
Chapter 8

Survey Data & Analysis

Surveys were mailed with explanatory letters to all bankers, mortgage companies, realtors, insurers, property managers and Section 8 landlords. After sixty days, a second set of surveys and letters were sent to those who had not responded.

Quantitative Survey of Lenders

Lenders were asked about fair lending and about general impediments to fair housing. Survey respondents were asked to rate the degrees to which ten statements were an impediment to fair housing. Fifteen banks responded. Lenders felt that the strongest impediment (3.2) to fair housing choice in Greenville County was low attendance in first-time homebuyer programs. The least impediment (1.6) was that homebuyers were unwilling to relocate beyond their respective communities. One lender added that banks do not reward employees who seek out minority/low-income business.

Chart 8.1: Breakdown of Results from Lenders (n=15)

	STATEMENT	MEAN	MEDIAN	MODE
1	Lack of education in banking, budgeting, savings and credit.	3.13	3	3
2	Lack of minority and/or low to moderate-income citizen access to lending institutions.	2.07	2	1
3	Lack of geoplottting (the examination of the geographical distributions of both loans and deposits).	2.20	2	2
4	Insufficient number of qualified and experienced minorities in decision-making roles in lending institutions.	1.80	2	1
5	Down payment is beyond the means of most minority and/or low to moderate income homebuyers.	3.13	3	3
6	Home buyers are unwilling to relocate beyond their respective communities beyond their respective communities.	1.60	2	1
7	Low attendance in first-time homeowners education programs.	3.20	3	2
8	Lack of lender advertising targeted toward minority and/or low to moderate income homebuyers.	2.40	2	2
9	The public does not know home ownership opportunities.	2.60	3	3
10	Potential homebuyers fear "big banks."	2.80	3	3

1-not an impediment, 2-not a significant impediment, 3-an impediment, 4-strong impediment, 5-very strong impediment

Chart 8.2: Banks Survey Respondents

BANK	RESPONDENT	LOCATION
Bank of America	Rarely Suber	Greenville, SC
Bank of Travelers Rest	Jaye Heard	Greenville, SC
Branch Bank & Trust	Chester William	Charlotte, NC

Chart 8.2: Banks Survey Respondents

BANK	RESPONDANT	LOCATION
Carolina First Bank	Marilyn Drayton	Columbia, SC
Central Carolina Bank	Ernest Nelson Irby	Greenville, SC
Citizens Building & Loan	Jackie Atkins	Greenville, SC
First Savers Bank	Jim Childers	Greenville, SC
First Union	Jim Peters	Greenville, SC
Grand South Bank	David Burgess	Greenville, SC
Greer State Bank	William Harrill, Jr.	Greer, SC
Heritage Federal	Will Ferguson	Greenville, SC
New Commerce Bank	Brad Schneider	Greenville, SC
SouthTrust Bank	Mark Basanda	Greenville, SC
Summit National Bank	Blake Golden	Greenville, SC
The Palmetto Bank	Howard Banard	Greenville, SC
Wachovia	Robert Wells	Greenville, SC

Quantitative Survey of Mortgage Companies

Mortgage companies were asked about fair lending and about general impediments to fair housing. Survey respondents were asked to rate the degrees to which 11 statements were an impediment to fair housing. Six companies responded. They felt that the strongest impediment (3.8) to fair housing choice in Greenville County was lack of education in banking, budgeting, savings and credit. The least impediment (1.8) was that homebuyers were unwilling to relocate beyond their respective communities. One mortgage broker added, “credit management is the number one reason a borrower will get or not get a loan.”

Chart 8.3: Breakdown of Results from Mortgage Companies (n=6)

	STATEMENT	MEAN	MEDIAN	MODE
1	Lack of education in banking, budgeting, savings and credit.	3.8	4	4
2	Lack of minority and/or low to moderate-income citizen access to mortgage companies and lending institutions.	2.0	1.5	1
3	Lack of geoplottting (the examination of the geographical distributions of both loans and deposits).	2.2	2	2
4	Insufficient number of qualified and experienced minorities in decision-making roles in mortgage companies and other lending institutions.	2.3	2	2
5	Down payment is beyond the means of most minority and/or low to moderate income homebuyers.	3.2	3.5	3
6	Home buyers are unwilling to relocate beyond their respective communities beyond their respective communities.	1.8	2	2
7	Low attendance in first-time homeowners education programs.	2.6	2.5	3
8	Lack of mortgage company/lender advertising targeted toward minority and/or low to moderate income homebuyers.	3.0	3	3
9	The public does not know home ownership opportunities.	3.2	3	4
10	Potential homebuyers fear “big banks” and mortgage companies.	2.8	2.5	2
11	Lack of incentives for mortgage companies to make loans to minority and/or low to moderate-income homebuyers.	3.5	3.5	4

1-not an impediment, 2-not a significant impediment, 3-an impediment, 4-strong impediment, 5-very strong impediment

Chart 8.4: Mortgage Company Survey Respondents

MORTGAGE COMPANY	RESPONDENT	LOCATION
Allied Mortgage	Valentine Holmes	Greenville, SC
American Mortgage	Anonymous	Greenville, SC
AMFC Mortgage Co.	Patrick Toomey	Greenville, SC
BMC Mortgage Company	Mable Thompson	Greenville, SC
Presidential Mortgage Company	Mike Schnezler	Greenville, SC
Real Estate Financial	Pam Shaffer	Greenville, SC

Quantitative Survey of Insurers

Residential insurance agents were asked about fair insurance practices and about general impediments to fair housing. Survey respondents were asked to rate the degrees to which 15 statements were an impediment to fair housing. Eight agents responded. They felt that the strongest impediment (4.3) to fair housing choice in Greenville County was that people are uneducated about insurance. The least impediment (1.5) was that claims from higher income areas are handled with more priority than those from low to moderate-income areas. One respondent added that because of unstable income sources minorities and those with low incomes refuse direct billing and that most have low credit scores.

Chart 8.5: Breakdown of Results from Insurance Agents (n=8)

	STATEMENT	MEAN	MEDIAN	MODE
1	Minority and low to moderate-income insurance applicants are less likely to meet coverage requirements than other applicants.	2.5	2.3	2
2	Minorities and those with low to moderate-incomes have poor credit.	3.1	3.0	3
3	Lack of affordable housing within the means of minorities and/or low to moderate-income renters.	2.5	2.3	2
4	Insufficient number of qualified and experienced minorities in decision-making roles in insurance institutions.	1.8	1.2	2
5	Living in high-risk areas often increases the premiums beyond the means of low to moderate-incomes residents.	3.3	3.4	1
6	Minorities and those with low to moderate-incomes are unwilling to relocate beyond their respective communities.	2.8	3.0	3
7	Minorities and those with low to moderate-incomes are unaware of their insurance responsibilities.	3.9	4.0	3
8	Lack of advertising by insurers targeted toward minorities and/or those with low to moderate-incomes.	3.1	3.0	2
9	People are uneducated about insurance.	4.3	4.0	4
10	Minorities and those with low to moderate-incomes fear insurance companies.	3.1	2.3	2
11	Lack of incentives for insurance companies to issue affordable policies to minorities and/or those with low to moderate-incomes.	2.3	2.0	2
12	Affordable housing does not meet people's special needs and improvement costs are beyond people's means.	3.0	3.0	3
13	Insurance claims increase premiums beyond the means of minorities and/or those with low to moderate-incomes.	2.8	2.3	2
14	Claims from higher income areas are treated with more priority than those from low to moderate-income areas.	1.5	1.0	1
15	The affordable housing stock is made up of mostly older units that are more likely to be substandard and therefore uninsurable.	3.4	3.4	3

1-not an impediment, 2-not a significant impediment, 3-an impediment, 4-strong impediment, 5-very strong impediment

Chart 8.6: Insurance Company Survey Respondents

INSURANCE AGENCY	REPRESENTATIVE	LOCATION
Morgan Freeman & Associates	Jason Freeman	Greenville, SC
Nationwide Insurance	Eric Buffamoyer	Greenville, SC
Nexus Insurance Agency	Tia Foster	Greenville, SC
Sam J. Crain Insurance Company	Sam J. Crain	Greenville, SC
Southern Way Insurance	Claire Sizemore	Greenville, SC
Stove Company Inc.	Beryl Wickleffe	Greenville, SC
Victor Babb Insurance Agency	Victor Babb	Greenville, SC
W.K. Hightower Agency	Carol Hightower	Greenville, SC

Quantitative Survey of Realtors

Realtors were asked about real estate practices and about general impediments to fair housing. Survey respondents were asked to rate the degrees to which 16 statements were an impediment to fair housing. Ten realtors responded. They felt that the strongest impediment (4.1) to fair housing choice in Greenville County was minorities and those with low to moderate incomes have poor credit, bad debt or bankruptcies. The least impediment (1.9) was a lack of geoplottting. One realtor added that blighted areas are not cleaned by public works as often as more affluent areas.

Chart 8.7: Breakdown of Results from Realtors (n=10)

	STATEMENT	MEAN	MEDIAN	MODE
1	Lack of education in banking, budgeting, savings and credit.	4.0	5	5
2	Lack of minority and/or low to moderate income citizen access to the home buying process.	3.1	3	3
3	Lack of geoplottting (the examination of the geographical distributions of both loans and deposits).	1.9	2	2
4	Insufficient number of qualified and experienced minorities in decision-making roles in real estate companies.	2.6	3	1
5	Down payment is beyond the means of most minority and/or low to moderate-income homebuyers.	3.5	3.5	5
6	Home buyers are unwilling to relocate beyond their respective communities.	2.7	2	2
7	Low attendance in first-time homeowners education programs.	3.0	3	5
8	Lack of advertising targeted toward minority and/or low to moderate income homebuyers.	2.7	3	3
9	The public does not know home ownership opportunities.	3.2	3	3
10	Potential homebuyers fear the home buying process.	3.6	3	3
11	Lack of housing within the means of minorities or low to moderate-income buyers.	3.7	3.6	5
12	Lack of services in areas where there is affordable housing.	3.1	3	3
13	The affordable housing stock is made up of mostly older units that are more likely to be substandard.	3.7	4	4
14	Affordable housing does not meet people's special needs, and improvement costs are beyond people's means.	3.6	4	4
15	Minorities and those with low to moderate incomes have poor credit, bad debt, or bankruptcies.	4.1	4.5	5
16	Lack of incentives for companies to show properties outside of the client's respective community.	2.7	2	2

1-not an impediment, 2-not a significant impediment, 3-an impediment, 4-strong impediment, 5-very strong impediment

Chart 8.8: Realtor Survey Respondents

REALTY COMPANY	REALTOR	LOCATION
A-1	Juliet Roy	Greenville, SC
Alpha-Omega Realty	Shirley Henderson	Greenville, SC

Chart 8.8: Realtor Survey Respondents

REALTY COMPANY	REALTOR	LOCATION
Prudential/C. Dan Joyner	Jane Gibbs	Greenville, SC
R&K Property	Rick Knight	Greenville, SC
Re/Max Realty	Jenny Meline	Greenville, SC
Re/Max Realty	Bill Terry	Greenville, SC
Re/Max Realty	Ginger Stolp	Greenville, SC
Unknown	Anonymous	Unknown
Unknown	Anonymous	Unknown
Unknown	Anonymous	Unknown

Quantitative Survey of Property Managers/Landlords

Property managers and landlords were asked about fair housing. Survey respondents were asked to rate the degrees to which 15 statements were an impediment to fair housing. Fifteen property managers and landlords responded. They felt that the strongest impediment (3.8) to fair housing choice in Greenville County is an insufficient number of qualified and experienced minorities in decision-making roles in property management or other housing. The least impediment (1.1) was that potential renters fear property managers and landlords.

Chart 8.9: Breakdown of Results from Lenders (n=15)

	STATEMENT	MEAN	MEDIAN	MODE
1	Renters have negative rental histories.	3.47	4	5
2	Renters have poor credit or have no rental history.	3.7	3	3
3	Lack of housing within the means of minorities and/or low to moderate income renters.	2.7	3	3
4	Insufficient number of qualified and experienced minorities in decision-making roles in property management or other housing.	3.8	2	1
5	Deposit and other fees are beyond the means of most minority and/or low to moderate income renters.	2.4	2	1
6	Renters are unwilling to relocate beyond their respective communities.	2.8	2	1
7	Renters are unaware of their responsibilities as renters.	2.46	3	3
8	Lack of advertising targeted toward minority and/or low to moderate income renters.	2.4	2	1
9	Rental opportunities are not known to the public.	1.98	2	2
10	Potential home buyers fear property managers.	1.1	1	1
11	Lack of incentives for mortgage companies to make loans to minority and/or low to moderate income home buyers.	2.3	2.3	1
12	Available housing does not meet the special needs of renters as defined by their handicap.	2.6	2	1
13	Lack of public transportation between available housing and available jobs.	3.37	4	5
14	Lack of services in areas where there is available housing.	2.31	2	3
15	The affordable rental stock is made up of mostly older units that are more likely to be rundown.	2.2	3	1

1-not an impediment, 2-not a significant impediment, 3-an impediment, 4-strong impediment, 5-very strong impediment

Chart 8.10: Property Manager/Landlord Survey Respondents

PROPERTY	RESPONDANT	LOCATION
Aladdin Manor	Larry Turner, Jr.	Greenville, SC
AMICO-Beverly Apartments	Rhonda Coleman	Greer, SC

Chart 8.10: Property Manager/Landlord Survey Respondents

PROPERTY	RESPONDANT	LOCATION
Armstrong Apartments	Rick Caddick	Greenville, SC
City Heights Apartments	Anonymous	Greenville, SC
Crestwood Forest Apartments	Alfred Leamon	Greenville, SC
Gateway Village Apartments	Yolanda Moore	Simpsonville, SC
Gilstrap Real Estate	Levis Gilstrap	Greenville, SC
Glur Realty	Gerald Glur	Greenville, SC
L&J Agency Inc.	Betty Lee	Greenville, SC
Real Estate Center	Anonymous	Greenville, SC
Sunbelt Properties	Bambi Anthony	Greenville, SC
Tinsley Real Estate	Steve Loffis	Greenville, SC
Warth and Company	Charlie Warth	Greenville, SC
Westminster Company	Leah Hanley	Greenville, SC
Wolf Enterprises	Melissa Brisson	Greenville, SC