

APPENDICES

Additional Maps

Greenville County, by Zip Code

Greenville County, Urban Versus Rural Areas

Neighborhood Survey

Agency Survey

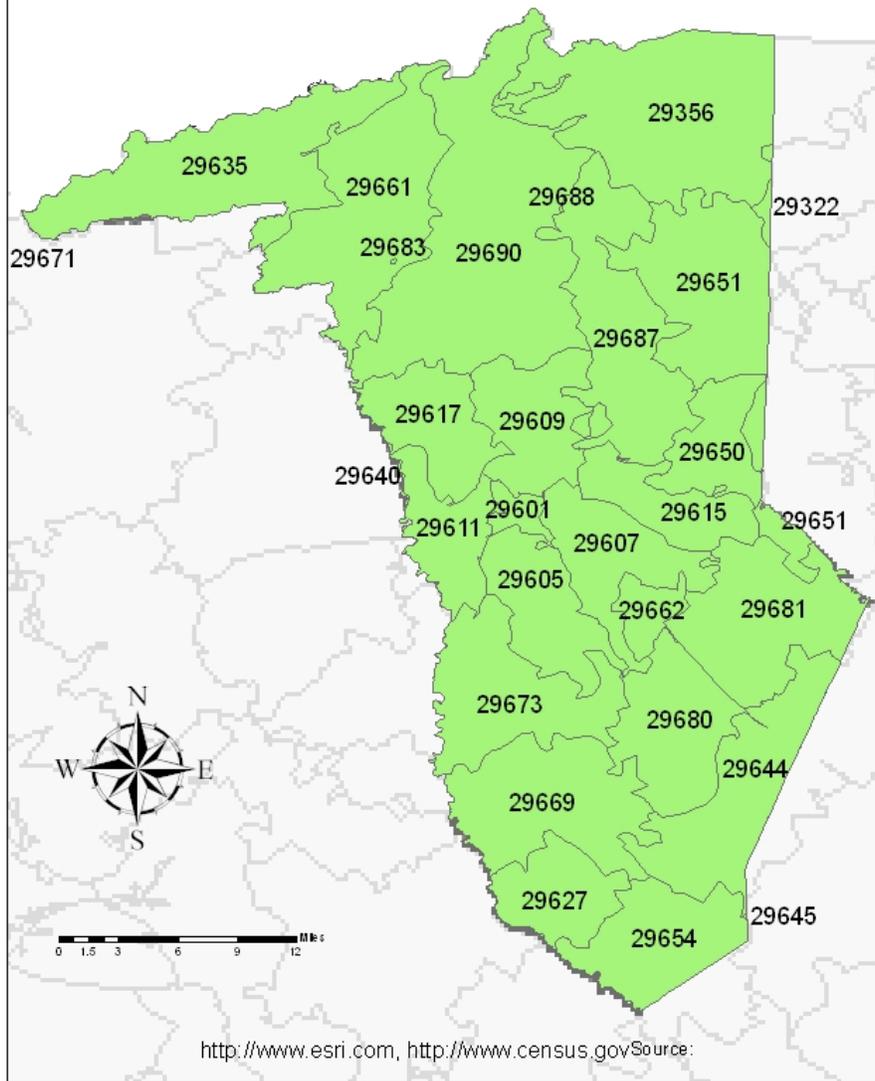
Judiciary Survey

Banks & Mortgage Lenders Survey

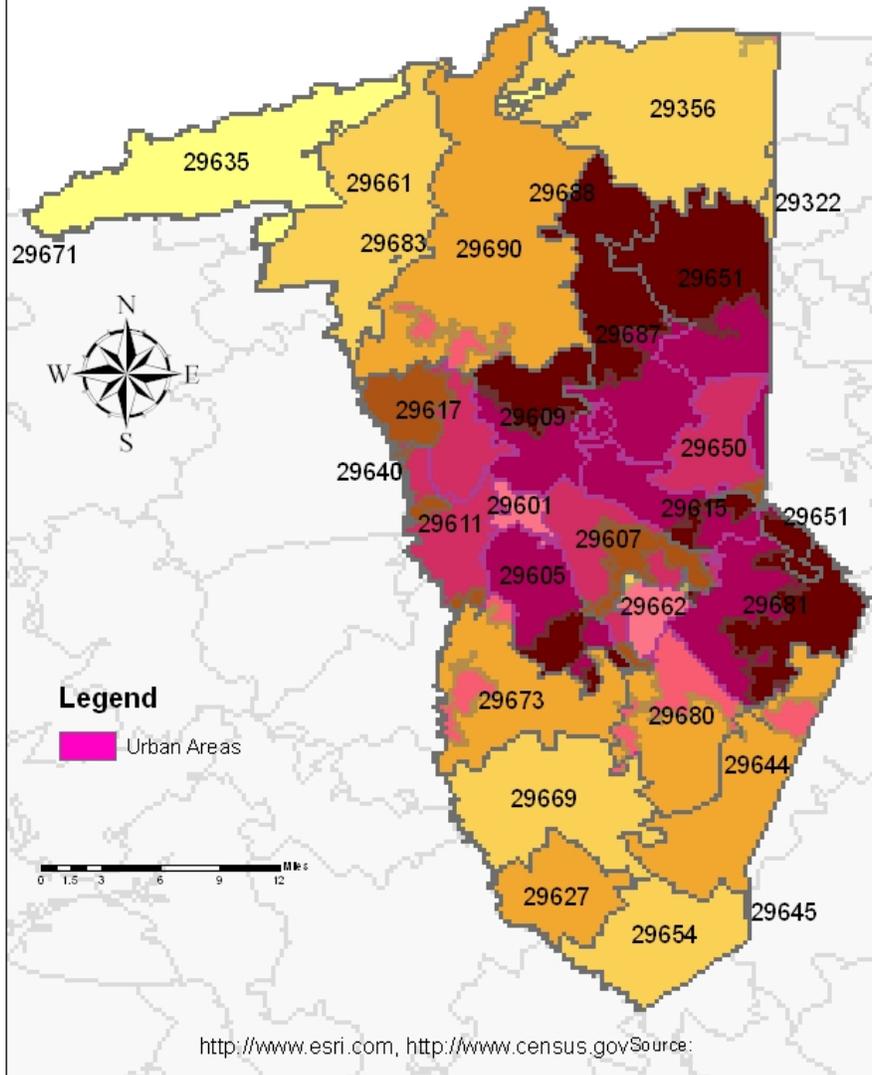
Property Owners & Managers Survey

Qualitative Interview Guide

Greenville County, by ZipCode



Greenville County Population Density Urban vs. Rural



Please circle your highest level of education

Elementary (K-5) Middle (6-8) High School (9-12) Less than 2 years College
Finish College Master Degree

OTHER PLEASE DESCRIBE _____

Please circle if your home has:

INDOOR RUNNING HOT WATER WORKING BATHTUB WELL SEPTIC TANK
CONNECTION TO
WATER AND SINK AND/OR SHOWER PUBLIC
SEWER

ELECTRICITY INSURANCE (RENTER'S OR HOME OWNERS) GAS AIR CONDITIONING

Please circle any programs you would be interested in:

EDUCATION PROGRAMS (ESL-GED-OTHER) HOME OWNER EDUCATION PROGRAMS JOB TRAINING

BUDGETING AND RECOVERING CREDIT HOME IMPROVEMENT RENTER'S RIGHTS CLASSES FAIR HOUSING LAW

Are you receiving any federal, state, or other monetary assistance?

	YES	NO
Child Support	<input type="checkbox"/>	<input type="checkbox"/>
Food Stamps	<input type="checkbox"/>	<input type="checkbox"/>
Welfare	<input type="checkbox"/>	<input type="checkbox"/>
DISABILITY	<input type="checkbox"/>	<input type="checkbox"/>
RETIREMENT	<input type="checkbox"/>	<input type="checkbox"/>
OTHER	PLEASE DESCRIBE _____	

Discrimination in housing comes in many forms. It is often difficult to detect. Both federal and state laws make it illegal to deny housing to a person on the basis of race, color, religion, national origin, sex, disability, or familial status.

Question 1

Have you ever been discriminated regarding access to affordable housing? If yes, please circle if this was for:

RENTAL SALE

Please circle the reason for the unfair treatment you received:

RACE SEX NATIONAL ORGIN FAMILIAL STATUS COLOR RELIGION DISABILITY / HANDICAP

Please explain:

Question 2 – Have you ever been the victim of housing discrimination through advertising?

Example: Locals are encouraged to apply or only female applicants please.

Yes

No

If yes, please circle if this was for:

RENTAL

SALE

Please circle the reason for the unfair treatment you received:

RACE SEX NATIONAL ORGIN FAMILIAL STATUS COLOR MARITIAL STATUS DISABILITY /
HANDICAP OTHER

Please explain:

Question 3 – Have you ever been turned down for a loan to buy a house?

Yes

No

Do you feel you should have been approved?

Yes

No

Other _____

Please circle the reason for the unfair treatment you received:

RACE SEX NATIONAL ORGIN FAMILIAL STATUS COLOR MARITIAL STATUS DISABILITY /
HANDICAP

Please explain:

4) Has your residence been modified for any disability?

YES NO

If so, what was changed or added? (For example: wheel chair ramp, toilet seat, etc.)

How was it financed? (For example: cash, home equity, personal loan, etc.)

5) Have you ever considered or applied for a reverse (HECM) mortgage?

YES NO

Thank you for completing this survey. If you have any questions, please contact the Human Relations Commission.

Greenville County Square, 301 University Ridge, Suite 1600, Greenville, SC 29601

Voice: (864) 467- 7095 Fax: (864) 467 - 5965

Impediments to Fair /Affordable Housing: Survey of Agencies

Thank you for taking part in this survey of impediments to fair and affordable housing in Greenville City and Greenville County. The information you give is crucial to making housing better, fairer, and more affordable. Please answer to the best of your ability. You should not give out any information that you are not comfortable giving, however all information is confidential. Please do not complete this survey if you have already done so.

Name of Agency/Organization (optional)

Phone # - _____ Fax # - _____

1) Which of the following best describes your agency / organization? Please circle answer.

Local agency State agency Federal agency Non-profit Grassroots Corporation Faith-based

Other (please specify) _____

2) What type of services do you provide? Please circle all that apply.

Education Employment Housing Victim Protection/Advocacy Emergency Funding Health Care Counseling/
Case Management

3) Who are your principal clients/customers? Please circle no more than two.

Children Young Adults Adults Seniors

4.) Do you provide services to persons with disabilities? Yes No Sometimes

If **yes**, is the disability best described as: circle all that apply

Mental Illness Physical Limitation AIDS Alzheimers/Dementia Addictions
Other _____

5.) What do you feel are the biggest challenges facing your clients? Please circle no more than three.

Affordable Housing Employment Transportation Discrimination/Stereotyping Education Language Health
Care

Independent Living Addictions Generational Socioeconomic Level Geographic Location
Other _____

6.) Have your clients ever complained about discrimination or disparate treatment? Yes No

7. Have you ever experienced NIMBYism (Not In My Backyard) in the development of housing and/or the placement of your clients?

Group Homes____ Homeownership____ Rental____ Check all that apply.

8.) Does your agency have guidelines/procedures for dealing with complaints of housing discrimination?

YES NO

If yes, please explain:

9.) Are you aware that the Human Relations Commission receives, investigates, and seeks to resolve these types of complaints and issues involving predatory lending?

YES NO

10) If applicable, what type of housing do you develop? Circle all that apply.

Single-family rental single-family ownership special needs/group homes Multi-family Senior housing

11a) How many individuals claiming Hispanic background do you estimate that you serve in a month?

None Less than 10 10 to 20 21-30 Over 30

11b.) If this represents an increase over last year, estimate the percentage of increase: _____%

10.) Estimate the Total number of clients that you serve annually. _____

11.) What type of funding does your organization receive? Please circle all that apply.

Local State Federal United Way Fund Raising Events Philanthropic Trust Churches

12.) What efforts, if any, has your organization taken to create affordable housing opportunities?

14a.) Are you and your organization aware that the Greenville County Human Relations Commission provides a database search service, linked from its website www.greenvillecounty.org/Human_Relations, from which individuals can seek affordable housing that is available from community real estate agencies both private and governmental?

Yes No

14b.) Would you or your organization be interested in listing properties you have available for low to moderate income individuals on the Greenville County Human Relations Commission website free of charge? Yes

No

**Greenville County Human Relations Commission
Judiciary/Court Administration Housing Impediment Survey**

A – Does your Court handle civil, criminal actions or both? _____

B - If you handle civil, 1- do you handle foreclosures proceedings? Yes No

2- do you handle evictions? Yes No

3- do you handle tenant/landlord disputes Yes No

C - Are you familiar with the Predatory Lending Act that took effect on Jan 1, 2004?

Yes No

D - If you are familiar, do you advocate adding criminal penalties? Yes No

E - Are you of the opinion that Predatory Lending impedes the acquisition of affordable housing? Yes No

In your view, do these issues impede the acquisition of affordable housing:

F - Is domestic violence a factor? Y N

G - Is divorce a factor? Y N

H - Are parenting skills a factor? Y N

I - Are judgements or bad credit a factor? Y N

J - Are fraudulent checks a factor? Y N

K- Are bankruptcies or foreclosures a factor? Y N

L - Is child custody or support a factor? Y N

M - Is homelessness or addictions a factor? Y N

N - Is mental illness or incompetence a factor? Y N

O - Is consumer fraud a factor? Y N

P - Is identity theft a factor? Y N

Q - Are title or pay day lenders a factor? Y N

R - Are check cashers or rent-to-own businesses a factor? Y N

S - Is being a victim of or witness to a crime a factor? Y N

T - Are home repair scams a factor? Y N

Impediments to Fair and Affordable Housing: Survey of Banks and Mortgage companies

Thank you for taking part in this survey of impediments to fair housing in Greenville City and Greenville County. The information you give is crucial to making housing better, fairer, and more affordable. Please answer to the best of your ability. You should not give out any information that you are not comfortable giving, however all information is confidential. Please do not complete this survey if you have already done so.

Name of Organization/Company (optional) _____

Phone # - _____ Fax # - _____

1) Which of the following best describes your company / organization? Please circle answer.

Bank Mortgage Corporation Mortgage Broker Sub-prime lender Other (please specify) _____

2) Of the following impediments to fair and affordable housing, please choose which one you believe to be the greatest and least impediment:

Credit Education Financial education Savings Socio-economic level Discrimination

Greatest impediment: _____ Least impediment: _____

2b) Please list any additional impediments to acquiring fair/ affordable housing:

3) Do you or your organization participate in any government or government sponsored entity loan programs such as: SC State Housing CHOP program, SC State Housing Revenue Board program, Fannie Mae 1st time Home Buyer program?

YES NO

3b) Do you provide any low to moderate income home purchasing assistance programs? If yes, please list: _____

4) Please approximate the total number of loans originated:

-per year _____ -to low to moderate income households _____

-to minorities _____

5) Do you currently partner with any organization to provide homebuyer education to your clients? Please circle answer.

YES NO

If _____ yes, _____ please _____ list:

6) Please circle the top three reasons for loan denial:

Credit Income to debt ratio Income only No social security number or green card
Not a citizen Down payment

Appraised value of property Low equity Other(please specify) _____

7a) Does your company target minorities (African-Americans, Hispanics, Asians, etc.) for homeownership opportunities?

YES NO

7b) What types of products do you offer?

8) Do you feel that your company could do more to increase minority homeownership?

YES NO

Please _____ explain:

Qualitative Interview Guide

In your opinion, what impediments to fair and affordable housing exist in Greenville County?

Which of these factors contribute to these impediments?

Education	Employment opportunities
Lending practices	Home ownership opportunities
Credit	Affordable housing choices
Public transportation	Insurance
Environment/public policies	Zoning
Predatory lending	

Which sub-populations/populations do you feel are most heavily affected by these impediments?

What steps can be taken to remove these impediments?

What is your organization's role in removing impediments to fair housing?