



NATIONAL CALL TO ACTION REPORT

Submitted by:
City of Greenville, South Carolina
October 2008

American Affordable Communities Initiative City of Greenville Accomplishments

Since the City of Greenville, South Carolina, joined HUD's National Call to Action to join the American Affordable Communities Initiative, in March 2007, the following accomplishments have been achieved:

1. Establishment of the Affordable Housing Roundtable

The City established the Affordable Housing Roundtable (AHR) in January 2007, to provide additional tools and resources to the City's housing partners to develop capacity, increase production of affordable housing and reduce barriers. The AHR is comprised of housing providers, both for-profit and non-profit, realtors, lenders, contractors, and other housing professionals who meet on a monthly basis to discuss issues impacting affordable and workforce housing development. Our goals are to: 1) increase communication; 2) share information about legislative priorities, effective programs and future initiatives; 3) implement creative and innovative ideas to increase the supply of affordable and workforce housing.

2. Creation of the Greenville Housing Fund

In January 2008, the City of Greenville, Greenville County Redevelopment Authority and United Way of Greenville County established the Greenville Housing Fund, a local housing trust fund, which will provide an additional source of funding for affordable and workforce housing development in Greenville County. The Greenville Housing Fund (GHF) is a non-profit 501(c)(3) organization whose mission is to provide an additional source of funding to support the production of affordable workforce homeownership, create rental and transitional housing opportunities, and help reduce the growing gap in financing non-profit and for-profit development of affordable workforce housing. With over \$1 million in donations, including a \$300,000 contribution by the City of Greenville, GHF will make available resources for new construction, rehabilitation of existing houses, predevelopment costs, gap financing, and property acquisition. Several projects and programs have been funded since June 2008.

3. Update of City's Comprehensive Plan

The City of Greenville is currently working on an update for the Comprehensive Plan. As part of this process, the Community Development division has worked in tandem with the Planning division to help evaluate the state of housing in the City. An assessment was made, reviewing current housing conditions and projecting future housing demand, and found a continued need for affordable housing and a particular exigency for housing that would meet the needs of those at lower income levels.

The comprehensive planning process also involved a significant level of public participation that included surveys, public meetings, and focus groups. Several theme committees were formed to focus on the major principles the community saw as crucial to their vision for the future. Housing was an important theme, and a public committee of interested citizens was formed to define the major principles and objectives in regards to housing in the City. The committee established three major principles: 1) Encourage a

mixture of housing types and design throughout the City for various lifestyles, life stages, and incomes; 2) Encourage compact development and mixed use development while respecting neighborhood character; and 3) Coordinate housing with infrastructure such as transit, roads, sewer, and water. These three principles will be incorporated into the Comprehensive Plan, and the Community Development division will also focus on these principles as we begin to devise our Consolidated Plan update.

4. Greenville Housing Strategy

On August 4, 2003, Greenville City Council adopted a City-wide Housing Strategy to usher the City's residential development into the next decade. The Greenville Housing Strategy examines Greenville's housing market in the context of strengthening its position as the location of choice for families and individuals who seek a rich quality of life. The Greenville Housing Strategy is comprised of four (4) primary goals:

- Goal 1: Increase the number of residents in the City of Greenville by 10% by the year 2010.
- Goal 2: Stabilize and enhance the real estate value of existing neighborhoods.
- Goal 3: Reduce the cost burden of the City's residents so that fewer individuals spend over 30% of income on housing.
- Goal 4: Maintain the balance of non-traditional and traditional households.

Several accomplishments have been made since the Housing Strategy was completed in 2003. A copy of the most recent report is attached to this document.

5. Response to Increase in Foreclosures and Subprime Lending Crisis

In response to the national mortgage crisis, the City and the Greenville County Human Relations Commission worked together to provide emergency assistance to families facing foreclosure. Notification was sent to homeowners who participated in the City's Homeownership Program informing them that emergency assistance was available from both organizations. The letter further encouraged homeowners to notify one of the organizations before they missed one or more monthly mortgage payments. Through our efforts several homeowners have been able to create repayment plans with their lender and become current on their mortgage.

Future Plans:

The City of Greenville will embark on a new planning process to create an affordable housing strategy during Winter/Spring 2008-2009. Affordable and workforce housing is quickly becoming a concern in many U.S. cities. Affordable housing is important to ensuring that Greenville continues to be the best place to live, work, and play. When making decisions on how to plan for and provide affordable housing, many variables must be considered including the available housing stock, market trends, and community needs. Affordable housing for individuals and families must consider the full spectrum of needs from the homeless to the workforce.