

GREENVILLE WEST SIDE

COMPREHENSIVE PLAN



February 19, 2014

City of Greenville, South Carolina



Chapter 9: Housing for Everyone

NAME: Yvonne

AGE:

I LIKE IN MY NEIGHBORHOOD:
quiet, good neighbors

I DON'T LIKE IN MY NEIGHBORHOOD:
NOT TOO MUCH TO SAY



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Housing for Everyone 9

9.1: Housing Strategy Overview

Today, the West Side has a high vacancy rate (19.8 percent) and a significantly larger proportion of renters (54.9 percent) than homeowners (25.3 percent). While areas of the West Side remain characterized by blight and crime, community development projects have begun to tip the neighborhoods toward revitalization. Yet, while renewed interest brings opportunities for diverse and quality housing options, the success of these projects, as well as recent investments at the edges of the project area, present a new force for the neighborhood to face: gentrification.

This chapter proposes housing programs that are intended to stabilize West Side neighborhoods, prevent displacement of residents (as outlined in the Displacement Prevention Action Plan in Chapter 4), and preserve the character of these residential neighborhoods.

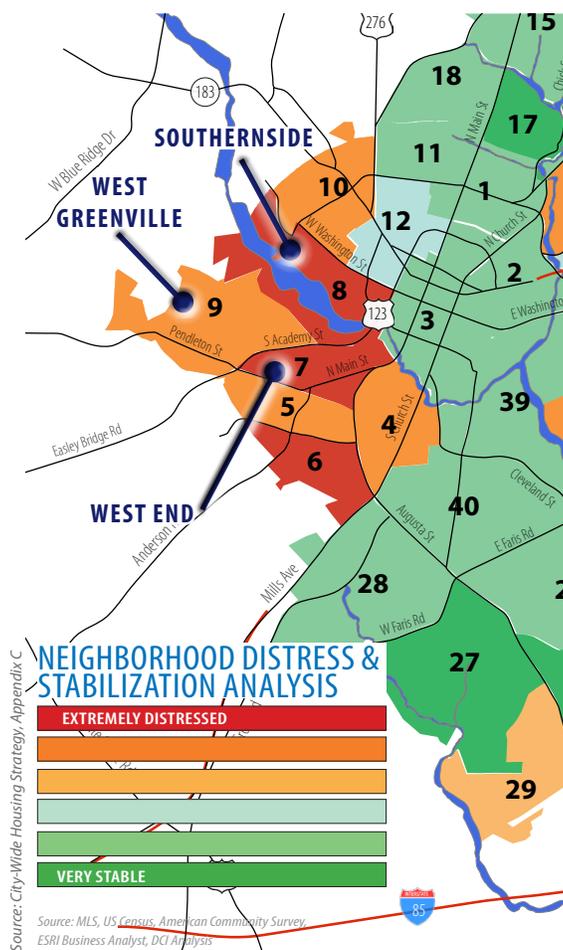
Stabilize the neighborhood: The first set of recommendations is intended to stabilize the West Side neighborhoods through a new approach to code enforcement and aggressive property acquisition.

Protect existing homeowners from displacement: Two strategies are provided to help homeowners address rising property taxes, and ensure that those residents interested in cashing-out increased equity receive fair values for their properties.

Increase affordable home ownership opportunities: Community housing providers in the West Side support residents with household incomes below 80 percent of the Area Median Income (AMI), with the majority providing rental housing to households below 60 percent AMI. This plan recommends the provision of new affordable housing that targets working-class households that need assistance to buy a home. This approach will help stabilize the neighborhood by attracting more homeowners, and prevent a drastic level of stratification in the community should new market-rate housing production continue at a rate that is only affordable to higher-income households.

Protect renters: A combination of community housing development organizations and the Greenville Housing Authority currently provide a significant number of units of affordable rental housing. Additionally, there are many privately-owned rental units within the West Side. Unfortunately, many of these remain at substandard condition. Recommended action items seek to ensure both affordable rental units and higher quality non-subsidized rental units. Additionally, the plan recommends educational workshops to assist tenants in understanding and defending their rights as renters.

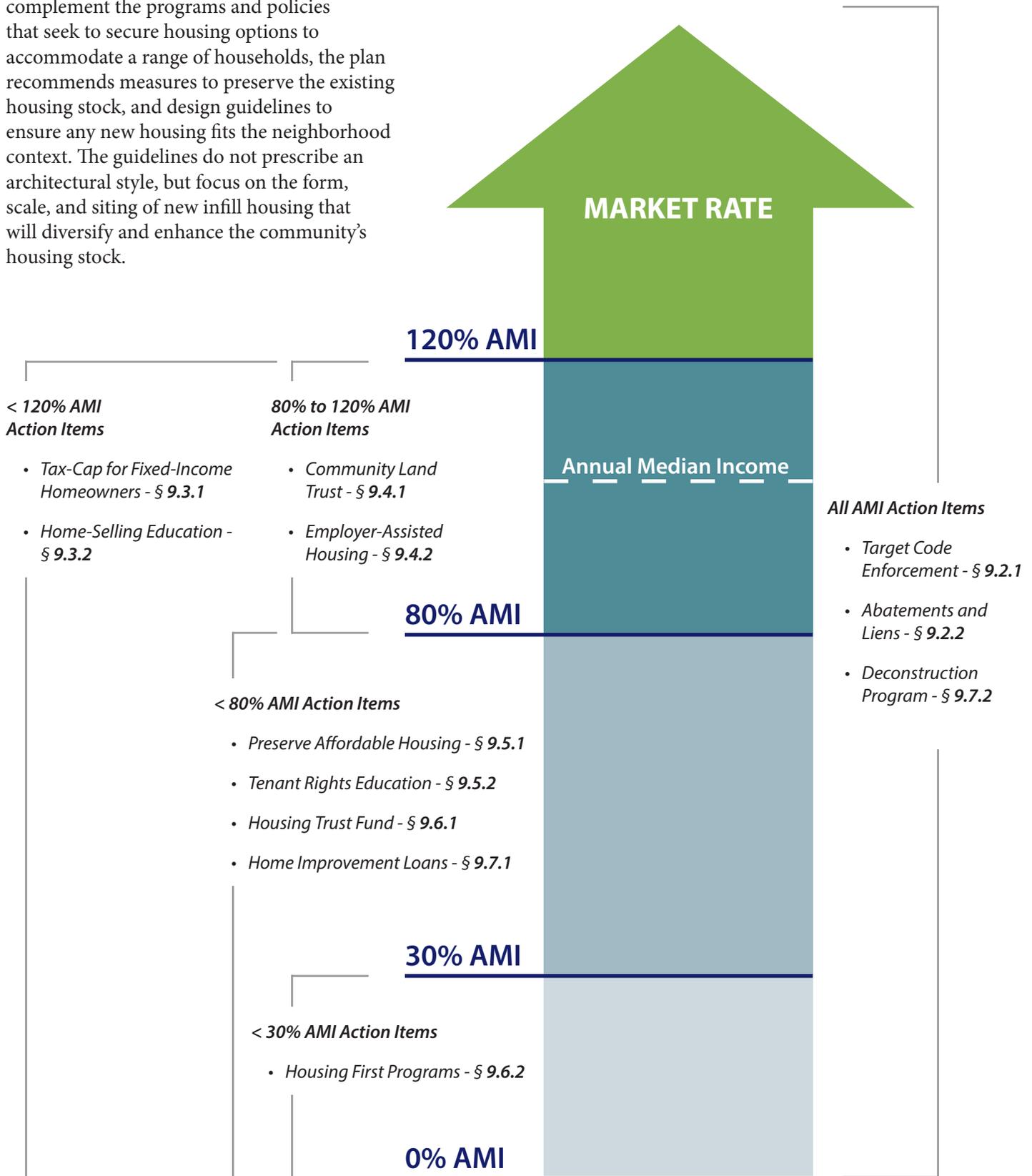
Develop new mixed-income housing: In addition to programs that target the preservation of affordable rentals for households earning 0-60 percent AMI and affordable homeownership opportunities for households in the 80-120 percent AMI range, this plan recommends several strategies for developing new revenue streams to fund



affordable housing production, and for encouraging the construction of affordable housing within private development.

Preserve neighborhood character: To complement the programs and policies that seek to secure housing options to accommodate a range of households, the plan recommends measures to preserve the existing housing stock, and design guidelines to ensure any new housing fits the neighborhood context. The guidelines do not prescribe an architectural style, but focus on the form, scale, and siting of new infill housing that will diversify and enhance the community's housing stock.

HOUSING STRATEGY SUMMARY DIAGRAM



City-Wide Housing Strategy #5: Increased Enforcement of Distressed and Vacant Property

Escalate efforts to enforce regulations on distressed properties and acquire property through tax foreclosures to control blight, improve living conditions, and return delinquent property to the tax rolls.



As part of an overall neighborhood revitalization strategy tied to housing, it is recommended that the City enact a proactive approach to dealing with blighted properties. This strategy includes three key components:

Aggressive liens against and foreclosures of blighted and vacant properties with the necessary system to take control of problem properties and transfer ownership or redevelop;

Increased enforcement of building and property codes;

A system of rental licensing designed to bring the condition of single family and small multi-family buildings up to the standards of owner-occupied housing in stable neighborhoods.

In essence, it should be illegal to own and/or operate a residential structure (or commercial) in the City of Greenville that does not conform to reasonable expectations of safety, stability and respect for neighboring property owners and users.

Source: Excerpt from City-Wide Housing Strategy, 2012.

9.2: Stabilize the Neighborhood

The City-wide Housing Strategy identifies a few strategies that may be used to help turn blighted neighborhoods around. This section provides more detailed recommendations as to how the City can make code enforcement more effective, as well as mechanisms to acquire vacant nuisance properties.

9.2.1: Target code enforcement

Responsible Agent(s): **City of Greenville, Greenville County, Community Organizations, Residents**

Action Type: **Programs & Policy**

Funding Level: **\$**

Time Frame: **On-going**

The City of Greenville handles code violations through the Building Codes Division of the Economic Development Department. The City uses the International Property Maintenance Code (IPMC).

Currently, the City is fairly progressive in its approach to code enforcement, in that the Building Codes staff meet weekly with representatives from the City's Community Development, Legal, and Police departments/divisions to discuss nuisance properties within the City's special emphasis neighborhoods. The City also, through its Community Development Division, is proactive in funding purchasing and/or demolishing of extremely substandard structures.

Utilizing this coordination, and by engaging the community, the City may continue to strengthen code enforcement as a tool for revitalizing neighborhoods.

Key Recommendations:

Target specific enforcement areas with current practices: Prioritizing focus in areas that are already distressed and at the edges of these distressed areas will help prevent the spread of blight. This may include areas adjacent to new and recent community development projects, such as Kingsview Pointe, to protect the City's investment, build on the stability of new development, and

keep affordable housing in good condition.¹ Additionally, it will be critical to continue to approve the funding necessary to acquire and demolish properties.

Fully utilize the tools provided within the International Property Maintenance Code: The IPMC, particularly *Section 112 Maintenance of Vacant and Boarded Structures*, has the tools to address blight when proactively and aggressively enforced. Strong leadership within the City will be necessary to rethink how the City interprets the code in order to best serve the community. There is always an element of interpretation in the enforcement of codes, and officers will need clear direction as to how hard the City would like to push.



Construction and maintenance of quality affordable housing contributes to the success of neighborhoods

¹ See “Target Code Enforcement for Increased Impact” for more information: http://www.foreclosure-response.org/policy_guide/secure_maintain.html?tierid=268#1

Unleashing the IPMC’s Potential

Strict implementation of a few key provisions of the International Property Maintenance Code (IPMC) in targeted code enforcement could be especially powerful in turning around distressed properties. The following are a few examples of elements that have a profound influence on public perception:

302.1 Sanitation:	All exterior property and premises shall be maintained in a clean, safe and sanitary condition.
302.3 Sidewalks/driveways:	All sidewalks, walkways, stairs, driveways, parking spaces and similar areas shall be kept in a proper state of repair, and maintained free from hazardous conditions.
302.8 Motor vehicles:	Except as provided for in other regulations, no inoperative or unlicensed motor vehicle shall be parked, kept or stored on any premises, and no vehicle shall at any time be in a state of major disassembly, disrepair, or in the process of being stripped or dismantled.
304.2 Protective treatment:	All exterior surfaces, including but not limited to, doors, door and window frames, cornices, porches, trim, balconies, decks and fences, shall be maintained in good condition.
304.13 Window/skylight/door:	Every window, skylight, door and frame shall be kept in sound condition, good repair and weather tight.
304.13.1 Glazing:	All glazing materials shall be maintained free from cracks and holes.

Source: International Property Maintenance Code, 2012.
<https://law.resource.org/pub/us/code/ibr/icc.ipmc.2012.html>

Enlist help from the neighborhood through outreach efforts on recognizing basic code violations and use of Greenville Cares:

Nearby property owners have real incentive to improve their neighborhood's condition, reduce the perception of disinvestment that can lead to increased criminal activity, and protect their investments. The City has the Greenville Cares program in place to receive and manage resident requests. This program may be accessed by phone, online, through e-mail, or through a dedicated Greenville Cares application for smartphones. The program also allows residents to track their requests and receive updates when issues are addressed and resolved. This ability to see real evidence of a City response will encourage residents to continue participating, help build trust, and ensure ongoing maintenance of properties that continue to have violations. Additionally, enlisting the help of the residents and property owners will increase coverage in areas that need attention, save code enforcement officer time, and empower local residents to make a difference in their community.

Follow Up with Solutions: While it is important for the City to follow-through in pushing property owners to fix code violations, an approach that offers assistance — rather than just threatening fines — may be useful for lower-income households. For example, the City's Emergency Repair

Program (see details in § 9.7.1) provides zero-interest loans to qualified homeowners to make repairs necessary to the safety of the occupants. Providing information about this program when posting violations may encourage a better response.

9.2.2: Use abatements and liens to fix nuisance properties

Responsible Agent(s): **City of Greenville, Greenville County**

Action Type: **Programs & Policy**

Funding Level: **\$**

Time Frame: **On-going**

South Carolina does not currently have statutes that permit vacant property receivership, making it difficult for municipalities to take control of nuisance properties where the ownership is unclear or unresponsive. Unless statutes change,² the City should follow up on targeted code enforcement and offers for assistance with an aggressive strategy of nuisance abatements and liens on properties that continue to exhibit violations.

² A 2012 South Carolina Senate bill proposed the Rehabilitation of Abandoned and Dilapidated Buildings Act, which would have clearly legislated receivership as a tool for municipalities. The bill did not make it out of committee. http://www.scstatehouse.gov/sess119_2011-2012/bills/1117.htm



Prioritizing code enforcement can help turn blighted neighborhood areas around

9.3: Protect Existing Homeowners

One element of the Displacement Action Prevention Plan (see Chapter 4) is to develop policies that protect long-time residents from the negative effects of property appreciation. The two strategies in this section address situations in which rising prices push residents out, as well as situations where residents choose to leave.

9.3.1: Legislate a tax-cap for fixed-income homeowners

Responsible Agent(s): **Greenville County**

Action Type: **Programs & Policy**

Funding Level: \$

Time Frame: **On-going**

As investment spurs property value appreciation, some long-time homeowners may not be able to afford increasing property taxes. The City could collaborate with Greenville County to pass a measure that would freeze, slow, or defer property tax increases for vulnerable residents.

As acknowledged in the City-wide Housing Strategy, (Strategy #8: City-County Partnerships for Revitalization) because the county is the regional taxing authority, the City must collaborate with the county on issues related to taxes. Working together on a tax cap that would benefit city and county residents would be a good way to build a stronger working relationship.

The two main policy decisions in a tax cap are: 1) how the tax rate should be adjusted, and 2) who should be eligible for the rate adjustment. Whatever the policy change, it would need to meet state enabling legislation, and when implemented, would have a county-wide effect.

Key Recommendations

Further study is needed to determine the appropriate mechanism and target population. Additionally, the policy choices should take into consideration the South Carolina Homestead Exemption, which exempts the first \$50,000 of fair market assessment value

for homeowners who are over the age of 65 or disabled.³ Below are two examples of existing policies within the country.

Property Tax Rate Control: This policy limits the annual percentage increase of taxes in order to avoid dramatic increases in tax burden. For example, in Washington D.C., the Assessment Cap Credit limits the increase of property taxes to 10 percent per year.⁴ New York State has a property tax cap that limits the annual increase in local government and school district taxes to 2 percent.⁵

Income-based Tax Cap: This policy limits property taxes based on household income in order to match tax rate to a household's ability to pay. The State of Maryland uses this strategy using a formula that increases the maximum percentage of household income that may be taxed as income increases.⁶

9.3.2: Create a home-selling education program

Responsible Agent(s): **Greenville County Human Relations**

Action Type: **Programs & Policy**

Funding Level: \$

Time Frame: **Year 1-5; On-going**

As property values in the area increase, some homeowners may decide to “cash in” and move elsewhere. While there is nothing wrong with taking advantage of this newfound equity, there is a risk that homeowners could be taken advantage of and not receive the full value of their property.

Greenville County Human Relations Commission offers a variety of housing education programs, including workshops on buying and financing a home, fair housing policies, and foreclosure prevention. Adding

3 SC Department of Revenue. http://www.sctax.org/Tax+Information/Property+Tax/CM_FAQs+Homestead.htm

4 District of Columbia Office of Tax and Revenue. <http://otr.cfo.dc.gov/page/real-property-tax-relief-and-tax-credits>

5 New York State Department of Taxation and Finance. <http://www.tax.ny.gov/research/property/cap.htm>

6 Maryland Department of Assessors and Taxation. <http://www.dat.state.md.us/sdatweb/htc.html>

home-seller education to these offerings would help to empower homeowners to make knowledgeable decisions. This could be created as a separate workshop or incorporated as additional curriculum into one of the existing programs.

Housing Education Programs

Existing programs provided by Greenville County Human Relations Commission:

- Foreclosure Prevention
- Homebuyer Education
- Housing Counseling (reverse mortgages, loss mitigation/foreclosure prevention, high-interest loans, victims of predatory lending)
- Fair Housing
- Reverse Mortgages
- Mediation (related to employment law; landlord/tenant law; discrimination in education, housing, public accommodations, community disputes)

Source: Greenville County Human Relations
http://www.greenvillecounty.org/humanrelations/essential_services.asp

9.4: Increase Affordable Homeownership Opportunities

Households that own their homes are less susceptible to the pressures of displacement than renters. The West Side is in a transitional stage, where stabilization is necessary, but new residents have begun to move in. Homeownership opportunities for working-class residents (earning 80-120 percent AMI) will both help stabilize the community by increasing the percentage of homeowners, as well as contribute to the goal of a mixed-income community by filling the socio-economic gap between new high-income residents and existing lower-income residents.

This section presents two strategies for attracting working-class households: A community land trust; and an employer-assisted housing program. While the City would play a role in the implementation of both of these strategies, neither would require City leadership or resources.

City-Wide Housing Strategy - Housing Affordability Key Findings

Households with incomes equal to Greenville's median household income have somewhat limited options in the marketplace. Typical 1 Bedroom Apartments, Condominiums and 2 bedroom homes of reasonable quality and location are affordable, but better quality family based product - 3 bedroom SF homes for example - are much less affordable.

There are a number of housing options for the lowest end of the income scale, but the units available are almost entirely very low quality units located in distressed neighborhoods. Households in Greenville require at least \$45,000 - \$55,000 in income to afford a home of reasonable quality.

Source: Excerpt from City-Wide Housing Strategy, 2012. Appendix A, p. 31

9.4.1: Form a community land trust

Responsible Agent(s): **City of Greenville (Community Development), Local Land Trusts, Community Organizations, Affordable Housing Providers**

Action Type: **Programs & Policy**

Funding Level: **\$ for Program; \$\$-\$\$\$\$ for Capitalization**

Time Frame: **Year 6-10**

Community Land Trusts (CLTs) provide affordable housing by unbundling the house structure from the land that it sits on, effectively taking rising property values out of the cost equation. The land is held by the CLT, a member-controlled nonprofit community organization, and leased to member-residents

who rent or own the homes.

In the West Side neighborhoods, a Community Land Trust would have the ability to buy single-family homes at current (relatively low) prices, and keep this set of houses affordable to a targeted income group in perpetuity. The homes do not need to be adjacent to one another — there is no day-to-day maintenance that requires a cohesive or centralized location — and could be spread throughout the West Side.

CLTs can be started as grassroots organizations by neighborhood residents, or as programs of existing nonprofit organizations

5 Characteristics of Community Land Trusts



CLTs across the country share certain basic characteristics, including:

- **Dual Ownership:** Ownership of land is separated from ownership of homes located on the land. A long-term land lease defines the arrangement between a CLT and leaseholders who own their homes and other improvements.
- **Permanent Affordability of Housing:** CLTs protect affordability for future residents by ensuring the affordable resale of homes and other improvements on the land. Shared-appreciation provisions in the ground lease agreement offer homeowners a fair return on investment while protecting the community's investment of public and private resources (funds as well as skills) that go into creating a CLT and making housing affordable.
- **Commitment to Local Control:** CLTs provide greater local control over land and housing ownership, giving community members a greater say in land-use decision-making. Community land trusts are community based and democratically controlled, so the community residents -- the members — decide how the land trust is run.
- **Flexibility:** The CLT model is flexible. In addition to affordable housing, community land trusts may make land available for community gardens, playgrounds, parks, local businesses and other community services.
- **An Active Land Acquisition and Development Program:** CLTs are committed to an ongoing acquisition and development program that seeks to meet diverse community needs.

Source: Excerpt from National Community Land Trust Network, 2013 www.cltnetwork.org/About-CLTs/Frequently-Asked-Questions

or the City.⁷ While the City would have an interest in coordinating efforts with the CLT regardless, it is important to note that government funding is not a necessary element.

The typical CLT governance model is controlled by three equally-balanced groups of members: CLT residents, community residents not living on CLT land, and members who represent broader community interests, such as local community development experts.⁸ This model emphasizes community control and democratic decision-making, and would encourage community empowerment and trust within West Side neighborhoods.

In the West Side, a CLT could use a shared-equity homeownership model that targets working-class households, or about 80-120 percent AMI. Shared equity appreciation models allow homeowners to build financial resources through their ownership while keeping the initial subsidy in place. Building equity helps low-income households climb

the economic ladder, so that they can afford market-rate housing while also allowing other households to benefit from the same assistance that they received.⁹

Residents of the Sterling neighborhood, just south of the West Side study area, formed the Sterling Community Land Trust in 2010. This CLT has been pursuing renovation of the Plush Velvet Mill for commercial use that would revitalize a large blighted site and provide funding for other opportunities.¹⁰ West Side residents could coordinate with the Sterling CLT to learn about how the organization formed, what obstacles it has overcome, and what opportunities there may be for future partnership. As noted in §4.2, coordination of efforts with the larger West Side can help residents build capacity to influence change.

7 For more information, see: White, K. (January 2011) “Chapter 2: Initial Choices” from *The Community Land Trust Reader*. National Community Land Trust Network. <http://www.clnetwork.org/index.php?fuseaction=Blog.dspBlogPost&postID=1614pdf>

8 White, K. (January 2011) “Chapter 2: Initial Choices” from *The Community Land Trust Reader*.

9 For more information about shared equity models, see Center for Housing Policy “Use Shared Equity Mechanisms to Preserve Homeownership Subsidies” http://www.housingpolicy.org/toolbox/strategy/policies/shared_equity.html

10 Sterling Land Trust. <http://www.sterlinglandtrust.com/current-campaign>



9.4.2: Recruit local job-providers to participate in employer-assisted housing program

Responsible Agent(s): **CommunityWorks Carolina; local employers**

Action Type: **Programs & Policy**

Funding Level: **\$**

Time Frame: **Year 1-5; On-going**

When organizations assist their employees in buying a home that is close to the workplace, they have more productive employees and less turnover. There are already two active employer-assisted housing programs in Greenville, administered by CommunityWorks Carolina: the Home from Work program for employees of Greenville Hospital System, and the Home for Teachers program for Greenville County School District teachers. These programs provide employees who are first-time home buyers with down payment assistance and closing costs (up to \$5,000 for Home from Work or \$3,000 for Homes for Teachers).¹¹

This type of program — perhaps coupled with home renovation assistance (\$9.7.1) — would be an attractive package for young working households looking to buy a first home. As noted in Chapter 5, the majority of jobs in

Greenville are concentrated in and around downtown, and the West Side provides very convenient access.

With the program organization already in place through CommunityWorks Carolina, the community can focus on recruiting employers. A first step is to develop marketing materials to provide to potential program participants, as well as to display the successes and raise the profile of these programs.

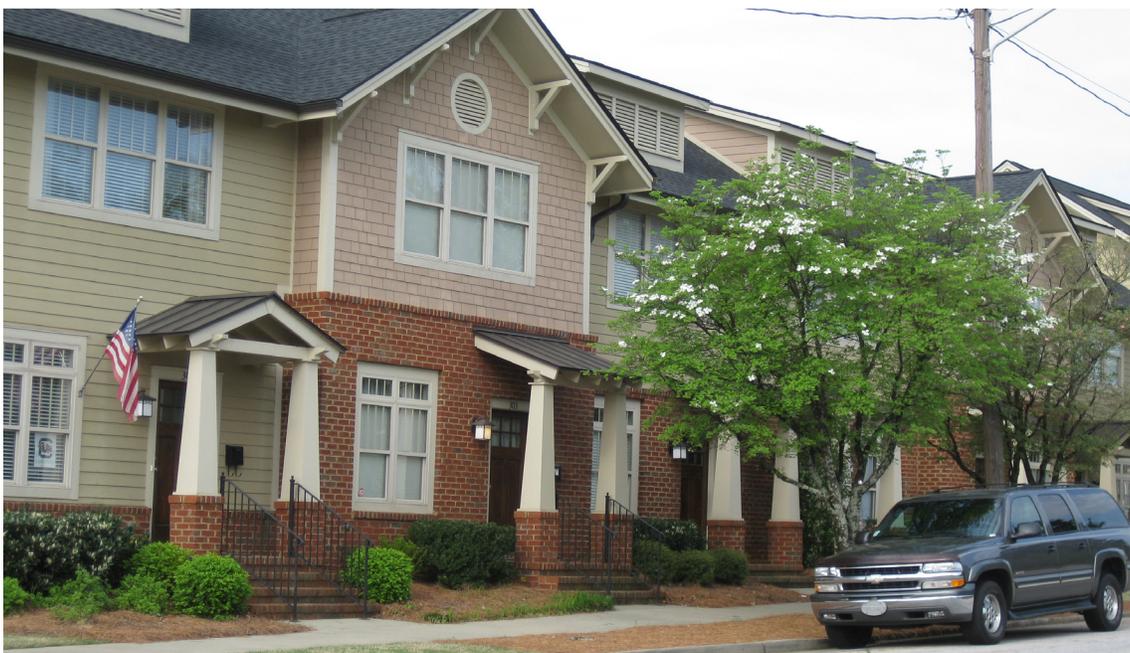
In addition to explaining the benefits to employers, the City could also develop financial incentives such as matching programs or tax credits for employer participation.¹²

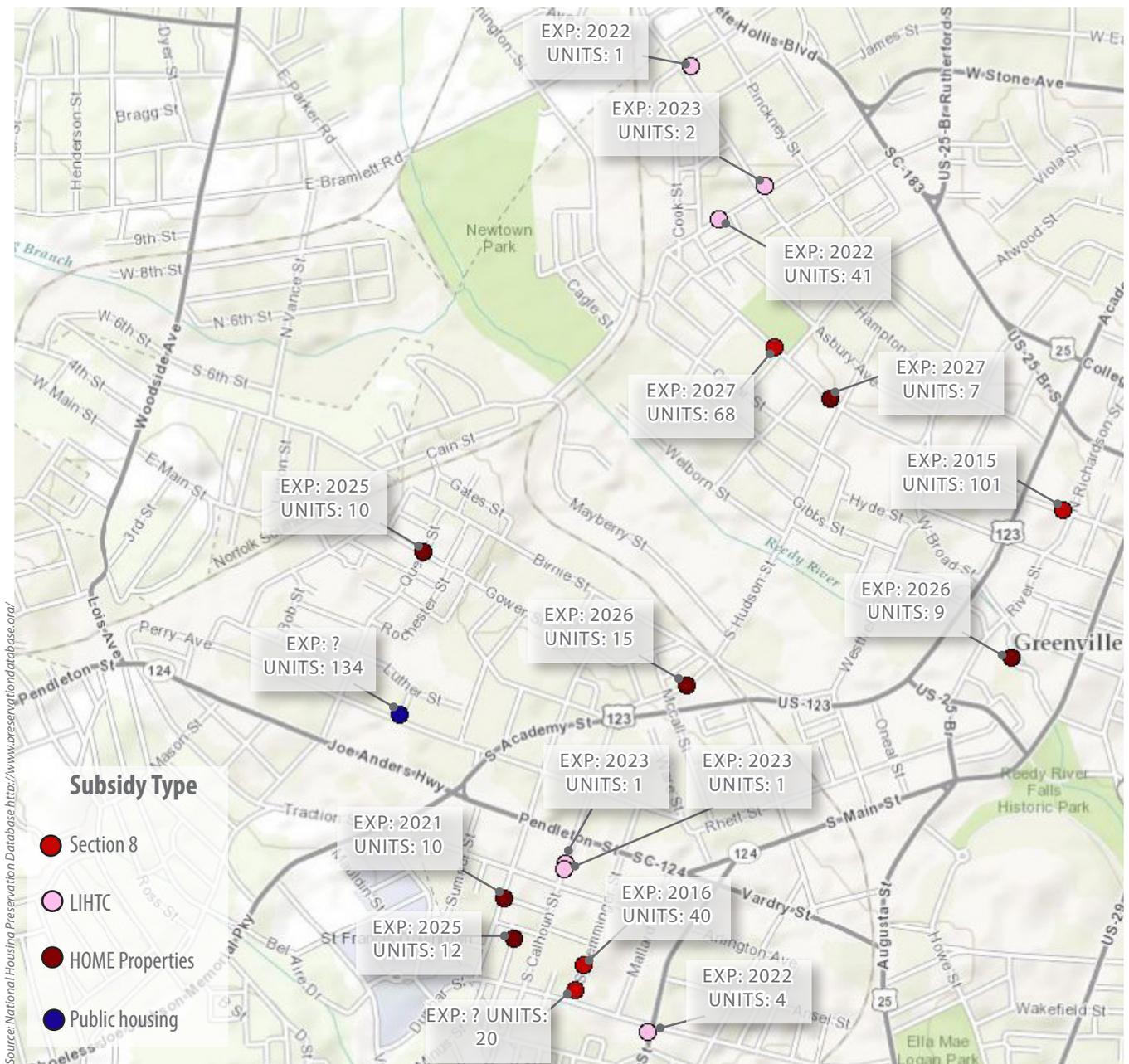
Possible partnerships to pursue include:

- Legacy Charter Schools
- City of Greenville Fire Department and Police Department
- Greater Greenville Restaurant and Lodging Association (or individual downtown hotels/restaurants)
- Bon Secours St. Francis Health System
- Major Downtown Employers

¹¹ <http://communityworkscarolina.org/programs-services/homebuyer-assistance/>

¹² www.housingpolicy.org/toolbox/strategy/policies/employer_assisted_housing.html?tierid=63#sub2





Federally-Subsidized Housing: This map shows all of the federally-subsidized affordable housing located in the West Side and vicinity, as well as the earliest covenant expiration date and number of units located at each site.

9.5: Protect Renters

Strategies to make homeownership more attainable to households (as detailed in the previous section) may enable renters to become homeowners. For those renters who continue to need support, this section seeks to preserve existing affordable housing in the West Side, and to empower renters through a better understanding of landlord-tenant law.

9.5.1: Preserve affordable housing

Responsible Agent(s): [City of Greenville \(Community Development\)](#), [Affordable Housing Providers](#), [Community Foundations](#), [CDFI](#)

Action Type: [Programs & Policy](#)

Funding Level: \$-\$\$\$

Time Frame: [On-going](#)

When federal subsidies are used to develop affordable housing, the income-restriction covenant on these properties runs out over a few decades. Many of these properties deteriorate over this use cycle, and are sold to the private market for rehabilitation. Without a deliberate effort to keep income-restriction covenants in place, the subsidy in the property is lost.

A significant portion of the City of Greenville's affordable housing stock is located in the West Side neighborhoods, and many of these developments were created using federal programs, including the Low Income Housing Tax Credit (LIHTC), HOME funds, and the Section 8 program. Most of these subsidies will expire in the next 10-15 years. So, developing a plan now would ensure that these units remain affordable in perpetuity.

9.5.2: Expand tenant rights education program

Responsible Agent(s): [City of Greenville \(Community Development\)](#), [Greenville County \(Human Services\)](#)

Action Type: [Programs & Policy](#)

Funding Level: \$

Time Frame: [Year 1-5; On-going](#)

Greenville County Human Relations Commission provides several housing education programs, including mediation between landlords and tenants. An additional educational offering that helps renters to understand their rights under landlord-tenant law would help to equip renters who face unjust rent raises or evictions.

5 Reasons to Preserve Existing Affordable Housing

The following points are excerpt from the National Housing Trust, see source below.

- 1) For every new affordable apartment created, two are lost due to deterioration, abandonment or conversion to more expensive housing. Since one third of American households live in rental housing, preserving affordable rental housing helps meet the country's supply needs.
- 2) Preserving existing affordable housing can cost one-third to one-half less than building new construction, especially in communities with restrictive land use regulations.
- 3) Preserving existing affordable housing in healthy neighborhoods is key to creating equitable access for families of all wealth to safe living environments, quality education, meaningful job opportunities and transportation options.
- 4) Preserving affordable housing saves energy by reusing existing buildings, using existing infrastructure, preserving green space, and reducing household energy use.
- 5) Preserving decent, affordable housing stabilizes neighborhoods by serving as a revitalization catalyst.

Source: National Housing Trust http://www.nhtinc.org/why_preserve_affordable_homes.php

9.6: Develop New Mixed-Income Housing

The biggest obstacle to creating affordable housing is assembling funding from the various subsidy, tax credit, and grant programs. The first strategy in this section would dedicate new housing and funding sources by linking new affordable housing production to other development activities. The second strategy, which targets the homeless population, ensures that mixed-income housing truly serves the full range of housing needs within the community.

9.6.1: Develop a dedicated funding stream for local housing trust fund

Responsible Agent(s): *City of Greenville, CommunityWorks Carolina, Community Foundations, Private Sector Partners*

Action Type: *Programs & Policy*

Funding Level: *\$ for Program; \$\$-\$\$\$\$ for Capitalization*

Time Frame: *Year 6-10; On-going*

Rather than relying entirely on federal and state subsidies to support affordable housing development and programs, this plan recommends that the City develop a dedicated funding stream, using a locally-funded Housing Trust Fund. This fund would provide a sustainable and more flexible source of revenue, as well as a mechanism for public and private donations.



The likely partner in creating this dedicated fund is CommunityWorks Carolina (formerly Greenville Housing Fund), a local Community Development Financial Institution (CDFI) with existing ties with the City’s community development efforts, and the capacity to manage and operate a housing trust fund.

Potential Revenue Sources

Linkage Fees: New commercial and industrial development bring jobs to the community, but also pressure the housing supply. A fee for this type of development, usually applied per square foot, can help balance jobs and housing.

Document Recording Fee: The South Carolina Housing Trust Fund uses deed transfer fees to generate revenue (which is distributed to municipalities). While it may not make sense to extract a deed transfer fee at the city level as well, the recording of any public document could add a small contribution to the fund.

Hospitality Taxes: Downtown Greenville has many successful hotels and restaurants that bring tourism to the city, but also rely heavily on low-income wage earners. Dedicating a portion of these taxes would allow these industries to contribute to housing opportunities for their employees. (Note that one of the potential partners for employment-assisted housing, detailed in §9.4.2, also included this industry).

Private Donations: Greenville boasts an extensive philanthropic community. The fund would provide a venue for tax-deductible donations from local individuals, businesses and foundations specifically interested in supporting affordable housing initiatives within the city. Additionally, financial institutions would be able to meet community reinvestment criteria through support of the fund.

City-Wide Housing Strategy #7: Comprehensive Housing Rehabilitation/Renovation Program



In addition to the other various components related to neighborhood revitalization in this Housing Strategy, the following issues need to be examined when implementing a comprehensive renovation/rehabilitation program.

- **INCENTIVES:** Not all incentives or financial assistance available for new construction can be used for rehabilitation projects. It is necessary to have tools designed specifically for rehabilitation. In addition to HUD-related programs, property tax based tools, such as abatement, refunds, or credits, can be used to incentivize homeowner and landlord repair, as well as offset costs for investors. Sales tax rebates are another incentive, which reduces the cost of construction materials. Low- to no-cost financing and donated materials can also reduce costs.
- **SKILLED LABOR AND MANAGEMENT:** The skills required to renovate a home or building can be different than those needed to build a new building, and this needs to be taken into consideration when hiring contractors or working with not-for-profit partners whose experience lies primarily in new construction. If work crews and project managers can be sufficiently trained, utilizing their skills in implementation can be invaluable.
- **ECONOMIES OF SCALE:** The act of rehabilitating multiple residential properties tends to utilize similar materials per unit - roofing, furnaces, siding, gutters, flooring, etc. If this program can be implemented on a wide scale, it makes sense

to form a pool to buy materials in bulk so that the economics of scale reduce the cost over multiple properties.

- **DECONSTRUCTION:** Removing valuable architectural features and materials during the demolition process and creating a secondary market for those items is becoming a popular initiative to complement the act of demolishing distressed properties. Known as “deconstruction”, this process essentially recycles salvaged materials to be used in other homes. This practice is not only “green”, but serves to restore and enhance historic character in homes and reduces the cost of replacing certain architectural features.
- **COVENANTS:** In the cases where renovation is performed for owner-occupied units, the city may want to consider placing covenants on the property that prevent an investor/owner from quickly turning the property into a rental unit.
- **EQUITY RECAPTURE:** If the city makes an investment in a property—especially for units where owners already live—it should consider placing covenants that recapture the equity put into the property if sold within a short period of time after the public investment.

Source: Excerpt from City-Wide Housing Strategy, 2012

Case Study: Ending the Cycle of Homelessness with Housing First

Housing First is an innovative approach to ending chronic homelessness that focuses first on providing individuals and families with permanent affordable housing, then providing services as needed. The model does not attempt to determine who is “house ready” or demand treatment prior to access to housing.

Due to its high degree of success, the Housing First model is becoming adopted by national and community-based organizations as a best practice for solving homelessness. While each individual program may differ based on targeted population and community, Housing First programs share critical elements:

- A focus on helping individuals and families access and sustain permanent rental housing as quickly as possible without time limits;
- A variety of services delivered to promote housing stability and individual well-being on an as-needed basis; and
- A standard lease agreement to housing – as opposed to mandated therapy or services compliance.

In 2012, the US Department of Veterans Affairs (VA) made Housing First the official policy for the National Center on Homelessness among Veterans program. The program combines housing vouchers for Veterans to rent privately-owned housing, and support through VA case management services, including health care, mental health treatment, vocational assistance, and job development.

In Greenville, South Carolina, the Upstate Homeless Coalition and nonprofit partners are beginning to develop housing specifically for the Housing First model. The first facility was opened in 2006, and now houses 26 residents.

Sources:

National Alliance to End Homelessness. http://www.endhomelessness.org/pages/housing_first

US Veterans Affairs. <http://www.endveteranhomelessness.org/programs/housing-first-pilot>

9.6.2: Support the homeless population through housing first programs

Responsible Agent(s): Upstate Homeless Coalition and Partner Organizations, Housing Providers

Action Type: Programs & Policy

Funding Level: \$\$-\$\$\$\$

Time Frame: On-going

There is a sizable homeless population in the West Side neighborhoods, including a concentration living under Pete Hollis Boulevard where it crosses the railroad north of Montgomery Avenue. Housing First programs have become widely-accepted by field experts as the best model for helping chronically-homeless individuals. These programs provide permanent housing with supportive services to homeless individuals without requiring other rehabilitative programs first, so that stability in housing becomes the first step to repairing an individual’s life.¹³

With the success of Reedy Place, located in the West Side, Greenville has a proven example of the Housing First model. As is the case with many housing programs, securing funding is the major barrier to creating more facilities like Reedy Place. A major function of the Housing Trust Fund recommended in §9.6.1, should be to support the development of more Housing First facilities to help homeless individuals recover their dignity and make a fresh start.

¹³ For more information about the housing first model, see Roman and Stand (July 24, 2012) “Housing First.” *Shelterforce*. http://www.shelterforce.org/article/2755/housing_first/

9.7: Preserve Neighborhood Character

During the design workshop, community members expressed a desire to preserve neighborhoods' historic structures whenever possible. The strategies in this section seek to preserve houses and, when this is not possible, preserve architectural components. Additionally, §10.11 supports the preservation of neighborhood character through infill design that respects surrounding homes.

9.7.1: Target home improvement loans to West Side homeowners

Responsible Agent(s): **City of Greenville, Property Owners**

Action Type: **Programs & Policy**

Funding Level: **\$\$-\$\$\$**

Time Frame: **On-going**

The City has two home rehabilitation loan programs, the Emergency Repair Program and the Community Improvement Program, that assist low-income homeowners. Increasing funding to these programs through the Housing Trust Fund would improve the reach of the program. Additionally, the City could market these programs directly to West Side homeowners — especially in areas targeted for aggressive code enforcement (see §9.2.1).

City of Greenville's Existing Housing Rehabilitation Programs

Emergency Repair Program (ERP)

Income Eligibility: <80 percent AMI

Goal: To assist low-income homeowners to make repairs needed to correct serious housing deficiencies that threaten human health and safety.

Funding: Provides loan of up to \$20,000 at 0 percent interest. Loan is forgiven in 10 years if property ownership doesn't change.

More information: <http://www.greenvillesc.gov/CommDev/forms/EmergencyRepairProgramApp.pdf>

Community Improvement Program (CIP)

Income Eligibility: <80 percent AMI

Goal: To revitalize and stabilize selected neighborhoods through rehabilitation of owner-occupied housing.

Funding: Provides loan of up to \$24,500 at 0-2 percent interest; loan terms are 10 years and repayment provisions vary based on income level.

More information: <http://www.greenvillesc.gov/CommDev/forms/CIPInfoPacket12.pdf>



Conceptual illustration of housing rehab project - before and after

Model Deconstruction Programs

Rebuilding Together New Orleans (RTNO)

By deconstructing buildings slated for demolition and identifying reusable materials such as doors, windows, bricks, lumber and historic architectural elements, RTNO's salvage and deconstruction teams are able to not only preserve valuable supplies and save landfill space, but also (through the sale of salvaged materials) create a sustainable revenue stream that helps to supplement warehouse costs.

Reclaimed materials are brought to the PRC Warehouse and Salvage Store and either stored for RTNO's construction use or made available to the public for purchase in the Salvage Store. Salvaged materials cost less than new materials and similar historic architectural pieces and are available to Orleans parish residents at affordable prices.

Source: Excerpt from Rebuilding Together New Orleans
<http://www.rtno.org/>

Iowa Prison Industries Partnership

Center on Sustainable Communities (COSC) in Des Moines, Iowa has developed an offender training program in partnership with Iowa Prison Industries. The program teaches deconstruction skills and how to convert the salvaged materials into home furnishings, which are then sold to the public. This hands-on training provides a path to a job upon release from prison.

Source: Sustainable City Network (September 11, 2013)
http://www.sustainablecitynetwork.com/topic_channels/solid_waste/article_5b6a5306-1b13-11e3-a324-0019bb30f31a.html?mode=story

Better Futures Minnesota

A nonprofit organization based in the Twin Cities, Better Futures Minnesota supports adults with histories of imprisonment, substance abuse, mental illness, chronic unemployment, and homelessness. The organization's deconstruction program offers services at a lower cost than demolition, and also allows owners of deconstructed properties to donate salvaged materials to Better Futures; the owners can write-off the value of those salvaged materials on their taxes, another incentive for participation.

Source: Better Futures Enterprises - Better Futures Minnesota
<http://betterfuturesenterprises.com/minnesota/deconstruction-and-recycling-services/>

9.7.2: Create a deconstruction program

Responsible Agent(s): **City of Greenville, Private Development Partners, Property Owners**

Action Type: **Programs & Policy**

Funding Level: **\$\$**

Time Frame: **Year 1-5**

Recognizing that many homes in the West Side have become dilapidated beyond repair, implementing a deconstruction program will allow the community to salvage architectural resources before demolition. Deconstruction programs divert materials from landfills, save costs from buying new materials, and preserve architectural elements.

The City of Greenville recently adopted advertisement requirements for demolition to allow opportunities for interested individuals to contact property owners to determine opportunity for salvaging architectural components. Formalizing the practice of deconstruction and developing a marketplace around the procured materials is a logical next step. A fully-realized deconstruction program also could create jobs that require fairly minimal training. Deconstruction programs can be spearheaded by nonprofits (see examples in sidebar), or developed as a municipal program. For example, Cleveland, Ohio developed a deconstruction pilot program as one step in the City's strategy to redevelop brownfield properties.¹⁴

As new infill housing is developed in the West Side, this program would allow incorporation of recycled building materials from the neighborhood, and help keep artifacts of the neighborhood's history intact.

¹⁴ See EPA (May 12, 2009) "Technical Memorandum, Brownfields Sustainability Pilot, Cleveland Ohio."
http://www.epa.gov/brownfields/sustain_plts/factsheets/cleveland.pdf

Key Local Resources

Greenville Cares

The City of Greenville's Greenville Cares office takes service requests for any service the city of Greenville provides.

Common service requests handled by Greenville Cares include:

- Replace traffic signal bulb
- Repair traffic signal malfunction
- Repair street light outage
- Repaint poor pavement markings
- Send traffic calming information
- Repair a cracked or raised sidewalk
- Repair a pot hole
- Report a sidewalk trip hazard
- Report a driveway tie-in problem
- Deliver a garbage roll cart
- Deliver a recycling bin
- Send recycling information
- Report storm water problems (clogged or backed up storm drains)
- Report sewer problems (backups, smell, and other problems)
- Replace damaged or missing street sign
- Report illegal dumping
- Extra garbage collection

Source: Greenville Cares
http://www.greenvillesc.gov/PublicInfo_Events/GreenvilleCares.aspx

CommunityWorks Carolina

CommunityWorks Carolina helps low-wealth families and communities break the cycle of generational poverty through education, lending, and investing.

The goals of CommunityWorks are to:

- Educate the community about affordable housing, economic development and financial needs.
- Build strong public/private partnerships to promote and support financial stability.
- Leverage local resources by operating a local housing trust, CDFI, and community development credit union fund to help finance affordable housing construction, community economic development, and financial stability opportunities.
- Increase the local market opportunities for non-predatory financial services for Upstate residents.

Source: CommunityWorks Carolina
<http://communityworkscarolina.org/about/mission-vision/>