

Greenville County
Redevelopment Authority

**Greenville County
Annual Action Plan FY 2021**

**City of Mauldin
Public Hearing March 15, 2021**



GCRRA

History and mission

- **Established in 1974. The Greenville County Redevelopment Authority (GCRA) takes a holistic approach to revitalize communities. GCRA works to improve the living conditions of the county's residents by building new homes, rehabilitating existing homes and improving the infrastructures within communities.**
- **Designated as the Administrator of Greenville County Entitlement Funds from HUD.**
- **Cooperative Agreement with Greenville County and five participating municipalities: Fountain Inn, Greer, Mauldin, Simpsonville and Travelers Rest. This is renewed every 3 years as required by HUD.**
- **Governed by a 12-member Board appointed by Greenville County Council.**

FY 2021 Annual Action Plan

- The Annual Action Plan is Greenville County's Application to the Federal Government (US Department of Housing and Urban Development) proposing the use of Community Development Block Grant (CDBG), HOME and Emergency Solutions Grant (ESG).
- FY 2021 funds is for the period beginning July 1, 2021 to June 30, 2022.
- This funding period also marks the 2nd year allocation of funds and activities for the Greenville County's 2020-2024 Consolidated Plan.

Community Development Block Grant (CDBG)

- At least 70% must be used for activities that benefit individuals with low to moderate incomes.
- All activities must meet one of three national objectives:
 - Benefit low- and moderate-income persons (by area or for limited clientele or presumed benefit).
 - Prevention or elimination of slums or blight
 - Urgent community development need (there must be an immediate threat to the health or welfare of community)

Home Investment Partnership (HOME)

- A Federal grant program designed to help jurisdictions expand the supply and availability of decent and affordable rental and homeownership housing for low- and very low-income families and households.

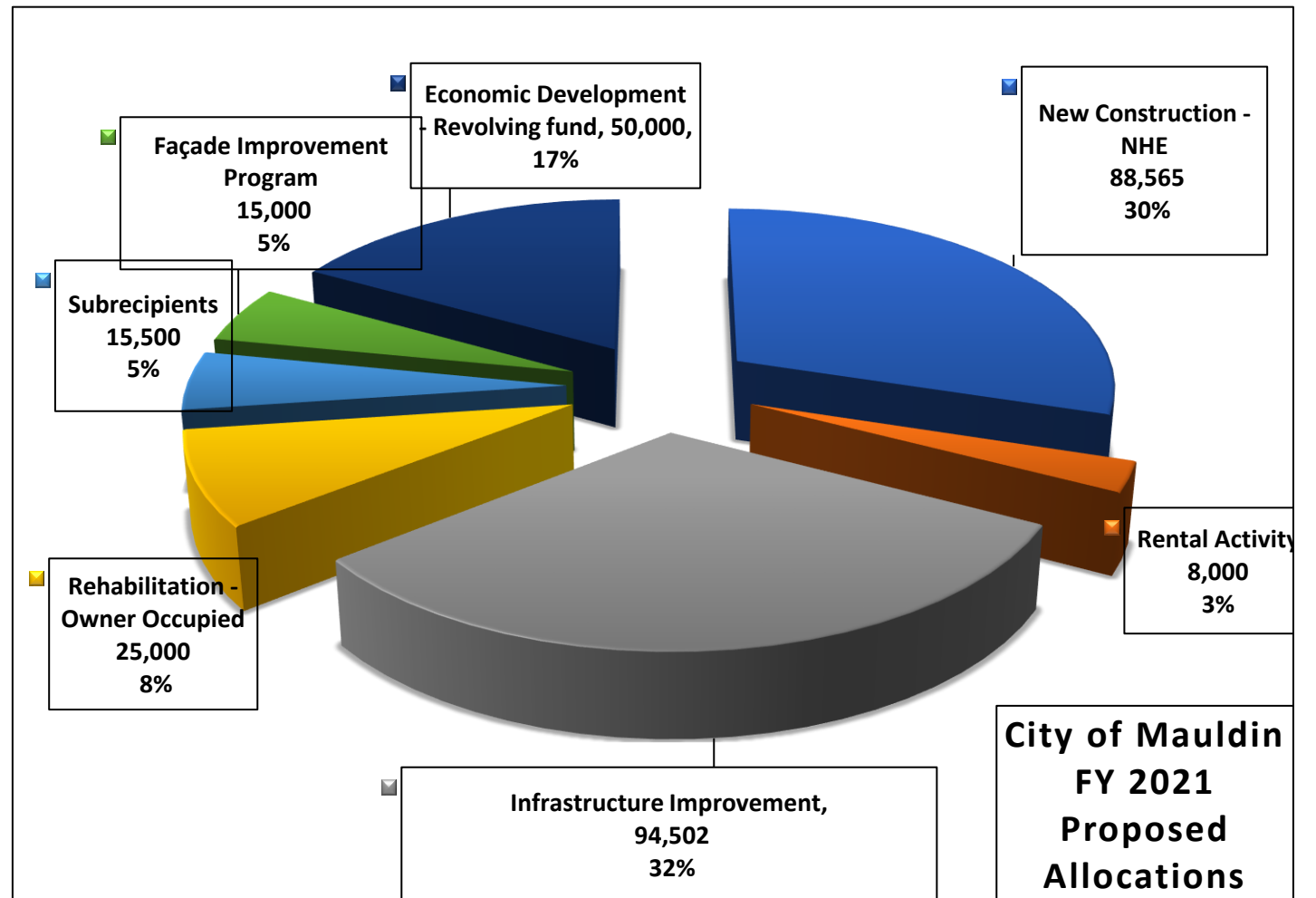
City of Mauldin

A three year allocation

Fund type	Final FY 2019	Final FY 2020	Final FY 2021
CDBG	\$178,948	\$212,960	\$184,002
CDBG - PI	\$ 22,000	\$ 14,000	\$ 16,000
HOME	\$ 68,683	\$ 73,557	\$ 70,565
HOME – PI	\$ 22,000	\$ 25,000	\$ 26,000
Total	\$291,631	\$325,517	\$296,567

City of Mauldin - FY 2021 proposed allocation \$296,567

<u>PROJECT / ACTIVITY</u>	<u>TOTAL</u>	<u>Percent</u>
New Construction - NHE	88,565	30
Rental Activity	8,000	3
Infrastructure Improvement	94,502	32
Rehabilitation - Owner Occupied	25,000	8
Subrecipients	15,500	5
Façade Improvement Program	15,000	5
Economic Development - Revolving fund	50,000	17
<u>TOTAL ALL FUNDING SOURCES</u>	<u>296,567</u>	100



GCRA – Housing Activities: HOME, CDBG, ESG & AHF

Housing Activities

- 1. Homeownership Units (New & Rehabbed - GCRA and Housing Partners)**
- 2. Rental Units – (New and Rehabbed - GCRA & Housing Partners)**
- 3. First Time Homebuyers Program (DPT & Closing Cost Assistance – CWC)**
- 4. Rental Assistance - Homelessness Prevention – At risk of homelessness**
- 5. Rental Assistance - Homelessness-Rapid Rehousing – Literally homeless**
- 6. Minor Home Repair Program (GCRA/Rebuild/Habitat/HomeWorks)**
- 7. Investor Program- Rental Rehab ** New**
- 8. Major – Homeowner Rehab – Program - GCRA**
- 9. MLF-Permanent Financing – GCRA funded homes**

GCRA- Community & Economic Development Activities (CDBG funds)

- ☐ Infrastructure improvement
- ☐ Facility Improvement
- ☐ Demolition – address slum & blight
- ☐ Public Service activities – CDBG Subrecipients
- ☐ Neighborhood capacity building – GAP funds

Economic Development

- ☐ Small Business Loans
- ☐ Façade Improvement Program

**GCRA-COVID-19 Financial
Relief Assistance**

1. **ESG-CV**
2. **CDBG-CV**
3. **County CV**

**COVID-19 Direct Financial
Assistance**

1. Rental Assistance
2. Utility Assistance
3. Mortgage Assistance
4. Business Assistance
5. Food Supplies
6. Medical and safety supplies

**NOTE: December 31, 2020:
Rental/Mortgage/Utilities: Assisted a
total 959 households (2,258 persons)**

Type of Assistance	Number of Households	Number of persons
Rental & Utilities	569	1,349
Mortgage	67	171
Utilities	323	738
Total	959	2,258

City of Mauldin
FY 2021 Proposed – CDBG Fund
Subrecipients' Allocations - \$15,500

	Name of Public Service Agency	Proposed Use CDBG fund	Recommended Allocation
1	Center for Community Services – Mauldin program	Public Service – referral programs – case management. Requested: \$5,000	\$5,000
2	Mauldin Parks and Recreation – Senior Program.	Equipment for pickle ball, bocce ball, online exercise classes, podium, miscellaneous equipment. Requested \$10,500	\$10,500

Public Works Activity: Mauldin – ADA Improvement

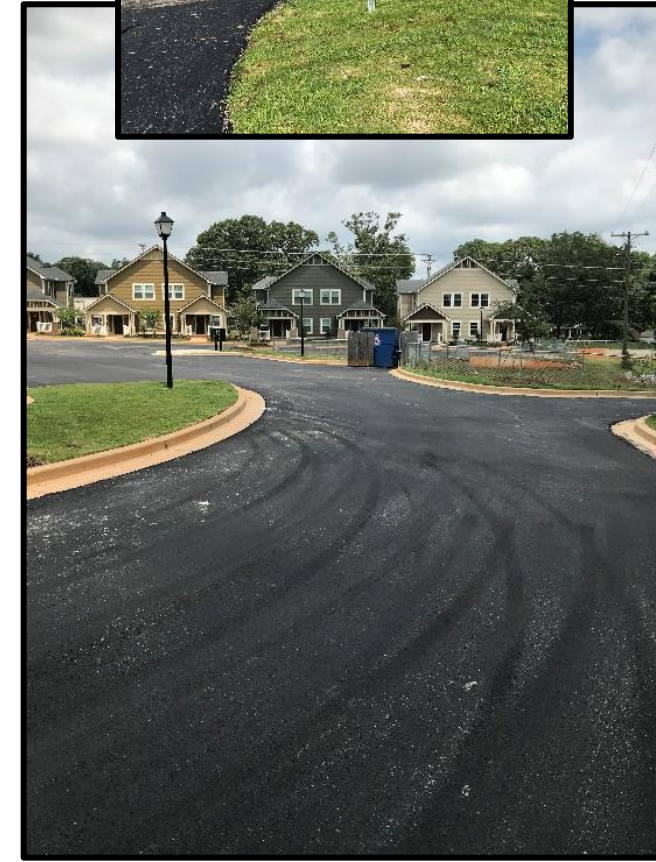
Mauldin Senior Center
Completed



Public Works Activity: Mauldin

Miller Place Court:

- Infrastructure
- Irrigation & Landscaping
- Signage
- Final Paving



Municipal Activity: Mauldin New Construction for Rental



Miller Place Court vertical/duplex construction – Complete & Occupied!

Mercy Housing South East (Approved 9% Tax Credit)

Funding sources:

GCRA/Mauldin: HOME \$100,000

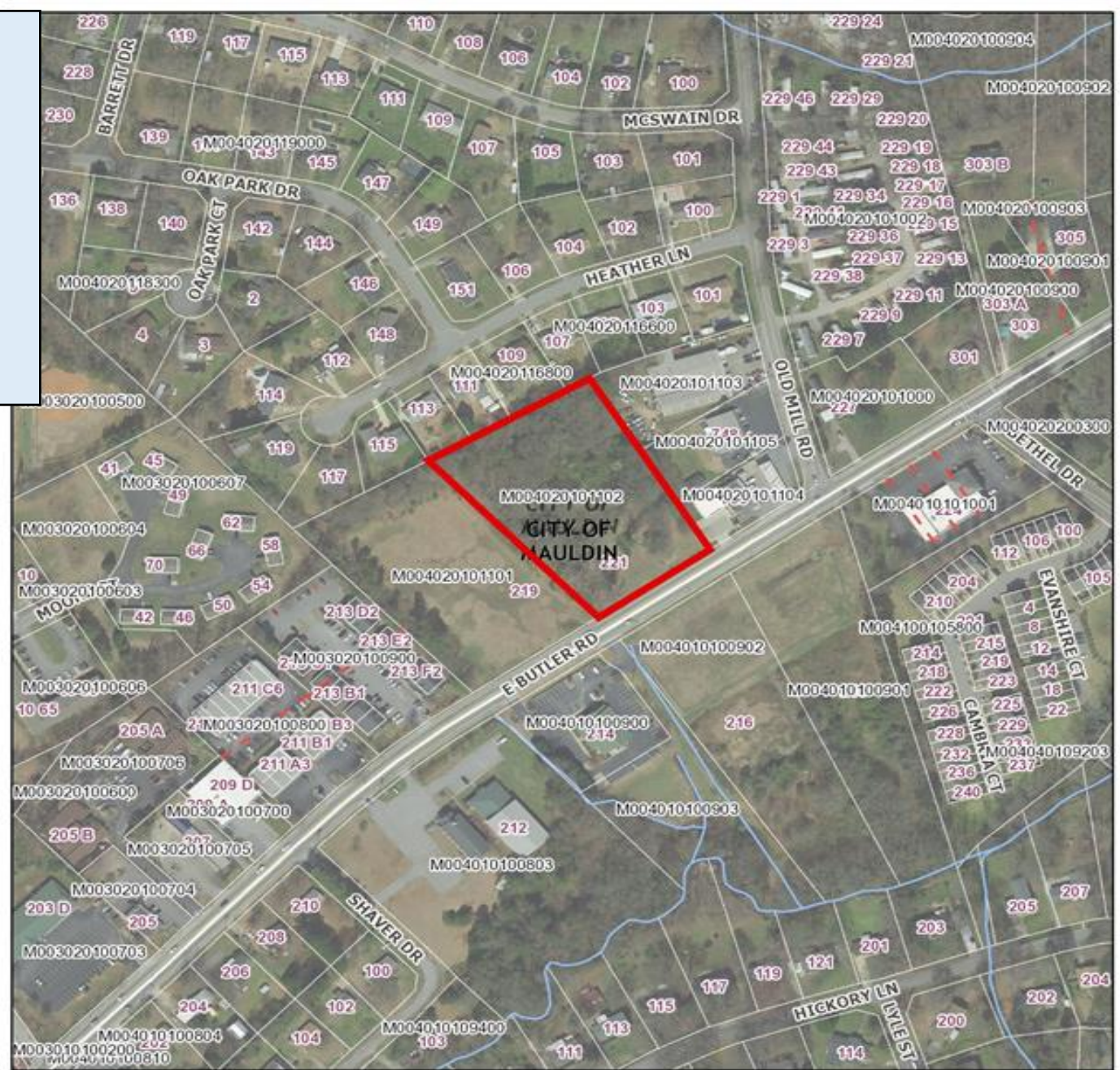
Affordable Housing Fund \$200,000

Wels Fargo bank

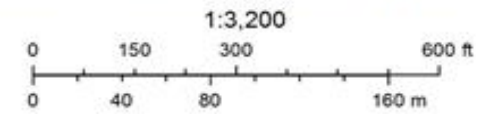
SC Housing Finance Agency

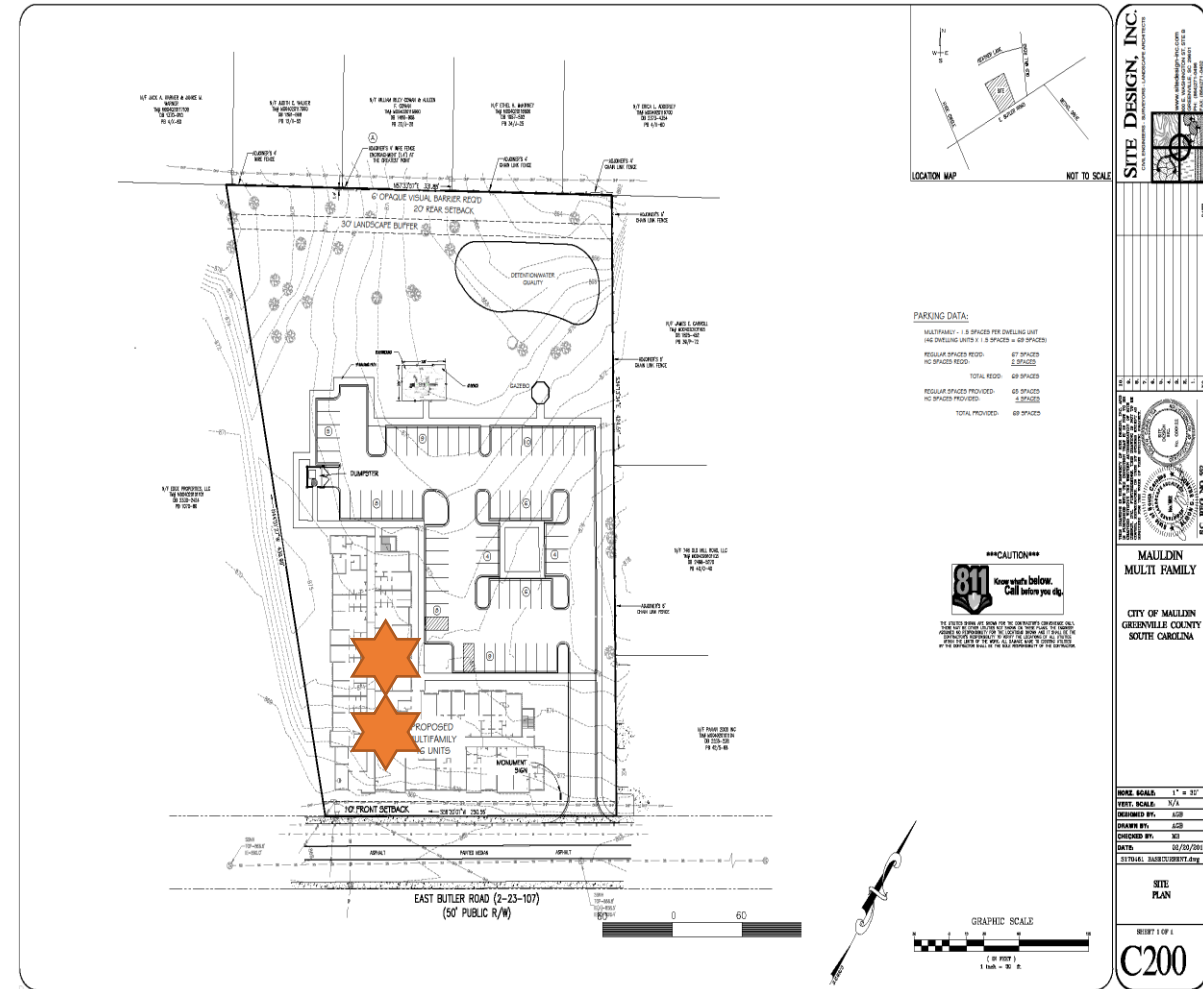
9% Tax Credit project

<i>Project name</i>	Mauldin Center Apartments
<i>Project Location</i>	211 East Butler Road Mauldin
<i>Census Tract</i>	29.03
<i>Tax Map #</i>	M004020101102
<i>Acreage</i>	3
<i># of Units</i>	46
<i>AMI</i>	≤ 60%



October 30, 2019





46 Units. 9% Tax Credit

Type/Rent/Income:

- 1bd/1ba (752 sqft), 2bd/2ba (1013 sqft), 3bd/2ba bedrooms (1197 sqft)
- Rent Range: \$619 - \$963
- Proposed target income range: 50% -60% AMI

Mauldin Center

Developer: NHE (Approved 9% Tax Credit project)

Funding sources:

GCRA/Mauldin: HOME \$70,000

Affordable Housing Fund \$430,000

SC housing

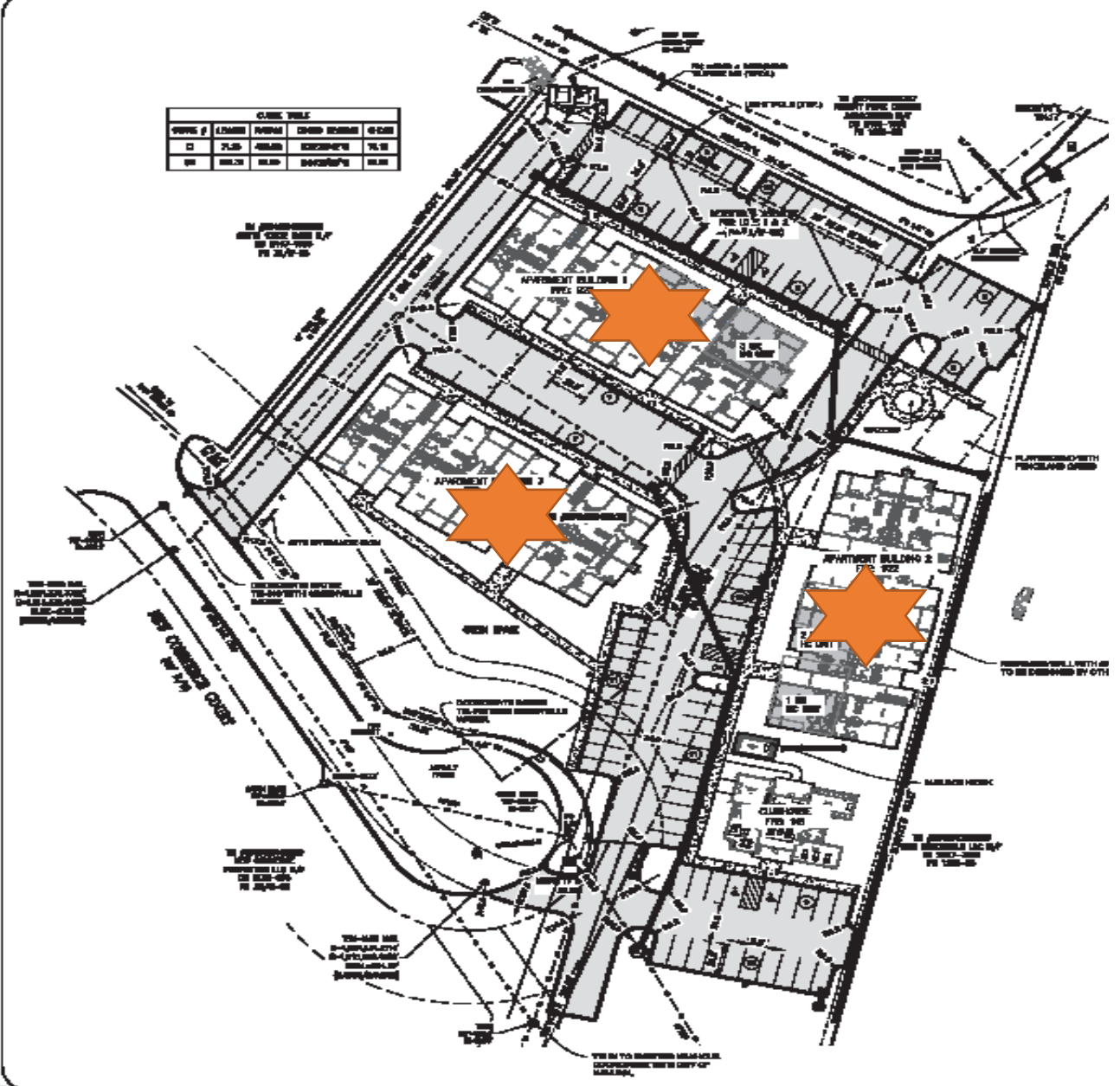
Stratford Capital

Granbridge RE capital

Bank OZK



<i>Project Name</i>	Parkside at Butler
<i>Project Location</i>	600 New Commerce Court, Mauldin
<i>Census Tract</i>	28.12
<i>Tax Map #</i>	0546010100503 0546010100310
<i>Acreage</i>	4.50
<i># of Units</i>	72
<i>AMI</i>	≤ 60%



Parkside at Butler New Commerce Court, Mauldin, SC



Summary of Building Data

Building	Units	Area (sq. ft.)	Cost (\$)
Building 1	100	10,000	\$1,000,000
Building 2	100	10,000	\$1,000,000
Building 3	100	10,000	\$1,000,000

Summary of Building Data

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SHEET INDEX

Sheet	Description
1	Site Plan
2	Foundation
3	First Floor
4	Second Floor
5	Third Floor
6	Fourth Floor
7	Fifth Floor
8	Sixth Floor
9	Seventh Floor
10	Eighth Floor
11	Ninth Floor
12	Tenth Floor

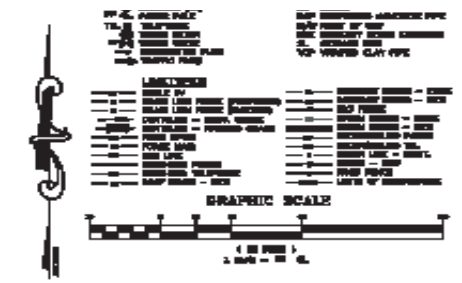
2000 SC Highway 100
Greenville, SC 29615

Parkside at Butler
New Commerce Court,
Mauldin, SC

Sheet: **G-001**

NOTES:

- SEE ARCHITECT'S SPECIFICATIONS FOR MATERIALS AND FINISHES.
- SEE ELECTRICAL SPECIFICATIONS FOR WIRING AND EQUIPMENT.
- SEE MECHANICAL SPECIFICATIONS FOR HVAC SYSTEMS.
- SEE CIVIL SPECIFICATIONS FOR PAVING AND LANDSCAPING.
- SEE STRUCTURAL SPECIFICATIONS FOR FOUNDATION AND FRAMING.



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HUD Income Limits



GREENVILLE COUNTY - FY 2020 FY 2020 Median Income: \$74,900								
	# of Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low 30% Income Limits (\$)	\$15,750	18,000	20,250	22,450	24,250	26,050	27,850	29,650
Very Low 50% Income Limits (\$)	\$26,250	30,000	33,750	37,450	40,450	43,450	46,450	49,450
Low 80% Income Limits (\$)	\$41,950	47,950	53,950	59,900	64,700	69,500	74,300	79,100

“Out of Reach”-Affordability Data

Greenville County – FMR 2020 & income guidelines

0 bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 bedroom
\$628	\$740	\$842	\$1,127	\$1,362

- In South Carolina, a SSI recipient (receiving \$783 monthly) can afford monthly rent of no more than **\$234**, while the Fair Market Rent for a one-bedroom unit is **\$740**.

Income	1HH	2HH	3HH	4HH	5HH	6HH	7HH	8HH
< = 50%	26,250	30,000	33,750	37,450	40,450	43,450	46,450	49,450
80%	41,950	47,950	53,950	59,900	64,700	69,500	74,300	79,100

- In South Carolina, one worker earning the **Minimum Wage** (\$7.25 per hour) must work **90 hours per week, 52 weeks per year** in order to afford a two-bedroom unit at the area's Fair Market rent.

Housing Cost Burden - definition

- HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly gross income on housing costs.
- 50% of the AMI in Greenville County is **\$37,450 (household of four persons)**.
 - Approximate hourly pay \$18 per hour for 40 hours per week
 - Maximum housing cost burden of 30% for HH annual income of \$37,450
 - **Monthly payment housing cost can not exceed \$936.25 per month**.
- 30% of AMI is \$22,450 (family/household of four).
 - Estimated hourly pay is **\$11.69** per hr. for 40 hrs. per week.
 - Maximum housing cost burden of 30% for HH annual income of \$22,450.
 - **Monthly housing cost can not exceed \$561.25 per month**.
 - A four member household requires at least a 2 bedroom unit, this has a FMR of **\$842**, which is **45% of the gross income (severely cost burdened)**.

Employment and Income in Greenville-Anderson-Mauldin MSA

Education,
training, and
library:
\$24.27/hour



Protective
service:
\$17.23/hour



Construction
and extraction:
\$19.52/hour



Production:
\$17.91/hour



Take away from recent from various Greenville County Reports....

- According to Greenville County 2020 – 2024 Consolidated Plan and the Analysis of Impediments reports, the County has a need for **18,000 renter-owned units and 14,500 homeowner units (source - HUD-CHAS data)**. The 2018 Greenville County Housing Study report, prepared by CZB, indicated a **9,500 affordable** housing need for the County. Identified affordable housing in the County
- **Approximately 41 percent** of households in Greenville County are low and moderate income (ACS – 2013 -2017) and **32 percent of the population consist of persons over age of 62 and up.**
- The County's Analysis of Impediments report recognized that nearly **a third of homeowners (31.9%) experience housing cost burden**. The report further recognized that the **elderly, on fixed income, cannot afford to make the repairs, alterations, and accommodations to their homes to make them accessible to their needs or age in place**. One of the housing strategy in the County's Con Plan identifies the need for increased assistance on the repair program for elderly and persons living with disables.
- **Elderly homeowners and renters are severely cost burdened since they pay more than 50% of their income on housing cost.**
- Nearly a third of homeowners (32%) experience housing cost burdens. **Additionally, cost overburdens of more than 50% are more likely among renters. 71% of renters at 30% AMI or less experience cost overburden greater than 50%. Approximately 50% of homeowners at 30% AMI or less experience cost overburdens of more than 50% .** The CHAS data recognized **that all household types (renters and homeowners) earning 80% and below** is cost burdened by 30% of their income, particularly, families of 50% AMI and below. Households of 30% AMI are severely cost burdened by 50%.

'There is an overall indigenous need for affordable housing in the County; there has to be purposeful and intentional desire to make housing affordable and attainable through policies and decision making for residents of Greenville'.

Questions?
