

GREENVILLE COUNTY, SC



*Greer Housing
Authority*



FY 2020-2024 Analysis of Impediments to Fair Housing Choice

For Submission to HUD for the
Community Development Block Grant Program

Joseph Kernell,
County Administrator,
Greenville County

John McDonough
City Manager,
City of Greenville

Dr. Yvonne Duckett
Executive Director,
Greenville County HRC



2020 Analysis of Impediments to Fair Housing Choice



Table of Contents

Executive Summary	2
I. Introduction	19
II. Background Data	22
A. Population, Race, Ethnicity, and Religion	23
B. Households	42
C. Income and Poverty	57
D. Employment	69
E. Housing Profile	76
F. Financing	80
G. Household Types	92
H. Cost Overburden	110
I. Housing Problems	122
J. Disabled Households	127
III. Review/Update to Original Plan	138
A. Summary of 2012 Impediments	138
IV. Impediments to Fair Housing 2020	145
A. Fair Housing Complaints	145
B. Public Sector	163
C. Private Sector	228
D. Citizen Participation	241
V. Actions and Recommendations	253
A. Impediments to Fair Housing Choice	253
B. Activities and Recommendations to Affirmatively Further Fair Housing	263
VI. Certification	265
VII. Appendix	267
A. Appendix A – Agency/Organization Meetings	268
B. Appendix B – Resident Surveys and Agency Surveys	269
C. Appendix C – Public Comments	270
D. Appendix D – HMDA Data	271



Executive Summary

Greenville County and the City of Greenville, South Carolina are entitlement communities under the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) Programs. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must “affirmatively further fair housing.” In order to demonstrate that the entitlement community is “affirmatively furthering fair housing,” each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing must address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.



The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, each City must sign certifications every year stating that the County and entity will affirmatively further fair housing. This means that the County and City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

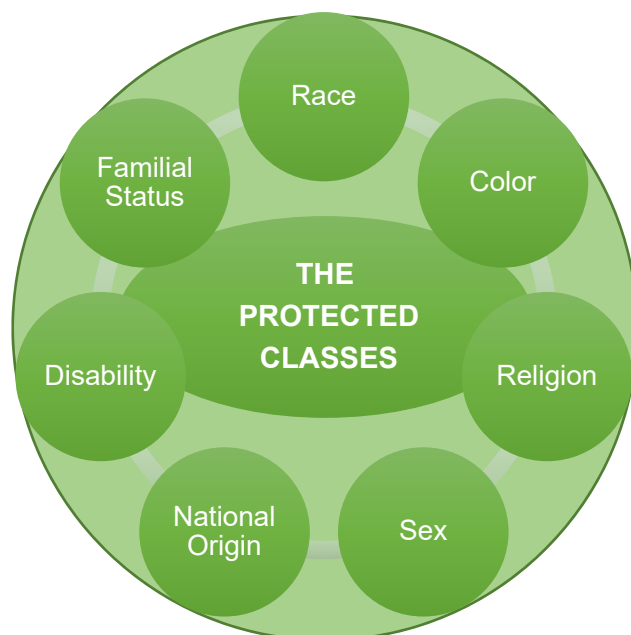
The Greenville Human Relations Commission, Greenville County, and the City of Greenville previously prepared an Analysis of Impediments to Fair Housing Choice in 2012 and updated it in 2014. The Greenville Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, The Greenville Housing Authority, and the Housing Authority of the City of Greer have collaboratively prepared this 2020-2024

Analysis of Impediments to Fair Housing Choice (AI). The findings produced through this analysis will be further addressed in the City of Greenville’s and Greenville County’s FY 2020-2024 Five Year Consolidated Plans.

This analysis focuses on the status and interaction of six (6) fundamental conditions within Greenville County and the City of Greenville:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities for minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient’s jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse to sell or rent property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their *race, color, religion, sex, national origin, disability, or familial status* in the sale, rental, and financing of housing.



As population shifts and economic trends grow, Fair Housing issues vary drastically between jurisdictions and regions. Therefore, Greenville County and the City of Greenville are taking a more in depth and proactive approach toward affirmatively furthering fair housing for local residents on both a local level and a regional level.

The collaboration between Greenville County, the City of Greenville, the Greenville County Redevelopment Authority, the Greenville County Human Relations Commission, the Greenville Housing Authority, and the Housing Authority of the City of Greer have gain beneficial insight into the issues affecting the housing market of Greenville County. While certain fair housing issues are regional in scale, this AI strives to identify strategies and goals it can take to address the barriers that are impacting Fair Housing Choice for the County's residents.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**

- A review was performed of the County's *2012 Analysis of Impediments to Fair Housing Choice* and its 2014 update, the 2018 Greenville County Affordable Housing Study, and the Greenlink 2020-2024 Transit Development Plan.
- A review of the Greenville Housing Authority's Affirmative Fair Housing Marketing Plan (AFHMP).
- The most recent demographic data for the City and County were analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
- A review of financial lending practices under the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices was undertaken.
- Home mortgage foreclosure data was also reviewed.

- **In-Person Meetings/Interviews**

- Meetings were conducted with the following:
 - Greenville County Redevelopment Authority
 - Greenville County Human Relations Commission
 - The City of Greenville
 - Housing Authority of the City of Greer
 - Habitat for Humanity of Greenville County
 - Cole Properties
 - Community Conservation Corps - Furman University
 - St. Anthony's Housing Initiative Ministry
 - Home Builders Association
 - Neighborhood Housing Corp.

- Rebuild Upstate
 - Homes of Hope
 - Allen Temple CEDC
 - Davis & Floyd
 - City of Greenville Community Development Advisory Committee
 - Carolina Foothills Federal Credit Union
 - Greater Greenville Association of Realtors
 - Greenville County School District
 - St. Francis Hospital
 - City of Greer
 - City of Travelers Rest
 - City of Fountain Inn
 - City of Simpsonville
 - Ten at the Top
 - Greenville City Planning
 - Greenville County Planning & Zoning
 - SC Department of Transportation
 - Greenlink
 - Joy Real Estate
 - Greenville County Police Department
 - Dunean Mills Community Association
 - Nicholtown Community Association
 - West Greenville Neighborhood Association
 - Upstate Pride
 - United Way of Greenville
 - Upstate Forever
 - Urban League
 - Upstate Continuum of Care
 - Unity Health on Main
 - Upstate Homeless Coalition
 - SC Legal Services
- **Phone Interviews**
 - Phone interviews were conducted with the following:
 - The Greenville Housing Authority
 - Surveys were sent to each housing, social service, and community development agency that was invited to roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
 - Low- and moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.

- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
- Fair housing awareness in the community was evaluated.
- The locations of Housing Cost Burdens throughout the County were analyzed.
- The locations of CDBG expenditures throughout the City and County were analyzed.
- The City’s and County’s Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments were reviewed.
- **Citizen Participation**
 - Electronic copies of a fair housing survey were made available on the City’s website, the County’s website, GCHRC’s website, GCRA’s website, the Greenville Housing Authority’s website, the Greer Housing Authority’s website, and the United Way of Greenville’s website. Physical copies were placed on public display to encourage resident input. The surveys were provided in both English and Spanish. Links to the survey were also posted on the Greenville Human Relations Commission’s Facebook page. The online survey produced 197 responses in English and 1 response in Spanish for a total of 198 responses. See copy of survey form in the Appendix Section of this report.
 - The Greenville Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer also held three (3) Public Meetings to engage the public and local organizations/agencies and help identify issues impacting Fair Housing Choice. The First Public Hearing was held on Tuesday, June 11, 2019 at the Simpsonville Activity and Senior Center. The Second Public Hearing was held on Tuesday, June 11, 2019 at the Travelers Rest Fire Station. The Third Public Hearing was held on Wednesday, June 12, 2019 at the Greenville County Square.
 - Notices for the public meetings were published in the “The Greenville News,” the local newspaper of general circulation in the area, in both English and Spanish.
 - Flyers publicizing the public meeting were distributed in both English and Spanish to the community and handed out to agencies at the social service, community development and housing provider meetings.
 - The Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer met with representatives from fifty-three (53) local housing, community development,

realtors, and social service organizations through a series of small group discussions. These were held with the following types of organizations:

- Public Housing Authorities
- Advocacy Organizations
- Direct Housing Providers
- Social Service Providers
- Community Development Advisory Committees
- Schools and Education Providers
- Healthcare Providers
- Fair Housing Agencies
- Transportation Agencies
- Neighborhood Organizations
- Planning Organizations
- Banks/Mortgage Companies
- Realtors Associations
- Redevelopment Authorities
- To obtain a greater understanding of the issues affecting persons with disabilities, GCHRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority held meetings with Able SC, Community Options, Greenville CAN, Thrive Upstate, the South Carolina Commission for the Blind, and the Upstate Association for the Deaf to obtain an understanding of the issues affecting persons with disabilities.
- The 2020-2024 Analysis of Impediments to Fair Housing Choice was made available at the following locations and websites:
 - Greenville County Human Relations Commission
301 University Ridge #1600
Greenville, SC 29601
<https://www.greenvillegov.org/humanrelations/>
 - Greenville County Redevelopment Authority
301 University Ridge #2500
Greenville, SC 29601
<https://gcra-sc.org/>
 - The City of Greenville Community Development Division
206 S Main Street #6
Greenville, SC 29601
<https://www.greenvillesc.gov/265/Community-Development>
 - The Greenville Housing Authority
2122 Edinburgh Court
Greenville, SC 29607
<https://www.tgha.net/>

- Greer Housing Authority
103 School Street
Greer, SC 29651
<http://www.cityofgreer.org/581/Housing-Authority>

Based on the data analysis and citizen participation process, the Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer staff identified the following issues impacting fair housing choice in Greenville County:

- **Housing Opportunities:**

- There is a lack of affordable housing in the City of Greenville and Greenville County that is decent, safe, and sanitary.
- There is a lack of Federal and State funds for housing subsidies and the development of new affordable housing is not economically feasible for private developers without development financial assistance or rent subsidies.
- There is a lack of affordable housing units in areas of opportunity where low-income persons and households may prefer to move.
- The lack of zoning and infrastructure in the unincorporated areas of the County limits construction and increases the project costs so the development may not be affordable to lower income households.

- **Housing Choice:**

- Between 2010 and 2018, the County's population increased by 14.0%, and the City's population increased by 17.4%, which has created a greater demand for housing, especially affordable housing on a limited housing supply.
- The special needs population in the City of Greenville and Greenville County has increased in the last 15 years; however landlords are either unwilling to make rental housing units accessible or find it is not financially feasible to make improvements.
- There are physical, economic, and social justice barriers that impede the development of new affordable and accessible housing in the City of Greenville and Greenville County.
- Housing units that are deteriorated and below code standards are available at affordable rents.
- There is a lack of "mixed-income" housing being built in the City and County.

- **Cost Overburden:**

- Lower household incomes create cost overburdened housing conditions; approximately 40.1% of homeowners and 43.9% of renters in the City of Greenville are cost overburdened by 30% or more. In Greenville County, cost

overburdens of more than 30% are also common among renters. Nearly a third of homeowners (31.9%) also experience cost overburdens in the County.

- The elderly, on fixed income, cannot afford to make the repairs, alterations, and accommodations to their homes to make them accessible to their needs.
- **Disability/Accessibility:**
 - There is a lack of housing in the City and County that is accessible and affordable for the elderly, the disabled, and persons with special needs.
 - The denial by landlords to make reasonable modifications and accommodations limits the amount of accessible units in the City and County that are for rent for persons with special needs.
- **Fair Housing:**
 - There is a lack of uniform regulations, administration, and enforcement of the codes and ordinances, especially in unincorporated areas of the County, which allows "exclusionary zoning" to occur without County oversight and control.
 - Tenants and homebuyers do not always file housing discrimination complaints when renting or buying a home.
 - Persons with Limited English Proficiency (LEP) are not always treated fairly and are denied housing choices.
 - In spite of efforts such as the Greenville Housing Fund, Impact Greenville (Missing Middle), the Affordable Housing Roundtable, and a Communications Strategy for Affordable Housing, there is not enough cooperation and a forum to promote new affordable housing throughout the City and County, leading to economic and related racial segregation.
 - There is a lack of awareness of tenants' rights, including what reasonable modifications and accommodations are.
- **Access/Mobility:**
 - The lack of public transportation in the City and County is not convenient for work, health care, shopping, etc., which limits the choices where a low-income household can live.
 - Families and individuals have a right to live wherever they choose if affordable housing is available outside areas of concentration.

Greenville County is geographically large and rurally unincorporated, covering mountainous areas in the North and South of the County, as well as the suburbs of and the City of Greenville. For this reason, the impediments are broken down separately for the City and the County.

Using these findings, Greenville County, the City of Greenville, the Greenville County Redevelopment Authority, the Greenville County Human Relations Commission, the Greenville Housing Authority, and the Housing Authority of the City of Greer have

identified the following impediments for the 2020-2024 Analysis of Impediments to Fair Housing Choice and have defined specific goals and strategies to address each impediment.

City Impediments

• **Impediment 1: Lack of Affordable Housing**

There is a lack of affordable housing in the City of Greenville due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and the prices of sales housing. There is a need for at least 1,500 affordable homeowner units and at least 6,400 rental households are cost overburdened.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: To address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in the City.
- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in the City.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.

• **Impediment 2: Lack of Accessible Housing**

There is a lack of accessible housing in the City of Greenville since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in the City and the desire of disabled persons who want to live independently. Interviews indicated that all accessible housing is occupied, and the City's disabled population is growing. It is estimated that there is a need for at least 12%, or 3,800 total units, of the City's housing stock to be accessible.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: To address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

• **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers (including older inaccessible housing, credit requirements that prevent all residents from obtaining mortgages, and concentrations of poverty and racial or ethnic minorities) in the City of Greenville which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the City's population. Minority applications for loans below area median income were denied 14.51% more often than applications from White residents, and there were 21,650 eviction cases filed in Greenville County in 2018.

Goal: Eliminate physical, economic, and social barriers in the City of Greenville and increase housing choices and opportunities for low-income households and members of the protected classes throughout the City.

Strategies: To achieve the goal for more housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.

- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.
- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.
- **3-E:** Eliminate architectural barriers, which are physical features that prevent persons with limited mobility from living in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.
- **3-G:** With the high number of evictions and the risk of homelessness, the City and County should establish a local Housing Court with a magistrate to hear eviction cases, landlord-tenant disputes, and the rights of the homeless.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.” 89.4% of survey respondents in the City of Greenville believed that a lack of education about fair housing contributed to unreported problems.

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discrimination laws, and regulations, so that the residents in the City of Greenville can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: To address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all residents of the City of Greenville.
- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.

- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.
- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in the City of Greenville.
- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

• **Impediment 5: Barriers to Economic Opportunities**

There are barriers to economic opportunities in the City of Greenville for lower-income households to increase their income and thus improve their choices of housing. The unemployment rate in the City according to the 2013-2017 ACS is 5.4%, and 26.5% of making less than 30% of median income are cost overburdened.

Goal: Increase the job opportunities and access to jobs in the City of Greenville, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: To address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Support the increase in the number of bus routes and hours of service in the City so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

County Impediments

• Impediment 1: Lack of Affordable Housing

There is a lack of affordable housing in Greenville County due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and sales housing.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: To address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing throughout Greenville County and outside areas with a concentration of low-income households.
- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in Greenville County.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **1-E:** Evaluate changes to the County Zoning Ordinance to add provisions of “inclusionary zoning” which will require that a certain percentage of housing units in the construction of market rate housing will be designated as affordable housing to low/moderate income households.

• Impediment 2: Lack of Accessible Housing

There is a lack of accessible housing in Greenville County since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in Greenville County and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: To address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

• **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers in Greenville County which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of Greenville County’s population.

Goal: Eliminate physical, economic, and social barriers in Greenville County and increase housing choices and opportunities for low-income households and members of the protected classes throughout Greenville County.

Strategies: To address the need and achieve the goal for fair housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.
- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.

- **3-E:** Eliminate architectural barriers which prevent persons with limited mobility to live in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.
- **3-G:** With the high number of evictions and the risk of homelessness, the City and County should establish a local Housing Court with a magistrate to hear eviction cases, landlord-tenant disputes, and the rights of the homeless.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.”

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discriminatory laws, and regulations, so that the residents in Greenville County can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: To address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all County residents.
- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.
- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.
- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in Greenville County.
- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

- **Impediment 5: Lack of Economic Opportunities**

There are a lack of economic opportunities in Greenville County for lower-income households to increase their income and thus improve their choices of housing. The unemployment rate in the City according to the 2013-2017 ACS is 5.4%.

Goal: Increase job opportunities and access to jobs in Greenville County, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: To address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Continue to improve the infrastructure in underdeveloped areas of Greenville County to promote new development and create new job opportunities.
- **5-F:** Support the increase in the number of bus routes and hours of service Greenville County so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

- **Impediment 6: Need to Manage Future Growth**

There are large portions of Greenville County that are underutilized, but could serve as potential sites for mixed income housing and commercial development.

Goal: Increase new development opportunities in Greenville County for housing, businesses, and recreational uses.

Strategies: To address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **6-A:** Develop a new Land Use Plan, as part of Greenville County's Comprehensive Plan, to identify sites for future growth that should include the development of mixed income housing.
- **6-B:** Evaluate and upgrade water lines, sewer lines, and utilities to expand areas of opportunities for new development of affordable housing.
- **6-C:** Update Greenville County's Zoning Map to include residential development controls for underutilized areas of Greenville County to promote comprehensive development.
- **6-D:** Promote and encourage the expansion of affordable public transit to serve residents of Greenville County living outside the City of Greenville.

2020 Analysis of Impediments to Fair Housing Choice



I. Introduction

Greenville County and the City of Greenville are entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA) Programs. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively further fairing housing," the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised the Federal entitlement communities to prepare a new Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

This Analysis of Impediments to Fair Housing Choice consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD

regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting an Analysis of Impediments should consider the policies concerning "visitability," in Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable" means that it has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor.

- "Visitable" housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening.
- Section 504 of the Rehabilitation Act (24 CFR Part 8), known simply as "Section 504," prohibits discrimination against persons with disabilities in any program receiving Federal financial assistance.
- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.
- The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the housing unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant the full use of the housing unit.

In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The Greenville County Human Relations Commission, Greenville County and the City of Greenville previously prepared an Analysis of Impediments to Fair Housing Choice in 2012, and updated the study in 2014. The Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer have jointly prepared this 2020-2024 Analysis of Impediments to Fair Housing Choice (AI). The findings produced through this analysis will be further addressed in the City's and County's FY 2020-2024 Five Year Consolidated Plans.

The document is designed to act as a planning tool, providing Greenville County, through the Greenville County Human Relations Commission and the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing

Authority, and the Housing Authority of the City of Greer with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years and continue to make modifications based on events and activities in the community during that time period.

In order to affirmatively further fair housing, Greenville County and the City of Greenville must look beyond County boundaries and coordinate fair housing with the entire Upstate region. The County must also focus on the municipalities aside from the core City. Fair housing choice is the central goal of the AI, which stresses that opportunities should be made available to low-income residents and members of the protected classes who may want to live in or around Greenville County.

2020 Analysis of Impediments to Fair Housing Choice

II. Background Data

The demographic, housing, economic, and social characteristics of the City of Greenville and Greenville County were evaluated as a basis for determining and identifying any existing impediments to fair housing choice. The Greenville Housing Authority offers assistance to those living in the Greenville County jurisdiction, with the exception of the City of Greer, which is served by the Housing Authority of the City of Greer.

Description – Greenville City

Greenville is the largest city in the Greenville-Spartanburg-Anderson Combined Statistical Area (CSA), a 10-county region of northwestern South Carolina known as "The Upstate". According to United States Census Bureau, the CSA had a population of 1,478,658 as of 2018, making it the largest CSA in the state. Greenville is located approximately halfway between Atlanta, Georgia and Charlotte, North Carolina, along Interstate 85, and its metropolitan area also includes Interstates 185 and 385.

Greenville has gained recognition in various national publications such as "CNN Money," which ranked Greenville as one of the "Top 10 Fastest Growing Cities in the U.S." Bloomberg named Greenville the "Third Strongest Job Market for 2010;" and Forbes named Greenville "The 13th Best City for Young Professionals." Greenville also earned the No. 3 slot by Condé Nast Traveler's "Best Small Cities in the U.S." in 2017. Greenville was the fourth fastest-growing city in the United States between 2015 and 2016, according to the U.S. Census Bureau. The City's latest population count showed 64,061 residents living in Greenville in 2017.

Description – Greenville County

With more than 512,000 residents, Greenville County is South Carolina's most populous county and continues to grow at an average rate of 2.1 percent per year. Home to thriving, nationally ranked urban areas like Downtown Greenville, the County also features numerous communities rich with character and tradition all surrounded by the incredible scenic beauty of the rolling foothills of the Blue Ridge Mountains. Considered the "economic engine of South Carolina", the County is home to more than 650 manufacturers, 40 Fortune "500" companies, and 150 headquarters. Greenville County features a comparatively low cost of living, mild climate, outstanding health care options, award winning schools and universities,



easy access via land or air, and a diverse population that enjoys an unrivaled quality of life.

Demographic, housing, economic, and other data were analyzed, including data from the 2010 U.S. Census, 2009-2013 and 2013-2017 American Community Survey (ACS) Five-Year Estimates, 2009-2013 Comprehensive Housing Affordability Strategy (CHAS), Association of Religious Data, U.S. Department of Housing and Urban Development (HUD), HUD CPD Maps, HUD AFFH Tool, RealtyTrac, and the City of Greenville. All data sets used in the analysis are documented in the section in which the data is presented. This data was used to evaluate the City of Greenville's demographic, housing and socio-economic characteristics as a basis for determining and identifying any existing impediments to fair housing choice. Percentage point change greater than 5.0 percentage points will be described as significant.

This Census data, along with other databases such as the HUD CHAS Data, have been used to evaluate the City of Greenville's and Greenville County's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice. Part VII, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated throughout this report.

A. Population, Race, Ethnicity, and Religion

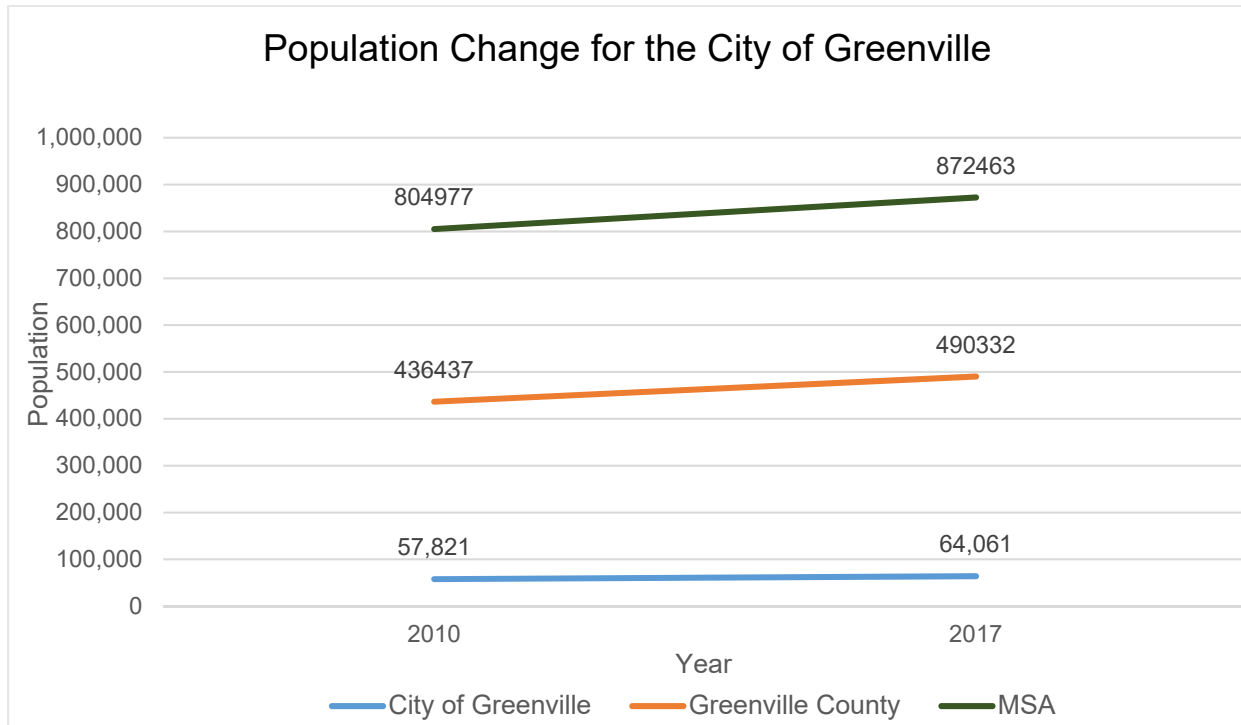
Population – Greenville City

The City of Greenville's population increased from 57,821 people in 2010 to 64,061 people in 2017 (an increase of 10.8 percent).

The MSA's population increased from 804,977 in 2010 to 872,463 people in 2017 (an increase of 8.4 percent).

The State of South Carolina's population increased from 4,511,428 in 2010 to 4,893,444 people in 2017 (an increase of 8.5 percent).

From 2010 to 2017, the City of Greenville's population increased at a slightly faster rate than the MSA's and State's rates.



Source: 2010 U.S. Census and 2013-2017 ACS

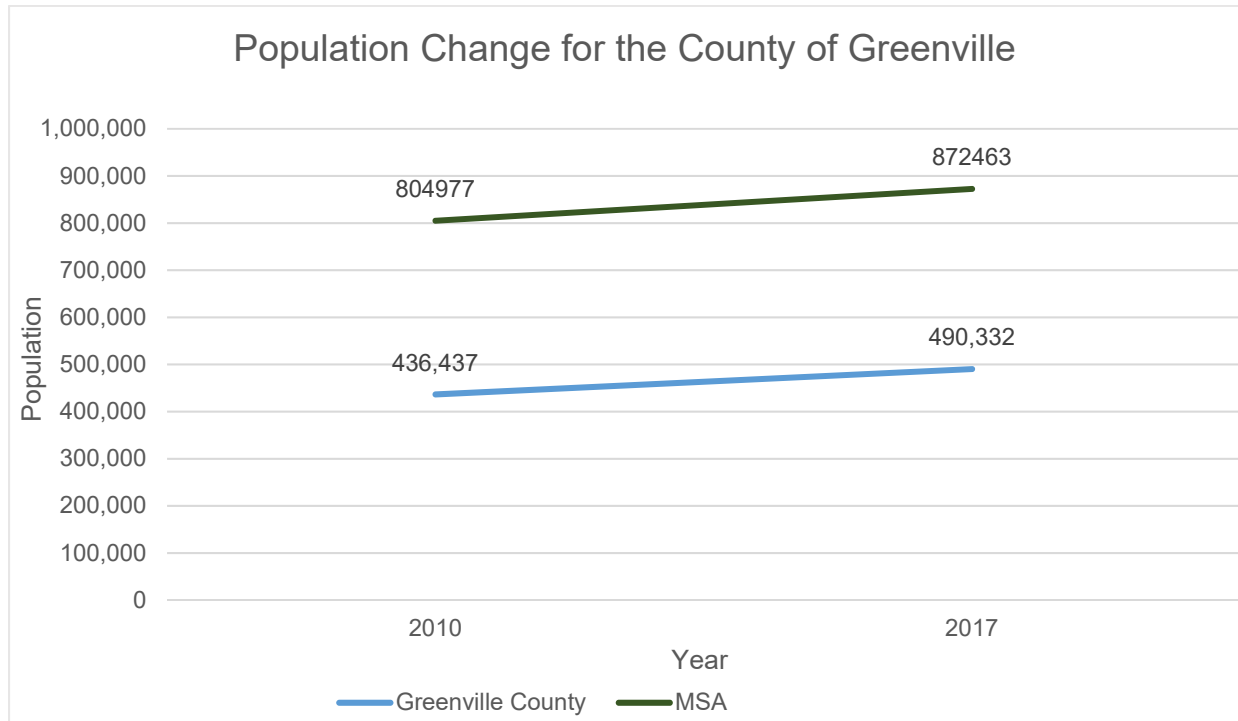
Population – Greenville County

Greenville County’s population increased from 436,437 in 2010 to 490,332 people in 2017 (an increase of 12.3 percent).

The MSA’s population increased from 804,977 in 2010 to 872,463 people in 2017 (an increase of 8.4 percent).

The State of South Carolina’s population increased from 4,511,428 in 2010 to 4,893,444 people in 2017 (an increase of 8.5 percent).

From 2010 to 2017, Greenville County’s population increased at a faster rate than the MSA’s and State’s rates.



Source: 2010 U.S. Census and 2013-2017 ACS

Race – Greenville City

The following table highlights the racial composition of the City of Greenville as shown in the 2010 U.S. Census and in 2017.

Table II-1 Race and Hispanic or Latino Population in the City of Greenville

Race and Hispanic or Latino	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total	57,821	100.0%	64,061	100.0%
One race	57,052	98.7%	62,977	98.3%
White alone	37,879	65.5%	44,116	68.9%
Black or African American alone	17,804	30.8%	16,482	25.7%
American Indian and Alaska Native alone	114	0.2%	209	0.3%

Asian alone	816	1.4%	1,428	2.2%
Native Hawaiian and Other Pacific Islander alone	106	0.2%	66	0.1%
Some other race alone	333	0.6%	676	1.1%
Hispanic or Latino	2,328	4.0%	3,355	5.2%

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the City of Greenville in 2010 was White alone with 37,879 residents comprising 65.5 percent of the population. The second most common race identified in the City of Greenville in 2010 was Black or African American alone with 17,804 residents comprising 30.8 percent of the population.

The most common race identified in the City of Greenville in 2017 was White alone with 44,116 residents comprising 68.9 percent of the population. The second most common race identified in the City of Greenville in 2017 was Black or African American alone with 16,482 residents comprising 25.7 percent of the population.

The only change in proportional representation by Race in the City of Greenville from 2010 to 2017 that was larger than 5.0 percentage points was the 5.1 percentage point decrease in the number of residents who identify as Black or African American alone [17,804 (30.8 percent) in 2010 to 16,482 (25.7 percent) in 2017].

Race – Greenville County

The following table highlights the racial composition of Greenville County as shown in the 2010 U.S. Census and in 2017.

Table II-2 Race and Hispanic or Latino Population in Greenville County

Race and Hispanic or Latino	2010 U.S. Census		2013-2017 ACS	
	#	%	#	%
Total	436,437	100.0%	490,332	100.0%
One race	428,804	98.3%	479,973	97.9%

White alone	334,745	76.7%	369,073	75.3%
Black or African American alone	77,607	17.8%	89,372	18.2%
American Indian and Alaska Native alone	876	0.2%	1,372	0.3%
Asian alone	8,412	1.9%	10,994	2.2%
Native Hawaiian and Other Pacific Islander alone	255	0.1%	364	0.1%
Some other race alone	6,909	1.6%	8,798	0.0%
Hispanic or Latino	32,305	3.9%	43,348	8.8%

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the County of Greenville in 2010 was White alone with 334,745 residents comprising 76.7 percent of the population. The second most common race identified in the County of Greenville in 2010 was Black or African American alone with 77,607 residents comprising 17.8 percent of the population.

The most common race identified in the County of Greenville in 2017 was White alone with 369,073 residents comprising 75.3 percent of the population. The second most common race identified in the County of Greenville in 2017 was Black or African American alone with 89,372 residents comprising 18.2 percent of the population.

There was substantial growth in the number of people who identify as Hispanic or Latino in Greenville County from 2010 to 2017. The population in 2010 was 32,305, and 43,348 in 2017, which is an increase of 11,043. This group composed 3.9% of the County population in 2010 and 8.8% of the County population in 2017.

There was no change in proportional representation in the County of Greenville from 2010 to 2017 that was larger than 5.0 percentage points.

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. The **Dissimilarity Index (DI)** is based on the data from the 2010 U.S. Census and ACS data which measures whether one particular group is evenly distributed across census tracts in the metropolitan area in the same way as another group. More specifically, the index represents the extent to which the distribution of any two (2) groups (racial, ethnic, etc.) differs across census tracts. While there are limitations due to outside factors and scale size, the Dissimilarity Index can provide an effective method of analyzing segregation and identifying trends in a community.

A high value indicates that the two groups tend to live in different tracts. Dissimilarity Index values between 0 and 39 generally indicate low segregation; values between 40 and 54 generally indicate moderate segregation; and values between 55 and 100 generally indicate a high level of segregation. However, context is important in interpreting the dissimilarity index. The index measures the degree two groups are segregated in a particular geographic area; however, the index alone does not provide the location of the segregation within the geographic area.

The University of Michigan Population Studies Center has provided metro-area dissimilarity indices for 1990 to 2010. Governing Magazine has provided the dissimilarity index based on the 2013-2017 ACS Five Year Estimates. However, specific data was not available at the City or County levels.

In the Greenville-Anderson-Mauldin, SC Metropolitan Area, racial segregation has decreased steadily between Black and White households since 1990. In 1990, the dissimilarity index was 50.6, while in 2017, it is 42.4 with a steady downward trend. This indicates moderate segregation. The dissimilarity index has also increased between White and Hispanic households since 1990, going from 25.9 to 36.5, which is relatively low segregation. Lastly, the dissimilarity index increased between White and Asian or Pacific Islander households, from 45.9 in 1990 to 52.4 in 2017.

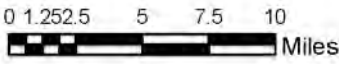
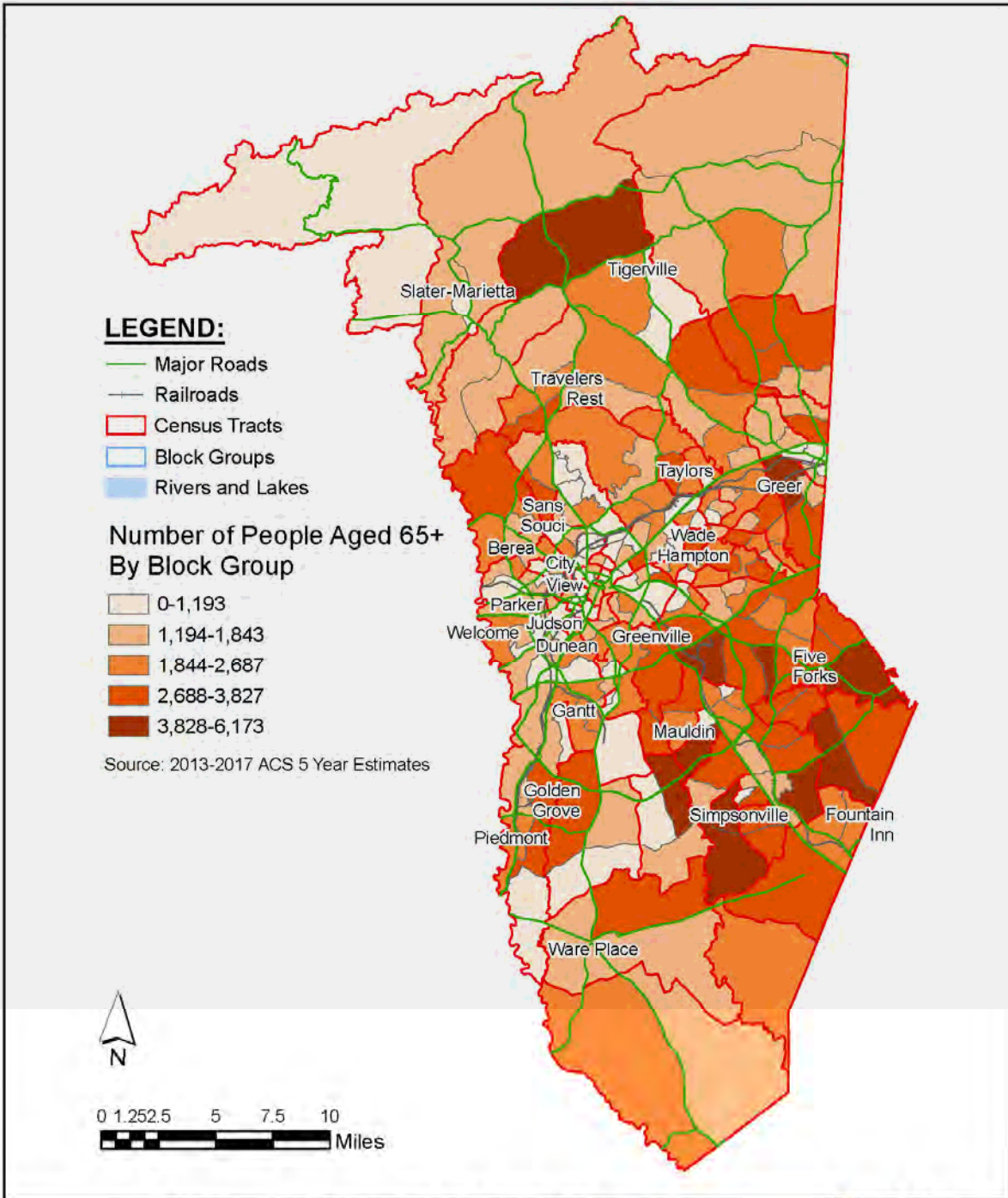
Table II-3 – Dissimilarity Index in Greenville-Anderson-Mauldin, SC MSA

Racial/Ethnic Dissimilarity Index	Greenville-Anderson-Mauldin, SC MSA			
	1990	2000	2010	2017
Black / White	50.6	46.3	43.6	42.4
Hispanic / White	25.9	37.1	37.9	36.5
Asian or Pacific Islander/White	45.9	45.8	44.7	52.4

Source: 2010 U.S. Census & 2013-2017 ACS Estimates

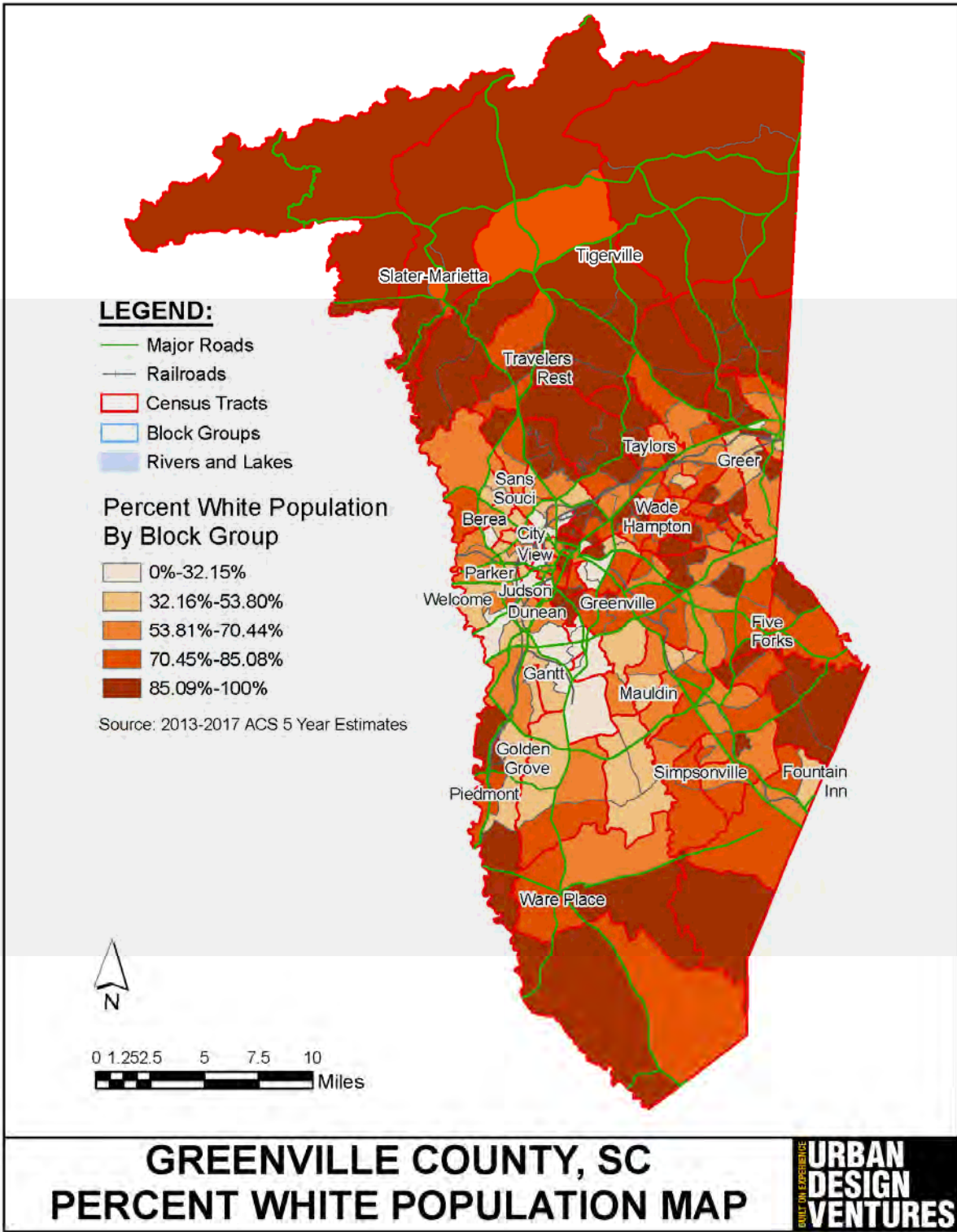
On the regional level, the increasing Dissimilarity Indices for Hispanic/White households and Asian or Pacific Islanders/White households in the MSA are likely due to increased immigration of these populations.

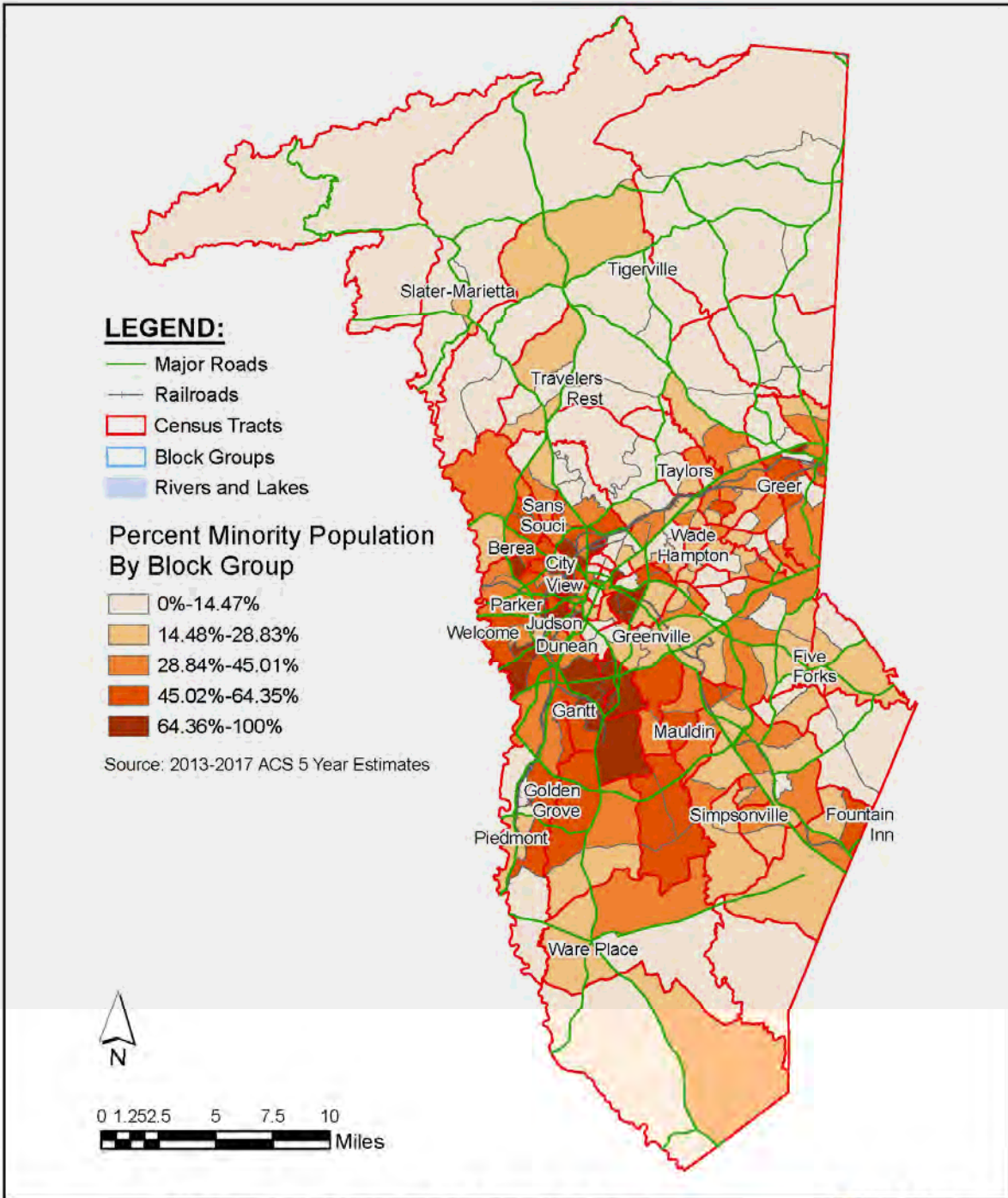
The following maps highlight the racial composition by census tracts across the City and the County. The darkest shaded block groups indicate the highest concentration of each population group, while the lightest shaded block groups indicate the lowest concentration of each population group. The White population is primarily concentrated in the far northern and southern parts of the County, centrally in the City of Greenville, and in the northern and southern parts of the City of Greenville. Minority populations are concentrated in areas bordering the County, such as Judson, Dunean, Sans Souci, and City View, and further south into the County in Gantt. Minorities are also concentrated east and west of Downtown Greenville, near the borders of the City.



**GREENVILLE COUNTY, SC
POPULATION BY BLOCK GROUP**

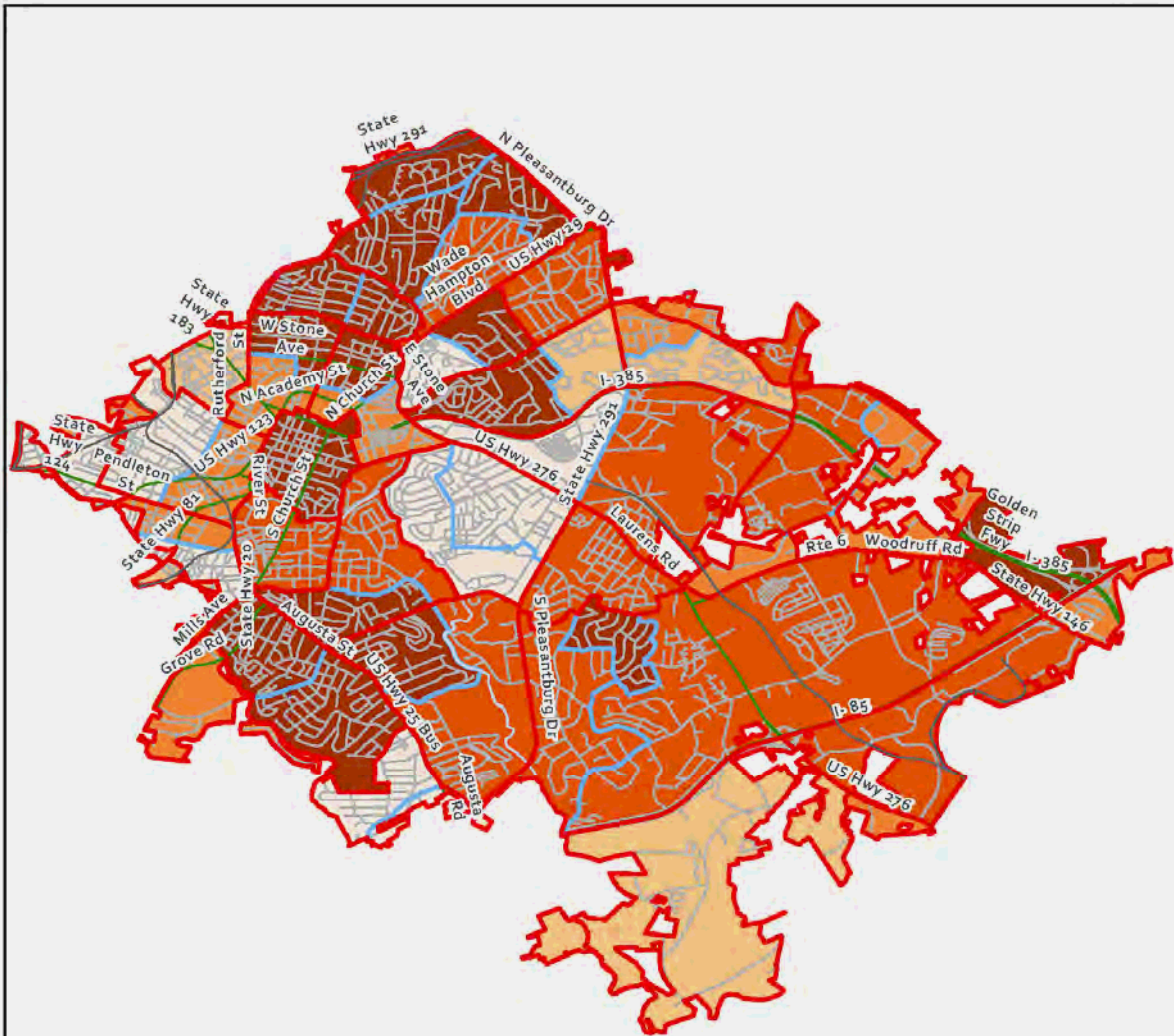






**GREENVILLE COUNTY, SC
PERCENT MINORITY POPULATION MAP**





0 0.2 0.54 1.08 1.62 2.16
 Miles

LEGEND:

- Railroads
- City Streets
- Major Roads
- Census Tracts
- Block Groups
- Rivers

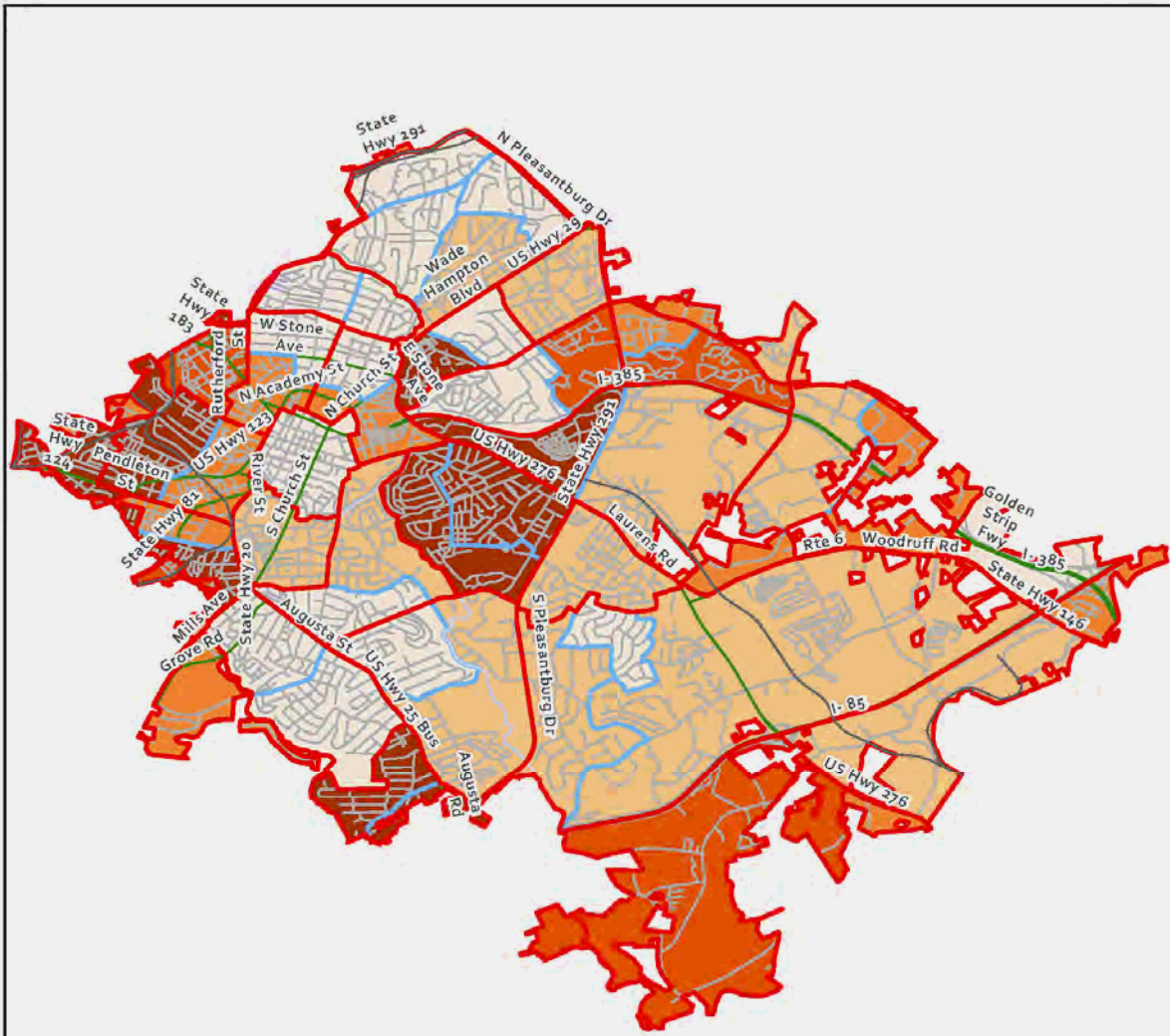
**Percent White Population
By Block Group**

- 0%-27.35%
- 27.36%-47.39%
- 47.40%-67.23%
- 67.24%-84.34%
- 84.35%-99.27%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
 WHITE PERCENT BY BLOCK GROUP**





LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

Percent Minority Population By Block Group

- ▭ 0%-14.47%
- ▭ 14.48%-28.25%
- ▭ 28.26%-48.51%
- ▭ 48.52%-69.22%
- ▭ 69.23%-91.09%

Source: 2013-2017 ACS Five Year Estimates



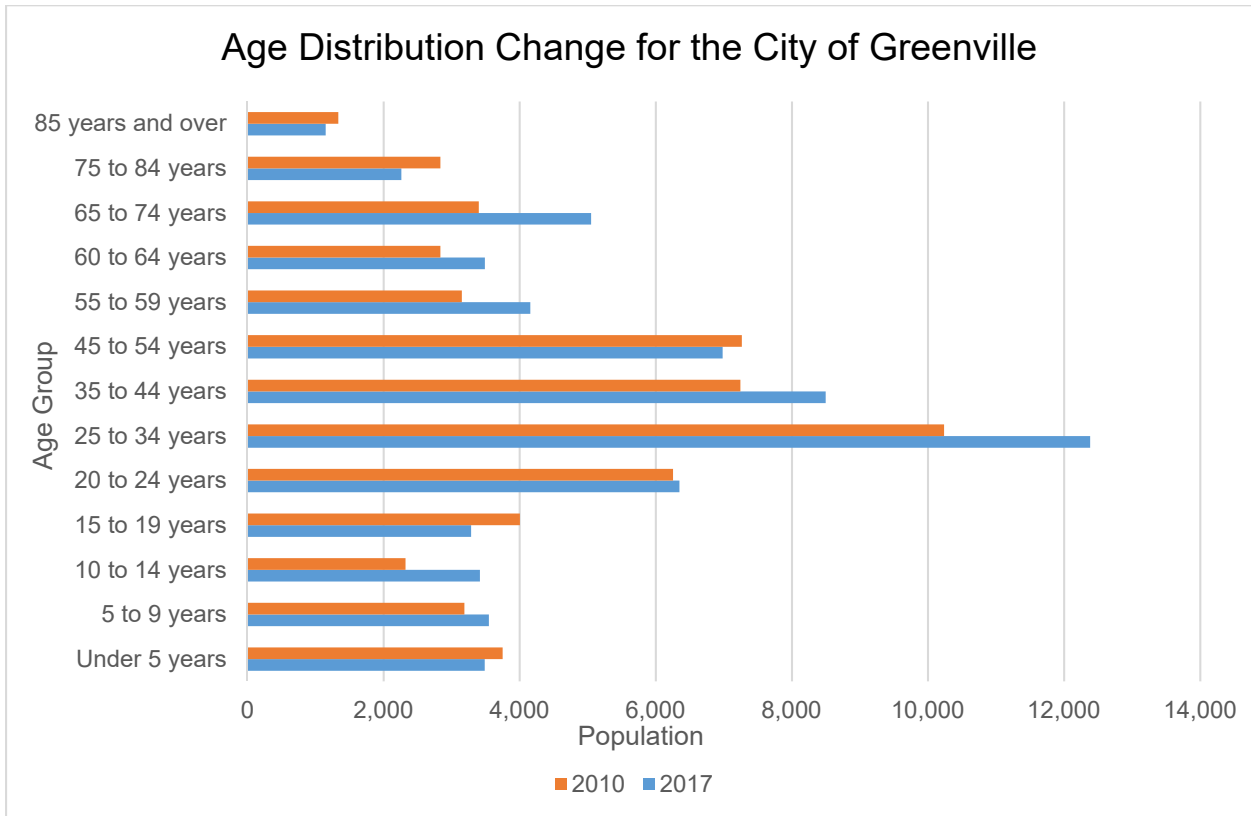
0 0.2 0.54 1.08 1.62 2.16 Miles

**CITY OF GREENVILLE, SC
MINORITY PERCENT BY BLOCK GROUP**



Age – Greenville City

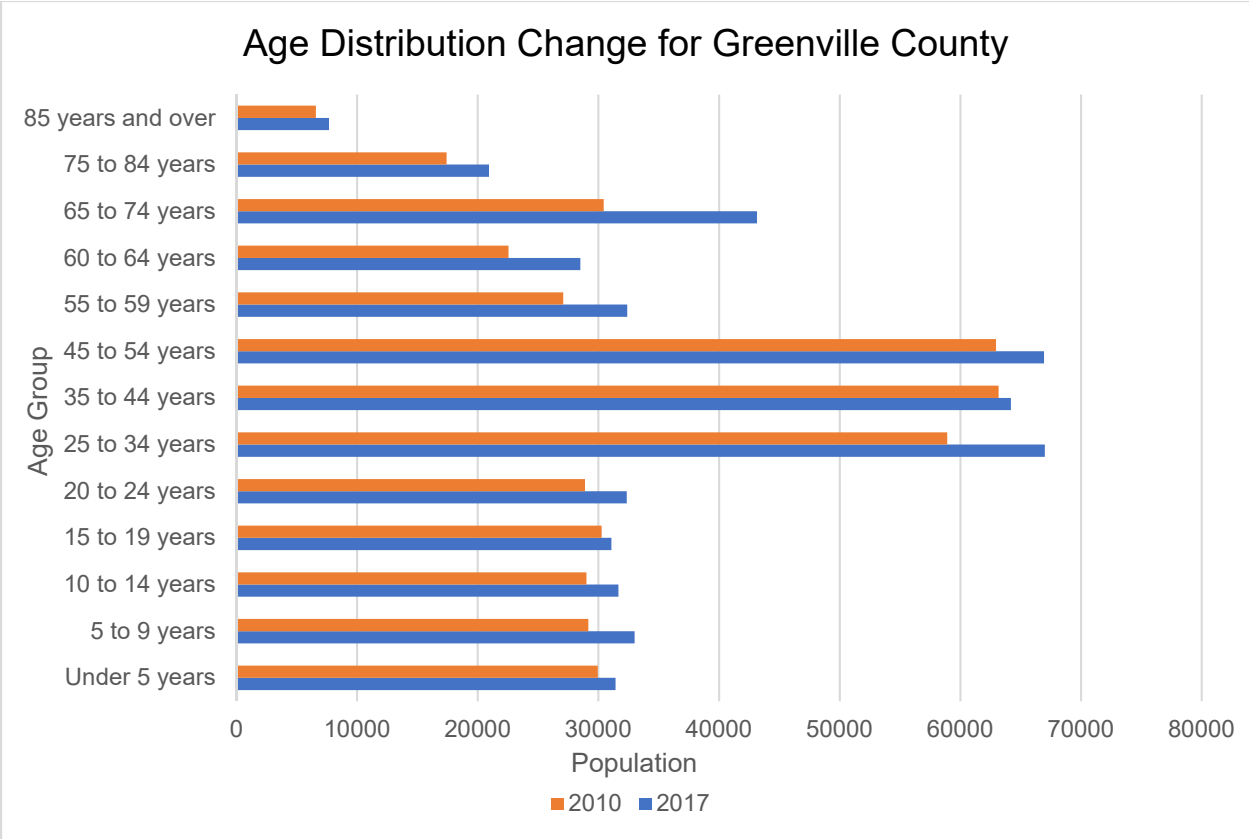
The following chart illustrates age distribution in the City of Greenville at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 21.4 percent of the population; 42.5 percent of the population is between 20 and 45 years of age; 22.8 percent of the population is 45 to 65; and 13.2 percent of the population is 65 years of age and older. The median age is 34.6 years of age.



Source: 2010 U.S. Census and 2013-2017 ACS

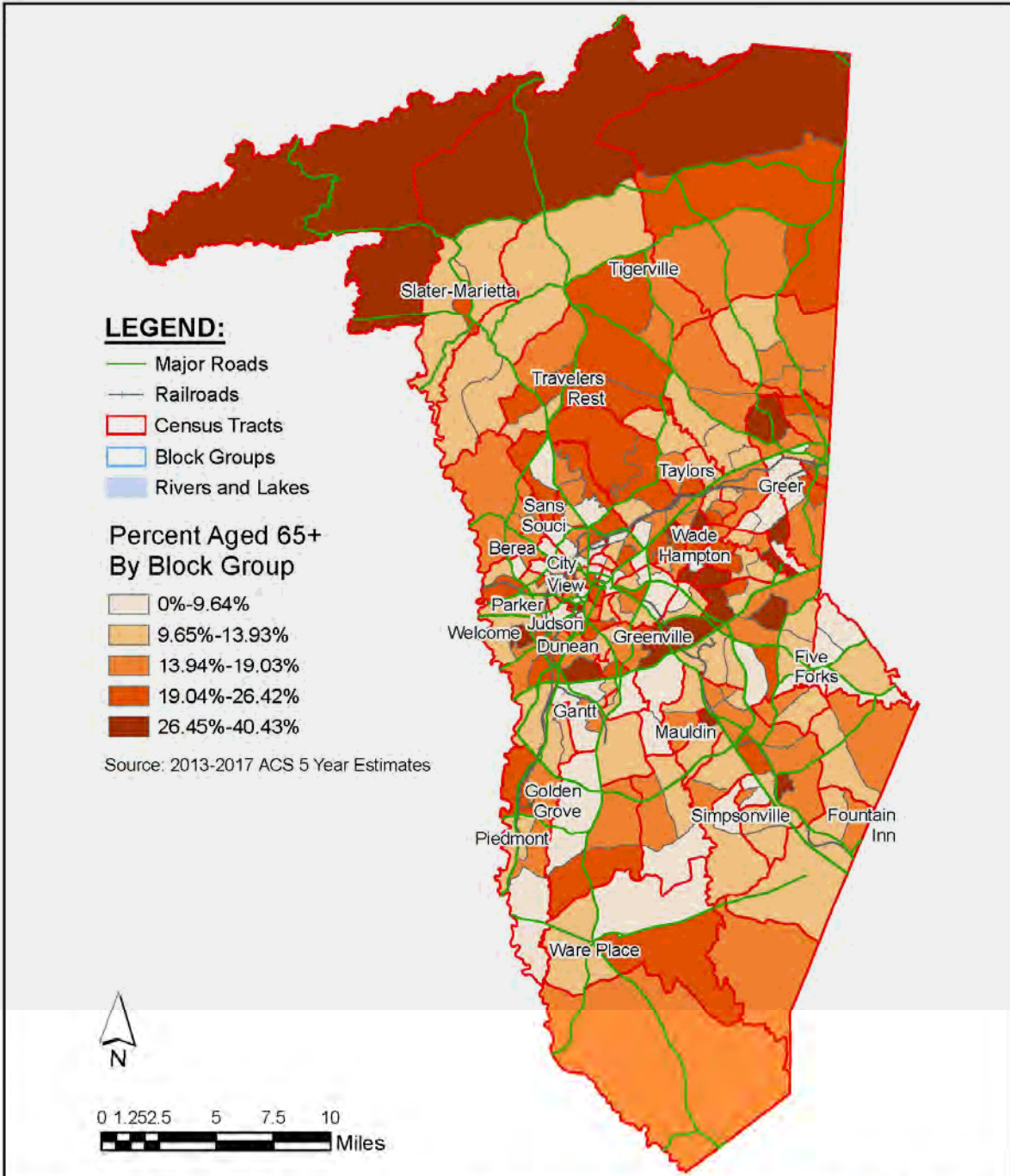
Age – Greenville County

The following chart illustrates age distribution in Greenville County at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 25.9 percent of the population; 33.4 percent of the population is between 20 and 45 years of age; 26.1 percent of the population is 45 to 65; and 14.6 percent of the population is 65 years of age and older. The median age is 38.0 years of age.



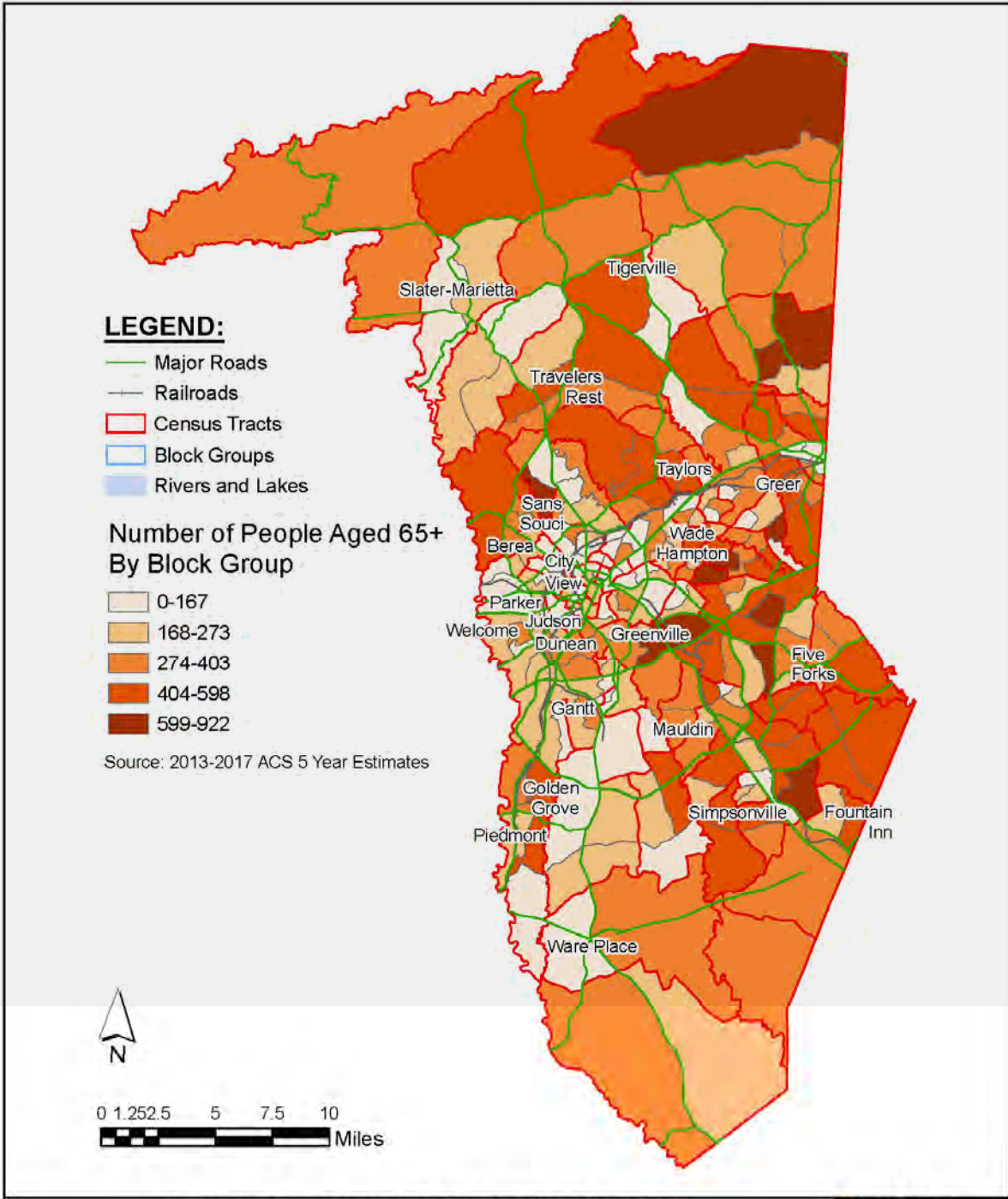
Source: 2010 U.S. Census and 2013-2017 ACS

The following map illustrates the percentage of the population in Greenville County that is over the age of 65. The elderly appear to be concentrated among the northern areas of the County, also in Wade Hampton and the northern part of Fountain Inn, as well as areas west of the City. In the City of Greenville, the elderly appear to be concentrated in the eastern part of the City, where the development is less dense and more suburban.



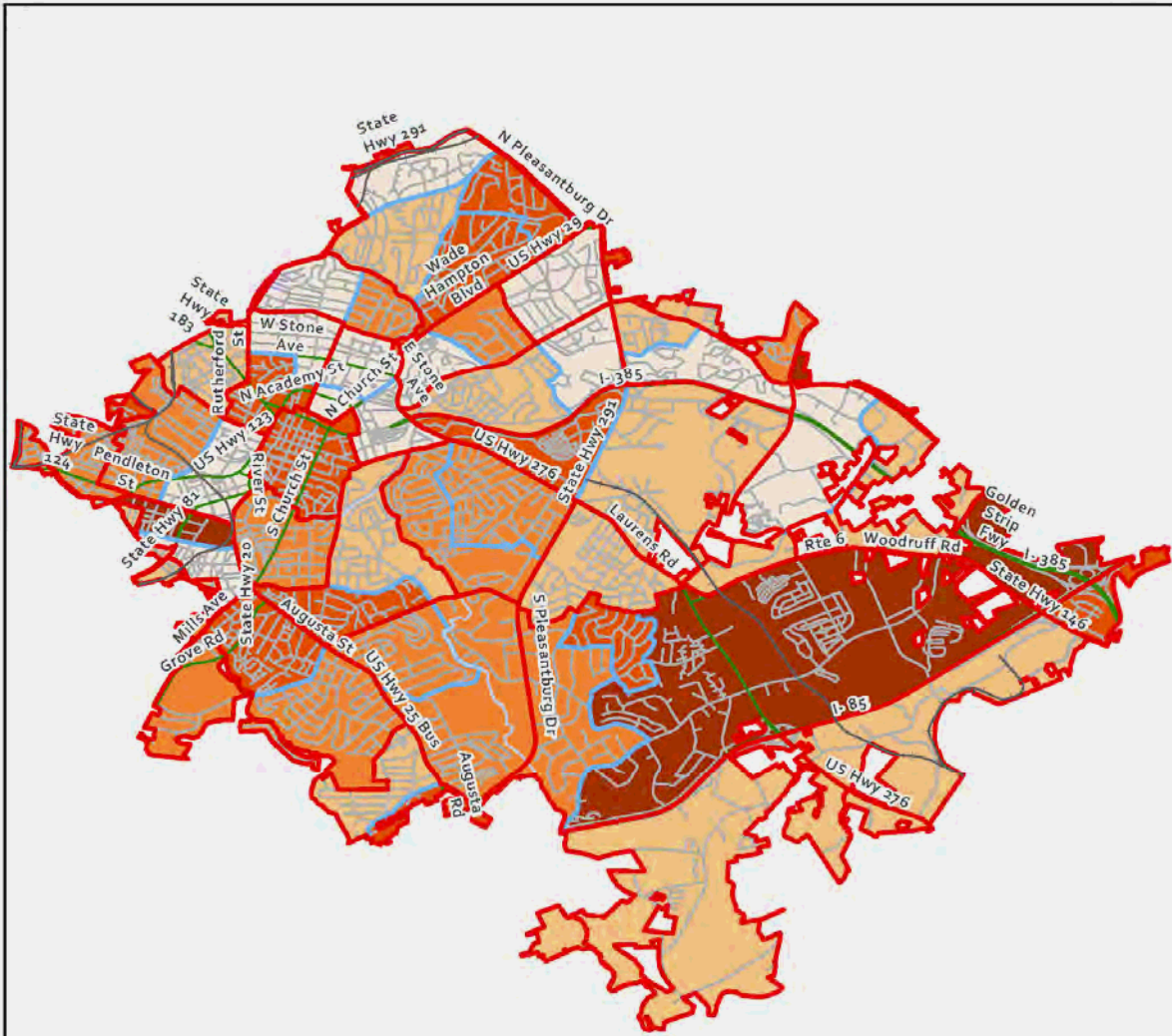
**GREENVILLE COUNTY, SC
PERCENT POPULATION AGED 65+ MAP**





**GREENVILLE COUNTY, SC
POPULATION AGED 65+ MAP**





LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

**Percent Aged 65+
By Block Group**

- ▭ 0%-8.44%
- ▭ 8.45%-12.33%
- ▭ 12.34%-17.04%
- ▭ 17.05%-24.11%
- ▭ 24.12%-35.03%

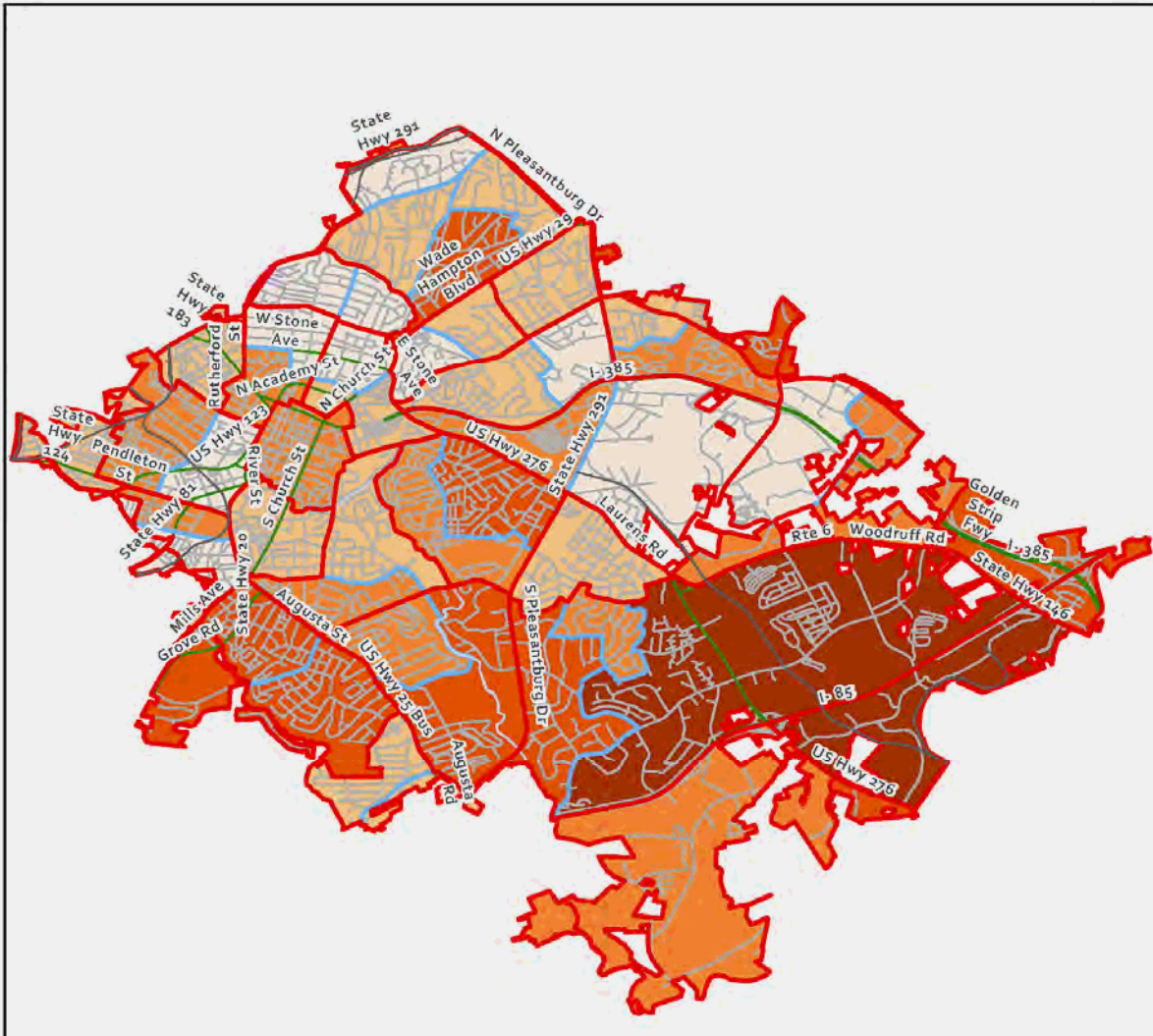
Source: 2013-2017 ACS Five Year Estimates



0 0.20 0.54 1.08 1.62 2.16
Miles

**CITY OF GREENVILLE, SC
PERCENT AGED 65+ BY BLOCK GROUP**





LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

**Population Aged 65+
By Block Group**

- ▭ 0-96
- ▭ 97-186
- ▭ 187-290
- ▭ 291-500
- ▭ 591-896

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
POPULATION AGED OVER 65+**



Religion – Greenville County

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Greenville, the County used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Greenville County across various denominational groups, as a percentage of the population which reported affiliation with a church.

Table II-4 Religious Affiliation in Greenville County

	1990		2000		2010	
	#	%	#	%	#	%
Evangelical Protestant	305,212	49.4%	294,110	40.5%	360,582	43.8%
Black Protestant	673	0.1%	0	0.0%	21,499	2.6%
Mainline Protestant	75,793	12.3%	80,479	11.1%	70,816	8.6%
Catholic	10,891	1.8%	22,280	3.1%	31,532	3.8%
Orthodox	0	0.0%	947	0.1%	1,980	0.2%
Other	2,901	0.5%	7,717	1.1%	7,810	0.9%
Total Adherents:	395,470	64.1%	405,533	55.9%	494,219	60.0%
Unclaimed (% of total population)	221,879	35.9%	320,147	44.1%	329,893	40.0%
Total Population:	617,349	-	725,680	-	824,112	-

Source: The Association of Religion Data

The most common religious affiliation identified in the County of Greenville in 1990 was Evangelical Protestant with 305,212 adherents comprising of

49.4 percent of the population. The second most common religious affiliation identified in the County of Greenville in 1990 was Unclaimed with 221,879 non-adherents comprising of 35.9 percent of the population.

Twenty years later, the most common religious affiliation identified in the County of Greenville in 2010 was Evangelical Protestant with 360,582 non-adherents comprising of 43.8 percent of the population. The second most common religious affiliation identified in the County of Greenville in 2010 was Unclaimed with 329,893 non-adherents comprising of 40.0 percent of the population.

The only change in proportional representation of religious groups in Greenville County from 1990 to 2010 that was larger than 5.0 percentage points was the change in Evangelical Protestants. The number of Evangelical Protestants in Greenville County increased from 305,212 adherents in 1990 to 360,582 adherents in 2010 but the proportional representation decreased from 49.4 percent in 1990 to 43.8 percent in 2010.

B. Households

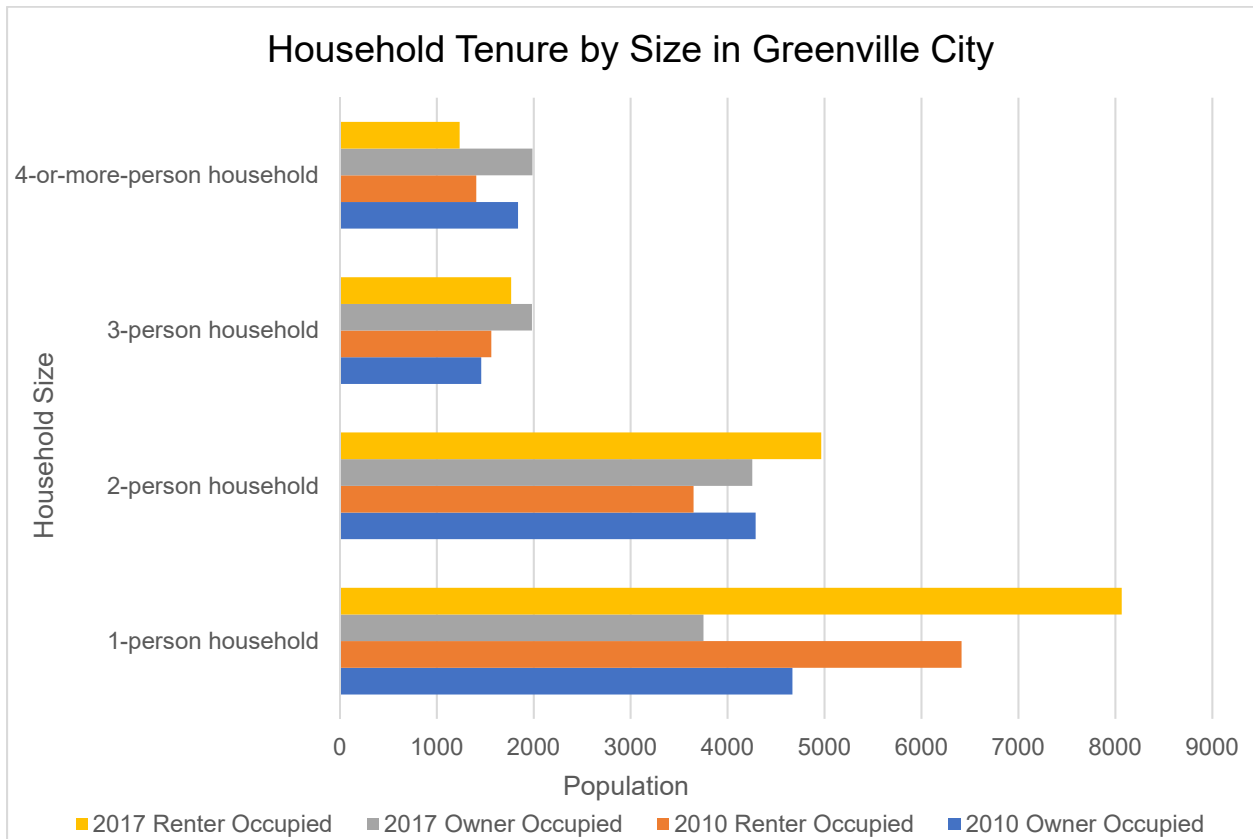
Household Tenure – Greenville City

According to the U.S. Census for 2010, there were 29,249 housing units in the City of Greenville. Of these housing units, 25,294 (86.5 percent) were occupied and 3,955 (13.5 percent) were vacant. Of the occupied housing units, 12,257 (48.5 percent) were owner-occupied and 13,037 (51.5 percent) were renter-occupied.

According to the 2017 ACS 5-Year estimates, there were 31,896 housing units in the City of Greenville. Of these housing units, 28,013 (87.8 percent) were occupied and 3,883 (12.2 percent) were vacant. Of the occupied housing units, 11,976 (42.8 percent) were owner-occupied and 16,037 (57.2 percent) were renter-occupied. From 2010 to 2017 there was a 2,647 unit increase in the total number of housing units, a 2,719 unit increase (1.3 percentage point increase) in the number of occupied units, and a 72 unit decrease (1.3 percentage point decrease) in the number of vacant units. The number of owner-occupied units decreased by 281 units (5.7 percentage point decrease) and the number of renter-occupied units increased by 3,000 (5.7 percentage point increase).

Significant shifts in Greenville City include the 281 unit (5.7 percentage point decrease) decrease in owner-occupied units from 2010 to 2017, the 3,000 unit (5.7 percentage point increase) increase in renter-occupied units from 2010 to 2017, and the 918 unit (6.8 percentage point decrease) decrease in owner-occupied-1-person households.

In 2010, the average household size was 2.1 persons and the average family size was 2.9 persons. In 2017, the average household size was 2.1 persons and the average family size increased to 3.0 persons.

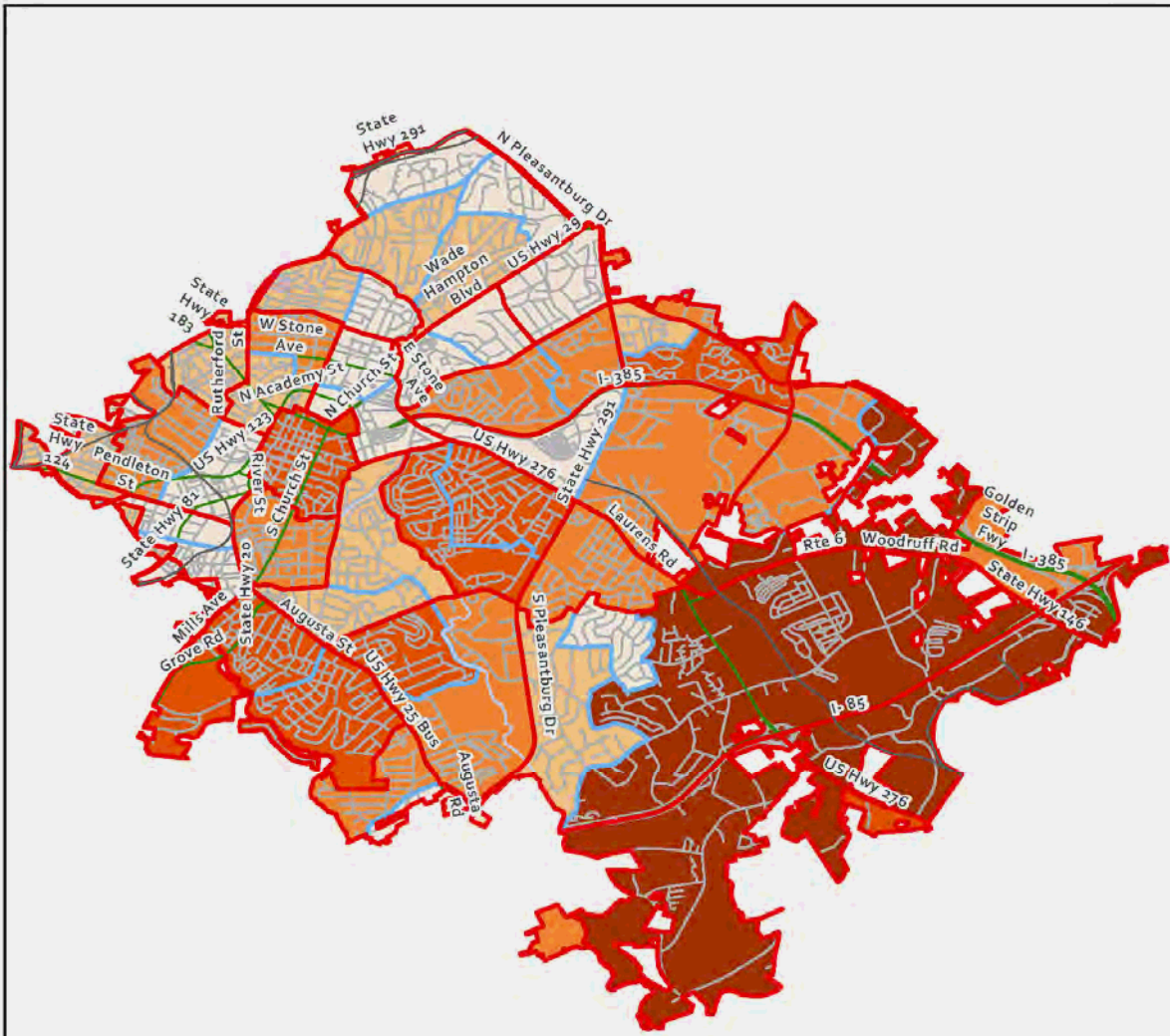



Source: 2010 U.S. Census and 2013-2017 ACS

The following maps highlight the distribution of housing units in City of Greenville, including the percentage of owner-occupied and renter-occupied housing units. The greatest number of housing units are located in the Southeastern portions of the City of Greenville, with a less dense development type. Downtown Greenville also has higher numbers of housing units, surrounded by neighborhoods that have fewer housing units.


The areas with greater concentrations of owner-occupied housing are in the Northern and Southern neighborhoods of the City of Greenville. The areas

with the greatest concentrations of renter-occupied housing are in Downtown Greenville and the areas surrounding Downtown Greenville.








0 0.2 0.54 1.08 1.62 2.16
 Miles

LEGEND:

-  Railroads
-  City Streets
-  Major Roads
-  Census Tracts
-  Block Groups
-  Rivers

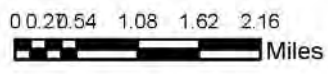
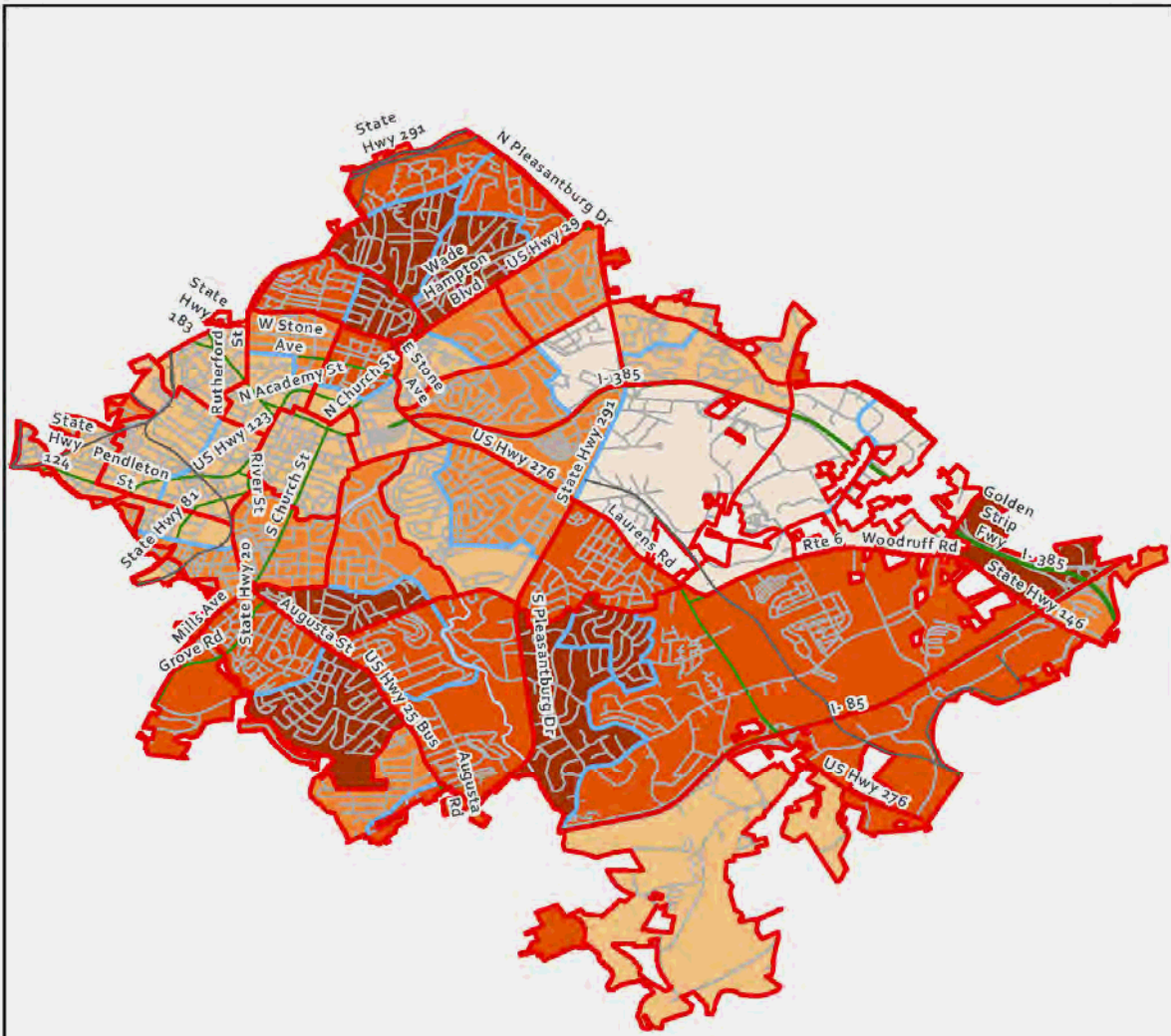
**Number of Housing Units
By Block Group**

-  0-456
-  457-654
-  655-882
-  883-1,219
-  1,220-2,228

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
HOUSING UNITS BY BLOCK GROUP**





LEGEND:

- Railroads
- City Streets
- Major Roads
- Census Tracts
- Block Groups
- Rivers

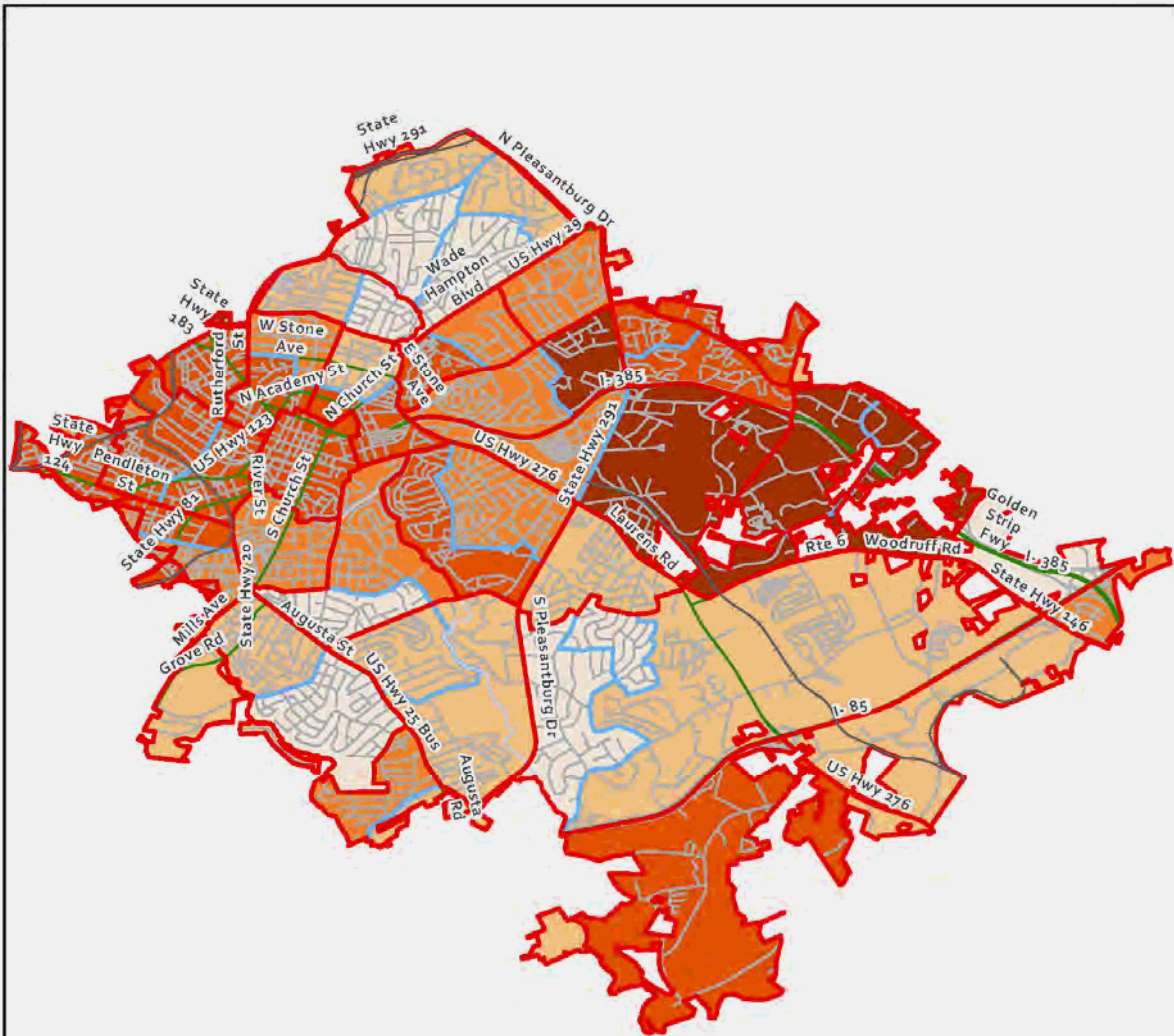
Percent Owner Occupied Housing Units By Block Group

- 0%-18.45%
- 18.46%-32.18%
- 32.19%-53.28%
- 52.29%-73.83%
- 73.84%-96.74%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
OWNER OCCUPIED HOUSING PERCENT**





0 0.2 0.4 1.08 1.62 2.16
 Miles

LEGEND:

- Railroads
- City Streets
- Major Roads
- Census Tracts
- Block Groups
- Rivers

Percent Renter Occupied Housing Units By Block Group

- 0%-19.80%
- 19.81%-44.97%
- 44.98%-61.51%
- 61.52%-77.24%
- 77.25%-100%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
 RENTER OCCUPIED HOUSING PERCENT**



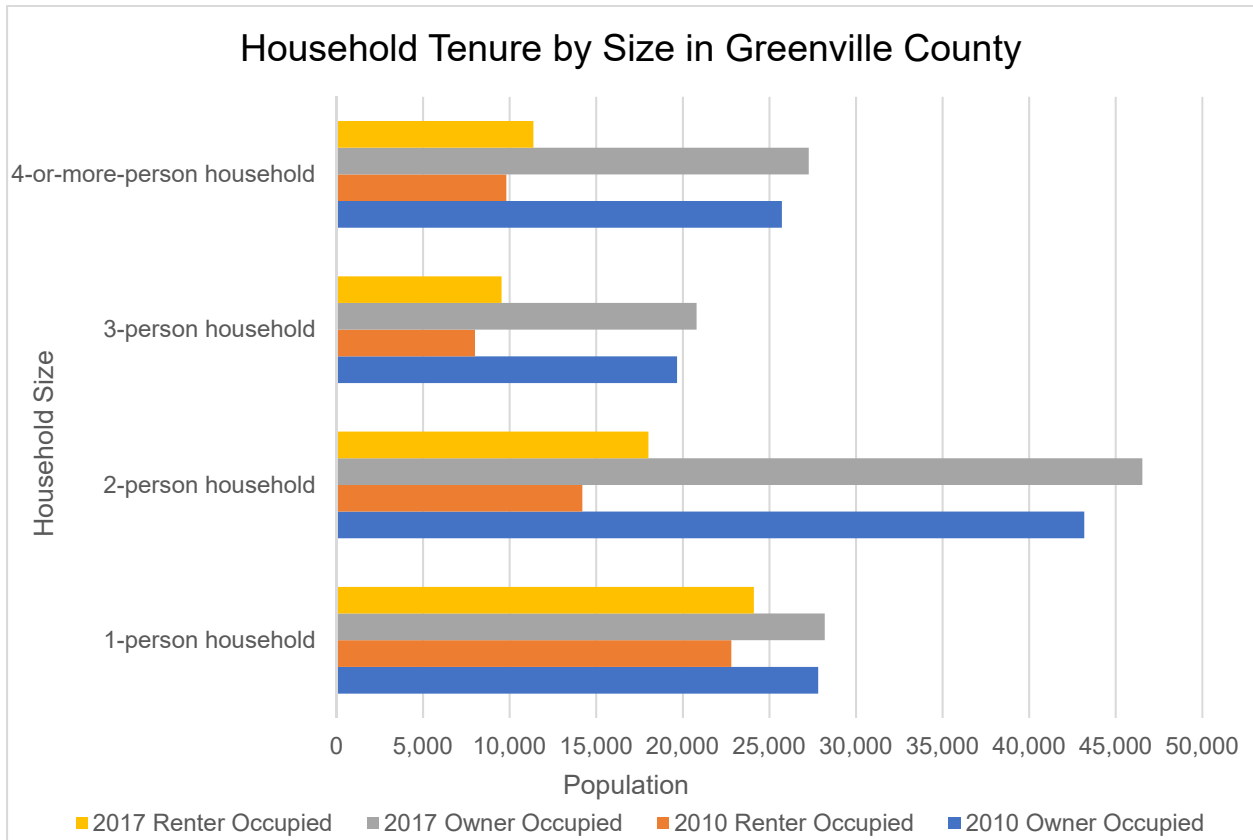
Household Tenure – Greenville County

According to the U.S. Census for 2010, there were 191,100 housing units in Greenville County. Of these housing units, 171,233 (89.6 percent) were occupied and 19,867 (10.4 percent) were vacant. Of the occupied housing units, 116,410 (68.0 percent) were owner-occupied and 54,823 (32.0 percent) were renter-occupied.

Seven years later, according to the 2017 ACS 5-Year estimates, there were 204,777 housing units in Greenville County. Of these housing units, 185,837 (90.8 percent) were occupied and 18,940 (9.2 percent) were vacant. Of the occupied housing units, 122,809 (66.1 percent) were owner-occupied and 63,028 (33.9 percent) were renter-occupied. From 2010 to 2017 there was a 13,677 unit increase in the total number of housing units, a 14,604 unit increase (1.2 percentage point increase) in the number of occupied units, and a 927 unit decrease (1.2 percentage point decrease) in the number of vacant units. The number of owner-occupied units increased by 6,399 units (1.9 percentage point decrease) and the number of renter-occupied units increased by 8,205 (1.9 percentage point increase).

There were not any significant changes in Household Tenure in Greenville County from 2010 to 2017.

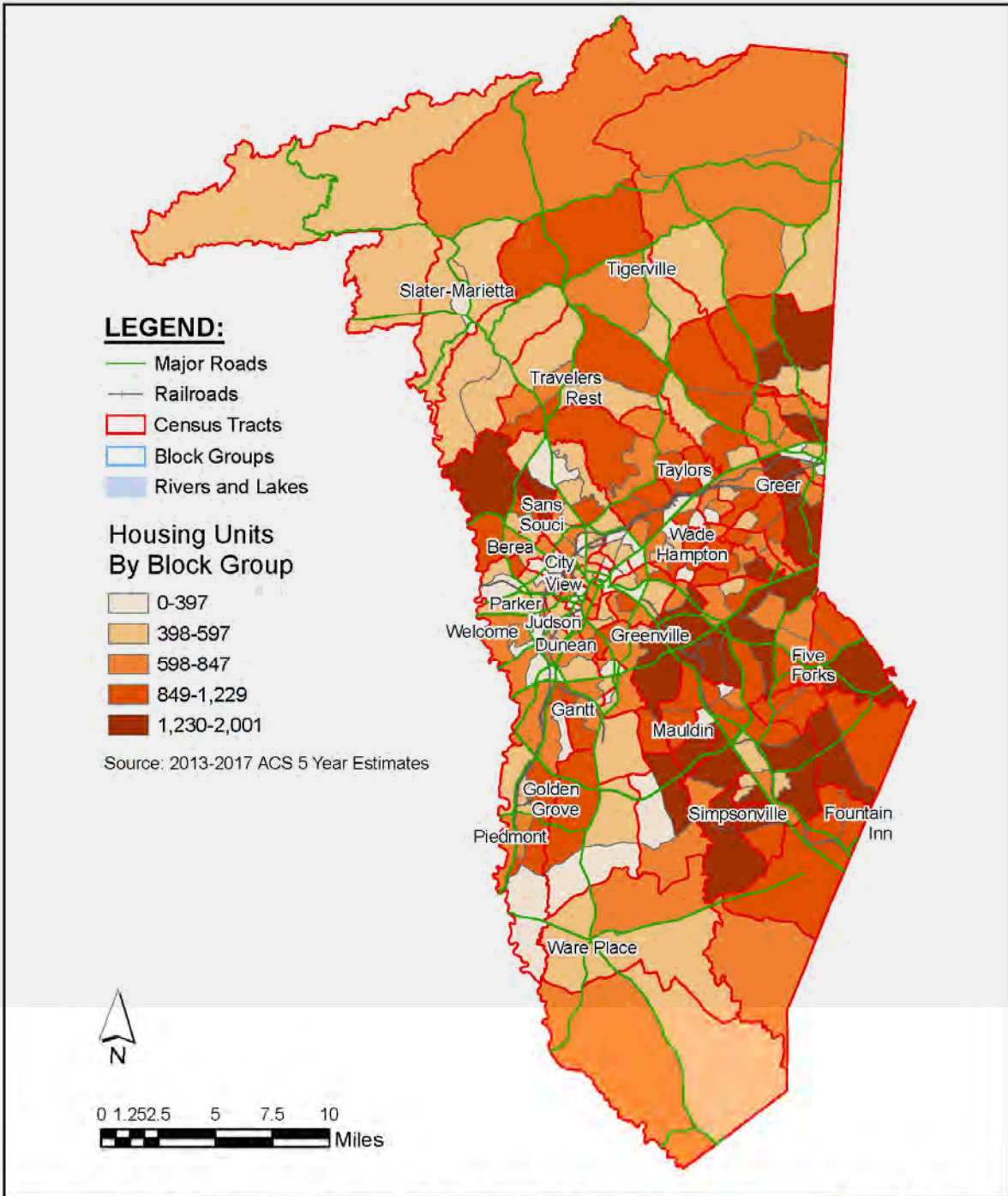
In 2010, the average household size was 2.5 persons and the average family size was 3.1 persons. In 2017, the average household size was 2.6 persons and the average family size increased to 3.2 persons.



Source: 2010 U.S. Census and 2013-2017 ACS

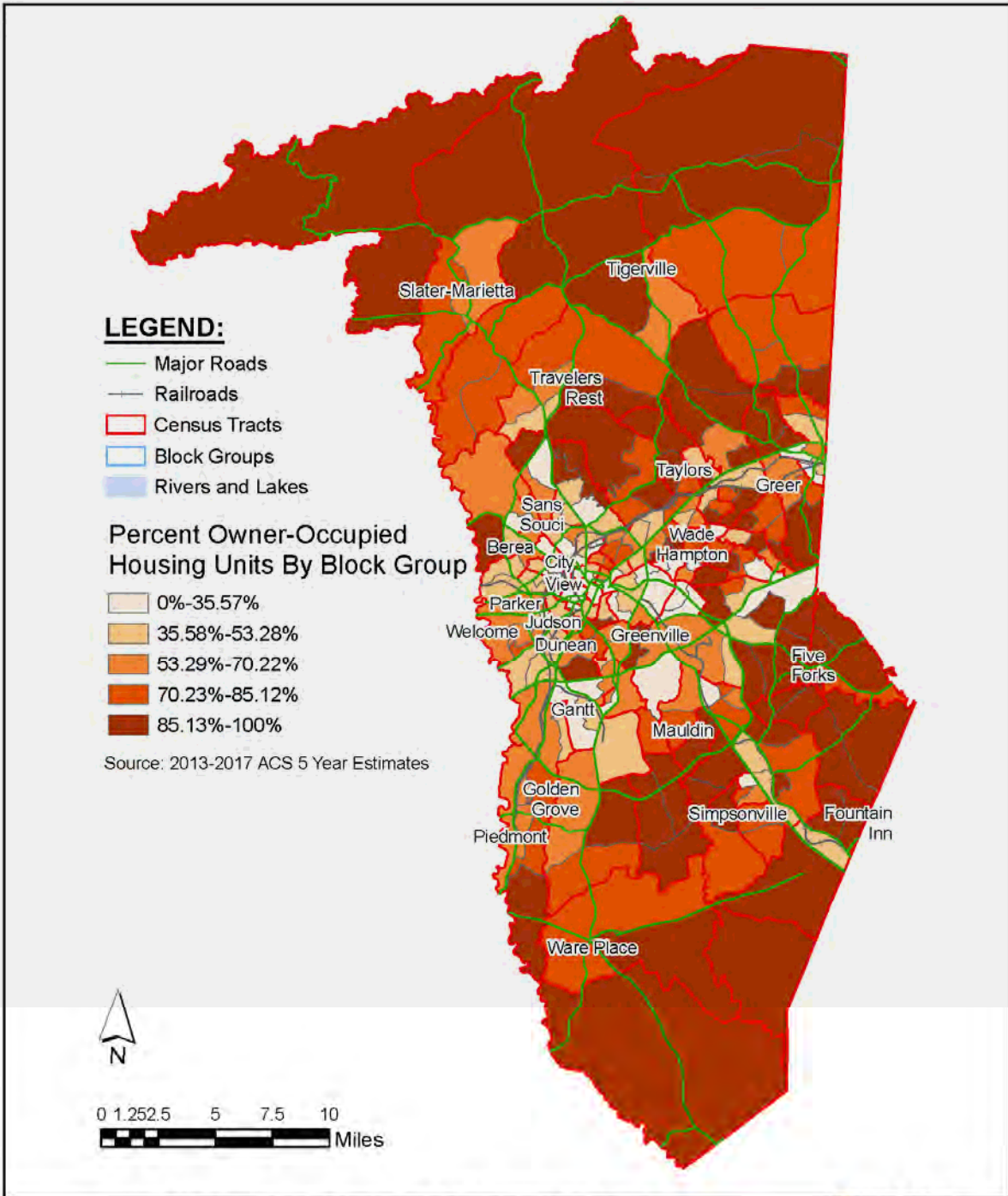
The following maps highlight the distribution of housing units in Greenville County, including percentage of owner-occupied and renter-occupied housing units. The greatest number of housing units are located in the Eastern portions of the County. There are many housing units in the Southeastern part of the City of Greenville leading into the Golden Strip (including the Cities of Mauldin and Simpsonville). Lower housing concentrations are in the upper and lower unincorporated areas of the County, as well as the areas immediately surrounding the City of Greenville.

The areas with greater concentrations of owner-occupied housing are in the northern and southern unincorporated areas. The areas with the greatest concentrations of renter-occupied housing are in and surrounding the City of Greenville.



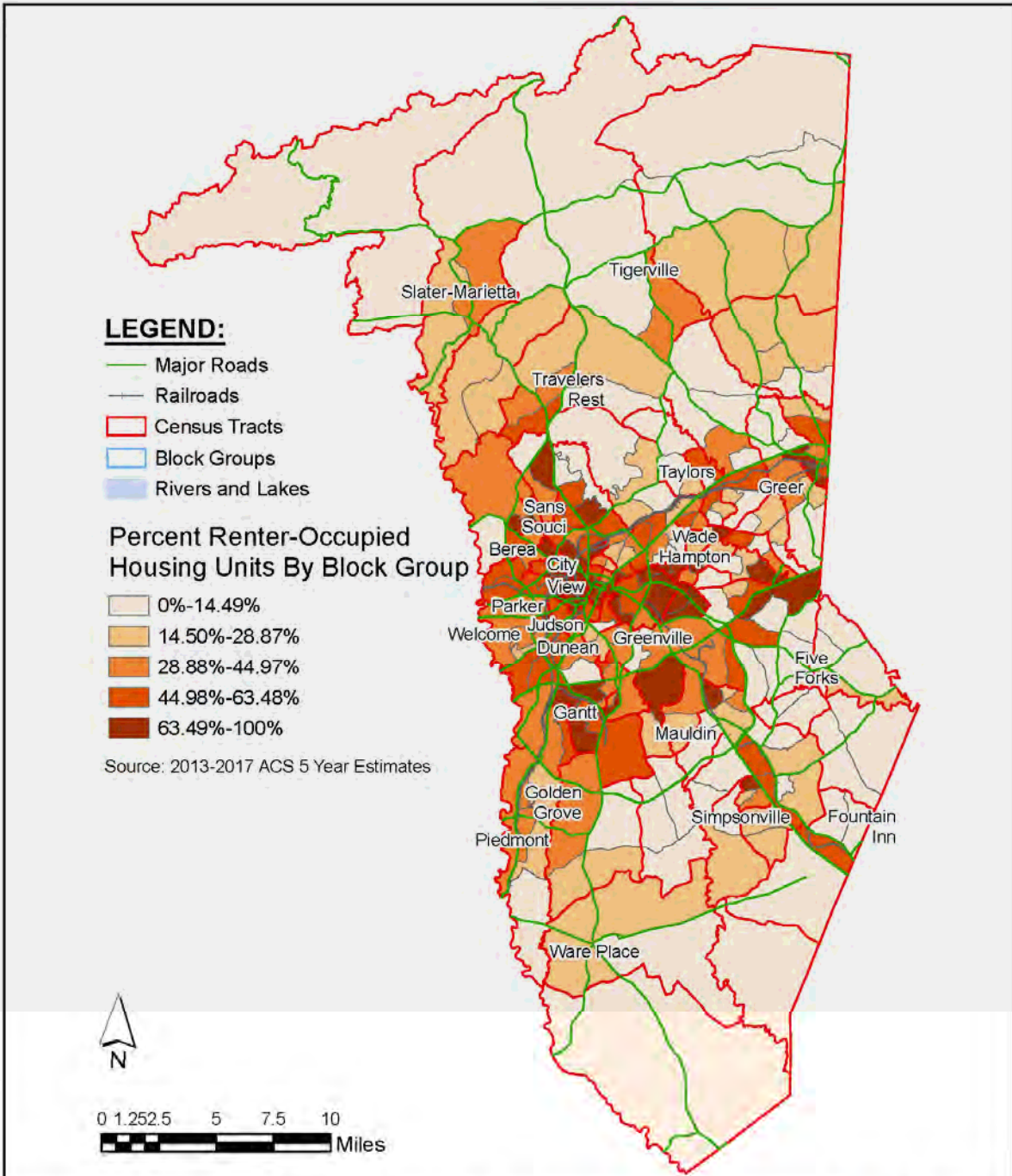
**GREENVILLE COUNTY, SC
NUMBER OF HOUSING UNITS MAP**





**GREENVILLE COUNTY, SC
OWNER-OCCUPIED HOUSING MAP**





GREENVILLE COUNTY, SC RENTER-OCCUPIED HOUSING MAP

URBAN DESIGN VENTURES

Household Tenure by Race and Ethnicity – Greenville City

Householders who were White alone increased from 67.4 percent (17,046 households) of all households in 2010 to 70.5 percent (19,747 households) of all households in 2017. In the same time period, the 30.6 percent (7,734 households) of all Black/African American households decreased to 25.6 percent (7,168 households) of all households in 2017. In 2010, households where the householder is Asian doubled from 207 households (0.8 percent) of all households to 428 households (1.5 percent). Hispanic or Latino householders increased slightly from 64.8 percent (16,388 households) to 67.7 percent (18,953 households) of all households from 2010 to 2017.

The table below compares homeowners and renters by race and ethnicity in Greenville City.

Table II-5 Household Tenure by Race and Ethnicity in the City of Greenville

Cohort	2010 U.S. Census				2013-2017 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
Householder who is White alone	10,345	84.4%	6,701	51.4%	10,359	86.5%	9,388	58.5%
Householder who is Black or African American alone	1,802	14.7%	5,932	45.5%	1,381	11.5%	5,787	36.1%
Householder who is American Indian and Alaska Native alone	37	0.3%	13	0.1%	34	0.3%	58	0.4%
Householder who is Asian alone	37	0.3%	170	1.3%	102	0.9%	326	2.0%
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0.0%	13	0.1%	3	0.0%	10	0.0%
Householder who is some other race alone	0	0.0%	65	0.5%	12	0.1%	154	1.0%
Householder who is two or more races	36	0.3%	143	1.1%	85	0.7%	314	2.0%
Householder who is Hispanic or Latino	135	1.1%	639	4.9%	199	1.7%	964	6.0%
Householder who is not Hispanic or Latino	10,235	83.5%	6,153	47.2%	10,208	85.2%	8,745	54.5%

Source: 2010 U.S. Census and 2013-2017 ACS

Homeownership rates continue to decline in the City. Homeowners represented 48.5 percent (12,257 households) of all households in 2010 and 42.8 percent (11,976 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 51.5 percent (13,037 households) of all households in 2010 and 57.2 percent (16,037 households) of all households in 2017.

Significant shifts in Greenville City include the 281 unit (5.7 percentage point decrease) decrease in owner-occupied units from 2010 to 2017, the 3,000 unit (5.7 percentage point increase) increase in renter-occupied units from 2010 to 2017, and a 918 unit (6.8 percentage point decrease) decrease in owner-occupied-1-person household units from 2010 to 2017. Additionally, there was a 2,687 unit (7.1 percentage point increase) increase in the number of renter-occupied units where the householder is White alone, a 145 unit (9.4 percentage point decrease) decrease in the number of renter-occupied units where the householder is Black or African American alone, and a 2,592 unit (7.3 percentage point increase) increase in the number of Hispanic or Latino householder renter-occupied units.

Household Tenure by Race and Ethnicity – Greenville County

In 2010, households in Greenville County where the householder is White alone represented 78.6 percent (134,569 households) of all households and in 2017, they slightly decreased to 77.6 percent (144,123 households) of all households. Black or African American alone in 2010 represented 17.8 percent (30,547 households) of all households and in 2017, they represented 18.0 percent (33,487 households) of all households. This indicates that Black or African American householders are increasingly living in Greenville County, as opposed to the City of Greenville. Asian households were 1.4 percent (2,451 households) of all households in 2010, and in 2017, they represented 1.8 percent (3,428 households) of all households. The number of Hispanic or Latino households was 4.9 percent (9,303 households) of all households in 2010, and it decreased slightly in 2017 to 5.8 percent (11,916 households) of all households.

Overall, the numbers of White and Hispanic or Latino householders are increasing in the City of Greenville, while decreasing in Greenville County, though these changes were in relatively small numbers. There is also growth in the County's Asian population. However, given these numbers, there is evidence that Black or African American households moving out of the City of Greenville and further into Greenville County.

The table below compares homeowners and renters by race and ethnicity in Greenville County.

Table II-6 Household Tenure by Race and Ethnicity in the County of Greenville

Cohort	2010 U.S. Census				2013-2017 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
Householder who is White alone	99,647	85.6%	34,922	63.7%	104,943	85.5%	39,180	62.2%
Householder who is Black or African American alone	13,387	11.5%	17,160	31.3%	13,708	11.2%	19,779	31.4%
Householder who is American Indian and Alaska Native alone	233	0.2%	110	0.2%	313	0.3%	189	0.3%
Householder who is Asian alone	1,629	1.4%	822	1.5%	1,894	1.5%	1,534	2.4%
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0.0%	0	0.0%	6	0.0%	57	0.1%
Householder who is some other race alone	699	0.6%	1,096	2.0%	920	0.7%	1,131	1.8%
Householder who is two or more races	815	0.7%	713	1.3%	1,025	0.8%	1,158	1.8%
Householder who is Hispanic or Latino	3,492	3.0%	5,811	10.6%	4,895	4.0%	7,021	11.1%
Householder who is not Hispanic or Latino	97,086	83.4%	30,427	55.5%	101,449	82.6%	33,872	53.7%

Source: 2010 U.S. Census and 2013-2017 ACS

Though the number of homeowners in the County increased, homeownership rates continue to decline in the County. Homeowners represented 68.0 percent (116,410 households) of all households in 2010 and 66.1 percent (122,809 households) of all households in 2017. Consequently, rental rates increased in the City. Renters represented 32.0 percent (54,823 households) of all households in 2010 and 33.9 percent (63,028 households) of all households in 2017.

These declines were minimal and there were not any significant shifts in the makeup of residents' Household Tenure from 2010 to 2017 in Greenville County.

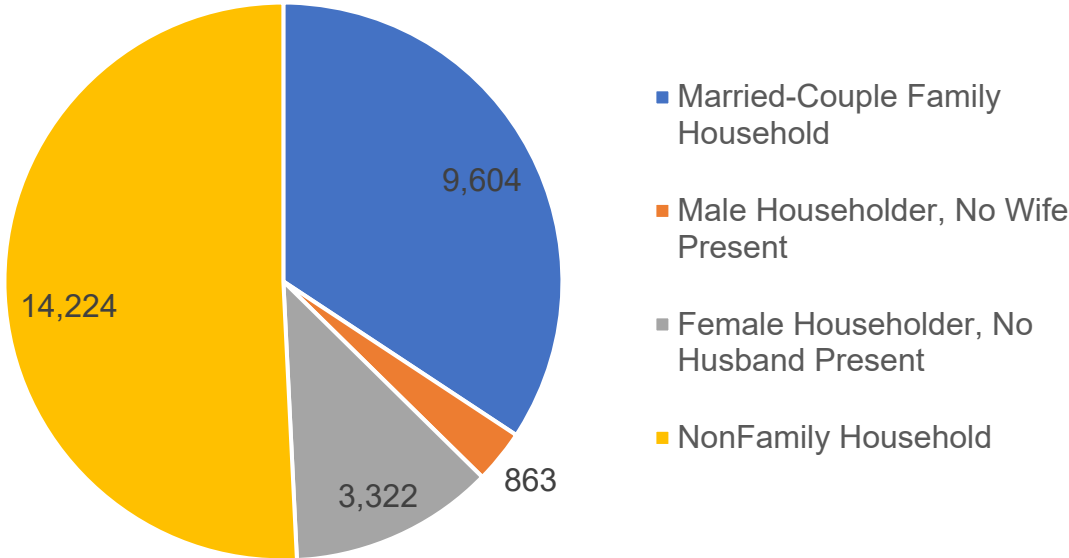
Families – Greenville City

In 2010, there were a total of 25,294 households in Greenville City. Non-family households comprised 50.8 percent (12,853 households) of all

households. In 2017, there were a total of 28,013 households, of which 50.8 percent (14,224 households) comprised of non-family households. The total number of households in Greenville City increased by 2,719 units from 2010 to 2017, as did the total number of non-family households (1,371 unit increase), an increase of 10.7 percentage points. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 50.8 percent of all households, married-couple family households comprised 34.3 percent of all households, female householders with no husband present comprised 11.9 percent of all households, and male householders with no wife present comprised 3.1 percent of all households in the City. The pie chart below illustrates the breakdown of households by type in the City of Greenville as of 2017 using data from the 2013-2017 ACS.

Households in Greenville City 2017



Source: 2013-2017 ACS

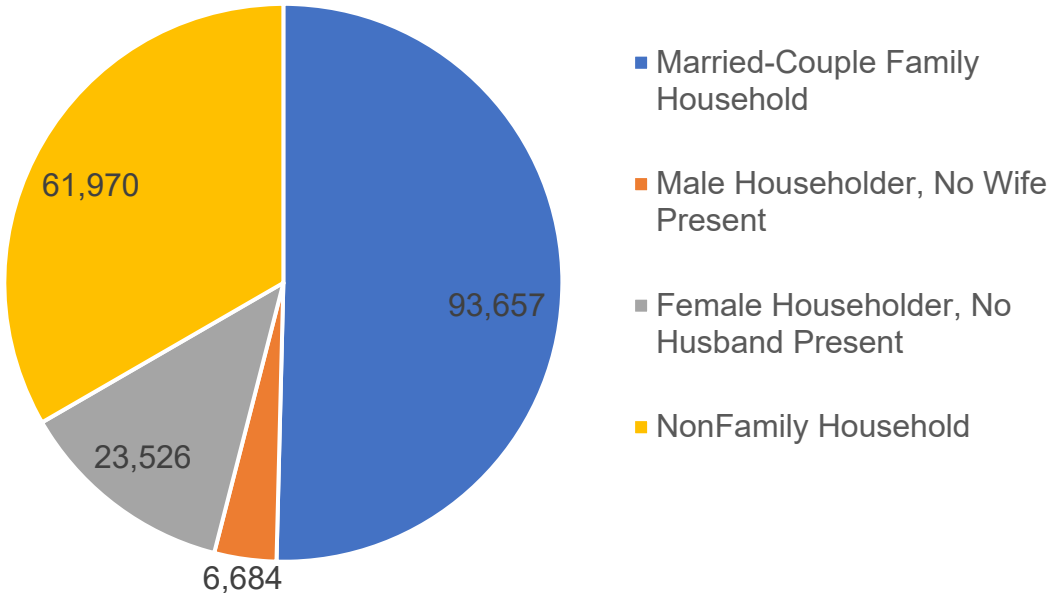
Families – Greenville County

In 2010, there were a total of 171,233 households in Greenville County. Non-family households comprised 34.0 percent (58,228 households) of all households. In 2017, there were a total of 185,837 households, of which 33.3 percent (61,970 households) comprised of non-family households. The total number of households in Greenville County increased by 14,604 units from 2010 to 2017, as did the total number of non-family households (3,742 unit increase), which was a decrease of 0.7 percentage points. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 33.3 percent of all households, married-couple family households comprised 50.4 percent of all

households, female householders with no husband present comprised 12.7 percent of all households, and male householders with no wife present comprised 3.6 percent of all households in the County. The pie chart below illustrates the breakdown of households by type in Greenville County as of 2017 using data from the 2013-2017 ACS.

Households in Greenville County 2017



Source: 2013-2017 ACS

C. Income and Poverty

Household Income – Greenville City

The median household income for the City of Greenville increased by 21.6 percent over the time period of 2010 to 2017 from \$40,291 in 2010 to \$48,984 in 2017. The median household income for Greenville County increased by 14.8 percent over the same time period from \$48,830 in 2010 to \$53,739 in 2017

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Table II-7 Household Income in Greenville City, SC

Items	2006-2010 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	25,294	100%	28,013	100%
Less than \$10,000	3,240	12.8%	2,545	9.1%
\$10,000 to \$14,999	1,677	6.6%	1,910	6.8%
\$15,000 to \$24,999	3,498	13.8%	3,033	10.8%
\$25,000 to \$34,999	3,090	12.2%	2,987	10.7%
\$35,000 to \$49,999	3,361	13.3%	3,766	13.4%
\$50,000 to \$74,999	3,516	13.9%	4,597	16.4%
\$75,000 to \$99,999	2,340	9.3%	2,575	9.2%
\$100,000 to \$149,999	2,285	9.0%	3,078	11.0%
\$150,000 to \$199,999	1,005	4.0%	1,241	4.4%
\$200,000 or more	1,282	5.1%	2,281	8.1%
Median Household Income	\$40,291	-	\$48,984	-

Source: 2006-2010 and 2013-2017 ACS

Household Income – Greenville County

The median household income for the City of Greenville increased by 21.6 percent over the time period of 2010 to 2017 from \$40,291 in 2010 to \$48,984 in 2017. The median household income for Greenville County increased by 14.8 percent over the same time period from \$48,830 in 2010 to \$53,739 in 2017

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Table II-8 Household Income in Greenville County, SC

Items	2006-2010 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	171,233	100%	185,837	100%
Less than \$10,000	13,943	8.1%	12,313	6.6%
\$10,000 to \$14,999	10,319	6.0%	9,096	4.9%
\$15,000 to \$24,999	21,415	12.5%	20,000	10.8%
\$25,000 to \$34,999	18,993	11.1%	19,838	10.7%
\$35,000 to \$49,999	26,163	15.3%	24,807	13.3%
\$50,000 to \$74,999	30,060	17.6%	34,449	18.5%
\$75,000 to \$99,999	20,032	11.7%	22,865	12.3%

\$100,000 to \$149,999	18,702	10.9%	24,578	13.2%
\$150,000 to \$199,999	6,031	3.5%	9,387	5.1%
\$200,000 or more	5,575	3.3%	8,504	4.6%
Median Household Income	\$46,830	-	\$53,739	-

Source: 2006-2010 and 2013-2017 ACS

The following table lists the Block Groups in Greenville County that qualify as Low/Mod Income Areas. Note that Block Groups within the City of Greenville and outside of it are included in Table II-11.

**Table II-9 - Low- and Moderate-Income
Population for the Greenville County Jurisdiction, SC**

Census Tract	Block Group	Low/Mod Pop	Low/Mod Universe	Low/Mod Percent
001400	2	430	1910	22.51%
001501	1	505	2115	23.88%
001502	1	885	1030	85.92%
001502	2	975	1590	61.32%
001600	1	565	2530	22.33%
001700	1	385	755	50.99%
001700	2	1355	2155	62.88%
001700	3	660	1265	52.17%
001807	1	510	2695	18.92%
001803	2	490	1010	48.51%
001803	3	1045	2020	51.73%
001804	1	790	2525	31.29%
001804	2	825	1580	52.22%
001805	1	175	740	23.65%
001805	2	290	860	33.72%
001805	3	635	1575	40.32%
004101	1	410	975	42.05%
000100	1	170	655	25.95%
000100	2	155	385	40.26%
000200	1	300	940	31.91%
002608	2	295	2280	12.94%
002609	1	1155	3445	33.53%
002609	2	235	2350	10.00%
002609	3	135	1200	11.25%
002702	2	1580	3875	40.77%
002702	3	785	2130	36.85%
003701	2	1220	2470	49.39%

003706	2	1555	1995	77.94%
003707	1	1385	2290	60.48%
002803	1	885	2785	31.78%
002805	1	230	1195	19.25%
002805	2	275	1875	14.67%
002805	3	995	1990	50.00%
003704	1	935	1275	73.33%
003704	2	1385	2040	67.89%
002813	1	210	2010	10.45%
002813	2	80	2435	3.29%
002815	2	265	2925	9.06%
002905	2	295	845	34.91%
002903	1	1785	2355	75.80%
002903	3	1000	1850	54.05%
003005	1	470	1190	39.50%
003012	1	665	1155	57.58%
003012	3	335	1090	30.73%
003012	2	920	3380	27.22%
003101	2	1235	2570	48.05%
003303	1	975	2235	43.62%
003500	2	660	1095	60.27%
003601	1	1205	2005	60.10%
003601	2	105	555	18.92%
001805	4	320	850	37.65%
003601	3	875	1380	63.41%
003705	1	505	685	73.72%
001900	1	85	865	9.83%
001900	2	280	1800	15.56%
002001	1	780	1330	58.65%
002005	2	485	1055	45.97%
003801	1	1175	3005	39.10%
002702	1	765	2190	34.93%
002905	1	445	3810	11.68%
003802	1	305	780	39.10%
002005	3	480	690	69.57%
002103	1	460	950	48.42%
002104	1	995	1420	70.07%
002106	2	405	705	57.45%
002106	3	1230	1405	87.54%
002107	1	1250	1905	65.62%
002107	2	775	1100	70.45%

002108	1	675	780	86.54%
002108	2	345	705	48.94%
002201	1	935	1495	62.54%
002201	4	2090	2495	83.77%
002201	5	780	1280	60.94%
002202	1	1130	1395	81.00%
002202	2	755	960	78.65%
002301	2	730	1085	67.28%
002302	1	1730	2080	83.17%
002303	1	1100	1190	92.44%
002304	2	910	1465	62.12%
002507	1	1510	3225	46.82%
002506	1	625	1755	35.61%
002503	1	1100	1800	61.11%
002304	1	1025	1160	88.36%
002504	1	460	1050	43.81%
002504	2	785	865	90.75%
002505	1	705	1015	69.46%
002505	2	1240	1990	62.31%
002503	3	1815	5025	36.12%
002602	2	585	1510	38.74%
003801	2	35	155	22.58%
003801	3	250	1530	16.34%
003904	2	915	2080	43.99%
002604	3	295	1195	24.69%
002611	3	570	1520	37.50%
001000	2	525	1040	50.48%
001204	2	480	1040	46.15%
002301	1	690	1360	50.74%
002610	2	1115	2230	50.00%
002611	2	1405	2675	52.52%
002901	1	1680	2615	64.24%
002901	2	975	2850	34.21%
004001	1	520	1305	39.85%
004001	2	695	1660	41.87%
002503	2	815	2995	27.21%
002815	1	115	2975	3.87%
002904	2	875	2320	37.72%
003201	1	380	1390	27.34%
003201	3	705	1820	38.74%
002608	3	725	3245	22.34%

003706	1	1055	1455	72.51%
003707	2	765	1325	57.74%
001205	2	310	595	52.10%
003601	4	1380	1700	81.18%
003802	3	1500	2445	61.35%
003802	4	140	965	14.51%
000500	1	380	610	62.30%
000500	2	700	790	88.61%
004400	1	625	865	72.25%
002301	3	800	1360	58.82%
004300	1	1080	1660	65.06%
002811	2	945	3920	24.11%
002903	4	150	835	17.96%
002811	1	1470	4280	34.35%
002903	2	570	2125	26.82%
002105	1	725	1070	67.76%
002105	2	1120	1370	81.75%
002808	2	1140	2765	41.23%
002201	2	405	540	75.00%
001809	1	760	1350	56.30%
002812	1	590	3490	16.91%
002812	2	350	3470	10.09%
001807	2	760	1885	40.32%
001807	3	135	795	16.98%
001809	2	825	1850	44.59%
002610	1	195	700	27.86%
001808	1	1320	2555	51.66%
001808	2	800	1460	54.79%
004101	2	795	1200	66.25%
002816	2	605	4515	13.40%
003903	3	810	1565	51.76%
003903	2	470	1285	36.58%
003802	2	280	825	33.94%
002106	1	530	875	60.57%
004400	2	520	1095	47.49%
001810	1	1525	2735	55.76%
002808	3	400	1980	20.20%
003602	1	610	910	67.03%
002606	1	710	2405	29.52%
002602	3	145	920	15.76%
002001	2	1635	1955	83.63%

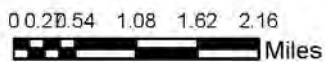
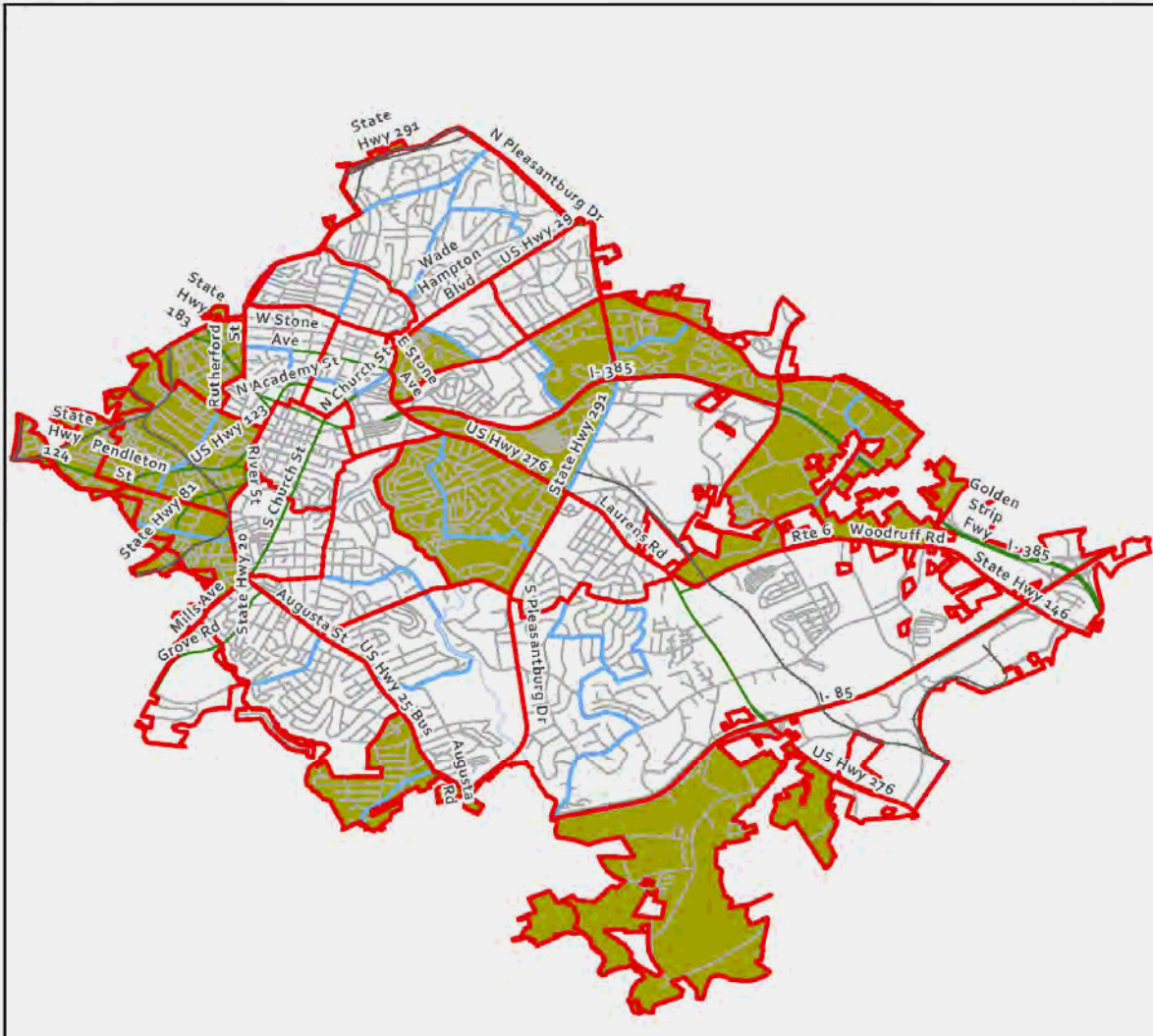
003101	3	755	2160	34.95%
003005	2	625	1145	54.59%
002803	3	615	3095	19.87%
003303	3	410	880	46.59%
002604	1	980	1950	50.26%
002505	3	605	750	80.67%
002608	4	140	1435	9.76%
003008	1	285	2905	9.81%
002814	1	445	3235	13.76%
003705	2	505	1015	49.75%
002904	1	960	2545	37.72%
002201	3	675	775	87.10%
003015	1	460	4190	10.98%
002303	2	655	775	84.52%
002608	1	255	2170	11.75%
003009	2	640	3465	18.47%
002701	1	435	2310	18.83%
002402	1	935	2440	38.32%
002506	2	550	1805	30.47%
001900	3	730	2570	28.40%
003009	1	370	2645	13.99%
003602	2	1295	1745	74.21%
002602	1	665	1560	42.63%
002808	1	1045	2455	42.57%
003304	1	1810	4195	43.15%
004200	2	325	1160	28.02%
003904	1	655	1715	38.19%
002003	1	2150	2465	87.22%
002816	1	945	5320	17.76%
001803	1	850	1210	70.25%
002402	3	400	1530	26.14%
002804	1	555	2290	24.24%
002604	2	955	2535	37.67%
003301	2	1190	1585	75.08%
004002	1	540	1660	32.53%
002404	2	645	2020	31.93%
003903	1	715	1265	56.52%
003701	1	1760	2965	59.36%
001810	2	595	990	60.10%
002606	2	945	3205	29.49%
002803	2	410	2170	18.89%

002005	1	1790	2305	77.66%
003500	1	1110	1540	72.08%
003101	1	1125	2315	48.60%
002403	3	730	1570	46.50%
002403	1	505	1285	39.30%
003014	1	1175	3300	35.61%
003010	1	695	2715	25.60%
003010	2	860	3275	26.26%
003301	4	755	1375	54.91%
003301	3	1315	2345	56.08%
002403	2	735	1825	40.27%
002402	2	1080	3010	35.88%
003902	1	825	2335	35.33%
003301	1	135	605	22.31%
003201	2	515	930	55.38%
003902	2	365	1225	29.80%
002611	1	175	1260	13.89%
002814	2	395	2860	13.81%
003011	1	1625	4205	38.64%
003104	1	780	2000	39.00%
003304	2	810	1610	50.31%
002507	2	575	1625	35.38%
003008	2	650	3975	16.35%
002103	2	935	2380	39.29%
002701	2	605	1785	33.89%
002404	1	595	1455	40.89%
004002	2	1055	2205	47.85%
004101	3	700	1390	50.36%
003202	2	715	2205	32.43%
003904	3	1125	2605	43.19%
003103	1	995	2945	33.79%
003015	2	550	4220	13.03%
003202	1	445	1125	39.56%
004102	1	410	1020	40.20%
000700	1	190	320	59.38%
000800	1	1155	1280	90.23%
001000	1	395	1160	34.05%
001101	1	195	570	34.21%
001101	2	360	780	46.15%
001101	3	230	1180	19.49%
001101	4	455	1240	36.69%

001102	1	160	670	23.88%
001102	2	450	1240	36.29%
001203	1	365	805	45.34%
001205	1	320	650	49.23%
001204	1	1025	1605	63.86%
004300	2	2010	2310	87.01%
001302	1	725	1515	47.85%
001400	1	395	1325	29.81%
003011	2	365	1485	24.58%
003014	2	125	1335	9.36%
003013	2	1120	3650	30.68%
003013	1	880	2935	29.98%
003304	3	290	980	29.59%
003401	1	890	1145	77.73%
000900	1	920	1195	76.99%
004200	1	515	1335	38.58%
000400	1	300	1090	27.52%
001501	2	360	1810	19.89%
003303	2	480	2000	24.00%
000700	2	1145	1385	82.67%
001600	2	1125	2505	44.91%
002003	2	1550	2050	75.61%
002302	2	1120	1535	72.96%

Source: HUD Exchange

The following maps illustrate areas of the City of Greenville and Greenville County with concentrations of low- and moderate-income residents. These Census Block Groups that are above 51% low- and moderate-income include the areas along the western side of Greenville County, municipalities to the North of the City of Greenville, portions of the City of Greenville that are directly East of Downtown, directly West of Downtown, on the Eastern, Western, and Southern edges of the City of Greenville.



LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Rivers

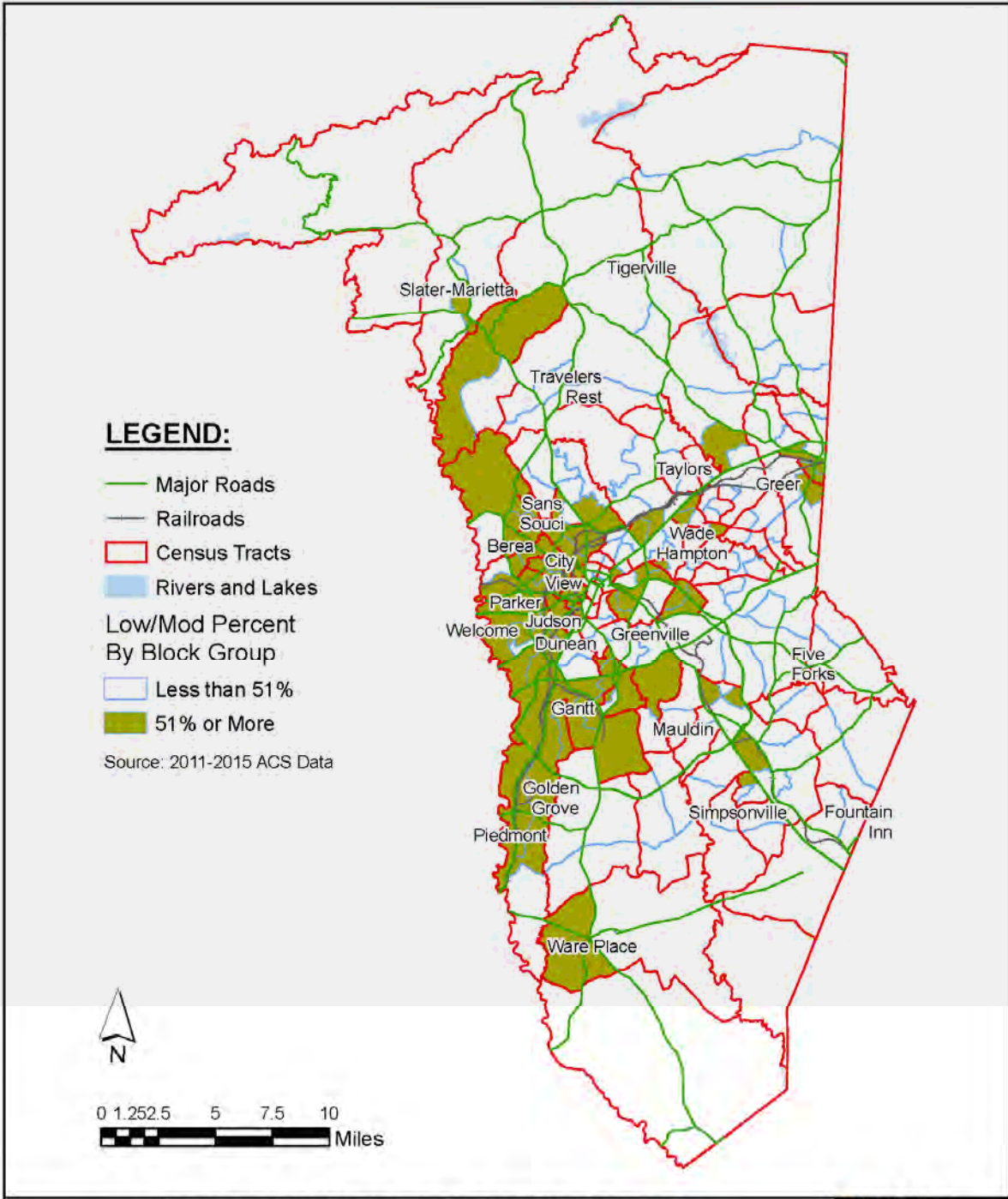
Low/Mod Population
By Block Group

- ▭ Less Than 51%
- ▭ Greater Than 51%

Source: 2011-2015 ACS

**CITY OF GREENVILLE, SC
LOW-MODERATE INCOME MAP**





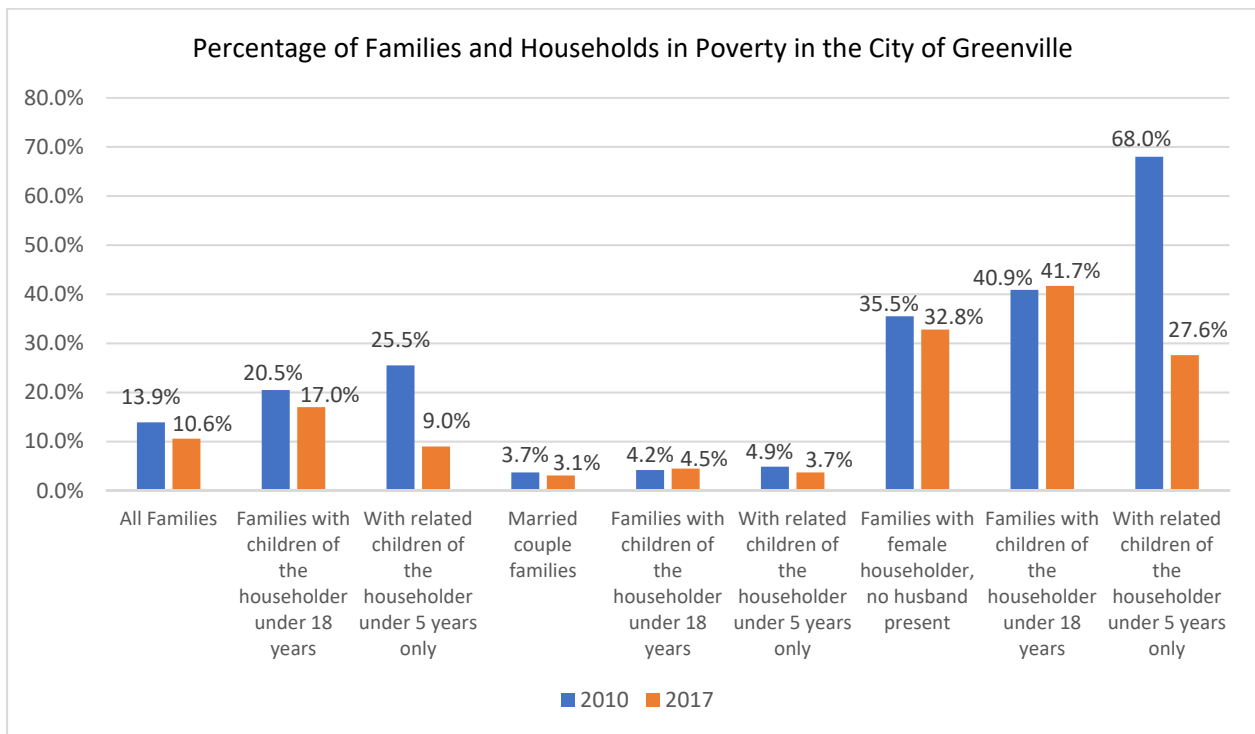
**GREENVILLE COUNTY, SC
LOW-MODERATE INCOME MAP**



Family and Household Poverty – Greenville City

The City of Greenville’s poverty statistics for families with children are highlighted in the bar chart below

In the City of Greenville the percentage of all families living in poverty experienced an increase from 10.6% in 2010 to 13.9% in 2017. The percentage of female headed households living in poverty, fell from 35.3% in 2010 to 32.8% according to the 2013-2017 American Community Survey estimates. The percentage of female-headed householders with no husband present and with children under 18 years in poverty was 40.9% in 2010 and increased to 41.7% in 2019. However, the percentage of female-headed households with no husband present and with children under 5 years old in poverty decreased substantially, from 68.0% in 2010 to 27.9% in 2017. The City’s poverty statistics for families with children are highlighted in the following bar chart.



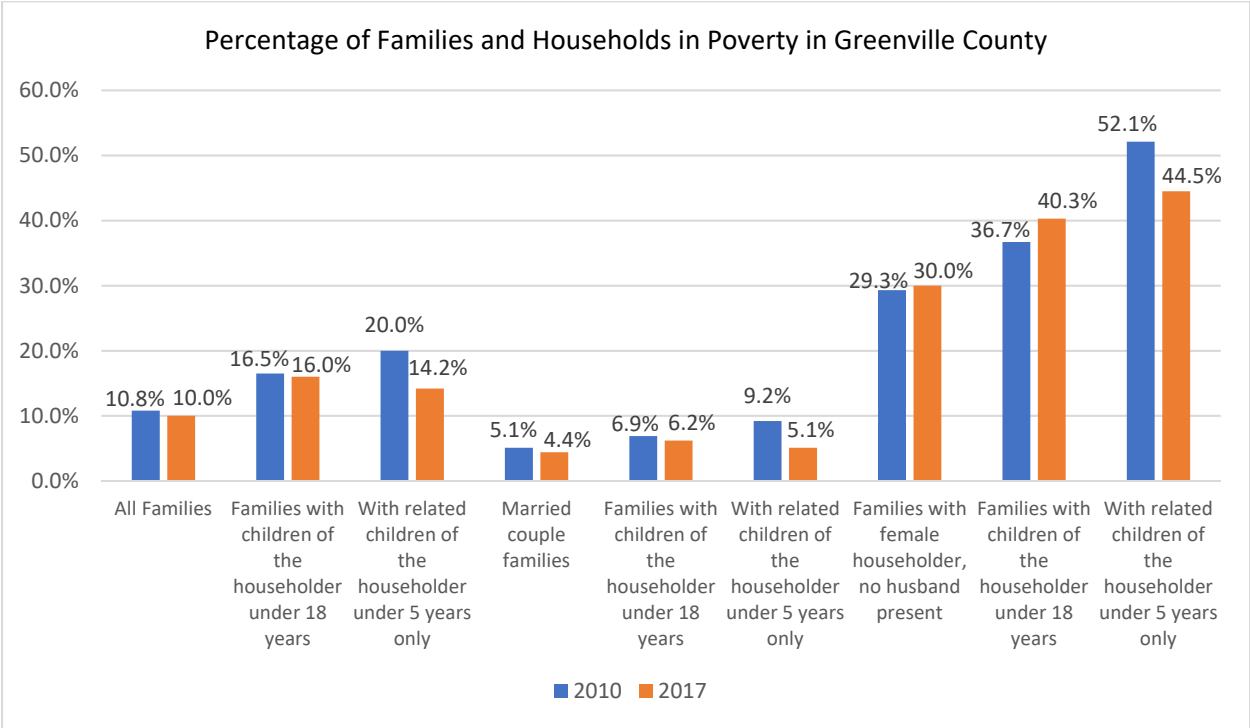
Source: 2006-2010 and 2013-2017 ACS

Family and Household Poverty – Greenville County

Greenville County’s poverty statistics for families with children are highlighted in the bar chart below

The poverty rate in Greenville County decreased from 10.8% in 2010 to 10.0% in 2017. However, the percentage of female headed households

living in poverty increased from 29.3% in 2010 to 30.0% according to the 2013-2017 American Community Survey estimates. The percentage of female-headed householders with no husband present and with children under 18 also increased—from 36.7% in 2010 to 40.3% in 2018. Much like in the City of Greenville, the percentage of female-headed households with no husband present and with children under 5 years old in poverty decreased, from 52.1% in 2010 to 44.5% in 2017. The County’s poverty statistics for families with children are highlighted in the following bar chart.



Source: 2006-2010 and 2013-2017 ACS

D. Employment

Occupation – Greenville City

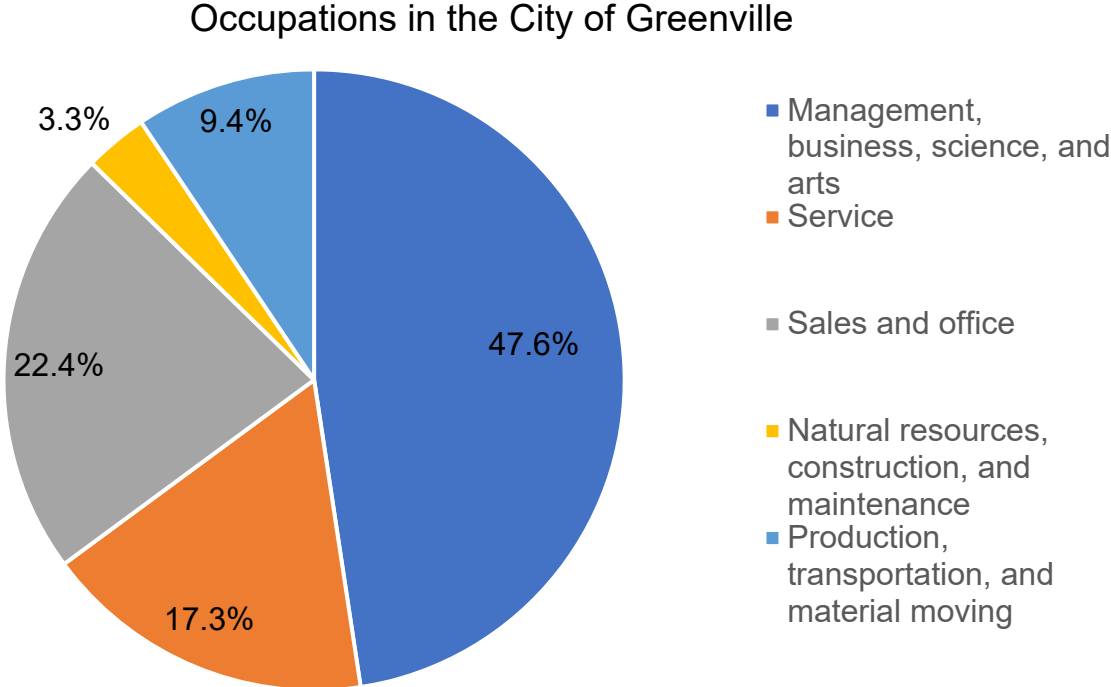
In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Greenville City was 47,927 persons. In 2010, 65.4 percent (31,368 persons) of eligible workers were in the labor force and 5.4 percent (2,611 persons) of eligible workers in the work force were unemployed.

In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population age 16 years and over) in Greenville City was 53,111 persons. In 2017, 67.6 percent (35,882 persons) of eligible workers were in the labor force and 3.7 percent (1,945 persons) of eligible workers in the work force were unemployed.

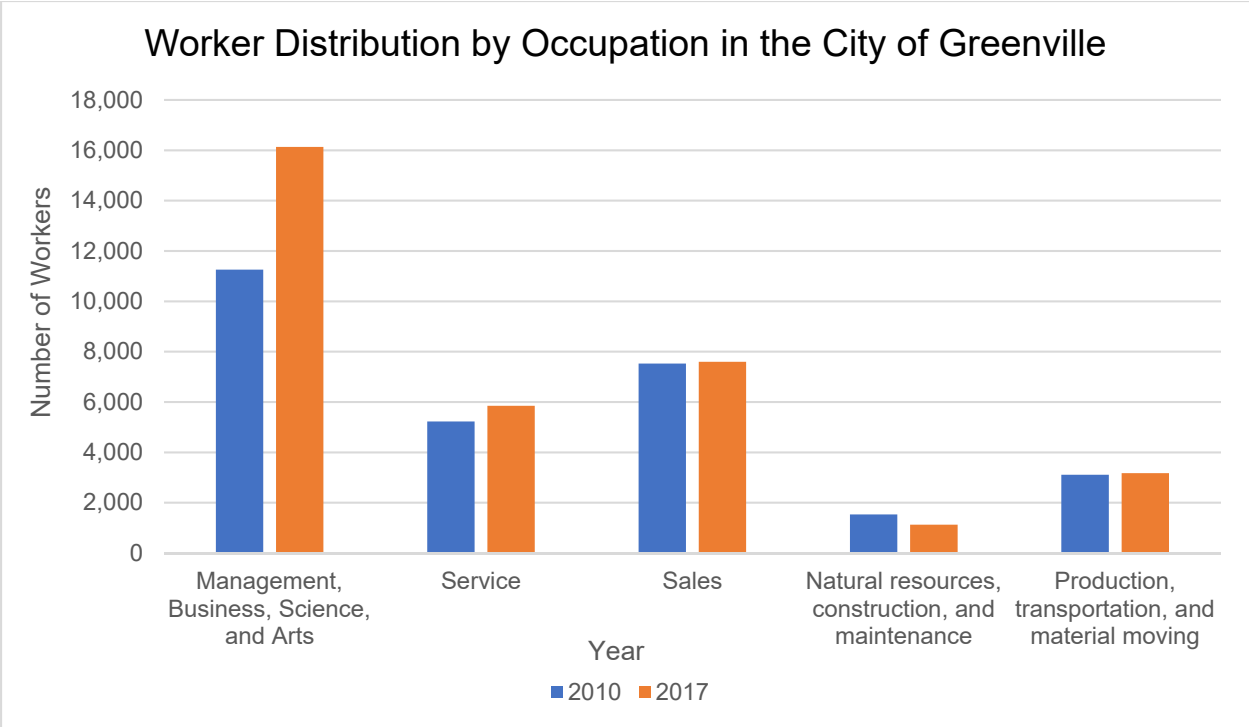
Workers in 2017 had a mean travel time to work of 17.5 minutes.

Per the 2013-2017 American Community Survey, an estimated 25.8 percent (7,238 households) of households in the City of Greenville receive income from Social Security. The mean Social Security Income for 2017 was \$17,740.

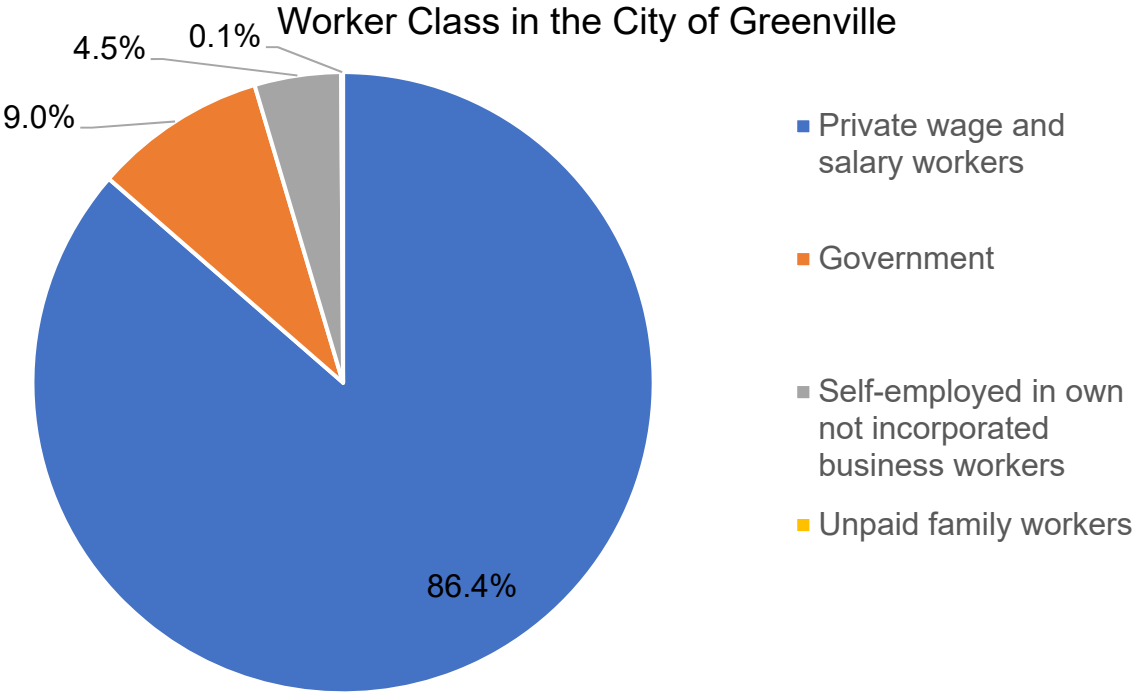
The following pie charts outline the distribution of Greenville City workers by occupation.



Source: 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS

Occupation – Greenville County

In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Greenville County was 342,617 persons. In 2010, 65.3 percent (223,710 persons) of eligible workers were

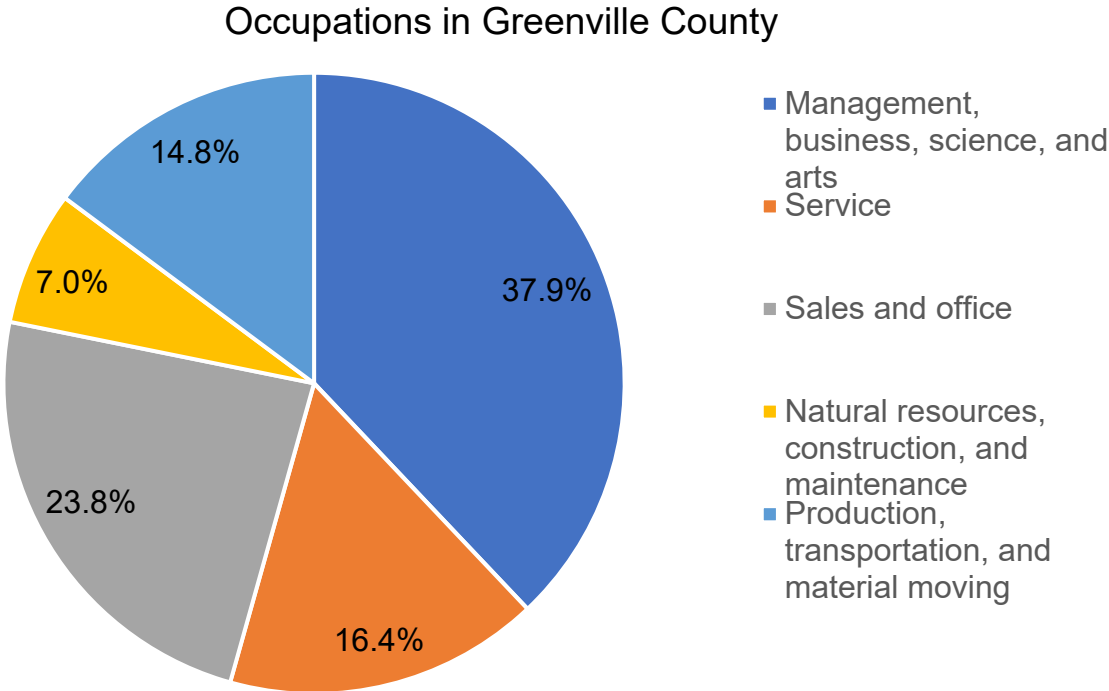
in the labor force and 5.2 percent (17,775 persons) of eligible workers in the work force were unemployed.

In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population age 16 years and over) in Greenville County was 387,890 persons. In 2017, 63.7 percent (247,244 persons) of eligible workers were in the labor force and 3.5 percent (13,514 persons) of eligible workers in the work force were unemployed.

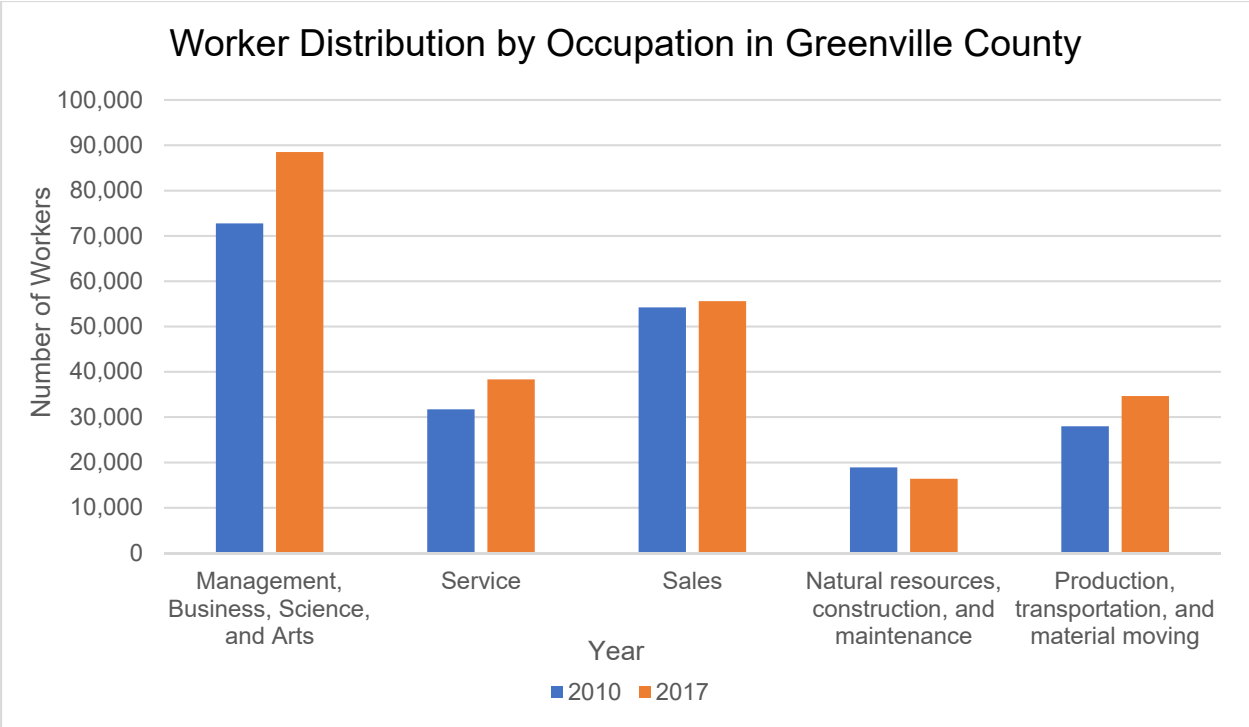
Workers in 2017 had a mean travel time to work of 22.2 minutes.

Per the 2013-2017 American Community Survey, an estimated 30.9 percent (57,451 households) of households in Greenville County receive income from Social Security. The mean Social Security Income for 2017 was \$19,808.

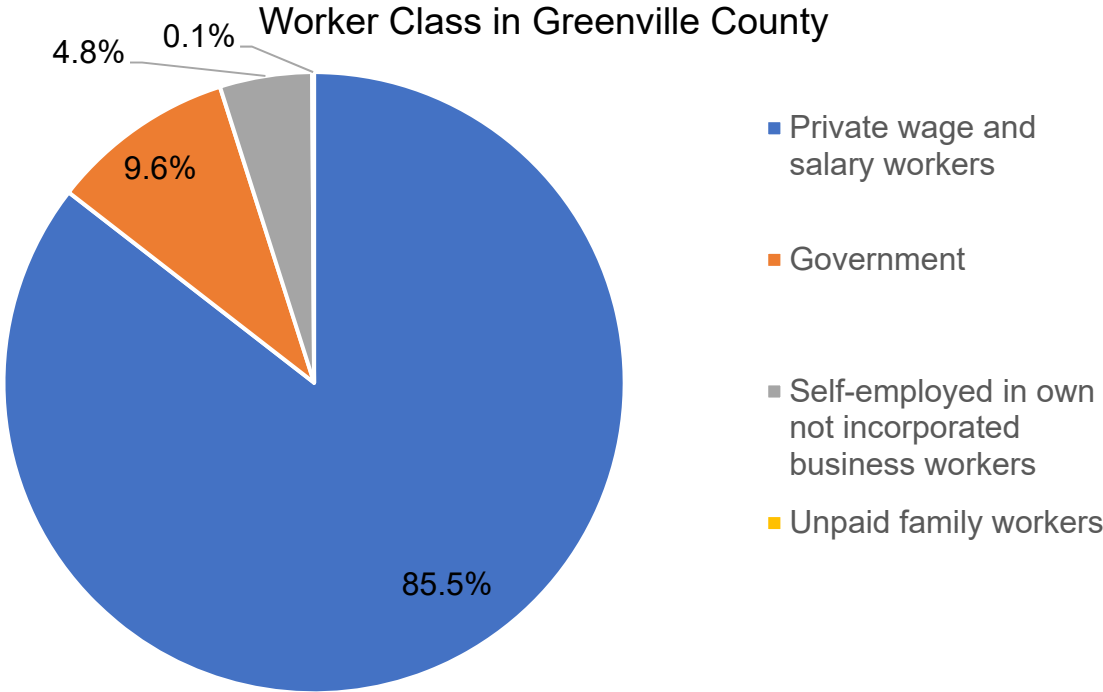
The following pie and bar charts outline the distribution of Greenville County workers by occupation.



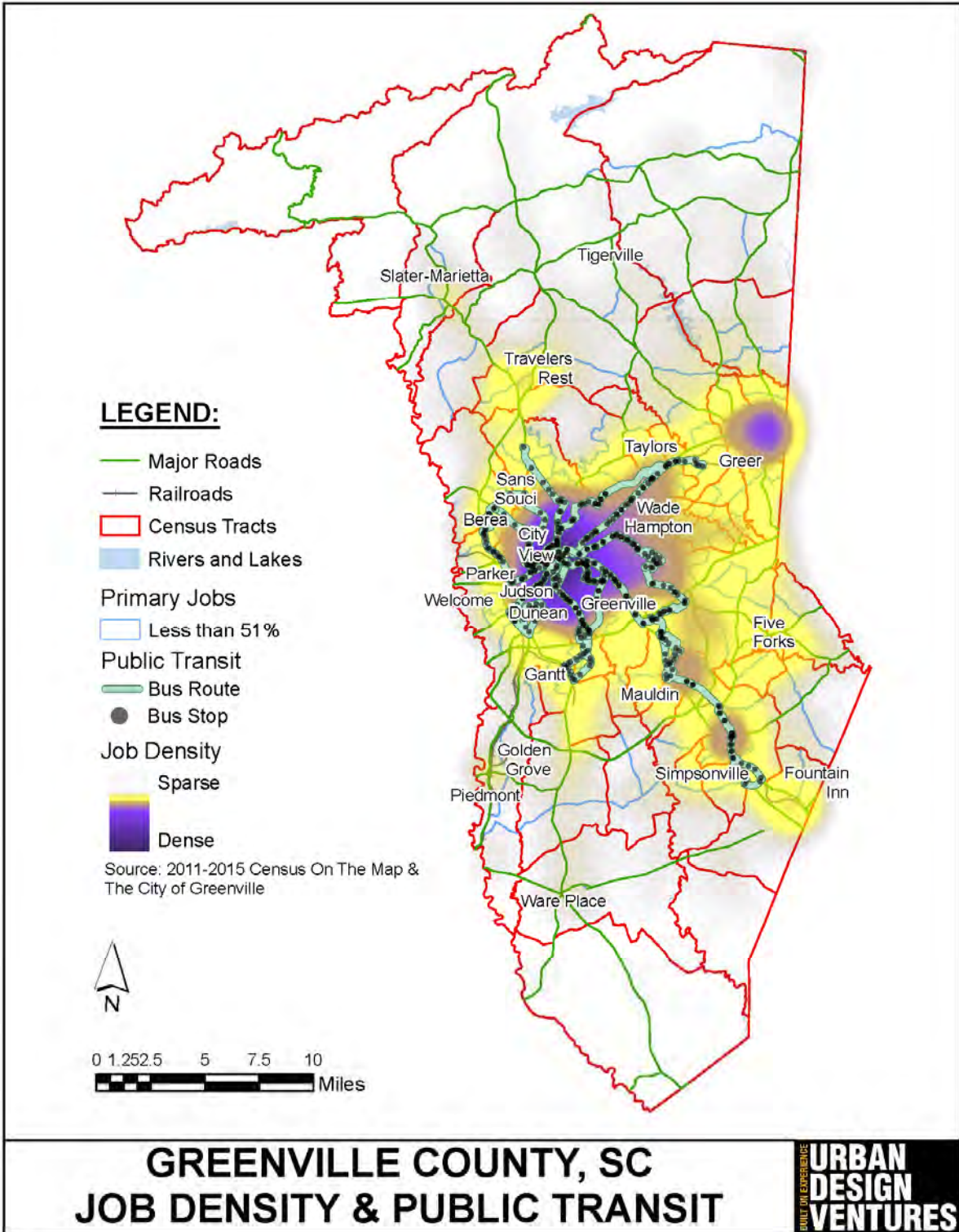
Source: 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS



Source: 2013-2017 ACS



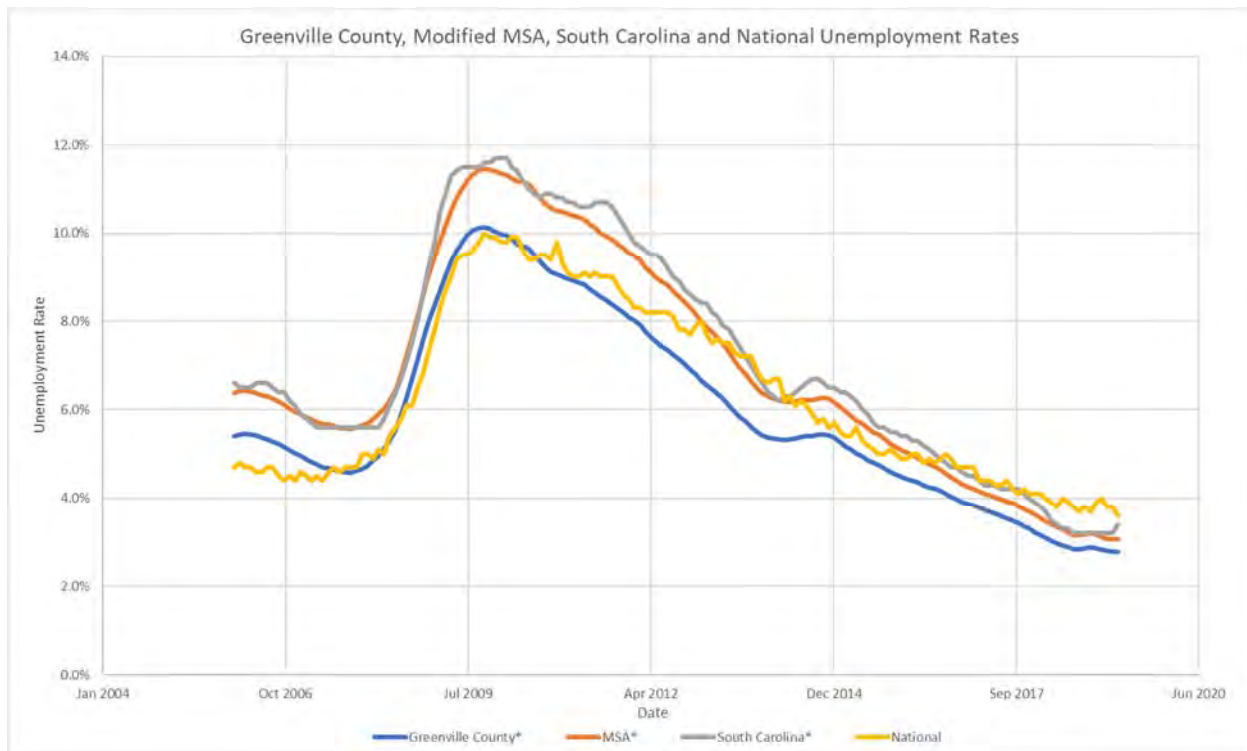
Unemployment Rate – Greenville County

Detailed unemployment data is only available at the County level. The Unemployment Rate in Greenville County has followed the National pattern, where unemployment spike in 2008 as a result of the housing crisis and has slowly decreased. Across the entire time period, Greenville County's unemployment rate was lower than the MSA and the State unemployment rate, and from July 2010 to April 2016 was also lower than the National unemployment rate.

From January 2006 to January 2013, the MSA unemployment rate was higher (an average of 1.2 percentage points higher) than the National unemployment rate but was consistently on average with the State unemployment rate. From February 2013 to May 2016, the MSA unemployment rate remained relatively similar to the National unemployment rate, fluctuating between +/- 1.0 percentage points. From June 2016 to April 2019 the MSA unemployment rate was an average of 0.5 percentage points lower than the National unemployment rate.

From January 2006 to April 2019 the MSA and State unemployment rates were similar within +/- 1.0 percentage points.

The trends suggest that since the Fall 2009, the unemployment rate in South Carolina, the MSA, and Greenville County has decreased at a faster rate than the National average. Greenville County overall has lower unemployment rates than the State of South Carolina or the Nation. The availability of jobs in the region explains much of the influx of growth.



Source: Bureau of Labor Statistics and St. Louis FRED Database

E. Housing Profile

Housing Profile – Greenville City

The following table details the year that housing structures were built in the City of Greenville as of 2017.

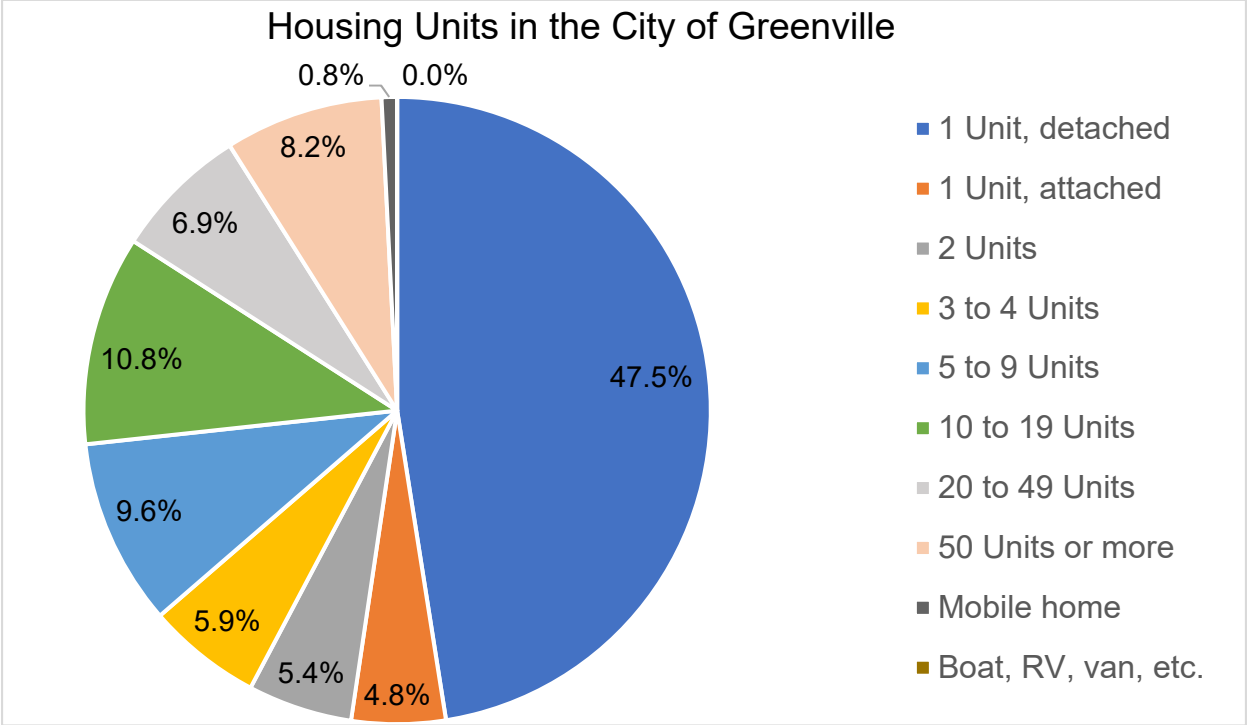
Table II-10 Year Structure Built in the City of Greenville

Housing Profile Year Structure Built	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Housing Units	29,249	-	31,896	-
Built 2010 or newer	-	-	1,853	5.8%
Built 2000 to 2009	3,024	10.3%	4,261	13.4%
Built 1990 to 1999	3,133	10.7%	3,681	11.5%
Built 1980 to 1989	3,610	12.3%	3,965	12.4%
Built 1970 to 1979	4,611	15.8%	4,298	13.5%
Built 1960 to 1969	3,419	11.7%	3,964	12.5%
Built 1950 to 1959	5,204	17.8%	4,279	13.4%
Built 1940 to 1949	2,840	9.7%	2,418	7.6%
Built 1939 or earlier	3,408	11.7%	3,177	10.0%

Source: 2006-2010 ACS and 2013-2017 ACS

The majority of housing units in Greenville County are 1-unit detached comprising 47.5 percent (15,152 units) of housing units.

The following pie chart illustrates the composition of the housing stock in the City of Greenville as of 2017.



Source: 2013-2017 ACS

Housing Profile – Greenville County

The following table details the year that housing structures were built in Greenville County as of 2017.

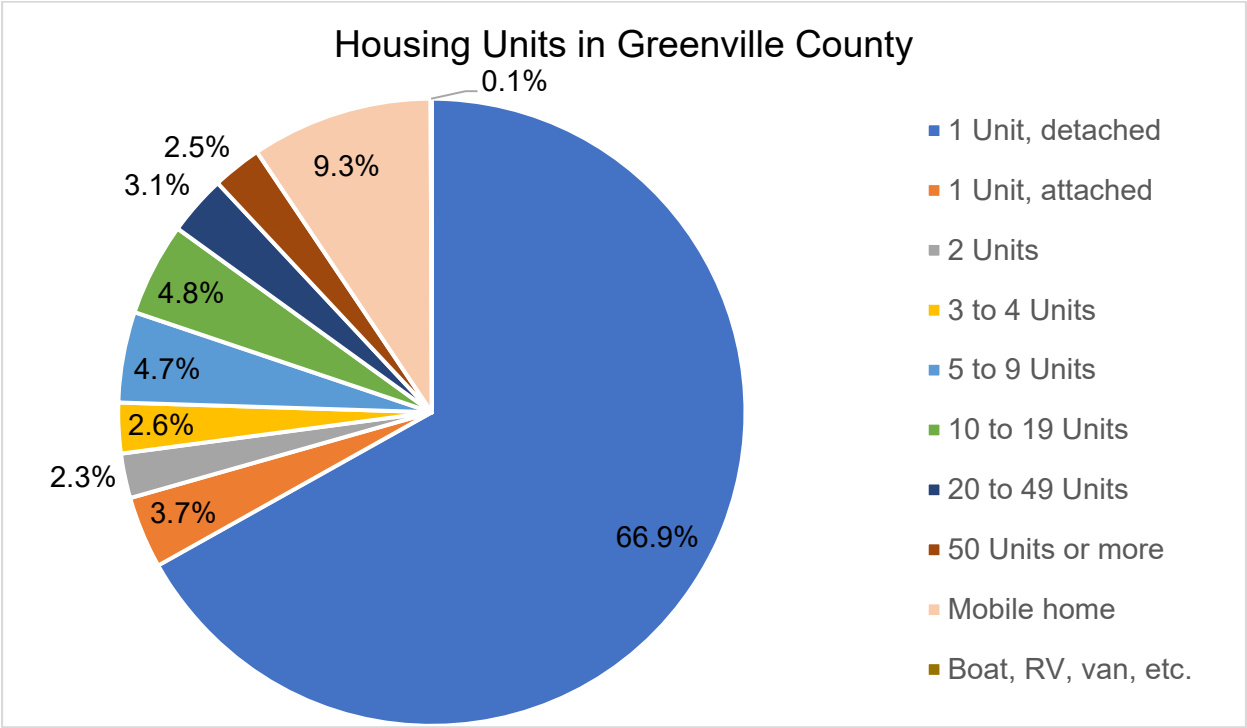
Table II-11 Year Structure Built in Greenville County

Housing Profile	2006-2010 ACS		2013-2017 ACS		
	Year Structure Built	#	%	#	%
Total Housing Units		191,100	-	204,777	-
Built 2010 or newer		-	-	10,761	5.3%
Built 2000 to 2009		34,770	18.2%	39,340	19.2%
Built 1990 to 1999		37,085	19.4%	39,207	19.1%
Built 1980 to 1989		28,061	14.7%	30,321	14.8%
Built 1970 to 1979		31,707	16.6%	31,105	15.2%
Built 1960 to 1969		21,392	11.2%	22,386	10.9%
Built 1950 to 1959		19,574	10.2%	15,575	7.6%
Built 1940 to 1949		9,044	4.7%	7,631	3.7%
Built 1939 or earlier		9,467	5.0%	8,451	4.1%

Source: 2013-2017 ACS

The majority of housing units in Greenville County are 1-unit detached comprising 66.9 percent (136,948 units) of housing units.

The following graph illustrates the composition of the housing stock in Greenville County as of 2017.



Source: 2013-2017 ACS

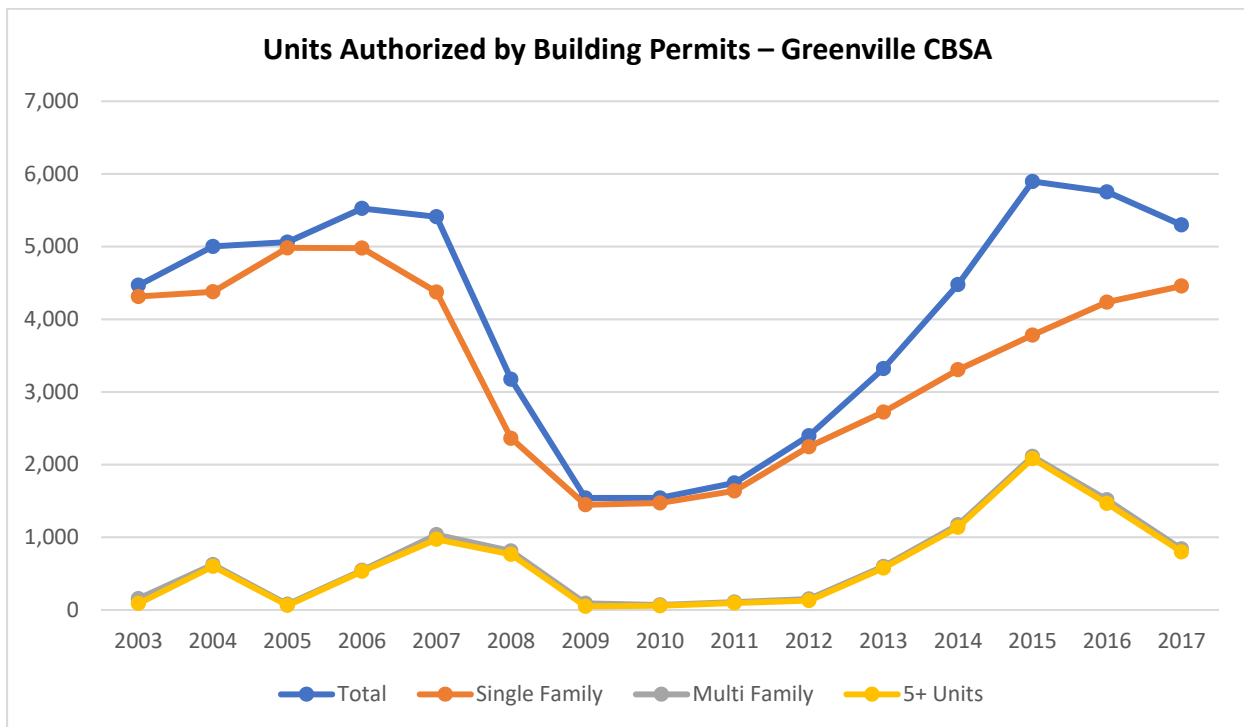
The table below contains data on the number of permits for residential construction issued by jurisdictions in the Greenville Core Base Statistical Area

Table II-12 Units Authorized by Building Permits – Greenville CBSA

YEAR	Total	Single Family	Multi-Family	5+ Units
2017	5,299	4,458	841	800
2016	5,753	4,237	1,516	1,466
2015	5,896	3,782	2,114	2,082
2014	4,479	3,306	1,173	1,139
2013	3,323	2,724	599	577
2012	2,398	2,246	152	129

2011	1,749	1,639	110	96
2010	1,542	1,472	70	58
2009	1,541	1,449	92	51
2008	3,175	2,363	812	766
2007	5,411	4,375	1,036	973
2006	5,526	4,980	546	532
2005	5,062	4,983	79	63
2004	5,003	4,378	625	601
2003	4,469	4,313	156	90

Source: SOCDs Building Permits Database, HUD



Source: SOCDs Building Permits Database, HUD

The Area has seen an overall increase in the total number of new units constructed most notably multi-family homes. Across the 15-year period, an average of 85.0 percent of new units each year were for single family units. As such, the trends seen in the total number of units authorized is very closely correlated with number of single-family units authorized, with the year 2015 being the exception. Multi-family units and 5+ units have remained relatively level over the past fifteen years with a large spike in

2007 and massive spike in 2015. Single-family homes remain the most common housing type built across the entire time period by a wide margin, though that margin was narrowest in 2015.

The minimum points in the data were all between the years of 2009 and 2011, which aligns with the general lowest point in the national economy following the housing market crash of 2008-2009. The year with the highest number of units authorized was 2015 and the year with the highest number of single-family units was 2005. The average number of total units authorized per year in the years following the 2008-2009 housing crash was 12% fewer than the average number of total units authorized per year in the years preceding the 2008-2009 housing crash. In general, this data would suggest that the Greenville Core Base Statistical Area housing market has recovered from the 2008-2009 market collapse.

F. Financing

Owner Costs – Greenville City

The median monthly housing cost for owner-occupied households was \$954 in 2010 and \$1,023 in 2017. The median monthly housing cost for owner-occupied households increased by 7.2 percent (\$16) from 2010 to 2017. Between the 2010 census count and the 2017 estimate, there is a slight overall trend of increased monthly housing costs (while taking into account inflation).

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs, and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$954 in 2010 has equivalent purchasing power to \$1,069 in 2017. This shows that while the raw numbers imply that the overall median monthly housing cost for owner-occupied households has increased from the year 2010 to the year 2017 in Greenville City, the relative median monthly cost is lower in 2017 than it was in 2010.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Table II-13 Monthly Owner Costs in the City of Greenville

Monthly Owner Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	12,257	-	11,976	-
Less than \$300	1,312	10.7%	843	7.0%
\$300 to \$499	1,839	15.0%	1,955	16.3%
\$500 to \$799	1,961	16.0%	1,925	16.1%
\$800 to \$999	1,324	10.8%	1,153	9.6%
\$1,000 to \$1,499	2,120	17.3%	2,459	20.5%
\$1,500 to \$1,999	1,544	12.6%	1,269	10.6%
\$2,000 or more	2,157	17.6%	2,372	19.8%
No Cash Rent	-	-	-	-
Median (dollars)	\$954	-	\$1,023	-

Source: 2006-2010 and 2013-2017 American Community Survey
 HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 23.2 percent (2,844 units) of owner-occupied units were cost burdened and 19.1 percent (2,289 units) of owner-occupied households in 2017 were cost burdened. This is a relatively high percentage of owners whose housing is not considered “affordable.”

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Table II-14 Monthly Owner Costs as a Percentage of Household Income in the City of Greenville

Owner Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	12,257	-	11,976	-
Less than \$20,000	1,361	11.1%	1,107	9.2%
Less than 20 percent	282	2.3%	66	0.6%
20 to 29 percent	245	2.0%	199	1.7%
30 percent or more	833	6.8%	842	7.0%
\$20,000 to \$34,999	1,826	14.9%	1,257	10.5%
Less than 20 percent	552	4.5%	426	3.6%
20 to 29 percent	454	3.7%	259	2.2%

30 percent or more	821	6.7%	572	4.8%
\$35,000 to \$49,999	1,593	13.0%	1,058	8.8%
Less than 20 percent	601	4.9%	489	4.1%
20 to 29 percent	553	4.1%	297	2.5%
30 percent or more	490	4.0%	272	2.3%
\$50,000 to \$74,999	2,108	17.2%	2,253	18.8%
Less than 20 percent	1,164	9.5%	1,289	10.8%
20 to 29 percent	588	4.8%	610	5.1%
30 percent or more	355	2.9%	354	3.0%
\$75,000 or more	5,295	43.2%	6,189	51.7%
Less than 20 percent	4,020	32.8%	5,013	41.9%
20 to 29 percent	32	7.6%	927	7.7%
30 percent or more	343	2.8%	249	2.1%
Zero or negative income	74	0.6%	112	0.9%
No cash rent	-	-	-	-

Source: 2006-2010 and 2013-2017 American Community Survey

Median Home Value – City of Greenville

The median value of owner-occupied homes in the City of Greenville in 2010 was \$183,500 compared to \$134,100 for the State of South Carolina. The 2013-2017 American Community Survey estimates that the median value of owner-occupied homes in the City of Greenville increased to approximately \$255,600 (39.3% increase in median value since 2010), as compared to \$148,600 (10.8% increase in median value since 2010) in the State of South Carolina. According to www.Zillow.com, the median list price in the City of Greenville in July of 2019 was \$275,609, at a price per square foot of \$142.

Median Home Value – Greenville County

The median value of owner-occupied homes in Greenville County in 2010 was \$148,100. The 2013-2017 American Community Survey estimates that the median value of owner-occupied homes in Greenville County increased to approximately \$165,600, showing an 11.8% increase in median home value. This suggests that cheaper housing options are in Greenville County, outside the City of Greenville. However, many of these areas may be unincorporated and far away from amenities.

The website www.Realtor.com shows that as of April of 2019, there were 5,293 properties for sale in the Greenville-Anderson-Mauldin, SC market.

According to Realtor.com, Greenville area properties had an average listing price of \$262,000.

Housing in Greenville County has increased in median value compared to the City of Greenville. According to www.Zillow.com, the median list price in Greenville County in July of 2019 was \$279,000, at a price per square foot of \$143.

Owner Costs – Greenville County

The median monthly housing cost for owner-occupied households was \$947 in 2010 and \$924 in 2017. The median monthly housing cost for owner-occupied households decreased by 2.4 percent (\$23) from 2010 to 2017.

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs, and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$947 in 2010 has equivalent purchasing power to \$1,061.29 in 2017. This shows that the raw numbers imply that the overall median monthly housing cost for owner-occupied households has decreased from the year 2010 to the year 2017 in Greenville County. In addition, the relative median monthly cost is lower in 2017 than it was in 2010.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Table II-15 Monthly Owner Costs in Greenville County

Monthly Owner Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	116,410	-	122,809	-
Less than \$300	16,181	13.9%	15,098	12.3%
\$300 to \$499	16,763	14.4%	21,090	17.2%

\$500 to \$799	15,832	13.6%	17,030	13.9%
\$800 to \$999	13,271	11.4%	13,835	11.3%
\$1,000 to \$1,499	27,589	23.7%	31,287	25.5%
\$1,500 to \$1,999	14,318	12.3%	13,186	10.7%
\$2,000 or more	12,456	10.7%	11,283	9.2%
No Cash Rent	-	-	-	-
Median (dollars)	\$947	-	\$924	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Table II-16 Monthly Owner Costs as a Percentage of Household Income in Greenville County

Owner Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	116,410	-	122,809	-
Less than \$20,000	14,086	12.1%	11,340	9.2%
Less than 20 percent	3,027	2.6%	2,036	1.7%
20 to 29 percent	2,328	2.0%	2,033	1.7%
30 percent or more	8,731	7.5%	7,271	5.9%
\$20,000 to \$34,999	16,181	13.9%	15,175	12.4%
Less than 20 percent	6,286	5.4%	6,559	5.3%
20 to 29 percent	2,794	2.4%	2,804	2.3%
30 percent or more	7,101	6.1%	5,812	4.7%
\$35,000 to \$49,999	17,462	15.0%	14,938	12.2%
Less than 20 percent	7,217	6.2%	7,104	5.8%
20 to 29 percent	4,656	4.0%	3,991	3.2%
30 percent or more	5,588	4.8%	3,843	3.1%
\$50,000 to \$74,999	23,282	20.0%	24,486	19.9%
Less than 20 percent	11,641	10.0%	14,452	11.8%
20 to 29 percent	7,799	6.7%	6,945	5.7%
30 percent or more	3,842	3.3%	3,089	2.5%
\$75,000 or more	44,818	38.5%	55,718	45.4%
Less than 20 percent	33,992	29.2%	47,219	38.4%
20 to 29 percent	8,614	7.4%	7,252	5.9%
30 percent or more	2,212	1.9%	1,247	1.0%
Zero or negative income	582	0.5%	1,152	0.9%
No cash rent	-	-	-	-

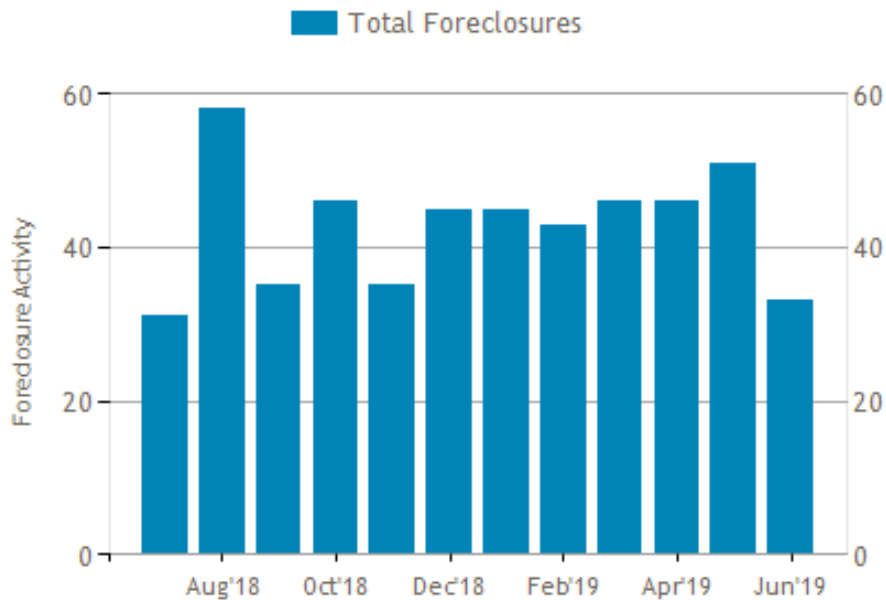
Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 23.6 percent (27,473 units) of owner-occupied units were cost burdened and 17.3 percent (21,262 units) of owner-occupied households in 2017 were cost burdened.

Foreclosures – City of Greenville

Per RealtyTrac, the City of Greenville accounted for 269 of these foreclosures and this is a foreclosure rate of 1 in every 2,911 housing units. The highest rates of foreclosure were in the southern part of the City (zip codes 29611 and 29605) at 1 in every 1,836 and 1 in every 1,602 housing units, respectively.

Number of Foreclosures in the City of Greenville, SC



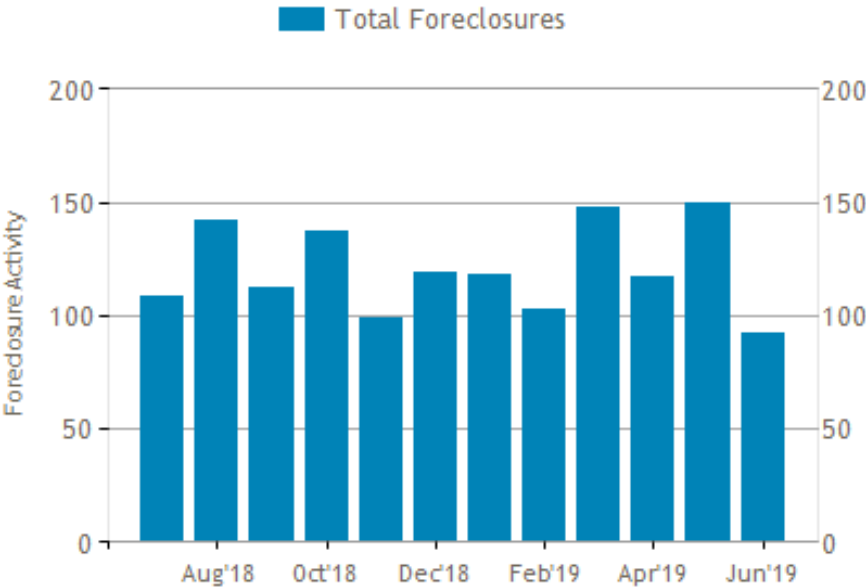
Source: www.realtytrac.com

The number of foreclosures for the City of Greenville was at its highest in August of 2018 with 58 foreclosures.

Foreclosures – Greenville County

Greenville County had 744 homes in foreclosure as of August of 2019, for a foreclosure rate of 1 in every 2,226 housing units. However, the City of Greenville accounted for 269 of these foreclosures, leading to a lower foreclosure rate for the County when the City of Greenville is excluded. The highest foreclosure rates in the County are in the unincorporated areas of the County, particularly Slater-Marietta (1 in 890 housing units) and Piedmont (1 in 1,415 housing units).

Number of Foreclosures in Greenville County, SC



Source: www.realtytrac.com

The number of foreclosures for Greenville County was at its highest in April of 2019 with 150 foreclosures. While foreclosures can negatively impact a community, it offers a chance for the County and non-profit housing agencies to purchase homes and resell them to low-income households.

Renter Costs – Greenville City

The median monthly housing cost for renter-occupied households was \$667 in 2010; and \$866 in 2017. The median monthly housing cost for renter-occupied households increased by 29.8 percent (\$199) from 2010 to 2017.

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs,

and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$667 in 2010 has equivalent purchasing power to \$747.50 in 2017. This shows that the raw numbers and the relative numbers both imply that the overall median monthly housing cost for renter-occupied households has increased from the year 2010 to the year 2017 in Greenville City. **This is notable because the relative cost for owners has decreased whereas the relative cost for renters has increased.**

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Table II-17 Selected Monthly Renter Costs in the City of Greenville

Monthly Renter Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	13,037	100%	16,037	100%
Less than \$300	1,121	8.6%	922	5.7%
\$300 to \$499	1,721	13.2%	1,096	6.8%
\$500 to \$799	5,893	45.2%	4,565	28.5%
\$800 to \$999	2,255	17.3%	3,595	22.4%
\$1,000 to \$1,499	1,225	9.4%	4,151	25.9%
\$1,500 to \$1,999	143	1.1%	881	5.5%
\$2,000 or more	52	0.4%	442	2.8%
No Cash Rent	626	4.8%	385	2.4%
Median (dollars)	\$667	-	\$866	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Table II-18 Selected Monthly Renter Costs as a Percentage of Household Income in the City of Greenville

Renter Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	13,037	100%	16,037	100%
Less than \$20,000	4,367	33.5%	4,004	25.0%

Less than 20 percent	209	1.6%	128	0.8%
20 to 29 percent	678	5.2%	529	3.3%
30 percent or more	3,481	26.7%	3,347	20.9%
\$20,000 to \$34,999	3,025	23.2%	3,384	21.1%
Less than 20 percent	287	2.2%	188	1.2%
20 to 29 percent	1,134	8.7%	651	4.1%
30 percent or more	1,604	12.3%	2,545	15.9%
\$35,000 to \$49,999	1,747	13.4%	2,656	16.6%
Less than 20 percent	600	4.6%	360	2.2%
20 to 29 percent	860	6.6%	1,410	8.8%
30 percent or more	287	2.2%	886	5.5%
\$50,000 to \$74,999	1,369	10.5%	2,297	14.3%
Less than 20 percent	1,108	8.5%	1,070	6.7%
20 to 29 percent	261	2.0%	1,004	6.3%
30 percent or more	0	0.0%	223	1.4%
\$75,000 or more	1,525	11.7%	2,925	18.2%
Less than 20 percent	1,408	10.8%	2,627	16.4%
20 to 29 percent	91	0.7%	248	1.5%
30 percent or more	26	0.2%	50	0.3%
Zero or negative income	378	2.9%	386	2.4%
No cash rent	626	4.8%	385	2.4%

Source: 2006-2010 and 2013-2017 American Community Survey

Table II-19 Gross Rent as a Percentage of Household Income in the City of Greenville

Rental Cost as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	12,033	-	15,266	-
Less than 15 percent	2,149	17.9%	2,383	15.6%
15 to 19 percent	1,459	12.1%	1,990	13.0%
20 to 24 percent	1,505	12.5%	2,014	13.2%
25 to 29 percent	1,521	12.6%	1,828	12.0%
30 to 34 percent	1,135	9.4%	1,537	10.1%
35 percent or more	4,264	35.4%	5,514	36.1%
Not computed	1,004	-	771	-

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 41.4

percent (5,397 units) of renter-occupied units were cost burdened and 44.0 percent (7,051 units) of renter-occupied households in 2017 were cost burdened.

The monthly renter occupied housing costs for 44.8% of all renter-occupied households exceeded 30% of monthly income in 2010, indicating a high percentage of renters whose housing is not considered affordable. ACS estimates show that in 2017, the percentage of all renter-occupied households pay housing costs that exceed 30% of their income increased to 46.1%. Even though the number of rental housing units has been increasing, the problems with rental affordability in the City of Greenville have only been exacerbated.

Renter Costs – Greenville County

The median monthly housing cost for renter-occupied households was \$685 in 2010; and \$831 in 2017. The median monthly housing cost for renter-occupied households increased by 21.3 percent (\$146) from 2010 to 2017.

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs, and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$685 in 2010 has equivalent purchasing power to \$767.67 in 2017. This shows that the raw numbers and the relative numbers both imply that the overall median monthly housing cost for renter-occupied households has increased from the year 2010 to the year 2017 in Greenville County. This is notable because the relative (and real) cost for owners has decreased whereas the relative cost for renters has increased.

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Table II-20 Selected Monthly Renter Costs in Greenville County

Monthly Renter Cost	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	54,823	-	63,028	-
Less than \$300	2,961	5.4%	2,469	3.9%
\$300 to \$499	7,017	12.8%	4,197	6.7%
\$500 to \$799	24,341	44.4%	20,879	33.1%
\$800 to \$999	9,594	17.5%	14,550	23.1%
\$1,000 to \$1,499	5,921	10.8%	14,093	22.4%
\$1,500 to \$1,999	768	1.4%	2,515	4.0%
\$2,000 or more	219	0.4%	1,181	1.9%
No Cash Rent	4,002	7.3%	3,144	5.0%
Median (dollars)	\$685	-	\$831	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Table II-21 Selected Monthly Renter Costs as a Percentage of Household Income in Greenville County

Renter Costs as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	54,823	-	63,028	-
Less than \$20,000	16,721	30.5%	15,291	24.3%
Less than 20 percent	603	1.1%	359	0.6%
20 to 29 percent	1,590	2.9%	1,291	2.0%
30 percent or more	14,528	26.5%	13,641	21.6%
\$20,000 to \$34,999	12,883	23.5%	14,456	22.9%
Less than 20 percent	987	1.8%	1,092	1.7%
20 to 29 percent	4,989	9.1%	3,376	5.4%
30 percent or more	6,908	12.6%	9,988	15.8%
\$35,000 to \$49,999	8,223	15.0%	9,380	14.9%
Less than 20 percent	3,125	5.7%	1,554	2.5%
20 to 29 percent	3,892	7.1%	5,206	8.3%
30 percent or more	1,206	2.2%	2,620	4.2%

\$50,000 to \$74,999	6,634	12.1%	9,575	15.2%
Less than 20 percent	4,879	8.9%	5,322	8.4%
20 to 29 percent	1,590	2.9%	3,626	5.8%
30 percent or more	164	0.3%	627	1.0%
\$75,000 or more	5,099	9.3%	9,399	14.9%
Less than 20 percent	4,715	8.6%	8,167	13.0%
20 to 29 percent	274	0.5%	1,134	1.8%
30 percent or more	110	0.2%	98	0.2%
Zero or negative income	1,316	2.4%	1,783	2.8%
No cash rent	3,947	7.2%	3,144	5.0%

Source: 2006-2010 and 2013-2017 American Community Survey

Table II-22 Gross Rent as a Percentage of Household Income in Greenville County

Rental Cost as a % of Income	2006-2010 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	49,543	-	58,101	-
Less than 15 percent	7,818	15.8%	8,449	14.5%
15 to 19 percent	6,528	13.2%	8,045	13.8%
20 to 24 percent	6,415	12.9%	7,933	13.7%
25 to 29 percent	5,834	11.8%	6,700	11.5%
30 to 34 percent	4,106	8.3%	5,248	9.0%
35 percent or more	18,845	38.0%	21,726	37.4%
Not computed	5,280	-	4,927	-

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 41.8 percent (22,916 units) of renter-occupied units were cost burdened and 42.8 percent (26,974 units) of renter-occupied households in 2017 were cost burdened. The monthly renter occupied housing costs for 46.3% of all renter-occupied households exceeded 30% of monthly income in 2010, indicating a high percentage of renters whose housing is not considered affordable. ACS estimates show that in 2017, the percentage of all renter-occupied households pay housing costs that exceed 30% of their income held relatively steady at 46.4%. Though renters in Greenville County remain cost overburdened, the numbers are not increasing at the same rate as in the City of Greenville.

The 2019 HUD Fair Market Rents and HOME Rent Limits for Greenville County are shown in the table below.

Table II-23 FY 2019 Fair Market Rents (FMR) and HOME Rent Limits for Greenville County

Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Five-Bedroom	Six-Bedroom
Fair Market Rent	\$631	\$755	\$865	\$1,160	\$1,386	\$1,594	\$1,802
High HOME Rent	\$631	\$755	\$865	\$1,160	\$1,295	\$1,410	\$1,525
Low HOME Rent	\$627	\$672	\$807	\$932	\$1,040	\$1,148	\$1,254

Source: U.S. Department of Housing and Urban Development

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD, capped by the High HOME Rent Limit. HUD’s Economic and Market Analysis Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

The area median rent is estimated to be \$831 according to the 2013-2017 ACS data.

This is approximately the cost of a two-bedroom rental and within market expectations according to the ACS data. However, according to estimates on www.zillow.com the median rent list price for a two bedroom apartment is \$1,300 per unit. The rental market in Greenville County is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the County.

G. Household Types

Based on a comparison between the 2010 and 2017 data, the City of Greenville experienced a 10.75% increase in population and Greenville County experienced a 12.35% increase. The City’s median household

income increased 21.58%, and the County's median household income increased 14.75%.

**Table II-24 – Changes Between 2010 & 2017
City of Greenville**

Demographics	2010	2017	% Change
City Population	57,821	64,061	+10.79%
City Households	25,294	28,013	+10.75%
City Household Median Income	\$40,291	\$48,984	+21.58%

Data Source: 2010 Census (Base Year), 2013-2017 American Community Survey

**Table II-25 – Changes Between 2010 & 2017
Greenville County**

Demographics	2010	2017	% Change
County Population	436,437	490,332	+12.35%
County Households	171,233	185,837	+8.53%
County Household Median Income	\$46,830	\$53,739	+14.75%

Data Source: 2010 Census (Base Year), 2013-2017 American Community Survey

Note:

According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables. As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. If another CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This situation is the result of rounding. The City or County could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13

extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15.

Number of Households – City of Greenville

**Table II-26 – Number of Households Table
City of Greenville**

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households *	4,840	3,420	4,535	2,060	11,780
Small Family Households *	1,340	955	1,350	575	5,300
Large Family Households *	165	105	200	80	540
Household contains at least one person 62-74 years of age	870	630	730	325	1,865
Household contains at least one person age 75 or older	475	510	490	125	770
Households with one or more children 6 years old or younger *	675	415	490	220	835

Data Source: 2011-2015 CHAS

Of all households in the City of Greenville, less than half (44.2%) have a higher income than the HUD Area Median Income (AMI) for the Greenville-Anderson-Mauldin, SC, MSA. 55.7% of small family households make more than Area Median Income, but 49.5% of large family households make less than median family income. Households making between 80-100%, 50%-80%, 30-50%, and below 30% AMI comprise 7.7%, 17.0%, 12.8% and 18.2% of all households, respectively, and there are a large percentage of households that make 30% AMI or less. With 55.8% of all households in the City of Greenville making less than the HUD Area Median Income, and 18.2% making less than 30% AMI, there is a portion of the population without access to affordable housing.

Number of Households – Greenville County

**Table II-27 – Number of Households Table
Greenville County**

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households *	19,454	19,910	24,819	16,063	76,285

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Small Family Households *	7,075	6,805	9,630	7,218	43,600
Large Family Households *	1,408	1,317	1,813	1,254	5,784
Household contains at least one person 62-74 years of age	3,245	4,465	5,704	3,516	15,796
Household contains at least one person age 75 or older	2,430	4,013	3,756	1,557	4,836
Households with one or more children 6 years old or younger *	3,875	3,737	4,025	2,543	9,783

Data Source: 2011-2015 CHAS

In Greenville County, 48.7% of households make less than the HUD Area Median Income. Like the City, a larger portion of small family households (58.7%) make more than the Area Median Income than large family households (49.9%). Households making 80-100%, 50-80%, 30-50%, and 30% or less of Area Median Income are 10.3%, 15.9%, 12.7%, and 12.4% of households, respectively. There are a larger portion of households that are low-income in the County, while a larger portion of very low-income households are in the City. Households in the City and the County that make 30% of AMI have an annual income of \$21,510; as HUD defines affordable housing as paying no more than 30% of income on rent, this leaves low-income households with less than \$1,792.50 per month (without taking tax out) to spend on housing. As there are few housing options in Greenville County available for families at this rental level, many households must then pay more than 30% of their income for housing, becoming cost-overburdened.

Housing Problems – City of Greenville

**Table II-28 – Housing Problems (Households with one of the listed needs)
City of Greenville**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	110	85	10	275	10	10	0	0	20

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	25	50	0	140	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	40	50	50	175	0	4	4	10	18
Housing cost burden greater than 50% of income (and none of the above problems)	2,250	650	130	10	3,040	485	220	130	80	915
Housing cost burden greater than 30% of income (and none of the above problems)	460	1,295	1,360	125	3,240	140	220	365	145	870
Zero/negative Income (and none of the above problems)	490	0	0	0	490	105	0	0	0	105

Data Source: 2011-2015 CHAS

The above table illustrates the discrepancies between homeowners and renters regarding housing problems in the City of Greenville. Approximately 79.2% of households are renters and 20.8% are homeowners, and renters face a much higher rate of housing problems at 39.1%, compared to homeowners at 32.9%.

Number of Households – Greenville County

**Table II-29 – Housing Problems (Households with one of the listed needs)
Greenville County**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	219	225	152	39	635	39	150	24	39	252
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	200	115	42	35	392	50	70	69	25	214
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	479	385	183	59	1,106	33	113	147	118	411
Housing cost burden greater than 50% of income (and none of the above problems)	6,259	2,335	168	49	8,811	3,379	1,994	1,428	341	7,142
Housing cost burden greater than 30% of income (and none of the above problems)	1,415	4,259	2,840	438	8,952	1,224	2,284	4,035	1,954	9,497
Zero/negative Income (and none of the above problems)	1,732	0	0	0	1,732	1,060	0	0	0	1,060

Data Source: 2011-2015 CHAS

The above table illustrates the discrepancies in housing problems between homeowners and renters Greenville County. Renters and homeowners are more evenly split, as 53.8% of households are renter-occupied and 46.2%

are homeowner-occupied. Renters in the County face a disproportionately higher rate of housing problems at 39.6%, compared to homeowners at 25.4%.

Severe Housing Problems – City of Greenville

Table II-30 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,420	820	315	75	3,630	495	230	135	95	955
Having none of four housing problems	1,095	1,705	2,855	1,110	6,765	235	660	1,235	780	2,910
Household has negative income, but none of the other housing problems	490	0	0	0	490	105	0	0	0	105

Data Source: 2011-2015 CHAS

Renters are also more likely than homeowners to face severe housing problems in the City of Greenville. 33.3% of renters face one or more severe housing problems, while 24.1% of homeowners face one or more severe housing problems.

Severe Housing Problems – Greenville County

Table II-31 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	7,165	3,060	552	182	10,959	3,504	2,324	1,672	530	8,030
Having none of four housing problems	3,285	6,304	8,879	4,629	23,097	2,700	8,225	13,719	10,708	35,352
Household has negative income, but none of the other housing problems	1,732	0	0	0	1,732	1,060	0	0	0	1,060

Data Source: 2011-2015 CHAS

Renters are also more likely than homeowners to face severe housing problems in Greenville County. 30.6% of renters face one or more severe housing problems, while 18.1% of homeowners face one or more severe housing problems.

Housing Cost Burden Greater Than 30% – City of Greenville

Table II-32 – Cost Overburdened Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	975	690	460	2,125	109	80	160	349
Large Related	105	55	10	170	0	25	60	85
Elderly	554	415	265	1,234	350	199	185	734
Other	1,195	895	825	2,915	175	140	90	405

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	2,829	2,055	1,560	6,444	634	444	495	1,573

Data Source: 2011-2015 CHAS

Though there are more renters than homeowners in the City of Greenville, both groups of householders experience cost overburdens greater than 30% at proportions. 43.9% of renters and 40.1% of homeowners experience cost overburdens over 30% in the City of Greenville, respectively.

Housing Cost Burden Greater Than 30% – Greenville County

Table II-33 – Cost Overburdened Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	3,734	3,150	1,353	8,237	1,506	1,555	2,189	5,250
Large Related	789	563	192	1,544	196	289	310	795
Elderly	1,317	1,136	342	2,795	1,908	1,928	2,042	5,878
Other	2,428	2,279	1,144	5,851	1,046	656	965	2,667
Total need by income	8,268	7,128	3,031	18,427	4,656	4,428	5,506	14,590

Data Source: 2011-2015 CHAS

In Greenville County, cost overburdens of more than 30% are also more likely among renters. Nearly a third of homeowners (31.9%) also experience cost overburdens.

Housing Cost Burden Greater Than 50% – City of Greenville

Table II-34 – Cost Overburdened Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	880	220	25	1,125	105	25	60	190

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	75	0	0	75	0	0	15	15
Elderly	350	160	85	595	245	105	35	385
Other	1,060	350	80	1,490	145	90	15	250
Total need by income	2,365	730	190	3,285	495	220	125	840

Data Source: 2011-2015 CHAS

A large number of households (72.0%) experiencing cost overburdens greater than 50% in the City of Greenville are renters under 30% AMI. 58.9% of homeowners under 30% AMI in the City of Greenville also experience cost overburden over 50%.

Housing Cost Burden Greater Than 50% – Greenville County

Table II-35 – Cost Overburdened Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,900	793	49	3,742	1,232	622	450	2,304
Large Related	509	215	25	749	127	70	79	276
Elderly	1,130	554	44	1,728	1,197	987	599	2,783
Other	2,085	979	45	3,109	854	337	304	1,495
Total need by income	6,624	2,541	163	9,328	3,410	2,016	1,432	6,858

Data Source: 2011-2015 CHAS

In Greenville County, cost overburdens of more than 50% are also more likely among renters. 71.0% of renters at 30% AMI or less experience cost overburdens greater than 50%. 49.7% of homeowners at 30% AMI or less experience cost overburdens of more than 50%.

Overcrowding Conditions – City of Greenville

Table II-36 – Overcrowding Conditions

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	100	35	80	50	265	0	4	4	0	8
Multiple, unrelated family households	0	30	0	0	30	0	0	0	10	10
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	100	65	100	50	315	0	4	4	10	18

Data Source: 2011-2015 CHAS

In the City of Greenville, overcrowding is more common among rental households, particularly in single family households. Approximately one-third of the households experiencing overcrowding are at 30% or less AMI.

Overcrowding Conditions – Greenville County

Table II-37 – Overcrowding Conditions

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	554	475	146	94	1,269	33	124	152	114	423
Multiple, unrelated family households	115	29	74	0	218	50	59	62	29	200
Other, non-family households	20	0	0	0	20	0	0	0	0	0
Total need by income	689	504	220	94	1,507	83	183	214	143	623

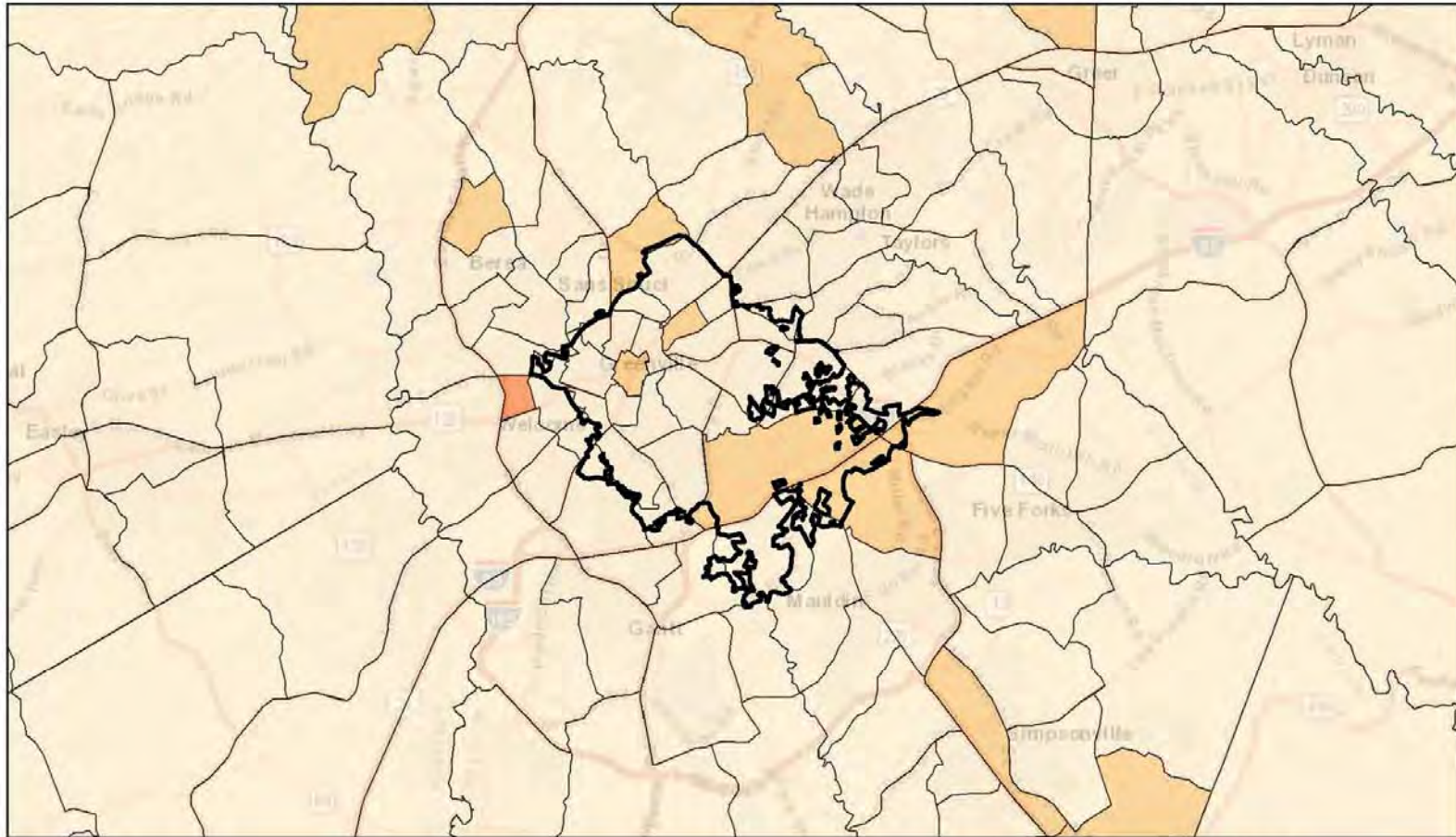
Data Source: 2011-2015 CHAS

Much like the City of Greenville, overcrowding is more common among rental households in Greenville County. More than two-thirds of renters that experience overcrowding are at 50% or lower AMI. Approximately three-quarters of homeowner housing experiencing overcrowding is at 80% AMI or lower.

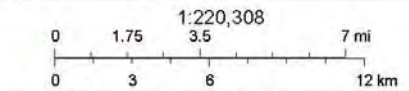
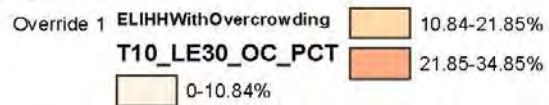
The following six (6) maps illustrate census tracts in the City of Greenville and Greenville County where there is overcrowding for Extremely Low, Very Low, and Low Income Households.

- Percentage Extremely Low Income Households with Overcrowding in the City of Greenville
- Percentage Very Low Income Households with Overcrowding in the City of Greenville
- Percentage Low Income Households with Overcrowding in the City of Greenville
- Percentage Extremely Low Income Households with Overcrowding in Greenville County
- Percentage Very Low Income Households with Overcrowding in Greenville County
- Percentage Low Income Households with Overcrowding in Greenville County

% of Extremely Low Income Households with Overcrowding - City of Greenville, SC

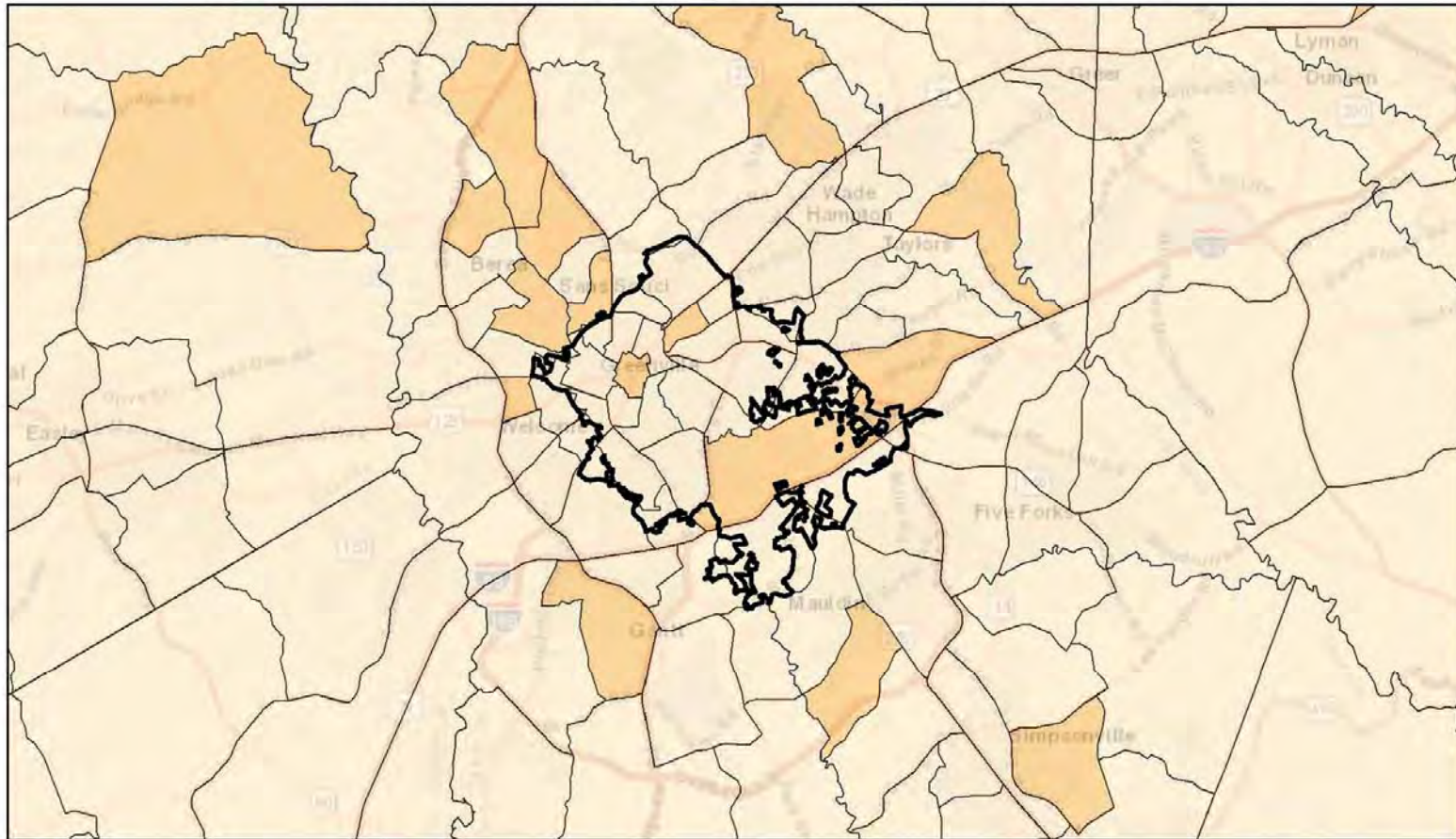


August 15, 2019



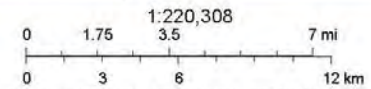
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Low Income Households with Overcrowding - City of Greenville, SC



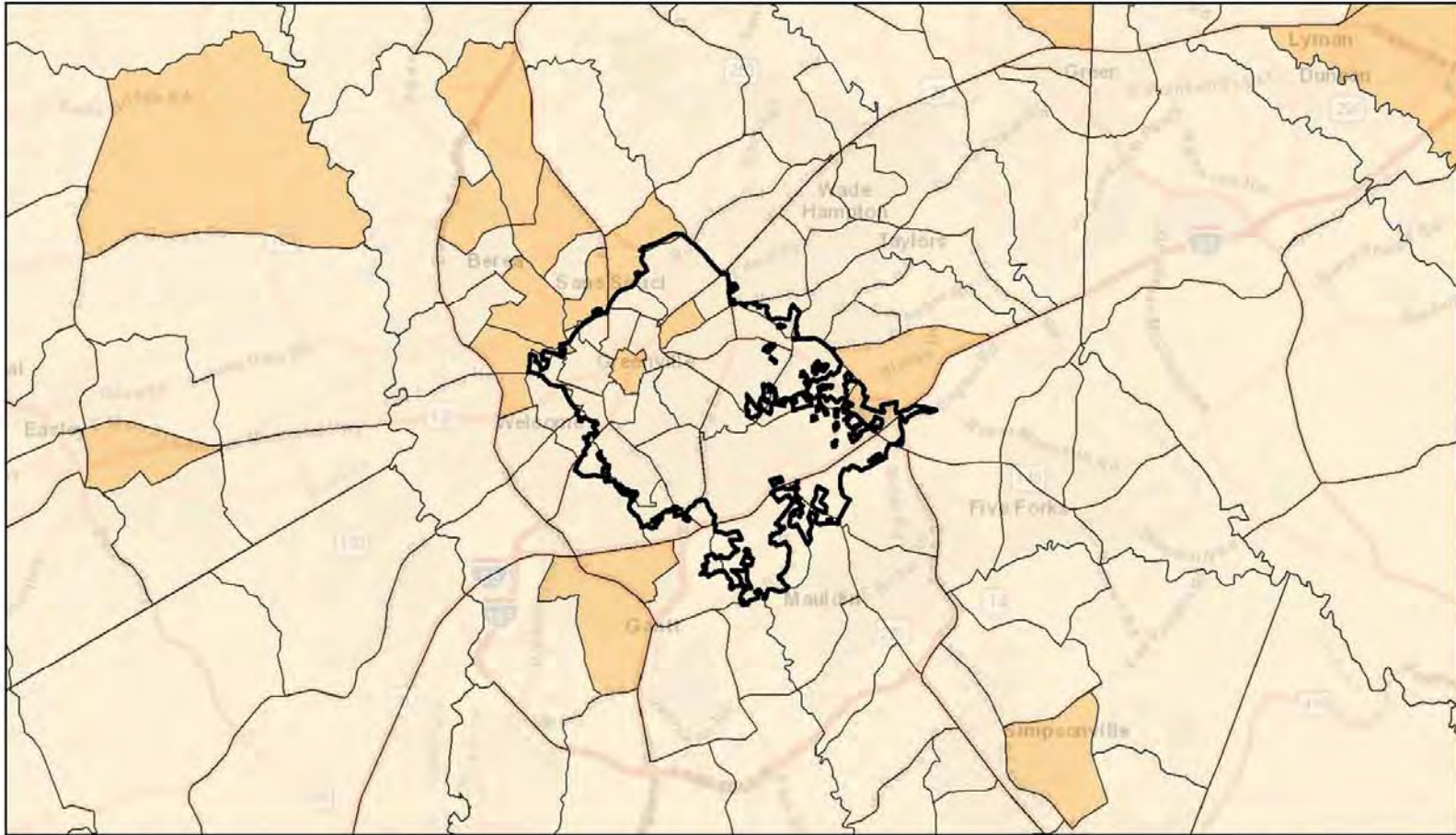
August 15, 2019

Override 1 LIHHWithOvercrowding 8.22-16.81%
T10_LE50_OC_PCT
0-8.22%

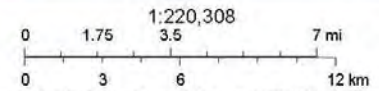
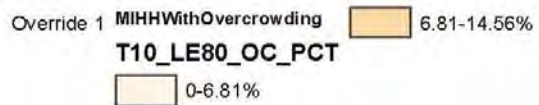


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Overcrowding - City of Greenville, SC

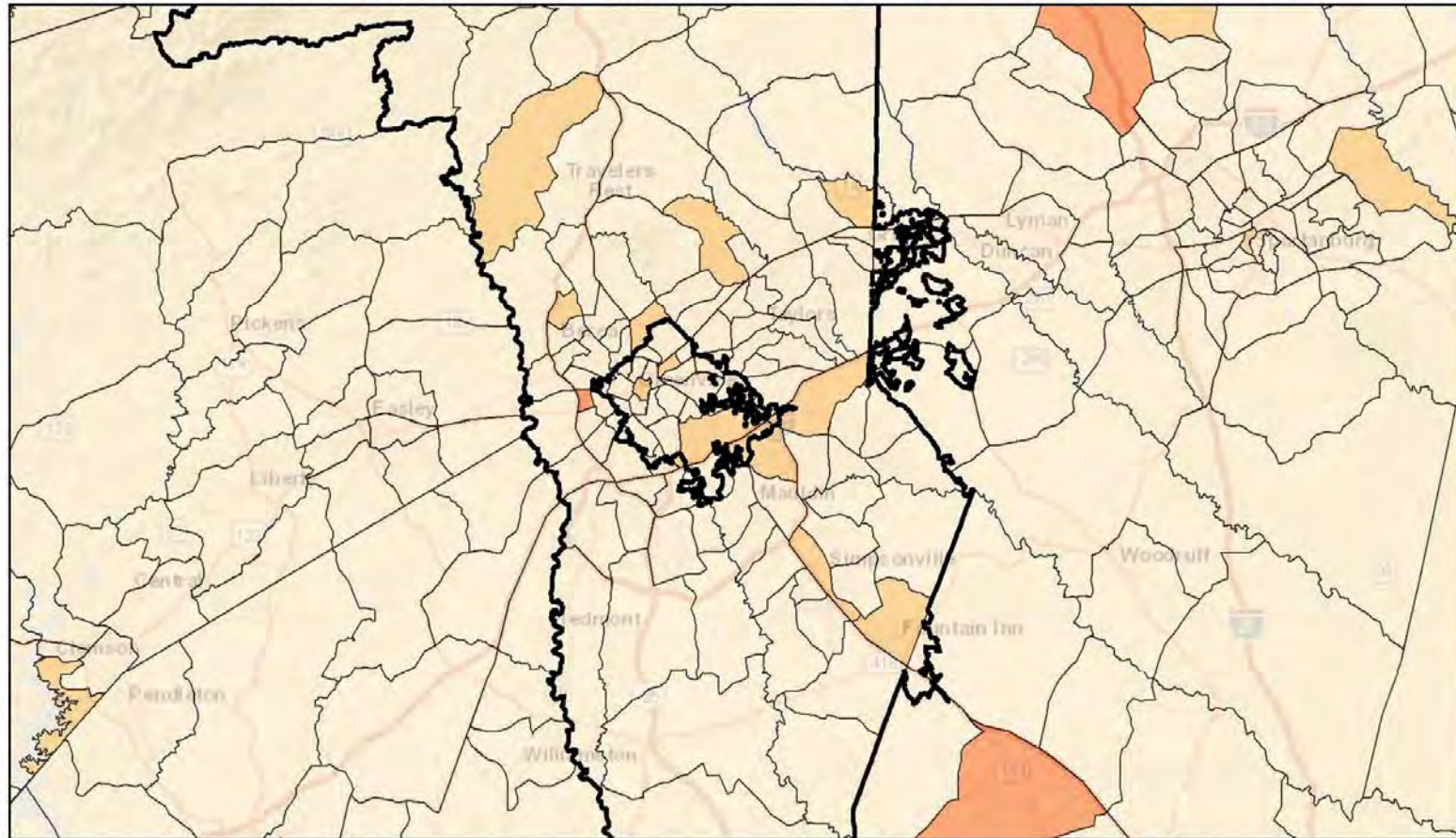


August 15, 2019

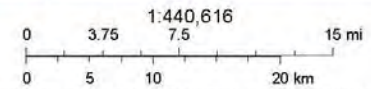
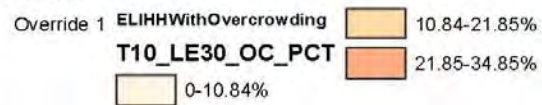


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Extremely Low Income Households with Overcrowding - Greenville County, SC

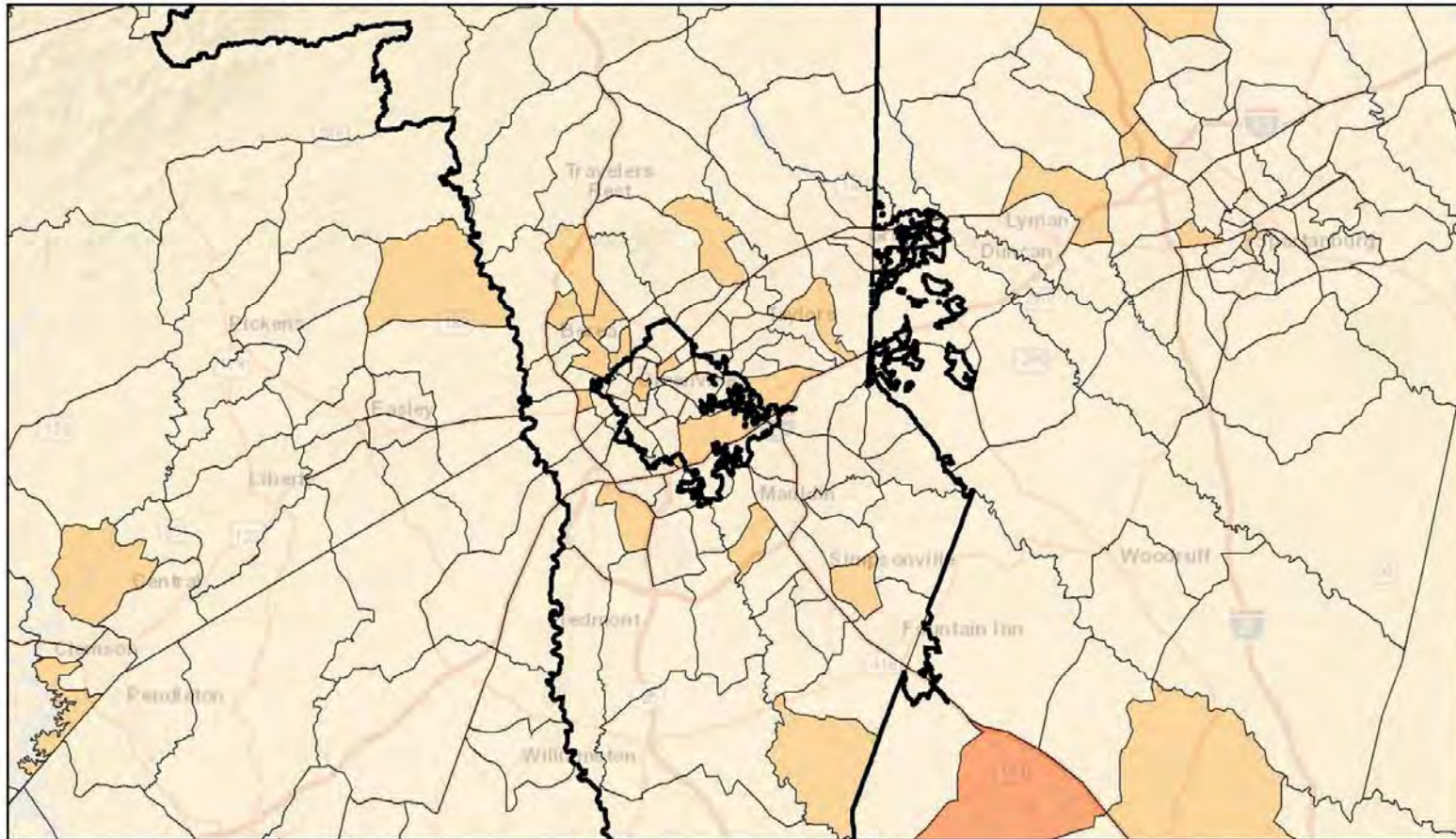


August 15, 2019

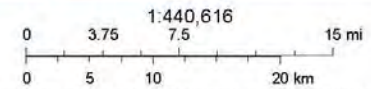
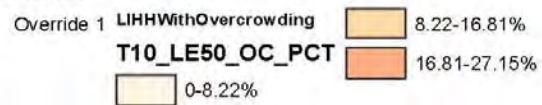


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Low Income Households with Overcrowding - Greenville County, SC

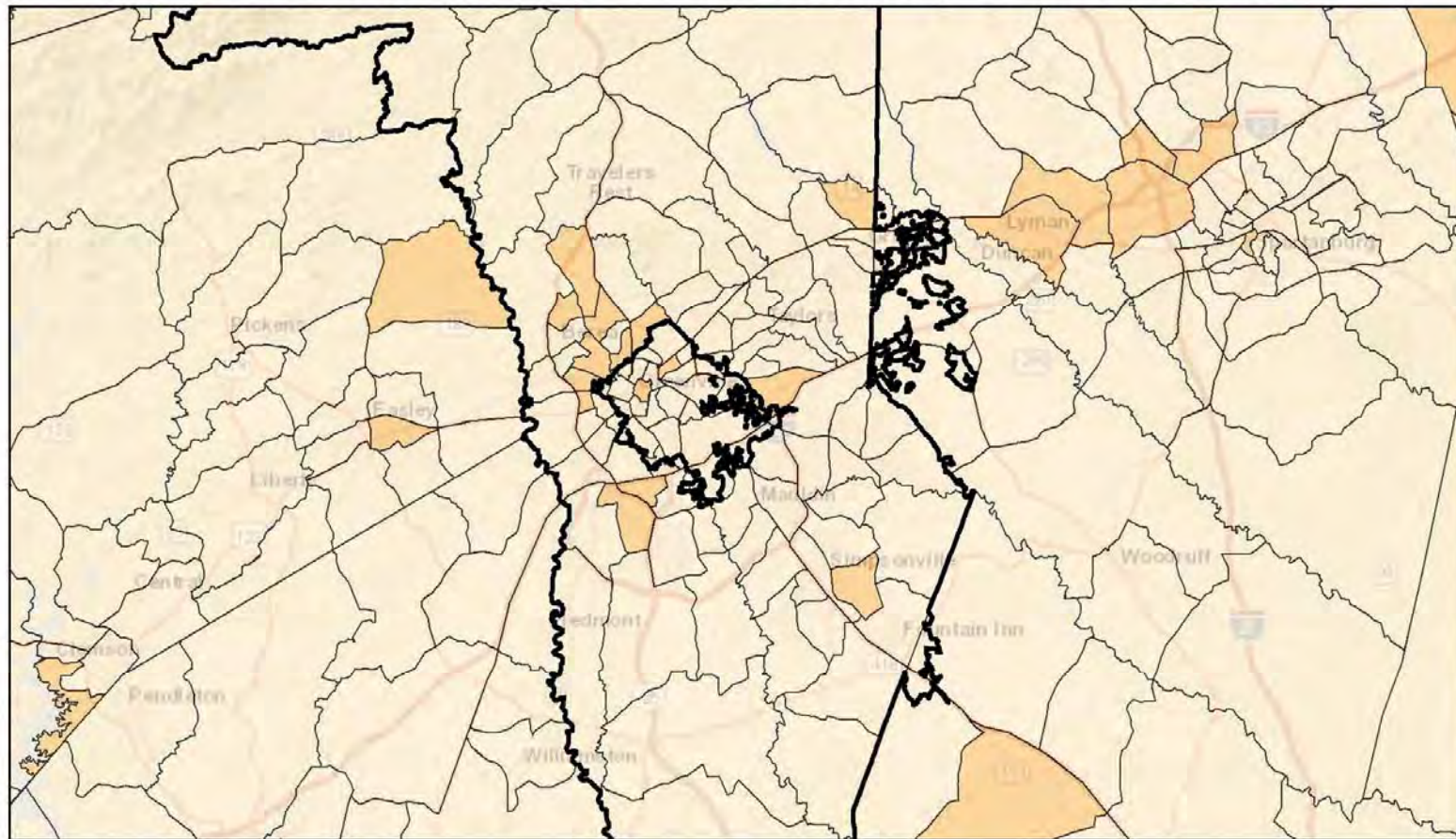


August 15, 2019



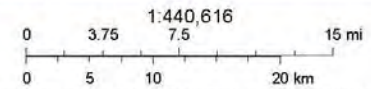
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Overcrowding - Greenville County, SC



August 15, 2019

Override 1 MIHHWithOvercrowding 6.81-14.56%
 T10_LE80_OC_PCT
 0-6.81%



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

H. Cost Overburden

Overall, there is a housing shortage in Greenville County. Many residents of the City of Greenville and the surrounding communities in Greenville County are faced with a lack of affordable housing and the fact that many of the County's lowest income households are paying more than 30% of their total household income on housing related costs.

Housing Cost Burden – City of Greenville

The following information was noted: 2,425 White households were cost overburdened by 30% to 50%; 2,065 White households were cost overburdened by greater than 50%; 2,075 Black/African American households were cost overburdened by 30% to 50%; 1,950 Black/African American households were cost overburdened by greater than 50%; 35 Asian households were cost overburdened by 30% to 50%; 25 Asian households were cost overburdened by greater than 50%; 4 American Indian/Alaska Native households were cost overburdened by 30% to 50%; 15 Pacific Islander households were cost overburdened by 30% to 50%; and lastly, 160 Hispanic households were cost overburdened by 30% to 50%; and an additional 280 Hispanic households were cost overburdened by greater than 50%.

Table II-38 – Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,915	4,765	4,350	605
White	12,645	2,425	2,065	255
Black / African American	3,365	2,075	1,950	275
Asian	255	35	25	20
American Indian, Alaska Native	30	4	4	0
Pacific Islander	10	15	0	0
Hispanic	470	160	280	45

Data Source: 2011-2015 CHAS

A total of 2,425 White households were considered cost overburdened by between 30% and 50%, which is 50.9% of the total cases of households that were considered cost overburdened by between 30% and 50%. This

number is slightly lower than the percentage of households that the White category comprises (68.9%). A total of 2,075 Black/African American households were considered cost overburdened by between 30% and 50%, which is 43.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is higher than the percentage (25.7%) of the total households the Black/African American category comprises. A total of 35 Asian households were considered cost overburdened by between 30% and 50%, which is 0.7% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 2.2% of the total number of households the Asian category comprises. A total of 4 American Indian/Alaska Native households were considered cost overburdened by between 30% and 50%, which is less than 0.1% of the total cases of households that were considered cost overburdened by between 30% and 50%. A total of 15 Pacific Islander households were considered cost overburdened by between 30% and 50%, which is 0.3% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is comparable to the 0.1% of Pacific Islander households in the City. A total of 160 Hispanic households were considered cost overburdened by between 30% and 50%, which is 3.4% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly lower than the 5.2% of the total number of households that the Hispanic category comprises.

Additionally, 47.4% of households in the White category had a housing cost burden of 50% or more, and 44.8% of households in the Black/African American category had a housing cost burden of 50% or more. Compared to the 68.9% of White residents in the City and 25.7% of Black/African American residents in the City, White households are disproportionately less likely to be cost overburdened at 50% or more, and Black/African American households are disproportionately more likely to be cost overburdened at 50% or more.

Housing Cost Burden – Greenville County

The following information was noted: 13,888 White households were cost overburdened by 30% to 50%; 10,063 White households were cost overburdened by greater than 50%; 4,449 Black/African American households were cost overburdened by 30% to 50%; 4,803 Black/African American households were cost overburdened by greater than 50%; 409 Asian households were cost overburdened by 30% to 50%; 359 Asian households were cost overburdened by greater than 50%; 69 American Indian/Alaska Native households were cost overburdened by 30% to 50%; 18 American

Indian/Alaska Native households were cost overburdened by greater than 50%; 10 Pacific Islander households were cost overburdened by 30% to 50%; and lastly, 2,737 Hispanic households were cost overburdened by 30% to 50%; and an additional 1,632 Hispanic households were cost overburdened by greater than 50%.

Table II-39 – Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	114,786	21,741	16,967	3,000
White	90,105	13,888	10,063	1,622
Black / African American	15,880	4,449	4,803	764
Asian	2,037	409	359	69
American Indian, Alaska Native	206	69	18	0
Pacific Islander	14	10	0	0
Hispanic	5,894	2,737	1,632	528

Data Source: 2011-2015 CHAS

A total of 13,888 White households were considered cost overburdened by between 30% and 50%, which is 63.9% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number slightly lower than the percentage of households that the White category comprises (75.3%). A total of 4,449 Black/African American households were considered cost overburdened by between 30% and 50%, which is 20.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is comparable to the percentage (18.2%) of the total households the Black/African American category comprises. A total of 409 Asian households were considered cost overburdened by between 30% and 50%, which is 1.9% of the total cases of households that were cost overburdened by between 30% and 50%. This number is comparable to the percentage (2.2%) of total Asian households in Greenville County. A total of 69 American Indian/Alaska Native households were considered cost overburdened by between 30% and 50%, which is 0.3% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is comparable to the 0.3% of the total number of households the American Indian/Alaska Native

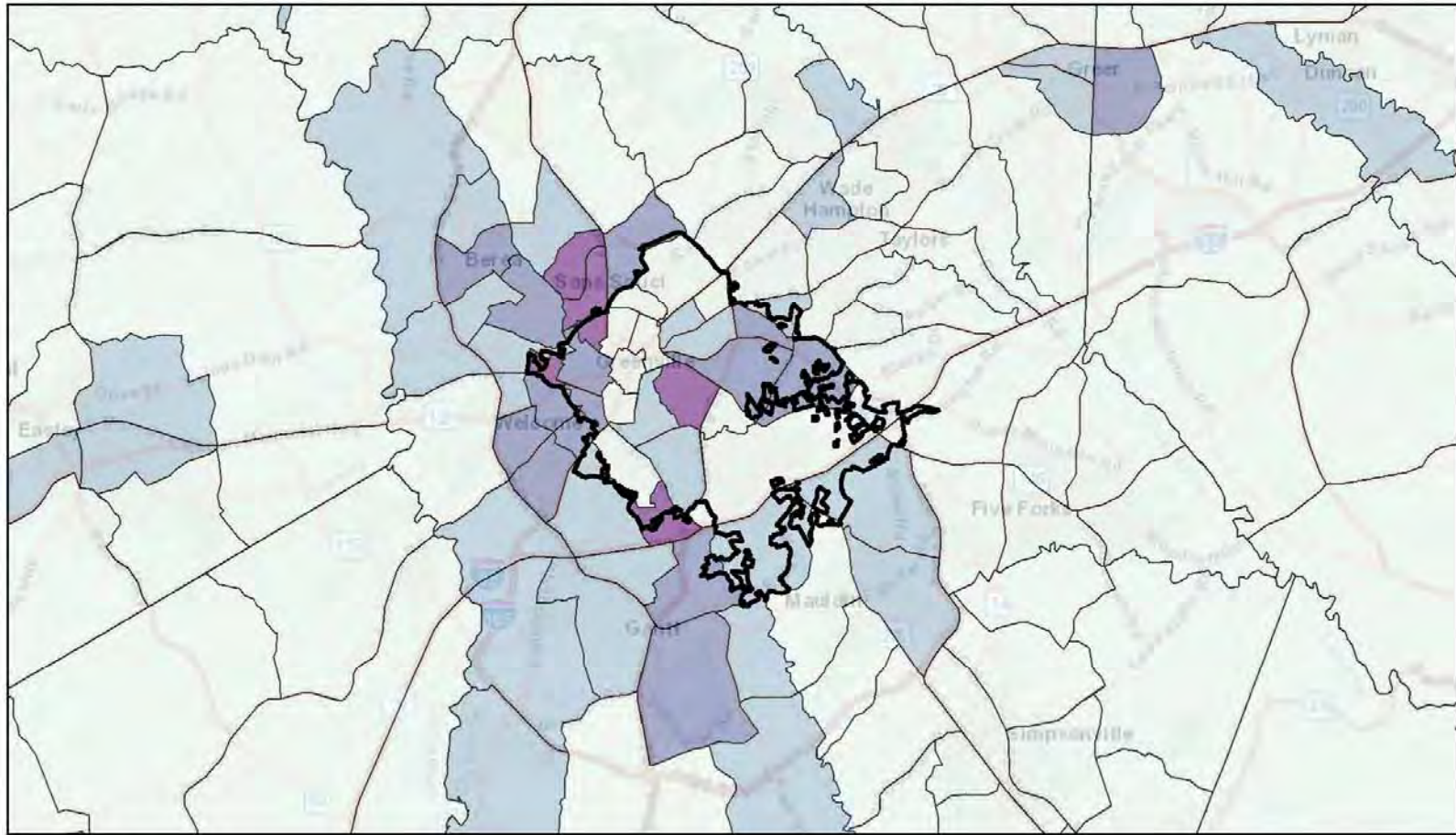
category comprises. A total of 2,737 Hispanic households were considered cost overburdened by between 30% and 50%, which is 12.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is higher than the 8.8% of the total number of households that the Hispanic category comprises.

When analyzing cost overburdens of 50% or more, 59.3% of households in the White category were cost overburdened, and 28.3% of households in the Black/African American category were cost overburdened. Compared to the 75.3% of White residents in the County and 18.2% of Black/African American residents in the County, White households are disproportionately less likely to be cost overburdened at 50% or more, and Black/African American households are disproportionately more likely to be cost overburdened at 50% or more. Additionally, 9.6% of Hispanic households were cost overburdened by 50% or more. Compared to the 8.8% of Hispanic residents in Greenville County, Hispanic residents are slightly more likely to be cost overburdened at 50% or more.

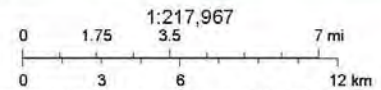
The following eight (8) maps illustrate census tracts where there are housing cost overburdens for all households, Extremely Low, Low, and Medium Income Households for the City of Greenville and for Greenville County.

- Housing Cost Burden for the City of Greenville
- Percentage Extremely Low Income Households with Severe Cost Burden for the City of Greenville
- Percentage Low Income Households with Severe Cost Burden for the City of Greenville
- Percentage Medium Income Households with Severe Cost Burden for the City of Greenville
- Housing Cost Burden for Greenville County
- Percentage Extremely Low Income Households with Severe Cost Burden for Greenville County
- Percentage Low Income Households with Severe Cost Burden for Greenville County
- Percentage Medium Income Households with Severe Cost Burden for Greenville County

Housing Cost Burden - City of Greenville, SC

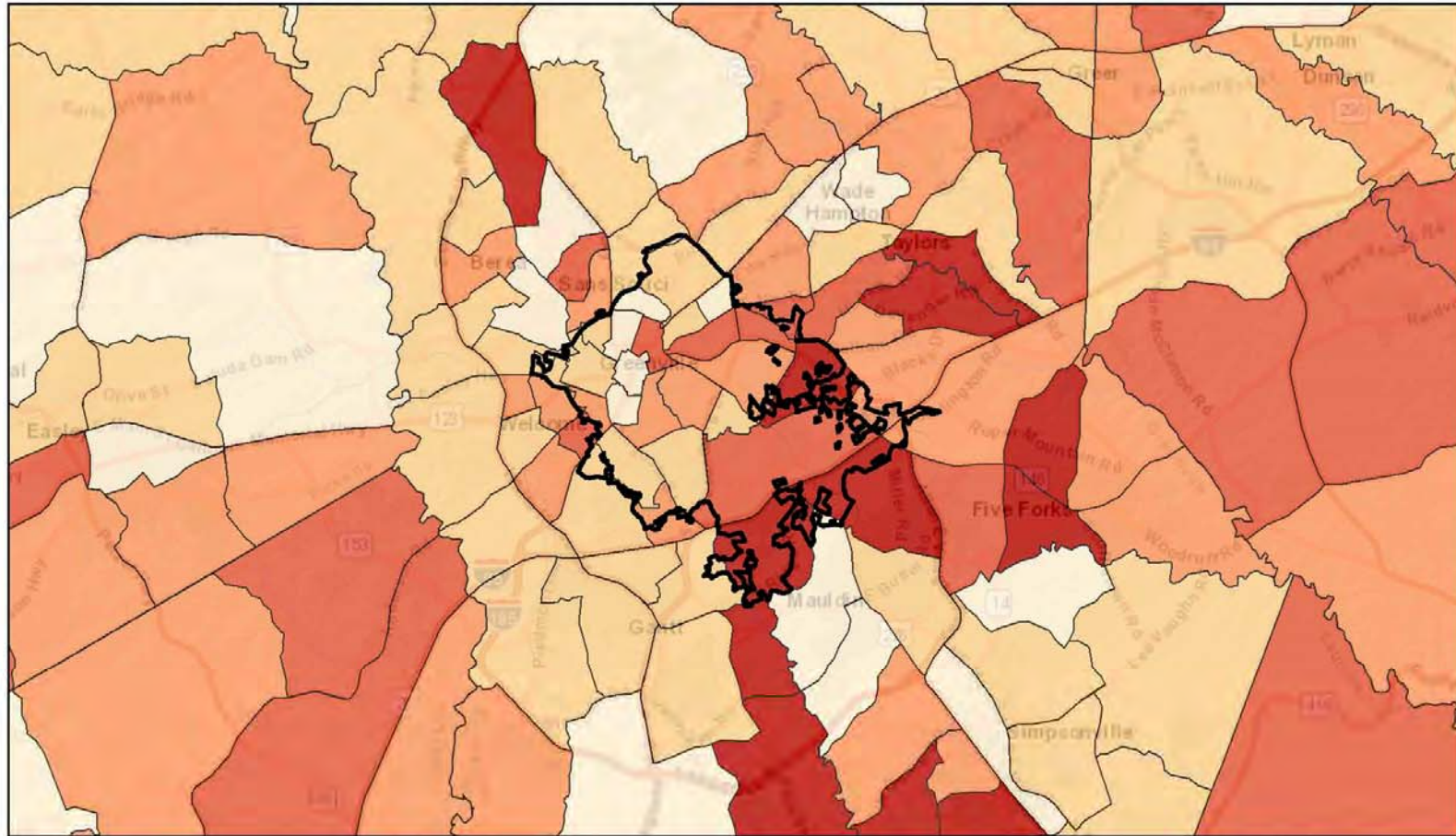


August 16, 2019

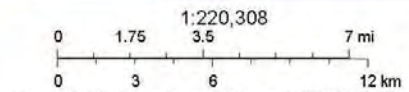


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Extremely Low Income Households with Cost Burden - City of Greenville, SC

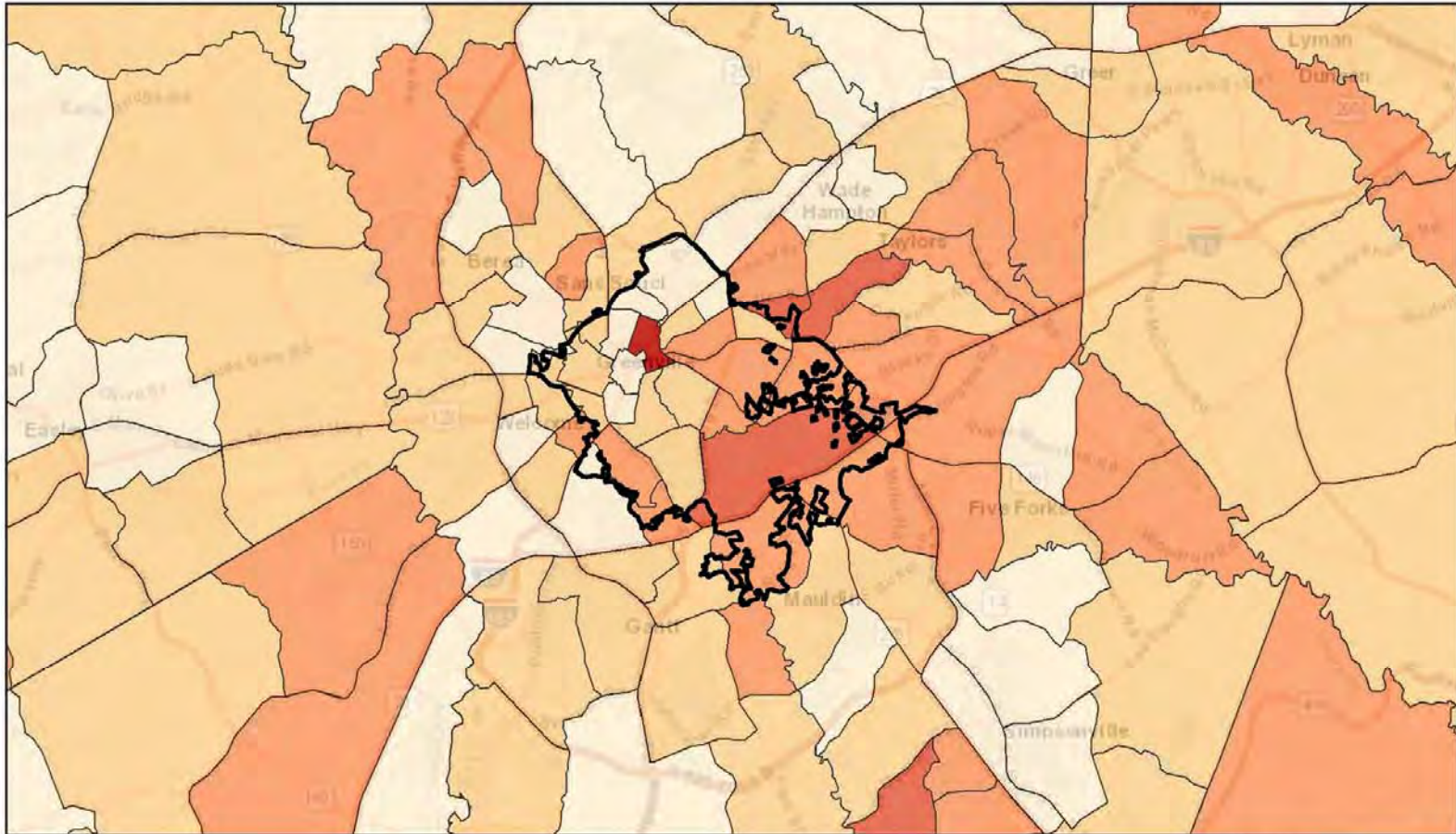


August 15, 2019

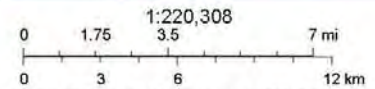
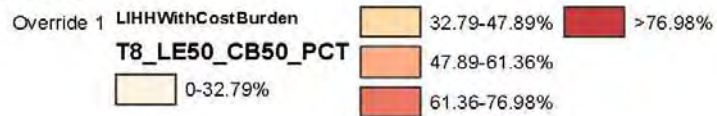


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Low Income Households with Severe Cost Burden - City of Greenville, SC

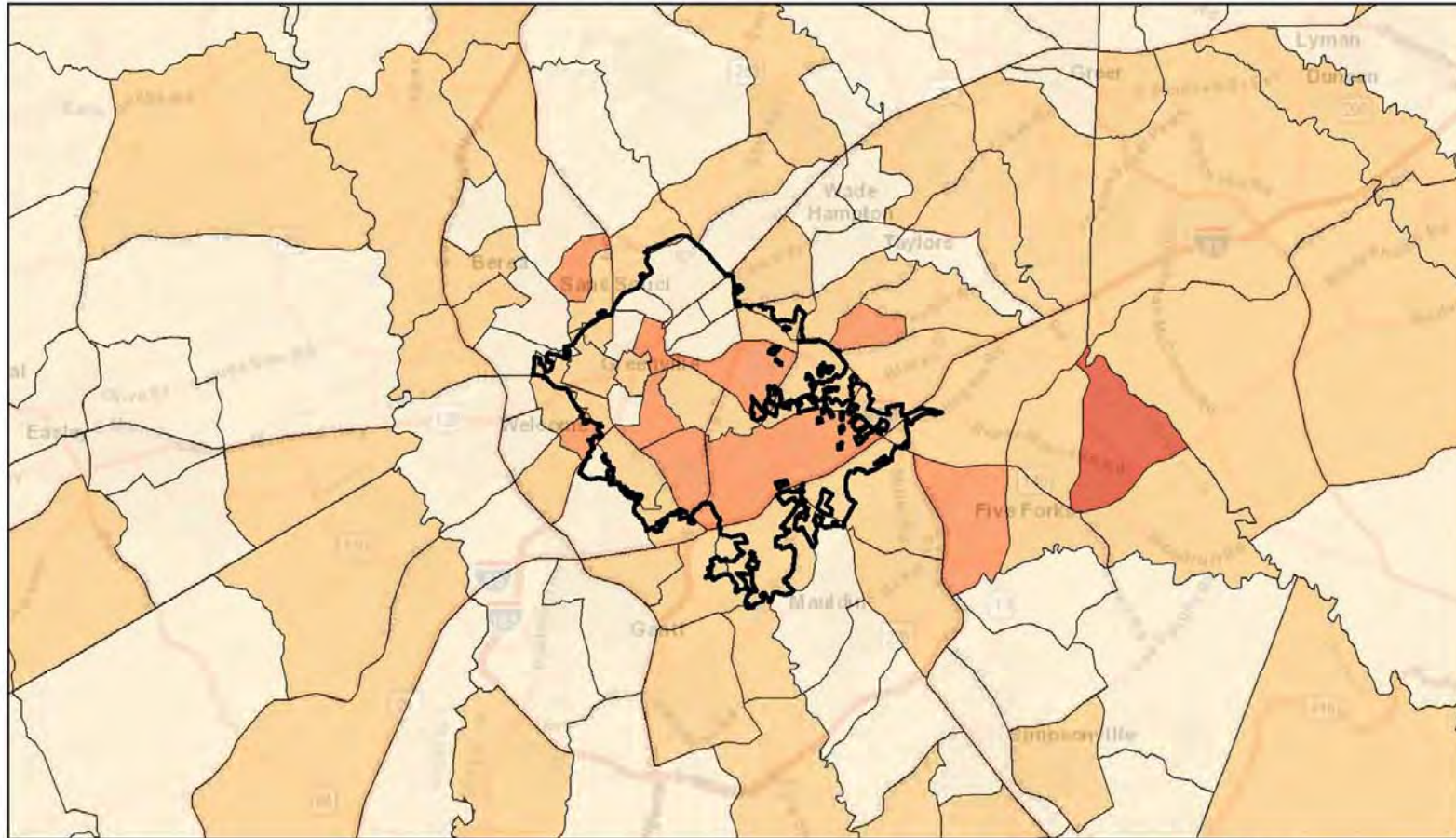


August 15, 2019

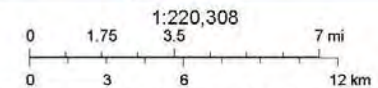
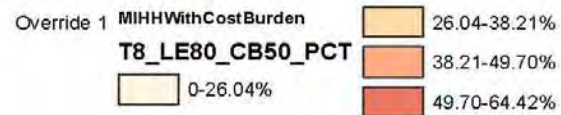


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NOAA, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Severe Cost Burden - City of Greenville, SC

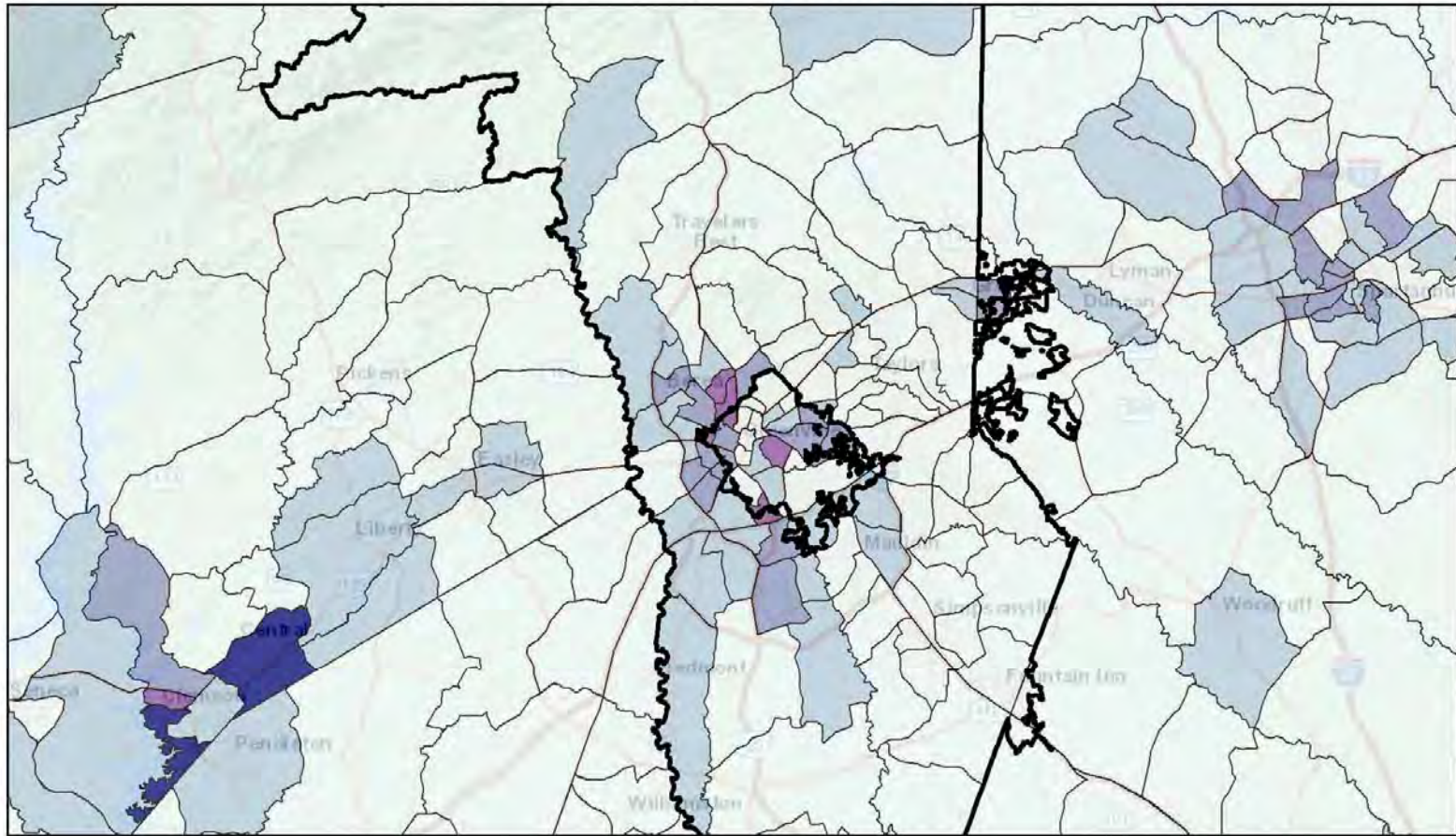


August 15, 2019



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Housing Cost Burden - Greenville County, SC



August 16, 2019

Override 1 HousingCostBurden

B25106_CB_PCT

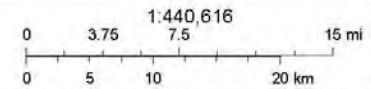
0-29.28% Paying>30%

29.28-38.78% Paying>30%

38.78-47.69% Paying>30%

47.69-58.44% Paying>30%

>58.44% Paying>30%

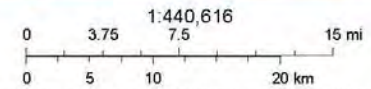


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Extremely Low Income Households with Severe Housing Cost Burden - Greenville County, SC

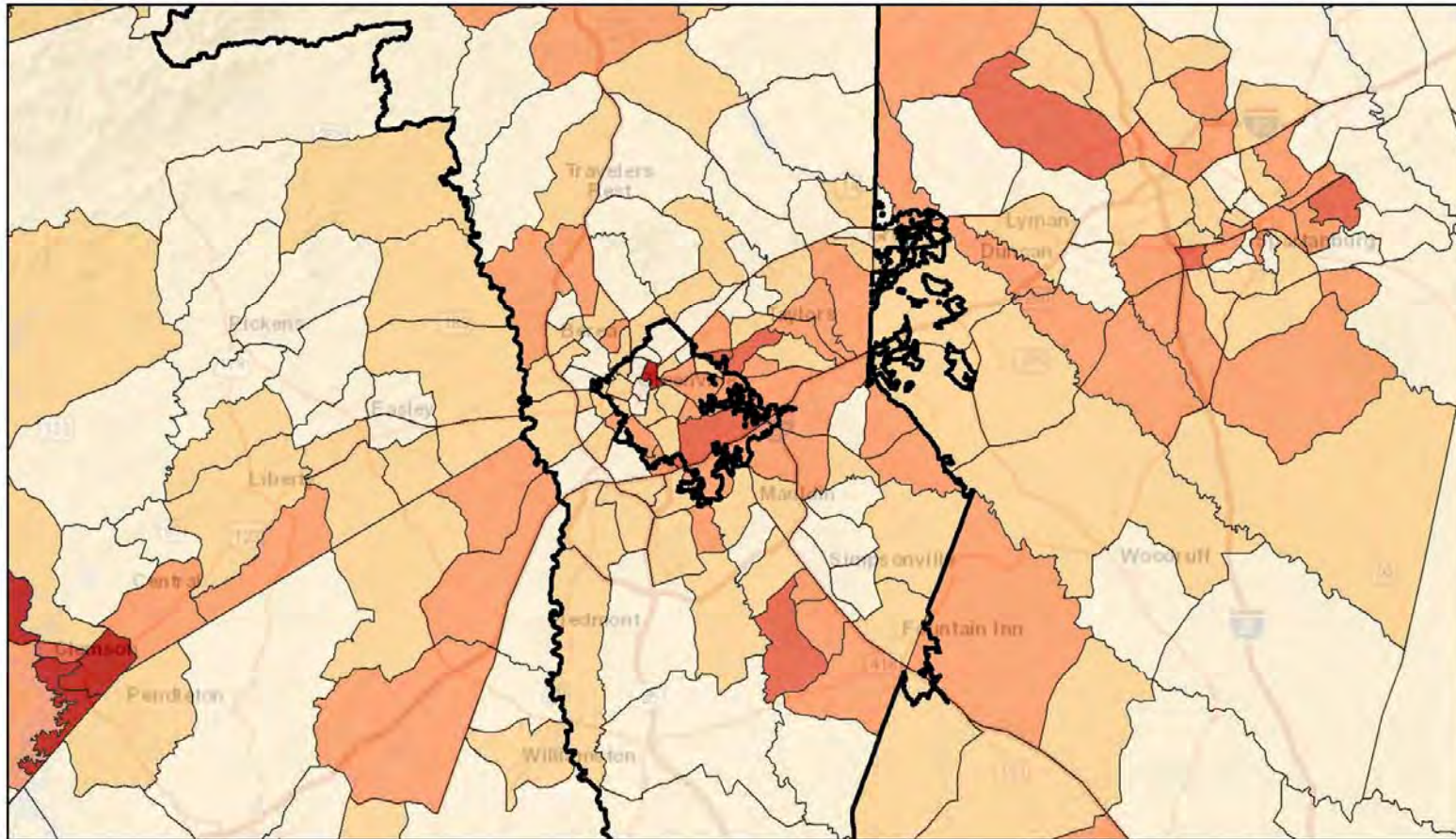


August 15, 2019

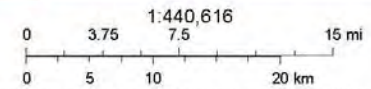


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Low Income Households with Sever Housing Cost Burden - Greenville County, SC

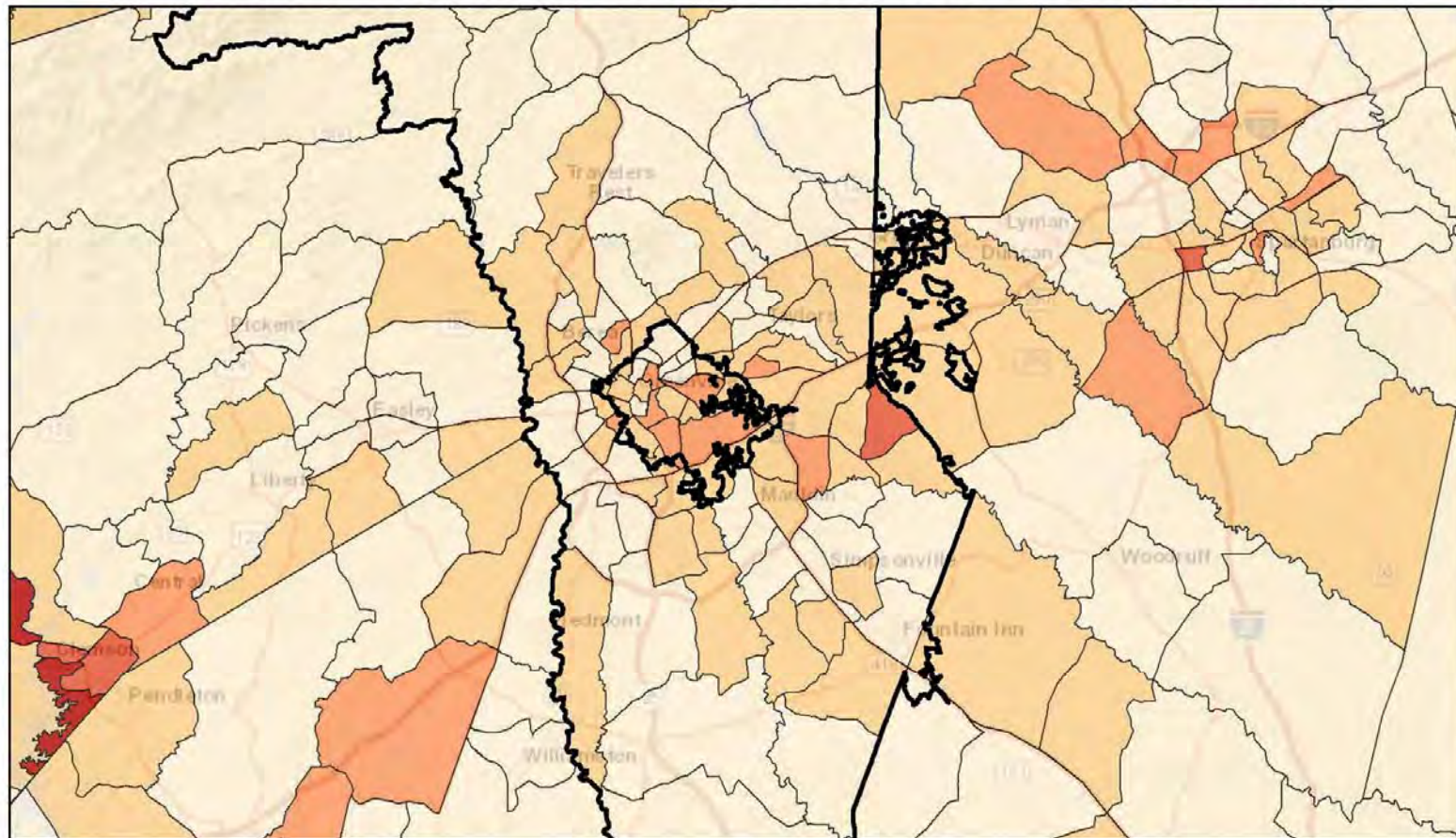


August 15, 2019

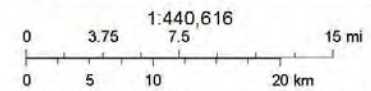


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Severe Cost Burden - Greenville County, SC



August 15, 2019



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

I. Housing Problems

A household is considered to have a housing problem if it is cost overburdened by more than 30% of their income, if it is experiencing overcrowding, and/or if it has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; has more than one person per room; and is cost burden greater than 30%. The following tables illustrate the disproportionate needs in the City of Greenville and Greenville County:

Housing Problems – City of Greenville

Table II-41 – 0%-30% of Area Median Income (Extremely Low Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,510	730	595
White	1,195	355	250
Black / African American	2,020	340	275
Asian	30	4	20
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	220	25	45

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-42 – 30%-50% of Area Median Income (Low-Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,565	850	0
White	1,160	340	0
Black / African American	1,250	475	0
Asian	20	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	139	45	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-43 – 50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,175	2,365	0
White	1,175	1,435	0
Black / African American	830	820	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	120	70	0

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-44– 80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	440	1,620	0
White	330	1,155	0
Black / African American	85	395	0
Asian	0	10	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	25	35	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

The population cohort that earns more than the median income has the lowest number of housing problems. Based on these tables and available information, the following racial/ethnic groups are disproportionately affected by housing problems: the **0-30% AMI** Black/African-American racial group made up 57.5% of all income-level housing problems, at **30-50% AMI** made up 48.7% of all income-level housing problems and at **50-80% AMI** made 38.2% of all income-level housing problems, but only 25.7% of the number of households. Although this was the only population that experienced housing problems at a disproportionate level, housing problems were also prevalent among White households and Hispanic households at all income levels. At **0-30% AMI** White households made up 34.0% of all income-level, 45.2% of all income-level housing problems at **30-50% AMI**, 54.0% of all income-level housing problems at **50-80% AMI**, and 75.0% of all income-level housing problems at **80-100% AMI**, though the White population of the City of Greenville is 68.9% of the population. At **0-30% AMI** Hispanic households made up 6.3% of all income-level, 5.4% of all income-level housing problems at **30-50% AMI**, 5.5% of all income-level housing problems at **50-80% AMI**, and 5.7% of all income-level housing problems at **80-100% AMI**, though the Hispanic population of the City of Greenville is 5.2% of the population.

Housing Problems – Greenville County

Table II-45 – 0%-30% of Area Median Income (Extremely Low Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,299	3,359	2,792
White	7,127	2,424	1,522
Black / African American	4,157	706	709
Asian	224	0	69
American Indian, Alaska Native	22	20	0
Pacific Islander	0	0	0
Hispanic	1,658	164	493

Data Source: 2011-2015 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-46– 30%-50% of Area Median Income (Low-Income)

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,954	7,970	0
White	6,743	5,942	0
Black / African American	2,874	1,412	0
Asian	264	95	0
American Indian, Alaska Native	25	14	0
Pacific Islander	0	0	0
Hispanic	1,920	449	0

Data Source: 2011-2015 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-47 – 50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,080	15,727	0
White	6,069	11,296	0
Black / African American	1,733	2,917	0
Asian	225	138	0
American Indian, Alaska Native	30	84	0
Pacific Islander	10	0	0
Hispanic	942	1,182	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-48 – 80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,107	12,937	0
White	2,110	9,928	0
Black / African American	541	2,054	0
Asian	105	184	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	10	0
Hispanic	357	665	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

As incomes rise for all racial/ethnic groups, the extent of the population experiencing housing problems decreases. Based on these tables and available information, the following racial/ethnic groups are disproportionately affected by housing problems: the **0-30% AMI** Black/African-American racial group made up 31.3% of all income-level housing problems; at **30-50% AMI** the same group made up 24.0% of all income-level housing problems; and at **50-80% AMI** the same group made up 19.1% of all income-level housing problems, but only 18.2% of the number of households. Hispanic households at **0-30% AMI** made up 12.5% of all income-level housing problems, at **30-50% AMI** made up 16.01% of all income-level housing problems, at **50-80% AMI** made up 10.4% of all income-level housing problems, and at **80-100% AMI** made up 11.5% of all income-level housing problems, despite making up 5.2% of the County population. Asian households made up 3.4% of all income-level housing problems at **80-100% AMI**, though this group made up 2.2% of the population. White households also had a high prevalence of housing problems, though they were not disproportionate. At **0-30% AMI**, 53.6% of housing problems were in White households; at **30-50% AMI**, 56.4% of income-level housing problems were in White households; at **50-80% AMI**, 66.8% of income-level housing problems were in White households; and at **80-100% AMI** 67.9% of income-level housing problems were in White households. 75.3% of households in Greenville County were considered White.

J. Disabled Households

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in the City of Greenville. The total population of disabled persons in the City of Greenville is estimated to be 7,396 persons which represents 11.8 percent of the total population of the City. The two largest disability types are ambulatory and independent difficulties.

Table II-49 Disabled Persons in the City of Greenville

Disability Status of the Civilian Non-Institutional Population	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	56,782	-	62,637	-
Total Population with a disability	5,756	10.1%	7,396	11.8%
Population under 5 years	23	0.6%	94	2.7%
With a hearing difficulty	0	0.0%	49	1.4%
With a vision difficulty	23	0.6%	94	2.7%
Population 5 to 17 years	87	1.2%	549	6.5%
With a hearing difficulty	0	0.0%	48	0.6%
With a vision difficulty	15	0.2%	17	0.2%

With a cognitive difficulty	87	1.2%	459	5.5%
With an ambulatory difficulty	15	0.2%	13	0.2%
With a self-care difficulty	40	0.6%	98	1.2%
Population 18 to 64 years	2,849	7.4%	3,845	17.4%
With a hearing difficulty	443	1.2%	696	1.6%
With a vision difficulty	479	1.2%	820	1.9%
With a cognitive difficulty	1,338	3.5%	1,657	3.9%
With an ambulatory difficulty	1,760	4.6%	1,904	4.5%
With a self-care difficulty	810	2.1%	624	1.5%
With an independent living difficulty	1,159	3.0%	1,475	3.5%
Population 65 years and over	2,797	39.3%	2,908	35.2%
With a hearing difficulty	915	12.9%	921	11.2%
With a vision difficulty	597	8.4%	443	5.4%
With a cognitive difficulty	821	11.5%	768	9.3%
With an ambulatory difficulty	1,815	25.5%	1,902	23.0%
With a self-care difficulty	577	8.1%	551	6.7%
With an independent living difficulty	1,517	21.3%	1,480	17.9%
SEX				
Male	2,227	8.2%	3,274	10.9%
Female	3,529	11.9%	4,122	12.6%
HISPANIC/LATINO ORIGIN				
White alone	3,243	8.8%	4,007	9.3%
Black or African American alone	2,372	13.6%	3,100	19.4%
American Indian and Alaska Native alone	0	0.0%	36	17.2%
Asian alone	0	0.0%	94	6.7%
Native Hawaiian and Other Pacific Islander alone	0	0.0%	4	6.3%
Some other race alone	0	0.0%	73	11.6%
Two or more races	0	0.0%	82	7.7%
White alone, not Hispanic or Latino	3,206	9.1%	3,903	9.5%
Hispanic or Latino (of any race)	0	0.0%	316	9.7%

Source: 2006-2010 and 2013 – 2017 American Community Survey

Of the population age 65 and older in the City of Greenville, 35.2% have a disability, consisting mainly due to ambulatory difficulty (23.0%), an independent living difficulty (17.9%), and a hearing disability (11.2%). The overall data that slightly more females are disabled than males, with 12.6% and 10.9% of the respective populations having a disability.

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in Greenville County. The total population of disabled persons in Greenville County is estimated to be 60,574 persons which represents 12.5% percent of the total population of the County. The two largest disability types are ambulatory and independent difficulties.

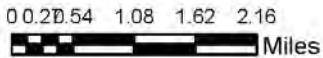
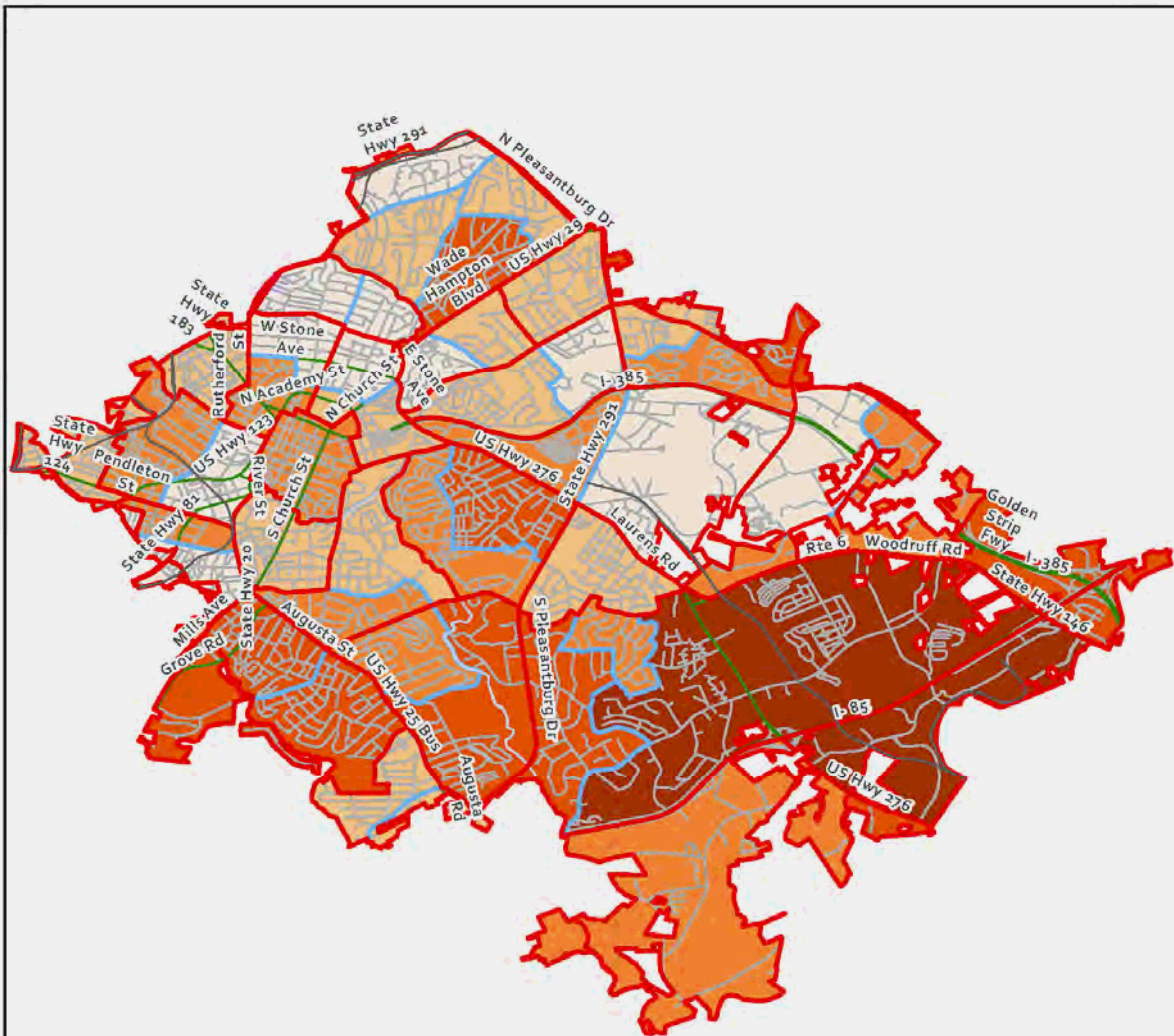
Table II-50 Disabled Persons in Greenville County

Disability Status of the Civilian Non-Institutional Population	2006-2010 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	448,026	-	485,740	-
Total Population with a disability	53,797	12.0%	60,574	12.5%
Population under 5 years	194	0.6%	483	1.5%
With a hearing difficulty	194	0.6%	236	0.8%
With a vision difficulty	194	0.6%	429	1.4%
Population 5 to 17 years	3,125	4.0%	4,311	5.2%
With a hearing difficulty	236	0.3%	454	0.5%
With a vision difficulty	278	0.4%	584	0.7%
With a cognitive difficulty	2,453	3.2%	3,126	3.8%
With an ambulatory difficulty	270	0.3%	610	0.7%
With a self-care difficulty	981	1.3%	854	1.0%
Population 18 to 64 years	29,303	10.4%	32,003	10.6%
With a hearing difficulty	5,550	2.0%	6,057	2.0%
With a vision difficulty	5,209	1.8%	5,451	1.8%
With a cognitive difficulty	14,593	5.2%	13,407	4.5%
With an ambulatory difficulty	14,972	5.3%	16,218	5.4%
With a self-care difficulty	5,605	2.0%	6,083	2.0%
With an independent living difficulty	11,840	4.2%	12,306	4.1%
Population 65 years and over	21,175	37.6%	23,777	33.8%
With a hearing difficulty	9,063	16.1%	9,344	13.3%
With a vision difficulty	4,666	8.3%	4,255	6.0%
With a cognitive difficulty	6,313	11.2%	6,446	9.2%
With an ambulatory difficulty	13,767	24.5%	14,891	21.2%
With a self-care difficulty	5,264	9.4%	5,635	8.0%
With an independent living difficulty	10,139	18.0%	10,873	15.5%
SEX				
Male	25,827	11.9%	28,027	11.9%
Female	27,970	12.1%	32,547	13.0%
HISPANIC/LATINO ORIGIN				
White alone	40,487	11.8%	45,478	12.4%
Black or African American alone	11,771	14.9%	12,953	14.8%
American Indian and Alaska Native alone	292	26.4%	170	12.5%
Asian alone	386	4.5%	509	4.7%
Native Hawaiian and Other Pacific Islander alone	0	0.0%	7	2.0%
Some other race alone	0	0.0%	602	6.9%
Two or more races	0	0.0%	855	8.3%
White alone, not Hispanic or Latino	39,368	12.5%	44,200	13.2%
Hispanic or Latino (of any race)	1,381	3.8%	2,215	5.1%

Source: 2006-2010 and 2013 – 2017 American Community Survey

Of the population age 65 and older in Greenville County, 33.8% have a disability, consisting mainly due to ambulatory difficulty (21.2%), an independent living difficulty (15.5%), and a hearing disability (13.3%). The overall data shows a fairly even percentage between males and females, with 11.9% and 13.0% of the respective populations having a disability. The following maps show where people aged 65 and older, and more likely to be disabled, live in the City of Greenville and Greenville County:

- Number of People Aged 65+ per Block Group in the City of Greenville
- Percent of People Aged 65+ per Block Group in the City of Greenville
- Number of People Aged 65+ per Block Group in Greenville County
- Percent of People Aged 65+ per Block Group in Greenville County



LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

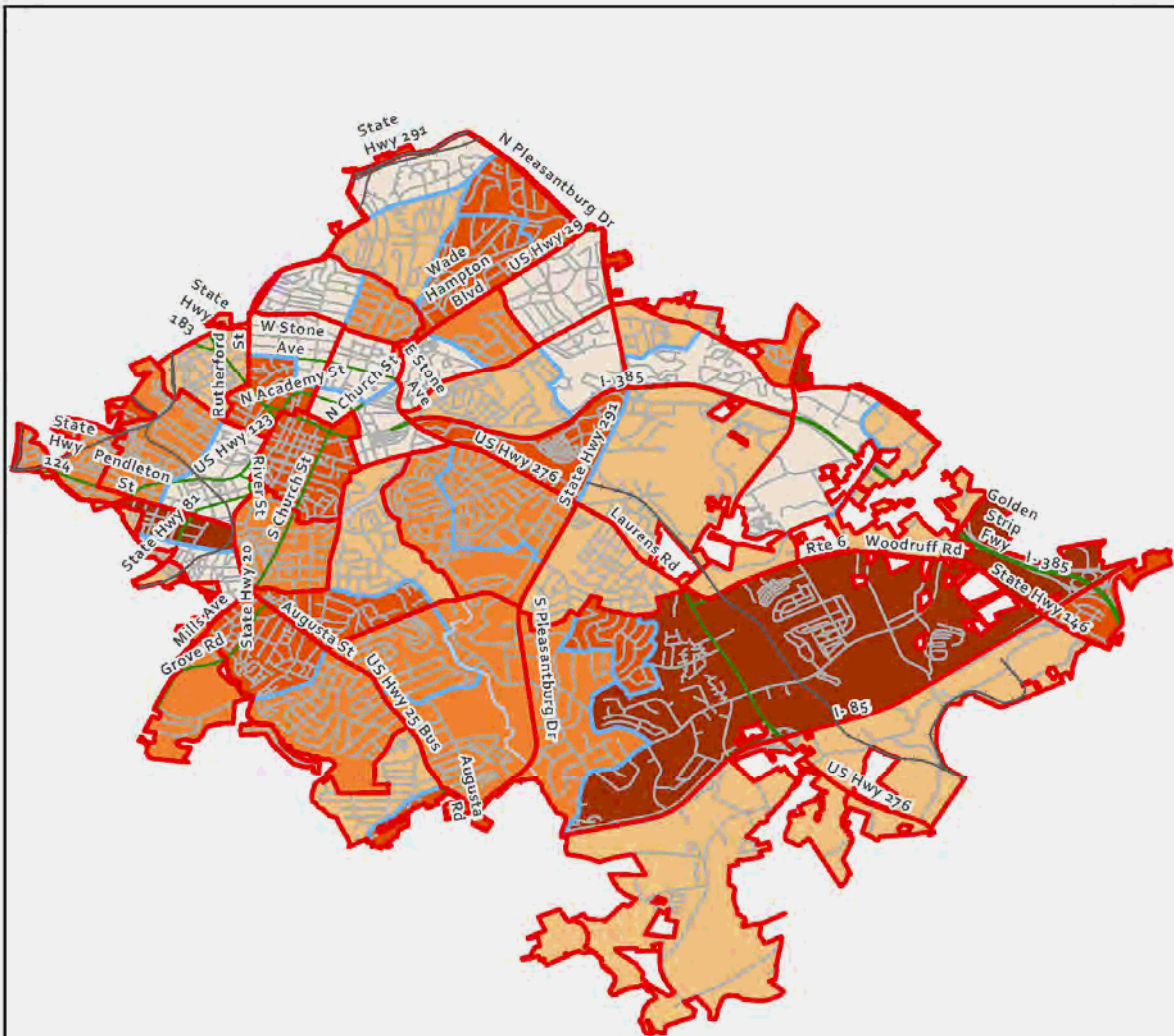
**Population Aged 65+
By Block Group**

- ▭ 0-96
- ▭ 97-186
- ▭ 187-290
- ▭ 291-500
- ▭ 591-896

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
POPULATION AGED OVER 65+**





0 0.20 0.54 1.08 1.62 2.16 Miles

LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

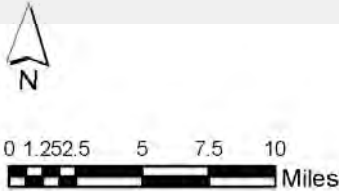
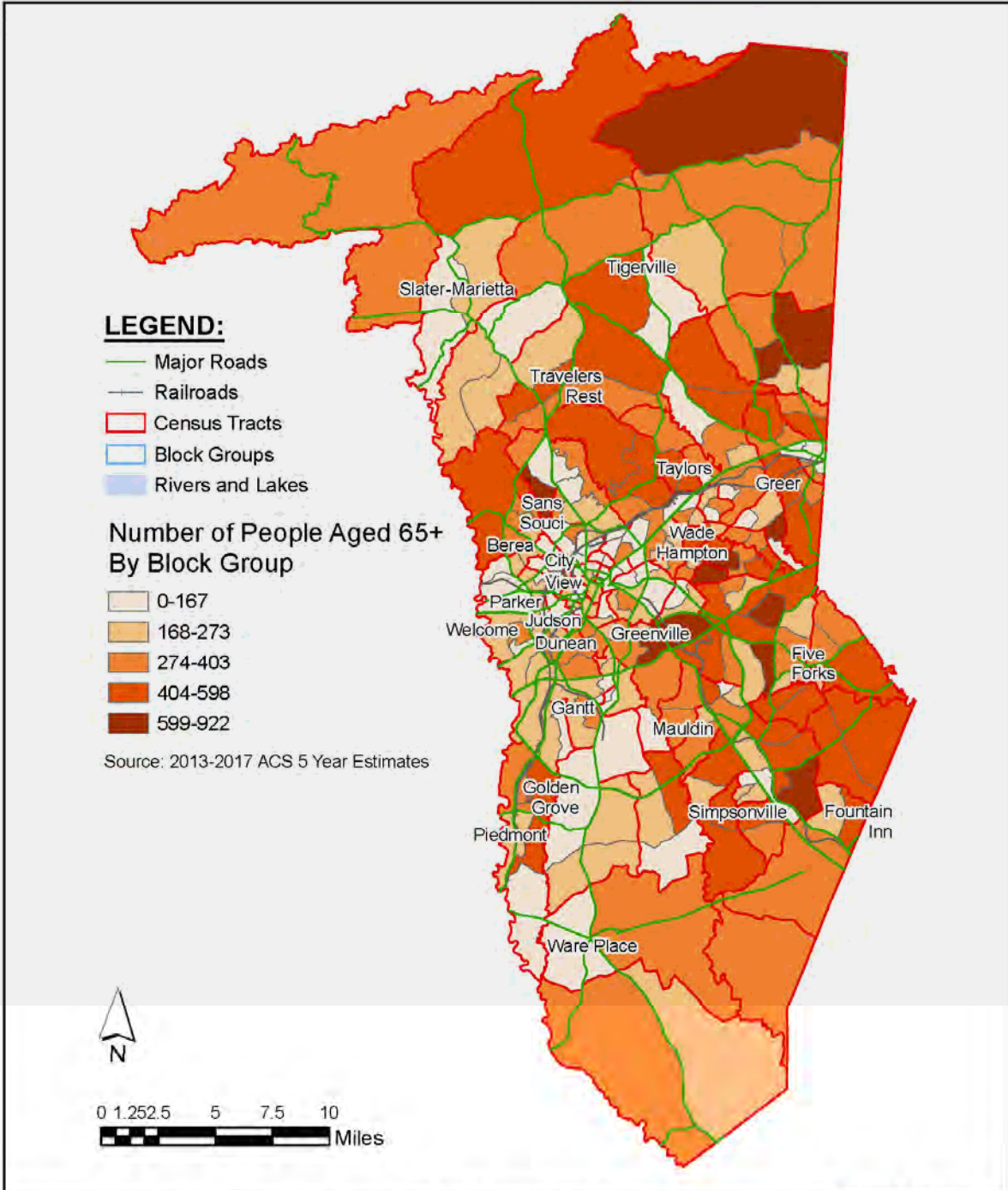
Percent Aged 65+ By Block Group

- ▭ 0%-8.44%
- ▭ 8.45%-12.33%
- ▭ 12.34%-17.04%
- ▭ 17.05%-24.11%
- ▭ 24.12%-35.03%

Source: 2013-2017 ACS Five Year Estimates

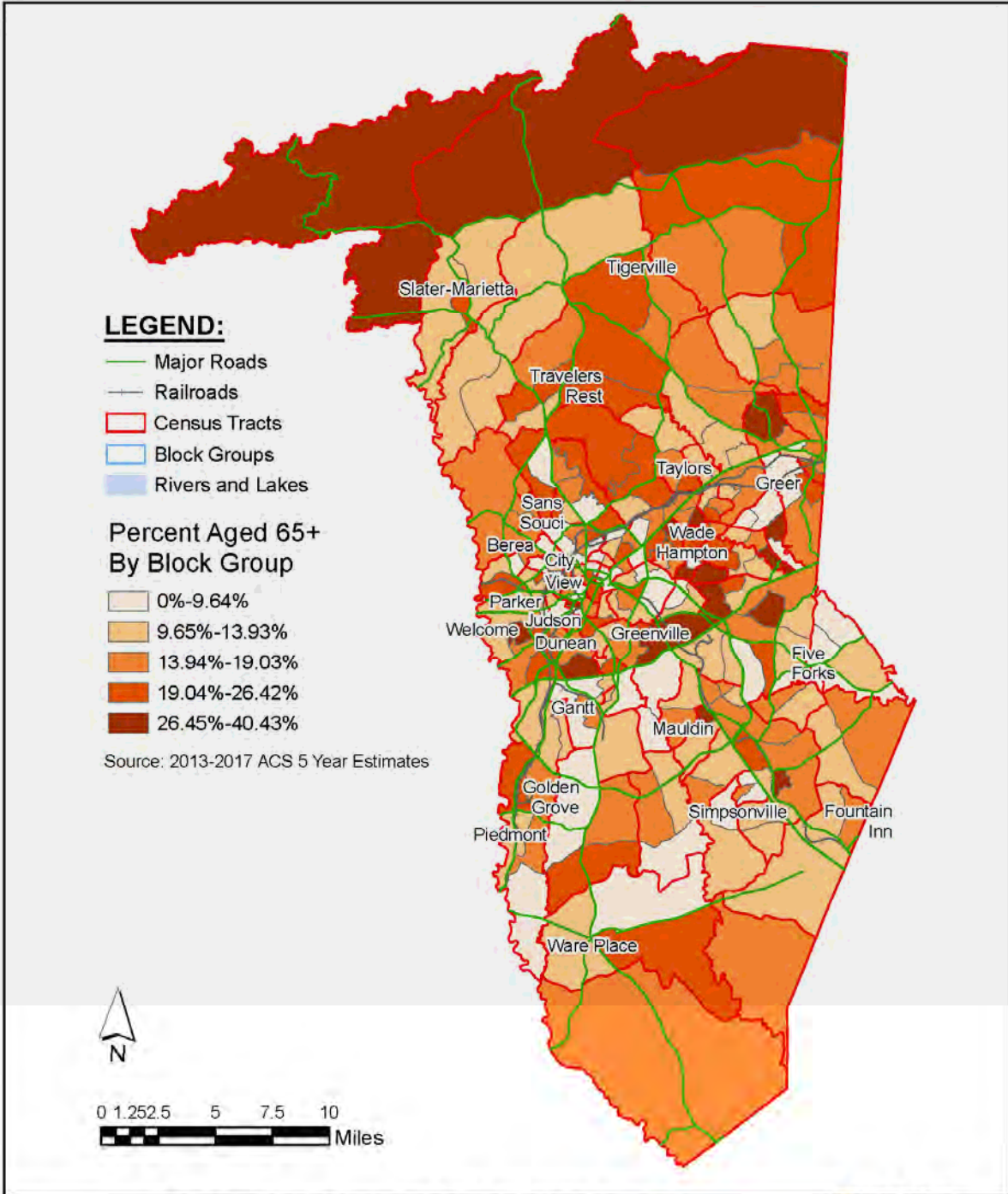
**CITY OF GREENVILLE, SC
PERCENT AGED 65+ BY BLOCK GROUP**





**GREENVILLE COUNTY, SC
POPULATION AGED 65+ MAP**





**GREENVILLE COUNTY, SC
PERCENT POPULATION AGED 65+ MAP**

URBAN DESIGN VENTURES

The Greenville County Redevelopment Authority, the City of Greenville, The Greenville Housing Authority, and the Housing Authority of the City of Greer recognize the need for accessible and visitable housing units in the City and County. The City, County, and Housing Authorities ensure that multi-family housing developments which are rehabilitated or constructed using Federal funds, must comply with ADA requirements, and encourage visitable units beyond minimum requirements. Another issue is a lack of affordable housing that is accessible. Public housing often has higher proportions of disabled residents and with most public housing consisting of 1-bedroom units, it is difficult for families and larger households with disabled members to find housing that is both accessible and affordable.

While single-family housing is generally not accessible, the Fair Housing Act requires that multifamily properties built after 1991 meet Federal accessibility standards; therefore, multifamily housing units built after 1991 have to be in compliance with Federal Law and must meet the minimum level of accessibility. However, as 69.3% of housing units in the City of Greenville and 56.4% of housing units in Greenville County were built prior to 1990, many of these units are more likely to have narrow halls, stairs, narrow doors, and little room for ramps to entrance doors.

The Greenville Housing Authority addresses all Section 504 and ADA requests once they are in receipt of a Doctor's verification of a need for reasonable modification or accommodation. Any Section 504 complaints made by Section 8 Housing Choice Vouchers are relayed to the landlord. The Greenville Housing Authority has 41 accessible units. The Housing Authority of the City of Greer has a full 5% of their Section 8 Housing Choice Voucher units in Section 504 compliance.

Greenville County utilizes its CDBG funds to support public services that assist individuals with disabilities. The Greenville County Redevelopment Authority currently funds Greer Community Ministries, and Meals on Wheels in the unincorporated areas of the County, which provide meals for homebound, elderly, and disadvantaged individuals, many of whom have disabilities.

Government and Housing Authority Facilities:

Greenville County and the City of Greenville do not discriminate on the basis of disability in access to, nor operations of, its programs, services, or activities. If a resident of any of the municipalities in Greenville County requires additional assistance to gain access to County facilities, he or she may contact the designated ADA Coordinator based on their municipality:

- **City of Greenville**
Mike Jank
mjank@greenvillesc.gov
(864) 467-4437
- **City of Greer**
Ruthie Helms
rhelms@cityofgreer.org
(864) 848-5397
- **City of Simpsonville**
Adam Lezan
firemarshal@simpsonvillefd.com
- **City of Mauldin**
TBD
- **All Other Municipalities in Greenville County**
Steward Lawrence
slawrence@greenvillecounty.org
(864) 467-7547

There are six (6) incorporated cities in Greenville County including the City of Greenville. Outside of these Cities are unincorporated areas and Census Designated Places (CDPs). Each City has its own Zoning Ordinance, and two-thirds of the County (most of the unincorporated area) is unzoned. Greenville County has no authority over city zoning laws, but it will continue to encourage zoning regulations promoting ADA accessibility, particularly in the unincorporated area. The City of Greenville also promotes ADA accessibility through zoning.

The Greenville Housing Authority and the Housing Authority of the City of Greer both provide reasonable modifications upon request. When a tenant requests an accommodation, the Housing Authorities may verify the disability only to the extent necessary to ensure the applicants are entitled to the preference. The process a tenant may go through to request modifications includes obtaining a Doctor's note describing the need for a modification.

Additionally, the Greenville Housing Authority provides accessible materials for hearing and sight-impaired persons and will make special arrangements to accommodate persons who are unable to visit the Housing Authority offices. If alternate forms of communication are necessary other than in writing, the Housing Authority will arrange for the alternative communication, such as Sign Language interpretation, or a foreign language interpreter.

Public Infrastructure:

The City of Greenville administers funds through the Federal Community Development Block Grant (CDBG) program to benefit low- and moderate-income areas. The City of Greenville funds projects to improve sidewalks, stormwater systems, and roads in its special emphasis districts, and to improve housing accessibility in those areas.

The Greenville County Redevelopment Authority administers funds through the Federal Community Development Block Grant (CDBG) program to benefit low- and moderate-income areas. Funds are used for street reconstruction in low- and moderate-income areas of the County, sewer and stormwater improvements in low- and moderate-income areas of the County, improvements to make County facilities handicap accessible, provide home repairs to make housing accessible, and curb cuts/ADA improvements where needed. Funding is also provided to make improvements to public and community facilities to make them ADA compliant.

Schools:

The South Carolina Department of Education has an Office of Special Education Services. Disability resources for parents are provided under a variety of agencies that assist local school districts in meeting the requirements of Section 504. Greenville County Schools is responsible for the provision of special education and related services for every student with a disability under the Individuals with Disabilities Education Act (IDEA) and Section 504 of the Rehabilitation Act of 1973.

2020 Analysis of Impediments to Fair Housing Choice



III. Review/Update to Original Plan

In FY 2012, the Greenville County Human Relations Commission contacted Clemson University's Applied Sociology Program to complete an Analysis of Impediments for Greenville County and the City of Greenville. The AI was adopted in 2012 by both the City of Greenville and Greenville County. The Greenville County Human Relations Commission completed an update of the 2012 AI in 2014. The 2014 update found the primary barriers to remain the same as the 2012 study, but some of the demographic data had changed. The Greenville Human Relations Commission, Greenville County, and the City of Greenville have retained a planning consulting firm, Urban Design Ventures, LLC, to complete a new AI for the year 2020 that includes the Greenville County Redevelopment Authority, Greenville Housing Authority and the Housing Authority of the City of Greer.

The following paragraphs restate the identified impediments from the 2012 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2012 through 2019.

A. Summary of 2012 Impediments

- **Impediment # 1: Poor quality of rental housing, especially among properties with absentee or unaccountable landlords:**

- a. **Many renters in the City of Greenville were concerned with the poor quality of rental housing stock. Many of these properties required extensive rehabilitation.**

Accomplishments:

The City of Greenville has taken the following actions to reach this goal:

- The City of Greenville created two (2) objectives in its FY 2015-2019 Five Year Consolidated Plan

to address issues with the rental housing stock: *Provide rehabilitation assistance for rental housing and produce affordable rental and homeownership units.*

- The City of Greenville has assisted in ten (10) rental rehabilitation projects in 2017.
- The City of Greenville assisted in the construction of six (6) rental units in its Special Emphasis Neighborhoods in 2018, four (4) rental units in 2017, ten (10) rental units in 2016, and twenty (20) in 2015.
- The Greenville County Redevelopment Authority identified and secured gap financing for new rental housing development in Brutontown, Marie Street, and the Miller Road Project in Mauldin in 2015.
- The Greenville County Redevelopment Authority assisted fifteen (15) rental units with home repair and constructed seventeen (17) new rental units between 2015 and 2018.
- Greenville County Redevelopment Authority completed the Parker at Cone development consisting of 64 rental units for families consisting of one, two, and three bedroom units in the San Soucci community in 2015. Sixteen (16) of the units were completed using HOME funds.
- The Greenville County Redevelopment Authority completed three (3) senior housing units and four (4) rental rehab units in 2015.
- The Greenville County Redevelopment Authority rehabilitated five (5) rental units and constructed thirteen (13) rental units in 2016.
- The Greenville County Redevelopment Authority rehabilitated two (2) rental units in 2017.
- The Greenville County Redevelopment Authority rehabilitated five (5) rental units in 2018.
- The Greenville County Redevelopment Authority funded the construction of eighteen (18) rental units in Mauldin in 2019.

- **Impediment # 2: Lack of transportation and transportation options:**

- a. **Fair housing options in the City of Greenville and Greenville County are limited due to a lack of public transit.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and the Greenville County Redevelopment Authority have partnered with Greenlink and the Greenville Transit Authority to apply for TIGER funding in 2016.
- The City of Greenville and the Greenville County Redevelopment Authority have supported Greenlink in pursuing route expansion and additional funding applications.
- The Greenville County Redevelopment Authority has leveraged funds through SHARE for paratransit options to assist homeless individuals and families.

- **Impediment # 3: Opposition by current residents to new development of affordable senior housing (commonly known as 'Not In My Back Yard' (NIMBY)):**

- a. **There is a widespread misunderstanding of the meaning of mixed-income and affordable housing in the region, and subsequent resistance to new housing development.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have partnered with the Greenville County Human Relations Commission to publicly advocate for Fair Housing.
- During National Fair Housing Month in 2018, 2017, 2016, and 2015, the Greenville County Human Relations Commission conducted workshops and educational events to celebrate Fair Housing Month. The Greenville County Human Relations Commission assisted 582 citizens with outreach and education in 2015, 83 citizens with outreach in 2016, 400 citizens with outreach in 2017, and 332 citizens with outreach in 2018.
- The City of Greenville asks that all proposed projects in Special Emphasis Neighborhoods be presented at Neighborhood Association Meetings or Developer Scheduled Meetings in order to gain support new development.
- The City of Greenville and the Greenville County Redevelopment Authority support housing partners in the region.
- The City of Greenville and the Greenville County Redevelopment Authority partner with the United Way of

Greenville County to implement the Greenville Dreams Program, which trains neighborhood leaders in Special Emphasis Neighborhoods with a focus on facilitating positive community changes in neighborhoods.

- **Impediment # 4: Expenses related to moving into [rental] properties:**

- a. It is a financial burden to initially move into rental properties for people with fixed or low incomes.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have partnered with the Greenville County Human Relations Commission to provide pre-rental counseling and housing placement.
- The Greenville County Human Relations Commission provided pre-rental counseling, housing placement, emergency assistance to prevent evictions to 163 persons in 2017 and 176 persons in 2018.
- The Greenville County Human Relations Commission provided pre-rental counseling and housing placement to 579 persons in 2015, 328 persons in 2016, 306 persons in 2017, and 121 persons in 2018.
- The Greenville Housing Fund was launched in 2018 and will serve as another partnership opportunity for Greenville in the funding and development of affordable housing inventory for its residents.
- The Greenville County Affordable Housing Fund was launched in 2018 as a partnership to provide gap financing to nonprofit and for-profit developers to create and preserve affordable housing in Greenville County outside the City limits of Greenville.
- The Greenville County Redevelopment Authority awarded Emergency Solutions Grant (ESG) funds to the Greenville County Human Relations Commission to partner with Rapid Rehousing and homelessness prevention programs for case management and GCRA provided direct payment assistance for deposits to prevent evictions. In 2015, GCRA assisted 72 households through homelessness prevention. In 2016, GCRA assisted 78 households through homelessness prevention. In 2017, GCRA assisted 54 households through homelessness

prevention. In 2018, GCRA assisted 51 households through homelessness prevention.

- **Impediment # 5: Not enough affordable housing stock for both potential homeowners and renters:**

- a. **There is a lack of affordable housing stock within the City of Greenville, in both the urban portions of the City and the rural portions of the County.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have created goals in their FY 2015-2020 Five Year Consolidated Plans to reflect the lack of affordable housing in the area.
- The City of Greenville acquired twenty-six (26) vacant properties for affordable homeowner housing development in 2015, thirty-one (31) vacant properties in 2016, eleven (11) in 2017, and seven (7) in 2018.
- The City of Greenville developed five (5) affordable homeowner housing units in 2015, five (5) affordable homeowner housing units in 2016, six (6) affordable homeowner housing units in 2017, and ten (10) affordable homeowner housing units in 2018.
- The City of Greenville rehabilitated twenty-four (24) homeowner housing units in 2015, twenty-one (21) homeowner housing units in 2016, seventeen (17) homeowner housing units in 2017, and seventeen (17) homeowner housing units in 2018.
- The Greenville County Redevelopment Authority rehabilitated seven (7) homeowner housing units, and provided home repairs to an additional seventy-one (71) units in 2015 through 2018.
- The Greenville County Redevelopment Authority administered Neighborhood Improvement Program funds to reduce land development costs by acquisition and demolition of substandard housing in 2015 through 2018.
- The Greenville County Redevelopment Authority coordinated and worked with public utility agencies to reduce infrastructure improvements costs related to affordable housing development.
- The Greenville County Redevelopment Authority identified and secured gap financing for new rental housing development in Brutontown, Marie Street, and Miller Road Project in Mauldin in 2015.

- The Greenville County Redevelopment Authority partnered with other government agencies to leverage development costs, such as land acquisition, cost sharing on infrastructure improvements, and fee waiving in 2015 through 2018.
- The Greenville County Redevelopment Authority provided gap funding in the form of HOME subsidies to other housing development organizations to reduce the cost burdens on housing development in 2015 through 2018.
- The Greenville Housing Fund was launched in 2018 and will serve as another partnership opportunity for Greenville in the funding and development of affordable housing inventory for its residents.
- The Greenville County Housing Fund was launched in 2018 to provide gap financing to non-profit and for-profit developers that are creating and preserving affordable housing in Greenville County outside the City limits of Greenville.

- **Impediment # 6: Other barriers:**

- a. **Other barriers included: concerns of gentrification given the speed of development; too many regulations on the construction of affordable and elderly housing; and increased demand on the Section 8 program with the demolition of Section 8 and public housing properties.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have used funding for homeowner rehabilitation programs to ensure that current residents can stay in their houses without being forced out. The City of Greenville rehabilitated twenty-four (24) homeowner housing units in 2015, twenty-one (21) homeowner housing units in 2016, seventeen (17) homeowner housing units in 2017, and seventeen (17) homeowner housing units in 2018. Greenville County (through GCRA) rehabilitated 7 homeowner housing units in from 2015 through 2018 and assisted in providing 71 home repairs in that same time period.
- The Greenville County Zoning Department allowed for multi-family development in commercial districts and encouraged mixed use developments whenever possible in 2016 through 2018.

- The Greenville County Redevelopment Authority has always coordinated with local agencies to streamline the project application and review processes and continues to do so.
- The City of Greenville and the Greenville County Redevelopment Authority have funded the Greenville Human Relations Commission to provide education for tenants on landlord/tenant issues so that residents are not forced out.
- The City of Greenville and the Greenville County Redevelopment Authority have funded the Greenville Human Relations Commission to provide emergency assistance and eviction prevention services. The Greenville County Human Relations Commission assisted 790 persons through these programs in 2015, 446 persons through these programs in 2016, 872 persons through these programs in 2017, and 332 persons through these programs in 2018.
- The Greenville County Redevelopment Authority administered an emergency rehabilitation program in 2015 through 2018 to assist senior citizens and disabled persons in addressing code issues so they could age in place. They assisted 166 seniors in that time period.
- The Greenville Housing Authority and the Housing Authority of the City of Greer have advocated for additional Section 8 Housing Choice Vouchers with the assistance of the City of Greenville and the Greenville County Redevelopment Authority.

2020 Analysis of Impediments to Fair Housing Choice



IV. Impediments to Fair Housing 2020

This AI was prepared jointly by Greenville County, the City of Greenville, the Greenville County Redevelopment Authority, the Greenville Housing Authority, the Housing Authority of the City of Greer, and the Greenville County Human Relations Commission. Housing barriers affecting residents of Greenville County were identified through a robust citizen participation process, which included a series of three (3) public meetings, thirteen (13) small interview sessions (with County Departments, Housing Authority Staff, housing residents, and local housing groups), and 198 completed resident surveys (115 online, 82 paper, and 1 in Spanish). Survey links were posted online, including on each participant's Facebook page, and emailed to interested parties. In addition, census data was reviewed, and an analysis of the fair housing complaints in Greenville County and the City of Greenville was undertaken.

A. Fair Housing Complaints

1. Greenville County Human Relations Commission

The Greenville County Human Relations Commission is responsible for taking and accepting complaints, recordkeeping, and conducts on-going investigations. The agency

works in conjunction with South Carolina Legal Services and the South Carolina Human Affairs Commission. GCHRC receives CDBG funding from the Greenville County Redevelopment Authority to undertake fair housing activities. Dr. Yvonne Duckett is the Executive Director of the commission. The Human Relations Commission conducts outreach for fair housing in Greenville County, while also providing housing counseling, reverse mortgage, mediation, and

Greenville County Human Relations Commission
301 University Ridge #1600
Greenville, SC 29601
864-467-7095
864-467-5965 (Fax)
<https://www.greenvillecounty.org/HumanRelations/>

police relations services. Greenville County lists the Human Relations Department on its website, where the Fair Housing complaint process is included.

- **Executive Director – Dr. Yvonne Duckett**

301 University Ridge #1600

Greenville, SC 29601

864-467-7095

864-467-5965 (Fax)

yduckett@greenvillecounty.org

The GCRA sent the following complaints to the South Carolina Human Affairs Commission for Fair Housing:

2014

- 1 Race-based complaint

2015-2016

- 4 Disability-based complaints
- 1 Familial status-based complaint
- 3 Race-based complaints
- 1 Sex-based complaint

2017-2018

- 9 Disability-based complaints
- 1 Familial status-based complaint
- 2 Race-based complaints
- 1 Sex-based complaint

The Greenville County Human Relations Commission has seen an increase in Fair Housing Complaints based on Disability and Race Based Complaints.

2. South Carolina Human Affairs Commission

The South Carolina Human Affairs Commission (SCHAC) is tasked to enforce state laws that prohibit discrimination under the South Carolina Human Affairs Law. The South Carolina Human Affairs Law of 1976 prohibits discriminatory practices in employment based on race, religion, color, ancestry, national origin, or sex. The South Carolina Fair



Housing Law, as amended, was enacted in 1989; the Act prohibits certain housing discrimination because of race, color, religious creed, ancestry, age, or national origin by employers, employment agencies, and labor organizations. The South Carolina Human Affairs Commission is tasked with monitoring state agencies to ensure their compliance with these laws and filing housing discrimination and public accommodation cases in the State of South Carolina. The South Carolina Human Affairs Commission does not publish annual reports with its docketed cases, but keeps a record of fair housing conciliations on its website.

SC Human Affairs Commission
1026 Sumter Street
Columbia, SC 29201
803-737-7800 (phone)
<https://schac.sc.gov>

3. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2014 to May 3, 2019, 58 fair housing complaints originated within Greenville County. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.



The fair housing complaints in Greenville County that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints. In Greenville County, disability (60.3%) was the most common basis for a complaint filed between January 1, 2014 and May 13, 2019, with race (29.3%) and retaliation (22.4%) as the second and third most common causes for complaint, respectively. It is important to note that eighteen (18) complaints identified a multiple basis in Greenville County. The following table compares the frequency of each basis of complaint in the County's CDBG jurisdiction and the County's jurisdiction to the City of Greenville. Thirty-seven (37) of the fifty-eight (58) complaints in Greenville County were received in the City of Greenville (63.8%). Complaints based on disability were the most common in the City of Greenville, at 56.8% of complaints, followed by race at 35.1% and retaliation at 16.2%. Note that the percentages for Greenville County included complaints in the City of Greenville.

The following table entitled "Basis for Housing Complaints" summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal

Opportunity between January 1, 2014 and May 13, 2019 in Greenville County.

Table IV-1 - Basis for Housing Complaints Between 01/01/2014 to 05/13/2019 for Greenville County, SC

Basis	Greenville County		City of Greenville	
	Count*	% of County Complaints	Count*	% of County Complaints
Race	17	29.3%	13	35.1%
Disability	35	60.3%	21	56.8%
Familial Status	4	6.9%	3	8.1%
National Origin	7	12.1%	3	8.1%
Retaliation	13	22.4%	6	16.2%
Sex	3	5.2%	2	5.4%
Color	0	0.0%	0	0.0%
Religion	0	0.0%	0	0.0%

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints*

Based on the table above, disability was the most common basis for a complaint in Greenville County. This reflects a national trend, where disability has overtaken race as the most common basis for a complaint. Disability complaints make up 60.3% of all complaints filed in Greenville County and 56.8% of all complaints filed in the City of Greenville. Race is the second-most common basis for a complaint in the City and County, at 35.1% of complaints and 29.3% of complaints respectively. Retaliation was the third-most common basis for complaints in the City and County, and National Origin was the fourth-most common in the County only.

The following table illustrates how complaints were closed. There were fifty-eight (58) complaints filed in Greenville County from January 1, 2014 through May 13, 2019. However, some complaints had a multiple basis, so the following chart shows eighty-six (86) complaints. Of these, forty-eight (48) complaints were closed because of “no cause” and three (3) were “conciliated/settled.” In other words, over four-fifths (82.8%) of all complaints either lacked evidence or were easily settled.

**Table IV-2 - How Complaints Were Closed
in Greenville County, SC**

Basis	How Closed					
	No Cause	FHAP Judicial Consent Order or Discrimination Found	Conciliated/ Settled	FHAP Judicial Dismissal or No Discrimination Found	Complaint Withdrawn / Failure to Cooperate	Open
Race	9	-	2	-	-	6
Familial Status	-	-	1	-	-	2
Disability	26	1	13	1	1	5
National Origin	5	-	-	-	1	1
Retaliation	7	1	2	-	1	2
Color	-	-	-	-	-	-
Sex	1	1	-	-	-	1
Religion	-	-	-	-	-	-
Total	48	3	18	1	3	13

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

The following table illustrates the dates complaints were filed in Greenville County and the City of Greenville. The largest number of complaints filed with HUD was in 2016, but complaint numbers have not fluctuated much since 2014.

**Table IV-3 - HUD Date Filed of Complaints
Greenville County, SC (including the City of Greenville)**

HUD Date Filed	Greenville County	
	Count	% of County Complaints
2014	9	15.5%
2015	10	17.2%
2016	12	20.7%
2017	7	12.1%

2018	11	19.0%
2019	9	15.5%

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

The following table entitled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2014 and May 13, 2019 in Greenville County.

Table IV-4 - HUD-FHEO Complaints for Greenville County, SC

Violation City	Filing Date	Bases	Issues	Closure Reason
Greenville	1/14/2014	Disability	Failure to make reasonable conditions	FHAP judicial consent order
Greer	3/4/2014	Race, National Origin, Disability	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental	No cause determination
Simpsonville	5/29/2014	Disability, Retaliation	Discriminatory actus under section 818 (coercion, etc.)	No cause determination
Greenville	6/5/2014	Disability	Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	No cause determination
Simpsonville	8/11/2014	Disability, Retaliation	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation	No cause determination
Greenville	8/18/2014	Race	Discrimination in terms/conditions/privileges relating to rental	Conciliation/Settlement Successful
Greenville	10/7/2014	Disability	Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Conciliation/Settlement Successful
Greenville	12/17/2014	Race, Disability, Retaliation	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation	No cause determination
Greenville	12/18/2014	Race	Discrimination in terms/conditions/privileges relating to rental	No cause determination

Greenville	2/3/2015	Race	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental	No cause determination
Travelers Rest	2/24/2015	Disability	Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Complaint withdrawn by complainant after resolution
Simpsonville	3/30/2015	National Origin	Discrimination in terms/conditions/privileges relating to rental	No cause determination
Greer	4/13/2015	Disability	Discriminatory terms, conditions, privileges or services relating to rental; Failure to make reasonable accommodation	Dismissed for lack of jurisdiction
Greenville	4/13/2015	Disability	Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities	Conciliation/Settlement Successful
Greenville	6/16/2015	Race	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental	No cause determination
Greenville	6/26/2015	Race	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental	No cause determination
Greenville	8/21/2015	Retaliation	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation	Complainant failed to cooperate
Greenville	8/28/2015	Familial Status	Discrimination in terms/conditions/privileges relating to rental	No cause determination
Greenville	11/9/2015	Disability	Discrimination in terms/conditions/privileges relating to rental	No cause determination
Simpsonville	1/25/2016	Disability, Retaliation	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation	No cause determination
Greer	2/5/2016	Disability, Retaliation	Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.) Failure to make reasonable Accommodations.	No cause determination
Greenville	2/23/2016	Disability, Retaliation	Discrimination in terms/conditions/privileges relating to rental	Conciliation/Settlement Successful
Greenville	3/15/2016	Race, Disability	Discriminatory financing (includes real estate transactions); Discriminatory terms, conditions, privileges or services and facilities	No cause determination

Greenville	3/28/2016	National Origin, Disability	Discriminatory refusal to negotiate for rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	No cause determination
Greenville	4/15/2016	National Origin	Discriminatory terms, conditions, privileges or services and facilities	No cause determination
Greenville	6/7/2016	Disability	Failure to permit reasonable modification	Conciliation/Settlement Successful
Mauldin	7/14/2016	Disability	Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.)	Conciliation/Settlement Successful
Greenville	8/8/2016	Race	Discrimination in terms/conditions/privileges relating to rental	Conciliation/Settlement Successful
Greer	9/28/2016	Disability	Discriminatory terms, conditions, privileges or services and facilities	Conciliation/Settlement Successful
Fountain Inn	11/8/2016	Disability	Failure to make reasonable accommodation	Conciliation/Settlement Successful
Greenville	11/29/2016	Disability, Retaliation	Failure to make reasonable accommodation	Conciliation/Settlement Successful
Greenville	2/28/2017	Race	Discriminatory refusal to rent; Otherwise deny or make housing unavailable	No cause determination
Greenville	6/16/2017	Disability	Discriminatory refusal to negotiate for rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Conciliation/Settlement Successful
Greer	7/7/2017	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation	No cause determination
Taylors	8/28/2017	National Origin	Discrimination in terms/conditions/privileges relating to rental	Complainant failed to cooperate
Greenville	9/19/2017	Disability	Failure to make reasonable accommodation	No cause determination
Simpsonville	12/19/2017	Race, National Origin	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable	No cause determination
Taylors	12/20/2017	Sex, Retaliation	Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.)	FHAP judicial consent order
Simpsonville	1/29/2018	Familial Status	Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.)	Conciliation/Settlement Successful
Simpsonville	3/26/2018	Race	Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.)	Open

Greenville	3/29/2018	Sex, Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable	No cause determination
Greenville	3/30/2018	Disability	Discriminatory refusal to negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	No cause determination
Greenville	4/26/2018	Race, Familial Status	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable	Open
Simpsonville	6/4/2018	Race	Discriminatory terms, conditions, privileges or services and facilities	Open
Greenville	6/7/2018	Race, Retaliation	Discrimination in terms/conditions/privileges relating to sale; Discriminatory acts under Section 818 (Coercion, Etc.)	Open
Greenville	7/20/2018	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodations	No cause determination
Piedmont	7/20/2018	Disability, Retaliation	Discriminatory refusal to negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	No cause determination
Greenville	10/30/2018	Disability	Discriminatory refusal to rent; Discrimination in services and facilities relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Conciliation/settlement successful
Greenville	12/13/2018	Race	Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, etc.)	Open
Greer	1/28/2019	Disability, Retaliation	False denial or representation of availability; Discrimination in terms/conditions/ privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (Coercion, etc.)	No cause determination
Greenville	2/1/2019	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Open
Greenville	2/22/2019	Disability	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable	Open
Greenville	2/22/2019	National Origin	Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable	Open

Greenville	3/5/2019	Disability	Discriminatory terms, condition, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Open
Greenville	3/11/2019	Familial Status	Discrimination in terms/conditions/privileges or services and facilities; Discriminatory acts under Section 818 (Coercion, Etc.)	Open
Mauldin	4/10/2019	Disability	Discriminatory terms, condition, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Open
Greenville	4/15/2019	Race, Disability, Retaliation	Discriminatory refusal to negotiate for rental; Discriminatory terms, condition, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Open
Greenville	5/2/2019	Sex	Discriminatory terms, conditions, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, etc.)	Open

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

National Trends

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The following table highlights the frequency of such housing complaints for the years of 2014, 2015, 2016, and 2017 organized by basis of complaint.

Table IV-5 – HUD and FHAP Housing Complaints Nationwide

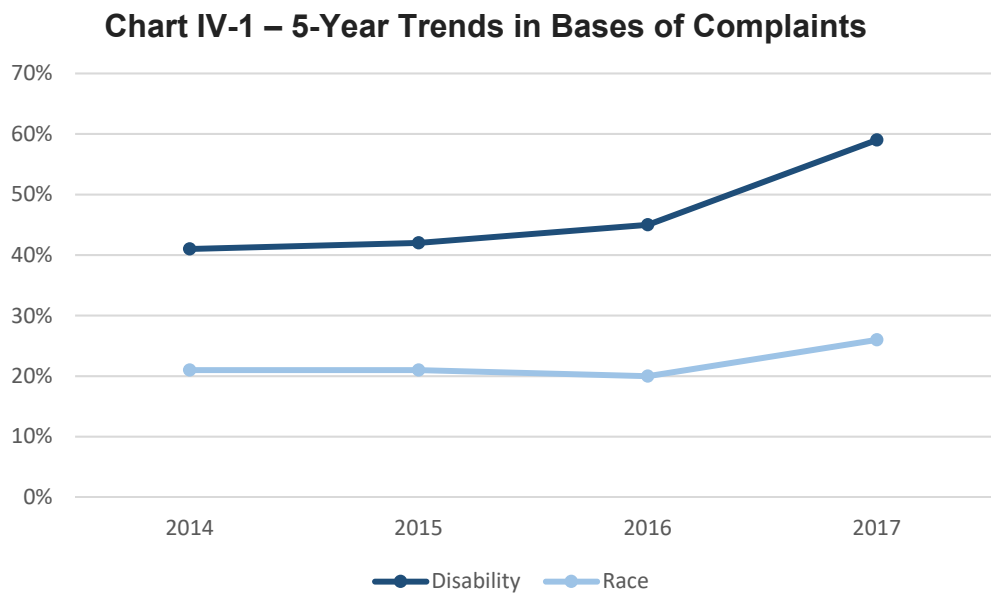
Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,621	41%	4,605	42%	4,908	45%	4,865	59%
Race	2,383	21%	2,291	21%	2,154	20%	2,132	26%
Familial Status	1,051	9%	1,031	9%	882	8%	871	11%
National Origin	1,067	9%	898	8%	917	8%	834	10%
Sex	879	8%	915	8%	800	7%	826	10%
Religion	223	2%	225	2%	204	2%	800	10%
Color	146	1%	151	1%	143	1%	232	3%
Retaliation	867	8%	832	8%	785	7%	192	2%
Number of Complaints filed	11,237		10,948		10,793		8,186	

Source: HUD FY 2013-2017 Annual Reports on Fair Housing

Note: Complaints often allege more than one (1) basis of discrimination, and each base is counted as a complaint.

The majority of the HUD complaints filed nationwide in 2017 were on the basis of disability, making up 59% of all complaints received. Race was next, making up 26% of all complaints, followed by familial status at 11%. As illustrated in the next chart, disability has become the most

common basis of complaint, partially at the expense of racial complaints.



Source: HUD Enforcement Management Systems (HEMS), FY 2017 FHEO Annual Report

The HUD housing complaints filed in Greenville County were primarily based on disability and race, which are consistently the most common causes for complaints across the nation as illustrated in the chart above. Note: the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

4. South Carolina Legal Services

South Carolina Legal Services (SCLS) is a nonprofit organization providing civil legal aid to low-income residents of South Carolina. The organization provides legal assistance so that people can understand their rights. Free legal representation in non-criminal matters such as eviction from housing, discrimination, family law, and consumer protection issues are also provided. SCLS has an office in the City of Greenville that serves Greenville, Pickens, Oconee, and Anderson Counties. The Office has nine (9) attorneys on staff, four (4) of whom handle eviction cases. The Greenville Office of SCLS currently has 37 open landlord-tenant cases.

- South Carolina Legal Services
701 South Main Street
Greenville, SC 296091
864-679-3254
864-679-3260 (Fax)
www.lawhelp.org/sc

The two most frequent case types processed by South Carolina Legal Services are housing and family cases. SCLS processes between five and ten (5-10) reasonable accommodations cases per year. They also process other landlord-tenant cases, and have found that tenants are afraid to ask for repairs to property out of fear of retaliation. The greatest number of their landlord-tenant cases are cases involving a private landlord, as opposed to subsidized or public housing. Tenants cannot withhold rent in South Carolina to leverage against private landlords. There currently is no political will to change the Landlord-Tenant Laws in South Carolina to make the relationship more favorable to tenants.

South Carolina has the highest eviction rates in the United States. Greenville County experienced 21,650 eviction filings between January 1, 2018 and June 1, 2019, which was the second highest number of eviction cases of any County in the State of South Carolina. Greenville County has also reported the highest increase in eviction cases statewide. Eviction cases in South Carolina are not broken down by the basis of the complaint. Of these cases, 1,795 resulted in a find for the plaintiff, and only 15 resulted in a find for the defendant. However, 967 cases were dismissed, which can be taken to be favorable for the defendant. With this caveat, it is still apparent that eviction cases are more likely to end in favor of the plaintiff. 13,694 cases were settled between January 1, 2018 and June 1, 2018.

Tenants that go through eviction proceedings struggle to find housing. Even if an eviction case is dismissed, the eviction on the record of the tenant will affect their ability to find housing. Evictions cannot be taken off of a person's legal record, regardless of the result of the eviction case. Additionally, the local housing authorities can deny housing based on a record of eviction proceedings. This leads to an increase in homelessness among those at-risk of eviction.

5. Housing and Human Services Agencies

The Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer have interviewed agencies offering housing and human services within the County to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, phone interviews, or through surveys:

- Greenville County Redevelopment Authority
- Greenville County Human Relations Commission
- Housing Authority of the City of Greer
- Habitat for Humanity
- Cole Properties
- Community Conservation Corps - Furman University
- St. Anthony's Housing Initiative Ministry
- Home Builders Association
- Neighborhood Housing Corp.
- Rebuild Upstate
- Homes of Hope
- Allen Temple CEDC
- Davis & Floyd
- Community Development Advisory Committee
- Carolina Foothills Federal Credit Union
- Greater Greenville Association of Realtors
- Greenville County School District
- St. Francis Hospital
- City of Greer
- City of Travelers Rest
- City of Fountain Inn
- City of Simpsonville
- Ten at the Top
- Greenville City Planning
- Greenville County Planning & Zoning
- SC Department of Transportation
- Greenlink
- Joy Real Estate
- Greenville County Police Department
- Dunean Mills Community Association

- Nicholtown Community Association
- West Greenville Neighborhood Association
- Upstate Pride
- United Way of Greenville
- Upstate Forever
- Urban League
- Upstate Continuum of Care
- Unity Health on Main
- Upstate Homeless Coalition
- SC Legal Services

Each of these agencies provided feedback on their experience with housing-related issues in Greenville County. Complete summaries of meeting comments can be found in Appendix A. Below is a list of key points from each of the meetings.

Housing Issues

- There appears to be a lack of affordable housing in the City of Greenville and the surrounding communities of Greenville County.
- There appears to be a lack of accessible housing in the City of Greenville and the surrounding areas of Greenville County.
- The sales price of housing is going up because of demand and lack of supply.
- Absentee landlords will neglect repairing and rehabilitating housing which violates housing codes.
- The high growth in the area has led to the purchase of housing for “flipping.” Prices in the neighborhoods that experience “flipping” have been rising faster than other neighborhoods.
- Predatory practices take place in the County. Flippers will solicit homeowners to purchase their house for a value significantly under what its appraised value would be, and homeowners that sell housing to flippers will be unable to afford higher quality housing in their own neighborhoods.
- With the shortage of affordable rental housing, it is suspected that some voucher holders are paying landlords extra money to rent their units.
- Price increases due to new development have caused people to be priced out of their old housing and leave their longtime neighborhood.

- According to the Comprehensive Housing Affordability Strategy (CHAS) data compiled by HUD, 72.0% of renters under 30% AMI and 58.9% of homeowners under 30% AMI experience cost overburdens over 50%.
- Pre- and post-purchase housing counseling is needed to help expand homeownership opportunities.
- There are additional infrastructure costs for housing construction, including tap-in fees, permitting, and road/sewer construction on undeveloped land.
- There is a need for senior housing for retirees who have a middle income.
- Group homes are concentrated in areas of poverty. As a result, individuals with disabilities are concentrated in these areas.

Social Services

- There are numerous social service programs provided in the County.
- Additional services are needed to assist the non-English speaking residents who are moving into the County.
- Fair housing complaints are occurring with the disabled population whose needs should be addressed.
- There are individuals with mental illness in Greenville that need services. Services are not available and these people are often arrested. Many homeless people are living in hotels and require housing vouchers.
- Increased funding for utility payments and housing rehabilitation is needed for renters in Greenville County.
- With the reduction in Federal funds, there is a need for additional services to support the homeless population and those who are at-risk of becoming homeless.
- Additional services are needed in Public Housing communities in Greenville County.
- Additional services are needed for youth who are coming out of foster care placement.
- Additional support services are needed for persons coming out of institutions including: hospitalization, correctional, and mental health.

Public Policies

- By state law, “inclusionary” zoning is not allowed.
- There is a continuing need for education and training on tenant’s rights and landlord’s responsibilities under the Fair Housing Act.
- Local municipalities have to review plans for new multi-family housing for conformance with the ADA requirements for accessibility.
- The County is planning to rewrite its zoning code. Auxiliary housing is not currently allowed, but the County would like to permit its use.
- Greenville County has created a nonprofit housing fund to leverage its own entitlement funds and construct affordable housing.
- There is no rental registry in the City of Greenville or Greenville County.
- There is no formal appeals process for property tax assessment. There is a need to educate homeowners on the Homestead Exemption to assist in allowing homeowners to stay in their houses.
- There is a growing Hispanic and immigrant population which is creating a greater need for language and supportive services.
- There is a need to provide incentives to developers and businesses to create and provide affordable housing.

Transportation

- There is a need for higher bus frequency to better serve the residents of the County.
- There is a need for more bus routes to areas of the County that are established further away from the City of Greenville.
- Paratransit service is provided by Greenlink.
- Additional transportation links need to be developed in areas that are not served, or underserved in the County.
- Greenlink is attempting to add new routes, but requires additional funding.

B. Public Sector

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The Local governments control land use and development through their comprehensive plans, zoning ordinances, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's and County's policies to determine if there is a commitment to affirmatively further fair housing.

1. Community Development Block Grant (CDBG) Program

The City of Greenville annually receives from HUD approximately \$760,000 in CDBG funds, and Greenville County receives approximately \$2,600,000 annually. The City and County allocate their funds to public facility improvements, housing rehabilitation, slums and blight removal, administration, and public services.

In particular, the City proposed to allocate FY 2019 CDBG funds as outlined in the following table to affirmatively further fair housing. The City of Greenville anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

Table IV-6 - FY 2019 CDBG Allocation for City of Greenville, SC

Community Development Block Grant Program (CDBG)	
CDBG Administration	\$ 155,506
Housing Rehabilitation	\$ 418,006
Slums and Blight Clearance	\$ 132,018
Public Services	\$ 72,000
Total:	\$ 777,530

The City of Greenville’s Five Year Goals and Objectives were developed in FY 2015. The City of Greenville identified these goals to meet the needs of the City at the time of the development of the plan. The goals are summarized in the following table:

Table IV-7 – City of Greenville – Five Year Objectives

A Suitable Living Environment
Address neighborhood infrastructure needs Code enforcement & demolition of blighted property Continue to support and advocate for Fair Housing Develop and enhance recreational opportunities Safety and crime prevention within neighborhoods Support the After School Tutorial Initiative
Decent, Safe, and Affordable Housing
Acquire property for revitalization End chronic homelessness Energy-efficiency & sustainable building practices Planning, education activities, and advocacy Produce affordable rental and homeownership units Rehab assistance for owner occupied housing Rehab assistance for rental housing Support housing and services for special needs
Expanded Economic Opportunities
Creation and retention of businesses Employment training and job readiness programs Ensure residents have transportation options Support for neighborhood residents Support healthy communities

The Greenville County Redevelopment Authority (GCRA) develops the Five Year Consolidated Plan and Annual Action Plans that fund projects in Greenville County outside the city limits of the City of Greenville. Their allocation of FY 2019 CDBG funds is as follows:

Table IV-8 - FY 2019 CDBG Allocation for Greenville County, SC

Community Development Block Grant Program (CDBG)	
CDBG Administration	\$ 478,210
Acquisition/Disposition	\$ 42,683
Affordable Housing Development	\$ 498,508
Housing Rehabilitation	\$ 396,150
Economic Development/Façade Programs	\$ 113,150
Infrastructure	\$ 369,464
Public Facility Improvements	\$ 401,057
Public Services	\$ 357,500
Total:	\$ 2,656,722

In its FY 2015-2019 Five Year Consolidated Plan, Greenville County identified several goals to prioritize funding and address housing needs during this five-year period, as outlined in the following table:

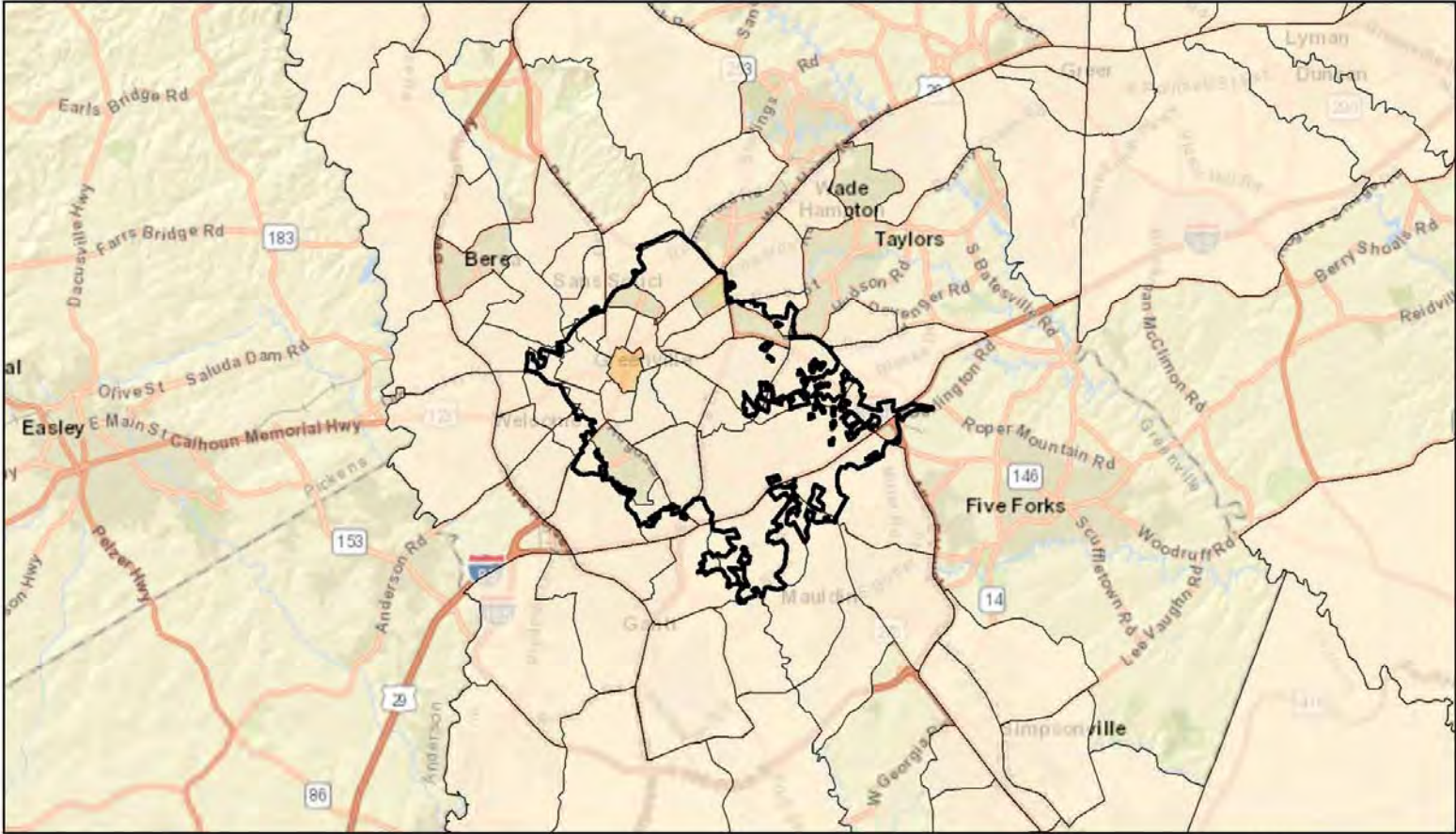
Table IV-9 – Greenville County, SC - Five Year Objectives

Housing Need
DH-1 Homeownership DH-2 Rentals DH-3 Homebuyers DH-4 Special Needs – Housing SL-10 Fair Housing ED-3 Mortgages - Homebuyers
Homeless Need
DH-5 Homelessness - At Risk DH-6 Homelessness - Rehousing DH-7 Homelessness - Transitional SL-6 Homelessness Services
Slum and Blight Elimination
SL-1 Blight Elimination SL-8 Brownfield Assessment and Cleanup
Community Development Needs
SL-3 Public Facilities SL-4 Public Services NR-2 Neighborhood GAP

Infrastructure Improvement Needs
SL-5 Infrastructure Improvements
Economic Development Need
ED-2 Business Establishment NR-1 Neighborhood Planning

Greenville County allocates funding to five (5) Cities within the County: the City of Fountain Inn, the City of Greer, the City of Mauldin, the City of Simpsonville, and the City of Travelers Rest. Each City is an important stakeholder in the administration of GCRA's HUD Entitlement funds. Funding is also allocated to unincorporated areas of the County. The following maps show CDBG expenditures in the City of Greenville and Greenville County:

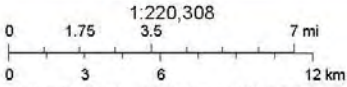
CDBG Funding - City of Greenville, SC



August 15, 2019

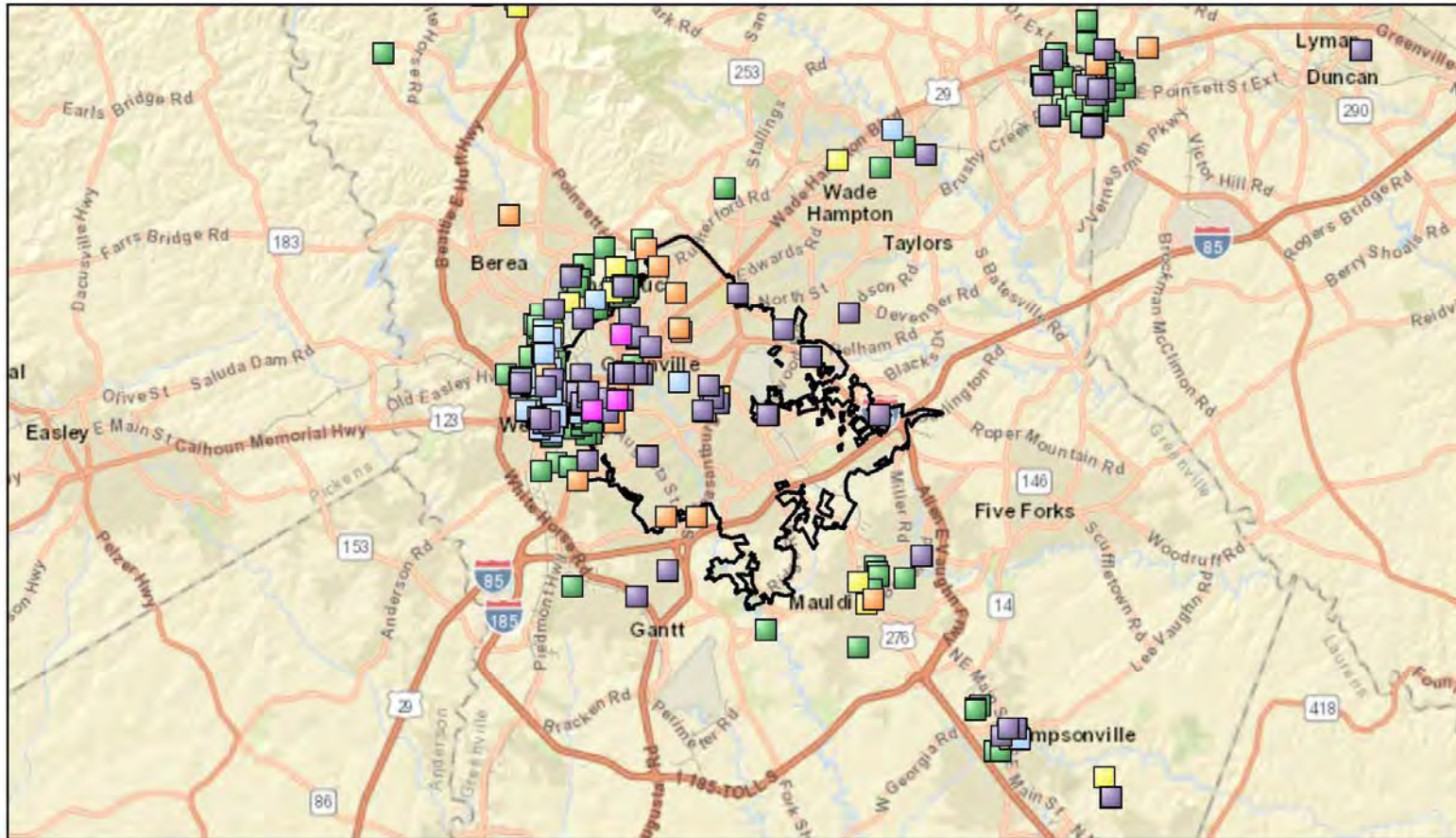
Override 1 **CDBGActivitiesFunding**
CPDMAPS0_IDIS_ACTV_CDBG_TRACT_TOTAL_AMT

	\$6,101,360.17-\$32,511,133.38
	\$0-\$6,101,360.17



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

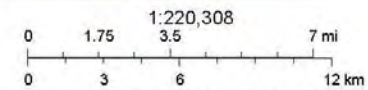
All CDBG Activities - City of Greenville, SC



August 15, 2019

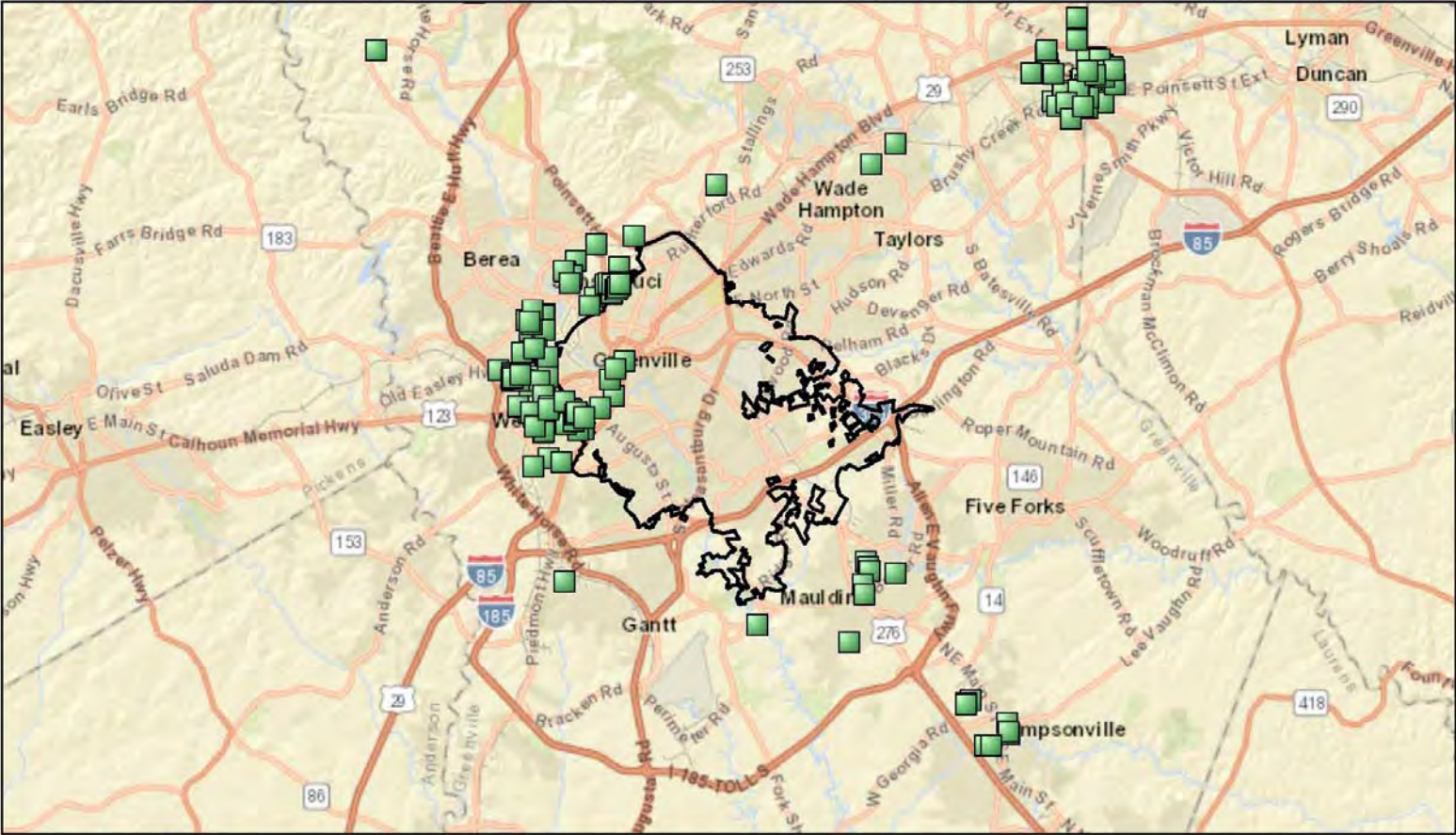
- | | |
|---|--|
| ■ CDBG Activity (Other) | ■ CDBG Activity (Housing) |
| ■ CDBG Activity (Public Services) | ■ CDBG Activity (Economic Development) |
| ■ CDBG Activity (Public Improvements) | ■ CDBG Activity (Acquisition) |

Override 1



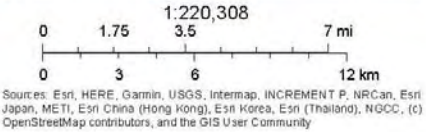
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Acquisition - City of Greenville, SC

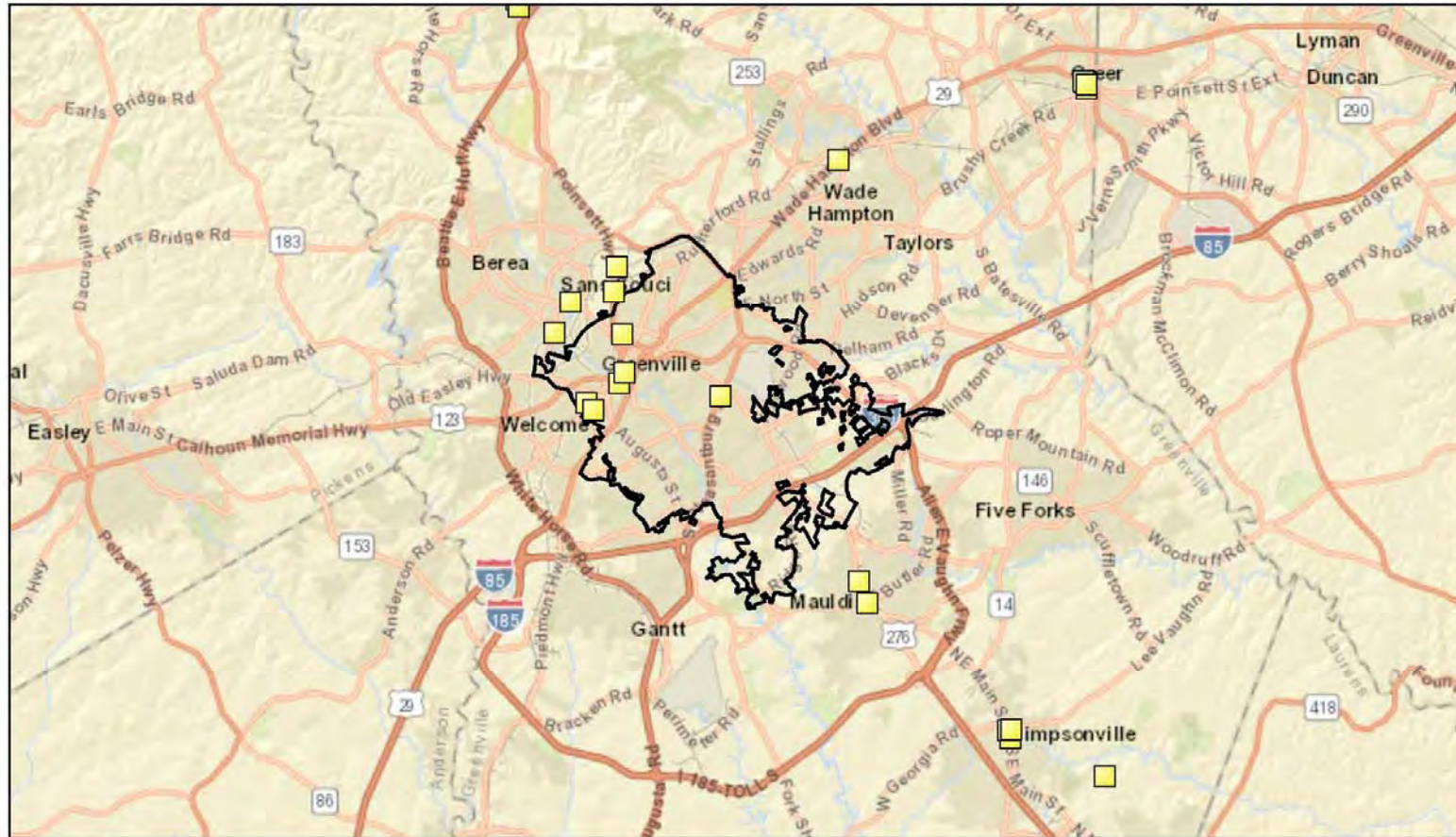


August 15, 2019

- CDBG Activity (Acquisition)
- Override 1



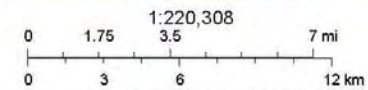
CDBG Economic Development - City of Greenville, SC



August 15, 2019

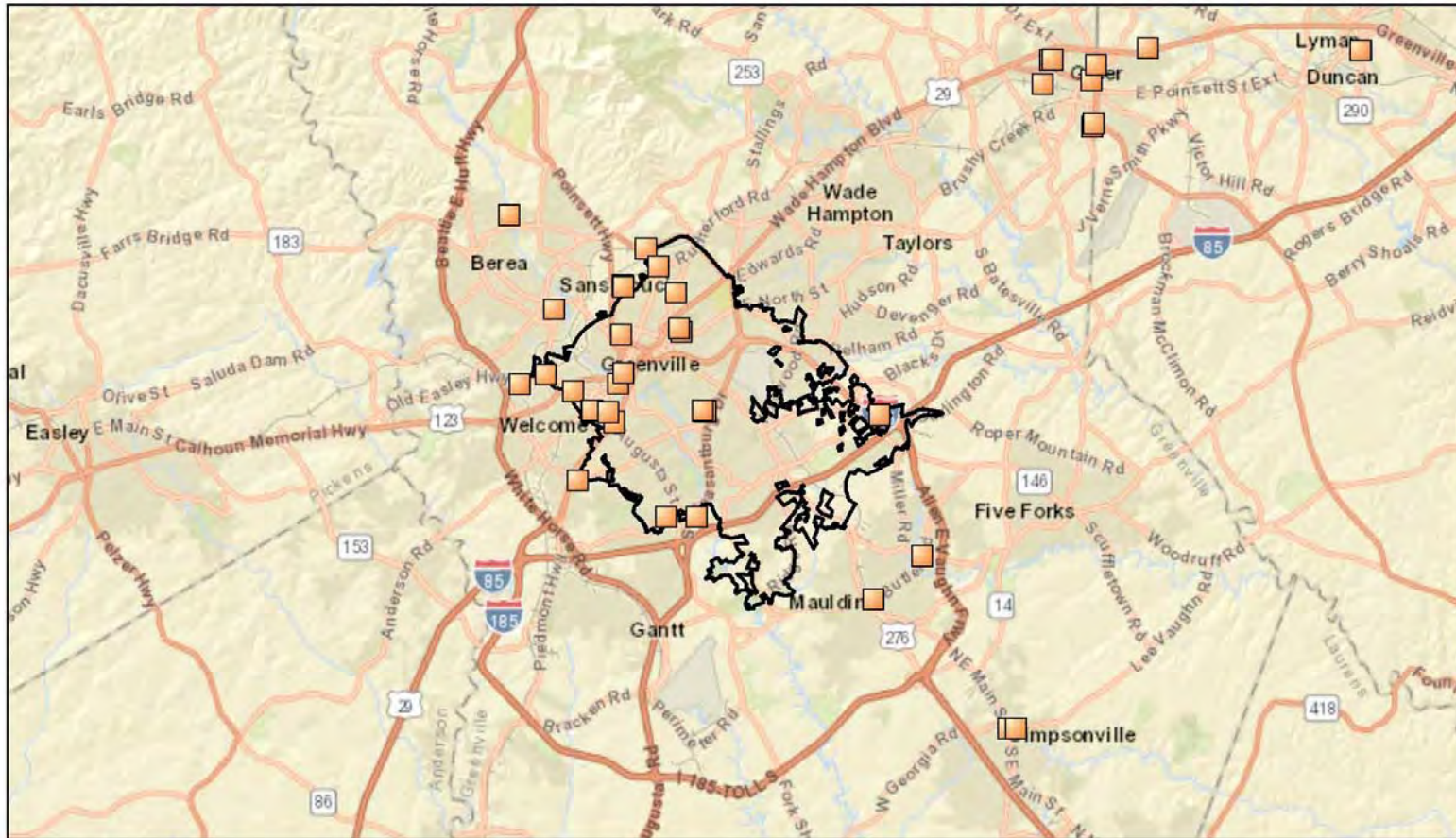
CDBG Activity (Economic Development)

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

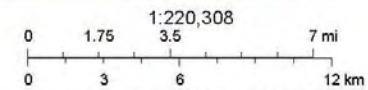
CDBG Public Improvements - City of Greenville, SC



August 15, 2019

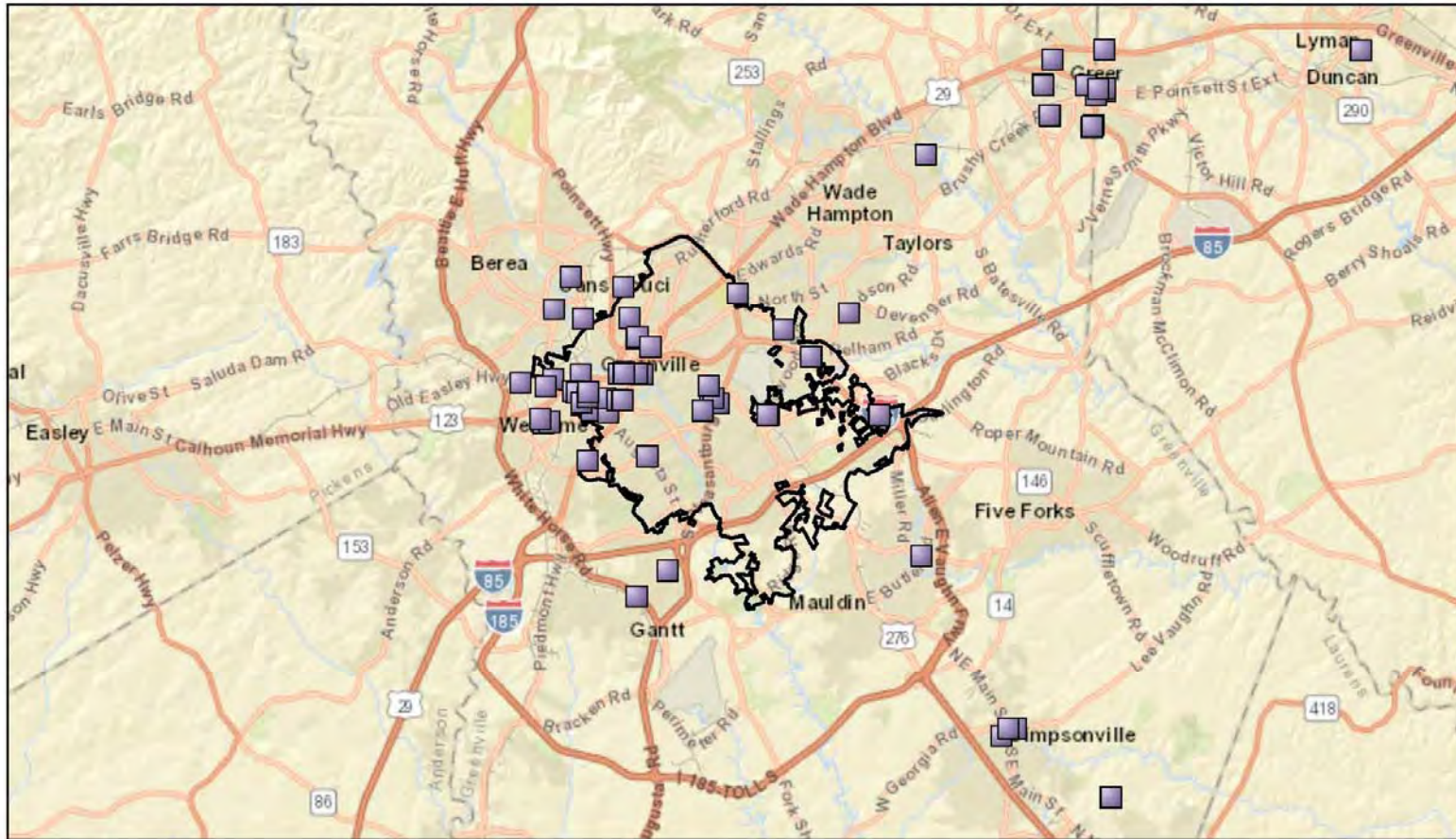
■ CDBG Activity (Public Improvements)

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

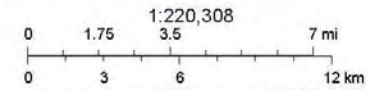
CDBG Public Services - City of Greenville, SC



August 15, 2019

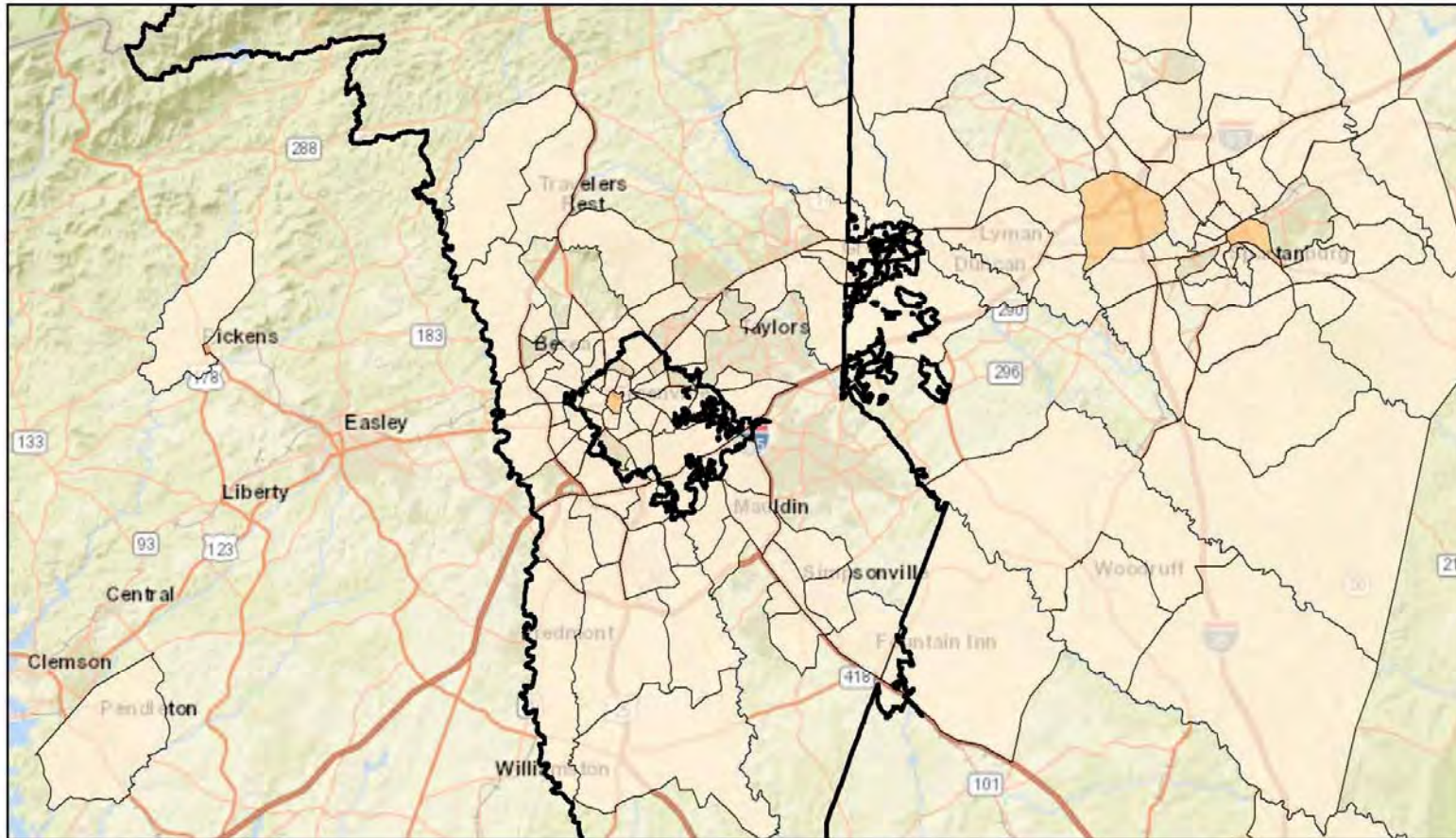
■ CDBG Activity (Public Services)

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Funding - Greenville County, SC



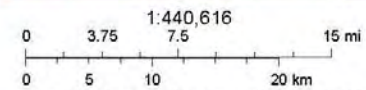
August 15, 2019

Override 1 CDBGActivitiesFunding

CPDMAPSO_IDIS_ACTV_CDBG_TRACT_TOTAL_AMT

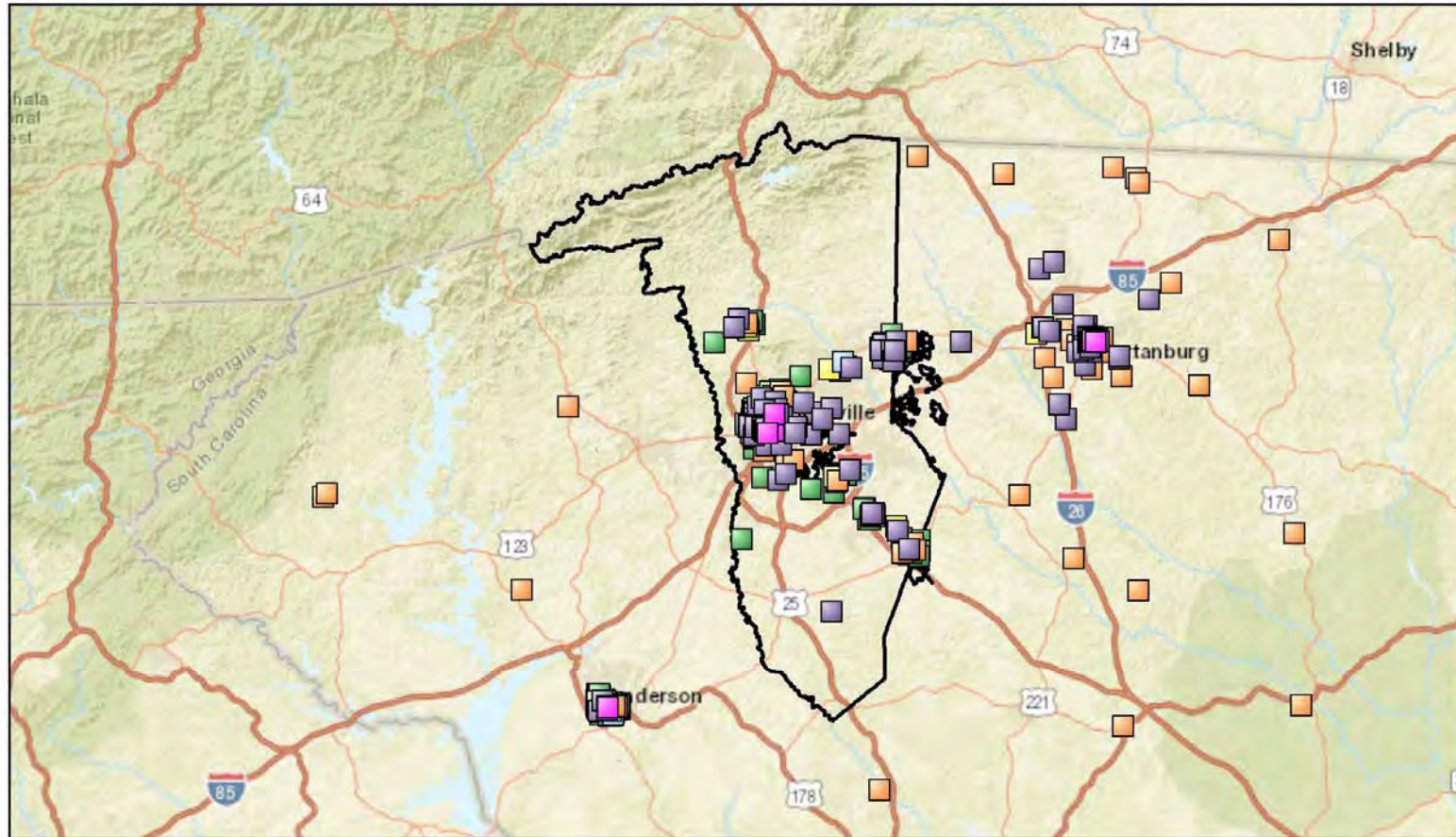
\$0-\$6,101,360.17

\$6,101,360.17-\$32,511,133.38



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

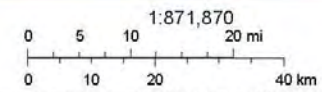
All CDBG Activities - Greenville County, SC



August 15, 2019

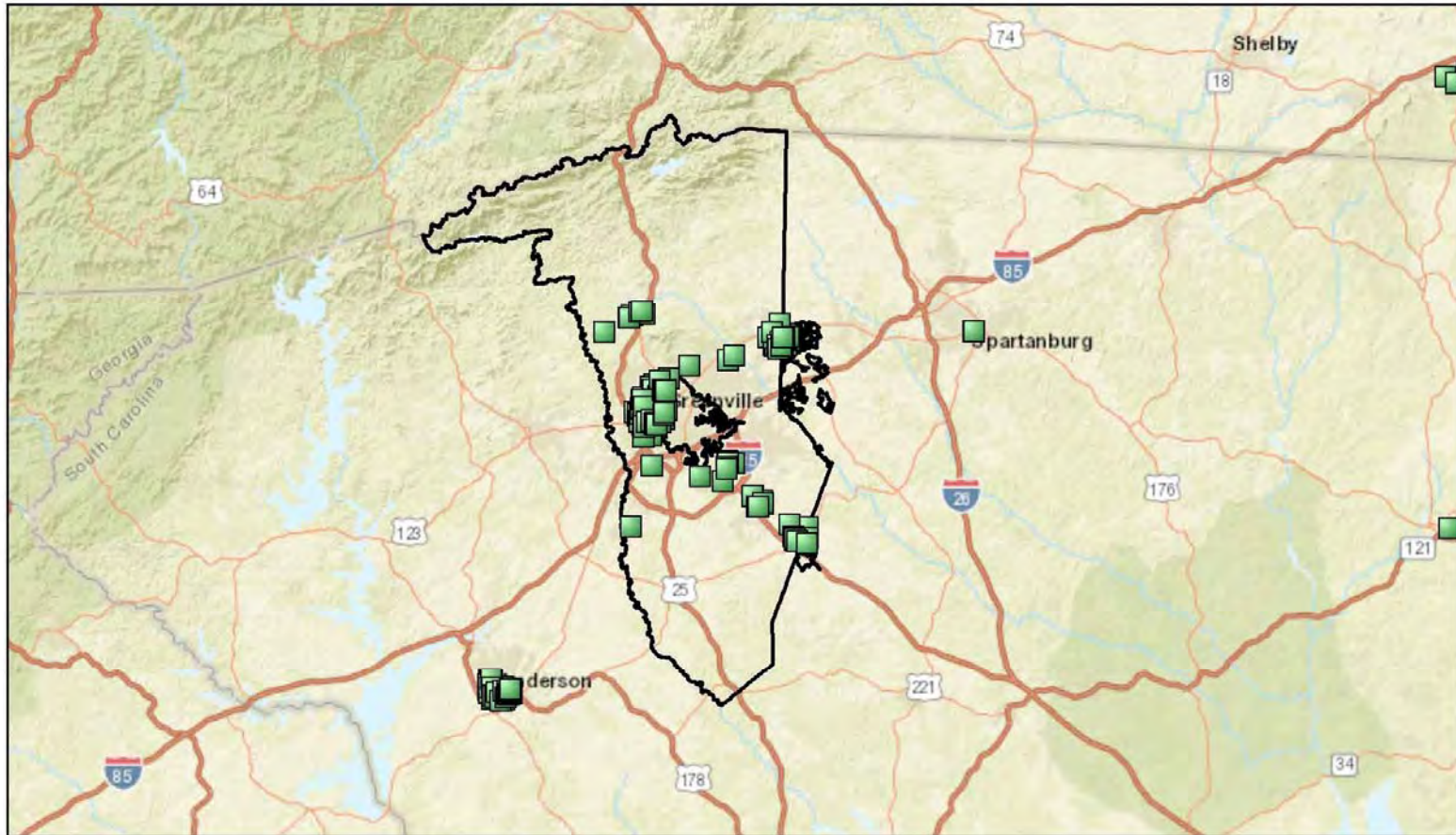
- | | |
|---|--|
| ■ CDBG Activity (Other) | ■ CDBG Activity (Housing) |
| ■ CDBG Activity (Public Services) | ■ CDBG Activity (Economic Development) |
| ■ CDBG Activity (Public Improvements) | ■ CDBG Activity (Acquisition) |

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

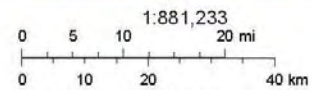
CDBG Acquisitions - Greenville County, SC



August 15, 2019

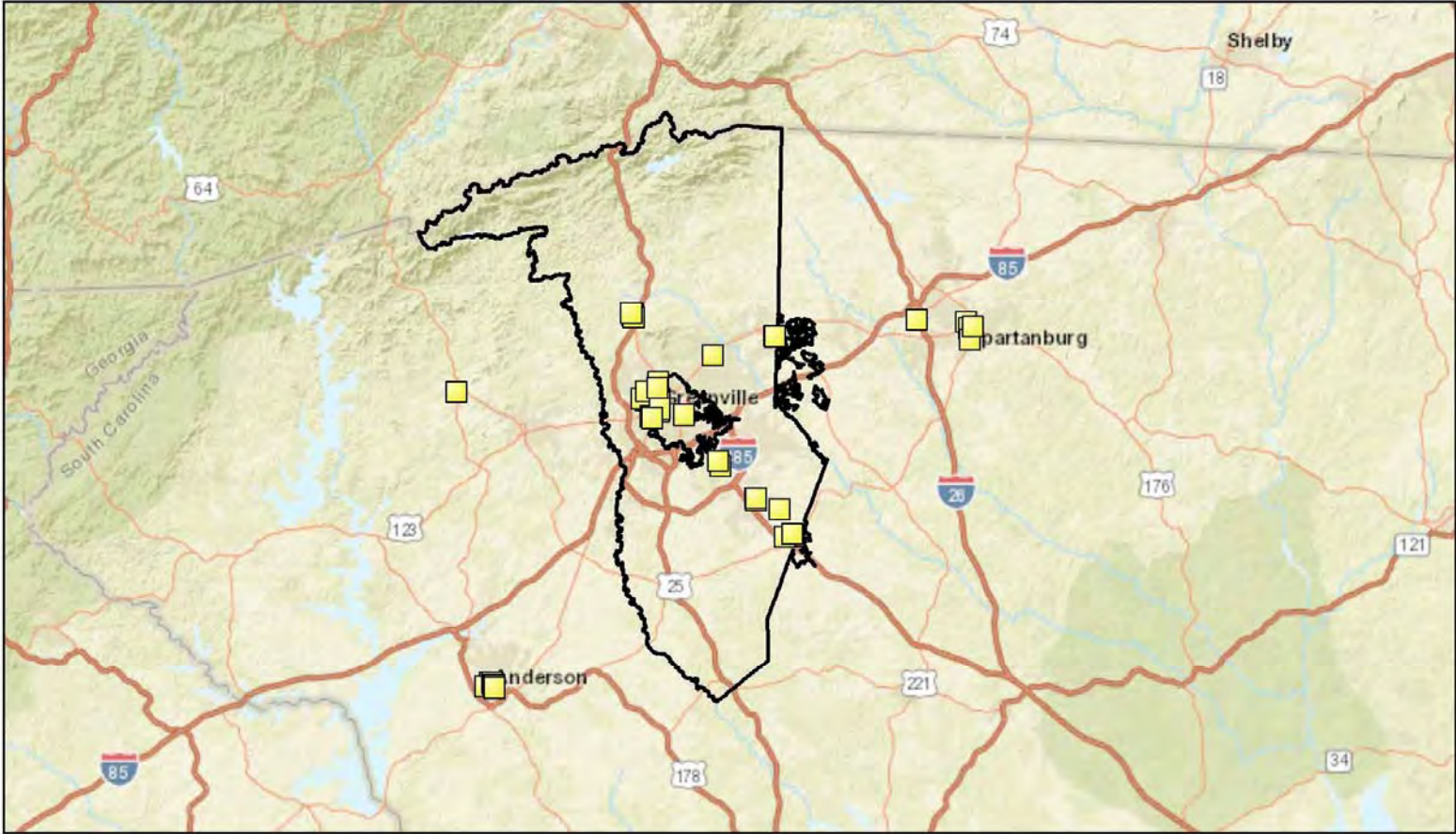
■ CDBG Activity (Acquisition)

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

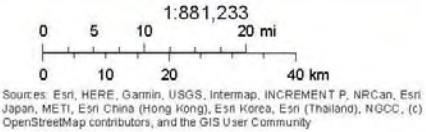
CDBG Economic Development - Greenville County, SC



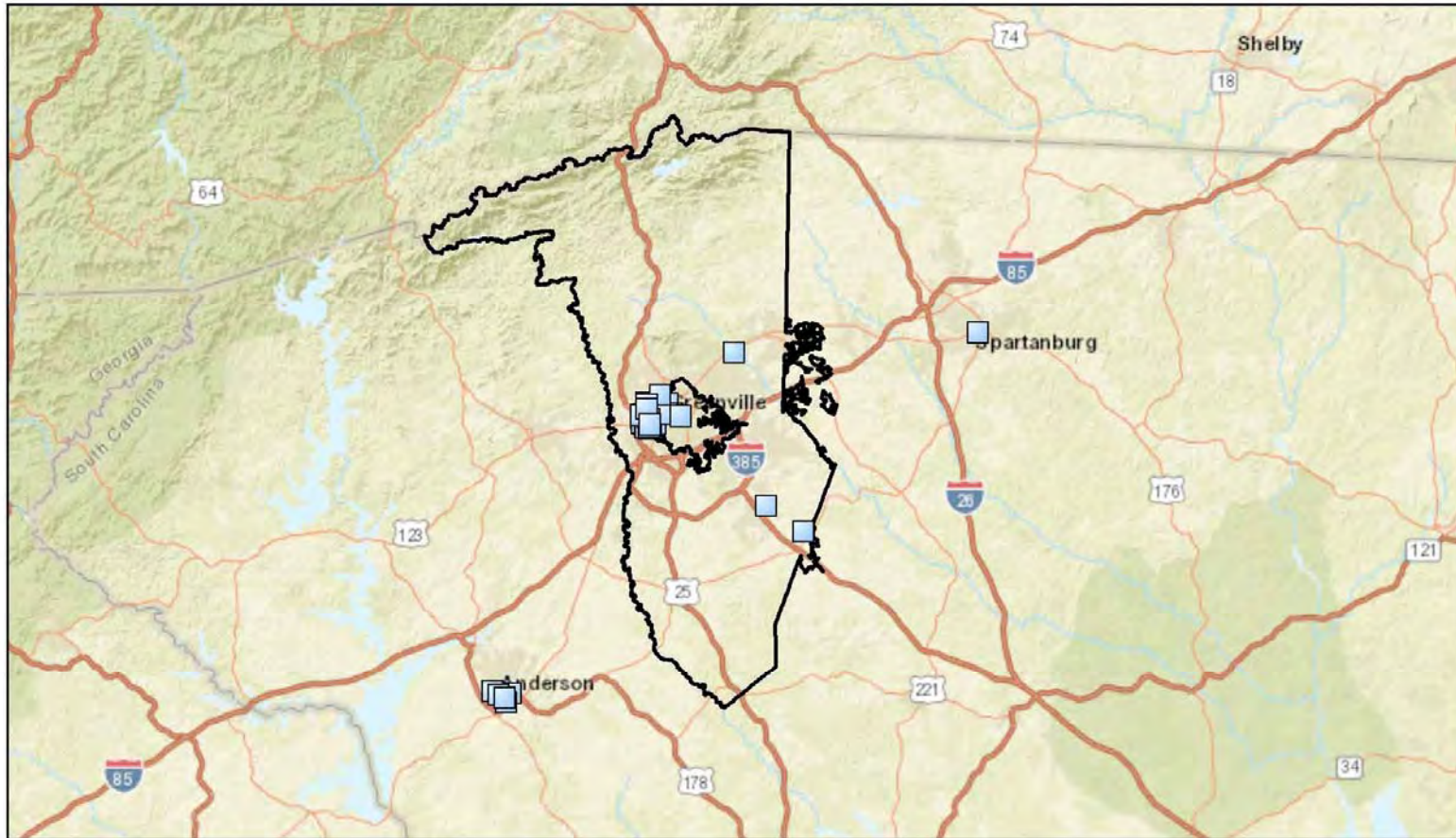
August 15, 2019

■ CDBG Activity (Economic Development)

Override 1



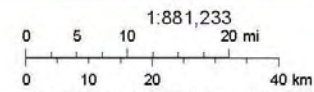
CDBG Housing - Greenville County, SC



August 15, 2019

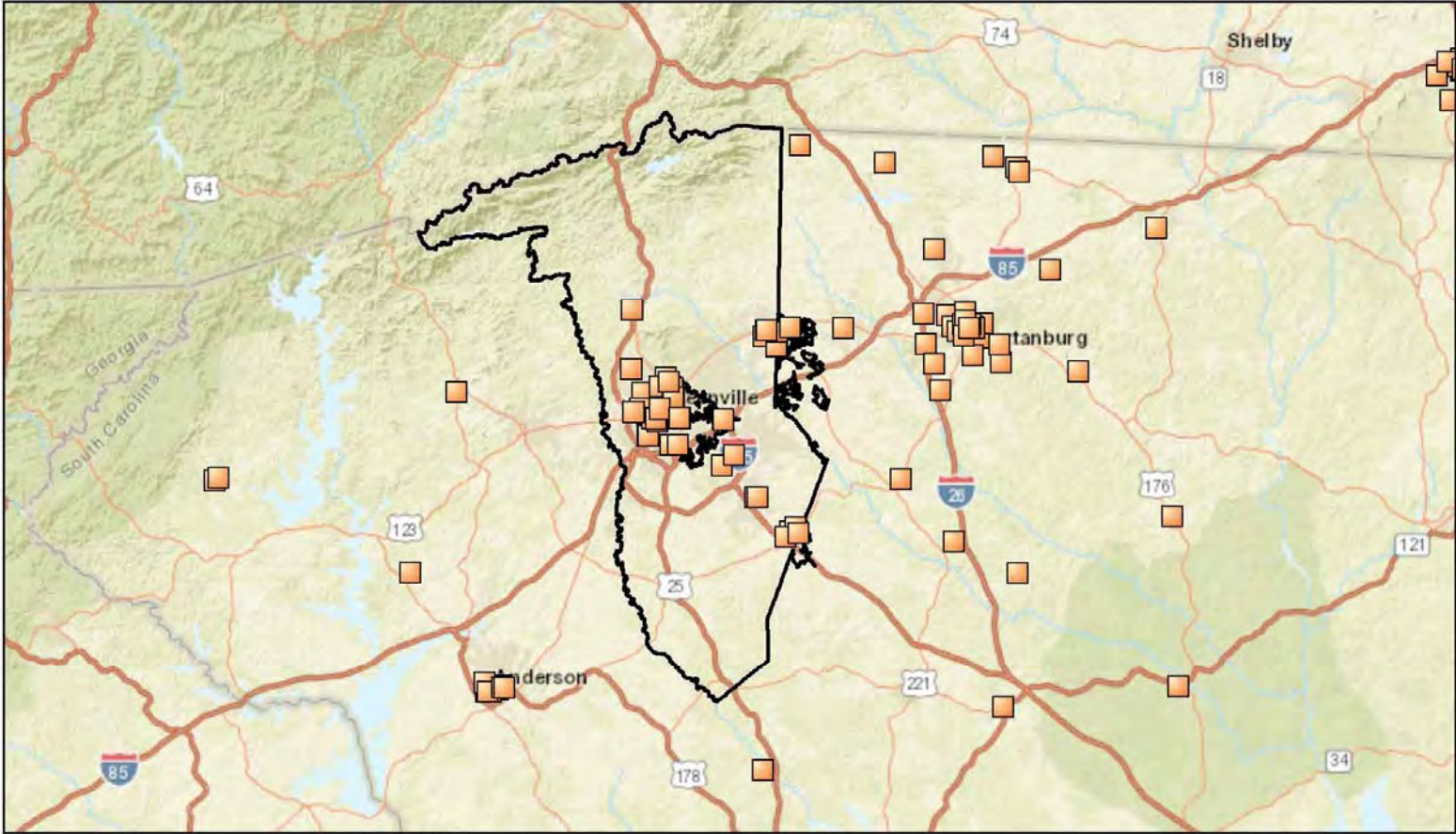
■ CDBG Activity (Housing)

Override 1



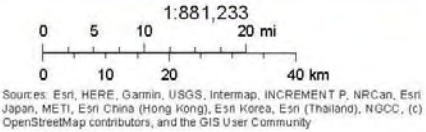
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Public Improvements - Greenville County, SC

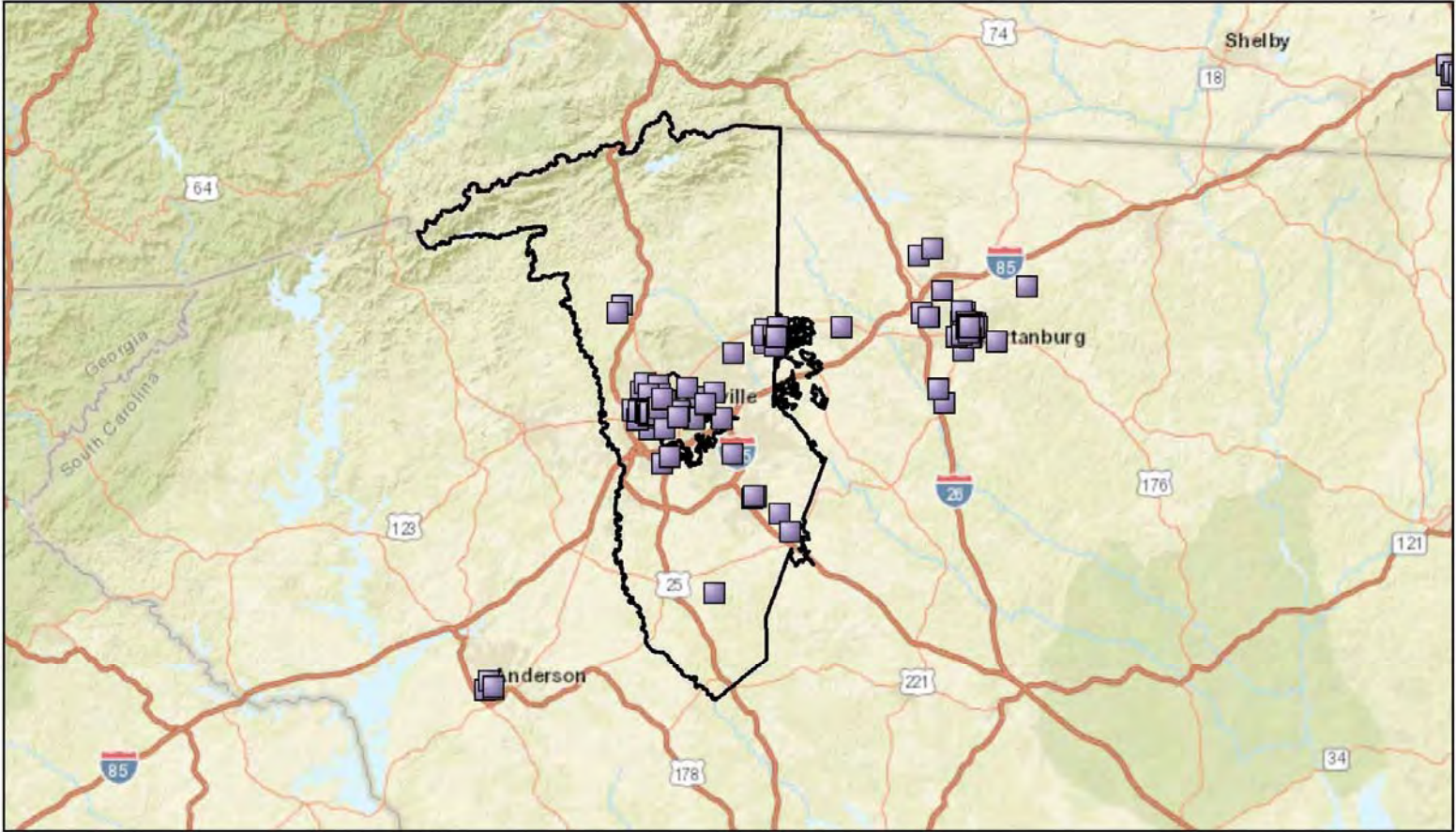


August 15, 2019

- Orange square: CDBG Activity (Public Improvements)
- Override 1



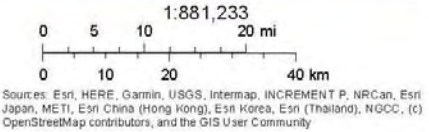
CDBG Public Services - Greenville County, SC



August 15, 2019

■ CDBG Activity (Public Services)

Override 1



2. HOME Investment Partnership (HOME) Program

The City of Greenville receives \$307,552 in HOME Investment Partnership (HOME) Program funding annually. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The uses of the FY 2019 HOME allocation is outlined below:

Table IV-10 - FY 2019 HOME Allocation for City of Greenville, SC

HOME Investment Partnership Program (HOME)	
HOME Administration	\$ 30,755
Housing Rehabilitation	\$ 90,891
Affordable Rental Development	\$ 185,906
Total:	\$ 307,552

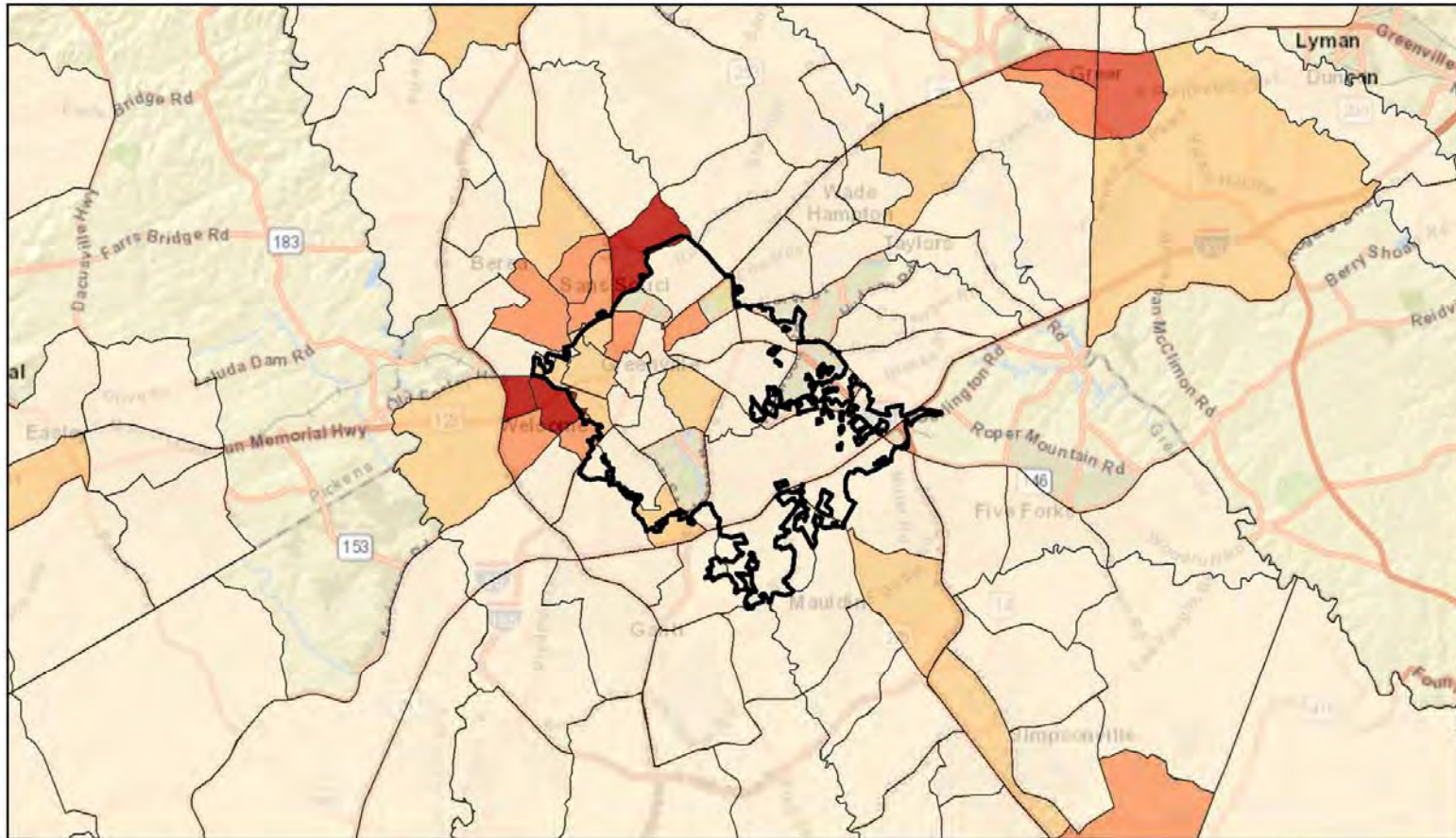
Greenville County receives \$1,114,857 in HOME Investment Partnership (HOME) Program funding annually. These funds are used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance in areas outside of the City of Greenville. The uses of the FY 2019 HOME allocation are outlined below:

Table IV-11 - FY 2019 HOME Allocation for Greenville County, SC

HOME Investment Partnership Program (HOME)	
HOME Administration	\$ 111,486
Affordable Homeowner Housing Development	\$ 549,906
First-time Homebuyer Downpayment Assistance	\$ 115,000
Affordable Rental Development	\$ 320,865
Housing Rehabilitation	\$ 17,601
Total:	\$ 1,114,857

The following maps illustrate the locations of HOME expenditures in the City of Greenville and Greenville County:

HOME Funding - City of Greenville, SC



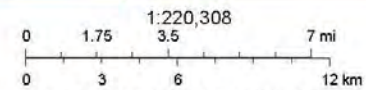
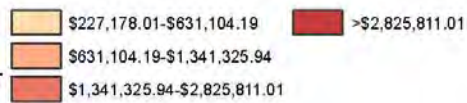
August 15, 2019

Override 1

HOMEActivitiesFunding

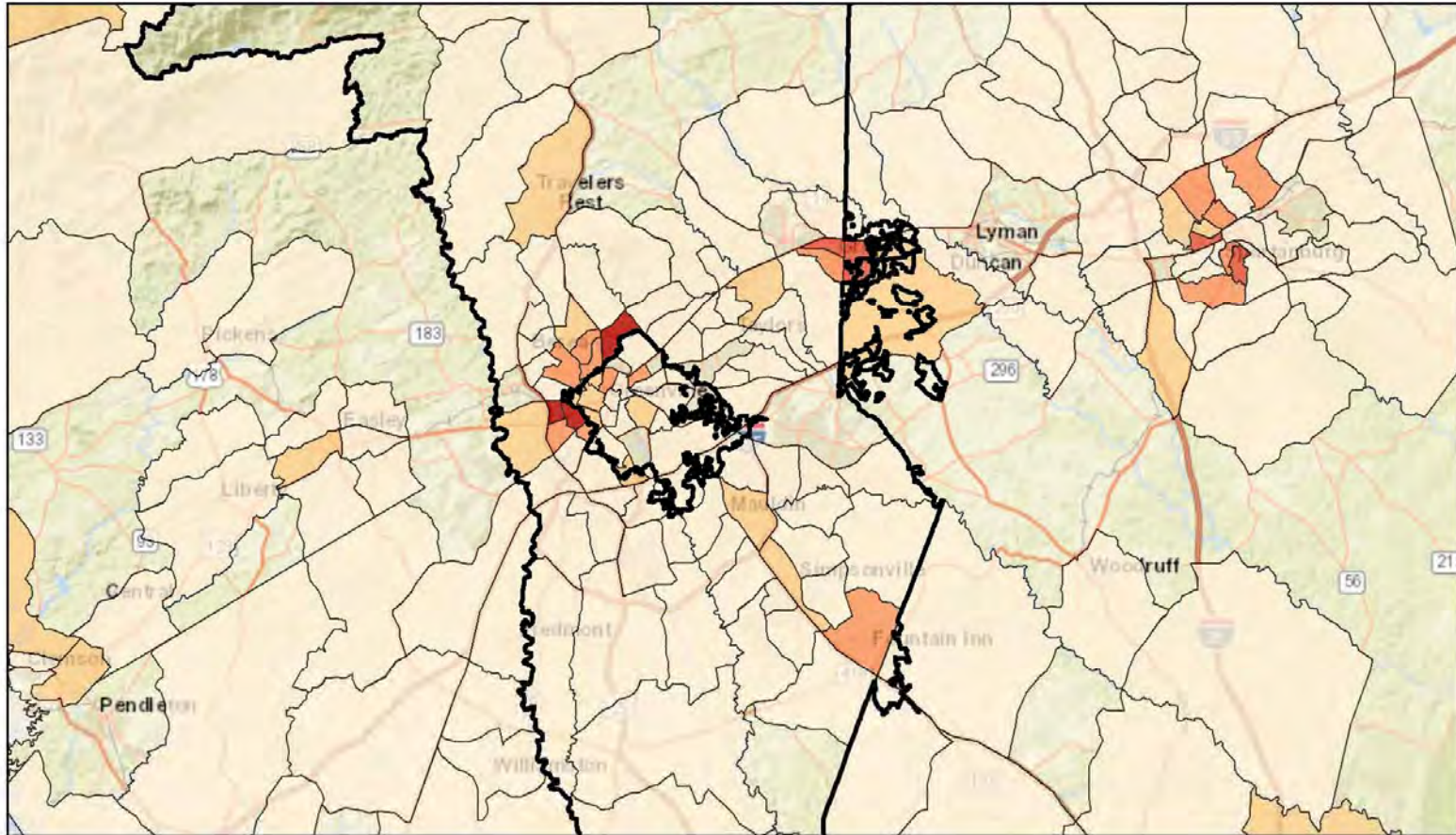
CPDMAPSO_IDIS_ACTV_HOME_TRACT_TOTAL_AMT

\$0-\$227,178.01



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

HOME Funding - Greenville County, SC



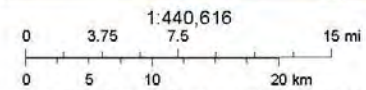
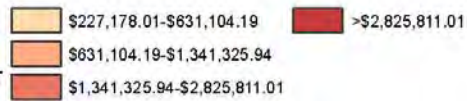
August 15, 2019

Override 1

HOMEActivitiesFunding

CPDMAPSO_IDIS_ACTV_HOME_TRACT_TOTAL_AMT

\$0-\$227,178.01



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

3. Emergency Solutions Grant (ESG) Program

Greenville County receives \$230,839 in Emergency Solutions Grant (ESG) funding annually. ESG funds are used in conjunction with Continuum of Care (CoC) funding to provide services to homeless individuals and families in the Greenville region. The uses of the FY 2019 ESG allocation are outlined below:

Table IV-12 - FY 2019 ESG Allocation for Greenville County, SC

Emergency Solutions Grant (ESG) Program	
Homelessness Prevention	\$ 18,511
Rapid Rehousing	\$ 48,512
Emergency Shelter	\$ 112,172
Street Outreach	\$ 26,331
HMIS	\$ 8,000
Total:	\$ 230,839

4. Housing Opportunities for Persons with AIDS (HOPWA) Program

The City of Greenville receives an annual allocation of \$537,725 in HOPWA funding. This funding is given to the City of Greenville’s primary administrator, AID Upstate, to act as a subrecipient for the grant in Anderson, Greenville, and Pickens Counties. The funding is also given to Upper Savannah Care Services to administer the grant for Laurens County. The FY 2019 HOPWA funds were allocated to the following projects:

Table IV-13 - FY 2019 HOPWA Allocation for City of Greenville, SC

HOME Investment Partnership Program (HOME)	
HOPWA Administration	\$ 17,179
Short Term Rent, Mortgage and Utility Assistance	\$ 112,240
Supportive Services	\$ 162,326
Permanent Housing Placement	\$ 26,000
Tenant Based Rental Assistance	\$ 78,989
Total:	\$ 537,725

5. Continuum of Care (CoC)

The SC Upstate CoC serves a total of thirteen (13) counties through the partnership of more than eighty (80) agencies. The 13 counties are organized into four (4) geographically dispersed chapters, which are advised by an Advisory Council consisting of leaders from four (4) area service providers. The Greenville Chapter includes Greenville and Laurens Counties. Members of the Chapter leadership are representatives of:

- Governmental, public and/or private entities (including faith-based providing housing or support services in the region)
- Business community
- Educational institutions
- Health care organizations
- Homeless individuals
- Law enforcement
- Banks
- Other organizations that possess needed skills interest or resources which will support the mission.

The Greenville Chapter combines evidence-based solutions and recommendations from national partners with local community knowledge to end homelessness in the community while also fostering collaboration between service providers and mainstream and community resources.

The mission of the SC Upstate CoC is to coordinate efforts in Upstate SC to end homelessness. The CoC works toward ending homelessness by providing a framework for a comprehensive and well-coordinated regional and local planning process. This included identifying needs, conducting a system-wide evaluation of existing resources and program activities, and building a system of housing and services that addresses those needs. This mission was pursued through the development of long-range plans to prevent and end homelessness in the geographic area, as well as the coordination necessary for successful implementation. The key initiatives to address gaps in the CoC included the following:

- More prevention, diversion, and street outreach
- Develop move-on strategies
- Increase housing inventory
- Build Coordinated Entry System capacity

- Increase Coordinated Entry System access points

6. The Greenville Housing Authority –

The Greenville Housing Authority (TGHA) was established in 1938 and is governed under the U.S. Housing Act of 1937 as amended, and the Housing Authorities Law of the State of South Carolina.

The Greenville Housing Authority
122 Edinburgh Court
Greenville, SC 29607
(864) 467-4250 (Voice)
(864) 467-4203 (TDD)
Toll Free: 844-411-8442
<http://www.tgha.net>

The Greenville Housing Authority is recognized as a public body corporate and a “Public Housing Authority” of the U.S. Department of Housing and Urban Development and the State of South Carolina. The Housing Authority is governed by a seven (7) member Board of Commissioners and everyday operations are handled by an Executive Director and Deputy Directors of Operations, Leased Housing, and Modernization & Development.

TGHA maintains 999 units of property-based housing and has a 100% occupancy rate. Of these units, the Greenville Housing Authority manages 567 units. The housing portfolio is made up of a combination of Mixed-Income, LIHTC, Project-Based Vouchers, and RAD conversions, with 80 public housing units remaining that are to be converted to RAD. There are 26 people remaining on the public housing waiting list. 18 of these people are extremely low income, 24 are Black or African American, 2 are White, 17 of them are elderly, and 13 of them are families with disabilities. All are requesting one-bedroom apartments.

Property-based units are available for anyone that meets income and program eligibility requirements regardless of age, unless otherwise noted. The Greenville Housing Authority utilizes an online application process. TGHA will open its waiting lists for both its property-based and Section 8 Programs on advertised days, following a series of advertisements and notices sent to local agencies. When waiting lists are opened, applicants must apply to a specific property, but they can apply to all properties at once. Applicants can apply to any property on any list provided that the list is open.

TGHA staff frequently receives training that has been offered by various agencies, including from State and HUD agencies. TGHA recently received Fair Housing Training, including ADA from the

Greenville Human Relations Commission. Because TGHA has shifted away from public housing toward property-based programs, staff does not receive 504 compliance training, and receives ADA training in its place.

The Greenville Housing Authority has one resident council for the entire property-based program. Their concerns are brought to the Resident Services Department, who work closely with the Resident Council and Asset Management Team to address any concerns raised by the Resident Council.

Property-Based Programs –

The Greenville Housing Authority (TGHA) aims to address the needs of the extremely low-income, very low-income, and low-income residents of Greenville County and the City of Greenville. The mission of TGHA is to provide affordable housing and workforce housing assistance for veterans as well as low to moderate income families. The Housing Authority ran a public housing program since its inception in 1938. However, in recent years, the Greenville Housing Authority has shifted to a property-based program that utilizes both properties that have been developed by the Housing Authority in partnership with a lender or investor or owned by the Housing Authority outright.

There are two affiliates of the Housing Authority: The Greenville Re-Development Corporation (GRDC) and Greenville Area Housing Corporation (GAHC). GRDC and GAHC are both owners of properties developed wholly or in part by the Greenville Housing Authority. GRDC owns Tax Credit Development projects in Greenville County, which are managed by the Greenville Housing Authority. GAHC owns properties solely developed by the Greenville Housing Authority through RAD conversion.

HUD provides Project Based Vouchers to TGHA through its Housing Choice Voucher Program. In Greenville County, 1,112 units of affordable housing receive, or will receive either Public Housing, Housing Choice Voucher, and Project Based Voucher subsidy through TGHA. Included in the 1,112 units developed by TGHA and partners in the City proper alone since 2016, 356 are senior (62 & up) apartments.

Table IV-14 – Greenville Housing Authority – All Properties

Properties	Managed By	Units
Manor at West Greenville	Greenville Housing Authority	55
Harbor at West Greenville (formerly Brookhaven)	NHE, Inc.	57
Gallery at West Greenville (formerly Westview)	NHE, Inc.	66
Heritage at Sliding Rock	Greenville Housing Authority	60
Valley Creek	Greenville Housing Authority	48
Preserve at Logan Park (currently under development)	NHE, Inc.	193
Ridgeway Apartments	Greenville Housing Authority	8
Arcadia Hills	Greenville Housing Authority	44
Scattered Sites	Greenville Housing Authority	109
Charleston Place	Greenville Housing Authority	40
Evergreen Place	NHE, Inc.	168
Forest View	NHE, Inc.	96
Nicholton Green	NHE, Inc.	72
Clark Ridge Commons	NHE, Inc.	96

Source: The Greenville Housing Authority

The following table shows the affordable housing units that have been, and are being developed by TGHA under its 501(c)(3) Non-Profit corporation, the Greenville Re-Development Corporation (GRDC) organized to facilitate the development of affordable housing in Greenville, SC. The properties are a mix of public housing, project-based vouchers, RAD and LIHTC units. The unit totals are listed below:

Table IV-15 – The Greenville Housing Authority – Entities in Partnership (Tax Credit Developments)

Entity	Property	Units
GRDC	Manor at West Greenville	57
GRDC	Harbor at West Greenville	66
GRDC	Gallery at West Greenville	123
GRDC	Heritage at Sliding Rock	60
GRDC	Valley Creek	48
GRDC	Preserve at Logan Park	193
GRDC	Charleston Place	40
GRDC	Forest View	72
GRDC	Evergreen Place	168
GRDC	Nicholtown Green	96
GRDC	Clark Ridge	96

Source: The Greenville Housing Authority

The following table shows the 161 units within properties that are wholly owned by TGHA's 501(c)(3) Non-profit corporation, The Greenville Re-Development Corporation (GRDC) under its affiliate the Greenville Area Housing Corporation (GAHC). All three (3) properties are composed exclusively of RAD units and managed by TGHA.

Table IV-16 – The Greenville Housing Authority – Wholly Owned Properties

Entity	Property	Units
GAH Ridgeway, LLC	Ridgeway Apartments	8
GAH Arcadia Hills, LLC	Arcadia Hills	44
GAH Scattered Sites, LLC	Scattered Sites	109

Source: The Greenville Housing Authority

Section 8 Voucher Program –

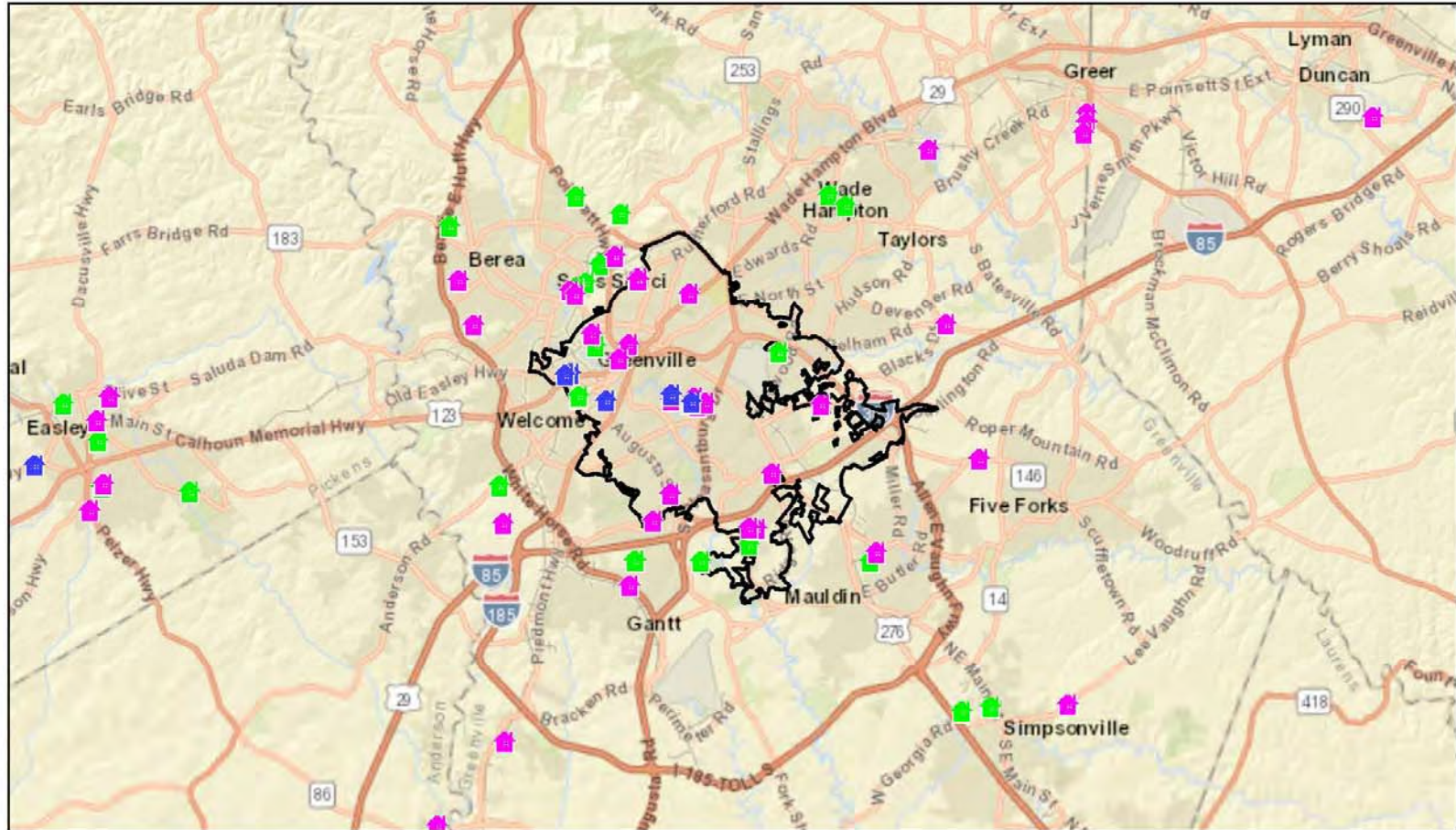
The Greenville Housing Authority oversees the Section 8 Housing Choice Voucher Program. Eligible participants who receive vouchers may search on their own for privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs. Additionally, Family Self-Sufficiency (FSS) programs are provided to Section 8 Housing Choice Voucher holders and public housing tenants. FSS program residents work with a case manager to develop goals that will, over a five (5) year period, lead to self-sufficiency. These goals may include education, specialized training, job readiness, job placement activities, and career advancement objectives. The goals for each participating family member are set out in Individual's Training and Service Plan. TGHA has a baseline of 2,941 Section 8 Housing Choice Vouchers, with 6,181 applications on the waiting list as of August, 2019.

Of the families on the waiting list, 78% were Extremely Low Income, 17% were Low Income, and 4% were Moderate Income. 13% were elderly families and 17% were families with disabilities. The majority of families on the waiting list were Black or African American (77%), followed by White families (15%), American Indian/Alaska Native families (1%), and Native Hawaiian/Pacific Islander families (1%). Of the families on the waiting list, only 5% were Hispanic.

Though the Greenville Housing Authority is capable of recruiting Section 8 landlords, the housing stock provided by these landlords is often lower quality, as the landlords will meet the bare minimum housing standards required by Federal law. Section 8 Voucher holders struggle to find quality housing outside areas of concentrated poverty, as landlords ask for higher prices in these areas. The Greenville Housing Authority will attempt to negotiate with landlords for lower rents to accommodate voucher holders, but the vast majority of landlords are not interested in negotiating because the demand for housing is greater than the supply. The Greenville Housing Authority has a 60% success rate for voucher holders finding a place to live. The previous success rate was 50%, but TGHA developed project-based voucher properties to increase the number of quality units available to voucher holders at affordable rents. TGHA currently owns 543 Section 8 units, and 41 of them are accessible. The Housing Authority is in the process of constructing an additional 193 units.

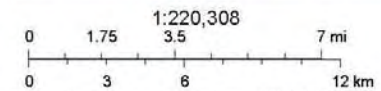
The following map illustrates all HUD multifamily properties in and around the City of Greenville and Greenville County.

HUD Supported Housing - City of Greenville, SC



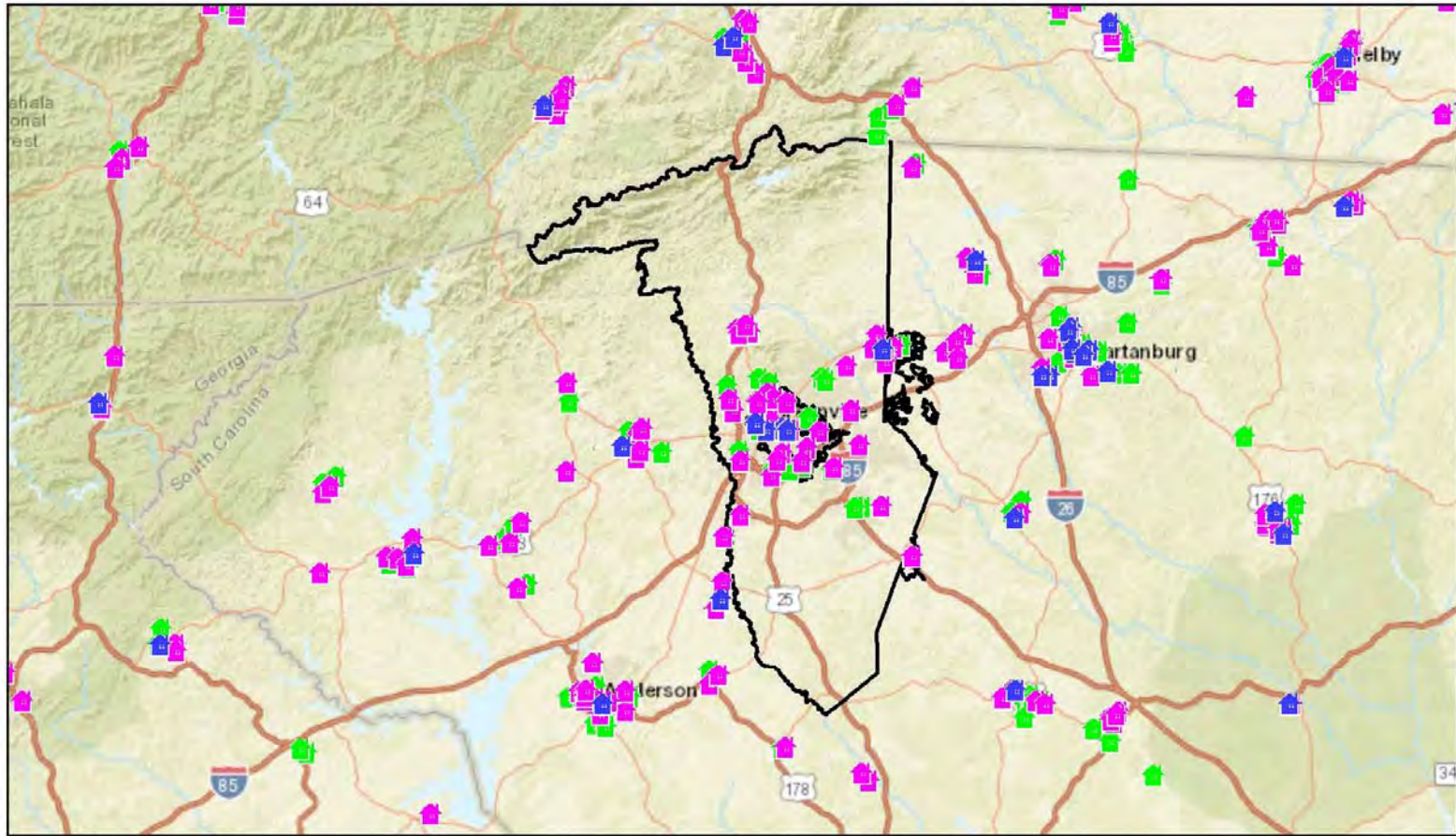
August 15, 2019

- 🏠 Public Housing Development Override 1
- 🏠 LIHTC Property
- 🏠 Multifamily Properties - Assisted



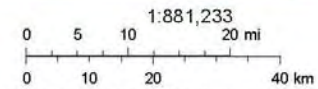
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

HUD Supported Housing - Greenville County, SC



August 15, 2019

-  Public Housing Development
 -  LIHTC Property
 -  Multifamily Properties - Assisted
- Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

7. Housing Authority of the City of Greer –

The Housing Authority of the City of Greer serves Greer, South Carolina, which is located within Greenville County. The Housing Authority of the City of Greer is designated as a small housing authority by HUD.

Housing Authority of Greer
103 School Street
Greer, SC 29651
(864) 8877-5471 (Voice)
<http://www.cityofgreer.org/581/Housing-Authority>

The Housing Authority of the City of Greer is recognized as a public body corporate and a “Public Housing Authority” of the U.S. Department of Housing and Urban Development and the State of South Carolina. The Housing Authority is governed by a five (5) member appointed Board of Commissioners and everyday operations are handled by an Executive Director and Deputy Executive Director. The Housing Authority has created a mission-driven nonprofit that is committed to continuing to establish affordable housing. The nonprofit has not undertaken any affordable housing projects yet.

The Greer Housing Authority maintains 186 units of public housing across four (4) communities and has a 100% occupancy rate. Two (2) of the public housing communities are in Greenville County and two (2) are in Spartanburg County, as the City of Greer sits in both counties.

The Greer Housing Authority also has 280 Section 8 Vouchers and 6 VASH vouchers. The public housing waiting list contains 263 applications, of which 30 are seniors, 57 of which are for handicap/disabled apartments, and 176 are families. The public housing waiting lists for both elderly and family units is open. The Family Public Housing waiting list is capped at 24 months of wait time, which typically prevents the list from growing beyond 200 applicants.

The Greer Housing Authority’s public housing waiting list is open, and the Section 8 Voucher waiting list is currently closed. Applicants can apply online or over the phone.

The Housing Authority of the City of Greer staff frequently receives training that has been offered by various agencies, including from State and HUD agencies. The Housing Authority attends training at conferences, and works with the Greenville County Human

Relations Commission for Fair Housing training. Housing Authority staff receives 504 training through both property management training and Housing Choice Voucher specialist training.

The Greer Housing Authority has a resident advisory board with representatives from multiple communities that meets once a year.

Public Housing –

The Housing Authority of the City of Greer aims to address the needs of the extremely low-income, very low-income, and low-income residents of the City of Greer. The mission of the Greer Housing Authority is to ensure safe, decent, and affordable housing; create opportunities for residents’ self-sufficiency and economic independence; and assure fiscal integrity by all program participants.

HUD provides funding to the Housing Authority of the City of Greer through its Public Housing and Housing Choice Voucher Programs. The Greer Housing Authority owns and manages 186 apartments of subsidized and affordable housing. Two (2) of these public housing developments are in Greenville County, and two (2) are in Spartanburg County.

Table IV-17 – Greer Housing Authority – Public Housing in Greenville County

Address	Owner/Manager	Units
Victoria Arms, 103 School Street, Greer, SC 29651	Greer Housing Authority	80
Drummond Village, 801 S Main Street, Greer, SC 29650	Greer Housing Authority	50

Source: Greer Housing Authority

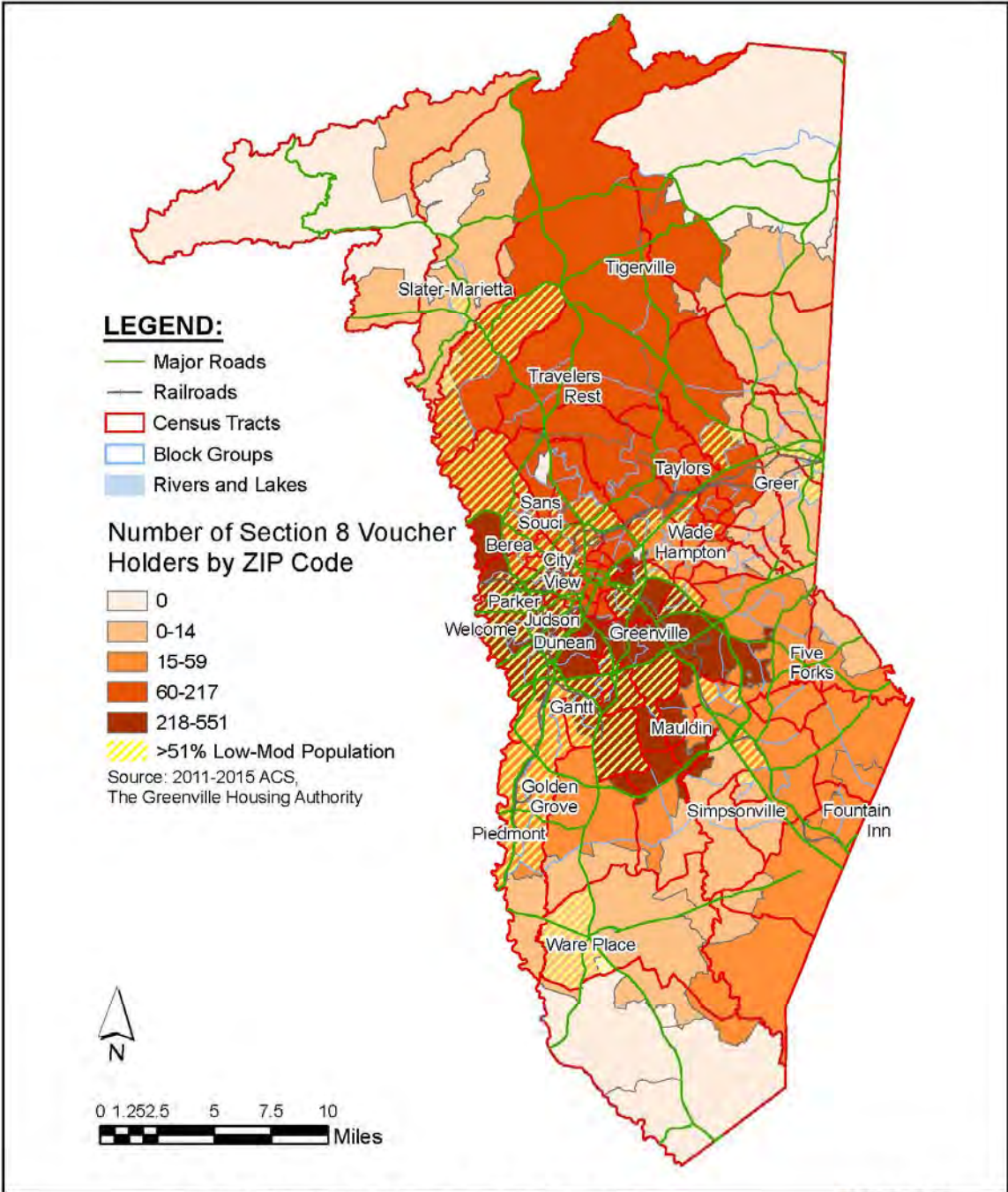
Section 8 Vouchers –

The Housing Authority of the City of Greer oversees the Section 8 Housing Choice Voucher Program. Eligible participants who receive vouchers may search for their own privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs. The Greer Housing

Authority is in the process of conducting an environmental review for land that it has purchased to create more Section 8 Housing Choice Voucher units. The Greer Housing Authority has a baseline of 280 Section 8 Housing Choice Vouchers, with 195 applications on the waiting list as of August, 2019.

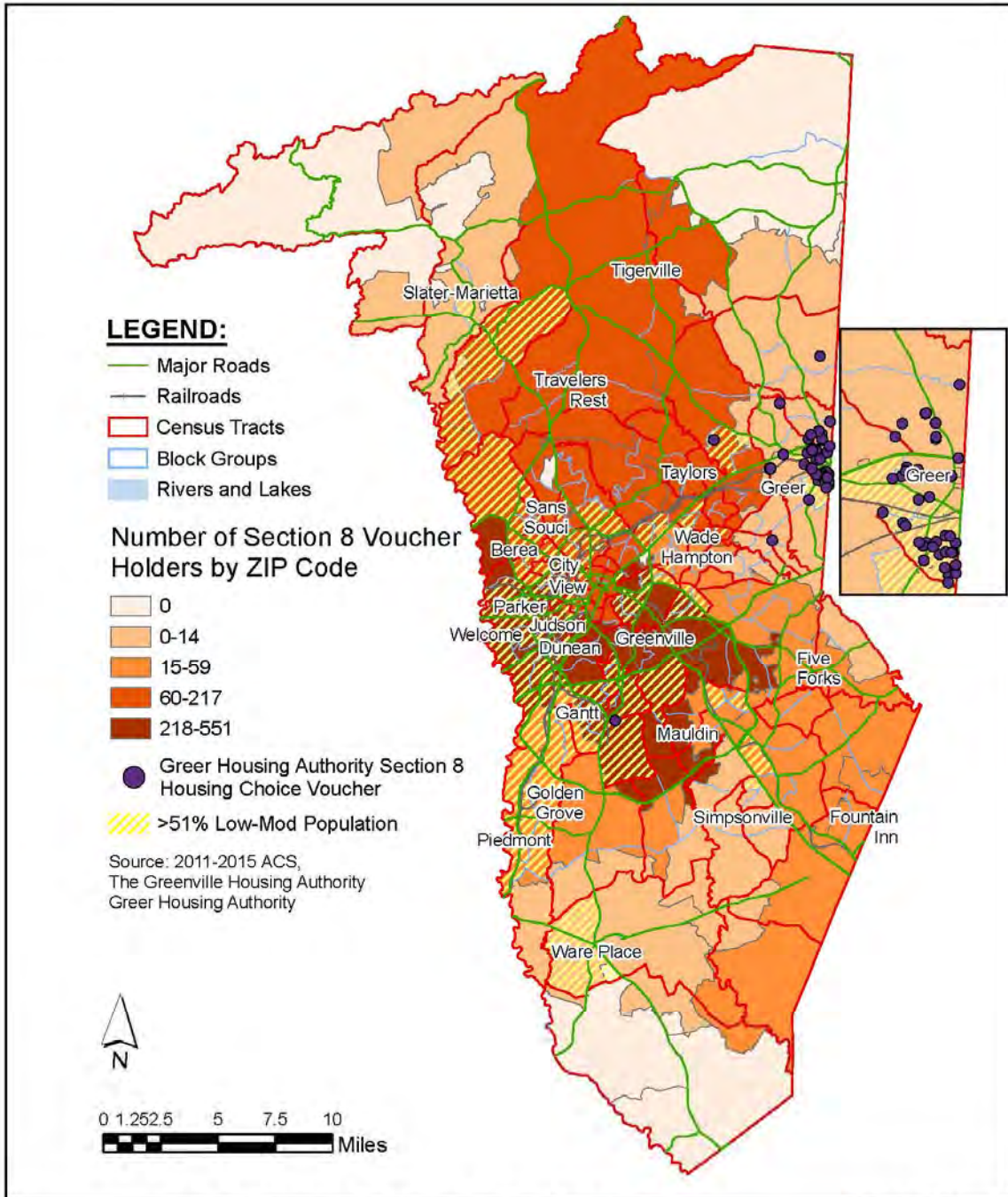
Individuals and families on the Section 8 Waiting List are not divided by County, and could be placed in either Greenville County or Spartanburg County. Of the applications on the waiting list, 31 were for elderly residents, 55 were for handicapped or disabled housing, and 124 were for families. More than half of the individuals and families on the waiting list were Black or African American (117 applicants at 60%). 64 applicants were White (32.8%) and 19 applicants were Hispanic (9.7%).

The first map illustrates the ZIP Codes where Greenville Housing Authority Section 8 Housing Choice Voucher holders are concentrated in Greenville County. The second map includes Greer Housing Authority Section 8 Housing Choice Vouchers.



**GREENVILLE COUNTY, SC
SECTION 8 VOUCHER LOCATIONS**





GREENVILLE COUNTY, SC SECTION 8 VOUCHER LOCATIONS



4. Family Self-Sufficiency (FSS) –

The Greenville Housing Authority (TGHA) aims to address the needs of the extremely low-income, very low-income, and low-income residents of Greenville County. The mission of The Greenville Housing Authority is to provide affordable housing and workforce housing assistance for veterans, as well as low to moderate income families. This was done through TGHA assisting individuals and families through its public housing communities and Section 8 Project-Based units and the Housing Choice Vouchers. The Housing Authority promotes homeownership through its Family Self-Sufficiency Program.

Family Self-Sufficiency (FSS) programs are provided to Housing Choice Voucher holders and public housing tenants to transition from welfare to work or better paying jobs. The Head of Household works with FSS staff to create a five-year plan, which lists steps they will take to pursue economic stability for their family. The plan includes goals to seek and maintain employment and become free of any welfare (cash) assistance received. Throughout the program, FSS staff helps families access government and community programs and services for financial aid, career training, job search, childcare, transportation, counseling, budgeting, credit repair, and even homeownership.

As the family progresses in their program, any rent increases caused by increases in salary, better jobs, or wages are deposited in an FSS savings account. At the end of five years, when the Head of Household completes their FSS goals and "graduates," they are eligible to receive money collected in this account. Past participants in FSS have returned to school, obtained living wage jobs, improved credit and finances, purchased vehicles, started businesses, and bought homes of their choice. Their futures become more secure as they build assets.

As of August, 2019, there were 90 families participating in the FSS program, and all were Section 8 voucher holders. In addition, there was a Family Savings Account program which was available to residents who participate in the FSS Program. This program enables families to save funds to help with larger purchases, such as education or homeownership.

5. Low Income Housing Tax Credit –

The Low-Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer's Federal income tax. Greenville County and the City of Greenville promote the use of Low Income Housing Tax Credits. The following table shows LIHTC projects completed in Greenville County since 2000. Projects completed outside of the City of Greenville are highlighted in green.

Table IV-18 - Greenville County, SC LIHTC Projects

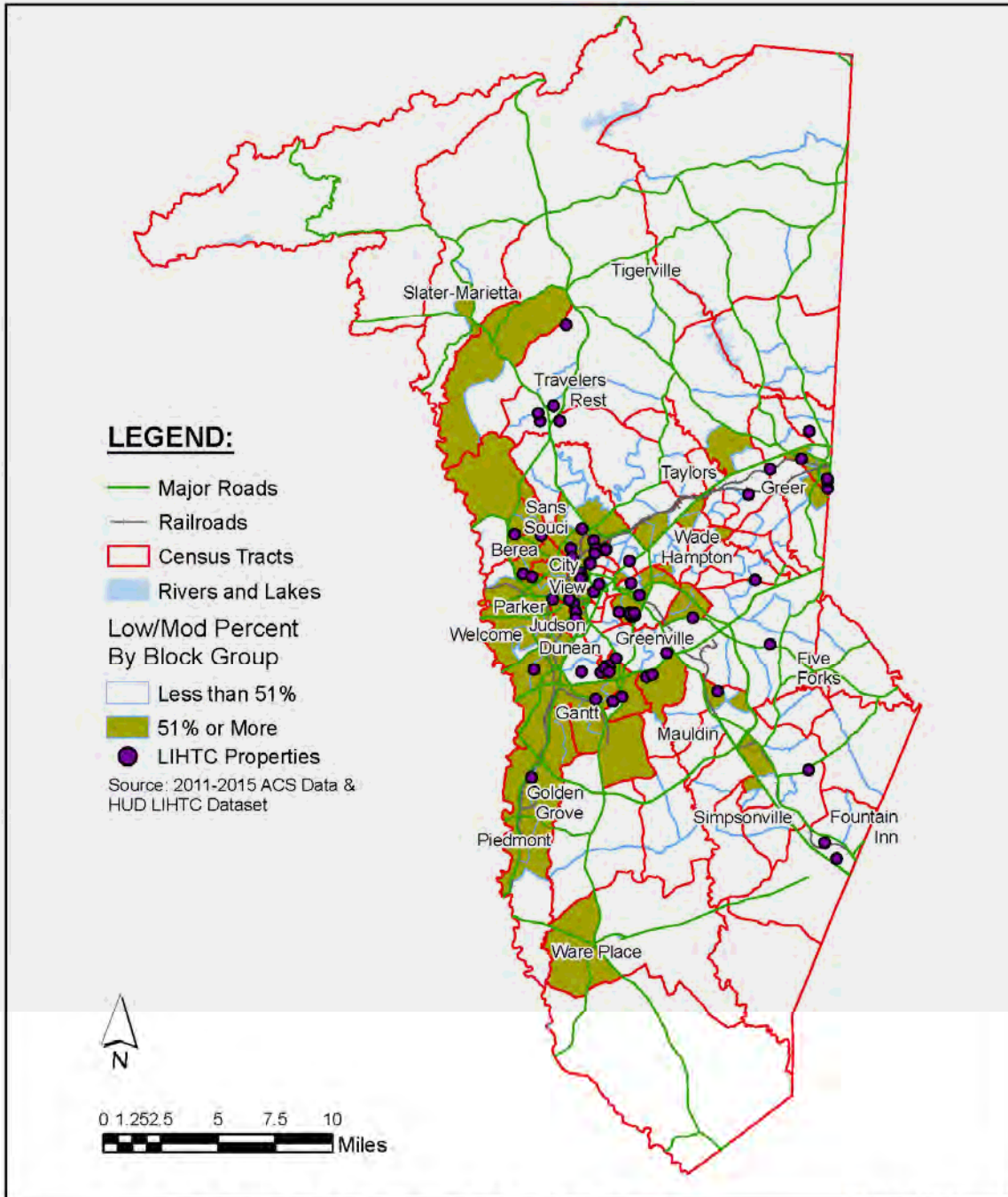
Project Name / HUD ID Number	Project Address	Project City	Project ZIP Code	Total Number of Units	Total Low-Income Units
Berkshire Place SCA20010020	730 S Line St Ext	Greer	29651	50	40
Boulder Creek SCA20010025	300 Furman Hall Rd	Greenville	26906	200	200
Harmony Ridge Apartments SCA20010047	49 Brookside Dr	Travelers Rest	29690	40	40
Maple Creek Apartments SCA20010060	707 Poplar Dr	Greer	29651	72	57
Shemwood Crossing SCA20010080	100 Shemwood Ln	Greenville	29605	200	200
Laurel Oaks Apartments SCA20020060	667 Rutherford Rd	Greenville	29609	48	48
Arcadia Hills SCA20030010	100 Pearce Ave	Greenville	29607	48	48
Beverly Apartments, ALP SCA20040018	200 S Beverly Ln	Greer	29650	80	80
Spring Grove Apartments/Oakview SCA20040147	1900 Boling Rd Ext	Taylors	29687	200	200
Avalon SCA20050010	490 Wenwood Rd	Greenville	29607	72	72
Berea Heights Villas SCA20050020	125 Lions Club Rd	Greenville	29617	72	72
Greenville Arms, ALP SCA20050071	200 Ashe Dr	Greenville	29617	100	100
Greenville Assoc (The Summit) SCA20050072	201 W Washington St	Greenville	29601	101	101
Azalea Place SCA20060070	663 Rutherford Rd	Greenville	29609	54	54

Berkley Pointe Apartments SCA2006072	500 Wenwood Rd	Greenville	29607	185	185
Towers East Apartments SCA2006093	415 N Main St	Greenville	29601	269	269
Rocky Creek Apartments SCA2006097	1901 Woodruff Rd	Greenville	29607	200	200
Charleston Place SCA20070020	335 Greenacre Rd	Greenville	29607	40	40
Evergreen Place SCA20070050	102 Roosevelt Ave	Greenville	29607	168	168
Mauldin Gardens SCA20070087	330 Miller Rd	Mauldin	29662	64	64
Mulberry Court Apartments SCA20070105	101 Mulberry St	Greenville	29601	41	41
Raintree Apartments III SCA20070578	203 McElhaney Rd	Travelers Rest	29690	36	36
Companion at Bridle Ridge SCA20080023	310 Chandler Rd	Greer	29651	152	152
Forest View @ Heritage SCA20080041	50 Ramsey Dr	Greenville	29607	72	72
Clark at Commons SCA20090011	200 Clark St	Greenville	29607	96	96
Nicholtown Green SCA20090051	200 Clark St	Greenville	29607	96	96
Brookside Gardens SCA20100020	25 Brookside Cir	Greenville	29609	54	54
Holly Springs Apartments SCA20100069	300 Wilhelm Winter St	Travelers Rest	29690	46	46
Oakcrest Apartments SCA20200079	250 Little Texas Rd	Travelers Rest	29690	40	40
Prestwick at Augusta Street SCA20200090	3100 Augusta St	Greenville	29605	36	36
Woodcreek Apartments II	1216 E Georgia St	Simpsonville	29681	48	48
Cloverfield Estates SCA20120040	500 Crawford Hill Rd	Greenville	29617	48	48
Parker at Cone SCA20120040	50 Blease St	Greenville	29609	64	64
Parkside at Verdae SCA20120900	740 Woodruff Rd	Greenville	29607	56	56
Pelham Village SCA20120901	1001 Toscano Ct	Greenville	29615	60	60
Landwood Ridge Apartments SCA20130690	200 McAlister Rd	Greenville	29607	48	48
Crescent Landing Apartments SCA20140020	1008 White Horse Rd	Greenville	29605	17	17

The Parker at Cone Phase II SCA20140100	3000 Cone Crest Ct	Greenville	29609	96	96
Avalon Chase SCA20141001	1000 Avalon Chase Cir	Greer	29650	42	42
Berea Heights SCA20150003	15 Leslie Oak Dr	Greenville	29617	36	36
Manor at West Greenville SCA20160013	11 Manning St	Greenville	29601	55	55
The Assembly SCA20170010	5001 Assembly Dr	Greenville	29617	240	240
The Heritage at Sliding Rock SCA20170012	301 Greenacre Rd	Greenville	29607	60	60

Source: <http://lihtc.huduser.org/>

The following maps show the locations of Low Income Housing Tax Credit properties in the City of Greenville, and Greenville County. They also show the Block Groups with high concentrations of Low/ and Moderate-Income households.



GREENVILLE COUNTY, SC LOW-MODERATE INCOME MAP



The following table provides the percentage of Greenville Housing Authority program participants of each race.

Table IV-19 – Race of Current Program Participants

Only 1 Race	Percentage
White	12.22%
Black/African-American	87.41%
American Indian/Alaska Native	0.19%
Asian	0.06%
Native Hawaiian/Other Pacific Islander	0.09%
More Than 1 Race	Percentage
White + Black/African American	0.19%
Black/African American + Native Hawaiian	0.07%

Source: The Greenville Housing Authority

Although Black/African American residents of Greenville County make up 18.2% of the population, they make up 87.41% of the population living in the Greenville Housing Authority’s properties.

Table IV-20 – The Greenville Housing Authority Demographics and Marketing Area

Demographic Characteristics	Project’s Residents	Project’s Applicant Data	Census Tract	Housing Market Area	Expanded Housing Market Area
White	5.0%	4.0%	53.0%	64.0%	78.0%
Black or African American	95.0%	96.0%	35.0%	31.0%	19.0%
Hispanic or Latino	1.5%	0.0%	13.0%	25.0%	34.0%
Asian	0.0%	0.0%	0.5%	1.5%	2.4%
American Indian or Alaskan Native	0.0%	0.0%	0.4%	0.3%	0.7%
Native Hawaiian or Pacific Islander	0.0%	0.0%	0.1%	0.0%	0.0%
Persons with Disabilities	5.2%	4.8%	6.4%	7.9%	7.7%

Families with Children under the age of 18	51.0%	62.0%	42.0%	24.6%	33.7%
---	-------	-------	-------	-------	-------

Source: The Greenville Housing Authority Affirmative Fair Housing Marketing Plan

The Black or African American racial group makes up the largest cohort of tenants in Greenville Housing Authority programs (87.41%). There are no residents of Greenville Housing Authority properties of Section 8 Housing Choice Voucher holders through the Greenville Housing Authority that identify as Hispanic. This is a disproportionately low number of Hispanic residents, and the Greenville Housing Authority has identified Hispanic or Latino participants as least likely to apply, and have taken actions to reach out to these populations.

The following table lists the percentage breakdowns of the races of households on the Section 8 Housing Choice Voucher waiting list.

Table IV-21 – Publicly Supported Housing Waiting List – The Greenville Housing Authority

Only 1 Race	Percentage
White	15.46%
Black/African-American	81.71%
American Indian/Alaska Native	0.65%
Asian	0.18%
Native Hawaiian/Other Pacific Islander	0.57%
More Than 1 Race	Percentage
Black/African American + American Indian	0.02%
Black/African American + Native Hawaiian	0.06%
Black/African American + Asia	0.02%

Source: The Greenville Housing Authority

When comparing the demographics of residents in Greenville Housing Authority and Section 8 properties with the demographics of the City and the County as a whole, Black/African American residents are overrepresented in Housing Authority and Section 8

properties. On the waiting list, Black/African Americans are also overrepresented. This shows that the shortage of affordable housing disproportionately affects Black/African American households in the area, and the demand for affordable housing in this population is much higher.

6. HUD Assisted Housing –

HUD previously funded the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities and counties across the country. The Section 202 Supportive Housing for the Elderly Program provided financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provided financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer are supportive of the use of Section 202 and Section 811 Supporting Housing Programs as well as the use of Low Income Housing Tax Credits (LIHTC).

7. Social Service Agencies –

The following table lists the organizations for the at-risk, homeless, or disabled populations in Greenville County.

Table IV-22 – Supportive Service Programs

Agency Name	Description
Able SC	Able SC is a Center for Independent Living that provides an array of independent living services to people of all ages with all types of disabilities.
Center for Community Services	CCS serves the Golden Strip by providing emergency services, SNAP & Medicaid, employment, and other wraparound benefits for those in need, including the homeless or at-risk of homelessness.
Community Options	Community Options works with individuals with significant disabilities through residential services, day programs, social

	enterprises that employ individuals with disabilities, high school transition programs, and specialized programs for respite and medically fragile adults.
Foothills Family Resources	Foothills Family Resources works to meet people in crisis through workforce development, self-sufficiency programs, and employment readiness.
Greenville CAN	Greenville CAN is a coalition of self-advocates, service providers, families, caregivers, and professionals that advocate to improve the County for individuals with disabilities.
Greenville Free Medical Clinic	The Free Medical Clinic provides wellness and healthcare services to individuals that are low-income and uninsured individuals, who may be at-risk of homelessness.
Greenville Homeless Alliance	The Homeless Alliance advocates for and provides services to the homeless in the Greenville area.
Greer Community Outreach	Greer Community Outreach provides food and clothing to low-income residents of the City of Greer.
Hispanic Alliance	The Hispanic Alliance serves the Hispanic community of Greenville County with job placement and scholarship activities.
Safe Harbor	Safe Harbor provides housing and supportive services to domestic abuse survivors and their children in the Greenville area, while also providing education, advocacy, and outreach.
South Carolina Commission for the Blind	South Carolina Commission for the Blind helps blind and visually impaired residents gain independence and take advantage of opportunities for financial advancement.
Thrive Upstate	Thrive Upstate provides all people with disabilities and special needs with meaningful services, opportunities, and support throughout life.
United Way of Greenville County	United Way of Greenville County runs many programs that serve those with limited incomes. United Way also assists children through educational programs.
Upstate Association of the Deaf	The South Carolina Association of the Deaf works with deaf and hard of hearing people to provide advocacy, education, and social services.
Upstate Continuum of Care	Upstate Continuum of Care is the primary organization engaging in providing services to people experiencing homelessness in a 13-County region that includes Greenville County.
Upstate Pride	Upstate Pride is the LGBTQ advocacy group for Greenville County, along with programs that serve individuals with HIV/AIDS and social groups for LGBTQ individuals.
Upstate Warrior Solution	Upstate Warrior Solution provides services for Veterans, including housing services, healthcare benefits coordination, and education and employment support.
Urban League of the Upstate	The Urban League of the Upstate runs programs that assist people of color in Greenville County, including housing programs that assist those with housing needs.

8. Planning, Zoning, and Building Codes

Municipalities in the State of South Carolina maintain local control over zoning. Both the City of Greenville and Greenville County have separate zoning ordinances to address local zoning issues. Zoning ordinances for the City of Greenville and the remainder of Greenville County are online.

Greenville County contains six (6) Cities, including the City of Greenville, along with additional unincorporated areas. The Cities of Fountain Inn, Greer, Mauldin, Simpsonville, and Travelers Rest have their own separate zoning ordinances. The City of Greenville has considerably higher population density than all other parts of the County. Approximately two-thirds of the County is unzoned. Unzoned areas can be zoned by the County, or by the municipality itself through referendum or petition.

Zoning in Greenville County can affect the types of developments that developers are willing to build. High density zoning in the area is often stigmatized and met with suspicion by residents of Greenville County. There has been a stormwater density bonus credit implemented through planning and zoning, but no developers have taken advantage of it yet due to the high cost of developable land.

Gated communities are prohibited in the City of Greenville. However, there are gated communities in other municipalities in Greenville County.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal Requirements

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “*Section 504*” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and/or hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable accommodations to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

Definitions

The following definitions are either absent from the zoning code in both the City of Greenville and Greenville County, or, in the case of Family and Group Home, require an expanded definition. The addition of the following definitions would assist in Affirmatively Furthering Fair Housing Choice (AFFH):

ACCESSIBILITY- There are no” barriers” which prevent a physically disabled person in a wheelchair from having full access to a living

unit, both inside and outside as required by the Americans with Disabilities Act (ADA).

AFFIRMATIVELY FURTHERING FAIR HOUSING- Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and federal grantees further the purposes of the Fair housing Act. This obligation to affirmatively further fair housing has been in the Fair Housing Act since 1968 (for further information see Title VIII of the Civil Rights Act of 1968, 42 U.S.C. 3608 and Executive Order 12892). HUD’S AFFH rule provides an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. As provided in the rule, AFFH means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing to all of a program participant’s activities and programs relating to housing and urban development.

AMERICANS WITH DISABILITIES ACT- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.

DISABLED- Disability pertains to any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.

FAIR HOUSING ACT- The Fair Housing Act, 42, U.S.C. 3601 et seq. prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions, and homeowners insurance companies whose discriminatory practices

making housing unavailable to persons because of race or color, religion, sex, national origin, familial status, or disability.

FAMILY- The definition of family should include:

a. An individual, or two (2) or more persons related by blood or marriage or adoption, living together in a dwelling unit; or

b. A group of not more than three (3) persons who need not be related by blood or marriage or adoption, living together as a single housekeeping unit in a dwelling unit and shared common facilities as considered reasonably appropriate for a family related by blood, marriage or adoption; in either case exclusive of usual servants or care personnel or,

c. A group of not more than five (5) unrelated disabled persons living together as a single housekeeping unit in a dwelling unit and sharing common facilities as considered reasonably appropriate for a family related by blood, marriage or adoption.

GROUP HOME - A residential facility occupied by groups of people not defined as a family and living together on a short term or long term basis. Not more than ten (10) unrelated individuals may occupy the residence, not including a staff person or persons who provide care and services to the residents. The group home must be a licensed facility by the state to provide personal care to the residents who may be developmentally or physically disabled

VISITABILITY- "Visitability" is access to housing with at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum of a 32-inch clear opening.

9. Taxes

Real estate property taxes may also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

There are 133 tax districts across Greenville County based on a combination of different millage categories. Millage rates in the County defer between Cities, but all Cities have uniform millage rates regardless of the districts within them. The following table shows the millage rates for the Cities in Greenville County.

Table IV-23 – Greenville County Property Taxes - 2018

Taxes	City	School	County	Arena	Total
Greenville	85.3	196.9	66.9	.5	349.6
Fountain Inn	76.1	196.9	66.9	.5	340.4
Greer	97.8	196.9	66.9	.5	362.1
Mauldin	56.3	196.9	66.9	.5	320.6
Simpsonville	63.6	196.9	66.9	.5	327.9
Travelers Rest	90.1	196.9	66.9	.5	354.4

Source: Greenville County Auditor

There are additional costs in the portions of the County that are not incorporated as Cities, but are not applicable to the Cities themselves. Some unincorporated portions of the County are in Anderson School District (millage rate of 250.7) and Spartanburg School District (millage rate of 308.3). Sewer millage rates are 5.7 for the metro and higher in other areas. Millage rates for fire protection range from 14.0 to 89.6. Special Purpose District millage rates range from 0.1 to 12.6. Sanitation has a millage rate of 14.8 if it is applicable. Generally, unincorporated areas in the County have lower taxes than incorporated areas.

Greenville County allows for a Homestead Exemption. Individuals qualify if they are: aged 65 and over; totally and permanently disabled; legally blind; or the surviving spouse of a qualifying applicant. They must be a legal resident of South Carolina for at least one year preceding the exemption AND hold the title or partial title to their house or property.

10. Greenville County Affordable Housing Study 2018

The Greenville County Redevelopment Authority and Greenville County completed an Affordable Housing Study in March of 2018, with the financial assistance of Hollingsworth Funds.

To develop the plan, Greenville County hired a consulting firm to analyze the population growth, household growth, land use, income, and economic growth in the City of Greenville and Greenville County. The study projected growth outward while also attempting to forecast other potential futures that the County could face, given

its current growth. The study highlighted two key parallel narratives about housing in Greenville County:

- Greenville County offers high quality housing for the price; and
- Many households do not earn enough money to secure decent, affordable housing on the open market.

The Affordable Housing Study developed recommendations to continue pursuing the benefits of the first narrative while pursuing strategies to mitigate the second, regardless of the economic future of the region. The Study developed two goals and three priority recommendations as a result. The goals are as follows:

- Reduce cost burdens
- Upgrade physical conditions

As a result, the Study recommended the following three priority strategies:

- Priority 1 – Preserving and Upgrading Existing Affordable Housing Stocks
- Priority 2 – Home Ownership for Low-Moderate and moderate Income Households
- Priority 3 – New Rental Supplies

11. Greenville County Housing Fund

The Greenville County Affordable Housing Fund was founded after an affordable housing study commissioned by Greenville County, Hollingsworth Funds, and the Greenville County Redevelopment Authority in March 2018. The Greenville County Council set aside \$1 million for both nonprofit and for-profit developers to provide gap financing for affordable housing development, which is the beginning of a dedicated annual source of funding to meet the County's growing need for affordable housing. The Greenville County Redevelopment Authority administers the fund.

The goal of the Greenville County Housing Fund is to increase the production and availability of decent, safe, sanitary affordable housing for low, moderate- and middle-income households in Greenville County, outside of the City limits of Greenville. The County made its first loans in 2018 to three (3) projects that either

created or preserved 100 affordable housing units. The fund will reopen for applications in 2020.

12. Greenville Housing Fund

The Greenville Housing Fund is a nonprofit 501(c)3 organization and Community Development Financial Institution (CDFI) designed to increase the supply of affordable housing in Greenville County. It was founded in response to a 2016 affordable housing study that had found a deficit of 2,500 affordable housing units in the City. Funding for the Greenville Housing Fund comes from the City of Greenville, the United Way, and local foundations.

The Mission of the Greenville Housing Fund is to further the production and preservation of quality affordable and workforce housing that meets the needs of all Greenville residents regardless of income. To do this, the fund offers three programs.

- The first program provides gap financing for affordable housing development, predevelopment loans, acquisition loans, and bridge loans for public, private, or nonprofit developers.
- The second program offers up to \$25,000 to nonprofit and government entities to provide rehabilitation services to existing homeowners in target neighborhoods whose household incomes are primarily at or below 80% of Area Median Income and below.
- The third program is a land bank that acquires vacant, blighted property and assembles parcels for development. The Greenville Housing Fund's Land Banking Program serves the City of Greenville and Greenville County.

13. Transportation

Transportation plays an important aspect in determining where residents choose to live. Some families choose to live in an area that is more private than physically connected, while others place more emphasis on proximity to main arteries and highways for commuting to work.

SC-DOT

The South Carolina Department of Transportation has an office in Greenville County. Approximately half of the roads in Greenville County are state roads, and improvements to these roads are done by or in partnership with SC-DOT. These state roads often do not have sidewalks and are inaccessible. The County will continue to partner with SC-DOT to improve the accessibility of these roads.

Greenlink 2020-2024 Transit Development Plan

Greenlink has created a Transit Development Plan that involved stakeholder outreach and research into the transit needs of the County and proposed service improvements based on the recommendations. The service improvement analysis was incorporated into the plan and has guided Greenlink's decisions for additional improvements to the public transit of the area.

To determine the transit needs of the community, Greenlink conducted focus groups to find transit priorities. Participants in the focus groups primarily suggested making improvements to the core network while also attracting new riders to the system. The plan has proposed improvements to the core network, including frequency, span, and Sunday hours, while also expanding service over the next five (5) years.

Greenlink

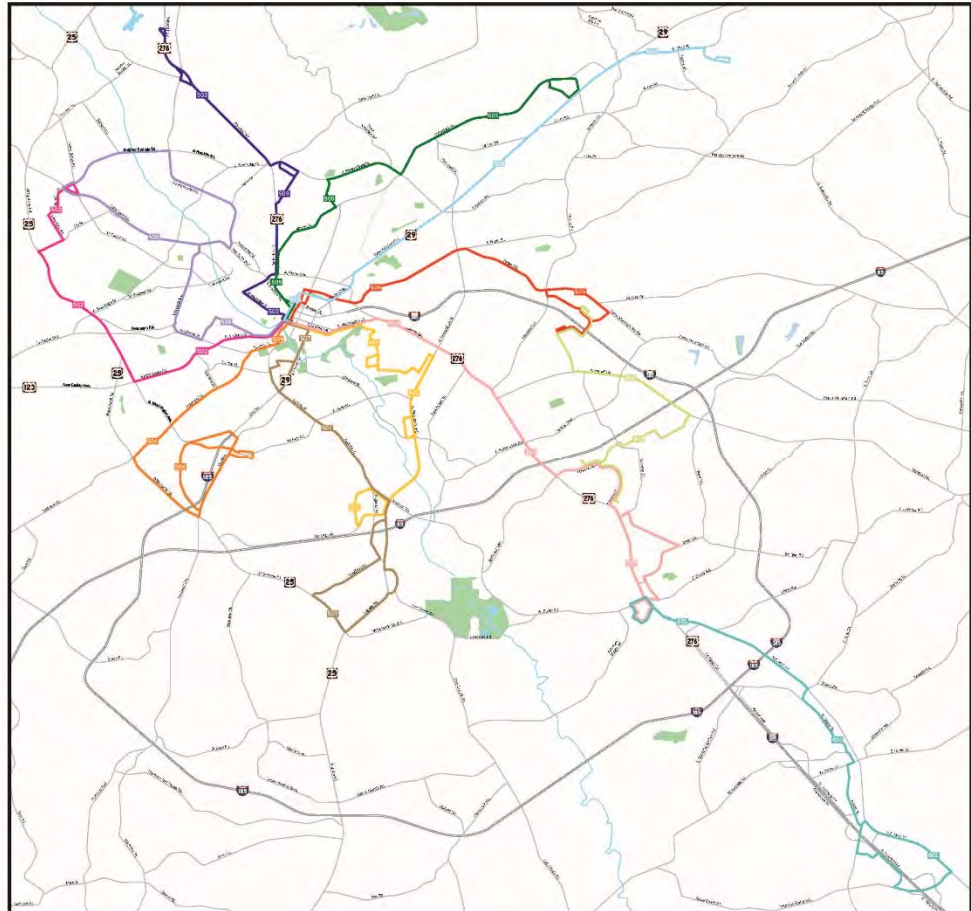
Greenlink is the public transit authority for Greenville County. Greenlink has a total fleet of 16 buses and are funded year-to-year. Because they are a small transit authority, the Federal Transit Administration provides a match for their repairs. This has created a need for capital improvement requirements.



In addition to the expected capital improvements, Greenlink must plan for the growth that the region has experienced. The population in the region has grown substantially over the last twenty (20) years, while Greenlink's routes and frequencies have remained the same over that same time period.

To address the increase in population and subsequent increase in demand, Greenlink has created a Transit Development Plan. The plan calls for 19 new routes between 2020 and 2029, as well as

doubling bus frequencies to every 30 minutes. New routes will be added for commuters from Greer, Easley, Fountain Inn, and Mauldin, as well as a circulator to Travelers Rest. Buses will extend their service hours to 11:30pm on weekdays and 5:30pm on Saturdays, but there is still a need for Sunday service. The Greenlink system map is shown here.



Source: Greenlink

During the last survey conducted by Greenlink, the most requested improvement was the increase in bus frequency to services every thirty minutes from every hour. Other needs that were identified are a further geographic reach for buses, longer service hours (particularly on weekends), and additional routes. There is a need for park and ride facilities to supplement the system. Additionally, Greenlink will conduct a Transit-Oriented Development study for the Lawrence Road Corridor.

The current transit services provided to Greenville County residents through Greenlink include:

- A fleet of 16 buses, including two buses with small cutaways to run 12 fixed routes.
- Four (4) paratransit buses to complement the fixed route system by transporting individuals with healthcare needs to locations where they receive care. Buses serve 14-18 passengers per trip.
- Bike racks on buses to assist recreational bikers and bike commuters.
- A monthly pass program that will electronically cap fares for seniors, residents on fixed incomes, students, youths, and persons with disabilities.

Every bus is handicap accessible. However, sidewalks present accessibility issues to bus riders and there is a need for improving bus stops to better serve riders with disabilities. Greenlink is conducting a study of priority locations to install bus stops and improve accessibility.

During the public participation phase of this Analysis of Impediments to Fair Housing Choice, local stakeholders stated that public transportation does not provide enough transit options, in particular, to centers of employment. As low-income individuals and families rely more heavily on public transportation, the routing decisions made by Greenlink have an impact on alleviating or worsening housing segregation and limiting housing choice.

14. Education

Education is often an important factor influencing the opportunities for where people choose to live. Greenville County consists of one geographically large school district. There are fifty-one (51) elementary schools, nineteen (19) middle schools, and fourteen (14) high schools that are owned by the district. There is also one (1) charter school in the district. There are seven (7) other charter schools in the district that are members of the South Carolina State Public Charter School District. The County has application-based magnet schools.



Due to the geographic size of the Greenville County School District, the district can run programs district-wide using economies of scale. School assignment is based on where a student lives. Greenville County School District allows for a reassignment process, where students can attend a school different from the one that they are assigned to based on address. About 16% of students in the district take advantage of this program. Transportation is funded by the State of South Carolina, except for the County's magnet schools.

To ensure South Carolina schools are performing, the State uses the metrics described on the SC School Report Card. Four (4) metrics are based on statewide achievement: Academic Achievement, Preparing for Success, English Learners' Progress, and Graduation Rate. Based on these metrics, Greenville County is performing slightly better than the average for the State of South Carolina, but typically in the middle for scales designed for each metric. Additionally, the SC Report Card allows districts to be compared with each other on National Objectives, State Goals, School Improvement, Student Engagement, Classroom Environment, Student Safety, and Financial Data. These metrics can be compared to any other District in South Carolina, and used to measure school performance based on a different location of housing choice.

The following data in Table IV-24 is provided through the SC School Report Card and provides the enrollment numbers and racial makeup of all school districts in the County. Additionally, the Building Level Academic Scores for all of the County's high schools are provided.

South Carolina School District ratings are made using the metrics of Academic Achievement, Preparing for Success, English Learners' Progress, Graduation Rate, College & Career Readiness, and Student Engagement. Ratings are measured on a scale of 0 to 100, with 39 and below as Unsatisfactory, 40-50 as Below Average, 51-59 as Average, 60-66 as Good, and 67-100 as Excellent. The ratings of Greenville County's high schools are shown below.

**Table IV-24 – School Performance
Greenville County, SC**

High School	Building Level Academic Score
Berea High School	44
Blue Ridge High School	55
Carolina High School	34
Eastside High	65
Greenville High School Academy of Law, Finance, and Business	58
Greer High School	54
Hillcrest High School	60
J. L. Mann High School	63
Mauldin High School	68
Riverside High School	71
Southside High School	44
Travelers Rest High School	58
Wade Hampton High School	68
Woodmont High School	55

Source: South Carolina Department of Education

The SC School Report Card also analyzes four (4) of the key metrics based on race. Below are the percentages of students meeting the metric for Greenville County School District as a whole.

**Table IV-25 – School District Performance
By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	90.6%	82.9%	97.4%	87.4%	94.5%
Preparing for Success	84.7%	71.1%	93.5%	75.1%	92.6%
Graduation Rate	84.3%	77.9%	92.9%	81.9%	87.5%
College & Career Readiness	71.7%	48.5%	86.5%	59.4%	83.0%

Districtwide, Caucasian and Asian Pacific Islander students meet the metrics at higher percentages than African American and Hispanic students. This is especially true for College & Career Readiness, where less than half of African American students meet the metrics. These same metrics are measured at the high school level. Dashed lines represent populations of less than 20 students at the particular school.

**Table IV-26 – Berea High School Performance
By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	85.6%	83.0%	-	81.9%	94.0%
Preparing for Success	74.3%	69.2%	-	71.4%	84.6%
Graduation Rate	70.8%	67.3%	-	75.0%	70.7%
College & Career Readiness	57.3%	48.6%	-	50.0%	75.0%

100% of Berea High School students are eligible for free and reduced lunch.

**Table IV-27 – Blue Ridge High School Performance
By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	91.8%	-	-	-	91.8%
Preparing for Success	88.3%	-	-	-	89.0%
Graduation Rate	83.4%	-	-	-	86.1%
College & Career Readiness	68.6%	-	-	-	70.0%

31% of Blue Ridge High School students are eligible for free and reduced lunch.

**Table IV-28 – Carolina High School Performance
By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	62.1%	55.4%	-	68.6%	71.1%
Preparing for Success	43.9%	34.4%	-	47.2%	53.0%
Graduation Rate	73.9%	83.6%	-	77.2%	82.1%
College & Career Readiness	44.5%	28.8%	-	56.5%	62.5%

100% of Carolina High School students are eligible for free and reduced lunch.

**Table IV-29 – Eastside High Performance
By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	93.0%	92.5%	-	82.1%	94.2%
Preparing for Success	87.8%	73.5%	-	67.6%	93.9%
Graduation Rate	88.7%	83.6%	-	86.1%	90.3%
College & Career Readiness	78.7%	46.0%	-	61.3%	89.0%

24% of Eastside High School students are eligible for free and reduced lunch.

**Table IV-30 – Greenville High School Academy of Law, Finance,
and Business
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	91.2%	85.5%	-	91.9%	97.6%
Preparing for Success	84.4%	76.6%	-	76.6%	96.3%
Graduation Rate	82.5%	79.2%	-	78.9%	88.0%
College & Career Readiness	71.0%	55.4%	-	60.7%	90.2%

47% of Greenville High School students are eligible for free and reduced lunch.

**Table IV-31 – Greer High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	90.5%	81.3%	-	90.9%	94.3%
Preparing for Success	82.6%	73.0%	-	71.0%	91.1%
Graduation Rate	82.3%	83.3%	-	81.0%	92.6%
College & Career Readiness	65.2%	42.2%	-	69.4%	78.2%

53% of Greer High School students are eligible for free and reduced lunch.

**Table IV-32 – Wade Hampton High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	95.4%	90.5%	95.2%	93.0%	98.4%
Preparing for Success	90.8%	80.0%	91.3%	85.5%	96.2%
Graduation Rate	89.7%	81.5%	88.9%	92.5%	92.5%
College & Career Readiness	76.1%	55.4%	70.8%	63.9%	86.0%

35% of Wade Hampton High School students are eligible for free and reduced lunch.

**Table IV-33 – Hillcrest High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	91.6%	87.0%	-	90.0%	93.5%
Preparing for Success	87.8%	79.7%	-	80.4%	92.3%
Graduation Rate	86.5%	83.6%	-	85.2%	87.9%
College & Career Readiness	69.5%	53.7%	-	60.4%	76.4%

36% of Hillcrest High School students are eligible for free and reduced lunch.

**Table IV-34 – J. L. Mann High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	92.1%	82.5%	100%	93.3%	96.5%
Preparing for Success	88.1%	73.5%	-	85.4%	95.4%
Graduation Rate	85.5%	73.3%	95.5%	76.6%	93.4%
College & Career Readiness	75.6%	48.9%	90.5%	52.8%	90.2%

30% of J. L. Mann High School students are eligible for free and reduced lunch.

**Table IV-35 – Mauldin High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	94.7%	86.8%	100%	93.3%	96.5%
Preparing for Success	92.1%	84.3%	89.7%	84.5%	96.3%
Graduation Rate	92.0%	88.8%	93.5%	87.8%	93.7%
College & Career Readiness	76.0%	48.3%	80.0%	56.9%	87.9%

25% of Mauldin High School students are eligible for free and reduced lunch.

**Table IV-36 – Riverside High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	97.2%	80.4%	100%	93.2%	97.3%
Preparing for Success	90.7%	66.0%	92.5%	87.0%	95.1%
Graduation Rate	91.5%	81.3%	97.5%	82.0%	93.9%
College & Career Readiness	84.3%	46.3%	94.7%	69.0%	90.7%

18% of Riverside High School students are eligible for free and reduced lunch.

**Table IV-37 – Southside High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	78.9%	79.0%	-	69.4%	82.6%
Preparing for Success	63.3%	59.8%	-	57.1%	73.9%
Graduation Rate	74.0%	75.7%	-	73.0%	62.1%
College & Career Readiness	54.6%	49.1%	-	57.1%	-

65% of Southside High School students are eligible for free and reduced lunch.

**Table IV-38 – Travelers Rest High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	91.1%	87.2%	-	95.0%	91.4%
Preparing for Success	83.3%	68.8%	-	90.5%	85.5%
Graduation Rate	82.4%	65.3%	-	90.5%	84.8%
College & Career Readiness	73.5%	48.6%	-	58.3%	82.8%

40% of Travelers Rest High School students are eligible for free and reduced lunch.

**Table IV-39 – Woodmont High School
Performance By Race and Ethnicity
Greenville County School District**

Metric	All Students	African American	Asian Pacific Islander	Hispanic	Caucasian
Academic Achievement	90.2%	85.4%	-	90.9%	92.0%
Preparing for Success	86.8%	73.2%	-	70.3%	94.7%
Graduation Rate	80.1%	77.4%	-	85.0%	80.1%
College & Career Readiness	71.4%	48.5%	-	59.4%	83.0%

37% of Woodmont High School students are eligible for free and reduced lunch.

Across the Greenville County School District’s fourteen (14) high schools, the Academic Achievement metric is the highest and the College & Career Readiness metric is the lowest. African American and Hispanic students rate much lower on College & Career Readiness than Caucasian students or Asian Pacific Islander students (in schools with large enough populations to justify measurement) and these gaps are often significant. The three schools with the lowest rankings, Berea High School, Carolina High School, and Southside High School are all schools with higher minority populations than Caucasian populations. These schools also have the highest rate of students eligible for Free & Reduced Lunch. Therefore, the schools that have the lowest ratings are also the most segregated. Segregated schools lead to segregated housing patterns, which is an impediment to fair housing choice.

15. Section 3

HUD’s definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local

laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following are the guidelines that the City of Greenville and Greenville County use to accomplish Section 3 compliance:

- The Greenville County Redevelopment Authority includes a Section 3 Clause in applicable bids. This clause requires contractors to train and employ Section 3 residents to the greatest degree feasible. Subcontractors are also required to do the same for Section 3 trainees and employees.
- The Greenville Housing Authority utilizes a Section 3 Business Registry to increase Section 3 participation.

Additionally, the City of Greenville has a Section 3 Policy designed to ensure full Section 3 Participation by contractors receiving assistance from HUD make a good-faith effort to meet Section 3 requirements by hiring Section 3 workers or contracting with Section 3 businesses. The Policy requires signatures from contractors working with the City of Greenville, in an effort to promote full Section 3 participation. It describes the Section 3 requirements in key terms, provides potential economic opportunities for Section 3 hiring, and describes the complaint process for the reporting grievances based on Section 3 violations.

During the preparation of this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on the HUD Section 3 Requirements.

C. Private Sector

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental, or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain



area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.

1. Real Estate Practices

The Greater Greenville Association of REALTORS® (GGAR) is a trade association that represents over 3,700 real estate professionals throughout the Greater Greenville region. Its mission is to provide state of the art services designed to maximize member profitability, to keep members current on real estate issues, and to promote the REALTOR® brand.

As a requirement for membership in the National Association of Realtors (NAR), all members must complete a mandatory ethics training and abide by the National Association of Realtor's Code of Ethics.

Article 10 of the NAR Code of Ethics states that Realtors “*shall not deny equal professional services to any person for*

reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or gender identity.”<https://www.nar.realtor/sites/default/files/documents/2019-COE.pdf>)



GGAR refers potential clients to a variety of resources that can address fair housing issues. Referrals to homebuyers with disabilities are available on GGAR's website, and these programs range from local to statewide. There are also referrals to the rights of disabled homebuyers on the GGAR website. Additionally, GGAR provides referrals to avoid foreclosure and bankruptcy.

The Greater Greenville Association of REALTORS has a Housing Opportunity Committee which assists in efforts to promote adherence to local, State, and Federal fair housing laws and develops programs to create broader understanding of cultural

diversity issues among the members of the Association and their clients/customers and expand the diversity in GGAR's membership.

GGAR's website also provides links to the Fair Housing Act, as well as provides a collection of videos created by the Housing Opportunity Committee that describe fair housing issues. GGAR members are required to attend trainings on fair housing.

2. Newspaper/Magazine Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols, or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from several real estate publications, including *The Greenville News* and its online classifieds. In a random sampling of the online classified advertisements, none of the advertisements contained language that prohibited occupancy by any protected class. The HUD Equal Housing Opportunity statement was not displayed prominently on the classifieds page, and instead required scrolling to the bottom of the page and clicking a link for details.

3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/ and is included in Part VII, Appendix C of this Analysis of Impediments. This analysis uses 2017 HMDA data to identify any discriminatory lending patterns between minority and non-minority households. The following two (2) tables provide an analysis of the HMDA data in the Greenville-Anderson-Mauldin SC Metropolitan Statistical Area (MSA).

It should be noted that the HMDA data pertains to the entire Greenville-Anderson-Mauldin MSA, which includes ten (10) total counties (Greenville, Abbeville, Anderson, Cherokee, Greenwood, Laurens, Oconee, Pickens, Spartanburg, and Union). While data for Greenville County is highlighted where possible, there are many differences between the County and the surrounding counties and municipalities that may provide some skewed outcomes.

The following table compares lending in Greenville County to the Greenville-Anderson-Mauldin MSA. Lending in Greenville County has been extracted from the MSA data based on census tract. Conventional loans in Greenville County comprised 65.1% of the number of such loans in the MSA as a whole and 70.6% of the value of such loans.

Table IV-40 - HMDA Data Analysis for 2017

	Home Purchase Loans							
	FHA, FSA / RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	\$ Amount*	#	\$ Amount*	#	\$ Amount*	#	\$ Amount*
Greenville County	3,432	635,330	8,512	1,805,927	7,116	1,248,043	1,490	128,558
MSA/MD	6,311	1,071,257	13,076	2,557,056	11,551	1,931,220	2,920	186,459
% of metro area lending in Greenville County	54.1%	58.9%	65.1%	70.6%	61.6%	64.6%	51.0%	68.9%

*Note: Amounts in thousands
Source: <https://www.ffiec.gov/hmda/>

The following table shows the conventional loan applications in **Greenville County**. Approximately three-quarters (73.4.0%) of the loan applications in the County were originated, while slightly more than ten percent (10.5%) were denied. County applicants had a slightly higher origination rate than the MSA as a whole, which had an origination rate of 70.0%. Greenville County's loans originated made up 68.3% of all loans originated in the MSA, and Greenville County's denials made up 69.7% of all loans denied in the MSA.

Table IV-41 - Disposition of Conventional Loans

	Greenville County		
	Count	% of Greenville County Applications	% of Total MSA Applications
Loans Originated	6,251	73.4%	68.3%
Approved, Not Accepted	213	2.5%	61.2%
Applications Denied	890	10.5%	52.2%
Applications Withdrawn	871	10.2%	69.7%
File Closed for Incompleteness	287	3.4%	46.3%

Source: <https://www.ffiec.gov/hmda/>

The following table outlines the disposition of conventional loans in the **Greenville-Anderson-Mauldin SC MSA** by income level (data for only Greenville County is not available). Loan applications from low-income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates and highest origination rates. The percentage of loans originated and percentage of applications denied are both correlated with income, whereas the higher the income level, the more likely the application will be approved and loan originated.

Table IV-42 - Disposition of Conventional Loans by Income Level in the Greenville-Anderson-Mauldin, SC MSA – 2017

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Applications Withdrawn or Closed for Incompleteness	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
Less than 50% of MSA Median	1,027	8.1%	440	42.8%	20	1.9%	400	38.9%	60	5.8%	107	10.4%
50-79% of MSA Median	2,173	17.2%	1,318	60.7%	55	2.5%	454	20.9%	160	7.4%	186	8.6%
80-99% of MSA Median	1,505	11.9%	1,000	66.4%	45	3.0%	225	15.0%	145	9.6%	90	6.0%
100-119% of MSA Median	1,198	9.5%	869	72.5%	29	2.4%	117	9.8%	129	10.8%	54	4.5%
120% or More of MSA Median	6,753	53.4%	5,200	77.0%	186	2.8%	455	6.7%	736	10.9%	176	2.6%
Total	12,656	100.0%	8,827	69.7%	335	2.6%	1,651	13.0%	1,230	9.7%	613	4.8%

Source: <https://www.ffiec.gov/hmda/>

The following tables IV-43, IV-44 IV-45, IV-46, and IV-47 show the disposition of conventional loans disaggregated by minority status and income level for the **Greenville-Anderson-Mauldin, SC MSA**. The number of applications for conventional loans submitted by White applicants outnumbers minority applicants in each income level analyzed. White applicants have a higher origination rate and lower denial rate of conventional loans than minority applicants in all income categories.

Table IV-43 - Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	666	75.25%	344	51.65%	15	2.25%	211	31.68%	43	6.46%	53	7.96%
Minority, Including Hispanic	219	24.75%	69	31.51%	1	0.46%	103	47.03%	12	5.48%	34	15.53%
Total	885	100.00%	413	46.67%	16	1.81%	314	35.48%	55	6.21%	87	9.83%

Source: <https://www.ffiec.gov/hmda/>

The number of White, Non-Hispanic applicants, in this income category significantly outnumbers the number of minority applicants, including Hispanic applicants have a slightly lower origination rate and a much higher denial rate than White applicants with income less than 50% of the MSA median income.

Table IV-44 - Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	1,561	81.39%	1,056	67.65%	39	2.50%	255	16.34%	116	7.43%	95	6.09%
Minority, Including Hispanic	357	18.61%	172	48.18%	9	2.52%	110	30.81%	23	6.44%	43	12.04%
Total	1,918	100.00%	1,228	64.02%	48	2.50%	365	19.03%	139	7.25%	138	7.19%

Source: <https://www.ffiec.gov/hmda/>

The number of White, Non-Hispanic applicants in this income category significantly outnumbers the number of minority applicants. Minority, including Hispanic households have a lower origination rate and a higher denial rate.

Table IV-45 - Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	1,162	85.69%	827	71.17%	32	2.75%	145	12.48%	112	9.64%	46	3.96%
Minority, Including Hispanic	194	14.301%	100	51.55%	8	4.12%	51	26.29%	14	7.22%	21	10.82%
Total	1,356	100.00%	927	68.36%	40	2.95%	196	14.45%	126	9.29%	67	4.94%

Source: <https://www.ffiec.gov/hmda/>

In Table IV-45, the number of White, non-Hispanic applicants in this income category significantly outnumbers the number of minority applicants. Minority, including Hispanic households have a lower origination rate and a higher denial rate.

Table IV-46 - Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	945	86.14%	725	76.72%	18	1.90%	79	8.36%	97	10.26%	26	2.75%
Minority, Including Hispanic	152	13.86%	89	58.55%	6	3.95%	27	17.76%	16	10.53%	14	9.21%
Total	1,097	100.00%	814	74.20%	24	2.19%	106	9.66%	113	10.30%	40	3.65%

Source: <https://www.ffiec.gov/hmda/>

In Table IV-46, the number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate and a higher denial rate to white applicants.

Table IV-47 - Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

Minority Status	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
White, Non-Hispanic	5,417	88.88%	4,253	78.51%	147	2.71%	318	5.87%	575	10.61%	124	2.29%
Minority, Including Hispanic	678	11.12%	472	69.62%	21	3.10%	82	12.09%	79	11.65%	24	3.54%
Total	6,095	100.00%	4,725	77.52%	168	2.76%	400	6.56%	654	10.73%	148	2.43%

Source: <https://www.ffiec.gov/hmda/>

In Table IV-47, the number of White, non-Hispanic applicants in this income category significantly outnumbers the number of minority applicants. Compared to white applicants, minority, including Hispanic applicants have a lower origination rate and a slightly higher denial rate.

The following Table IV-48 offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 80% of median income, the most common reason for denial is debt-to-income ratio, followed by credit history and/or collateral. Overall, the most common reason for denial of conventional loans in the Greenville-Anderson-Mauldin, SC MSA is debt-to-income ratio (26.74%), followed by collateral (21.91%) and credit history (18.92%).

Table IV-48 - Conventional Loan Denial Rates by Denial Reason and Income Level

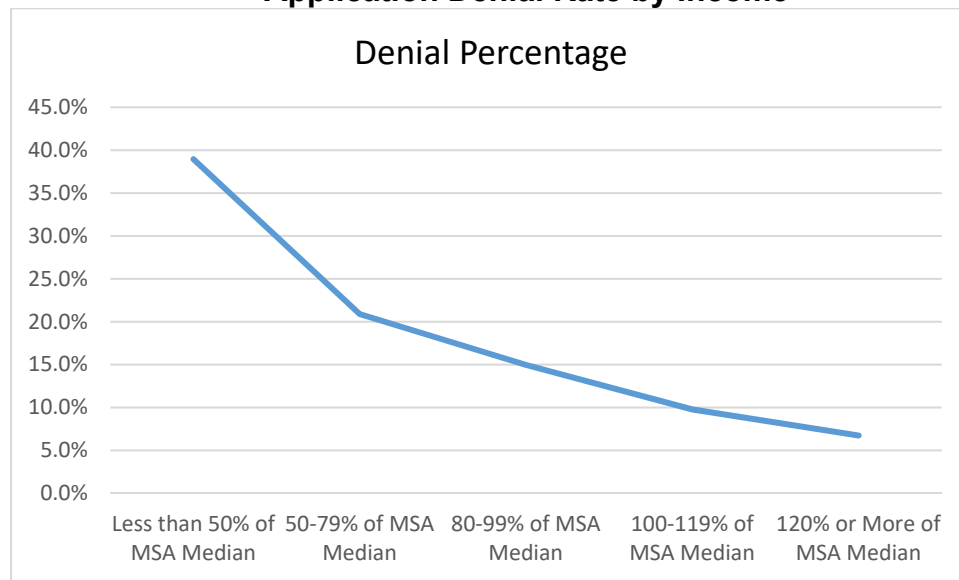
	Less than 50% Low		50-79% Middle		80-99% Upper- Middle		100-119% Upper		120% or More High		Income Not Available		Total Denials	
	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Income Level	Count	% of Total
Debt- to-Income Ratio	52	44.83%	52	32.50%	17	18.68%	12	23.08%	44	17.32%	11	36.67%	188	26.74%
Employment History	8	6.90%	10	6.25%	4	4.40%	3	5.77%	4	1.57%	1	3.33%	30	4.27%
Credit History	25	21.55%	28	17.50%	30	32.97%	13	25.00%	34	13.39%	3	10.00%	133	18.92%
Collateral	17	14.66%	31	29.38%	17	18.68%	11	21.15%	76	29.92%	2	6.67%	154	21.91%
Insufficient Cash	6	5.17%	10	6.25%	5	5.49%	1	1.92%	15	5.91%	3	10.00%	40	5.69%
Unverifiable Information	4	3.45%	7	4.38%	4	4.40%	1	1.92%	13	5.12%	3	10.00%	32	4.55%
Credit Application Incomplete	2	1.72%	15	9.38%	7	7.69%	9	17.31%	45	17.72%	2	6.67%	80	11.38%
Mortgage Insurance Denied	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1	0.39%	0	0.00%	1	0.14%
Other	2	1.72%	7	4.38%	7	7.69%	2	3.85%	22	8.66%	5	16.67%	45	6.40%
Total Denials and % of Total	116	16.50%	160	22.76%	91	12.94%	52	7.40%	254	36.13%	30	4.27%	703	100.00%

Source: <https://www.ffiec.gov/hmda/>

In summary, the HMDA data shows that approximately two-thirds (69.7%) of conventional loan applications in the Greenville County MSA were originated, while thirteen percent (13.0%) were denied. County applicants had a slightly higher origination rate than that of the Greenville-Anderson-Mauldin SC MSA as a whole, comprising 68.3% of all loans originated but also 52.2% of denied applications.

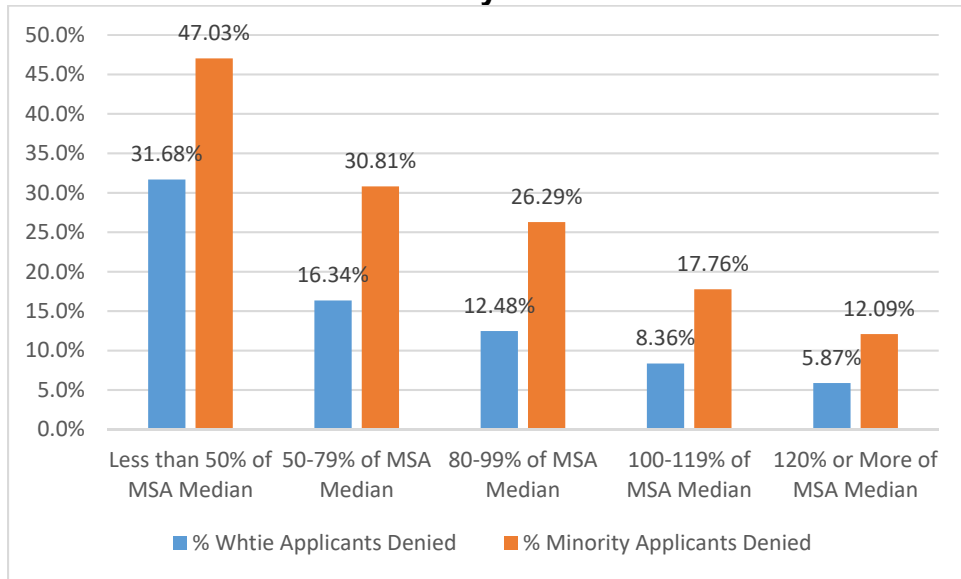
In the Greenville-Anderson-Mauldin SC MSA, the number of white applicants exceeds the number of minority applicants. Additionally, the origination rates are higher and denial rates lower for 'White' applicants than for 'Minority, including Hispanics' in every income category. As incomes decrease, denial rates increase, often due to these applicants being first-time homebuyers with little to no collateral, poor credit history, and debt. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups.

Chart IV-2 – Conventional Loan Application Denial Rate by Income



Source: <https://www.ffiec.gov/hmda/>

Chart IV-3 – Conventional Loan Application Denial Rate by Income and Race



Source: <https://www.ffiec.gov/hmda/>

Based on this data analysis, there is the possibility that there are discriminatory lending practices in the MSA, as there are disparities between the origination and denial rates of minority and non-minority households. In every income category, White applicants have a higher loan origination rate and a lower denial rate than minority applicants. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups.

While this data provides an insight into lending patterns in the Greenville-Anderson-Mauldin SC MSA, it should be noted that data unique to the Greenville County and City of Greenville levels would yield more conclusive findings and provide a more accurate understanding of any existing lending issues in Greenville County. However, this data is not available.

D. Citizen Participation

The Greenville County Human Relations Commission, Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer undertook a broad participation strategy for this Analysis of Impediments to Fair Housing Choice to engage as many individuals, organizations, and agencies as possible.

Stakeholders: GCHRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority developed a list of stakeholders with direct knowledge of, and experience in, the housing market and issues affecting fair housing. Identified stakeholders were divided into the following categories:

- Public Housing Authorities
- Advocacy Organizations
- Direct Housing Providers
- Social Service Providers
- Community Development Advisory Committees
- Schools and Education Providers
- Healthcare Providers
- Fair Housing Agencies
- Transportation Agencies
- Neighborhood Organizations
- Planning Organizations
- Banks/Mortgage Companies
- Realtors Associations
- Redevelopment Authorities

Agency/Organization/Stakeholder Meetings: GCHRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority contacted all identified organizations and agencies to set up smaller meetings consisting of similar organizations to hold more in-depth conversations. All stakeholder meetings were held at the Greenville County Square.

- Planning Agencies – June 11, 2019
- Transportation Agencies – June 11, 2019
- CDBG Municipalities – June 11, 2019
- Community Development Advisory Committee – June 11, 2019
- Housing Authorities – June 11, 2019
- Neighborhood Associations – June 12, 2019
- Advocacy Organizations – June 12, 2019
- Non-Profit Organizations – June 12, 2019
- Fair Housing Organizations – June 12, 2019
- Housing Providers – June 12, 2019
- Banks/Mortgage Companies – June 12, 2019
- Realtors – June 12, 2019
- Greenville County Redevelopment Authority – June 12, 2019
- Greenville County School District – June 13, 2019
- Hospitals – June 13, 2019

Any identified stakeholders that were not available to attend the meeting, as well as some of the aforementioned stakeholders, were then called to either (1) follow-up if they partook in either of the Community Meetings or (2) discuss fair housing issues with agencies/individuals who were unable to attend one of the Public Meetings.

Public Meetings: The Greenville Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer also held three (3) Public Meetings to engage the public and local organizations/agencies and help identify issues impacting Fair Housing Choice. The First Public Hearing was held on Tuesday, June 11, 2019 at the Simpsonville Activity and Senior Center; the Second Public Hearing was held on Tuesday, June 11, 2019 at the Travelers Rest City Hall. The Third Public Hearing was held on Wednesday, June 12, 2019 at the Greenville County Square.

There were seven (7) attendees at the Public Meeting in Simpsonville, one (1) attendee at the Public Meeting at the Travelers Rest City hall, and fourteen (14) attendees at the Public Meeting in the Greenville County Square. Public Meetings were advertised in the “The Greenville News,” in English and Spanish, flyers were distributed in both English and Spanish, and notices and flyers were send out to various organizations.

- Survey links and notices were posted online at the following locations:
 - The City of Greenville’s website
 - The Greenville Human Relations Commission Facebook
 - The Greenville Human Relations Commission website
 - The Greenville County Redevelopment Authority website
 - The Greer Housing Authority website
 - The Greenville Housing Authority website
 - The United Way of Greenville website
- The Greenville County Human Relations Commission emailed Public Meeting and Stakeholder Meeting invitations to:
 - Public Housing Authorities
 - Advocacy Organizations
 - Direct Housing Providers
 - Social Service Providers
 - Community Development Advisory Committees
 - Schools and Education Providers
 - Healthcare Providers
 - Fair Housing Agencies
 - Transportation Agencies
 - Neighborhood Organizations

- Planning Organizations
- Banks/Mortgage Companies
- Realtors Associations
- Redevelopment Authorities

Outreach to Persons with Disabilities: GCRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority held meetings with Able SC, Community Options, Greenville CAN, Thrive Upstate, the South Carolina Commission for the Blind, and the Upstate Association for the Deaf to obtain an understanding of the issues affecting persons with disabilities.

Resident Surveys: Links to the Fair Housing Survey were posted on Greenville County's, the City of Greenville's, the Greenville Human Relations Commission's, the Greenville County Redevelopment Authority's, the Greenville Housing Authority's, the Greer Housing Authority's and the United Way of Greenville's websites. The surveys were available online in both English and Spanish and physical copies were placed on public display to encourage resident input. Links to the survey were also posted on the Greenville Human Relations Commission's Facebook page.

The online survey produced 115 responses in English and 1 response in Spanish for a total of 116 responses. Greenville County and the City of Greenville also received 82 paper responses. Actions to spread knowledge of the surveys included posting the survey on the Greenville Human Relations Commission Facebook page and emailing the link to interested parties. The information provided in these anonymous surveys were crucial in developing an accurate assessment of fair housing issues in the County.

The surveys featured a question asking for the municipality and ZIP Code of the respondent, and results are broken down between the City of Greenville and other areas of the County. The following is a summary of the 198 responses received:

City of Greenville Survey Results

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 68.24%.
- White and Black or African American respondents were represented in about equal measure, at 51.76% of respondents and 48.24% of respondents respectively.

- Nearly one-half of the respondents were over the age of 60 (44.71%).
- Of those that answered the question, 36.47% were low- to moderate-income for their family size. Twenty of these families at 23.53% of respondents were one-person households.
- The majority, at 41.18%, come from two person households.
- 57.65% are homeowners.
- 48.24% of respondents felt that residents of the City did not know how to report fair housing violations, and a further 36.47% were unsure whether residents know or do not know how to report violations.

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Accessibility:

- 67.06% of City respondents believe that there is a lack of accessible housing.
- 61.18% believe there are not enough ramps leading to public facilities throughout the City.

Housing:

- 88.23% said that there is a need for affordable housing in the City of Greenville. 67.06% say that subsidized housing is overly concentrated in certain areas.
- 71.76% of respondents believe local or state policy prevents housing choice in the City.
- 9.41% of respondents specifically mention gentrification as a concern.

Fair Housing:

- 36.47% are aware that residents can make reasonable housing accommodation requests to their landlords.
- 56.47% of respondents believe that there are not enough fair housing organizations in the area. 77.65% of respondents believe there is an overall lack of fair housing education in the City.

Reasons Fair Housing Complaints Are Not Reported:

- 21.18% specifically mention fear of retaliation, including eviction, legal reprisal, or poor retreatment.
- 31.76% point to a lack of knowledge in reporting practices as a cause.
- An additional 15.29% believed that even if they filed a report, they would not see results.

Transportation:

- 4.71% of respondents mention poor transportation as a contributor to impediments to fair housing choice.

The following Table IV-49 illustrates the types of situations that may result in further discriminations and/or barriers to fair housing in the City of Greenville:

Table IV-49 – Resident Survey Results – City of Greenville

	Strongly Agree	Agree	Neutral / Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	35.29%	31.76%	16.47%	4.71%	1.18%
Lack of affordable housing in certain areas	65.88%	22.35%	3.53%	1.18%	0.00%
Lack of accessible housing for persons with disabilities	35.29%	31.76%	23.53%	2.35%	0.00%
Lack of accessibility in neighborhoods (i.e. curb cuts)	29.41%	31.76%	23.53%	9.41%	0.00%
Lack of fair housing education	50.59%	27.06%	14.12%	1.18%	0.00%
Lack of fair housing organizations in the City	24.71%	31.76%	28.24%	5.88%	1.18%
State or local laws and policies that limit housing choice	44.71%	27.06%	20.00%	1.18%	0.00%
Lack of knowledge among residents regarding fair housing	56.47%	32.94%	3.53%	1.18%	0.00%
Lack of knowledge among landlords and property managers regarding fair housing	23.53%	41.18%	18.82%	11.76%	0.00%
Lack of knowledge among real estate agents regarding fair housing	21.18%	32.94%	22.35%	16.47%	2.35%
Lack of knowledge among bankers/lenders regarding fair housing	23.53%	23.53%	23.53%	21.12%	3.53%
Other barriers	13.53%	17.65%	23.53%	3.53%	2.35%

Source: Citizen Survey

Additional Comments or Concerns:

Typical responses included:

- “Young and older lower income families are paying over and above their income limitations due to lack of true income based housing availability. They must omit paying other bills in order to keep a roof over their heads. Restricted based income housing are not really helping low-income families because the rent is actually still too high. Example, the assembly 3 bedrooms are over \$900.00. We need true income based housing for those whose credit is good but working towards better credit while not being denied true low-income and not income restricted.”
- “Affordable Housing needs to have an educational component that will allow recipients to build pride and responsibility in ownership.”
- “There is a lack of education in schools, churches & other community services about the need to keep the credit clean. Buyer & tenant prospects get turned down all the time because of credit issues.”
- “No voice for those who need it most. Technology is not available to most of the lower income folks. Real estate agents want to sell higher priced properties to make money. Landlords play the eviction notice game and many renters don't know what is happening. They need help.”

Greenville County Survey Results

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 75.22%.
- White and Black or African American respondents were represented in about equal measure, at 42.48% of respondents and 46.90% of respondents respectively.
- About one-third of the respondents were over the age of 60 (29.20%). Over half of respondents (51.33%) were over the age of 50.
- Of those that answered the question, 48.67% were low- to moderate-income for their family size.
- 33.63% respondents come from two person households, and 25.66% of respondents come from a one person household.
- 53.10% are homeowners.
- 37.17% of respondents felt that residents of the County did not know how to report fair housing violations, and a further 45.13% were unsure whether residents know or do not know how to report violations.

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Accessibility:

- 61.95% of County respondents outside of the City of Greenville believe that there is a lack of accessible housing.
- 52.21% believe there are not enough ramps leading to public facilities throughout the County.

Housing:

- 77.99% said that there is a need for affordable housing in Greenville County. 57.52% say that subsidized housing is overly concentrated in certain areas.
- 56.64% of respondents believe local or state policy prevents housing choice in Greenville County, outside of the City of Greenville.

Fair Housing:

- 37.17% are aware that residents can make reasonable housing accommodation requests to their landlords.
- 47.79% of respondents believe that there are not enough fair housing organizations in the area. 65.49% of respondents believe there is an overall lack of fair housing education in the County.

Reasons Fair Housing Complaints Are Not Reported:

- 25.66% specifically mention fear of retaliation, including eviction, legal reprisal, poor retreatment, or immigration concerns.
- 38.94% point to a lack of knowledge in reporting practices as a cause.

Transportation:

- 5.3% of County respondents mention poor transportation as a contributor to impediments to fair housing choice.

The following Table IV-50 illustrates the types of situations that may result in further discriminations and/or barriers to fair housing in Greenville County:

Table IV-50 – Resident Survey Results – Greenville County

	Strongly Agree	Agree	Neutral / Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	27.43%	30.01%	20.35%	3.54%	1.77%
Lack of affordable housing in certain areas	52.21%	24.78%	9.73%	0.89%	1.77%
Lack of accessible housing for persons with disabilities	29.20%	32.74%	23.01%	0.89%	1.77%
Lack of accessibility in neighborhoods (i.e. curb cuts)	26.55%	25.66%	27.43%	3.54%	1.77%
Lack of fair housing education	31.86%	33.63%	16.81%	1.77%	2.65%
Lack of fair housing organizations in the County	20.35%	27.43%	30.97%	6.19%	1.77%
State or local laws and policies that limit housing choice	28.32%	28.32%	27.43%	0.88%	2.65%
Lack of knowledge among residents regarding fair housing	35.40%	34.51%	13.27%	1.77%	1.77%
Lack of knowledge among landlords and property managers regarding fair housing	19.47%	26.55%	29.20%	6.19%	5.31%
Lack of knowledge among real estate agents regarding fair housing	15.93%	27.43%	32.74%	4.42%	6.19%
Lack of knowledge among bankers/lenders regarding fair housing	15.04%	27.43%	29.20%	9.73%	5.31%
Other barriers	7.08%	17.65%	26.55%	0.00%	3.53%

Source: Citizen Survey

Additional Comments or Concerns:

Typical responses included:

- “‘Affordable’ housing is relegated to less safe neighborhoods, neighborhoods further in the county away from ‘what’s happening’ and resources.”
- “Most people have many types of issues, credit and others, but the system is seemingly designed to keep poor people from living better lives.”
- “I feel like the disabled veterans are left behind.”

- “I see there is a lack of low income houses for those that are less fortunate.”
- “As seniors, we don't have anywhere to go. I'm also an Army Veteran, I don't qualify for Section 8, and therefore I would have to go above my limits.”
- “Flipping houses, especially downtown, increases house value therefore increasing taxes. Lower income families getting squeezed out.”
- “As a first time home buyer, it was difficult finding something in the area we wanted within the first time home buyer price (less than \$170,000). When we did find a house, we had to put an offer that same day because everything in this range goes so fast.”

Public Meeting on the Draft AI Public Comments

Greenville County’s 2020-2024 Analysis of Impediments to Fair Housing Choice was made available for public comment at the following locations and on the following websites:

- Greenville County Human Relations Commission
301 University Ridge #1600
Greenville, SC 29601
<https://www.greenvillegov.org/humanrelations/>
- Greenville County Redevelopment Authority
301 University Ridge #2500
Greenville, SC 29601
<https://gcra-sc.org/>
- The City of Greenville Community Development Division
206 S Main Street #6
Greenville, SC 29601
<https://www.greenvillesc.gov/265/Community-Development>
- The Greenville Housing Authority
2122 Edinburgh Court
Greenville, SC 29607
<https://www.tgha.net/>
- Greer Housing Authority
103 School Street
Greer, SC 29651
<http://www.cityofgreer.org/581/Housing-Authority>

The document was on public display for a period of fifteen (15) days. Residents were encouraged to submit written or oral feedback on the Analysis of Impediments.

Based on the citizen participation process and fair housing analysis, the Greenville County Human Relations Commission, Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Greer Housing Authority staff identified the following fair housing issues:

- **Housing Opportunities:**
 - There is a lack of affordable housing in the City of Greenville and Greenville County that is decent, safe, and sanitary.
 - There is a lack of Federal and State funds for housing subsidies and the development of new affordable housing is not economically feasible for private developers.
 - There is a lack of affordable housing units in areas of opportunity where low-income persons and households may move.
 - The lack of zoning and infrastructure in the unincorporated areas of the County limits construction and increases the project costs so the development is not affordable to lower income households.

- **Housing Choice:**
 - Between 2010 and 2018, the County's population increased by 14.0%, and the City's population increased by 17.4%, which has created a greater demand for housing, especially affordable housing.
 - The special needs population in Greenville County has increased in the last 15 years; however landlords are either unwilling to make housing accessible or unable to make housing accessible given their finances.
 - There are physical, economic, and social justice barriers that impede the development of new affordable and accessible housing in the City of Greenville and Greenville County.
 - Housing units that are deteriorated and below code standards tend to be available at affordable rents.
 - There is a lack of "mixed-income" housing being built in the City and County.

- **Cost Overburden:**
 - Lower household incomes create cost overburden housing conditions; approximately 40.1% of homeowners and 43.9% of renters in the City of Greenville are cost overburdened of 30% or

more. In Greenville County, cost overburdens of more than 30% are also more likely among renters. Nearly a third of homeowners (31.9%) also experience cost overburdens.

- The elderly, on fixed income, cannot afford to make the repairs, alterations, and accommodations to their homes to make them accessible to their needs.

- **Disability/Accessibility:**

- There is a lack of housing in the City and County that is accessible and affordable for the elderly, the disabled, and persons with special needs.
- The denial by landlords to make reasonable modifications and accommodations limits the amount of accessible units in the City and County that are for rent for persons with special needs.

- **Fair Housing:**

- There is a lack of uniform regulations, administration, and enforcement of the codes and ordinances, especially in unincorporated areas of the County, which allows "exclusionary zoning" to occur without City and County oversight and control.
- Tenants and homebuyers do not always file housing discrimination complaints when renting or buying a home.
- Persons with Limited English Proficiency (LEP) do not always have a fair housing choice.
- There is a lack of cooperation and a forum to promote new affordable housing throughout the City and County.
- There is a lack of awareness of tenants' rights, including what reasonable modifications and accommodations are.

- **Access/Mobility:**

- The lack of public transportation in the City and County is not convenient for work, health care, shopping, etc., which limits the choices where a low-income household can live.
- Families and individuals have a right to live wherever they chose if affordable housing is available outside areas of concentration.

2020 Analysis of Impediments to Fair Housing Choice



V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Greenville and Greenville County to affirmatively further fair housing in City and County. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented on the pages that follow. Of the previously identified impediments, racial segregation, a lack of public transportation, a lack of affordable housing, and economic barriers for racial and ethnic minorities are still present in City and County's best efforts, and based on economic conditions, will continue to be addressed by the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Greer Housing Authority.

Greenville County is geographically large, covering rural, unincorporated mountainous areas in the North and South of the County, as well as the suburbs of and the City of Greenville. For this reason, the impediments are broken down separately for the City and the County.

Below is a list of impediments that were developed by the Greenville County Human Relations Commission, Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Greer Housing Authority for the shared 2020 Analysis of Impediments to Fair Housing Choice.

A. Impediments to Fair Housing Choice

Using these findings, GCHRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority developed the following impediments for the 2020-2024 Analysis of Impediments to Fair Housing Choice and defined specific goals and strategies to address each impediment.

City Impediments

- **Impediment 1: Lack of Affordable Housing**

There is a lack of affordable housing in the City of Greenville due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and sales housing. There is a need for at least 1,500 affordable homeowner units and at least 6,400 rental households are cost overburdened.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in the City.
- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in the City.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.

- **Impediment 2: Lack of Accessible Housing**

There is a lack of accessible housing in the City of Greenville since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in the City and the desire of disabled persons who want to live independently. Interviews indicated that all accessible housing is occupied, and the City's disabled population is growing. It is estimated that there is a need for at least 12%, or 3,800 total units, of the City's housing stock to be accessible.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

• **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers (including older inaccessible housing, credit requirements that prevent all residents from obtaining mortgages, and concentrations of poverty and racial or ethnic minorities) in the City of Greenville which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the City's population. Minority applications for loans below area median income were denied 14.51% more often than applications from White residents, and there were 21,650 eviction cases filed in Greenville County in 2018.

Goal: Eliminate physical, economic, and social barriers in the City of Greenville and increase housing choices and opportunities for low-income households and members of the protected classes throughout the City.

Strategies: In order to achieve the goal for more housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.
- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.
- **3-E:** Eliminate architectural barriers, which are physical features that prevent persons with limited mobility from living in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.
- **3-G:** With the high number of evictions and the risk of homelessness, the City and County should establish a local Housing Court with a magistrate to hear eviction cases, landlord-tenant disputes, and the rights of the homeless.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.” 89.4% of survey respondents in the City of Greenville believed that a lack of education about fair housing contributed to unreported problems.

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discrimination laws, and regulations, so that the residents in the City of Greenville can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all residents of the City of Greenville.
- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.
- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.
- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in the City of Greenville.
- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

• **Impediment 5: Barriers to Economic Opportunities**

There are barriers to economic opportunities in the City of Greenville for lower-income households to increase their income and thus improve their choices of housing. The unemployment rate in the City according to the 2013-2017 ACS is 5.4%, and 26.5% of making less than 30% of median income are cost overburdened.

Goal: Increase the job opportunities and access to jobs in the City of Greenville, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Support the increase in the number of bus routes and hours of service in the City so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

County Impediments

- **Impediment 1: Lack of Affordable Housing**

There is a lack of affordable housing in Greenville County due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and sales housing.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in throughout Greenville County and outside areas with a concentration of low-income households.

- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in Greenville County.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **1-E:** Evaluate changes to the County Zoning Ordinance to add provisions of “inclusionary zoning” which will require that a certain percentage of housing units in the construction of market rate housing will be designated as affordable housing to low/moderate income households.

- **Impediment 2: Lack of Accessible Housing**

There is a lack of accessible housing in Greenville County since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in Greenville County and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing

developments accessible and visitable for persons who are physically disabled.

- **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers in Greenville County which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of Greenville County's population.

Goal: Eliminate physical, economic, and social barriers in Greenville County and increase housing choices and opportunities for low-income households and members of the protected classes throughout Greenville County.

Strategies: In order to achieve the goal for more housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being "forced out" of their homes and may not have housing resources to relocate.
- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate "exclusionary zoning," which restricts the development of affordable housing.
- **3-E:** Eliminate architectural barriers which prevent persons with limited mobility to live in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.
- **3-G:** With the high number of evictions and the risk of homelessness, the City and County should establish a local Housing Court with a magistrate to hear eviction cases, landlord-tenant disputes, and the rights of the homeless.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.”

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discriminatory laws, and regulations, so that the residents in Greenville County can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all County residents.
- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.
- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.
- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in Greenville County.
- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

- **Impediment 5: Lack of Economic Opportunities**

There are a lack of economic opportunities in Greenville County for lower-income households to increase their income and thus improve their choices of housing.

Goal: Increase the job opportunities and access to jobs in Greenville County, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Continue to improve the infrastructure in underdeveloped areas of Greenville County to promote new development and create new job opportunities.
- **5-F:** Support the increase in the number of bus routes and hours of service Greenville County so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

• **Impediment 6: Need to Manage Future Growth**

There are large portions of Greenville County that are underutilized, but could serve as potential sites for mixed income housing and commercial development.

Goal: Increase new development opportunities in Greenville County for housing, businesses, and recreational uses.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **6-A:** Develop a new Land Use Plan, as part of Greenville County’s Comprehensive Plan, to identify sites for future growth that should include the development of mixed income housing.
- **6-B:** Evaluate and upgrade water lines, sewer lines, and utilities to expand areas of opportunities for new development of affordable housing.
- **6-C:** Update Greenville County’s Zoning Map to include residential development controls for underutilized areas of Greenville County to promote comprehensive development.
- **6-D:** Promote and encourage the expansion of affordable public transit to serve residents of Greenville County living outside the City of Greenville.

B. Activities and Recommendations to Affirmatively Further Fair Housing

To further promote Fair Housing, the following actions have, and will be, implemented by the Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer through its Fair Housing Plan by Affirmatively Furthering Fair Housing through various activities noted below:

1. Continue to enlist the Greenville Human Relations Commission in the enforcement of fair housing through public education and outreach.
2. Continue to fund fair housing providers to report housing discrimination complaints.
3. Continue to partner with nonprofit organizations that are invested in the mission of Fair Housing, including the Urban League of the Upstate and SC Legal Aid.
4. Continue to investigate testing and auditing of fair housing practices through its regional fair housing providers.
5. Educate and attempt to overcome any remaining “Not in My Back Yard” attitudes in the City and County through its fair housing providers.
6. Educate renters in the City and County on fair housing issues, including retaliation.
7. Continue to make every attempt to increase geographic choice in housing by providing links on its website for its low-income households.

8. Assist in ensuring future development is sound, and includes affordable, accessible housing that is connected to the amenities of the City and County while preventing exclusionary practices.
9. Promote integration of public housing.
10. Continue to direct residents to the fair housing section on the County website with news and items regarding fair housing (i.e. links to fair housing providers to report housing discrimination).
11. Utilize financial incentives at the State Level, such as the Textiles Communities Revitalization Act and Abandoned Buildings Revitalization Act Tax Credit to develop affordable housing.
12. Assist in the organization of a Federally supported community-based system that organizes key elements in its community to direct attention to, and help develop strategies to affirmatively further fair housing.
13. On an annual basis, Greenville County and the City of Greenville will continue to declare April to be Fair Housing Month via proclamation, in conjunction with holding an annual fair housing workshop with partners.
14. Outreach to the public by providing updated housing discrimination information.
15. Continue to provide funding for fair and affordable housing through the Greenville Housing Fund.
16. Work with the South Carolina Human Affairs Commission.
17. Provide financial counseling and credit improvement programs to increase credit scores for low-income households to obtain mortgage financing.
18. Establish a local Housing Court with a magistrate to hear eviction cases, landlord-tenant disputes, and the rights of the homeless.

2020 Analysis of Impediments to Fair Housing Choice



VI. Certification

Signature Page:

I hereby certify that this 2020-2025 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant (CDBG) Program regulations.

City of Greenville, SC:

John McDonough
City Manager

Date

Greenville County, SC:

Joe Kernell
County Administrator

Date

The Greenville Housing Authority, SC:

Beth Clark
Interim Executive Director

Date

2020 Analysis of Impediments to Fair Housing Choice

The Housing Authority of the City of Greer, SC:

Janice Fowler
Executive Director

Date

The Greenville County Redevelopment Authority:

John Castile
Executive Director

Date

The Greenville County Human Relations Commission:

Dr. Yvonne Duckett
Executive Director

Date

2020 Analysis of Impediments to Fair Housing Choice



VII. Appendix

The following items are in the appendix:

- Appendix A – Agency/Organization Meetings & Additional Consultations
- Appendix B – Resident Surveys and Agency Surveys
- Appendix C – Public Comments
- Appendix D – HMDA Data

A. Appendix A – Agency/Organization Meetings

Attached are summaries of the following meetings:

- AI Committee
- Advocacy Organizations
- Banks, Lenders, and Realtors
- Community Development Advisory Committee
- Fair Housing Organizations
- Greer Housing Authority
- Housing Providers
- Municipalities
- Neighborhood Organizations
- Planning Agencies
- Greenville County Redevelopment Authority
- Schools and Hospitals
- Transportation Agencies

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

AI Committee

Tuesday, June 11, 2019 at 9:00am

The following was discussed at the meeting:

- Greenville County Redevelopment Authority runs the Entitlement programs for the County. There is no separate development corp. There are five municipalities: Greer, Simpsonville, Mauldin, Travelers Rest, Fountain Inn. They do a mini-CDBG program for them and have entitlements for each municipality.
- The County gets ESG funding and GCRA runs the ESG program Countywide including Greenville.
- Most social services are in the City of Greenville. GCRA will only fund social services in the City of Greenville if it's ESG. Otherwise, they'll run them in the five municipalities.
- City of Greenville has a separate CDBG program that works with GCRA but their systems are completely different. There are no thoughts of making a HOME Consortium.
- There are a couple of economic development programs that include façade and ED loans.
- The City of Greer housing authority has 4 sites with 186 units. Then 280 section 8. They are considered a "small housing authority." They have 6 VASH.
- They are looking at 257,000 more people moving to the area in over the next 20 years. One of the challenges with the comprehensive plan will be figuring out where to put these people.
- The automotive industry is big here. Michelin moved here and there is a BMW plant, as well as Sage Automotives and other spin-offs. There is some technology moving here.
- Vermeer is here and they make farm equipment. SC-Tac is the aviation area and it's growing leaps and bounds.
- They are also increasing educational opportunities at Greenville Tech.
- There is an inland port in Greer that has had a big impact on the area and the transportation systems.
- Police tend to be very active at community meetings. So does code enforcement.
- Transportation is critical in the area.
- The Greer Housing Authority doesn't have a website. They just have a portal.
- The City of Greenville needs a separate section of the report.
- Human Relations Commission will send their complaints to HUD. HUD then sends their complaints to Columbia who is the investigating entity. South Carolina Human Affairs does the investigations. They were just recently here for that.
- SCHAC sends out testers.
- There is a problem with a lack of housing in the area.
- Missing middle housing is a problem here.
- They are getting lots of retirees from all over the country.
- There are a number of re-entry programs here.
- The homeless population has been moving lately.
- The Hispanic population is a combination of Mexican and Central American and they live mostly in the West side of the County.

- There are mobile home parks in the area, but they have been decreasing because of a change in regulations in the 2000s. There are more mobile home neighborhoods in the area where people own them. Some of the mobile home parks are in very bad shape.
- There are many hotels that have gone out of business and have been used by the homeless who transition in and out of them. The homeless alliance is putting together a hotel displacement plan.
- There has been an increase in questioning of the definitions of affordable housing in the area.
- There is not sufficient housing for people of 30% AMI or below.
- Many of the third shift workers need child care and transportation. The bus currently doesn't run after 7pm. This won't change until July 1.



Greenville County

Advocacy.org

ANALYSIS OF IMPEDIMENTS



city of
greenville

Date / Time: 11 Am

Location: Suite 400

Facilitators: _____

Last Name	First Name	Phone	Email
Barr	Traci	510-270-9390	traci@upstatepridesc.org
McArthur	Beth	864-235-1421	bmcarthur@ablc-sc.org
Suarez	Norma Jean	864-982-8729	njsuarez@unityhealthmain.org
Crowl	Lorain	864-901-2067	lcrowl@uhcsc.org
Cooper	Daniel	352 404-710-6244	dcooper@UHLSC.ORG
Hallo	Lisa	864 250 0500	lhallo@upstateforever.org
Franco	Sarah	210-807-0415	sarahfranco@velovalets.com
Vernon	Vianne	864-322-4119	vvernon@ulus1.org
Banks	Channing	864-331-2991	cbanks@unitedwaysc.org

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Advocacy Organizations

Wednesday, June 12, 2019 at 10:00am

The following was discussed at the meeting:

- Homelessness and affordable housing are big issues in the area.
- Another big gap is that Baby Boomers are retiring. There is senior subsidized housing and high-income senior housing. There is missing middle housing for retiring seniors.
- There are gaps for Transitional and affordable and permanent supportive housing nationwide.
- In San Antonio, there was a campus for homeless individuals that was created from a converted warehouse. It is called Haven for Hope and Dallas has converted it.
- Much of the pushback the CoC gets is based on concentrated poverty. They are often asked how they do not concentrate poverty when moving forward.
- In San Antonio, across the street from Haven for Hope a large apartment complex opened that had both market rate apartments and subsidized housing, along with vouchers. Those that came through Haven for Hope would be able to move on to voucher housing. There were wrap-around services within the site, and it was an emergency shelter with transitional housing. This required a lot of partners, but it was successful.
- One of the biggest issues in the area in regards to homelessness is that people in the area do not understand the Continuum of Care and that people cannot go straight from homelessness to housing.
- The Transitional Care Clinic in San Antonio was for mental health care for people who would be homeless.
- When homeless people were out on the street, there was frequent drug use. There were also instances of assault and rapes in the area for that population.
- On-site security was eventually hired at this homeless care facility, though it was more for staff than for the homeless population.
- Repeated trauma to mentally ill people is one of the issues that forces them to remain on the street.
- People are issued Housing Choice Vouchers and then there is nowhere to go in Greenville. These people end up homeless because they cannot locate a unit quickly enough.
- Inventory and affordability are the two major issues that lead to homelessness.
- Public ownership and control over properties is one of the major ways to prevent housing prices from rising.
- There have been long-standing, mentally ill people in Downtown Greenville and they have been put in jail.
- Group homes and concentration of poverty in the area are the same for individuals with disabilities. If individuals with disabilities are concentrated in one area, it creates exclusion and makes it more difficult for people to integrate into the community.
- There could be the potential to assist people with finding vouchers for multi-family properties.
- Many times, there are individuals with disabilities who are homeless.

- In Greenville, a lot of residents are living in hotels. It would be beneficial to give people vouchers to live in the hotels while the inventory for affordable housing is being increased.
- The Housing Authority's waiting list has been closed for several years and many of the people living in the hotels are not on the list. The list likely includes families, and some of the people living in hotels have children.
- HUD has many rules about lease violations, past convictions, and other items. This makes it much harder to get people vouchers as they may not be eligible.
- HUD has not been issuing new vouchers.
- Individuals with disabilities would like to be like everyone else and be accepted and allowed to have the same opportunities.
- There are a tremendous number of barriers to housing choice associated with zoning, though the exact issues are uncertain.
- There is a predominance of single-family detached zoning, with land prices the way they are, causes people to develop luxury housing. When duplexes and up areas are redeveloped, they are redeveloped as single-family so housing supply is actually decreasing.
- The City considered an ordinance to allow auxiliary housing years ago, but it died. This effort will be revitalized.
- The County is planning to rewrite its zoning code. The City may or may not be changing theirs.
- Developers say that permits are too expensive and this makes it too difficult for them to build affordable housing. They cannot break even unless things cost a certain amount.
- There are multiple sewer sub-districts that developers must go through and there is no comprehensive list of sewers and infrastructure.
- United Housing Connections owns about 153 single-family units and manages more than 300 811s and 202s. For single-family homes, it is really hard for United Housing Connections to keep the rent at 30% of somebody's income. A single man with a disability that is not working has a rent of \$215, which means that person either lives with a subsidy or underneath a slumlord.
- There is no money to put back into affordable units because of the subsidy. It is hard to upkeep the units and make sure they remain livable.
- There is the potential to use ESG rehab money to assist in making capital improvements to these properties.
- The State of South Carolina does not protect discrimination based on gender identity. Neither does the County or the City. This is an area of advocacy.
- The incidence of mental illness in the LGBTQ community are high, and this leads to higher rates of substance abuse, suicide, and depression. It can also lead to homelessness and violence.
- In Greenville County, there are limited services for persons with HIV/AIDS. Spartanburg County is doing a better job of providing these services. Piedmont Care in Spartanburg County does testing and advocacy.
- The CoC and United Housing Connections have an agreement with Project Care which provides 32 units total of permanent housing for people with HIV/AIDS. It is concentrated.
- There is the potential to use the cost of not providing affordable housing as an argument to make change.
- Reedy Place offers homes for people with chronic mental illnesses and security. For two years prior to being in this program, about \$20,000 per individual per year was spent. After they were housed, it was \$1,600 per person per year.

- With subsidies and government involvement going away, there needs to be a solution to finding more funding and offsetting these additional costs.
- Pickens County has a tiny homes program for homeless individuals. They are public housing that has a year-and-a-half wait. The tiny homes village is community funded and supported. There are a lot of restrictions but it is a good model that could perhaps be duplicated. It is not funded with Federal funds.
- The last PITC had about 1,800 homeless persons. They served about 4,500 unique persons through the HMIS system across the CoC. This is based on the HUD definition of literally homeless.
- Another solution discussed was increasing the real estate transfer tax earmarked for Affordable Housing Trust Fund.
- By state law, inclusionary zoning is not allowed in South Carolina.
- When workforce housing is coming into development, the plan may include one-bedroom apartments, so this does not target workforce housing with families.
- Meals on Wheels serves almost 1,500 meals per day in Greenville County, but they also serve Pickens, Spartanburg, etc. They see the conditions in which meal delivery clients must live.
- When management is not in Greenville County, they will often see the issues of the area. In the Towers East subsidized housing apartments, which was targeted for elderly adults with disabilities, they were without water for a day and the elevator was not working. Towers East recently remodeled. Towers East is ongoing and has been reported multiple times. They were recently sold to a company out of New York but formerly owned by a corporation out of Columbia.
- The Rite Aid at Stone and Main is closing, and many of the residents of Towers East will not be able to buy food because the Rite Aid had been their only source.
- People on motorized wheelchairs are often moving down Main Street and there is a potential safety issue for pedestrians in that spot.
- Meals on Wheels has heard that their meals will be sold for prices that are too high.
- There have also been reports of bedbound people, squatting in their apartments, and rape in the housing developments.
- As the development of Greenville continues, people that cannot stay in their homes and are pushed to areas where they do not have transit. The homes may be lacking floors, air conditioning, and other important systems.
- Transportation is a huge issue. Greenville has the least investment in transportation in South Carolina.
- Greenville County is adamant about not increasing taxes.
- Housing providers have monthly meetings and share information.
- There is also a monthly meeting of senior service providers. Ten at the Top has done work in organizing meetings for people.
- There are people who have been living in these newly revitalized areas whose property taxes will go up and they are forced out.
- The Homestead Act can allow people to live in place and not have their taxes increase.
- There are some development tools like LERTA that can assist in this. LERTA has property taxes go up slowly over 10 years.

- The County reassesses property values every 8 years. They will also reassess with comparables more often.
- There is no formal appeal process here for property tax assessments.
- Seniors are somewhat protected because of tax exemptions, but only up to \$50k. When seniors pass away and pass the property on, the next generation is priced out.

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Banks, Insurance, and Realtors

Wednesday, June 12, 2019 at 4:00pm

The following was discussed at the meeting:

- The housing market is hyper local. One neighborhood could be a buyers market while another is a sellers market.
- The credit unions and CDFIs are busy. They do some 0% mortgages with Greenville County Habitat for Humanity. Their prices that are considered affordable have been going up.
- It used to be \$60k-\$100k as affordable. They are watching the “affordable” price go up but the incomes remain stagnant. Mortgage terms will be extended out to 40 years.
- For every \$1000 increase in price, 481 households are priced out.
- The \$1000 price increase can come from anywhere, from permitting to land, etc.
- There is a downward pressure, where people who could afford something higher will go for a slightly lower value house, remodel the house, and then forcing more housing upward in value.
- The realtors have fair housing events and require fair housing for continuing education.
- To generate enough money to have an impact on affordable housing, there would need to be a broad tax that generates a lot of housing. A real estate transfer tax would not play well politically.
- Impact fees do not generate enough to fix roads in the area.
- There is a need to reduce regulatory barriers and regulatory housing. Tap fees, permitting, and other infrastructure costs could be lowered.
- It is likely that things go unreported because the average citizen does not know what is against the fair housing act.
- The CDFI will take the lower end of Beacon scores and will underwrite loans that are riskier. They have trouble finding the supply for people who receive these mortgages.
- Livable supply of housing cannot be found for \$100k. Additionally, anything with that price will not be found near public services or grocery stores and other amenities.
- Younger populations and aging in place populations both like townhouses. They are a good way to meet density needs in the area.
- \$100k-\$150k housing is north of Travelers Rest or south of Greenville County at this point, unless it is in a certain pocket of low-income areas in which case the housing is substandard.
- The big national builders have not been to Greenville yet.
- The MLS currently has about 3,585 residential units for sale. In all classes, including lots, commercial, etc. there are 6,574. But there are also 3,100 members.
- Ryan Homes has a project that they are doing in Greenville that are selling extremely quickly. They also have homes in Travelers Rest.
- A 6% property tax captures all of the rentals.
- Rental registries could be seen as another tax on the part of landlords.
- The foreclosure and bankruptcy rates are down. The unemployment rate in the area is 3% or less.

- The average days on market is 48. The median is 16. The average price as \$260,819 and the average list was \$266,529.
- The Habitat mortgages are about \$585, but rent is \$900 per month and the apartments are in poor condition.
- If a builder is building at \$169k price point or less, they get a 50% reduction in permitting, but the price point is still not low enough to make that back.
- NIMBYs are also an impediment to fair housing. Every new development comes up for zoning, and the residents will fight against the zoning.



ANALYSIS OF IMPEDIMENTS



Date / Time: 3-4:30 pm Community Development Advisory Committee

Location: Suite 400

Facilitators: _____

Last Name	First Name	Phone	Email
Palombo	Christen	412 417 2356	palombopottery@gmail.com
Ruegg	Lillie	864 354 3028	lkuegg@gmail.com
Strickler	Jeremy	864-275-1669	jeremystriker@hotmail.com
Walton	Lovette	864-242-9801	lwalton@gcra-sc.org
MATTISON	MONIQUE	864-467-4574	MMATTISON@GREENVILLESC.GOV

Greenville County, SC
Analysis of Impediments to Fair Housing Choice
Community Development Advisory Committee
Tuesday, June 11, 2019 at 3:00pm

The following was discussed at the meeting:

- The Advisory Committee is trying to build the scale of the resources that are available to them.
- There are 9 members from each of the >51% LMI neighborhoods, and three mayoral appointees.
- The City is trying to develop a comprehensive strategy. They are not getting the number of units that they would like to get.
- One of the big problems is that resources are fragmented and it is hard to leverage these resources to build affordable housing units.
- The Greenville Housing Fund was formed last year. They would like to put lots of money into this fund and then borrow against it to control inflation on the project.
- Real estate prices are the big problem. Affordable rents are not workable on a for-profit basis.
- There is about a 2,500 unit shortfall. But there are about 9,000 homeless people in the City.
- The 2,500 unit shortfall is going to require a lot of subsidies, possibly up to \$300 million. If there are lots of funds going into the housing trust along with the rents, it can be borrowed against but only if there is a steady income stream.
- The property must be owned by the City so that it can be controlled. There can also be long-term lock-ins from developers, but some type of control is necessary.
- It does not take a lot of acres to acquire properties or terms of ownership.
- There is no comprehensive strategy to leverage off the combined resources.
- Many historical homes have been torn down or things have been added to them. City planning was often not aware of these and had no input. The City has not managed contractors purchasing and building. If they are doing things legally, the contractors should always be acquiring permits.
- There are 9 planners at the City planning department. Most of them are Community Development Planners as well.
- Though contractors have been permitted for historic permits, they will break the rules after receiving the permits.
- Assigned community planners can help mitigate these issues.
- Another way to mitigate these issues is the imposition of fines that disincentivize such rule breakings. There is the potential to steer the fines toward affordable housing.
- Tiny houses are prohibited in the City. This would be one way to increase affordable housing.
- There is a need for auxiliary housing. The City planning department is considering allowing this type of housing.
- Many communities have used a Homestead Exemption tax to assist families that had been in neighborhoods for years.
- Navigating resources in the area is difficult because there is a lot of paperwork and redirections of applications.

- When predatory real estate companies tried to buy houses for undervaluation, the Human Relations Commission brought in Firma(?) and GCRA and tried to advertise to locals that real estate companies would assess their houses for free so these people would not get ripped off.
- Incentives are often required to get attendance in community meetings where people are assisted.
- Many people will die without having a will and this will create housing issues.
- The United Way and Greenville Dreams put together lists of organizations that can assist individuals and the list of places to turn to them.
- Neighborhood residents have varying levels of activism. Some neighborhoods have active counsels and meetings, along with churches.
- The City will not buy houses, though the perception exists that the City is trying to purchase houses on unfair terms.
- There is a lack of communication on resources and knowledge, as well as within the County. However, many of the more active residents know where to turn with fair housing complaints.
- A house can rarely be found for \$100k-\$200k in the City. It prices out poorer residents.
- A community-wide mortgage would create supply, which would assist the City in gaining a supply of affordable housing.
- A small long-term commitment would potentially be more useful than one large commitment.
- There are good foundations in the area that are contributing to the housing issues in the area.
- The City and the County will frequently do different things. The County has agreed to put \$1 million a year into an affordable housing fund.
- The issue with rent subsidies is that rent subsidies frequently increase and thus new money must be found.
- The lack of transportation is a big issue. The bus system is underfunded.
- Transportation corridors provide more affordable places to build housing.
- The City has been annexing. The property owners essentially have to agree to it.
- The GCRA has been putting much of its additional funding including program income into the Affordable Housing Fund.
- Every project is able to take advantage of the cash flow from the affordable housing fund, including rental and homeownership.
- The Greenville Housing Fund is a nonprofit and it is able to receive funding from any source.
- If the County leverages its own entitlement funds, it cannot fund a project in the City of Greenville.
- There are properties that the GCRA has acquired. Without the model of the affordable housing fund, it would have been impossible for them to build 36 units of senior housing. The layering of NSP, HOME, etc. was done through credit to build the infrastructure. Otherwise it would have been more expensive. This can be applied for for-sale housing in new subdivisions as well.
- There is no rental registry in the County or the City.
- The Human Relations Commission invites all landlords for education of fair housing and eviction procedures. They also conduct education for judges on landlord-tenant issues and with tenants for similar issues.
- The state landlord-tenant law in South Carolina is heavily favored in the direction of landlords.
- There is a "heartbeat rule" where a one-bedroom apartment cannot be rented to more than two heartbeats living in the house. So four people require two bedrooms.

- The Accessory Dwelling Units are being considered, but the zoning will need to be changed. This has dropped on the City's priority list.
- The Housing Authority will not tell a family where to have their kids sleep, even if there are children of different sexes.
- A two-bedroom can rent to a three-person family, where the assumption is that the living room has a rollout bed.
- Disability is the number one criteria for fair housing complaints. The second highest as of late has been landlords soliciting sex for rent.
- Also common is the lack of acceptance of emotional support animals. This has been written into lease agreements.
- Anyone advertising a for-rent apartment cannot deny the apartment for rental due to the presence of a support animal.
- Familial status is also a common fair housing complaint in the area.
- There does not seem to be an issue with illegal immigration increasing in Greenville.
- There are landlords that will charge multiple people application fees but will not rent to any of the people charged the fee. The fees will be non-refundable. Though this is not inherently illegal, it can be a tool of discrimination and that can be a source of a complaint.



6/12

Fair Housing organizations

ANALYSIS OF IMPEDIMENTS



Date / Time: 1:30 pm

Location: Suite 400

Facilitators: _____

Name	Phone	Organization	Email
Charlotte Osmer	679-3250	SC Legal Services	charlotte.osmer@sclegal.org
Kerane Vernon	864-3224119	Urban League	kvernon@ulus1.org
Mark Fessler	7079-3254	SC Legal Services	markfessler@sclegal.org
Kimaka Nichols Graham	1079-3259	SC Legal Services	kimakanichols-graham@sclegal.org
SINA WONG	467-7095	BOHRC	gwong@greenvillecounty.org
Martin Watson	467-7095	BOHRC	mwatson@greenvillecounty.org
Rick Quinn	303-4109	HBA/QuinnSutterfield, Inc.	rquinn@quinn-sutterfield.com
JAMES E. SPEED	(864) 233-1394	ATC/EDC	Rev 7/10/09 ad. Com

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Fair Housing

Wednesday, June 12, 2019 at 1:00pm

The following was discussed at the meeting:

- The housing trust has City and County money.
- One major organization, the Graham Foundation, is no longer in Greenville. They were a major contributor but they are no longer there.
- The City is becoming more white. White young professionals like downtown Greenville, but black young professionals do not feel included in Greenville.
- There is a need to invest in the minority neighborhoods in the area.
- Many of the decision-makers are white and the political representation is white. Few department heads are minorities in the City. There are slightly more in the County but they're not the majority.
- When the character of neighborhoods began changing, these neighborhoods lost their advocates that would support the neighborhood. Black representatives are also experiencing gentrification in their districts and may not be re-elected.
- There are also only two black organizations left in Greenville: the Urban League and Phyllis Wheatly. Phyllis Wheatly is not active at the moment.
- By reporting through logic models, nonprofits struggled to report accomplishments. As a result, funding was cut.
- Because Greenville has better homeless services than other parts of the state, homeless people are bussed to the City of Greenville.
- Benches are installed with hostile architecture to dissuade homeless people from using them.
- Soteria is an organization that works with ex-offenders. It is difficult to encourage ex-offenders to go to the meetings where they can gain the knowledge to get housing.
- Veterans are another group that are sometimes lost. There are not a lot of places for them to go.
- The Housing Authority had issues placing veterans as well in spite of the VASH program. People had been worried about PTSD.
- The SC-Legal Aid office is located in Greenville. They serve 4 counties and they have 7 attorneys in their office.
- Statewide, the biggest complaint for fair housing has been disability and the lack of making reasonable accommodations. This tracks with national trends.
- SC-Legal Aid sees a lot of situations where people have already been ejected from their household, but the issues that they have would have cannot be addressed, including issues of reasonable accommodations.
- There is going to be a specific housing court in North Charleston where tenants talk with landlords before they even go to court. The separate housing court allows for more adequately addressing landlord-tenant issues.
- Explicit cases of discrimination are not typically seen. They are often more subtle.

- A lot of the seniors and disabled individuals who are receiving a social security check are being charged exorbitant late fees if their rent check is due the first and their birthday is later into the month. Landlords have been receptive on this issue.
- Familial discrimination has been observed. The landlord or housing authority may not allow grandparents to have kids in their houses once the grandparent has received custody. In this context, custody can be transferred with just a signed paper and that is legal.
- People in substandard housing are afraid to ask for repairs for fear of retaliation.
- Legal Aid has trouble enforcing the retaliation piece because their condition is termination of the lease, but this is not a good option for clients.
- In South Carolina, rent cannot be withheld.
- If a lease is month-to-month, it requires a 30 day written notice to vacate if the property is sold or if the rent is to go up. If foreclosed on, people have 90 days.
- When gentrification comes up, it is most frequently in the City.
- There are often complaints about increases of rent being too high. In some states, there are percentage limits to the amount that rent can be raised. In South Carolina, there is no limit.
- Often times, with elderly renters, the increase in the amount that the government gives them will be brought into the increase of the rent.
- The Voucher program now allows tenants to start purchasing properties. This allows them to lock-in a mortgage.
- The Housing Authority in the area is not accepting the homeownership voucher program.
- The increases in rent can often be used as an exclusionary tactic on the part of landlords. Landlords try to price out certain people.
- The Housing Authority has been changing their funding structure to more of a LIHTC structure, which their residents are not able to pay. They have also been separating out utility payments, and the age of the structures leads to high utility bills.
- Many of the seniors that lived in Scott Tower had utilities included in the rent. Once they were forced out, they were faced with utility deposits because they did not have utilities in their name previously.
- Scott Towers tenants had been re-housed with Section 8 Vouchers. They were required to be on the bus line because Scott Towers had also been on the bus lines.
- The City and the County can add extra protected class. Income is a potential addition so Section 8 amounts is not discriminated against.
- There is no movement in the state to change the landlord-tenant law.
- The eviction process laws were recently amended to be more clear and include instructions on the process.
- There have been local landlords that will discriminate against voucher holders. Some cities have created ordinances to prevent discrimination on these grounds.
- Sexual harassment complaints have been on the rise as far as fair housing complaints go. They tend to be stalking and quid pro quo. These cases are more common in the County with slumlords.
- The Human Relations Commission does the main intake for referrals to Human Affairs in Columbia. Human Affairs will follow through. Often, people who make fair housing complaints will have stories that change or not have enough proof according to Human Affairs.

- Some of the cases may take up to a year to process, so the lack of cooperation may be due to a person having moved in a year.
- Out of the fair housing complaints that the Human Relations Commission sends out, they may have two complaints that are founded.
- The threat of having an eviction on your record is much higher now that it can be looked up electronically. Even if the eviction is unfounded, it still shows up on the record. This will follow people wherever they go from City to City, and it incentivizes people to not raise fair housing issues.
- Mistaken evictions cannot be taken off a record. Instead, it will be labeled as settled or dismissed.
- There are also local landlords that will not consider renting to somebody if they have an eviction in the last three years. The Housing Authority can also deny people with evictions on their record.
- South Carolina has one of the highest eviction rates in the Country. There are no breakdowns on whether this is due to nonpayment, lease violations, etc. County-by-County filing data can be pulled, but it does not give cause.
- SC Legal Aid sees 5-10 reasonable accommodation cases per year. There have been increases in landlord-tenant cases in all of the major counties across the state. Greenville County has reported the highest increase in evictions in Legal Aid's office.
- Housing is one of the largest areas for Legal Services. Family is also the highest.
- Cases are broken down between private landlord-tenant, subsidized, and public housing. Private is always the highest, and its increase has been the highest.
- There is no talk about rent control or set-asides in the area. This could benefit the middle income people who are now getting priced out.



Resident Council
Greer Housing Authority
6/11 @ 4:30pm

ANALYSIS OF IMPEDIMENTS



Date / Time: 6/11 @ 4:30pm

Location: _____

Facilitators: _____

Name	Phone	Organization	Email
Janice Fowler	864-877-5471 ext. 4	Greer Housing Auth.	JFowler@greerha.com
Jane Knox	864-877-5471 ext. 1	Greer Housing Auth.	JKnox@greerha.com
Jeffrey Lee	(412) 461-6984	Urban Design Partners	jeff@urbandesignpartners.com
Imma Nwobodo	242-9801	GCRA	
Lovette Walton	242-9801	GCRA	lwalton@gcra-sc.org

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Greer Housing Authority

Tuesday, June 11, 2019 at 4:30pm

The following was discussed at the meeting:

- Greer meets with a resident advisory board once a year. They do not have a formal resident council.
- Greer has four housing sites and a Section 8 program. They put a notice out that tries to get people to volunteer for the resident advisory board.
- People may look at this as a form “tattling” on their neighbors. The most volunteers come from the elderly and disabled housing and they give good input.
- The Section 8 program has one or two people that will bring their input to the council.
- They have 280 Section 8 Vouchers. There are 6 VASH and only 4 have been leased, so they may lose one.
- There are 186 public housing units across 4 communities. One of them is an elderly/disabled community and it has 74 units in downtown Greer.
- One of the complaints is that families will complain for larger bedrooms. There are some four bedroom units in the public housing. There are even some families that are too large for that but if they were not considered overcrowded, that was ok.
- A family with 7 children moved from public housing to Section 8 and it was hard for them to find housing at first.
- The occupancy rate for public housing is about 100%. For Section 8, they are at 260 vouchers. HUD looks at utilization, and they are within the 98% that HUD requires.
- They do not have the vouchers-to-mortgage programs.
- Greer Housing Authority has 5% of their units in 504 compliance.
- Section 8 has an issue with accessible housing. Landlords are required by law to make the housing accessible before they are rented out, and this can be an issue.
- It is mostly frail elderly and wheelchair-bound persons who need ramps instead of steps and Section 8 landlords can have issues with permanently putting these accommodations on the unit because they believe the value of the property goes down.
- Landlords may also required the family to install ramps that they can take with them when they leave instead of something permanent.
- Greer’s public housing waiting list is open and Section 8 waiting list is closed. They took about 300 applications and have exhausted 170 on Section 8. The need remains, but when they reach out, people may have moved or some other issue may have occurred, or a male figure came back, or a phone number no longer works.
- They try to cap the public housing waiting list at 24 months of wait time, so anything beyond 200 is considered an exhaustive amount of time for waiting.
- The Section 8 Waiting List fills quicker than the public housing waiting list. The public housing waiting list has been open since 2018.

- The Greenville Housing Authority is building more units and they had a First Time Homebuyer education event recently. They run into the same problems when contacting Section 8 Voucher applicants. There are about 2,000 vouchers for them.
- For Greer, housing stock was an issue before, but the Section 8 Housing stock has gone up.
- Greer has lost Section 8 landlords recently. This was specifically due to landlords no longer wanting to maintain compliance.
- The for-rent guides have the FHEO logos.
- Greer has not partnered with anyone for tax credit projects. They established a nonprofit with the mission of continuing to establish affordable housing, but it has not done anything yet.
- Greer purchased land and they are in the process of conducting an environmental review.
- There used to be a lot of churches that would buy up land to build housing for their parishioners. These opportunities have disappeared and the churches have begun chasing LIHTC funds.
- There is a mixed income project in Mauldin that GCRA is doing. There is the potential with these projects to use Section 108 loans.
- Some housing authorities have gone RAD, including the Greenville Housing Authority. HUD is pushing repositioning and RAD. One of the main pushes behind RAD is the backlog of capital fund activities. In 2018, Greer received more capital funds than recently.



ANALYSIS OF IMPEDIMENTS



Date / Time: 6/12 2:30 Housing Providers

Location: Suite 400

Facilitators: _____

Name	Phone	Organization	Email
Elizabeth Bagley	864-372-3930	Habitat for Humanity	elizabeth@habitatgreenville.org
Stephanie Alfaro	864-312-5013	Habitat for Humanity	Stephanie@habitatgreenville.org
Tracy Cole	864-233-1606	Cole Properties	Tracy@TracyCole.com
Michael Williamson	864-467-4416	City of Greenville	Mwilliamson@greenvillesc.gov
Hannah Dailey	864-294-3680	CCC - Furman Univ.	hannah.dailey@furman.edu
Julia Muller	616 06 29	St Anthony	jmuller222@gmail.com
William Flanagan	706 910 3694	St. Anthony	William.Flanagan@furman.edu
Jenny Weidenbener	814.680.2009	St. Anthony	jweidenbener@gmail.com
Michael Day	864 254 0133	Home Builders Assn	mday@HBAofgreenville.com
Denise Franklin	864 313 1566	NHC & CIGAR	adenisefsc@gmail.com
Dayle Stewart	864-603-2708	Rebuild Upstate	dayle@rebuildupstate.org
Dawn Dowden	864 369 4663	Homes of Hope	ddowden@homesofhope.org
JAMES E SPEED	(864) 233-7394	ATCEC	RENTES10@AOL.COM

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Housing Providers

Wednesday, June 12, 2019 at 2:30pm

The following was discussed at the meeting:

- Trey Cole is trying to build 16 units of workforce housing. Mostly they do higher end infill.
- Market rate projects require the same impact fees as projects that are designed to be affordable. Many of the costs are the same and the developer is still looking to make money.
- There is also a need for deed restrictions because developers do not want to have the housing become unaffordable. Banks are also less willing to loan to these sorts of projects because of the potential for things to change.
- This project is designed to be a model for other projects in the City and other types of affordable housing that can be developed.
- Developers would like to see impact fees be prorated for affordable housing developments.
- Although receiving the land underwrites some costs, it does not underwrite enough.
- Because many strings exist for these types of developments, and various departments may request other changes, the changes add up.
- In the time it has taken to construct these 16 units of workforce housing, materials costs have gone up \$15,000-\$20,000. Commodity prices have generally risen.
- Labor prices have been fixed for a long time, but just recently, labor costs have gone up.
- Homes for Hope sees that the developer fees are reduced frequently as the project drags on.
- Market rate developers see the same problem. One argument was that more market rate developers may cause these prices to go down. Developers have trouble seeing construction as being worth it.
- For every four people that leave the homebuilders industry, one person comes in. The labor problem will get worse in the future as boomers are leaving the industry.
- To entice development, the City and County can stop throwing up impediments. There are ordinances that have too many requirements.
- There is a huge demand for townhouses now, and that helps with capacity. It is much harder to get lots at a capacity to develop many homes.
- Townhomes also have the advantage of having more units, which is more efficient to the developer. It helps bring costs down.
- The County is working on amending its zoning to allow for multi-family housing that can be sold in the County.
- There are allowances for duplexes in the County.
- The additional regulations that are added, which are often a response to something that somebody didn't like, increase the cost considerably. These regulations can take up land, reduce density, and drive up cost. A person seeking affordable housing or workforce housing can not necessarily find these things worth the extra cost.
- Political pressures will often influence approvals or developments or ordinances.
- When new construction costs go up, the existing structure costs follow it.

- Affordable housing has been the catalyst for gentrification in each neighborhood that they have been constructed in. Attractive houses lead to increased demand in the area.
- The County is lacking in housing supply. When the County cannot develop subdivisions, or subdivisions cannot be developed in the middle part of the County.
- Taxes are counted three times and this drives up costs.
- Homes for Hope has noticed that they have to move higher up in the 80% AMI area because there has not been a way to subsidize this cost. The Greenville Housing Fund still has to be paid back even by the nonprofit.
- Even though Homes for Hope has had volunteer labor and they have been graduating people, their costs have gone up. They are currently building 19 in Greenville and they used to be able to build more.
- Costs are at about \$95-\$97 per foot in the area.
- There are currently 20 workforce houses under construction in the City of Greenville.
- 8 units must be constructed and they must be contiguous, which has made it harder for Allen Temple CDC to construct housing.
- State Housing has increased the cost and time to create construction.
- State Housing's requirements have increased and a number of organizations that used to use them for gap financing no longer do so.
- State Housing may turn completely to tax credits, which may have less results but is likely better for them as an organization.
- Nonprofits that build housing will not be able to stay in business with the increasing in costs.
- Rebuild Upstate deals with existing homes and the pricing structure for the Housing Trust Fund does not allow Rebuild Upstate to make some of the necessary repairs, specifically HVAC work.
- Rebuild Upstate rehabbed 107 homes in the last year. They pull from different funding sources for emergency repairs.
- The Community Conservation Corps out of Furman University is a weatherization program. They weatherize about 15 homes a year. The Aiken Barnwell Community Action Agency is also supposed to weatherize 15 homes per year, but nobody in the housing provider world has communicated with them. CCC is funded not through Federal or State funding but through Piedmont Natural Gas.
- Habitat for Humanity partners with CCC. CCC does light bulbs, weather stripping, windows, etc.
- Habitat for Humanity has been having the same issues with the cost of land and the cost to build. They are still committed to serving the 30-60% AMI range. They have a new homeownership program, and will also repair housing that has come back into their inventory.
- Habitat also has a newer home preservation program that will make repairs.
- Homeowners at 30-60% AMI will have trouble to maintain the exterior of their housing.
- Homes for Hope has partnered with Habitat for homeowner and rental housing that is built together. High infrastructure costs caused problems with these developments. This is a potentially replicable mixed income housing model.
- Habitat sells its homes at appraisal rate, so they have to look at substantial subsidies. They have also partnered with credit unions to fund some of their growth. They build 10-12 houses per year.
- There is a big difference between the appraisals of Habitat housing in the City and in the County.

- Scattered site housing will also appraise differently than housing developed in a subdivision. For scattered site appraisals, appraisers will leave the neighborhood to find comparables.
- The draft zoning ordinance is currently out from the Planning and Zoning and Engineering Departments.
- The townhouse ordinance is being changed from being built at townhouse standards to driveway standards.
- There are increases in the restrictions for housing ordinances from Council.
- The Unity Park is continuing to have fundraising and affordable housing is often bundled in to Unity Park. The units that can be developed along the park will be expensive units.
- While the Greenville City Council is willing to talk about affordable housing, they do not appear to be taking enough action on it.
- The people moving into the City are making bigger salaries. People who are already in the City have not seen their salaries raise. City employees are pushed out for this reason.
- The increasing salaries are also changing the AMIs, and people are getting pushed down in AMI brackets. These people will then not be able to pay the rent.



ANALYSIS OF IMPEDIMENTS



Date / Time: 6/11 1:30 pm

Location: Suite 400

Facilitators: _____

Name	Phone	Organization	Email
Jon Derby	967 9526	City of Simpsonville	jderby@simpsonville.com
Jason Knudson	967 9526	City of Simpsonville	jkudson@simpsonville.com
JOHN CASTLE	298 380 1	GCLA	-ICASTLE@GCLA-SC.ORG
Paula Gucker	467-7007	Co. of Greenville	pgucker@greenvillecounty.org
Brandon Wilson	412-461-6916	Urban Design Ventures, LLC	brandon@urbandesignventures.com
Natt Haglund	412-461-6916	Urban Design Ventures	natt@urbandesignventures.com
MONIQUE MATTHEWSON	864-467-4574	CITY OF GREENVILLE MMATTHEWSON@GREENVILLE-SC.GOV	

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Municipalities

Tuesday, June 11, 2019 at 1:30pm

The following was discussed at the meeting:

- There are issues with politics and NIMBYism in Simpsonville. There was a 42 unit workforce housing project that received a tax credit but it has faced opposition despite being under construction.
- Simpsonville is one of the fastest growing cities in the County. Their five year increase has been substantial but affordable new houses are still available.
- There is a need for affordable housing. There is a lack of it in the whole region.
- Simpsonville redid their zoning ordinance in 2013. They lifted restrictions like proximities. There are still lot size requirements but they are manageable, attainable, and realistic.
- Affordable housing should be prominent. There is a special zoning district. It is an “innovative development” that allows developers to mix the development types. They have partnered with GCRA and Habitat for Humanity. The GCRA has taken a few lots to build housing.
- Many developers do not have a desire to do affordable housing. They do not even go for the funds because it is easy for them to sell their lots.
- The issues in Simpsonville are not regulatory. They have a council that knows its constituency and has seen comments on Facebook against affordable housing.
- Simpsonville is mostly growing through annexation. If they are annexing land for affordable housing, council may not approve of this.
- Simpsonville has had strong growth. They have seen apartments coming in, but they are all class A apartments and unaffordable.
- Simpsonville only has one gated community.
- There are many gated communities on the east side of the County.
- There are no regulations that prohibit tiny homes in Simpsonville. They have had some proposed as infill but none have gone in.
- They have modular homes in Simpsonville.
- Only 1/3 of the County is zoned. The other 2/3 are unzoned except for the portions that had zoned themselves.
- All of the Cities have their own zoning and land development regulations. Greenville and Greer opted for their own stormwater programs, but the City takes care of stormwater permits for the rest of the County.
- Council can zone the County, but they will not necessarily do so. Unincorporated areas can zone themselves through referendum or petition.
- They have had to cancel meetings for the northern part of the County due to intimidation at the churches where public hearings were to be held.
- There is no preservation of farm or agricultural areas. There is one environmentally sensitive area with many restrictions.

- In the Southern part of the County, there is a big push for conservation and preservation. There is a transition where farmers in the southern part of the County are dying and their children are selling the land. This is causing a lot of the zoning changes to R1 or R2.
- They are looking for overlays for areas that are more agricultural.
- With all of the growth, people do not want to see traditional neighborhoods with standard zoning because there is no way to put in conditions like turning lanes or buffers. New developments must come with a statement of intent and talk about a number of different issues that they will take care of, the appearance of structures, appearance of landscaping, and types of uses. This is the Greenville County equivalent of an “innovation area.”
- The County has a threshold for sewer installation where they will cut the permitting fees for developments once they hit a certain size.
- There is consistently the issue of determining how to subsidize the 30% AMI population.
- In the last 20-30 years, the bulk of the activity in redeveloping affordable housing has been in the mill villages.
- Housing between \$250k-\$400k is the housing that is in demand and being considered “affordable.”
- The City of Greenville permitted 10,000 apartments but it did not build in affordability. It can’t be land banked because it’s too expensive. Those in the service industry have been pushed further away, and this has manifested publically as discussions about transportation.
- There needs to be an incentive base to float low-income apartments.
- The zoning code in the area has not kept up with the trends of what newer homeowners and millennials want.
- Affordability conversations in Slater-Marietta have been different. The demands for affordable housing have not been as aggressive toward pushing for affordable housing.
- When the growth comes so fast and rapidly are when people begin to mention gentrification.
- The outskirts of the City are diversifying, while the City is becoming whiter.
- There are people who will migrate to Greenville for their services and become homeless. This has caused the homeless population to become an issue. The area soup kitchens have been overwhelmed.
- Homeless people have moved from urban areas to more suburban and rural areas.
- Many of the groups like Habitat for Humanity have reached their capacity and there is a need to unlock private developers. Otherwise, the affordable housing issue will never be addressed.
- The development community in Greenville is well-connected and will lobby to ensure that changes do not affect them negatively.
- Out of the comprehensive plan, the planning department will marry the zoning codes and land use regulations to provide something unified. It has not been created comprehensively in the past but was completed piece-by-piece.
- There was a stormwater density bonus credit. Nobody has taken advantage of it because the development community has seen it is more profitable to purchase new land.
- Mauldin has a lot of industry headquarters. Fountain Inn does too. Simpsonville is much more of a bedroom community.



ANALYSIS OF IMPEDIMENTS



Date / Time: 6/12/19 9:00 am

Location: _____

Facilitators: _____

Last Name	First Name	Phone	Email
Reeder	Yvonne	864-915-5112	waitonme7@gmail.com
Chance	Cynthia	864-561-2907	Cyntchance@bellsouth.net
Palmer	Sylvia	864-420-7033	sylvypalm@aol.com
Rice	Brad	864-467-4592	brice@greenvillesc.gov
Walton	Lovetta	242-9801	lwalton@gora-sc.org
Byrd	Rosa	551-7401	robyrd65@gmail.com
Vissage	Jennifer	242 9733	vissage@scacog.org
Smith	J.T.	430-1371	joseph ts 3399@yahoo.com
Franco	Sarah	216-807-0415	sarahfranco@velourlets.com
Whalley	Robert	864-434-1021	rwhalley@greenvillecounty.org
Sharon ^{LAMOTTE}	Sharon	828.280.3770	sharonlamotte@gmail.com
Morris	Inez	864-787-2845	inez-morris54@gmail.com
Fleming	Rev. Vardrey		fvardrey@gmail.com
Stroud	Cinny	864-467-4568	cstroud@greenvillesc.gov

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Neighborhood Organizations

Wednesday, June 12, 2019 at 9:00am

The following was discussed at the meeting:

- Greenville Dreams is a partnership between GCRA, United Way, and City of Greenville. It is neighborhood empowerment, action, and education. Monthly, all neighborhood association presidents get together for networking and training. They also teach grassroots leadership and development.
- They use the neighborhood association meetings to share fair housing information as well.
- Greenville has neighborhood policing. They are slated for 17 patrols but due to openings, they are at 10.
- There is a lot of public and private redevelopment in the area. The building codes department see a lot of very expensive houses and apartments being built at the moment. People are selling their houses for what they can get and the houses are getting flipped.
- Flipping is legal but there are certain stipulations: it must be with a contractor and not DIY. If they are living in the property, they are allowed to do DIY repairs.
- In all neighborhoods, housing are selling for very expensive prices. The code officer is not sure where people go once they sell the houses.
- In Nickletown, parents will die and children do not want the house. They will be solicited to sell the houses and then sell it for under value.
- In Dunean, there are concerns that the flippers are not putting the value into the house. The people in the neighborhood cannot afford the flipped houses. Anecdotally, somebody bought a house for \$70k but it was worth \$45k. The house is low quality and it required a lot of repairs.
- Many of the houses in Dunean are one-story, with one to two bedrooms. Flippers are adding a second story with a third bedroom and there are concerns that the foundations are not strong enough to sustain these types of houses. The additional bedrooms are also going for as high as \$249k.
- It can be necessary for a neighborhood association to police itself.
- In Jedson, there is a developer that bought all of the land and is doing infill. Jedson is one of the poorest neighborhoods. In new houses, there are no windows facing open areas.
- There are concerns about putting modular homes in the neighborhoods because they do not remain with the historical character of the mill villages.
- Developers will receive variances to put in modular homes to make them look similar to the mill houses, although they will not look similar.
- There are building code issues with the number of windows and means of ingress/egress.
- Building inspectors take care of occupancy permits for the City.
- There may be a need for a rental registry. There was an attempt to start this years ago.
- In Monegan, there are many empty homes. There are also absentee landlords that will buy the houses sight unseen and not provide upkeep on these vacant, boarded-up houses.
- There is the potential to charge a higher tax rate for investors to discourage absentee landlords.

- There are property managers that do not really care. This makes it difficult for neighborhood organizations to run their offices or other items.
- The Greenville County code enforcement department can take care of the negligent property managers.
- Where lots of code work has been done, there is an increase in neighborhood pride and a decrease in crime. This leads to people buying houses to live there rather than to invest.
- The 40% Latino community of Monegan also lives in mostly rental housing and there is a lot of turnover.
- There are also overcrowded houses in Monegan. Absentee landlords will not improve the heaters and families will use space heaters.
- People will not report the landlords that will not repair things for fear of retaliation and fear of rising rents.
- The police have been targeting absentee landlords.
- In Judson, they have found that absentee landlords will evict the people and get new tenants once they have been cited. Judson is one of the last places with a lot of cheap rentals.
- West Greenville has also found that landlords will only do a minor amount of work to avoid citations. They will do the bare minimum, such as paint.
- There are other states that have stronger laws for landlords that retaliate against their tenants. South Carolina does not have the same strength to fight against retaliatory landlords.
- In a lot of neighborhoods, the landlords will get a code violation handed to them and then sell the house to the investor so that they do not have to deal with it. This happens in Sterling.
- There is nowhere in the City of Greenville or nearby where people can afford rental properties on minimum wage. There is a 12,000 house deficit of houses for minimum wage families.
- Once people move out further from the City, they cannot get to work.
- Greenville is an opportunity zone. As soon as the opportunity zone designation was approved, people began investing in houses frequently.
- In Nickletown, there are five solicitations per week to purchase houses. There is a need for all people in the area to be able to afford housing.
- There may be a potential to bring property managers and property owners together to pool resources and address code issues. This could also assist in preventing retaliation and allowing landlords to bring rental properties up to code.
- The Landlord Assistance program, managed through Community Works, will work to have landlords pool resources and improve rental resources. They partner with code enforcement to advertise the program.
- The CoC is trying to put together a landlord resource fair where they can pool them together and invite landlords.
- All properties in the floodplain as well as maintenance of properties are tracked by the County code office. They are somewhat the same as the City's code office.
- The most frequent code complaints for the County are trash, litter, and debris as well as exterior property. They will also get tenant-landlord complaints and they will require landlords to do a 14 day letter. They will do repairs on properties that may not have power or water.
- Any type of retaliation is a fair housing issue with HUD. In the meantime, while people are waiting for the civil complaint, if people get an eviction, they can appeal the eviction. There is not a financial cost to go to appeals court but there is a time cost.

- A landlord may raise the rent to price somebody out of the house when they make the improvements.
- There was a wave of evictions right after Judson Mill was sold. This leads to people living in their cars.
- This is a consistent conversation as well, dating back to at least 2011.
- The United Way has been trying to push a living wage of \$15 rather than a minimum wage.
- An owner in West Greenville offered to make the necessary repairs on a house and invite somebody back in to live there once the house is completed. However, the rent went up from \$600 to \$1,100.
- Houses are sold for \$80k and then rehabbed and now sold for \$200k. There is a lot of demand for living downtown or close to it.
- When the solicitations were at their peak, the Human Relations Commission went on a education mission to inform people about the fact that they did not need to sell, but if they were to sell, they should know the worth of their house.
- Additionally, people will not have a decent place to live if they cannot afford these places.
- The City of Mauldin has a landlord ordinance.
- The protocol for an investor needs to be changed. This is particularly true for absentee landlord investors.
- There have been many cases where people who want to live in a home and be a homeowner have been beat out by investors and cannot hold onto the house.
- Investors are paying for these properties with cash. There are no requirements or regulations for investors.
- Dunean used to be about 100% homeownership, but it is now about 50% homeowner and 50% rental.



ANALYSIS OF IMPEDIMENTS



Planners

Date / Time: 10, '30

Location: Suite 400

Facilitators: Walt

Last Name	First Name	Phone	Organization <small>Email</small>
Boitick	Madeleine	864-328-6537	City of Greer
Hyl	Dean	864-283-0345	Ten at the Top
St John	Patrea	864-732-3076	City of Travelers Rest
Graham	Jay	864.467.4476	CO Greenville <small>jbrigham@greenvillesc.com</small>
Brandon	Wilson	412-461-6916	Urban Design Ventures, LLC



Greenville
County

ANALYSIS OF IMPEDIMENTS



city of
greenville

Date / Time: 10/30

Location: Planner

Facilitators: _____

Last Name	First Name	Phone	Organization Email
TOLT	SARAH	407 7047	Greenville County P+ Z
Tolbert	Ashlee	(864) 216-2480	City of Fountain Inn
Laurin	Shannon	864-467-4476	City of Greenville
Wilson	Brandon	864-241-1010	SCDOT

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Planning Agencies

Tuesday, June 11, 2019 at 10:30am

The following was discussed at the meeting:

- The number one issue in the City of Greenville is that a the housing stock at a certain price point is missing. Most of the growth is in housing that is over \$500,000. People that need workforce housing cannot get housing.
- The City of Greenville is attempting to look at salaries of Greenville City employees and their housing location. They believe that the majority of the people working in Greenville do not live in Greenville.
- Council just approved funds to assist and affordable housing development with an additional sewer line. They have agreed to work with the developer. The price point considered affordable was the price point was \$300,000 or less, and the developers will run up as close to that as possible without actually getting it.
- It is hard for everyone to afford housing in the area.
- There is a lack of available public transit in the area. The City of Travelers Rest does not have consistent public transportation.
- There is no consistent funding for Greenlink. Their budget is approved year-to-year by the County. There is no consistent funding source for Greenlink.
- Land costs closer to the City have been escalating so people have been looking further and further for housing but do not have access.
- Anywhere there is sewer and relatively cheap land, there is growth in the County.
- There have been a lot of conversations about growth management, sewer, and additional development costs.
- They have been trying to look for places with sewer that could be put in topographically to make sense financially.
- Except for the City of Greenville, there is also a density issue. In terms of affordable housing, there are denser models. There is a market for denser housing for sale, but the stock does not necessarily exist outside the City of Greenville.
- The industries in the area have not done anything to support housing.
- When the industries come into the area, they expect things provided for them rather than choosing to provide things for the community.
- The Greenville area has not been struggling economically. The recession did not hurt this area as much as other places and they have bounced back significantly.
- Greenville is spending a little over \$3 per person on public transportation, and comparable Cities are spending \$17, \$40, or \$50. The issues around mobility and transportation are significant.
- Transportation does not go to any major employers or to the airport. It does go to Mauldin or Simpsonville.
- Greenlink does a great job with the limited resources that they have, but they are incredibly strapped.

- Lead times are long. People who have a car but would choose public transit are not going to choose public transit.
- Rents in the City of Greenville are the 16th fastest growing in the Country.
- There is a MAST study that talks about affordable housing that claims luxury development creates more housing for people than inclusionary zoning.
- There has been a lot of interest in Travelers Rest for age-restricted senior housing. They have been designated as an opportunity zone and they have a lot of investors in the area.
- Greenville has had a number of senior projects that were proposed.
- There are many locals that have been moving to these senior developments to age-in-place.
- There was a LIHTC age-restricted tax credit project in Travelers Rest.
- The HOME program has downpayment assistance programs.
- In the County, it is hard to find houses under \$200,000 which will qualify for downpayment assistance, limited at \$5,000 but have gone up to \$10,000.
- Habitat for Humanity has been involved. They are a CHDO for the area.
- There has been a lot of discussion about missing middle housing in the area. It has been difficult to find financing for this type of housing. Funding has all been for garden apartments or single-family subdivisions.
- The land price has been hurting affordable housing in the City and the cost of construction have been hurting the area the most.
- The zoning does not seem pro- or anti-development as of now. They are looking into regulations and a new zoning code. Local municipalities make up their own zoning codes—it is not controlled by the state.
- Density bonuses may not have been working the way they were intended. With the Con Plan, they will be identifying areas good for infill, and may create a minimum density for these areas that are on a bus route, etc.
- NIMBYism is a big problem in the area, and higher density properties and rental properties have a stigma.
- There are no concurrencies or development impact fees so the last person in must pay for the road. Also, many of the roads are state-owned.
- There isn't adequate right-of-way to expand roads. They do not have the money to re-pave or purchase additional right-of-way.
- The lack of sewer capacity and sewer location affects these developments.
- In the City of Greenville, gated communities are prohibited. The roads are private as a disincentive. The County allows them but they aren't frequently developed. There are a number of them in Greer.
- There are package sewage plants in the north part of the County. The County has no way to guarantee that they are taken care of correctly or well-managed.
- Restaurant owners have discussed subsidizing the rent of their workers.
- There is potential to have the local industries fund the transportation in the area.
- The unemployment rate has gone from 11% to 3% over 10 years.
- There is the potential to support modular homes on the part of the area planning commissions.
- Anecdotally, contractors in the area wanted to put a premium on building modular homes because their workforce did not have experience in building that housing.

- The modular homes are very nice and meet all the codes, but the costs are still high because of the contractors that may be working on them. The location of the manufacturing company and the transportation cost associated with them may mean modular homes are higher priced at the moment.
- Greenville Tech is struggling to find skilled homebuilders. There may be potential for partnering workforce training with troubled youth.
- There are some development corporations that are linked to the Housing Authority.
- There was a need to bid a townhome project three times to get an adequate cost.
- There was talk of building tiny homes in Greenville County outside Travelers Rest. Due to the costs of tap-in fees and sewers, that brought the price up too high. The zoning would also not allow tiny homes.
- There are some problems with the building code and tiny homes. If they are on wheels, they are considered an RV which is not for permanent habitation. Tiny homes must be stick-built or modular. This leads to problems with financing these projects.
- There is no stigma against townhouses. They are the most common new housing construction.
- Other municipalities have been adding more diversified housing to their con plans (for the GCRA CDBG, etc. programs)
- All zoning ordinances for the City and County are online.



ANALYSIS OF IMPEDIMENTS



GCR A Board

Date / Time: 5pm

Location: _____

Facilitators: _____

Name	Phone	Organization	Email
Barry Coleman	864-704-8958	GCR A	bbarry@CANSOCS-NAST.COM
James Hammond	803-361-7819	GCR A	JTHammond46@gmail.com
Erin Smith	864-986-7121	GCR A Board	erinsmithd@gmail.com
Imma Nwobodo	242-9801	GCR A staff	inwobodo@gcra-sc.org

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Redevelopment Authority
Wednesday, June 12, 2019 at 5:00pm

The following was discussed at the meeting:

- The GCRA is the biggest player in affordable housing development in the County. They only get \$15 million per year and should be spending \$50-75 million per year. There is major shortfall in the County that people will not be able to make up.
- The GCRA experiences the same issues as the developers where it takes multiple years to go from planning the project to putting a shovel to the ground.
- The GCRA will try to provide housing at 30-50% AMI and work with Homes for Hope to develop affordable housing.
- Because the GCRA has access to the CDBG money, they are able to absorb delays. They have tried to bring this strategy to Homes for Hope so that they can absorb the cost of delays as well.
- The GCRA is able to plan and administer the funds, but they also implement them, which is an added advantage.
- The GCRA would like to see the major owners of property, like the hospitals and the school system, bring the affordable housing to their employees by using their redundant land.
- Properties in tax foreclosure should also be available for development. They go into tax sales but they could be land banked.
- Greenville County Recreation also owns a lot of property. They gave property in Slater to the GCRA.
- There are older high schools that have the potential to be redeveloped into housing for workers.
- The state requires property reassessments every 5 years.
- Money and land are the two limiting sides of using the Redevelopment Authority as a vehicle for greatly increasing affordable housing.
- Water, sewer, and transportation are the other biggest issues. No houses can be built with septic tanks. For septic tanks, larger lots are required and the lots are not large enough.
- The housing must be subsidized in some way or another. However, it can not realistically be subsidized with Federal funds.
- Inclusionary zoning at the state level was not passed.

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Schools & Hospitals

Thursday, June 13, 2019 at 9:00am

The following was discussed at the meeting:

- The graduation rate for the Greenville County Schools has been going up. They just came out with a new plan called Graduation Plus, which features plans for beyond. They have plans for technical training.
- The District just raised the salary for teachers.
- The counselors have been doing a better job of informing students and parents of what is available.
- Fountain Inn high school will open in 2021 and it will focus on advanced manufacturing.
- The graduation rate has been going up in some of the most at-risk areas too.
- The principal of Carolina High School, Michael Delaney is a good principal and has some insight on the students.
- The school district is very large. This allows for economies of scale where the school district has a lot of programs. In Greenville Early College, students who will be first generation college students are given opportunities to experience college.
- There are still students who live in hotels. There are up to approximately 1,000 homeless students.
- The percentage of free or reduced lunch students is online. The CEP schools are 100% FRL.
- There are still a lot of Title I schools, but there have been schools taken off the designation, including Slater-Marietta.
- Elementary are mostly neighborhood schools. There are 51 elementary schools. The more rural schools will require more driving. As development occurs, there may be a school that gets filled over capacity and reassignment may be necessary. A student may pass one school on the way to another school.
- There are 19 middle schools. Their assignment areas are larger, and one school has been added but there are no proposed middle schools.
- A newer high school is coming. They have 14 high schools.
- Schools are based on assignment area given where a person lives. There is a change in assignment choice process. About 16% of the student population attends a school they are not assigned to. This is the biggest process of the sort in the state. There is a lot of movement throughout the district. There are magnet schools as well, which are mostly in the City of Greenville, and they are application-based.
- Transportation is provided for magnet academies, but not for the change in assignment process, because logistically, that would be impossible.
- There is one charter school in the district. There used to be more, but they had to be operated by the state. The rest of the charter schools go to the State Public Charter School district. They get more money from this district. There are seven. One may be closing and their charter was revoked in May.

- Three charter schools are affiliated with Greenville Tech. Most of the charter schools have long wait lists. Most of these schools have lotteries.
 - There are also a lot of private schools in the area. They are expensive. Prices increase as students get older and go up in grades. Most of them offer scholarships.
 - Terri Mills is in charge of facilities for the school district. The school district will try to sell surplus buildings when it can. There is probably not a lot of additional land, and if they have it, it is probably being held to open a new school.
 - The choice program used to be first-come first-serve, but then it was changed to a lottery system.
 - The state of South Carolina provides buses. Some of the magnet buses are owned by the school district. The state also maintains the buses. They transport about 28,000 students per day.
 - The school board sets its own millage rate. They recently approved the teacher salary.
-
- There is a large percentage of the Hispanic population in the White Horse Corridor.
 - There was a four-year study of health in the area, and why people will not seek out medical assistance.
 - The community health people are trying to be a bridge to the community and assist them in seeking out health care in the correct areas.
 - Many illegal immigrants will go to the ER because they have put off seeking out health care out of fear.
 - Bon Secours works with students that may need some assistance in more underdeveloped areas of the County. They will see illegal immigrant parents avoid applying for SNAP benefits, which hurts the children in schools.
 - If illegal immigrants have children who are citizens, they can apply for WIC. But they will not do so because they do not want to be deported themselves.
 - The Hispanic Alliance in the area has a legal team, and they have some services for illegal immigrants. There is not a lot of help, but there are some lawyers who will work with them privately.
 - There is also a lot of lawyer fraud in the area for Spanish-speakers.
 - In the County's ESG meetings, they will frequently deal with a lot illegal migrants who will not take advantage of services because they are scared of deportation.
 - There are a number of Hispanic migrants coming to the area, largely from Mexico and Central America. These people can struggle to assimilate into American culture.
 - Many of the recent migrants are not vaccinated, and educating the population on vaccinations and where to get them will be a big future challenge.
 - Unless the children of migrants were born in the Country, there is no insurance to assist them. This issue has been especially salient for dentistry.
 - Hispanic churches in the area work with nonprofits in the area. Every Hispanic community in the area will go to this church for assistance.
 - 54% of Hispanics live in City View. Sterling also has a growing Hispanic population.
 - There is a Piedmont Health Foundation study. They also did a public transportation study.
 - There is a shape initiative through the Department of Social Services to bring awareness of the huge increase in AIDS/HIV in the area. There is also a rise in syphilis in the area.

- Human trafficking is a big problem in the state because of the highways that pass through Charlotte and Atlanta, as well as I-85.
- Mental health care is a big need in the area. Children are having mental health issues especially as a result of the compounding issues of the need for parents.



ANALYSIS OF IMPEDIMENTS



Date / Time: 6/11/19 @ 11:30AM

Location: 7 Newspapers @ 11:30

Facilitators: _____

Name	Phone	Organization	Email
Nicole McAden	864-298-2756	Greentink	nmcaden@greenvillesc.gov
Brandon Nelson	241-1070		
Jon DERBY	864 714 5114	SIMPSONVILLE CITY	jderby@simpsonville.com
		1:30	
Jason Knudsen	864 967 9526	City of Simpsonville	jknudsen@simpsonville.com

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Transportation

Tuesday, June 11, 2019 at 11:30am

The following was discussed at the meeting:

- Greenlink is funded year-to-year. 50% of operating costs comes from the FTA. The only reason they are able to do this is because they have less than 100 vehicles in the fleet—otherwise these funds are required for capital requirements.
- They are able to cover half of their costs with Federal government and they match with City and County. They are not allowed to match with fares, but fares are a part of the budget.
- There is a plan to purchase buses but there is not funding to purchase buses.
- Their current fixed route fleet is 13. Two of the buses are small cutaways and the remaining 11 are diesels.
- Their total fleet is 16, eventually swapping out 4 buses with electric buses.
- They offer paratransit as a complement.
- TO use paratransit, a customer must have a medical care provider certify, then the person in the system must call at least one day in advance with pickup times in one spot and then they are on the manifest for the next day. Paratransit uses cutaway buses that are for 14-18 passenger.
- There are up to 4 paratransit buses going out each day.
- Fixed route riders are decreasing and paratransit is increasing.
- There are currently no routes to any of the plants or the Donaldson Center. Discussion to make these happen are in preliminary talks with employers all the time.
- Industries will only support funding routes to their plants and not during late shifts.
- Going to be increased to \$21 million. Though a huge increase, it's not going to cover anything glamorous. It is for extending bus hours to 11:30, expanding Saturday hours to 5:30pm, training drivers for these routes, and plugging a hole for a decrease in Federal funding. That leaves about \$1 million in capital funds, but this will not expand the fleet. These funds will be used for leveraging Federal grants. They do not know if they will win another grant again this year.
- The County is not a competitive match—the \$599,000 goes toward funding operations which is not enough.
- The fleet needs to be doubled to go to 30 minute frequencies.
- SC-DOT does all of the approvals for state routes, utilities, bus stops.
- Greenlink is redesigning their routes. There are sections of roads with bus stops on only one side of the street—they are trying to set up bi-directional bus service.
- The number one request during the last study was requests for 30 minute services. Right now, there are hour gaps between buses. An increase in frequency was the number one request.
- At first, the bus went with nighttime hours because that does not require a capital increase. This will assist service workers in utilizing the bus to travel to and from work.
- Geographic reach is also a need. The routes are not changing in terms of footprints. To go to the further reaches, multiple buses will also be required.

- The Transit Development Plan calls for 19 new routes between now and 2029 and one of them is a commuter route to Travelers Rest. Another is a Travelers Rest circulator.
- There will also be commuter routes for Greer, Easley, Fountain Inn, and Mauldin. There would be similar commuter and in-town connecting services.
- Bus routes and plans are online, as well as the comprehensive analysis and transit development plan. Ridegreenlink.com and there is also a real-time bus tracking app and electronic fare payments. They will launch monthly passes on July 1
- In 2014, a penny tax went on the ballot. It did not include transit.
- Sidewalks create a lot of accessibility issues for buses.
- Greenlink is in the process of making a priority list of stops based on amenities and accessibility.
- There is the potential to make the developers install bus stops and other stops.
- A Transit-Oriented Development Study will occur for the Lawrence Road Corridor and looking at 3 miles of the corridor the potential of requiring transportation and limiting car parking spaces and feasibility for development potentially in the area
- There are no park and ride lots.
- Anything that's new is done to code, so handicap ramps and curb cuts are done when new development comes in. Every Federally funded project is brought up to current standard.
- AT least 50% of the roads in the County are state roads. The County can opt-in to do sidewalks for these roads. SC-DOT will partner with any municipality that wants to add in the sidewalks.
- There has only been an increase in bike commuters among trails. The streets with designated bike lanes are still dangerous.
- The buses have bike racks. They are frequently in use, but Greenlink has not tracked that yet.
- Every bus is handicap accessible. The big fixed route buses will kneel and have ramps.
- There would be more bike commuting if there were trail connections between municipalities. Travelers Rest is popular because residents can bike to Greenville.
- Once the monthly pass is launched, they will be able to do fare capping electronically for seniors, residents on fixed incomes, students, youths, and persons with disabilities. Students and youths are 25% discount, the rest are 50% discounts. There will also be incentives for the Smart Cards and electronic app for payment.
- The school district will do its own CDL training, but Greenlink does not. School district employees with CDLs will come to Greenlink.
- Greenville Tech's CDL does not include skills for bus driving—only for truck driving.
- There are 4 or 5 vacancies for 30 employees at Greenlink. Driver positions are hard to fill.
- There are no designated routes that connect to the Housing Authorities.
- The Greenville Transit Authority the same entity. The City operates Greenlink which is the branding of the operation of the transit. However, it is still a regional transit authority. There is a board of 7.

B. Appendix B – Resident Surveys and Agency Surveys

Attached are copies and summaries of the following surveys:

- Residential Survey
- Agency Survey
- Summarized Survey Results

**COUNTY OF GREENVILLE, SC – CONFIDENTIAL RESIDENT QUESTIONNAIRE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

The County of Greenville, South Carolina is preparing its Analysis of Impediments to Fair Housing Choice. As part of the planning process, the County is conducting a survey to identify fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire** to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify residents' needs and Fair Housing issues in the County. When completed, please return completed survey to the **Greenville County Human Relations Commission, 301 University Ridge, Suite 1600, Greenville, SC 29601, OR COMPLETE ONLINE at www.greenvillecounty.org/humanrelations/**. The County would appreciate your response by **Friday, July 12, 2019**.

1. **What is your street name and ZIP Code where you live in the County of Greenville?**

Street Name _____ ZIP Code: _____

2. **Gender:** Male Female

3. **Race/Ethnicity (choose all that apply):**

White Black or African-American American Indian or Alaskan Native Asian
 Native Hawaiian/ Pacific Islander Hispanic or Latino Some Other Race Two or More Races

4. **Age:** 17 or younger 18-20 21-29 30-39 40-49 50-59 60 or older

5. **Number of persons living in your household?** One Two Three Four Five Six +

6. **What is the approx. total family income per year based on the number of persons in your household?**

1 person household	<input type="checkbox"/> over	} \$40,150	4 person household	<input type="checkbox"/> over	} \$57,350
	<input type="checkbox"/> under				
2 person household	<input type="checkbox"/> over	} \$45,900	5 person household	<input type="checkbox"/> over	} \$61,950
	<input type="checkbox"/> under				
3 person household	<input type="checkbox"/> over	} \$51,650	6 person household	<input type="checkbox"/> over	} \$66,550
	<input type="checkbox"/> under				

7. **Are you a homeowner?** Yes No 8. **Are you a renter?** Yes No

8. **Are there any housing issues in the County of Greenville? Please list:**

Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.

9. **In your opinion, are residents of the County of Greenville aware of how to report fair housing violations or concerns?** Yes No Unsure

10. **What do you think are the primary reasons why fair housing complaints are not reported?**

11. **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the County of Greenville.**

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain communities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of affordable housing in certain areas of the County	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessibility in the community (i.e. curb cuts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing organizations in the County	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State or Local laws and policies that limit housing choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other barriers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. **Are there any additional comments or concerns that you wish to share?**

**EL CONDADO DE GREENVILLE, SC – CONFIDENCIAL CUESTIONARIO
ANÁLISIS DE IMPEDIMENTOS A LA SELECCIÓN DE VIVIENDA DIGNA**

El Condado de Greenville, está preparando un Análisis de Impedimentos a la Selección de Vivienda Digna (AI). Como parte del proceso de planificación, el Condado está llevando a cabo una encuesta para identificar los problemas de vivienda justa de los residentes, tales como actos de discriminación o barreras que podrían limitar las opciones de vivienda de las familias y los individuos. Por favor, tome unos minutos y complete este cuestionario confidencial de la mejor manera posible. Si no está seguro de una respuesta o la pregunta no se aplica a usted, no dude en saltarse esa pregunta. Gracias por su asistencia. Puede tomar la encuesta **en línea en www.greenvillegov.org/humanrelations/**, o devolver la encuesta completa **Greenville County Human Relations Commission, 301 University Ridge, Suite 1600, Greenville, SC 29601**. El Condado agradecería su respuesta el **Viernes, 14 de Julio de 2017**.

1. **¿Cuál es el nombre de la calle y código postal usted vive en el Condado de Greenville?**

Calle: _____ Código postal: _____

2. **Género:** Masculino Femenino

3. **Raza/Etnicidad (Seleccione todos los que apliquen):**

- Blanco Negro o Africano-Americano Indio Americano o Nativo de Alaska Asiático
 Nativo Hawaiano/ Isleño Pacifico Hispano o Latino Otra Raza Dos Razas o mas

4. **¿Cuál es la edad del jefe de familia:** <17 18-20 21-29 30-39 40-49 50-59 60 o mas

5. **¿Número de personas que habitan en su hogar?** Una Dos Tres Cuatro
 Cinco Seis Siete Ocho

6. **¿Cuál es el ingreso anual total de su familia basado en el número de personas que habitan en su hogar?**

Hogar de 1 persona	<input type="checkbox"/> más de } \$40,150	Hogar de 5 personas	<input type="checkbox"/> más de } \$61,950
	<input type="checkbox"/> menos de }		<input type="checkbox"/> menos de }
Hogar de 2 personas	<input type="checkbox"/> más de } \$45,900	Hogar de 6 personas	<input type="checkbox"/> más de } \$66,550
	<input type="checkbox"/> menos de }		<input type="checkbox"/> menos de }
Hogar de 3 personas	<input type="checkbox"/> más de } \$51,650	Hogar de 7 personas	<input type="checkbox"/> más de } \$71,150
	<input type="checkbox"/> menos de }		<input type="checkbox"/> menos de }
Hogar de 4 persona	<input type="checkbox"/> más de } \$57,350	Hogar de 8 personas	<input type="checkbox"/> más de } \$75,750
	<input type="checkbox"/> menos de }		<input type="checkbox"/> menos de }

7. **¿Es usted dueño de vivienda?** Sí No 8. **¿Usted Alquilas?** Sí No

9. **¿Hay problemas de vivienda en el Condado de Greenville?** Sí No **Por favor enumere:**

10. **Las preocupaciones de Vivienda Justa incluyen cualquier acto de discriminación o barrera que pueda limitar las opciones de vivienda de las familias y los individuos. Los temas de elección de vivienda justa se definen como acciones, omisiones o decisiones que restringen o tienen el efecto de restringir la disponibilidad de opciones de vivienda basadas en raza, color, religión, sexo, orientación sexual, discapacidad, estado familiar o nacional origen. En su opinión, ¿son conscientes los residentes del condado de Greenville de cómo denunciar las violaciones o preocupaciones de la equidad de vivienda?**

Si No Inseguro

11. ¿Cuáles cree que son las razones principales por las que no se denuncian las quejas sobre la vivienda justa?

12. ¿Sabe usted que puede solicitar a su propietario que haga acomodaciones razonables?

Si No Inseguro

13. ¿Sabe a quién contactar si tiene una queja o problema de vivienda justa?

Si No Inseguro

14. Por favor, evalúe si las siguientes situaciones causan o crean discriminación y / o barreras para una vivienda justa en el Condado de Greenville.

	Totalmente de Acuerdo	De Acuerdo	Neutral/ Inseguro	En Desacuerdo	Totalmente en Desacuerdo
Concentración de viviendas sociales o subvencionadas en ciertos vecindarios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de vivienda asequible en ciertas áreas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de vivienda accesible para personas con discapacidad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de accesibilidad en los barrios (es decir cortes en aceras)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de educación de equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de organizaciones de equidad de vivienda en la Condado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leyes Estatales o locales y políticas que limitan la elección de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimiento entre los residentes en cuanto a la equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimiento entre los propietarios y gerentes de propiedades sobre la equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimiento entre los agentes de bienes raíces sobre equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Falta de conocimientos entre los banqueros/ prestamistas sobre la equidad de vivienda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Otras barreras / impedimentos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15. ¿Tiene comentarios adicionales o otras preocupaciones que le gustaría compartir?

COUNTY OF GREENVILLE, SC FAIR HOUSING AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization:

Address:

Contact:

Title:

Phone:

Fax:

E-Mail:

Brief description of programs your agency provides: (Attach any brochures)

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.

Are there any unmet housing needs in the County?

Are there any Fair Housing issues in the County?

Other Comments/Suggestions (if any):

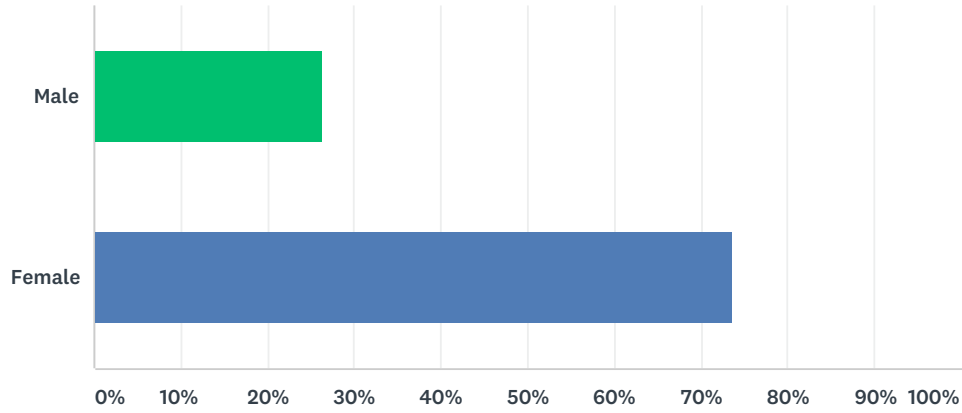
Q1 What is your street name, municipality, and ZIP Code where you live in the County of Greenville?

Answered: 194 Skipped: 4

ANSWER CHOICES	RESPONSES	
Street Name:	98.97%	192
ZIP Code:	99.48%	193
Municipality:	35.57%	69

Q2 Gender

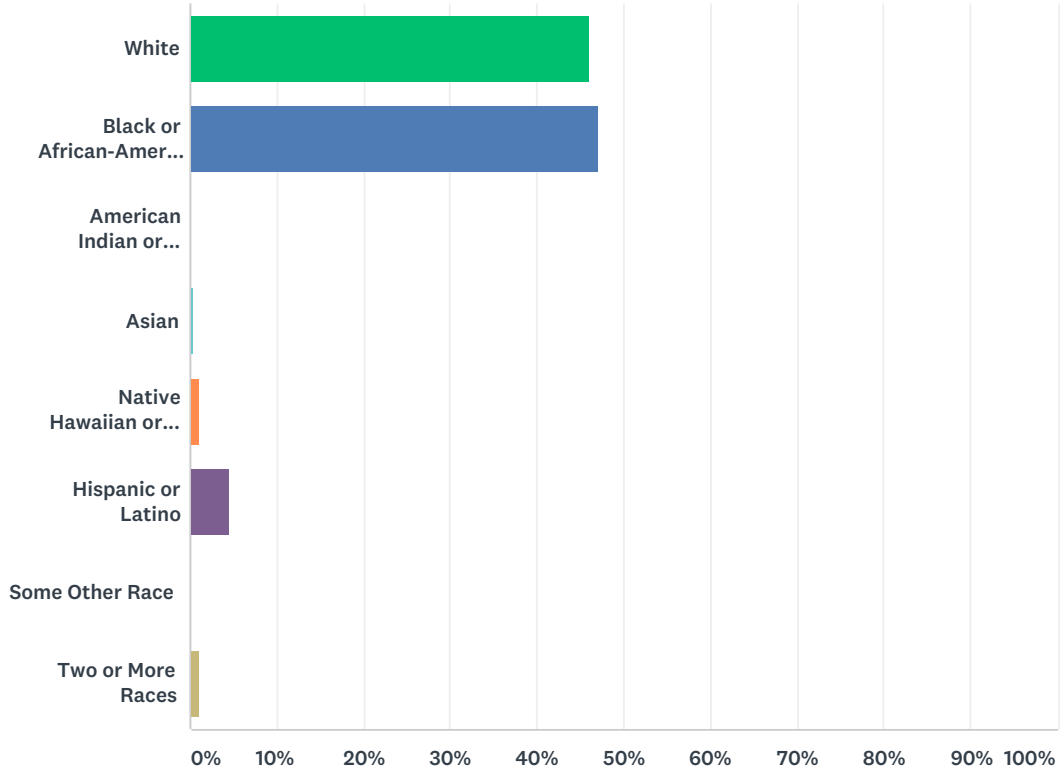
Answered: 194 Skipped: 4



ANSWER CHOICES	RESPONSES	
Male	26.29%	51
Female	73.71%	143
TOTAL		194

Q3 Race/Ethnicity (choose all that apply)

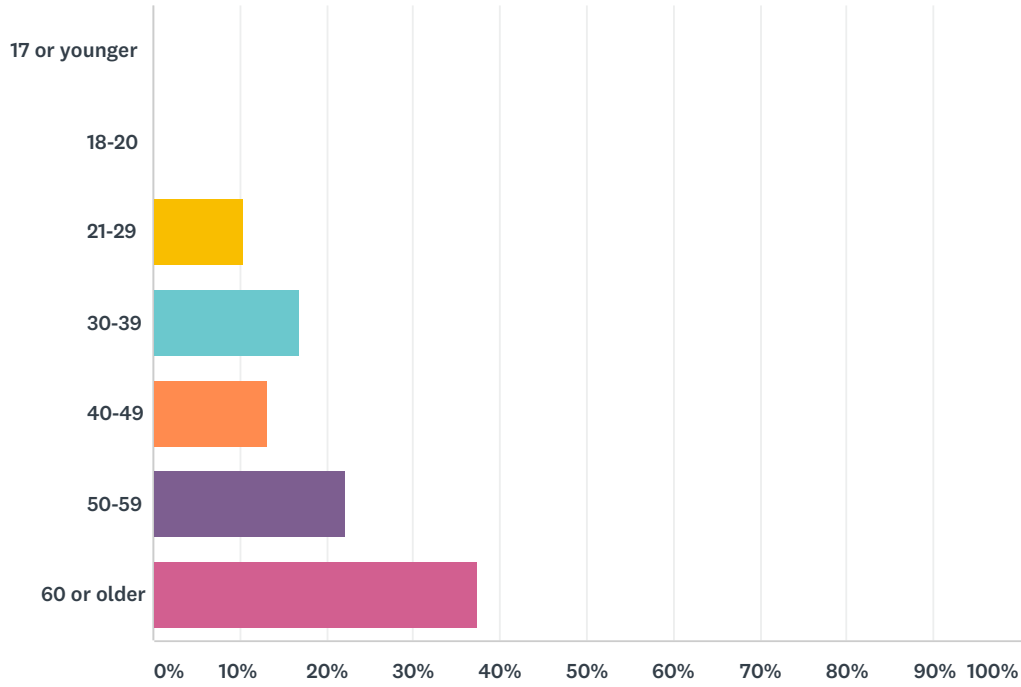
Answered: 193 Skipped: 5



ANSWER CHOICES	RESPONSES	
White	46.11%	89
Black or African-American	47.15%	91
American Indian or Alaskan Native	0.00%	0
Asian	0.52%	1
Native Hawaiian or other Pacific Islander	1.04%	2
Hispanic or Latino	4.66%	9
Some Other Race	0.00%	0
Two or More Races	1.04%	2
Total Respondents: 193		

Q4 Age

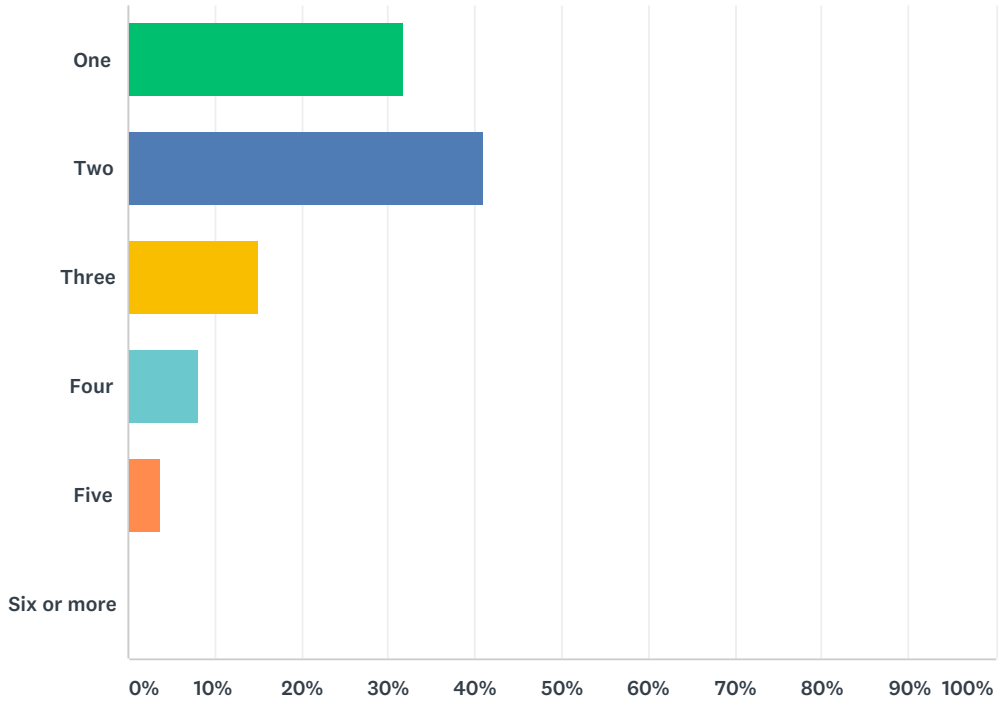
Answered: 190 Skipped: 8



ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-20	0.00%	0
21-29	10.53%	20
30-39	16.84%	32
40-49	13.16%	25
50-59	22.11%	42
60 or older	37.37%	71
TOTAL		190

Q5 Number of persons living in your household?

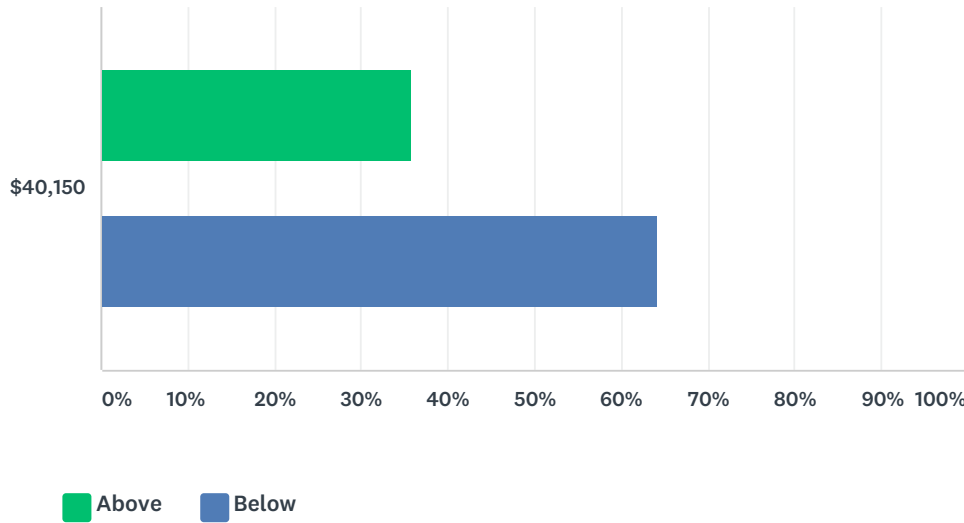
Answered: 185 Skipped: 13



ANSWER CHOICES	RESPONSES	
One	31.89%	59
Two	41.08%	76
Three	15.14%	28
Four	8.11%	15
Five	3.78%	7
Six or more	0.00%	0
TOTAL		185

Q6 If you are a one (1) person household, is your total household income above or below \$40,150 per year?

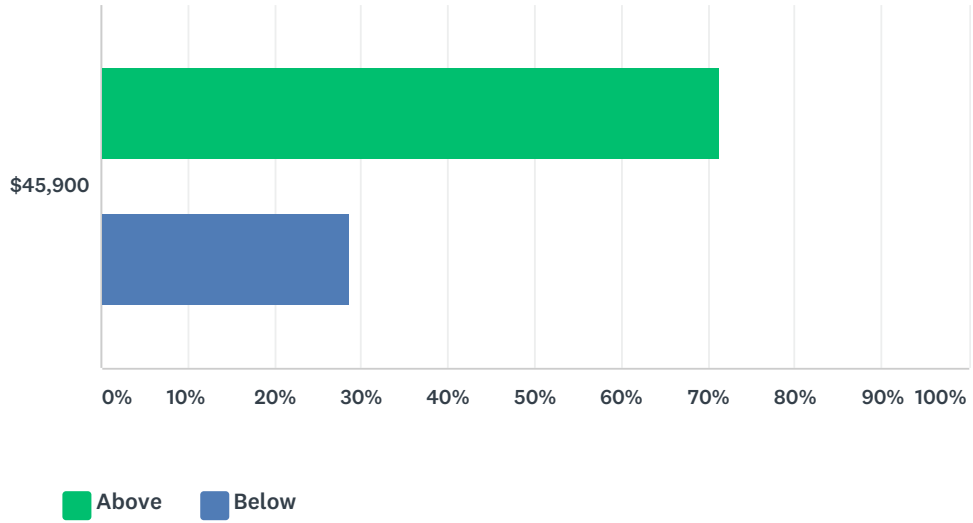
Answered: 67 Skipped: 131



	ABOVE	BELOW	TOTAL
\$40,150	35.82% 24	64.18% 43	67

Q7 If you are a two (2) person household, is your total household income above or below \$45,900 per year?

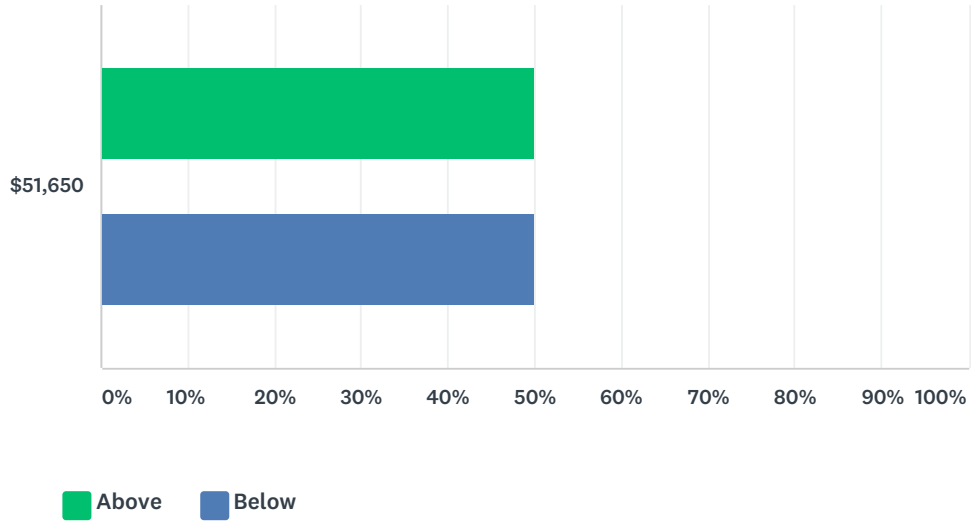
Answered: 70 Skipped: 128



	ABOVE	BELOW	TOTAL
\$45,900	71.43% 50	28.57% 20	70

Q8 If you are a three (3) person household, is your total household income above or below \$51,650 per year?

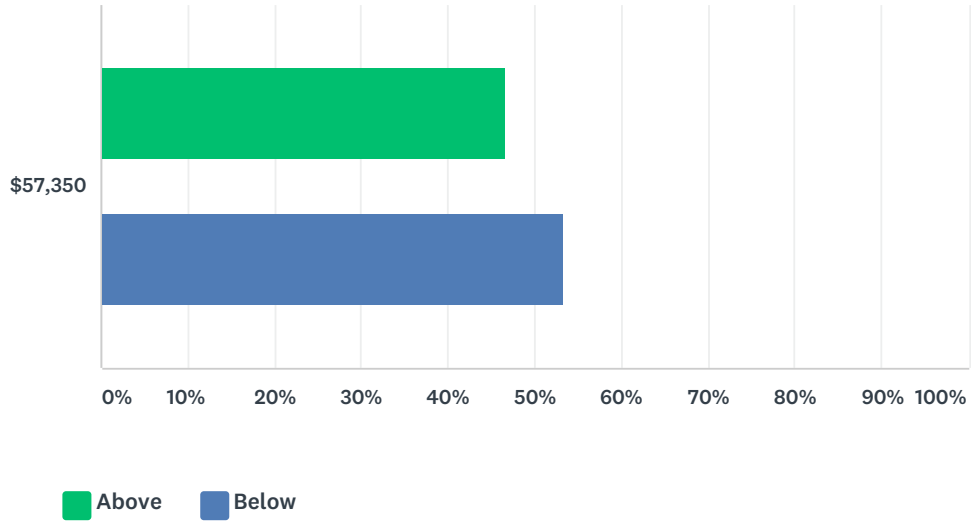
Answered: 26 Skipped: 172



	ABOVE	BELOW	TOTAL
\$51,650	50.00% 13	50.00% 13	26

Q9 If you are a four (4) person household, is your total household income above or below \$57,350 per year?

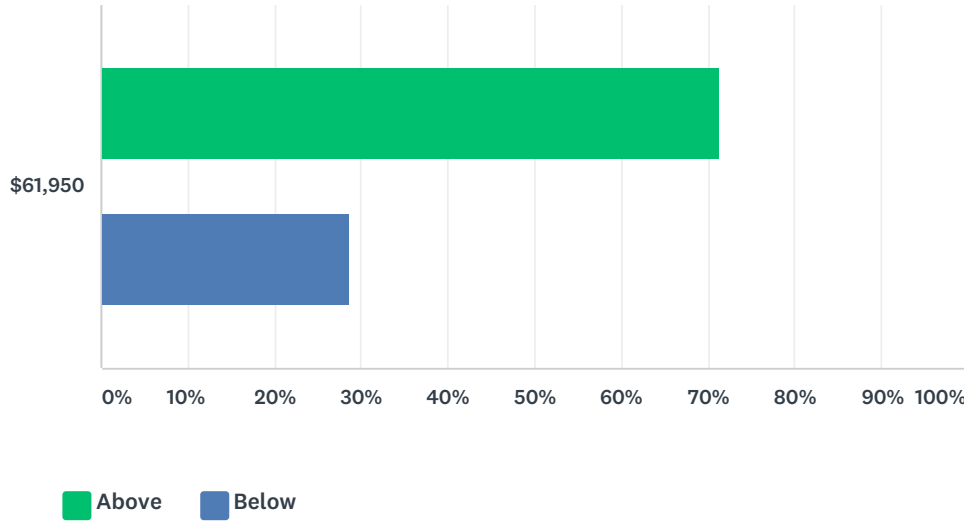
Answered: 15 Skipped: 183



	ABOVE	BELOW	TOTAL
\$57,350	46.67%	53.33%	
	7	8	15

Q10 If you are a five (5) person household, is your total household income above or below \$61,950 per year?

Answered: 7 Skipped: 191



	ABOVE	BELOW	TOTAL
\$61,950	71.43% 5	28.57% 2	7

Q11 If you are a six (6) person household, is your total household income above or below \$66,550 per year?

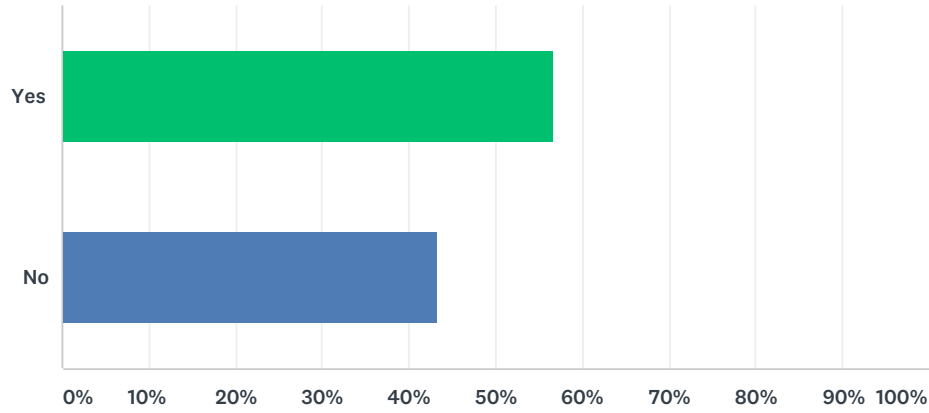
Answered: 0 Skipped: 198

 No matching responses.

	ABOVE	BELOW	TOTAL
\$66,550	0.00% 0	0.00% 0	0

Q12 Are you a homeowner?

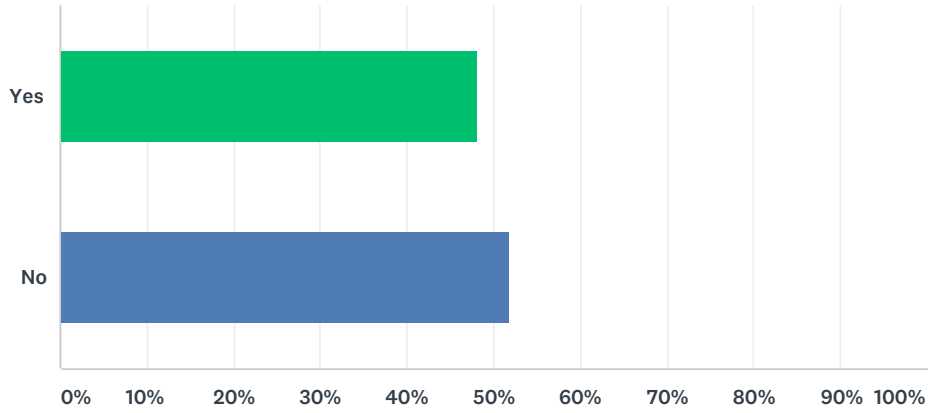
Answered: 192 Skipped: 6



ANSWER CHOICES	RESPONSES	
Yes	56.77%	109
No	43.23%	83
TOTAL		192

Q13 Are you a renter?

Answered: 162 Skipped: 36



ANSWER CHOICES	RESPONSES	
Yes	48.15%	78
No	51.85%	84
TOTAL		162

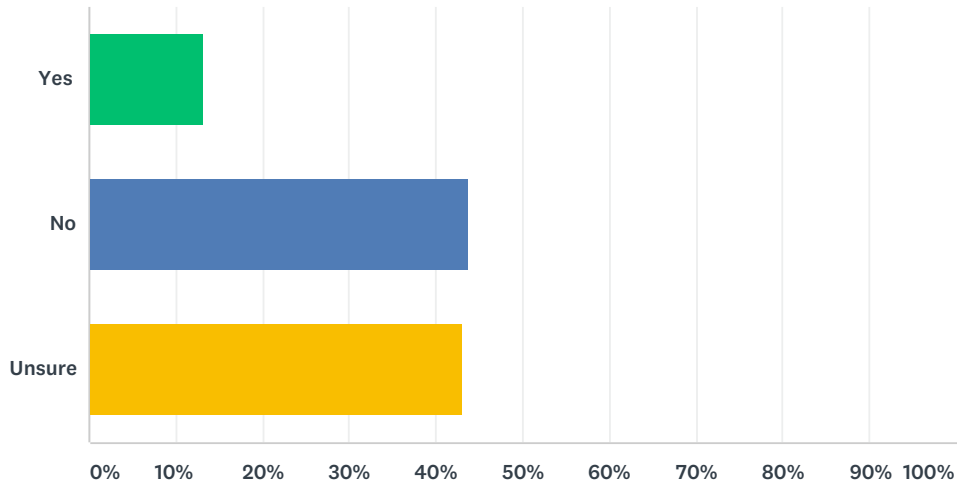
Q14 Are there any housing issues in the County of Greenville that you are aware of? If so, please list:

Answered: 143 Skipped: 55

Q15 Fair Housing Impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals.

Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin. In your opinion, are residents of the County of Greenville aware of how to report fair housing violations or concerns?

Answered: 190 Skipped: 8



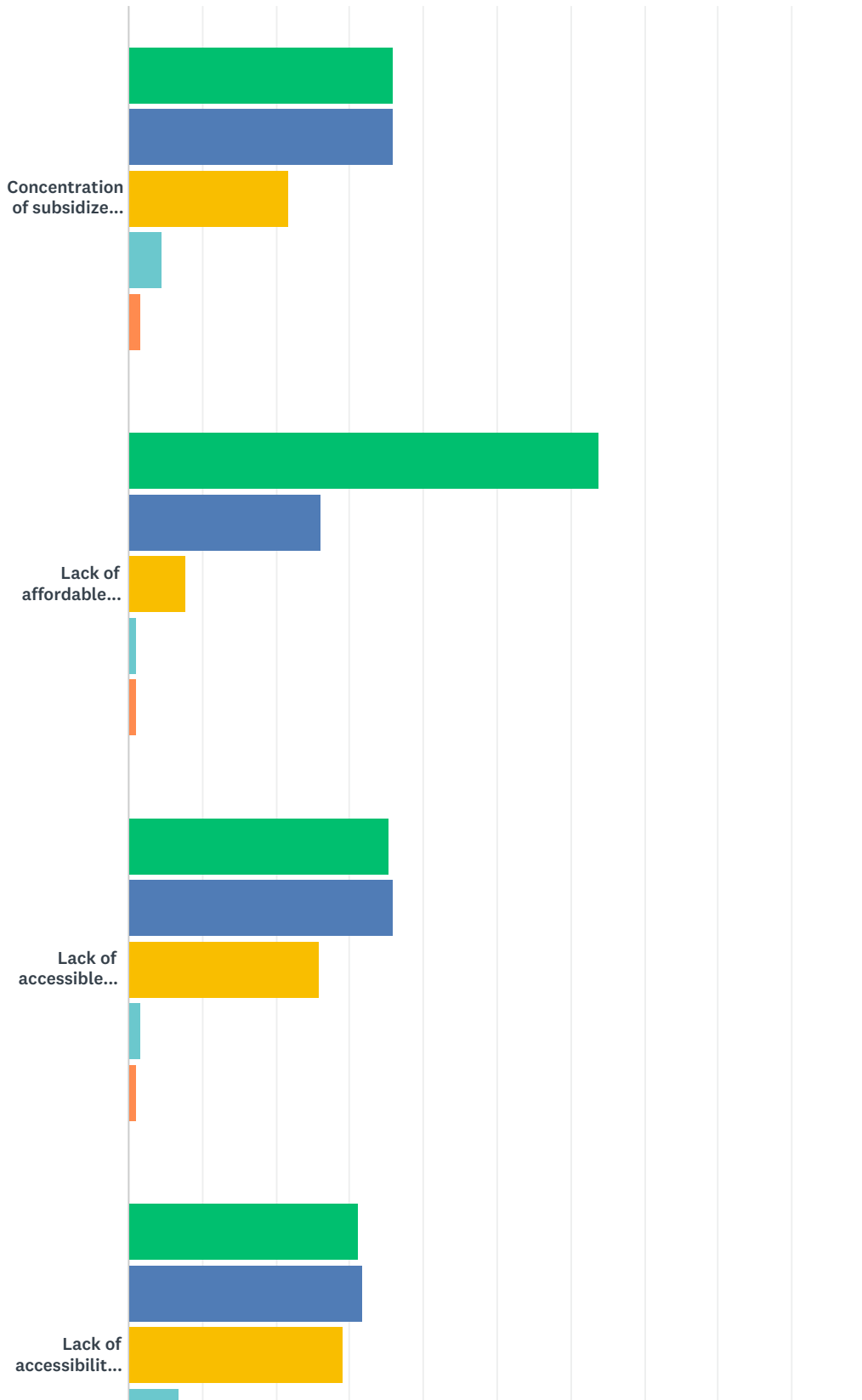
ANSWER CHOICES	RESPONSES	
Yes	13.16%	25
No	43.68%	83
Unsure	43.16%	82
TOTAL		190

Q16 What do you think are the primary reasons why fair housing complaints are not reported?

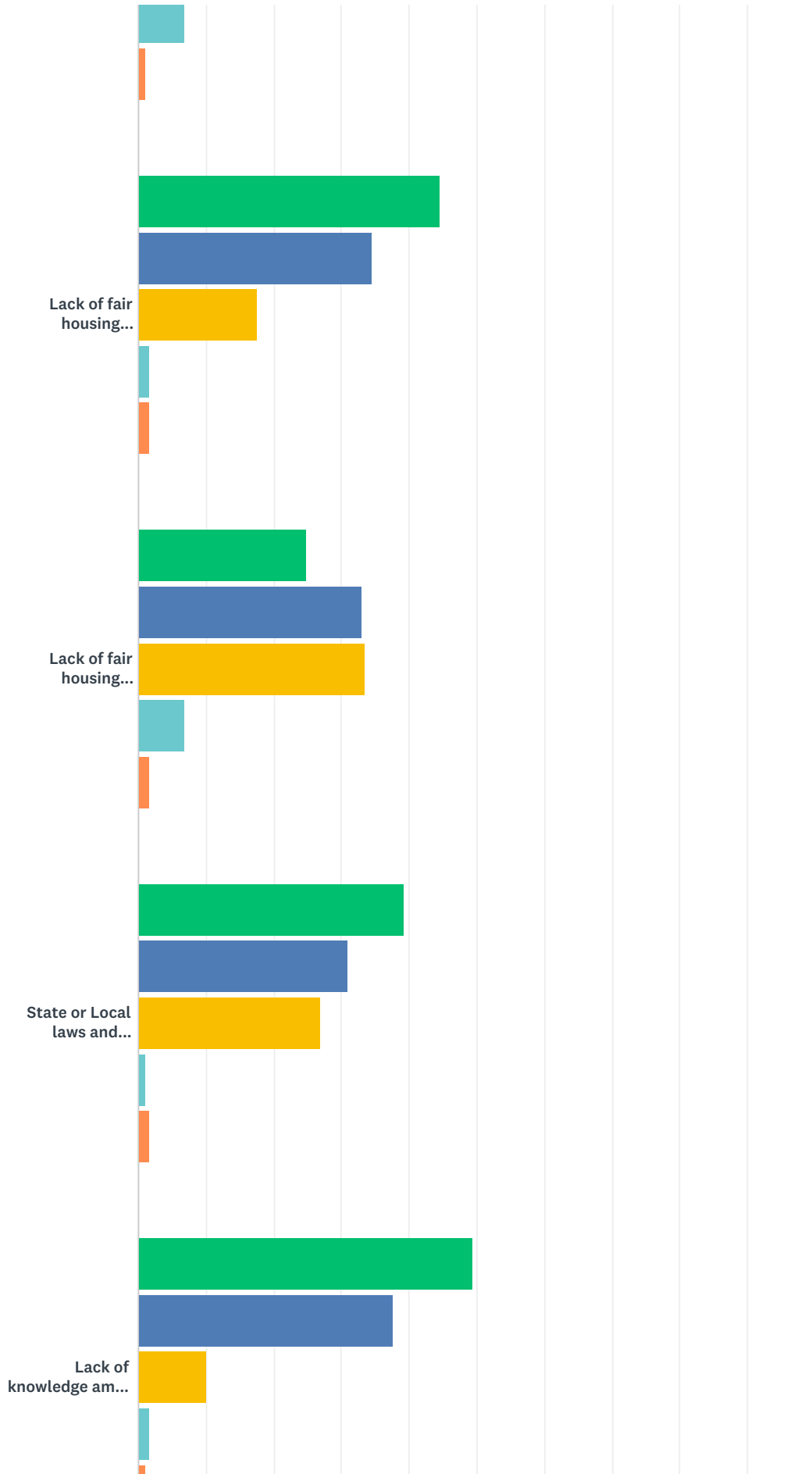
Answered: 156 Skipped: 42

Q17 Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the County of Greenville.

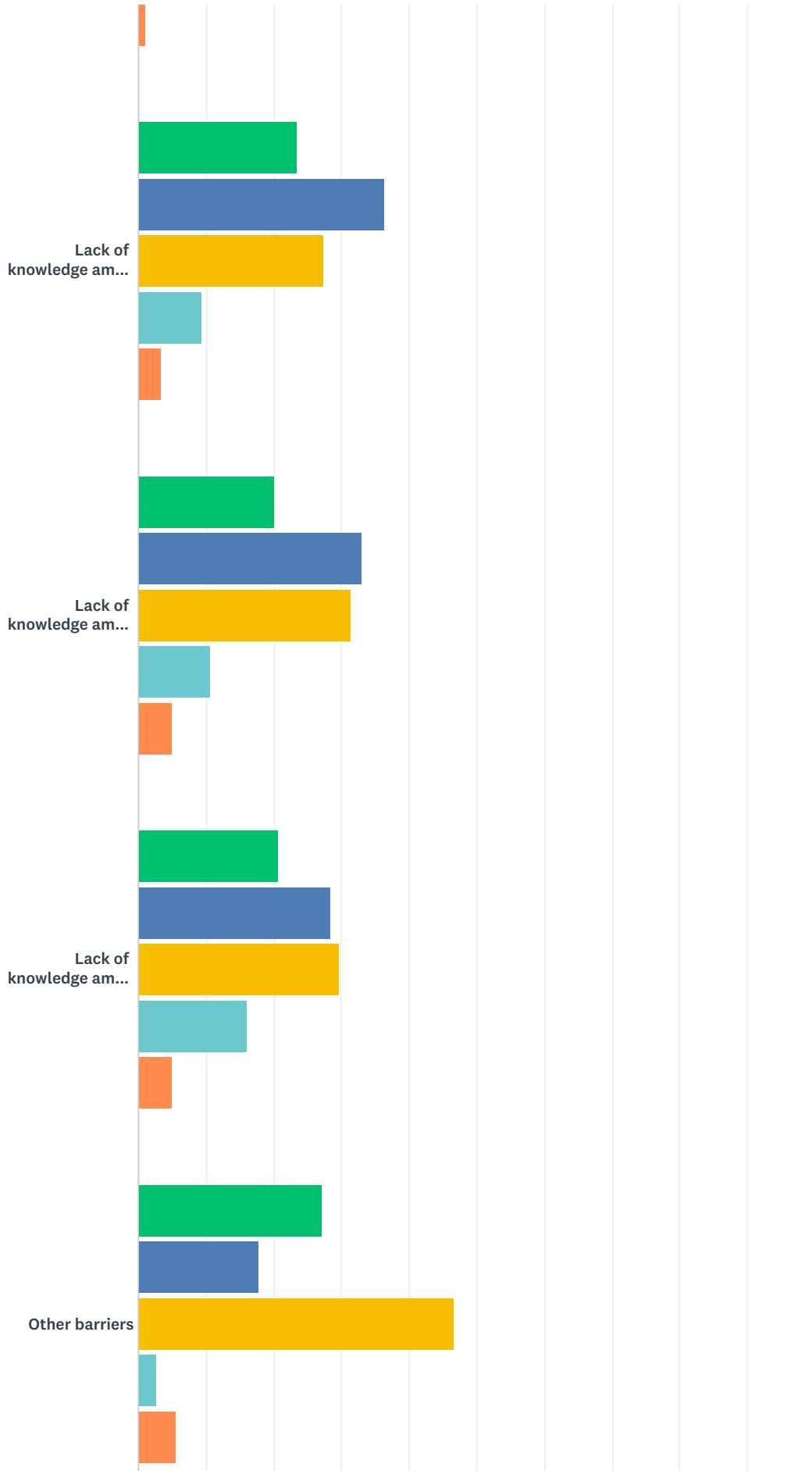
Answered: 186 Skipped: 12



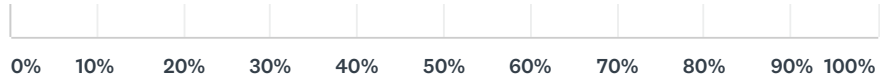
County of Greenville, SC - Resident Survey



County of Greenville, SC - Resident Survey



County of Greenville, SC - Resident Survey



	STRONGLY AGREE	AGREE	NEUTRAL/UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
Concentration of subsidized housing in certain neighborhoods	35.88% 61	35.88% 61	21.76% 37	4.71% 8	1.76% 3	170
Lack of affordable housing in certain areas	63.89% 115	26.11% 47	7.78% 14	1.11% 2	1.11% 2	180
Lack of accessible housing for persons with disabilities	35.39% 63	35.96% 64	25.84% 46	1.69% 3	1.12% 2	178
Lack of accessibility in neighborhoods (i.e. curb cuts)	31.25% 55	31.82% 56	28.98% 51	6.82% 12	1.14% 2	176
Lack of fair housing education	44.63% 79	34.46% 61	17.51% 31	1.69% 3	1.69% 3	177
Lack of fair housing organizations in the County	25.00% 44	32.95% 58	33.52% 59	6.82% 12	1.70% 3	176
State or Local laws and policies that limit housing choice	39.33% 70	30.90% 55	26.97% 48	1.12% 2	1.69% 3	178
Lack of knowledge among residents regarding fair housing	49.44% 88	37.64% 67	10.11% 18	1.69% 3	1.12% 2	178
Lack of knowledge among landlords and property managers regarding fair housing	23.46% 42	36.31% 65	27.37% 49	9.50% 17	3.35% 6	179
Lack of knowledge among real estate agents regarding fair housing	20.11% 36	32.96% 59	31.28% 56	10.61% 19	5.03% 9	179
Lack of knowledge among bankers/lenders regarding fair housing	20.67% 37	28.49% 51	29.61% 53	16.20% 29	5.03% 9	179
Other barriers	27.10% 29	17.76% 19	46.73% 50	2.80% 3	5.61% 6	107

Q18 Are there any additional comments or concerns that you wish to share?

Answered: 56 Skipped: 142

C. Appendix C – Public Comments

Attached are summaries of the following meetings:

- Simpsonville Public Hearing
- Travelers Rest Public Hearing
- City of Greenville Public Hearing
- AI Display Public Comments



NOTICE OF A COMMUNITY MEETING: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



TUESDAY, JUNE 11, 2019 at 6:00 PM

Simpsonville Senior Center, 310 W. Curtis Street
Simpsonville, South Carolina 29681



OR

TUESDAY, JUNE 11, 2019 at 6:00 PM

Travelers Rest Fire Department Community Room, 155 Trailblazer Drive
Travelers Rest, South Carolina 29690

OR

WEDNESDAY, JUNE 12, 2019 at 6:00 PM

Greenville County Square, Suite 400, 301 University Ridge
Greenville, South Carolina 29681

Purpose:

Greenville County, in cooperation with the City of Greenville, the Greenville County Redevelopment Authority, the Greenville County Human Relations Commission, and the Housing Authorities of the Cities of Greenville & Greer, is preparing its Analysis of Impediments to Fair Housing Choice (AI) in order to receive Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD).

Resident and stakeholder input are essential to the successful preparation and implementation of the AI. Please share your ideas and help develop strategies that will address the need for fair housing in Greenville County. This will be an informal meeting to identify any existing fair housing issues as well as a discussion on the following:

- ◆ Patterns of integration and segregation
- ◆ Racially or ethnically concentrated areas of poverty
- ◆ Disparities in access to opportunity
- ◆ Disproportionate housing needs



AVISO DE LA REUNIÓN DE LA COMUNIDAD: ANÁLISIS DE IMPEDIMENTOS A LA SELECCIÓN DE VIVIENDA DIGNA



MARTES, JUNIO 11, 2019 a las 6:00 DE LA TARDE



Simpsonville Senior Center, 310 W. Curtis Street
Simpsonville, South Carolina 29681



o

MARTES, JUNIO 11, 2019 a las 6:00 DE LA TARDE

Travelers Rest City Hall, 125 Trailblazer Drive
Travelers Rest, South Carolina 29690

o

MIÉRCOLES, JUNIO 12, 2019 a las 6:00 DE LA TARDE

Greenville County Square, Suite 400, 301 University Ridge
Greenville, South Carolina 29681

Propósito:

El Condado de Greenville, South Carolina está preparando su Análisis de Impedimentos a la Selección de Vivienda Digna para recibir fondos del Community Development Block Grant (CDBG) del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD).

La aportación de los residentes y de las partes interesadas es esencial para el éxito de la preparación e implementación de la AI. Por favor, comparta sus ideas y ayude a desarrollar estrategias que abordarán la necesidad de una vivienda justa en el Condado de Greenville. Esta será una audiencia informal para identificar cualquier problema existente de vivienda justa, así como una discusión sobre lo siguiente:

- Patrones de integración y segregación
- Áreas de pobreza racialmente o étnicamente concentradas
- Disparidades en el acceso a la oportunidad
- Necesidades de vivienda desproporcionadas

The Greenville News

PART OF THE USA TODAY NETWORK

Classified Ad Receipt (For Info Only - NOT A BILL)

Customer: GVILLE COUNTY COUNCIL

Ad No.: 0003608082

Address: 301 UNIVERSITY RDG
GREENVILLE SC 29601
USA

Pymt Method Invoice

Net Amt: \$148.60

Run Times: 1

No. of Affidavits:

Run Dates: 06/05/19

Text of Ad:

3608082

NOTICE OF PUBLIC MEETING FOR GREENVILLE COUNTY'S ANALYSIS OF IMPEDIMENTS (AI)

Greenville County, in cooperation with the City of Greenville, the Greenville County Redevelopment Authority, the Greenville County Human Relations Commission, and the Housing Authorities of the Cities of Greenville and Greer, is preparing an Analysis of Impediments to Fair Housing Choice (AI) in accordance with the U.S. Department of Housing and Urban Development (HUD) regulation 24 CFR Part 5 to Affirmatively Further Fair Housing (AFFH). Notice is hereby given that there will be three (3) **Public Meetings** held in Greenville County to assemble information for the AI. Two Public Meetings will be held on **Tuesday, June 11, 2019 at 6:00 PM**. One meeting will take place at the **Simpsonville Senior Center, located at 310 West Curtis Street, Simpsonville, SC 29681**. The second meeting will take place at the **Travelers Rest Fire Department Community Room, located at 155 Trailblazer Drive, Travelers Rest, SC 29690**. A third Public Meeting will be held on **Wednesday, June 12, 2019 at 6:00 PM in Greenville County Square, Suite 400 located at 301 University Ridge, Greenville, SC 29601**.

The Simpsonville Senior Center, Travelers Rest Fire Station, and the Greenville County Square are all accessible to the physically handicapped. Persons requiring special accommodations to participate in the meeting may call Dr. Yvonne Duckett at (864) 467-7095 or contact her at yduckett@greenvillecounty.org. Persons with hearing and/or speech impediments may contact Greenville County through the "Telecommunication Relay Service" by dialing "7-1-1." If requested, a foreign language and/or sign language interpreter will be provided if the County is notified three (3) days in advance of the meeting.

The purpose of these public meetings is to gather information for the County's Analysis of Impediments to Fair Housing Choice (AI). As recipients of Federal funding through the U.S. Department of Housing & Urban Development, the City, County, and Housing Authorities are under an obligation to affirmatively further fair housing and conduct periodic analyses of impediments to fair housing choice. The Analysis of Impediments focuses primarily on issues of housing choice related to the classes protected by Federal, state, and local laws. The Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, disability or because of children in the household.

All interested residents and organizations are encouraged to attend these public meetings to discuss fair housing and provide suggestions or actions the community can take to address those issues. If residents or organizations are unable to attend these public meetings, they may submit written comments to Dr. Yvonne Duckett, Executive Director, Greenville County Human Relations Commission, at 301 University Ridge #1600, Greenville, SC 29601.

Dr. Yvonne Duckett
Executive Director, Greenville County Human Relations Commission

The Greenville News

PART OF THE USA TODAY NETWORK

Classified Ad Receipt (For Info Only - NOT A BILL)

Customer: GVILLE COUNTY COUNCIL

Address: 301 UNIVERSITY RDG
GREENVILLE SC 29601
USA

Ad No.: 0003608096

Pymt Method Invoice

Net Amt: \$158.50

Run Times: 1

No. of Affidavits:

Run Dates: 06/05/19

Text of Ad:

3608096

AVISO DE UNA REUNIÓN PÚBLICA PARA EL CONDADO DE GREENVILLE ANÁLISIS DE IMPEDIMENTOS ANALYSIS OF IMPEDIMENTS (AI)

El Condado de Greenville, en cooperación con la Ciudad de Greenville, la Autoridad de Reurbanización del Condado de Greenville, la Comisión de relaciones humanas del Condado de Greenville, y las Autoridades de Vivienda de las Ciudades de Greenville y Greer, está preparando un Análisis de Impedimentos a la Selección de Vivienda Digna (Analysis of Impediments (AI)) de acuerdo con el Departamento de Vivienda y Desarrollo Urbano de EE.UU. Se da aviso por la presente que habrá tres (3) Reuniones Públicas celebradas en el Condado de Greenville, para reunir información para la AI. Una Reunión Pública se llevará a cabo el martes 11 de junio de 2019 a las 6:00 PM en el Simpsonville Senior Center, ubicada en 310 Curtis Street, Simpsonville, SC 29681. La segunda Reunión Pública se llevará a cabo el martes 11 de junio de 2019 a las 6:00 PM en el Travelers Rest Fire Department Community Room, ubicada en 155 Trailblazer Drive, Travelers Rest, SC 29690. La tercera Reunión Pública se llevará a cabo el miércoles, 12 de junio de 2019 a las 6:00 PM en la Greenville County Square, Suite 400 en 301 University Ridge, Greenville, SC 29601.

El Centro para Personas Mayores de Simpsonville, el Palacio Municipal de Travelers Rest, y la Plaza Del Condado de Greenville son accesibles para los discapacitados físicos. Las personas que requieran acomodaciones especiales para participar en la reunión pueden llamar a la Sra. Dr. Yvonne Duckett al (864) 467-7095 o yduckett@greenvillecounty.org. Las personas con impedimentos auditivos o del habla pueden comunicarse con el Condado de Greenville a través del "El Servicio Relé de Telecomunicación" marcando "7-1-1". Si se solicita, se proporcionará un intérprete de lengua extranjera y / o de lenguaje de señas si el Condado es notificado tres (3) días antes de la reunión.

El propósito de estas reuniones públicas es recolectar información para el Análisis de Impedimentos a la Selección de Vivienda Digna (AI) del Condado. Porque el Condado y la Ciudad de Greenville son recipientes del fondos del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD), están obligados a promover igualdad vivienda, y se crean una total AI. Un Análisis de Impedimentos a la Selección de Vivienda Digna se centra en cuestiones de la selección de vivienda por las posiciones protegidas de las leyes del Gobierno Federal, del estado, y de local. Las leyes Federales prohíben discriminación en la raza, el color, origen nacional, religión, sexo, discapacidad o porque hay niños en la casa.

Se anima a todos los residentes y organizaciones interesados a asistir a estas reuniones públicas para discutir la vivienda justa y proporcionar sugerencias o acciones que la comunidad pueda tomar para abordar esas cuestiones. Si los residentes u organizaciones no pueden asistir a estas reuniones públicas, pueden presentar comentarios por escrito a la Dr. Yvonne Duckett, director ejecutivo, Comisión de relaciones humanas, en 301 University Ridge #1600, Greenville, SC 29601.

Dr. Yvonne Duckett
Executive Director, Greenville County Human Relations Commission



ANALYSIS OF IMPEDIMENTS



Public Meeting

Date / Time: 6/11/19 @ 6pm

Location: Simpsonville

Facilitators: SR Center

Name	Phone	Organization	Email
Joy Bailey	864-905-0599	Joy Real Estate Co.	Joyb@joyrealestate.com
LYNN BALLARD	864-243-0014	COUNTY COUNCIL	lballard@greenvillecountysc.org
Monica Culbreath	600-864-5601	GCRRA	mculbreath@gcra-sc.org
Louetta Walton	242-9801	GCRRA	lwalton@gcra-sc.org
Channing Banks	331-2991	United Way of Greenville	cbanks@unitedwaygsc.org
CAMERON BAILEY	843-997-6071	local resident	roppcamerona@yahoo.com
Joshua Bailey	864-6078951	local resident	baileyjosh@yahoo.com

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Simpsonville Public Hearing
Tuesday, June 11, 2019 at 6:00pm

The following was discussed at the meeting:

- Joy is in the real estate business and works with GCRA. The challenge that they have is that the demand outweighs the supply. There has been explosive growth everywhere and multiple offers on practically any property priced \$175-\$180. There is just not enough supply.
- In big cities, when there is new build, 10-20% is under market rate so there is enough affordable housing built into any new build. Over the course of 10-15 years, this can lessen the need and increase the supply for affordable housing.
- With all of the new building in Greenville, it was already put into the laws or the codes, then it would not be an issue to go through this with each new development.
- Segregating people by income does not help the community. It is better to have a mix of professionals and blue collar workers. Instead, what seems to be happening in the area, especially Simpsonville, is that it is all about keeping Simpsonville to be a high-income community.
- Somebody wants to build an 870 home subdivision in on 335 acres. The price point is \$225-\$300k. This is just a proposal at the moment and there are problems with the design.
- There are two different housing developments being built at Heritage Creek. One side is \$300k and the other is \$200k. There is the potential to take 10% of that property and make it affordable. Even though it is helping property values, it is not fixing the problem for people.
- Large parts of the County open to development are unzoned. When County Council discussed the implementation of a new zoning plan, the County Councilman pointed out how the right-hand side of Emily Lane is unzoned and the left-hand side is. The unzoned side has used cars, piles of rocks, strip malls, RV parks, a cemetery, a gas station and a shopping center, summary court, a recreation center. Across the street from the rec center is a junkyard. This is just in a two-mile stretch.
- The councilman would like to see some kind of zone so when people want to do something, they must let the County know about it. Otherwise, the Council finds out about something after it shows up.
- Below 418, there is nothing zoned and the council zoned 7,000 acres of it, which is a small portion.
- The lack of zoning is a real problem because the council does not hear about the new houses that get proposed until after they are proposed.
- Lockheed is getting ready to hire people, and the new homes are being built for the high-tech jobs that people are being recruited for.
- There are other luxury homes being built up on a ridge.
- When there was a proposal to build a series of townhomes, the subdivision in Simpsonville protested.

- Homes of Hope works like Habitat for Humanity. Homes of Hope builds both rentals and homeowner housing, and the Executive Director does a good job of convincing people that there is no difference between rentals and homeowner housing.
- There is also a stigma against affordable housing (“Section 8”) and bus routes.
- There are complaints about the County giving funding to transit because “nobody takes transit.” However, none of the service industry workers are able to live where they work and they require transit.
- The bus route will begin to run at a later time and the County is meeting the needs of these service workers.
- The cul de sacs are impossible for buses, and unless somebody lives at the front of a cul de sac, they will be unable to take the bus. They are then required to take Uber.
- Joy says Simpsonville SC, the median price that sold in the past two months is \$235k, which makes for a monthly payment of \$1,400-\$1,500 per month including taxes and insurance. This is about \$60,000 per month income, and the median income is about \$61,000, so this is the top of 80% AMI.
- Affordable to \$150k-175k is affordable to sheriff’s deputies, childcare workers, teachers, etc.
- Somebody came to the councilman that owns a square block of land. He was going to build new houses and they were two-story houses with a common living area and upstairs were two master bedrooms. These were houses designed for school teachers that would share the common areas and have their own private living spaces. The Councilman liked this idea with a rent of \$800 of each one for a \$1,600 rent total.
- Affordable housing is defined differently based on a person’s income. The community is missing this piece and needs education on this piece.
- There are about 13 single family homes that will be built by Habitat near the senior center in Simpsonville. The missing pieces are the funding for infrastructure.
- Resident said there are concerns about this decreasing home values for the Habitat housing.
- There are concerns that new housing might devolve into lower quality housing if people living there do not keep their housing up. The people that run the Homes for Hope and Habitat for Humanity are both willing to show these properties.
- Any units that degrade too far are often due to slum lords.
- The resident also said that she liked the historical quality of other housing and she would like to see Simpsonville designated as a historic district.
- Monica said that this is something wehre they need to be careful because of like-kind materials.
- Greenville now has a housing trust fund of which councilman is a member of the Board of Directors. They have fronted money for the infrastructure and they will get the money back when houses are sold to do this again for other housing. This was done as a way to help Habitat.
- The Housing Trust Fund has only been around for one year, but there has been good progress made on these projects.
- There are many people who have preconceived notions about things like mass transit and affordable housing, and the misconceptions are common.
- The concerned resident saw some bad infill housing.
- Monica said that these homes could be run by slumlords.

- The Councilman said that Green Avenue has changed drastically, and used to be much more dangerous. Now, if people go on that street, they see that there are expensive new condos starting at \$450k.
- The resident would like to see Simpsonville become like Downtown Greenville.
- The councilman said that Mauldin and Fountain Inn are doing more downtown development.
- Bonnie Brigg Golf Course was an old golf course that the owners decided to close down and sell. It is 200 acres out by Donaldson Center. Six County Councilmen went to the golf course to convince the sellers to allow it to be used for a wide variety of uses, including mixed use, senior communities, slab homes, etc.
- The Golf Course got annexed into Mauldin and sold it to a housing developer that will develop subdivisions. This is a huge missed opportunity.
- There were ten acres that had been beautiful lawns that were outside the cemetery. The cemetery sold acreage on the back. The Councilman did not want housing in front of the cemetery.
- The resident wanted to know if the value of Habitat for Humanity homes ever go up.
- Joy responded that the Freetown neighborhood houses sold for \$49 15 years ago. Now they are selling for \$154k. It still depends on the condition.
- Nickle Town is another area that works like this. A councilwoman lives there.
- All of the houses in Downtown Greenville that had been poor quality have now improved significantly. It was not gentrification and instead it was people deciding to take care of their houses. This has been the case in neighborhoods that people had initially wanted to get out of.
- Nickle Town was the last HOPE VI program. It was a combination of LIHTC and HOPE VI. There were apartments, senior housing, they fixed existing projects, and they demolished an old original 1930 Jesse Jackson Town Hall.
- The old mills have been restored rather than demolished and the Piedmont Mills burned down. The Mercantile building is still standing and was restored by a developer for Historic Tax Credits.
- There are hopes that Piedmont will make the same transformation as Travelers Rest, with the river for kayaking as a major amenity.
- Many of the mill communities with old mill houses are perfect for affordable housing.
- Developers and builders believe that costs of permitting, etc. is so great that is extremely hard to build affordable housing that there must be a subsidy from some other agency to make these developments work.
- County Council passed an ordinance that if you were to construct affordable housing, they will waive permitting fees. However, developers have not used it. They fought this ordinance because they believed it would not help majority of developers.
- The cost of land is the main problem driving up the cost of housing in Greenville.
- There is the potential to educate people on social media.
- Another resident came in and asked about the Habitat for Humanity project.
- The Habitat projects will be three-bedroom, two-bathroom houses. They will not hurt surrounding property values.
- GCRA puts all of their homebuyers through training to make them sound homebuyers.
- There are a lot of houses in the area that are being remodeled and their prices are going up.
- Habitat will also stay heavily involved with neighborhoods after building. There are other neighborhood associations to help people clean up their yards if they hit a hard time.

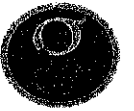
- In the past, affordable housing development in Simpsonville did not come along this far. Now, with a change in leadership, there is consistency and there are people who continue to work to subdivide the area and help provide affordable housing.
- The stigma of affordable housing is a major impediment. Many people will often think of it as bringing their property values down if its in their neighborhoods.
- Social media education has the potential to help educate people. Mailers may also help out, particularly with the older residents of the area.
- The sidewalk projects in the area have also helped improve the neighborhood.
- Joy has seen multiple Habitat Houses that have sold for considerably more and sold fast. There was one that went from \$65k to \$150k and sold in three days.

The meeting ended at 7:28pm.



Greenville
County

ANALYSIS OF IMPEDIMENTS



city of
greenville

Date / Time: June 11th 6:00pm

Location: Travelers Rest Public Meeting Facilitators: _____

Last Name	First Name	Phone	Email
Choplin	Harvey	864 834 3282	Chopli@beesouth.net
Haglund	Walter	(412) 461-6916	Walt@urban design ventures.com
Bischof	Erney	319-248-3843	bbischof@gcra-sc.org

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Travelers Rest Public Hearing
Tuesday, June 11, 2019 at 6:00pm

No members of the public attended the meeting.

- Councilman Harvey Choplin attended the meeting, and discussed his views on fair housing.

The meeting ended at 6:43pm.



ANALYSIS OF IMPEDIMENTS



Date / Time: Public Meeting 6/12 6:00

Location: County Square

Facilitators: _____

Name	Phone	Organization	Email
Sharita Ballard	864 720-8628	Citizen	Sharita.jones2012@gmail.com
Asomone Ikein		Greenville County/GPATS	Aikein@greenvillecounty.org
Ken Gibson	291-6699	Citizen	Ken@kennethgibson.com Ken@kennethgibson.com
Sylvia Palmer	864-420-7033	Nicholtown Assoc.	sylopalm@aol.com
Kelth Brackington	864-467-7200	Greenville County/GPATS	kbrackington@greenvillecounty.org
Jonnie Terry	(864) 9094957	Citizen	jmt122347@gmail.com
Avery Martin		Michael Bennet	amartin@michaelbennet.com
Sarah Franco	210 807 0415	Parker District Velo Valets & Beer Back	Sarahfranco@velovalets.com
Joy Bailey	864-905-0599	joyb@joyrealestate.com	Jo
Willie Davis	864-979-2921		willie@comcast.net
Laura Drummond	864 901-1550	laura@drummond.com	
Pat C. Henderson	864 230-6500	Citizen	
O. Dillard	894.2503	SC. House of Rep.	Chandra.dillard@furman.edu

Greenville County, SC
Analysis of Impediments to Fair Housing Choice

Second Public Hearing

Wednesday, June 12, 2019 at 6:00pm

The following was discussed at the meeting:

- Silvia Palmer of the Nickletown Neighborhood sees gentrification in the Nickletown neighborhood. People are buying houses for nearly nothing and then flipping them for 3x-4x the price that they bought them for.
- Nickletown is an Opportunity Zone. There are private developers that are coming and doing shoddy construction. There are not enough code enforcement officers to check on the buildings. There are people that purchase these new homes and find construction errors.
- There are certain particular developers who will have multiple LLCs and exchange things to their friends to own and manage the properties.
- When older people die, grandchildren inherit the houses and want to unload the house. They will not know the worth of the house.
- In Nickletown, a house is selling for \$369k. It is a three bedroom.
- At Nickletown neighborhood meetings, they are trying to educate owners on what they will get for their houses and how to negotiate it.
- Rental houses are being sold while people still live in them and they are being given 30 days to get out. These are often people that will struggle to find a new place.
- Leases take precedence over the 30 notice to vacate. However, leases are frequently unwritten if they are month-to-month.
- Once a property has been bought, there will be incentives to move out. However, they are often not enough.
- An impediment to fair housing in the state is that the fair housing protected classes do not include income and landlords will not take those with vouchers.
- The Housing Authority can petition HUD for higher values or more vouchers.
- The cost of land has outpriced the ability to build any kind of affordable housing on the land.
- There are developers that will come into a community with the expectation that the community will bend to the developers' demands, particularly in regards to vacant, dilapidated properties or properties requiring major rehab. There is a desire to have developers come and benefit the community, rather than waiting for a house to degrade to the point where it can be removed.
- There is a national phenomenon of investor developers coming in to purchase properties for flipping.
- Rewa is looking at a way to create a voucher for permitting of sewers if the units are affordable.
- The Rewa voucher would only cover the permit and none of the hard costs of building the sewers.
- There was the suggestion that public meetings could be broadcast via television, and questions and responses could be sent to broadcasters. This could potentially bring up the rate of participation, which is a frequent challenge when discussing many of the issues in the area.
- The public still has a general negative connotation for affordable housing.

- There were questions as to where the land for development was being purchased.
- There are also needs for transitional housing for women that have experienced domestic abuse.
- In South Carolina, human services are not a priority in the state. The state does not work to assist the affordable housing situation.
- There is the potential for churches and communities to become 501(c)(3)s and develop properties for the community.
- Grassroots organizing is also an important way to make these changes. Greenville Dreams provides leadership training.
- The County and the City are both in the process of having their meetings for their Comprehensive Plans. The County is using the phrase “attainable housing” where the house is not just affordable but it is the place where a resident will want to live given their choice of transportation.
- The Human Relations Commission has a national award for a financial empowerment program.
- A resident of Freetown discussed the community meetings that he attends and facilitates community meetings in Freetown. GCRA built the majority of Freetown as affordable housing, but now the housing is selling for over \$160k.
- One woman expressed concern that she had not heard back from her application for a senior apartment.
- There was discussion of the Federal prohibition of allowing convicted criminals in subsidized housing.
- There were questions about the general structure of the Section 8 Housing Choice Voucher program.
- There are people living in hotels. A resident questioned whether those people were living in the hotels with Section 8 Housing Choice Vouchers.

The meeting ended at 7:44pm.

D. Appendix D – HMDA Data

Attached are the HMDA Data Tables.

Table 1: Disposition of loan applications, by location of property and type of loan, 2017

MSA/MD: 24860 - Greenville-Anderson-Mauldin, SC

CENSUS TR Loans on 1- to 4-Family and Manufactured Home Dwellings

Home Purchase Loans		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For		Nonoccupant Loans For		Loans On Manufactured		% Min Pop	Median Inc	
FHA, FSA/RHS & VA																
A	B	C	D	E	F	G										
Number	\$	Number	\$	Number	\$	Number	\$	Number	\$	Number	\$	Number	\$			
SC/Anderson County/0002.00															22	109
Loans Orig	22	3221	55	7457	23	3517	5	564	0	0	16	1941	0	0		
Apps appr	0	0	4	467	1	95	0	0	0	0	2	208	1	123		
Apps denie	0	0	8	902	10	1102	6	88	0	0	3	172	1	15		
Apps withc	3	412	5	624	10	1334	1	60	0	0	0	0	0	0		
Files closec	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
SC/Anderson County/0003.00															31	85
Loans Orig	29	3998	55	8407	27	3492	6	235	2	357	10	1132	1	15		
Apps appr	1	170	3	347	3	328	0	0	0	0	2	306	0	0		
Apps denie	5	798	2	204	4	473	4	164	0	0	2	148	0	0		
Apps withc	7	1002	6	1066	12	1793	1	60	1	634	1	134	0	0		
Files closec	0	0	2	526	0	0	1	25	0	0	0	0	0	0		
SC/Anderson County/0005.00															79	78
Loans Orig	19	2040	5	449	22	1608	3	27	0	0	4	289	1	81		
Apps appr	1	88	0	0	2	242	0	0	0	0	0	0	0	0		
Apps denie	4	472	2	190	17	1809	6	257	0	0	1	88	0	0		
Apps withc	3	308	0	0	9	938	0	0	0	0	0	0	0	0		
Files closec	1	56	2	117	4	362	0	0	0	0	1	62	2	111		
SC/Anderson County/0006.00															79	33
Loans Orig	4	581	7	665	8	543	3	221	0	0	6	500	0	0		
Apps appr	0	0	2	84	0	0	0	0	0	0	2	84	0	0		
Apps denie	3	206	4	242	3	293	8	151	0	0	5	163	1	64		
Apps withc	0	0	1	297	3	372	0	0	0	0	2	544	0	0		
Files closec	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
SC/Anderson County/0007.00															67	31
Loans Orig	4	365	1	78	6	433	3	5	0	0	3	169	0	0		
Apps appr	0	0	0	0	2	103	0	0	0	0	0	0	0	0		
Apps denie	2	132	9	748	3	307	20	340	0	0	4	18	13	695		
Apps withc	1	110	3	318	2	170	2	132	0	0	0	0	1	211		
Files closec	6	610	10	722	0	0	0	0	0	0	0	0	15	1239		
SC/Anderson County/0008.00															36	46
Loans Orig	8	669	5	448	4	253	5	17	0	0	5	179	2	35		
Apps appr	1	77	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	0	0	1	114	2	130	5	16	0	0	1	3	1	114		
Apps withc	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Files closec	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
SC/Anderson County/0009.00															49	46
Loans Orig	18	2114	31	3476	11	771	2	197	0	0	7	393	0	0		
Apps appr	0	0	1	112	0	0	0	0	0	0	0	0	0	0		
Apps denie	2	217	6	575	7	664	6	98	0	0	2	72	0	0		
Apps withc	4	427	8	1042	6	719	0	0	0	0	1	117	0	0		

Files closec	2	264	1	170	2	159	0	0	0	0	0	0	0	0	0	0	0	0
SC/Anderson County/0010.00																		
Loans Orig	10	1292	12	1279	4	313	1	50	0	0	1	64	0	0	0	0	33	92
Apps appr	0	0	0	0	2	137	0	0	0	0	0	0	0	0	0	0	0	0
Apps denie	4	281	2	180	8	604	5	95	0	0	2	116	0	0	0	0	0	0
Apps withc	1	118	2	189	1	127	0	0	0	0	0	0	0	0	0	0	0	0
Files closec	0	0	0	0	1	112	0	0	0	0	1	112	0	0	0	0	0	0
SC/Anderson County/0011.00																		
Loans Orig	33	5404	53	10916	41	6370	6	231	0	0	10	1740	0	0	0	0	19	176
Apps appr	2	252	1	310	6	946	2	28	0	0	1	63	0	0	0	0	0	0
Apps denie	6	956	5	656	12	1635	5	88	0	0	1	100	2	142	0	0	0	0
Apps withc	5	823	6	1084	10	1551	6	455	0	0	1	80	0	0	0	0	0	0
Files closec	1	98	0	0	7	1023	0	0	0	0	0	0	0	0	0	0	0	0
SC/Anderson County/0101.02																		
Loans Orig	51	10261	68	14184	62	10779	10	460	0	0	7	1375	5	280	0	0	8	109
Apps appr	1	146	2	369	4	603	2	96	0	0	1	114	0	0	0	0	0	0
Apps denie	7	1318	6	720	19	2627	9	245	0	0	4	210	4	175	0	0	0	0
Apps withc	7	1507	9	1848	16	2728	1	11	0	0	1	157	0	0	0	0	0	0
Files closec	2	309	1	64	12	1811	1	50	0	0	1	54	1	64	0	0	0	0
SC/Anderson County/0101.03																		
Loans Orig	86	18139	123	25789	56	10433	15	1239	0	0	7	844	4	228	0	0	18	137
Apps appr	4	736	6	1036	6	757	2	305	0	0	2	395	0	0	0	0	0	0
Apps denie	11	2163	13	2504	35	7235	12	232	0	0	7	320	7	313	0	0	0	0
Apps withc	11	2334	10	2156	24	3607	5	820	0	0	2	299	1	101	0	0	0	0
Files closec	0	0	4	452	13	2906	0	0	0	0	1	21	4	285	0	0	0	0
SC/Anderson County/0101.04																		
Loans Orig	90	18784	98	23914	64	12310	16	658	0	0	8	1326	7	466	0	0	11	131
Apps appr	2	457	6	1611	4	609	2	310	0	0	0	0	1	75	0	0	0	0
Apps denie	13	2134	17	2251	31	6455	18	354	0	0	3	74	15	862	0	0	0	0
Apps withc	9	1751	12	2457	29	4401	3	498	0	0	5	613	6	517	0	0	0	0
Files closec	3	835	5	1055	15	3430	1	7	0	0	2	80	2	63	0	0	0	0
SC/Anderson County/0102.00																		
Loans Orig	43	6032	44	11348	45	10506	11	1029	0	0	5	875	10	756	0	0	3	97
Apps appr	2	356	2	326	6	860	0	0	0	0	1	60	1	87	0	0	0	0
Apps denie	4	687	6	1381	18	2373	12	275	0	0	4	159	8	478	0	0	0	0
Apps withc	5	885	6	1645	18	3610	0	0	0	0	0	0	3	207	0	0	0	0
Files closec	0	0	2	215	3	501	1	15	0	0	1	113	1	94	0	0	0	0
SC/Anderson County/0103.00																		
Loans Orig	27	3577	24	3073	19	1794	1	4	0	0	4	190	3	326	0	0	8	72
Apps appr	1	119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apps denie	8	875	8	766	10	1047	14	167	0	0	5	203	3	134	0	0	0	0
Apps withc	8	1140	0	0	7	783	0	0	0	0	1	68	0	0	0	0	0	0
Files closec	2	290	0	0	3	471	0	0	0	0	0	0	0	0	0	0	0	0
SC/Anderson County/0104.01																		
Loans Orig	31	3569	30	3054	37	3996	6	198	2	3145	4	2067	3	179	0	0	12	87
Apps appr	2	210	0	0	1	79	0	0	0	0	1	79	0	0	0	0	0	0
Apps denie	4	473	15	1465	12	1110	13	81	0	0	10	244	15	664	0	0	0	0
Apps withc	6	692	3	302	9	1325	0	0	0	0	1	68	0	0	0	0	0	0

Files closec	0	0	5	395	9	898	0	0	0	0	2	157	5	395		
SC/Anderson County/0104.02																
Loans Orig	28	4371	36	5040	32	5215	5	537	0	0	2	188	8	547	7	89
Apps appr	3	358	2	209	2	344	0	0	0	0	0	0	2	209		
Apps denie	5	827	14	975	19	2220	20	547	0	0	6	202	20	963		
Apps withc	3	372	5	544	7	1745	3	203	0	0	0	0	4	376		
Files closec	2	168	7	379	5	856	0	0	0	0	0	0	6	307		
SC/Anderson County/0105.00																
Loans Orig	48	9171	104	23413	50	8262	14	876	0	0	9	1334	11	749	16	123
Apps appr	1	123	7	1553	11	1487	0	0	0	0	1	100	1	61		
Apps denie	11	2183	23	3784	31	5440	21	857	0	0	9	770	14	583		
Apps withc	8	1200	13	2747	12	1728	0	0	0	0	1	87	0	0		
Files closec	3	634	3	571	5	825	0	0	0	0	3	426	1	94		
SC/Anderson County/0106.00																
Loans Orig	38	6161	66	13190	45	8689	16	416	0	0	11	1989	9	612	13	90
Apps appr	1	142	0	0	1	175	0	0	1	300	0	0	1	142		
Apps denie	4	432	9	1617	25	4358	8	159	0	0	4	705	10	639		
Apps withc	6	852	10	2285	19	4563	2	28	0	0	5	793	1	85		
Files closec	1	231	6	601	11	2226	0	0	0	0	0	0	3	223		
SC/Anderson County/0107.00																
Loans Orig	29	3916	54	7482	24	2550	1	93	2	5055	16	2293	2	100	35	83
Apps appr	1	87	0	0	1	139	0	0	0	0	0	0	0	0		
Apps denie	11	1144	14	1212	17	1931	8	203	0	0	1	183	9	506		
Apps withc	5	688	6	493	11	1237	3	164	0	0	3	253	1	72		
Files closec	0	0	4	377	3	148	0	0	0	0	1	68	3	247		
SC/Anderson County/0108.00																
Loans Orig	27	4431	63	14531	49	9215	3	323	0	0	16	3815	6	428	11	125
Apps appr	1	171	3	469	6	1256	0	0	0	0	1	405	3	190		
Apps denie	5	899	10	557	17	3109	9	64	0	0	1	1	12	617		
Apps withc	3	402	11	1900	13	2433	0	0	0	0	0	0	4	245		
Files closec	1	129	7	872	9	1445	1	104	0	0	2	289	5	388		
SC/Anderson County/0109.00																
Loans Orig	22	3708	71	16568	35	7958	10	841	0	0	38	10090	15	1408	4	102
Apps appr	1	119	1	166	2	771	1	20	0	0	3	937	1	221		
Apps denie	5	817	9	1280	16	3320	11	32	0	0	8	1293	11	670		
Apps withc	6	618	6	1485	9	1934	3	48	0	0	6	1540	4	385		
Files closec	1	529	6	441	3	289	1	60	0	0	0	0	7	530		
SC/Anderson County/0110.01																
Loans Orig	31	5087	69	15629	57	11136	6	651	0	0	28	6902	5	314	11	95
Apps appr	3	459	3	1009	1	300	0	0	0	0	1	104	0	0		
Apps denie	8	1048	13	1424	18	2827	8	239	0	0	4	339	13	1043		
Apps withc	2	426	8	2311	18	3829	0	0	0	0	2	788	0	0		
Files closec	1	173	5	474	7	871	0	0	0	0	1	58	4	298		
SC/Anderson County/0110.02																
Loans Orig	41	6281	46	7757	40	6241	8	290	1	148	5	856	0	0	17	101
Apps appr	4	580	3	776	2	296	0	0	0	0	1	365	0	0		
Apps denie	6	980	3	385	25	3308	3	29	0	0	2	433	0	0		
Apps withc	5	910	6	1347	11	1348	1	100	0	0	3	637	1	26		

Files closec	1	81	0	0	10	1325	1	168	0	0	0	0	0	0	0	18	96
SC/Anderson County/0111.00																	
Loans Orig	11	1680	36	4576	18	3071	4	241	3	384	18	1977	0	0			
Apps appr	0	0	2	129	0	0	0	0	0	0	0	0	0	0			
Apps denie	4	715	2	375	9	1590	3	753	0	0	2	387	0	0			
Apps withc	2	212	7	829	6	827	0	0	0	0	1	71	0	0			
Files closec	0	0	0	0	3	405	0	0	0	0	1	48	0	0			
SC/Anderson County/0112.01																	
Loans Orig	35	7869	62	16285	46	9329	8	682	0	0	7	1840	1	67		15	167
Apps appr	0	0	4	932	5	1035	1	3	0	0	1	204	0	0			
Apps denie	4	1125	22	2707	15	2607	2	32	0	0	0	0	11	818			
Apps withc	0	0	7	1848	9	2209	0	0	0	0	0	0	0	0			
Files closec	2	324	8	1065	10	2549	0	0	0	0	2	329	6	486			
SC/Anderson County/0112.02																	
Loans Orig	93	17010	146	27747	85	15343	15	821	0	0	19	2490	1	26		18	144
Apps appr	1	162	6	892	6	1196	0	0	0	0	3	321	0	0			
Apps denie	11	1855	19	2950	28	4310	8	394	0	0	2	153	4	225			
Apps withc	15	2861	16	2860	24	4668	1	208	0	0	0	0	0	0			
Files closec	1	174	7	1065	17	2764	0	0	0	0	1	263	1	101			
SC/Anderson County/0113.00																	
Loans Orig	35	4867	39	4624	40	5054	11	266	0	0	8	547	9	658		19	88
Apps appr	2	275	2	247	4	694	0	0	0	0	1	140	1	107			
Apps denie	2	212	14	1382	20	3343	15	392	0	0	4	246	14	778			
Apps withc	7	933	8	1094	7	1001	1	163	0	0	3	519	2	170			
Files closec	1	196	5	767	4	637	0	0	0	0	0	0	1	67			
SC/Anderson County/0114.01																	
Loans Orig	33	3585	18	2331	18	1931	7	397	0	0	2	250	2	148		22	87
Apps appr	2	381	4	265	2	279	0	0	0	0	1	27	3	238			
Apps denie	4	417	5	576	12	924	9	100	0	0	2	45	4	309			
Apps withc	3	345	1	200	5	515	0	0	0	0	0	0	0	0			
Files closec	2	209	3	185	7	593	1	250	0	0	0	0	3	185			
SC/Anderson County/0114.02																	
Loans Orig	14	1438	15	1857	11	1489	4	113	0	0	4	349	2	91		25	64
Apps appr	0	0	0	0	1	350	1	51	0	0	0	0	0	0			
Apps denie	1	65	3	226	2	190	7	268	0	0	0	0	4	67			
Apps withc	0	0	3	567	5	978	0	0	0	0	0	0	0	0			
Files closec	0	0	2	200	1	104	0	0	0	0	0	0	2	200			
SC/Anderson County/0115.00																	
Loans Orig	31	3031	30	3318	30	3488	4	260	1	4500	4	529	11	936		14	78
Apps appr	1	177	0	0	5	542	0	0	0	0	0	0	1	177			
Apps denie	3	403	10	828	15	1527	5	23	0	0	1	56	10	657			
Apps withc	6	626	6	820	7	1031	2	144	0	0	0	0	1	103			
Files closec	0	0	6	457	7	817	1	155	0	0	0	0	7	484			
SC/Anderson County/0116.00																	
Loans Orig	5	850	9	1004	8	1315	4	153	0	0	1	16	5	301		5	93
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Apps denie	3	551	6	416	3	417	3	173	0	0	1	21	6	452			
Apps withc	1	154	1	375	3	268	0	0	0	0	0	0	0	0			

Files closec	0	0	1	38	1	109	0	0	0	0	1	38	1	38		
SC/Anderson County/0117.00																
Loans Orig	34	4116	20	2506	34	4504	7	561	0	0	4	299	19	1476	12	70
Apps appr	0	0	2	411	2	277	0	0	0	0	1	117	2	198		
Apps denie	5	613	25	2103	10	1070	13	67	0	0	3	117	30	1656		
Apps withc	5	737	3	359	4	303	2	187	0	0	2	86	2	109		
Files closec	1	226	8	437	1	80	0	0	0	0	4	246	8	437		
SC/Anderson County/0118.00																
Loans Orig	18	2020	11	1286	10	1033	7	235	0	0	1	100	8	705	18	71
Apps appr	1	114	1	49	2	161	0	0	0	0	0	0	2	204		
Apps denie	6	591	8	488	12	1105	15	114	0	0	3	139	12	545		
Apps withc	1	82	2	101	6	625	0	0	0	0	0	0	3	155		
Files closec	1	76	4	211	2	263	0	0	0	0	0	0	5	287		
SC/Anderson County/0119.01																
Loans Orig	17	1352	10	1014	15	644	3	9	0	0	13	969	5	688	37	63
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	4	263	2	117	7	449	24	350	0	0	3	108	4	130		
Apps withc	2	140	2	239	3	275	0	0	0	0	3	310	1	204		
Files closec	1	93	1	49	1	53	0	0	0	0	0	0	0	0		
SC/Anderson County/0119.02																
Loans Orig	18	2184	9	820	11	1126	3	151	1	4200	6	578	4	344	41	67
Apps appr	2	260	1	82	0	0	1	3	0	0	0	0	1	82		
Apps denie	3	255	3	270	9	905	9	308	0	0	2	191	1	53		
Apps withc	3	300	1	31	2	142	0	0	0	0	1	31	5	411		
Files closec	0	0	2	182	4	324	0	0	0	0	0	0	2	182		
SC/Anderson County/0120.01																
Loans Orig	47	7001	45	5979	46	5483	6	409	1	5888	3	151	0	0	27	89
Apps appr	3	514	3	253	5	654	0	0	0	0	1	92	2	161		
Apps denie	12	1774	12	1169	15	2093	8	52	0	0	3	9	10	891		
Apps withc	9	1219	2	43	15	1834	3	431	0	0	0	0	2	101		
Files closec	4	446	7	637	9	1195	1	20	0	0	1	100	7	571		
SC/Anderson County/0120.02																
Loans Orig	35	5302	37	5172	32	3900	7	72	0	0	4	372	3	156	37	93
Apps appr	1	183	2	305	3	370	1	10	0	0	1	75	0	0		
Apps denie	5	570	4	510	19	2260	12	81	0	0	2	20	2	74		
Apps withc	8	935	1	146	14	1625	1	50	0	0	1	60	0	0		
Files closec	0	0	2	236	3	314	0	0	0	0	0	0	1	86		
SC/Anderson County/0122.00																
Loans Orig	18	2509	33	4963	28	4244	9	389	0	0	9	1425	20	1414	19	68
Apps appr	0	0	1	55	6	937	0	0	0	0	1	144	1	55		
Apps denie	3	250	7	892	10	1175	4	20	0	0	3	132	5	258		
Apps withc	6	1051	4	651	9	1203	1	75	0	0	0	0	2	156		
Files closec	1	176	3	265	9	769	0	0	0	0	0	0	4	296		
SC/Anderson County/0123.00																
Loans Orig	11	1528	24	3255	12	1162	2	39	1	186	11	860	0	0	55	66
Apps appr	0	0	0	0	1	104	0	0	0	0	0	0	0	0		
Apps denie	2	182	8	1145	2	211	13	87	0	0	5	725	5	446		
Apps withc	0	0	2	223	0	0	0	0	0	0	1	103	0	0		

Files closec	0	0	3	609	1	245	0	0	0	0	0	0	0	0	0	17	137
SC/Greenville County/0011.01																	
Loans Orig	8	1650	91	21934	59	12227	13	2506	2	1300	17	3576	0	0			
Apps appr	0	0	2	236	2	275	1	40	0	0	1	100	0	0			
Apps denie	0	0	3	708	14	2651	7	129	0	0	3	345	1	55			
Apps withc	2	372	13	3985	15	3147	3	337	0	0	4	611	0	0			
Files closec	0	0	0	0	4	768	0	0	0	0	0	0	0	0			
SC/Greenville County/0011.02																	
Loans Orig	0	0	36	10314	22	5336	4	1243	0	0	10	1654	0	0		16	188
Apps appr	0	0	0	0	4	864	0	0	0	0	2	347	0	0			
Apps denie	0	0	2	593	6	1783	1	5	0	0	0	0	0	0			
Apps withc	0	0	9	2881	5	1343	1	245	0	0	0	0	0	0			
Files closec	1	185	1	75	1	475	0	0	0	0	0	0	0	0			
SC/Greenville County/0012.03																	
Loans Orig	2	580	9	1819	4	1473	0	0	0	0	2	568	0	0		17	104
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Apps denie	0	0	1	333	5	713	2	12	0	0	2	12	0	0			
Apps withc	0	0	2	541	3	503	0	0	0	0	0	0	0	0			
Files closec	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
SC/Greenville County/0012.04																	
Loans Orig	9	1740	39	8151	26	3618	5	409	0	0	6	857	0	0		33	83
Apps appr	0	0	0	0	1	214	0	0	0	0	0	0	0	0			
Apps denie	4	670	2	324	4	401	4	354	0	0	1	99	0	0			
Apps withc	0	0	7	1291	7	890	4	301	0	0	2	276	0	0			
Files closec	0	0	0	0	6	776	0	0	0	0	2	174	0	0			
SC/Greenville County/0012.05																	
Loans Orig	4	702	14	2922	10	1448	2	387	0	0	3	411	0	0		42	88
Apps appr	0	0	2	339	0	0	0	0	0	0	0	0	0	0			
Apps denie	0	0	1	196	3	355	1	70	0	0	0	0	0	0			
Apps withc	1	233	1	220	1	151	0	0	0	0	0	0	0	0			
Files closec	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
SC/Greenville County/0013.02																	
Loans Orig	5	1135	45	8957	20	2528	1	382	0	0	13	2327	0	0		16	107
Apps appr	0	0	2	473	1	172	0	0	0	0	1	172	0	0			
Apps denie	0	0	2	224	6	886	1	17	0	0	0	0	1	56			
Apps withc	0	0	4	664	5	625	1	314	0	0	1	116	0	0			
Files closec	0	0	2	449	0	0	0	0	0	0	0	0	0	0			
SC/Greenville County/0014.00																	
Loans Orig	1	328	55	19525	29	8105	8	3853	0	0	6	2131	0	0		14	207
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Apps denie	0	0	3	500	4	1541	3	442	0	0	1	66	0	0			
Apps withc	0	0	3	1119	9	3139	2	303	0	0	3	549	0	0			
Files closec	0	0	1	134	5	760	1	60	0	0	2	163	0	0			
SC/Greenville County/0015.01																	
Loans Orig	5	1832	105	41183	54	16583	15	4770	0	0	25	7158	0	0		9	176
Apps appr	1	113	2	1074	1	71	0	0	0	0	0	0	0	0			
Apps denie	1	665	5	2489	11	2275	1	100	0	0	0	0	0	0			
Apps withc	0	0	14	4827	4	1919	1	250	0	0	1	88	0	0			

Files closec	0	0	2	426	4	1056	0	0	0	0	1	150	0	0		
SC/Greenville County/0015.02																
Loans Orig	3	320	24	3831	10	1617	6	401	0	0	12	1315	2	143	85	38
Apps appr	0	0	0	0	8	669	0	0	0	0	1	64	0	0		
Apps denie	1	72	0	0	4	576	7	117	0	0	1	2	1	2		
Apps withc	1	186	6	443	2	113	0	0	0	0	3	152	0	0		
Files closec	0	0	0	0	1	72	0	0	0	0	0	0	0	0		
SC/Greenville County/0016.00																
Loans Orig	14	2380	66	13442	47	8083	9	1124	0	0	5	515	0	0	16	123
Apps appr	0	0	4	501	5	571	1	213	0	0	0	0	2	151		
Apps denie	0	0	24	2282	10	1822	6	383	0	0	1	38	20	1665		
Apps withc	4	664	9	1919	11	1700	1	15	0	0	2	243	0	0		
Files closec	3	365	11	906	6	1145	2	114	0	0	0	0	14	1271		
SC/Greenville County/0017.00																
Loans Orig	11	1971	27	3263	18	2999	4	223	0	0	8	2193	1	33	38	77
Apps appr	0	0	1	162	3	360	0	0	0	0	1	56	0	0		
Apps denie	1	236	4	507	7	740	3	34	0	0	2	176	1	2		
Apps withc	3	282	5	509	8	710	1	120	0	0	0	0	0	0		
Files closec	0	0	1	85	2	188	0	0	0	0	0	0	0	0		
SC/Greenville County/0018.03																
Loans Orig	19	2587	39	4544	36	3969	5	145	0	0	7	571	1	56	30	78
Apps appr	0	0	1	116	5	287	1	120	0	0	0	0	0	0		
Apps denie	2	302	4	445	12	1320	9	183	0	0	2	64	2	57		
Apps withc	1	212	6	768	9	1084	1	30	0	0	2	181	0	0		
Files closec	0	0	0	0	3	291	0	0	0	0	0	0	0	0		
SC/Greenville County/0018.04																
Loans Orig	14	2934	48	8934	32	4744	5	379	1	6880	5	456	0	0	20	106
Apps appr	0	0	2	459	1	101	0	0	0	0	0	0	0	0		
Apps denie	1	177	5	943	12	1602	0	0	0	0	1	72	0	0		
Apps withc	3	641	10	2443	8	1336	0	0	0	0	0	0	0	0		
Files closec	0	0	0	0	3	348	0	0	0	0	1	107	0	0		
SC/Greenville County/0018.05																
Loans Orig	8	1925	84	18429	37	6088	11	1619	0	0	10	1238	0	0	12	111
Apps appr	0	0	1	261	3	433	1	224	0	0	0	0	0	0		
Apps denie	1	250	1	278	6	793	4	210	0	0	1	15	1	15		
Apps withc	1	230	12	2554	12	1968	1	268	0	0	1	135	0	0		
Files closec	1	237	1	247	2	315	0	0	0	0	0	0	0	0		
SC/Greenville County/0018.07																
Loans Orig	11	2105	62	13091	34	5630	7	880	0	0	10	1019	0	0	22	125
Apps appr	0	0	2	459	2	309	0	0	0	0	0	0	0	0		
Apps denie	0	0	3	494	10	1455	7	136	0	0	4	227	0	0		
Apps withc	4	725	8	1582	8	1495	0	0	1	9984	0	0	0	0		
Files closec	0	0	2	145	2	396	0	0	0	0	1	63	1	82		
SC/Greenville County/0018.08																
Loans Orig	0	0	0	0	0	0	1	10	0	0	1	10	0	0	43	100
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps withc	0	0	2	541	0	0	0	0	1	25250	0	0	0	0		

Files closec	1	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SC/Greenville County/0021.05																	
Loans Orig	1	137	8	834	5	349	1	35	0	0	6	446	0	0	72	37	
Apps appr	0	0	0	0	1	86	0	0	0	0	0	0	0	0			
Apps denie	1	41	4	288	3	147	3	39	0	0	2	118	2	170			
Apps withc	0	0	4	161	2	171	1	52	0	0	4	161	1	39			
Files closec	0	0	0	0	3	128	0	0	1	30000	0	0	1	69			
SC/Greenville County/0021.06																	
Loans Orig	12	1078	11	810	22	1638	3	92	0	0	6	573	0	0	48	54	
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Apps denie	1	79	2	211	9	677	10	146	0	0	7	270	0	0			
Apps withc	2	158	1	79	5	373	1	415	0	0	0	0	0	0			
Files closec	0	0	0	0	1	92	0	0	0	0	0	0	0	0			
SC/Greenville County/0021.07																	
Loans Orig	10	985	19	2336	17	1508	1	28	0	0	4	489	1	224	54	52	
Apps appr	0	0	1	177	0	0	0	0	0	0	0	0	0	0			
Apps denie	3	323	3	203	6	496	3	28	0	0	3	250	0	0			
Apps withc	1	135	6	712	6	436	0	0	0	0	3	230	0	0			
Files closec	2	163	0	0	3	272	0	0	0	0	0	0	1	82			
SC/Greenville County/0021.08																	
Loans Orig	1	133	28	5469	8	9242	3	361	0	0	11	9835	0	0	48	56	
Apps appr	0	0	1	115	0	0	0	0	0	0	0	0	0	0			
Apps denie	0	0	4	672	3	221	2	55	0	0	4	482	0	0			
Apps withc	0	0	6	1189	5	495	0	0	0	0	2	221	0	0			
Files closec	0	0	1	164	2	242	0	0	0	0	0	0	0	0			
SC/Greenville County/0022.01																	
Loans Orig	6	638	9	997	10	760	6	345	0	0	7	515	0	0	52	40	
Apps appr	0	0	1	31	0	0	0	0	0	0	0	0	0	0			
Apps denie	2	135	5	229	8	624	7	54	0	0	1	2	6	239			
Apps withc	5	896	2	134	6	350	0	0	0	0	0	0	0	0			
Files closec	0	0	1	31	2	192	1	54	0	0	1	54	0	0			
SC/Greenville County/0022.02																	
Loans Orig	2	132	11	1851	4	449	1	3	0	0	8	1520	0	0	47	44	
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Apps denie	1	86	0	0	4	272	2	9	0	0	3	180	0	0			
Apps withc	1	59	1	50	2	154	2	139	0	0	2	131	0	0			
Files closec	0	0	1	24	0	0	0	0	0	0	1	24	0	0			
SC/Greenville County/0023.01																	
Loans Orig	17	2119	35	5025	17	2235	10	563	1	1740	13	3877	1	91	46	73	
Apps appr	0	0	1	65	2	229	0	0	0	0	0	0	0	0			
Apps denie	2	226	4	312	16	1426	5	173	2	2000	4	211	0	0			
Apps withc	2	198	4	385	5	488	0	0	0	0	0	0	0	0			
Files closec	1	95	1	48	3	400	0	0	0	0	0	0	1	48			
SC/Greenville County/0023.02																	
Loans Orig	10	1314	41	5533	10	1052	1	30	0	0	11	817	0	0	51	45	
Apps appr	0	0	3	839	1	92	0	0	0	0	2	775	1	64			
Apps denie	1	120	2	236	7	887	6	211	0	0	2	67	0	0			
Apps withc	3	417	5	803	5	479	1	100	0	0	2	338	0	0			

Files closec	2	225	0	0	2	375	0	0	0	0	0	0	2	225		
SC/Greenville County/0023.03																
Loans Orig	0	0	5	838	3	216	0	0	0	0	4	257	0	0	63	37
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	0	0	1	105	7	402	1	18	0	0	1	43	1	105		
Apps withc	0	0	1	112	1	93	0	0	0	0	0	0	0	0		
Files closec	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
SC/Greenville County/0023.04																
Loans Orig	3	332	18	3957	9	3930	3	260	0	0	5	663	0	0	71	37
Apps appr	0	0	1	100	0	0	0	0	0	0	0	0	0	0		
Apps denie	1	60	1	59	5	942	5	374	0	0	0	0	0	0		
Apps withc	0	0	3	1910	6	1608	0	0	0	0	0	0	0	0		
Files closec	0	0	1	1038	2	527	0	0	0	0	0	0	0	0		
SC/Greenville County/0024.02																
Loans Orig	99	19388	159	31399	85	15112	12	1237	0	0	18	2192	8	612	8	126
Apps appr	1	118	6	938	11	1909	2	225	0	0	0	0	3	244		
Apps denie	6	1108	34	3639	27	3855	12	345	0	0	6	377	29	1917		
Apps withc	8	1767	17	3996	18	2831	1	216	0	0	3	482	5	357		
Files closec	1	178	2	183	6	957	1	487	0	0	0	0	2	183		
SC/Greenville County/0024.03																
Loans Orig	11	1677	56	11742	45	8984	7	342	0	0	6	1516	9	665	5	94
Apps appr	3	389	4	966	6	1237	0	0	0	0	0	0	2	240		
Apps denie	2	368	15	1991	16	2446	11	342	0	0	4	777	18	1049		
Apps withc	6	1087	4	1073	7	977	0	0	0	0	0	0	2	227		
Files closec	0	0	4	278	8	1297	1	34	0	0	0	0	5	491		
SC/Greenville County/0024.04																
Loans Orig	11	2280	48	12855	46	11219	10	4126	0	0	17	5680	9	631	3	120
Apps appr	1	222	3	1265	5	1183	0	0	0	0	2	1026	0	0		
Apps denie	2	614	16	2654	13	3573	5	682	0	0	4	1382	12	770		
Apps withc	6	2257	11	2529	8	2283	1	497	0	0	3	515	1	164		
Files closec	2	357	6	398	7	1977	0	0	0	0	0	0	7	553		
SC/Greenville County/0025.03																
Loans Orig	62	11022	147	27642	104	14082	15	1612	0	0	24	3004	0	0	32	113
Apps appr	2	361	3	663	7	1109	0	0	0	0	1	98	0	0		
Apps denie	5	891	35	4862	22	3259	15	946	0	0	2	25	16	1403		
Apps withc	9	1751	20	4625	34	4921	1	16	0	0	2	260	0	0		
Files closec	3	413	9	1213	11	1587	0	0	0	0	0	0	8	641		
SC/Greenville County/0025.04																
Loans Orig	12	1707	15	2255	15	1988	1	2	0	0	2	170	0	0	42	83
Apps appr	0	0	1	260	2	113	0	0	0	0	0	0	0	0		
Apps denie	2	207	17	1932	6	708	5	101	0	0	0	0	11	1002		
Apps withc	0	0	4	827	4	358	0	0	0	0	2	138	0	0		
Files closec	3	331	6	621	0	0	0	0	0	0	0	0	8	709		
SC/Greenville County/0025.05																
Loans Orig	11	1193	20	1648	12	1081	6	242	0	0	5	315	0	0	30	71
Apps appr	1	78	3	181	3	236	0	0	0	0	1	32	2	149		
Apps denie	0	0	47	4183	7	689	2	13	0	0	2	100	42	3776		
Apps withc	2	206	4	427	5	314	1	25	0	0	3	190	1	130		

Files closec	12	1342	23	1888	2	169	0	0	0	0	0	0	35	3230		
SC/Greenville County/0025.06																
Loans Orig	13	2433	58	11391	33	5493	6	376	0	0	7	1470	0	0	9	134
Apps appr	0	0	4	520	4	920	0	0	0	0	2	424	0	0		
Apps denie	3	443	6	736	15	2481	1	30	0	0	4	685	1	70		
Apps withc	2	333	4	644	15	2396	1	402	0	0	2	185	0	0		
Files closec	2	171	0	0	8	1005	1	89	0	0	0	0	1	75		
SC/Greenville County/0025.07																
Loans Orig	43	6107	57	8266	44	6081	6	470	2	900	9	829	1	62	23	94
Apps appr	0	0	1	78	1	142	1	3	0	0	1	78	0	0		
Apps denie	6	1047	7	692	17	2265	5	60	0	0	4	178	0	0		
Apps withc	11	1479	4	489	17	2538	0	0	0	0	1	88	0	0		
Files closec	2	208	4	365	10	1213	0	0	0	0	0	0	4	365		
SC/Greenville County/0026.02																
Loans Orig	16	2979	50	8078	30	3376	8	519	0	0	9	980	0	0	28	107
Apps appr	1	159	1	165	4	650	1	8	0	0	0	0	0	0		
Apps denie	4	739	3	287	11	1298	4	144	0	0	0	0	1	57		
Apps withc	2	326	11	1614	7	800	1	135	0	0	1	108	0	0		
Files closec	0	0	0	0	4	653	0	0	0	0	0	0	0	0		
SC/Greenville County/0026.04																
Loans Orig	30	5842	79	15150	48	6307	7	284	0	0	8	1017	1	78	31	99
Apps appr	1	88	10	1841	6	1090	1	15	0	0	1	38	1	70		
Apps denie	5	950	7	1435	26	3217	10	239	0	0	5	609	1	92		
Apps withc	12	2578	11	2160	17	2529	1	50	0	0	1	30	0	0		
Files closec	0	0	2	436	4	656	0	0	0	0	0	0	1	36		
SC/Greenville County/0026.06																
Loans Orig	36	6586	85	17801	79	14557	19	1456	0	0	7	652	4	358	11	133
Apps appr	2	682	2	310	5	883	1	20	0	0	0	0	0	0		
Apps denie	9	1709	9	960	15	2370	8	788	0	0	1	30	7	320		
Apps withc	7	1536	8	1910	15	2429	1	330	0	0	0	0	0	0		
Files closec	3	715	0	0	11	1387	0	0	0	0	0	0	1	109		
SC/Greenville County/0026.08																
Loans Orig	49	9443	219	48439	104	19067	17	1791	0	0	41	5325	0	0	21	192
Apps appr	0	0	1	52	2	505	1	10	0	0	0	0	0	0		
Apps denie	3	415	13	2424	28	5536	9	626	0	0	4	422	1	50		
Apps withc	8	1464	31	6164	32	5718	4	916	0	0	7	1047	0	0		
Files closec	0	0	6	934	9	1580	0	0	0	0	1	61	0	0		
SC/Greenville County/0026.09																
Loans Orig	13	3093	106	28036	41	7975	8	1429	2	44354	8	1027	0	0	16	151
Apps appr	0	0	2	640	2	739	1	144	0	0	0	0	0	0		
Apps denie	1	122	8	1912	11	3093	4	65	0	0	0	0	0	0		
Apps withc	4	815	11	4041	10	2381	0	0	0	0	0	0	0	0		
Files closec	0	0	2	553	3	762	0	0	0	0	0	0	0	0		
SC/Greenville County/0026.10																
Loans Orig	13	2038	24	3078	25	2892	4	168	0	0	7	837	0	0	28	83
Apps appr	0	0	1	9	1	107	0	0	0	0	0	0	0	0		
Apps denie	5	622	2	266	7	823	0	0	0	0	0	0	0	0		
Apps withc	0	0	2	354	5	633	1	115	0	0	1	115	0	0		

Files closec	0	0	0	0	3	317	0	0	0	0	0	0	0	0	0	0	0	0
SC/Greenville County/0026.11																		
Loans Orig	52	8746	70	11744	54	7520	9	1217	0	0	9	999	10	821			30	95
Apps appr	1	162	5	521	4	671	1	150	0	0	0	0	3	176				
Apps denie	4	523	33	3022	14	1946	7	200	0	0	4	101	29	2107				
Apps withc	3	461	11	2434	15	2157	3	445	0	0	2	412	2	240				
Files closec	8	970	14	1290	7	1106	2	229	0	0	2	218	17	1622				
SC/Greenville County/0027.01																		
Loans Orig	7	1254	69	16886	51	9706	5	462	0	0	11	2135	1	71			5	133
Apps appr	0	0	3	638	6	1602	2	400	0	0	1	495	0	0				
Apps denie	2	408	5	1457	10	2152	1	13	0	0	0	0	1	94				
Apps withc	2	432	18	4258	17	3272	2	115	0	0	0	0	1	67				
Files closec	1	234	0	0	7	1349	0	0	0	0	0	0	0	0				
SC/Greenville County/0027.02																		
Loans Orig	33	7580	143	30082	80	13382	17	1379	0	0	20	2648	2	94			8	119
Apps appr	1	142	4	892	10	1927	0	0	0	0	1	144	0	0				
Apps denie	3	710	13	1181	23	3916	8	432	0	0	3	316	10	475				
Apps withc	6	1546	16	4172	23	3942	3	221	0	0	2	228	1	123				
Files closec	1	139	2	236	14	2403	0	0	0	0	1	119	1	30				
SC/Greenville County/0028.03																		
Loans Orig	20	4033	105	24047	70	15941	5	729	0	0	15	3024	0	0			21	148
Apps appr	0	0	6	1297	5	784	0	0	0	0	0	0	0	0				
Apps denie	2	313	5	1544	16	2730	3	180	0	0	1	100	1	130				
Apps withc	3	590	18	4589	14	2400	1	15	0	0	1	142	0	0				
Files closec	0	0	0	0	6	1281	0	0	0	0	0	0	0	0				
SC/Greenville County/0028.04																		
Loans Orig	3	683	37	8628	22	4530	5	407	0	0	3	633	0	0			14	160
Apps appr	0	0	2	374	1	104	0	0	0	0	0	0	0	0				
Apps denie	0	0	1	308	4	937	4	38	0	0	1	10	0	0				
Apps withc	3	670	3	918	5	1109	0	0	0	0	0	0	0	0				
Files closec	0	0	3	631	2	483	0	0	0	0	0	0	0	0				
SC/Greenville County/0028.05																		
Loans Orig	11	2633	88	23481	38	6267	9	1329	0	0	3	729	0	0			26	145
Apps appr	1	316	6	1473	3	862	1	19	0	0	1	179	0	0				
Apps denie	2	494	9	2720	11	1904	3	226	0	0	2	696	0	0				
Apps withc	3	605	9	2160	12	1899	1	185	0	0	0	0	0	0				
Files closec	1	216	1	280	4	703	0	0	0	0	0	0	0	0				
SC/Greenville County/0028.08																		
Loans Orig	5	1164	63	17487	41	8712	7	480	0	0	6	1406	0	0			30	126
Apps appr	0	0	2	529	3	338	0	0	1	2366	1	182	1	84				
Apps denie	2	567	5	758	11	2209	6	448	0	0	1	3	3	252				
Apps withc	1	301	6	1580	10	1533	0	0	0	0	1	125	0	0				
Files closec	5	1091	5	1025	6	1210	1	242	0	0	1	42	6	653				
SC/Greenville County/0028.11																		
Loans Orig	24	4347	136	26318	66	10895	12	853	1	26274	24	3481	0	0			29	125
Apps appr	0	0	1	98	5	707	0	0	0	0	2	261	0	0				
Apps denie	4	768	6	1788	21	2968	4	163	0	0	3	453	0	0				
Apps withc	3	534	21	4515	14	2105	1	126	0	0	4	710	0	0				

Files closec	0	0	2	267	8	1134	0	0	2	9052	2	267	0	0		
SC/Greenville County/0028.12																
Loans Orig	31	5902	113	20400	73	13171	12	1495	0	0	10	1341	0	0	22	177
Apps apprc	0	0	3	687	13	2153	0	0	0	0	0	0	0	0		
Apps denie	4	547	8	1454	24	4445	5	294	0	0	3	212	0	0		
Apps withc	6	1041	11	1747	16	2864	3	390	0	0	0	0	0	0		
Files closec	0	0	2	261	17	2803	1	195	0	0	0	0	1	95		
SC/Greenville County/0028.13																
Loans Orig	7	2403	73	24588	29	9973	5	1405	0	0	4	825	0	0	18	268
Apps apprc	0	0	2	980	0	0	2	192	0	0	0	0	0	0		
Apps denie	0	0	4	2183	8	4968	3	48	0	0	0	0	0	0		
Apps withc	1	254	16	5405	11	2632	1	450	0	0	3	923	0	0		
Files closec	0	0	3	1206	6	1652	1	94	0	0	2	266	0	0		
SC/Greenville County/0028.14																
Loans Orig	15	3699	132	47481	70	21748	12	788	0	0	6	924	0	0	17	196
Apps apprc	0	0	3	686	2	394	1	20	0	0	1	152	0	0		
Apps denie	2	623	12	5062	13	4289	4	83	0	0	0	0	0	0		
Apps withc	3	788	12	4188	17	4032	2	252	0	0	1	133	0	0		
Files closec	1	273	6	1630	7	1415	0	0	0	0	1	169	0	0		
SC/Greenville County/0028.15																
Loans Orig	20	4568	82	22740	65	12827	15	1830	0	0	11	1629	0	0	17	226
Apps apprc	1	219	3	370	4	775	2	155	0	0	1	157	0	0		
Apps denie	5	1407	10	2951	22	4042	9	248	0	0	3	434	0	0		
Apps withc	6	1428	11	2359	19	3220	1	359	0	0	2	267	0	0		
Files closec	0	0	1	424	4	932	2	256	0	0	0	0	0	0		
SC/Greenville County/0028.16																
Loans Orig	109	24306	274	64128	132	26291	23	2318	1	14500	31	5209	6	474	18	159
Apps apprc	4	796	13	3145	11	1999	1	15	0	0	0	0	0	0		
Apps denie	16	3632	16	3993	35	7477	12	120	0	0	5	599	5	365		
Apps withc	9	2394	35	8053	38	8260	6	711	0	0	7	885	0	0		
Files closec	4	1094	4	1005	17	3072	1	125	0	0	2	263	0	0		
SC/Greenville County/0029.01																
Loans Orig	24	3742	29	3980	35	4239	5	40	1	28000	10	1248	7	326	47	87
Apps apprc	0	0	0	0	6	895	0	0	0	0	0	0	0	0		
Apps denie	5	854	6	721	16	2442	7	329	0	0	4	314	5	338		
Apps withc	1	194	3	609	13	1716	1	168	0	0	2	238	0	0		
Files closec	0	0	2	226	4	498	0	0	0	0	0	0	2	102		
SC/Greenville County/0029.03																
Loans Orig	41	6445	77	10240	52	6243	9	552	2	8735	20	2236	0	0	47	94
Apps apprc	1	147	4	451	5	603	0	0	0	0	0	0	0	0		
Apps denie	9	1330	13	1107	26	2523	8	550	0	0	5	454	3	250		
Apps withc	8	1068	13	1681	12	1637	3	295	0	0	7	717	0	0		
Files closec	4	593	3	246	6	489	0	0	0	0	0	0	4	390		
SC/Greenville County/0029.04																
Loans Orig	36	6206	50	8455	42	5764	6	215	1	9347	6	600	0	0	47	100
Apps apprc	0	0	1	126	5	744	1	90	0	0	1	90	0	0		
Apps denie	4	564	3	481	20	3027	6	147	0	0	5	299	0	0		
Apps withc	2	364	9	1235	14	1940	3	329	1	12748	0	0	0	0		

Files closec	1	125	1	185	5	811	1	60	0	0	0	0	1	125		
SC/Greenville County/0029.05																
Loans Orig	48	8568	39	6535	59	8642	7	254	0	0	2	252	0	0	38	139
Apps appr	2	328	1	154	4	558	0	0	0	0	0	0	0	0		
Apps denie	6	1033	8	1248	17	2580	8	169	0	0	2	225	0	0		
Apps withc	5	893	5	724	21	3324	2	334	0	0	1	150	0	0		
Files closec	0	0	3	535	12	1536	1	142	0	0	0	0	0	0		
SC/Greenville County/0030.05																
Loans Orig	14	2075	29	3799	12	1181	3	398	0	0	3	378	0	0	40	85
Apps appr	0	0	1	151	1	269	0	0	0	0	0	0	0	0		
Apps denie	3	388	7	512	11	1182	1	4	0	0	4	244	2	55		
Apps withc	8	1211	2	225	5	699	0	0	0	0	2	215	0	0		
Files closec	0	0	2	208	4	322	0	0	0	0	1	10	1	22		
SC/Greenville County/0030.08																
Loans Orig	39	8472	120	27937	59	11006	10	968	0	0	11	1963	0	0	15	177
Apps appr	0	0	9	1636	4	634	1	10	0	0	1	230	1	95		
Apps denie	7	1493	12	2065	22	4653	3	40	0	0	1	15	4	366		
Apps withc	8	2086	27	6821	37	6705	1	35	0	0	4	692	0	0		
Files closec	2	330	5	951	16	3154	0	0	0	0	1	116	2	179		
SC/Greenville County/0030.09																
Loans Orig	72	17765	252	63046	92	19531	16	913	0	0	16	2600	4	361	22	149
Apps appr	5	1070	4	1097	7	1551	0	0	0	0	0	0	0	0		
Apps denie	9	2353	27	7033	26	4873	8	964	0	0	7	917	3	233		
Apps withc	17	4264	40	8933	26	5839	3	616	0	0	5	1009	0	0		
Files closec	2	556	6	1849	15	2861	0	0	0	0	1	200	0	0		
SC/Greenville County/0030.10																
Loans Orig	80	16929	155	31753	84	13747	6	567	0	0	23	4291	1	66	31	123
Apps appr	7	1762	5	1030	5	1412	1	260	0	0	0	0	0	0		
Apps denie	9	1947	17	3168	25	5257	10	449	0	0	5	529	1	131		
Apps withc	6	1402	16	3062	30	5100	2	175	0	0	3	422	0	0		
Files closec	0	0	3	295	9	1810	0	0	0	0	0	0	2	135		
SC/Greenville County/0030.11																
Loans Orig	47	9674	82	15129	56	8175	5	447	0	0	9	1776	2	203	25	136
Apps appr	0	0	1	194	6	944	0	0	0	0	1	195	0	0		
Apps denie	6	1437	9	990	19	3750	9	218	0	0	4	299	2	94		
Apps withc	11	2243	9	1798	24	3758	0	0	0	0	1	119	0	0		
Files closec	4	830	3	401	12	1765	0	0	0	0	0	0	0	0		
SC/Greenville County/0030.12																
Loans Orig	55	8526	61	8828	31	3610	7	589	0	0	8	920	1	120	31	106
Apps appr	0	0	1	53	2	156	1	10	0	0	0	0	0	0		
Apps denie	11	1361	7	1030	14	1599	8	87	0	0	0	0	1	102		
Apps withc	5	737	13	1588	17	2052	2	147	0	0	3	419	0	0		
Files closec	2	317	0	0	8	839	0	0	0	0	0	0	0	0		
SC/Greenville County/0030.13																
Loans Orig	81	16266	87	15400	82	11641	9	1079	0	0	17	2055	0	0	32	119
Apps appr	1	276	4	729	12	1972	2	141	0	0	1	126	1	29		
Apps denie	5	1127	15	1891	18	2986	10	303	0	0	5	549	8	673		
Apps withc	12	2391	18	2251	28	4576	1	186	0	0	4	516	0	0		

Files closec	3	467	1	338	14	2110	1	424	0	0	0	0	1	102		
SC/Greenville County/0030.14																
Loans Orig	83	16304	112	21923	57	8820	10	1139	0	0	17	2429	0	0	26	117
Apps appr	1	162	3	682	9	1405	0	0	0	0	5	636	0	0		
Apps denie	12	2808	14	2912	17	2944	7	118	0	0	2	131	1	10		
Apps withc	9	1930	10	2069	17	2836	0	0	0	0	2	129	0	0		
Files closec	3	605	2	171	10	1390	0	0	0	0	0	0	1	46		
SC/Greenville County/0030.15																
Loans Orig	144	34165	203	47638	118	22710	15	1464	0	0	18	3134	0	0	20	168
Apps appr	5	1460	6	1388	5	1018	2	41	0	0	0	0	0	0		
Apps denie	15	3543	11	2357	29	5119	10	175	0	0	3	464	0	0		
Apps withc	14	3546	17	3884	43	9313	6	774	0	0	3	512	1	89		
Files closec	1	240	3	675	22	4978	6	492	0	0	0	0	0	0		
SC/Greenville County/0031.01																
Loans Orig	111	21634	77	13844	58	6895	8	533	0	0	14	1319	3	217	31	91
Apps appr	1	199	3	420	6	926	1	5	0	0	1	350	0	0		
Apps denie	12	2533	16	2058	30	4060	14	289	0	0	4	263	6	582		
Apps withc	29	5641	3	367	25	3907	0	0	0	0	1	156	2	156		
Files closec	3	527	5	474	11	1709	2	127	0	0	1	69	2	154		
SC/Greenville County/0031.03																
Loans Orig	16	2564	18	4431	21	4319	13	937	0	0	0	0	10	693	12	118
Apps appr	0	0	0	0	1	105	0	0	0	0	0	0	1	105		
Apps denie	0	0	2	338	7	1296	9	461	0	0	2	155	4	306		
Apps withc	2	365	2	252	6	924	1	3	0	0	0	0	1	55		
Files closec	0	0	1	325	5	738	1	23	0	0	0	0	1	58		
SC/Greenville County/0031.04																
Loans Orig	16	3908	30	8512	18	3651	2	36	0	0	2	439	2	162	7	100
Apps appr	1	415	2	505	1	286	0	0	0	0	0	0	1	111		
Apps denie	4	1343	5	2107	5	714	1	25	0	0	1	250	2	111		
Apps withc	7	1643	5	1456	5	807	1	168	0	0	0	0	0	0		
Files closec	1	79	1	120	3	774	0	0	0	0	0	0	0	0		
SC/Greenville County/0032.01																
Loans Orig	33	5251	44	8583	31	5393	5	397	0	0	4	1026	16	1379	30	95
Apps appr	1	70	1	394	6	1113	0	0	0	0	3	655	1	70		
Apps denie	3	510	9	917	14	2085	11	141	0	0	1	5	13	557		
Apps withc	2	205	7	1982	10	1859	0	0	0	0	1	200	1	56		
Files closec	2	95	0	0	3	441	0	0	0	0	1	195	2	95		
SC/Greenville County/0032.02																
Loans Orig	13	1892	22	3478	21	3082	7	373	0	0	2	160	21	1599	6	98
Apps appr	3	527	1	68	0	0	0	0	0	0	0	0	1	68		
Apps denie	1	147	10	920	9	1189	5	278	0	0	1	1	11	645		
Apps withc	3	479	1	152	11	1376	1	76	0	0	0	0	3	213		
Files closec	2	295	10	986	2	147	0	0	0	0	0	0	8	530		
SC/Greenville County/0033.01																
Loans Orig	68	9371	38	4604	38	5048	9	164	0	0	8	623	12	743	28	68
Apps appr	1	213	6	494	4	517	0	0	0	0	1	36	3	249		
Apps denie	13	1331	20	1563	15	1322	10	123	0	0	8	281	25	1594		
Apps withc	14	1735	11	1178	23	2506	0	0	0	0	1	98	7	619		

Files closec	5	565	9	655	4	544	0	0	0	0	0	0	13	1116		
SC/Greenville County/0033.03																
Loans Orig	25	3644	24	5121	41	6438	6	606	0	0	4	431	11	1039	29	98
Apps appr	0	0	0	0	2	160	1	55	0	0	0	0	2	113		
Apps denie	3	541	2	354	21	2833	10	151	0	0	2	35	3	290		
Apps withc	7	1232	3	947	19	2884	1	21	0	0	1	62	7	1285		
Files closec	0	0	4	292	11	1523	0	0	0	0	1	70	4	269		
SC/Greenville County/0033.04																
Loans Orig	111	20021	71	11158	70	9184	4	383	0	0	9	805	4	355	50	101
Apps appr	4	718	2	421	13	2032	2	104	0	0	0	0	1	101		
Apps denie	13	1990	13	2015	33	4501	15	537	0	0	5	523	9	469		
Apps withc	14	2578	7	970	22	2943	1	168	0	0	2	215	1	67		
Files closec	0	0	3	444	10	1562	0	0	0	0	0	0	1	55		
SC/Greenville County/0034.01																
Loans Orig	7	862	6	527	4	365	0	0	0	0	4	243	0	0	68	54
Apps appr	0	0	0	0	2	193	0	0	0	0	1	56	0	0		
Apps denie	1	79	13	1203	9	925	3	75	0	0	3	105	11	1042		
Apps withc	2	308	1	38	3	351	0	0	0	0	2	88	0	0		
Files closec	0	0	9	675	0	0	0	0	0	0	0	0	9	675		
SC/Greenville County/0035.00																
Loans Orig	7	985	21	5867	11	2883	4	64	0	0	3	488	4	213	48	65
Apps appr	2	223	0	0	1	90	0	0	0	0	0	0	1	126		
Apps denie	2	306	2	454	3	211	6	87	0	0	1	32	3	127		
Apps withc	1	148	1	72	2	133	0	0	0	0	0	0	2	133		
Files closec	2	173	2	90	1	55	0	0	0	0	1	43	2	127		
SC/Greenville County/0036.01																
Loans Orig	21	2496	20	2401	22	2145	3	228	0	0	2	126	1	35	49	67
Apps appr	2	257	0	0	6	680	0	0	0	0	0	0	1	91		
Apps denie	5	506	6	442	15	1867	10	340	0	0	5	182	3	77		
Apps withc	6	746	2	92	14	1475	2	101	0	0	2	157	0	0		
Files closec	2	253	0	0	10	1124	0	0	0	0	0	0	0	0		
SC/Greenville County/0036.02																
Loans Orig	12	1705	10	983	1	87	4	242	0	0	1	61	1	85	74	49
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	3	463	4	393	6	390	3	111	0	0	2	25	1	5		
Apps withc	2	236	0	0	2	154	0	0	0	0	1	45	0	0		
Files closec	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
SC/Greenville County/0037.01																
Loans Orig	63	10026	86	12604	47	5151	5	226	0	0	14	1363	5	290	30	80
Apps appr	1	209	2	291	2	174	0	0	0	0	0	0	0	0		
Apps denie	10	1513	29	2489	16	2810	15	255	0	0	2	124	27	1904		
Apps withc	9	1254	13	2199	22	3046	0	0	0	0	3	367	1	106		
Files closec	4	388	9	678	5	510	2	151	0	0	1	60	12	964		
SC/Greenville County/0037.04																
Loans Orig	11	1296	18	1587	8	875	1	100	0	0	7	474	0	0	60	61
Apps appr	1	97	0	0	2	141	1	16	0	0	0	0	0	0		
Apps denie	2	225	2	159	7	598	3	8	0	0	0	0	1	1		
Apps withc	2	294	3	317	4	296	0	0	0	0	1	88	0	0		

Files closec	1	130	0	0	4	422	0	0	0	0	0	0	0	0	0	0	0
SC/Greenville County/0037.05																	
Loans Orig	17	2616	13	1257	8	656	3	67	0	0	1	50	0	0	42	74	
Apps appr	0	0	1	72	0	0	0	0	0	0	1	72	0	0			
Apps denie	2	255	7	780	3	390	3	110	0	0	0	0	2	140			
Apps withc	0	0	4	488	3	424	0	0	0	0	0	0	0	0			
Files closec	0	0	1	68	3	228	1	25	0	0	1	68	1	25			
SC/Greenville County/0037.06																	
Loans Orig	10	1311	9	796	10	965	2	81	0	0	5	471	1	113	42	59	
Apps appr	1	131	1	63	1	146	0	0	0	0	2	209	0	0			
Apps denie	1	115	2	214	7	518	6	142	0	0	0	0	2	114			
Apps withc	1	135	2	510	4	340	0	0	0	0	0	0	0	0			
Files closec	1	119	0	0	0	0	0	0	0	0	0	0	1	119			
SC/Greenville County/0037.07																	
Loans Orig	19	2432	28	3052	14	1386	6	201	1	2100	8	786	2	41	43	74	
Apps appr	0	0	0	0	1	88	0	0	0	0	0	0	0	0			
Apps denie	1	152	6	664	6	741	4	113	0	0	2	112	1	4			
Apps withc	5	738	4	264	11	1204	0	0	0	0	2	173	0	0			
Files closec	0	0	0	0	1	78	1	54	0	0	0	0	0	0			
SC/Greenville County/0038.01																	
Loans Orig	13	3017	76	15197	57	9026	10	774	0	0	10	1275	0	0	19	136	
Apps appr	2	550	0	0	3	464	1	268	0	0	0	0	0	0			
Apps denie	2	435	5	516	13	2669	7	147	0	0	3	160	0	0			
Apps withc	1	339	8	1525	8	1229	1	246	0	0	1	95	0	0			
Files closec	0	0	2	249	8	1769	1	250	0	0	0	0	0	0			
SC/Greenville County/0038.02																	
Loans Orig	7	1053	42	10588	36	6141	11	612	0	0	10	1940	1	30	26	94	
Apps appr	0	0	0	0	2	214	1	20	0	0	0	0	0	0			
Apps denie	1	140	3	506	9	2177	1	40	0	0	4	625	0	0			
Apps withc	3	758	4	1149	9	1425	0	0	0	0	2	218	0	0			
Files closec	0	0	2	190	6	947	1	210	0	0	0	0	1	33			
SC/Greenville County/0039.02																	
Loans Orig	24	5105	48	9676	43	8038	8	688	0	0	1	460	0	0	9	111	
Apps appr	0	0	2	313	0	0	0	0	0	0	0	0	0	0			
Apps denie	0	0	5	356	17	4292	5	515	0	0	0	0	1	35			
Apps withc	3	497	6	1092	11	1606	0	0	0	0	0	0	0	0			
Files closec	1	185	0	0	7	1217	1	144	0	0	0	0	2	178			
SC/Greenville County/0039.03																	
Loans Orig	16	2559	38	8422	19	3315	4	964	0	0	4	471	7	551	7	90	
Apps appr	3	487	0	0	0	0	0	0	0	0	0	0	1	215			
Apps denie	5	745	9	1182	14	2098	7	90	0	0	1	60	8	384			
Apps withc	4	522	7	1807	14	2755	0	0	0	0	2	584	5	583			
Files closec	2	247	3	232	3	314	1	620	0	0	1	28	4	337			
SC/Greenville County/0039.04																	
Loans Orig	30	4947	64	13732	38	5402	12	1385	0	0	9	2671	6	409	22	108	
Apps appr	1	107	3	351	2	301	0	0	0	0	0	0	3	210			
Apps denie	7	1047	23	2074	18	2630	3	48	0	0	4	221	20	1419			
Apps withc	5	523	13	2453	10	1320	3	647	0	0	6	1256	0	0			

Files closec	4	485	19	1900	3	387	0	0	0	0	0	0	20	1855		
SC/Greenville County/0040.01																
Loans Orig	7	1260	21	3587	30	5965	6	405	0	0	3	90	3	37	6	94
Apps appr	0	0	0	0	1	259	0	0	0	0	0	0	0	0		
Apps denie	1	83	2	229	11	2451	5	288	0	0	1	53	4	165		
Apps withc	2	308	4	939	10	1321	3	20	0	0	1	122	2	107		
Files closec	1	80	2	132	4	730	1	13	0	0	0	0	3	212		
SC/Greenville County/0040.02																
Loans Orig	21	3741	67	24675	39	12587	8	156	0	0	26	14693	15	1281	11	96
Apps appr	1	174	2	728	2	484	0	0	0	0	0	0	0	0		
Apps denie	4	432	19	2784	11	4348	12	387	0	0	5	830	16	1186		
Apps withc	2	958	7	1502	16	4321	0	0	0	0	1	260	1	69		
Files closec	2	172	4	2117	6	1841	0	0	0	0	2	1898	4	391		
SC/Greenville County/0041.01																
Loans Orig	14	2028	11	1380	17	1960	5	44	0	0	2	143	6	323	18	67
Apps appr	0	0	0	0	1	135	1	15	0	0	0	0	0	0		
Apps denie	1	54	11	1128	0	0	5	75	0	0	1	5	11	872		
Apps withc	4	517	1	41	3	319	0	0	0	0	0	0	2	207		
Files closec	0	0	1	106	2	98	0	0	0	0	1	51	2	153		
SC/Greenville County/0041.02																
Loans Orig	1	269	15	2416	5	599	2	43	0	0	9	1438	1	65	2	106
Apps appr	0	0	0	0	3	537	0	0	0	0	0	0	1	76		
Apps denie	1	131	8	706	6	924	0	0	0	0	0	0	5	422		
Apps withc	0	0	4	757	4	424	1	170	0	0	2	310	0	0		
Files closec	0	0	1	77	2	238	0	0	0	0	1	175	1	77		
SC/Greenville County/0042.00																
Loans Orig	0	0	39	19098	26	10675	7	3435	0	0	6	1923	0	0	12	174
Apps appr	0	0	2	900	0	0	0	0	0	0	0	0	0	0		
Apps denie	0	0	0	0	3	1134	0	0	0	0	0	0	0	0		
Apps withc	0	0	3	923	6	2750	2	835	0	0	0	0	0	0		
Files closec	0	0	1	477	2	580	0	0	0	0	0	0	0	0		
SC/Greenville County/0043.00																
Loans Orig	5	1021	52	10435	26	4859	5	296	0	0	14	2197	0	0	82	47
Apps appr	0	0	2	496	0	0	0	0	0	0	0	0	0	0		
Apps denie	3	664	3	758	9	1010	4	269	0	0	4	250	0	0		
Apps withc	2	141	9	2614	4	474	1	155	0	0	1	83	0	0		
Files closec	0	0	0	0	3	321	2	350	0	0	0	0	0	0		
SC/Greenville County/0044.00																
Loans Orig	2	237	7	817	7	695	2	249	0	0	1	56	0	0	52	52
Apps appr	0	0	0	0	2	184	0	0	0	0	0	0	0	0		
Apps denie	0	0	3	321	1	68	2	169	0	0	1	100	1	100		
Apps withc	0	0	3	262	7	686	0	0	0	0	0	0	0	0		
Files closec	0	0	0	0	1	108	1	101	0	0	0	0	0	0		
SC/Laurens County/9201.01																
Loans Orig	67	11168	60	9521	38	5914	8	587	0	0	6	624	18	1294	38	75
Apps appr	2	247	3	505	8	1025	0	0	0	0	0	0	4	294		
Apps denie	15	2218	42	3346	24	3581	19	248	0	0	8	654	49	3046		
Apps withc	10	1408	11	1960	16	2046	3	225	0	0	1	96	7	546		

Files closec	4	601	24	2037	5	568	0	0	0	0	1	77	24	2015		
SC/Laurens County/9201.02																
Loans Orig	7	678	11	1711	4	478	3	96	0	0	2	201	8	527	18	84
Apps appr	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Apps denie	2	198	8	547	2	143	2	10	0	0	0	0	12	786		
Apps withc	1	130	0	0	2	168	0	0	0	0	0	0	1	60		
Files closec	2	370	4	263	0	0	0	0	0	0	0	0	4	263		
SC/Laurens County/9201.03																
Loans Orig	23	3312	16	2167	23	3435	2	180	0	0	3	198	11	879	32	87
Apps appr	2	213	1	83	6	572	1	1	0	0	1	94	3	229		
Apps denie	4	654	18	1767	16	1899	11	176	0	0	2	89	21	1175		
Apps withc	5	892	2	233	5	482	0	0	0	0	0	0	3	221		
Files closec	1	145	12	817	2	258	0	0	0	0	0	0	12	817		
SC/Laurens County/9201.04																
Loans Orig	14	1709	19	3374	21	3511	4	450	0	0	0	0	7	506	22	96
Apps appr	3	323	1	223	2	155	0	0	0	0	0	0	1	119		
Apps denie	4	427	8	724	16	2334	8	160	0	0	0	0	13	778		
Apps withc	5	957	4	465	10	1755	0	0	0	0	0	0	4	340		
Files closec	0	0	1	24	6	968	1	169	0	0	0	0	3	178		
SC/Laurens County/9202.01																
Loans Orig	9	1039	25	2952	16	2113	4	436	0	0	4	571	10	559	15	93
Apps appr	1	128	2	142	3	475	2	130	0	0	1	196	2	142		
Apps denie	1	71	16	876	5	569	6	126	0	0	2	51	19	916		
Apps withc	3	438	4	336	6	759	0	0	0	0	1	68	3	173		
Files closec	2	115	1	152	0	0	1	120	0	0	0	0	2	115		
SC/Laurens County/9202.02																
Loans Orig	5	802	19	2764	12	1686	1	10	0	0	9	1494	11	880	0	67
Apps appr	1	192	1	77	1	153	1	45	0	0	1	45	1	77		
Apps denie	2	326	19	1715	10	1063	3	167	0	0	2	407	23	1834		
Apps withc	3	486	4	630	7	943	1	60	0	0	3	346	1	100		
Files closec	1	63	3	164	2	392	0	0	0	0	0	0	4	227		
SC/Laurens County/9203.01																
Loans Orig	15	2233	23	2678	31	4818	6	270	0	0	0	0	5	324	24	84
Apps appr	1	99	0	0	4	604	0	0	0	0	0	0	1	99		
Apps denie	4	838	12	933	7	865	8	279	0	0	2	124	11	882		
Apps withc	1	182	2	213	8	1382	1	50	0	0	1	39	3	272		
Files closec	0	0	13	898	0	0	0	0	0	0	0	0	12	706		
SC/Laurens County/9203.02																
Loans Orig	9	1077	15	1902	9	1042	13	402	1	1688	2	171	12	719	47	67
Apps appr	2	164	1	85	3	288	3	421	0	0	0	0	3	287		
Apps denie	2	148	6	667	5	315	7	37	0	0	1	1	6	491		
Apps withc	1	303	1	161	6	973	1	240	0	0	0	0	0	0		
Files closec	0	0	3	186	4	261	0	0	0	0	0	0	3	186		
SC/Laurens County/9204.00																
Loans Orig	39	4281	38	4267	22	2488	7	356	0	0	11	805	3	242	39	79
Apps appr	4	597	1	110	3	319	1	10	0	0	0	0	0	0		
Apps denie	2	241	28	2313	16	1531	14	396	0	0	6	271	23	1824		
Apps withc	7	805	3	228	8	989	2	55	0	0	1	60	0	0		

Files closec	3	319	15	1052	6	546	1	50	0	0	0	0	15	1098		
SC/Laurens County/9205.01																
Loans Orig	5	759	6	757	9	1230	5	165	0	0	1	145	5	280	23	121
Apps apprc	1	192	0	0	2	355	0	0	0	0	0	0	0	0		
Apps denie	2	352	17	1404	8	1092	12	182	0	0	1	300	21	1480		
Apps withc	1	185	1	88	5	665	0	0	0	0	0	0	1	88		
Files closec	1	116	8	668	0	0	0	0	0	0	0	0	9	784		
SC/Laurens County/9205.02																
Loans Orig	20	2500	11	927	17	1410	6	244	0	0	2	155	5	307	44	59
Apps apprc	0	0	1	70	3	310	1	131	0	0	0	0	0	0		
Apps denie	4	406	11	1123	9	570	20	226	0	0	11	220	15	944		
Apps withc	3	189	5	390	6	751	2	97	0	0	1	50	4	268		
Files closec	1	141	2	83	5	365	0	0	0	0	0	0	2	83		
SC/Laurens County/9206.00																
Loans Orig	9	900	14	1247	16	1444	4	179	0	0	4	229	6	295	28	69
Apps apprc	1	154	1	51	3	358	1	90	0	0	0	0	1	51		
Apps denie	2	210	10	534	12	649	15	187	0	0	4	120	12	350		
Apps withc	1	87	1	26	3	496	1	80	0	0	0	0	0	0		
Files closec	0	0	4	410	1	65	0	0	0	0	0	0	4	284		
SC/Laurens County/9207.00																
Loans Orig	5	602	6	303	8	757	6	133	0	0	2	143	7	217	59	57
Apps apprc	1	127	0	0	1	61	0	0	0	0	0	0	1	61		
Apps denie	5	552	17	1045	11	1110	25	255	0	0	4	114	20	724		
Apps withc	1	69	1	46	3	226	1	50	0	0	0	0	1	46		
Files closec	0	0	0	0	2	150	0	0	0	0	0	0	0	0		
SC/Laurens County/9208.00																
Loans Orig	13	1865	30	3986	19	2573	13	1008	0	0	5	540	3	234	27	105
Apps apprc	1	128	0	0	5	696	0	0	0	0	0	0	0	0		
Apps denie	3	283	7	516	16	1885	12	410	0	0	2	102	8	512		
Apps withc	4	432	4	257	6	585	1	180	0	0	1	62	1	87		
Files closec	2	205	7	472	4	427	1	10	0	0	4	348	6	398		
SC/Laurens County/9209.00																
Loans Orig	7	459	11	1331	9	575	5	241	0	0	3	527	2	27	12	77
Apps apprc	1	80	1	68	1	114	0	0	0	0	0	0	2	148		
Apps denie	3	276	6	804	4	359	7	78	0	0	3	394	6	329		
Apps withc	1	162	1	50	2	133	0	0	0	0	1	73	1	162		
Files closec	1	68	0	0	4	814	0	0	0	0	0	0	1	68		
SC/Laurens County/9210.01																
Loans Orig	3	477	21	2467	11	1569	1	5	0	0	5	654	12	873	37	71
Apps apprc	0	0	3	176	1	278	0	0	0	0	0	0	3	176		
Apps denie	2	242	23	1988	13	1381	6	33	0	0	5	535	29	1968		
Apps withc	2	226	5	603	4	387	0	0	0	0	1	194	4	447		
Files closec	1	83	2	185	3	156	0	0	0	0	2	164	4	254		
SC/Laurens County/9210.02																
Loans Orig	9	1856	33	7060	16	2284	5	386	0	0	17	3187	11	1050	23	77
Apps apprc	1	424	1	42	5	586	0	0	0	0	0	0	2	107		
Apps denie	1	80	17	1549	11	945	3	62	0	0	5	704	20	1527		
Apps withc	1	127	10	1667	5	679	2	180	0	0	3	334	3	281		

Files closec	0	0	1	122	2	245	0	0	0	0	0	0	1	122		
SC/Pickens County/0106.01																
Loans Orig	9	1318	19	3006	21	3084	3	163	0	0	3	316	11	708	5	77
Apps apprc	0	0	1	44	2	296	0	0	0	0	0	0	1	44		
Apps denie	7	1204	5	291	12	1316	8	200	0	0	3	65	9	448		
Apps withc	3	627	3	415	4	446	4	551	0	0	0	0	0	0		
Files closec	0	0	1	51	2	230	1	152	0	0	0	0	1	51		
SC/Pickens County/0106.02																
Loans Orig	26	4064	48	9331	46	6882	14	1359	0	0	5	791	11	631	4	98
Apps apprc	3	495	2	500	3	498	1	5	0	0	0	0	2	220		
Apps denie	5	785	7	323	18	2394	18	631	0	0	4	278	12	438		
Apps withc	4	760	6	807	18	2723	2	175	0	0	1	40	1	40		
Files closec	2	252	4	494	8	1002	0	0	0	0	1	50	3	162		
SC/Pickens County/0107.00																
Loans Orig	22	3027	36	4581	22	3070	7	127	0	0	8	450	4	251	10	97
Apps apprc	2	168	1	69	2	72	0	0	0	0	0	0	2	149		
Apps denie	7	720	8	1085	12	1404	11	292	0	0	2	101	6	335		
Apps withc	7	628	5	943	5	727	2	163	0	0	1	108	2	121		
Files closec	2	241	0	0	6	956	1	115	0	0	0	0	0	0		
SC/Pickens County/0108.01																
Loans Orig	36	4329	19	2123	19	1935	9	187	0	0	9	476	3	160	25	75
Apps apprc	0	0	3	253	1	140	0	0	0	0	1	100	1	75		
Apps denie	6	703	31	2380	5	468	11	183	0	0	5	98	34	2332		
Apps withc	4	394	2	214	7	784	1	148	0	0	0	0	0	0		
Files closec	8	767	25	1983	7	692	0	0	0	0	1	10	30	2606		
SC/Pickens County/0108.02																
Loans Orig	20	2910	22	3205	24	2695	2	282	0	0	1	17	2	92	19	83
Apps apprc	0	0	0	0	1	111	2	13	0	0	1	8	0	0		
Apps denie	1	137	8	880	5	737	8	158	0	0	1	5	7	257		
Apps withc	4	533	6	828	14	1537	0	0	0	0	1	96	2	122		
Files closec	2	107	5	289	4	478	1	20	0	0	0	0	6	304		
SC/Pickens County/0108.03																
Loans Orig	32	3648	13	1490	22	1922	7	189	1	500	7	853	3	150	27	73
Apps apprc	1	98	0	0	2	189	2	58	0	0	1	8	0	0		
Apps denie	5	530	4	158	12	843	9	149	0	0	2	52	5	143		
Apps withc	5	481	5	580	8	856	1	105	0	0	1	92	0	0		
Files closec	1	81	2	101	7	652	1	77	0	0	0	0	3	234		
SC/Pickens County/0108.04																
Loans Orig	17	2029	32	3742	21	3648	6	84	1	171	10	1853	0	0	15	81
Apps apprc	0	0	2	280	2	195	0	0	0	0	0	0	0	0		
Apps denie	2	232	4	595	9	1076	6	325	0	0	2	10	0	0		
Apps withc	4	501	5	770	8	797	0	0	0	0	1	75	0	0		
Files closec	0	0	2	127	9	902	0	0	0	0	1	64	0	0		
SC/Pickens County/0109.01																
Loans Orig	36	5376	30	5096	35	4286	4	208	1	121	5	726	2	114	13	110
Apps apprc	2	407	3	159	0	0	0	0	0	0	0	0	0	0		
Apps denie	1	113	2	426	16	1751	11	78	0	0	1	9	0	0		
Apps withc	3	476	2	214	13	1774	0	0	0	0	0	0	1	130		

Files closec	2	320	1	72	5	478	1	153	0	0	1	84	1	65		
SC/Pickens County/0109.02																
Loans Orig	88	16539	66	11316	53	8349	7	160	0	0	5	630	5	198	13	119
Apps appr	2	360	3	1069	8	1238	0	0	0	0	0	0	0	0		
Apps denie	7	1295	10	1886	20	2557	12	146	0	0	2	205	3	134		
Apps withc	18	3378	18	3578	15	2082	2	214	0	0	1	254	0	0		
Files closec	2	375	1	272	7	1470	0	0	0	0	0	0	0	0		
SC/Pickens County/0109.03																
Loans Orig	45	7147	59	10335	45	6596	12	543	0	0	8	1419	3	184	16	112
Apps appr	0	0	2	130	3	381	1	15	0	0	0	0	2	130		
Apps denie	8	1121	12	1091	16	2543	9	220	0	0	3	286	9	581		
Apps withc	6	1005	6	927	13	1907	1	116	1	6621	0	0	1	86		
Files closec	3	353	8	565	4	536	0	0	0	0	2	20	7	508		
SC/Pickens County/0110.01																
Loans Orig	21	3037	11	1479	23	3287	4	239	0	0	0	0	7	490	14	88
Apps appr	0	0	2	118	0	0	0	0	0	0	0	0	2	118		
Apps denie	1	139	5	491	12	1216	9	41	0	0	3	15	9	380		
Apps withc	3	447	1	360	7	1115	0	0	0	0	0	0	0	0		
Files closec	0	0	3	169	3	469	0	0	0	0	0	0	3	169		
SC/Pickens County/0110.02																
Loans Orig	63	8278	25	3366	38	4068	8	87	0	0	4	325	8	581	12	84
Apps appr	1	120	2	166	6	765	0	0	0	0	1	125	2	189		
Apps denie	8	836	12	908	12	1148	16	322	0	0	3	6	10	614		
Apps withc	8	905	2	208	12	1352	1	294	0	0	0	0	2	122		
Files closec	4	628	7	595	8	744	1	74	0	0	0	0	5	421		
SC/Pickens County/0110.03																
Loans Orig	19	2843	12	1725	17	1897	5	266	0	0	0	0	8	678	6	80
Apps appr	0	0	2	209	2	311	0	0	0	0	0	0	1	20		
Apps denie	2	209	2	169	4	461	8	145	0	0	2	4	4	190		
Apps withc	0	0	0	0	3	286	0	0	0	0	0	0	2	87		
Files closec	3	292	4	407	1	71	0	0	0	0	0	0	5	397		
SC/Pickens County/0111.01																
Loans Orig	9	1775	29	5871	23	3697	2	759	0	0	4	518	2	195	14	129
Apps appr	0	0	1	146	2	234	0	0	0	0	0	0	0	0		
Apps denie	5	868	2	475	5	562	0	0	0	0	0	0	2	131		
Apps withc	3	424	6	1562	5	660	0	0	0	0	0	0	1	61		
Files closec	2	340	3	286	5	703	0	0	0	0	0	0	2	136		
SC/Pickens County/0111.02																
Loans Orig	7	799	43	5537	16	1648	2	284	1	6134	28	3938	2	202	29	61
Apps appr	0	0	4	335	0	0	0	0	1	550	3	276	1	59		
Apps denie	0	0	13	1184	6	493	4	17	0	0	11	849	3	163		
Apps withc	0	0	4	896	3	255	0	0	0	0	5	901	0	0		
Files closec	0	0	2	141	0	0	0	0	0	0	0	0	2	141		
SC/Pickens County/0111.03																
Loans Orig	9	952	3	332	5	430	4	21	0	0	0	0	2	182	6	68
Apps appr	0	0	0	0	2	112	0	0	0	0	0	0	0	0		
Apps denie	2	244	3	142	0	0	4	18	0	0	0	0	6	157		
Apps withc	2	140	2	67	2	148	1	50	0	0	0	0	1	37		

Files closec	2	156	1	66	3	338	0	0	0	0	0	0	2	106		
SC/Pickens County/0112.02																
Loans Orig	0	0	1	360	1	343	0	0	0	0	0	0	0	0	16	158
Apps appr	0	0	0	0	1	387	0	0	0	0	0	0	0	0		
Apps denie	0	0	0	0	1	250	1	27	0	0	0	0	0	0		
Apps withc	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Files closec	0	0	0	0	1	340	0	0	0	0	0	0	0	0		
SC/Pickens County/0112.03																
Loans Orig	16	3866	97	21460	44	8910	2	491	1	10100	15	1992	2	164	14	199
Apps appr	0	0	2	352	4	940	1	15	0	0	0	0	0	0		
Apps denie	0	0	6	814	21	3177	5	336	0	0	10	882	1	8		
Apps withc	3	464	10	1777	15	2893	0	0	1	15180	5	651	0	0		
Files closec	0	0	5	774	6	1064	0	0	0	0	1	43	0	0		
SC/Pickens County/0112.04																
Loans Orig	3	468	26	5245	7	1231	4	522	3	12250	19	2674	2	261	30	68
Apps appr	1	139	2	194	0	0	0	0	0	0	1	128	1	66		
Apps denie	0	0	8	907	5	704	6	196	0	0	13	1438	2	24		
Apps withc	0	0	4	687	2	230	0	0	1	120000	4	513	0	0		
Files closec	1	226	1	153	1	194	0	0	1	5700	0	0	0	0		
SC/Pickens County/0112.05																
Loans Orig	0	0	35	7286	11	1767	2	348	1	3900	28	4649	0	0	21	97
Apps appr	0	0	3	312	1	75	0	0	0	0	2	162	0	0		
Apps denie	0	0	5	815	5	960	1	165	0	0	8	1264	0	0		
Apps withc	0	0	4	1293	2	532	2	300	0	0	5	1193	0	0		
Files closec	0	0	2	431	3	652	0	0	0	0	2	431	0	0		

Total	2	355	2	355	0	0	0	0	0	0	0	0
Joint (White/Minority Race)												
Male	3	453	2	164	0	0	0	0	1	289	0	0
Female	3	560	2	292	0	0	1	268	0	0	0	0
Joint (Male	73	13812	55	10937	3	454	5	708	7	1281	3	432
Total	79	14825	59	11393	3	454	6	976	8	1570	3	432
Race Not Available												
Male	90	15666	55	10111	2	270	12	1893	15	2442	6	950
Female	47	6635	28	4350	1	97	6	758	8	885	4	545
Joint (Male	41	7734	23	4219	2	284	9	1887	6	1167	1	177
Total	363	63307	203	36791	8	1231	74	11443	56	9891	22	3951
ethnicity												
Hispanic or Latino												
Male	178	28157	124	19949	5	705	21	3181	19	2981	9	1341
Female	102	14622	67	9527	1	254	19	2799	10	1520	5	522
Joint (Male	62	11573	42	7580	2	248	11	2289	4	994	3	462
Total	346	55028	236	37555	8	1207	51	8269	34	5672	17	2325
Not Hispanic or Latino												
Male	2525	427705	1840	313412	62	11032	262	42757	291	50470	70	10034
Female	1458	216235	1019	153351	46	6412	171	24242	182	27262	40	4968
Joint (Male	1544	297789	1151	225121	33	6676	142	25898	172	32812	46	7282
Total	5552	945634	4030	695221	141	24120	575	92897	648	110938	158	22458
Joint (Hispanic or Latino/Not Hispanic or Latino)												
Male	1	280	1	280	0	0	0	0	0	0	0	0
Female	3	615	3	615	0	0	0	0	0	0	0	0
Joint (Male	60	10297	49	8742	0	0	3	403	7	1004	1	148
Total	64	11192	53	9637	0	0	3	403	7	1004	1	148
Ethnicity Not Available												
Male	78	12771	43	7753	2	285	10	1390	8	1285	15	2058
Female	40	5184	20	3121	1	97	6	697	3	343	10	926
Joint (Male	45	7998	27	5414	0	0	5	1004	4	705	9	875
Total	349	59403	187	34533	7	1071	68	9996	41	7568	46	6235
MINORITY STATUS												
White Non-Hispanic												

Table 5-2: Disposition of Applications for Conventional Home-Purchase Loans, 1-to-4 Family and Manufactured Home Dwellings, by Income, Race, and MSA/MD: 24860 - Greenville-Anderson-Mauldin, SC

	Applications Received		Loans Originated		Apps. Approved But Not		Applications Denied		Applications Withdrawn		Files Closed for Incomplete	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
Less than 50% of MSA/MD median												
Race												
American Indian or Alaska Native	8	515	1	50	0	0	2	168	1	100	4	197
Asian	14	1728	9	1380	0	0	3	282	2	66	0	0
Black or African American	123	10097	25	2588	1	35	71	5974	3	239	23	1261
Native Hawaiian or Other Pacific Islander	1	126	0	0	0	0	1	126	0	0	0	0
White	797	66957	383	35391	17	1278	275	21456	49	4372	73	4460
2 or more races	2	174	2	174	0	0	0	0	0	0	0	0
Joint (White and Black or African American)	9	618	0	0	0	0	8	567	0	0	1	51
Race Not A	72	5871	19	1874	2	68	40	3195	5	379	6	355
Ethnicity												
Hispanic or Latino	71	7037	32	3762	0	0	26	2209	6	564	7	502
Not Hispanic or Latino	777	66016	381	35758	14	1031	272	21432	48	4166	62	3629
Joint (Hispanic or Latino and Not Hispanic or Latino)	10	854	1	118	1	104	6	513	0	0	2	119
Ethnicity not reported	169	12273	26	1913	5	246	96	7614	6	426	36	2074
Minority Status												
White Non-Hispanic	666	55929	344	31511	15	1135	211	16312	43	3808	53	3163
Others, Including Hispanic or Latino	5	398	1	87	0	0	3	237	0	0	1	74
50-79% of MSA/MD median												
Race												
American Indian or Alaska Native	5	559	2	182	1	57	1	250	0	0	1	70
Asian	44	6176	33	4459	1	125	8	1272	1	188	1	132
Black or African American	192	18010	70	7089	7	602	76	6767	9	1158	30	2394
Native Hawaiian or Other Pacific Islander	2	168	2	168	0	0	0	0	0	0	0	0
White	1772	206751	1141	145106	42	4437	318	30593	132	15491	139	11124
2 or more races	1	89	0	0	0	0	0	0	0	0	1	89
Joint (White and Black or African American)	21	2262	10	1234	1	83	7	731	0	0	3	214
Race Not A	135	14333	60	7921	3	298	43	3658	18	1552	11	904
Ethnicity												
Hispanic or Latino	113	13510	65	8505	0	0	25	2823	13	1372	10	810

Not Hispan	1775	208004	1169	148001	46	4880	319	31290	127	14346	114	9487
Joint (Hispa	12	1561	7	905	0	0	4	456	0	0	1	200
Ethnicity n	273	25407	77	8748	9	722	106	8836	20	2671	61	4430
Minority Status												
White Non	1561	184864	1056	134925	39	4234	255	24719	116	13083	95	7903
Others, Inc	3	234	2	168	0	0	1	66	0	0	0	0
80-99% of MSA/MD median												
Race												
American I	5	524	2	318	1	68	1	83	1	55	0	0
Asian	31	6495	22	4114	2	437	4	1220	3	724	0	0
Black or Afi	90	10289	31	4326	1	81	36	3885	6	663	16	1334
Native Haw	3	406	2	239	1	167	0	0	0	0	0	0
White	1270	179822	890	133957	37	4185	166	18538	115	17061	62	6081
2 or more r	0	0	0	0	0	0	0	0	0	0	0	0
Joint (Whit	12	1232	6	686	0	0	2	157	1	146	3	243
Race Not A	94	11150	47	6406	3	312	16	1385	19	2352	9	695
Ethnicity												
Hispanic or	65	8788	43	6263	3	276	10	1122	4	619	5	508
Not Hispan	1280	183911	886	135282	36	4448	174	20157	126	18393	58	5631
Joint (Hispa	5	574	3	387	0	0	1	95	0	0	1	92
Ethnicity n	155	16645	68	8114	6	526	40	3894	15	1989	26	2122
Minority Status												
White Non	1162	167127	827	125884	32	3776	145	16378	112	16459	46	4630
Others, Inc	0	0	0	0	0	0	0	0	0	0	0	0
100-119% of MSA/MD median												
Race												
American I	2	303	2	303	0	0	0	0	0	0	0	0
Asian	35	6275	29	5304	0	0	2	230	2	246	2	495
Black or Afi	69	9885	30	4946	4	388	17	1960	9	1754	9	837
Native Haw	1	158	1	158	0	0	0	0	0	0	0	0
White	1015	169761	765	132673	22	3494	91	12101	103	17992	34	3501
2 or more r	1	60	0	0	0	0	1	60	0	0	0	0
Joint (Whit	5	648	3	442	0	0	1	93	1	113	0	0
Race Not A	71	11791	40	7620	3	554	5	524	14	2190	9	903

Ethnicity

Hispanic or	44	7113	27	4657	2	309	7	1337	5	580	3	230
Not Hispan	1039	175690	785	137527	20	3232	92	11859	108	19201	34	3871
Joint (Hispa	8	1391	5	1031	0	0	2	316	1	44	0	0
Ethnicity n	107	14482	52	8026	7	895	16	1456	15	2470	17	1635

Minority Status

White Non-	945	160561	725	127059	18	3045	79	10472	97	17145	26	2840
Others, Inc	2	388	2	388	0	0	0	0	0	0	0	0

120% or more of MSA/MD median

Race

American I	7	1520	3	1005	0	0	2	111	2	404	0	0
Asian	245	58359	182	42366	2	564	17	3880	34	8835	10	2714
Black or Afi	208	45584	137	33720	8	1472	36	5938	19	3295	8	1159
Native Haw	9	2127	6	1531	0	0	1	60	1	333	1	203
White	5676	1468406	4429	1165924	161	41494	347	79260	605	155242	134	26486
2 or more r	3	538	2	442	0	0	1	96	0	0	0	0
Joint (Whit	93	22387	69	17339	0	0	8	1165	11	3048	5	835
Race Not A	511	137593	372	101746	15	3931	43	10242	63	16608	18	5066

Ethnicity

Hispanic or	206	43619	142	31489	11	2022	25	4767	23	4476	5	865
Not Hispan	5862	1516731	4569	1202352	157	41374	367	83080	629	160233	140	29692
Joint (Hispa	103	23757	77	17545	0	0	6	1168	16	4287	4	757
Ethnicity n	582	152499	412	112687	18	4065	57	11737	68	18861	27	5149

Minority Status

White Non-	5417	1411512	4253	1124594	147	38841	318	74064	575	148264	124	25749
Others, Inc	17	2974	12	2105	0	0	2	351	2	315	1	203

Table 8-2: Reasons for denial of applications for conventional home-purchase loans, 1- to 4-family and manufactured home dwellings, by race, ethnicity, gender and income of applicant, 2017

MSA/MD: 24860 - Greenville-Anderson-Mauldin, SC

	APPLICANT Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance		D Other		Total				
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%			
race																							
American I	1	50	0	0	1	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	100
Asian	4	22	1	5	0	0	0	4	22	1	5	2	11	3	16	0	0	0	3	16	18	100	
Black or Af	19	32	1	1	20	34	7	12	1	1	3	5	5	8	0	0	0	2	3	58	100		
Native Haw	0	0	0	0	0	0	0	0	0	0	0	0	1	100	0	0	0	0	0	1	100		
White	146	26	27	4	100	18	121	21	34	6	24	4	63	11	1	0	35	6	551	6	100		
2 or more r	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Joint (Whit	1	20	0	0	1	20	1	20	0	0	0	0	0	1	20	0	0	1	20	5	100		
Race Not A	17	25	1	1	11	16	21	30	4	5	3	4	7	10	0	0	4	5	68	100			
ethnicity																							
Hispanic or	23	46	0	0	7	14	9	18	2	4	3	6	2	4	0	0	0	3	6	49	100		
Not Hispan	145	25	28	4	111	19	123	21	32	5	26	4	68	11	1	0	40	6	574	6	100		
Joint (Hisp:	4	44	0	0	1	11	1	11	0	0	0	0	3	33	0	0	0	0	0	9	100		
Ethnicity N	16	22	2	2	14	19	21	29	6	8	3	4	7	9	0	0	2	2	71	100			
MINORITY STATUS																							
White Non	124	24	26	5	90	18	112	22	31	6	22	4	60	12	1	0	33	6	499	6	100		
Others, Inc	2	40	0	0	2	40	0	0	0	0	1	20	0	0	0	0	0	0	0	5	100		
gender																							
Male	71	24	12	4	50	17	73	25	18	6	9	3	31	10	0	0	21	7	285	100			
Female	57	32	8	4	37	21	29	16	6	3	10	5	19	10	0	0	10	5	176	100			
Joint (Male	49	25	9	4	37	19	37	19	12	6	11	5	25	12	1	0	12	6	193	100			
Gender No	8	21	1	2	7	18	13	35	3	8	1	2	4	10	0	0	0	0	37	100			
income																							
Less than 5	52	44	8	6	25	21	17	14	6	5	4	3	2	1	0	0	2	1	116	100			
50-79% of l	52	32	10	6	28	17	31	19	10	6	7	4	15	9	0	0	7	4	160	100			
80-99% of l	17	18	4	4	30	32	17	18	5	5	4	4	7	7	0	0	7	7	91	100			
100-119% r	12	23	3	5	13	25	11	21	1	1	1	1	9	17	0	0	2	3	52	100			
120% or m	44	17	4	1	34	13	76	29	15	5	13	5	45	17	1	0	22	8	254	100			
Income No	11	36	1	3	3	10	2	6	3	10	3	10	2	6	0	0	5	16	30	100			