



# Capstone at Greenwood Commons

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## Memo Requesting Reconsideration of Uptown Greenwood as a Shopping Amenity:

SC Housing  
300-C Outlet Pointe Blvd  
Columbia, SC 29210

To Whom It May Concern,

We received notification from SC Housing that our preliminary application for Capstone at Greenwood Commons was docked 7 points under the Distance to Amenities section, specifically under the Shopping subsection. We submitted an open-air shopping center called Uptown Greenwood that contains numerous specialty shops and businesses along the main thoroughfare in the city of Greenwood. We were told it was unclear whether Uptown Greenwood adequately met the qualifications for Shopping points under the QAP Appendix C1.III.A1. To better clarify why we believe Uptown Greenwood should qualify for the full 7 Shopping points, please see below:

According to the QAP, the Shopping category qualification is defined as “a big box store, shopping plaza, mall, retail strip or convenience neighborhood center containing multiple stores stocked with many varieties of goods including all of the following: 1.) clothing; 2.) housewares; 3.) cleaning products; 4.) general over the counter medicine or first aid products; and 5.) personal hygiene.” This is an incredibly broad definition, which is indicative of the broad landscape of shopping options throughout the state. To paint the definition in the QAP with such broad strokes and then indicate that an open-air shopping center like Uptown Greenwood, which contains the varieties of goods required in the QAP, does not meet that definition based on an extremely narrow field of view not only parts ways with the perceived intent of this QAP section, but is also a disservice to the people of Greenwood and the immense sense of pride that community feels towards Uptown Greenwood.

Uptown Greenwood was deliberately designed to serve as a central shopping, arts, dining, and cultural establishment – “the heart of the community”.<sup>1</sup> In 2003, the City of Greenwood set out to create “a specialty retail and dining destination”<sup>2</sup> – and that is exactly what it has done. Its design, development, and operation has been a multi-decade passion project of the City of Greenwood, part of its master plan that has seen \$23.6 million in public and private investment in Uptown Greenwood. The result has been a dizzying array of centrally located shops, dining experiences, and cultural establishments within a short walking distance of one another.

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<sup>1</sup> [https://www.uptowngreenwood.com/explore/about\\_us/city\\_center\\_master\\_plan\\_updated\\_2021.php](https://www.uptowngreenwood.com/explore/about_us/city_center_master_plan_updated_2021.php).

<sup>2</sup> <https://cms8.revize.com/revize/uptowngreenwoodsc/Document%20center/Explore/About%20us/City%20Center%20Master%20Plan%202003/gwdcitycentermasterplan.pdf>.

## **Shopping Options**

Uptown Greenwood's wide array of centrally located shopping includes:

- A pharmacy, together with over-the counter medications, household supplies, greeting cards, candles, holiday gifts, and greeting cards<sup>3</sup>
- A wine and beer store<sup>4</sup>
- A flower and chocolate shop<sup>5</sup>
- A furniture, home décor, and wedding shop<sup>6</sup>
- A clothing store for babies and children<sup>7</sup>
- A cupcake, cake, cookie, and general dessert shop<sup>8</sup>
- A women's clothing store<sup>9</sup>
- A men's clothing store<sup>10</sup>
- A uniform store<sup>11</sup>
- A shop that supports dozens of small businesspeople through selling their locally-produced goods, including food items, while also offering art classes and exposure to locally-made art<sup>12</sup>
- A rug store<sup>13</sup>
- Another flooring store<sup>14</sup>
- Yet another women's clothing store<sup>15</sup>
- A shop that sells sustainable items while offering workshops in baking, pottery, parent-child bonding experiences, gardening, and book clubs<sup>16</sup>
- A home consignment store<sup>17</sup>
- A jewelry store<sup>18</sup>
- A stationary and gift store<sup>19</sup>
- A hotel<sup>20</sup>

## **Food Options**

Meanwhile, Uptown Greenwood's food options include a culturally diverse cuisine:

- A coffee shop<sup>21</sup>
- A bakery<sup>22</sup>

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<sup>3</sup> Wingard's Pharmacy

<sup>4</sup> Flynn's On Maxwell Uptown Wine & Beer

<sup>5</sup> The Floral Case

<sup>6</sup> Thayer's Furniture and Fine Gifts

<sup>7</sup> Sweet Teas Children's Boutique

<sup>8</sup> Sweet Indulgence

<sup>9</sup> Sugar Boutique

<sup>10</sup> David Lindsey Clothier

<sup>11</sup> Read's Uniforms

<sup>12</sup> Main & Maxwell

<sup>13</sup> Rugs of Distinction

<sup>14</sup> Reagan Flooring

<sup>15</sup> Mary Frances Limited

<sup>16</sup> La Mesa Boutique

<sup>17</sup> Home Consignments of Greenwood

<sup>18</sup> H H Turner Jewelers

<sup>19</sup> Fig

<sup>20</sup> Inn on the Square

<sup>21</sup> Aromas Uptown

<sup>22</sup> The Bakery on Main

- A Latin cafe<sup>23</sup>
- Bars and grills<sup>24</sup>
- A breakfast diner<sup>25</sup>
- A BBQ restaurant<sup>26</sup>
- Breweries and pizzerias<sup>27</sup>
- A local fast food and catering location<sup>28</sup>
- A restaurant specializing in French-inspired food<sup>29</sup>
- A Nacho fast food shop<sup>30</sup>
- A Chicken wing restaurant<sup>31</sup>
- A soul food restaurant<sup>32</sup>

## **Cultural Enrichment**

Uniquely, not only is Uptown Greenwood the city's central shopping and dining location, but it is also the location of "nearly all of Greenwood's cultural resources."<sup>33</sup> Uptown Greenwood includes:

- The County Library
- The Arts Center
- The Veterans Center
- The Farmer's Market Pavilion
- The Greenwood Museum
- The Railroad Historical Center
- The Greenwood Visitors Center
- All Greenwood County Government and Judicial Centers

## **The Central Convenience of Uptown Greenwood**

Uptown Greenwood offers a unique centralized experience that most other shopping centers simply cannot. A family can park their car and – without ever having to get back behind the wheel -- walk to visit the library, grab breakfast at the local diner, shop for sneakers, pick up their medicine, buy new uniforms for work, pick up some beer for the Sunday barbecue, grab lunch at a pizzeria, visit multiple museums, grab a birthday card and gift for grandma, purchase food and arts and crafts made by local small businesses, take a parent-child art class, stock up on household cleaning supplies, get fresh food for the local farmer's market, and even acquire new flooring for their home. The decades of work by the City of Greenwood and its private sector partners to develop a centralized shopping, dining, and cultural hub has resulted in a single convenient experience against which your typical shopping center pales in comparison.

There is, however, one thing that the City itself concedes is critically missing from the centralized experience: housing.

## **The Need for Housing**

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<sup>23</sup> Buenavista Latin Cafe

<sup>24</sup> Buffalo Grill,

<sup>25</sup> Eggs Up Grill

<sup>26</sup> Fat Daddy's BBQ

<sup>27</sup> Good Times Brewing, The Mill House, Sled Dawg Brewery

<sup>28</sup> JB's Fast Food and Catering

<sup>29</sup> Montague's Restaurant

<sup>30</sup> Nacho Express

<sup>31</sup> TW Boons

<sup>32</sup> Southern Soul on Main

<sup>33</sup> [https://cms8.revize.com/revize/uptowngreenwoodsc/Document%20center/Explore/About%20us/City%20Center%20Master%20Plan%20Update%20\(2021\)/Greenwood\\_Plan\\_FINAL\\_FORWE.pdf](https://cms8.revize.com/revize/uptowngreenwoodsc/Document%20center/Explore/About%20us/City%20Center%20Master%20Plan%20Update%20(2021)/Greenwood_Plan_FINAL_FORWE.pdf).

In 2021, the Mayor and City Manager – in consultation with the community and small businesses – implemented a new plan to continue developing Uptown Greenwood over the next 10 to 15 years. In its 2021 master plan for Uptown Greenwood, the City of Greenwood identified something missing from the area: **housing**. The city planners noted that “Individuals of all ages are looking for an Uptown lifestyle - connections to community and a variety of nearby activities without the need of a car for every trip.”<sup>34</sup> The City expressed hope that further housing development would take place around Uptown Greenwood. In fact, item #2 on the City of Greenwood’s priorities for continued development was seeking the development of housing:

- 01 **Great Streets solutions** for all Uptown streets, allowing all users, regardless of mode, age, or ability, to have comfortable access and mobility within Greenwood;
- 02 General **build-out/market analysis** identifying potential development and residential housing in Uptown;
- 03 **Concepts** for Uptown Square, pedestrian plazas, pocket parks, and the activation of alleyways as alternative transportation routes;
- 04 Multimodal connectivity throughout Uptown, specifically a connection to **Heritage Trail**; and
- 05 Review current relevance of **existing plans** beyond 2021.

The City’s focus on the need for housing in the area is understandable. As the City notes, despite the large concentration of shopping and dining and cultural options in Uptown Greenwood, housing options in the area remain weak and limited:

- Currently, the housing market in Greenwood is weak.
- 01 The percentage of renter occupied units is extremely high (53.1%); leaving 36.4% of housing units owner occupied with 11.5% of the units vacant.
  - 02 Median household income is low: \$29,425 in 2019.
  - 03 Median home value is low: \$99,648 in 2019.
  - 04 A large percentage of households (69.2%) have a household income of less than \$50,000.
  - 05 The housing stock is relatively old with 54.6% of the housing units having been built before 1969.
  - 05 Very few new housing units have been added in the last decade.

Repeatedly throughout its master plan, the City noted that affordable housing was a critical need, not only for the benefit of potential residents but to support the local businesses centrally located in Uptown Greenwood.<sup>35</sup>

<sup>34</sup>[https://cms8.revize.com/revize/uptowngreenwoodsc/Document%20center/Explore/About%20us/City%20Center%20Master%20Plan%20Update%20\(2021\)/Greenwood\\_Plan\\_FINAL\\_FORWE.pdf](https://cms8.revize.com/revize/uptowngreenwoodsc/Document%20center/Explore/About%20us/City%20Center%20Master%20Plan%20Update%20(2021)/Greenwood_Plan_FINAL_FORWE.pdf), at Page 4.

<sup>35</sup> Id. at Page 56, et al.

## **Uptown Greenwood is Undoubtedly a Centralized Shopping Center – And One Ahead of Its Time**

Hardly a day goes by in which we don't hear about another indoor mall operator or big box anchor store filing for bankruptcy or mass-closing locations. Major indoor mall operators find themselves struggling, selling off properties, laying off employees<sup>36</sup>, or even being foreclosed upon<sup>37</sup>. Meanwhile, open-air shopping centers have seen a massive surge of growth, with consumer visits to open-air shopping areas now exceeding pre-pandemic levels.<sup>38</sup> Data shows that even before the pandemic, consumers were souring on traditional indoor shopping environments and instead seeking a more well-rounded experience:

Consumers are also seeking out greater variety and experiences not possible in a traditional enclosed mall anchored by department stores. A study from real estate firm DLC Management that came out last year stated, "Lifestyles have changed and people are looking for greater convenience and options in a neighborhood shopping center. This attracts a greater mix of retailers and services to a center. Gyms, new restaurant types where people can work, meet and eat, and medical services. It's about becoming a destination, which is more experiential."<sup>39</sup>

The *Wall Street Journal* observed that retail giants were shifting their strategy to outdoor, non-malls because consumers so heavily favored the experience, and it was more cost effective for retailers to sustain their operations.<sup>40</sup> Industry insiders have noted that shopping destinations have had to shift to being more than mere stores – consumers desire "experience centers" along with their shopping. Retail strategists have begun including art installations and cultural enrichment in their plans, with outdoor multi-use shopping developments on the rise and developers building shopping centers intended to provide an "outdoor, town square feel" which "resonates with consumers wanting to avoid enclosed spaces."<sup>41</sup> Indeed, former – and now abandoned – malls are "increasingly being repurposed into open-air retail and mixed-use developments. These new projects blend retail shops, multi-family housing, parks, and more."<sup>42</sup>

Uptown Greenwood has been well-ahead of this market trend. While consumers in 2025 seek outdoor shopping experiences with simultaneous access to restaurants and cultural enrichment, the City of Greenwood began developing Uptown Greenwood in 2003 with precisely that vision in mind. Greenwood was of course not the first to take this approach to designing a central retail center. One of the largest centralized shopping centers in the southeastern United States, Butler Plaza, was begun in 1971 and spans hundreds of acres of walking distance.<sup>43</sup> But the City of Greenwood took this massive shopping center idea and compacted it for small city living. The result is that while many cities struggle with abandoned indoor shopping centers, the City of Greenwood has a thriving central shopping center complemented with a diverse array of restaurants and cultural experiences.

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<sup>36</sup> <https://www.costar.com/article/1417351033/landlord-wpg-to-sell-rest-of-its-malls-shopping-centers-across-the-country>.

<sup>37</sup> <https://www.wcjb.com/2025/03/20/magistrate-appoints-receiver-run-oaks-mall-amid-foreclosure/>.

<sup>38</sup> <https://retailwire.com/discussion/are-open-air-centers-still-the-place-to-be/>.

<sup>39</sup> <https://retailwire.com/discussion/are-open-air-centers-still-the-place-to-be/>.

<sup>40</sup> <https://www.wsj.com/real-estate/commercial/shoppers-prefer-staying-outdoors-thats-more-trouble-for-malls-dd1da601>.

<sup>41</sup> <https://www.retailcustomerexperience.com/blogs/how-malls-can-thrive-in-the-new-world-of-consumer-behavior/>.

<sup>42</sup> <https://www.mcneilengineering.com/the-rise-of-open-air-retail-transforming-former-malls-into-sustainable-community-hubs/>.

<sup>43</sup> <https://www.shopatbutler.com/about-us/>.

## **Low-Income Residents Deserve a Shopping Center with Diverse, Culturally Enriching, and Healthy Options**

No one would dispute that a small strip mall with a handful of stores, or perhaps a grocery store and smoke shop, would qualify as a [shopping plaza]. The low-income housing development applicant would be rewarded with points for providing access to limited and even low-quality retail choices. A developer could propose to plop a housing complex near a half-empty strip mall and be rewarded for providing low-income residents with the bare minimum participation in society. Yet, the notion that that is all a low-income family *needs*, or that a low-income family is not entitled to partake as typical 2025 consumers seeking open-air spaces with an array of diverse experiences and options, is both morally problematic and runs afoul of the public policy goals of developing affordable housing.

Unsurprisingly, SC Housing does not declare the mission of affordable housing to simply be providing a room in which to live next door to a convenience store that provides life's bare necessities. Such a gloomy, desolate outlook would earn the ire of legislators, constituents, and public interest groups alike. Rather, SC Housing talks about the role of affordable housing in revitalizing communities, promoting diversity, and allowing low-income residents to be part of the community they serve.<sup>44</sup> SC Housing talks about affordable housing providing access to socializing experiences, community services, and pumping revenue into the local community. SC Housing correctly and nobly frames affordable housing as part of the "foundation of a healthy community".<sup>45</sup> SC Housing, like so many other state agencies, has done a noble job of countering the NIMBYs who ignorantly want to keep their low-income countrymen away from cherished market-rate housing, upscale shopping, and cultural centers. Having engaged in such valiant efforts to counter ignorance and forced limitations on low-income citizens, SC Housing should not now join the chorus declaring that "low-income Americans don't *need* or *deserve* access to such luxuries."

The low-income residents of Greenwood deserve to be a part of the community they serve. The community they serve shops, dines, and experiences history and culture in a single centralized location: Uptown Greenwood, a project that Greenwood has spent decades and tens of millions of dollars developing to be exactly what it is: the retail, dining, and cultural heart of the city. The low-income residents of Greenwood should not be relegated and stuck next to some run-down, half-empty strip mall simply because some convenience store carries a checklist of bare necessities. They should have access to partake in the desirable retail, shopping, and cultural experiences cherished by the community they serve. Their children should have close access to museums, art centers, and the library. Their families should have access to a diverse array of culinary options. They should have access to spend their hard-earned money on quality clothing, grocery items, medicine, work uniforms, and even a cold beer when they get home from work. To the chagrin of the NIMBYs, they should not be isolated from the common experiences of the community they serve.

Rewarding the placement of affordable housing developments next to a run-down strip mall, while punishing proposals to place affordable housing developments next to the retail and cultural centers of the community, would create a perverse incentive to keep low-income residents isolated from the heart of the community and consequentially stuck in less desirable areas without access to quality products and experiences. It would run afoul of the public policy objectives of affordable housing being part of the community's foundation and the residents of affordable housing being an integrated part of their community. That surely cannot be the outcome desired by SC Housing.

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<sup>44</sup> <https://schousing.sc.gov/business-and-community-partners/affordable-housing-benefits-everyone>

<sup>45</sup> Id.



May 23, 2025

To Whom it May Concern:

I am writing to you today in support of Capstone at Greenwood Commons, LP, a South Carolina limited partnership, in its application for low-income housing tax credits from the South Carolina Housing Finance and Development Authority. In particular, I want to emphasize the importance of Uptown Greenwood as the primary retail center in Greenwood, South Carolina.

Uptown Greenwood is the culmination of decades of planning and deliberate work, expending tens of millions of dollars in both public and private funding, to develop a centralized shopping center for the residents of Greenwood. Residents can park and easily walk to a wide variety of retail, dining, and diverse cultural experiences that help form the heart of our community.

Greenwood is proud of the outcome of the many years of hard work that has gone into developing Uptown Greenwood. We are excited about the prospect of Greenwood residents being able to reside in high-quality affordable housing so close to the shopping, dining, and cultural center of our community.

For more information, please visit [www.uptowngreenwood.com](http://www.uptowngreenwood.com). You may also contact me with any further questions at 864-942-8448 or [gibson.hill@gwdcity.com](mailto:gibson.hill@gwdcity.com), and I will be glad to assist you further.

Sincerely,

A handwritten signature in black ink, appearing to read 'Gibson Hill', is written over a faint, larger version of the same signature.

Gibson Hill

Uptown Manager

Uptown Greenwood Development Corporation

City of Greenwood