Ms. Shelvis Gambrell Associate Planner Greenville County Planning – Development Services 301 University Ridge, Suite 400 Greenville, SC 29601

Ms. Gambrell,

Thank you for taking time to meet with us yesterday concerning the property at 3059 State Park Road. Per our discussion, please find our request for a variance in the proceeding paragraphs.

In section 1.6 of the regulations it states "whenever the strict application of the requirements contained in these regulations would result in substantial difficulties, hardships, or injustices, the planning commission may modify the requirements so that the subdivider is able to develop the property in a reasonable manner".

In this particular instance the strict application of the requirement for 20' of road frontage in order to subdivide a property is prohibiting the sale or any improvement whatsoever of the 14 acre tract of land at 3059 State Park Road.

The following bullet items outline the substantial difficulties, hardships and injustices. My wife and I have been searching for a piece of land to build our "last house" on. We have no intention of developing the land for sale or rent. We simply want to purchase this land and build a home for our family.

- Current Fannie Mae guidelines, to which all lenders strictly adhere to after the 2008 real estate collapse, do not write financing on anything over 10 acres. Without some type of subdivision of the property no lenders will finance any purchase of the land or construction of a residence.
- Agricultural based lending institutions will write financing on land over 10 acres but they do not offer construction perm loans for house construction except in extremely rural areas. According to their management this is intentional to prevent agricultural banks from competing with conventional lending institutions. *This circles back to the need to subdivide the land into less than 10 acre plots in order to build on it.*

- Without some type of subdivision to make financing possible this land cannot be improved and built upon. In the very unlikely event an individual could finance the entire land purchase/construction it could never be resold because no one could ever obtain financing on the purchase. No person invests in real estate or houses that are not marketable at any point in the future. Without subdividing this parcel the property most likely will never be improved and essentially blocks the current proposed sale of this tract of land.
- The property has a twenty foot flag strip connecting the property to State Park Rd (see plat attached). It also has a legal easement, recorded on the title, that is the primary access to the property. This road has been used for more than 45 years but was further improved in 2005. There has been over \$35,000 invested in this access road since that time. It is now surfaced with asphalt and has permanent electrical service brought in from State Park Rd (see photographs included). This road (recorded as an easement) more than accommodates the additional 20' of frontage required to subdivide the property. It meets the intent and the spirit of regulations. But the strict application of the verbiage is not allowing the recorded easement, no matter how permanent or improved, from being considered as the additional frontage. It does not seem just that a road utilized for over 45 years to access this portion of the land, which also includes a permanent electrical service, cannot be considered permanent access to allow subdivision of the property.
- In short, under current banking guidelines the land as currently parceled cannot be improved. A buyer cannot secure any financing whatsoever without subdividing the property. *This is unfair to both the seller and buyer considering legally recorded access is currently in place to adequately and permanently serve two pieces of property.*

The following bullet items outline our proposed solution to allow the sale of the land and construction of a house on this property:

- We have attached a sketch illustrating the proposed subdivision of the property into a 9 acre parcel and a 4.97 acre parcel.
- We propose two access points for both parcels.
- As shown in the sketch, the current easement would extend across the front parcel on the left hand side and be legally recorded for permanent access to the back parcel.
- In addition, the flag strip on the right hand side connecting State Park to the back parcel would also be recorded as a dual easement serving both the front and rear parcels.
- With two legally recorded access points for each property there is virtually no opportunity for either parcel to become landlocked.

In summary, we have been searching for years for a piece of property to build on. We have located our ideal piece of property at 3059 State Park Rd. and are wanting to improve the land and build a residence. This is not for investment purposes, but for a personal home. But the property must be subdivided to secure any type of financing for purchase and more specifically construction of a home. In addition to the flag strip to State Park there is a road that has been utilized for 45 years to access this land. It is a legally recorded easement, has been resurfaced with asphalt, and contains permanent electrical service. We feel as the combination of the flag strip and the current access road meet the intent of the regulations. We offer the solution outlined above and redlined on the sketch to ensure we comply with the intent of the planning commission. As outlined in this letter, preventing subdivision of the land poses undue hardship and substantial difficulties on the current owner and buyer. It would be difficult, if not impossible for the land to be improved in its current state. For that reason, the current owner, Joseph Graham, and prospective buyers, Dennis and Suzanna Pruitt, respectfully request a variance to allow this property to be subdivided.

Thank you again for your time and your consideration of this request.

Sincerely,

andfrut

Dennis & Suzanna Pruitt

seph Grahm

Joseph Graham

Donny.