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## Chapter 2

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# *Executive Summary*

Citizens and residents of Greenville County are experiencing impediments to fair housing choice similar to those experienced by others in metropolitan areas across the state, the region and the country. Even with Greenville’s strong economy and low unemployment rate, poverty remains disproportionately high within certain areas and populations of the county. Adding to this problem is that of low minority educational attainment and an influx of non-English speakers to the community. The result is that many low-income households occupy the most derelict housing, and due to the trend in constructing houses and apartments with fewer bedrooms, large and extended families often live in overcrowded conditions.

Members of protected classes often pay a disproportionately higher percentage of income for rent. For some, poverty is so extreme that they have no place to live. For others, poverty is worsened by lack of access to public transportation as well as goods and services in affordable communities. Predatory lenders—who strip homes of equity and eventually force foreclosure—set upon many of those who do own their homes. These phenomena make overcoming the obstacles to fair housing choice all the more challenging. One of the chief purposes of this document is to help the County and City in their ongoing efforts to focus their programs on fair housing choice and equal access.

### *Summary of Fair Housing Issues*

From discussions with federal, state and local officials as well as discussions with other professionals, it can be said that in Greenville County:

- African-Americans, Asians and Hispanics are the racial/ethnic groups most likely to experience housing discrimination.
- Racial and ethnic minorities are frequently steered into and out of certain neighborhoods with great frequency when seeking housing.
- Public, private and non-profit organizations and agencies often lack a fundamental awareness of rights and responsibilities with respect to fair housing choice, particularly as they apply to disabled persons and senior citizens.

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- Public, private and non-profit organizations and agencies often lack a basic understanding of Hispanics, Hispanic culture and the Spanish language to make equal access to public services even more difficult or complicated.
  - The people most likely to be discriminated against are single women and single women with children. It is women rather than men of various majority and minority racial and ethnic groups that experience more obstacles to fair housing choice. An exception to this pattern is that elderly women are generally preferred over elderly men in rental units.

### ***Priority Areas and Identified Impediments***

Using the above issues, the Human Relations Commission has identified twenty-one impediments affecting the provision of fair housing in Greenville County. Certain constraints are linked to several impediment areas rather than handled separately. This approach permits the inclusion of actions to overcome these underlying obstacles. The identified impediments and a general statement of proposed action to mitigate or eliminate the impediment are provided below. See Chapter Ten for further information.

#### ***Priorities***

- ***Consumer Education Programs*** Low-income households are the least educated as a group in areas of credit, home buying and understanding their rights and responsibilities as tenants—or avoiding predatory lenders. They are also the segment of the population with the most to gain from consumer education programs.
- ***Home Purchase Assistance Programs*** Low-income households are more likely to be successful and life-time home owners if they participate in first-time home buyers, self-help and other similar programs when purchasing a home.
- ***Rehabilitation of Owner-Occupied Structures*** Low-income households, especially senior and/or disabled households, often do not have the funds to maintain, rehabilitate or add accessibility or visitability features to their homes.
- ***Public Housing Units*** Many low-income households are on the waiting list for public and private, federally assisted housing through the Greenville Housing Authority and with the current decrease in housing units, it is unlikely that these families will find alternatives that meet their ability to afford housing.
- ***Emergency Shelter and Transitional Housing Programs*** Many individuals and households are in need of emergency shelter and temporary housing that upholds the family unit. Individuals with “special needs” require outreach and assessment, mental health counseling, and both transitional and permanent housing.

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- ***Job Training/Retraining/Enhancement Programs*** Many working low-income households do not have the educational attainment level to obtain higher paying jobs, which would decrease cost burden. Non-working low-income households often possess individuals without skills or with skills that are not applicable to the current market needs.
  - ***Diversity Training*** Many Hispanics do not take advantage of the myriad of resources available to them simply because there is no outreach on the part of these agencies, groups and organizations. When giving resources to Hispanics, service providers need a better understanding of this population to better serve them.

### ***Identified Impediments***

1. The general public (especially low-income and/or minority individuals) are not well-educated in many issues of personal economics, including an understanding of credit and debt, their rights and responsibilities as renters, how to obtain a loan, budgeting their pay check and accessing public assistance programs.
2. Members of protected classes report that they are discriminated against when seeking safe, decent and affordable housing.
3. Neighborhoods where housing is affordable often do not include fair access to infrastructure, including sidewalks, streets free of debris, police patrols, commercial centers and public transportation.
4. Low-income, less-educated, minority and/or senior citizens fall victim to subprime and predatory lenders who rob their homes of equity and often cause foreclosure and homelessness.
5. Immigrants to Greenville County often face many cultural and language barriers—including prejudices—when attempting to obtain human and social services from local government and when attempting to obtain housing. Hispanics are especially taken advantage of by landlords who use residents' poor understanding of language to extort high deposits and penalties.
6. Residents often pay much more than they can afford for safe and decent housing. Due to low educational attainment, disability or age, protected classes often cannot obtain a job that will pay a wage that will allow for better housing. Some protected class members cannot use public transportation because it does not operate on routes or at times that are conducive to working moderate-salaried jobs.
7. The number, quality, affordability and accessibility of the housing stock in Greenville County does not meet the needs of residents--especially large and

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extended families, special needs individuals and low-income, minority, disabled and/or seniors in substandard housing that they cannot afford to rehabilitate.

8. There is a lack of funding to fair housing education and outreach programs in all parts of Greenville County.
9. The lack of affordable housing stock for people with disabilities and the inability of people with disabilities to financially afford to make accessibility/visitability improvements to owner or renter-occupied housing.
10. A disproportionate number of persons receiving public housing assistance are minority, which contributes to segregated housing patterns. Since 18.3 percent of the Greenville County population is African-American, the percentage of public housing occupants should be about the same. However, the percentage is approximately 93 percent African-American.
11. Some people are resistant when minorities, low-income and/or special needs persons first move into predominantly white and/or higher income areas. This “not in my backyard” (NIMBY) attitude can be seen in this area recently when some traditionally middle class apartment complexes began to accept Section 8 certificates.
12. Individuals and families seeking fair housing are not always given every affordable option. African-Americans, for example, are often “steered” toward traditionally African-American neighborhoods instead of toward the full spectrum of housing that they can afford.
13. Minorities/those of low-incomes often have apprehensions about moving beyond their minority community and into more traditionally white or middle-income areas. These fears, whether real or imagined, often keep them from otherwise safe, decent and affordable housing.
14. Many owner-occupied and renter-occupied units are not properly weatherized, are not energy efficient and do not have a safe and decent heating source. While making these changes would mean long-term savings, many homeowners do not have the funds to make these renderings. Also, making these changes is beyond the means of most renters. Owners of rental property state that it would be necessary to greatly increase the monthly rent if renderings were made—thus decreasing the affordability.
15. Some affordable housing opportunities in traditionally white or middle-to-high income areas are never made available to the larger population.
16. Lead paint in housing units creates an access barrier to low-income/minority individuals and families. The cost for abatement is oftentimes beyond the means of owners/renters.

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17. No multi-discipline fair housing review board exists to examine the wide range of fair housing activity in Greenville County.
  18. The cost associated with developing affordable housing is often high due to delays in the permit approval process.
  19. The reluctance/inability of developers to invest in urbanized low-income/minority areas (due to costs of demolition and clean up of decaying, unsalvageable structures, regulatory barriers, environmental protection concerns, acquisition costs) severely limits the affordable housing opportunities.
  20. Urban areas have some of the highest property taxes, which causes many low-income owner-occupied households to become tax-delinquent and sometimes lose their homes to foreclosure.
  21. Those who live in minority or low- to moderate-income areas find it difficult to obtain gainful employment and conduct business in their own community.