

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: _____

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