

## IMPEDIMENTS TO FAIR AND AFFORDABLE HOUSING: A NEIGHBORHOOD SURVEY

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 (optional): \_\_\_\_\_

Street Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

May we contact you? Yes \_\_\_\_\_ No \_\_\_\_\_

Please circle your race, color, or origin:

WHITE                  BLACK                  HISPANIC                  ASIAN/PACIFIC  
ISLANDER                  AMERICAN INDIAN /  
ALASKA NATIVE                  OTHER

How long have you lived in South Carolina? Months \_\_\_\_\_ Years \_\_\_\_\_

For your household, please indicate the number of:

Total people: \_\_\_\_\_ Children: \_\_\_\_\_ Handicapped persons: \_\_\_\_\_

Elderly (age 65 +): \_\_\_\_\_

Is this a male or female-headed household? \_\_\_\_\_ Do you own or rent your home? \_\_\_\_\_

How old is your home (in years)? \_\_\_\_\_ Number of bedrooms? \_\_\_\_\_

Do you currently use public transportation? \_\_\_\_\_ Distance to the closest bus stop: \_\_\_\_\_

Please circle the type of home you live in:

HOUSE      APARTMENT      DUPLEX      GROUP HOME      MOBILE HOME      OTHER (DESCRIBE) \_\_\_\_\_

Please circle your household's yearly income range (from all sources):

LESS THAN \$10,000      \$10,000 - \$15,000      \$15,001 - \$20,000      \$20,001 - \$25,000      \$25,001 - \$30,000

\$30,001 - \$35,000      \$35,001 - MORE THAN \$40,000

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

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



**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 ORIGIN    FAMILIAL STATUS    COLOR    MARITAL STATUS    DISABILITY / HANDICAP

**Please explain:** \_\_\_\_\_  
\_\_\_\_\_

**Question 4** – Have you ever been asked to refinance your home to “consolidate” your bills or pay off debts?

Yes \_\_\_\_\_ No \_\_\_\_\_ Other \_\_\_\_\_

**What interest rate were you offered on a new loan?** \_\_\_\_\_%

**Has it been within the past three years?**                      Yes \_\_\_\_\_ No \_\_\_\_\_

Predatory lending are abusive lending practices generally happen when a person has been taken advantage of through financing of a loan or the misuse of the collateral available (like equity in your home). These loans tend to have high interest rates, outrageous fees, and unaffordable repayment terms.

**Question 1** – Have you ever been the victim of predatory lending? Yes\_\_\_\_ No\_\_\_\_

**Question 2** – If yes, did you seek assistance and counseling? Yes\_\_\_\_ No\_\_\_\_

**Question 3**- If you sought counseling, where did you go? \_\_\_\_\_

**Question 4** – If you answered yes to the above, what was the final result of the counseling?

REFUND              REFINANCING              RESTRUCTURING OF A LOAN              OTHER (PLEASE SPECIFY)\_\_\_\_\_

\_\_\_\_\_

FOR THOSE OVER 55 YEARS OF AGE OR OLDER, PLEASE ANSWER THESE SPECIFIC QUESTIONS:

1) Do you currently live in senior housing?

YES NO

If so, what type? (For example: restricted, assisted, etc.) \_\_\_\_\_

2) Do you intend to move in the near future?

YES NO

If so, why? (For example: to be near family, physical needs, etc.) \_\_\_\_\_

3) Could you afford assisted living if it were necessary?

YES NO

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.  
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