

**ANALYSIS OF IMPEDIMENTS TO
FAIR AND AFFORDABLE
HOUSING CHOICE**

**GREENVILLE COUNTY
SOUTH CAROLINA
2005**

GREENVILLE COUNTY HUMAN RELATIONS COMMISSION

**SHARON SMATHERS, EXECUTIVE DIRECTOR
KEN PUJDAK, COMMISSION CHAIR**

**CYD BROWN, RESEARCH ANALYST
SAMANTHA STONEY, RESEARCH ASSISTANT
LEANNE IRWIN, RESEARCH ASSISTANT**

301 University Ridge
Suite 1600
Greenville, SC 29601
(864) 467-7095
(864) 467-5965 (fax)

EXECUTIVE SUMMARY

Purpose

The purpose of this report is to identify impediments to fair and affordable housing choice in Greenville County, and to suggest recommendations to combat those impediments.

Methodology

Data was gathered from a wide range of sources: community surveys, personal interviews, community outreach and from elected officials, business leaders, human service providers, tenants and landlords. This method allowed for personal experiences, attitudes and thoughts toward barriers to fair and affordable housing. The study itself was completed in four stages: 1) the collection of Census and other information for the community profile, 2) the implementation and collection of surveys, 3) the collection of quantitative and qualitative information from participating service providers and housing industry professionals, and 4) the collection and analyzing of HMDA and other pertinent data.

Findings: Priority Areas

- **Education and Employment:** Low-income residents often do not have adequate education to obtain better-paying jobs. As education, employment and income are all a function of the other, less formal education can result in higher financial burdens, and less money available towards housing.
- **Consumer Education:** A significant portion of the population of Greenville County lacks basic knowledge of personal finances and the home-buying process, as well as agencies and programs that provide housing services. This can seriously limit residents' abilities to obtain decent, affordable housing.
- **Affordable Housing Availability:** With the Section 8 housing program closed for the next 2 years, this poses a severe problem to Greenville County low-income renters. There are also not enough affordable housing units available to low-to-moderate income homeowners. This decreases opportunities for low-to-moderate income individuals and families to find decent housing.
- **Development Activity:** Rehabilitation and development of housing for low-to-moderate income residents is crucial to increasing availability. More emergency, supportive, and transitional housing is also important for individuals and families needing assistance.

- **Cultural Awareness and Diversity Training:** With the Hispanic population in Greenville County on the rise, cultural education as well as diversity and language training is important to decrease instances of discrimination, as well as to increase education, particularly within the housing industry.

Findings: Impediments

- **Economic Barriers:** Education, employment and income all serve as a function of each other. According to the 2000 Census, twenty percent of Greenville County's population reported not having completed high school, with this percentage higher for minorities. Although unemployment rates have steadied and somewhat decreased over the past several years, without formal education and training, residents can face trouble finding gainful employment. Low-income residents are still facing problems with finding housing that is affordable, after all other monthly expenses are added.
- **Abusive Credit and Lending Practices:** According to the HMDA data, poor credit was the number one reason for the denial of all loan applications across the board. However, where there was discrimination, it fell mainly on women and minorities. Predatory lending is still prevalent in Greenville County, and cash advance centers and rent-to-own businesses are on the rise.
- **Community Awareness and Outreach Issues:** Residents of Greenville County as a whole lack basic knowledge of personal finances, home-buying processes and agencies and programs that exist to assist with the housing process. Due to this many services go unutilized, and by the time residents do seek help with housing issues, often problems are too severe to be reversed.
- **Housing Availability:** There is a lack of affordable housing for low-to-moderate income residents in Greenville County. The median gross rent for the county has nearly doubled within the last decade, and approximately 25% of the population is paying 35% or more of their monthly income on housing. With the majority of houses on the market valued at \$100,000 or more and the cost of development increasing, finding housing that is affordable for residents in the lower income brackets is a challenge.
- **Regulatory Barriers:** Several interview respondents identified regulatory barriers as severe impediments to finding fair and affordable housing. These barriers mandate requirements on developing homes that add additional costs that often leave home values out of the affordable range for low-to-moderate income residents.

- **Transportation Issues:** There is a lack of public transportation in Greenville County. While the GTA has expanded its routes over the last several years, there still is not enough funding. As a result, housing that would otherwise be affordable is not developed in areas that lack transportation – and often these are the areas that need that type of housing the most.
- **Discrimination:** Though not as prevalent as in the past, discrimination is still faced by residents labeled as special classes. NIMBYism is also still experienced, particularly in the rental housing market.
- **Cultural Barriers:** The Hispanic population in Greenville County increased by 336% in the Greenville MSA from 1990-2000. With this increase comes language and cultural barriers, and as a result, Hispanics and other foreigners are easy targets of landlords, predatory lending practices and crime.
- **Human Conditions:** Human conditions like mental illness, addiction, disability or medical conditions, or a criminal background can prohibit a resident from obtaining housing.
- **Other Barriers:** As was seen recently in the aftermath of Hurricane Katrina, thousands of people lost everything and were displaced from their homes – particularly a problem for lower income residents. Over 300 evacuees were brought to Greenville, with over half choosing to seek permanent housing in the Upstate.

While there have been improvements since the last analysis was completed in 2001, Greenville County still faces many of the similar impediments to fair and affordable housing choice.

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INTRODUCTION

This introduction is presented to offer a comprehensive overview of all the factors that exist or do not exist in the affordable housing market. This will enable us to determine whether Greenville County is indeed a fair housing community. We recognize that adherence to the law may be where fair housing begins, but we also know that fair housing must become a way of life with a community spirit supporting all efforts of fair housing. Further, identifying impediments to fair housing will enable us to develop the tools and the community conscience to move beyond the law. Fair housing can and should be a win-win situation for all.

Fair Housing

Fair housing means that all people regardless of race, color, religion, sex, disability, familial status, or national origin have equal access to housing opportunities. The County of Greenville and its municipalities (most notably, the City of Greenville), through policy, programs, and practices supports and promotes the objective of fair housing in Greenville County. Both Greenville City and County (through the Redevelopment Authority) have certified that they will affirmatively further fair housing practices as a condition of receiving federal funds. Not only do both the city and the county support fair housing and further its cause, but state and federal laws also support it. Through a series of federal and state legislation, actions that restrict or prevent fair housing choice from both public and private sectors are prohibited.

Document Purpose and Contents

The federal government requires that the City and County of Greenville develop and adopt an Analysis of Impediments to Fair Housing Choice in order to better promote fair housing in the community. The U.S. Department of Housing and Urban Development (HUD) requires this analysis of all local entities administering Community Development Block Grant-funded programs (24 CFR, Title 24). The grantee of funding must “assume responsibility of fair housing planning by conducting an analysis of impediments to fair housing choice within its jurisdiction, taking appropriate actions to overcome the effects of any impediments identified through that analysis, and maintaining records reflecting the analysis and actions in this regard” (24 CFR 507.601). HUD has developed general contents for the analysis in Title 24, Section 570.506(g), Appendix I. These regulations require that this document identify impediments to “fair housing choice” within the communities comprising the County of Greenville and the City of Greenville. This report must also specify actions that the local government has carried out to remedy or ameliorate the impediments. In compliance

with HUD's mandate, the first analysis of impediments was submitted in 1996, and the second was submitted in 2001. This 2005 analysis of impediments is, therefore, the third.

The federal government identifies any impediment to fair housing choice as any action, omission, or decision that has the effect of restricting housing choice, or the availability of housing choice, on the basis of race, color, religion, sex, disability, familial status, or national origin. The purpose of the Analysis of Impediments to Fair Housing Choice is to identify obstacles or impediments to fair housing choice through a comprehensive review and analysis of policies, procedures, and practices in both the public and private sectors, as well as to provide recommendations that will mitigate, or whenever possible, remove those impediments. The analysis and assessment in this document present the resulting effect caused by impediments on all members of all the protected classes. Since this document discloses the impact of policies and practices on the location, availability and accessibility of housing and explores some of the cultural, socioeconomic, environmental, and other constraints to the provision of fair housing, it is necessary to identify and explain the various methods used to compile this report. The findings and recommendations of the 2001 Analysis of Impediments to Fair Housing Choice are reviewed as are any actions to overcome those previously identified impediments. Descriptions of local fair housing agencies and organizations and services provided to the citizens of the City of Greenville and Greenville County are included as well.

The community profile data is necessary to prepare the required analysis of impediments affecting fair housing. The assessments in this report include, but are not limited to, an analysis of the availability of affordable and accessible housing as well as any impediments to that access. In addition to this data, other data were collected from numerous sources. Surveys were administered to professionals in the housing industry (mortgage brokers, property managers, property owners, and agency and non-profit organization workers) to obtain their views on the state of fair housing in Greenville County. Other members of the public and private sector were interviewed using one-on-one informal sessions regarding their opinions on fair housing choice in this community. Further, data reported locally under the Home Mortgage Disclosure Act was analyzed and reviewed.

The 2005 *Analysis of Impediments to Fair and Affordable Housing* represents a revision of previous documents submitted under the same title.

Conducting Agency

The Greenville County Human Relations Commission, in cooperation with numerous other city and county departments, public agencies, as well as private sector and nonprofit organizations, conducted this Analysis of Impediments to Fair Housing Choice. Since its inception nearly thirty years ago, the Human Relations Commission of Greenville County has worked toward harmony, understanding, and tolerance. Its mission statement asserts that the mission is: “To improve the quality of life in Greenville County by promoting harmonious relationships among the citizens in our community by promoting tolerance, understanding, and equitable treatment; identifying actual and potential areas of conflict; proposing and implementing solutions that promote unity; and assessing the effectiveness of its services for our changing community.” The Greenville County Human Relations Commission is the HUD-appointed fair housing agency for Greenville County. It is also a HUD-approved, certified housing counseling agency. A research intern from Clemson University’s Department of City and Regional Planning and two graduates of Clemson’s Applied Sociology Master’s Program were hired to write this report.

Participants

Informal discussions and interviews were held with local agencies, nonprofit organizations, private institutions, housing providers, county residents, and other community members in order to gain insight into local fair housing issues. Other participants included survey respondents ranging from judiciary members to those directly involved in the housing industry. This is further expanded upon in the following methodology.