



AGENDA
Greer City Council

May 12, 2026

Meeting Location: Greer City Hall, 301 East Poinsett Street, Greer, SC 29651

5:30 PM

Council Workshop Meeting

Call to Order of Workshop Meeting

Mayor Rick Danner

Subject

1. Housing Assessment & Strategy Report
Alexander D. Cahill, AICP | Planning & Development Director

Adjournment

Anyone who requires an auxiliary aid or service to effective communication or a modification of policies or procedures to participate in a program, service, activity or public meeting of the City of Greer should contact Keith Choate, ADA Coordinator at (864) 848- 5386 as soon as possible, but no later than 48 hours prior to the scheduled event.

Memorandum

To: City Council

From:

Subject: Housing Assessment & Strategy Report
Alexander D. Cahill, AICP | Planning & Development Director

Date: May 12, 2026

CC:

Summary:

Attachments:

1. Council Memo: Housing Work Session
2. Res 13-2026 Greer 2026 Housing Assessment & Strategy Report
3. Greer Housing Assessment Presentation (4.30.2026)

TO: Mayor Danner and Members of City Council
FROM: Alexander Cahill, AICP, Planning & Development Director
THROUGH: Andy Merriman, City Administrator
DATE: May 12, 2026
RE: **Special Work Session: 2026 Housing Needs Assessment & Strategy Report**

PURPOSE

This memorandum provides Council with background context on housing affordability and a summary of the City of Greer's 2026 Housing Needs Assessment & Strategy Report, developed in partnership with Civitas, LLC. The report was commissioned under the direction of the Comprehensive Plan, Transforming Greer 2030, and represents the most comprehensive analysis of Greer's housing market to date.

WHAT IS AFFORDABLE HOUSING?

Affordable housing is a term that is frequently used but often misunderstood. The following is intended to establish a shared framework for tonight's discussion.

The Standard Definition

The federal standard, established by the U.S. Department of Housing and Urban Development (HUD), defines a household as cost burdened when it spends more than 30% of its gross monthly income on housing costs — including rent or mortgage, utilities, and related fees. Housing is considered "affordable" when it keeps that threshold at or below 30%. The term "affordable housing" also carries a second, equally common meaning in housing policy: housing that is made accessible to households earning at or below 80% of the Area Median Income (AMI), whether through subsidized programs, income-restricted developments, or targeted public investment. Both definitions are in active use and often work together — the goal is housing that is priced within reach and does not consume an unreasonable share of a household's income.

What Is AMI?

AMI stands for Area Median Income — the midpoint household income for a given region, calculated annually by the federal Department of Housing and Urban Development (HUD). Half of all households in the area earn more than the AMI; half earn less. Think of it as the income of the household right in the middle of the local earnings spectrum. HUD uses AMI to set eligibility thresholds for housing assistance programs, and the housing industry uses it to define what “affordable” and “workforce” housing means in practice. When a program says it serves households at ‘80% AMI,’ it means households earning up to 80% of that midpoint income figure.

Income-Based Tiers

Affordable housing is not a single category — it exists on a spectrum tied to household income relative to the Area Median Income (AMI). Because Greer straddles two counties, two MSA benchmarks apply. The Greenville Metropolitan Statistical Area AMI is \$97,300 and the Spartanburg Metropolitan Statistical Area AMI is \$82,400. Income thresholds for housing program eligibility are typically calculated from the applicable MSA figure, which means a household in the Greenville County portion of Greer may face a higher eligibility threshold than an identical household on the Spartanburg County side.

Category	Income Range	Who This Includes
Extremely Low Income	≤30% AMI	Part-time workers, seniors on fixed income, individuals with disabilities
Very Low Income	31–50% AMI	Retail and service workers, childcare workers
Low Income / Affordable	51–80% AMI	Restaurant workers, home health aides, entry-level city employees
Workforce/Moderate Income Housing	80–120% AMI	Firefighters, police officers, nurses, teachers, tradespeople
Market Rate	>120% AMI	No income restrictions; housing priced by market supply and demand

What Affordable Housing Is Not

Affordable housing is not synonymous with public housing or low-quality development. The majority of households who need affordable housing are working families, essential workers, young adults entering the workforce, and long-term residents on fixed incomes. Well-designed affordable and workforce housing is indistinguishable in appearance from market-rate development and is a standard feature of healthy, economically diverse communities.

It is worth noting that public housing is an important and distinct function — one that is already fulfilled in Greer by the Greer Housing Authority (GHA), which operates 186 public housing units and administers 290 Housing Choice Vouchers for qualifying low-income residents. The strategies in this assessment are intended to complement, not duplicate, the GHA’s mission by expanding the broader range of housing options available to Greer residents across all income levels.

REPORT SUMMARY: 2026 HOUSING NEEDS ASSESSMENT

The 2026 Housing Needs Assessment & Strategy Report, developed by Civitas, LLC in partnership with the Planning & Development Department, provides a comprehensive analysis of Greer's housing market conditions, affordability gaps, and demand projections through 2030. Key sections are summarized below.

Market Trends and Demographics

Greer is one of the fastest-growing communities in the Greenville-Spartanburg region. The city's population grew from 16,843 in 2000 to 41,536 in 2024 — a 146.6% increase — and is projected to reach approximately 51,916 by 2030. The city's internal estimates place the current population at slightly above 50,000, meaning entitlement eligibility under CDBG may be imminent.

Employment grew by 44.3% since 2020 to 22,503 jobs as of August 2025, outpacing both Greenville County and Spartanburg County growth rates. Greer's 2024 citywide median household income is \$82,626, though renter households earn a median of only \$51,578 — approximately 51% of owner household income.

+146.6% Population Growth Since 2000 <i>16,843 → 41,536</i>	51,916 Projected Population <i>By 2030</i>	2,802 New Units Needed <i>2026–2030</i>	\$346,590 Median Home Price <i>Single-family, 2025</i>
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Housing Supply and Pipeline

Greer had approximately 20,049 housing units as of 2025. More than 76% are single-family homes, reflecting the city's suburban character. Nearly 60% of the housing stock was built after 2000, with more than 800 units constructed annually on average since 2020.

As of December 2025, the near-term pipeline includes 546 units under construction, 415 approved but not yet permitted, and 930 additional units in active subdivision review — approximately a two-year supply at current absorption rates. Over 50% of units currently in the pipeline are multifamily apartments and nearly 30% are townhomes.

The community compliance caseload reached 7,967 inspections in 2025 — a 21% increase over the prior four-year average — reflecting both growth pressures and the aging of older housing stock.

Housing Affordability Analysis

The report examines affordability across both ownership and rental markets:

Owner-Occupied Housing

At the 2025 median single-family sales price of \$346,590 (assuming 6% interest, 20% down, with taxes and insurance), a household must earn at least \$77,183 annually to purchase the median home without exceeding the 30% cost burden threshold. This places homeownership out of reach for approximately 45.9% of Greer households.

Townhomes offer a more accessible path. At a 2025 median of \$238,277, the required income drops to \$53,083 — bringing homeownership within reach for approximately 69.1% of households. This represents a 15 percentage point improvement in access compared to single-family homes.

The price-to-income ratio for prospective first-time buyers currently in the rental market exceeds 5.6x — nearly double the conventional 3x affordability benchmark.

Renter-Occupied Housing

Approximately 41.9% of renter households are cost burdened, paying more than 30% of their income toward housing. The sharpest gap falls at the lowest income tier: households earning below 50% of renter MHI face a shortage of approximately 408 affordable units. Middle-income renters (50%–120% MHI) are comparatively well-served. The average rent in Greer as of January 2026 is \$1,558/month — roughly 18% below the national average, suggesting relative affordability, though cost burden remains significant for lower-income households.

Key Findings Table

Indicator	Finding
Total Housing Demand (2026–2030)	2,802 additional units needed
Owner-Occupied Demand	2,037 single-family and townhome units
Renter Demand	765 multifamily/rental units
Median Single-Family Price	\$346,590 (2025); requires \$77,183/yr income
Median Townhome Price	\$238,277 (2025); requires \$53,083/yr income
Renter Cost Burden Rate	41.9% of renter households pay >30% of income
Affordable Rental Unit Gap (lowest income)	~408 unit shortage below 50% MHI

Housing Occupancy Rate	92.8% of units occupied; 1.4% homeowner vacancy
Community Compliance Volume	7,967 cases in 2025; projected +32% increase

Strategic Recommendations

The report identifies nine recommendations, grouped as short-term (limited new funding required) and long-term (to be incorporated into future budget processes):

#	Recommendation	Proposed Timing
1	Enact a Rental Housing Registration & Inspection Ordinance	2027–2028
2	Develop a Communications & Community Engagement Strategy Around Affordable Housing	2027–2028
3	Revise the UDO to Streamline Development (density, housing types, FAR, parking, lot sizes)	2027–2028
4	Add Value to the Capital Stack (SC Housing programs, LIHTC, CDFI lending, MCCs, corporate philanthropy)	Ongoing
5	Establish a Greer Housing Trust Fund	2028–2029
6	Evaluate Establishing the City as a Federal CDBG Entitlement Recipient	2029–2030
7	Expand & Preserve Affordable Housing Through Public and Nonprofit Partnerships	Ongoing
8	Leverage City-Owned Land (ground leases, surplus land conveyance, pilot mixed-use sites)	Ongoing
9	Hire Dedicated Housing Staff (Coordinator, Planner, Program Manager, Inspector)	2027–2030

WHY ADOPTION MATTERS

Greer is at an inflection point. The city has grown by more than 146% since 2000 and is on pace to reach 51,916 residents by 2030. That growth has delivered economic strength, new investment, and a thriving community — but it has also placed real pressure on the families and workers who make Greer function. Adopting the Housing Assessment & Strategy Report gives the city a documented, evidence-based foundation from which to act.

It Establishes a Shared Factual Record

Housing policy debates are often contentious because they are driven by anecdote, perception, and competing interests rather than shared facts. This study, developed by an independent firm using U.S. Census data, HUD benchmarks, and local market sources, gives Council, staff, developers, and the community a common set of numbers to work from. When the city says there is a gap of 408 affordable rental units for its lowest-income residents, or that 45.9% of households cannot afford the median single-family home, those are not opinions — they are documented findings that can anchor policy discussions in evidence.

It Positions Greer to Compete for Funding

State and federal housing programs — including Low-Income Housing Tax Credits (LIHTC), SC Housing programs, USDA rural development funds, and future CDBG entitlement resources — consistently prioritize communities that can demonstrate need through a current, adopted housing needs assessment. Without an adopted plan, Greer is at a structural disadvantage when endorsing developer applications, supporting nonprofit housing organizations, or pursuing direct funding. Adoption is frequently a prerequisite, not a preference, for these opportunities.

It Protects Greer’s Workforce and Economic Competitiveness

Greer is home to major international employers in the automotive and manufacturing sectors. Those employers depend on a workforce that can afford to live near where they work. When housing costs outpace wages — as they are beginning to do in Greer — recruitment and retention become harder, commute times grow, and the city’s competitive advantage as a place to do business erodes. Addressing housing affordability is not a social program; it is an economic development strategy.

It Aligns with Transforming Greer 2030

The city’s own Comprehensive Plan, Transforming Greer 2030, specifically directed staff to conduct this study and identify gaps in the housing market. Adopting the assessment completes that directive and keeps the city’s planning and policy work legally and procedurally consistent with its adopted long-range goals.

It Demonstrates Responsiveness to the Community

The study includes direct input from City Council, the Planning Commission, housing stakeholders, developers, nonprofit providers, and community organizations. Adoption signals that the city took that input seriously and is committed to translating it into action. For residents who are cost burdened today — and for the workforce that Greer needs to attract tomorrow — this is an important signal that their housing challenges are recognized and that the city has a plan to address them.

SCOPE OF ADOPTION

Adoption of the 2026 Housing Needs Assessment & Strategy Report does not commit the City of Greer to any specific program, policy, or financial obligation. The report is a planning document — its value lies in establishing a shared evidence base and a directional framework, not in binding the city to a course of action.

Council action would authorize staff to begin researching the applicability and effectiveness of each recommendation in the context of Greer’s specific needs, market conditions, and community values. That research will allow staff to bring forward well-developed options rather than broad concepts.

Any recommendation that carries a budgetary implication — whether for staffing, program funding, incentives, or capital investment — will be brought before Council for a separate and deliberate decision before any commitment is made. Council retains full authority over if, when, and how any strategy is advanced.

The full report, including data tables, maps, and complete recommendation detail, is available as Attachment A to this memorandum. Staff is prepared to present the key findings and respond to Council questions during the work session.



City of Greer

Housing Needs Assessment & Strategy Report

APRIL 21, 2026

DEVELOPED IN PARTNERSHIP WITH CIVITAS, LLC



City of Greer
Planning & Development
301 E. Poinsett St.
Greer, SC 29651

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Executive Summary

The Housing Assessment and Strategy Report is intended to analyze the housing market, identify key opportunities, and forecast the demand and most common housing needs in Greer. The assessment identifies specific policies, zoning and financial actions and related programs that may be applied to achieve these objectives and are detailed in Section VII of this housing assessment. This Housing Assessment and Strategy Report serves to inform policymaking, funding opportunities, and housing sector collaboration to address housing challenges across Greer’s existing and future population.

Continued population growth is outpacing the availability of affordable housing at lower price points and income levels and rising home prices and rental rates have placed increasing pressure on many existing and future households with a disproportionate impact to low- and moderate-income residents. The rising cost of new single family and townhomes continues to impact the city’s housing supply and affordability levels.

Market Trends

Greer’s housing market is experiencing strong demand driven by rapid population, in-migration, and employment growth. The city’s population increased from 16,843 in 2000 to 41,536 in 2024, a 146.6% increase, making Greer one of the fastest-growing communities in the Greenville–Spartanburg region. Continued growth is projected to increase the population to approximately 51,916 residents by 2030, generating demand for an estimated 2,802 additional housing units over the remainder of the decade. The city’s internal estimates project the current population to be slightly above 50,000.

Housing construction has expanded to respond to this growth, with more than 800 housing units built annually on average since 2020, reflecting a significant increase in development activity. Despite this construction activity, housing affordability pressures are emerging. The median home value reached \$288,700 in 2024, while the median sales price for a single-family home rose to \$346,590 in 2025, placing homeownership beyond the reach of many moderate-income households.

The rental housing market shows similar pressures. The median monthly rent in 2024 was \$1,198, and approximately 41.9% of renter households pay more than 30% of income toward housing costs, indicating a significant level of cost burden. At the same time, the city’s housing stock remains highly utilized, with a 92.8% occupancy rate, reflecting continued demand across all housing types and price points.

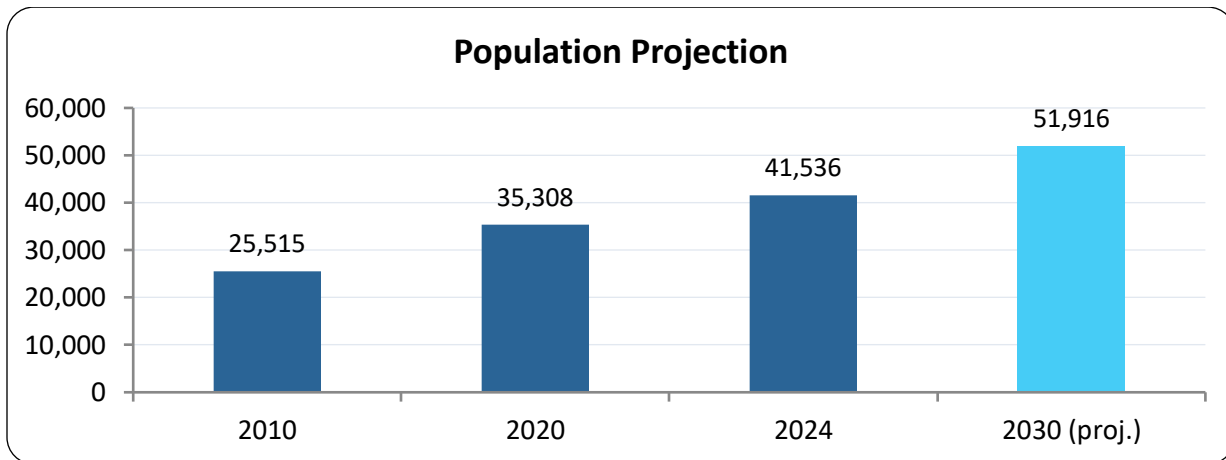
Together, these trends indicate a strong and expanding housing market in Greer, but one where continued housing production—across ownership and rental markets and across multiple price points—will be necessary to keep pace with population growth and maintain housing affordability for current and future residents.

Greer Housing Market Snapshot

- **Population growth:** +146.6% since 2000 (16,843 → 41,536)
- **Projected population:** 51,916 by 2030
- **Housing demand:** 2,802 additional units needed by 2030
- **Median home price:** \$346,590 single-family (2025)
- **Rental cost burden:** 41.9% of renters pay >30% of income for housing
- **Housing occupancy:** 92.8% of housing units occupied

Key Findings

This assessment finds that Greer has a projected total demand for an estimated **2,802** new housing units through 2030. This housing demand includes 2,037 single-family and townhome units for owner-occupied households and a demand for an additional 765 multifamily rental and single-family rent-to-own units through 2030 as presented in Table 20: “Greer Housing Demand Analysis.” These projections identify the mismatch in supply and demand by household income and for those households seeking home ownership and or households requiring more affordable rental housing.



Source: See Table 2: Projected Greer Population and Household Types 2010 – 2030

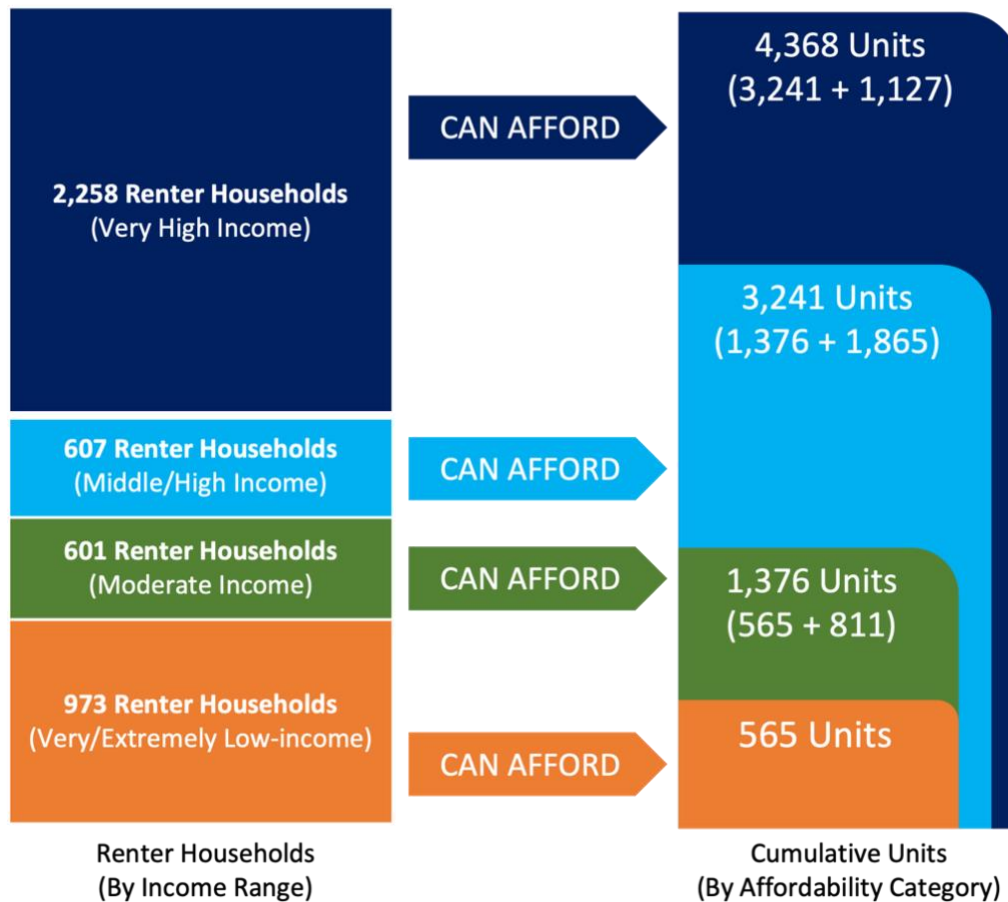
Home ownership assessment found that at a 2024 median home value of \$288,700, the price-to-income ratio for prospective first-time buyers currently in the renter market exceeds 5.6 times — well above the conventional three-time affordability benchmark — pointing to a meaningful barrier to homeownership access for moderate-income households seeking to transition from renting to owning.

2,802
Additional Units Needed
2026 through 2030

See Table 20: Greer Housing Demand Analysis

The rental housing assessment reveals that the lowest-income renters (below 50% of median household income) face the sharpest shortage, with an estimated gap of approximately 408 affordable units relative to the number of households in that range. Higher-income renters (above 120% MHI) also show a nominal unit shortfall at their price tier, though their greater purchasing power affords more flexibility. The middle-income tiers (50% to 120% MHI) reflect a relative surplus of units priced within reach, suggesting the rental market is comparatively well-served at moderate income levels. This analysis is presented in detail by income levels in this assessment.

RENTAL UNITS AND RENTERS, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES



Source: See Table 19: Rental Occupied Supply and Demand Analysis 2025.

Strategic Recommendations

Greer’s ability to directly influence housing outcomes is limited by broader market forces; however, the city plays a critical role in shaping the local development environment and strategically leveraging partnerships and resources to expand housing opportunities. The recommendations that follow focus on actions within the city’s control—policy alignment, process improvements, and targeted incentives—to support both rental and homeownership opportunities and improve affordability for lower- and moderate-income households.

A variety of strategies are proposed to be implemented by the City of Greer to address renter and home owner needs and housing demand. Key recommendations and proposed timing to achieve the city’s housing goals are discussed in detail in Section VII of this report include:

- 1. Enact a Rental Housing Registration & Inspection Ordinance.**
- 2. Develop a Communications and Community Engagement Strategy Around Affordable Housing**
- 3. Revise the Unified Development Ordinance to Further Streamline the Development Process**
- 4. Add Value to the Capital Stack**
- 5. Establish A Greer Housing Trust Fund.**
- 6. Evaluate and Potentially Seek to Establish the City of Greer as a Federal Entitlement Recipient**
- 7. Expand and Preserve Affordable Housing Through Public and Nonprofit Partnerships**
- 8. Leverage City-Owned Land**
- 9. Hire Staff to Support This Plan**

I. Introduction

Background and Context

The Greer Comprehensive Plan, Transforming Greer 2030, was adopted in 2021 and updated in 2025. The Plan includes multiple housing goals to guide Greer's elected and appointed officials through 2030. Transforming Greer 2030 recommended that the city conduct this study of housing affordability and needs and determine gaps in the Greer housing market. The proposed strategies, implementation actions, and the city's ability to address housing needs are consistent with the adopted housing policies approved in Transforming Greer 2030. Included in the 2030 plan's adopted housing goals and policies are:

- Balance existing single-family detached housing with new products that meet the demands of evolving market needs, such as smaller units, townhomes, stacked flats, and live/work opportunities.
- Permit and encourage the development of housing types that address the "missing middle," including apartment developments of less than twenty units, products such as duplexes and townhomes, live/work units, etc.
- Encourage higher densities in compact developments by providing for mixed-uses, accessory dwellings, etc.
- Enact incentives for private developers to encourage both single and multifamily rental. Use creative tools such as housing trust funds, density bonuses in zoning, land banking, reduced permit fees, rehabilitation grants, etc.

Despite the city's proactive housing policies, broader market forces continue to affect housing affordability and development feasibility. According to the National Association of Home Builders (NAHB), government regulations accounted for 24.3% of the final price of a new single-family home based on its 2016 regulatory cost study. Applying this methodology locally, the Home Builders Association of Greenville estimated that regulatory compliance added approximately \$67,424 to the cost of a new home in the Greater Greenville area at that time. NAHB's most recent regulatory cost study (2021) indicates that regulations continue to account for roughly 24% of new home prices nationally, underscoring the ongoing cost impact of regulatory requirements on housing affordability. Their study states that the source of those regulatory costs fall in two areas:

1. Regulatory costs during development of the building lot (60% for each new home)
2. Regulatory costs during construction of the home (40% for each new home).

The findings presented in this Housing Needs Assessment build upon these broader market considerations. This report quantifies local housing needs and identifies policy adjustments, where appropriate, to encourage the market provision of needed housing and reduce the share of existing and future renter and owner households experiencing housing cost burden.

Methodology

Civitas, LLC utilized a variety of major sources of data for the quantitative analyses in this assessment and incorporates the most recent housing data from the U.S. Census 2024 American Community Survey (ACS). This report relies primarily on U.S. Census and ACS estimates to describe long-term demographic and housing trends and to develop population, household, and housing demand forecasts. These federal datasets provide a consistent, comparable basis across years and geographies, even though they are sample-based and subject to margins of error.

In several places, the analysis also references housing unit counts and development activity reported by the City of Greer Planning and Development Department, which reflect more current, on-the-ground conditions. Because ACS estimates and local administrative data use different methods and reference dates, their figures will not always match; throughout the report, care is taken not to blend these sources in a single calculation and to interpret each within its own context.

The analysis also utilizes supplementary data sources that offer certain current economic and housing data. Below is a list of the primary data sources Civitas, LLC employed:

- American Community Survey five-year estimates 2020 - 2024
- 2000, 2010, 2020 and 2025 U.S. Census
- Zillow, Redfin and Apartments.com real estate websites
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Bureau of Labor Statistics
- South Carolina Department of Employment and Workforce
- City of Greer Planning and Development Department.

This assessment evaluates existing housing market conditions in Greer, including trends in tenure, housing type, age and condition of units, home prices, and rents, and uses these data to complete a housing supply–demand gap analysis by income level. The analysis also considers new, planned, and under-construction single-family, townhome, and multifamily developments to understand the near-term pipeline. Building on these existing-conditions findings, the report prepares forecasts of future households and housing unit needs in Greer based on projected population growth and regional employment trends. Tables and graphs are included to illustrate key conditions and findings. All data sources are cited and/or referenced.

Projections

Forecasts of future household and housing unit growth in Greer is based on upward trends of population growth and regional job growth. The 2030 projected population uses the Share of Growth (also called the ratio or proportional share) method, a widely used technique that projects a sub-area's population as a proportion of a larger control geography. This larger control is typically a county, metropolitan area, or region for which independent, peer-reviewed projections are available. The method is explicitly recommended in the HUD Community Development Block Grant (CDBG) needs assessment guidance, the American Planning Association's Housing Policy Handbook, and the Urban Land Institute's Housing Needs Assessment primer. It is commonly employed when a municipality has been growing faster or slower than its surrounding county, and analysts expect that differential to continue in a trend-consistent way.

II. Demographic Profile and Projections

The following section provides a profile of the key demographic, economic, and employment trends in Greer through 2030. Population trends, household size, household income levels, and housing availability all contribute to shaping the Greer housing market and the affordability of housing for residents.

Greer still contains a large amount of vacant land; unincorporated residential land adjoining property is commonly annexed into the City of Greer at the request of landowners. This contributes to the ability for the city to successfully accommodate population and employment growth over the next five years and beyond.

Population

Greer has experienced rapid population growth, especially since 2000. This trend is expected to continue over the next five years (See Table 1- Greer and Area Cities Population Growth 2000 – 2024). Greer’s population was estimated to be 41,536 by the 2024 U.S. Census American Community Survey. The city’s population grew by 11,008 since 2020. The 2020 census reported 25,587 persons of this total, 72.5% resided in Greenville County and 9,721 persons, or 27.5% of the city’s population resided in Spartanburg County.

Greer’s population growth has been the highest in Greenville County in both the number of persons and percentage, adding 24,693 persons and increasing by more than 146% since 2000. While Greenville and Spartanburg Counties are among the fastest growing counties in South Carolina, the nearby City of Spartanburg’s population has remained stagnant since 2000.

Table 1: Greer and Area Cities Population Growth 2000 – 2024

Municipality	2000 Decennial	2020 Decennial	2024 ACS 5-Year	2000 – 2024 Net Change	2000 – 2024 Percent Change
Greer	16,843	35,308	41,536	24,693	146.6%
Fountain Inn	6,017	10,416	12,020	6,003	99.8%
Travelers Rest	4,099	7,788	8,370	4,271	104.2%
Simpsonville	14,352	25,272	26,144	11,792	82.2%
Mauldin	15,524	25,562	27,055	11,531	74.3%
City of Greenville	56,002	72,227	72,935	16,933	30.2%
City of Spartanburg	39,673	37,732	38,910	-763	-1.9%

Source: 2000, 2020 U.S. Census; American Community Survey (ACS) 5-Year Estimates 2020-2024.

The city’s recent and ongoing population growth corresponds with expansion of its housing stock and reflects Greer’s position as an attractive residential community within Greenville and Spartanburg Counties, supported by continued regional employment growth. Given the South Carolina and national trends reflecting a decline in household sizes, the types of housing units in demand favor a mix of single-family homes, townhomes and multi-unit dwellings to cater to diverse household compositions.

Greer’s projected growth will likely have direct implications for housing demand, infrastructure development, and municipal services in Greer. The City of Greer will need to continue to plan accordingly to accommodate this expansion, ensuring sustainable development and maintaining the quality of life that has made the city an attractive destination for new residents.

Greer’s population is projected to reach 51,916 by 2030, creating a continued demand for new housing as presented in Section V.

For the City of Greer, Greenville County serves as the control geography. The South Carolina Office of Revenue and Fiscal Affairs publishes county-level population projections, and independent demographic research consistently projects Greenville County at an approximate 1.25% to 1.4% compound annual growth rate through 2030. This projection is anchored to in-migration from the Northeast and Midwest U.S. and continued expansion of the I-85 manufacturing and logistics corridor. Greer's share of Greenville County's population has been increasing, reflecting the city's disproportionately high development activity relative to the broader county. This approach applies a conservative growth assumption by tying Greer's projections to the county-level control total and not assuming that the recent post-pandemic surge in in-migration will persist through the forecast period.

Table 2: Projected Greer Population and Household Types 2010 – 2030

Factor	2010	2020	2024	2020 – 2024 Net Change	PROJECTED 2030
Population	25,515	35,308	41,536	6,228	51,916
Owners Households	5,737	11,097	11,846	749	15,097
Percent of Owners	52.5%	72.4%	72.7%	0%	72.7%
Renter Households	4,310	4,230	4,439	208	5,669
Percent of Renters	39.3%	27.6%	27.3%	0%	27.3%
Total Households	10,012	15,327	16,285	958	20,766

Source: 2010,2020, 2024 American Community Survey; Civitas LLC.

More than 49.8% of Greer’s households are married couples, including 36.9% with children. Female households without a partner make up 30.1% and male households without a partner represent 15% of the city’s households. The 2020 U.S. Census also reported that 288 residents live beyond single-family and rental housing in group quarters.

Age

The median age of Greer residents in 2024 was 36 years. Although the median age has increased by 2.3 years since 2000, this median age remains lower in Greer than the Greenville and Spartanburg Counties and statewide median ages (see Table 3 - Median Age 2000 – 2024). This younger median age reflects a higher number of children in the city’s households.

Only 13.1% of Greer’s population is 65 years and over compared to a statewide 19.8% and 17.4% in Greenville County for the same age group reflecting Greer’s high percentage of family households. While housing for seniors aged 65 years and above is a growing need in many communities across South Carolina and the country, this younger population suggests that an emphasis on senior housing is less significant in Greer in the next five years than elsewhere.

Table 3: Median Age 2000 – 2024

Area	2000	2020	2024	2020 – 2024 Net Change
Greer	33.7 years	37.3 years	36.0 years	-1.3 years
Greenville County	35.5 years	37.8 years	38.4 years	0.8 years
Spartanburg County	35.5 years	37.9 years	37.8 years	-0.1 years
South Carolina	35.4 years	40.1 years	40.7 years	0.7 years

Source: U.S. Census 2000, 2020, 2024.

In summary, Greer’s housing market is shaped by a combination of growing population levels, slightly aging though lower than either Greenville or Spartanburg Counties, an increase in the number of households, and expected continued growth in household incomes. Nevertheless, the continued pressure on housing affordability, especially for low- and moderate-income residents, as well as the need to address homelessness, requires focused attention and policy responses to ensure that all residents have access to safe and quality housing.

Employment And Income

Employment in Greer grew by 34.4% since 2020 from 15,596 to 22,503 persons in August 2025. The city’s 2025 unemployment rate of 4.1% unemployment rate is lower than Greenville County’s 4.4% and 4.9% in Spartanburg County reflecting a strong local economy. Local jobs starting from 2020 added an average of 1,381 jobs per year (See Table 4 - Greer Employment 2020 – 2025). The city’s unemployment rate has ranged between a healthy 2.8% and 4.1% since 2020. An analysis U.S. Census data indicates that around 70% of Greer’s population in the labor force commute beyond the city’s borders. This commute pattern for the Greer workforce is common among workers across the cities in Greenville and Spartanburg Counties.

Table 4: Greer Employment 2020 – 2025

Year	Total Employment	Unemployment Rate
2020	15,596	N / A (COVID)
2021	16,748	3.9%
2022	17,851	3.3%
2023	18,409	2.8%
2024	22,307	4.0%
2025 (August)	22,503	4.1%
Net Change	6,907 jobs	0.2%
Average Annual Change	1,381 new jobs per year	

Source: South Carolina Department of Employment and Workforce.

Greer’s employment has grown at a higher rate than the Greenville metropolitan area or Spartanburg County. Greer’s commercial demands and manufacturing employment bases continue to grow to meet the growing population contributing to the demand for new housing (See Table 5 – “Greer Area Employment 2020 – 2025”). Greer’s 2030 employment is expected to continue according to the U.S. Bureau of Labor Statistics projections for the Greenville-Anderson-Greer metropolitan statistical area.

Table 5: Greer Area Employment 2020 – 2025

Area	2020	2025	2025 Unemployment Rate (Nov.)	2020 – 2025 Net Change
Greer Employment	15,596	22,503	N / A	6,907 +44.3%
Greenville-Anderson-Greer MSA Employment	424,625	474,611	4.6%	49,986; +11.8%
Spartanburg County Employment	145,208	178,092	4.9%	32,884; +22.6%

Source: South Carolina Department of Employment and Workforce; Bureau of Labor Statistics.

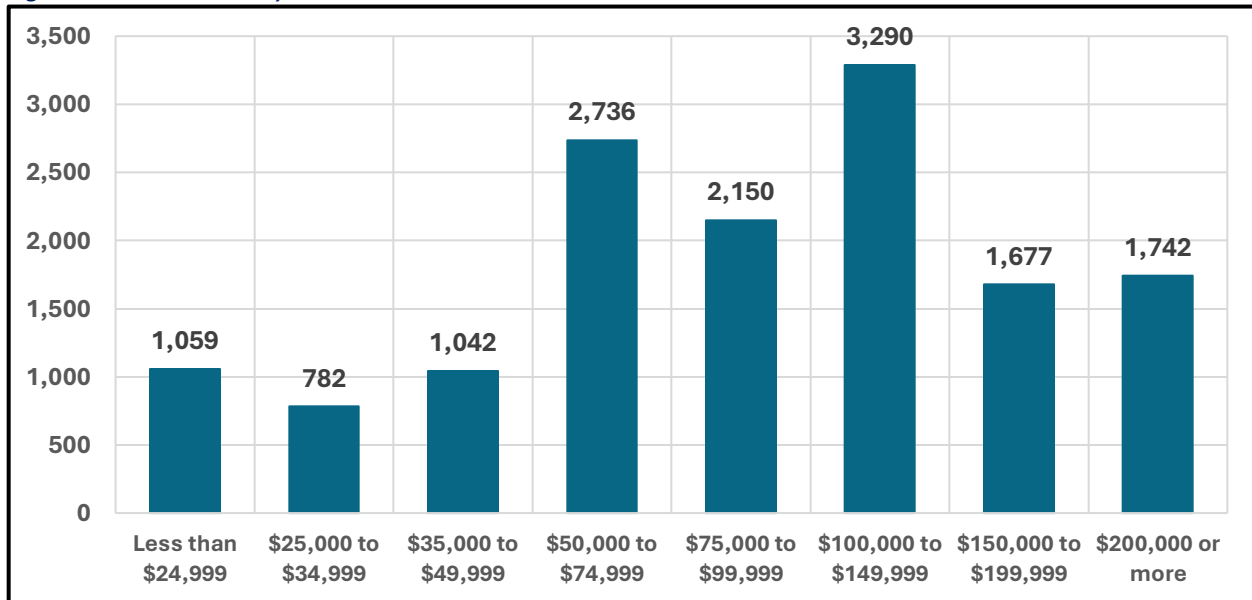
Table 6 (“Household Income Distribution 2024”) displays the household income ranges reported in 2024 by the U.S. Census. An analysis of household income offers insight into the capacity of residents of varying economic status to afford housing. Greer’s area median household income in 2024 was \$82,626 (ACS). The below table also documents how Greer’s household income distribution in eight household income brackets. Renter median household income is approximately one-half of households in owner-occupied units. The median household income for owner-occupied households is \$100,894 compared to a median household income for households residing in apartments of \$51,578.

Table 6: Household Income Distribution, 2024

Household Income Range	Number of Households	Percent of Total Households
Less than \$24,999	1,059	6.5%
\$25,000 to \$34,999	782	4.8%
\$35,000 to \$49,999	1,042	6.4%
\$50,000 to \$74,999	2,736	16.8%
\$75,000 to \$99,999	2,150	13.2%
\$100,000 to \$149,999	3,290	20.2%
\$150,000 to \$199,999	1,677	10.3%
\$200,000 or more	1,742	10.7%
Total Households / 2024 Median Household Income	16,285 \$82,626	100%

Source: American Community Survey 2024. B19001

Figure 1: Households by Income



Source: American Community Survey 2024

The 2024 U.S. Census reported that 10.1% of the city’s population live below the poverty line. This percentage is lower than the South Carolina statewide poverty rate of 14.2% and the national poverty rate of 12.4%.

III. Housing Supply & Development Pipeline

Assessing Greer’s housing needs involves understanding the balance of supply and demand, while also accounting for key factors that drive changes in both. According to local records, Greer had 19,636 housing units in 2024 adding 413 new units in 2025 to reach 20,049. These numbers represent a more updated estimate on stock than the ACS trends analyzed in the sections below. More than 76% of the city’s units were single-family homes reflecting the city’s suburban character.

Housing Stock Characteristics

Residential Structure Types

Single-family houses dominate the city’s unit types with over 70% of the citywide limit falling in this category. Only 1,378 units are in buildings with 10 or more units, or 7.9% of the housing market. Greer has 512 mobile homes or recreational vehicles which are usually a more naturally occurring affordable housing option. There were 1,266 vacant units reported by the U.S. Census in 2024 reflecting a vacancy rate of 1.4% of the owner-occupied units and 8.8% of the city’s rental housing market.

Table 7: Greer Housing Profile 2024

Housing Property Type	2024 Housing Units	Percent of Housing Units
1 unit, detached	12,386	70.6%
1 unit, attached	2,004	11.4%
2 units	239	1.4%
3 - 4 units	475	2.7%
5 – 9 unit structures	557	3.2%
10 to 19 units	561	3.2%
20 units or more structures	817	4.7%
Mobile home	490	2.8%
RV, van or other	22	0.1%
Vacant Housing Units / Vacancy Rate	1,266	Homeowner vacancy: 1.4% Rental vacancy rate: 8.8%
Totals	17,551	100%

Source: American Community Survey 2024; City of Greer Planning and Development Services 2025.

Age of Housing

Greer has a relatively new housing stock. Nearly 60% of Greer’s housing has been constructed since 2000 including 1,164 units in 2020, 978 in 2021, 565 in 2022, 712 in 2023, 1,108 in 2024 and 413 in 2025 or a record average of more than 800 units per year, reflecting a boom in housing production. Information from area home builders and local planners indicate that this construction pace is not sustainable, despite the number of units in Greer’s planning pipeline.

A total of 3,286 housing units of Greer’s housing units, or only 25.5%, are 45 years or older constructed prior to 1980. As these homes continue to age, maintaining safe and code compliant structures becomes

increasingly important, particularly for low-income households. Financial constraints can prevent these residents from making essential home repairs, leading to code violations and potential health or safety hazards. Addressing these code issues are essential for preserving the older housing stock and ensuring long-term livability for residents.

Table 8: Annual Housing Unit Production

Years	Number of New Units Built	Percent of Total Units	Annual Average Units Built
Built 2020 to 2021	2,169	12.0%	542
Built 2010 to 2019	3,933	22.4%	393
Built 2000 to 2009	4,043	23.0%	404
Built 1990 to 1999	2,155	12.3%	216
Built 1980 to 1989	781	4.4%	78
Built 1970 to 1979	1,046	6.0%	105
Built 1960 to 1969	1,375	7.8%	138
Built 1950 to 1959	792	4.5%	79
Built 1940 to 1949	559	3.2%	56
Built 1939 or earlier	698	4.0%	N / A
Totals	17,751 units	100%	N / A

Source: U.S. Census American Community Survey 2024; City of Greer Planning and Development Services 2025.

Occupancy Rates

Greer’s housing stock is highly utilized, with 92.8% of the city’s 17,551 housing units occupied and a relatively modest 7.2% vacancy rate. The homeowner vacancy rate of 1.4% indicates a very tight ownership market, while the 8.8% rental vacancy rate suggests comparatively greater turnover and availability within the rental sector.

Table 9: Greer Housing by Occupancy 2024

Housing Occupancy	Estimate	Percent of Total Units
Total housing units	17,551	100%
Occupied housing units	16,285	92.8%
Vacant housing units	1,266	7.2%
Homeowner vacancy rate	1.4%	(X)
Rental vacancy rate	8.8%	(X)

Source: U.S. Census American Community Survey 2024

Development Capacity

Zoning Inventory

The City of Greer covers over 28.83 square miles as of 2025, based on city staff estimates reflecting ongoing annexation activity. Nearly one-third of Greer, approximately 31%, or more than nine square miles, are zoned for residential use (see Table 10 – “Greer by Residential Zoning Classifications”). More than 91% of this residential land is currently zoned for single-family housing. According to the 2021 Comprehensive Plan, the last official published land use breakdown, the total amount of residentially zoned land (5,889 acres) includes:

- 5,398 acres of single-family residential, or 91.7% of the residential zoned land
- 164 acres of multifamily, or 2.8% of total

Greer and immediately adjacent unincorporated areas have a large amount of vacant land available to accommodate future residential and employment growth. There are an appropriate range of zoning categories to accommodate housing currently in five residential districts in the Unified Development Ordinance. The residential zoning districts in the most recently updated UDO range from Rural Residential (RR) with a minimum lot size of 20,000 square feet to High Density (HD) with a minimum lot size of 2,500 square feet allowing from 25 up to 40 units per acre. The majority of new single-family homes are being constructed in subdivisions on lots ranging from 7,500 to 10,000 square feet.

Each zoning district has specific development standards and setbacks to ensure a compatible pattern of land use throughout the city. Although all private property is zoned and guided by the policies of the Transforming Greer 2030 Comprehensive Plan, rezoning of land and/or plan amendments beyond their current land use designation requires a public process. In addition, the city has approved annexation petition requests for new residential development that brings both additional land, and the additional provision of public services, under the city’s purview.

Table 10: Greer by Residential Zoning Classifications

Zoning Classification	Zoned Acres	Square Miles	Percent of Residential Land	Percent of Land in City
Single-Family Residential	5,398	8.43	91.7%	33%
Multi-Family Residential	164	0.26	2.8%	1%
Mobile home zoning	327	0.51	5.5%	2%
All other zoning classifications, lakes or public lands	10,469	16.36	0%	64%
TOTALS	16,358 Acres	25.59 Square Miles	100%	100%

Source: Transforming Greer 2021.

Note: Acreage and percentage figures are derived from the Transforming Greer 2030 Comprehensive Plan (2021), which remains the last officially published parcel-based land use breakdown. The total city area at the time of the plan was approximately 25.59 square miles (16,358 acres). The current city boundary has expanded to approximately 28.83 square miles (~18,451 acres) as of 2025.

The City of Greer has taken a proactive approach to maintaining housing supply, with a development pipeline that positions the city to stay ahead of demand and moderate upward pressure on housing costs. As of December 2025, there were 546 housing units under construction in Greer, including 405 multi-family apartments according to the Greer Planning & Development Department. In addition, there are 415 housing units approved but not yet under construction. It is important to note that more than 50% of these new units are multifamily apartments and 29.6% are townhomes. These increases contribute to the competitiveness of the Greer market and serve to slow the rate of price and rental rate increases. Together, these 961 units represent nearly a two-year supply to serve the community. In addition, there are ten residential subdivisions under review that are planning for another 930 housing units.

Table 11: Housing Units Under Construction and Approved 2025

Status of Housing Unit / Lot	Single Family Units	Townhomes	Multi-Family Apartments	Total Units
Units Under Construction	46	95	405	546 units
Vacant Residential Lots / Units Approved but Not Permitted	142	191	82	415 units
Percent of Total Units	19.6%	29.8%	50.7%	100%
Total Units	188	286	487	961 units

Source: City of Greer Planning & Development Services.

The year end 2025 list of active subdivisions documents 31 active single-family and townhome subdivisions with a combined inventory of 2,909 lots including 831 approved lots. The gap between platted lots and active construction is an important measure of near-term potential supply. These 831 lots represent inventory that could become available for construction relatively quickly as builders absorb existing completions. The rate of absorption of this inventory is driven by local job growth in Greer that remains high and home loan interest rates which have been gradually in decline in the last year.

Given the number of homes for sale in Greer in fall 2025, the number of housing units under construction, the units in various stages of planning and the amount of vacant land in the city, Greer has laid a foundation to support housing growth across multiple types in the near future; however, fully addressing the demand — particularly for affordable and workforce housing — will remain a challenge given current market pressures and resource constraints.

Infrastructure Constraints

Greer has been able to successfully provide adequate infrastructure to keep pace with the city's rapid housing and commercial growth. Future growth boundaries are strongly dictated by the Greer Commission of Public Works (CPW) sanitary sewer and water line extensions and the Commission's service boundaries.

The most expressed infrastructure issue from interviews conducted as part of this housing assessment is streets and their capacity to manage increased traffic. This challenge is compounded by the fact that the South Carolina Department of Transportation is responsible for several of the major arterials in Greer including U.S. Highway 29 and SC State Highways 14, 101 and 290. There is no public transportation serving Greer which results in employees depending on automobiles with 75% of workers drive alone, 6.8% carpooling and less than 1% of Greer workers walk or bike to work.

Housing Conditions

Community Compliance activity is a key housing needs indicator of trends in development and neighborhood upkeep. Increases may signal construction issues or maintenance challenges in older areas. Community Compliance cases in Greer totaled 6,314 in 2021, 6,101 in 2022, 6,951 in 2023 and 6,864. In 2025, the city inspected 7,967 cases, representing a 21% increase over the average since 2021 and the highest pace in the five-year period.

This upward trend has implications for service capacity, as increased code enforcement activity may require additional staffing and resources to ensure timely response, support ongoing maintenance of the existing housing stock, and help preserve neighborhood quality and affordability. A projected 32 percent increase in community compliance cases represents a material operational and quality-of-life concern. If not met with commensurate staffing and process investment, it may lead to neighborhood deterioration and reduced resident satisfaction in a city whose growth depends on sustained demand.

IV. Housing Market Profile

National Housing Trends

To assess the Greer housing market, it is useful to understand some of the recent national and state housing market trends. Six major housing industry trends that are relevant to Greer are as follows:

1. Smaller Single-Family Homes Reflect Affordability Preferences.

Despite a national increase in home ownership over the past decade, the average home size has been gradually declining, especially since 2019. South Carolina home ownership trend has followed this trend increasing from 68.9% to 71.4% in 2024.

According to housing real estate experts at the California University School of Law, “More than 60 percent of prospective buyers are expressing interest in smaller homes as pathways to affordability.”

Table 12: Ownership Trends

Year	Average Size Single-Family Square Feet	U.S. Home Ownership Rate	South Carolina Home Ownership Rate
2017	1,976	63.9%	72.8%
2018	1,985	64.4%	72.6%
2019	1,991	64.8%	72.6%
2020	1,964	67.4%	73.6%
2021	1,827	65.4%	73.2%
2022	1,880	66.0%	74.7%
2023	1,914	66.0%	73.0%
2024	1,860	65.6%	71.4%
2025	1,852	65.3%	N / A
Net Change 2017 - 2025	(124 square feet)	1.4%	(1.4%)

Source: Federal Reserve Bank of St. Louis.

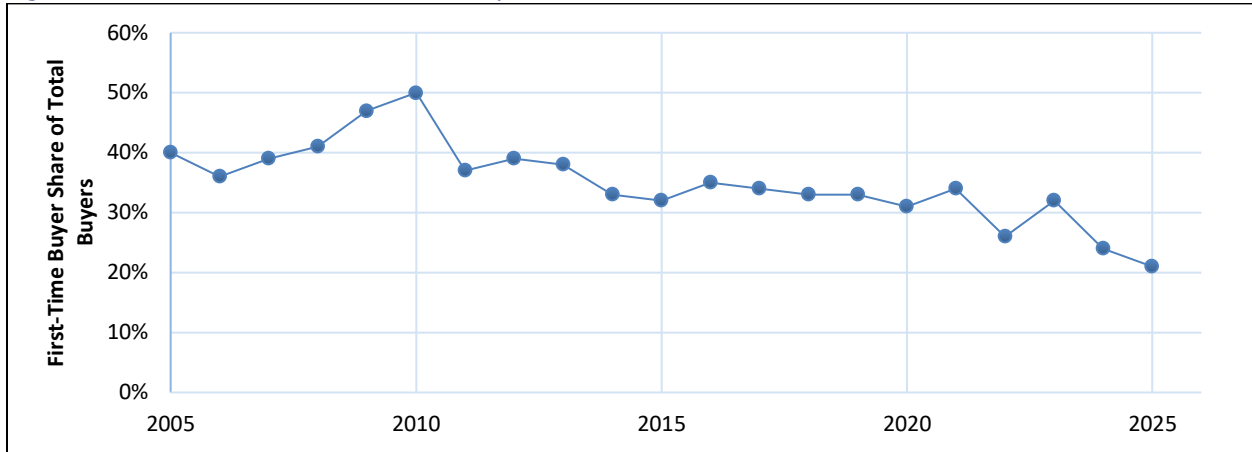
2. New homes are incorporating multifunctional spaces designed for supporting remote work.

The number of persons working from home has more than doubled since 2020 necessitating the incorporation of workspaces into homes. In February 2020, just before the pandemic, the national work from home rate was 5%. In May 2020 during the pandemic, this rate rose to 32% and has since gradually declined to 12% in 2024. In Greer, 11% of the labor force indicated that they worked from home in 2024.

3. The percentage of first-time home buyers is declining.

Nationally, the share of first-time home buyers has declined from 50% of home buyers in 2010 and 32% in 2022 to just 21% in 2025. This decline is attributed to several factors, according to the National Association of Realtors (NAR). These include a combination of rising home prices elevated mortgage rates, and shifting generational attitudes. Younger generations, particularly Gen Z persons born between 1997 and 2012, are increasingly viewing home ownerships as less desirable, preferring renting as a more flexible option. The most recent national survey also found that 61% of recent buyers were married couples, 30% were singles, and 6% were unmarried couples. Nationally, 25% of all buyers had children under the age of 18 living at home. This compares to Greer’s 36.9% of the city’s households with children indicating a preference for housing with more bedrooms for larger households than the national average.

Figure 2: Distribution First-Time Home Buyers, 2005–2025



Source: National Association of REALTORS® 2025 Profile of Home Buyers and Sellers

4. Home Price Is the Primary Trade-Off for Buyers.

Findings from the 2025 National Association of Realtors Profile of Home Buyers and Sellers indicate that recent homebuyers often made trade-offs when selecting a home, most commonly related to purchase price (30%) and condition (24%), while 30% reported no compromises. These results reinforce that price remains the primary factor influencing purchase decisions. The top five factors shaping homebuyer decisions are ranked as follows:

- 1. Price of home 30%
- 2. Condition of home 24%
- 3. Size of home 20%
- 4. Style of home 17%
- 5. Lot size 14%

First-time homebuyers had a higher rate (37%) of compromising on price, highlighting the growing gap between entry-level home prices and the incomes of prospective buyers.

5. Build-to-rent single-family homes are increasing in popularity.

Build-to-rent (BTR) housing operates similarly to apartment buildings under property management companies while offering a single-family home living experience. They provide households with a single-family home living experience—more space, privacy, yards, and community amenities—without the upfront costs of homeownership such as a down payment or closing costs. This model offers greater financial flexibility for families who want single-family living but are not yet ready or able to buy. Though the scale remains relatively small in Greer, the city is experiencing this trend locally. An example is Overton Park, a FirstKey Homes community of new-construction single-family rental homes in Greer that delivers modern finishes, professional maintenance, and suburban appeal in the Upstate region.

6. HOA’s are increasingly routine.

Homeowners' associations account for more than 30% of the U.S. housing stock, reports the Foundation for Community Association Research in 2024. Their research indicates that 82.4% of new homes sold in 2023 were part of HOA communities, highlighting their prevalence in housing developments. A clean and attractive neighborhood continues to be the main benefit for homeowner association members. Paying dues has become the least favorable part of belonging to a community association. Community amenities with features like dog parks, biking trails and communal outdoor areas are becoming essential, routinely necessitating an HOA.

Greer’s Owner Occupied Housing

In 2024, the citywide median value of owner-occupied homes was \$288,700 according to the American Community Survey. Recent sales data allow a comparison to these broad, time lagging census trends. The 2025 median sales price for a single-family home in Greer was \$346,590, according to the real estate source Redfin —slightly below Greenville (\$351,695) and notably higher than Spartanburg (\$294,652).

Townhomes provide a more naturally affordable choice for homebuyers and homeowners. The average sale price of a townhome in 2025 was \$238,277, approximately 70% (or \$108,300 less) of the median detached single-family home (See Table 13 – “Single Family Home Value by Price Range 2024 and 2025”).

The average home prices are projected to rise another 3.1% across the Greenville-Anderson-Mauldin Metropolitan Area according to a 2026 housing forecast by Realtor.com which published estimates for the 100 largest U.S. metro locations. Though not mentioned in the report, forecasts for increased home prices in Spartanburg are estimated to be at a similar rate.

Table 13: Single Family Home Value by Price Range 2024 and 2025

Home Value Range	2024 (ACS Estimates)		2025 (Zillow Estimates)			
	Owner Occupied Homes	Percent of Total Units	Single Family Units For Sale	Percent of Single Family Units For Sale	Townhome Units For Sale	Percent of Townhome Units For Sale
Less than \$99,999	831	7.0%	0	0%	0	0%
\$100,000 to \$149,999	194	1.6%	4	1.0%	0	0%
\$150,000 to \$199,999	1,328	11.2%	5	1.3%	3	2.1%
\$200,000 to \$299,999	4,058	34.3%	40	10.4%	125	86.2%
\$300,000 to \$499,999	4,440	37.5%	157	40.7%	16	11.1%
\$500,000 or more	995	8.4%	180	46.6%	1	0.7%
TOTAL	11,846	100%	386	100%	145	100%
Median Value	\$288,700	-	\$346,590	-	\$238,277	-

Source: American Community Survey 2024; Redfin December 2025.

Affordable homeownership opportunities in Greer are supported in part through the Greenville County Redevelopment Authority (GCRA), which has partnered with the City of Greer on multiple projects aimed at ensuring that rapid growth does not leave lower- and moderate-income residents without pathways to homeownership. The newest affordable for-sale project is East Fairview Townhomes — a 33-unit development on a formerly blighted 3.1-acre property in the Sunnyside neighborhood, built through the GCRA-City of Greer partnership. Phase 1's 14 units, targeting families earning up to 80% AMI, were completed in 2024 with monthly payments starting around \$1,250. Phase 2 will add 19 units for families earning 80% to 100% AMI. GCRA has described the project as addressing the "missing middle" between subsidized rental housing and market-rate homeownership, while also helping to stabilize an established neighborhood against displacement.

Despite the increase in home values, Greer homeowners receive more value in square footage for their home investment based on housing costs per square foot than nearby cities and the Greenville and Spartanburg Countywide average value per square foot. This enhances Greer as an attractive investment for home buyers.

Table 14: Average Home Value and Price per Square Foot 2025

Jurisdiction	Home Average Value Per Square Foot	Average Single-Family Home 2025
Spartanburg County	\$153	\$296,000
Simpsonville	\$165	\$346,500
Greer	\$166	\$346,590
Mauldin	\$166	\$366,450
Fountain Inn	\$168	\$365,000
Greenville County	\$189	\$365,000

Source: Redfin October 2025.

Greer’s Renter Occupied Housing

The median gross rent was \$1,198 in 2024 compared to the countywide average of \$1,295 for Greenville County. The hourly wage needed to afford a two-bedroom apartment in Greer is \$22.84 per hour or \$46,594 per year, and according to 2020 census data 22.4% of the city’s households earn less than this amount. According to Transforming Greer 2030, approximately 42.5% of renters are cost burdened, paying 30% or more of their income to housing costs.

The Greer Housing Authority operates 186 public housing units and manages 290 housing vouchers for area landlords. Public housing programs and units in Greer are also available through the Greer Housing Authority and a cooperative agreement with the Greenville County Redevelopment Authority. The Greenville Housing Authority operates the Housing Choice Voucher and public housing programs for Greer. There are 1,328 affordable rental units in ten multifamily projects, including projects managed by the Greer Housing Authority. (These include Avalon Chase; Berkshire Place; Beverly Apartments; Bradford Apartments; Chandler Creek Village; Chandler Ridge; Creekside Landing; Oakland Place; and Snow Street Apartments). Within these rental projects, two-bedroom unit rental rates range from \$1,095 to \$1,480 per month.

The most common rental rates in Greer in 2024 ranged from \$1,000 to \$1,500 per month. The median rental rate in 2024 was \$1,198 requiring an annual median household income of \$64,560. The 2000 – 2024 American Community Survey reported 41.9% of 1,743 renter households pay more than 30% of income for rent reflecting a significant affordability challenge.

Table 15: Greer Monthly Rental Rates 2024 and 2025

Monthly Gross Rental Rate Range	2024 Occupied Units Paying Rent	Household Income Required	2024 Percent of Renter Units	2025 Units Offered For Rent	2025 Percent of Units For Rent
Less than \$1,000	1,376	Up to \$40,000	31.5%	9	1.8%
\$1,000 - \$1,499	1,865	\$40,000 - \$60,000	42.7%	185	37.4%
\$1,500 - \$1,999	855	\$60,000 - \$80,000	19.6%	243	49.2%
\$2,000 - \$2,499	150	\$80,000 - \$100,000	3.4%	35	7.1%
\$2,500 or more	122	\$100,000 or more	2.7%	22	4.4%
No cash rent	71	N / A	1.6%	0	0%
Totals	4,368 units	-	100%	494 units	100%
Median Monthly Rental Rate	\$1,198	\$64,560	-	-	-

Source: American Community Survey 2024 DP04; Apartments.com

Two-bedroom units are the most common multifamily units in Greer followed by three-bedroom units. The 2026 fair market rents (FMR) are defined by HUD as the estimate of the 40th percentile gross rents for standard quality units within a metropolitan area. These rates are used to determine payments for housing assistance programs. Studio units are most affordable in Greer, and the average monthly rental rate for one-to-four-bedroom units are slightly higher in Greer than the Greenville County fair market rents. Greer’s rent prices are moderately higher than the Spartanburg County fair market rents, with the major increases at the three- and four-bedroom unit prices.

Table 16. Monthly Rental Rate by Unit Size and Fair Market Rents

Rental Unit Size	2025 Average Greer Monthly Rental Rate	2023 Greer Rental Units	Percent of Rental Units	2026 Greenville County FMR	2026 Spartanburg County FMR
Studio	\$1,099	99	2.3%	\$1,166	\$1,034
One Bedroom	\$1,263	927	22.0%	\$1,221	\$1,083
Two Bedrooms	\$1,509	1,770	41.9%	\$1,339	\$1,187
Three Bedrooms	\$1,844	1,131	26.8%	\$1,612	\$1,439
Four Bedrooms or more	\$2,260	296	7.0%	\$1,943	\$1,661
Median Rent / Total	\$1,198	4,223 units	100%	-	-

Source 2024 ACS. HUD 2025

V. Housing Affordability and Market Demand

Housing Affordability

The standard measurement of housing affordability compares household income to housing costs. According to the U.S. Department of Housing and Urban Development, households paying in excess of 30% of their monthly household income toward housing costs are considered "cost burdened." To analyze the impact of cost burden on Greer residents, the population is examined separately by housing tenure: homeowners and renters.

The cost of housing in Greer for both homeowners and renters, including current home values and rental rates are crucial for understanding the housing market's impact on residents and identifying challenges and opportunities in Greer. In Greer in 2024, the largest share of single-family homes (37.5%) were valued at between \$300,000 and \$500,000, followed by homes valued between \$200,000 and \$300,000. Only 7% of the homes in the city are valued under \$100,000, indicating a limited supply of lower-cost ownership options.

Data from the 2020–2024 American Community Survey five-year estimates indicates that Greer's median household income across all tenures is \$82,626. Owner-occupied households report a median household income of \$100,894, while renter households report a median of \$51,578, indicating the typical Greer renter household earns approximately 51% of what the typical owner household earns. This income gap between tenure types reflects broader national patterns and has direct implications for housing cost burden exposure, as lower-income households have less financial cushion to absorb housing costs above the 30% threshold.

Affordable housing is routinely defined as serving households earning up to 80% of the area median household income, while workforce housing is defined as serving households earning between 80% and 120% of the community's median household income. The analysis that follows applies these thresholds to examine how well Greer's existing owner and rental housing stock aligns with the income distribution of its resident households at each income tier.

Owner Affordability Analysis

This analysis examines the alignment between owner household incomes and the availability of owner-occupied units with monthly costs within each income group's affordability threshold, defined as no more than 30% of gross household income devoted to Selected Monthly Owner Costs (SMOC) which include mortgage payments, property taxes, insurance, and utilities. The goal is not to suggest that all owners occupy units priced exactly at their affordability ceiling, but to identify where the ownership market is well-matched to household needs and where structural mismatches exist.

When a significant share of households in a given income range lacks access to units priced within their affordability window, cost burden risk becomes a structural condition rather than a matter of individual choice with the greatest consequences falling on those with the least financial flexibility.

In Greer, the owner affordability picture differs notably from the rental market. Lower- and middle-income owner households (below 120% of owner MHI) show apparent surpluses of units within their affordable cost range, driven in large part by the share of non-mortgaged owners whose monthly carrying costs are substantially lower than those of mortgaged households. This dynamic warrants careful

interpretation, as these units reflect the cost profile of long-term, mortgage-free owners and do not represent accessible inventory for new buyers at those income levels.

The most notable structural observation is the concentration of owner households at higher income levels. Over half of Greer's owner households (6,007 in total) earn above 120% of owner MHI, yet the supply of units with monthly costs at the corresponding affordability threshold is limited. While higher-income households retain considerable flexibility to occupy units across price ranges, this pattern underscores a broader concern. At a median home value of \$288,700, the price-to-income ratio for prospective first-time buyers currently in the renter market exceeds 5.6 times, well above the conventional three times affordability benchmark pointing to a meaningful barrier to homeownership access for moderate-income households seeking to transition from renting to owning.

Table 17: Owner Occupied Housing Supply and Demand

Owner Household Income Range	Total Owner Households	Affordable Monthly Owner Costs	Units Within Affordability Window	Gap / Surplus (Units – Households)
0–50% MHI (\$0 – \$50,447)	2,493	\$0 – \$1,261	7,295	4,802 Surplus
50%–80% MHI (\$50,447 – \$80,715)	1,936	\$1,261 – \$2,018	2,510	574 Surplus
80%–120% MHI (\$80,715 – \$121,073)	1,410	\$2,018 – \$3,027	1,454	44 Surplus
120%+ MHI (\$121,073+)	6,007	\$3,027+	587	-5,420 Shortage
TOTALs	11,846 HH	—	11,846 Units	—

Source: ACS B25119 (Owner Household Income), B25087 | 30% Cost Burden Threshold Applied | 2020–2024 ACS Estimates

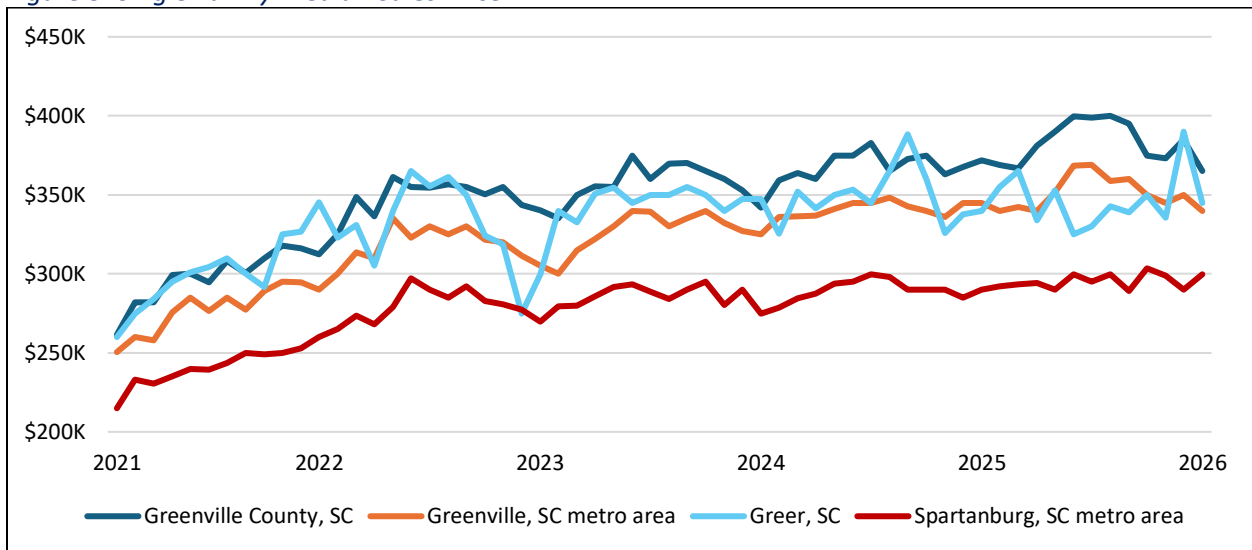
Notes:

- Affordable monthly owner costs defined as ≤ 30% of gross monthly household income (HUD standard cost burden threshold).
- Income tier thresholds based on Owner Median Household Income (MHI = \$100,894):
- Selected Monthly Owner Costs (SMOC) include mortgage payments, taxes, insurance, utilities, and HOA fees where applicable.
- SMOC data combined across mortgaged and non-mortgaged units; bracket midpoints used for tier assignment.
- The 120%+ MHI tier shows a large apparent shortage (-5,420), but high-income owners have substantial flexibility to occupy lower-cost units by choice.
- Citywide MHI (all tenures) is \$82,626; owner MHI (\$100,894) is higher than renter MHI (\$51,578), reflecting typical tenure income stratification.
- Totals may not sum precisely due to bracket midpoint approximations inherent in ACS grouped data.

Affordability of New Single-Family and Townhome Units

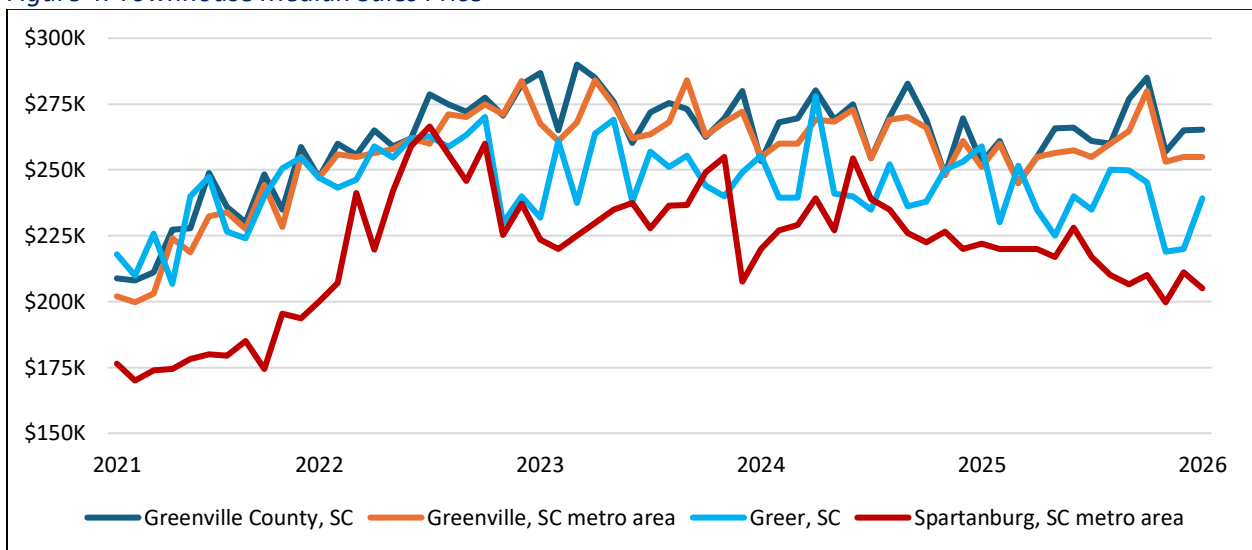
To assess affordability of the new single-family and townhome units in Greer, this assessment utilizes city average household income categories as reported by the 2024 ACS and recent median sales data. As shown in the figures below, single-family median sale prices in Greer have appreciated substantially since 2021, rising from approximately \$275,000 to a range of \$350,000–\$375,000 by early 2026, tracking closely with Greenville County and consistently outpacing the broader Greenville metro area. Townhome median sale prices, while more volatile month-to-month, have followed a similar upward trend — climbing from roughly \$210,000 in 2021 to approximately \$225,000–\$275,000 by early 2026 — and remain meaningfully below single-family prices, reinforcing townhomes as the more attainable path to homeownership for a larger share of Greer households.

Figure 3: Single Family Median Sales Price



Source: Redfin 2026

Figure 4: Townhouse Median Sales Price



Source: Redfin 2026

Based on a 2025 average median sale price of \$346,590 for single-family homes and \$238,277 for townhomes — assuming a 6.0% interest rate, 20% down payment, and estimated property taxes and insurance — total monthly housing costs are estimated at \$1,930 and \$1,327, respectively. Under the standard cost burden threshold of 30% of household income, a household must earn at least \$77,183 annually to afford the median single-family home, and \$53,083 annually to afford the median townhome. Greer's 2024 citywide median household income of \$82,626 exceeds both thresholds; however, purchasing a median-priced single-family home remains a challenge for 45.15% of the city's households. By contrast, approximately 69.1% of Greer households can afford the median townhome — 15 percentage points more than can access single-family homeownership. An emphasis on constructing townhomes will meaningfully expand homeownership opportunities for current and future Greer households.

Although current market conditions (including elevated inventory and longer absorption times in 2025–2026) may limit near-term developer interest in for-sale townhomes, Greer's existing policy tools and recommended policy updates will position the city to respond as market conditions improve. In the interim, encouraging a mix of build-to-rent townhome and single-family communities can expand housing options quickly while Greer works toward broader homeownership opportunities for current and future households.

Table 18: Housing Purchase Affordability Analysis

Housing Purchase Variable	Single Family Home	Townhome Unit
Home Mortgage Rate	6.0%	6.0%
Greer Median Home Sale Price (2025 Average)	\$346,590	\$238,277
Loan-to-Value Ratio	80%	80%
Down Payment (20% of Home Value)	\$69,318	\$47,655
Estimated Monthly Property Tax*	\$159	\$109
Estimated Monthly Homeowner's Insurance**	\$108	\$75
Monthly Mortgage Payment — P&I Only (30-yr)	\$1,662	\$1,143
TOTAL Estimated Monthly Housing Cost	\$1,930	\$1,327
Annual Household Income Required (≤30% Cost Burden)	\$77,183	\$53,083
Monthly Household Income Required (≤30% Cost Burden)	\$6,432	\$4,424
Median Household Income Comparison		
Citywide Median Household Income (2024)	\$82,626	\$82,626
Citywide Median Monthly Household Income (2024)	\$6,886	\$6,886
Median Income Exceeds Required Income?	✓ YES (+\$5,443/yr)	✓ YES (+\$29,543/yr)
Households Able to Afford Home Purchase	54.1%	69.1%
Households Unable to Afford Home Purchase	45.9%	31.9%

Source: ACS 2020-2024, Redfin 2025, Civitas estimates and analysis

Notes & Assumptions

*Property tax estimates 0.55% of annual home value (Greer/Greenville County effective rate for owner-occupied primary home).

** Homeowner's insurance estimated at \$1,300/yr for SFH and \$900/yr for townhome (Greer, SC market average).

Indications from local home builders are that 2026 is expected to reflect a slower construction rate as well as the housing data websites Redfin and Zillow. Because there is a large stock of new homes already built and others still under construction in Greer, builders are expected to hold back on starting new projects.

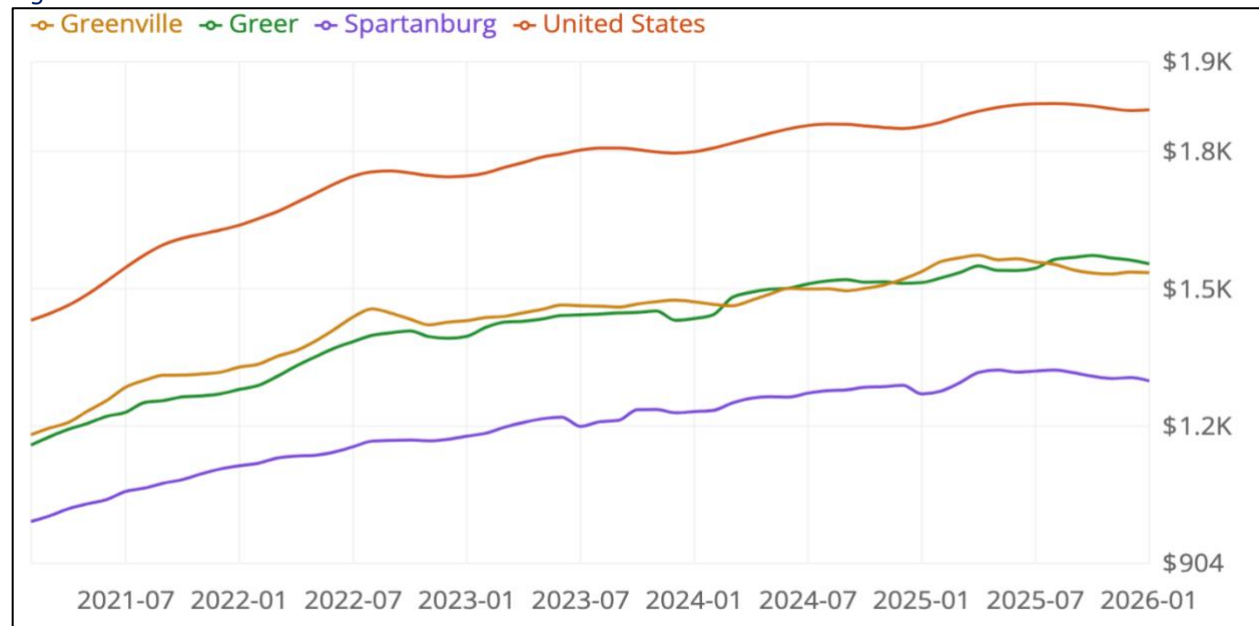
Renter Affordability Analysis

This analysis examines the alignment between renter household incomes and the availability of rental units priced within each income group's affordability threshold defined as no more than 30% of gross household income devoted to housing costs. The goal is to identify where the local rental housing market is well-matched to household needs and where structural mismatches exist.

Individual renters make varied choices. Some may willingly pay above 30% of income to access preferred locations, unit size, or amenities; others may occupy units priced well below their means. These decisions reflect personal preference and circumstance. However, when a significant share of households in a given income range faces a shortage of units priced within their affordability window, the risk of cost burden becomes a market-wide condition rather than an individual choice limiting housing options and financial stability for those with the fewest alternatives.

As of January 2026, the average rent in Greer stands at \$1,558 per month — roughly 18% below the national average of \$1,895 — reflecting the city's relative affordability in the rental market. Rents have increased modestly year-over-year at 2.7%, with a slight month-over-month dip of 0.5%, suggesting a stabilizing rental market rather than the rapid escalation seen in many comparable metros.

Figure 5: Rental Market Trends



Source: Zillow 2026

In Greer, the supply/gap analysis reveals that the lowest-income renters (below 50% of median household income) face the sharpest shortage, with an estimated gap of approximately 408 affordable units relative to the number of households in that range. Higher-income renters (above 120% MHI) also show a nominal unit shortfall at their price tier, though their greater purchasing power affords more flexibility. The middle-income tiers (50% to 120% MHI) reflect a relative surplus of units priced within reach, suggesting the rental market is comparatively well-served at moderate income levels.

Taken together, this snapshot points to a need for continued investment in deeply affordable housing stock to better serve Greer's lowest-income renters, the population for whom cost burden carries the greatest consequences. While this analysis groups households earning below 50 percent of AMI to illustrate overall need, the most severe cost burdens are concentrated among extremely low-income renters (≤30% AMI). At these income levels, rents affordable to these households are typically not supported by market conditions alone, reinforcing the need for rental subsidies, preservation of existing affordable units, and targeted public investment.

Table 19: Rental Occupied Supply and Demand Analysis 2025.

Renter Household Income Range	Total Renter Households	Affordable Monthly Rent Range	Rental Units Within Affordability Window	Gap / Surplus (Units – Households)
0–50% MHI (\$0 – \$25,789)	973	\$0 – \$645	565	-408 Shortage
50%–80% MHI (\$25,789 – \$41,262)	601	\$645 – \$1,032	811	210 Surplus
80%–120% MHI (\$41,262 – \$61,894)	607	\$1,032 – \$1,547	1,865	1,258 Surplus
120%+ MHI (\$61,894+)	2,258	\$1,547+	1,127	-1,131 Shortage
TOTALs	4,439 HH	—	4,368 Units	-71 Shortage

Source: ACS B25119 (Renter Household Income), B25063 (Gross Rent) | 30% Cost Burden Threshold Applied

Notes:

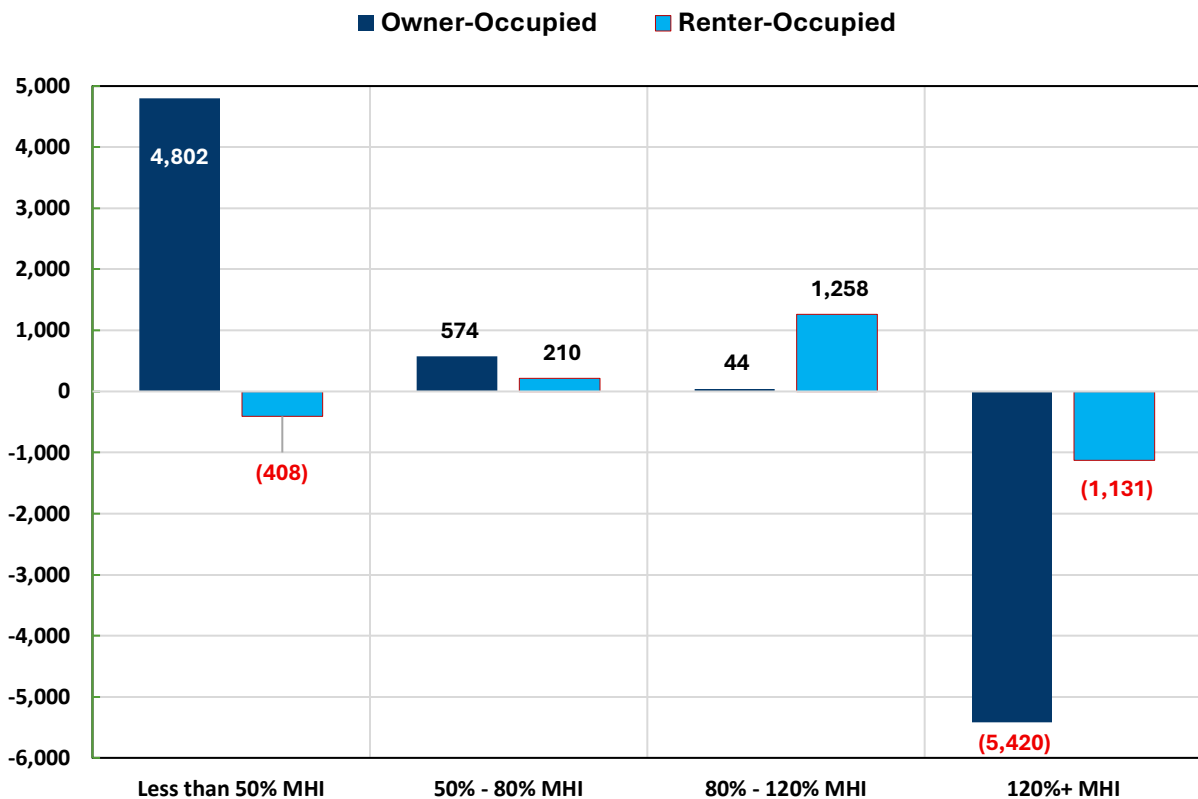
- Median Renter Household Income (MHI): \$51,578
- Affordable rent defined as ≤ 30% of gross monthly household income (HUD standard cost burden threshold).
- Household income ranges from ACS B25119 assigned to tiers using bracket midpoints.
- Rental units (B25063) counted within each tier's affordable rent range using rent category midpoints.
- Totals may not sum perfectly due to bracket midpoint approximations inherent in ACS grouped data.

The below figure visualizes the housing gaps and surpluses for household income tiers according to the analysis estimates defined above. The gap for higher priced housing units should not be diminished, especially in rental units. Housing supply gaps at higher income levels can have cascading impacts across the broader housing market. When sufficient housing is not available for middle- and higher-income households, those households often occupy units that would otherwise be affordable to lower-income renters. While these units may still be considered “affordable” relative to the higher-income household’s earnings, their occupancy effectively removes them from the pool of housing available to lower-income residents. As a result, households with the lowest incomes must compete not only with peers but with

households at all higher income levels for a limited number of lower-cost units, making the effective shortage of affordable housing greater than the raw supply figures might suggest.

At the same time, this dynamic also highlights the role of Naturally Occurring Affordable Housing (NOAH). NOAH refers to rental housing that remains affordable without public subsidy, typically because properties are older, smaller, or have fewer amenities than newer developments. As new housing is built—particularly market-rate or higher-priced rental units—higher-income households tend to move into these newer units, freeing older units that then become available to middle-income renters, and eventually to lower-income households. This “filtering” process gradually expands the supply of more affordable housing over time. For this reason, increasing overall housing production—including higher-end rental units—can play an important role in stabilizing rents and preserving the city’s stock of naturally occurring affordable housing while helping align housing supply with the full range of household incomes.

Figure 6: Housing Surplus / Gap by Median Household Income



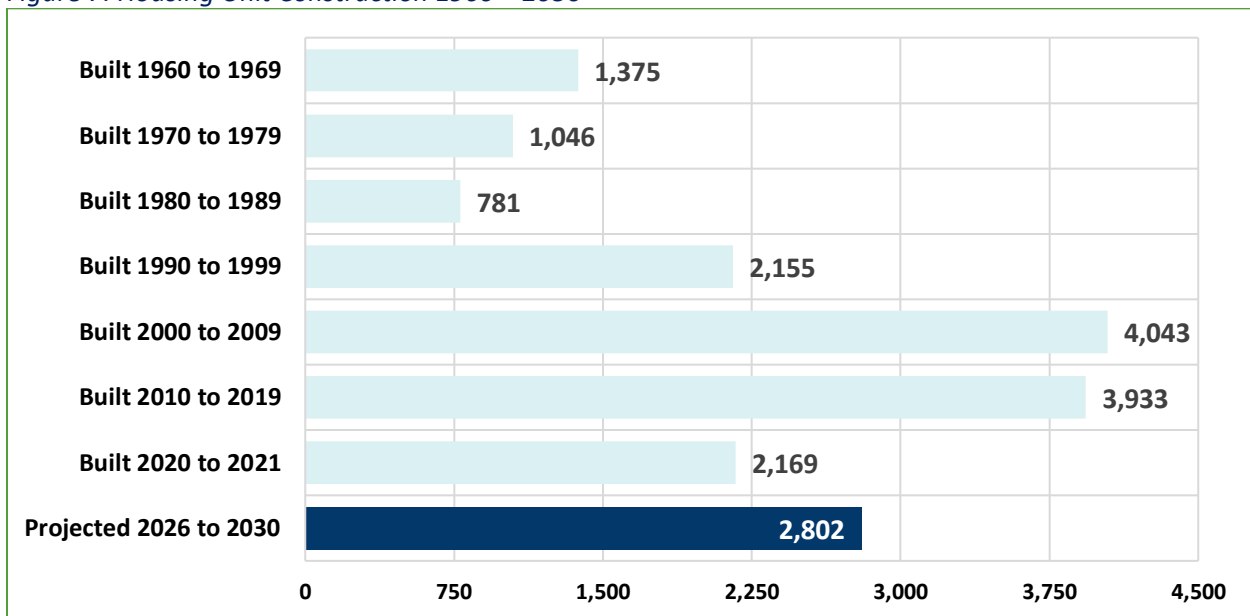
Source: ACS 2020-2024; Civitas analysis

Demand Forecast

Housing demand for single-family, townhomes and multifamily rental housing depend on a wide range of demographic, location, and market factors. A housing demand forecast to 2030 has been prepared as part of this report (See Table 20 – “Greer Housing Demand Analysis”). This housing demand forecast for Greer is based on a projected population and continued employment growth within and surrounding the city (See Tables 2 - “Projected Greer Population and Household Types 2010 – 2030” and Table 5 – “Greer Area Employment 2020 – 2025”).

Greer has a projected demand for 2,802 additional housing units from 2026 through 2030. This housing demand includes 2,037 single-family and townhome units for owner-occupied households and a demand for an additional 765 multifamily rental units through 2030 as presented in Table 20 - “Greer Year Housing Demand Analysis.”

Figure 7: Housing Unit Construction 1960 – 2030



Source: ACS 2020-2024; Civitas analysis

This housing demand projection also assumes that the ratio of owner-occupied (72.7%) to renter-occupied units remains comparable throughout the projection period. While the mix of for-sale single-family units and the multifamily rental units demand is based on the existing mix of owner- and renter-occupied housing, this mix may be influenced by the extent of the city offering affordable housing incentives and implementing recommendations presented in the Section VII of this report. In summary, it is important for city officials to actively implement its affordable housing goals as adopted in the comprehensive plan Transforming Greer 2030.

To assess the potential market for the new single-family and multifamily rental housing units in Greer, this analysis utilizes existing City of Greer 2024 household income categories reported by the U.S. Census. Greer’s population, housing construction and household growth are projected at a higher housing construction rate than 2000, or an average of 560 units per year, but less than the amount of new housing construction rate since 2020.

Table 20: Greer Housing Demand Analysis

Year / Housing Demand Factor	Population	Households / Housing Units
2020 U.S. Census	35,308	15,327
2024 U.S. Census	41,536	16,285
2025 Units Built	N / A	413
Projected 2030 (a)	51,916	20,766
Projected Net Change 2026 – 2030 (b)	10,380	2,802
Total PROJECTED HOUSING UNIT DEMAND (2026 – 2030)		2,802 units
Total Owner Occupied Units Demand x 72.7%		2,037 units
Total Renter Occupied Units Demand x 27.3%		765 units

Source: American Community Survey 2024; Civitas, LLC.

(a) At 2.53 persons per household

(b) Based on share of Greenville County projected growth.

Key Findings: Housing Affordability and Market Demand

Greer faces a growing and multi-layered housing affordability challenge that cuts across both tenure types and income levels. On the ownership side, the most significant barrier is access for moderate-income households seeking to enter the market: at a median home value of \$346,590, purchasing a single-family home requires an annual income of at least \$77,183 — beyond the reach of nearly half (45.9%) of Greer households. Townhomes offer a more attainable path to ownership, with 69.1% of households able to afford the median townhome price of \$238,277, making expanded townhome construction a high-priority strategy for broadening homeownership access. For renters, the sharpest gap falls on the city’s lowest-income households: those earning below 50% of renter median household income face a shortage of approximately 408 affordable units, while middle-income renters are comparatively well served by the existing stock. Looking ahead, Greer is projected to need 2,802 additional housing units between 2026 and 2030 — 2,037 for owner-occupied households and 765 for renters in order to maintain current affordability levels and balance of housing occupancy. This forecast underscores the importance of aligning new construction with the full spectrum of household income levels. Affordable housing strategies outlined in Section VII will assist the city in meeting these goals.

VI. Key Housing Insights and Community Perspectives

This section brings together two complementary sources of qualitative input gathered as part of the City of Greer Housing Needs Assessment: confidential interviews with elected officials and planning leadership, and a structured survey of housing stakeholders from across the community. Together, these perspectives help illuminate local priorities, perceived barriers, and opportunities for action—grounding the broader data analysis in the voices of those most engaged in Greer’s housing landscape. It is important to note that the findings below reflect the perceptions and opinions expressed by participants and may not represent a unanimous view or an objective characterization of conditions.

City Council Feedback

As part of the City of Greer’s housing needs assessment, confidential interviews were conducted with the Mayor, members of the Greer City Council, and the Chairperson of the Greer Planning Commission. These discussions provided valuable insights into the city’s housing strengths, challenges, and opportunities for future development.

The feedback recognized that Greer’s core housing challenges extend beyond affordability, reflecting a complex interplay of market conditions, community preferences, and infrastructure constraints. Greer’s recognized strengths included local jobs, professional staff, walkable downtown, and developable land near the core. Interviewees perceived a strong community preference for traditional single-family homes. Based on their observations, the primary gaps appear to be at the entry-level and high-end markets, rather than the “missing middle.” It should be noted that perspectives on affordable housing needs at lower income levels (below 80% AMI) were not prominently reflected in these interviews. Housing needs or gaps identified, as perceived by interviewees, included a shortage of workforce/entry-level homes and high-end homes. The preferred higher residential density amenities are pools, dog parks, and passive recreation (such as picnic shelters, fire pits).

Many interviewees acknowledged need for entry-level homeownership, workforce housing and some rental production, though there was not unanimous agreement on the extent of that need or the appropriate city response. A majority of Council members favor a market-driven approach and are hesitant to mandate or subsidize workforce or affordable housing. Furthermore, there is limited city funding for housing initiatives as the CDBG provides only \$300,000 to \$400,000 annually.

City Council members believe there are multiple barriers and cost pressures impacting the rapid rise in housing costs in recent years and usually beyond the city’s ability to address these challenges. It is commonly recognized that land costs have risen sharply across Greer, Greenville and Spartanburg Counties that account for an increasing percentage of the total home construction cost and value. Added to the decline in housing affordability are the increases in infrastructure costs, utility connection fees and development impact fees. Furthermore, banks and mortgage companies often require higher interest rates for affordable housing, and many of those households needing affordable housing face difficult qualification standards with many applicants but unable to qualify. Members felt that there is currently an adequate supply of multifamily housing though there is a concern that rents are high.

Interviewees also noted some community pushback on ADUs, townhomes, build-to-rent, and smaller lots. The city’s growth has been shaped by a mix of migration patterns, including families, retirees, job transferees. Looking ahead, utility service boundaries—largely determined by CPW—will play an important role in shaping where future growth occurs. Notably, CPW has shifted its focus from system expansion to maintaining existing infrastructure, making early coordination with CPW on housing planning

increasingly important. Future residential expansion and new development are expected to focus primarily on the areas east and south of I-85.

Homelessness is recognized as a significant and increasing concern. Unofficial estimates of homelessness have increased from a handful to 40 or more persons perceived as spillover from elsewhere in Greenville and Spartanburg Counties. Many of these homeless persons are found camping on vacant residential sites.

They recognize that there are opportunities to revitalize older housing and mill villages. However, there has been some community resistance around redevelopment and demographic transition in established neighborhoods. Council members expressed confidence in the city's building inspection and code enforcement processes. However, there was also a growing concern about maintaining quality and long-term durability of new housing.

Feedback and insight about potential housing policy ranged from discounting or waiving development impact fees for affordable housing (which is currently allowed), establishing an infrastructure grant/fee reduction fund, creating a Greer housing advisory council to raise awareness and address issues and developing a sustainable housing fund. Members of the council were open to the use of incentives although they were not interested in the city directly funding housing with a clear emphasis on the city not "picking winners and losers" preferring the market to function, but with planning guardrails.

There were multiple expressions of concern about density and development standards, and several were of the opinion that some recent housing development is either too dense, lacks sufficient parking or setbacks are too limited. There was definitive interest in improving the design and materials of new housing. Suggestions included eliminating vinyl siding, adding and/or requiring brick on portions of home exteriors, designing higher-quality townhomes and adding more custom or enhancements to housing tract builder standards.

Views on residential density indicated that a majority are comfortable with density in the right locations, specifically where roads and infrastructure can adequately manage and support the density. There was no interest in approving any high-rise housing, or "going vertical" like Greenville. However, there was support for mixing single family and townhomes in new developments and encouraging larger single-family lots.

These interviews underscore that housing is recognized as an important and evolving issue for the City of Greer. While affordability challenges persist, the city's leadership is committed to fostering balanced, quality growth guided by market forces and sound planning principles. By leveraging Greer's strengths—such as community character, available land, and professional staff—Greer can continue to pursue a thoughtful approach to housing that addresses both current and emerging needs while preserving the city's distinctive identity.

Stakeholder Survey Synopsis: Perspectives On Housing In Greer

As part of the City of Greer Housing Needs Assessment, a stakeholder survey was conducted to gather qualitative and quantitative insights from individuals and organizations actively involved in or affected by the local housing landscape. The survey received 20 responses from a diverse group, including local government officials, planning commissioners, housing developers, a housing authority representative, a conservation organization, and community service providers. This synopsis summarizes the key findings, highlighting areas of consensus, divergent viewpoints, and critical takeaways to inform the city's housing strategy.

1. Defining the Need: Affordability and Target Populations

Defining "Affordable Housing": There is a notable split in how stakeholders define affordability. A significant portion of respondents (approximately 40%) use technical, income-based definitions aligned with HUD standards, referencing metrics like 30% of gross income or percentages of Area Median Income (AMI). Conversely, an equally vocal group defines affordability in more qualitative, relatable terms, such as "housing a 27-year-old with a full-time job can afford," "affordable on one full-time salary," or housing for "entry-level workforce" like police officers and nurses. This indicates a need for the city to clearly communicate its technical definition while acknowledging the public's perception of affordability as it relates to local wages and essential workers.

Populations Most in Need: Stakeholders clearly identified the groups they perceive as facing the greatest housing challenges. The most frequently cited populations were single-parent households (72% of respondents) and low-income households (80% AMI or less) (72%). This was closely followed by severely low-income households (50% AMI or less) (50%) and individuals over aged 62 (44%). This feedback points to a consensus that the core need is for housing affordable to families and individuals with modest incomes, particularly those led by a single parent, as well as a growing need for senior housing options. (Note, given the data citing Greer's younger demographic profile, senior housing — while a growing need statewide — is a comparatively lower near-term priority than in many other South Carolina communities.) In contrast, upper-income households (150%+ AMI) were seen as the least in need (11%), reinforcing that the affordability gap is concentrated at the lower end of the income spectrum.

2. Housing Preferences and Community Vision

Desired Housing Types: When asked what types of housing they would like to see, respondents strongly favored a mix of housing types over large, uniform developments. The top preferences were Single Family Homes (83%), Townhouses (72%), and Senior Living (67%). This preference for single-family homes, however, exists alongside significant support for Multi-family Homes (61%) and Small Apartment Complexes (56%). This suggests that while the traditional single-family home remains an ideal, stakeholders recognize the need for and accept a diversity of housing types, including higher-density options, to meet the community's varied needs. Support for larger apartment complexes (71+ units) was very low (11%), indicating a preference for smaller-scale, integrated density.

Most Important Development Features: When evaluating potential housing developments, stakeholders prioritized practical, location-based features over amenities. The single most important cluster of features was Proximity to Job Opportunities (78%), followed closely by Proximity to Grocery Stores/Shopping (72%) and Proximity to Schools (61%). This "proximity triad" underscores a desire for housing that is integrated into the fabric of the community, reducing commute times and supporting local businesses. In open-ended responses, the importance of mixed-income housing and mixed-use development was repeatedly emphasized as a way to create vibrant, sustainable neighborhoods rather than isolated subdivisions.

3. Barriers and Challenges to Development

Stakeholders were asked to identify the primary obstacles to new residential development. The results reveal a meaningful and consistent theme.

Biggest Impediments: When asked to select their top three challenges, the free-form responses to Question 11 were remarkably consistent, despite a technical issue with the survey tool. The overwhelming consensus pointed to a combination of three factors:

1. **Land Cost & Shortage of Land:** This was the most frequently cited barrier. Respondents noted that finding suitable, affordable sites for development—especially infill lots—is a primary hurdle.
2. **NIMBYism (Not In My Backyard):** Community opposition to new, especially higher-density, housing was identified as a significant and persistent challenge.
3. **Developer Financing:** Securing the capital to build, particularly for projects with an affordable component, remains a major obstacle.

This triad of challenges — expensive land, community resistance, and difficult financing — creates a perfect storm that stifles the creation of new housing, particularly for the workforce and low-income populations identified earlier. This is reinforced by responses to Question 12, where Cost of Housing Development (56%) and Lack of Affordable Housing Stock (50%) were seen as the biggest challenges to achieving more housing opportunities.

4. Strengths, Opportunities, and Recommended Actions

City Strengths: Despite the challenges, the city's development review process was widely praised. In Question 14, respondents consistently described the approval process for single-family lots as fast ("less than 2 weeks") and noted that for larger projects, the process is collaborative and straightforward. One respondent stated, "Greer is a leader in moving housing projects through the pipeline quickly." This is a significant asset and a competitive advantage for the city.

Success Stories: When asked about exciting residential projects (Question 8), stakeholders highlighted developments that embody the principles they value. Hope Corner, projects in partnership with the GCRA (Greenville County Redevelopment Agency), and the redevelopment of the Greer Mill were cited as successful examples of collaboration and adaptive reuse. The Lively at Victor Park and LEO Jamestown were praised for introducing density, mixed-use elements, and new rental housing options to the downtown core.

Recommended Actions: When asked about specific policy ideas (Question 13), stakeholder support coalesced around two primary strategies:

1. **Programs to support homeowners (67%):** This includes initiatives like down payment assistance and home repair programs, indicating a desire to help residents stay and invest in their homes.
2. **Establish a Housing Fund (33%) and Programs to support renters (33%):** There is clear support for the city to play a more active financial role, whether through a dedicated fund to support affordable housing development or through direct assistance for renters.

The stakeholder survey paints a picture of a city at a crossroads. There is broad recognition of the need for more diverse, affordable housing options, particularly for single-parent and low-income households. While the city's efficient development review process is a clear strength, it is undermined by external factors: high land costs, community opposition, and financing gaps. Stakeholders are not calling for a radical overhaul of regulations, but for targeted investments—like a housing fund and homeowner/renter support programs—and a continued commitment to fostering the kind of thoughtful, mixed-use, and mixed-income developments that have been celebrated as recent successes. The challenge for Greer is to leverage its administrative strengths to proactively address the market and social barriers that are making it difficult for a growing segment of its community to find a place to call home.

VII. Strategic Actions to Satisfy Greer Housing Needs

As stated in the purpose of this report, Greer seeks to address the city's housing challenges through a range of affordable housing policies. This objective is supported by continued demand for new housing, driven by projected population and employment growth as well as Greer's competitive market position, quality of life, and community amenities. However, Greer officials recognize that important steps are required to meet the housing needs of the community.

To address the city's housing needs through 2030, a variety programs and of strategies are recommended to be implemented by the city. The proposed programs and strategies and Greer's ability to address these housing needs are based on a combination of the following:

- a. Enacting specific affordable housing policies and programs that address the housing goals in Transforming Greer 2030;
- b. Insights and feedback from Greer City Council members, housing stakeholders, and appointed officials interviewed and surveyed as part of this Housing Assessment; and
- c. Implementing best housing practices from other cities in South Carolina and comparable sized cities around the nation as described and referenced below.

Therefore, the following nine recommendations address housing goals through actions and programs that support or expand residential investments aligned with the city's housing goals. These recommendations target the households by income level most likely to benefit from these strategies including:

- **HI** Higher income households that earn above 120% of the median household income (MHI);
- **MI** Middle-income owner earning between 80% and 120% of the MHI;
- **LMI** Low- to moderate-income households earning less than 80% of the MHI.

Table 21: Summary of Recommendations and Proposed Timing

Housing Strategies & Recommendations	Proposed Timing	Rental Housing	Owner Housing	Target Household Incomes
Evidence-Based & Short-Term Implementation Strategies				
1. Enact a rental registration and inspection ordinance	2027-2028	✓	✓	LMI, MI
2. Develop a communications and community engagement strategy around affordable housing	2027-2028			All Levels
3. Revise the Unified Development Ordinance to Further Streamline the Development Process a. Revise residential densities in rural areas and along major road corridors b. Revise UDO to allow more innovation in housing types c. Increase the floor area ratio d. Adjust the amount of required off-street parking e. Reduce residential lot sizes by incorporating a narrow lot housing type to promote infill development of affordable homes	2027-2028	✓	✓	All Levels
4. Add Value to the Capital Stack a. Participate in the State of South Carolina Housing Finance Programs b. Align development with Commercial Lending Opportunities c. Incorporate targeted financial incentives to housing developers, including use or transfer of land d. Engage in the QAP process and apply for LIHTC e. Leverage corporate philanthropy in workforce housing strategies f. Seek direct allocation of CDBG entitlement funding	Ongoing	✓	✓	All Levels
5. Establish a Greer Housing Trust Fund	2028–2029	✓	✓	LMI, MI
Innovative & Long-Term Implementation Strategies				
6. Evaluate and potentially seek to establish the City of Greer as a federal entitlement recipient	2029–2030	✓	✓	LMI
7. Expand and Preserve Affordable Housing Through Public and Nonprofit Partnerships	Ongoing			LMI
8. Leverage City-Owned Land a. Pilot an Unzoned Mixed-Use, Housing-Focused Development b. Expand use of ground leases c. Inventory and Convey Surplus Land	Ongoing	✓	✓	LMI, MI
9. Hire staff to support this plan a. Housing Coordinator b. Housing Planner c. Program Manager d. Housing Inspector	2027–2030			All Levels

Recommendations one through five can be enacted earlier with limited new funding, while recommendations six through nine are recommended to be considered and incorporated into the future City of Greer budgetary processes. Given the City Council's commitment to address housing needs and implement these recommendations, an increase in the professional housing staff is warranted.

Evidence-Based & Short-Term Implementation Strategies

1. Enact a Rental Housing Registration & Inspection Ordinance.

With both the increase in the number of multifamily rental units, a concern about maintaining quality housing and gradual aging of housing units in Greer, it is recommended that the city adopt a rental inspection program. This program will serve to ensure and maintain quality housing stock. This strategy has been adopted elsewhere in South Carolina cities and is consistent with the South Carolina Landlord and Tenant Act. For example, the City of Rock Hill's rental inspection ordinance encourages landlords and tenants to maintain habitable housing and establishes clear lines of communication between the city, rental property owners and managers. Rock Hill also offers a self-inspection form for tenants to use upon their initial occupancy.

The City of Florence adopted a Residential Rental Registration Registry (Ordinance No. 2020-35), for all rental properties. All property owners, whether a person, firm, corporation, or other legal entity, which operates residential rental unit(s) within the City of Florence are required to obtain a rental permit each year. The ordinance encourages landlords and tenants to maintain habitable housing and establishes clear lines of communication between the city and property owners and managers.

The owner certifies that all of their owned rental units meet basic livability standards as listed on the inspection checklist. The Florence ordinance requires building exteriors to be maintained in good repair and sanitary so as not to pose a threat to public health, safety, or welfare; roofs and drainage are not damaged or leaking; doors and deadbolts properly perform their intended function; and addresses other features to ensure windows, water heating, HVAC, smoke alarms and electrical outlet safety are satisfactory.

2. Develop a Communications and Community Engagement Strategy Around Affordable Housing

One of the most significant barriers to expanding affordable and workforce housing is public perception. Greer should develop a proactive communications and community engagement strategy that builds broad public understanding and support for affordable housing initiatives. This strategy should address the common misperceptions that often fuel opposition to affordable housing development and instead position affordability as essential to Greer's economic vitality and community character.

Key components of this strategy should include:

- Destigmatizing affordable housing by sharing data, success stories, and examples of well-designed, well-managed affordable and mixed-income developments in comparable communities across South Carolina and the Southeast.
- Integrating affordable housing goals and site considerations into small area planning processes, neighborhood plans, and corridor studies — ensuring that housing is discussed alongside land use, transportation, and infrastructure at the neighborhood level.
- Engaging residents, faith communities, employers, and civic organizations through forums, surveys, and planning workshops to gather input and build shared ownership of Greer's housing agenda.

- Developing clear, accessible public-facing materials — including a dedicated housing page on the city’s website — that explain housing programs, eligibility, available assistance, and how residents can engage.

3. Revise the Unified Development Ordinance to Further Streamline the Development Process

The City of Greer has recently updated the Unified Development Code consolidating residential zoning and development regulations into a single document. However, there remain opportunities to further streamline and update the UDO to unlock a broader range of housing types, facilitate infill development, and remove regulatory barriers to affordability. For example, the suburban City of Thornton, Colorado has streamlined its planning process to reduce unnecessary costs associated with housing development by allowing the Planning Director to authorize minor amendments to approved plans, provided those changes do not alter the basic relationship of the proposed development to adjacent property, increase the floor area ratio, adjust the amount of required off-street parking, or reduce the minimum setbacks at the site boundary (thorntonco.gov/media/file/administrative-amendment).

The following targeted revisions are recommended:

- a. Revise residential densities in rural areas and along major road corridors. It is recommended to increase the amount of land zoned for multifamily rental and townhomes, and/or increase allowable density in existing land along major corridors. Consideration should be given to density bonuses where proposed residential projects incorporate affordable housing units. Building more townhomes and multifamily rental will position Greer to increase entry-level housing affordability.
- b. Revise the UDO to allow more innovation in housing types. The current code should be reviewed to ensure it accommodates missing middle housing — duplexes, triplexes, courtyard apartments, cottage clusters, and similar housing forms — that can expand supply without significantly altering neighborhood character.
- c. Increase the floor area ratio (FAR) in strategic locations to allow more efficiently designed housing on existing parcels, particularly along commercial corridors and near transit nodes.
- d. Adjust required off-street parking minimums, particularly for multifamily and mixed-use developments. Reducing parking requirements lowers construction costs and land consumption, allowing more units to be built on the same footprint.
- e. Reduce residential lot sizes by incorporating a narrow lot housing type to promote infill development of affordable homes. Allowing narrower lots — in the range of 25 to 40 feet — enables the development of attached and detached single-family homes on smaller parcels in established neighborhoods, improving housing affordability while revitalizing underutilized land.

4. Add Value to the Capital Stack

A primary barrier to the development of affordable and workforce housing in Greer is the gap between what market-rate development can financially support and the actual cost of producing a unit. Closing this “capital stack gap” requires the city to layer multiple public financing tools and incentives that together make affordable projects financially feasible. The following strategies should be pursued in combination:

- a. **Participate in the State of South Carolina Housing Finance Programs.** Greer should take full advantage of programs administered by SC Housing. Specifically, the Made it Home! Program encourages home builders and city governments to address housing needs through innovative

solutions, providing incentives to address rising land, construction, and utility costs. The program serves individuals and families earning up to 150% of the area median income. SC Housing provides eligible home buyers with \$25,000 in forgivable down payment and closing cost assistance. Home builders are awarded a \$12,500 cost-offset for each completed three-bedroom home of at least 1,200 square feet. The city should formally participate and publicize this program to local builders and prospective buyers.

- b. **Align Development with Commercial Lending Opportunities.** The city should work with local banks, credit unions, and Community Development Financial Institutions (CDFIs) to create accessible lending pathways for affordable housing developers. This includes identifying lenders active in the Greer market who offer construction and permanent financing for affordable projects, facilitating introductions between nonprofit developers and mission-aligned lenders, and supporting applications to USDA rural development programs where applicable.

It is recommended that the city also promote the availability of mortgage credit certificates (MCC) to major lenders active in Greer and to the public. The MCC is a federal income tax credit that helps lower-income first-time homebuyers a “dollar for dollar” tax credit worth up to \$2,000 of their annual mortgage interest paid on their home loan. MCC recipients adjust their federal income tax withholding, which increases their take-home pay, making monthly mortgage payments more affordable. All major housing lenders active in Greer should encourage their availability to prospective lower income home buyers to utilize the program. The use of this program can contribute to increasing home ownership opportunities for households that may not have otherwise qualified for a home loan.

- c. **Incorporate Targeted Financial Incentives to Housing Developers, Including Use or Transfer of Land.** Financial incentives should also include working with Greer CPW and utility providers to reduce or offset connection fees for affordable housing projects. The Greer CPW has already established a precedent for incentive programs, including \$250 grants for electric vehicle charging installations. Extending similar incentive logic to water, sewer, and electric connection fees for affordable units would be a meaningful and innovative contribution. Additional incentives may include discounting or rebating business license fees, permit fees, or building permits for qualifying projects.
- d. **Engage in the QAP Process and Apply for LIHTC.** The federal Low-Income Housing Tax Credit (LIHTC) program is the nation’s primary financing vehicle for affordable rental housing. Credits are awarded annually by the South Carolina State Housing Finance and Development Authority through a Qualified Allocation Plan (QAP) scoring process. Greer should actively engage in this process by formally endorsing developer applications, providing letters of local government support, and considering financial contributions (such as land or gap financing from the Housing Trust Fund) that can strengthen applications and improve scoring. The city should also actively endorse housing developer applications seeking Low Income Housing Tax Credits for rental housing.
- e. **Leverage Corporate Philanthropy in Workforce Housing Strategies.** Greer is home to major employers, including international automotive and advanced manufacturing firms, whose ability to recruit and retain a workforce depends in part on the availability of affordable housing near their facilities. The city should engage these employers — through the Greater Greer Chamber of Commerce and the Upstate SC Alliance — in a dialogue about employer-assisted housing programs. Options include employer contributions to a local housing trust fund, partnerships with

developers to finance workforce housing near employment centers, and employer-sponsored down payment assistance programs for employees.

5. Establish A Greer Housing Trust Fund.

Greer should establish a Housing Trust Fund to set aside annual funds and land for projects that achieve immediate impact and strengthen development of affordable housing. The fund would serve as a flexible financing tool that can be deployed in ways that federal and state programs cannot — filling gaps in development financing, acquiring land for affordable housing, and supporting housing preservation.

In lieu of its own fund, Greer should actively contribute and participate in the Greenville Housing Fund, which is open to serve throughout Greenville County. The Greenville Housing Fund has three goals: serve as an advocate and champion for affordable housing, invest in affordable housing development and preservation and acquire land to facilitate affordable housing development opportunities. The fund finances the production and preservation of affordable and workforce housing units, both for-sale and rental, through new construction, substantial rehabilitation of vacant units, or conversion of non-residential buildings to residential use. The Greenville Housing Fund has a Land Bank Program designed to help stabilize property values, and the elimination of blighted properties. The Homeowner Preservation Program assists low- and moderate-income homeowners in repairing their owner-occupied homes. The goal is to preserve affordable homeownership for existing residents. (Greenvillehousingfund.com)

A complementary model is Columbia, South Carolina City Lender Uplift Program that helps residents become homeowners through down payments, closing cost assistance, and financial support for buyers with low credit scores. Columbia’s Lender Program is a homeownership initiative aimed at removing barriers to owning a home designed for city residents who work locally. The proposed trust fund would also include offering subordinate financing for projects utilizing Low-Income Housing Tax Credits or financing the purchase of private land or buildings to be developed into affordable housing

Innovative & Long-Term Implementation Strategies

6. Evaluate and Potentially Seek to Establish the City of Greer as a Federal Entitlement Recipient

Upon federal certification of the city’s population reaching 50,000, Greer officials recognize the financial and housing policy benefits by becoming an entitlement city under the CDBG program. Eligibility will increase the amount of direct housing resources to further address various housing needs, with a focus on low- to moderate-income households. Eligibility for participation as an entitlement community is based on population data provided by the U.S. Census Bureau and published by the Office of Management and Budget. HUD determines each entitlement grantee’s annual funding by a statutory dual formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth lag in relationship to other metropolitan areas.

7. Expand and Preserve Affordable Housing Through Public and Nonprofit Partnerships

The Greer Housing Authority plays a critical role in providing deeply affordable housing for Greer’s lowest-income residents. The city should strengthen its partnership with the GHA and with the GCRA to identify prospective sites for new and infill housing development and to support the rehabilitation of aging public housing stock.

Greer’s nonprofit housing ecosystem also includes the Greer Relief and Resources Agency, Nehemiah Community Revitalization, and Habitat for Humanity — all of which deliver meaningful housing services. The city should explore expanded financial support to these organizations, including funding commitments through the proposed Housing Trust Fund, technical assistance, and surplus land conveyances. Habitat for Humanity serves families in Greer through home building and rehabilitation

programs, and through a collaborative program with volunteers and Furman’s Shi Center for Sustainability, 25 to 35 families annually receive repairs and weatherization services.

The city should also work proactively with the GHA to explore HUD programs — such as the Rental Assistance Demonstration (RAD) program — that enable the conversion and revitalization of public housing assets through private investment, allowing for significant rehabilitation without loss of affordable units.

8. Leverage City-Owned Land

One of Greer’s most powerful tools to advance affordable and workforce housing is strategic use of city-owned land. By making surplus or underutilized publicly-owned properties available for housing development — through sale, donation, or long-term ground lease — the city can substantially reduce land acquisition costs for developers, enabling projects that would otherwise be financially infeasible. The city’s past donation of land to the Greenville County Redevelopment Agency (GCRA) on Spring Street for affordable housing is an excellent precedent for this approach.

Recommended strategies for leveraging city land include:

- a. **Pilot an Unzoned Mixed-Use, Housing-Focused Development.** Identify one or more city-owned parcels suitable for a pilot project that removes traditional zoning constraints and allows a housing-first, mixed-use development to be shaped through a community engagement and design process. This approach — sometimes called a “zoning-free” or “form-based” pilot — can attract innovative developers and demonstrate new housing models for Greer.
- b. **Expand use of ground leases.** Rather than selling city land outright, ground leases allow the city to retain ownership while conveying the right to develop and occupy the property for an extended term (typically 75– 99 years). This keeps land permanently in the affordable housing supply, reduces the developer’s upfront cost, and allows the city to establish ongoing affordability requirements as a condition of the lease.
- c. **Inventory and Convey Surplus Land.** Another meaningful strategy is to convey land for affordable or workforce housing. The City of Greer should inventory and convey surplus city property, where feasible, for the development of affordable housing. This may include ground leases, as well. Once completed, the city should maintain and make available a vacant residential parcel map and database for non-profit housing developers or area developers. Non-profit housing organizations, including the Greer Housing Authority and the Greenville County Redevelopment Agency, should be given priority on the utilization of these properties for new housing. A vacant residential parcel map and database should be maintained and made publicly available to assist nonprofit and private developers in identifying infill opportunities. This approach has been successful in the City of Spartanburg where the City Council approved a property sale from the city in downtown Spartanburg to a private developer for affordable housing apartments.

9. Hire Staff to Support This Plan

Implementation of the recommendations in this Housing Study will require sustained organizational capacity within city government. Greer currently lacks dedicated housing planning staff, which creates a gap in the city’s ability to pursue funding opportunities, manage programs, coordinate with housing partners, and provide consistent leadership on housing policy. As housing needs grow and the recommendations in this plan are advanced, the city should consider investment in the following positions:

- a. **Housing Coordinator** — to serve as the primary point of contact for housing programs, manage relationships with housing partners and developers, and coordinate implementation of this plan.
- b. **Housing Planner** — to provide planning, policy, and regulatory support for housing-related initiatives, including UDO amendments, small area plans, and housing program design.
- c. **Program Manager** — to oversee grant administration, track program outcomes, manage budgets, and ensure compliance with federal and state housing program requirements.
- d. **Housing Inspector** — to implement and enforce the rental registration and inspection ordinance (Recommendation 1) and support the maintenance of quality housing stock citywide.

In conclusion, implementation of these strategies and recommendations will achieve the goal of producing a more balanced housing market and maintaining a high level of homeownership. While each of these strategies is not a complete solution to fulfilling Greer’s housing goals, the combined impact will be substantial and contribute to more diverse housing opportunities and a meaningful reduction in the city’s housing needs. Success will require sustained commitment, ongoing investment in staff capacity, and active coordination among the city, its housing partners, the development community, and Greer’s residents.

Appendix

Glossary of Housing Terms

This glossary explains key housing terms used throughout the Greer Housing Needs Assessment in plain language. It is designed to help residents, community members, and anyone interested in Greer's housing future understand the concepts, programs, and data behind the analysis — no technical background required.

Term	Definition
ACS – American Community Survey	An ongoing survey conducted by the U.S. Census Bureau that collects detailed data on housing, population, income, and other community characteristics. The ACS provides estimates between the 10-year decennial census and is a primary data source for housing needs assessments like this one.
Adaptive Reuse	Converting an existing building originally built for one purpose into a new use. In housing, this often means turning old warehouses, factories, schools, or office buildings into apartments or condominiums. Greer's mill village redevelopment projects are examples of adaptive reuse.
ADU – Accessory Dwelling Unit	A smaller, secondary home built on the same lot as a single-family house. ADUs can be attached to the main home (like a basement apartment or garage conversion) or a separate small structure in the backyard. They are sometimes called "granny flats," "in-law suites," or "carriage houses." ADUs are often seen as an affordable, lower-impact way to add housing in existing neighborhoods.
Affordable Housing	Housing that costs no more than 30% of a household's gross (before-tax) income, including rent or mortgage, utilities, and related fees. In federal programs, this typically refers to housing for households earning 80% of the Area Median Income (AMI) or below.
AMI – Area Median Income	The midpoint household income in a given region, as calculated annually by the U.S. Department of Housing and Urban Development (HUD). Half of all households in the area earn more than the AMI, and half earn less. Many housing programs use AMI as a benchmark — for example, "affordable housing" often serves households earning 80% AMI or below, while "workforce housing" typically targets households earning between 80% and 120% AMI.
Build-to-Rent (BTR)	Single-family homes or townhomes that are built specifically to be rented rather than sold. Build-to-rent communities look similar to traditional subdivisions but are professionally managed as rentals, often with shared amenities. They are an emerging alternative for households who want the feel of a house but prefer or need to rent.
CDBG – Community Development Block Grant	A federal grant program administered by HUD that provides funding to local governments for a wide range of community development activities, including affordable housing improvements, neighborhood revitalization, and services for low- and moderate-income residents. The City of Greer is not yet a direct recipient and currently participates with the Greenville County CDBG program.
Comprehensive Plan	A long-range planning document adopted by a local government that sets the vision and goals for how a community should grow and develop over the next 10–20 years. It typically addresses land use, transportation, housing, economic development, and public services. Greer's current plan is called Transforming Greer 2030.
Cost Burden	When a household spends more than 30% of its gross monthly income on housing costs (rent or mortgage, plus utilities). Households spending more than 50% are considered "severely cost burdened." Cost-burdened families have less money left for food, healthcare, transportation, and other basic needs.

CPW – City Public Works (Greer Commission of Public Works)	The utility authority that provides water, sewer, natural gas, and electric services in the Greer area. CPW's service boundaries and infrastructure capacity play a significant role in shaping where new housing development can occur in and around Greer.
Density / Density Bonus	Density refers to how many housing units are built on a given piece of land. A density bonus is an incentive offered to developers — allowing them to build more units than zoning normally permits — in exchange for including affordable units in their project.
Down Payment Assistance	A program that helps homebuyers cover the upfront down payment required when purchasing a home. Assistance may be provided as a grant, a forgivable loan, or a low-interest loan. These programs help lower- and moderate-income buyers who have stable income but have not been able to save a large lump sum.
FMR – Fair Market Rent	An estimate published annually by HUD of the cost to rent a modestly priced home of a given size in a particular area. FMRs are used to set the maximum amounts paid under the Housing Choice Voucher (Section 8) program. They serve as a general benchmark for what is considered affordable in a rental market.
GCRA – Greenville County Redevelopment Authority	A public agency that works to revitalize underserved communities in Greenville County through housing development, neighborhood improvement, and community investment programs. GCRA has been a partner in several affordable housing projects in the Greer area.
GRAPI – Gross Rent as a Percentage of Income	A measure of rental affordability that shows what share of a household's income goes toward rent. Higher GRAPI values indicate that renters are spending a larger share of their income on housing, leaving less for other needs. Households with a GRAPI above 30% are considered cost burdened.
HOA – Homeowners Association	An organization in a residential community that enforces rules and maintains shared spaces (like parks, pools, or common areas). HOA membership is often mandatory for buyers in planned developments, and monthly HOA fees are included in monthly owner costs.
Housing Choice Voucher (Section 8)	A federal rental assistance program that helps low-income households afford housing in the private market. Eligible families receive a voucher that covers the difference between what they can afford (typically 30% of their income) and the actual rent. Landlords who participate in the program receive the subsidy directly from the housing authority.
Housing Trust Fund	A dedicated pool of public money set aside to fund affordable housing activities, such as building new affordable units, rehabilitating existing housing, or providing down payment assistance. Housing trust funds can be funded by a variety of sources, including developer fees, general tax revenue, or state and federal grants.
HUD – U.S. Department of Housing and Urban Development	The federal agency responsible for national housing policy. HUD administers programs such as the Housing Choice Voucher (Section 8) program, Community Development Block Grants (CDBG), and Fair Market Rent calculations. HUD also sets income limits used to determine eligibility for most affordable housing programs.
Impact Fee	A one-time charge that local governments assess on new development to help pay for the public infrastructure (such as roads, water lines, sewer systems, and parks) needed to serve new homes and businesses. Impact fees add to the cost of new housing construction and can affect affordability.
Inclusionary Zoning	A local policy that requires (or encourages) developers to include a certain percentage of affordable units in new residential developments. For example, a city might require that 10–15% of units in a new apartment complex be priced affordably for low- or moderate-income households.
Infill Development	Building new homes or other structures on vacant, underused, or previously developed land within an already-built-up area, rather than expanding outward into undeveloped land. Infill development can help revitalize neighborhoods and make better use of existing roads, water, and sewer systems.

Land Banking	A strategy in which a government or nonprofit organization acquires and holds vacant or underutilized land for future affordable housing or community development purposes. By controlling land, the entity can reduce costs for future affordable housing projects.
LMI – Low-to-Moderate Income	A designation used in federal housing and community development programs for households earning 80% of the AMI or below. Many CDBG and other HUD-funded programs require that their activities primarily benefit LMI households.
Market-Rate Housing	Housing that is rented or sold at prices set by supply and demand in the open market, without government subsidies or income restrictions. Market-rate housing is not restricted to households at any particular income level.
MHI – Median Household Income	The income level at the midpoint of all households in an area — half of households earn more, and half earn less. MHI is a common measure used to gauge the affordability of housing relative to local wages. In Greer, the citywide MHI is approximately \$82,626 (2024 ACS estimate).
Mill Village	Historic neighborhoods in the Upstate South Carolina region that were originally built by textile mill companies to house their workers. Many of Greer's older residential areas originated as mill villages. These neighborhoods often feature smaller, older homes on modest lots and present both preservation challenges and affordable housing opportunities.
Missing Middle Housing	A range of housing types that fall between a single-family home and a large apartment complex — such as duplexes, triplexes, townhomes, cottage clusters, and small apartment buildings. These housing types have largely disappeared from new construction in many communities, creating a "missing" middle in the range of housing options available.
Mixed-Income Housing	A housing development or neighborhood that includes homes at different price points, serving households across a range of income levels — from low-income to market-rate. The goal is to avoid concentrations of poverty and create more integrated, economically diverse communities.
Mixed-Use Development	A building or neighborhood that combines different types of uses — such as homes, shops, offices, and restaurants — in the same area or building. A typical example is an apartment building with retail stores on the ground floor. Mixed-use development encourages walkability and reduces the need to drive for everyday needs.
MSA – Metropolitan Statistical Area	A geographic region defined by the U.S. Office of Management and Budget that includes a major urban center and the surrounding communities that are economically connected to it. Greer is part of the Greenville-Spartanburg MSA, which is used as the basis for calculating AMI and other regional benchmarks.
NIMBY (Not In My Backyard)	A term used to describe community opposition to new development — particularly affordable housing, higher-density housing, or shelters — in one's own neighborhood. NIMBYism can slow or prevent housing construction even when there is broad agreement on the need for more housing.
NOAH – Naturally Occurring Affordable Housing	Older rental housing that is affordable to lower-income households because of its age, size, or condition — not because of a government subsidy or affordability requirement. NOAH units are an important part of the affordable housing supply but are vulnerable to being lost when they are purchased and renovated at higher rents.
Point-in-Time Count	An annual one-night count of people experiencing homelessness in a community, conducted on a single night in January. The count is required by HUD for communities receiving federal homeless assistance funding and provides a snapshot of the local homeless population.
Setback	The minimum required distance between a building and the edge of a property, the street, or neighboring lots. Setback requirements are set by local zoning rules and help determine how densely land can be developed.

SFH – Single-Family Home	A detached residential structure designed for occupancy by one household, typically on its own lot. Single-family homes are the most common housing type in Greer and are strongly preferred by many residents and community leaders.
SMOC – Selected Monthly Owner Costs	The total monthly cost of owning a home, including mortgage payments, property taxes, homeowner’s insurance, homeowner association (HOA) fees, and utilities. SMOC is used by the U.S. Census Bureau to measure housing affordability for homeowners.
UDO – Unified Development Ordinance	A local government document that combines all land use and development regulations into one place. The UDO sets the rules for how land can be used in Greer — including what types of buildings are allowed in each area, how large they can be, how far they must sit from the street or neighboring properties, and how much parking is required.
Workforce Housing	Housing that is affordable to working households — typically those earning between 80% and 120% of the Area Median Income (AMI). This includes essential workers such as teachers, police officers, nurses, and retail employees who may earn too much to qualify for subsidized housing but still struggle to afford market-rate homes.
Zoning	A system of rules, set by local government, that divides land into different categories (zones) and specifies what can be built or done in each area. For example, some zones allow only single-family homes, while others allow apartments, businesses, or a mix of uses. Zoning shapes the character of neighborhoods and determines where different types of housing can be built.

Sources: U.S. Department of Housing and Urban Development (HUD); U.S. Census Bureau American Community Survey (ACS); City of Greer Unified Development Ordinance; City of Greer Housing Needs Assessment, March 2024.

Additional Data Tables

Housing Related

ROOMS	Estimate	Percent
Total housing units	17,551	100%
1 room	176	1.0%
2 rooms	312	1.8%
3 rooms	753	4.3%
4 rooms	2,610	14.9%
5 rooms	4,236	24.1%
6 rooms	2,943	16.8%
7 rooms	2,211	12.6%
8 rooms	1,863	10.6%
9 rooms or more	2,447	13.9%
Median rooms	5.7	(X)

BEDROOMS	Estimate	Percent
Total housing units	17,551	100%
No bedroom	176	1.0%
1 bedroom	1,046	6.0%
2 bedrooms	3,939	22.4%
3 bedrooms	8,188	46.7%
4 bedrooms	2,908	16.6%
5 or more bedrooms	1,294	7.4%

YEAR HOUSEHOLDER MOVED INTO UNIT	Estimate	Percent
Occupied housing units	16,285	100%
Moved in 2023 or later	845	5.2%
Moved in 2020 to 2022	4,976	30.6%
Moved in 2010 to 2019	6,795	41.7%
Moved in 2000 to 2009	2,292	14.1%
Moved in 1990 to 1999	815	5.0%
Moved in 1989 and earlier	562	3.5%

Cost Related

MORTGAGE STATUS	Estimate	Percent
Owner-occupied units	11,846	100%
Housing units with a mortgage	8,433	71.2%
Housing units without a mortgage	3,413	28.8%

SELECTED MONTHLY OWNER COSTS (SMOC)	Estimate	Percent
Housing units with a mortgage	8,433	100%
Less than \$500	31	0.4%
\$500 to \$999	1,203	14.3%
\$1,000 to \$1,499	2,648	31.4%
\$1,500 to \$1,999	2,510	29.8%
\$2,000 to \$2,499	1,022	12.1%
\$2,500 to \$2,999	432	5.1%
\$3,000 or more	587	7.0%
Median (dollars)	\$1,553	(X)
Housing units without a mortgage	3,413	100%
Less than \$250	132	3.9%
\$250 to \$399	814	23.8%
\$400 to \$599	856	25.1%
\$600 to \$799	937	27.5%
\$800 to \$999	554	16.2%
\$1,000 or more	120	3.5%
Median (dollars)	\$570	(X)

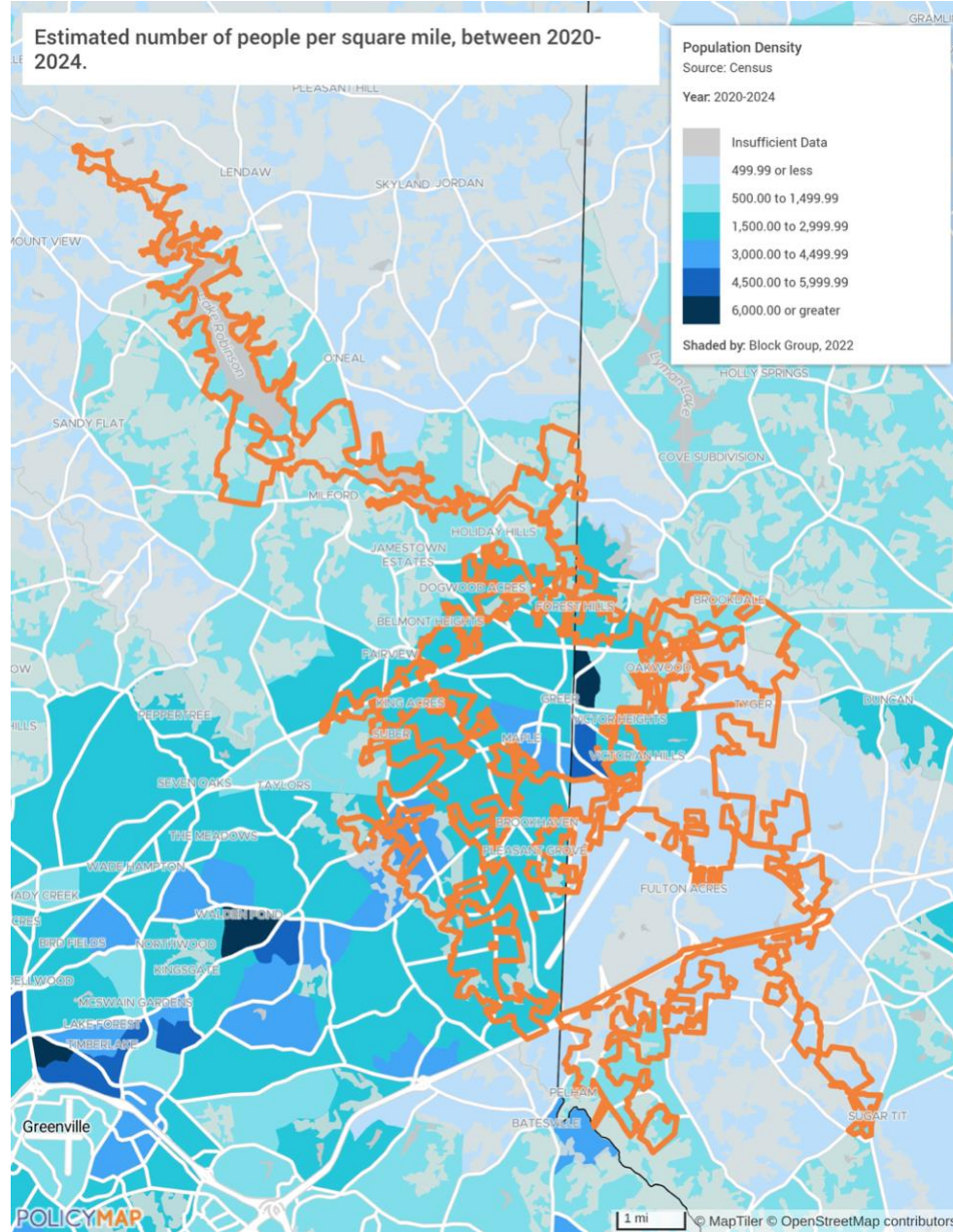
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME	Estimate	Percent
Housing units with a mortgage (excluding units where SMOCAPL cannot be computed)	8,433	100%
Less than 20.0 percent	4,781	56.7%
20.0 to 24.9 percent	1,146	13.6%
25.0 to 29.9 percent	498	5.9%
30.0 to 34.9 percent	755	9.0%
35.0 percent or more	1,253	14.9%
Not computed	0	(X)

Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	3,387	100%
Less than 10.0 percent	1,875	55.4%
10.0 to 14.9 percent	623	18.4%
15.0 to 19.9 percent	284	8.4%
20.0 to 24.9 percent	158	4.7%
25.0 to 29.9 percent	82	2.4%
30.0 to 34.9 percent	31	0.9%
35.0 percent or more	334	9.9%
Not computed	26	(X)

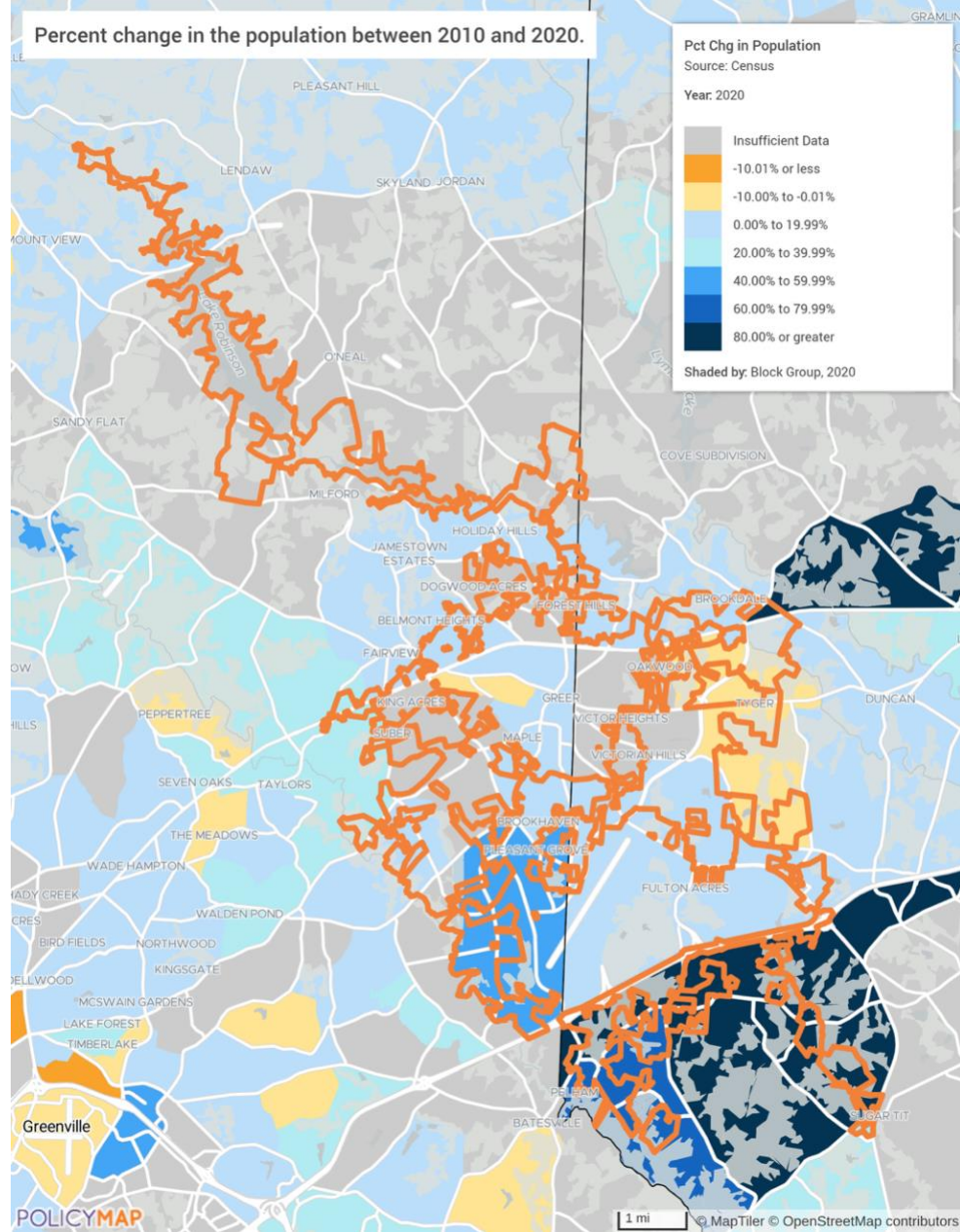
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)	Estimate	Percent
Occupied units paying rent (excluding units where GRAPI cannot be computed)	4,349	100%
Less than 15.0 percent	427	9.8%
15.0 to 19.9 percent	870	20.0%
20.0 to 24.9 percent	762	17.5%
25.0 to 29.9 percent	547	12.6%
30.0 to 34.9 percent	312	7.2%
35.0 percent or more	1,431	32.9%
Not computed	90	(X)

Maps

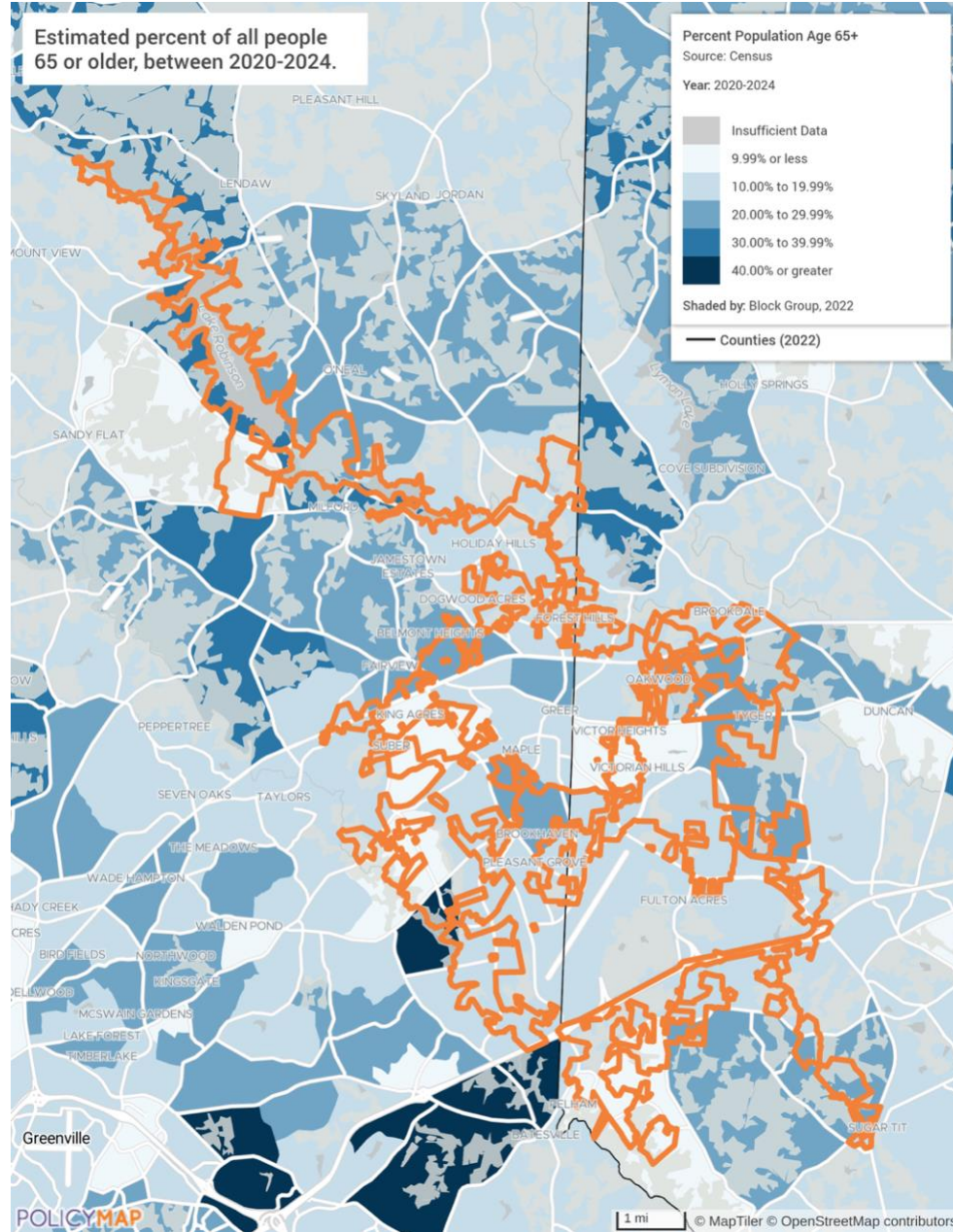
Map: Population Density by Block Group



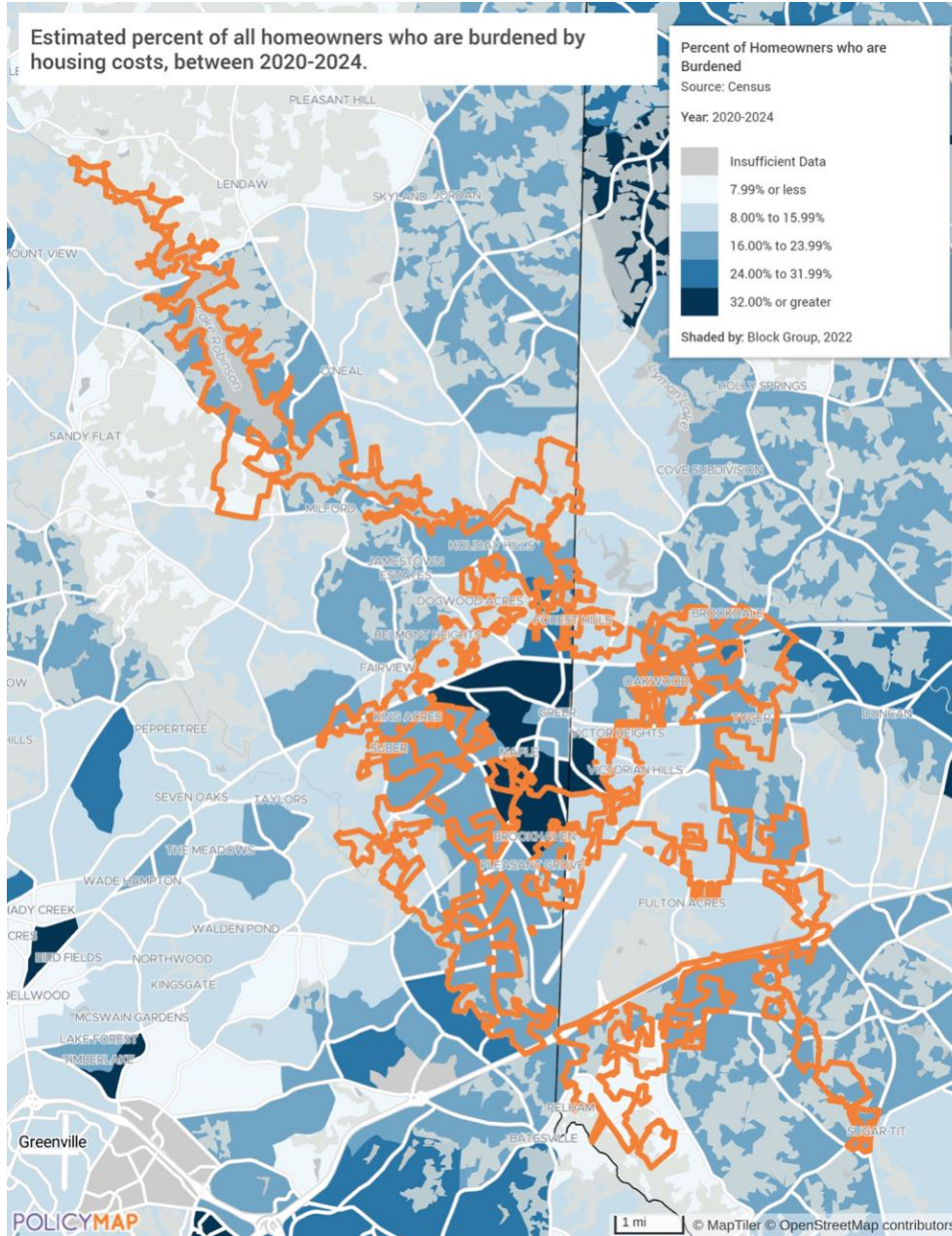
Map: Population Change by Block Group



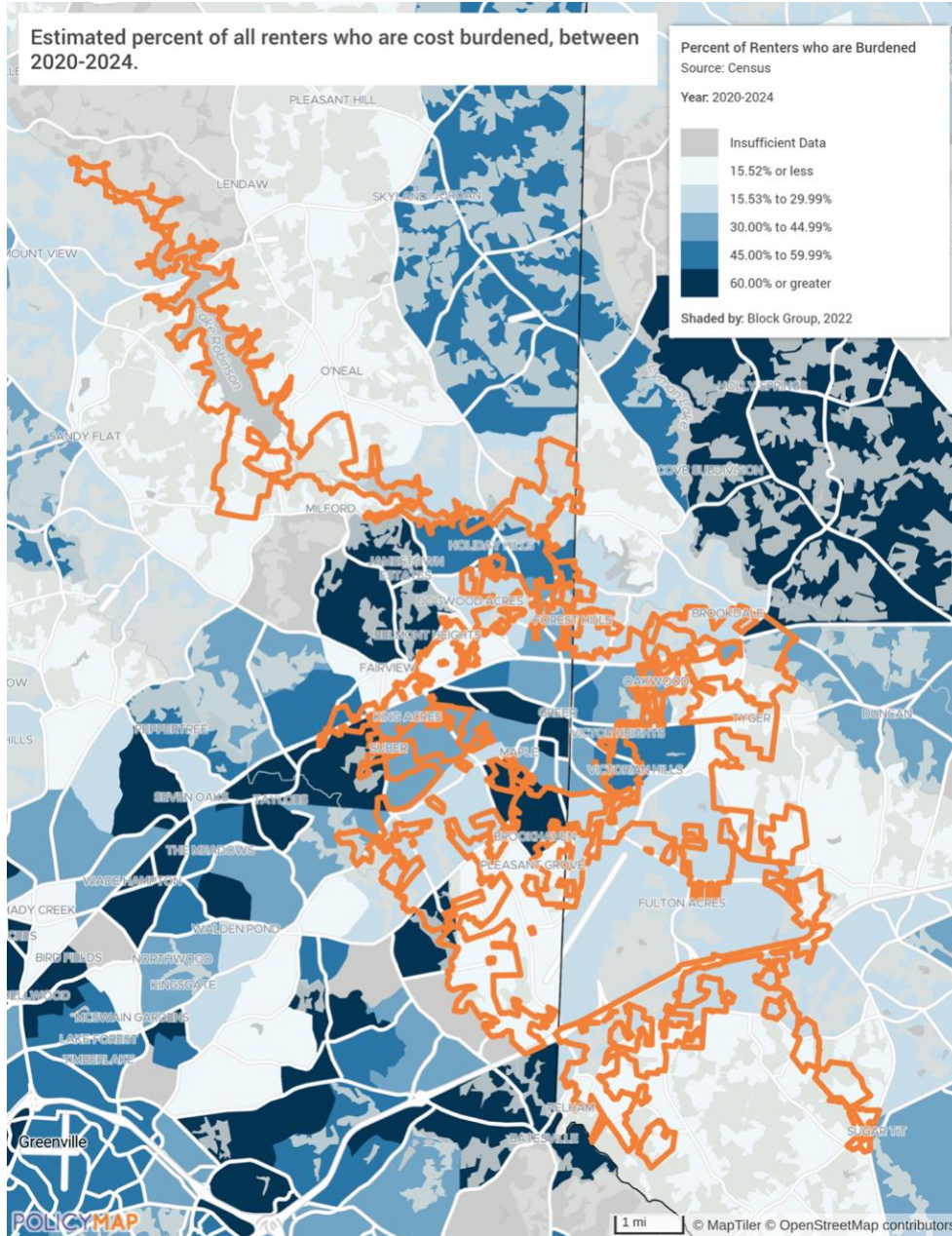
Map: Senior Households by Block Group



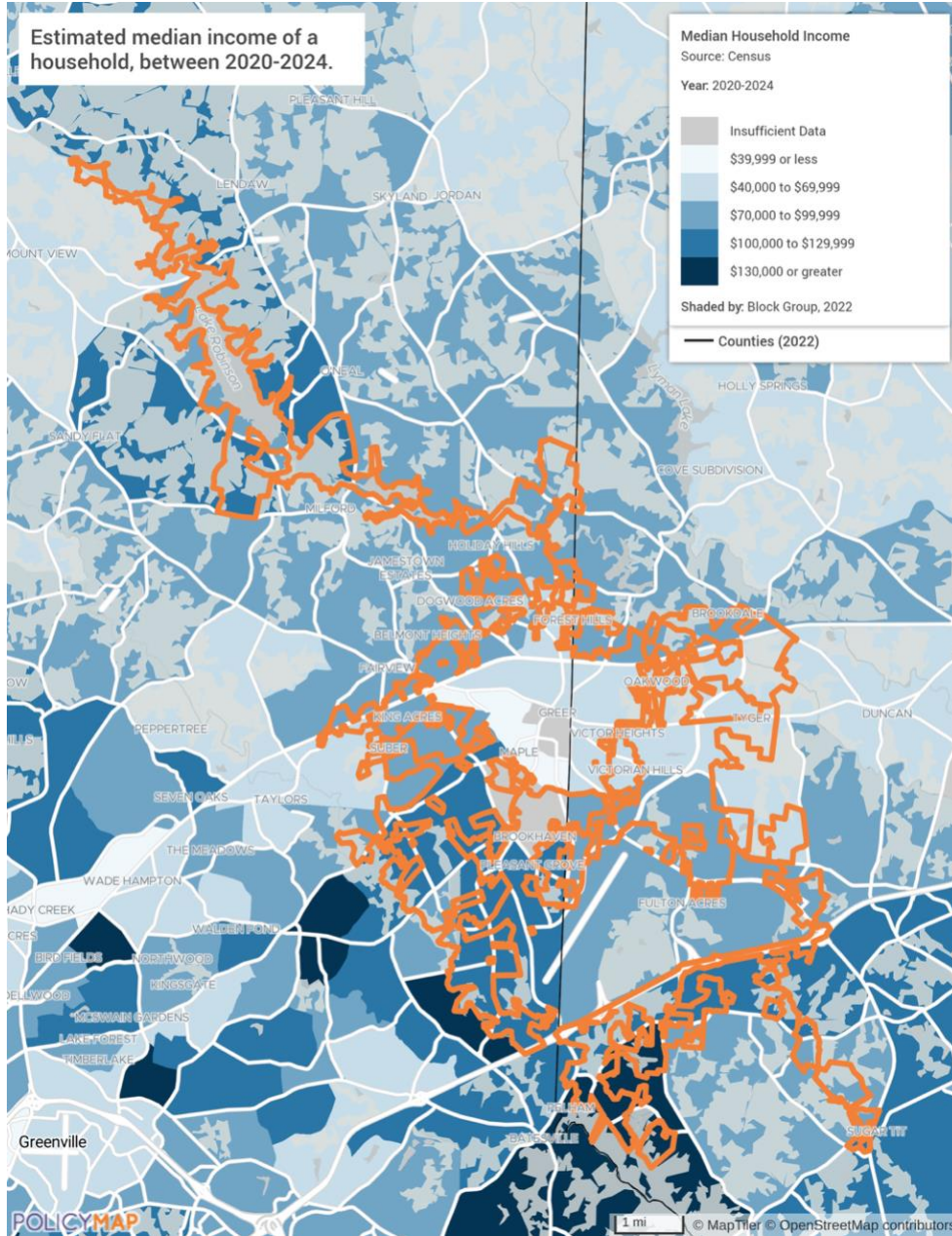
Map: Cost Burdened Homeowners by Block Group



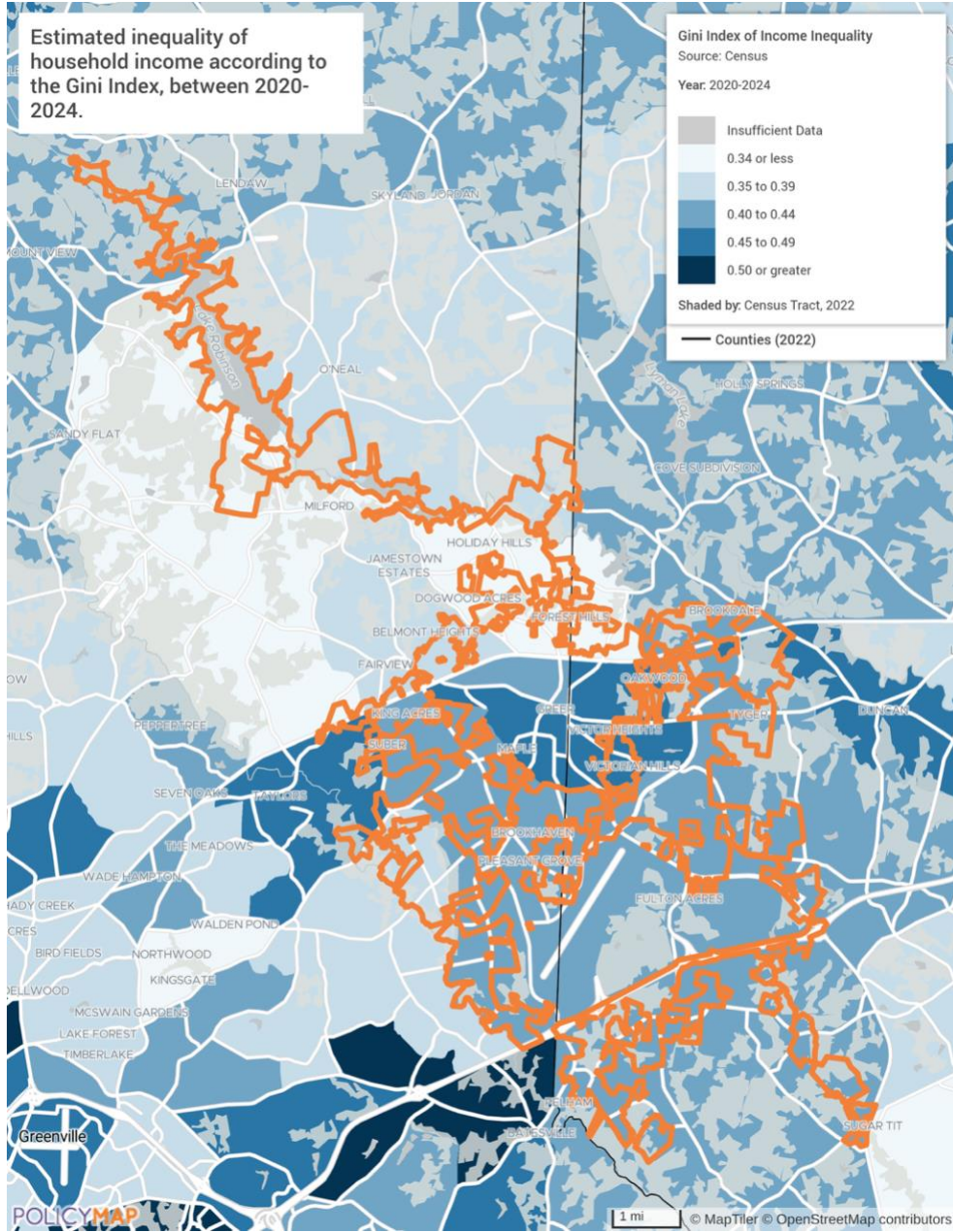
Map: Cost Burdened Renters by Block Group



Map: Household Median Income by Block Group



Map: Gini Index by Census Tract





Housing Needs Assessment & Strategic Recommendations

May 12, 2026



- **Greer Demographic Highlights**
- **City Housing Profile**
- **Key Findings**
- **Strategic Recommendations**

KEY FINDINGS AT A GLANCE

01 Rapid population growth

Greer has grown 146.6% since 2000 — the fastest in Greenville and Spartanburg Counties — and will need approximately 2,800 more housing units by 2030.

02 Strong employment growth

Local employment has increased by more than 44% contributing to strong housing demand.

03 Renters cost burdened

41.9% of renters are cost-burdened. Lowest-income renters face a structural shortage of 408 units — market forces alone won't close this gap.

04 Housing affordability gap

At \$346,590 median single family housing price, 45.9% of households cannot afford to buy. Median price for townhomes is \$238,277 that expand access by 15 percentage points.

05 Pipeline in place

961 housing units are permitted or under construction. 60% of housing stock is less than 25 years old — supporting continued demand.

06 Housing policies action needed

A Housing Trust Fund, UDO reform, and targeted incentives are the highest-leverage tools available to city leadership.

POPULATION GROWTH SINCE 2000

Fastest-growing city in Greenville County

+146.6%

Growth since 2000

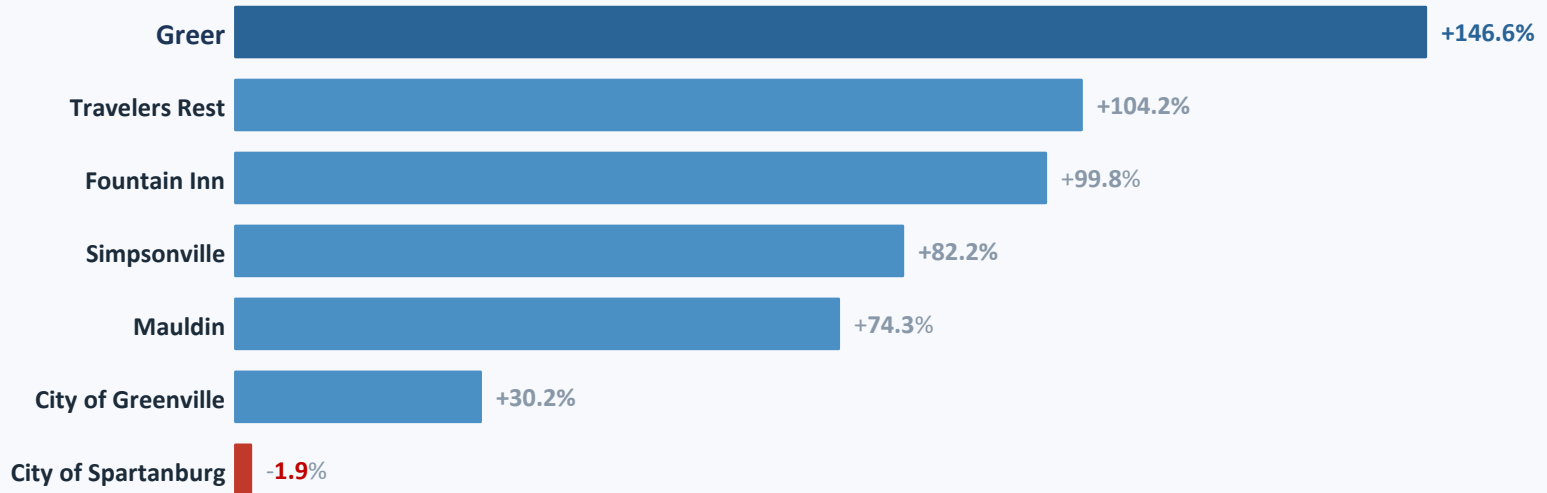
41,536

2024 Population

51,916

Projected 2030

2000–2024 POPULATION GROWTH BY CITY



EMPLOYMENT & INCOME

Strong job growth fueling housing demand

22,503

Total jobs Aug 2025
+44.3% since 2020

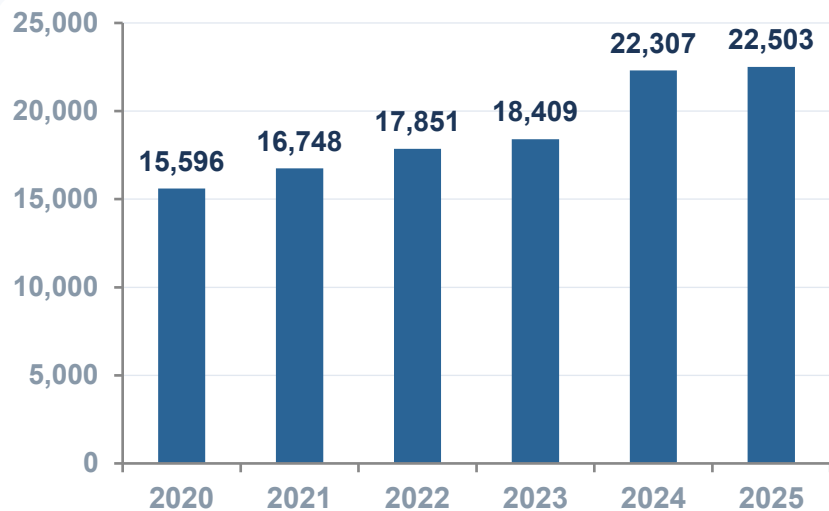
4.1%

Unemployment rate
Below county average

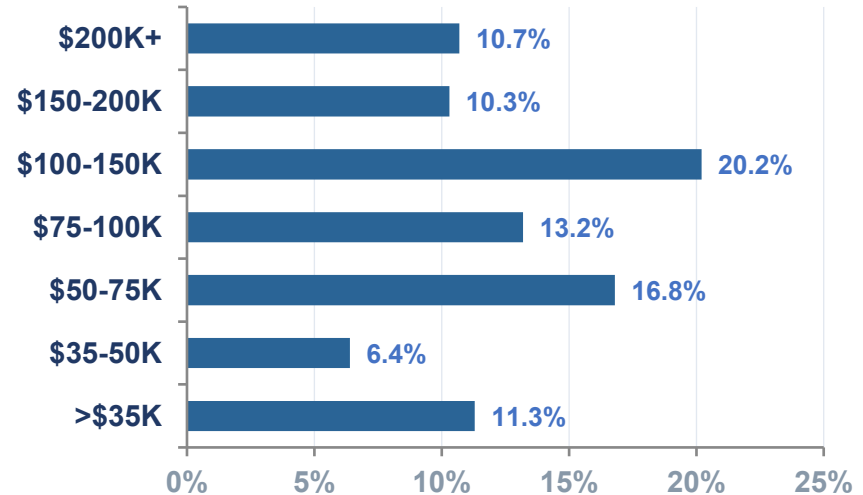
\$82,626

Median Household income
2024 (ACS)

EMPLOYMENT GROWTH 2020-2025



HOUSEHOLD INCOME DISTRIBUTION 2024



Owner HH income: \$100,894 · Renter HH income: \$51,578 · 10.1% below poverty line (vs. 14.2% SC statewide)

ZONING & LAND CAPACITY

Room to grow — but land constraints are emerging

28.83

Sq miles in city (2025)

31%

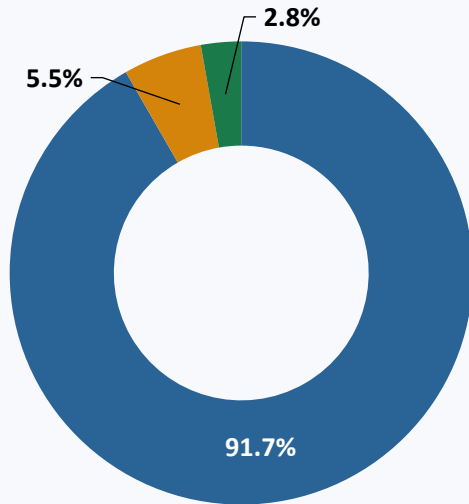
Land zoned residential

91.7%

Residential land = single-family

RESIDENTIAL ZONING BREAKDOWN

■ Single-Family (91.7%) ■ Mobile Home (5.5%) ■ Multi-Family (2.8%)



ACTIVE RESIDENTIAL PIPELINE (2025)

Single family & townhome subdivisions 31

Lots in active subdivisions 2,909

Approved lots (near-term supply) 831

Subdivisions under review 10

Units in review pipeline ~930

Total near-term pipeline (incl. review) ~1,891

Future growth boundary is shaped by CPW utility service limits. Growth expected east & south of I-85.

Source: Transforming Greer 2030 Comprehensive Plan (2021); City of Greer Planning & Development 2025

DEVELOPMENT PIPELINE & HOUSING STOCK

Supply capacity and age of existing stock

20,049

Total units (2025)

961

Units in pipeline

800+

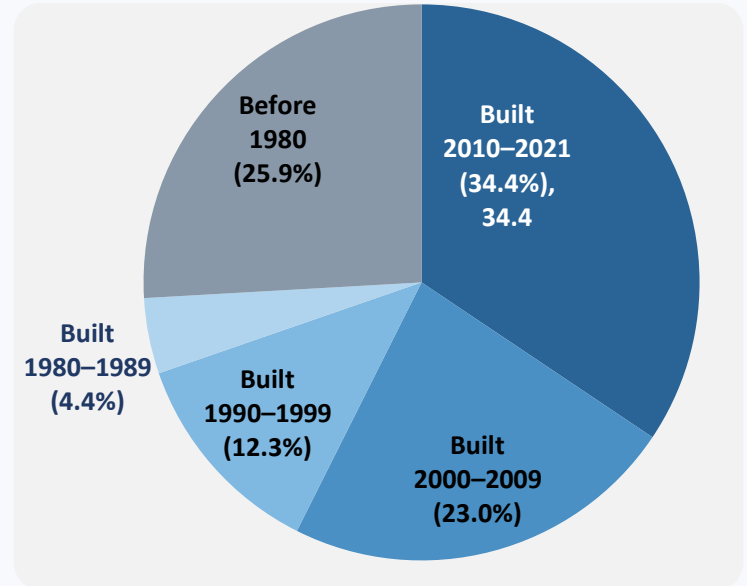
Average units/yr (since 2020)

UNITS UNDER CONSTRUCTION & APPROVED (DEC. 2025)

Status	Single-Family	Townhomes	Multi-Family	Total Units
Under Construction	46	95	405	546
Approved / Not Permitted	<u>142</u>	<u>191</u>	<u>82</u>	<u>415</u>
TOTAL PIPELINE	188	286	487	961
Percent of Total Units	20%	30%	50%	

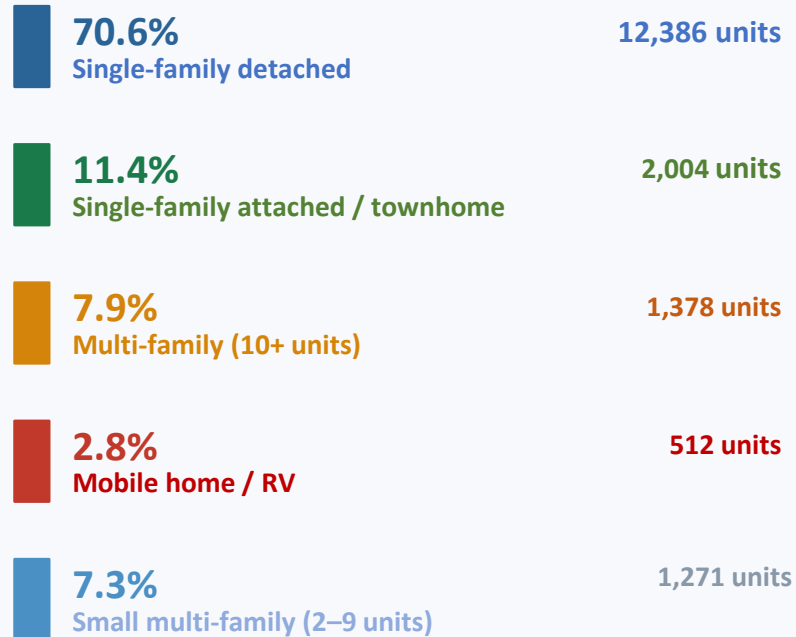
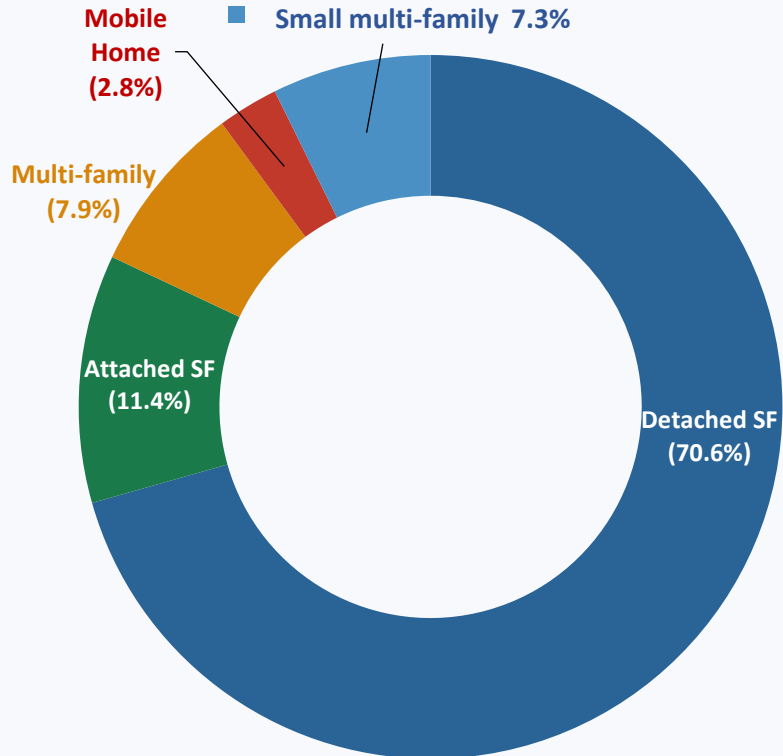
- 60% of Greer's housing has been built since 2000.
- 961 units in the active pipeline represent ~2 years of supply.

AGE OF HOUSING STOCK



HOUSING TYPOLOGY

Composition of Greer's 17,551 housing units (2024)



82% of Greer's properties are residential · 91.7% of residential zoned land is single-family

HOUSING DEMAND FORECAST 2026 – 2030

How many units does Greer need — and what kind?

2,802

ADDITIONAL UNITS NEEDED
2026 through 2030

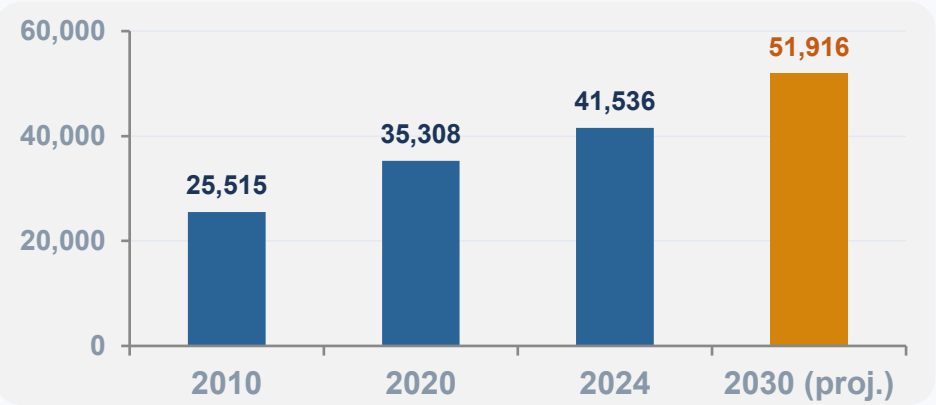
2,037

73% Owner-occupied
(SF & townhomes)

765

27% Renter-occupied
(multifamily)

POPULATION TRAJECTORY



560

Units/year needed (avg)

800+

Built/year since 2020

72.7%

Owner-occupied ratio

REGIONAL HOME VALUE COMPARISON

Greer delivers more sq. footage per dollar than most neighbors

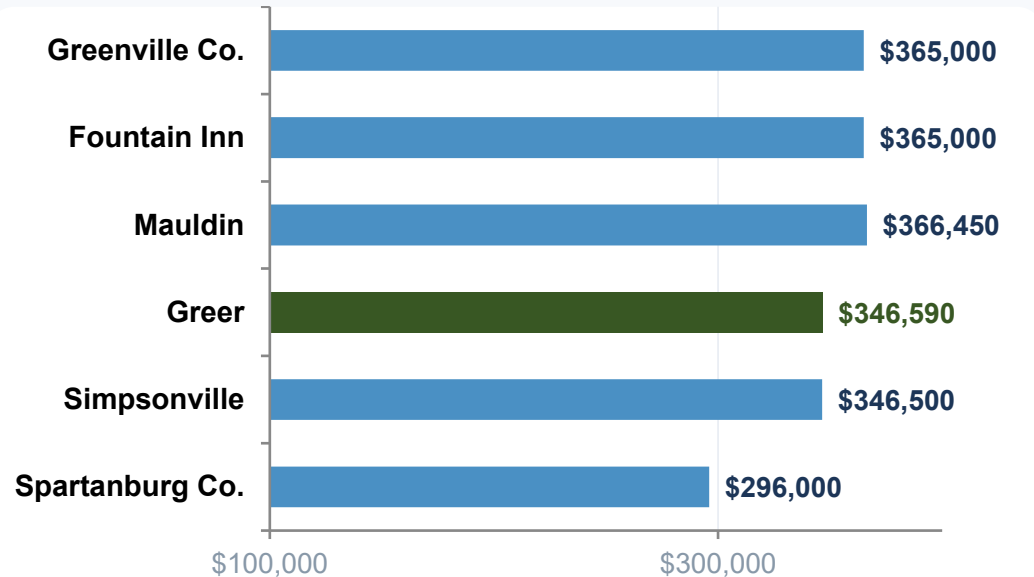
\$346,590

Median SFH sale price (2025)

\$238,277

Median townhome

AVERAGE HOME VALUE BY AREA (2025)



HOME VALUE PRICE PER SQ. FT. (2025)

Area	\$ Per Sq. Foot
Spartanburg County	\$153
Simpsonville	\$165
Greer	\$166
Mauldin	\$166
Fountain Inn	\$168
Greenville County	\$189

+3.1% price growth forecast for Greenville metro in 2026 (Realtor.com)

HOUSING AFFORDABILITY

What can Greer households afford?

Price-to-income ratio for first-time buyers: 5.6x — well above 3x affordability index

SINGLE-FAMILY HOME

\$346,590

2025 Median Sale Price

Monthly cost (est.)	\$1,930
Income required	\$77,183/year
Down payment (20%)	\$69,318
Mortgage rate	6.0%

54.1% of households can afford

45.9% of households cannot afford

Expanding townhome supply broadens access by 15 percentage points

TOWNHOME

\$238,277

2025 Median Sale Price

Monthly cost (est.)	\$1,327
Income required	\$53,083/year
Down payment (20%)	\$47,655
Mortgage rate	6.0%

69.1% of households can afford

31.9% of households cannot afford

RENTAL HOUSING MARKET

Rents rising — 41.9% of renters are cost-burdened

\$1,198

Median rent 2024

\$1,558

Avg. rent Jan. 2026

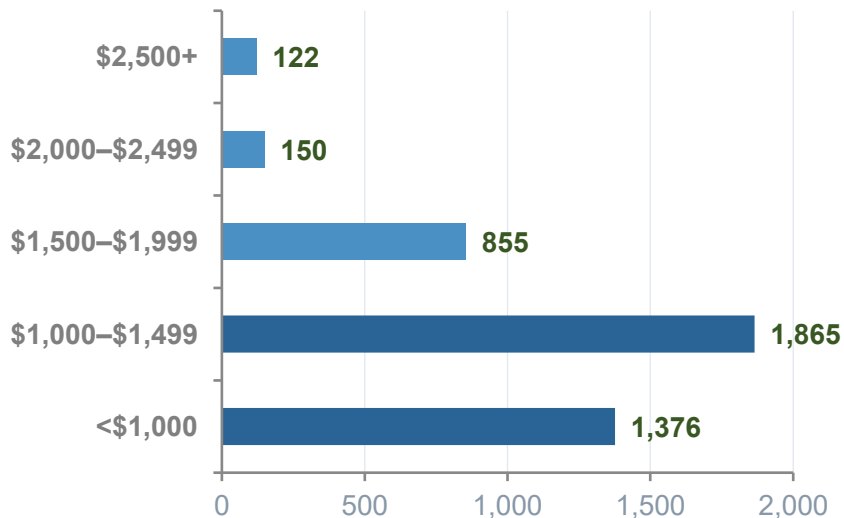
41.9%

Renters cost-burdened

= 4,439

Renter households

OCCUPIED UNITS BY MONTHLY RENT (2024)



AVERAGE RENT BY UNIT SIZE (2025)



Market shift: In 2025, 49.2% of available rentals are \$1,500–\$1,999/mo — vs. just 19.6% of occupied units in 2024

Source: ACS 2024 DP04; Apartments.com; Zillow 2026; HUD 2025

RENTAL SUPPLY GAP BY MEDIAN HOUSEHOLD INCOME (MHI) TIER

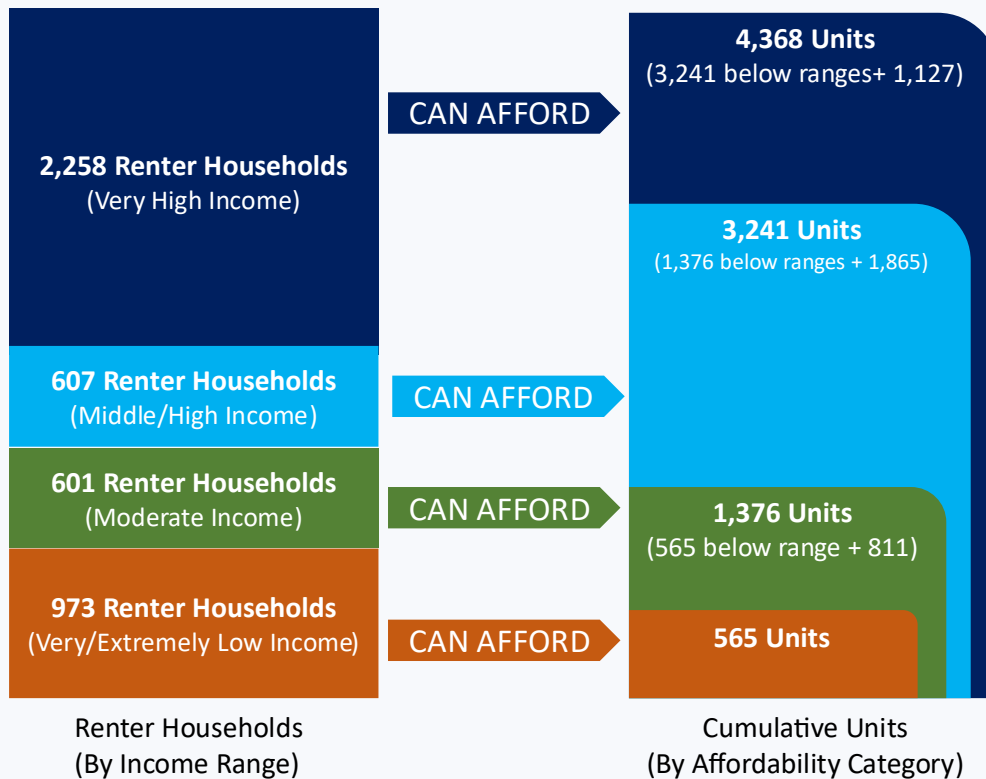
Who's underserved by the current rental market?

Income tier / rent range	Renter Households	Units available	Gap / Surplus	
0–50% MHI Under \$25,789 / rent up to \$645/month	973	565	-408	SHORTAGE
50–80% MHI \$25,789–\$41,262 / rent \$645–\$1,032/month	601	811	+210	SURPLUS
80–120% MHI \$41,262–\$61,894 / rent \$1,032–\$1,547/month	607	1,865	+1,258	SURPLUS
120%+ MHI Over \$61,894 / rent \$1,547+/month	2,258	1,127	-1,131	SHORTAGE

The sharpest gap: lowest-income renters (<50% MHI) have only 565 affordable units to serve 973 households — a 408-unit structural shortage requiring subsidies and targeted investment.

VISUAL DEPICTION OF RENTAL MARKET CONSTRAINTS

Rental Units and Renters, Matched by Affordability and Income Categories



Key Takeaways

Growth is outpacing affordability

Estimated need for an additional 2,802 units by 2030. At 800+ units/yr, construction pace is keeping up with demand volume — but not price.

Homeownership is out of reach for nearly half

45.9% of households cannot afford the median single-family home (\$346,590). Townhomes offer the most attainable path, expanding access by 15 percentage points.

Renters at the bottom are structurally underserved

The 408-unit shortage for lowest-income renters (<50% MHI) will not close through market forces alone — it requires subsidies, trust fund investment, and public-nonprofit partnerships.

Policy tools are available

Greer has no Housing Trust Fund, no dedicated housing staff, and no rental registration ordinance. The tools exist; the city must act.

STRATEGIC RECOMMENDATIONS

Actions within the City of Greer's control

NEAR-TERM ACTIONS

1

Enact a Rental Housing Registration & Inspection Ordinance

Adopt a rental permit & inspection program (modeled on Rock Hill, Florence, SC) to maintain housing quality as stock ages and multifamily units increase.

2027–2028

Target: LMI, MI

2

Develop a Communications & Community Engagement Strategy

Counter NIMBYism and misconceptions about affordable housing through data-driven public outreach, forums, and neighborhood-level planning integration.

2027–2028

Target: All Levels

3

Revise the UDO to Streamline the Development Process

Update zoning to allow missing-middle housing types; increase density along corridors; reduce parking minimums; incorporate narrow lot provisions for infill.

2027–2028

Target: All Levels

4

Add Value to the Capital Stack

Layer SC Housing programs (Made It Home!), LIHTC/QAP engagement, mortgage credit certificates, CPW fee offsets, and corporate employer partnerships.

Ongoing

Target: All Levels

5

Establish a Greer Housing Trust Fund

Create a flexible financing tool to fill development gaps, acquire land, and fund housing preservation. Alternatively, actively participate in the Greenville Housing Fund.

2028–2029

Target: LMI, MI

STRATEGIC RECOMMENDATIONS

Actions within the City of Greer's control

LONGER-TERM ACTIONS

6

Evaluate Federal Entitlement (CDBG) Recipient Status

Upon Census certification of 50,000 population, pursue CDBG entitlement status to unlock direct federal housing funding beyond the current \$300–\$400K/yr from Greenville County.

2029–2030

Target: LMI

7

Expand & Preserve Affordable Housing via Public/Nonprofit Partnerships

Strengthen partnerships with Greer Housing Authority, GCRA, Habitat for Humanity, and Nehemiah Community Revitalization. Explore HUD's RAD program for public housing revitalization.

Ongoing

Target: LMI

8

Leverage City-Owned Land for Affordable Development

Inventory surplus city parcels; use ground leases (75–99 yr) to keep land permanently affordable; pilot a 'zoning-free' mixed-use, housing-focused development on city land.

Ongoing

Target: LMI, MI

9

Hire Staff Dedicated to Housing Plan Implementation

Invest in a Housing Coordinator, Housing Planner, Program Manager, and Housing Inspector. Greer currently lacks dedicated housing staff — a critical gap for executing these recommendations.

2027–2030

Target: All Levels



Questions and Discussion