

OVERCOMING PROVISION CHALLENGES AND BARRIERS
TO AFFORDABLE HOUSING DEVELOPMENT IN SMALL
TOWNS OF SOUTH CAROLINA

A Dissertation
Presented to
the Graduate School of
Clemson University

In Partial Fulfillment
of the Requirements for the Degree
Doctor of Philosophy
Planning Design and the Built Environment

by
Marchell Magxaka
May 2022

Accepted by:
Dr. Jason Lucas, Committee Chair
Dr. Elizabeth Baldwin
Dr. Dhaval Gajjar
Dr. Stephen Buckman

Abstract

Housing serves as a source of identity and provides privacy, a sense of security, and stability to the occupant (Skobba, Osinubi, Tinsley, 2020). However, there is not enough housing available to support low-income households who struggle to pay rent or are homeless (Luque, 2020). According to Skobba Tinsley (2016) 43% of the people who do not live in the metro areas of the United States are living in the South and facing unique challenges. In South Carolina, there are about 72,000 subsidized housing units, which is only enough to serve one out of every five low-income households. Many small towns are struggling to provide options for affordable housing to meet this growing need.

In a comparative study approach, this dissertation examines the affordable housing diversity opportunities, development challenges, and deployed strategies used by small towns in the upstate region of South Carolina. This was accomplished by the review of affordable housing developments completed after 2010. The cities of Gaffney, Spartanburg, Anderson, and Greenwood were evaluated for this study. The collected data and case analysis were utilized in a cross-sectional study to identify categories from the cases distinguished as unique and shared themes. The examination of affordable housing developments and community integration initiatives used to address community capitals concerns in the cases were identified, are discussed.

Through affordable homeownership developments, the city and private part-

ners (such as nonprofits and private developers) provided affordable housing opportunities for low to moderate-income residents. This was made possible by deploying financing strategies to ensure affordability for households in the towns. Many of these strategies come with stipulations that pose unique challenges to small towns that are often difficult to overcome. This study focused on identifying these challenges and how they were approached by project stakeholders.

Variations in development objectives exist, which affect the strategies that are used during the development planning process. Findings from this study include issues of where the neighborhood's in which the developments are located. In Spartanburg and Anderson, the affordable housing developments included in this study was in part due to neighborhood improvement concerns. All four cases expressed early developer disinvestment in affordable housing development as a major challenge to completing affording housing provision. The annexation and use of infill development in the two smaller towns was found to be a method towards the provision of diverse, affordable housing opportunities for low to moderate-income households. Allowing them to integrate into the existing neighborhoods.

This study proposes recommendations of best practices to support small towns with similar demographic characteristics in the upstate region of South Carolina in evaluating potential opportunities for neighborhood improvement and affordable housing development in their community.

Dedication

To my late grandmothers, you knew.

Acknowledgments

I would like to acknowledge, Clemson University, and Minnesota State University, Mankato for allowing me the opportunity to explore what once never seemed possible to me. I would also like to thank my committee members at Clemson University (Dr. Lucas, Dr. Baldwin, Dr. Buckman, Dr. Gajjar) for their guidance and support throughout my dissertation process. I would like to especially thank my committee chair, Dr. Lucas for always being there for me in my doctoral education.

I'd like to acknowledge my family, loved ones (skhokho!!!) and friends for always supporting me. My host families, thank you very much for believing in this journey i am on. My mentor Dr. Scott Fee, what's next?

I have met many people in my life, thank you for the inspiration.

Thank you!

Table of Contents

Title Page	i
Abstract	ii
Dedication	iv
Acknowledgments	v
List of Tables	ix
List of Figures	x
1 Introduction	1
1.1 Research Problem	6
1.2 Research Goal	7
1.3 Research Objectives	8
2 Literature Review	11
2.1 Introduction	11
2.2 Affordable Housing Assistance	13
2.2.1 Affordable housing in the state of South Carolina	15
2.3 Affordable Rental Subsidy	16
2.3.1 Low Income Housing Tax Credit	17
2.3.2 Section 8 (or Housing Choice Voucher)	18
2.4 Affordable Homeownership	18
2.4.1 Upward mobility and development of wealth (equity)	20
2.4.2 Shared Equity Affordable Homeownership	21
2.4.3 Land Grants	23
2.4.4 FHA Loans	24
2.4.5 USDA loans	26
2.5 Public private partnership (PPP)	27
2.5.1 PPP in Affordable housing	27
2.5.2 Non-Government Organizations	28
2.6 Real Estate Development Process	29

2.7	Stakeholders (Gov., NGOs & Developer)	31
2.7.1	Literature on challenges to Affordable Housing Development	31
2.8	Small Towns	34
2.8.1	Urbanist Migration	37
2.8.2	Local Housing	38
2.8.3	Gentrification	38
2.8.4	Blight	39
2.9	Conclusion - Gaps in literature	40
3	Research Design and Methods	44
3.1	Research Design	44
3.1.1	Comparative Case Study	45
3.2	Research Quality	46
3.2.1	Construct validity	47
3.2.2	External validity	47
3.2.3	Internal validity	48
3.2.4	Reliability	49
3.3	Participants	49
3.4	Procedure	50
3.5	Data Collection	51
3.6	Case Selection	54
3.7	Data Analysis	55
3.7.1	Approach	56
3.8	Addressing potential research bias	58
3.8.1	Reflexively	59
3.8.2	Cognitive Bias	60
4	Case Descriptions	64
4.1	Phase 1 - Planning and initiation	65
4.1.1	An event - Social capitals	66
4.1.2	Community Advocates	67
4.1.3	Issue	67
4.1.4	Neighborhood Planning	68
4.1.5	Needs Assessment	69
4.1.6	Comprehensive Planning	70
4.2	Phase 2 - Feasibility Phase	70
4.2.1	Feasibility Study	71
4.2.2	Financial Feasibility Analysis	71
4.3	Phase 3 - Commitment	72
4.3.1	Site Planning	72
4.3.2	Due Diligence	73
4.3.3	Secure Project Financing	73

4.3.4	Considerations for Granting Entitlements	74
4.3.5	Entitlement - Permitting	74
4.4	Selected Case Studies	75
4.5	City of Gaffney - Gaffney Trace Development	75
4.5.1	City – Background	75
4.5.2	Planning & Initiation - Gaffney	81
4.5.3	Feasibility - Gaffney	84
4.5.4	Commitment - Gaffney	86
4.6	City of Spartanburg - Brawley St. Development	88
4.6.1	City – Background	88
4.6.2	Planning and Initiation - Spartanburg	91
4.6.3	Feasibility - Spartanburg	95
4.6.4	Commitment - Spartanburg	96
4.7	City of Anderson - Mc Cully Place development	98
4.7.1	City – Background	98
4.7.2	Planning and Initiation - Anderson	101
4.7.3	Feasibility - Anderson	105
4.7.4	Commitment - Anderson	105
4.8	City of Greenwood - Mathews Place development	107
4.8.1	City – Background	107
4.8.2	Planning and Initiation - Greenwood	111
4.8.3	Feasibility - Greenwood	113
4.8.4	Commitment - Greenwood	113
5	Data Analysis	118
5.1	Theme Development	123
5.2	Shared Themes	137
5.3	Location Specific Themes	141
6	Discussion and Conclusions	144
6.1	Research Objectives Addressed	146
6.2	Implications & Recommendations	164
6.3	Limitations of the Study	166
6.4	Recommendations for Future Research	167
6.5	Conclusion	168
Appendices		184
.1	Appendix A - Summary of Cases	185
.2	Appendix B - Certified CDCs and CDFIs in South Carolina	187

List of Tables

2.1	Eviction per 1,000 renter households by city or place (top 10) (Source: Eviction lab - Princeton University, 2016)	15
4.1	City of Gaffney population change 2000-2010 (Source: US Census Data)	79
4.2	Census municipal population by race and Hispanic or Latino origin, 2000 (Source: Gaffney 2004 comprehensive plan)	80
4.3	Worker commuting pattern for Cherokee County 2000 (source: 2004 Gaffney Comprehensive Plan)	81
4.4	Selected housing count (total housing units) 1970 - 2000 (source: 2004 Gaffney Comprehensive Plan)	82
4.5	City of Spartanburg population change 2000-2010 (Source: US Census Data)	90
4.6	Census municipal population by race and Hispanic or Latino origin 2000 - 2010	100
4.7	Census municipal population by race & Hispanic or Latino origin 2000 - 2010	110
5.1	Towns in the region considered for this study	120
5.2	Partnering Organizations	129
6.1	Conceptual Framework Variables - Summary Table	158
6.2	Developer's Role in Affordable Housing Development in Small Towns	163
6.3	Recommendations for Planning and Community Development	165

List of Figures

1.1	Housing Policy Toolbox (Source: McGinty & Blumenthal, 2015) . . .	5
2.1	The Real Estate Development Process (Source: Graaskamp, 1981) . .	30
2.2	U.S. Map of persistent poverty counties	36
3.1	Map of study area region	55
3.2	Formulation of community profiles	56
3.3	Examine Affordable Housing Development & community integration strategies	57
3.4	Develop conceptual framework	57
4.1	Real estate development process - high level - local government perspective (developer approach included)	64
4.2	Affordable housing development process workflow - Phase 1 Planning & Initiation	65
4.3	AHD process workflow - Phase 2 Feasibility	71
4.4	AHD process workflow - Phase 3 Commitment	72
4.5	Map of study region	76
4.6	Map of the city of Gaffney - city limits(Source: Google Maps)	77
4.7	Map of the Atlanta & Richmond Airline	78
4.8	City of Gaffney population trend	79
4.9	Gaffney Trace development land (Source: Cherokee County SC Records archives	85
4.10	Gaffney Trace site location (Source: Google 2008 street view	86
4.11	Gaffney Trace Affordable Homeownership development (Source: Google 2019 street view	87
4.12	Gaffney Trace - Development Timeline	87
4.13	Map of the City of Spartanburg - city limits	88
4.14	City of Spartanburg SC population trend	89
4.15	Brawley Street Model Block Rental and Homeownership Homes (Source: Spartanburg Herald Journal	96
4.16	Brawley Street Block - Development Timeline	97
4.17	Map of the City of Anderson - City Limits	98
4.18	City of Anderson population trend	100

4.19	Task-force decision making matrix (Source: Anderson Neighborhood Revitalization implementation plan 2009	104
4.20	Mc Cully Place Anderson SC Site location (Source: Google 2008 street view	106
4.21	Mc Cully Place Affordable Homeownership Development (Source: Google 2014 street view	106
4.22	McCully Street - Development Timeline	107
4.23	Map of the City of Greenwood - City Limits	108
4.24	Uptown Greenwood before 1912	109
4.25	Mathews Place Greenwood SC site location (Source: Google 2012 street view)	116
4.26	Mathews Place Affordable Homeownership development Greenwood SC (Source: Google 2018 street view)	116
4.27	Mathews Place - Development Timeline	117
5.1	Case Demographics	119
5.2	QDA Miner explained	121
5.3	Data Analysis - Coding	123
5.4	Coding Neighborhood Conditions Pt.1	125
5.5	Coding Neighborhood Conditions Pt.2	126
5.6	Coding - Planning Efforts	127
5.7	Coding - Challenges to Affordable Housing Provision Pt.1	130
5.8	Coding - Challenges to Affordable Housing Provision Pt.2	131
5.9	Coding - Affordable Housing Development Process Pt.1	133
5.10	Coding - Affordable Housing Development Process Pt.2	134
5.11	Affordable Housing Development Financing process	139
6.1	Affordable Homeownership Development Conceptual Framework	157
2	Data summary	185

Chapter 1

Introduction

“From a psycho-social perspective, housing serves as a source of identity and can provide privacy, a sense of security, and stability” (Skobba, Osinubi, & Tinsley, 2020). However, there is not enough housing available to support low-income households who are struggling to pay rent or are homeless (Luque, 2020). According to Skobba & Tinsley (2016) 43% of the people who do not live in the metro areas of the United States are living in the South and facing unique challenges. In the state of South Carolina, there are about 72,000 subsidized housing units, which is only enough to serve one out of every five low-income households (South Carolina Housing, 2019). Low-income rental programs are struggling to meet the increasing housing demand, and eligible households need to get on waiting lists for housing assistance (Olsen, 2014).

A larger percentage of the population in the United States resides in metropolitan areas, with a smaller proportion living in the non-metropolitan area (small towns). According to Toukabri & Medina (2020) between 2010 and 2019 large cities (greater than 50,000 in population) in the south grew at a larger pace than any other region in the United States and experienced the second largest growth in small town popula-

tion. These small towns are not independent of the metro area since both rely on each other for commerce and employment (Van Zandt et al. 2008; Eisenberg, 2016). In recent history, migration, changes in industrial sectors, aging housing stock, and the foreclosure crisis have all contributed to the vacant and abandoned building footprint in many communities (Eisenberg, 2016).

In a discussion on urban bias (concentration of resources in the larger urban areas), Van Zandt et al. (2008) notes that the resource distribution follows where the majority of the impact can be achieved, which is typically the larger urban areas. This inadvertently attracts small town out-migration towards the larger urban areas, further limiting resource availability in the larger urban areas because of a growing population that needs assistance. The externalities in urbanization are in part affected by small towns limiting the availability of resources such as affordable housing supply, increase in traffic (congestion) further requiring public transit resources for development, and an increase in unemployment among others. If smaller towns were better able to offer assistance with affordable housing, some issues in larger urban areas would be alleviated.

This study reviewed the state of affordable housing in the small towns of the upstate region of South Carolina. The purpose of this study is to evaluate the aspects of the real estate development process from the Municipal Government perspective, highlighting decisions that contributed to the successful completion of Affordable Housing developments. This study does not examine developer vertical structure requirements or challenges in the construction process. However, challenges relating to the disinvestment of developers is included, as it relates to small government's ability to provide affordable housing options.

Rent Assistance versus Home Ownership Assistance -

Two forms of housing assistance are commonly used. First, those that supply low-income households with rental assistance such as the Section 8 Housing Choice Voucher Program; and second, those that assist in the development process of affordable housing such as the LIHTC for rental properties or the HOME program which provides support towards homeownership. In the United States, households tend to follow progressive housing careers with the assumption that there is upward mobility, and all have an equal opportunity (Skobba, Bruin & Yust, 2013). The decision to rent tends to be based on financial circumstances – employment, personal preferences, and at times uncertainty about a household’s personal and professional future (Cherestueve, 2018). literature suggests mixed answers on whether homeowners are less mobile than renters because of having negative equity or whether any reduction in mobility translates into the discrepancy in labor market outcomes (Riley et al., 2015). The expectation of low to moderate-income households linked to the financial investment represented by homeownership is that homeowners will present desired changes such as behavioral, political, social, economic, and the community (Shlay, 2006).

In the upstate region of South Carolina, redevelopment authorities have indicated that the Low-Income Housing Tax Credit (LIHTC) and the Section 8 Housing Choice Voucher programs serve as the financing mechanisms for the majority of housing provision long-range planning strategies put in place for smaller communities. The LIHTC housing program has been considered an effective strategy for providing greater quality housing units and maintaining neighborhood liveliness (Woo & Yu, 2017). A majority of the LIHTC projects in the South (being the region with the most units in the first 10 years since program establishment) were due to the Section 515 Rural Rental Housing program, managed by the Rural Housing Service (Cummings & DiPasquale, 1999). Under programs such as Section 515, private investors agree

to a rental housing provision, in which mandatory rent restriction and household eligibility for a specific number of years need to be maintained (Olsen, 2014).

The Section 8 program focuses on subsidizing the rental cost for households, in which the families contribute 30% of their monthly income and the rest is subsidized. Section 8 also supports low-income households who earn less than 50% of area median income for housing in the private rental market using vouchers or direct cash subsidies (Anderson et al, 2003; Sard & Rice, 2016). Which provides some flexibility in a local housing market that has limited affordable housing units.

The origin of government intervention in housing in the United States was with the formation of public housing primarily designed to create employment for unemployed building trade workers during the great depression, with the intent to clear slums and provide housing for the deserving poor (Freeman, 2004). The Fair housing act of 1968 sanctioned the Department of Housing and Urban Development (HUD) to establish affirmatively further fair housing (AFFH) practices for all HUD financed agencies (Silverman, Yin, & Patterson, 2017). The New (amended) AFFH rule has requested that municipalities and housing authorities use equity measures and fair housing assessment to guide affordable housing supply strategies, providing environmental health outcomes, driving infrastructure investment, tackling racially concentrated poverty, and improving housing choice and opportunity (Rose & Miller, 2016). HUD goals and community need assessments such as noted by Bonita Shropshire, the Executive Director of South Carolina housing, communities are looking to diversify affordable housing provision initiatives in supporting their residents' 2019 state housing needs assessment report. This study investigates affordable housing development-related barriers faced by smaller communities in the upstate South Carolina by focusing on resource availability that promotes affordable housing in these small communities.

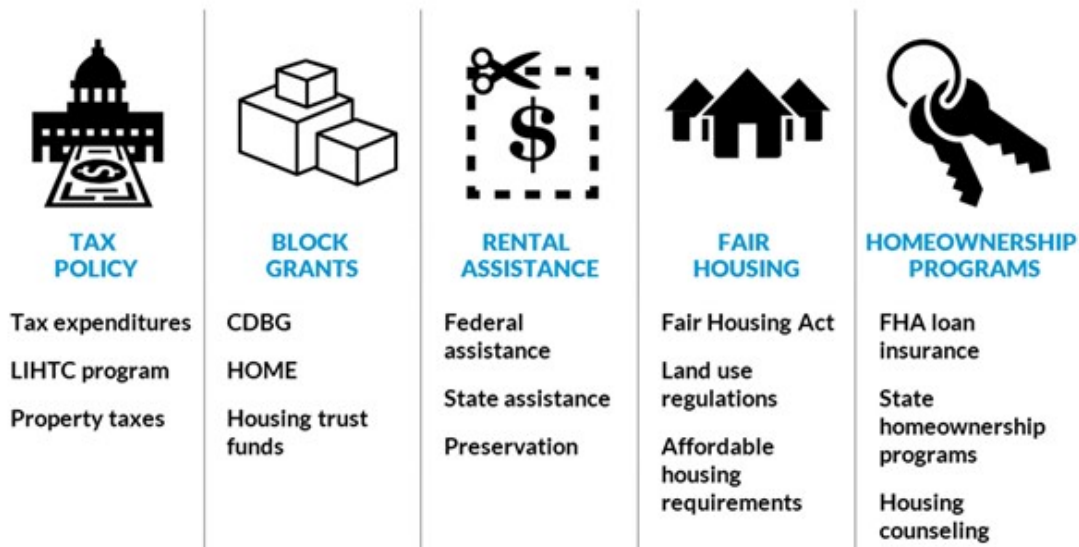


Figure 1.1: Housing Policy Toolbox (Source: McGinty & Blumenthal, 2015)

Figure 1.1 shows the various strategies set forth by federal housing policy in the United States (McGinty & Blumenthal, 2015). Regional resources facilitated by HUD financing for affordable housing development to be highlighted in this study include the Federal Housing Administration (FHA) loans, the Community Development Block Grant (CDBG), and the HOME Investment Partnership program (Skobba & Tinsley, 2016). Low-income households are encouraged to use FHA-insured loans because it takes away the creditor’s risk associated with default on loans (Canner, Gabriel, & Woolley, 1991). The CDBG allows grantees to utilize resources as needed, following broad guidelines (Theodos, Stacy, & Ho, 2017). Although HUD has an allocation for minor programs with specific needs or to a specific location, the majority of HUD affordable housing finance for development and rehabilitation comes from the HOME investment partnership and the CDBG funds (Van Zandt et al, 2008). The HOME Investment Partnership Program is formula grants for state and local governments to finance housing-related interests such as building, rehabilitating, and/or buying

housing for rent or homeownership (HOME Investment Partnerships Program, n.d.). With these resources, regional and county agencies can further support smaller towns with shared resources.

Although there is a strong debate discussing the best way to spend taxpayer resources between rental subsidy and homeownership in affordable housing provision (Shlay, 2006; Rohe & Lindblad, 2013), this study does not evaluate consumer capacity to own and/or desire to own a home. This study focuses on three main affordable housing development areas: (1) the affordable housing real estate development process and specifically the pre-development activities in small towns of the South; (2) affordable housing investment strategy options for the small towns, and (3) the role of the city, county, and regional agencies including private partners to supplying affordable housing opportunities in small towns.

1.1 Research Problem

Affordable housing is a global challenge and various communities have resorted to unique strategies to best accomplish their housing-related goals. There are two parts – low-income people getting better access – and developers being able to afford to build them. These are often not as connected as they should be and this research is focusing on the provisional aspects of development agencies being able to build affordable units. Affordable housing financing realities, amongst other factors, have contributed to why many small communities have or have not deployed affordable housing initiatives. Federal financing support exists through the Department of Housing and Urban Development (HUD)'s HOME and CDBG grants, however, challenges unique to small communities limit how these financial resources can be utilized in the development process, thus limiting communities and developers from being able

to build affordable units. These challenges include the availability of suitable land, supporting infrastructure services, and challenges presented by social capitals.

1.2 Research Goal

Community development agencies in small towns who have completed affordable developments in their communities with limited resources to overcome provisional gaps have done so using ad hoc methods in the planning and development process. There are little to no identified best practices or decision support processes to help development authorities and the affected small town communities through common barriers and problems that are faced. There is a need for evaluating what the core set of practices might have been in these small towns that have successfully facilitated the development of affordable housing projects. This study proposes to fill the gap by advancing the understanding of how small town governments and community development agencies serving communities of similar size have tackled similar development challenges and propose best practices to help support decision-making during the planning process of future developments.

This research utilizes a multi-case study approach to document and examine opportunities, challenges, barriers, and development strategies that municipal governments and redevelopment authorities in small communities with existing Affordable Housing Developments (AHD) utilized. Specifically, strategies to overcome provisional barriers are examined. The main goal of this research is to create a conceptual framework based on the findings of the case studies to assist municipal governments and redevelopment authorities in smaller communities to overcome provision challenges and barriers in future developments.

1.3 Research Objectives

This research reviews small town affordable housing projects that focused on homeownership development, were supported by a redevelopment authority, and were completed after 2010. The identified communities are examined by evaluating development planning procedures necessary for the successful completion of the development. The identified themes for the individual cases and the themes identified through the cross-case analysis of more than one case was validated with city officials, knowledgeable community leadership, and local community development agencies. These findings are used to inform the recommendations for best practices in overcoming provisional barriers in future projects. The proposed study's research goal will be met by achieving three main research objectives.

Objective 1. Identify and evaluate affordable housing developments (AHD) in small towns of the upstate region of South Carolina built after 2010 that meet the inclusionary criteria for the study. As part of the evaluation, community profiles are formatted to aid in ensuring that the evaluated cases have similar demographic characteristics. As part of this objective, the following is addressed:

1.1. Isolate AHDs implemented by small towns with comparable demographic characteristics and their ability to support research objectives. Variables that influenced case selection include access to data, participants, and development artifacts such as city comprehensive plans, AHD organization program goals, and community planning objectives. The AHD community profiles designed from multiple perspectives to include city officials, knowledgeable community leaders, program administrators, and other relevant stakeholders involved in the planning process of the AHD.

1.2. Identify common features/themes in the community profiles through a

cross-sectional analysis to identify categories of cases distinguished by unique and common themes. The themes aided in this study's analysis of provisional barriers and challenges faced by small town municipal governments and the identification of best practices to overcome similar challenges in future developments.

Objective 2 - Document and evaluate the affordable housing development challenges and methods used to overcome challenges leading to successful completion of each development. This objective examines the sources of financing outside of the HUD provisions to identify strategies used by the local municipalities and other stakeholders, to successfully ensure that development occurs while meeting funding stipulations.

2.1. Map affordable housing development processes utilized in the cases. This is achieved through a visual diagram highlighting the various challenges such as the acquisition of land and financing strategies used by the stakeholders that lead to breaking ground in the development.

2.2. Examine how community integration initiatives have been used to address social concerns presented in the exploration of land suitability and/or the development planning process. A review of noted community concerns expressed in meeting minutes, newspaper articles, stakeholder comments, and characteristics highlighted in the community profile are assessed in terms of how they relate to community capitals present in the cases, and where there have been expressed challenges in community assimilation.

2.3. Analyze detected AHD challenges and community integration barriers to developing themes and review strategies deployed to overcome obstacles.

Objective 3 – Propose and validate a conceptual framework based on the identified barriers and best practices from objectives 1 and 2 related to provisional gaps and funding stipulations. This part of the study outlines and validates identified components of the AH Developments that increased their probability of successful completion, and propose best practices small communities can use in planning for and overcoming potential provisional gaps through the planning process.

3.1. Using the cross-sectional analysis, this study drafts a single set of conclusions from the examined cases to build a conceptual framework for small communities to utilize while evaluating the feasibility of AH developments.

3.2. Validate drafted conceptual framework with city officials and program administrators to ensure the accuracy of captured data and observations.

3.3. Make recommendations for best practices to aid communities of similar size with evaluating AH development opportunities in their community.

This study looks at small towns that have successfully been able to develop affordable homeownership units for the low-income households of their communities. The study highlights the various challenges noted as barriers to development, identifies any trends in community characteristics and challenges, and concludes with a list of recommendations for strategies for small towns that have not prioritized addressing the housing needs in their towns and moved past the disinterest of developers to participate in their development process. Limitations - Case study's were ll homeownership based. COVID-19 restricted access to homeowners, data collection after cases were identified. Future research can evaluate if findings are generalizable to other affordable housing development types. The findings are useful for other development authorities considering these development types.

Chapter 2

Literature Review

2.1 Introduction

20% of the United States population live in rural and small towns across 90% of the land area, and according to Skobba et al. (2016), 43% of that population live in the South. Citing Flora, Flora, and Fey; Skobba (2016) also credits the dispersion and distance to challenges in rural housing solutions. Other characteristics of these types of communities discussed by Grimes et al., (2014) relate to (Skobba, 2016) the distance – geographic isolation, weak community infrastructure, out-migration, compromised education, and generational poverty.

The scope of the literature evaluated towards understanding, and best conceptualizing of a framework for affordable housing development in these communities included; the planning process, studies that attempt to define rural America – specifically low to moderate-income neighborhoods, revitalization, out-migration, housing, and economic decline, literature that examine the driving forces for subsidized homeownership (Equity Building) as a variable for eradicating poverty in the United States, the local housing market in small towns, the affordable housing development process,

and financing of affordable housing development.

This study only evaluates the development process (planning, land acquisition, and financing), excluding the construction, and consumer behavioral aspect of Affordable housing. This means household education and counseling, construction cost, scheduling, materials, and methods were not explored as part of this literature analysis. However, household demographics and housing type are discussed in the community development assessment and the identification of neighborhood characteristics.

Affordable housing needs have been an issue faced by many nations. Existing literature not only evaluates the impact of various affordable housing programs but also the additional benefits of diversifying housing provisions to better access households with different housing needs. Studies examining how regulations impact affordable housing provision like Gyourko & molly (2015) look at methods used to constraint development. Another aspect of affordable housing not examined in this study but prevalent currently in the United States is segregation and how systematic racism has limited racial groups' available affordable housing options in our communities.

This study's literature review provides an overview of the recent history of affordable housing in the United States (highlighting literature discussing challenges to affordable housing provision), a review of the diversity in affordable housing supply (including the real estate development process), the role of public private partnerships in affordable housing development, and literature pertaining to affordable housing development in small towns/rural America; and concluding with the gap in literature and justification for this study.

2.2 Affordable Housing Assistance

The objective of the affordable housing movement in the United States has always focused on obtaining decent housing for low- and moderate-income families, at an affordable price, with effective resident control (Sazama, 2000). Since the introduction of the Housing Act of 1937 and the following 1949 Housing Act, the U.S. government has focused on improving housing for households as a part of its goals towards the provision of “a decent home and suitable living environment for every American family” (Cunningham and MacDonald, 2012). Affordable housing assistance programs are not all created equal; however, every type provides some form of benefits depending on the specific needs, designed opportunities offered, and scale in assistance (Wegmann et al., 2017). In a review of HUD’s 50-year impact on the housing needs of the United States, it was noted that postwar trends in the mid-twentieth century include:

“(1) a relative decline in population and deterioration of fiscal resources of many U.S. cities, (2) a speedy advancement in homeownership concentrated in suburbs, (3) persistent and growing residential segregation between black and white Americans, and (4) increasingly apparent inequality of opportunity, painted the need for an agency to link federal housing policy and programs to the health of communities” (Khadduri, 2015).

Thus, improving requirements, not only at the local and state level but from a federal government perspective, in the provision of adequate housing for low to moderate income households, is a part of overall community health and well-being in the United States (Flocks and Burns, 2006). From a public health perspective, the inability to afford housing is associated with financial stress resulting in poor mental health outcomes, and the decreased ability for affordable health care and

food insecurity among others (Cunningham and MacDonald, 2012; Leopold et al., 2015; Melton-fant, 2020, Shamsuddin and Campbell, 2021). Although this affects many households, Shamsuddin and Campbell (2021) state that little evidence exists evaluating the financial trade-off of how housing cost burden affects the well-being of low-income households.

The responsibility for the increase and the maintenance of affordable housing supply has historically primarily been the role of the federal and state governments (Melton-fant, 2020). Noted by Infranca (2019), in early 1970s scholars discussed a “quiet revolution” which involved enabling state-level land-use regulations, giving rise to state housing policy interventions such as, (1) The New Jersey’s Mount Laurel doctrine, (2) Massachusetts’s Chapter 40B, and (3) California’s Housing Element Law. According to Infranca (2019) this revolution also never ended, but in fact, local control and discretion only expanded.

A summary of the three housing policies as noted by Infranca (2019) is as follows: The Mount Laurel Doctrine of 1975, requiring that local zoning accounts for or complements efforts towards addressing regional housing needs, obliges the state of New Jersey’s 566 localities to provide their “fair share” of affordable housing (Mallach, 2010). As soon as the actual implementation of the Mount Laurel Doctrine was evident in 1984, opposition reported to the legislature that “home rule” was not as great as planned and begged for a state law that would get the courts out of the land-use business (Payne, 1995). Massachusetts’s Chapter 40B affordable housing policy of 1969 (anti-Snob Zoning Act) was intended to disrupt the exclusionary “snob zoning” that was a norm in the U.S. suburbs, thus opening the suburbs to low-income households, through encouraging affordable housing development (Hananel, 2014). California’s Housing Element Law of 1969 required that cities focus on housing equity (which meant planning for affordable housing priced between 0% to 120% of

HUD’s median family income) and housing production (Ramsey-Musolf, 2016).

2.2.1 Affordable housing in the state of South Carolina

Population and housing growth is unevenly distributed in the state of South Carolina, with concentrations along the coast, midlands, Columbia, and the I-85 corridor (Ulbrich and London, 2008). According to Tecklenburg (2020) the state of South Carolina has many resources available to address the state’s affordable housing needs; however, more is needed.

Table 2.1: Eviction per 1,000 renter households by city or place (top 10) (Source: Eviction lab - Princeton University, 2016)

Name	Rate	Name	Rate	Name	Rate
North Charleston, SC	165	St. Andrews, SC	207	Robin Glen-Indiantown, MI	407
Richmont, VA	114	Petersburg, VA	176	West Monroe, MI	372
Hampton, VA	105	Florence, SC	167	Homsted Base, FL	292
Newport News, VA	102	Hopewell, VA	157	East Gaffney, SC	286
Jackson, MS	88	Portsmouth, VA	151	Wolf Lake, MI	272
Norfolk, VA	87	Redan, GA	140	Promised Land, SC	263
Greensboro, NC	84	Horn lake, MS	119	Aetner Estate, CO	260
Columbia, SC	82	Union City, GA	117	Falkland, NC	257
Warren, MI	81	East Point, GA	113	Waterloo, IN	244
Chesapeake, VA	79	Anderson, SC	112	Ladson, SC	240

Dr. Grady (former chief research officer) from South Carolina Housing, at the South Carolina Home Attainability Forum 2021, referencing the eviction lab data, noted that of the top 50 small towns (with less than 20,000 in population) in the nation, 29 are in South Carolina. According to Princeton’s Eviction Lab, the eviction rate is calculated by the number of evictions per 1,000 renter homes (as shown in table 2.1 above). An eviction occurs when there has been failure to pay rent, substantial violation of a lease, property damage, illegal use of premises, denying landlord access to the property, or refusing to renew a lease (Hartman and Robinson, 2003).

According to South Carolina Housing Needs Assessment updated report 2021,

in 2019, more than 151,000 eviction cases were filed in the state of South Carolina (one in every 4-renter household). A recommendation noted in the report was that local governments efforts in the state, can make construction and redevelopment of diverse housing types possible and desirable in collaboration with the private sector to meet all housing market segments.

2.3 Affordable Rental Subsidy

The passing of the 1955 Limited Profit Corporations Law of the state of New York (also known as the “Mitchell-Lama Act”) launched programs such as the Low-Income Housing Tax Credit (LIHTC). The development of affordable housing using property tax exemptions and low-interest loans as incentives was provided by the Limited Profit Corporations Law. Incentives are specific to developers who agree to limit their profits (Sazama, 2000). Affordable rental subsidy programs as discussed in this study include the Low-Income Housing Tax Credit, and Section 8 (or “housing choice voucher program”).

Finance is an essential part of improving the housing conditions of poor people in developed and developing countries (Buckley, 2006; Acheampong and Anokye, 2015). For the past decade or two, inadequate supply, deteriorated structures, and inadequate facilities were America’s dominant housing problems. However, for at least the past 50 years, the primary and most rapidly growing problem for renters has been affordability (Kingsley, 2017). In the United States, rental subsidies are the main form of government assistance, and, as noted by (Acevedo-Garcia et al., 2010), used as a method to decentralize poverty.

2.3.1 Low Income Housing Tax Credit

The premise of the LIHTC program was to form a public-private partnership where the federal government subsidizes between 30% and 91% of non-land construction costs for private developers, in exchange for setting rents below specified ceilings and leasing a minimum specified percentage of the project's units to low-income families for at least 30 years (Eriksen, 2010). It is important to note that the reduction in available affordable housing options such as LIHTC traditionally funded rental units have become eligible for ending rent and income-use limitations, further plummeting the supply of affordable housing options for low-income households (Khadduri, 2012; Dewar et al., 2020).

To understand the severity of increasing demand and reducing supply in the case of LIHTC (established in 1986), as of 2017, 47,511 projects with 3.13 million housing units were financed by LIHTC (Erikson, 2017; Dewar et al., 2020). This program, managed by the United States Internal Revenue Service (IRS), requires states to ensure that investors maintain LIHTC agreement for 15 years. According to the South Carolina State Housing Finance and Development Authority's Low Income Housing Tax Credit Year 15 Policy, and Erikson (2010), the federal law was changed to add 15 years for compliance to receive tax credits (30 years total) for developments, starting in the year 1990. To provide context to supply concerns linked specifically to LIHTC housing, developments financed in the early 1990s are approaching 30 years (Dewar et al., 2020).

In an analysis of the first 10 years of the LIHTC program, Cummings and DiPasquale (1999) noted that the South seemed to have more LIHTC units because they tend to have larger developments with more units. Not specific to the South, Freeman (2004) found that about 42% of all LIHTC units were in the suburban

areas, this compared to only 25% of other project-based federal subsidized housing units. Project-based assistance is when the subsidy is attached to the unit, versus tenant-based assistance, which refers to when the subsidy support is attached to the household (Olsen, 2014).

2.3.2 Section 8 (or Housing Choice Voucher)

The Housing Choice Voucher federal program managed by 2,200 state and local agencies supports an estimate of about 2.2 million households, enabling them to afford decent quality homes in the private market (Sard and Rice, 2016). Rental voucher programs improve neighborhood safety (with a reduction of deliberate injuries, discrimination on crime, illegal activity, and social disorder) (Anderson et al., 2003). The main goals of the housing choice voucher program were to suspend the concentration of poverty together with associated social problems and provide access to higher opportunity neighborhoods (Tighe et al. 2017).

Other programs include Section 236 subsidizing mortgage to limited-profit developers who developed affordable housing (Freeman, 2004). According to Tatar (1970), Section 236 is a program for subsidizing rent for low-income households in rental and cooperative housing, who received assistance in the form of monthly payments to the mortgagee. The Section 8 program generally subsidizes costs for housing in the private rental market using vouchers or direct cash subsidies (Anderson et al., 2003). The households contribute about 30% of their monthly income.

2.4 Affordable Homeownership

Affordable homeownership is achieved using income tax deductibility of the mortgage interest payment and supporting agencies such as the federal housing ad-

ministration (FHA) (Collins and Schmeiser, 2013). Allowing income eligible households, the ability to purchase a home at below market price, in return the owners potential capital gains are limited at resale (Temkin et al., 2013). In 2014, a quarter of all homeowners were dedicating more than 30% of their income to housing (cost burdened), with 83% of low to moderate-income homeowners in this category (Ehlenz, 2018). Affordable Housing policy and particularly homeownership in the United States, Federal government policy toward homeownership, is exercised through three primary mechanisms: (1) tax benefits, (2) regulation of financial systems and participating in housing finance, and (3) direct subsidies to housing producers and consumers (Carliner, 1998).

Housing career research views housing choice as it relates to life events, and according to Skobba et al., (2013), in the United States housing careers tend to progress from renter to owner. This includes increases in economic investment, levels of property rights, and improvement in housing quality. The authors also noted that within the assumed progressive housing career categories, of low-cost rental to high costing rental and low-priced home ownership to high priced ownership, even though households may move several times, they tend to move within the same tenure states. Providing historical context, Shlay (2006) noted that the initial motivation for creating a nation of homeowners was because of the fear of communism and labor discontent, together with the belief that housing stability is linked to the preservation of loyal citizenry.

“In Progress and Poverty, George [1879] (1973) wrote of the widening gap between the wealthy and poor in industrializing cities. He concluded that speculation was the root of inequality: those with resources could purchase large quantities of land and, subsequently, leverage it for wealth accumulation through rent earnings and increasing land values. The poor lacked the financial capacity to purchase land and,

thus, were relegated to tenant status, paying ever-increasing rents without the ability to accumulate wealth from their surroundings. Critics characterized land-based wealth as a labor-less endeavor that derived financial benefit from the monopolization of a common resource.” Ehlenz & Taylor (2019)

Supporting Ehlenz and Taylor (2019), cited above, with the assumption that housing prices will always rise in the long run, researchers in support of homeownership development see the potential for wealth accumulation (Dawkins et al., 2017, Theodos et al., 2017). Affordable homeownership provides benefits not limited to wealth accumulation, but better educational areas for the children, living standards for the family, and a sense of ownership – having a stake in the community (Shlay, 2006). As much as homeownership requires a considerable amount in investment, it provides upward mobility and inter-generational transfer of resources for households (Thomas, 2015).

2.4.1 Upward mobility and development of wealth (equity)

Mobility from poverty other than through economic achievements requires households to have power and self-sufficiency over their lives and feel valued as a part of the community (Gallagher et al., 2018). Homeownership is not for everyone. For families with unstable income and less liquid assets, renting may be the best option (Carasso et al., 2005). The value provided with homeownership education and counseling is in allowing households to better evaluate their ability to afford and maintain a home. First-time home buyers are encouraged and at times required by financial institutions to receive homeownership counseling because of the perceived aiding in the mitigation of risk inherent to first-time home buying (Carswell, 2009).

Criticizing single-family housing development and land-use practices, Infranca

(2019) stated that the United States has a “single-family home problem” and that the nation’s future depends on putting an end to the single-family home affordable housing provision strategy. When it comes to affordable housing diversified provisions, other scholars against affordable homeownership question whether homeownership truly provides households with the opportunity to generate wealth. Wegmann et al., (2017) also say that because of the communities in which housing prices are affordable, low-income households get little to no appreciation; as a result, about 50% of low-income home-buyers go back to renting within 5 years after buying a home. Meaning, the assumed wealth associated with investing in affordable homeownership by low-income households will only return marginal economic benefits, to these households. Not necessarily relevant to affordable homeownership, other criticism includes the escalation of suburbanization, inadvertent encouragement of central-city decay, and the promotion of neighborhood change and segregation (Shlay, 2006).

2.4.2 Shared Equity Affordable Homeownership

Shared equity homeownership (SEH) provides similar benefits to traditional homeownership but at a lower price (Lubell, 2014). The house’s price appreciation is what is shared between the household (or home buyer) and the program sponsor. Ehlenz and Taylor (2019) note that SEH offers low- to moderate-income families the opportunity to wealth building and maintains permanent affordability for the community. This is all made possible through a combination of home-buyer’s cash investment (for the down payment), mortgage financing, and subsidies (Theodos., 2019). Maintaining permanent affordability is achieved through the creation of non-profits and or a community representative board to manage the ongoing land stewardship and homeowner (Ehlenz and Taylor, 2019).

In a 2004 study of models of affordable homeownership, The National Housing Institute (NHI) sought to improve the developments, through evaluating several varying model types but treated them as a single sector, noting that their similarities mattered more than their differences and as a result crafted policies and programs promoting the sector as a whole (Davis, 2010; Ehlenz and Taylor, 2019). Also noted by Davis (2010) was that the NHI’s advisory committee gave this sector a new term in place of what these models were previously known as (limited equity housing and non-speculative homeownership) terms that were one-sided and emphasized what homeowners gave up. Hoping to clear such negative undertones, the NHI’s advisory committee settled on Shared Equity Homeownership (Davis, 2010).

The different types of shared equity models include Community Land Trusts (household owns the home, leases the land through a long term lease), limited equity housing corporations (mostly found in rental property, the co-op owns the building through a blanket mortgage and the renters are shareholders), and dead restricted homeownership (as a part of inclusionary zoning regulation, units are reserved for households below a certain income level for a period of time) (Acolin et al., 2021).

Crediting Davis (2010), Ehlenz and Taylor (2019) as diverse as shared equity homeownership models are, the authors found reflected in more recent SEH literature, a focus on the need for clarifying the core principles and refining the approaches to SEH while building recognition through education and outreach.

An interesting observation of the unintended consequences of shared equity programs by Theodos et al. (2019) was that low-income households participating in SEH programs might be encouraged to buy homes at a price higher than they can truly afford. Another aspect of shared equity is that it also reduces the wealth accumulation opportunity available in the market-rate home with similar qualities. Dawkins et al. (2016) also highlight Theodos et al. (2019) concerns; bad credit

and unsecured-income sources make homeownership a greater challenge for many low-income households. It is important to note that the U.S. government has made efforts to increase access to affordable homeownership programs, requiring all funded entities to provide financial education and counseling to prospective low-income homebuyers. According to Ehlenz and Taylor (2019), a quarter of all homeowners in 2014 were “cost-burdened” (dedicating more than 30% of incomes to housing), and 83% of them were low-income homeowners.

Market-driven types of shared equity programs are different, i.e., investors pay a share of the purchase price of the development and get a share in the appreciation of the home, thus the status of “affordable housing” does not remain when the property sells (Theodos. et al. 2019). This method provides homeowners an affordable housing option but does not remain affordable for future households who need housing.

A few studies that examined the issues presented by limited-equity housing suggested that limited-equity housing models do not limit wealth-building possibilities, rather they limit the likelihood of foreclosure, therefore sustaining homeownership (Dawkins et al., 2016). Other structures put in place by HUD require that households receive education and counseling support before and post-purchase of a home. This serves as a method to prevent foreclosure by restricting households who are not ready to enter the formal housing market.

2.4.3 Land Grants

INSERT TEXT

2.4.4 FHA Loans

The Federal Housing Administration (FHA) was created in response to the decline in the economic impact of the Great Depression and in efforts to prevent another from arising (Ehlenz and Taylor (2019)). Before 1929, mortgage terms were short (3-5 years), and lenders mostly covered up to 60% of a property value, which often steered borrowers to get second mortgages (Khadduri, 2015; Lee and Tracy, 2018). In that era banks viewed mortgages as highly illiquid and did not want to commit funds for long terms (Lee and Tracy, 2018).

According to Khadduri (2015), the FHA also had a history of limiting lending (lending restrictions), with underwriting guidelines that required that approval for FHA insurance properties were to be located in desired locations. The general makeup of the racial ethnicity of the neighborhood was also included in the considerations. Khadduri (2015) further noted that the underwriting manual recognized that the more important among the unpleasant influential factors is to identify at-risk areas by “redlining.” Redlining enabled financial agencies to focus on lending in white suburban areas. The redlining of at-risk communities impacted the availability of credit for neighborhoods located in the city center and with higher percentages of minority households. The establishment of the special risk fund in 1968, approved by Congress, allowed loans to be channeled to areas previously deemed unstable (Khadduri, 2015). An et al., (2019) note that redlining practices did not end at race and the makeup of ethnicity of the neighborhood, but were also later seen in how delineations were made between single and multi-family housing.

The goal of the FHA Section 203(b) mortgage insurance program, which was created to support private mortgage credit providers, was to make housing and mortgage more affordable (Lee and Tracy, 2018).

INSERT IMAGE: FHA loans with difficult to develop designations by county
(Source: 2019 FHA loan data)

Difficult to develop areas are areas with high land, construction, and utility costs relative to an area's median income, and are based on fair market rents, income limits, the 2010 census counts, and 5-year American community survey (ACS) data. According to Lang (2012), qualified census tracts (QCTs) are tracts where the poverty rate is above 25% or at least half the households earn below 60% of median family income for the MSA or county. The purpose for designating qualified census tracts is to motivate the construction of low-income housing in high-poverty areas. As a result, studies cite this incentive as the primary reason for high-poverty clustering.

There are difficult to develop (DD) designated areas in each state in the United States. For this study the DD areas are in the Southeast (as shown in Figure 1). For the sake of evaluating areas with greater loan count concentration, those DD areas with less than 8.353 (loan count/pop rate) have not been displayed. Shown in Figure 2 below is the distribution of FHA loan counts for the state of South Carolina. Evident in the GIS map is the concentration of FHA loans around major cities of the State.

FHA loan 2022 Requirements Down payment – 3.5% of the purchasing price (-580 credit score, the required down payment is 10%), the South Carolina Home Buyer program is a known assistance program (HUD.org). other requirements noted was that the home-buyer needs to show 2-year employment history plus income statements. The home-buyer's minimum credit score needs to be 500, and mortgage insurance premium is required. Maximum debt to income ration of 43% (up to 56%). The home must be the primary residency and no record of bankruptcies or foreclosure in the past 2 years.

INSERT IMAGE: S.C. Census tracts loan distribution (Source: 2019 FHA loan data)

According to Critchfield et al., (2018) research on the mortgage experience of rural borrowers in the United States found that borrowers in completely rural counties on average paid a slightly higher interest rate and were less satisfied with the mortgage. These borrowers had the best terms to fit their needs compared to borrowers in urbanized areas, yet still less satisfactory.

2.4.5 USDA loans

The Bankhead-Jones Farm Tenant Act of 1937 authorized the United States Department of Agriculture (USDA) Rural Housing service to provide low-interest, long-term loans for housing in farming communities (Sally and Lipsetz, 2017). According to the authors, the single-family program provides affordable homeownership financing to low and moderate-income families that are unable to access credit but seek to purchase a home in eligible rural towns. According to Park and Miller (2017), as much as housing values are typically lower in rural communities in the United States when compared to urban areas, household income and wealth in rural areas are also lower.

Similar in function to the USDA loans program are FHA loans, with differences including eligibility criteria, loan and income limits, and geographic restriction requirements (Park and Miller, 2017). Geographic restrictions are calculated using distance to the nearest metropolitan area (50,000+ population, and if 25% of the county residents work in the metropolitan area. According to Park and Miller (2017), communities are grouped into what's known as rural urban commuting area (RUCA) codes (urban, suburban, large rural towns, small towns, and isolated rural areas).

USDA program availability to South Carolina rural communities include the single-family housing direct home loan, community facilities direct loan, and the water

and waste disposal loan and grant programs, to name a few programs channeled towards community development.

2.5 Public private partnership (PPP)

The leading role of community representation in most cities has moved from the public sector to the non-profit sector over the years, resulting in the growth in non-government organizations' (NGOs) involvement in the development process (Malizia, 2003; Cheng, 2019). Collaborative governance can be associated with the growth in a variety of opportunities for public participation (e.g., citizen councils, advisory boards) in the planning process (Mosley and Grogan, 2013). Based on a review of literature, the authors also found collaborative governance to be focused on methods to engage public participation in the process. Nonprofit and for-profit organizations are seen as alternative arrangements of public service production funded by government agencies (Cheng, 2019).

2.5.1 PPP in Affordable housing

In the urban context, affordable housing development has a larger pool of NGO or other private sector stakeholders' interests. Amongst other things, because of increasing disinvestment in some communities, local governments seek public-private partnerships to stimulate the provision of mixed-income housing in their communities (Krigman, 2010; Read and Sanderford, 2017a). This disinvestment is closely associated with some of the challenges faced by small towns with limited affordable housing development opportunities.

The neoliberal turn in urban policy has not always agreed with the minimized role of local government, and public-private partnerships are formed by local govern-

ments and developers to increase the participation of developers in local construction of necessary housing supply (Read and Sanderford, 2017a).

Projects involving NGOs that also facilitate the creation of public-private and non-profit partnerships tend to be muddled and the organizations involved often have very different motives and goals that affect their priorities (Read, 2017b). These priorities may not always be for financial gain but at times necessary to cover construction expenses for the organization to stay in business.

2.5.2 Non-Government Organizations

According to Thomas (2015), NGOs were entities founded at the creation of the United Nations, invented to facilitate a relationship between civil organizations and the intergovernmental process. The term later became loosely utilized in describing any organization that is not public.

Non-government organizations are focused more on supporting residents in the community, depending on their charitable goals and objectives. Goals are achieved through efforts including, but not limited to, securing affordable housing, supporting households in achieving a desired level of stability, and access to medical and social services (Krigman, 2010). In two methods noted by Mosley and Grogan (2013), NGOs are participating in local government, (1) as appointed representatives (invited to serve on advisory boards, task forces, discussions in public forums), and (2) self-authorized representation (engaging in advocacy, lobbying on behalf of the organizations, industry, or communities).

Community development financial institutions (CDFIs) are organizations that support the financing towards strategies for under-served predominantly low-income communities (Benjamin et al., 2004). CDFIs can be traced back to the late 1960s

in the form of community development corporations working towards small business and affordable housing loans (Patraporn, 2015).

According to the South Carolina Association for Community Development, similar to how Benjamin et al. (2004) defines CDFIs are non-profit community-based development corporations promoting economic opportunity in low to moderate income communities, through financial products and services that encourage economic growth in under-served neighborhoods. Listed as Appendix B in this study re 22 CDFIs and community development organizations in the state of South Carolina covering a wide range of counties.

2.6 Real Estate Development Process

The real estate development process is a complex process with multiple steps and stages, taken at various points. Due to the capital and high-risk nature of the process, careful planning is very important (Das et al., 2013). According to Fisher (2005) the real estate development process, however, is not abstract but relates to a physical site with a unique location and land ownership. In a series of interviews of real estate developers, Das et al. (2013) noted developers referencing the six stages of their process: (1) conceiving the project, (2) feasibility, (3) refining the concept, (4) design, (5) construction, and (6) asset management.

In a study highlighting the fundamentals of Real Estate Development, Graaskamp (1981) notes that there are three major parties involved in the real estate development process: (1) the consumer group, (2) the production group, and (3) the public infrastructure group. These entities all function as “cash cycle enterprises,” making future assumptions about personal, natural, and political conditions’ complex changes. According to Graaskamp, each real estate project is unique, and the development process

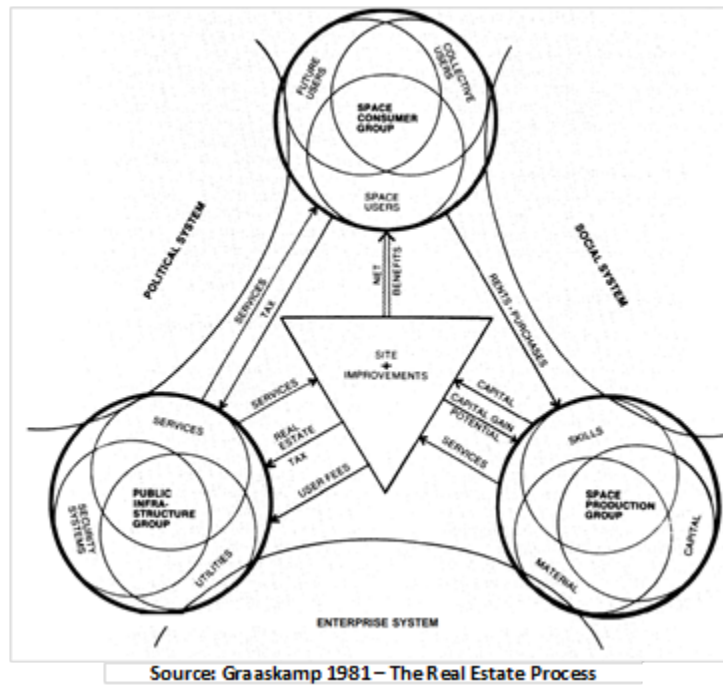


Figure 2.1: The Real Estate Development Process (Source: Graaskamp, 1981)

enables society an opportunity to negotiate, debate, and evaluate issues with the enterprise economy (a political process). In the figure below, Graaskamp presents the constant interaction of the three groups (consumer, site-specific expertise, and off-site services and facilities). Graaskamp suggests that it is through the individual and collective use of space-time resources and land (property rights), regulated through law and administration of the laws, that the legal-political attributes are linked to a site. The city and various levels of government impact the successful completion of any development process. Graaskamp presents a framework for development; this study proposes to evaluate how this process is utilized for affordable housing development in small towns of the state of South Carolina.

2.7 Stakeholders (Gov., NGOs & Developer)

According to Mosley and Grogan (2013), representative bureaucracy focuses more on the selection of representation, valuing the factor that membership needs to be a reflection of the characteristics of their constituents, for greater success.

Thornton (2005) recommends that developers seek collaboration opportunities with local governments not limited to zoning issues, but as experts in local development requirements such as site control, development process and approval, equity, and public financing. It is important to note that unlike non-profit developers such as faith-based developers, for-profit developers evaluate projects by weighing development cost and potential profits (Krigman, 2010).

Citing literature on investors' objectives, Thornton (2005) noted maximizing tax shelters and capital gains, obtaining non-economic returns (such as social capital, prestige, respect, and self-actualization), using public financing processes to secure political support and ownership, and maximizing profits as some of their drivers for financing real estate development projects.

2.7.1 Literature on challenges to Affordable Housing Development

As noted earlier in this paper, the state of South Carolina is experiencing a shortage in affordable housing supply. Households who earn above poverty but do not qualify for housing assistance are forced to utilize alternative means of providing shelter for themselves. Funds allocated to shelter affect the amounts available for other necessary household needs such as food, health care, and education (Leopold et al., 2015). This results in migration to more affordable housing options or better em-

ployment opportunities, and, in some cases, homelessness. Not necessarily advocating for homeownership but promoting a diversity of housing options to their residents, local governments are exploring affordable homeownership to support households who can afford entry into the housing market, to improve existing undesired parts of their community and as a method of attracting a diversity of economic activity to the region.

The Not in My Backyard (NIMBY) movement is public opposition to applications for unpopular projects, including housing, being sited in or near a community. This opposition occurs because people are fearful of changes that may impact their neighborhood, including reduced property values, crime, physical structure worsening, increased traffic, and lower school quality (Florida Housing, 2017). The Not in My Backyard (NIMBY) movement and shortage in housing supply have influenced efforts by organizations such as Yes in My Backyard (YIMBY) (Infranca, 2019). A challenge highlighted by Tighe et al. (2017) found that at times, in subsidized assistance programs, landlords asked about housing availability used misinformation (inaccurate information) to limit the ability of voucher-holding tenants to rent from them.

While researchers and policymakers actively advocate for the need for project-based subsidized housing, they often are challenged by strong community opposition against subsidized housing development (Woo and Joh, 2015). There is a misunderstanding and misperception about affordable housing. Affordable housing has been mistakenly equated to public housing, and the term “public housing” tends to be associated with older, high density, and wrecked housing developments that concentrate poverty (Tighe et al., 2017). According to Calder (2017), the ever-increasing number of rules and regulations with regards to land use come from government efforts to promote public safety, environmental objectives, and community visual appeal for

development. The government intervention discussion below notes the unintended consequences of land use and zoning regulations; it is important to note that land use regulation has been used to defend neighborhoods and communities from low income and/or nonwhite residents moving in (How Land Use Impacts Affordable Housing, 2017). In small towns, this further limit affordable housing development to locations with less desirable land and neighborhood value.

According to Glaeser and Joshi-Ghani (2013), the segregation of the poor should be of concern, as divided cities are neither productive nor sustainable. At minimum, governments should be concerned with public policies that might contribute to segregation. These aids may be in the form of levels of public services across space or land-use controls that make it challenging to build affordable housing in more expensive neighborhoods (Calder, 2017; Glaeser and Joshi-Ghani, 2013).

A study examining the link between housing prices, zoning, and land-use controls (Calder, 2017) found that housing costs much less in the Southeast, possibly due to more regulation in the Northeastern region. Calder (2017) further noted that regions with more land-use and restrictive zoning practices tend to receive more federal housing aid. This might be the situation because those states have higher housing costs. Federal aid in this case creates a disincentive for states to reduce regulations and solve their housing affordability difficulties. Scholars that evaluate costs of land use regulation on affordable housing across the United States noted that housing affordability is not as much of a problem in many parts of the country as it is on the east and west coasts and in some of the nation's bigger cities (Florida Housing, 2017). This might be the reason why most research focuses on the affordable housing-related challenges experienced in larger cities.

Discussed in the 2019 National Association of Home Builders (NAHB) report on “the diversifying housing options with smaller lots and small homes” was the im-

pact of the lack of overall housing supply on the limited supply of affordable housing. An increase in the supply of housing reduces the competition for housing.

The new emphasis on tackling the problem through the development of industrial-scale new housing on the outer edge of cities or the building of new towns utilizing large amounts to account for infrastructure developments does not necessarily address the affordability concerns (Buckley et al., 2016). New construction will come with greater expenses. Cost-effective strategies available for small towns are toward infill development. The redevelopment of inner-city (town) structures, such as rezoning land uses to enable mixed-use development, is an example. Housing developers are exploring the use of brown-fields to convert into multiple housing units.

2.8 Small Towns

Rural communities are different from the urban areas in their geographical layout, local economies, and cultural values to name a few. Van Zandt et al. (2008) attributes some of the challenges faced by rural communities to resource inadequacies and urban bias in the United States.

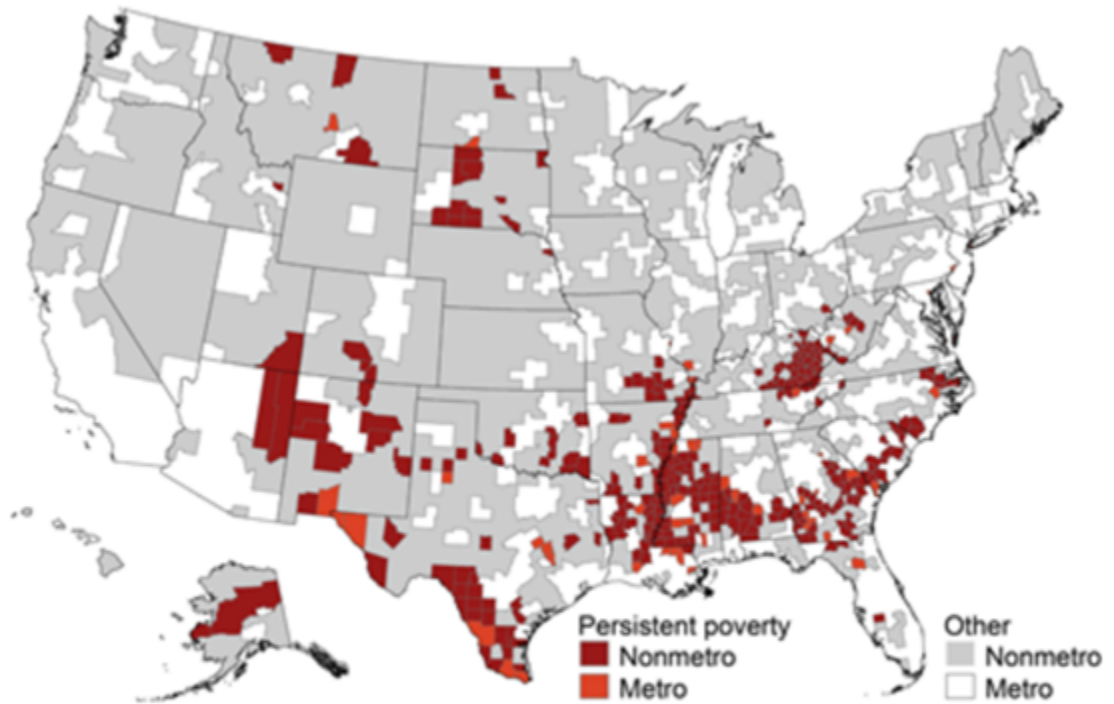
According to Nelson and Dueker (1989), most small towns are typically able to finance services such as parks and recreation, human resource programs, and features such as cultural centers. The author also noted that small towns are less able to locally finance services such as the fire department, policing, and education. Discussed by Nelson and Dueker (1989) is also the independence of other property services such as the use of wells and septic systems for water and sewer. According to Steiner and Farmer (2017) the public sector experiences a great amount of pressure to perform like the private sector, noting emphasis placed on policy to the strategic utilization available resources to meeting rural community needs and the enhancement of rural

resilience. This study's literature review is a survey of existing research examining the impact geographic location (specifically small towns) has on public-private partnerships in affordable housing provision.

According to Chisholm (1972), studies that focus on the development of location ideas tend to cite Ponsard's (1958) "Histoire des theories economiques spatiales" and (1955) "economic et espace," and/or Isard's (1956) "location and space economy." Economic geography has and still is an important subject, and for example, Krugman (1991) in a white paper titled "Increasing Return and Economic Geography" answered questions such as "why and when does manufacturing become concentrated in a few regions, leaving others relatively undeveloped?"

This study evaluates why small communities are investing in affordable homeownership for low- to moderate-income households and identifies community needs assessments highlighting market actors contributing to the community's workforce. According to Lyson and Falk (1993), the inconsistent distribution of economic conditions in many rural regions can be credited to uneven development in the United States. Some regions have been able to be successful in strategically utilizing their local (natural and human) resources in order to prosper, while others have not been in a political nor economic position to serve market actors located in other places.

Persistent poverty (as shown in Figure 2.2) is very geographically concentrated, and according to Miller and Weber (2003), it is found to be concentrated in rural areas. Highlighting characteristics of these communities, the authors also noted that residents of counties with persistent poverty in most cases have lower educational levels, and the towns have a larger portion of minority populations. Lichter and Johnson (2007) found that since the 1990s, together with a reduction in rural population, there has been a large reduction in the number of high-poverty non-metropolitan counties.



Persistent poverty counties are those where 20 percent or more of county residents were poor, measured by the 1980, 1990, 2000 censuses, and the 2007-11 American Community Survey.

Note that county boundaries are drawn for the persistent poverty counties only.

Source: USDA, Economic Research Service using data from U.S. Census Bureau.

Figure 2.2: U.S. Map of persistent poverty counties

2.8.1 Urbanist Migration

The United States is one of the top countries with high internal migration. Authors Molloy et al. (2011) define internal migration as flows between cities, regions, and states in the U.S. Two demographic characteristics that are important to housing policy are migration patterns and accompaniment (Flocks and Burns, 2006). When looking at changes in migration rates, scholars view migration as a form of human capital investment, where individuals migrate to raise the return on their labor (Molloy et al., 2011). For low-income households who may move for various reasons, housing mobility can be both positive (e.g., moving to an improved housing unit, better neighborhood, and/or purchasing a home) or negative (e.g., eviction or missed rent payments) (Cunningham and MacDonald, 2012).

Historically, researchers have focused on the social costs of migration, the brain drain from rural areas, and the challenges of cities confronted with absorbing migrants (Molloy et al., 2011). Factors that affect migration and housing for low-income households include the housing market, housing model (subsidized versus unsubsidized), and service availability (Cunningham and MacDonald, 2012). The interest to migrate falls with age, and according to Molloy et al. (2011), migration tends to be lower for black, Hispanic, foreign-born individual, and individuals with at least one child in the household; however, migration rises with education.

In the urban context, impoverished census tracts are discussed in population migration from city centers to the outskirts of the cities. In smaller communities, not ignoring economic and social variables that affect the local economy, impoverished census tracts have inherently and in most cases still are identified as impoverished parts of the community.

2.8.2 Local Housing

According to Critchfield et al. (2018) discussing relationship lending in rural areas, the difference compared to lending in metropolitan areas is greater personal knowledge about the borrowers and local economic conditions. Critchfield et al. (2018) also noted that lenders in rural areas generally have fewer assets and fewer geographic markets compared to larger financial institutions, which potentially acts as a constraint to the supply of mortgages and makes them cost more to originate.

Chisholm (1972, pg. 65), in the chapter “adjustment to distance – in rural settlements land use,” noted that an employer’s desire that their employees spend most of their time at work and not much on traveling puts a premium on the intensive use of land near a place of employment. The existence of market actors in a small community (or region) plays a large role in the land use and property values of that community. In gentrification, households who do not have the necessary skill level to be employed and successfully reside in the community are heavily affected by a lack of affordability in housing options and living standards.

Smaller nonprofit developers spend more resources on pre-development activities because they tend to lack liquid financial resources, and they are unable to participate in acquiring opportunities in the available property (Cummings and DiPasquale, 1999). This results in having less of a track record and the projects they have completed tend to cost more.

2.8.3 Gentrification

According to Ellis-Young and Doucet (2021), gentrification is a form of neighborhood change, i.e., the transformation of demographics, social aspects, and landscape, through developments that attract more affluent consumers. Citing Ruth

Glass (1964), Ocejo et al. (2020) define classical gentrification as “the return of the middle classes into formerly-working class neighborhoods of the central city” (Kinnahan, 2018). The author notes that gentrification is a process of economic attraction to areas experiencing disinvestment offering opportunity for profits if appropriately rehabilitated. The gentrification debate has expanded “gone global” with new directions and complexities; however, little research evaluates how this process evolves in smaller cities (Ocejo et al., 2020).

Read and Sanderford, (2017b), state that policymakers need to thoughtfully consider whether projects like mixed-income housing developments contribute to state-backed gentrification, relegate the interest of historically underrepresented groups, inaccurately prioritize public policy objectives, compromise comprehensive planning goals, or excessively endorse the privatization of urban space. Huq and Harwood (2019) suggest that a shift in focus is necessary, away from reviewing rent increases and toward evaluating practices that contribute to displacement even before gentrification is fully visible. Providing recommendations based on a literature review, Read and Sanderford, (2017a) note that supplying low-income residents with better access to public services and other resources is one of the best practices for mitigating the unpleasant effects of gentrification.

2.8.4 Blight

Blight is the deteriorating status of the physical buildings and social structure of a neighborhood (Skobba et al., 2019; Blackmond Larnell and Downey, 2019). According to Dewar and Thomas (2012); Freeman and Schuetz (2017), many neighborhoods are facing disinvestment, industrial sites sitting vacant, and former commercial corridors symbolized by boarded-up stores and downtowns have experienced popu-

lation decline. In instances like Chicago, Huq and Harwood (2019) notes that local government, in efforts to remove blight in their communities, pave the way for displacement through gentrification. Gordon (2003) states that courts have given local authorities full power in their creative search for unfit structures eligible for local tax breaks or federal funding.

Eisenburg (2018), reviewing rural blight from a law perspective, states that rural America is often referred to as “forgotten” and/or “dying” and noted that little legal assessment of methods to address blight in small towns exists. The author identifying “effective local approaches” discuss addressing blight in our communities as a long-term process needing both planning and public buy-in (participatory planning), the use of people as a resource, the establishment of vacant property registries, formation of a legal framework, and regional cooperation among the effective strategies.

2.9 Conclusion - Gaps in literature

Cost to infrastructure is a major concern for many types of public projects. As much as housing may be considered less of a public good, public resources are left to the city to facilitate as developers are less motivated to participate in community development initiatives such as affordable housing without guaranteed profit margins and/or tax incentives.

Consumer behavior is a challenge when reviewing affordable housing development feasibility in a community; however, a greater concern is the resources available to strategically ensure the existence of diversity in affordable housing options for low-income households. Shared equity as a method that provides some economic benefit to both the developer and the household has been explored in many major cities. Shared equity developments have been limited in the type of communities (smaller

towns) researched in this study. Literature on shared equity programs suggests that these programs are very beneficial to low-income households because they allow the household to invest in a home worth more than they could afford without the support of the shared equity program. In some cases this results in the inability of households to keep up with monthly mortgage payments and/or maintain the home without long-term support and education on how to best manage their resources. The training and education of the homeowner aspect of these programs are beyond the scope of this research; instead, the scope focuses on the planning perspective.

Graaskamp's (1981) development process highlights the various relationships that interact including the political, social, and enterprise systems. These systems are not limited to small towns, but their institutional and market actors have greater influence in smaller communities. Graaskamp (1981) also noted that members of these communities who are more active in the local political process tend to have a greater influence on what happens in the city. Homeownership scholars are advocating that, with a stake in the community through affordable homeownership, households will become more involved in ensuring their property is secure. Literature highlighting the potential risks to affordable homeownership noted a very important point in the case of housing in the United States: a household's failure to meet homeownership

requirements may result in foreclosure and abandonment of property, further contributing to the blight and illegal activities associated with abandoned structures. Members of the community who are against this risk have spoken up and have organized to ensure that their property and community values are upheld. This is part of the reason why investment in affordable housing is a challenge in many of these small communities.

The gaps in the literature on the affordable housing development process in small towns is apparent when evaluating challenges in the diversity of the supply of

affordable housing. Literature and census reporting do support the hypothesis that there is not enough housing for low-income households in most of these communities. Larger towns have the benefit of examining suitable land for the development of affordable housing. Transit-oriented development is looking at promoting affordable housing development in transit-oriented areas of major cities. Small towns are limited to areas of the community where the city has resulted in claiming ownership of the land, including locations with blight and abandoned property, and, in most cases, areas of the community which are more affordable (i.e., lower property value) and in unattractive locations in the community.

The role of public-private partnerships has evolved over the years, with the establishment of community-oriented organizations with goals specifically directed to various needs of the community, not limited to affordable housing, public health, youth development, etc. The Department of Housing and Urban Development has also established processes to recognize some of these organizations and secure financing mechanisms that will aid HUD-approved agencies in successfully serving the community.

The types of funding programs commonly used by local government to support affordable homeownership development, as discussed earlier in this chapter, include: HOME, Community development block grants (CDBG), and tax incentivized financing strategies to further interest developers in our communities. The challenges and barriers to providing affordable homeownership include the availability of suitable land in small towns, urbanism, and migration that occurs when low-income households are forced to move to more affordable cities in the state. Affordability is not only limited to housing but includes economic opportunity and the amount spent on housing. In many small towns, the local housing market may not be affordable not only in terms of owning an affordable home but also in regard to ensuring that the unit

remains affordable after development expenses. When the local community is unable to afford to invest in the development that was supposed to be affordable, developers are forced to market to households who can afford to invest in the housing, further contributing to the out-migration of households from the community. This process is also known as gentrification. The flip side of the disadvantages to gentrification is, in most cases, that these types of development occur in parts of the community that might have had blight and are less attractive for investment.

This study looks at small towns that have successfully been able to develop affordable homeownership units for the low-income households of their communities by highlighting the various challenges noted as barriers to development, identifying any trends in community characteristics and challenges, and concluding with a list of recommendations for strategies for small towns that have not prioritized addressing their housing needs or moved past the disinterest of developers to participate in their development process.

Chapter 3

Research Design and Methods

This research utilizes the case study approach to identify shared challenges and barriers relating to the affordable housing development process, experienced by small towns in the upstate region of the state of South Carolina.

3.1 Research Design

According to Stake (1995, p. 39), qualitative research, such as case studies, regularly treat the uniqueness of individual cases and context as important to understanding. If the researcher's goal is understanding "how" or "why" type questions, the research would either use a case study or a field experiment (Yin, 2009). Due to the lack of control over events and contemporary nature of the phenomenon (Yin, 2009, p. 35), a comparative case study approach was chosen for this study to analyze the shared challenges and barriers to a successful development process. This study defines success as housing developments that have completed construction and are occupied.

In an early assessment of successfully built affordable homeownership devel-

opments in the upstate region, many of the towns expressed interest but, as also indicated by the Greenville County redevelopment authority leadership, there is a deficiency in the provision of affordable homeownership opportunities as a form of diversification in housing options for low-income households in these communities. This study intends to identify challenges to affordable housing development and strategies deployed by the towns that have been successful in the completion of the development process. To develop an in-depth understanding of the research problem this study uses the collection and integration of many forms of qualitative data. Some of the artifacts collected include public records, newspaper articles, other relevant audio and visual material, interviews, and observations.

3.1.1 Comparative Case Study

In comparative case study the researcher is interested in understanding and explain how features within a context influence program success, and experimental design is not feasible (Goodrick, 2020). According to (Kaarbo & Beasley, 2002; Miles et al., 2014) comparative case study is used for analyzing the differences and commonalities across cases. To develop an in-depth understanding of the research problem in the Upstate, this study required the collection and integration of many forms of qualitative data (Denzin, 2008). As much as any two communities might have similar characteristics, there will always be variance that may influence challenges or strategies deployed to successful affordable housing development. The goal of evaluating more than one community is to look for instrumental elements that cut across sites.

3.2 Research Quality

When assessing research quality in social science, researchers aim to further increase the research design to meet their research goals and objectives through the use of verified methodology and testing research instruments to deal with threats to validity. Some of the questions relating to understanding the quality of the research, as discussed by Maxwell (2012) include: How does your data support or challenge your perception of what is going on? What are the possible alternative interpretations and how are they dealt with in this study? and Why should we believe the study findings?

In following a rigorous methodology, other than starting with a review of the literature and constructing research questions or objectives, Yin (2009) also proposes that the researcher acknowledge the strength and limitations of the study. For understanding the small town's view of what their experiences are on the provision of access and diversified housing for low-income households, communities in the upstate region of South Carolina might not represent the smallest or have the poorest residents in the state. When looking at USDA data on South Carolina's persistently impoverished communities, they are predominantly situated in the south-central region of the State. Findings from this study may not be generalizable further to small towns throughout South Carolina.

The US Census Bureau (2011) defines Metropolitan Statistical Areas as those who have one or more urbanized cores with at least 50,000 population and have strong social-economic interaction. One could argue that the small town's proximity to a Metropolitan Statistical Area (such as Greenville, Spartanburg, and Anderson) and the economic impact generated by Highway 85 or Atlanta-Charlotte corridor traffic, as different, compared to remote rural small towns. However, due to the size of

the community, availability of resources, and the proximity of the study area to the University, the research design ensures that the study's research objectives and goals are met.

Stake's (1995) notes in "The Art of Case Study Research" that all researchers see the need to be accurate on what they are measuring and logical in the interpretation of meaning in their measurements. The four tests common to social science methods relevant to case study research are: construct validity, external validity, internal validity, and reliability (Kidder and Judd, 1986; Yin, 2009). Below is a summary of the four tests and how they will be addressed. Yin's (2009) recommended tactics for dealing with the various threats to validity will also be discussed later in the research procedure, as well as during data collection.

3.2.1 Construct validity

Construct validity is the study's ability to successfully evaluate the concept of interest (Kidder and Judd, 1986). According to Yin (2009, p. 46), in most case studies the researcher is not as successful in developing a sufficiently operational set of measures and ends up making judgments that confirm the researcher's biased perception. This study will use multiple sources of evidence to examine identified themes and have case findings such as the case profiles and the developed conceptual framework be validated by both city officials and development leadership.

3.2.2 External validity

External validity is the ability of a study to be generalizable outside of the study area (Kidder & Judd, 1986; Yin, 2009. p. 48). This study will use replication logic where each selected case predicts similar results or differing outcomes for

expected reasons (Yin, 2009). Generalizability from this case study will be limited to small towns as defined in the text, and the utilization of standard research protocol to ensure replicability, however, only generalizable to theoretical propositions and not to populations of similar characteristics (Yin, 2009).

3.2.3 Internal validity

Internal validity is the researcher's ability to make inferences about an event resulting from an earlier occurrence based on documentary evidence and interview transcripts collected as part of a case study (Kidder & Judd, 1986; Yin, 2009, p. 47). Discussing the connection between reliability and internal validity, Merriam & Tisdell (2015) note that, as much as a study might seem more valid if repeated observations are in the same study or replication of the study yield the same result, "measurements, observations, and people can be repeatedly wrong (p. 251)." They recommend that just as quantitative researchers refine their instruments and use statistical techniques to increase reliability, human instruments can be more reliable through training and practice. A pilot study was used to refine this study's research instruments. The triangulation of identified themes from the documents collected and supporting interviews in the proposed study will be done to increase reliability. Stake (1995, p. 107) says, our intuition and common sense or good intentions alone do not get us closer to "get it right." He says that the triangulation of collected data should have multiple points needing triangulation.

With the use of the community profiles, cases will be evaluated to ensure comparability and strengthen study internal validity. Explanation building will be used to build general explanations as to what the challenges to development were and deployed strategies to successful completion.

3.2.4 Reliability

Reliability deals with the ability of the methodology conducted to yield similar results if replicated by another researcher (Kidder and Judd, 1986). According to Merriam and Tisdell (2015) because of the non-static nature of human behavior, reliability is an issue in the social sciences. However, when conducting a comparative analysis with collected data, Glaser and Strauss (1987, p. 68) note that this does not necessarily result in unbounded relativism but instead a proportioned view of the evidence. This is the case because some people's biases and or methods tend to resolve themselves as the researcher starts to understand the underlying causes of variation.

This study will utilize Yin's case study protocol and maintain a case study database. Yin (2009) also suggests new narrative compilation, noting themes and ideas that might have caught one's attention in the data collection process or right after. It is also recommended that the researcher compose their open-ended answers to the questions in the case study protocol. The purpose of composing an open-ended answer is to assist in identifying the connection between sources and various issues in the case study.

3.3 Participants

In this study, the use of city and or county comprehensive plans, housing development artifacts, newspaper articles, supporting interviews, observation notes, was used to develop the community profiles. The city officials working within community development, knowledgeable community leaders or members, and developers were interviewed as needed to further complete the community profiles. This study

defines complete community profiles as those with relevant data on the affordable homeownership development, with relating information across all cases.

Initially, a list of towns in the upstate region of South Carolina, with $\pm 25,000$ in population, was generated using census data. The town's planning or community development departments were contacted via email enquiring on the existence of affordable homeownership developments in their towns. A large number of towns expressed their inability to have affordable housing developments at the time, a few noted working towards implementing strategies towards diversifying the provision of affordable housing in their towns, and a number identified developments in progress. Habitat for Humanity has a large presence in the region working towards affordable housing as well. To be able to focus on the planning perspective of the issue, this study focuses on developments supported by local or regional development agencies with two or more homes on a single site (subdivision development) or bordering property lines. It is important to note that this study does not diminish the great efforts put in place by other types of developers and construction projects towards affordable housing. However, this study evaluates the ability and strategies used by small towns towards the diversification of affordable housing.

3.4 Procedure

This study utilized a network for criteria specific sampling (information rich). This study used contact information provided by informants and online searches for public agencies and organizations with regional functioning and in the homeownership development neighborhoods. Search criteria included 'city' planning department, 'city' community development department, local non-profit organizations, regional affordable housing developers, and 'town' affordable housing developer. It is to be noted

that other towns that fit this study's selection criteria (discussed below) may exist, however, limitations, such as access during the COVID-19 pandemic, have influenced the use of cases where data and interview participants were available (in time, email, online, video calling, or phone). Because of little public information on affordable homeownership in the upstate region, several individuals from all levels of state, regional, and local governments (interpersonal relationships), who were not directly associated with the cases, have provided endless support and recommendations for furthering this study's goals and objectives.

Because of the intent to identify dates and events that influence current issues in our communities, it is important to understand that when using case study design, modifications can be made when influenced by the discovery of new information in the data collection process (Yin, 2009, p. 118). Also discussed in the research protocol, Individual community profiles were developed and as information evolved, the previously completed case was re-evaluated and the relevant information added.

3.5 Data Collection

Constructivism considers the researcher as central and important part of the data collection and interpretation process (Stewart, 2010). The author further notes that findings in this study's cases data collection and analysis process may influence the researcher as instrument's growth and development in their research career.

This study examines existing affordable homeownership developments in small towns of the upstate area in the state of South Carolina. The eight counties encompassing the upstate area from which cases were selected, are Greenville, Spartanburg, Pickens, Anderson, Laurens, Newberry, Abbeville, and Greenwood County. Some of the collected artifacts include archival documents, audiovisual materials, inter-

views, and observations made during the data collection.

Community profiles were created for each case. The aspects of the community profile, are to focus on the development and planning process and community characteristics that aided the successful development of affordable housing in the small towns. Specifically looking at those characteristics, that helped small towns overcome provisional gaps and challenges faced with available funding stipulations. The community profiles were designed to identify what the “community needs” (challenges) were relating to housing, the outlined objectives for each project, and the development process used to overcome provisional barriers to complete the project. Aspects from the development process outlined for each case to follow the steps taken towards completion.

According to Hawtin, and Percy-Smith (2007), a community profile (which may contain a needs assessment, social audits, and/or community consultations) is a tool for community development. The needs assessment is often conducted by a legislative body or a requested third party to complete the assessment for planning purposes. The needs assessment relies more on existing data and less on collecting new information or involving the community. A social audit has a wide scope, which covers many aspects of social life. The goal of a social audit includes evaluating public health, housing, employment, and the natural and social environment. It involves both new (primary) data and the use of existing data. The community consultation usually takes place when there is a proposal for action and involves consultation with the local community on the implementation of policies and or programs. The traditional elements of a community profile are a comprehensive analysis of the totality of individuals’ lives, draws attention to community needs and resources, includes active community involvement (Hawtin, and Percy-Smith, 2007).

For this study, to create the community profiles, an analysis of secondary

data such as city comprehensive plans addressing identified housing needs and set goals, was conducted. Other secondary data sources included in this analysis are local newspaper articles and developer documentation highlighting development goals, objectives, and operations. In the event of inaccessible data, to complete the profiles, semi-structured interviews were conducted with city officials, redevelopment authority point of contact, and or community leadership (members who are knowledgeable about the development). Selection of interview participants depended on the structure of the development and their involvement in the planning and implementation process. Once the community profiles have been completed, each profile was validated with the appropriate stakeholders (city officials, or other project leadership). According to Yin (2009, p. 291) having the drafted report, in this case, community profiles, reviewed by peers, informants, and other participants help boost the overall quality of the study. In this process, also known as member checking, actors are asked to review rough drafts when no more data is to be collected from the actor (Stake, 1995, p. 115; Yin, 2009).

From the community capitals, social, built, and political capital was explored as they pertain to the successful development of the site. Coding of identified capitals in the cases were further examined for significance to development barriers or successful completion. The community capitals included in the profiles serve as a form of the organizational frame to assist in evaluating the diversity and changes in rural communities (Flora, Flora, and Gasteyer, 2016).

According to Flora, Flora, and Gasteyer (2016), cultural capitals include values and symbols reflected in fabric, the music people listen to, artistic expression, language, and customs. Social classes identified within the cultural capitals are, the way community members relate to the means of production or social status within the community. The author's also noted the Weberian perspective on social stratification

and domination in the community's cultural capitals. Human capitals are assets each individual possesses. Assets that help an individual earn an income, and invest in community organizations, family, and self.

Other areas to be included under human capital are a character of the labor force (primary and secondary labor markets), level of schooling for members of the community, age structure, health, and increased mobility (transit and other employment enhancement opportunities). Political capital is the ability of a group or individuals to influence the existing structure and distribution of resources (public goods) in the community. Political capital also includes organizations, connections, voices, and power. Methods to understanding power structure include a combination of investigative methods and research approaches such as (1) conducting a network analysis through accruing names of officers of important firms in town, determining linkages between organizations or individuals, and examining patterns of linkage or (2) in the historic analysis using identified important issues and assessing how decisions were made. The built capitals are the permanent built structures and facilities that support the community. Included under built capitals are roads, bridges, airports, electric utility systems, water systems, police and fire protection facilities, communication facilities, schools, hospitals, and parks.

3.6 Case Selection

This study evaluates the research problem, experienced by small towns in the upstate region of South Carolina, as shown in figure 3.1. Cases were selected on their ability to assist in evaluating this study's theoretical framework and availability of data. The cases need to have the affordable housing assistance components to be included in this study. Cases must have completed the development of the defined

affordable housing type and have homeowners.

For studies focusing on local services and specific geographic areas, Yin (2009) suggests that the researcher needs to be specific on the services and set the beginning and end of the case. This study examined affordable housing developments built after 2010 and completed before the COVID-19 pandemic, in the year 2020.

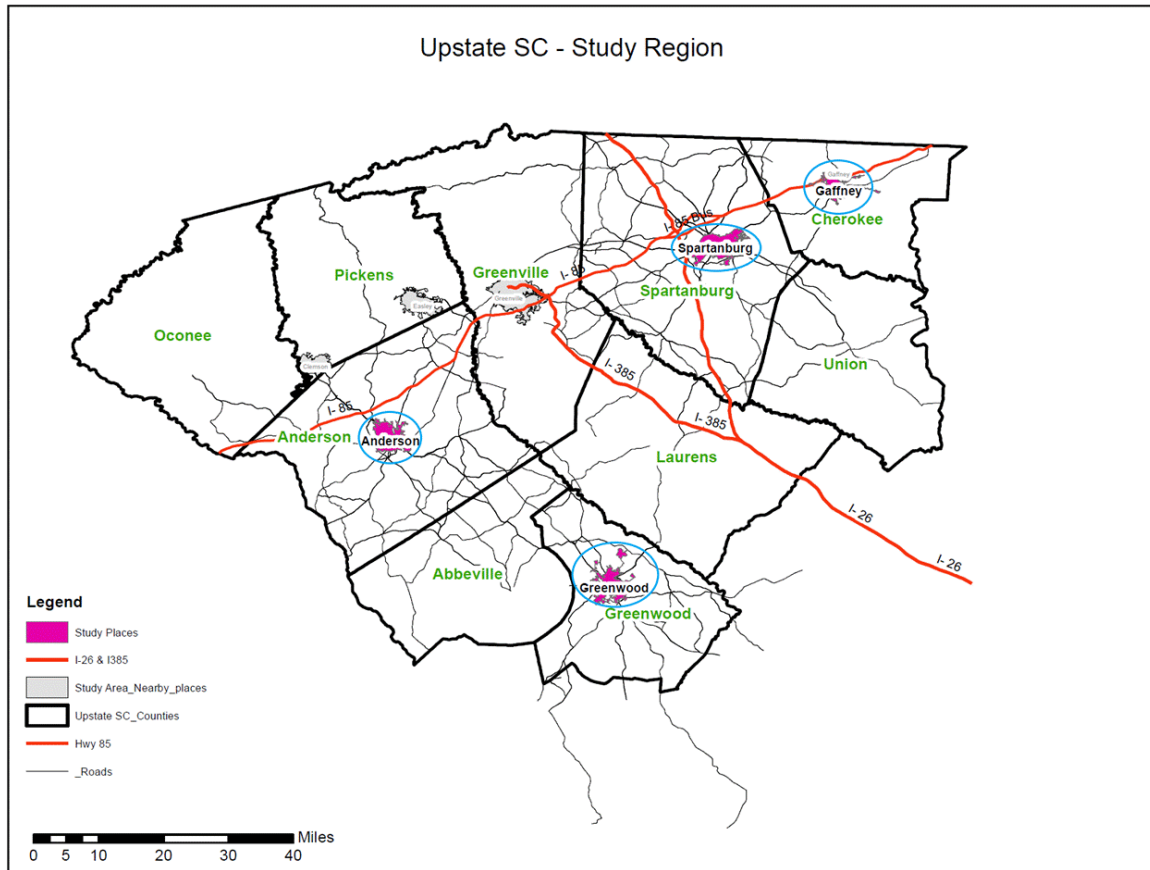


Figure 3.1: Map of study area region

3.7 Data Analysis

Yin (2009, p. 207) recommendation that the analytic approaches be considered earlier when developing the case study protocol. Guidance on coding skills and

technique also has improved and become easier to follow.

3.7.1 Approach

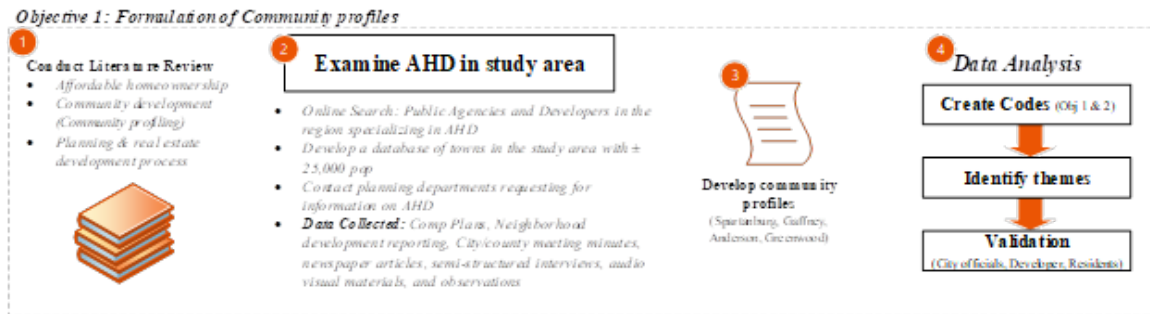


Figure 3.2: Formulation of community profiles

As discussed by Creswell and Poth (2018) the key to generating the description of the cases is in identifying case themes. These themes represent events of specific issues that occurred in each case that are examined, Objective 1 - to both highlight challenges and strategies deployed to ensure the successful completion of the affordable housing developments. This study used QDA Miner (computer software) to code collected data. The goal of using the computer-aided coding software is to keep track of coding procedures and further be able to verify identified themes. Yin (2009, p. 209) does see the benefit of computerized function in the data collection, coding, and analysis process, but does highlight the importance of preparedness to being the main analyst and to direct the tools as they are the assistant. In member checking, this research will utilize an alternative coding official to deduce coded themes.

In objective 2, this study utilized the community profiles to further examine the development strategies utilized to meet development goals for each of the cases. In objective 2.1, each case's development strategy is mapped through coding of the created community profiles. Included in the mapping were the federal resources ex-

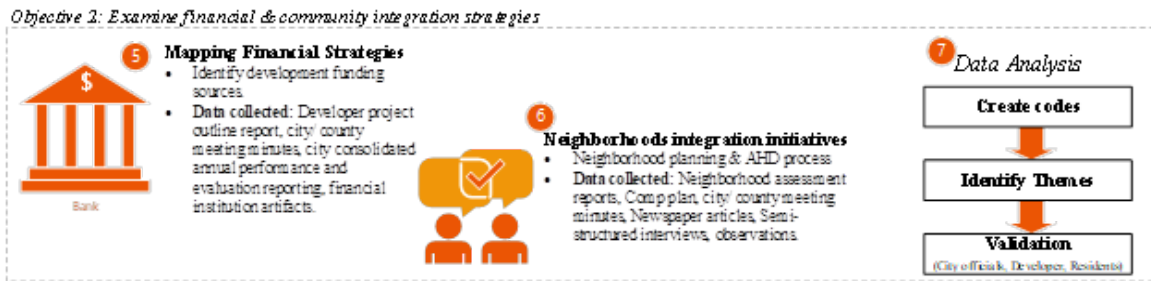


Figure 3.3: Examine Affordable Housing Development & community integration strategies

plored, the city’s stake in ensuring infrastructure is evaluated and structured to meet development requirements, private sector (NGOs, Developing firms, and other stakeholders) contributions, among other aspects found during the community case development. An important part of the examination of the financial strategy is identifying challenges/barriers overcome by the various steps taken in the strategies utilized. The community integration methods and financial strategies documented were validated with the project stakeholders (e.g., city officials or other project leadership). Skobba et al. (2016) suggest the inclusion of the assessment of the social structures, their collective and productive actions (social capital components) in the community development process. The city’s financial strategies are traditionally documented in the city’s comprehensive plans neighborhood planning, developer reporting, and in most cases the cities “Consolidated Annual Performance and Evaluation Reports (CAPER).



Figure 3.4: Develop conceptual framework

To meet objective 3 in drafting a conceptual framework, the coded archival data, case profiles, the development process using identified themes from the cross-case analysis, and interview transcripts were used to draft the conceptual framework. The framework highlights best practices recommendations towards the decision-making and strategic utilization of available resources for affordable housing development. The drafted conceptual framework, outlining the flow of events and major milestones that influenced progress made towards developments, was validated by the city officials, program administrators, and other participating actors, to ensure data capturing accuracy. This study compared the conceptual framework with identified themes in why other small towns have not been able to provide affordable homeownership developments for low-income households in their communities. In its conclusion, this study makes best practices recommendations for developing affordable housing in communities of similar sizes in the area.

3.8 Addressing potential research bias

Even if the researcher is not purposefully biased, another aspect of data collection that might arise is failing to account for different perspectives in a case study (Yin, 2009). An example Yin uses is when conducting a study of an organization and only representing the perspectives of management and not the workers. This study's research design includes knowledgeable members of the community, to provide the perspective of residents in the specific neighborhood about the development. Due to the pandemic, accessing residents in the community has presented itself as a challenge, for which a work-around was found in the pilot study.

3.8.1 Reflexively

Reflexively means the trustworthiness of the researcher. Methods to increase reflexively include laying out researcher assumptions and working against them to better understand the research focus. This process helps in examining questions such as “how might I be wrong...” and “what can I do about it?” Maxwell (2013) notes the assumptions, expectations, belief, and theories that inform the research is an essential part of the research design. Because collected results may be misleading if the underlying context of the assumptions is not correct. According to Merriam and Tisdell (2015), an audit trail journal or records memos may be used to, capture in detail how data was collected, the categories, and how decisions were made throughout the research process. Not disagreeing with Maxwell, but justifying qualitative research, Merriam and Tisdell (2015) discuss the methods as processes that “seeks to describe and explain the world as those in the world experience it (p. 250).”

This study’s assumptions towards affordable housing development in small towns of the upstate area of South Carolina are that many of the developments are in reaction to the ever-increasing demand for affordable housing. Specific to the diversification of types of provision, I believe many of the completed developments in the small towns are driven by regional agencies and private organizations’ financial support. As much as the literature suggests the assumed wealth-building potential for low-income households in affordable housing, I believe it is not as great a driver for why these developments exist in these towns. I do believe that homeownership increases the household’s perception and identity in the community they reside in. This supports community development initiatives increase stakeholders’ participation and ensures the achievement of community development goals driven by the actual community members. My assumption is that in most cases, the regional agencies and

private organizations operating in affordable housing in the region do so because of the identified need for support through the strategic utilization of shared resources that is other wise not feasible through available resources of the towns.

With regards to dependability or consistency, the goal for qualitative research is for outsiders to concur that the results make sense, and not so much getting the same result given the data collected (Merriam and Tisdell, 2015). Ways the study has worked towards increasing the validity, are by conducting a literature review and validating the theory, this study also uses verified methods/instruments, a completed pilot study as a form of testing of research instruments, and member checking.

3.8.2 Cognitive Bias

Cognitive bias is the systematic way in which context, and the framing of information, influence a person's judgment and decision making. Another definition of cognitive bias is the tendency to selectively look for or interpret information in a way that strengthens your perception (Wilke & Mata, 2012). I believe managing cognitive bias in the participants would best be conducted in the data collection process. I do not believe I have control over how and what participants think of the research problem. With a semi-structured interview questions, the study was able to capture as much as possible the stakeholder's perception of events and strategies used in the community to ensure successful completion of the development.

Maxwell (2013, p. 71) in his definition of epistemological constructivism, states that it is our understanding of the world around us. An understanding is generated from our constructed perception of reality. What people perceive and believe is influenced by prior experience, assumptions, and the reality with which they interact (Maxwell, 2013). The purpose of the proposed study is to understand from the

stakeholder's perspective, what the challenges have been, and mitigation strategies used to ensure the successful completion of the developments in the community. The interviewees' perspectives will not always be the same on the events leading to the completion of the development. The community development director will have a high-level understanding of the financial implication/limitations of city resources and the developer influenced by the level of bureaucracy (red tape) dealt with or ease in navigating development processes.

According to Merriam & Tisdell (2015) because of the non-static nature of human behavior, reliability is an issue in the social sciences. However, when conducting a comparative analysis with collected data Glaser & Strauss (1987, p. 68) note that this does not necessarily result in unbounded relativism but instead a proportioned view of the evidence. This is the case because some people's biases and or methods tend to resolve themselves as the researcher starts to understand the underlying causes of variation.

Creswell and Poth (2018) agree with (Stake, 1995; Yin, 2009) on the range of possibilities for purposeful sampling, when cases selected involve individuals, programs (organizations), events, and activities. An important finding from the pilot study is that this array of possibilities can also lead the researcher away from the study's focus. As the goal of the proposed study is to understand factors affecting affordable homeownership development in a small town, the challenge is in determining how much impact an event, or for example a neighborhood characteristic, has on the probability of development.

A perspective not included in the study is that of small towns that attempted and failed to develop affordable homeownership in their community. Early research on communities in the upstate region that had affordable homeownership developments, led to email correspondents identifying whether communities had such developments,

and if not, whether communities were exploring any other diversification strategies in affordable housing provision. Another area not included in the proposed study but discussed in the literature is the various political agendas, and specifically small towns that currently have no interest or affordable homeownership development is not as high up their list of priorities. To bring this closer to the study area, we are looking at members of the community of small towns with affordable homeownership developments. Based on the pilot study, I do not believe this study has included the views or perspectives of stakeholders not in support of these developments. The focus of the proposed study is toward identifying themes of challenges and strategies for developing affordable housing options, and not necessarily contributing to the affordable housing own versus rent debate.

Given the probable nature of how interviews are conducted due to the state of COVID-19 and social distancing, aspects of researcher observations, and the journaling of identified themes and theories was re-evaluated, as phone calls and video correspondence allows limited access to observations. I do agree that managing cognitive bias in the participants would best be conducted in the data collection process. Identifying themes and building theories in the data collection process. The themes are derived from the writing of memos or notes regarding what might have been observed in the data collection process. With the completion of the pilot study providing the platform for the testing of ideas and methods and exploring their implications, grounded theory (make observations, identify patterns/themes) may be developed and broader generalizations from the observations may be made.

Interviews are the secondary data collection strategy in this study. Semi-structured interviews are included to understand the event from the stakeholder's perspectives. Cognitive Bias will exist and cannot be prevented other than incorporating data collection methods such as grounded theory. According to the authors

discussed in this paper, the testing of research instruments is crucial to ensuring that the data collection process and artifacts collected and analyzed will generate enough sources of evidence to meet identified research objectives and goals. Another benefit to the pilot study, as discussed earlier, the pilot study serves the same function as prior research, but the benefit to a pilot study is its ability to be more focused on the proposed study's concerns and theories.

Chapter 4

Case Descriptions

The focus of this study as outlined in Figure 4.1, is on the planning and initiation, feasibility, and commitment phases to affordable housing development in small towns in the upstate region. The research only evaluates cases which have successfully completed the construction and are currently in the management and operation phases of the process. Shown in Figure 4.1 is a high-level view of the real estate development process. This process was used to detail the cases evaluated in this study.

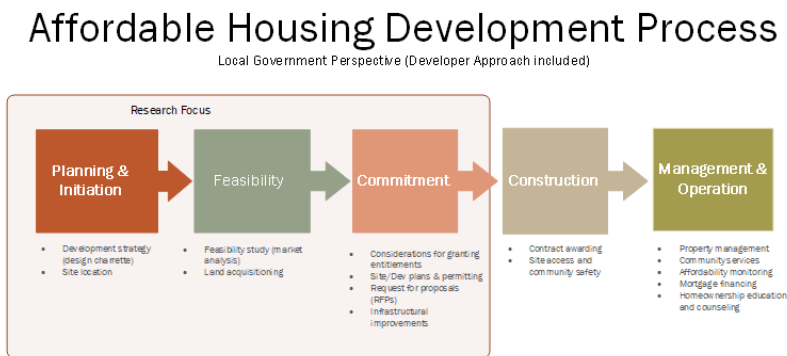


Figure 4.1: Real estate development process - high level - local government perspective (developer approach included)

Every development process and the stakeholders' involvement is unique (Coiacetto, 2001). Variation exist in the type of location, local built environment trends, building material and/or structures, zoning, cost, and land availability to name a few. As discussed earlier, this study evaluates the planning process for affordable housing development in small towns of the upstate region of South Carolina. Figure 4.2 shows the phase 1 flow of events in affordable housing development. It is to be noted that a timeline is not included, and events do not often occur in a linear setting. The diagram serves as a visual representation of the areas explored toward understanding and evaluating the housing development process for low-income households as defined in this study. The community profile information is presented in a framework that follows this process.

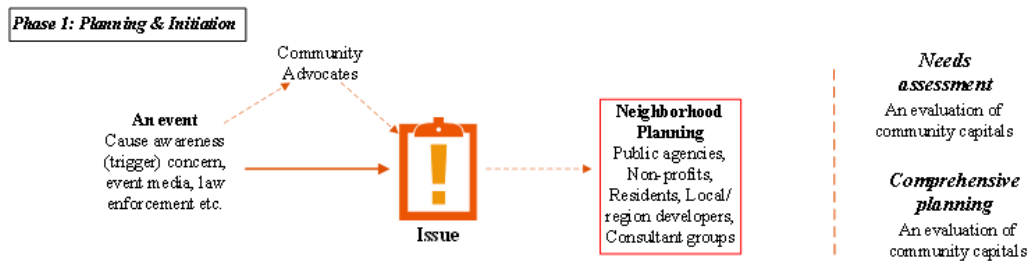


Figure 4.2: Affordable housing development process workflow - Phase 1 Planning & Initiation

4.1 Phase 1 - Planning and initiation

According to "What is planning?" (n.d), city and regional planning, are the provisions of the state of the community today, and what we want our community to be in the future. Our communities of today are a legacy of ideas, investments, and choices made in the past. Included in the outline of the cases is a brief history of

the communities that have influenced the demographic characteristics of the neighborhoods in this study. The role of the local economy, specifically the availability of employment opportunities, plays in low-income households' mobility. Wachter et al., (1974) discussed the primary labor market as one with high wages and most desirable employment opportunities, and the secondary labor market consisting of low wage, unstable, and in most cases unattractive employment opportunities. Factors especially found in the secondary labor market are job instability, frequent moving between jobs, and in and out of unemployment. These factors describe experiences faced by low-income households.

The planning and initiation phase (figure 4.2) in this study is defined as the phase in the development process associated with the identification and definition of the affordable housing development-related issues, the setting of objectives, assembling of the necessary development process stakeholders, and identifying and securing the control of a site for the development process.

4.1.1 An event - Social capitals

According to Putnam (1993), social capitals are norms, trust, and networks. These are all features of social organization that facilitate the coordination and cooperation for mutual benefit. Types of social capitals include bonding, which consist of multiple ties amongst those who share similar backgrounds or socioeconomic system class (Flora and Flora, 2007). Examples of bonding ties include class, ethnicity, kinship, gender, and other social characteristics. The other type of social capital is bridging, which stems from connections from diverse groups with singular ties. These are ties that do not include an exchange of emotion or affect. Classmates, profes-

sional colleagues, and teammates are examples of bridging (Flora and Flora, 2007). In assessing how social capitals effect community well-being, Flora and Flora (2007) state that one needs to understand the human interactions, inequalities, power differentials, and social exclusion that affects interactions. This study evaluates social capital-related activities identified in the data, that together or in a series influences awareness of an issue within the selected communities.

It is important to note that in this study, individual events may not yield direct affordable housing development need. However, a series of such events promotes advocacy and affects the need for community development through housing improvement and as this study's focus development of new affordable housing options.

4.1.2 Community Advocates

Community advocates are members of the community with the ability and desire to address issues within the community. These members of the community may also be official agents who are employed in the public sector. Community advocates can also be defined as members of the community that have sympathy or a sense of obligation for another person or group and can help beyond potential advantage or benefit from the relationship (Robison et al., 2002). Community advocates as a source of social capital provide representation of an interest group. These groups include, but are not limited to, special interest groups, faith-based groups, and local organizations.

4.1.3 Issue

This study defines the issue as the identified affordable housing related challenges in small towns being studied. Specifically, issues associated with affordable housing supply, access to affordable housing, and community development. Issues faced by cities are not necessarily limited to those listed in this study.

4.1.4 Neighborhood Planning

Neighborhood development planning, also referred to as community development, is the process of evaluating specific “community needs” within a city and the strategic utilization of community development resources to adjust planning methods to best meet those needs. Stakeholders in this process include public agencies, non-profit organizations, private (local/regional) development groups, the residents, community advocates, and third party consulting groups.

The Developer

Researching on the developer’s behavior (motivation, and decision on entering the industry, location, type of development, and timing), Coiacetto (2001) lists six types of developers in the findings. For the interest of this study, Coiacetto (2001) identified the “Means to an End” developer type, in which organizations become involved in development to further other objectives. It is, however, important to note that this is not the only type of developer that participates in affordable housing development. The types of developer for each study are identified in order to assess the developers that have been successful in developing affordable housing units in small towns of the upstate region of South Carolina.

The Contractor

This function is the role of the builder, at times independent of the developer’s responsibility. This party is a specialist in the built environment who self-performs

some of the construction requirements and/or subcontracts certain project tasks. This study identifies the developer and the contractors as different stakeholders due to the nature and incentive requirements for participating in affordable homeownership development.

The Standard State Zoning Enabling Act (SZEA), enacted by the Department of Commerce in 1922, is a federal law that acknowledges planning as a legitimate municipal practice. Zoning is the regulation of land uses and the physical development of property. Cities have the power to determine the types of zones delineated within the city limits. However, identifiable types of zones in most communities will include residential, commercial, industrial, public use, park/open spaces, and rural or agricultural land. Zoning administration is the function of reviewing proposed development plans for compliance with the city code, zoning, subdivision ordinances, and the long-range planning process such as comprehensive planning.

Strategic utilization of zoning in land use regulations enables cities to plan for future community development and is evident at a high level in official city documentation such as needs assessments reporting and/or in the overall comprehensive plan.

4.1.5 Needs Assessment

Not necessarily directly included in the development process but always an aspect of planning and community development, is a needs assessment. The needs assessment reporting is performed by the evaluation of community capitals. According to Royse et al. (2009) the needs assessment approach is crucial to strategically utilizing limited resources, as the world around us is continuously evolving and new

social and human service problems emerge. The needs assessment as identified in this study can occur in its traditional sense or only as portions conducted as city resources allow. Traditionally, the needs assessment is conducted by an outside organization that specializes in evaluation of the state of the community and provides recommendations.

4.1.6 Comprehensive Planning

The comprehensive plan serves as a guide for community growth (McBride, 2019). According to Kelly (2010) the significance of the comprehensive plan is that it is the only planning document that evaluates many different programs and accounts for both public and private land use it is carried out by local level government who frequently and directly interact with the citizens for whom they are planning.

In the South Carolina General Assembly Comprehensive Planning Enabling Act of 1994, Title 6, chapter 29 defines the comprehensive plan as an overall strategic plan that includes economic development, community facilities, land use, housing, transportation, cultural facilities, and other natural resources.

4.2 Phase 2 - Feasibility Phase

This study defines the feasibility phase (shown in figure 4.3) as the review and analysis of the probability and strategic utilization of resources in order to successfully meet set affordable homeownership development objectives. This phase, in most cases, involves the utilization of third party consulting organizations, the city staff, and residents.



Figure 4.3: AHD process workflow - Phase 2 Feasibility

4.2.1 Feasibility Study

Citing Blackmore (1990), the World Bank defines a feasibility study as the review of available options for development. Included in the findings are land suitability for intended function, and an evaluation of the environmental, social, and the financial aspects of a development. Feasibility studies are traditionally conducted in comprehensive planning updates, special projects, and a practice performed by the multiple parties involved in a public private partnership, as in the case of this study. Parties assess their risks and opportunities to meeting their objectives.

Feasibility studies are conducted through the collection of all relevant data to better understand the development sites geographic, environmental and historic context. In many instances such as feasibility studies led by the city, stakeholders are interviewed to better understand from the citizens' perspective the challenges and impact the development process could potentially pose to the community.

4.2.2 Financial Feasibility Analysis

In the financial feasibility analysis, the developer evaluates the risk-to-reward.

In Affordable housing development, the question because can we secure the necessary capital to build this development. The available capital to affordable housing development comes primarily from HOME And CDBG Funds, other financial private sector resources, land cost/property availability, infrastructural needs, and transit. The financial assistance received by each case study is documented in the community profiles.

4.3 Phase 3 - Commitment

The potential for risk in the real estate development process is present at all stages. As much as the financial feasibility analysis provides the ability to evaluate a developer’s impact before committing capital, the commitment phase (Shown in figure 4.4.) allows the stakeholders involved to proactively mitigate early identified risks or make consideration to proceed (Wiegelmann, 2012). The traditional real estate development commitment phase steps are described below; however, the development cases utilizing this process will be detailed in each case’s commitment phase process.

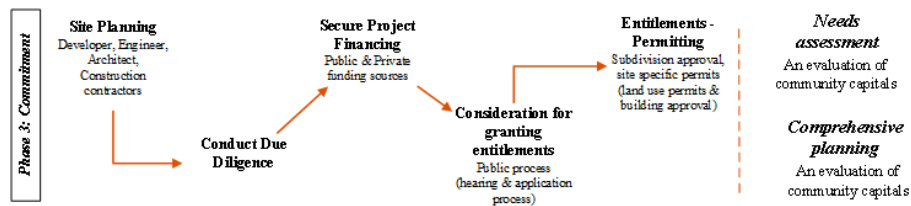


Figure 4.4: AHD process workflow - Phase 3 Commitment

4.3.1 Site Planning

In affordable housing development, as much as the city may have identified goals towards the diversification of affordable housing, the developer owns the site planning responsibilities or planning of how the property will be laid out. Site planning is the process where a landscape architect, architect, engineer, or at times land surveyor, determines where building(s), sidewalks, parking, and signs are to be located (Johnson, 2009). The development of a single site may have limited significance, however when a series of sites are developed in an area, they tend to have greater significance (McBride, 2019).

4.3.2 Due Diligence

Included in the site analysis is the evaluation of legal constraints. Other than ensuring that the site meets zoning regulations, legal constraints include legal property boundaries, easements, restrictive covenants, and deed restrictions (McBride, 2019).

Through a multiple review process, there is a step in the development application process that allows the city to show due diligence in evaluating whether a proposed development meets public standards. The title search, survey, civil engineering, entitlement's lawyer, traffic engineering, other final engineering feasibility study, grading permit, financing, and notation of parks/open space dedication requirements, if necessary, all need to be detailed in the submission of the final plat.

4.3.3 Secure Project Financing

The development stakeholders, through identified public and private funding sources, seek to secure project capital. Due to the nature of the type of developments reviewed, financing comes from sources that are aware of the type of benefits these

developments produces.

In this study, identifiable financing institutions' structures are highlighted and their ability to support the affordable housing developments in the cases selected is described.

4.3.4 Considerations for Granting Entitlements

In the consideration for granting entitlement, the community is given an opportunity to review and voice opinions towards the development. This process is referred to as a public hearing. The project is discussed with neighborhood council, amongst other considerations made by the building and safety departments. This study seeks to identify what the community-related concerns and opportunities were for the cases evaluated.

4.3.5 Entitlement - Permitting

The entitlement is the approval process for using or developing land. The entitlement process in most cases include the general plan, zoning, subdivision approval, and site specific permits (land use permits, conditional use permits, variance, design review or building approval). City council, city planning departments, and zoning boards as described earlier are all entities of the local government traditionally involved in this process.

4.4 Selected Case Studies

The identified process discussed above does not suggest that the cases evaluated in this study had areas of concern in all the steps of the process. This framework is utilized in the cross-case analysis, to help organize themes and unique strategies employed by the cases. The descriptions provided above derive from early analysis of the process used by the selected cases and literature pertaining to the real estate development process.

The cases in this study (as shown in Figure 4.3) are the city of Gaffney, Spartanburg, Anderson, and Greenwood, in the upstate region of the State of South Carolina. The remaining portion of this chapter provides an overview of the city history, planning and initiation, feasibility, and commitment phases of the affordable homeownership developments of interest to this study.

[Table: Artifacts used for each case]

4.5 City of Gaffney - Gaffney Trace Development

4.5.1 City – Background

The city of Gaffney is located 55 miles from Charlotte and 59 miles from the city of Greenville adjacent to the Interstate 85 corridor (City of Gaffney 2004 & 2015-2020 comprehensive plan). Gaffney is located in Cherokee county and is the county's most densely populated community with an estimation of a quarter of the county's population.

Gaffney originates from an 805-acre tract of land purchased by Irish immigrant

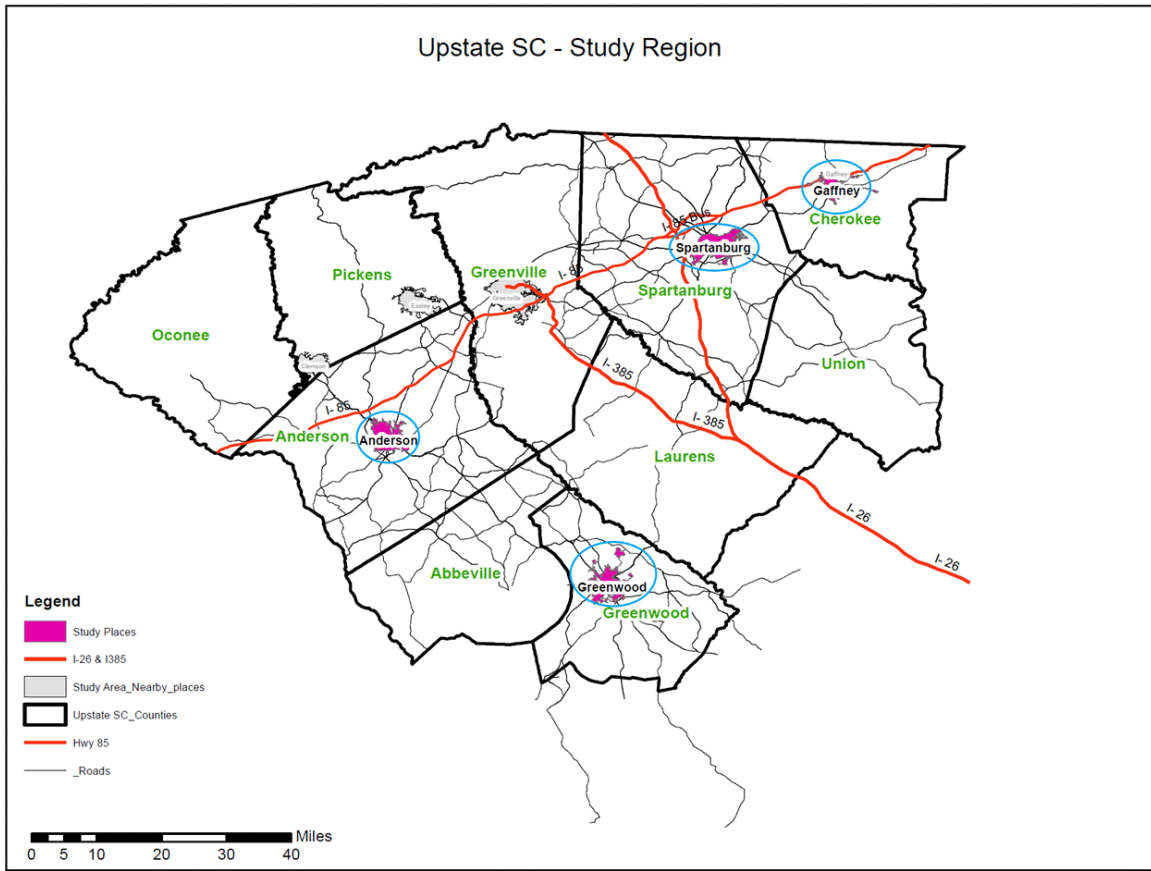


Figure 4.5: Map of study region

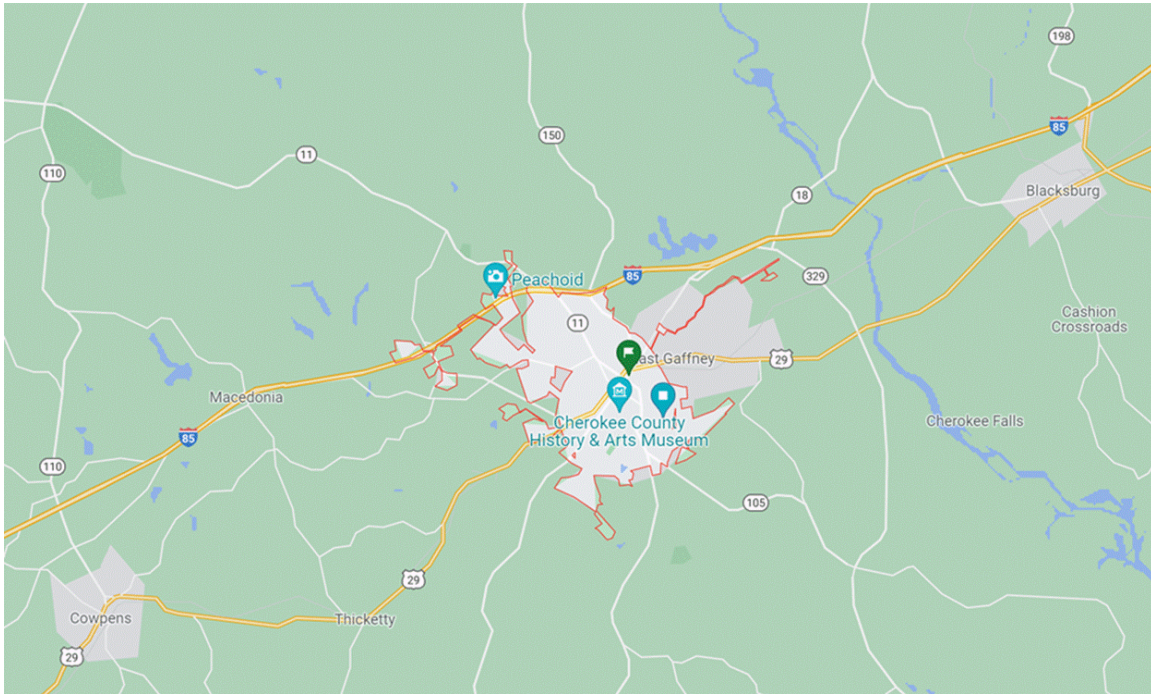


Figure 4.6: Map of the city of Gaffney - city limits(Source: Google Maps)

Michael Gaffney, in 1804 (Gaffney 2015-2025 comprehensive plan, Discover South Carolina). The City of Gaffney was incorporated in 1857. The Atlanta & Richmond Airline railway (later called the Atlanta & Charlotte Airline Railway), opened a station in Gaffney in 1879. Cotton became a major crop and Gaffney established a textile industry in 1887. According to "Carolana.com" (n.d), agriculture and specifically the cotton industry was the main employment up until 1945. Post-World War II, at the start of the diversification of industry, cotton was replaced with peaches as a major product out of Gaffney. However, the textile industry maintained its presence through the addition of dyeing, other finishing, and apparel manufacturing. During that time, the metal fabrication industry also started booming and food processing and distribution centers became major employers in the city of Gaffney.

As shown in Figure 4.8, the city of Gaffney's population has leveled and slightly



Figure 4.7: Map of the Atlanta & Richmond Airline

declined since 1970.

For the interest of this study and further identification of the city and community (neighborhood) in which the affordable housing development is located. The distribution of population by race is shown in Table 4.2. Relevant in highlighting the community capitals of Gaffney's 2010, 97.76% of Gaffney's population was predominantly white or black/African America. The city also experienced a decline of (5.86%) in total population from the year 2000 to 2010. Noted in the city's 2004 comprehensive plan was, that baby boomers (aged 45 – 59) made up a large majority of the population.

Included in the 2004 comprehensive plan (shown in Table 4.2) was the observation that the city of Gaffney had a larger percentage of black or African American population than the rest of the county, and state.

The land area in square miles for the city of Gaffney was 8.32 (2010). The

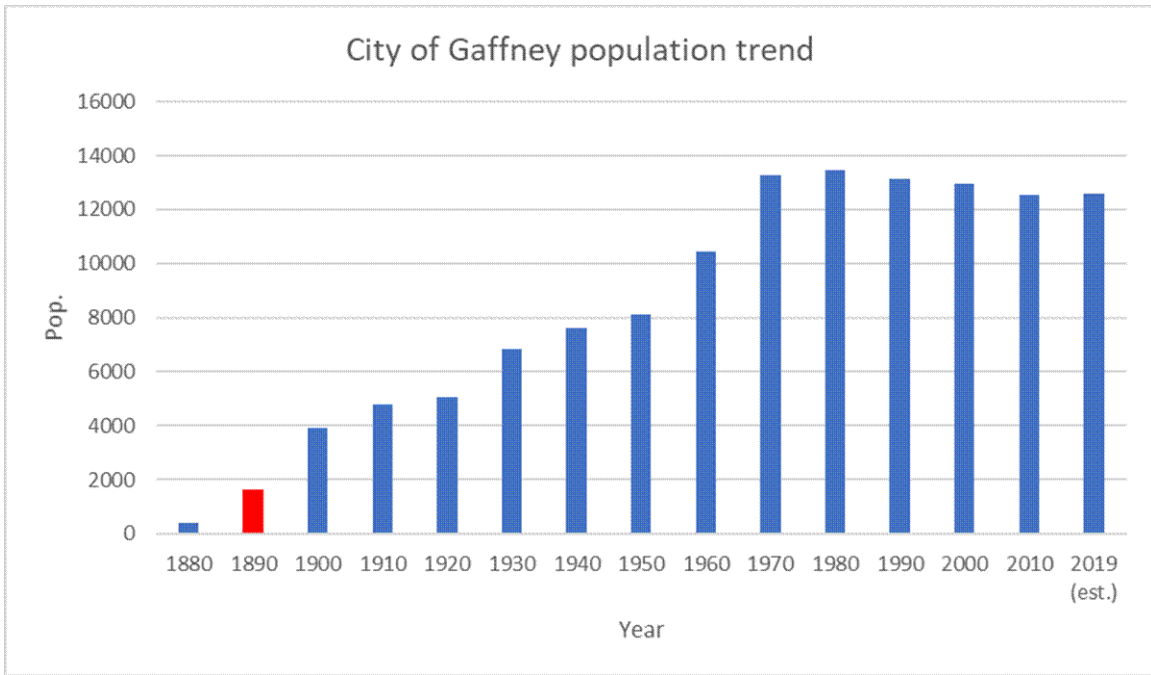


Figure 4.8: City of Gaffney population trend

Table 4.1: City of Gaffney population change 2000-2010 (Source: US Census Data)

2010 Census		2000 Census		2000-2010 Change	
Count	Percentages	Count	Percentages	Change	Percentages
12,414	100.00%	13,187	100.00%	-773	-5.86%
31	0.25%	19	0.14%	12	63.16%
108	0.87%	59	0.45%	49	83.05%
5,673	45.70%	5,745	43.57%	-72	-1.25%
11	0.09%	4	0.03%	7	175.00%
180	1.45%	129	0.98%	51	39.53%
197	1.59%	90	0.68%	107	118.89%
6,214	50.06%	7,141	54.15%	-927	-12.98%

population density for the city was 1,491.3 people per square mile (2010).

Table 4.2: Census municipal population by race and Hispanic or Latino origin, 2000
(Source: Gaffney 2004 comprehensive plan)

	White	Black or African American	Am. Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Hispanic or Latino (of any race)
<i>City of Gaffney</i>	<i>53.50%</i>	<i>44.20%</i>	<i>0.10%</i>	<i>0.50%</i>	<i>0.00%</i>	<i>2.00%</i>
Town of Blacksburg	74.50%	23.60%	0.20%	0.10%	0.10%	0.50%
Cherokee	76.90%	20.60%	0.20%	0.30%	0.00%	2.10%
ACOG Region	79.70%	16.90%	0.20%	1.10%	0.00%	2.70%
State	67.20%	29.50%	0.30%	0.90%	0.00%	2.40%

The identified economic and human capitals for the city of Gaffney in 2000, as obtained from the US census data and City Comprehensive plan noted that the largest employers/industries with hiring percentages were textile mills & textile products (13.5%), health care (7.1%), educational services (6.4%), accommodation & food services (6.3%), construction (5.5%), metal & metal products (4.5%), and food (4.2%) noted (city-data.com). The occupations with the highest percentages in the city was: other production occupations, including supervisors (9.7%), textile, apparel, and furnishings workers (8.3%), material recording, scheduling, dispatching, and distributing workers (5.8%).

(2,000 commuters (citizens of Gaffney) had to travel elsewhere for employment (Table 3)).

14.8% of the population aged 25+ have a bachelor's degree or higher educational attainment. The 2019 area median income was \$32,814 with a percentage of population living below poverty in 2019 was 25.7% and the 2020 unemployment rate was 6.1%. Noted in the 2004 comprehensive plan was that about 44% of the

Table 4.3: Worker commuting pattern for Cherokee County 2000 (source: 2004 Gaffney Comprehensive Plan)

County	Commuting to Cherokee County from Specified County	Commuting from Cherokee County to Specified County	Net Commuting
Anderson	61	31	30
Greenville	203	431	-228
Oconee	10	11	-1
Pickens	63	16	47
Spartanburg	2,029	3,937	-1,908
Region Total	2,366	4,426	-2,060

households in the city earned less than \$25,000 in annual income.

4.5.2 Planning & Initiation - Gaffney

The city of Gaffney is the county seat for Cherokee county, with a mayor-council-administrator form of government.

Community and Cultural Capitals – Identified in the 2004 comprehensive plan, they need to ensure the expansion of city services as the need to accommodate future growth arises. Amongst others community services, some of the social services organizations located in the city include the Cherokee Community Training Home, the Cherokee County Disabilities and Special Needs Board, Cherokee County Fine Arts Council, the Gaffney Community Services Center, Peach Center Ministries, Piedmont Community Action Inc., The Teenage and Adolescent Pregnancy Prevention Council and the United Way of Cherokee county. An estimated 34 churches serve the Gaffney community. Other educational opportunities available to residents are, Limestone College, The Cherokee Technology Center, Spartanburg Technical College (Gaffney satellite campus), and the University of South Carolina Upstate.

Health care services include the Upstate Carolina Medical Center, The Wal-

lace Thompson Hospital in Union South Carolina, and the Mary Black Memorial Hospital in Spartanburg. The city of Gaffney is served by its own city police and fire department. Noted in the 2004 comprehensive plan was that the city averaged over 15,000 law enforcement calls annually.

Recognized community events include: the South Carolina Peach Festival, the Ed Brown’s Championship Rodeo, and the Over Mountain Victory Trail re-enactment. A cultural goal included, the preservation of significant natural and aesthetic resources for future generations (City of Gaffney 2004 comprehensive plan).

An Event - Issue

Affordable housing related challenges exist, in the community. Identified as an issue in the 2004 comprehensive plan, the city noted that aging housing stock and infrastructure are some of the problems that need to be address. Most of Gaffney’s housing stock was built between 1950 and 1970, coinciding with the “baby boom” era.

Table 4.4: Selected housing count (total housing units) 1970 - 2000 (source: 2004 Gaffney Comprehensive Plan)

	1970	1980	1990	2000	Percent Change 1990-2000
<i>Gaffney</i>	<i>4,287</i>	<i>4,955</i>	<i>5,453</i>	<i>5,765</i>	<i>5.7</i>
Blacksburg	703	826	1,016	911	-10.3
Cherokee	11,605	14,955	17,610	22,400	27.2
ACOG Region	217,031	299,021	361,775	443,785	22.67
South Carolina	815,309	1,153,381	1,424,155	1,753,670	23.14

Due to the projected regional population and economic growth, the city of Gaffney has been facing urgency, resulting from the increase in demand for affordable housing.

The Southern Carolina Urban Land Institute (ULI) started a sustainable lead-

ership program in which professionals from different backgrounds, assess planning and development concerns in South Carolina communities (Gaffney Ledger, 2008). The article also noted that Gaffney was selected as one of 6 towns in which representatives from the program visited the city to discuss concerns. The letter that then Gaffney Mayor Henry Jolly wrote stated that, much of Cherokee county's housing growth has occurred outside city limits in unincorporated areas. The mayor expressed affordable housing as a need, the addition of new homes into the city's historic district while protecting the character and integrity of the neighborhoods and bringing housing opportunities into the downtown area. A vision session was hosted in which members of the community were invited to offer suggestions of their own.

In the final report, the recommendations published by ULI for the city of Gaffney were: 1) the creation of a downtown residential development strategy, 2) creating a retail strategy and recruitment program, 3) establish incentive program for economic development, 4) develop an arts and cultural strategy promoting the southern culture, small town atmosphere, and slow pace of life, and 5) marketing Gaffney.

In the recommendations for establishing incentive programs the panel also suggested the utilization of the Low Income Housing Tax Credit program and develop a relationship with the South Carolina Housing Finance and Development Authority (SC HFDA) and direct projects to this agency and support the necessary applications for tax credits.

Comprehensive Plan

The city's early comprehensive planning efforts were facilitated by the Appalachian council of governments. Included in the city 'five-year consolidated plan' – priorities were, housing goal 1: protect and maintain existing supply of quality housing and residential environs, with action (strategy) to meet this goal noted as,

adopting policy to deny rezoning property posing threat to sustainability of quality neighborhoods and residential environs. In Housing goal 2: the city noted the need to improve safe, habitable conditions of all substandard housing and residential areas. One of the strategies discussed in achieving this goal was, through the provision of technical and financial assistance to homeowners and landlords to help upgrade substandard dwellings through use of; USDA Single-family housing loans and grants, rural housing direct loans, rural repair and rehabilitation loan and grants.

4.5.3 Feasibility - Gaffney

-

United Housing Connections, one of Nehemiah's longtime partners, had purchased a tract of land next to a Section 811 development they completed for persons with mental illness (Nehemiah CRC archives). They asked Nehemiah to purchase the land from them with the intention of creating housing for persons with mental illness, formerly homeless families, and other low-income families (Nehemiah CRC archives). The Nehemiah community revitalization development group was established in 1993 and has helped develop over 1,500 residences throughout South Carolina (Benson, 2018). When the developer started, their focus was on building for people with mental illnesses and later started building rental housing for low-income households (Hughes, 2017).

Nehemiah used a combination of HOME, Housing Trust Fund, financing from Carolina First Bank, and the Affordable Housing Program of the Federal Home Loan Bank of Atlanta (FHLB) to complete the development (Nehemiah CRC archives).

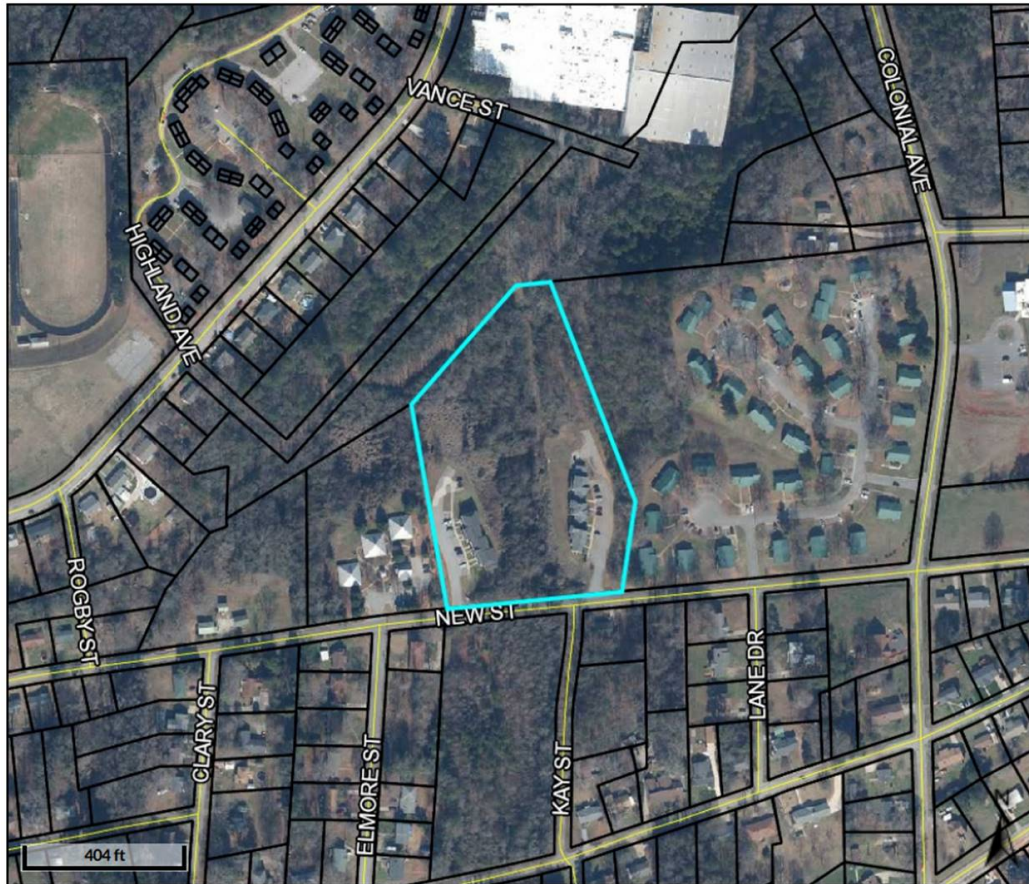


Figure 4.9: Gaffney Trace development land (Source: Cherokee County SC Records archives)

4.5.4 Commitment - Gaffney

-

The Stakeholders involved include an architect, engineer from both the city and the developer, and landscape architect, all dealing with, location of the built structure on the site, the evaluation of infrastructural, access to property, sidewalks, parking, and signage amongst others.



Figure 4.10: Gaffney Trace site location (Source: Google 2008 street view)

Shown in figure 4.13 is the timeline for the Gaffney Trace development.



Figure 4.11: Gaffney Trace Affordable Homeownership development (Source: Google 2019 street view)

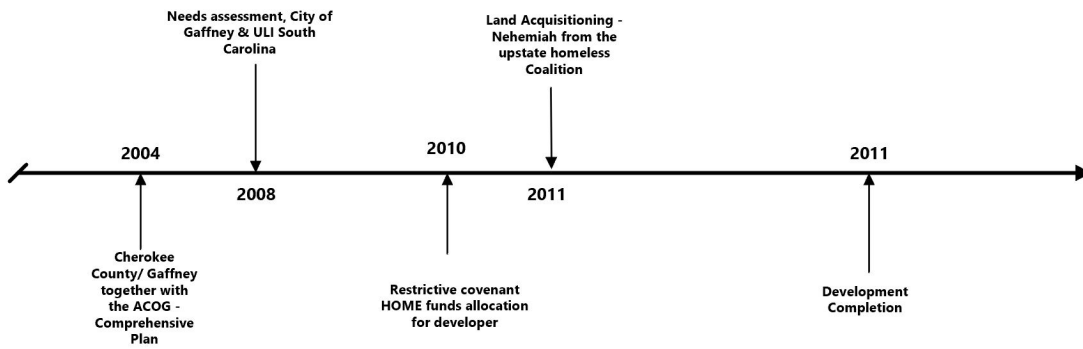


Figure 4.12: Gaffney Trace - Development Timeline

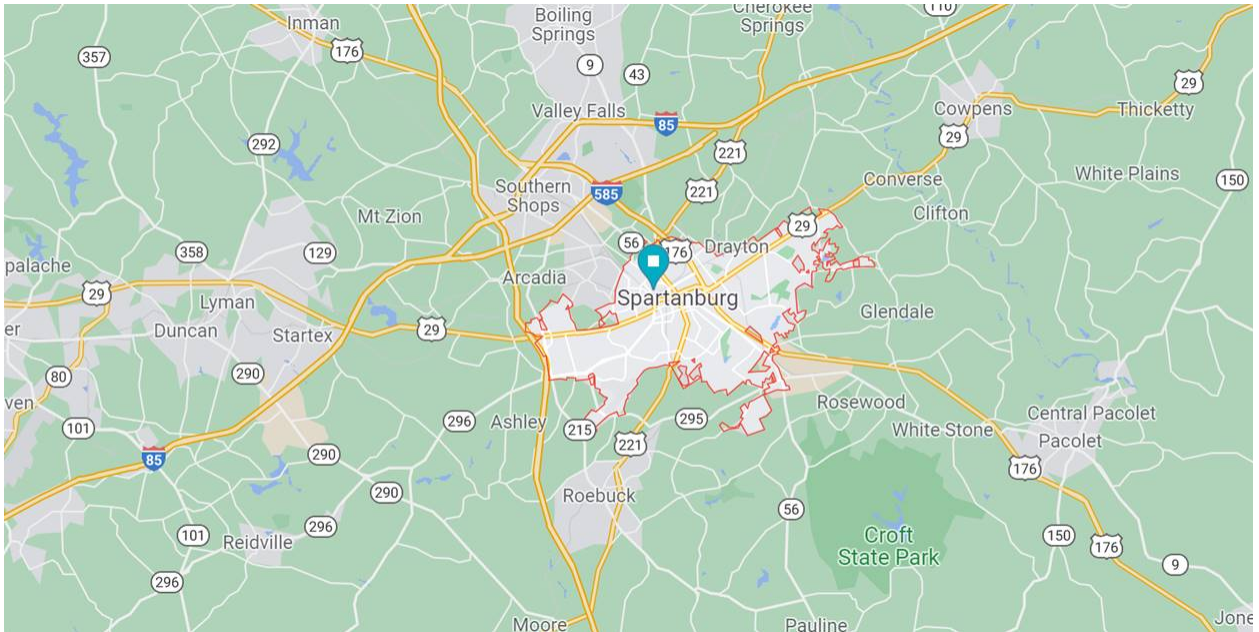


Figure 4.13: Map of the City of Spartanburg - city limits

4.6 City of Spartanburg - Brawley St. Development

4.6.1 City – Background

Spartanburg was named after a local militia called the Spartan Regiment, who helped win the battle of Cowpens in the revolutionary war. It was founded as a “Courthouse Village” for frontier disputes. In the 1800’s local Spartanburg and neighboring town’s farmers sold their goods in Morgan Square. It was later nicknamed the “Hub City” because Spartanburg had many railroad lines that met in the city.

From 1891 to 1936 7 known street railways were operational in the city of Spartanburg. Numerous organizational changes and restructuring the local railway industry, like many towns during the time, was faced with the requirements to adapt

to the evolution of the transportation industry. Morgan square was demolished by 1940 and made way for automobiles and the development of new roads.

Shown in Figure 4.14, the city of Spartanburg experienced its initial major spike in population of 201.20% from 1870 to 1880, and after decades of steady increase in population a decline in in population starting in the 1980s.

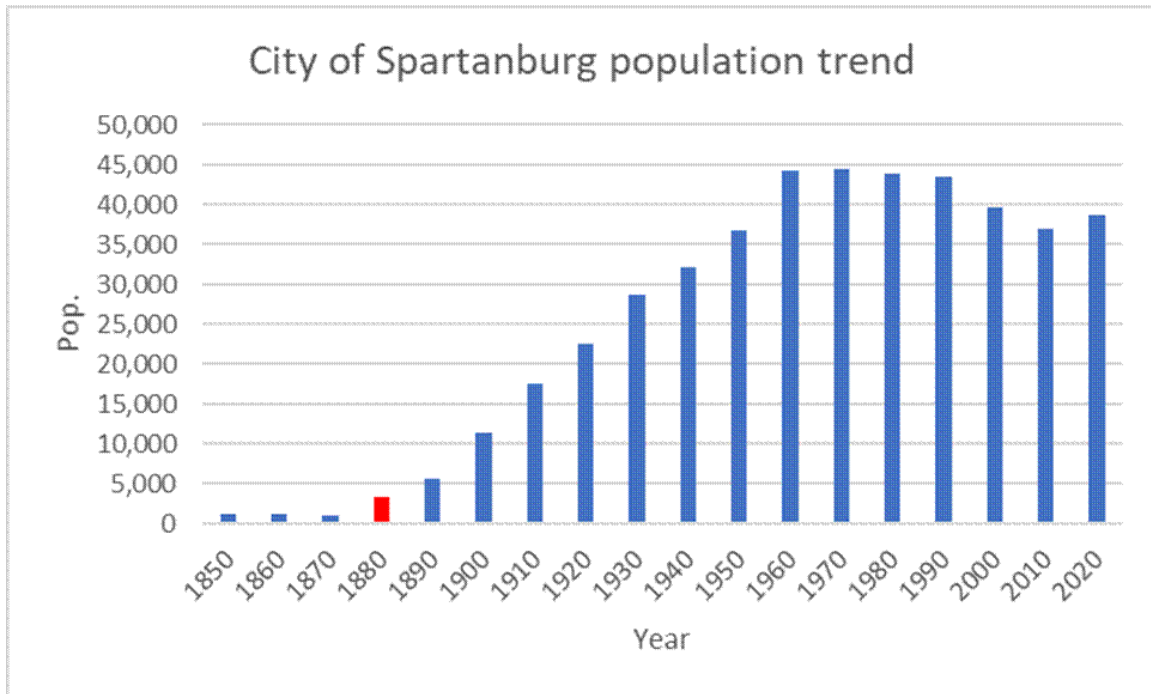


Figure 4.14: City of Spartanburg SC population trend

As shown in Table 4.5, the city of Spartanburg overall continued experiencing a decline in population up until the end of 2010. A majority of the makeup of the population was ‘white alone’ and ‘black or African American’. A decline in population from both races can also be identified in Table 4.5, between the year 2000 and 2010.

The land area in square miles for the city of Spartanburg was 19.88. The population density for the city was 2066.3 people per square mile. The economic and human capitals for the City of Spartanburg (2000 US census; Spartanburg compre-

Table 4.5: City of Spartanburg population change 2000-2010 (Source: US Census Data)

Spartanburg, SC	2010 Census		2000 Census		2000-2010 Change	
	Count	%	Count	%	Change	%
Total Population	37,013	100.00%	39,950	100.00%	-2,94	-7.35%
Population By Race						
American Indian and Alaska native alone	80	0.22%	73	0.18%	7	9.59%
Asian alone	667	1.80%	537	1.34%	130	24.21%
Black or African American alone	18,255	49.32%	19,657	49.20%	-1,402	-7.13%
Native Hawaiian and Other Pacific native alone	14	0.04%	22	0.06%	-8	-36.36%
Some other race alone	466	1.26%	307	0.77%	159	51.79%
Two or more races	654	1.77%	381	0.95%	273	71.65%
White alone	16,877	45.60%	18,973	47.49%	-2,096	-11.05%

hensive plan) noted that, the largest employers/industries with hiring percentages were educational services (11.5%), accommodation and food services (9.6%), health care (8.9%), textile mills and textile products (5.4%), construction (5.0%), professional, scientific, technical services (4.0%), and administrative, support and waste management services (3.9%). The occupations with the highest percentages in the city as titled were other production occupations, including supervisors (5.7%), building and grounds cleaning and maintenance occupations (4.9%), other management occupations, except farmers and farm managers (3.8%), material recording, scheduling, dispatching, and distributing workers (3.7%), other sales and related occupations, including supervisors (3.3%), retail sales workers, except cashiers (3.2%), and preschool, kindergarten, elementary, and middle school teachers (3.1%).

In the City of Spartanburg 84.9% of the population aged 25+ have a high school or higher educational attainment, however only 29.9% have a bachelor's degree or higher. The 2019 area median income was \$42,354. The percentage of the population living below poverty in 2019 was 23.3%, and the 2020 unemployment rate was 5.9%. According to a 2014 goupstate.com article, discussing the state of the city of Spartanburg and the five-year consolidated plan, 26% of Spartanburg residents live under the poverty line, with 17% earning less than \$10,000 annually.

4.6.2 Planning and Initiation - Spartanburg

Noted in Spartanburg's 2013-2017 consolidated action plan was the fact that the county held eleven public hearings prior to the development of the plan to receive citizens input, and all meetings are summarized in the Citizen Participation Section. Amongst other efforts, the Spartanburg County planning department, public works department, environmental enforcement department, and county-appointed

committees for HIV/AIDS, elder abuse, and disabilities and special needs are all organizations on which the city leaned on for data to complete a consolidated action plan for the city of Spartanburg.

An Event - Issue

The issue is the identified affordable housing related challenges in the community: High crime rate, drug abuse, blight, disinvestment in the Northside Community (Interview – City Planning department, NDG). In one of the public hearing meetings held in 2012 as a part of the process for drafting the 2013-2017 consolidated action plan meetings, among other concerns, a predominantly Black/African American community expressed the lack of services available in their geographic location.

In an interview with GoUpstate.com, Mr. Livingstone, the city of Spartanburg neighborhood service director, noted a question very important to understanding development challenges faced by many communities in South Carolina. He stated, “The question we’re trying to answer is how do we make it attractive for developers to want to come back and build in the city now that the recession is over?”

The city and members of the Northside neighborhood expressed concern about the increase in crime rate and undesired living standards. In an interview with a resident and community leader in the Northside, the interview participant stated that “. . . It was crime, no lights, no respect for community like with litter everywhere and then the fussing and fighting, shooting, killing, drugs all of those were issues in this community.”

In a 2016 GoUpstate newspaper article the author noted that according to the U.S. Census 2010-14 American Community Survey, in Spartanburg, there were 18,390 housing units, of which 7,782 were owner-occupied and 7,550 were renter-occupied. The remaining 3,058 were vacant. Spartanburg was impacted heavily by the 2009 recession, mostly on the Northside of the city. According to the then-community

services director Mitch Kennedy, cited in the newspaper article, a large number of properties were foreclosed and many others boarded up, abandoned, or condemned. The Northside Development Group chairman and former mayor of Spartanburg also noted that the need for housing is huge in the city of Spartanburg. “Neighborhoods that were once good back in the 30s . . . but now the houses are old” was an observation made by a developer during the interviews for this study.

Using Graaskamp’s real estate process diagram discussed in earlier chapters, the Northside neighborhood needed a sociological perspective in addressing some of the existing challenges in the community, associated with the space users and the existing social system of the neighborhood. The improvements in neighborhood characteristics and redevelopment interest provided a gateway to addressing housing related needs for the city of Spartanburg and specifically the Northside.

Needs Assessment

The Northside community historically was known for concentration of poverty and its associated challenges. It was the city, active stakeholders, and the community that collaborated and planned for a better future for the Northside community. According to a series of articles posted in the Spartanburg Herald-Journal, people such as the late Spartanburg native and Atlanta banker Hugh Chapman, who worked on the East Atlanta – East Lake Village development, influenced the direction the Northside community has been heading in Spartanburg.

The Northside community in Spartanburg has been known as the lower income neighborhood in the city, with many slum properties concentrated in the neighborhood. It is important to note the Northside Development Group (NDG) and their efforts towards revitalizing the community has been in partnership with the city of Spartanburg and numerous other vested stakeholders.

Comprehensive Plan

The city of Spartanburg's five-year consolidated plan priorities include the removal of slum and blight, affordable housing development for ownership opportunities, owner occupied housing rehabilitation, infrastructure expansion and improvement, code enforcement and rental rehabilitation, construction and expansion of community facilities, financial literacy training, first-time home buyer education, workforce development and training, and the promotion of fair housing.

Neighborhood Planning

An assessment and strategic organization of development efforts for a subset of a community. The Northside Community and the formation of the Northside Development Group (NDG) have assisted redevelopment in the community tremendously. Prior to resources being channeled to this area, little to no developer interest was there for potential partnership and community revitalization. It was the collective efforts of the city, NDG and other organizations/stakeholders, and the local community members, hosting charrettes, i.e., discussing community perspectives on ideal development strategy that has made affordable rental and homeownership development possible in the Northside Community of Spartanburg. The city also over a period of time facilitated neighborhood infrastructural improvements in order to better position the Northside community for future developments (Interview – NDG).

The city of Spartanburg in collaboration with the Northside Development Group and other stakeholders in the community worked towards neighborhood revitalization, and for the past 2 decade the main focus was on reducing crime and clearing the abandoned lots. The Northside Development Group was established with the focus of improving the Northside community, and with financial support acquired a majority of the available land in the Northside Community, with the intent to redevelop the area. According to NDG leadership their goal is to not only redevelop the neighborhood but also ensure strategic planning processes and land uses to ensure

that the community maintains its identity and functionality for its residents. The NDG goals include mixed use developments and ensuring that low-income housing developments do not look any different to developments designed for higher income groups in the area. The group does not intend to cluster affordable housing developments in one area; according to NDG in their experience, clustering has led to little success in ensuring a vigorous and thriving community.

The Northside Voyagers is a resident leadership group from the north side of Spartanburg, leading various community-based projects such as elderly care, neighborhood cleanup parties, food outreach, and youth development. The group also collaborates with the Northside Development Group and other partners and believes in an all-inclusive community dedicated to prosperity and empowerment through partnerships.

In collaboration with the city, NDG used funding from the South Carolina State Housing Finance and Development Authorities to finance the Neighborhood Initiative Program (NIP), to assist in the stabilization of communities by removing slum properties. These were properties that had been abandoned for a long time and were, according to the NDG, hot spots for crime.

4.6.3 Feasibility - Spartanburg

Through Long range planning efforts, the renovation/ demolition of abandoned houses was used as a strategy necessary to accessing land suitable for the type of development within the community (Interview – City Planning department, NDG).

According to the NDG website project’s page, “Although the NIP program has ended, NDG continues to partner with the City of Spartanburg to help eliminate hazardous properties by utilizing alternative funding.” Funding sources including CDBG

and contributions from donors. Securing capital investment from multiple sources (public, private), NDG purchased various private properties experiencing outlined under ‘issue’ of undesired community characteristics (Interview – NDG).

4.6.4 Commitment - Spartanburg

Site planning is the design and review of city zoning regulations prior to obtaining approval from the city council or planning board to proceed with development. Various NDG sites were identified for different community uses. Development phases were established for example multifamily homes, single family homes, and public use sites and property to be sold for mixed development (commercial and rental spaces, etc.).



Figure 4.15: Brawley Street Model Block Rental and Homeownership Homes (Source: Spartanburg Herald Journal)

Continuing with NDG goals, the Brawley Street model block development has a mix of rental and homeownership units to promote a mix of household types, and

potentially establish progressive living conditions for the residents. The NDG has led all efforts to ensure that developments meet the city’s land use and zoning regulations.

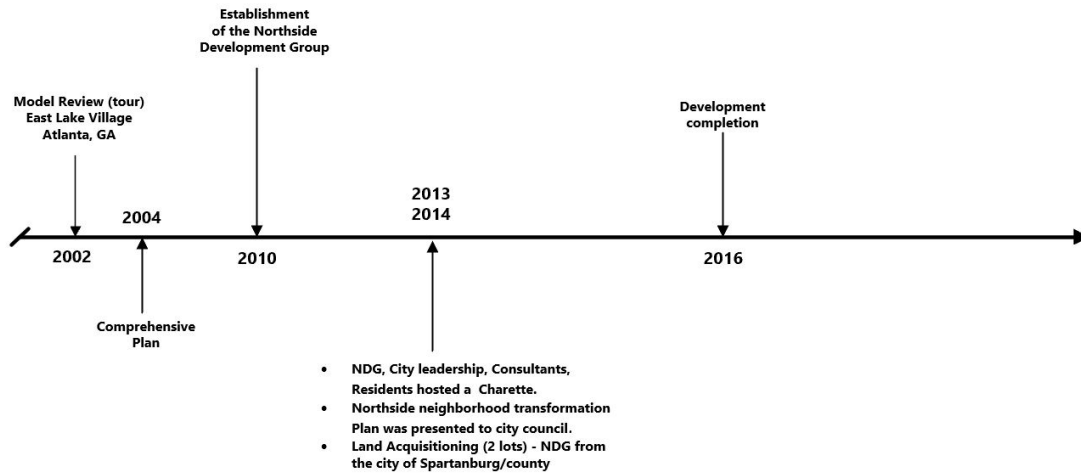


Figure 4.16: Brawley Street Block - Development Timeline

Evident in the timeline of events shown in figure 4.17, the Northside redevelopment process in Spartanburg took a long time. Noted in the interview with the NDG was a comment stating "We are not ready to implement the plans we have for the Northside" noted in the timeline is events based on records, not including early planning meetings years prior to the establishment of the Northside Development group. It is also important to note that other developments had taken place in the Northside and this was not the first development, it was however a development that met this study’s inclusion criteria. Other developments as a part of the Brawley street block plan were completed later.

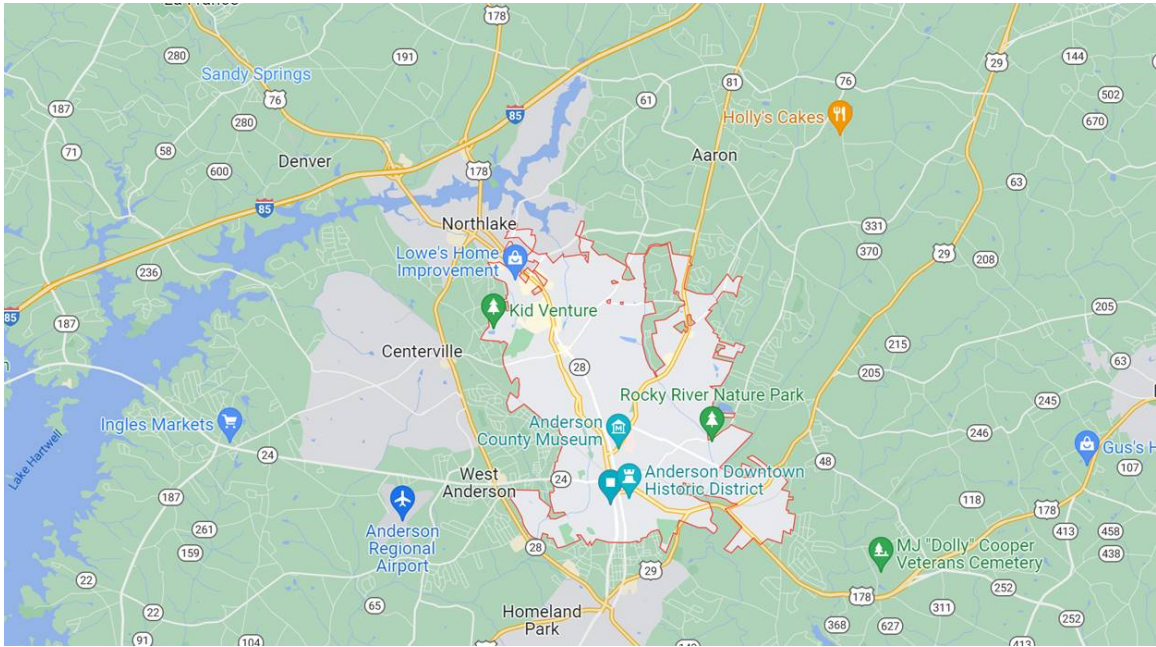


Figure 4.17: Map of the City of Anderson - City Limits

4.7 City of Anderson - Mc Cully Place development

4.7.1 City – Background

The city was named after General Robert Anderson, a revolutionary War hero originally from Virginia. General Anderson came to South Carolina to help his friend Andrew Pickens to survey some land. The city was founded in 1826 and incorporated in December 1833. The city of Anderson is located adjacent to the interstate 85 corridor to which much of its economic growth can be credited.

Sciway.net discusses the area as once home to the Cherokee Indian, which was ceded to the state in 1777, and soon after, Scotch-Irish settlers came to farm in the area. Anderson was noted as a leader during the industrial boom in the

1800s. In the period between 1880 through 1910, as the county saw a steady increase in population, Pelzer Manufacturing company was established and created the “mill town” (Anderson County Comprehensive plan, 2016). Also later known as the Electric City, Anderson got its nickname in the late 19th century when it became the first city in the south to make use of long-distance cables to carry electricity generated from hydroelectric power plants. As a result, the city of Anderson was the first city in the south to have an unlimited supply of electric power, and the world’s first electricity operated cotton gin, in 1897.

According to Sciway.net, together with being the world’s first cotton gin, the city of Anderson boasted electric streetcars, and streetlamps. Anderson county also established a rail line to Starr in 1884, and a few years later the connection of the rail line from Charleston to the upcountry was completed. According to the Anderson County Comprehensive plan of 2016, in the mid 1970s the State of South Carolina started attracting foreign investment to build headquarters in the state due to desirable climate conditions, low wage rates, and the lack of labor unions. The impact of presence of international firms (such as Michelin on the Interstate 85) is also seen in the city of Anderson’s population trends in Figure 4.18. The impact of developments along the interstate 84 corridor are also influencing projects of growth in local developments in Anderson County.

The city of Anderson also seen an increase in some other race alone population change from 2000 to 2010 (Table 4.6). Most of the city’s population in 2010 was white (61.39%) followed by Black or African American with 33.57% of the population.

The land area in square miles for the city of Anderson was 13.8, and the population density for the city was 2,000 people per square mile.

The economic and human capitals for the city of Anderson according to US census data (2000), noted that the largest employers/industries were health care

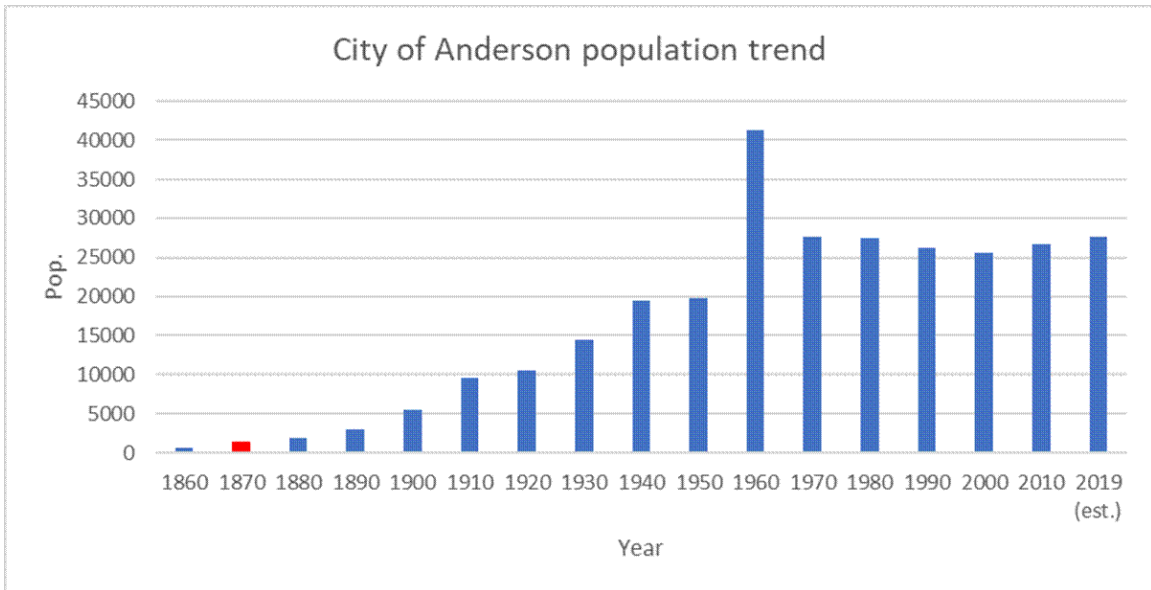


Figure 4.18: City of Anderson population trend

Table 4.6: Census municipal population by race and Hispanic or Latino origin 2000 - 2010

Anderson, SC	2010 Census		2000 Census		2000-2010 Change	
	Count	%	Count	%	Change	%
Total Population	26,686	100.00%	25,706	100.00%	980	3.81%
Population By Race						
American Indian and Alaska native alone	72	0.27%	55	0.21%	17	30.91%
Asian alone	260	0.97%	205	0.80%	55	26.83%
Black or African American alone	8,959	33.57%	8,765	34.10%	194	2.21%
Native Hawaiian and Other Pacific native alone	5	0.02%	10	0.04%	-5	-50.00%
Some other race alone	456	1.71%	178	0.69%	278	156.18%
Two or more races	552	2.07%	304	1.18%	248	81.58%
White alone	16,382	61.39%	16,189	62.98%	193	1.19%

(12.4%), accommodation & food services (8.0%), Educational services (7.9%), textile mills & textile products (6.4%), construction (5.5%), public administration (3.5%), and finance & insurance (3.2%). The occupations with the highest percentages in the city was as titled, other production occupations, including supervisors (4.8%), other sales and related occupations, including supervisors (4.3%), retail sales workers, except cashiers (4.0%), textile, apparel, and furnishings workers (3.8%), building and grounds cleaning and maintenance occupations (3.7%), other management occupations, except farmers and farm managers (3.7%), and material recording, scheduling, dispatching, and distributing workers (3.3%).

In the City of Anderson 83.3% of the population aged 25+ have a high school or higher educational attainment, however only 23.9% have a bachelor's degree or higher. The 2019 area median income was \$35,618, a 22% increase compared to \$27,716 in 2000. The percentage of the population living below poverty in 2019 was 22.4%, and the 2020 unemployment rate was 7.9%.

4.7.2 Planning and Initiation - Anderson

The planning and initiation phase is the defining of the affordable housing development related issues, setting of objectives, assembling of the necessary development process stakeholders, and identifying and securing the control of a site for the development process. In a 2009 letter to residents of Anderson, South Carolina included in the neighborhood revitalization implementation plan, former mayor Terence V. Roberts wrote, "One of the city's major initiatives for 2009 was neighborhoods and housing...Because where slum and blight are replaced with affordable, quality housing, thriving businesses, attractive green spaces, lively parks... then pride in community and civic involvement become the standard."

An Event - Issue

In an article published by the Independent Mail (2019) Anderson County has contributed \$550,000 to demolish 125 substandard or blighted homes, another 130 homes were on the list that needed to be demolished. The Anderson Neighborhood task force established in 2009 identified the Mc Cully Street neighborhood as one of the communities that was higher priority in need of revitalization.

In a 2019 Newspaper article written by Pierre for the Anderson Independent Mail, Anderson County sheriff Chad McBride stated that, “It’s not just an eyesore, but those structures [blighted housing] easily become hubs for crime”. The Sheriff also further noted “. . . once that home [blight] is rehabilitated or demolished, crime decreases and quality of life for the neighbors improves.” The use of city owned land such as the case of the development on Mc Cully Street is a very tangible outcome to providing households affordable housing, Erica Craft City of Anderson’s director of community development also further noted that this process can be slow and costly.

Blighted property is private land, however when housing conditions are not addressed, they start to impact the overall community. The Anderson County building and codes manager stated that one has to do their due diligence to find the owners (in some cases the owner could have died, moved out of state, or at times an act of nature could have caused damage to the structure) in order to address the issues to limit the amount of county resources utilized on private property.

The registration of blighted property in Anderson County, begins with community input (petition with at least 5 signatures). The county sends an inspector to determine if the property qualifies as substandard. Noted by Pierre (2019) was that a dilapidated appearance doesn’t justify a house to make that list. The county building and codes manager noted that the housing they deal with normally have been abandoned for a while. At the later end of a recession the need for the construction

of quality, affordable single-family housing was a challenge and not considered a great idea (Nehemiah CRC Project Archives).

Neighborhood Development Planning

Noted in the 2008 city of Anderson Strategic plan, was the need for the establishment of a task force in order to assess and accomplish neighborhood revitalization goals. The task force comprised of community leaders, school district representatives, religion organization leadership, Anderson Housing Authority staff, AnMed Health, Habitat for Humanity and local university faculty. Neighborhood groups also represented at the meetings include the Alphabet streets community group, Eastside Concerned Citizens Neighborhood Group, Eastside Anderson Alliance, Reed Street Volunteers for Progress, The Sleepy Hollow Neighborhood Group, Southeast Anderson Community Task Force, and Westside Community Coalition. Amongst other subjects, discussions regarding grass root efforts to improve their neighborhoods was also facilitated within the various groups.

One of the outcomes of the task-force was the evaluation of the state of the different neighborhoods in the city and the development of a decision-making matrix. As seen in Figure 4.19, the planning sectors (1-11) represents the different neighborhoods, and the building conditions, infrastructure, occupancy, vacant lots, crime, population /household trends, risk score, loan rate, owner occupancy changes, neighborhoods with short term development potential, and aging population are all variables used by the task-force in their analysis of the state of these neighborhoods. The scores ranged from 1 to 10, with a 10 defined as assessment criteria with greatest concern. The neighborhoods with the highest total score were designated as the focus area neighborhoods.

Noted in the task force report was that there were four levels of community

DECISION MAKING MATRIX: CITY OF ANDERSON, SC/NEIGHBORHOOD REVITALIZATION IMPLEMENTATION PLAN												
Planning Sectors	Bldg. Conditions	Infrastructure (1)	Occupancy	Vacant Lots	Crime	Pop/ Household Trends (1)	Risk Score	Loan Rate	Owner Occupancy Changes	Neighborhoods w/ Short-term Development Potential (2)	Neighborhoods w/ Aging Population (2)	Total Score
Sector 1	3	3	1	1	1	1	7	7	3	1	7	35
Sector 2	3	3	2	5	5	2	9	9	7	5	5	55
Sector 3	8	8	9	7	10	9	10	10	10	8	3	92*
Sector 4	8	8	9	9	10	9	10	10	10	9	3	95*
Sector 5	1	1	1	1	1	1	1	1	3	1	7	19
Sector 6	3	3	1	1	3	1	1	1	3	1	7	25
Sector 7	5	5	7	6	7	7	8	8	7	5	5	70*
Sector 8	10	10	10	10	10	10	10	10	10	9	1	100*
Sector 9	1	1	1	1	1	1	1	1	3	1	7	19
Sector 10	1	1	1	1	4	1	1	1	3	1	7	22
Sector 11	5	1	7	7	4	7	8	8	8	6	3	64

(1) Did not have complete data for full analysis
(2) Lowest Numbers = Least difficult for short-term development; Highest Numbers = Most difficult short-term development
(3) These are guesstimates based on location of housing projects because they typically have more children in these areas. The lowest the number, the more youth.
* Sectors selected as Focus Neighborhood Areas

Figure 4.19: Task-force decision making matrix (Source: Anderson Neighborhood Revitalization implementation plan 2009)

participation utilized when identifying the issues and developing goals and strategies necessary to achieve them: (1) community input meetings, (2) SWOT analysis workshops/capacity building, (3) key stakeholder interviews, and (4) the housing task-force project management team.

The Neighborhood Initiative Program was established to stabilize property values and prevent future foreclosure in strategically targeted areas. Their method to stabilizing property values was through the removal and greening of blighted housing. NIP also serves as an advocate to these communities promoting redevelopment and revitalization of areas experiencing blight and decline and preserving existing neighborhoods. According to the program’s purpose statement, NIP is a joint venture of the South Carolina State Housing Finance and Development Authority (SC HFDA), the South Carolina Housing Corporation (SCHC), financed or made possible by the U.S. Department of Treasury. In 2011, the city of Anderson requested the Nehemiah CRC to assist in developing a subdivision (Nehemiah CRC project archives).

Comprehensive Plan

The Community Development Department has a primary mission of, Improving the quality of housing for low to moderate income persons, increasing home ownership opportunities for low to moderate income persons, promoting fair housing, improving public facilities in low to moderate income areas, and stimulating the local economy through the expansion of employment opportunities

4.7.3 Feasibility - Anderson

The city of Anderson utilized city-owned land and was willing to sell to a non-profit (Nehemiah CRC archives). Because of the city's set goal to proactively provide access and safe affordable housing to its residents and residents of the area recognized as a critical development region, an evaluation of land suitability was conducted and planned to maintain the existing community identity.

4.7.4 Commitment - Anderson

Site planning is the design and review of city zoning regulations prior to obtaining approval from the city council or planning board to proceed with development. As noted above, in 2011 the city of Anderson approached Nehemiah to assist in the development of a new subdivision on Mc Cully Street. The land was city-owned and the city was willing to sell to a non-profit. "We had already built several houses. . . we worked hand in hand with the city of Anderson," according to an interview with Nehemiah CRC.

Shown in figure 4.23 is the McCully Street development timeline. As noted earlier, the dates on the timeline reflect official documentation of events, it does not represent discussion and planning meetings that occurred in between milestones



Figure 4.20: Mc Cully Place Anderson SC Site location (Source: Google 2008 street view)



Figure 4.21: Mc Cully Place Affordable Homeownership Development (Source: Google 2014 street view)

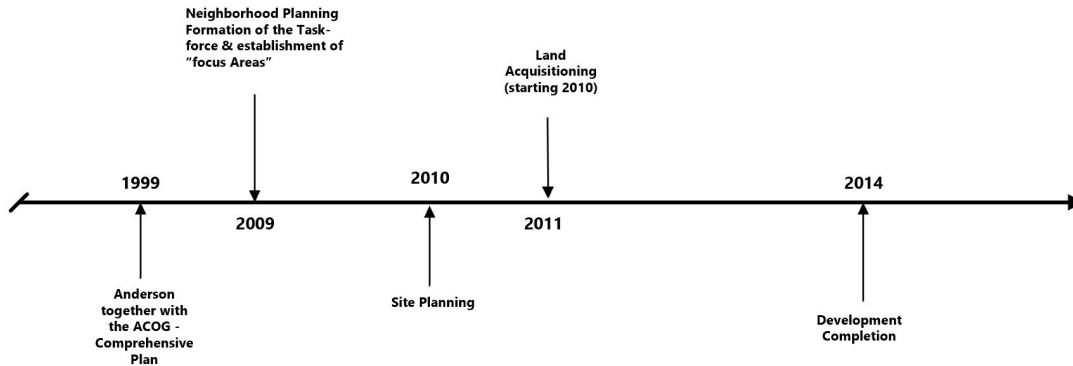


Figure 4.22: McCully Street - Development Timeline

achieved in the process. Land acquisition occurred over a period of time, ensuring that ownership of all parcels was secured prior to submitting final plan and beginning the construction phase of the development.

4.8 City of Greenwood - Mathews Place development

4.8.1 City – Background

Noted in the Greenwood County 2011 comprehensive plan, the area was inhabited by Native Americans and the Europeans settled in the region mid-18th century. The city of Greenwood was developed around “Green Wood” plantation which was owned by John McGehee in 1824.

From the construction of the first railroad in 1852, the city of Greenwood was incorporated in 1857, and two rail lines were added in 1882 and 1890. Agriculture

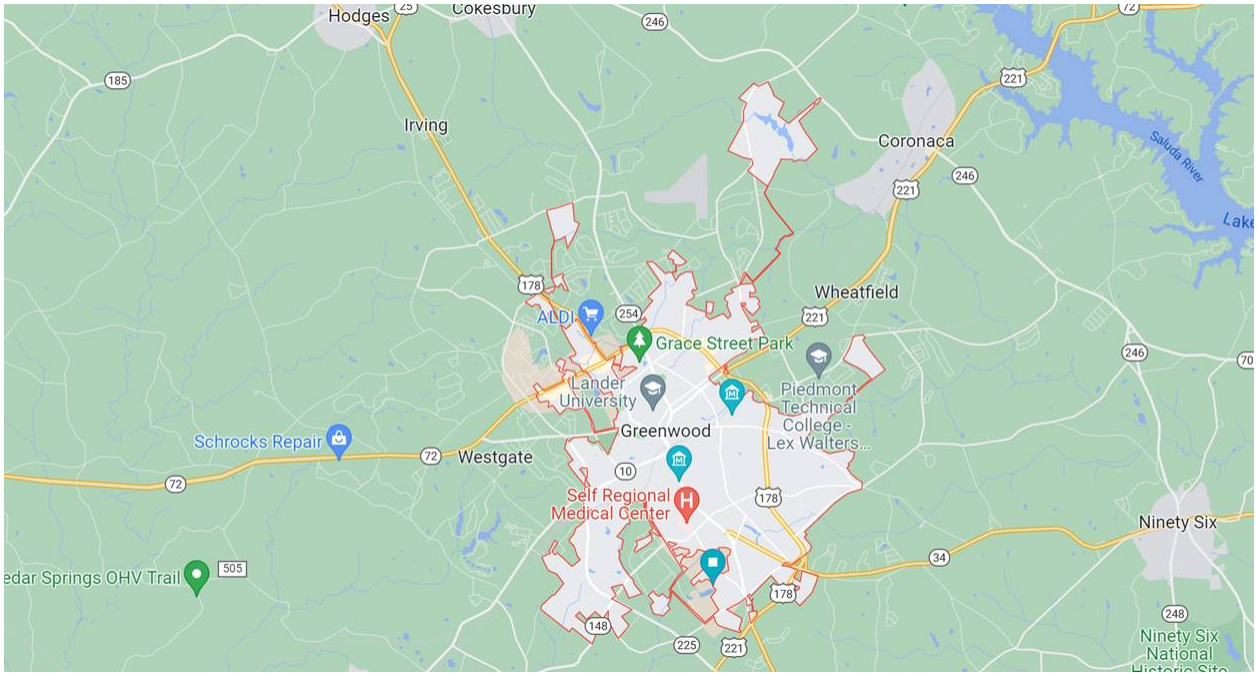


Figure 4.23: Map of the City of Greenwood - City Limits

and the textile industry influenced a spur of growth and development starting with a 264% spike in population from 1880 to 1890. An average 24% population increase is seen up to 1970 and later a 4% average change in population. The railroad tracks were removed in the 1980s and made way for two-story covered walkways, arcades, and other commercial buildings on Main Street.

The city of Greenwood saw an initial spike in population of 263.80% from 1890 to 1900 (seen in Table below). A 23.8% average increase in population is also evident from 1910 to 1970.

The land area in square miles for the city of Greenwood was 13.7, and the population density for the city was 1,709 people per square mile.

The economic and human capitals for the city of Greenwood according to U.S. census data (2000) noted that the largest employers/industries were educational services (9.5%), accommodation and food services (9.0%), health care (8.8%), textile



Figure 4.24: Uptown Greenwood before 1912

Table 4.7: Census municipal population by race & Hispanic or Latino origin 2000 - 2010

Greenwood, SC	2010 Census		2000 Census		2000-2010 Change	
	Count	%	Count	%	Change	%
Total Population	23,222	100.00%	22,586	100.00%	636	2.82%
Population By Race						
American Indian and Alaska native alone	89	0.38%	47	0.21%	42	89.36%
Asian alone	235	1.01%	199	0.88%	36	18.09%
Black or African American alone	10,389	44.74%	10,293	45.57%	96	0.93%
Native Hawaiian and Other Pacific native alone	15	0.06%	15	0.07%	0	0%
Some other race alone	1,802	7.76%	542	2.40%	1,260	232.47%
Two or more races	325	1.40%	193	0.85%	132	68.39%
White alone	10,367	44.64%	11,297	50.02%	-930	-8.23%

mills and textile products (8.5%), construction (7.0%), metal and metal products (4.3%), and public administration (3.5%). The occupations with the highest percentages in the city as titled were other production occupations, including supervisors (8.4%), textile, apparel, and furnishings workers (4.7%), building and grounds cleaning and maintenance occupations (4.4%), electrical equipment mechanics and other installation, maintenance, and repair workers, including supervisors (3.7%), other office and administrative support workers, including supervisors (3.5%), laborers and material movers, hand (3.3%), and cooks and food preparation workers (3.3%).

Of the population in the city of Greenwood aged 25+, about 82.7% had education levels of high school or higher and 22.5% attained bachelor's degrees or higher. The 2019 area median income was \$33,699 which had increased from \$26,284 in 2000. The percentage of the population living below poverty in 2019 was 30.3% and the 2020 unemployment rate was 10.2%.

4.8.2 Planning and Initiation - Greenwood

An Event - Issue

The issue is the identified affordable housing related challenges in the community. In a 2017 newspaper article written by Benson, the author quoted a Mathews Mill village resident expressing her concerns to the city council: “I do not want to move, but I don’t feel safe. I stay up all night not knowing when they are going to get in, or what they want...”. In the article another resident stated that “...homes and outbuildings around the village are visibly in disrepair or dilapidated – also contributing to a falloff in property values. Everything has led to a decrease in the quality of life...”

The city and non-profit public health agencies have played a leading role in efforts towards ensuring low-moderate income households have access to safe and affordable housing. The only developers that have been successful made it possible through the use of undeveloped mill villages (interview - regional public health researcher). The city of Greenwood for a long period of time has experienced pressures (such as long waiting lists) for affordable housing.

Early potential developers have tried to assess feasibility, but due to the location and current affordability range, many prospective developments were canceled (interview – City Planning department). In 2012, 25% of Greenwood’s households spent more than 30% of household income on mortgages (cost burdened), and 59% of renters in the city of Greenwood were also noted to be cost-burdened.

Neighborhood Planning

Neighborhood development planning is an assessment and strategic organization of development efforts for a subset of a community. The city of Greenwood established a development group funded through the chamber of commerce. However, due to chamber of commerce leadership views, the development group was later defunded (interview, City planning department). The Nehemiah CRC was later encouraged by the city of Greenwood to support efforts towards an affordable housing provision (Nehemiah CRC archives).

Comprehensive Plan

Through the Upper Savannah Council of Government, the city of Greenwood has been able to plan and utilize community infrastructure projects. To meet funding requirements, an application for this program must show benefit to at least 51% of low to moderate income residents and create a healthy and sustainable community.

It is noted that 17% of households (3,205) in Greenwood County have extremely low income (less than 30% of area median income) and two-thirds are renters.

The NLIHC is working toward overcoming the lack of knowledge among the general public on the extent of the affordability problem in their own communities.

Some of the considerations noted in Greenwood's comprehensive plan housing elements section were that the quality, availability and affordability of existing housing stock in a community contribute tremendously to the decision-making process for prospective employers migrating to a city. Households make similar decisions including quality of schools, public safety, convenience to jobs and services. Also, the Greenwood Housing Authority (GHA) is a non-profit created in 1968 to assist low-income families with opportunities to obtain decent, safe, sanitary and affordable housing, and has been identified as a valuable resource to channeling housing-related needs.

4.8.3 Feasibility - Greenwood

Low-moderate income families in the city experience long wait lists for affordable housing (Nehemiah Development Group archives). With limited financial resources and low-moderate income households, inability to afford housing in the open market affected various areas of explored and at times undesirable housing options. The development of affordable homeownership was only seen as possible if a large majority of construction cost was secured from non-traditional funding sources (Nehemiah CRC archives).

4.8.4 Commitment - Greenwood

The Mathews Mill Village is not the first development Nehemiah CRC has facilitated in the region. According to Benson (2018), the developer also worked on an 18-unit apartment complex for troubled youth in the city of Greenwood. As an

example of the developer's continued efforts in the Greenwood community, the Eagle's Nest apartment development was in memory of a local resident who died as a result of a motorcycle accident in 1992; friends and family together with fellow motorcycle riders in Greenwood raised the money to provide a residence for troubled youth in their community (Nehemiah CRC project records). In this development, Nehemiah collaborated with the Eagle's Nest group and the Beckman Center for Mental Health Services.

In the case of the Mathews Place development, in June of 2012, the city council reviewed the request from Nehemiah CRC to annex property located on Cross Street in the Mathews Village and build five single family homes. According to the city council meeting minutes no one spoke for or against the annexation request and there was no discussion from the Council. At the second review by the city council then President of Nehemiah CRC Mr. Tom Faulkner, stated that they were also working with a new nonprofit, the Seventh District AME Church. Which was created by elder Samuel McPherson who is the assistant Bishop for Greenwood, McCormick, and Abbeville Counties looking at opportunities to strengthen and revitalize neighborhoods. At the city council meeting, Mr. Faulkner further elaborated that the proposed development would be compatible with the existing neighborhood, and may be expensive to rent but possibilities existed for lease/purchase options. Another organization noted by Mr. Faulkner was the Upper Savannah Council of Government Community Development Department.

The Upper Savannah COG was established through encouragement from the 1967 Governor Robert E. McNair and the South Carolina State Development Board, for local officials to form the organization. Upper Savannah COG represents Abbeville, Edgefield, Greenwood, Laurens, McCormick and Saluda. Among the COG's resources are the development and coordination of regional plans, providing a view into city and

county needs and issues, and staff support for consultation and day-to-day technical assistance.

Nehemiah CRC did not have many community-related challenges in the development process of Mathews Place. “We found out that as we began building, people began to take notice of their property and they started making improvements,” (Interview with Nehemiah CRC). At the completion of the Mathews Place development, former city mayor and State Senator Floyd Nicholson stated that the introduction of new housing opportunities into areas such as Mathews is very important for the area’s continued vibrancy.

This project utilized undeveloped land, and infill development (developing on vacant or under-used parcels in the community) in a Mill village, to build new affordable single-family housing (Nehemiah CRC project archives). In the county records, a sanitary sewer agreement was signed in December 2012, between Nehemiah and Greenwood Mills Inc. giving right of way and easement to Nehemiah CRC for a sewer line easement. The cost to construct the sewer line as identified in the agreement was incurred by Nehemiah CRC. Nehemiah CRC purchased the land from Greenwood County for \$10, for five parcels at 1,639 acres, in April 2013. What worked within the Mathews Place development was described as follows: “we went in and showed the [the city] the kind of houses that we had built in Mount Pleasant and other places, so it was easy for the city to buy in. . . we saw that all houses in the community were built with brick and made a commitment to the city at the beginning of the process that we are going to build similar houses to what was in the neighborhood.” A mortgage and security agreement was signed between Nehemiah CRC and the South Carolina State Housing Finance Authority in October 2014.

Due to the necessity of this type of development and understanding of local land use and zoning regulations, the processing of applications was not a challenge



Figure 4.25: Mathews Place Greenwood SC site location (Source: Google 2012 street view)



Figure 4.26: Mathews Place Affordable Homeownership development Greenwood SC (Source: Google 2018 street view)

(Nehemiah CRC archives; interview, City planning department).

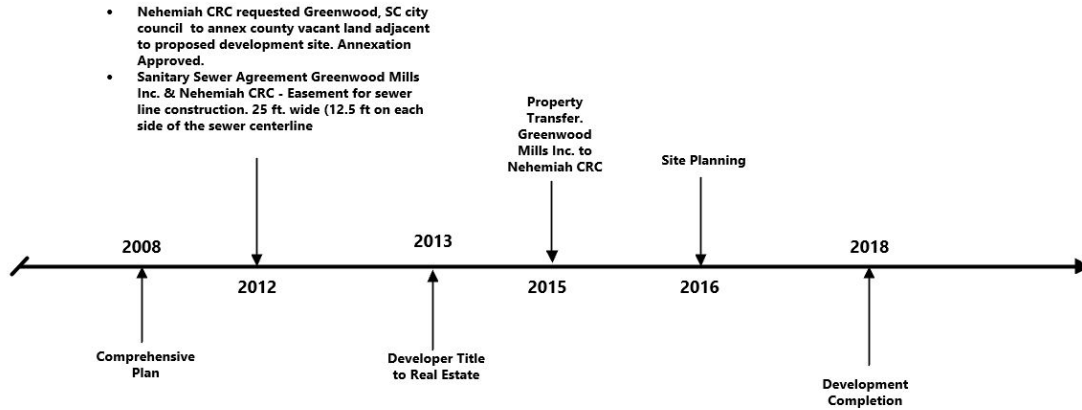


Figure 4.27: Mathews Place - Development Timeline

Shown in figure 4.28 is the timeline for the Mathews Place development. annexation was necessary and an easement for the extension of city sewer lines to ensure that the development was supported in infrastructural needs including an access road for the developments.

Included in the case descriptions are events that occurred after the developments were completed. This is further supported in the identified recommendations for both state and local level advancement related to strategies available to small towns in the Upstate region of the state of South Carolina.

Chapter 5

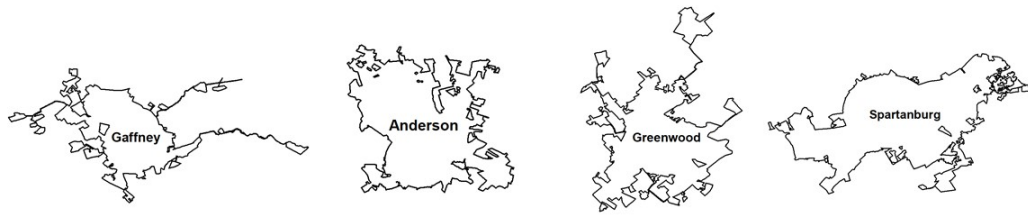
Data Analysis

The goal of this research was to understand challenges experienced by small towns in the upstate of South Carolina, when diversifying the provision of affordable housing options, thus providing a conceptual framework and a list of recommendations to support towns when considering future developments. As noted in this study's introduction, the focus is on the pre-construction phases of the affordable housing real estate development process, and the role of regional agencies including private partners in the supply of affordable housing opportunities in small towns.

Generalizability

According to Stake (1995), the first emphasis with a case study is understanding the uniqueness of the individual case. As much as any two communities might have similar characteristics, there will always be variance that may influence challenges and/or strategies deployed affecting successful affordable housing development in each case. The goal with evaluating a few communities is to better identify themes across challenges and events in the communities that both hinder and promote affordable development decisions. A summary of case demographics is shown in figure

5.1.



Case - Demographics	City of Gaffney	City of Anderson	City of Greenwood	City of Spartanburg
Population (2019)	12,609	27,676	23,403	37,399
Population % change (2000-2019)	-2.8%	+8.5%	+6%	-5.7%
Land area:	7.86 square miles	13.8 square miles	13.7 square miles	19.2 square miles
Population density:	1,604 people per square mile	2,000 people per square mile	1,709 people per square mile	1,953 people per square mile
Area Median Income (AMI) 2019	\$32,814	\$35,618	\$54,800	\$42,354
Percent below Poverty (2019)	25.7%	22.9%	30.3%	23.3%
Unemployment Rate (2020)	6.1%	4.8	4.6	2.8

Figure 5.1: Case Demographics

Using Yin’s (2009) replication logic in the data collection and creating the community profiles were strategies used to ensure that similar data sources were collected from all the cases. All data collected was stored in a case study database. The inductive approach was used to analyze the data. This type of analysis assigns various codes to data, and each code represents a concept. During the data collection and the analysis, the sources gathered were coded independent of the community profiles created by the researcher, as an effort to further limit researcher bias.

In an effort to ensure comparability and or identifying themes, early analysis of developments that meet this study’s inclusion criteria also included an assessment of the town’s demographic characteristics, such as population, density, unemployment to name a few. Shown in table 5.1 is a list of other towns in the region considered for this study. Early consideration was on understanding what small towns in the

Table 5.1: Towns in the region considered for this study

City/Town	State	Pop. (2019)	% Below Poverty
Fort Mill	SC	17,692	6.4%
Cayce	SC	13,600	19.4%
Greer	SC	30,854	9.3%
Seneca	SC	8,368	16.5%
Clemson	SC	16,463	38.7%
Forest Acres	SC	10,412	9.2%
Port Royal	SC	12,770	10.6%
Simpsonville	SC	22,234	6%

upstate of South Carolina were experiencing. Notes collected by the researcher from early discussion with these town’s planning departments was that a majority of the towns were in the process of developing affordable homeownership housing for their low-income households, and a few of the towns stated that they were not ready yet but are exploring strategies to diversifying their affordable housing provision. This suggests that the findings of this study will have future impact in the upstate.

As seen in figure 5.1 The city of Spartanburg and Anderson have larger population, followed by the City of Greenwood, and Gaffney the smallest population in the cases. in 2019 the City of Greenwood had the largest percentage of it’s population below poverty. The city of Gaffney had the highest unemployment rate. Both the city of Anderson and Greenwood experienced a population increase between the year 2000 to 2019, while Spartanburg and Gaffney, located north of the City of Greenville, experiencing a slight decrease in population.

The data collection and early analysis process included the fragmenting and arranging of data to ensure that relevant information was collected for each case. The information presented in case summary table (appendix A), does not include all the relevant information from each case but provides an overview. The arrangement of data, as shown in figure 5.2, allowed the researcher to enquire of aspects to the cases

that may not have been evident initially. For example, in the City of Gaffney, crime was not identified as a neighborhood condition in the collected data relating to affordable housing development, however, through observation and follow up interviews crime was identified as evident.

When utilizing computer-assisted tools in the data analysis process, with a diverse set of evidence, Yin (2009) suggests converting all sources into the necessary text form and/or the development of the researcher’s own analytical strategy. Other than the use of QDA Miner to code the collected data, flowcharts and other graphic data displays (as described in appendix A), were also created in order to examine the various insights, patterns, and/or concepts from the different cases. The use of the existing real estate development process was also utilized to structure each case’s findings.

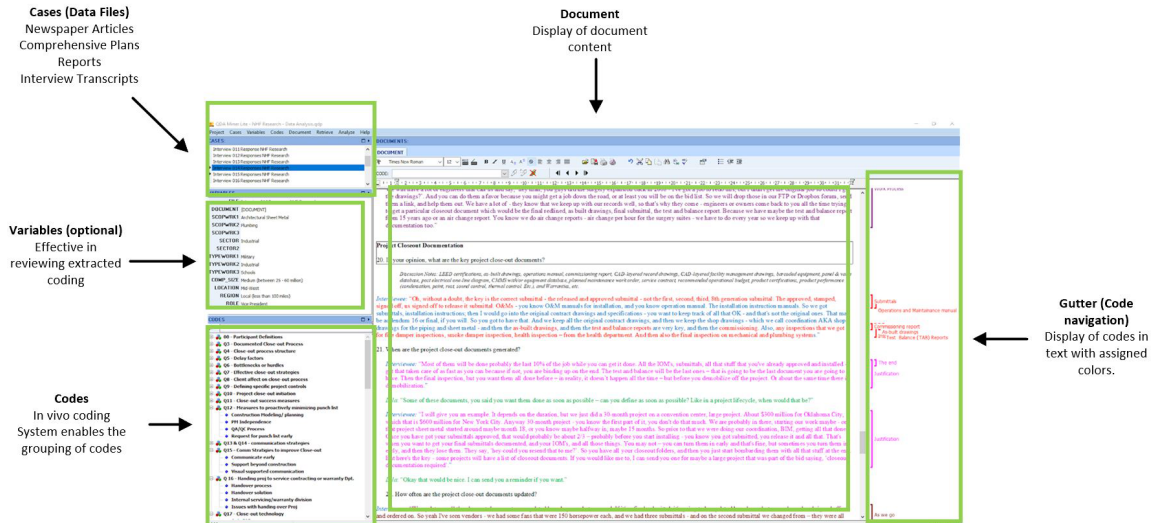


Figure 5.2: QDA Miner explained

Shown in figure 5.2 is a view of QDA Miner coding screen. The data files also known as cases, need to have the same file formatting in order to get best results. Converting all files to PDF is an example, however PDF image files would need to

be converted to PDF text files. The cases (data artifacts) are imported from selecting 'file' and 'import' or files can be dragged individually to the box highlighted in the top left corner of the screen. A prompt appears asking for import instructions such as including file images and other formatting. variables (second box from the top left corner) are optional, however, the file name is automatically added to aid in identifying coding root file when extracted. additional variables may be added to further support variables from the files such as, 'source type' (adding newspaper article, comprehensive plan, interview transcript etc. as selectable options) and 'location' as in the case of this study. The codes area (bottom left of the screen) is where the created codes are populated. QDA Miner requires that a temporary code category be created when adding a code. Prior to coding it is recommended that an initial review of data be conducted as to support in the creation of temporary coding categories. once created new categories can be created and codes moved as desired. Displayed in the center of the screen, titled 'document' is the contents of the case files. Edits such as restructuring of text and other edits can be made to the document in QDA Miner. the different text color is the coded text, colors can be assigned to a code or coding category when adding/editing a code. The gutter shows which section of the text is coding including the color as displayed in the document text. It is important to note that, QDA Miner does not conduct the coding analysis, it is a tool to help categorize information to best conduct the analysis. The software does provide assessment of coding frequency and counts.

Codes were generated through the review of the data (inductive) and placed into secondary categories. For example, theft and robbery, illegal drug use and discussions of crime were categorized as 'crime'. Coding categories such as improvement strategies, housing provision for low-income households (not limited to those in the study), partnership, and organization were identified as 'planning efforts' - being

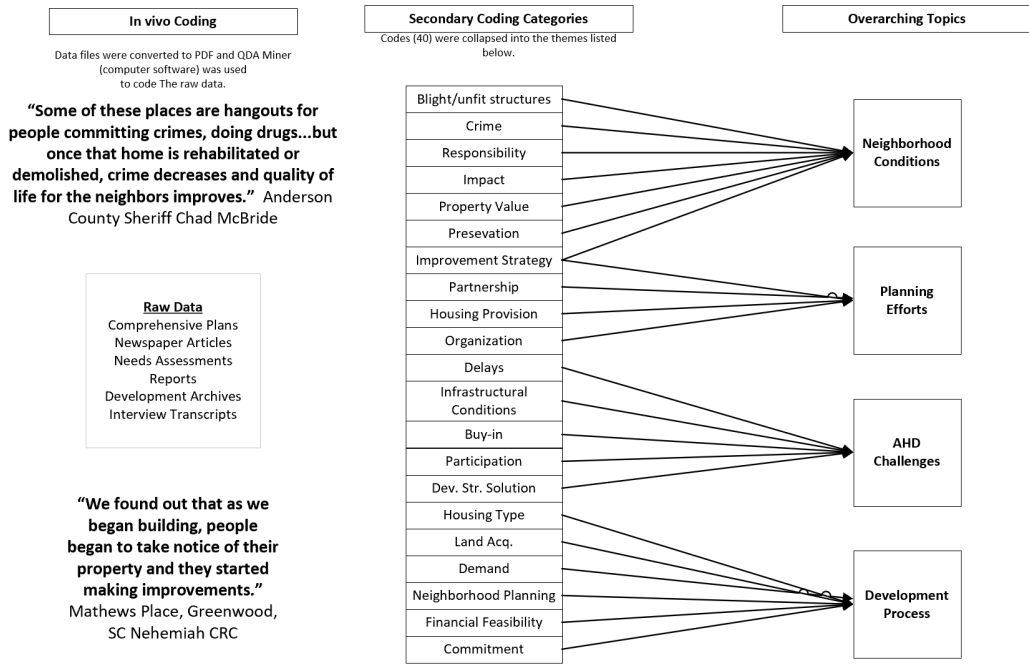


Figure 5.3: Data Analysis - Coding

the overarching topic.

5.1 Theme Development

Themes that emerged from the data analysis, noted in the code groupings titled overarching topics, shown in figure 5.3, included neighborhood conditions, planning efforts, community development challenges, and factors of the real estate development process pertaining to affordable housing. Through the initial search for developments that would meet the inclusion criteria and early analysis, it was revealed that the type of neighborhoods in which these developments occurred were predominantly low to moderate-income neighborhoods and in Spartanburg and Anderson they were identified as 'focus areas'. It further informed the study to evaluate the site locations and reasoning for developments occurring in these neighborhoods. The city of Anderson

community development director, Erica Craft noted that “The ideal result of these [community development] programs are redevelopment. When it works well, affordable housing appears where blight once stood” Pierre (2019). Doughman (2013) cited, the city of Spartanburg’s community relations director, Mitch Kennedy speaking at a neighborhood association, saying “the block has been a challenge [known for drug use and violent crimes]. . . It’s one thing to tear down a house, but the perception of burning a house is a different thing. . . This community is going to change, and you are going to have a say in it.” Noted in the newspaper article, “Affordable Housing remains a challenge in Spartanburg” (2016), was that the city still has an obligation through HUD regulation, that whatever number of units demolished, they have to replace those units somewhere.

Neighborhood Conditions

Under the overarching topic described in this study as, neighborhood conditions was from secondary themes from In vivo coding identified as shown in figure 5.4 & 5.5, the codes included; Blight/unfit structures, Crime, Property Value, Preservation, Impact, and Neighborhood Conditions improvement strategies. In the city of Spartanburg and Anderson, the need to improve neighborhood conditions through strategies as removal of blighted/unfit structures was identified as a method to redevelop the neighborhoods, because they were identified as locations with a concentration of crime.

Residents of the neighborhood were also discussed by community development professionals and community leaders, as an important part of the development process. Spartanburg, identifying the need to drafting policy that ensures that members of these neighborhoods, where redevelopment is targeted, were not displaced and residents have the ability to stay in their community. The protection of the neighbor-

In Vivo Coding	Description	Case(s)	Secondary Coding Themes	Overarching Topic
Blight	Real property and or structure that is in a state of continuous disrepair.	Spartanburg, Anderson, Greenwood	Blight/unfit structures	Neighborhood Conditions
Dilapidated Housing	Housing structure that has deteriorated over time.	Spartanburg, Anderson, Greenwood		
Neglect	Uncared for structure or property.	Anderson, Spartanburg		
Experience	Development stakeholders and neighborhood residents experience with the community.	Anderson, Greenwood, Spartanburg, Gaffney	Impact	
Responsibility	accountability, duty, ownership, or control.	Anderson, Spartanburg, Gaffney, Greenwood		
Impact	effect on the community, residents and or public health and safety.	Anderson, Greenwood, Spartanburg, Gaffney		
Quality of life	Individual or community health, wellbeing and safety.	Anderson, Greenwood, Spartanburg, Gaffney		
Crime	An unlawful act by an individual(s) punishable by local, state or federal authority. Act's including use of illegal drugs, theft and others relating to public safety.	Anderson, Greenwood, Spartanburg	Crime	
Illegal drug use	Use of drugs that are prohibited by law.	Anderson, Greenwood, Spartanburg		
Theft/robbery	Taking of someone's private possessions	Anderson, Greenwood		

Figure 5.4: Coding Neighborhood Conditions Pt.1

In Vivo Coding	Description	Case(s)	Secondary Coding Themes	Overarching Themes/Category
Improvement strategy	Methods to improving the state/condition of the neighborhood.	Anderson, Greenwood, Spartanburg, Gaffney	Improvement strategy	Neighborhood Conditions
Demolishing	Destroying of an existing structure. ruined as a result of age or neglect.	Anderson, Spartanburg, Greenwood		
Building Inspection	Evaluation of the state of the property and or structure.	Anderson		
Property Value	Worth of the physical property, and characteristics that impact itself, neighboring property, and to social capitals.	Anderson, Greenwood, Spartanburg	Property Value	
Preservation	Protecting, maintaining, characteristics of a property, neighborhood, and or city.	Greenwood, Spartanburg, Gaffney	Preservation	
Displacement	Removal or moving of resident from a property. undesired change in housing status. Homelessness, eviction etc.	Gaffney, Greenwood, Spartanburg		
Stakeholders	Identifying individuals as a part of the process and the value or roles necessary to the Neighborhood improvement planning.	Spartanburg, Gaffney, Anderson		

Figure 5.5: Coding Neighborhood Conditions Pt.2

hood’s quality of life was noted as a goal for community development in the identified neighborhoods. “Housing is like the core of anybody’s life. . . It’s where you live. . . If we can contribute to people having a better home situation, that’s kind of the launch pad for the rest of life.” (Mulliger, 2016). Aspects of the neighborhood conditions that can be improved prior to exploring potential developers in the region include, Neighborhood Planning and establishment of goals, addressing the concerns detailed in the plan that are none housing related and the creation of a redevelopment process (demolishing of blighted structure - to build new housing, rehabilitation of existing housing, or “beatification” projects, to name a few). The impact of improving the neighborhood conditions has on the rest of the community and city may not be financially justifiable, however, has an effect on future social, economic and environmental opportunities for the city.

Planning Efforts

The overarching topic identified as 'Planning efforts' (figure 5.6) does not necessarily include codes solely from the planning department but the establishment of goals and setting of objectives by vested stakeholders towards meeting the neighborhood needs. The formation of partnerships, identified organizations, housing provision needs, were secondary themes identified from In vivo coding. Other codes pertaining to planning efforts towards improving the neighborhoods included; the need for Workforce development, housing rehabilitation strategies, modeling, and infill development.

In Vivo Coding	Description	Case(s)	Secondary Coding Themes	Overarching Topic
Partnership	A collaboration between various actors linked to the city planning or community development department	Anderson, Spartanburg, Gaffney, Greenwood	Partnership	Planning Efforts
Workforce Development	Education, training and development of residents in the community.	Gaffney, Spartanburg, Anderson, Greenwood		
Organization	Identified companies and or groups of individuals working as a part of a team to planning and achieve set community development goals.	Spartanburg, Greenwood, Gaffney, Anderson	Organization	
Housing Rehabilitation	Efforts towards improving and or revitalizing existing structures for affordable housing	Spartanburg, Greenwood, Anderson	Housing Provision	
Modeling	Use of pre-designed, existing example, cases to meeting neighborhood improvement goals.	Anderson, Gaffney, Greenwood, Spartanburg		
Infill Development	building on vacant or underused lots in the community.	Anderson, Spartanburg, Gaffney, Greenwood		

Figure 5.6: Coding - Planning Efforts

in partnerships, the building of relationships/collaboration, between public

agencies and local non-profits together with the neighborhood residents who share similar goals for the community. The use of success cases of similar neighborhood conditions as models were also discussed as templates to strategize from.

In the smaller towns (Gaffney and Greenwood), due to limited resources, the use of local academic institutions such as Clemson University, Furman University, The Walker Institute of the University of South Carolina, and organizations such as AnMed Health Medical Center, United Way, and the Urban Land Institute were noted as a few that have conducted research into the state of the community and made recommendations for potential strategies to improve various community related concerns in these towns. .

Identified as a strategy to addressing and improving the effectiveness of community development efforts, was the encouragement of participation from the residents in the neighborhood. From community development professionals observations, relating to participation, it was noted as being limited. However, the city of Spartanburg was becoming more intentional with increasing residents involvement in future processes. Community input and participation in the process was identified as an essential part of the community development strategy. Referring to working with other members of the community, an interview participant from the Spartanburg's Northside and community leader noted, "What is missing in peoples lives, is the love, the understanding and the appreciation of who you are on your level. There are people who don't even have a high school diploma, but they have skills and talents in other ways that they can give to the community and they've been taking care of their families that way."

Discussing methods to implement the ULI's recommendations to the city of Gaffney's residents a panel member noted that "What has to be done is you have to have more community input as stakeholders... It's really a community effort and

when the city and residents work together it becomes 'our' idea not 'their' idea.” There is a different in outcomes when developing for a community and developing with the community. Organizations found in the study referenced as stakeholders that have contributed to the developments are listed in Table 5.2. The partners were identified in this study’s data collection, not all directly participated in this study’s developments but are actors in the neighborhoods.

Table 5.2: Partnering Organizations

Organization Type	Name	Description
Council of Government (COG)	Appalachian COG	strengthening local governments, enhancing infrastructure, training workers, providing services to the elderly, supporting economic development, and bringing key players together for the betterment of the region,
	Upper Savannah COG	serves as the umbrella administrative organization for regional activities, has city and county government representation and works closely with local, state and federal government agencies
Developers	Northside Development Group	Managing the redevelopment of the City of Spartanburg’s Northside community, honoring its past and expanding the opportunities for a mix of affordable and market rate housing, economic, educational, recreational, health, and social opportunities for its residents.
	Nehemiah Redevelopment Corporation	providing housing and economic development opportunities to the residents of South Carolina and neighboring states.
	Homes of Hope	seeks to inspire lasting change in communities across our state through multiple avenues of development. Affordable housing, economic development, client resources, and communities
	Habitat for Humanity	Dedicated to eliminating substandard housing and making adequate, affordable shelter

Planning efforts identified in this study included; the identification of potential local partners that currently work in community development, thus to increase resources available towards improving the neighborhoods. Discussions with other similar towns in the region, using models as guides to addressing the needs of the community and building relationships with developers for addressing housing related needs in the region, for future collaboration. Community participation and community as a key stakeholder was identified as an effective planning method when looking at specific neighborhoods in the community.

Challenges to affordable housing development

The overarching topic identified as challenges to community development encompassed, delays associated to meeting community goals through the improvement and provision of affordable housing, infrastructural conditions (such as age and financing of maintenance needs and new construction). The discussion of strategies to overcome the challenges, from a city, county, and in some cases for the smaller towns was the utilization of (1) Appalachian and (2) Upper Savannah Council of Governments. Both are regional agencies providing additional support not limited to planning, economic development, supplying local government services, and enhancing infrastructure to counties in their regions.

In Vivo Coding	Description	Case(s)	Secondary Coding Themes	Overarching Topic
Delays	Extension in timeline or period time of expected activity	Anderson, Spartanburg	Delays	Challenges to Affordable Housing Provision
Never-ending process	process that is continuous and has not end.	Anderson, Spartanburg		
Limited Resources	Ability to finance or allocate the necessary resource towards achieving a goal.	Anderson		
Disinvestment	Withdrawal or reduction in investment interest.	Spartanburg, Greenwood		
Costly	Price in dollar value to implement planning or desired community development efforts	Anderson, Spartanburg		

Figure 5.7: Coding - Challenges to Affordable Housing Provision Pt.1

Regarding development challenges from the city’s perspective, developer disinvestment was expressed as a challenge due to location (neighborhood conditions and the town’s distance) and financial resource availability. Strategies used to overcome the financing feasibility requirements were the application for grants and establishment of state, or, at times, regional community development-focused funding

In Vivo Coding	Description	Case(s)	Secondary Coding Themes	Overarching Themes/Category
Infrastructural conditions	City sewer, water and other infrastructural modification requirements to meet development standard.	Spartanburg, Greenwood	Infrastructural conditions	Challenges to Affordable Housing Provision
Development Strategy	Methods utilized to overcome challenges in the development process.	Spartanburg, Anderson, Greenwood	Affordable Housing Development Strategies	
Buy in	Acceptance, support, understanding, and or agreement.	Gaffney, Greenwood, Spartanburg, Anderson		
Participation	Stakeholder participation in the community development and overall planning process.	Spartanburg, Gaffney, Anderson		

Figure 5.8: Coding - Challenges to Affordable Housing Provision Pt.2

programs. Noted in comprehensive planning documents, the region’s infrastructural concerns were also discussed as impacting potential developments. In the cases, infrastructural improvement was identified as a need due to the dated existing utilities, and in others, the cost of new infrastructure was identified as a development need.

It was also evident that the real estate development process was key to understanding where and/or when challenges occurred, and the decisions/strategies utilized, that led to the completion of the developments. Identifying potential challenges to development, is not solely a developer function, the towns through neighborhood assessments and planning meetings with residents can identify key challenges and develop a plan towards overcoming those challenges. As noted in the case analyses, the early portion of the development process was found to take a long time, prior to the neighborhoods being in a position to break ground.

Challenges to affordable housing provision crucial to success were the delays in the process due to resource limitations and the cost of these types of projects.

the dated infrastructure in most cases is an added cost that needs to be addressed. Demand is greater than available supply in the towns from this study. Everything takes longer to be completed. As a strategy to better position the towns stakeholder participation and buy-in from the neighborhood residents, local government leadership, and other organizations working in community development was noted to be important.

Affordable Housing Development Process

shown in figure 5.9 and figure 5.10 is the overarching topic, affordable housing development process. highlighting in vivo coding and Housing type, commitment, land acquisition, affordable housing demand, feasibility, and neighborhood planning as secondary themes. In long range planning and community development artifacts such as the city and or county comprehensive plans and needs assessments, long wait lists (demand) for affordable housing programs and homelessness in some of the larger towns (Spartanburg and Anderson) were discussed as issues that needed to be addressed. Concerns relating to in-and-out migration from Gaffney were highlighted in planning documents impacted by the I-85 corridor. It is important to note that this study does not suggest that because issues were not found in some cases, they did not exist. For example, all the cases expressed crime as an issue; however, the removal of blighted/unfit structures were associated with crime reduction neighborhood goals in the City of Spartanburg and Anderson. Affordable housing development was a strategy to not only provide housing for low-income members of the community but also improve on neighborhood characteristics and aesthetics.

At the local government level concerning neighborhood planning, the city of Spartanburg and the Spartanburg housing authority were awarded a Choice Neighborhood Planning grant by HUD. The goal of the initiative is to support affordable

In Vivo Coding	Description	Case(s)	Secondary Coding Themes	Overarching Topic
Housing type	Type of development in consideration and or pursued	Spartanburg, Greenwood, Gaffney, Anderson	Housing Type	Affordable Homeownership Development Process
Mixed income housing	Housing geared towards both low-income and households able to occupy the space at market rates.	Spartanburg		
Stand-alone Dwellings	House type that is unattached to another homeowner/ rental property	Spartanburg, Greenwood, Anderson, Gaffney		
Multi Family Housing Complex	Attached multiple family Housing subdivision	Spartanburg, Greenwood		
Commitment	Committing to local government site development process, considerations, site planning and review, permitting, public hearing, process	Spartanburg, Greenwood, Anderson, Gaffney	Commitment	
Land Acquisitioning	The acquisitioning/purchasing of land for potential development.	Anderson, Spartanburg, Greenwood, Gaffney	Land Acquisitioning	
City owned land	Land owned by the city utilized, or sold to the developer for the development of Affordable Homeownership	Anderson, Spartanburg		

Figure 5.9: Coding - Affordable Housing Development Process Pt.1

In Vivo Coding	Description	Case(s)	Secondary Coding Themes	Overarching Topic
Demand	The need for affordable housing or increase in supply thereof	Spartanburg, Greenwood, Gaffney	Demand	Affordable Homeownership Development Process
Waitlist	List of households who qualify for housing assistance.	Spartanburg, Greenwood		
Feasibility	Making the necessary adjustments to potentially be able to build affordable housing. Provision of viable options to attract investment/development to the area.	Spartanburg, Gaffney, Greenwood, Anderson	Feasibility	
Rent to own	Homeownership household financing structure. Lease to own households after a period of time would be able to purchase the home at a discounted rate.	Greenwood, Spartanburg		
Financial Feasibility	Funding allocation towards affordable housing development	Greenwood, Gaffney, Anderson, Spartanburg	Financial Feasibility	
Neighborhood Planning	Planning for or focused on a specific type of neighborhood.	Spartanburg, Anderson	Neighborhood Planning	

Figure 5.10: Coding - Affordable Housing Development Process Pt.2

housing and economic development aimed at transforming neighborhoods with extreme poverty into successful, sustainable mixed income communities. With this support, the city and its partners together with residents of the neighborhood were able to facilitate a design charrette discussing residents' vision and developing goals and objectives towards improving the state of the Northside neighborhood. In the city of Anderson, a task force was established to evaluate all neighborhood conditions and make a recommendation for focus areas (neighborhoods) with greatest need and the development of strategies to meeting focus area goals. The city of Greenwood, not as a part of events leading up to the development of Mathew's Place, but in 2016, was awarded funds by the Neighborhood Initiative Program. Funding was to be utilized toward stabilizing property values and the preventing of future foreclosure in strategically targeted areas.

Found in the data was that, not only is the provision of affordable housing a method to improving the state of the neighborhood, but the type of housing development also matters in the long run. The concentration of low-income households in affordable housing complexes was found to not have positive impact on overall neighborhood improvement in the Northside community of Spartanburg. The city planning and community development departments have discussed the need to diversify the type of housing, through the inclusion of mixed-use developments, in the Northside. Methods towards addressing developer disinvestment were, by using fundraising sources through non-profit organizations, demolishing of decapitated and or abandoned structures in high crime areas and ensuring that efforts towards improving the community, are in part, community led or that the participation and protection of residents' rights to reside in the neighborhood are incorporated into planning efforts. Anderson established a task-force comprised of city staff, local business owners, and neighborhood groups to identifying areas with greatest need to develop strategies to

address issues in the community.

The use of a registry was found to be effective to ensuring that a legal and appropriate process was followed in identifying structures that could use rehabilitation or redevelopment as an effort to improving the neighborhoods. The development of affordable housing such as the Mc Cully Place development was found to improve the neighborhood structural, perception, and meeting the need to ensure low-income households could resident in the community. The city of Anderson, Gaffney, and Greenwood utilized county and regional agency resources, such as the those of the Appalachian and Upper Savannah Councils of Government, to support infrastructure needs of the development. The developers noted, buy-in from the towns was important for the feasibility to successfully complete the developments in small towns. Spartanburg was noted as an appropriate model to emulate, however, earlier attempts of following their path has not yielded similar results in the city of Greenwood.

The neighborhood planning is important to ensuring developments that occur in the area meet the standard and goals of the community. Development opportunities in the small towns may arise sporadically. The desired housing type found in this study was linked to maintaining existing housing stock of the neighborhood, within zoning regulations. Land Acquisition is as important to ensuring that developments are feasible. Towns such as Spartanburg and Anderson have worked towards ensuring that there is available land for development that meets the neighborhood goals and objectives. Homeownership was developments also provided rental opportunities in some of the units to increase access to residents in the neighborhood who may not be in a position to buy a home.

5.2 Shared Themes

Identified in all the neighborhoods in which the developments reside was that they were erected in part due to the advancements of the agricultural sector, and later the textile industrial boom. of the region. What is prominent in old industrial cities pursuing efforts towards redefining the community in this new global economy, (Buckman, 2011).

Post Industrial Revolution

In an interview with a representative, of one of the developers who has worked on a few of the developments in this study, they noted “these neighborhoods were good in the 30s...but the homes are old now...” Noted in the final report of a neighborhood planning charrette for the Northside hosted in 2012 in Spartanburg was that the sudden closing of the Spartan Mill in 2001, leaving behind industrial structures and railway lines, further influenced by the downfall of the domestic textile industry, left many derelict homes in the Northside area. Evidence of the impact of the industrial revolution can also be seen in communities such as Gaffney, Anderson, and Greenwood.

Developer Interest

Literature suggests that issues such as the delay’s in the city’s planning process contribute to the lack of interest in developers to participate in some communities’ development process. However, the timeline was merely noted in this study’s source as the understood required time frame for the city’s planning department. This may be resulting from the size of the towns and developments occurring under review compared to larger cities. In the researcher’s review of public hearing records per-

taining to the case studies and overall community concerns, little evidence was found in the records that would suggest a back log or multiple renditions of development applications other than the required plat review process prior to approval by city council. Aspects of development agreements are evident in the findings; however, one out of four cases noted establishing development agreements. It is also important to note that such agreement was only completed with the developer on later projects within the same community. In all the cases the developers noted the proactive nature of the city planning and community development departments, and in some of the cases, government agency staff issued invitations to the evaluation of the feasibility of affordable housing development.

Crime

In all cases crime was identified as an undesired neighborhood characteristic. Only in the two larger towns was crime noted as a driver to the need to improve the neighborhood characteristics, not only for community safety but also as a strategy to attract investment and developer interest. Other crime-related codes included break-ins, shootings, and illegal drug use. According to ‘Success of the project hinges on housing’ (2013) Harry Byrd, director of the Spartanburg Housing Authority stated that, “As various groups begin to plan how to make the [Spartanburg] city’s Northside a healthier neighborhood, housing is the most visible and divisive part of the plan.”

Financing

The diagram in figure 5.11 was created from the evaluation of the data pertaining to financing of the developments and housing related neighborhood improvement steps taken in the cases. No evidence of development financing was found to be different to that of any other type of city. However, in this study’s interview with

Nehemiah CRC, the developer experience was discussed as a benefit to collaborating with financial actors in order to meet the necessary financial feasibility requirements. The type of Developer’s mission and having worked in larger towns and building relationships with financial institutions of the Southeastern region of the United States, regional and state funding sources has helped in this process. The Northside Development group with a location specific focus spent years fund raising and developing a financial plan and strategy to meet their goals for the Northside.

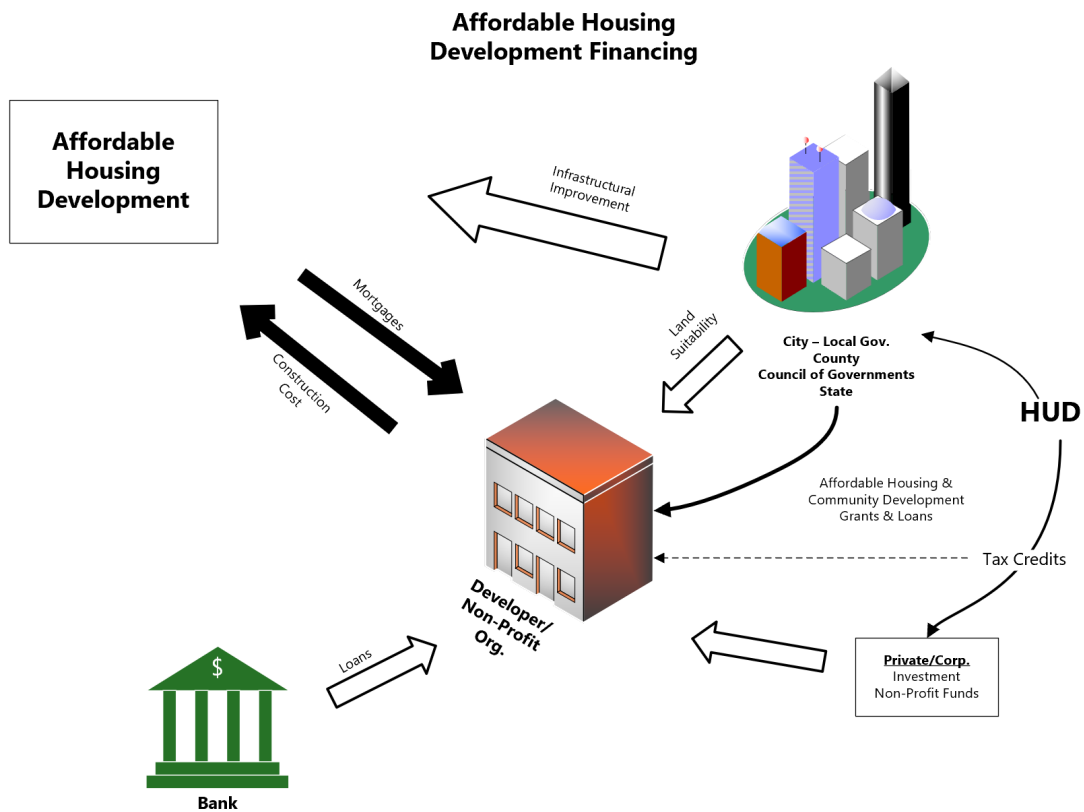


Figure 5.11: Affordable Housing Development Financing process

Financial feasibility is where developer disinvestment was noted as a challenge and point of exiting the process. In a review of progress made towards improving access to financing for affordable housing of South Carolina and regional agencies have made strides in ensuring that small and rural towns have better access to funds.

All the cases towns are the county seat of their county. An observation, was that these towns have also served as, in part, pilot studies of how and with whom to partner in meeting affordable housing supply needs for the other towns in the counties and region. As noted in this study's case findings, other than these towns use of county comprehensive planning resources, the collaborations with Appalachian COG and the Upper Savannah COG , facilitated early (before the developments of interest to this study) planning efforts.

According to Wolf & Bryan (2009) regional councils of government are able to facilitated the development of strategic plans, for regional goals (addressing regional issues such as, transportation, the environment, health, and housing), and the negotiation between member governments for capital projects. The towns in this study, due to governmental capacity (leadership, financial strength, or operational strategy), has resulted in the use of regional agencies and non-profits as a strategy to addressing, amongst others, local affordable housing development issues.

Overcoming Development Challenges

In Greenwood, affordable rental development and other types of projects led to influencing the ability of the developer to obtain the necessary approval and permitting in order to build the Mathew's Place development. The developer representative interviewed for this study stated that "we went in, and we showed them the kind of houses that we had built in Mount Pleasant and other places and so it was easy for the city to buy in and partner with us. Helping us with the water and sewer projects, they saw that what we were building was improving the community."

In Spartanburg and Anderson, the use of redevelopment through demolishing blighted/unfit structures was noted as a strategy. Removing dilapidated and or structures unfit for occupancy. Anderson county building and codes manager Barry

Holcombe was cited in a newspaper article stating that “within the county, the process begins with community input in the form of a petition with at least five signatures. The county then sends an inspector to the home to determine whether it qualifies as substandard — a dilapidated appearance isn’t enough for a home to make the list. Just because it needs painting or maybe the windows are out, things along that line, it may not qualify just because of those reasons. . . It’s really, as a whole, what kind of condition the outside is in and what kind of condition the inside is in . . . Normally the homes we deal with have been abandoned for quite a while.”

5.3 Location Specific Themes

The South Carolina Appalachian Council of Government (SCACG) five-year comprehensive economic development strategy for 2013-2017, noted (pg. 45) that one of the leading economic development challenges was workforce development, identifying that the region’s historic textile-based manufacturing-rich labor force needs to adapt to the technologically skilled manufacturing labor demands of the 21st Century. Also noted in the report was that other than state-wide technological skills challenges relating to literacy, early childhood development were also of concern. Acknowledging state-level and other regional workforce development programs, the SCACG 2013-2027 goal was to “cultivate an efficient and skilled 21st Century workforce through enhanced training and coordination of resources in the SC Appalachian region.” The Upper Savannah COG Comprehensive Economic Development Strategy of 2017 noted that as much as the manufacturing sector is still the driving industry for employment in the region, it has been experiencing a decline in employment and retail, with wholesale and the service industry shows the most gains in employment.

In the Upper Savannah COG’s SWOT analysis for the region, weaknesses iden-

tified in comprehensive economic development were the distance to larger metropolitan areas and workforce continuing education. The researcher's assumptions going into this study were that the city of Greenwood's distance to I-85 corridor would be a factor for both economic opportunity as it relates to community development and migration patterns. The city of Greenwood's comprehensive plan focused more on highways closer to the city, as a resource to attracting potential employers. The Upper Savannah COG has a regional perspective of the impact of development and when reviewing trends experienced by counties in the Appalachian region, the I-85 corridor has greater influence. Noted by the Upper Savannah Comprehensive Economic Development strategy for identified Infrastructural deficiencies, the lack of developable land, affordable housing, capital, and community amenities were noted amongst other threats. Similar to the Appalachian Council of Government, the Upper Savannah COG noted the need to "connect and align education and workforce development programs to develop the region's current and future talent supply chain and meet employer needs" as a goal for workforce development and education. Defined in the vital project areas of the Upper Savannah COG strategies under workforce development was specifically the supporting of educational programs to increase labor force in healthcare and life science industries.

Councils of Governments are there for supporting local government efforts. The establishment of neighborhood planning for the towns focus areas is important to identifying needs and methods to improving the neighborhood conditions and securing the necessary partners for collaboration in community development. COGs do have allocations towards county and local government towards the improvement of public goods, however, proactive identification of the need, goals and objectives need to be outlined as resource allocation is limited.

The Establishment of the COG is in response to the limited resources available

to smaller communities. The role played by the COGs is ensuring that counties in the region have the additional support towards addressing the needs of their residents. Found in the cases was the presence of the COGs in allocation of infrastructural improvement for developments, and local government comprehensive planning efforts.

Chapter 6

Discussion and Conclusions

In this chapter the researcher discusses findings relating to the relevant literature and addressing this study's goals and objectives. Also provided in this chapter is an overview of the current state and efforts pertaining to the diversification and provision of affordable housing to low-income households in the state of South Carolina.

“Social constructivism” refers to knowledge developed based on how we interact with each other, culturally and socially. Social constructivism is comprised of cognitive structures which are in the process of maturing under the guidance of or in collaboration with others. Whereas knowledge evolves over the process of social negotiation and assessment of the viability of individual understanding, Based on the identified barriers, this study deduces a single set of conclusions from the examined cases to build a conceptual framework for small town communities in South Carolina.

While case study research relative to other qualitative research methods seems to evade specifying any theoretical proposition, Yin (2009) notes that no presumption could be more misleading. Data collection and analysis rely on prior understanding or development of some theory of what is being studied. With the understanding of

the various levels of abstraction (paradigm, theory, and researcher used theories), this study's early literature review was comprised of an understanding of theory pertaining to the eradicating of poverty through equity building and upward mobility, i.e., social well-being. Other considerations include the issue of rural America's in/out-migration and its economic impact, and an understanding of planning theory, in city efforts in utilizing the real estate development process to set and meet community development goals and objectives.

This study intended to identify challenges to affordable homeownership development and strategies deployed by the towns that have been successful in the completion of the development process. The premise of this study was that (1) these towns that have completed these developments, not only due to state and federal law requirements but due to interest in providing diverse affordable housing options for their residents as a form of improving their quality of life; (2) many of the developments occurred in reaction to the ever-increasing demand for affordable housing; (3) specific to the diversification of types of provision, many of the completed developments in the small towns are driven by regional agencies and private organizations' financial support; (4) as much as the literature suggests the assumed wealth-building potential for low-income households in affordable homeownership, it is not as great a driver for why these developments exist in these towns. Homeownership increases the household's perception of and identity in the community in which they reside. This supports community development initiatives, increase stakeholders' participation, and ensures the achievement of resident-led community development goals; (5) in most cases, the regional agencies and private organizations operating in affordable housing in the region, do so because of the identified need for support through the strategic utilization of shared resources, not feasible at local government levels in these small towns.

Personal beliefs (tacit theories) developed over time align in relation to the formal theories of this study. According to Dampney et al., (2002) tacit knowledge lives within the mind, behavior, and one's perception of others, including skills, experiences, insights, etc. Formal theory, articulate knowledge, is acquired through education, books, and rules, to name a few (Dampney et al., 2002).

My own experiences and perspectives are defined by having been born in 1988 late-apartheid South Africa and having lived in informal settlements (later the affordable housing development efforts put in place through a Rural Development Program) in the community of Oudtshoorn, in the Western Cape of South Africa. These experiences initiated my interest in community development, the pursuit of degrees in construction management, public administration, and urban and regional planning, in larger pursuit of the understanding of the built environment and its impact on society.

6.1 Research Objectives Addressed

Objective 1 Formulation of Community Profiles

objective 1 of this study was to identify and evaluate affordable housing developments (AHD) in small towns of the upstate region of South Carolina built after 2010 that meet the inclusionary criteria for the study. As part of the evaluation, community profiles were formatted to aid in ensuring that the evaluated cases have similar demographic characteristics. This achieved through the isolation of AHDs implemented by small towns with comparable demographic characteristics and their ability to support research objectives. Variables that influenced case selection included access to data, participants, and development artifacts such as city comprehensive plans, AHD organization program goals, and community planning objectives. The AHD community

profiles designed from multiple perspectives to include city officials, knowledgeable community leaders, program administrators, and other relevant stakeholders involved in the planning process of the AHD.

To highlight challenges and strategies deployed to ensure the successful completion of the affordable housing developments, the formation of community profiles focused on aspects of the towns' affordable housing development process, mainly the planning phase. This was not a holistic assessment of all the other areas of concern to these towns. This study was able to identify points in the process that have influenced the progress made on affordable housing provision. No evidence was referenced by secondary data or supporting interviews of exact barriers other than the general reasoning for why affordable housing was a challenge. This study was able to efficiently collect the necessary data to highlight strategies deployed in these towns towards the provision of affordable housing.

In a study of redevelopment in postindustrial communities, Loures (2015) evaluated 117 cases and identified 17 barriers: perception of crime, under-skilled labor force, high redevelopment cost inadequate access, lack of understanding of redevelopment interrelationships, local and regional lobbies, ownership patterns, uncertain demand, challenges in obtaining financial support, overlapping jurisdiction, unclear understanding of monetary cost, and aging urban infrastructure. Because Loures (2015) focused on the redevelopment of industrial redevelopment projects (sites), the other barrier found was long cleanup and site assembly. The benefits to redevelopment in these communities noted by the author included an increase in the sense of belonging, job creation, stigma reduction, creation of affordable housing, the protection and celebration of industrial heritage, increased tax revenue, and the encouragement of inner-city investment. Loures (2015) also concluded that many scholars researching methods of creating better landscape redevelopment projects are excessively subjec-

tive and dependent on design and developer interest, with little attention to given to community members' needs and desires. does it align???

The neighborhood conditions referenced as issues or events in the process prior to the development of affordable homeownership was still found in Spartanburg and Anderson neighborhoods to date; however, progress towards improving the neighborhoods was evident based on researcher observations and discussion with community development professionals and residents. Themes discussed by residents and community leaders of this study that aligns with Loures (2015) include the sense of ownership/belonging, the need to celebrate these neighborhoods' identity, and overall economic impact. Loures focused on brownfield development in industrial towns. The authors study is relevant to this research in it's evaluation of challenges experienced by the developments and not driven solely, by the development of affordable housing in small towns.

Objective 2 Examine Affordable Housing Development Challenges and community integration strategies

In meeting objective 2, the documentation and evaluation of affordable housing development challenges and methods used to overcome challenges was conducted. The evaluation included the examination of sources of financing outside of HUD provisions, thus in order to identify strategies used by the local municipalities and other stakeholders, to successfully ensure that development occurs while meeting funding stipulations. The affordable housing development processes utilized in the cases was mapped. A visual diagram was created highlighting the various challenges such as the acquisition of land and financing strategies used by the stakeholders that lead to breaking ground.

Community integration initiatives were assessed, community concerns expressed

in meeting minutes, newspaper articles, stakeholder interviews, and characteristics highlighted in the community profile were assessed in terms of how they relate to community capitals in the towns, and where there have been challenges expressed in community assimilation. following are areas in the development process found to be impactful and relevant to the completion of the projects.

Affordable Housing Financing

This study utilized the collected data, interviews, and community profiles to further examine the financing strategies utilized to meet community goals for each of the cases. Exact dollar amounts and private contributors for each development were not included; however, contribution types were noted in the evaluation and included in the conceptual framework.

In identifying motivation for affordable homeownership development in the towns of this study, it was found that demand for improving neighborhood conditions and affordable housing for the mentally ill, the elderly, and low-income households were leading factors that resulted in these communities working towards diversifying affordable housing provision to meet the needs. It is important to note that the developments in this study were not the first type of affordable housing built in these areas. As noted by the South Carolina Housing 2019 report, affordable housing rental was found to be a more efficient method to providing affordable housing to residents in the state, and a large majority of low-income households utilize this subsidy.

Affordable Housing Provision

Preference in the type of affordable housing provision was not included in this study. However, as found in the City of Spartanburg case, earlier multi-family housing development complexes for low-income households were found to be a solution to

addressing the city's affordable housing needs. Over time, that strategy was not found to be as effective for meeting the goal of improving neighborhood conditions. The new approach the city and local developer groups adopted was toward increasing mixed income, and or mixed-use type of developments instead of multifamily affordable housing that results in the concentration of low-income households in one location. No evidence was found in Anderson, Gaffney, or Greenwood pertaining to preference of the type of affordable housing desired. However, improving the state of multifamily residential complexes that provide low-income household rental opportunities was noted as a need in both the City of Gaffney and Greenwood.

Developer Experience

An observation of developer experience, found through the evaluation of types of projects and location, was that the developer's mission and goals focused on affordable homeownership development was not limited to small towns. Experience was built through efforts in neighborhoods with greater resource availability and the understanding of the feasibility (what is required in the developer's process to successfully be able to meet development goals) was used to leverage prospective developments in smaller towns. The Northside Development Group in Spartanburg has partnered with organizations such as Habitat for Humanity and Homes of Hope, who both have greater experience in the construction phase of the development process. The Nehemiah Community Revitalization development group has also built in the city of Spartanburg. Early review of developers in the region who were listed on these towns' consolidated annual action plan reports as collaborators in development highlighted both the need and experience provided by these developers for small towns.

Making Progress In this study’s investigation of what challenges are still of concern to small and or rural towns in South Carolina, including in discussions with affordable housing professionals in other regions in the state and the South Carolina Housing state agency, revealed efforts in place towards furthering the discussion of affordable housing provision in the state. State and regional agencies have developed strategies to better offer community development efforts and the opportunity to apply for funding through state and regional grants geared towards improving small and rural communities in the state.

At the housing provision forum which began in August 2020, with monthly sessions hosted by the South Carolina Home Attainability Forum, content was geared toward providing a platform for community development professionals through an open dialog regarding the issues faced by communities. Forum sessions in 2021 included, Housing Matters, Cost of Building, Missing Middle, Path Forward, South Carolina Property Taxes, Heirs’ Property, Financing Barriers, Housing Instability, Discriminatory Practices, and Manufactured Housing.

In the ‘Housing Matters’ session a quick survey of participants were asked “what is the largest impediment to housing attainability in the State of South Carolina?” Out of the 48 participants who answered the live mobile survey selecting a single option, a large majority (41%) selected “land cost/availability,” with the next largest group (14%) selecting “excessive regulatory barriers,” and 10% selecting “stagnant income.” Other options available for selection included zoning regulation, financing availability, builder/developer profits, lack of skilled labor, and NIMBYs.

In the forum’s Affordable Homeownership: Financing Barriers session hosted by Habitat of Humanity of South Carolina, Mr. Dozier (president and chief of First Alliance Bancshares, formerly with the Federal Home-Loan Bank of Atlanta) noted an example of an issue, such as the utilization of the AMI at 80% eligibility, in which

a first-year teacher making \$38,000 in Florence, SC (AMI \$46,000), just misses affordability requirements in order to get assistance, and the state of South Carolina needs to have a discussion of how to use a more effective measure per each region. Other recommendations suggested by Mr. Dozier included the need to create a pool of affordable housing (development) and creating down-payment assistance opportunities as it is one of the biggest barriers to affordable homeownership. Describing the basic value system of homeownership, Dozier noted that it builds confidence/self-esteem and accumulation of wealth. Dozier also stated that through assisting one family we influence a neighborhood and a community, and eventually impact overall city and regional success variables such as the local economy (through job creation, increasing tax base, and infrastructural improvements).

In listing why banks are committed to affordable housing development, Dozier stated that banks are a partner in building communities, using their balance sheet, external partnerships, and access to the Federal Home Bank of Atlanta to facilitate affordable housing opportunities. These types of institutions (12 in the nation) utilize 10% of their annual net earnings towards annual affordable housing grants. Dozier also noted that of all the financing opportunities are not available to the state, because “we are not all working together to collect available dollars. . . we are only getting a sliver of what’s out there.” For developers working towards acquiring financing from a bank for affordable housing development, every case is unique; however, Dozier noted the value of building a relationship with a bank and how much that helps toward long term planning and opportunities.

John Verreault from the Home Builders Association of South Carolina noted that as much as a solution to affordable housing provision in each community is unique, we can still learn from neighboring communities. Referencing methods to overcoming NIMBYs, agreeing with this study’s interview with a developer, Ver-

reault stated that we need to change how we perceive affordable housing. This can be done through the understanding of neighborhood conditions and use of innovative design and aesthetic approaches. Just because it is “affordable” housing, it does not have to look less desirable. Amongst other insightful discussions in the session was a question/statement raised by Representative Alexander (SC House of Representatives) based on discussions with community members in the State relating to Redlining, i.e., when it comes to minority communities, when discussing community reinvestment, we talk about personnel and education, but when it happens across town in well established neighborhoods, it’s a matter of how many dollars we can utilize towards those efforts. With the understanding that banks are in the business of making money, however, in looking at overall dollar amounts spent across the state, Representative Alexander noted that it is evident that certain areas still receive greater allocations.

Not listed as a recommendation from this study but worth noting is the fact that planning and community development professionals from the towns in the cases are actively reviewing other towns’ efforts as models to address issues relating to affordable housing provision. As discussed earlier in this study, numerous sources identified strategies explored on the Northside community in Spartanburg as a potential guide (model) to achieving neighborhood-related goals in their towns.

Celebration of Community

City and local government agencies’ facilitation or promotion of the identity of our neighborhoods is critical not only at a point of problem-solving but in the context of a continued relationship not only identifying the needs of our neighborhoods but also celebrating their identity and setting neighborhood goals.

The establishment of neighborhood groups and/or identification/recognition

of existing groups working towards developing their neighborhoods is also critical. Discussing the impact, weaknesses, and challenges with implementing comprehensive plans, Hopkins & Knaap (2016) note that, it should not be left to government planners alone, but that advocates should offer competing visions for the future of a community (city, neighborhood, or metro area). This is not necessarily an easy task, as findings in this study suggested that participation from residents in the communities/the focus area was limited. Noted in the interview with a public health data analyst for the upstate region, was that the city of Spartanburg, in recent years, had become more intentional with including perspectives and participation in the planning process from residents currently living in the neighborhoods where development efforts are targeted. Loures (2015) states that as much as participation increases the impact of decisions made, it does not, however, complete the equation for a successful project. Rather, (1) special attention needs to be paid to the cultural, environmental, and aesthetic assets; and (2) measures of success must be connected to the social and economic interests of the community.

Inter-neighbor community collaboration, or the shared use and building of programs for collaborative purposes, raises the issue of community centers not specifically located in low-income communities as this would further isolate and deter from the intended collaboration efforts. This also overcoming raises the issue of the financing of multiple community programming sites in small towns. Funding sources for the development of community centers include the USDA community facilities direct loan and grant program of South Carolina, The South Carolina Department of Parks, Recreation and Tourism Grant programs, and the SC CDBG Improving Communities grants, to name a few. The benefit to community centers is that they provide a deep sense of community, providing safe places to congregate and pursue community and personal goals (Flores & Matkin, 2014). Potential challenges to the development of

community centers, as noted by Flores & Matkin when interviewing minority group community center leadership, were criticism/negative perceptions, stereotypes, and intra-group discrimination among the negative experiences.

The concluding goal of this study was the development of a conceptual framework for affordable housing development in small towns of the upstate region of the state of South Carolina, and a list of recommendations derived from data analysis and literature pertaining to the challenges and strategies necessary to successfully complete the developments.

Objective 3

Propose and validate a conceptual framework based on the identified barriers and best practices from objectives 1 and 2 related to provisional gaps and funding stipulations. This part of the study outlines and validates identified components of the AH Developments that increased their probability of successful completion, and propose best practices small communities can use in planning for and overcoming potential provisional gaps through the planning process.

Using the cross-sectional analysis, this study drafts a single set of conclusions from the examined cases to build a conceptual framework for small communities to utilize while evaluating the feasibility of AH developments. Validate drafted conceptual framework with city officials and program administrators to ensure the accuracy of captured data and observations. Make recommendations for best practices to aid communities of similar size with evaluating AH development opportunities in their community.

An important part of the conceptual framework is, the challenges and strategies utilized. This study evaluated existing literature on the issues and findings from this study to identify possible methods to successfully completing the development

process for affordable homeownership subdivisions in small towns. The scope of this study did not include projects completed on a single lot such as rehabilitation or none affordable housing remodeling for profit. Issues with the clustering of affordable housing is discussed in literature, however, in the study cases homeownership was used as it allows low-income households the opportunity to own a home an improve existing housing stock of the neighborhoods.

Conceptual Framework

According to Leih & Smith (1999), a conceptual framework represents an integrated method of reviewing the problem. A conceptual framework can be a blueprint, foundation, guide, and/or a map to help in understanding the data and, more importantly, extending existing knowledge. They can take on a narrative or graphic form of showing the key variables or construct of the study and its relationships (Miles & Huberman, 1994). They can be developed in the beginning (existing theory/model/framework), through the process (review of literature), or at the end emerging out of the research data. In drafting the conceptual framework for this study, the data analysis identified themes from the cross-case analysis, i.e. case profiles, which were used to draft the conceptual framework. The framework (figure 6.1) is designed as a guide for small towns to reference when exploring for affordable housing development.

The conceptual framework was developed by reflecting from a planning perspective on affordable housing provision goals and factors found to influence the flow of events that lead to successful completion (Variables highlighted in green). Included in the conceptual frame work are variables discussed in the literature as factors that influence the development process. A system framework approach was used in conceptualizing the framework. Sagasti (1973) defines a system as the coupling of an

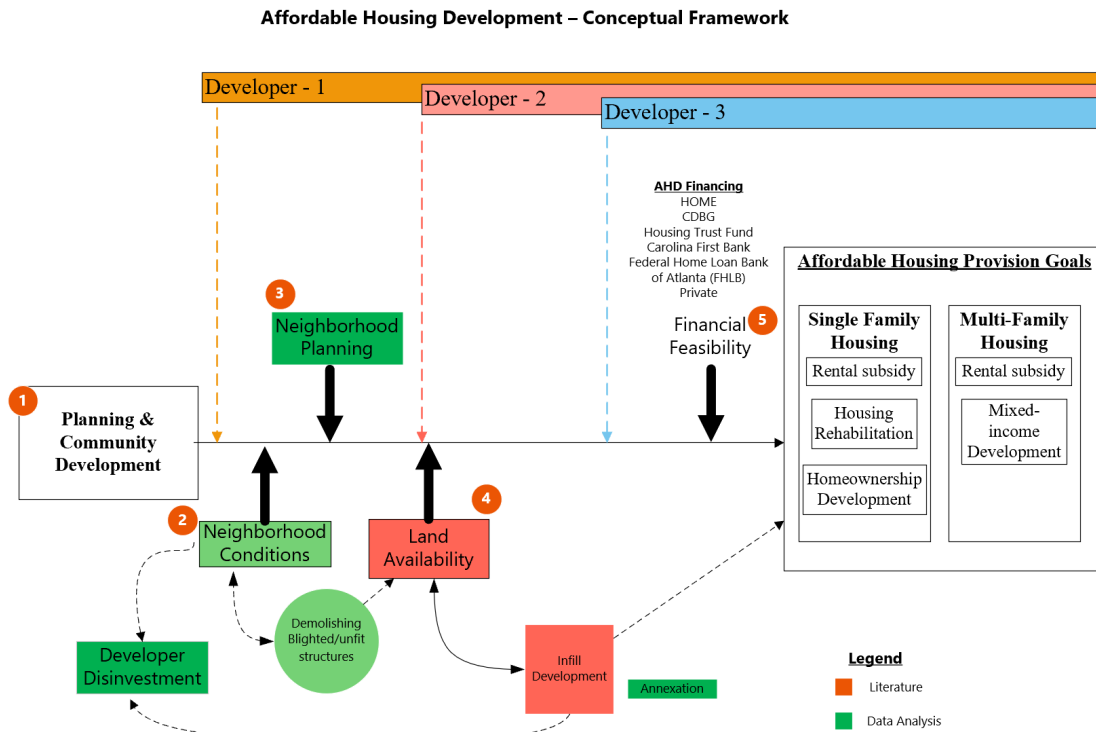


Figure 6.1: Affordable Homeownership Development Conceptual Framework

object (a subset of elements and their relation between each other) and the environment. Sagasti (1973) also noted that the structure of a system can be a dynamic concept, which can be modified over time and may evolve through a series of changing states (being). A review of literature and data analysis findings were used to identify important variables. Planning and community development agencies goal of affordable housing provision in small towns is the critical path in the framework. Variables both hindering or influencing essential development phases are located in the process as they best appear. As noted earlier, events may not occur in a linear order. The discussion of each component in the conceptual framework is discussed below:

1 - Planning and Community Development

Addressing affordable housing needs to be a goal during community plan-

Table 6.1: Conceptual Framework Variables - Summary Table

Variable	Discussion	Recommendation
1. Planning & Community Development	In addressing affordable housing goals planner can not do it alone. Disinvestment experience from developers due to feasibility challenges.	Partner with community-based organizations (Basolo & Strong, 2002; Malizia, 2003)
2. Neighborhood Conditions	Housing state, physical upkeep, Neighborhood safety abandonment, and cleanliness.	Est. Taskforce, Neighborhood needs assessment and planning
3. Neighborhood planning	Requiring commitment from stakeholders – Needs to be community led, however planners play an important role in facilitating the discussion.	Requiring legal assessment prior to adoption as a planning document to be utilized by local authorities (Mace & Tewdwr-Jones 2019). “Focus Areas”
4. Land Availability	Infill development, demolishing of blighted structures, rehabilitation, Annexation	Establishment of a local or regional development group – focus on redevelopment efforts
5. Financial Feasibility	Lengthy period to securing the necessary funds, cost reduction efforts include – infrastructural improvement & land acquisition	Value in collaborating with experienced developer.
Developer	Mission: expand opportunities for affordable housing, and economic development.	Developer experience – securing bank financing, construction partners, and collaborating with local governments of small towns

ning and development. According to Nelson (2006) even though planners may not have special knowledge of potential investors, they are however, well positioned to understanding the market for local redevelopment projects. Planners cannot do it alone, community-based organizations (such as community development corporations, CDCs) are the champions of public-private redevelopment projects, shifting the leadership role from the public sector to non-profit (Basolo & Strong, 2002; Malizia, 2003). CDCs in most instances are run by a small team, led by an executive director and a board of directors (Basolo & Strong, 2002). The South Carolina Affordable Housing Resources Council after a 1991 study made recommendations towards increasing the provision of affordable housing in the state. One of the recommendations was the establishment of public/private partnerships in areas of the state with limited resources geared towards the production or rehabilitation of housing (Nehemiah CRC, Archives). Included in appendix C is a list of CDC’s operating in the South Carolina. Included in the table is a short description of the organizations mission and service areas (by county). CDC’s have different scopes of work, some are focused on overall community development, however, others focus predominantly on services they can offer. The Organization mission described (appendix C) provides a high

level overview of some of the organizations functions to be used when considering collaboration.

2 - Neighborhood Conditions

Basolo & Strong (2002) notes four dimensions of neighborhood quality indicators (1) the physical environment conditions (housing state, physical upkeep, abandonment, and cleanliness); (2) the location characteristics (proximity to employment and stores); (3) local services/facilities; and (4) the sociocultural environment (neighborhood safety, proximity to family and friends, frequency of neighbor interactions). According to Ciorici & Dantzler (2019), Neighborhood satisfaction is the evaluation of how the physical and social characteristics of neighborhood meet the residents' expectations. This study found the physical and sociocultural environments to be of greater concern. These environments were not evaluated in depth, however were identified as characteristics of the neighborhoods, and validated with stakeholder interviews.

It is important to note, as described earlier, the locations of the developments in this study have been primarily in low-income census tracts in the towns. This study did not purposefully exclude the evaluation of homeownership developments in neighborhoods with desired conditions. However, neighborhood condition in that instance may be treated as an outcome variable in the development of affordable housing development as described in the conceptual framework.

Debating literature on affordable housing evaluates its impact on community characteristics such as increase in crime and traffic. This study found that affordable homeownership development in these cases was a method used by planning and community development departments to improve low-income neighborhood conditions. Evident in Spartanburg, was that the type of affordable housing solution also plays

a role in meeting low to moderate-income neighborhood planning goals.

The established of a community led task-force or utilization of local academic institutions to conduct neighborhood needs assessments. establishing a clear understanding of community capitals is essential to the planning and organizing of Neighborhood Plans. Increasing resident participation can be achieved through the examination or inclusion of residents in planning efforts.

3 - Neighborhood Planning

Is a process that requires commitment from stakeholders over an extended period, requiring legal assessment prior to adoption as a planning document to be utilized by local authorities (Mace & Tewdwr-Jones 2019). Citing Friedmann, Pezzoli (2018), noted that community residents' knowledge in disadvantaged neighborhoods are of a distinct useful type which derives from lived experiences and social learning of poverty, environmental stressors, and neighborhood assets and liabilities. According to Silverman et al., (2020), in communities that have experienced systematic or structural decline due to deindustrialization, when planners do not fulfill the advocacy role of local current residents the public participation role tends to remain inaccessible to grass-root groups, resulting in the dominance of privileged status (based on expertise, financial wealth, and or position) stakeholders in the process. As identified in the city of Spartanburg, the emphasis on neighborhood residents' involvement in the early design and planning process was thought to be very important to overall success of implementing the plan.

For the established neighborhood plan, legal assessment is necessary prior to adoption as a planning document to be used by planners.

4 - Land Availability

Elaborating on the challenges to defining rural America, Ziebarth (2015), notes that the USDA was reevaluating its eligibility criteria for its rural housing fund, due to the lack of an agreed upon definition. In some instances, rural characteristics are a measure of social interaction and/or visual appearance. The use of demolishing of abandoned/unfit structures as a method to both improve neighborhood condition and meet affordable housing provision goals, was identified in the larger two towns (Spartanburg, and Anderson) of this study. According to Jourdan et al., (2009). the social, economic, and physical aspect of unfit or abandoned housing can have “a cumulative effect that can destabilize a neighborhood and accelerate the process of decline.” The author also noted that when calling upon the city to exercise the cities nuisance abandoned powers on vacant properties often results in additional costs. Jourdan et al., (2009) recommended the use of regional council of governments to facilitating and maintaining regional rural land banks to later be transferred to entities that will develop affordable housing. The State of South Carolina amendment of the code of law includes chapter 24 to title 31, enacting the South Carolina Community Land Bank act of 2013, now enabling “non-profit corporations to be formed to acquire, manage, and provide a new purpose for and use for vacant, foreclosed or abandoned properties.”

Annexation, according to Lichter (2007), is influenced by characteristics of the place that seeks to annex land, these characteristics include; demographic (population growth pressure), and can be social or political in nature. In Greenwood annexation of vacant land was used to provide access road to the development. No households were displaced. According to the South Carolina Annexation handbook (2012), the Annexation is handled differently. Annexation of private property is achieved through petition and ordinance. The annexation of cooperate, church, or public owned land by a municipality is conducted through petition or owner consent and adoption.

5 - Financial Feasibility

Development financing was identified as a challenge; however, it was the time to secure the necessary funds that was noted as a bigger challenge. It is also at this point in the planning process that many developers have diverted from continuing, resulting in developer disinvestment. This was also experienced in Spartanburg and Greenwood for earlier development efforts.

Identified in the feasibility of the developments in this study was the financial contributions made by county and regional agencies towards infrastructural improvements and in some cases new installation. Financial resources available to the construction of affordable housing vary in allocation requirements from structural to those allocated to infrastructure costs.

Early comprehensive planning artifacts in all the cases in this study have acknowledged aging housing stock as an issue. In towns such as Spartanburg and Anderson, regardless of timing, they have established legal processes to evaluate and address housing-related concerns by neighborhood. Through the use of resident participation and establishment of goals and objectives, these communities have identified “focus areas” and developed strategies to addressing the issues. This study’s goal was an understanding the “how.” however, this study has also found the importance of the establishment of “what” the issues are and the development of goals in the neighborhoods in order to evaluate potential strategies for meeting those neighborhood goals. As noted earlier and discussed in the literature, local planning and community development departments cannot do it alone and the time frame it takes is longer.

Planners need to stay up to date with regional and state financing resources advancements in order to better position their communities. The developer experience (relationship with banking institutions) in this study was noted as beneficial to securing the necessary financing for affordable housing development.

The Developer Developers are an essential component in the development of space (Robin, 2018), motivated and by factors such as, timing (entry into the industry), location (region services and or site specific), financing and type of development (Coiacetto, 2001). Highlighted in this study’s conceptual framework is the type of developer and prospective entry into the affordable housing development process. Using Coiacetto (2001) developer types, as a guide in defining and describing the role affordable housing developers play on projects in small towns. The author also notes that it is important to understand that developers have different motives, objectives, information needs and approaches.

Table 6.2: Developer’s Role in Affordable Housing Development in Small Towns

Type	Description	Conceptual Framework - Recommendation(s)
Developer 1: "Passive local property owner developer" Local Nonprofit Org. Developer	These types of developers are local and or closer to the small towns. Awareness of neighborhood conditions and are vested in built environment solutions addressing communities needs. The Nonprofit developer, similar to the means to a mission developer however, their scope is limited to a specific community.	This type of developer may be aware of neighborhood challenges or may have completed different type of developments in the community. Their understanding of the local construction industry and collaborating with local stakeholders can be very valuable earlier on in the development process. If non exist, the establishment of a nonprofit organization to initiate the neighborhood planning efforts was noted as a method that can be explored.
Developer 2: "Means to a mission developer"	Regional, state and or neighboring states focused developers. Mission is providing support not limited to affordable housing but are actors with a larger scope. To this developer ensuring feasibility prior to committing to the project is of greater value. This type of developer is working on multiple projects in different towns.	This developer has both an understand of the type of developments and regional resources available to completing the phases of the development process, however, buy-in was noted buy Nehemiah CRC, in this study as be a challenge early on in the process for some of the smaller community leadership and residents.
Developer 3: "Specialised client developers"	This type of developer work in a very narrow niche market, that is occupied by a few competitors. These types of developers typically work for a client organization (public and private sectors). This type of developer operates in a wider geography, and is more client focused.	This type of developer specializes in certain type of projects and their clientele spreads across the united states. This developer may not have the capacity to fulfill the early on steps in the process, the city may need to work with a 3rd party consultant that specializes in community development consultancy. This developer may be valuable later on in the small towns as a potential developer in mixed use type developments and special projects unique to the region.

The developers identified in the study were; (1) The "Passive local property owning developer" - the establishment of a local development 501(c)3 non-profit corporation whose mission is the encouragement and management of redevelopment in the City of Spartanburg’s Northside community. The organization’s mission is the expansion of opportunities for a mix of affordable and market rate housing, together

with economic development, educational, recreational, health and social opportunities for its residents. As described by (Basolo & Strong, 2002) the corporation has utilized charette (forums) with neighborhood stakeholders and local academic institutions to identify the needs of the community; (2) "means to an end developer" - Nehemiah, an interfaith-based community redevelopment corporation, whose mission is to pursue single-family and multifamily housing development and rehabilitation, and the promotion of economic development opportunities, both for special needs and family households in South Carolina and neighboring states. Another developer of note in the region found in the data collection process "Homes for Hope" (men's development, affordable housing, economic and community development).

6.2 Implications & Recommendations

An important comment made by the city of Greenwood's planning department representative during one of this study's interviews was the need for "bite-sized" recommendations to efforts that can be explored in the neighborhoods. Planning and community development practitioners in small towns can work towards improving the neighborhood conditions and formulate goals and objectives together with neighborhood stakeholders prior to seeking collaboration efforts towards addressing development needs. The recommendations below identify existing strategies in supporting literature, and also attempt to describe potential implementation strategies.

Consensus Building

Not necessarily new knowledge, but information found to be of great value as a method towards not only the provision of affordable housing but empowering residents in the neighborhood, was consensus building in the two larger towns (Spartanburg

Table 6.3: Recommendations for Planning and Community Development

Recommendations	Literature (and practitioner perspective)
Celebration of Community – promotion of the identity of neighborhoods, Est. or encourage the establishment of neighborhood groups, Inter-neighborhood community collaboration	Government limitations (Hopkins & Knaap, 2016), Participation (Loures, 2015), Deep sense of community (Flores & Matkins, 2014)
Consensus building – collaboration from a full range of stakeholders	Collaborative problem-solving (Diaz et al., 2018), Consensus building structure (Innes, 2004)
Planning and community development education, training and retention	Well-informed advocacy

and Anderson). Consensus building is systematic and, as Diaz et al., (2018) notes, it is a sophisticated communicative form of collaborative problem-solving. In planning theory, providing a set of conditions for the use of consensus building, Innes (2004) states that for it to work, (1) a full range of stakeholders need to be included; (2) it needs to be meaningful to the participant and timely; (3) participants need to set their own ground rules for behavior, setting the agenda and decision-making; (4) the process needs to begin with mutual understanding; (5) dialogue in which all are heard, respected and equally able to participate must take place; (6) the process should be self-governing; (7) information should be equally shared amongst participants; and (8) consensus is reached when all interests have been explored. Referring to transparency in early Spartanburg Northside development efforts, a neighborhood resident interviewed for this study stated, “The former mayor [member of the team that established the NDG] always kept us involved, even when things don’t go well, he includes us. When we didn’t get grants, he kept us informed and we figured out

ways around certain things.”

Planning and community development: education, training and retention

In order to be considered effective, education and training must be geared not only towards improving one’s livelihood (such as the necessary homeownership education and counseling) but also towards understanding and becoming a well-informed advocate for their neighborhoods. The work force development goals identified in comprehensive plans identify the need for education and training in order to enable residents to better explore opportunities in the ever-evolving job market, a recommendation not intended for the masses, but to include opportunities for focus area residents/youth in city planning and community development education and training. The city could partner with private business or community development organizations that provide community outreach training, or directly offer opportunities such as, job shadowing, internships, and/or scholarships.

Stakeholder participation is not a new challenge nor is it unique to small towns as identified in this study. The establishment of champions in the neighborhoods of concern was found to provide additional benefits in the neighborhood planning process. However, a concern is that participation should not be limited to one issue. but continues representation and participation in the planning process is necessary to better addressing community concerns and exploring of opportunities.

6.3 Limitations of the Study

Several limitations of the study were identified. Case studies were all homeownership based. COVID-19 affected access to resident in the neighborhoods.

The artifacts and interviews were limited in ascertaining organizations or individuals identified as factors that may have contributed to challenges in affordable housing development in the cases. This is part due to the continuing nature of relationships and or potential future collaboration between stakeholders. For example funding challenges were expressed up to the identification that funding was a challenge or that the time to secure the necessary funds caused delay in the process. Project financial feasibility was an issue.

It was also the researcher's observation that during data collection that due to the dated nature of this study, participants interviewed for this study at times did not remember full details of events. Some of the city employees have retired and some artifacts (such as early comprehensive plan) were only available in hard copy.

One could argue that the towns included in the study may not be the truest representation of small towns in the upstate region, as they are metro adjacent and majority are along the Atlanta - Charlotte corridor. however challenges experienced in the cases raise the question and possibly a recommendation for future study, how severe are these challenges in the more remote rural towns of the state. Due to limited resource (data availability, and time) this study was limited to including cases from small town in the area with these AH developments and data availability.

This study did not explore any political aspects to challenges found in the cases.

6.4 Recommendations for Future Research

Organizational culture, leadership attributes and organizational change are important variables in understanding the strategies and processes utilized by the towns, however, they were not in the scope of this study. A replicated study with cases

from towns that have not been successful in developing affordable homeownership projects in their towns, is recommended as it would yield results close to what the true barriers are if not validate that they are.

Future studies could design a survey to be sent to small towns in the region evaluating planning and community development departments on their perspectives of the low to moderate income neighborhood conditions in their towns, community development partnerships and collaborations, and affordable housing development challenges.

Why the fear (developer disinvestment) of neighborhood characteristics?

6.5 Conclusion

Research Goal was to create a conceptual framework based on the findings of the case studies to assist Planning and Community development in smaller towns, in utilizing Affordable Housing development best practices to overcome provisional challenges and barriers in future developments.

This comparative case study provided insight into not only why and where affordable housing developments occurred in small towns, but also, as intended, an understanding of planning decisions and challenges to affordable housing development in the small towns of the upstate region of South Carolina. The recommendations and/or conceptual framework do not suggest that if utilized completely, they would result in the development of affordable housing in small towns. This study does, however, provide areas that may need to be addressed or considered earlier in the process, presenting a proactive approach to not only the provision of diverse affordable housing options for our communities, but highlighting planning efforts utilized towards community integration.

Planning and community development departments are limited in what they can do, in the process of diversifying affordable housing provision. As discussed in this study, strategies towards writing off site (preparation) none structural costs and location conditions are being utilized, with the support of county, COG resources, and private financing coming through regional Non-profits and in Spartanburg the use of a nonprofit organization for fundraising. Developers in this study are community development oriented first before construction contractors. The use of market rate subcontractors and in some cases development organizations such as Habitat for Humanity are strategies used to ensure that developments with quality are completed in our neighborhoods.

This study Found that there is value in the assessment of neighborhood needs, planning department awareness of land acquisition opportunities and Infrastructural improvement cost subsidy, and the establishment of a Nonprofit developer and use of faith-based developer, together with developer experience were credited for successful development of affordable housing in the small towns.

Bibliography

- Acevedo-Garcia, D., Osypuk, T. L., Werbel, R. E., Meara, E. R., Cutler, D. M., & Berkman, L. F. (2004). Does housing mobility policy improve health?. *Housing policy debate*, 15(1), 49-98.
- An, B., Orlando, A. W., & Rodnyansky, S. (2019). The physical legacy of racism: How redlining cemented the modern built environment. Available at SSRN.
- Anderson, L, M. St. Charles, J. Fullilove, M, T. Scrimshaw, S, C. Fielding, J, E. Normand, J. and the Task Force. (2003) "Providing Affordable Family Housing and Reducing Residential Segregation by Income." *American Journal of Preventive Medicine*, Vol. 24. Number 32.
- Andrews, T. (2012). What is social constructionism? *Grounded theory review*, 11(1).
- Basolo, V., & Strong, D. (2002). Understanding the neighborhood: From residents' perceptions and needs to action. *Housing Policy Debate*, 13(1), 83-105.
- Benjamin, L., Rubin, J. S., & Zielenbach, S. (2004). Community development financial institutions: Current issues and future prospects. *Journal of Urban Affairs*, 26(2), 177-195.
- Blackmond Larnell, T., & Downey, D. C. (2019). Tax increment financing in Chicago: The perplexing relationship between blight, race, and property values. *Economic Development Quarterly*, 33(4), 316-330.
- Buckley, R. M., Kallergis, A., & Wainer, L. (2016). Addressing the housing challenge: avoiding the Ozymandias syndrome. *Environment and Urbanization*, 28(1), 119-138.
- Calder, V. (2017). *Zoning, Land-Use Planning, and Housing Affordability*. Cato In-

- stitute Policy Analysis, (823).
- Campbell, C. E., Allen, J., & Shou Lu, K. (2008). Modelling Growth and Predicting Future Developed Land in the Upstate of South Carolina.
- Canner, G. B., Gabriel, S. A., & Woolley, J. M. (1991). Race, default risk and mortgage lending: A study of the FHA and conventional loan markets. *Southern Economic Journal*, 249-262.
- Carasso, A., Bell, E., Olsen, E. O., & Steuerle, C. E. (2005). Improving homeownership among poor and moderate-income households. Washington, DC: Urban Institute.
- Carliner, M. S. (1998). Development of federal homeownership “policy”. *Housing Policy Debate*, 9(2), 299-321.
- Carswell, A. T. (2009). Does housing counseling change consumer financial behaviors? Evidence from Philadelphia. *Journal of Family and Economic Issues*, 30(4), 339-356.
- Cerutti, E., Dagher, J., & Dell’Ariccia, G. (2017). Housing finance and real-estate booms: a cross-country perspective. *Journal of Housing Economics*, 38, 1-13.
- Cheng, Y. (2019). Nonprofit spending and government provision of public services: Testing theories of government–nonprofit relationships. *Journal of Public Administration Research and Theory*, 29(2), 238-254.
- Chisholm, M. (1972). Rural settlement and land use. Transaction Publishers.
- Ciorici, P., & Dantzler, P. (2019). Neighborhood satisfaction: A study of a low-income urban community. *Urban Affairs Review*, 55(6), 1702-1730.
- Coiacetto, E. (2001). Diversity in real estate developer behavior: A case for research. *Urban Policy and Research*, 19(1), 43-59.
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative Inquiry & Research Design Choosing Among Five Approaches*. Sage Publications. Thousand Oaks, CA
- Critchfield, T., Dey, J., Mota, N., & Patrabansh, S. (2018). Mortgage experiences of rural borrowers in the United States: insights from the national survey of mortgage originations. Available at SSRN 3204477.

- Cummings, J. L., & DiPasquale, D. (1999). The low-income housing tax credit an analysis of the first ten years. *Housing Policy Debate*, 10(2), 251-307.
- Cunningham, M., & MacDonald, G. (2012). Housing as a platform for improving education outcomes among low-income children. Washington, DC: Urban Institute.
- Dampney, K., Busch, P., & Richards, D. (2002). The meaning of tacit knowledge. *Australasian Journal of Information Systems*, 10(1).
- Das, P., Sah, V., Sharma, D., Singh, V., & Galuppo, L. (2013). Real estate development process in India. *Journal of Real Estate Literature*, 21(2), 271-292.
- Davis, J. E. (2010). More than money: What is shared in shared equity homeownership?. *Journal of Affordable Housing & Community Development Law*, 259-277.
- Dawkins, C., Jeon, J. S., & Knaap, G. J. (2017). Creating and preserving affordable homeownership opportunities: does inclusionary zoning make sense?. *Journal of Planning Education and Research*, 37(4), 444-456.
- Denzin, N. K. (2008). *Strategies of qualitative inquiry* (Vol. 2). Sage.
- Dewar, M., & Thomas, J. M. (Eds.). (2012). *The city after abandonment*. University of Pennsylvania Press.
- Dewar, M., Deng, L., & Bloem, M. (2020). Challenges for Low-Income Housing Tax Credit Projects at Year 15 and Beyond in a Weak Housing Market: The Case of Detroit, Michigan. *Housing Policy Debate*, 30(3), 311-334.
- Diaz, J. M., Webb, S. T., Warner, L. A., & Monaghan, P. (2018). Barriers to community garden success: Demonstrating framework for expert consensus to inform policy and practice. *Urban Forestry & Urban Greening*, 31, 197-203.
- Doughman, A. (2013). Northside: Success of project hinges on housing. *Spartanburg Herald Journal*.
- Ehlenz, M. M., & Taylor, C. (2019). Shared equity homeownership in the United States: A literature review. *Journal of Planning Literature*, 34(1), 3-18.
- Eisenberg, A. (2016). Addressing Rural Blight: Lessons from West Virginia and WV LEAP. *Journal of Affordable Housing & Community Development Law*, 513-

546.

- Eisenberg, A. M. (2018). Rural blight. *Harv. L. & Pol'y Rev.*, 13, 187.
- Ellis-Young, M., & Doucet, B. (2021). From “Big Small Town” to “Small Big City”: Resident Experiences of Gentrification along Waterloo Region’s LRT Corridor. *Journal of Planning Education and Research*, 0739456X21993914.
- Engelsman, U., Rowe, M., & Southern, A. (2018). Community Land Trusts, affordable housing and community organising in low-income neighbourhoods. *International Journal of Housing Policy*, 18(1), 103-123.
- Eriksen, M. D. (2017). Difficult Development Areas and the supply of subsidized housing. *Regional Science and Urban Economics*, 64, 68-80.
- Eriksen, M. D., & Rosenthal, S. S. (2010). Crowd out effects of place-based subsidized rental housing: New evidence from the LIHTC program. *Journal of Public Economics*, 94(11-12), 953-966.
- Fisher, P. (2005). The property development process: Case studies from Grainger Town. *Property Management*, 23(3), 158-175.
- Flocks, J., & Burns, A. (2006). Stakeholder analysis of Florida farmworker housing. *Journal of agromedicine*, 11(1), 59-67.
- Flora, C. B., & Flora, J. L. (2007). *Rural Communities: Legacy and Change*.
- Flora, C. B., Flora, J. L., & Gasteyer, S. P. (2016). *Rural communities: Legacy+ change*. Westview Press.
- Flora, C.B., Flora, J.L., & Fey, S. (2004). *Rural communities: Legacy and change* (2nd ed.). Boulder, CO: Westview Press.
- Flores, K. L., & Matkin, G. S. (2014). ” Take your own path”: minority leaders encountering and overcoming barriers in cultural community centers. *Journal of cultural diversity*, 21(1), 5.
- Florida housing. (2017). “How Land Use Impacts Affordable Housing”. Retrieved from URL: <https://www.floridahousing.org/docs/default-source/aboutflorida/-august2017/august2017/tab5.pdf>
- Freeman, L. (2004). “Siting affordable housing: Location and Neighborhood Trends

- of Low-Income Housing Tax Credit Developments in the 1990s.” Center on Urban and Metropolitan Policy.
- Freeman, L., & Schuetz, J. (2017). Producing affordable housing in rising markets: What works?. *Cityscape*, 19(1), 217-236.
- Galbin, A. (2014). An introduction to social constructionism. *Social research reports*, 6(26), 82-92.
- Gallagher, M., Burnstein, E. T., & Oliver, W. (2018). *How Affordable Housing Providers Can Boost Residents’ Economic Mobility*. Washington, DC: Urban Institute.
- Gehner¹⁸, E., & de Jonge, H. (2007). Decision-making practice in the Dutch real estate development sector. In *4th Nordic Conference on Construction Economics and Organization* (p. 199).
- Glaeser, E., & Joshi-Ghani, A. (2013). *The urban imperative: Toward shared prosperity*.
- Glaser, B. G., & Strauss, A. L. (1967). *Discovery of grounded theory: Strategies for qualitative research*. Routledge.
- Goodrick, D. (2020). *Comparative case studies*. SAGE Publications Limited.
- Gordon, C. (2003). Blighting the way: Urban renewal, economic development, and the elusive definition of blight. *Fordham Urb. LJ*, 31, 305.
- Graaskamp, J. A. (1981). *Fundamentals of real estate development*. *Risk Management*, 10.
- Grimes, L. E., Spencer, N., & Jones, S. G. (2014). Rural school counselors: Using the ACA advocacy competencies to meet student needs in the rural setting. *Vistas Online*, 58, 1-10.
- Gyourko, J., & Molloy, R. (2015). Regulation and housing supply. In *Handbook of regional and urban economics* (Vol. 5, pp. 1289-1337). Elsevier.
- Hananel, R. (2014). Can centralization, decentralization and welfare go together? The case of Massachusetts Affordable Housing Policy (Ch. 40B). *Urban Studies*, 51(12), 2487-2502.

- Hawtin, M., & Percy-Smith, J. (2007). *Community profiling: A practical guide: Auditing social needs*. McGraw-Hill Education (UK).
- Hollweck, T. (2015). Robert K. Yin. (2014). *Case Study Research Design and Methods*. Thousand Oaks, CA: Sage. 282 pages. *Canadian Journal of Program Evaluation*, 30(1).
- HOME Investment Partnerships Program - CPD: HUD.gov / U.S. Department of Housing and Urban Development (HUD). (n.d.). Retrieved June 16, 2020, from https://www.hud.gov/program_offices/comm_planning/affordablehousing/-programs/home/
- Hopkins, L. D., & Knaap, G. J. (2018). Autonomous planning: Using plans as signals. *Planning Theory*, 17(2), 274-295.
- Huq, E., & Harwood, S. A. (2019). Making homes unhomey: The politics of displacement in a gentrifying neighborhood in Chicago. *City & Community*, 18(2), 710-731.
- Infranca, J. (2019). The new state zoning: Land use preemption amid housing crisis. *Boston College Law Review*, 60(3), 823-888.
- Innes, J. E. (2004). Consensus building: Clarifications for the critics. *Planning theory*, 3(1), 5-20.
- Johnson, B. J. (2009). Site planning for planners: The view from the other side. *Journal for Education in the Built Environment*, 4(1), 31-56.
- Jones, S. R. (2004). Will new markets tax credits enhance community economic development. *Journal of Small and Emerging Business Law*, 8(2), 229-238.
- Jourdan, D., Van Zandt, S., & Adair, N. (2009). Meeting their fair share: A proposal for the creation of regional land banks to meet the affordable housing needs in the rural areas of Texas. *J. Affordable Hous. & Cmty. Dev. L.*, 19, 147.
- Kaarbo, J., & Beasley, R. K. (1999). A practical guide to the comparative case study method in political psychology. *Political psychology*, 20(2), 369-391.
- Kelly, E. D. (2010). *Community Planning: An Introduction to the Comprehensive Plan*. Island Press.
- Kerley, R. (2019). New market tax credits, fiscal federalism, & the dormant com-

- merce clause. *Virginia Tax Review*, 39(1), 111-144.
- Khadduri, J. (2015). "The Founding and Evolution of HUD: 50 Years, 1965–2015." In *HUD at 50: Creating Pathways to Opportunity*, edited by Lynn M. Ross, 5–102. Washington, DC: US Department of Housing and Urban Development.
- Khadduri, J., Climaco, C., Burnett, K., Gould, L., & Elving, L. (2012). What happens to low-income housing tax credit properties at year 15 and beyond?. US Department of Housing and Urban Development, Office of Policy and Development Research.
- Kidder, L. H., & Judd, C. M. (1986). *Research methods in social relations* (5th ed.). New York: Holt, Rinehart, and Winston.
- Kimura, D. (2006). "Developers discuss deal killers, other big challenges" Affordable housing finance. Retrieved from URL: https://www.housingfinance.com/news-developers-discuss-deal-killers-other-big-challenges_o
- Kinahan, K. L. (2019). The neighborhood effects of federal historic tax credits in six legacy cities. *Housing Policy Debate*, 29(1), 166-180.
- Krigman, Y. (2010). The Role of Community Development Corporations in Affordable Housing. *Journal of Affordable Housing & Community Development Law*, 19(2), 231–253. <http://www.jstor.org/stable/25782873>
- Krugman, P. (1991). Increasing returns and economic geography. *Journal of political economy*, 99(3), 483-499.
- Lang, B. J. (2012). Location incentives in the low-income housing tax credit: Are qualified census tracts necessary?. *Journal of Housing Economics*, 21(2), 142-150.
- Lee, D., & Tracy, J. S. (2018). Long-term outcomes of FHA first-time homebuyers. Available at SSRN 3298997.
- Leopold, J., Getsinger, L., Blumenthal, P., Abazajian, K., & Jordan, R. (2015). The housing affordability gap for extremely low-income renters in 2013. Washington, DC: Urban Institute.
- Lichter, D. T., & Johnson, K. M. (2007). The changing spatial concentration of America's rural poor population. *Rural Sociology*, 72(3), 331-358.

- Liehr P, Smith M.J. (1999). Middle range theory: Spinning research and practice to create knowledge for the new millennium. *Advances in Nursing Science*, 21(4): 81-91.
- Loures, L. (2015). Post-industrial landscapes as drivers for urban redevelopment: Public versus expert perspectives towards the benefits and barriers of the reuse of post-industrial sites in urban areas. *Habitat International*, 45, 72-81.
- Lubell, J. (2014). Filling the void between homeownership and rental housing: a case for expanding the use of shared equity homeownership. *Homeownership Built to Last*, 203-227.
- Luque, J. (2020). Assessing the role of TIF and LIHTC in an equilibrium model of affordable housing development. *Regional Science and Urban Economics*, 80, 103377.
- Lyson, T. A., & Falk, W. W. (1993). *Forgotten Places: Uneven Development in Rural America*. Rural America Series. University Press of Kansas, 2501 W. 15th St., Lawrence.
- Mace, A., & Tewdwr-Jones, M. (2019). Neighborhood planning, participation, and rational choice. *Journal of Planning Education and Research*, 39(2), 184-193.
- Malizia, E. (2003). Structuring urban redevelopment projects: Moving participants up the learning curve. *Journal of Real Estate Research*, 25(4), 463-478.
- Mallach, A. (2010). The Mount Laurel doctrine and the uncertainties of social policy in a time of retrenchment. *Rutgers L. Rev.*, 63, 849.
- Maxwell, J. A. (2012). *Qualitative research design: An interactive approach*. Sage publications.
- Maxwell, J. A. (2013). *Applied social research methods series: Vol. 41. Qualitative research design: An interactive approach*, 3.
- McBride, S. B. (2019). *Site planning and design*.
- McGinty, J., & Blumenthal, P. (2015). Using housing policy tools to build ladders to the middle class. Urban Institute. Retrieved from URL: <https://www.urban.org/urban-wire/using-housing-policy-tools-build-ladders-middle-class>
- Meehan, J. (2014). Reinventing real estate: The community land trust as a social

- invention in affordable housing. *Journal of Applied Social Science*, 8(2), 113-133.
- Merriam, S. B., & Tisdell, E. J. (2015). *Qualitative research: A guide to design and implementation*. John Wiley & Sons.
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded sourcebook*. sage.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook*. 3rd.
- Miller, K. K., & Weber, B. A. (2003). Persistent poverty across the rural-urban continuum (No. 1219-2016-98541).
- Molloy, R., Smith, C. L., & Wozniak, A. (2011). Internal migration in the United States. *Journal of Economic perspectives*, 25(3), 173-96.
- Mosley, J. E., & Grogan, C. M. (2013). Representation in nonelected participatory processes: How residents understand the role of nonprofit community-based organizations. *Journal of public administration research and theory*, 23(4), 839-863.
- Mulliger, A. (2016). Affordable housing remains a challenge in Spartanburg. Retrieved from URL: <http://GoUpstate.com>
- Mutchler, J. E., & Burr, J. A. (2003). Living arrangements among older persons: A multilevel analysis of housing market effects. *Research on Aging*, 25(6), 531-558.
- National Association of Home Builders (NAHB). (2019, June). The diversifying housing options with smaller lots and small homes. Retrieved from URL: <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/nahb-2019-small-homes-research-report.pdf>
- Nelson, A. C. (2006). Leadership in a new era: Comment on "Planning Leadership in a New Era". *Journal of the American Planning Association*, 72(4), 393-409.
- Nelson, A. C., & Dueker, K. J. (1989). Exurban living using improved water and wastewater technology. *Journal of urban planning and development*, 115(3), 101-113.

- Nguyen, M. T. (2005). Does affordable housing detrimentally affect property values? A review of the literature. *Journal of Planning Literature*, 20(1), 15-26.
- Nguyen, M. T., Basolo, V., & Tiwari, A. (2013). Opposition to affordable housing in the USA: Debate framing and the responses of local actors. *Housing, Theory and Society*, 30(2), 107-130.
- Noy, C. (2008). Sampling knowledge: The hermeneutics of snowball sampling in qualitative research. *International Journal of social research methodology*, 11(4), 327-344.
- Ocejo, R. E., Kosta, E. B., & Mann, A. (2020). Centering small cities for urban sociology in the 21st Century. *City & Community*, 19(1), 3-15.
- Olsen, E. O. (2014). Alleviating poverty through housing policy reform. Available at SSRN 2448011.
- Park, K. A., & Miller, J. J. (2018). Mortgage choice in rural housing. *Housing Policy Debate*, 28(3), 443-465.
- Patraporn, R. V. (2015). Complex transactions: Community development financial institutions lending to ethnic entrepreneurs in Los Angeles. *Community Development*, 46(5), 479-498.
- Payne, J. M. (1995). Norman Williams, exclusionary zoning, and the Mount Laurel doctrine: Making the theory fit the facts. *Vt. L. Rev.*, 20, 665.
- Pezzoli, K. (2018). Civic Infrastructure for Neighborhood Planning. *Journal of the American Planning Association*, 84(2), 191-193.
- Pierre, K. (2019). The battle of the blight. *Anderson Independent Mail*.
- Putnam, R. (1993). The prosperous community: Social capital and public life. *The American prospect*, 13(Spring), Vol. 4. Available online: <http://www.prospect.org/print/vol/13>.
- Ramsey-Musolf, D. (2016). Evaluating California's housing element law, housing equity, and housing production (1990–2007). *Housing Policy Debate*, 26(3), 488-516.
- Read, D. C., & Sanderford, D. (2017a). Examining Five Common Criticisms of Mixed-Income Housing Development Found in the Real Estate, Public Policy,

- and Urban Planning Literatures. *Journal of Real Estate Literature*. Vol. 25, Iss. 1, pages 31–48.
- Read, D. C., & Sanderford, D. (2017b). Making places and making tradeoffs: mixed-income housing development in practice. *Journal of Place Management and Development*.
- Robison, L. J., Siles, M. E., & Schmid, A. A. (2002). Social capital and poverty reduction: Toward a mature paradigm (No. 1091-2016-87428).
- Rohe, W. M., & Lindblad, M. (2013). Reexamining the social benefits of homeownership after the housing crisis. Boston: Joint Center for Housing Studies of Harvard University.
- Rose, K., & Miller, T. K. N. (2016). Communities of Opportunity: Pursuing a Housing Policy Agenda to Achieve Equity and Opportunity in the Face of Post-Recession Challenges. *Trotter Review*, 23(1), 3.
- Royse, D., Staton-Tindall, M., Badger, K., & Webster, J. M. (2009). Needs assessment (Vol. 8). OUP USA.
- Sard, B., & Rice, D. (2016). “Realizing the Housing Voucher Program’s potential to enable families to move to better neighborhoods.” Washington, DC: Center on Budget and Policy Priorities.
- Sazama, G. W. (2000). Lessons from the history of affordable housing cooperatives in the United States: A case study in American affordable housing policy. *American Journal of Economics and Sociology*, 59(4), 573-608.
- Scally, C. P., & Lipsetz, D. (2017). New Public Data Available on USDA Rural Housing Service’s Single-Family and Multifamily Programs. *Cityscape*, 19(1), 295-304.
- Shamsuddin, S., & Campbell, C. (2021). Housing cost burden, material hardship, and well-being. *Housing Policy Debate*, 1-20.
- Shlay, A. B. (2006). Low-income homeownership: American dream or delusion?. *Urban Studies*, 43(3), 511-531.
- Silverman, R. M., Taylor Jr, H. L., Yin, L., Miller, C., & Buggs, P. (2020). Are we still going through the empty ritual of participation? Inner-city residents’ and other grassroots stakeholders’ perceptions of public input and neighborhood

- revitalization. *Critical Sociology*, 46(3), 413-428.
- Silverman, R. M., Yin, L., & Patterson, K. L. (2017). Siting affordable housing in opportunity neighborhoods: An assessment of HUD's affirmatively furthering fair housing mapping tool. *Journal of Community Practice*, 25(2), 143-158.
- Skobba, K., & Tinsley, K. (2016). Addressing housing and neighborhood revitalization needs in Georgia's rural and small towns: A study of the Georgia Initiative for Community Housing. *Community Development*, 47(4), 449-463.
- Skobba, K., Bruin, M. J., & Yust, B. L. (2013). Beyond renting and owning: The housing accommodations of low-income families. *Journal of Poverty*, 17(2), 234-252.
- Skobba, K., Osinubi, A., & Tinsley, K. L. (2020). What about rural blight? Housing and neighborhood conditions in southeastern small towns. *Rural Sociology*, 85(1), 85-110.
- Steiner, A. A., & Farmer, J. (2018). Engage, participate, empower: Modelling power transfer in disadvantaged rural communities. *Environment and Planning C: Politics and Space*, 36(1), 118-138.
- Stewart, D. L. (2010). Researcher as instrument: Understanding" shifting" findings in constructivist research. *Journal of Student Affairs Research and Practice*, 47(3), 291-306.
- Tecklenburg, A. (2020). Adopting a State-Wide Inclusionary Zoning Enabling Statute: A Rational Way to Produce Affordable Housing in Charleston, South Carolina. *Charleston L. Rev.*, 15, 713.
- Theodos, B., Stacy, C. P., & Ho, H. (2017). Taking stock of the community development block grant. Washington, DC: Urban Institute, 500.
- Thomas, T. D. (2015). Fighting for the American Dream: perceptions of homeowners on accessibility of homeownership programs. *Housing and Society*, 42(2), 114-125.
- Thompson, M. (2020). From co-ops to community land trusts: Tracing the historical evolution and policy mobilities of collaborative housing movements. *Housing, Theory and Society*, 37(1), 82-100.
- Tighe, J. R., Hatch, M. E., & Mead, J. (2017). Source of income discrimination and

- fair housing policy. *Journal of Planning Literature*, 32(1), 3-15.
- Ulbrich, H. H., & London, D. S. (2008). Managing residential growth in South Carolina: A citizen's guide, 2008 February.
- US Census Bureau (2011) Population Distribution and Change: 2000 to 2010. U.S. Department of Commerce
- Van Zandt, S., Giusti, C., Jourdan, D., & Martin, J. (2008). Small-town housing needs: Resource inefficiencies and urban bias in the United States. *Community Development*, 39(3), 75-92.
- Velasco, G. (2020). How Community Land Trusts Can Advance Racial and Economic Justice. Urban Institute. Retrieved from URL: <https://housingmatters.urban.org/articles/how-community-land-trusts-can-advance-racial-and-economic-justice>.
- Wachter, M. L., Gordon, R. A., Piore, M. J., & Hall, R. E. (1974). Primary and secondary labor markets: a critique of the dual approach. *Brookings papers on economic activity*, 1974(3), 637-693.
- Wegmann, J., Schafran, A., & Pfeiffer, D. (2017). Breaking the double impasse: Securing and supporting diverse housing tenures in the United States. *Housing Policy Debate*, 27(2), 193-216.
- Wiegelmann, T. W. (2012). Risk Management in the Real Estate Development Industry. Robina: Institute of Sustainable Development & Architecture.
- Wilke, A., & Mata, R. (2012). Cognitive bias. In *Encyclopedia of human behavior* (pp. 531-535). Academic Press.
- Woo, A. & Yu, C. (2017). "Beyond affordable shelters: Subsidized housing and surrounding environments for pedestrian safety." *Applied Geography*. Vol. 83. Pages 37-45.
- Woo, A., & Joh, K. (2015). Beyond anecdotal evidence: Do subsidized housing developments increase neighborhood crime?. *Applied Geography*, 64, 87-96.
- Yin, R. K. (2009). Case study research: Design and methods 4th edition. In the United States: Library of Congress Cataloguing-in-Publication Data.
- Yin, R. K. (2013). Case study research: Design and methods. Thousand Oaks, CA:

Sage publications.

Ziebarth, A. (2015). Renting in rural America. *Family and Consumer Sciences Research Journal*, 44(1), 88-104.

Appendices

.1 Appendix A - Summary of Cases

Planning & Initiation Phase			Commitment Phase					
An Event - Issue	Community Advocates	City Planning - Needs Assessment	Comprehensive Planning	Neighborhood Planning	Feasibility Study	Land Acquisitoning	Site & Development Planning	Permitting
Spartanburg SC - Northside Development ... It was crime, no lights, crime rate, drug abuse, blight, and a lot of crime in the Northside Community Foreclosure Long waitlists for affordable housing	The city and members of the northside neighborhood expressed concern about the increase in crime rate and undersired living standards. Neighborhood groups	3 rd party planning consultant 50% of households in Spartanburg are considered Low-income. 68% of all renters are low income	<ul style="list-style-type: none"> • Priorities (Amongst self): • Removal of Slum and Blight • Affordable Housing Development for Overburdened Opportunities • Owner Occupied Housing Rehabilitation • Infrastructure Expansion and Improvement 	<ul style="list-style-type: none"> • Establishment of the Northside Development Group (NDG) • City & NDG host a charrette - discussed community perspectives on ideal development strategy. • Citizen Participation 	Financial feasibility Investment potential only available with reduction in crime Rehabilitation/demolition of blighted/abandoned houses. Long range planning	Securing capital investment from multiple sources (public, private) through private/public partnerships City facilitated neighborhood infrastructural improvements	Various NDG sites were identified for different community uses. Development phases were established. City facilitated neighborhood infrastructural improvements	The NDG has led all efforts to ensure that developments comply with the city's land use and zoning regulations.
Greenwood SC - Matthews Place Development Matthews Mills Hill ... We would like to be more like Spartanburg... smaller than Greenwood ... Greenwood Community Plan	NLHC - affordability problem Community awareness Organizations such as the AnMED, USC OCG, - Public health, workforce dev.	In 2012 25% of Greenwood's households were below the 50% of household income to mortgages (cost burdened) 59% of renters in the city of Greenwood are cost burdened.	<ul style="list-style-type: none"> • Element Goal (amongst others): • Encourage residential development - encourage neighborhood revitalization 	<ul style="list-style-type: none"> • Est. a local development group (chapter of NLD) - defined. • Neighborhood Associations. • Non-profit community Org's 	Nebemah CRC - not a direct partner of the city but was encouraged to help. Development only possible if a large majority of construction cost was secured in non-traditional funding sources.	Utilized undeveloped land - development (developing on vacant or under-used parcels in the community)	Mill village -infill development. County resources utilized for infrastructural improvements (Upper Savannah Council of Government reporting)	Due to the necessity of this type of development and understanding of local land use and zoning regulations the processing of applications has not been a challenge.
Anderson SC - McCully Place ... prioritize the homes that pose more of a threat to the safety and well-being of the community... ... we had already built other developments in the city	City established a task force. Non-Profit Org's. Neighborhood groups	Appalachian COG: primary mission of (amongst other): Improving quality of housing for low-income households Increasing Affordable homeownership	<ul style="list-style-type: none"> • Appalchian COG: primary mission of (amongst other): • Improving quality of housing for low-income households • Increasing Affordable homeownership 	<ul style="list-style-type: none"> • Taskforce (Citizen participation) • 2011 City asked Nebemah Development Group to assist in developing a new subdivision 	Developer prior to the city and collaboration with the city. HOME, S.C. Housing Trust Fund, and bank financing	City owned land - willing to sell to a non-profit. Affordable housing goal	City & county facilitated neighborhood infrastructural improvements	Developer prior to the city - working with the city - "we worked hand in hand" and "we had already built other developments in the city"
Gaffney SC - Gaffney Trace ... We had happens in one of the other cities, impacts all the others, become dirty such as from where they live and where they work daily." - Public Health researcher	Household improvement - public health and workforce development (1 on at the top	Use of academic institutions, and professional planning regional and state agencies consultation.	<ul style="list-style-type: none"> • Appalachian council of governments (ACOG) • Goal: improve the current housing stock as well as increase owner occupancy rates; Housing Study - define housing costs. 	<ul style="list-style-type: none"> • Workforce development. • Non-profit community Orgs. (Homeless, addiction) 	Nebemah CDC, HOME, Housing Trust Fund, Carolina First Bank, Federal Home Loan Bank of Atlanta (FLHB)	United Housing Connections, sold land to Nebemah CRC to create housing (mental illness, formerly homeless, and low-income)	County and ACOG facilitated neighborhood infrastructural improvements	Due to the urgency and demand for housing supply, complying with local government zoning regulation was conducted to ensure project completion.

Figure 2: Data summary

.2 Appendix B - Certified CDCs and CDFIs in South Carolina

Certified CDCs and CDFIs in South Carolina

Name	Description	Service Areas
AIM	Connects people with support, resources, and education so they can empower themselves to be self-sufficient.	Anderson, Oconee, and Pickens Counties
Allendale County ALIVE	A non-profit community development organization with a focus on affordable housing development	Allendale, Bamberg, Barnwell, and Hampton Counties
Business Development Corporation (BDC)	Provides financing for small businesses in South Carolina, helping to create new jobs for the citizens of the Palmetto State.	Statewide
Carolina Foothills Federal Credit Union	A Community Development Financial Institution that is chartered as a federal credit union serving the deposit and loan needs of the underserved of the Upstate of South Carolina.	Greenville, Spartanburg, Cherokee, Pickens, Abbeville, Anderson, Oconee, Greenwood, Laurens and Union Counties
Community Assistance Provider	CAP provides safe, decent and affordable housing for low to moderate income families throughout the Midland Region of South Carolina.	Calhoun, Chester, Clarendon, Fairfield, Georgetown, Kershaw, Lancaster, Lee, Lexington, Newberry, Orangeburg, Saluda, Sumter, Richland, and Williamsburg Counties
CommunityWorks	a non-profit financial organization and certified CDFI that is committed to empowering people to become financially stable through financial education, lending and investing	Statewide
Genesis Homes	works towards revitalize low- to moderate-income neighborhoods in the Upstate of South Carolina through: Expansion of affordable housing rental properties; Development of public/private partnerships; and Support of robust community engagement.	Greenville and Laurens Counties
Greenwood Area Habitat for Humanity	helps those in need of shelter build their own homes, alongside volunteers, and then pay an affordable mortgage.	Greenwood County
Habitat for Humanity Greenville County	brings people together to build homes, communities, and hope. Habitat Greenville works to ensure affordable, sustainable homeownership opportunities for Greenville County residents with income below 60% of the area median income.	Greenville County

Certified CDCs and CDFIs in South Carolina

Name	Description	Service Areas
Homes of Hope, Inc.	Focused on rebuild communities and individual lives through housing, economic, and workforce development.	Statewide
Increasing H.O.P.E Financial Training Center	A one-stop financial educational resource center, providing integrated services to help low- to moderate-income families and individuals achieve financial stability and build assets.	Charleston, Berkeley and Dorchester Counties
LDC	A non-profit small business lending organization whose mission is to offer opportunity by assisting the growth and development of microenterprise and small business concerns, thereby creating and retaining employment opportunities in its service market.	Berkeley, Charleston, Colleton, Dorchester and Williamsburg Counties
Lowcountry Community Action Agency, Inc.	Services include financial assistance; advocacy; training and employment; Youth Development; Emergency Shelter; Homeless Prevention; Emergency Services; Health and Nutrition; Education; Energy Assistance; Housing Services; Counseling and Weatherization.	Colleton & Hampton Counties
Metanoia	Working with the residents of communities that have experienced decline due to lack of investment and capital flight. Our mission is to attract investment to the quiet assets that already exist within these neighborhoods.	Southern part of North Charleston
Midlands Housing Trust Fund	Lending to housing developers and contractors for the creation, rehabilitation, and preservation of affordable housing for households earning less than 80% of Area Median Income in a twenty-three county area of South Carolina.	Abbeville, Aiken, Allendale, Bamberg, Barnwell, Calhoun, Clarendon, Edgefield, Fairfield, Florence, Greenwood, Horry, Kershaw, Lexington, Lee, McCormick, Marion, Newberry, Orangeburg, Richland, Saluda, Sumter, and Williamsburg Counties
Northside Development Corporation	NDG serves to encourage and manage the redevelopment of the City of Spartanburg's Northside community, honoring its past and expanding mixed income housing and economic, educational, and recreational, health, and social opportunities for its residents.	Northside Community in Spartanburg, SC

Certified CDCs and CDFIs in South Carolina

Name	Description	Service Areas
Santee-Lynches Affordable Housing & CDC	Owns and manages approximately 500 safe, decent and affordable rental units, 145 single family houses and 350 multifamily apartment complex rentals. Santee-Lynches has a great deal of experience in building and managing new construction projects, purchase, rehab, rental projects and its Property Management and Compliance teams are second to none.	Berkeley, Calhoun, Clarendon, Darlington, Florence, Georgetown, Horry, Kershaw, Lee, Lexington, Marion, Orangeburg, Richland, Sumter and Williamsburg Counties
South Carolina Community Loan Fund	Focus is on transforming and revitalizing communities throughout South Carolina by financing projects that provide housing, access to food and essential services, attract businesses, employ community members and stimulate economic activity. By providing loans and technical assistance to entrepreneurs, businesses and organizations that seek to strengthen the social and economic fabric of local communities, empowering communities to effect their own transformation.	Statewide
Southeastern Housing and Community Development	Providing affordable rental and homeownership opportunities; educating and empowering residents through our housing counseling program; creating economic and job opportunities through our Sustainable Warehouse and financial management programs; and increasing the stock of affordable housing through rehabilitation and renovation of existing housing stock in rural South Carolina.	Barnwell, Bamberg, Aiken, Allendale, Hampton, Orangeburg, Jasper, and Berkeley Counties
TN Development Corporation	Bridging the perceived gap between "inexpensive" and "quality" by creating first-rate rental housing structures with long-term viability.	City of Columbia