

2012 Analysis of Impediments to Fair and Affordable Housing Choice

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2012 Analysis of Impediments

Background Information

The Importance of Housing

- affects access to available opportunities;
- interrelated with all facets of life.

Background Information

Fair Housing Law

-potential homeowners or potential renters may not be discriminated against based on race, color, national origin, religion, sex, familial status, or disability in an effort to promote integrated neighborhoods based upon choice;

-any impediment to fair housing choice as any action, omission, or decision that effectively restricts housing choice.

Background Information

2012 Analysis of Impediments

- a summary of fair housing legislation and local homeowner assistance programs;
- an overview of relevant population and housing census data;
- an analysis of how private sector industry may affect fair housing;
- an analysis of local government's involvement with fair and affordable housing;
- an understanding of how individuals working in local agencies perceive the state of fair and affordable housing;
- a section that attempts to capture the experience of residents through a survey and report of fair housing complaints.

Methodology

Methodology

A Mixed-Method Approach

- Quantitative Techniques
- Qualitative Techniques

Methodology

Quantitative Techniques

Primary Data (collected using convenience sampling):

- Residential (paper)
- Agency (online)

Secondary Data (with descriptive statistics):

- U.S. Census Data
- HMDA Data
- Fair Housing Complaint Data

Methodology

Qualitative Techniques

- Face-to-face semi-structured interviews, about one hour per interview
- Content analysis: comprehensive planing documents

Population Overview

Population Overview

	City of Greenville		County of Greenville		S.C.	U.S.
	<i>Totals</i>	<i>Percent</i>	<i>Totals</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Not Hispanic or Latino	54,966	94.1	414,730	91.9	94.9	85.8
White	37,356	64.0	317,197	70.3	64.1	67.0
Black/African American	17,519	30.0	80,569	17.9	27.7	11.6
American Indian/Alaska Native	148	0.3	915	0.2	0.4	0.7
Asian	793	1.4	8,772	1.9	1.3	4.8
Native Hawaiian/Other Pacific Islander	54	0.1	217	0.0	0.0	0.1
Some other race	1,486	2.5	717	0.2	0.1	0.2
Two or more races	1,053	1.8	6,343	1.4	1.4	1.4
Hispanic or Latino	3,443	5.9	36,495	8.1	5.1	14.2
White	1,580	2.7	15,877	3.5	2.1	--
Black/African American	142	0.2	928	0.2	0.2	--
American Indian/Alaska Native	57	0.1	486	0.1	0.1	--
Asian	11	0.0	77	0.0	0.0	--
Native Hawaiian/Other Pacific Islander	8	0.0	40	0.0	0.0	--
Some other race	1,399	2.4	16,950	3.8	2.3	--
Two or more races	246	0.4	2,127	0.5	0.3	--
Total	58,409	100.0	451,255	100.0	100.0	100.0

Source: U.S. Census Bureau: 2010 Census.

Race/Ethnicity

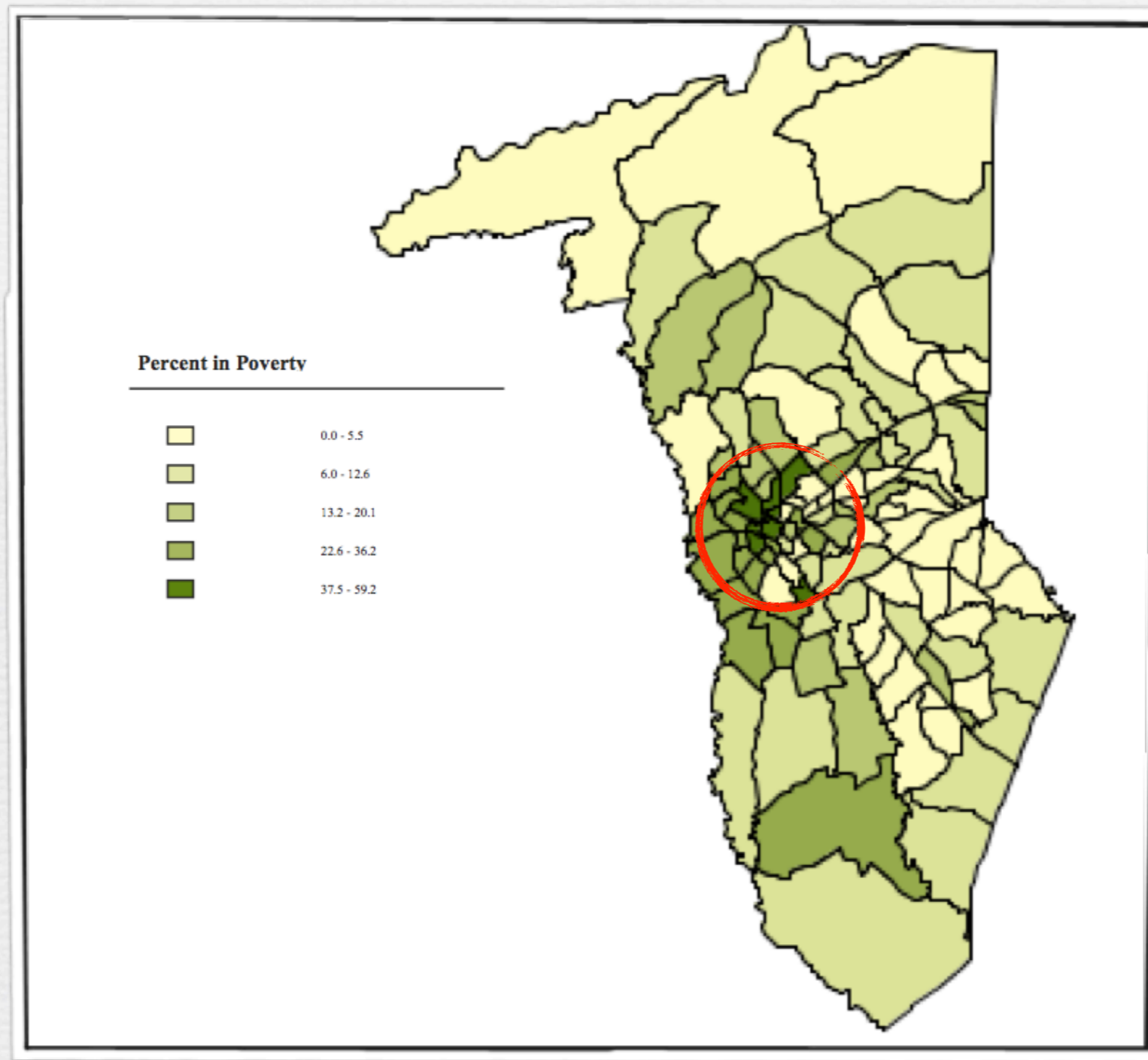
Population Overview

	City of Greenville		Greenville County	
	<i>Estimate</i>	<i>Percent</i>	<i>Estimate</i>	<i>Percent</i>
Population	9,324	17.5	64,789	15.0
Male	3,909	15.4	28,381	13.5
Female	27,856	19.4	36,408	16.3
White	2,810	8.3	30,007	9.8
African American	5,885	34.0	21,156	27.5
Hispanic	--	--	10,627	30.8
Asian	--	--	1,112	13.5

Source: U.S. Census Bureau, 2008-2010 American Community Survey.

Poverty

Population Overview



Poverty

Population Overview

	City of Greenville				Greenville County			
	Owner-occupied		Renter-occupied		Owner-occupied		Renter-occupied	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Population	11,614	45.4	13,985	54.6	119,039	67.4	57,492	32.6
White	9,750	38.1	6,908	27.0	98,899	56.0	32,171	18.2
African American	1,520	5.9	5,745	22.4	13,183	7.5	17,671	10.0
Hispanic	160	0.6	894	3.5	4,142	2.3	5,662	3.2
Asian	91	0.4	200	0.8	1,767	1.0	1,040	0.6

Source: U.S. Census Bureau, 2010.

Tenure of Owner/Renter-occupied Housing

	City of Greenville			Greenville County		
	<i>Less than 20%</i>	<i>20%-29%</i>	<i>30% or more</i>	<i>Less than 20%</i>	<i>20%-29%</i>	<i>30% or more</i>
Less than \$20,000	109	746	3,323	323	1,881	15,811
\$20,000 - \$34,999	272	1,114	1,723	1,008	4,933	7,244
\$35,000 - \$49,999	535	911	231	2,962	3,962	1,044
\$50,000 - \$74,999	998	171	0	4,660	1,477	159
\$75,000 or more	1,502	116	0	4,712	316	25

Source: U.S. Census Bureau, 2008 – 2010 American Community Survey.

Costs as Percentage of Income (renter-occupied)

Housing

Population Overview

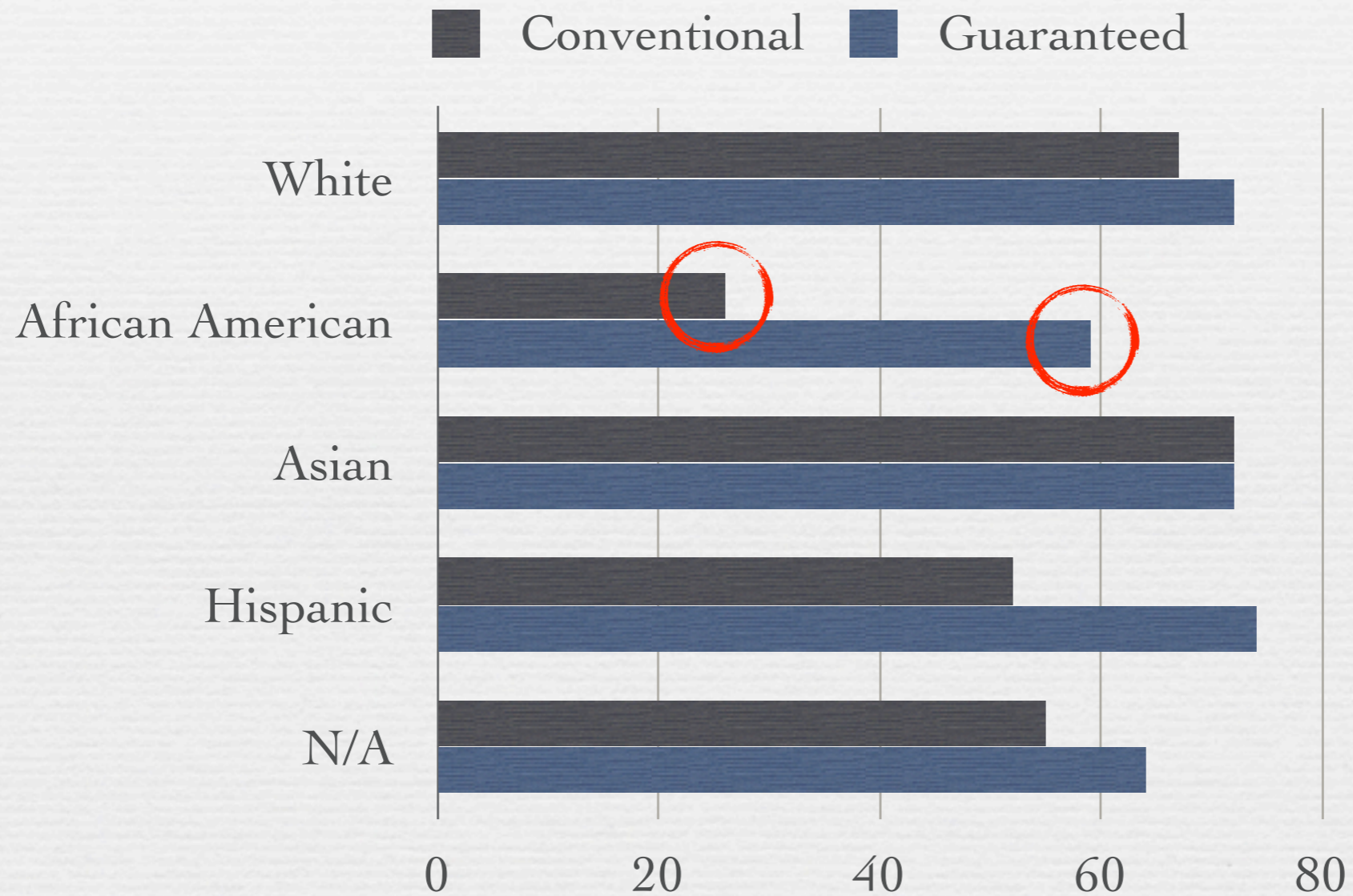
	City of Greenville	Greenville County
Under 18	110	3,428
18 to 64	2,849	28,050
65 and older	2,797	19,842
Total	5,756	52,320

Source: American Community Survey, 2008 – 2010.

Disability

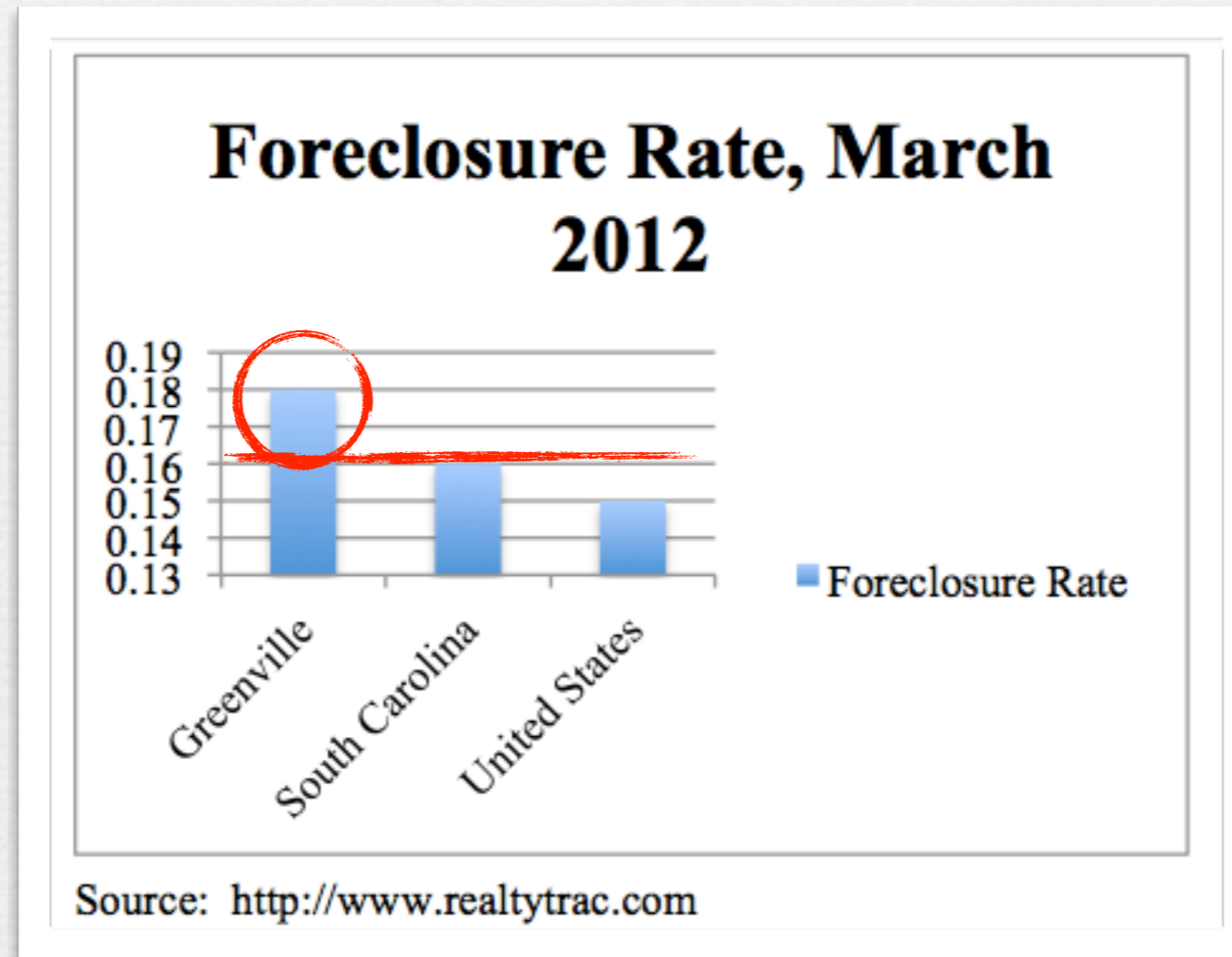
Findings from Private and Public Sectors

Findings from Private Sectors



Percentage of Originated Loan

Findings from Private Sectors



Foreclosure

Findings from Public Sectors

City of Greenville

- (1) Encourage a mixture of housing types and design throughout the city for various lifestyles, life stages and incomes;
- (2) Encourage compact development and mixed-use development while respecting neighborhood character;
- (3) Coordinate housing with infrastructure such as transit, roads, sewer and water.

Greenville County

- (1) Stimulate sustainable residential development;
- (2) promote residential infill development;
- (3) Provide a range of housing options to meet the diverse needs of families and individuals in Greenville County;
- (4) improve the transportations options to better serve out communities.

Comprehensive Plan

Findings from Public Sectors


“...less one one percent of City of Greenville residents use public transport as their primary means of commuting to work.”

-- the American Community Survey

City of Greenville Transportation Use:

	Percent
White	23.3%
African American	76.7%

Source: ACS Community Survey, 2008 – 2010.



Transportation

Findings from Survey, Interview and
Complaint Report

Findings from Agency Survey

(fifty-five surveys were completed)

City of Greenville

-**63.7%** of respondents were dissatisfied with the amount of affordable housing

-**50.9%** of respondents were dissatisfied with the quality of affordable housing

Greenville County

-**61.8%** of respondents were dissatisfied/very dissatisfied with the amount of affordable housing

-**56.3%** of respondents were dissatisfied/very dissatisfied with the quality of affordable housing

Amount and Quality of Affordable Housing

Findings from Agency Survey

(fifty-five surveys were completed)

-60% and 56.3% of respondents agreed/strongly agreed that the “NiMBYism” impedes the availability of affordable housing in the City of Greenville and Greenville County respectively

-respondents reported concern of the population: recovering addicts, low-to-moderate income individuals and families and special needs individuals

-60% of respondents agreed/strongly agreed that “NiMBYism” affected the availability of rental housing

Issue of “NiMBYism”

Findings from Agency Interview

(twenty-two interviews were conducted from
March 2012 to May 2012)

Main Barriers

- poor quality of rental housing
- transportation issue
- “NiMBYism”
- economic problems
- expense
- insufficient affordable housing stock

Affected Population

- Ex-offenders
- Senior/Elderly
- Disabled/Special needs
- Minorities
- Working poor

Findings from Agency Interview

Poor quality of rental housing, especially among properties with absentee or unaccountable landlords

- rental property advertised that tenants must “supply their own heating
- landlords are not responsive to [legitimate] tenant complaints
- renters in the area “have no status or power” and are therefore extremely vulnerable
- those below the poverty level will take any type of housing. These people are abused by the private market

Lack of transportation and transportation options

- a lack of access to high opportunity areas. “Look where the buses are going,” he emphasized
- the public transportation has improved, but that it still needs work in order to effectively serve the population

Main Barriers

Findings from Agency Interview

Opposition by current residents to new development of affordable or senior housing (commonly known as 'Not In My Back Yard' (NIMBYism))

- there are different types of arguments made regarding the construction of affordable housing
- the real issue is reducible to “what *kind* of people they are.”
- the need for a preemptive focus

Economic Problems

- high unemployment rates
- a general lack of awareness of the unemployment problem
- lack of financial literacy

Main Barriers

Findings from Agency Interview

Expenses related to moving into [rental] properties

- “you must play by the [landlord and the utility companies’] rules to stay in the property”
- “An application fee of twenty-five dollars may not seem like much, but that could be someone’s last twenty-five dollars.”

Not enough affordable housing stock for both potential homeowners and renters

- within the City and rural parts of the County
- increase inventory for a variety of uses
- people have a lack of awareness of affordable options
- stringent loan requirement

Main Barriers

Findings from Agency Interview

Ex-offenders

- background checks can lead to discrimination based upon a landlord's bias against a tenant
- need for more transitional housing to help ex-offenders to 'get back on their feet.'

Seniors/Elderly

- mixed use housing may have positive effects on the wellbeing of the elderly
- elderly mostly live on fixed incomes, making it hard to make rent, get medicines, and take care of bills

Affected Populations

Findings from Agency Interview

Disabled/Special Needs

- resistant to making reasonable accommodations and reasonable modifications when they are proposed
- lack of communication between groups may allow for gaps of what could be important information channels regarding the rights of the disabled

Minorities

- some informants noted the presence of “latent” or “polite” racism
- need for more bilingual lenders

Working Poor

- lack of affordable housing for the working poor
- “The solution to many problems of the working poor...is the creation of affordable housing in the area”

Affected Populations

Findings from Complaint Report

	Cases Reported	Cases referred to HUD
2005	15	5
2006	19	n/a
2007	20	2
2008	7	n/a
2009	3	n/a
2010	11	n/a
2011	2	n/a

Source: Greenville County Human Relations Commission.

Fair Housing Complaint

Findings from Neighborhood Survey

(one hundred and fourteen surveys were completed)

-program interested: homeowner education program (41.3%), home improvement program (34.9%) and budgeting and credit repair (28.6%)

-three reported instances of discrimination: two due to race, one due to sex and one due to disability

Highlighted Findings

Impediments and Suggestions

Main Impediments

Economic Barriers

Regulatory Barriers

Education Barriers

A Lack of Data

Possible and Perceived Discrimination

“NiMBYism”

A Lack of Affordable Housing

Suggestions

Economic Barriers

- Partner with organizations to promote job training and skill development programs
- Continue to provide foreclosure prevention and mitigation services
- Provide transportation options for low-income and elderly residents to access economic and other opportunities
- Provide and continue to provide rental assistance and utility assistance to qualified residents

Regulatory Barriers

- Review zoning ordinances of group homes and affordable housing to ensure compliance with FHA and ensure that zoning supports fair housing choice for disabled, elderly, minorities, and low-income populations
- Consider the adoption of a fair housing ordinance
- Consider the adoption of inclusionary zoning ordinances
- Consider the development of a comprehensive affordable housing strategy
- Consider the adoption of local rental inspection programs

Suggestions

Education Barriers

- Promote Awareness of Fair Housing Rights
- Continue providing financial literacy programs

A lack of data

- Collect data on the incidence and extent of racial steering in the City and the County

Suggestions

Possible and Perceived Discrimination

- Prioritization of Fair Housing at the local government level
- Facilitate conventional loan services and other banking services in underserved areas
- Support diversity training programs in needed areas

“NIMBYism”

- Involve residents of proposed construction from the initial phases
- Educate residents about fair housing law and proposed group

Suggestions

A Lack of Affordable Housing

- Support the Development of Affordable Housing
- Consider the creation of a consortium of housing organizations
- Maintain supply of safe and decent affordable housing -Continue housing rehabilitation programs
- Prioritize the construction of handicap accessible apartments

Conclusion

Conclusion

Strides are being made to ensure fair and affordable housing exist in the City of Greenville and Greenville County, yet barriers still exist. It is important that all stakeholders understand the need for quality affordable home for all residents. Efforts must be made to ensure the prioritization of fair housing while encouraging economic growth. The barriers and recommendations provided by this study will help to encourage awareness of fair and affordable housing needs throughout the jurisdictions.

Thank You!