street in the Sterling neighborhood. Funding in the amount of \$130,000 has been committed to construct infrastructure to support this development.

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 construction/rehabilitation of affordable housing. During the 2018-2019 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, and Habitat for Humanity.

Discussion

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: \$132,017 HOPWA: \$0 HOME: \$90,891	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	CDBG: \$0 HOPWA: \$0 HOME: \$0	Rental units rehabilitated: 1 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: \$132,018	Other: 6 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Produce affordable rental and homeownership units	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	CDBG: \$0 HOME: \$185,906	Rental units constructed: 11 Household Housing Unit Other: 4 Other
5	Energy-efficiency & sustainable building practices	2015	2019	Affordable Housing	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	CDBG: \$0 HOPWA: \$0 HOME: \$0	Rental units constructed: 11 Household Housing Unit
6	Support housing and services for special needs	2015	2019	Affordable Housing Non-Homeless Special Needs	Special Emphasis Neighborhoods Greenville, Anderson, and Pickens counties. Laurens county	Decent, Safe, and Affordable Housing	CDBG: \$0 HOPWA: \$475,982 HOME: \$0	Other: 0 Other
7	End chronic homelessness	2015	2019	Affordable Housing Homeless	Special Emphasis Neighborhoods	Decent, Safe, and Affordable Housing	CDBG: \$20,000 HOPWA: \$0 HOME: \$0	Homelessness Prevention: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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	CDBG: \$0 HOPWA: \$0 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
9	Address neighborhood infrastructure needs	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	CDBG: \$0 HOPWA: \$0 HOME: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Rental units constructed: 7 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit
10	Safety and crime prevention within neighborhoods	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	CDBG: \$0 HOPWA: \$0 HOME: \$0	Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit
11	Code enforcement & demolition of blighted property	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	CDBG: \$0 HOPWA: \$0 HOME: \$0	Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Support the After School Tutorial Initiative	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	A Suitable Living Environment	CDBG: \$10,000 HOPWA: \$0 HOME: \$0	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 HOPWA: \$0 HOME: \$0	Public Facility or Infrastructure 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	CDBG: \$0 HOPWA: \$0 HOME: \$0	Other: 25 Other
15	Employment training and job readiness programs	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	CDBG: \$0 HOPWA: \$0 HOME: \$0	Jobs created/retained: 10 Jobs
16	Creation and retention of businesses	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	CDBG: \$0 HOPWA: \$0 HOME: \$0	Businesses assisted: 2 Businesses Assisted
17	Ensure residents have transportation options	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	CDBG: \$0 HOPWA: \$0 HOME: \$0	Other: 100 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	Support healthy communities	2015	2019	Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	CDBG: \$0 HOPWA: \$0 HOME: \$0	Other: 50 Other
19	Support for neighborhood residents	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	Special Emphasis Neighborhoods	Expanded Economic Opportunities	CDBG: \$35,000 HOPWA: \$0 HOME: \$0	Other: 100 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Rehab assistance for owner occupied housing
	Goal Description	<i><u>2018-2019 Benchmark:</u> Rehabilitate twenty-five (25) owner-occupied homes through the City's rehabilitation programs and in partnership with Rebuild Upstate and Habitat for Humanity.</i>
2	Goal Name	Rehab assistance for rental housing
	Goal Description	<i><u>2018-2019 Benchmark:</u> One (1) rental properties will be rehabbed.</i>
3	Goal Name	Acquire property for revitalization
	Goal Description	<i><u>2018-2019 :</u> Community Development will seek to acquire six (6) properties utilizing CDBG funds.</i>

4	Goal Name	Produce affordable rental and homeownership units
	Goal Description	<p><u>2018-2019 Benchmark:</u> CDBG:</p> <p><i>HOME: Develop affordable rental housing using the Section 8 Housing Choice Voucher program. Funds will be used to develop a total of 11 affordable rental homes. Multiple infill property development projects will be carried out by Homes of Hope in designated Special Emphasis Neighborhoods. Nine (9) rental units will be constructed in the Green Avenue, West Greenville, Greater Sullivan, and Iola Street neighborhoods. Funds will also be used for the development by Genesis Homes to construct two (2) affordable rental units in the Greenline-Spartanburg neighborhood.</i></p> <p><i>Other funding sources will be used to construct four (4) single family rental units in Special Emphasis neighborhoods. Develop affordable rental housing opportunities using Section 8 Housing Choice Voucher program.</i></p> <p><u>2018-2019 Benchmark:</u> The City will work in partnership with the newly formed Greenville Housing Fund which serves as a financial mechanism to support affordable housing development in the City.</p>
5	Goal Name	Energy-efficiency & sustainable building practices
	Goal Description	
6	Goal Name	Support housing and services for special needs
	Goal Description	<p><u>2018-2019 Benchmark:</u> Contribute funds to AID Upstate and the Upper Savannah Care Services to provide financial assistance, rent, utilities, mortgage, prescriptions, transportation, and mental health counseling to persons living with HIV/AIDS.</p>
7	Goal Name	End chronic homelessness
	Goal Description	<p><u>2017-2018 Benchmark:</u> The City will continue to be represented on the Upstate Housing Connection and Greenville Homeless Alliance. We will work with both groups to identify projects/programs and partnership opportunities to reduce homelessness in Greenville.</p>

8	Goal Name	Planning, education activities, and advocacy
	Goal Description	<p><u>2018-2019 Benchmark:</u> The City will provide support and assistance to the Greenville County Human Relations Commission in structuring the Financial Empowerment Centers program which is designed to help residents build financial stability by providing anti-poverty services to the residents of Greenville County.</p> <p><u>2018-2019 Benchmark:</u> Utilize the completed affordable housing study, “Balancing Prosperity and Housing Affordability in Greenville” to foster affordable housing development, continue to update Neighborhood Vision Plans, and continue to work with developers to implement neighborhood plans.</p>
9	Goal Name	Address neighborhood infrastructure needs
	Goal Description	<p><u>2018-2019 Benchmark:</u> Support the development of Joshua’s Way, a development partnership between the City of Greenville, Habitat for Humanity and Homes of Hope to develop 13 affordable rental and for sale homes in the Sterling neighborhood. City funding will support infrastructure improvements.</p>
10	Goal Name	Safety and crime prevention within neighborhoods
	Goal Description	<p><u>2018-2019 Benchmark:</u> Maintain the Neighborhood Action Team by Continuing to work with Legal Department, Police Department and Building Codes Division to monitor police reported crime in special emphasis neighborhoods and identify areas for more intense focus. Continue to work with the Crime Response Team (CRT) to develop solutions to concerns and challenges in our Special Emphasis Neighborhoods.</p>
11	Goal Name	Code enforcement & demolition of blighted property
	Goal Description	
12	Goal Name	Support the After School Tutorial Initiative
	Goal Description	<p><u>2018-2019 Benchmark:</u> An estimated 140 children will be served each year.</p>

13	Goal Name	Continue to support and advocate for Fair Housing
	Goal Description	<i>2018-2019 Benchmark: The Community Development division will contract with the Human Relations Commission to monitor and advocate for fair housing activities. Approximately 150 persons will receive assistance from the Human Relations Commission each year.</i>
14	Goal Name	Develop and enhance recreational opportunities
	Goal Description	<i>2018-2019 Benchmark: Work with Special Emphasis Neighborhoods to continue expanding community gardening, biking and trails concepts.</i>
15	Goal Name	Employment training and job readiness programs
	Goal Description	<i>2018-2019 Benchmark: Work with SHARE, Goodwill, Greenville Tech and other area partners to pursue funding opportunities to expand workforce training, and to help promote existing programs to better connect residents with sustaining wages. City staff will continue to maintain the Workforce Resource list that is published on our website. Although no City funding will be expended, at least 10 persons residing in the City's Special Emphasis Neighborhoods will be assisted through one of the job training and placement programs listed above.</i>
16	Goal Name	Creation and retention of businesses
	Goal Description	CommunityWorks provides coaching support for citizens wishing to start a small business. In addition, CommunityWorks offers loans to establish those businesses. Although no City funding will be provided, CommunityWorks will support the development of at least 2 small businesses within the City of Greenville.
17	Goal Name	Ensure residents have transportation options
	Goal Description	<i>2018-2019 Benchmark: Utilize Bus Rapid Transit and Transit Oriented Development Plan to continue discussions on connecting the special emphasis neighborhoods to employment centers either via a BRT or improvements to the existing bus and/or trail system. Work with Greenlink to promote the importance connection between affordable housing and public transit opportunities. The City will work with Greenlink, our public transit system, to increase awareness of the Greenlink and its updated bus routes.</i>

18	Goal Name	Support healthy communities
	Goal Description	<i><u>2018-2019 Benchmark:</u> Work with Special Emphasis Neighborhoods to create and/or maintain community gardens.</i>
19	Goal Name	Support for neighborhood residents
	Goal Description	<i><u>2018-2019 Benchmark:</u> Community Development will allocate up to \$12,000 for the Grant Assistance Program (GAP) during the 2018- 2019 program year. The GAP program is a joint effort with the United Way of Greenville County and the Greenville County Redevelopment Authority to provide small grants, up to \$2,500, to neighborhood associations to undertake neighborhood revitalization activities. Funding provided by the City will be used to support Special Emphasis Neighborhoods in the City.</i>

Projects

AP-35 Projects – 91.220(d)

Introduction

The budget for the 2018-2019 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 2018-2019 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 two Community Housing Development Organizations (CHDO's), Genesis Homes and Homes for Hope, to develop affordable housing strategies and construct new rental and home owner units.

During the 2018-2019 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 and Demolition
5	Neighborhood Engagement
6	Financial Empowerment Centers
7	After-School Tutorial Program
8	Greenville Homeless Alliance
9	Fair Housing Counseling Program
10	2018 City of Greenville SCH18F003 (GV)
11	2018 AID Upstate SCH17F003 (AIDU)
12	2018 Upper Savannah Care Services SCH18F003 (USCS)
13	HOME Administration
14	Homes of Hope

#	Project Name
15	Genesis Homes

Table 7 - Project Information

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

The cost of housing is the primary barrier 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: \$155,506
	Description	Funds will be used for the operating expenses related to administering the CDBG program.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	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: \$285,989
	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	6/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	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 Energy-efficiency & sustainable building practices
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$132,017 HOME: \$90,891
	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	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
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. A portion of the funding will be utilized by Rebuild Upstate and Habitat for Humanity.	

4	Project Name	City-Wide Property Acquisition and Demolition
	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: \$132,018
	Description	Funds will be used to acquire properties in the City's Special Emphasis Neighborhoods.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	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 Address neighborhood infrastructure needs 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 implement recommendations made by the Neighborhood Vibrancy Task Force including provision of GAP grants.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
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 establish Financial Empowerment Centers and serve residents living within the City of Greenville.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities		
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, Juanita Butler, and Bobby Pearce Community Centers.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	Greenville Homeless Alliance
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Support housing and services for special needs End chronic homelessness Support healthy communities Support for neighborhood residents
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment Expanded Economic Opportunities
	Funding	CDBG: \$20,000
	Description	Funds will be used to reduce the duration of homelessness by increasing housing options and by expanding effective support services.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

9	Project Name	Fair Housing Counseling Program
	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
	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	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	2018 City of Greenville SCH18F003 (GV)
	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: \$14,279
	Description	Funds will be used for the operating expenses related to administering the HOPWA program.
	Target Date	6/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Planned activities include development, reporting, and monitoring of projects related to HOPWA.
11	Project Name	2018 AID Upstate SCH17F003 (AIDU)
	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: \$420,152
	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	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities	<ul style="list-style-type: none"> • STRMU, \$102,240 • Supportive Service, \$109,210 • Permanent Housing Placement, \$25,000 • Project Care, Stephen's House, \$30,000 • Program Administration, \$30,000TBRA, \$74,452 	
12	Project Name	2018 Upper Savannah Care Services SCH18F003 (USCS)
	Target Area	Laurens county

	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: \$41,553
	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	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	<ul style="list-style-type: none"> • STRMU, \$10,000 • Supportive Services, \$23,116 • Permanent Housing Placement, \$1,000 • Program Administration, \$2,900 • TBRA, \$4,537 <p>Planned activity amounts do not add up to \$41,553 so added to TBRA</p>
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: \$30,755
	Description	Funds will be used for operating expenses related to administering the HOME program.
	Target Date	6/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	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	Homes of Hope
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Produce affordable rental and homeownership units
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	HOME: \$125,000
	Description	Funds will be used for the development of 9 rental homes in the Green Ave., West Greenville, Greater Sullivan, and Iola St. areas.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	9 rental units developed in the Green Ave., West Greenville, Greater Sullivan, and Iola St. areas.
15	Project Name	Genesis Homes
	Target Area	Special Emphasis Neighborhoods
	Goals Supported	Produce affordable rental and homeownership units
	Needs Addressed	Decent, Safe, and Affordable Housing A Suitable Living Environment
	Funding	HOME: \$60,906
	Description	Funds will be used to develop 2 affordable rental homes in the Greenline-Spartanburg neighborhood.

	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Construct 2 affordable rental homes in the Greenline-Spartanburg neighborhood.

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 create modernized, rehabilitated or new construction of affordable rental and homeownership units in our neighborhoods.

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This year, the City will utilize HOME funds to support the development of eleven (11) rental units in partnership with our housing development partners, Homes of Hope and Genesis Homes. Additional sources of funding will leverage the City’s investment. CDBG funds will be used to complete Owner-Occupied rehabilitation projects throughout the Special Emphasis Neighborhoods on approximately 25 owner-occupied units. The City will acquire approximately 6 properties.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	42
Special-Needs	0
Total	42

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	11
Rehab of Existing Units	25
Acquisition of Existing Units	6
Total	42

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

Discussion

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 with the Housing Authority 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, on a redevelopment plan for the site known as the Preserve at Logan Park. GHA completed The Manor, a 55-unit senior housing facility in 2017 and recently completed the renovation of Brookhaven and Westview communities. The Harbor, formerly known as Brookhaven includes a total of 57 family units. Improvements to the existing Westview community, which has been renamed The Gallery, included the demolition of 7 apartments/management building, converting 18 -1 bedroom units to 12 art studios and the substantial renovation of 66 units. A new office/community building was also part of the rehabilitation.

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

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 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 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 with a funding in the amount of \$20,000 for the 2018-2019 fiscal year. Greenville Homeless Alliance is a relatively new organization. During the fiscal year, GHA will 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 and Greenville Homeless Alliance 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.

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 with the Greenville Homeless Alliance, a coalition of organizations whose goal is to make homelessness brief and rare in Greenville.

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 with 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	3
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	118

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). The City recently 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 March 2018 and is currently in the process of reviewing application 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.

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.

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 currently hosts a series of Neighborhood Empowerment Workshops that are presented at 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.

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 updated regularly. 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 will be strategically located throughout Greenville County 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:

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.

AP-85 Other Actions – 91.220(k)

Introduction:

Greenville is facing a level of growth that is unprecedented in our lifetime. There are many positive aspects of our city's growth and success, however, the most challenging unintended consequence of this growth is the pressure it creates on our affordable and workforce housing supply. This pressure can leave long-time residents and citizens vital to our local workforce without suitable options for housing.

The City worked over six months in 2016 with a 25-member steering committee to develop a strategy and offer recommendations to aid in the creation and retention of affordable housing options. The report was completed and presented to City Council on November 28, 2016. Included in the report were two recommendations: (1) the active preservation of existing units that are already affordable as well as the production of new units and (2) the acquisition of property to support the production of new affordable housing. The plan further recommended the creation of a Housing Trust Fund, a non-profit 501©(3) organization, to receive contributions and distribute funding according to established guidelines established.

On January 9, 2017, City Council adopted the Balancing Prosperity and Housing Affordability in Greenville report and appropriated \$2 million toward the implementation of the recommendations made in the report. The report also recommended that philanthropy, corporate and other charitable organizations leverage the City's contribution with an investment of \$1 million. A 13-member working lead the development of a housing trust fund and evaluated the broader issues that affect housing affordability in the City. Greenville County has also studied the affordable housing issue, modeled along the same lines as the City's study, which will help address community-wide affordable housing issues in the future.

On March 29, 2018 community partners and stakeholders launched the recommended housing trust, The Greenville Housing Fund, under the umbrella of Community Works, a non-profit financial institution which focuses helping the underserved through financial education, lending and investing. The Greenville Housing Fund will utilize available funds to support developers in the construction of new affordable units as well as the rehabilitation and preservation of existing housing stock.

The goals of the Greenville Housing Fund are as follows:

- To advocate for and champion affordable housing in Greenville,
- To invest in affordable housing development, and
- To purchase land for affordable housing development.

Investments are to support households with annual incomes ranging from \$15,000 to \$55,000. Projects offering affordable units beyond these income ranges will also be considered. Initial developments will

be within the city limits with aspirations to expand throughout Greenville County.

Actions planned to address obstacles to meeting underserved needs

Minority/Women Owned Business Outreach

The City realizes a need to increase minority/women business participation. As a result, the Procurement Administrator and staff participate in minority sponsors exhibits and shows. A special brochure has been developed in addition to a link on the City's web site to encourage minority participation. Both guide business owners on working with the City to develop competitive bids.

Actions planned to foster and maintain affordable housing

Listed below are the strategies the Human Relation Commission and Community Development are undertaking this year to affirmatively further Fair Housing:

- Continued outreach and awareness of tenant/landlord issues. The HRC staff attends neighborhood association meetings to provide assistance and education. Greenville has experienced an influx of Hispanic citizens. Brochures translated in Spanish and an interpreter has been utilized to bridge the language barrier may that become an obstacle to Fair Housing;
- Continued advocacy against predatory lending by providing and endorsing predatory lending workshops. Predatory lending targets seniors and minority groups. The HRC's workshops and sessions help citizens recognize and report predatory lending practices; The City will host lunch and learns on topics such as Protecting Your Investment, Identity Theft and Fair Housing.
- Establishment of Financial Empowerment Centers throughout the community. The FECs 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 will be strategically located throughout Greenville County to assure ease of accessibility.

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.

The following outlines the City's Lead-Based Paint Policy:

1) All children under the age of ten (10) living in the home or who visit the home on a regular basis must be tested for elevated blood lead levels before any rehabilitation work may begin. An elevated blood level is defined as a blood lead level of 10 micrograms per deciliter or more. If a child is determined to have a blood lead level of 20 micrograms per deciliter or above for a single test or has a blood lead level of 15-19 micrograms per deciliter in two tests taken at least three months apart then immediate environmental intervention is required. The Community Development Division will notify the Greenville Health Department for such intervention.

2) All children under the age of ten (10) shall be removed from the home during the actual renovation work. An exception to this requirement is possible if all work will be performed on the exterior only and a Certified Lead-Based Paint Risk Assessor determines that no lead hazard exists.

3) Homeowners must agree that children will not be allowed back into the home until clearance is achieved by a Certified Risk-Assessor, lead-based paint Inspector, or Clearance Technician.

4) Temporary Relocation of inhabitants is required unless: (a) the work will not disturb lead-based paint or lead-based paint hazards; (b) only exterior work is being conducted and openings to the interior are closed during the work and lead-hazard-free entry to the dwelling is provided; (c) the interior work will be completed in 8 hours, the work sites are contained to prevent dust release into other areas, and no other health or safety hazards are created; or (d) interior work will be completed in 5 consecutive days, work sites are contained.

5) Other health or safety hazards are created, work sites and areas 10 feet from the containment are cleaned at the end of each work day, and occupants have safe access to sleeping, kitchen and bathroom facilities. **Note:** Relocation of elderly residents will not be required as long as the elderly resident provides informed consent before commencement of the work.

All work is to be performed by contractors who are certified to perform interim control work or

abatement as defined by HUD and EPA, and therefore, are trained in safe work practices.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy includes all those actions listed above. The City has developed two comprehensive revitalization strategies for the Green Avenue and Viola Street Neighborhoods and master plans for West Greenville, Greenline-Spartanburg, Haynie-Sirrine, Sterling, Nicholtown, and Southernside Neighborhoods. These plans have been developed in partnership with residents who also participate in implementation.

Beyond the bricks and mortar, the City has invested a significant amount of its resources to the creation and implementation of the KEY and LADDER Programs. Both comprehensive programs were developed in coordination with a number of participating agencies to build human capacity. The two programs were designed to address the root causes of poverty. LADDER, the comprehensive job training/placement program, offers upward employment mobility. The increase in living wages helps families and adults to build wealth and achieve homeownership. The KEY, the comprehensive housing program, step-by-step assists persons in achieving homeownership. Although funding is no longer provided by the City to SHARE for the LADDER or KEY programs, we continue to make residents aware of these resources.

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.

Community Development annually monitors recipients' activities in an effort to reinforce proper management control and accountability of each CDBG, HOME and HOPWA funded project. The Division tracks performance activities through periodic and routine on-site and desk reviews. Sub-recipients and contractors' activities are closely evaluated to ascertain levels and degrees of progress, and identify potential problem areas where corrective strategies can be implemented. As a part of the monitoring process, the City requires funded recipients submit regular written reports to justify requests for monetary draws and to report on the progress of activities to date. Special attention via consultations and/or technical assistance is readily available to sub-recipients and contractors to acquaint them with the City's processes and procedures for delivering quality products and services to low and moderate income residents in accordance with Federal guidelines. Program recipients are always encouraged to

contact the City at any time with technical inquiries or questions about programmatic issues.

Fiscal year 2016-2017 was the twenty-eighth year that the City of Greenville was awarded a Certificate of Achievement for Excellence in Financial Reporting by GFOA, the Government Finance Officer's Association of the United States and Canada. Additionally, the City hires, annually, an independent auditor to conduct performance and financial audits of its departments and divisions. The audits determine and report on whether the City's internal control systems are in compliance with applicable laws and regulations. The independent auditor performs tests of these controls to evaluate the effectiveness of the design and operation of the policies and procedures in preventing or detecting material noncompliance. These tests include examining whether:

- Performance measurements are commensurate with applicable benchmarks;
- Funded projects or activities are being carried out with adequate control over program and financial performance in a way that minimizes opportunities for mismanagement, waste, and abuse, especially in procurement and construction management; and,
- Limitations and ceilings on administrative costs or public services are not exceeded.

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.

Discussion:

Program Specific Requirements

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

Introduction:

The City of Greenville’s 2018-2019 total allocation of CDBG funds is \$777,530. 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	5,000
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:	5,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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 philanthropic contributions, corporate contributions, lender investments and 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 \$307,552 in HOME Investment Partnership Program funding. The City of Greenville uses the HOME affordable homeownership limits. The City uses its HOME funds for both Homeowner Rehabilitation and new construction of affordable rental homes. During the 2018-2019 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 or ten-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.

