

Greenville Affordable Housing Coalition Large Group Meeting

Wednesday, August 4th, 9:00-11:00 a.m.

**Minutes**

1. Welcome
2. Updates
   1. County Council budget (John Castile, GCRA)
      1. Council chose to allocate an additional $10 million for affordable housing over the next two years → plan going forward is for GCRA, GHF, and the County Administrator to develop a plan for how to use funding
      2. Thank you to everyone who has worked to make this a priority at County Council, and congratulations!
   2. American Rescue Plan (Lorain Crowl, UHC)
      1. Through the Graham Foundation, Rethinking Homelessness (an organization with a vision for how to deploy ARP dollars) provided a six week intensive training program for ARP dollars
      2. Greenville Cares (ARP partnership)
      3. ARP Plan
         1. ERAP round I and II (through Greenville County)
            1. Used for rental/utilities assistance, case management, housing support services
         2. Emergency Solutions Grant funding deployed for outreach/shelter services, homelessness prevention, rapid re-housing
         3. Emergency Housing Vouchers (TGHA)
            1. Targeted individuals in shelter, families in shelter, and special populations (domestic violence victims, veterans, youth)
            2. 40 applications in, 20 approved and in progress
         4. HOME program
            1. Funds used for property acquisition, rent stabilization, development/rehab
   3. Emergency Rental Assistance Program at Greenville County (Nicole Wood, Meredith Papapieris)
      1. [ERAP 1](https://www.greenvillecounty.org/EmergencyRentalAssistanceProgram.aspx)
         1. Greenville County received $15 million for emergency rental assistance in January
         2. Launched program in March in partnership with Neighborly software
         3. Eligibility: at or below 80% AMI for Greenville County, reduction in income due to COVID, and risk for homelessness/housing instability
         4. Covers rent (up to 3 months in the future), rental arrears (up to 12 months), and utilities arrears (electric, gas, and water)
         5. Payments made directly to landlord/utility provider
         6. Application is linked between tenants and landlords (both can apply and invite the other)
         7. Current turnaround time is 5 days for a complete submission
         8. Currently, $6.45 million dollars have been disbursed to 1413 tenants and 396 unique landlords
      2. ERAP 2
         1. Received an additional award in May for $12.5 million in additional emergency rental assistance funding
         2. Currently partnering with local housing non-profits on a holistic emergency housing program focusing on homeless families and others with case management, outreach, deposits and rental assistance
            1. Hoping to launch in August
            2. Creating an outreach strategy in partnership with other housing non-profits

Goal is to get the word out and make sure that everyone has access (utilizing voices that are already present in the community)

Partners hiring an Outreach Coordinator

* + - * 1. Provide trainings for how to go through the applications
        2. Partnering with organizations that can provide an access point (Greenville County Schools, library system, YMCA)
      1. If you would like to help (such as by distributing promotional material or serving as an access point), contact Nicole, Meredith, Tina, Lorain, or Heather Gatchell at GHA
  1. News coverage:
     1. [Greenville Journal - Brick by brick: Greenville’s Affordable Houisng Coalition uses modern tools to meet a growing need](https://greenvillejournal.com/news/brick-by-brick-greenvilles-affordable-housing-coalition-uses-modern-tools-to-meet-a-growing-need/) (June 3)
     2. [Greenville News - What does it take to afford affordable housing in Greenville? You might be surprised](https://www.greenvilleonline.com/story/news/local/2021/06/30/what-takes-actually-afford-affordable-housing-greenville-south-carolina/5148844001/) (June 30)
     3. [Greenville News - The affordable housing planned in Greenville largely ignores those who need it most](https://www.greenvilleonline.com/story/news/local/2021/06/30/affordable-housing-planned-greenville-largely-ignores-lowest-income-earners/7654381002/?utm_source=greenvilleonline-Daily%20Briefing&utm_medium=email&utm_campaign=daily_briefing&utm_term=hero&utm_content=1120GN-E-NLETTER65) (June 30)

1. Housing Production Report (Lisa Lanni)
   1. Mapping and surveys are giving the group a good understanding of where we are now
      1. Have been hitting above the 60% AMI mark well (about 1300 units), but need to focus on producing housing for 30-60%
         1. How do we reach the lower AMI brackets?
      2. Getting the word out to developers who aren’t familiar with Greenville’s affordable housing incentives/funding
      3. Newest layer on GAHC map: TGHA housing vouchers
         1. Map needs more submissions to survey to make it more comprehensive/accurate
2. Housing Preservation Report (Brian Albers)
   1. Single-family home preservation
      1. Low-interest rehabilitation loan program
         1. Helping people who live on fixed incomes age in place
         2. Exploring programs that are especially for folks in the 80-120% AMI range
            1. For people below 80%, we already have established programs in Greenville County
      2. Also looking at property tax freezes or abatements
   2. Multifamily preservation
      1. [Success story: Affordable Upstate and Greenville Housing Fund](https://www.affordableupstate.com/post/renovating-multifamily-exteriors)
         1. Affordable Upstate went under contract to purchase Parkins Ridge Townhomes in March 2020, then partnered with GHF to help make it more financially feasible
         2. Affordable Upstate helped repair the exteriors of the properties to make it more livable and visually appealing (new siding, dumpster enclosure, mailbox station, lighting, entrance, signage, front doors, parking lot)
      2. Naturally occurring affordable housing (NOAH)
         1. Preventing units from being lost to the market due to increased turnover
3. Housing Tools Report (Inez Morris, Jerry Blassingame)
   1. Foreclosure Prevention Fund
      1. Arose from discussions about expanding the Homestead exemption
      2. Possibility of being able to help those who are going into foreclosure
      3. Legacy resident programs
         1. How do we identify who is a legacy resident? How does the legacy designation pass from the original resident to the rest of the family?
   2. IDA programs and down payment assistance
      1. IDA programs are a long-term solution to building wealth and financial literacy
         1. Has been very successful in small-scale, in-house organizations (such as at Soteria), but the larger Greenville County IDA program’s federal funding ran out and the program faded away
      2. Continuing to work with United Way and CommunityWorks
      3. How could we get large employers (hospital systems, etc) to commit dollars toward down payment assistance or IDA programs?
4. Policy Prioritization Survey Results
   1. Top three: housing stabilization (local rent subsidy), affordable housing incentives in the City, and housing preservation (low interest loan/grant program, tax abatements)
   2. Using an aggregate scoring system, the eight policies in order of priority is:
      1. Affordable housing incentives from the city
      2. Housing preservation (low interest loan/grant program, tax abatements)
      3. Housing stabilization (local rent subsidy)
      4. Greenville County matching LIHTC dollars
      5. Expanded Homestead exemption/foreclosure prevention fund
      6. Increased resources for affordable homeownership
      7. Landlord registry
      8. Bailey Bill authorization (affordable housing component authorized)
   3. This aggregate data will go back to the steering committee and inform decision-making, and it can also inform the plan for the $10 million from the County
5. Adjourn