2010 Comprehensive Plan
City of Greer, SC

Section 3: Housing

Housing addresses a basic human need through the provision of shelter and is the fundamental building block of our neighborhoods and community. The housing element of the comprehensive plan serves to identify the existing conditions of residential structures, identify the character of existing neighborhoods, evaluate the current need for additional housing types, and project the housing needs of the future population.

The South Carolina Local Government Comprehensive Planning Enabling Act of 1994 provides the following guidelines of the vital characteristics for the housing element:

- An analysis of existing housing by location, type, age, condition, owner and renter occupancy, and affordability
- An analysis to ascertain unnecessary housing regulatory requirements that add to the cost of developing affordable housing but are not necessary to protect public health, safety or welfare
- An analysis of market-based incentives that may be made available to encourage development of affordable housing such as density bonuses, design flexibility, and streamlined permitting processes

The objectives of this section identify the actions that need to be taken to ensure that safe, adequate, and affordable housing is provided for all Greer residents now and in the years to come.

Housing Characteristics

Adequate, safe housing is a basic human need. The American Public Health Association ranks housing as one of the top three significant issues affecting personal and community health. It is uncertain whether a varied and affordable housing stock of good quality brings growth to a community or whether it is population growth that provides the impetus for a supply of good,
affordable housing. However, it is clear that the quality, availability, and affordability of the existing housing stock in a community weigh heavily in the decision-making process of businesses and industries that are considering new locations. Newcomers to the City of Greer also consider a variety of factors when choosing a new home such as quality of schools, public safety, convenience to jobs and services, and other community amenities.

The prediction of future housing needs is an inexact science because houses are very expensive consumer products that are subject to economic conditions. Interest rates and the economy have dramatic effects on the housing market. When such factors make home ownership unattainable for persons of lower income, many residents find themselves reliant on the rental market for housing.

**Growth**

Population growth usually has a direct correlation with growth in housing stock. As shown in Figure 3-1, Greer experienced a population increase of 63.2% from 1990 to 2000 and a significantly higher growth in housing units of 66.2% during the same time period. By contrast, the population of the state grew by 15% from 1990 to 2000, while the increase in housing units in these areas during that time period was slightly higher at 23.1%. From 2000 to 2009 the city's housing stock has increased 41.4% relative to an estimated 45% increase in population.

**Figure 3-1**

*Number of Housing Units, 1971 - 2009*

<table>
<thead>
<tr>
<th>Period</th>
<th>Number of Housing Units</th>
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<tbody>
<tr>
<td>1971-1980</td>
<td>5,206</td>
</tr>
<tr>
<td>1981-1990</td>
<td>4,507</td>
</tr>
<tr>
<td>1991-2000</td>
<td>7,492</td>
</tr>
<tr>
<td>2001-2009</td>
<td>10,591</td>
</tr>
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</table>

*Estimate City of Greer*
Starts

An examination of residential housing starts through building permits issued since 2001 provides additional information on housing growth trends in recent years. As shown in Figure 3-2, housing starts for single-family construction remained steady from 2001 until the economic downturn in 2008, with a low of 138 starts in 2008 and a peak of 460 starts in 2005.

![Figure 3-2](image)

Types

As shown in Figure 3-3, Greer offers a diverse housing market in terms of housing types. Single-family (one unit detached) units are detached from other houses, with open space on all four sides. The U.S. Bureau of the Census includes single unit modular housing (built off-site and transported to the site) in their definition of single-family units. Detached single-family homes are the source of housing for many city residents, comprising more than three-quarters (75.8%) of available housing. Most single-family housing is constructed entirely on-site, in compliance
with local building code standards. Although this is the most popular type of housing, it is also generally the most expensive to construct. Single units that are attached (one unit attached) have one or more walls extending from ground to roof that separate the unit from adjoining structures. Duplexes include two housing units in one structure. Multifamily buildings contain more than two housing units within the structure. Construction costs for multi-family development are generally less per housing unit. These lower construction costs are passed on to buyers of condominium units and renters, making this housing type generally a less expensive alternative for residents. Nearly 16% of the city’s housing stock is multifamily units. Costs for attached single-family and duplex construction are also generally less per housing unit than site-built, single-family homes. Only 4.9% of housing units (366 units) in Greer are duplexes.

**Figure 3-3**
*Units in Structure, 1990 & 2000*

**Age and Condition**

Through 2000, the median year built of the housing stock in the City of Greer was 1971 and was older than the median age of housing statewide (median year built 1978). The median age of
renter-occupied housing stock was older (median year built 1969). The city’s percentage of housing built prior to 1950 far exceeded that of the state at 11.1%, with only 6.1% of housing statewide built before 1940. As shown in Figure 3-4, more than 29% of Greer’s housing stock (3,036 units) was built between 2000 and 2009 and 51% were constructed after 1990. The number of new units constructed over the past twenty years should end up having a significant impact on the median age of housing units once the 2010 census data is released.

Several factors can be used to evaluate the condition of housing in Greer. Housing units that lack complete plumbing facilities or that use wood as their primary source of heating fuel can, in most cases, be considered substandard. The quality of housing in the city is good, with only 27 units lacking plumbing facilities (0.4% of units) and 52 homes (0.8% of units) using wood as their primary source of heating fuel. Another factor that speaks to the housing condition is vehicle ownership which, while considered a necessity by most, is a luxury to persons of limited means. Of the housing units in Greer, 802 units (11.8%) have no vehicle available to the occupants.
Occupancy and Tenure

The Greer housing market averages a relatively low vacancy rate of only 9.1%, as compared with the state average at 12.5%. Of the city’s occupied housing units, 61.5% are owner-occupied and 38.5% are occupied by renters. Statewide, 72.2% of units are owner-occupied. The average number of persons per housing unit in Greer is 2.47 persons – lower than the state average of 2.53 persons. The average for owner-occupied units in the city is 2.48 persons — again lower than the state average of 2.61.

Fifty percent of Greer householders are between 35 and 64 years of age, slightly less than the 56.8% statewide. In the city, 22.2% of householders are 65 years or older, slightly higher than the 20.9% statewide. Nearly 59% of owner-occupied households in the city are headed by persons aged 35 to 64 years, while 61% of owner-occupied households statewide are between 35 and 64 years of age. Ownership by younger city residents is similar to statewide ownership in the same age group at 15%. Younger adults in the city comprise a higher percentage of householders in rental units with nearly 54.4% of householders, much higher than the 22.3% statewide.

Cost and Value

The cost of housing in a community is generally the deciding factor when people relocate. While it is attractive to have affordable housing available, it is equally important to have a variety of housing types from which to choose. The “trickle-down” effect – the process of residents buying or moving into more expensive housing when their financial situations allow – frees less expensive housing for persons with lower incomes. However, this effect can only work when there are homes available. Conversely, older residents are often looking to “downsize” by moving into housing that is smaller, requires less maintenance, and is generally less expensive than their previous home. Quality housing that meets these diverse economic and social needs is essential to a balanced and sustainable housing mix within a community.

The median value for owner-occupied housing units in Greer is $95,800 – higher than the median value for owner-occupied units statewide at $94,900. Median gross rent in Greer is higher at $522 per month than for the state at $510. A more detailed analysis of housing value reveals that the values of owner-occupied housing in Greer are low compared to values
statewide. Nearly 54% of the owner-occupied units in the city are valued from $40,000 to $99,999 – a higher percentage than statewide at 44.4%. At the other end of the spectrum, only 4.2% of homes in the city are valued at more than $175,000, while nearly 14% of South Carolina homes are in this value category. Thirty-three percent of homes in the city have values of $100,000 to $149,999, as compared to the 22.1% of homes statewide in this range. Forty percent of homes in the city are valued from $50,000 to $99,999; and 4.9% are valued in the higher price ranges above $200,000 as compared to 12.8% statewide.

Housing Affordability

Affordability is a key factor in the housing market. The cost of housing must be compatible with household incomes if a community is to meet future housing needs. Lending institutions base affordability generally on housing costs not exceeding 2.5 times the gross household income. This translates into approximately 30% of household income for gross housing expenses. It is universally accepted that a housing unit is considered affordable if it costs no more than 30% of the occupant’s income. Conversely, a household is considered cost-burdened if its occupants are paying more than 30% of their income for housing costs.

Census data can be useful in developing a picture of housing affordability in the City of Greer revealing that median homeowner costs (for persons with a mortgage) are only 21.5% of household income in the county – well within the definition of affordable housing and slightly higher than the statewide percentage of 20.5%. Median rental housing costs are also within the affordable range for Greer residents. In 1999, monthly median gross rent comprised 22.5% of household income in the city – low when compared to the state at 24.4%.

Additional data depicting housing costs as a percentage of household income provides more detailed insight into housing affordability conditions in Greer. Twenty-one percent of homeowners in the City of Greer (818 housing units) who own their own home pay mortgages that total 30% or more of their household income – slightly lower than the state percentage of 19.5%. More than one-third of renter households in Greer (33.2%) pay rent that exceeds 30% of their household income. This is very similar to the percentage statewide, where 33.3% of renter households pay rent that exceeds 30% of household income.

An even greater concern is that gross rent for nearly 16% of renter households in Greer (399 housing units) equals 50% or more of their household income. While those percentages are in line with the 16% of renters statewide paying more than half of their household income for
rent, it is of concern that a significant number of households are severely cost burdened by their housing costs. Renters paying more than 50% of their household income for rent in the city comprise more than 15% of the total households in this category citywide.

Housing Strategies

Since 1999, the city has focused on implementing strategies that address neighborhood revitalization, community development, and affordable housing. Properties in neighborhoods that are properly maintained generally increase in value and are an asset to the community. Residential areas in Greer experiencing decline have warranted revitalization initiatives by focusing resources and incentives to ensure conditions in these areas do not worsen. To support strong, viable communities, new developments are being designed to minimize adverse impacts to existing neighborhoods, the environment, infrastructure, and services. The city has also been supportive of developments that provide affordable housing alternatives, as well as a mix of housing that meets the varied income levels of those seeking to make Greer their home.

Neighborhood Revitalization and Affordable Housing

Revitalization of the city’s traditional core neighborhoods is vital to protecting the quality of life for residents and the integrity of the Greer community as a whole. These core neighborhoods surround the center city and the downtown business district. The vitality of these neighborhoods and businesses relies on the ability for each one to support the other. Neighborhoods need the convenience of nearby of goods and services while businesses thrive in close proximity to customers who have easy access to them. To that end is imperative that these neighborhoods are not allowed to decline to the point of having an adverse impact on the rest of the community and its ability to grow.

In partnership with the Greenville County Redevelopment Authority (GCRA), the city has steered millions of state and federal dollars into housing rehabilitation, community improvements, and affordable housing programs over the past 10 years through Community Development Block Grants (CDBG), the HOME Investment Partnership Program, and Neighborhood Stabilization Program (NSP) funds. The number of projects are too numerous to detail, but include park and community center improvements, beautification projects, housing rehabilitation, and elderly and low income housing assistance.
Affordable housing for the city’s low income and workforce population continues to be a top priority for the city. Through organizations such as GCRA and the Greer Housing Authority, the community has access to housing affordability programs and funding from HOME, S.C. Housing Trust, and other agencies and organizations. These partnerships and programs must continue to be supported as they are vital to insuring a stable community.

Areas that continue to need attention include the west central portion of the City of Greer such as the Sunnyside Neighborhood and the Victor Mill Village. A community-wide housing strategy plan is needed to assess and prioritize the specific housing-related needs of our declining neighborhoods. Once the specific revitalization needs of areas are identified, funding sources can be more efficiently targeted to support revitalization and affordability efforts. An example of master planning for declining neighborhoods is the one prepared by the Greenville County Redevelopment Authority for the Needmore Community in 2007. This plan provided a detailed analysis of existing conditions of housing, infrastructure, environmental, community facilities, etc. for the neighborhood, solicited community input from the residents, performed detailed studies of specific sites within the neighborhood, and made recommendations for improvements and process for moving forward with redevelopment efforts.

Active efforts by a recently-organized neighborhood association in Victor Mill Village have resulted in a renewed community spirit and have become a catalyst for neighborhood revitalization. Similar older neighborhoods should be encouraged to establish community associations dedicated to neighborhood enhancement and preservation.

Community Design and Neo-Traditional Planning

One area of particular interest in community design nationwide is neo-traditional planning. Also called new urbanism or Traditional Neighborhood Development (TND), neo-traditional planning is a design movement of developers, architects, and site planners back to the 1920s style of American city development. The movement calls for designing neighborhoods, as well as cities, to become more functional by mixing land uses rather than segregating them through typical zoning standards. Neo-traditional planning also focuses on the pedestrian and seeks less dependence on the automobile. Early 20th Century cities included a mixture of stores, homes, and workplaces within the neighborhoods.

Greer has many examples of this type of development as demonstrated in its mill villages. These older mixed-use, traditional neighborhood developments encouraged residents to walk
or bike to work, to social and recreational activities, and to visit their neighbors. When residents did travel by car, distances and travel times to essential services was relatively short. When compared with newer developments, these older, mixed-use developments conserved energy, produced less air pollution, and encouraged social interaction between neighbors.

To achieve similar benefits in new developments, small-scale commercial businesses as well as churches and schools should be encouraged to locate within or near newly-developed residential areas. Examples of small scale commercial uses include offices, shops, cafes, bakeries, and other types of service businesses that are manned during business hours, do not require large-scale deliveries, and do not produce excessive levels of light or noise. Integration of such service businesses can provide community members the option of walking rather than depending on an automobile, resulting in reduced traffic on the city’s road system. These mixed-use developments also provide light daytime activity in neighborhoods, which can help to reduce crime during the hours when many homeowners are typically at work.

The graphic on the right contrasts Conventional Suburban Development (CSD) in the upper yellow portion with Traditional Neighborhood Development (TND) in the lower green portion.

The type of sprawl that can have a negative impact on existing neighborhoods is characterized in the CSD by the separation of housing, commercial and community land uses in a low-density, dispersed pattern that is automobile-dependent. The traditional neighborhood mixes these varied land uses together in an interconnected pattern of streets and blocks that creates a walkable neighborhood as depicted in the TND.

A modern version of neo-traditional development, O’Neal Village, is being developed in the northern portion of the city. O’Neal Village is a neo-traditional development that brings homes closer to the street, accentuates the importance of pedestrians, and is truly a self-sustaining community. This type of village development pattern should be encouraged as an additional development option.
Other land uses often not included in residential developments in Greer are playgrounds and accessible public open space. While developers and the public generally look to local governments to provide these amenities, local governments increasingly propose that neighborhood parks should be provided by the developer or property owners in order to meet the recreational needs of residents.

The location of neighborhood parks should be encouraged within walking distance of all residential areas. The city has begun working with developers during the early planning stages of the development process to encourage the incorporation of playgrounds and open space into residential developments. The city should continue reviewing ways to provide incentives, such as density bonuses or conservation easements, to encourage these facilities in new developments to include sidewalks, bike lanes/paths, and jogging trails.

**Historically Significant Neighborhoods**

Greer is home to many neighborhoods of historic and cultural significance. Some of these neighborhoods date back to the earliest settlement of the region while others exemplify housing development characteristics of certain time periods. The Mountain View Heights neighborhood, located between East Bearden Street, East Arlington Avenue, and Main Street, evolved as the first residential district in the City of Greer. The homes have various architectural styles and construction types. This area is seeing resurgence in ownership and pride.

Of particular note in the city are the many neighborhoods that were constructed by area textile mill owners to house workers within close proximity of the mills. These residential areas, known as mill villages, were designed as self-contained and self-sufficient communities. The design of these villages is generally held as the forerunner to the post-World War II tract subdivision. In the City of Greer, the first two mill villages built were the Victor and Greer Mill Villages.

The Victor Mill Village was constructed in 1896. The village originated around Victor Mill and is located along South Line Street, extending eastward parallel along the Norfolk Southern Railroad to 11th Street and crossing Victor Avenue to 26th Street. The architectural style of the Victor Mill Village is similar to the clapboard style homes that are typical of the
Upstate region, with homes located close together on small lots that are typically set back only 10 feet from the roadway.

As the domestic textile industry declined and textile mills closed in recent decades, the mill villages have transitioned to privately-owned homes. With the employment center for these communities no longer in existence, workers have looked and often moved elsewhere for employment. The company stores have long closed and, in some cases, homes that were formerly maintained by the mill have fallen into disrepair.

The City of Greer is now working to encourage residential development within the Downtown District in order to enhance the balance of land uses and to invigorate the downtown areas after-hours. By highlighting these areas, tourism and historical awareness can contribute to increased efforts to protect these valuable resources. These urban neighborhoods warrant protection from the encroachment of future development and from decay and destruction. The main objective for these areas is to designate them as residential resources of local, state, or national historic significance. Recognition of these areas as cultural and historical resources can fuel neighborhood identity and community pride. Informational markers and signs detailing the significance of these areas will provide visual recognition for these neighborhoods.

The city should consider developing a process in which historic properties are highlighted or “flagged” to ensure that these sites are not substantially altered or that the overall neighborhood character is not adversely impacted due to construction or demolition. In addition, Historic Preservation Zoning Overlay Districts could be implemented for historically significant residential areas in Greer. These districts would include appearance standards to preserve neighborhood, architectural and design character. The districts would qualify for special incentives for property owners to obtain low-interest loans for rehabilitation to offset expensive renovation and material costs for these older homes. The city has begun to work closely with the South Carolina Department of Archives and History to fully develop and implement these types of programs.

**Home Ownership Responsibilities**

Home ownership is the ultimate American dream. However, for some residents in Greer, this dream is unattainable. In order to meet this need, local governments and service providers must work in various capacities to encourage an increase in the number of individuals who can
own their own home and to educate the public on the responsibilities of home ownership. Currently, the GCRA offers these types of programs to those receiving grants for rehabilitation and loan repayment assistance. While effective, more could be done to meet the demands for this type of crucial need. Improving economic literacy to encompass money management, home equity, mortgage loans, and the importance of credit history is a core need for city residents.

The city has identified numerous ways to benefit the community in this regard but there remains the challenge of creating effective and appropriate partnerships and implementation strategies. For example, partnering with education providers to integrate these concepts into school-based curricula at both the secondary and post-secondary levels would equip young adults with the financial awareness and knowledge required for future home ownership. Additional partnerships with the Board of Realtors, financial institutions, the Homebuilders Association, Clemson Extension, and others could work toward the development of an annual program to offer instruction and advice on home ownership responsibilities. This two-pronged process would provide residents with information to strengthen their ability to buy and properly maintain their own homes.

The city should continue to broaden strategies that increase property values in order to protect the investments of property owners and strengthen its tax base. In addition to educational programs, the city could work to provide technical assistance to both new and old neighborhoods in forming neighborhood associations, developing deed restrictions that establish property maintenance standards, and other related information. In addition, the city should review and amend as necessary its property codes in regards to issues such as notification procedures of property maintenance violations and clear standards for resolution of violations that pose a threat to the health, safety, or welfare of the community.

Goals

The following goals focus on continuing efforts in regards to affordable housing, community development, revitalization, and redevelopment as well as maintaining its partnerships and looking for new ones in addressing its needs for the next ten years.

**Provide safe, affordable housing and communities that meet the diverse needs of residents.**

- Continue to partner with agencies such as GCRA to provide residents access to grants and funding for affordable housing and rehabilitation assistance.
- Encourage housing density as a cost control measure in conjunction with infill development.
• Implement design guidelines that provide for community safety elements such as lighting and sidewalks.
• Partner with infrastructure providers such as Greer CPW, SCDOT, Greenville County Transportation Committee, school districts, etc. in planning for new residential developments.
• Continue to work with police, fire, medical service providers to ensure health and safety needs are being met.
• Continue to partner with agencies and the community to redevelop Brownfield sites located in the city.

Develop and Implement strategies for revitalization of the city’s core neighborhoods.

• Amend the city code as necessary to encourage and allow infill, mixed use, and high density development projects.
• Partner with area realtors and Greer CPW to identify vacant and marginally developed properties within the core of the Greer community.
• Develop appropriate incentives, such as waiver of fees, expedited review processes, etc., for infill development projects that meet higher density standards.
• Implement development standards such as screening, compatible appearance, etc., to safeguards existing properties.
• Implement strategies to develop community master plans.
• Partner with agencies such as GCRA and the Greer Housing Authority to develop “Pride of Ownership” programs to educate residents on the benefits of property maintenance and upkeep.
• Develop a technical assistance program to assist communities in establishing Neighborhood Associations.
• Establish residential historical overlay districts for qualifying neighborhoods.

Implement strategies to encourage traditional neighborhood development.

• Develop and distribute information to educate residents, community leaders, developers, realtors, etc. on the benefits of traditional neighborhood developments.
• Partner with developers and realtors to identify traditional neighborhood development strategies.
• Promote the inclusion of green and recreation space in traditional neighborhood development designs.
• Encourage “walkable” communities with pedestrian and bicycle connectivity.