
Chapter 6

Factors Affecting Fair Housing

The following data includes disclosures contained in numerous reports and studies, most notably among them are those from the U.S. Census Bureau and the Appalachian Council of Governments. As this report was written the U.S. Census Bureau was continually releasing new data from the 2000 Census and the report was updated while being written. More current information will most likely be released before this report is printed. It is imperative that up-to-date and accurate information be used in the Analysis of Impediments to Fair Housing. Upcoming releases from the U.S. Census Bureau and other organizations will extend the information presented here.

Summary of Community Profile

- Greenville County has 379,616 residents and 149,556 households.
- While still the majority, the white population has decreased from 80 percent in 1990 to 77 percent. Although the black population is not increasing significantly, the “other” race (not including Hispanics) has increased from one percent of the population in 1990 to just over four percent. Since 1990 the Hispanic population has increased by nearly 372 percent. White households enjoy a higher income and have a higher earning capacity than any other racial or ethnic group. Blacks have the least.
- Senior citizens, because of poverty and/or disability, often experience difficulties finding housing or maintaining existing homes.
- Housing vacancies increased from six percent of housing units in 1990 to seven percent in 2000. The vacancy rate for homeowners is 2.4 percent—up from 1.5 percent in 1990—while the rental vacancy rate is at 10.2 percent—an increase from 9.1 percent in 1990.
- The City’s 2000-2004 Consolidated Plan reports that in 1999 there were than 9,500 persons who were mentally ill, in alcohol or drug treatment centers, were disabled, or have AIDS in Greenville County and in need of continuing care and/or transitional housing. This is especially crucial to the mentally ill who may be released from public facilities due to lack of beds and/or funding.
- The February 2000 Shelter Survey concluded that there were 425 homeless persons sheltered in Greenville County. It is estimated that more than double this amount have no home and are in need of transitional housing.

- It is estimated that as many as 17,953 houses in Greenville County could have lead-based paint contamination. Low-income households occupy more than 7,600 homes that could be contaminated.

Population

The County of Greenville is the most populous county in South Carolina and has been rapidly growing since 1950. Since 1950 the County of Greenville’s population has grown by 113 percent, or an increase of 190,248 residents, and by 2020 should reach a population of 432,000 according to the US Bureau of the Census and the South Carolina State Data Center. This growth is concentrated outside the City of Greenville. Since 1990 the City of Greenville has encountered a negative population growth of 3.1 percent while the upstate South Carolina has grown by twelve percent and the State of South Carolina has grown by 16 percent.

Chart 6.1: Population Trends

	1950	1970	1990	2000	2010 ^A	2020 ^A
Greenville County	168,152	240,774	320,167	379,616	395,200	432,000
Greenville MSA	523,265	656,447	830,563	962,441	1,103,500	1,209,200
South Carolina	2,117,027	2,590,713	3,499,064	3,907,400	4,307,500	4,708,200

^A- Based on population projections

Chart 6.2: Population Trends in Census-Defined Places

	1990 POPULATION	2000 POPULATION	1990-2000 CHANGE		1990 POPULATION	2000 POPULATION	1990-2000 CHANGE
Berea	13,535	14,158	4.60	Parker	11,072	10,760	-2.82
City View	1,490	1,254	-15.84	Sans Souci	7,612	7,836	2.94
Duncan	4,637	4,158	-10.33	Simpsonville	11,708	14,352	22.58
Fountain Inn	4,388	6,017	37.12	Slater-Marrietta	2,245	2,228	-0.76
Gantt	13,891	13,962	0.51	Taylors	19,619	20,125	2.58
Golden Grove	2,055	2,348	14.26	Travelers Rest	3,069	4,099	33.56
Greenville city	58,282	56,002	-3.91	Wade Hampton	20,014	20,458	2.22
Greer	10,322	16,843	63.18	Welcome	6,560	6,390	-2.59
Judson	2,859	2,456	-14.10	Remainder of County	115,222	160,946	39.68
Mauldin	11,587	15,224	31.39	Total	320,167	379,616	18.57

Census tracts on Greenville County’s western side have experienced high growth since 1980 while tracts located in and around the City of Greenville and its eastern side have experienced moderate to low growth. An examination of census tract population changes from 1950 to 2000 reveals that population growth in the County of Greenville has not been evenly distributed. Some tracts have experienced substantial growth (for example, tracts 28.06 and 30.07) while tracts located in and along the City of Greenville have experienced the slowest growth.

Chart 6.3: Greenville Population by Tract (Aggregated to 1960 Tracts)

	1960	1970	1980	1990	2000	1960-1970 CHANGE	1970-1980 CHANGE	1980-1990 CHANGE	1990-2000 CHANGE	1960-2000 CHANGE
1.00	2645	2088	1604	1483	1833	-21.06	-23.18	-7.54	23.60	-30.70
2.00	1083	745	449	418	539	-31.21	-39.73	-6.90	28.95	-50.23
3.00	3759	3965	4090	3504	2920	5.48	3.15	-14.33	-16.67	-22.32
4.00	3418	2455	1914	1785	1378	-28.17	-22.04	-6.74	-22.80	-59.68
5.00	4917	3591	2800	2021	1530	-26.97	-22.03	-27.82	-24.29	-68.88
6.00	2185	1368	1039	869	----	-37.39	-24.05	-16.36	----	----
7.00	4236	3676	2251	1900	2308	-13.22	-38.76	-15.59	21.47	-45.51
8.00	2363	1738	1853	1510	1409	-26.45	6.62	-18.51	-6.69	-40.37
9.00	2579	2003	1547	1595	1278	-22.33	-22.77	3.10	-19.87	-50.45
10.00	4105	2723	2323	2191	1825	-33.67	-14.69	-5.68	-16.70	-55.54
11.00	6885	6955	----	----	----	1.02	-15.74	-1.48	-5.14	-20.46
11.01	----	----	4107	4097	3881	----	----	----	----	----
11.02	----	----	1753	1676	1595	----	----	----	----	----
12.00	8749	9206	----	----	----	5.22	9.41	-7.12	-6.05	0.46
12.01	----	----	4970	4571	3958	----	----	----	----	----
12.02	----	----	5102	4784	4831	----	----	----	----	----
13.00	7421	6533	----	----	----	-11.97	-8.74	-6.07	-24.23	-42.82
13.01	----	----	3943	3763	2690	----	----	----	----	----
13.02	----	----	2019	1837	1553	----	----	----	----	----
14.00	3991	4244	4382	4411	4406	6.34	3.25	0.66	-0.11	10.40
15.00	6630	6686	----	----	----	0.84	6.72	-4.75	-8.27	-5.97
15.01	----	----	3349	3547	3483	----	----	----	----	----
15.02	----	----	3786	3249	2751	----	----	----	----	----
16.00	2458	2472	2662	3175	4642	0.57	7.69	19.27	46.20	88.85
17.00	2970	4573	4083	4149	4211	53.97	-10.72	1.62	1.49	41.78
18.00	7405	----	----	----	----	117.89	194.02	13.27	22.18	260.11
18.01	----	14086	----	----	----	----	----	----	----	----
18.02	----	2049	4107	6383	7478	----	----	----	----	----
18.03	----	----	3906	3825	4178	----	----	----	----	----
18.04	----	----	2557	2614	4108	----	----	----	----	----
18.05	----	----	5224	4813	4452	----	----	----	----	----
18.06	----	----	3474	4190	6450	----	----	----	----	----
19.00	1222	4060	3756	3990	4330	232.24	-7.49	6.23	8.52	254.34
20.00	8963	9087	----	----	----	1.38	13.98	5.15	0.85	22.54
20.01	----	----	2848	3228	2985	----	----	----	----	----
20.02	----	----	4515	4101	3849	----	----	----	----	----
20.03	----	----	2994	3561	4149	----	----	----	----	----
21.00	19816	----	----	----	----	-1.92	163.05	0.90	-12.34	-23.30
21.01	----	7065	----	----	----	----	----	----	----	----
21.02	----	9905	----	----	----	----	----	----	----	----
21.03	----	2465	2971	3156	3176	----	----	----	----	----
21.04	----	----	1260	2308	1377	----	----	----	----	----
21.05	----	----	3235	2780	2608	----	----	----	----	----
21.06	----	----	4353	3944	3499	----	----	----	----	----
21.07	----	----	3297	2922	2883	----	----	----	----	----
21.08	----	----	2067	2227	1655	----	----	----	----	----
22.00	9448	8899	----	----	----	-5.81	1.27	-12.31	-8.63	-23.57

Chart 6.3: Greenville Population by Tract (Aggregated to 1960 Tracts)

	1960	1970	1980	1990	2000	1960-1970 CHANGE	1970-1980 CHANGE	1980-1990 CHANGE	1990-2000 CHANGE	1960-2000 CHANGE
22.01	---	---	5964	5498	5325	---	---	---	---	---
22.02	---	---	3048	2405	1896	---	---	---	---	---
23.00	15753	14100	---	---	---	-10.49	-3.49	-14.49	-2.42	-27.92
23.01	---	---	4221	3902	3888	---	---	---	---	---
23.02	---	---	3297	3077	3308	---	---	---	---	---
23.03	---	---	2791	2129	1759	---	---	---	---	---
23.04	---	---	3299	2528	2399	---	---	---	---	---
24.00	4889	5090	6859	---	---	4.11	34.75	22.15	27.68	118.80
24.01	---	---	---	5100	6680	---	---	---	---	---
24.02	---	---	---	3278	4017	---	---	---	---	---
25.00	10590	---	---	---	---	14.53	1.27	-1.98	28.91	46.56
25.01	---	3148	3715	3986	6397	---	---	---	---	---
25.02	---	5807	---	---	---	---	---	---	---	---
25.03	---	3174	3224	3041	4045	---	---	---	---	---
25.04	---	---	2138	1973	1976	---	---	---	---	---
25.05	---	---	3206	3040	3103	---	---	---	---	---
26.00	5148	9746	---	---	---	89.32	77.77	41.73	25.63	499.18
26.01	---	---	5787	7138	---	---	---	---	---	---
26.02	---	---	4897	6233	3965	---	---	---	---	---
26.03	---	---	6641	---	---	---	---	---	---	---
26.04	---	---	---	4526	4964	---	---	---	---	---
26.05	---	---	---	6657	---	---	---	---	---	---
26.06	---	---	---	---	3939	---	---	---	---	---
26.07	---	---	---	---	6413	---	---	---	---	---
26.08	---	---	---	---	5800	---	---	---	---	---
26.09	---	---	---	---	5765	---	---	---	---	---
27.00	1882	4272	5895	7909	---	126.99	37.99	34.16	13.33	376.25
27.01	---	---	---	---	3453	---	---	---	---	---
27.02	---	---	---	---	5510	---	---	---	---	---
28.00	3144	4929	---	---	---	56.77	172.63	75.29	70.07	1174.17
28.01	---	---	7746	---	---	---	---	---	---	---
28.02	---	---	5692	---	---	---	---	---	---	---
28.03	---	---	---	5226	5552	---	---	---	---	---
28.04	---	---	---	2364	2196	---	---	---	---	---
28.05	---	---	---	4155	5457	---	---	---	---	---
28.06	---	---	---	6021	---	---	---	---	---	---
28.07	---	---	---	5789	8833	---	---	---	---	---
28.08	---	---	---	---	4621	---	---	---	---	---
28.09	---	---	---	---	6409	---	---	---	---	---
28.10	---	---	---	---	6992	---	---	---	---	---
29.00	3483	6283	---	---	---	80.39	64.86	32.40	21.93	380.07
29.01	---	---	1829	2904	3373	---	---	---	---	---
29.02	---	---	3893	4615	7474	---	---	---	---	---
29.03	---	---	4636	6195	5874	---	---	---	---	---
30.00	5701	7675	---	---	---	34.63	106.92	34.49	61.90	506.54
30.01	---	---	5845	---	---	---	---	---	---	---
30.02	---	---	7370	---	---	---	---	---	---	---

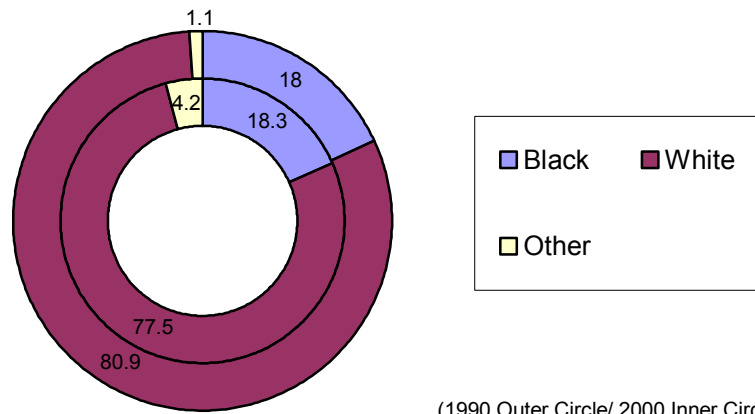
Chart 6.3: Greenville Population by Tract (Aggregated to 1960 Tracts)

	1960	1970	1980	1990	2000	1960-1970 CHANGE	1970-1980 CHANGE	1980-1990 CHANGE	1990-2000 CHANGE	1960-2000 CHANGE
30.03	----	----	2666	4344	8335	----	----	----	----	----
30.04	----	----	----	5891	7482	----	----	----	----	----
30.05	----	----	----	2206	2116	----	----	----	----	----
30.06	----	----	----	6602	9311	----	----	----	----	----
30.07	----	----	----	2315	7335	----	----	----	----	----
31.00	3676	4301	5548	6898	----	17.00	28.99	24.33	146.84	146.84
31.01	----	----	----	----	5545	----	----	----	----	----
31.02	----	----	----	----	3529	----	----	----	----	----
32.00	4011	3793	4819	6507	8208	-5.44	27.05	35.03	26.14	104.64
33.00	6360	6989	----	----	----	9.89	32.65	24.47	15.12	108.88
33.01	----	----	4412	4932	5558	----	----	----	----	----
33.02	----	----	4859	6608	7727	----	----	----	----	----
34.00	3633	1838	1412	1091	1263	-49.41	-23.18	-22.73	15.77	-65.24
35.00	639	952	1451	1376	2316	48.98	52.42	-5.17	68.31	262.44
36.00	2967	4764	7193	----	----	60.57	50.99	2.10	6.89	164.58
36.01	----	----	----	4234	5217	----	----	----	----	----
36.02	----	----	----	3110	2633	----	----	----	----	----
37.00	4357	10717	----	----	----	145.97	49.10	-6.08	13.19	289.88
37.01	----	----	3704	3738	3994	----	----	----	----	----
37.02	----	----	5154	5353	6994	----	----	----	----	----
37.03	----	----	7121	----	----	----	----	----	----	----
37.04	----	----	----	4037	4023	----	----	----	----	----
37.05	----	----	----	1880	1976	----	----	----	----	----
38.00	3250	5502	----	----	----	69.29	51.31	5.90	12.84	206.09
38.01	----	----	5108	5028	5599	----	----	----	----	----
38.02	----	----	3217	3788	4349	----	----	----	----	----
39.00	6840	8038	----	----	----	17.51	34.76	4.06	12.85	85.96
39.01	----	----	7216	----	----	----	----	----	----	----
39.02	----	----	3616	3915	3016	----	----	----	----	----
39.03	----	----	----	3170	3878	----	----	----	----	----
39.04	----	----	----	4187	5826	----	----	----	----	----
40.00	3086	3052	3857	4733	6666	-1.10	26.38	22.71	40.84	116.01
41.00	3119	3528	3968	4814	5130	13.11	12.47	21.32	6.56	64.48

Population by Age, Sex and Race

Although the fastest growing segment of the population is Hispanic, the County’s racial composition remains relatively unchanged. The Hispanic population increased by 371.7 percent from 1990 to 2000 (from 3,028 to 14,283) while the non-Hispanic population grew by a 15.2 percent. African-Americans comprised 18.3 percent of the total population, while all other racial minorities (including biracial) were 4.1 percent of the population in 2000. Hispanics of all races made up 3.8 percent of the total population of Greenville County.

Graph 6.1: 1990-2000 Racial Composition Change



(1990 Outer Circle/ 2000 Inner Circle)

Chart 6.4: Hispanic Population of Greenville County by City and Place

	NUMBER OF HISPANIC	NUMBER MEXICAN	PERCENTAGE MEXICAN	NUMBER PUERTO RICAN	PERCENTAGE PUERTO RICAN	NUMBER CUBAN	PERCENTAGE CUBAN	NUMBER OTHER HISPANIC	PERCENTAGE OTHER HISPANIC
Berea	1,902	712	37.43	74	3.89	27	1.42	1,089	57.26
City View	94	44	46.81	3	3.19	5	5.32	42	44.68
Duncan	337	282	83.68	15	4.45	1	0.30	39	11.57
Fountain Inn	145	24	16.55	54	37.24	1	0.69	66	45.52
Gantt	419	271	64.68	37	8.83	8	1.91	103	24.58
Golden Grove	18	7	38.89	2	11.11	2	11.11	7	38.89
Greenville city	1,927	927	48.11	189	9.81	38	1.97	773	40.11
Greer	1,377	1,036	75.24	80	5.81	8	0.58	253	18.37
Judson	145	105	72.41	1	0.69	3	2.07	36	24.83
Mauldin	416	171	41.11	38	9.13	14	3.37	193	46.39
Parker	684	387	56.58	44	6.43	13	1.90	240	35.09
Sans Souci	599	215	35.89	34	5.68	2	0.33	348	58.10
Simpsonville	667	325	48.73	62	9.30	2	0.30	278	41.68
Slater-Marrietta	178	149	83.71	6	3.37	-	0.00	23	12.92
Taylors	586	193	32.94	89	15.19	24	4.10	280	47.78
Travelers Rest	173	106	61.27	4	2.31	3	1.73	60	34.68
Wade Hampton	1,255	699	55.70	93	7.41	23	1.83	440	35.06
Welcome	503	365	72.56	17	3.38	16	3.18	105	20.87
Remainder of County	2,858	836	29.25	459	16.06	138	4.83	1,425	49.86
Total	14,283	6,854	47.99	1,301	9.11	328	2.30	5,800	40.61

Chart 6.5: Racial/Ethnic Composition 2000 by Census Tract

	2000 POPULATION	WHITE POPULATION	PERCENT WHITE	BLACK POPULATION	PERCENT BLACK	OTHER POPULATION	PERCENT OTHER	HISPANIC POPULATION	HISPANIC OTHER
1.00	1833	1167	63.67	632	34.48	27	1.47	52	2.84
2.00	539	442	82.00	77	14.29	8	1.48	8	1.48
3.00	2920	1328	45.48	1538	52.67	38	1.3	66	2.26

	2000	WHITE	PERCENT	BLACK	PERCENT	OTHER	PERCENT	HISPANIC	HISPANIC
	POPULATION	POPULATION	WHITE	POPULATION	BLACK	POPULATION	OTHER	POPULATION	OTHER
4.00	1378	686	49.78	682	49.49	6	0.44	13	0.94
5.00	1530	143	9.35	1371	89.61	2	0.13	10	0.65
7.00	2308	177	7.67	2094	90.73	25	1.08	36	1.56
8.00	1409	352	24.98	1001	71.04	46	3.26	101	7.17
9.00	1278	337	26.37	905	70.81	20	1.56	28	2.19
10.00	1825	1432	78.47	327	17.92	42	2.3	39	2.14
11.01	3881	3488	89.87	212	5.46	143	3.68	108	2.78
11.02	1595	1298	81.38	271	16.99	9	0.56	18	1.13
12.01	3958	3748	94.69	33	0.83	133	3.36	91	2.30
12.02	4831	2394	49.55	2207	45.68	188	3.89	261	5.40
13.01	2690	248	9.22	2382	88.55	25	0.93	25	0.93
13.02	1553	1401	90.21	124	7.98	13	0.84	22	1.42
14.00	4406	3844	87.24	478	10.85	57	1.29	68	1.54
15.01	3483	3268	93.83	176	5.05	28	0.8	31	0.89
15.02	2751	218	7.92	2465	89.6	26	0.95	49	1.78
16.00	4642	4184	90.13	252	5.43	161	3.47	138	2.97
17.00	4211	3086	73.28	545	12.94	516	12.25	662	15.72
18.02	7478	6307	84.34	707	9.45	386	5.16	425	5.68
18.03	4187	3417	81.61	341	8.14	374	8.93	239	5.71
18.04	4108	3575	87.03	370	9.01	100	2.43	82	2.00
18.05	4452	4160	93.44	174	3.91	98	2.2	109	2.45
18.06	6450	4583	71.05	1079	16.73	627	9.72	776	12.03
19.00	4330	3427	79.15	814	18.8	62	1.43	61	1.41
20.01	2985	342	11.46	2578	86.37	33	1.11	35	1.17
20.02	3849	1196	31.07	2540	65.99	78	2.03	67	1.74
20.03	4149	1670	40.25	2300	55.44	132	3.18	207	4.99
21.03	3176	2150	67.7	966	30.42	35	1.1	70	2.20
21.04	1377	916	66.52	377	27.38	68	4.94	106	7.70
21.05	2608	1137	43.6	1385	53.11	55	2.11	97	3.72
21.06	3499	2509	71.71	794	22.69	154	4.4	279	7.97
21.07	2883	2109	73.15	557	19.32	156	5.41	304	10.54
21.08	1655	823	49.73	803	48.52	10	0.6	38	2.30
22.01	5325	4219	79.23	830	15.59	181	3.4	377	7.08
22.02	1896	1506	79.43	318	16.77	57	3.01	194	10.23
23.01	3888	3242	83.38	295	7.59	267	6.87	336	8.64
23.02	3308	2667	80.62	482	14.57	117	3.54	238	7.19
23.03	1759	1019	57.93	610	34.68	107	6.08	172	9.78
23.04	2399	697	29.05	1642	68.45	29	1.21	62	2.58
24.01	6680	6543	97.95	70	1.05	23	0.34	35	0.52
24.02	4017	3901	97.11	46	1.15	28	0.7	72	1.79
25.01	6397	5978	93.45	245	3.83	116	1.81	131	2.05
25.03	4045	3665	90.61	185	4.57	144	3.56	206	5.09
25.04	1976	1305	66.04	612	30.97	33	1.67	93	4.71
25.05	3103	2482	79.99	377	12.15	207	6.67	420	13.54
26.02	3965	3513	88.6	270	6.81	145	3.66	102	2.57
26.04	4964	3433	69.16	1378	27.76	68	1.37	102	2.05
26.06	3939	3737	94.87	110	2.79	53	1.35	40	1.02
26.07	6413	4714	73.51	1438	22.42	181	2.82	221	3.45
26.08	5800	5222	90.03	213	3.67	311	5.36	120	2.07
26.09	5765	5227	90.67	210	3.64	263	4.56	143	2.48

Chart 6.5: Racial/Ethnic Composition 2000 by Census Tract

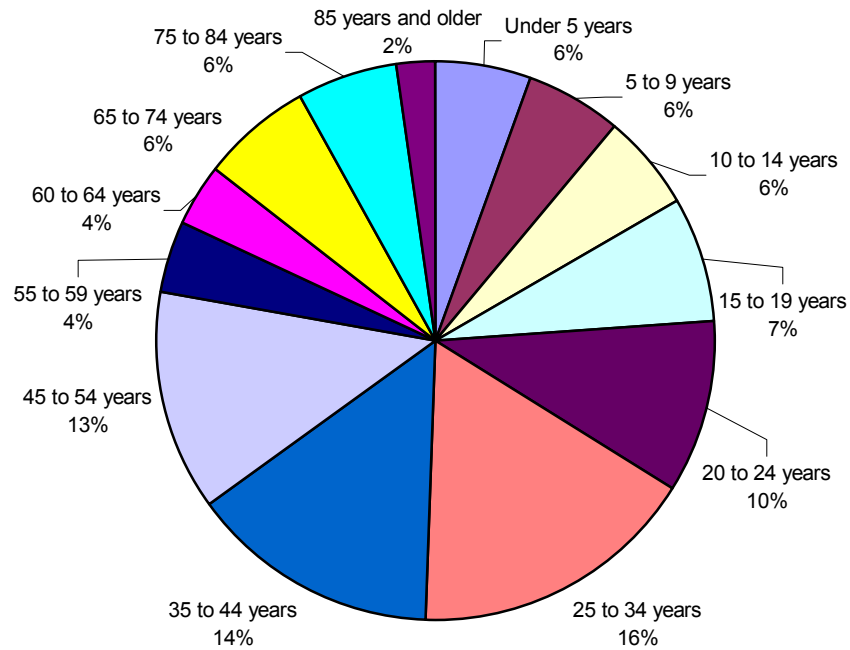
	2000 POPULATION	WHITE POPULATION	PERCENT WHITE	BLACK POPULATION	PERCENT BLACK	OTHER POPULATION	PERCENT OTHER	HISPANIC POPULATION	HISPANIC OTHER
27.01	3453	3307	95.77	78	2.26	40	1.16	39	1.13
27.02	5510	5203	94.43	177	3.21	90	1.63	69	1.25
28.03	5552	4892	88.11	231	4.16	353	6.36	165	2.97
28.04	2196	2076	94.54	59	2.69	34	1.55	40	1.82
28.05	5457	4535	83.1	448	8.21	403	7.39	242	4.43
28.07	8833	7770	87.97	666	7.54	310	3.51	188	2.13
28.08	4621	4003	86.63	407	8.81	160	3.46	104	2.25
28.09	6409	5909	92.2	221	3.45	234	3.65	113	1.76
28.10	6992	6270	89.67	410	5.86	240	3.43	161	2.30
29.01	3373	1701	50.43	1505	44.62	93	2.76	120	3.56
29.02	7474	5322	71.21	1850	24.75	221	2.96	226	3.02
29.03	5874	4372	74.43	1212	20.63	202	3.44	169	2.88
30.03	8335	7725	92.68	421	5.05	107	1.28	94	1.13
30.04	7482	6458	86.31	835	11.16	141	1.88	275	3.68
30.05	2116	1533	72.45	518	24.48	31	1.47	82	3.88
30.06	9311	7663	82.3	1260	13.53	241	2.59	396	4.25
30.07	7335	6389	87.1	723	9.86	152	2.07	113	1.54
31.01	5545	3837	69.2	1603	28.91	63	1.14	125	2.25
31.02	3529	3407	96.54	73	2.07	24	0.68	62	1.76
32.00	8208	6938	84.53	1124	13.69	32	0.39	58	0.71
33.01	5558	4666	83.95	772	13.89	38	0.68	52	0.94
33.02	7727	5247	67.9	2311	29.91	95	1.23	133	1.72
34.00	1263	481	38.08	718	56.85	51	4.04	58	4.59
35.00	2316	1015	43.83	1226	52.94	31	1.34	40	1.73
36.01	5217	3895	74.66	994	19.05	256	4.91	345	6.61
36.02	2633	865	32.85	1591	60.43	130	4.94	168	6.38
37.01	3994	3614	90.49	283	7.09	69	1.73	89	2.23
37.02	6994	5469	78.2	898	12.84	492	7.03	956	13.67
37.04	4023	2583	64.21	994	24.71	354	8.8	841	20.90
37.05	1976	1629	82.44	247	12.5	73	3.69	85	4.30
38.01	5599	5200	92.87	239	4.27	122	2.18	104	1.86
38.02	4349	3603	82.85	604	13.89	88	2.02	235	5.40
39.02	3016	2832	93.9	128	4.24	35	1.16	22	0.73
39.03	3878	3644	93.97	193	4.98	29	0.75	35	0.90
39.04	5826	4721	81.03	912	15.65	124	2.13	191	3.28
40.00	6666	6117	91.76	426	6.39	72	1.08	79	1.19
41.00	5130	4801	93.59	210	4.09	88	1.72	224	4.37

More than 25 percent of the population of Greenville County is 18 years old or younger. Female population is two percent larger than male. Nearly 12 percent of the population is 65 years old or older. The largest group is made up of those aged 25 to 54, who make up nearly 44 percent of the population.

Chart 6.6: Greenville County Population by Age and Sex

	TOTAL POPULATION			POPULATION 18 YEARS AND OLDER			POPULATION 65 YEARS AND OLDER		
	CITY OF GREENVILLE	COUNTY OF GREENVILLE	GREENVILLE MSA	CITY OF GREENVILLE	COUNTY OF GREENVILLE	GREENVILLE MSA	CITY OF GREENVILLE	COUNTY OF GREENVILLE	GREENVILLE MSA
Male	26,506	184,792	468,895	20,828	136,830	348,386	2,795	17,634	47,054
Female	29,496	194,834	493,546	23,998	149,402	378,736	5,286	26,939	71,019
Total	56,002	379,616	962,441	44,826	286,232	727,122	8,081	44,573	118,073

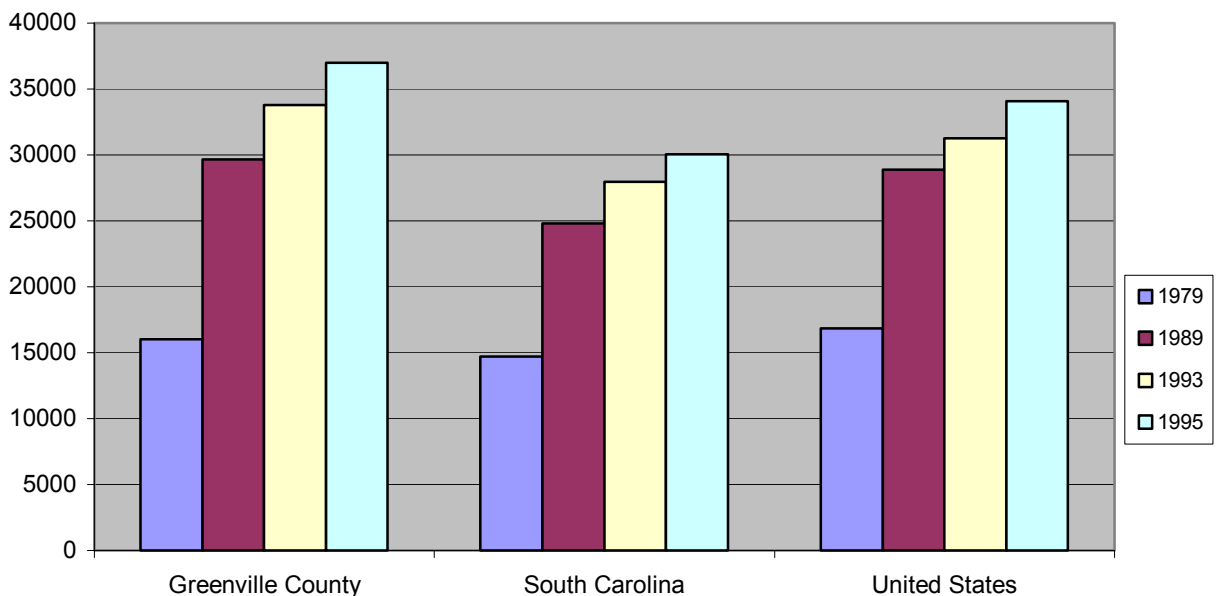
Graph 6.2: Greenville County Population by Age (2000)



Income

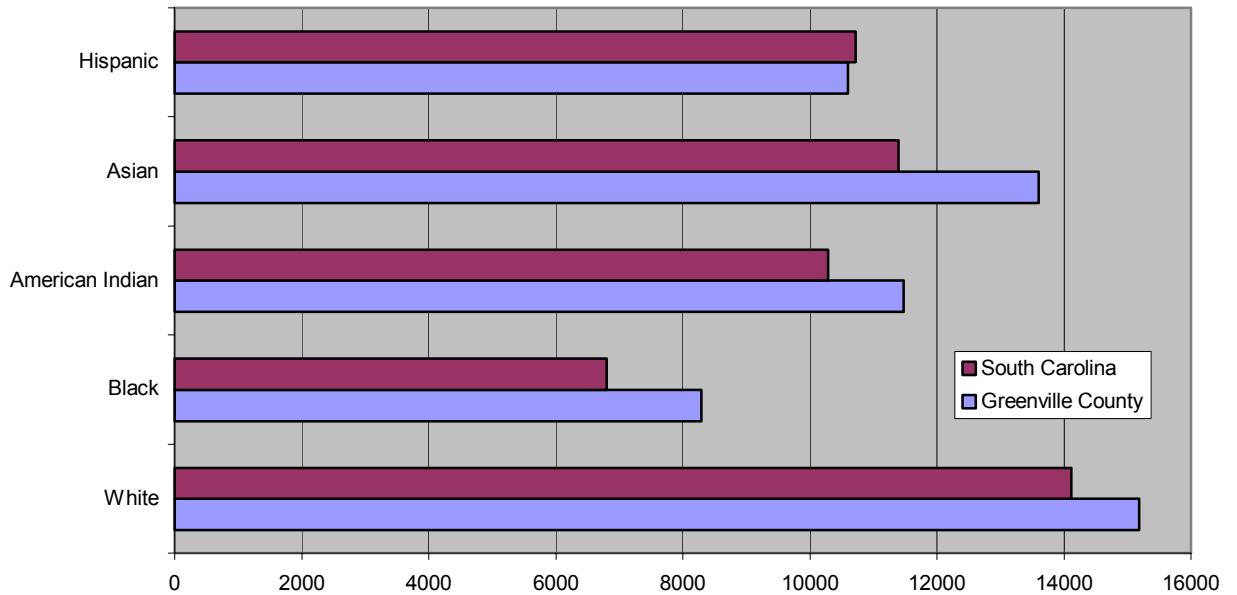
The median household income in Greenville County has increased by 231 percent since 1979. The median income in Greenville County exceeds both the state and national median incomes. Per capita personal income has increased by \$10,032 since 1987 to \$24,761 in 1997, higher than both the Greenville MSA (\$21,972) and the state (\$20,506), but below the national level (\$25,288).

Graph 6.3: Median Household Income

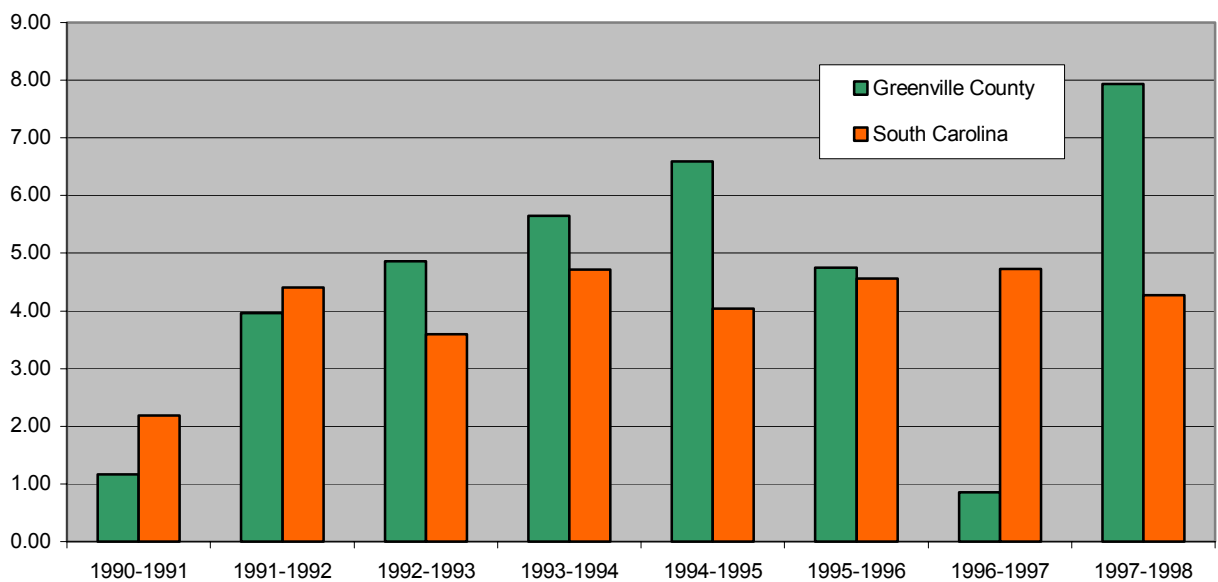


While per capita personal income has increased more rapidly in Greenville County than the state's average, blacks still lag behind all other of the other main racial categories. Greenville County's per capita personal income was nearly 18 percent higher than that of the state's average in 1998. Whites had the highest per capita personal income, 45 percent more than blacks and 30 percent more than those of Hispanic origin. This situation is also reflected in the State's average.

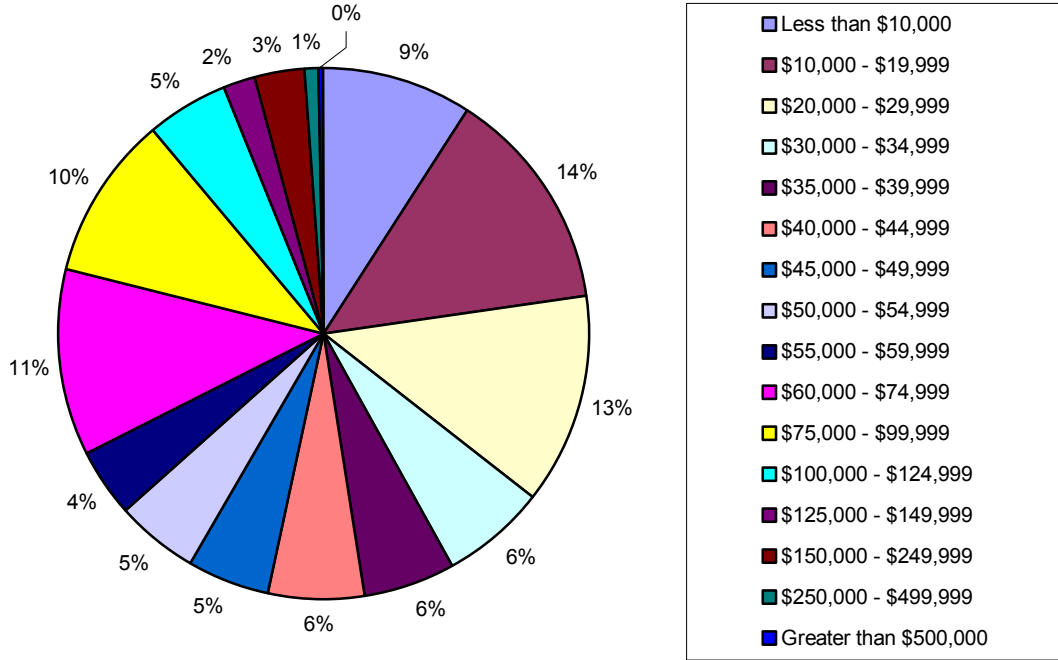
Graph 6.4: Per Capita Personal Income by Race/Ethnicity



Graph 6.5: Percentage Growth in Per Capita Income



Graph 6.6: Household Income Distribution for Greenville County (1999)



Graph 6.7: Per Capita Personal Income by Race (1989)

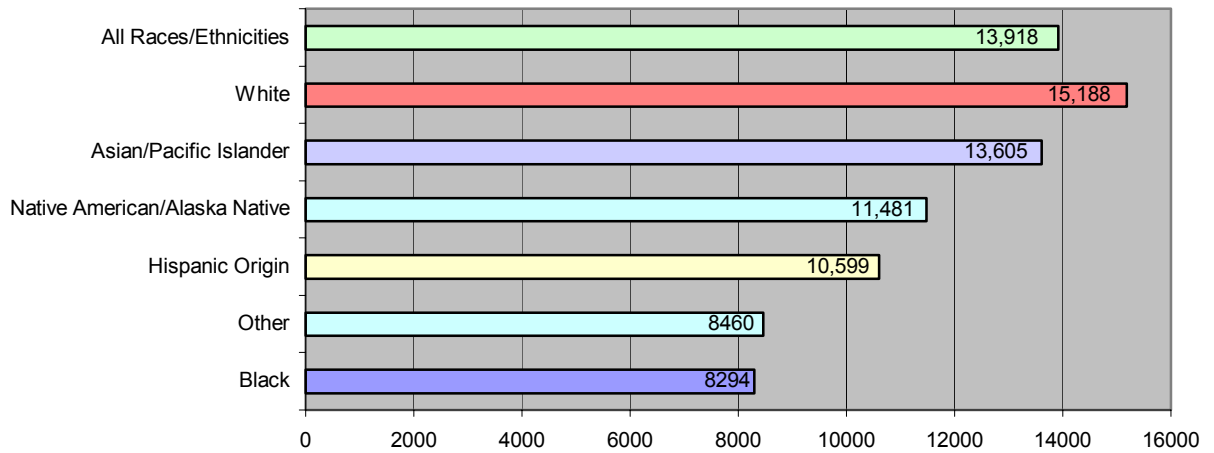


Chart 6.7: Per Capita and Median Household Income by Census Tract

TRACT	2000 POPULATION	PER CAPITA INCOME 1989	PER CAPITA INCOME 1999	1989-1990 PERCENTAGE CHANGE	1989 MEDIAN HOUSEHOLD INCOME	1999 MEDIAN HOUSEHOLD INCOME	1989-1990 PERCENTAGE CHANGE
1.00	1833	\$15,031	\$26,132	73.85	\$28,594	\$45,461	58.99
2.00	539	10245	11345	10.74	7890	9536	20.86
3.00	2920	18741	26321	40.45	21327	28010	31.34
4.00	1378	14678	26544	80.84	15403	23080	49.84
5.00	1530	7680	11884	54.74	13990	20357	45.51
6.00	---	5986	7737	29.25	7170	10852	51.35
7.00	2308	5832	9033	54.89	9654	15107	56.48
8.00	1409	5332	9450	77.23	11897	17273	45.19
9.00	1278	7712	15060	95.28	14239	22155	55.59
10.00	1825	11647	17558	50.75	14513	19844	36.73
11.01	3881	17513	28341	61.83	32306	46959	45.36
11.02	1595	16739	26448	58.00	30352	47537	56.62
12.01	3958	6826	11249	64.80	30411	45069	48.20
12.02	4831	9235	15576	68.66	19187	29974	56.22
13.01	2690	9674	15915	64.51	13125	22611	72.27
13.02	1553	12929	19096	47.70	25643	34250	33.56
14.00	4406	22856	38554	68.68	38613	61614	59.57
15.01	3483	18233	28814	58.03	29705	42266	42.29
15.02	2751	7930	12854	62.09	19492	29016	48.86
16.00	4642	14036	25150	79.18	32246	52685	63.38
17.00	4211	12151	16582	36.47	25471	32042	25.80
18.02	7478	20029	28520	42.39	36392	48359	32.88
18.03	4178	12846	18883	47.00	28323	36500	28.87
18.04	4108	19546	29804	52.48	49598	69984	41.10
18.05	4452	20201	26907	33.20	36627	43194	17.93
18.06	6450	19546	25640	31.18	31658	39647	25.24
19.00	4330	31436	56114	78.50	58320	93159	59.74
20.01	2985	9808	13492	37.56	23165	28356	22.41
20.02	3849	10992	16058	46.09	27478	36697	33.55
20.03	4149	9842	14860	50.99	24956	33476	34.14
21.03	3176	22256	40416	81.60	36033	57321	59.08
21.04	1377	7605	11687	53.68	17044	23750	39.35
21.05	2608	7284	10506	44.23	16101	22123	37.40
21.06	3499	9432	13297	40.98	19081	24926	30.63
21.07	2883	11389	16795	47.47	19948	26613	33.41
21.08	1655	9238	14150	53.17	13013	17260	32.64
22.01	5325	7896	11938	51.19	17948	24141	34.51
22.02	1896	7934	10737	35.33	17266	21968	27.23
23.01	3888	11764	16656	41.58	25107	32440	29.21
23.02	3308	9004	12090	34.27	18292	22839	24.86
23.03	1759	6646	8975	35.04	13074	17414	33.20
23.04	2399	6477	9835	51.84	12627	16920	34.00
24.01	6680	12017	19384	61.30	26905	40259	49.63
24.02	4017	11867	18417	55.20	27741	39375	41.94
25.01	6397	14941	22602	51.28	31897	44643	39.96
25.03	4045	14053	23749	69.00	35790	55309	54.54

Chart 6.7: Per Capita and Median Household Income by Census Tract

TRACT	2000 POPULATION	PER CAPITA INCOME 1989	PER CAPITA INCOME 1999	1989-1990 PERCENTAGE CHANGE	1989 MEDIAN HOUSEHOLD INCOME	1999 MEDIAN HOUSEHOLD INCOME	1989-1990 PERCENTAGE CHANGE
25.04	1976	11761	17368	47.67	20121	27244	35.40
25.05	3103	8573	13282	54.93	14614	20484	40.17
26.01	10352	13168	20802	57.97	32050	46468	44.99
26.02	3965	15893	23334	46.82	40696	57070	40.23
26.04	4964	12439	18761	50.82	32734	45481	38.94
26.05	11565	22203	46521	109.53	64678	128345	98.44
27.00	8963	18205	29617	62.69	42081	63414	50.70
28.03	5552	20099	29758	48.06	44297	62122	40.24
28.04	2196	23639	42850	81.27	61151	99390	62.53
28.05	5457	23124	37057	60.25	45735	67425	47.43
28.06	18022	19556	31567	61.42	37565	56111	49.37
28.07	8833	18970	32952	73.71	50315	81175	61.33
29.01	3373	14053	21528	53.19	27727	40260	45.20
29.02	7474	15873	24307	53.13	41869	58609	39.98
29.03	5874	15652	23498	50.13	38470	55136	43.32
30.03	8335	20136	38414	90.77	56263	94903	68.68
30.04	7482	15348	26291	71.30	39573	61553	55.54
30.05	2116	10810	13933	28.89	24308	28409	16.87
30.06	9311	13920	22611	62.44	38326	57557	50.18
30.07	7335	14554	25877	77.80	41473	68112	64.23
31.00	9074	13119	21969	67.46	28750	43366	50.84
32.00	8208	11161	15430	38.25	28788	37242	29.37
33.01	5558	12101	19112	57.94	25932	37782	45.70
33.02	7727	12355	19911	61.16	34952	49464	41.52
34.00	1263	10048	16039	59.62	20494	30473	48.69
35.00	2316	10016	14202	41.79	27629	38750	40.25
36.01	5217	10888	16287	49.59	27611	38506	39.46
36.02	2633	7920	12575	58.78	17679	23158	30.99
37.01	3994	12771	18881	47.84	30203	41509	37.43
37.02	6994	11871	16693	40.62	26107	33981	30.16
37.04	4023	10828	15942	47.23	23721	31006	30.71
37.05	1976	14214	20845	46.65	31692	45944	44.97
38.01	5599	10470	13504	28.98	30033	35797	19.19
38.02	4349	15319	21843	42.59	27694	36483	31.74
39.02	3016	11623	16466	41.67	27203	34517	26.89
39.03	3878	10796	16094	49.07	25060	34483	37.60
39.04	5826	12533	19605	56.43	25990	36951	42.17
40.00	6666	11734	18836	60.52	28372	40361	42.26
41.00	5130	9765	14376	47.22	21390	29232	36.66

Housing

The total number of housing units in Greenville County increased by 50 percent from 1980 to 2000 while the number of households increased by 47.2 percent and the number of people in the

county increased by 31.86 percent in the same period. In 2000 nearly 72 percent of all occupied housing were owner occupied, 25 percent more than the city of Greenville and equal to that of the MSA. The median value of a housing unit in Greenville County in 1990 was \$66,300 and the average contract rent for that year was \$292. Owner-occupiers nearly doubled renters in 1990. Construction of new residential units and buildings peaked in 1996 with 7,105, declined sharply in 1997 (to 6,148) but increased to 6,808 in 1999.

Chart 6.8: Housing Characteristics for Greenville County

	1980	1990	2000	CHANGE 1980 - 2000
Total Persons	287895	320167	379616	31.86
Total Housing Units	108172	131645	162803	50.5
Total Vacant Units	5953	8767	13247	122.53
Households	101579	122878	149556	47.23
Persons Per Household	2.8	2.5	2.5	10.71
Families	77819	87897	102012	31.09
Persons Per Family	3.2	3.1	3.0	-6.25

Graph 6.8: Total Housing Units

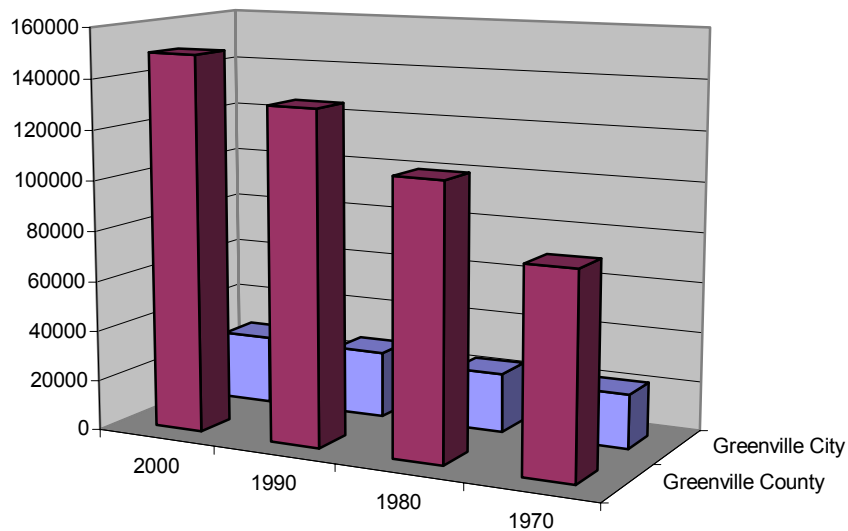


Chart 6.9: Value of Owner-Occupied Housing by Census Tract for Greenville County

TRACT	VALUE 1990	MEDIAN			NUMBER OF UNITS (1999)		
		VALUE 1999	WITH VALUE BELOW \$75K	WITH VALUE \$75-\$100K	WITH VALUE \$101-\$150K	WITH VALUE \$151-\$200K	WITH VALUE ABOVE \$200K
1.00	\$66,328	\$99,821	74	70	107	23	13
2.00	121875	162500	2	0	1	5	0
3.00	117857	169097	123	33	92	73	230
4.00	84211	122756	95	37	82	44	77
5.00	29400	42292	147	11	7	2	0
6.00	34167	48000	49	4	4	0	1
7.00	35833	49583	85	10	4	2	0
8.00	27167	38889	113	8	4	0	0

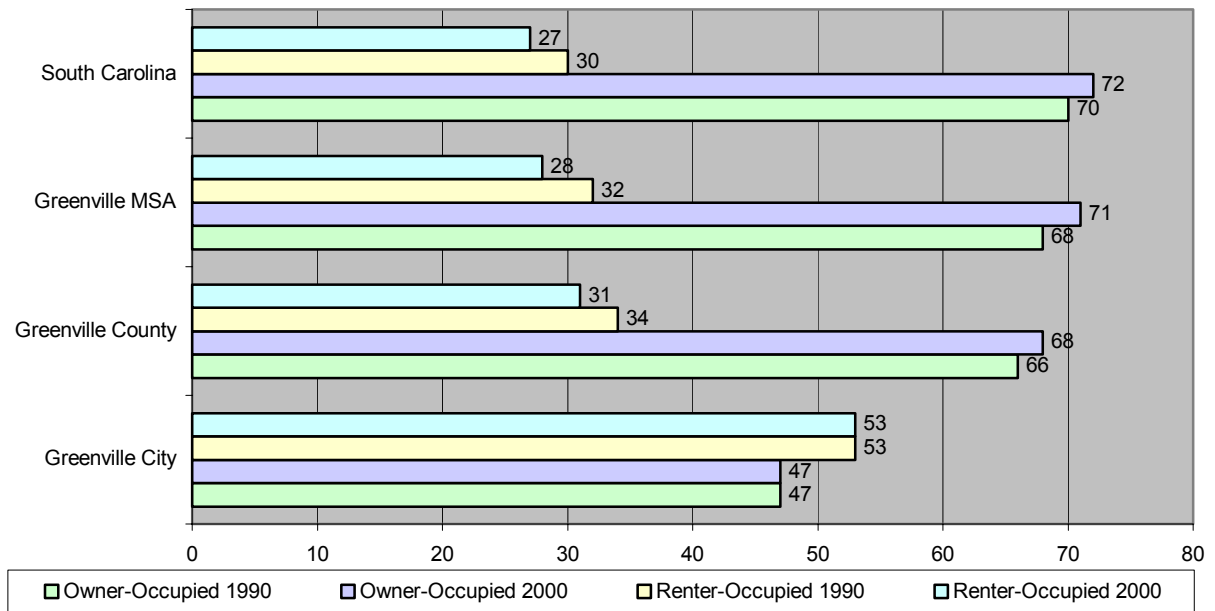
Chart 6.9: Value of Owner-Occupied Housing by Census Tract for Greenville County

TRACT	VALUE 1990	MEDIAN		MEDIAN		NUMBER OF UNITS (1999)	
		VALUE 1999	WITH VALUE BELOW \$75K	WITH VALUE \$75-\$100K	WITH VALUE \$101-\$150K	WITH VALUE \$151-\$200K	WITH VALUE ABOVE \$200K
9.00	38750	57750	80	21	3	5	6
10.00	66842	91840	97	72	15	24	21
11.01	68676	94703	280	354	77	105	86
11.02	67261	98478	124	115	293	44	26
12.01	64482	91614	63	79	145	9	4
12.02	49849	71250	428	220	76	12	3
13.01	38257	57277	402	75	99	6	2
13.02	53218	71316	341	207	36	5	2
14.00	102181	147712	198	130	43	188	420
15.01	81318	115829	195	245	308	174	158
15.02	40027	54805	437	66	379	1	4
16.00	64074	103571	400	145	21	227	115
17.00	64171	84052	266	203	237	8	5
18.02	111719	157163	41	135	197	202	346
18.03	61760	84698	308	339	321	8	4
18.04	92886	131413	27	106	220	223	42
18.05	92500	122963	88	267	474	263	201
18.06	72583	97650	60	133	635	12	13
19.00	138889	204561	70	74	143	204	614
20.01	50036	65679	378	139	239	2	3
20.02	47862	65933	583	216	19	1	2
20.03	45556	60859	402	113	40	4	0
21.03	70340	106678	267	175	38	26	360
21.04	33110	45769	351	19	95	0	0
21.05	27717	38356	470	12	4	0	0
21.06	39153	52652	690	110	4	0	1
21.07	43093	59967	601	151	12	2	5
21.08	33584	46792	421	46	20	8	19
22.01	34058	46849	836	90	12	3	1
22.02	31512	43125	460	37	19	0	4
23.01	46065	62550	642	189	3	11	1
23.02	38303	51974	680	80	109	2	4
23.03	24028	32500	247	5	19	0	0
23.04	35612	48984	301	29	3	4	7
24.01	57280	82813	510	256	14	89	84
24.02	58093	81649	327	235	241	46	15
25.01	71648	96752	380	381	412	153	95
25.03	64025	92395	257	332	324	43	20
25.04	54632	78545	237	134	111	23	7

Chart 6.9: Value of Owner-Occupied Housing by Census Tract for Greenville County

TRACT	VALUE 1990	MEDIAN		MEDIAN		NUMBER OF UNITS (1999)	
		VALUE 1999	WITH VALUE BELOW \$75K	WITH VALUE \$75-\$100K	WITH VALUE \$101-\$150K	WITH VALUE \$151-\$200K	WITH VALUE ABOVE \$200K
25.05	36765	51389	565	89	35	2	4
26.01	70449	96863	525	514	646	197	57
26.02	72411	100701	120	557	626	64	10
26.04	66038	89192	369	229	353	44	3
26.05	147456	238589	47	42	427	339	1812
27.00	86042	122188	394	475	813	391	446
28.03	103783	144569	13	119	532	366	182
28.04	125811	187228	1	11	144	288	303
28.05	120246	170288	17	66	421	469	444
28.06	97695	142219	195	224	610	289	557
28.07	92784	140821	72	315	924	532	439
29.01	50926	71250	252	78	111	27	10
29.02	86317	119479	96	289	705	222	86
29.03	71683	98499	236	708	726	74	59
30.03	132214	198260	76	93	270	353	775
30.04	76099	111789	257	360	619	205	108
30.05	47216	62300	238	73	30	4	4
30.06	58517	90893	443	560	293	233	69
30.07	85361	123871	76	110	303	106	73
31.00	57565	83235	719	340	372	157	74
32.00	51278	70338	542	203	154	54	39
33.01	46451	66831	808	258	192	76	50
33.02	58674	81269	686	323	365	93	67
34.00	39457	56939	200	23	10	3	6
35.00	45690	62763	281	84	31	7	4
36.01	53964	75402	381	249	123	13	4
36.02	50889	68447	241	104	38	7	2
37.01	66086	90743	258	370	279	47	28
37.02	58137	79715	459	395	187	19	7
37.04	56681	77804	324	321	71	2	2
37.05	66000	93137	134	102	124	38	18
38.01	70492	93707	264	288	223	84	100
38.02	76578	106323	184	208	278	93	108
39.02	61850	83568	369	213	218	59	25
39.03	51724	70266	384	164	105	30	8
39.04	50656	72289	556	229	114	36	87
40.00	51790	72769	420	174	138	45	27
41.00	39911	55625	653	136	79	32	16

Graph 6.9: Percentage of Household Occupancy (1990)



The number of public housing units decreased by 346 units in 2000. There are plans to replace the lost units.

Chart 6.10: Multi-Family Housing Units in Greenville County (2000)

	TOTAL	CONVENTIONAL	PUBLIC/SUBSIDIZED	CONDOMINIUMS AND TOWNHOUSES	ELDERLY	
					CONVENTIONAL	PUBLIC/SUBSIDIZED
Total	30981	20734	3205	5683	367	992
Existing	27712	19508	3005	3910	0	922
Lease Up	240	240	0	0	0	0
Under Construction	1397	216	0	1111	0	70
Under Renovation	366	166	200	0	0	0
Planned	1266	604	0	662	0	0

Chart 6.11: Average Rent by Number of Bedrooms

	1997	1998	1999	2000	1997-1998 CHANGE	1998-1999 CHANGE	1999-2000 CHANGE	1997-2000 CHANGE
One-Bedroom	466	479	486	510	2.79	1.46	4.94	9.44
Two-Bedroom	527	550	577	595	4.36	4.91	3.12	12.90
Three-Bedroom	718	696	712	729	-3.06	2.30	2.39	1.53

Chart 6.12: Public/Assisted Housing and Homelessness

GREENVILLE CITY	1995	2000
Public Housing Units	1265	1235
Two-Bedroom Units	400	364
Multi-Family Attached Units	895	859
Units in High Rises	274	274
Percent Black	90.6	93.0
Active Applications for Public Housing	2031	810
Active Applications for Section 8	1801	0
Number of Units for Elderly	986	274
Occupancy Rate for Elderly Units	99.2	99.0

Greenville Housing Authority

Greenville Housing Authority provides the most affordable housing to the city and county of Greenville's neediest is low-income families and adults. The dual jurisdiction agency continues to work and to enhance the quality of life of its residents. Initiatives like the Resident Advisory Board and the Family Self-Sufficiency Program empower residents.

Through the support and nurturing of the Resident Advisory Board, residents are a part of the planning and implementation process. Their ideas in discussions have helped to shape resident/management housing policies and identify and address public housing needs and concerns.

The Family Self-Sufficiency Program was a collaboration of local efforts to assist individuals to work toward home ownership and Temporary Assistance for Needy Families. Families have an opportunity to own their own home and to obtain employment skills to better compete in the labor market. The program builds on the participants' self-esteem and sense of achievement.

Greenville Housing Authority's most noteworthy accomplishment is its HOPE VI Award for Woodland and Pearce Homes. This project is a demonstration of broad-based partnerships among the Housing Authority, local officials, public and private sectors, and other stakeholders. The multimillion-dollar project will replace the barrack-styled homes with 100 owner-occupied single-family homes, 45 townhomes, and 34 garden style apartments. The transformation will encourage working families to move to its public and new market housing, while reducing poverty concentrations. The Authority later plans to apply for additional HOPE VI funding to do a similar development at Jesse Jackson Townhomes.

Greenville Housing Authority manages and operates 1244 public housing units. Approximately 112 are scattered sites. Because of the HOPE VI project 340 units are vacant.

Chart 6.13: Public Housing Units:

SITE	BEDROOM	ONE BEDROOM	TWO BEDROOMS	THREE BEDROOMS	FOUR BEDROOMS	FIVE BEDROOMS	TOTAL
Brook Haven	0	12	24	15	4	0	55
Scott Towers	117	78	0	0	0	0	195
Westview Homes	0	18	20	24	13	4	79
Chamlee Court	0	10	20	12	4	0	46
Garden Apartments	0	79	0	0	0	0	79
Jessee Jackson Townhomes	0	66	144	104	24	2	340
Woodland Homes	0	48	112	68	12	0	240
Pearce Homes	0	18	40	30	10	2	100
Total	117	329	360	253	67	8	1134

A significant number of Greenville Housing Authority residents are female African-American. The waiting list for public housing names approximately 843 applicants. Of these, 65 percent are African-American and remaining 18 and 17 percent are white and other. The waiting list is based on a first-come first-served basis. Each applicant is given to housing preferences that can be located at two different sites. These counts are duplicated. To sum, housing demands are made by singles and small families--usually a single mother with one to two children--overwhelmingly, applicants requested at one and two-bedroom units.

Chart 6.14: Breakdown of the Waiting List for Public Housing

BEDROOM SIZE	NUMBER OF APPLICANTS	PERCENTAGE OF APPLICANTS
1	413	49
2	319	38
3	92	11
4	18	0.02
5	3	0.0036
TOTAL	843	100

The Greenville Housing Authority is currently accepting applications at its administrative offices. In an effort to deconcentrate poverty and encourage income-mixing, Greenville Housing Authority, when necessary, utilizes "waiting list skipping"—a process whereby an applicant moves up the waiting list ahead of other applicants based on income. The only communities in which this may occur are Brookhaven, Jesse Jackson Townhomes, Westview, Garden Apartments and several other scattered sites. Housing preferences are in favor of working families, those unable to work because of disability and/or age, and persons enrolled in educational, training, or other upward mobility programs.

Greenville Housing Authority has administered a combined 1926 units under its Section 8 Program in the form of certificates, vouchers, mod-rehabilitation and special purpose activities. The tenant-based program provides rental assistance giving low-income families a wider range of housing choices. These choices offer families better access to appointment, schools, and safer neighborhoods.

The waiting list for tenant-based assistance nearly doubles the number requesting public housing. Of the 1630 applicants, 1368 (or 84%) were African-American.

Chart 6.15: Breakdown of the Waiting List for Section 8

BEDROOM SIZE	NUMBER OF APPLICATIONS	PERCENTAGE OF APPLICANTS
1	383	21.5
2	832	47
3	500	28
4	61	3
5	8	0.5
TOTAL	1630	100

The housing choices most sought after are two- and three-bedroom units. Only 28 percent (or 500 applicants) requested three-bedroom units. Unlike many of the applicants for conventional public housing more families are opting for more flexible housing arrangement available through the Section 8 Rental Assistance Voucher Program as opposed to the multi-family apartment complexes.

This overwhelming number of applicants has resulted in closing the application process. The waiting list has been closed for 10 months. In an effort to meet increasing demand, Greenville Housing Authority plans to exceed federal targeting requirements beyond 75 percent of all new admissions to families at or below 30 percent of the median income, while maintaining 40 percent targeting for families in its public housing program. Although no new applicants are being accepted, families of the waiting list move up as housing becomes available based on the admission preferences. Admission preferences include in voluntary displacement, disaster, government action, inaccessibility, property disposition, substandard housing, homelessness and severely rent burdened (rent at or greater than 50 percent of one's income) and victims of domestic violence.

According to the City's Community Development and Relations Division there are no substandard public housing or Section 8 units. All units to meet minimum Housing Quality Standard.

Special Needs Individuals

The term “special needs” refers to a condition, especially the existence of mental or physical challenges, which causes an individual or household to need accommodations in order to obtain or maintain housing. In this Analysis of Impediments to Fair Housing Choice, the term also refers to persons who are transitioning from incarceration. Greenville County has a number of individuals affected by mental, physical or social challenges who need assistance with housing and other basic needs.

The term “supportive housing” refers to housing with a range of supporting environments such as group homes, single room occupancy and other housing with a planned service component. The terms “supportive or support services” refer to finding and facilitating the maintenance of a safe and decent living environment. Services include case management, medical and psychological assistance and counseling, supervision, childcare, transportation and job training.

Senior Citizens

Those age 65 and older make up 11.7 percent of the population of Greenville County. There are 1,289 housing units for senior citizens in the City and County. Of these, 922 are subsidized—with an additional 70 units to be added by 2003. The occupancy rate of these facilities is 99.5 percent. Of the elderly households, 17 percent live below the poverty level. Sixty two percent of black senior citizens live below the poverty level. More than 60 percent of senior renters earned less than the HUD adjusted median family income in 1990. Homeowners were slightly less cost burdened than renters. There are a number of transitional facilities that provide more than housing, including congregate meals, recreational facilities and transportation. The South Carolina Department of Health and Environmental Control estimates that there is a countywide waiting list of nearly 400 senior citizens in need of supportive housing.

Chart 6.16: Number and Types of Supportive Senior Citizen Housing

NUMBER OF FACILITIES	NUMBER OF UNITS/BEDS	TYPE OF CARE
1	48	RETIREMENT/FULL-CONTINUUM CARE
4	196	RESIDENTIAL/PERSONAL CARE
2	167	NURSING/LONG-TERM CARE
2	274	PUBLIC HOUSING
6	628	INDEPENDENT

Disabled Persons

More than 1800 disabled persons were served by Greenville County Disabilities and Special Needs Board in 1999. Of these, 1482 were mentally retarded/autistic, 55 were victims of head and spinal cord injury. The remaining 263 consisted of children (infancy to age six). Many require supervision and are unable to perform basic tasks, like using the toilet, feeding themselves and dressing. Most receive disability benefits, but some work or rely on both sources of income. The most restrictive disabled work in the Greenville County Disabilities and Special Needs Board's workshop. The workshop provides limited work hours and wages based on productivity. Wages are typically not very high and are therefore not enough to meet the individual's basic needs.

There are 217 units in modified communities across Greenville County. A portion of these are federally funded (through 811) designed to accommodate persons with disabilities. The others are financed using state, the Housing Trust Fund and private dollars. Federal dollars allow rent to be kept to a reasonable rate (30 percent of residents' adjusted income). Supportive services are linked to housing in order to maintain a healthy living environment. Approximately 60 individuals are waiting for housing services. The waiting list stems from the need for staff, not the lack of available housing. Supportive housing is divided into three programs, each tailored to the individual's emotional and physical needs.

1. ***The Intermediate Care for the Mentally Retarded*** has seven homes it owns and manages. Eight to 12 people live in each home with staff working in three shifts seven days a week to provide around the clock assistance care. In the home, there is an emphasis on building social and developmental skills.

-
2. ***The Supervised Housing Program*** houses residents in four complexes who are mobile and independent. Though their disability does not hamper day-to-day activity, there are members of staff on-site working in three shifts seven days a week to provide around the clock assistance in case of an emergency.
 3. ***The Community Training House II*** houses independent individuals in neighborhoods and has a non-restrictive environment. Staff members are on-site working in three shifts seven days a week to provide around the clock in case of an emergency.

The Greenville County Disabilities and Special Needs Board's supportive housing promotes advocacy and awareness and administers training, counseling, intervention and other services.

Persons with HIV/AIDS

More than 670 people have been diagnosed with AIDS and more than 1200 have tested positive for HIV in Greenville County. Presently there is only one supportive housing facility for persons with HIV/AIDS. Project Care operates and administers programmatic services at Stephen's House. This eight bed facility offers long-term housing designed to accommodate those with special needs (rigid medical treatments and/or emotional care).

Mentally Ill

The Greenville Mental Health Center provides local treatment and service to people with mild to chronic mental illness. Among its services are assessment, counseling and day service. Clients are afforded full access to services and case management. In an effort to fill local capacities, it coordinates with the Mental Health Association of Greenville County as well as other partners. The Mental Health Association of Greenville County provides a crisis hotline, awareness and support programs and other valuable assets.

The mentally ill in Greenville are an under-served group in Greenville County when it comes to housing issues. Many struggle with or have difficulty managing daily activities. Housekeeping, paying bills and cooking are often too difficult. Supportive housing is critical.

Gateway House provides the community's mentally disabled with permanent supportive housing in order to stabilize their living environment.

Through an agreement with the Greenville Housing Authority, the Mental Health Community implements a temporary housing program along with case management at Brook Haven Apartments. Two apartments and one house serve as temporary housing until permanent housing can be found.

Towers East and Greenville Summit add other options for housing the mentally ill. Both complexes are 202, but offer similar subsidies for the mentally ill.

Chronic Alcohol/Drug Abusers

The Alcohol and Drug Commission provides addiction treatment through its direct service programs and coordination with like agencies. Each year the Commission serves more than 3600

patients. Just over 825 are listed as active at one time. Active refers to currently undergoing treatment or receiving services related to recovery from addiction.

The Commission has two treatment facilities in Greenville County. The length of stay at a facility depends on program progression and nature of treatment.

1. ***The Detox Center*** is a medical treatment facility for which a doctor is always on call. Clients are housed for up to five days before being transferred to another facility.
2. ***Serenity Place*** offers a residential treatment program to women who are pregnant and/or have children up to age three. The average stay at Serenity Place is two months. The program focuses on behavior modification and case management. While their mothers are at Serenity Place, children up to preschool level can enroll in therapeutic childcare. This non-traditional method of childcare helps children cope with their feelings about their mothers' condition.

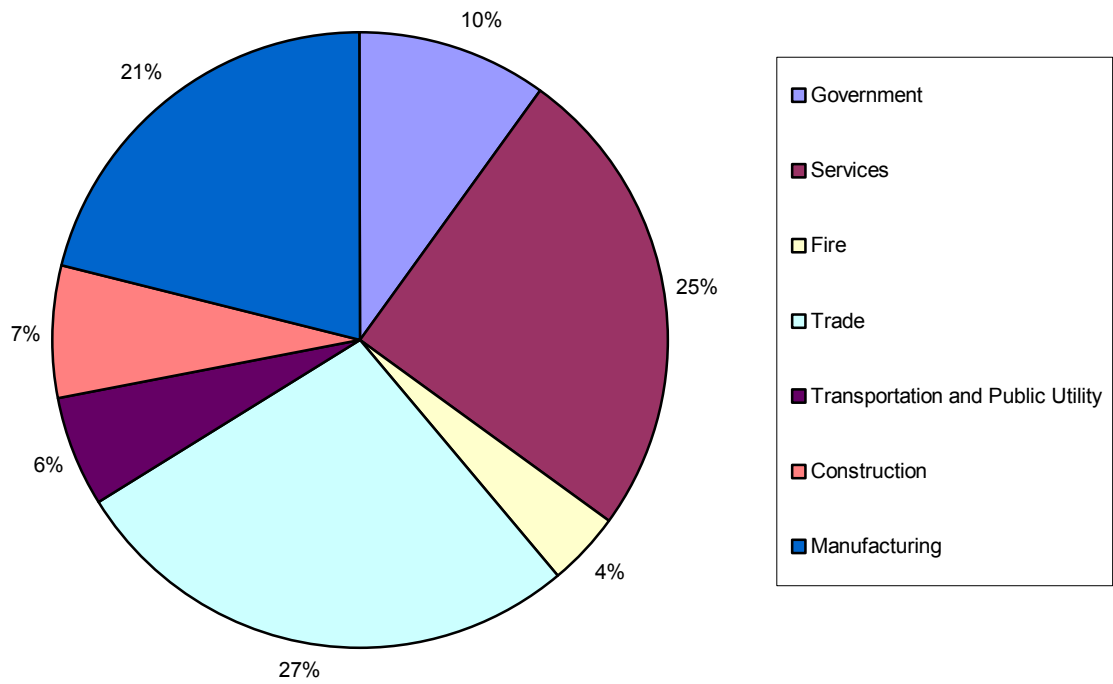
Chart 6.17: Number of Beds for Alcohol and/or Drug Treatment

FACILITY	NUMBER OF BEDS
Detox Center	16
Serenity Place	16

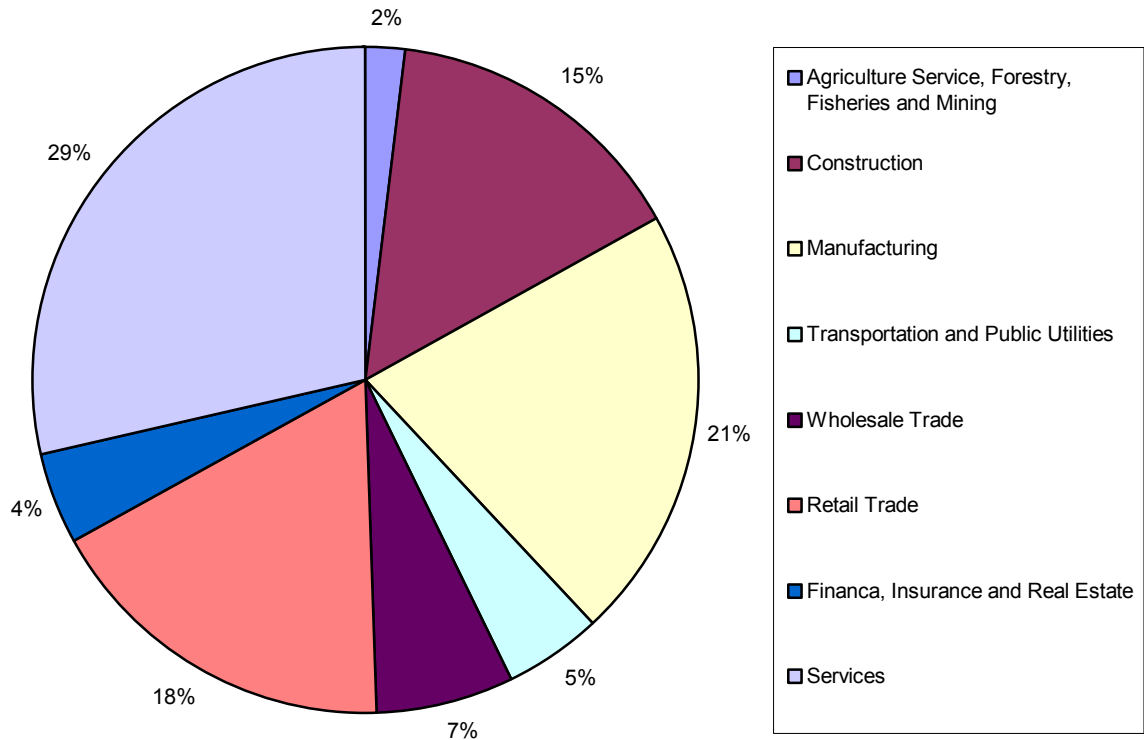
Economy

Greenville County maintains a very strong and diversified economy by drawing from all the various sectors of employment. When there is an employment lag in one area of the economy, the remainder continues to grow and expand. Greenville County consistently draws new local, regional, national and international businesses. The majority work in manufacturing, retail trade and services while services and manufacturing have the highest annual payroll per capita. Since 1990 manufacturing, construction and mining have seen decreases in employment while transportation and public utilities, trade and services have seen strong increases in employment.

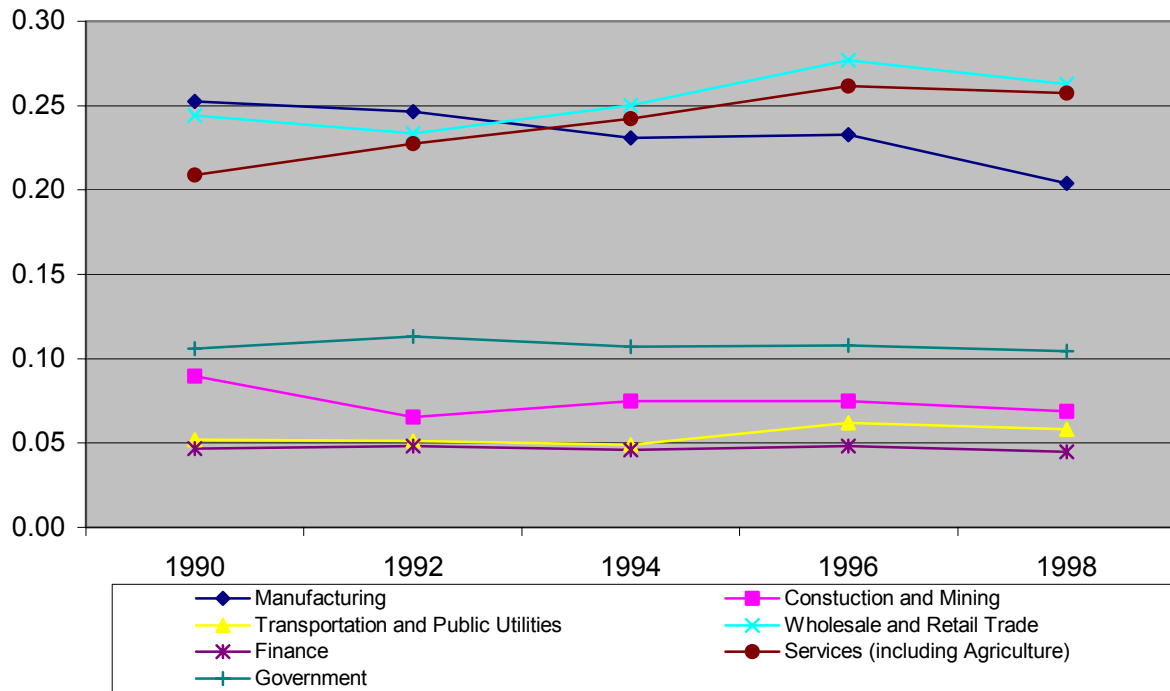
Graph 6.10: Economic Structure of Greenville County



Graph 6.11: Percentage of Employees by Industry Group for Greenville County



Graph 6.12: Percentage of Labor Force by Industry for Greenville County



With the increase in number of manufacturing establishments and the expenditures in new capital for manufacturing have come increases in employment in manufacturing as well as an increase in both retail establishments and retail sales. Since 1972 the number of manufacturing establishments has increased by more than 45 percent with the periods 1972-1977 and 1982-1987 seeing the highest increases. New capital expenditures have grown by 559.8 percent in Greenville County since 1972, an average of \$620,535 per establishment in 1997. Although the number of retail establishments decreased from 1992 to 1997 (from 2,247 to 1,852), retail sales increased by 53.81 percent for the same period. With this substantial growth in manufacturing and trade has come a decline in both the number of farms in Greenville County and the total number of farm acreage. The number of farms decreased from 771 in 1972 to 761 in 1997 while the total farm acreage decreased by 19.1 percent over the same time period (from 87,000 acres in 1972 to 70,382 acres in 1997). The majority of wholesale trade transactions in Greenville County took place in the City of Greenville (61.9 percent) while only 44.73 percent of all retail transactions took place in the City of Greenville.

Chart 6.18: Retail Trade for Greenville County

LOCATION	NUMBER OF ESTABLISHMENTS	SALES (x \$1,000)	ANNUAL PAYROLL (x \$1,000)	EMPLOYEES
City of Greenville, 1992	984	\$1,440,181	\$164,868	14,531
City of Greenville, 1997	812	\$2,011,148	\$186,833	12,028
Greenville County, 1992	2,247	\$2,923,311	\$328,073	30,398
Greenville County, 1997	1,852	\$4,496,435	\$380,225	24,775

Chart 6.19: Wholesale Trade for Greenville County

LOCATION	NUMBER OF ESTABLISHMENTS	SALES (x \$1,000)	ANNUAL PAYROLL (x \$1,000)	EMPLOYEES
City of Greenville, 1992	448	\$28,93,232	\$183,098	5594
City of Greenville, 1997	288	\$6,613,599	\$162,380	3975
Greenville County, 1992	946	\$5,295,182	\$350,610	11335
Greenville County, 1997	930	\$10,985,893	\$451,434	12025

Graph 6.13: Number of Retail Establishments and Retail Sales for Greenville County

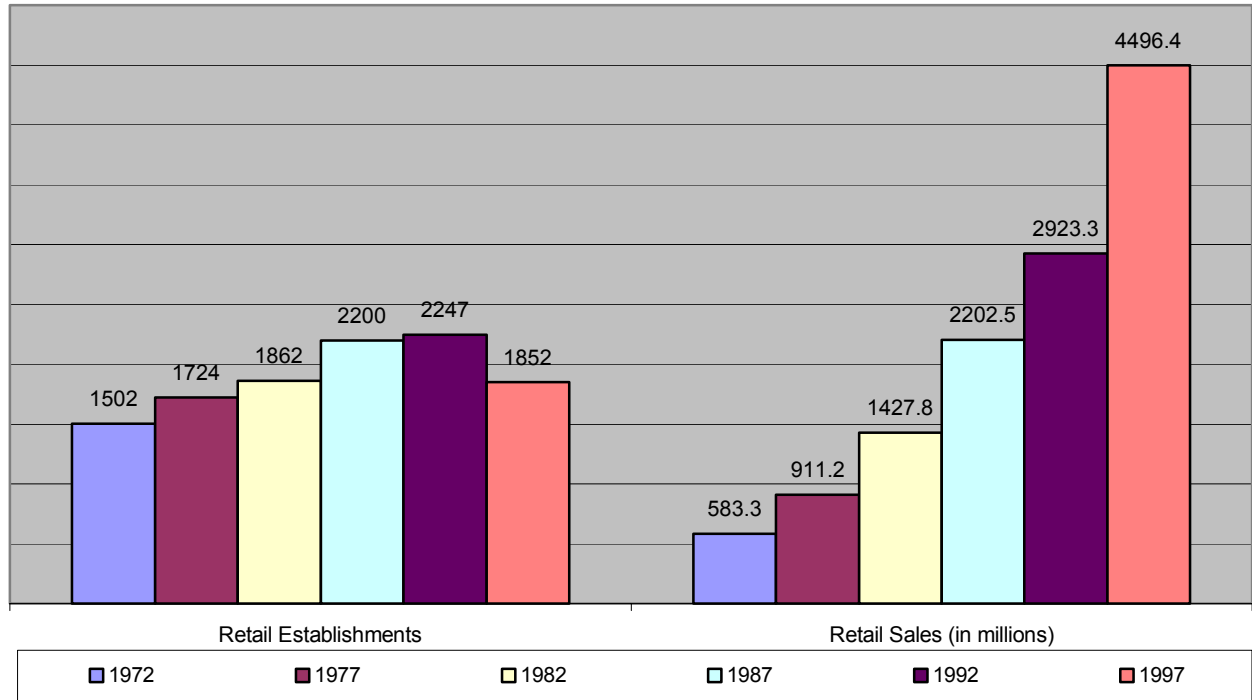
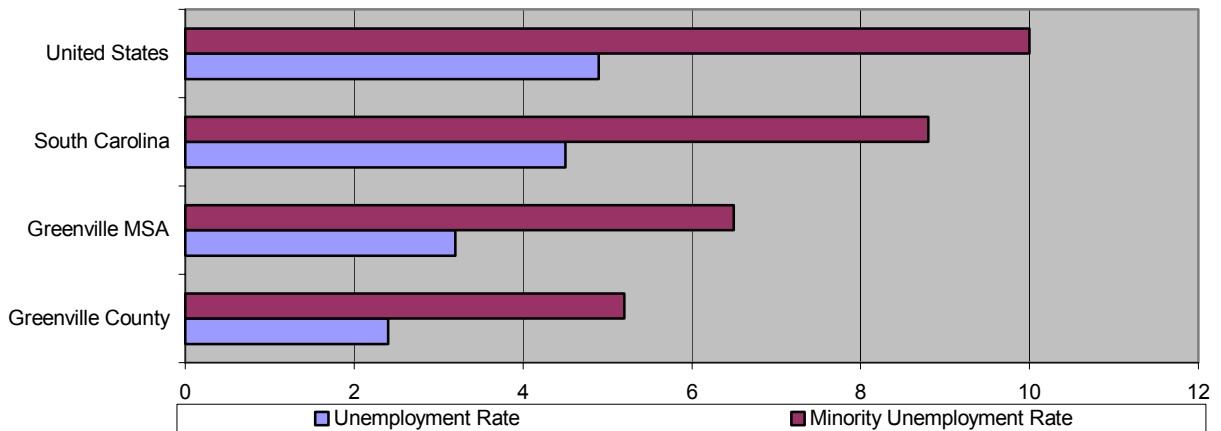


Chart 6.20: Top 10 Greenville County Employers

RANK 2000	RANK 1995	COMPANY	EMPLOYEES 2000	EMPLOYEES 1995	TYPE	PRODUCT/SERVICE
1	1	School District of Greenville County	7,273	5,996	Non-Manufacturing	Educational services
2	2	Greenville Hospital System	6,334	5,922	Non-Manufacturing	Health services
3	6	Bi-Lo	4,778	2,183	Non-Manufacturing	Retail grocery, corporate headquarters, warehouses
4	--	State of South Carolina	2,593	--	Non-Manufacturing	State government
5	--	St. Francis Health System	2,510	--	Non-Manufacturing	Health services
6	8	General Electric	2,000	1,750	Manufacturing	Gas turbines
7	4	Michelin North America	1,900	2,450	Manufacturing	Radial tires
8	--	Lockheed Martin Aircraft and Logistics Centers	1,743	--	Manufacturing	Aircraft Maintenance and modification
9	5	Fluor Daniel	1,700	2,400	Non-Manufacturing	Engineering, planning and construction
10	10	Greenville County	1,650	1,463	Non-Manufacturing	County government
10	--	Sealed Air Corp.—Cryovac Division	1,650		Manufacturing	Plastic bags and plastic film

Greenville has a lower unemployment rate than the Greenville MSA, State and the nation, including minority unemployment. In fact, the minority unemployment rate in Greenville County (5.2 percent) is less than half the average for the nation (10.0 percent). This rate is also half its 1992 rate for Greenville County (11.1 percent).

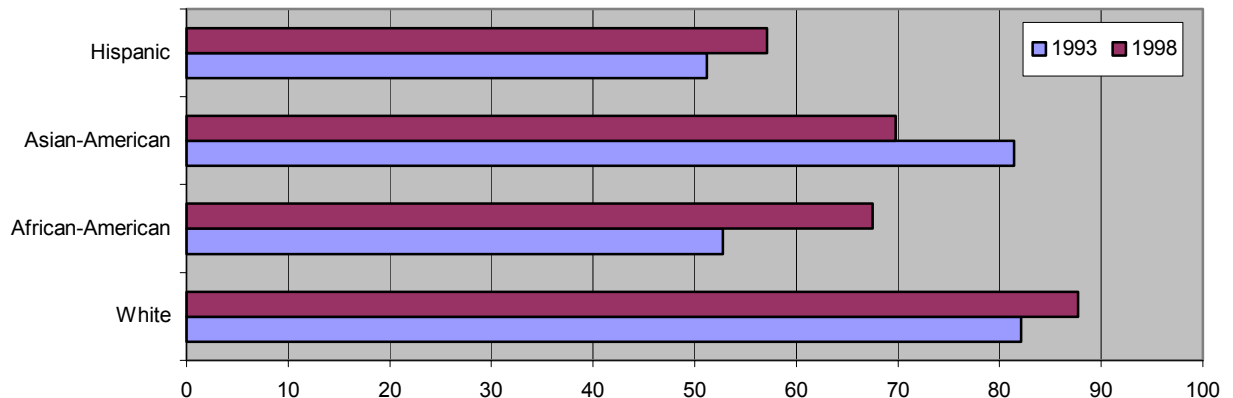
Graph 6.14: Unemployment Rate for Greenville County (1997)



Education

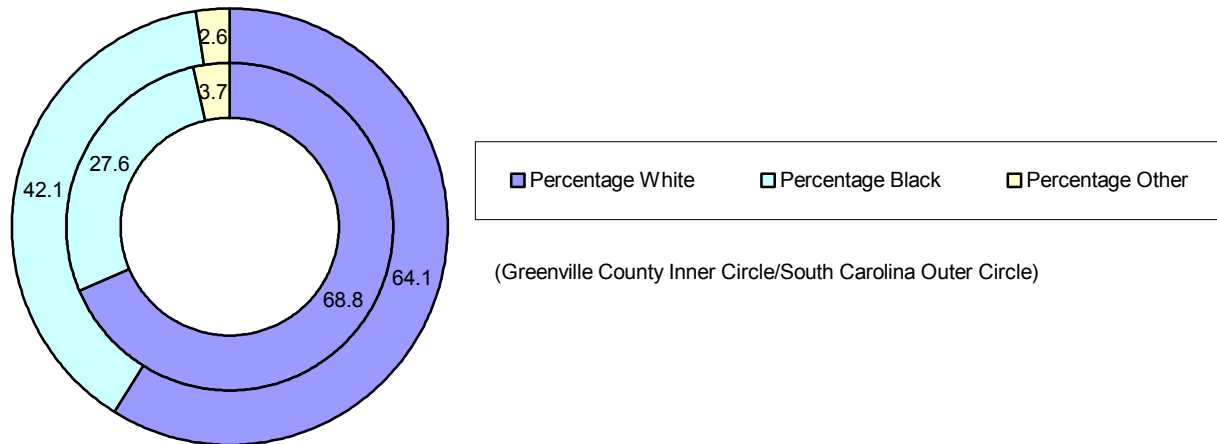
More African-American students were better prepared for first grade in 1998 than they were in 1993 while Asian-American children over the same time period were less prepared; however the total percentage of students testing ready for school has not increased substantially. From 1987 to 1999 the percentage of first graders who were ready for school increased by 3.8 percent from 77.4 to 81.2. The increase ran in tandem with the statistics for the state. From 1993 to 1998 all races saw an increase in first grade readiness test scores. African-American children’s scores increased from 52.8 percent passing in 1993 to 67.5 percent passing in 1998. Scores for Asian-American children decreased from 81.4 percent passing in 1993 to 69.8 percent passing in 1998.

Graph 6.15: Percentage of Greenville County Students Ready for First Grade by Race/Ethnicity



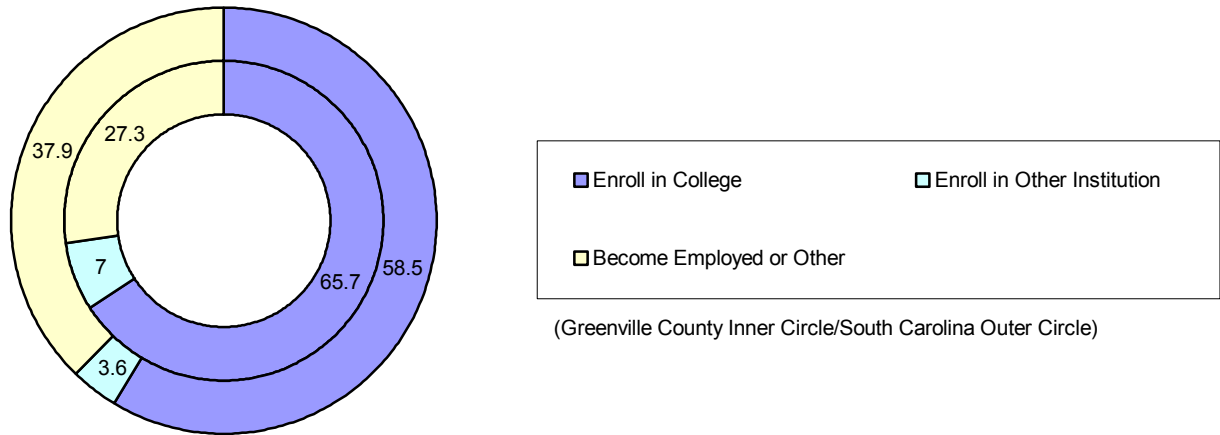
More Greenville County high school graduates enroll in college courses than the state average. The average scores for the SAT (both verbal and math) are also higher than the state average. The average student attendance rate is 95.7 percent (the state is 95.8); however the county spends \$480 dollars less per child than the state average of \$5,556.

Graph 6.16: Greenville County School Enrollment by Race



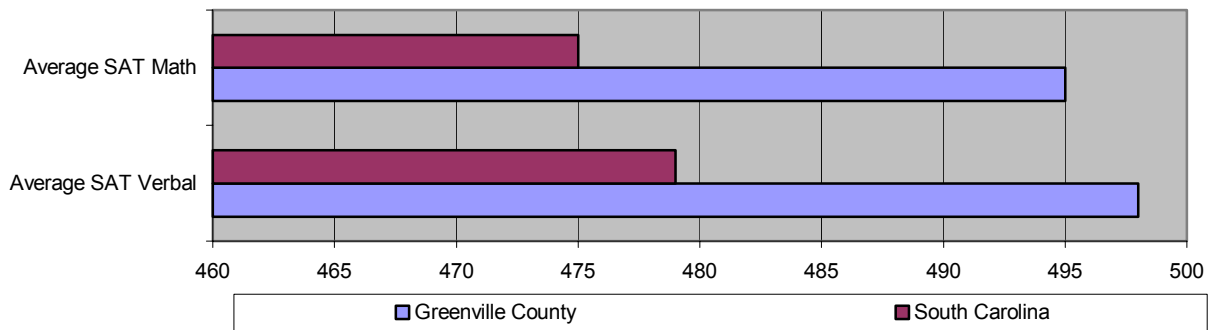
(Greenville County Inner Circle/South Carolina Outer Circle)

Graph 6.17: Post Graduation Activities for Greenville County Students



(Greenville County Inner Circle/South Carolina Outer Circle)

Graph 6.18: Average SAT Scores for Greenville County Students



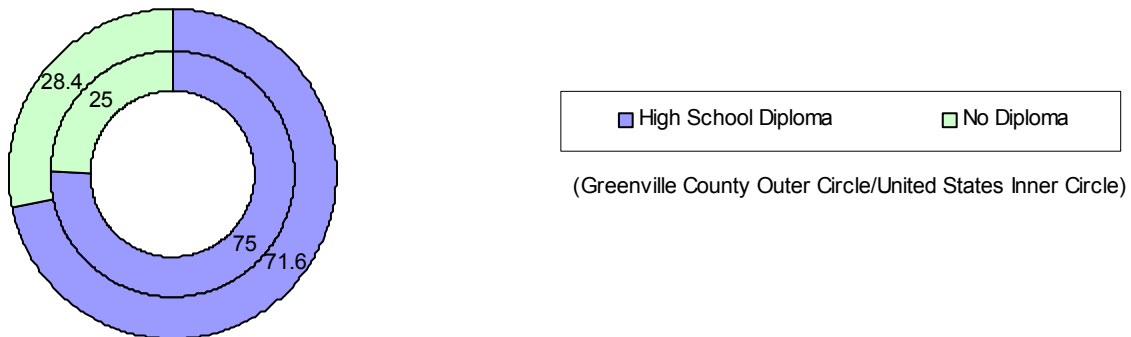
Enrollment at public institutions of higher learning has either slowly grown or declined in the past four years. The most exceptional public growth has been at the consortium school, the University Center, which increased enrollment by 352 percent over the four-year period and Greenville Technical College, which grew by 23 percent. Most private schools grew in enrollment. Most notably, Anderson College (39 percent) and Southern Wesleyan University (34 percent) grew significantly.

Chart 6.21: Regional Institutions of Higher Education Enrollment

Institution	Public or Private	Type	Fall Enrollment				Change 1997-2000
			1997	1998	1999	2000	
Anderson College	Private	Four-year	1005	1081	1216	1398	39.10
Bob Jones University	Private	Four-year	3910	3881	3566	3706	-5.22
Clemson University	Public	Four-year	16396	16685	16982	17465	6.52
Converse College	Private	Four-year	1473	1554	755	1412	-4.14
Forrest Junior College	Private	Two-year	N/A	138	150	202	-----
Furman University	Private	Four-year	2840	2993	2839	3272	15.21
Greenville Technical College	Technical		8749	9442	10010	10786	23.28
Limestone College	Private	Four-year	1633	1785	2009	1967	20.45
North Greenville College	Private		1036	1081	1220	1279	23.46
Sherman College	Private	Professional	398	418	400	352	-11.56
Southern Wesleyan University	Private	Four-year	1337	1325	1472	1801	34.70
Spartanburg Methodist College	Private	Two-year	699	595	503	583	-16.60
Spartanburg Technical College	Technical		2715	2911	2991	3030	11.60
The University Center ^o	Consortium		1061	1134	4800	0084	352.40
Tri-County Technical College	Technical		3363	3642	2654	3612	7.40
USC-Spartanburg	Public	Four-year	3729	3767	3778	3709	-0.54
Webster College	Private	Graduate	307	183	N/A	314	2.28
Wofford College	Private	Four-year	1075	1081	1103	1087	1.12

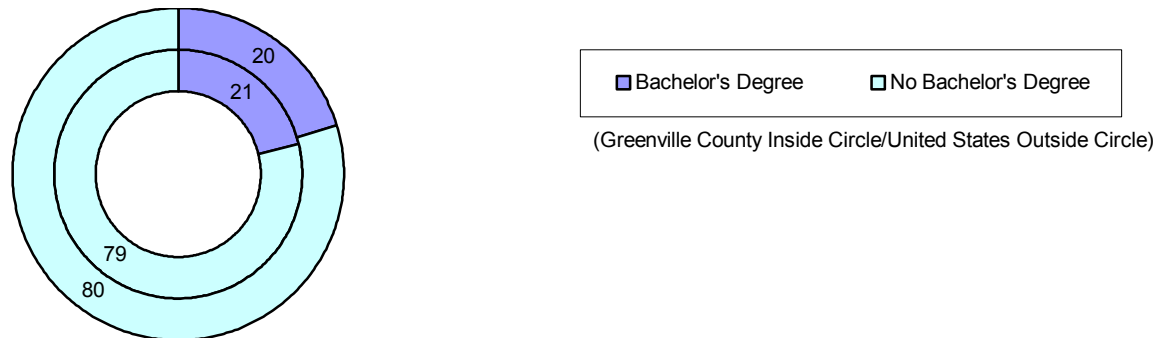
^o Students enrolled at the University Center are also enrolled at one or more of seven participating institutions in South Carolina

Graph 6.19: Percentage of Population Over Age 24 with a High School Diploma



(Greenville County Outer Circle/United States Inner Circle)

Graph 6.20: Percentage of Population Over Age 24 with a High School Diploma



(Greenville County Inside Circle/United States Outside Circle)

One in five adults in Greenville County is of the lowest literacy level. In some parts of the county, this increases to two in five. More than 3,000 adults sought assistance from the Greenville County Literacy Association in 2000. The Greenville County Public Library system

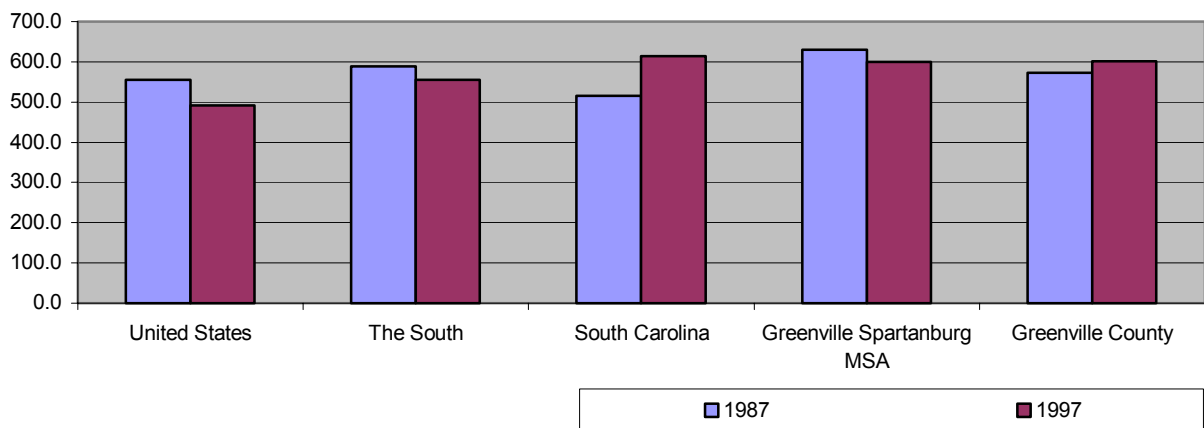
includes 10 full-service libraries (including a law library and a main library) with more than 971,000 holdings and more than 250,000 cardholders. The system had nearly 1.4 million library visits in 2000. In 2001, the library's Outreach van hopes to extend services to 25,260 low-income, inner city or homebound users and those in nursing homes. Its projection of rural users on its bookmobile is more than 35,000.

Quality of Life

Crime Statistics

While slightly lower than the state of South Carolina, the Greenville County crime rate remains higher than that of both the region and the United States at 600 crimes per 10,000 people. Property crimes occurred at a rate of 510.9 per 10,000 people in 1997 (an increase of 0.9 percent since 1987) while violent crimes increased by 34 percent since 1987, occurring at 90.1 crimes per 10,000 people, while increased by only 0.2 percent at the national level.

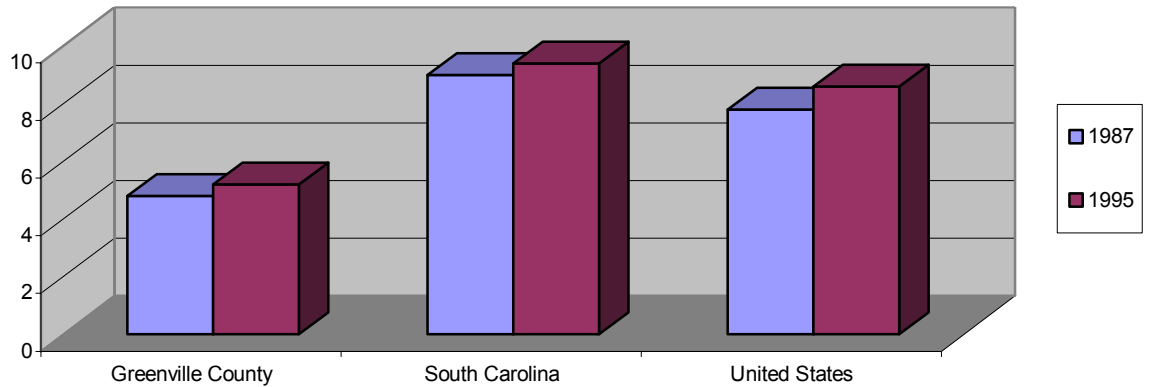
Graph 6.21: Crime Rate Comparison for Greenville County



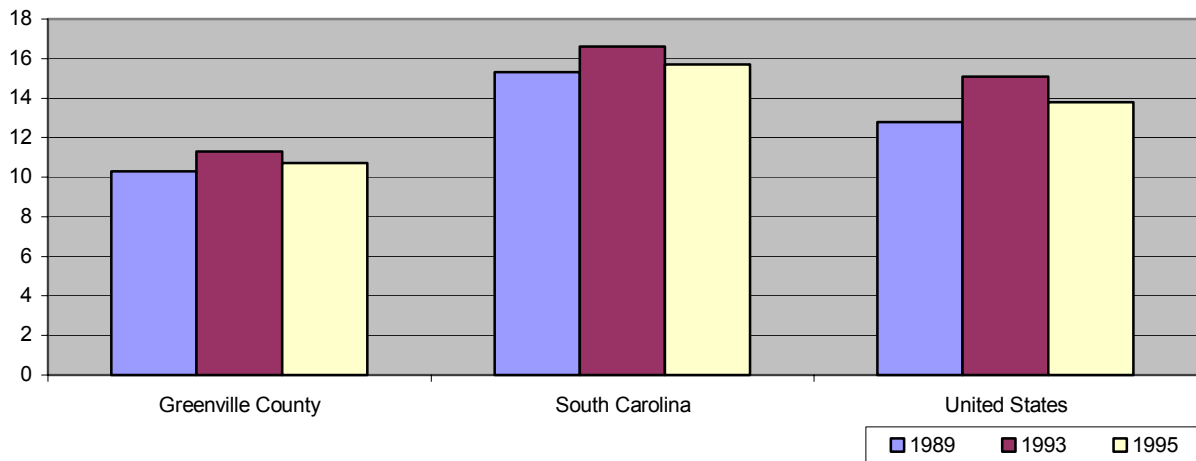
Government Aid

A lower percentage of residents of Greenville County receive Food Stamps than in the state of South Carolina or the nation and the percentage of the population living below the poverty level was below that of both the State and the nation. A higher percentage of residents received food stamps in 1997 than in 1987. The number of residents of Greenville County also increased slightly from 1989 to 1995, but only one county in the state had fewer residents below the Federal poverty level.

Graph 6.22: Percentage of the Population Receiving Food Stamps



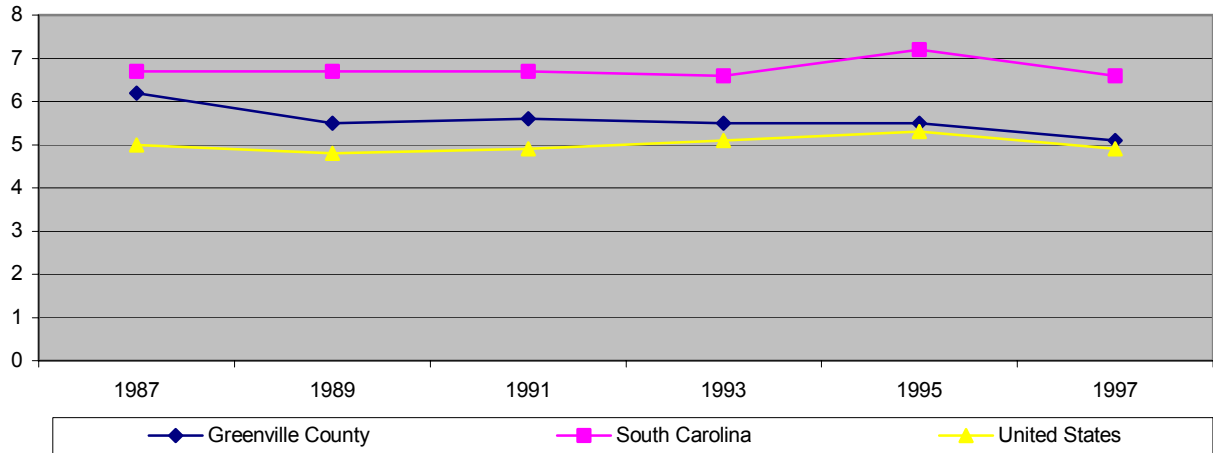
Graph 6.23: Estimated Percentage of the Population Living in Poverty



Teen Pregnancy

While the incidence of teen pregnancy is lower in Greenville County than in the state of South Carolina, it is still higher than the national average, especially among non-white teens. More than ten percent of all live births in Greenville County are to non-white teenage girls, while white teens only make up 3.4 percent of births in 1997. Nearly 30 percent of all births in Greenville County were to non-white females with less than a high school diploma, which is a decrease from 35.3 percent in 1987, compared to 16 percent to white females in 1997 and 20.5 percent in 1987. Of births to unmarried mothers, 43.6 were non-white while 7.7 percent were to unmarried whites.

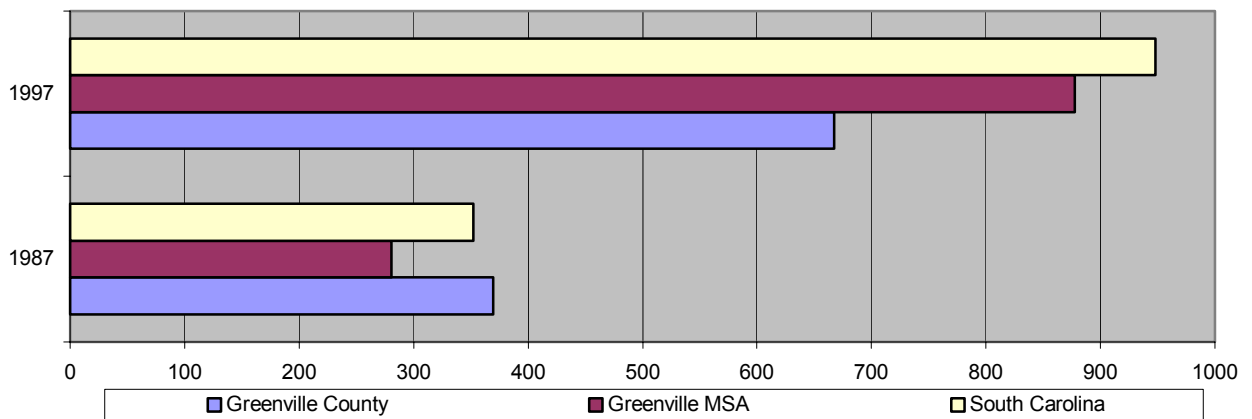
Graph 6.24: Percentage of Live Births to Mothers Less than 18 Years of Age



Domestic Violence

Reported cases of domestic assault increased from 1987 to 1997 while the rate of child abuse and neglect decreased slightly over the same time period. Almost 6 of every thousand children in Greenville County were abused or neglected, which is higher than that of the State (5.8 per 1,000) and other similar towns in South Carolina (Charleston 4.9 per 1,000, Columbia 4.8 per 1,000). While the number of reported cases of domestic assault have increased in Greenville, this may be suggestive of a change in the law which broadens the definition of domestic assault and/or an increase in reporting. Greenville County is well below the State and the MSA in the average in number of reported cases.

Graph 6.25: Reported Cases of Domestic Assault Per 100,000 People

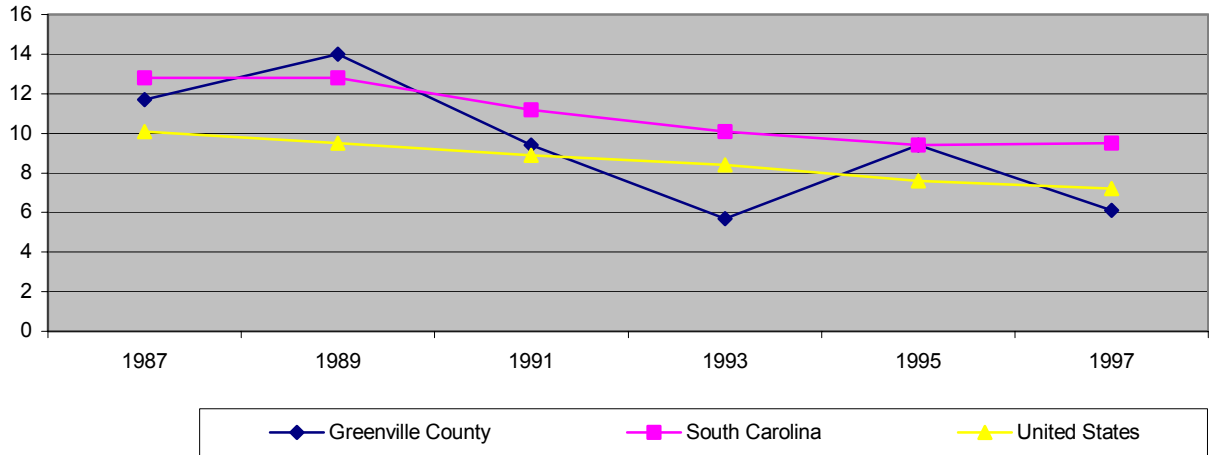


Health

From 1987 to 1997, the infant mortality rate dropped in Greenville County by almost 50 percent, but the percentage of low weight live births decreased slightly but remained higher than the national average. In 1987 8 percent of all births were low weight (less than 5.5 pounds), but by

1997 this number had decreased to 7.8 percent, while the national average increased from 6.9 percent to 7.5 percent. The South Carolina percentage increased slightly from 6.8 percent to 9.2 percent. Over the same 10 year period, infant mortality declined from 11.7 per 1,000 births to 6.1.

Graph 6.26: Infant Mortality Rate Per 1,000 Births in Greenville County



From 1987 to 1996 Greenville County experienced an increase in cancer death rates, a decrease in stroke death rates and no significant change in the death rate for heart disease. Cancer is the leading cause of death in South Carolina and is responsible for 198.3 death per 100,000 in Greenville County in 1997, from 182.1 in 1987. Stroke death has decreased from 67.4 deaths per 100,000 to 57.8 death per 100,000 in 1996. Deaths in Greenville County from heart disease were slightly lower than those in the Greenville MSA (276.4 death per 100,000 as compared to 293.7 deaths per 100,000).

Graph 6.27: Crude Deaths Per 100,000 People in Greenville County

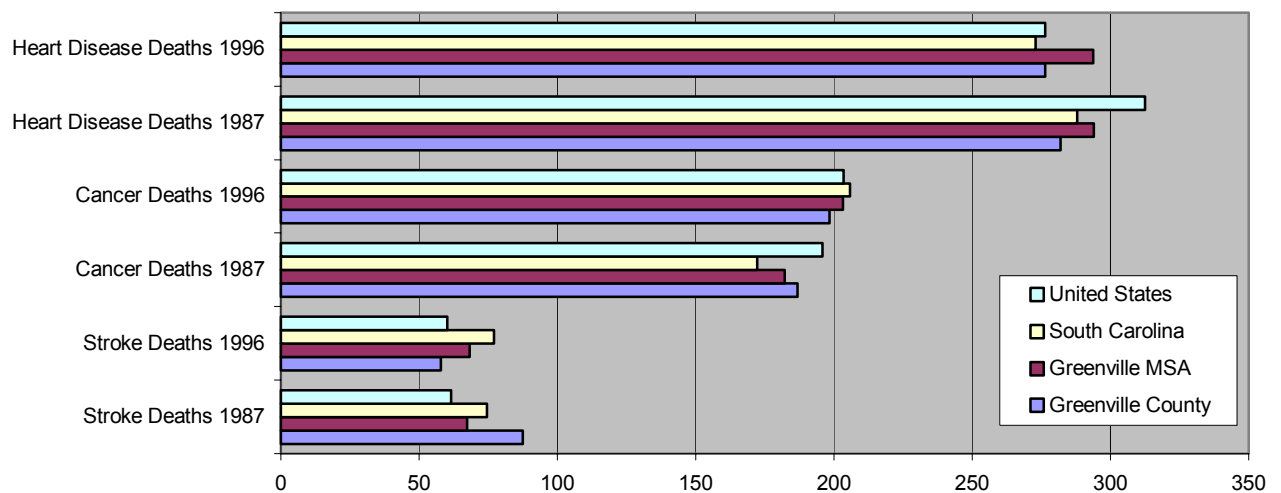


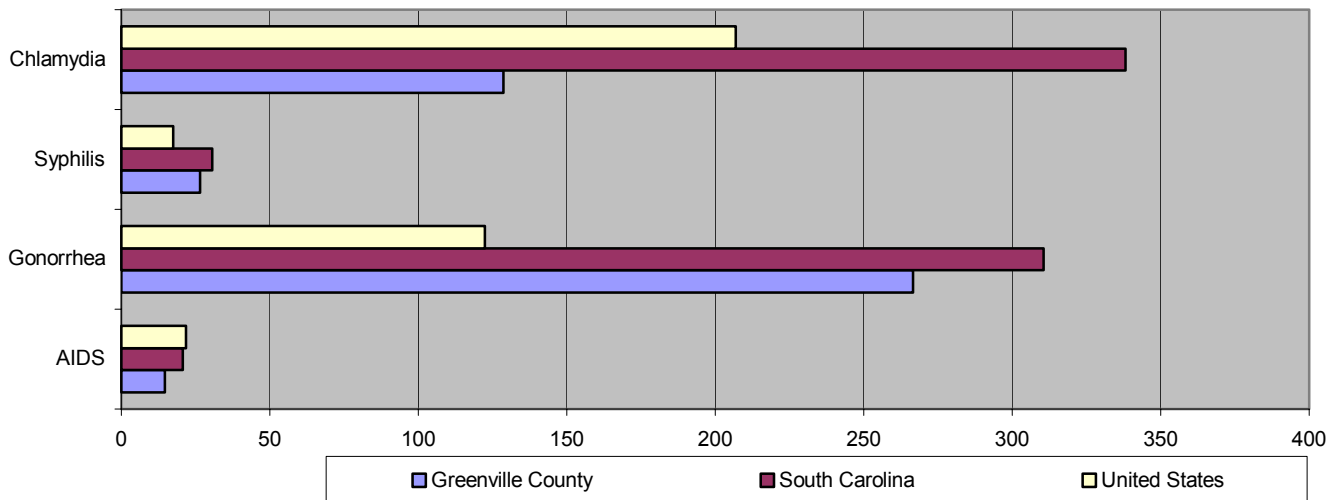
Chart 6.22: Hospitals in Greenville County

FACILITY	PARENT	LOCATION	LICENSED BEDS
Allen Bennett Memorial	Greenville Hospital System	Greer	58
Cancer Treatment Center - Outpatient	Greenville Hospital System	Greenville	NA
Center for Family Medicine - Outpatient	Greenville Hospital System	Greenville	NA
Center for Health and Occupational Services - Outpatient		Greenville	NA
Charter Hospital of Greenville		Greer	66
Chestnut Hill Psychiatric Hospital		Travelers Rest	88
Family Medicine Ambulance Care Center - Outpatient	Greenville Hospital System	Greenville	NA
Greenville Memorial Medical Center	Greenville Hospital System	Greenville	768
Hillcrest Hospital	Greenville Hospital System	Simpsonville	56
Louis P. Batson Jr. Cancer Care Center		Greenville	NA
Marshall I. Pickens Hospital	Greenville Hospital System	Greenville	90
North Greenville Hospital	Greenville Hospital System	Travelers Rest	53
Roger C. Peace Rehabilitation Hospital	Greenville Hospital System	Greenville	50
Shriners Hospital		Greenville	60
St. Francis Community Hospital	Franciscan Sisters of the Poor	Greenville	287
St. Francis Inpatient Rehabilitation	Franciscan Sisters of the Poor	Greenville	NA
St. Francis Women's & Family Hospital	Franciscan Sisters of the Poor	Greenville	50
W. J. Barge Memorial Hospital	Bob Jones University	Greenville	79

from The Greenville News, The Spartanburg Herald and South Carolina Health Alliance (ACOG)

Greenville County has a higher AIDS rate than the Greenville MSA, but remains lower than both the state and the nation. Incidences of both syphilis and gonorrhea remain above the national average and below the state rate. The rate for chlamydia is below both the state and national levels.

Graph 6.28: Sexually Transmitted Diseases Per 100,000 People in Greenville County

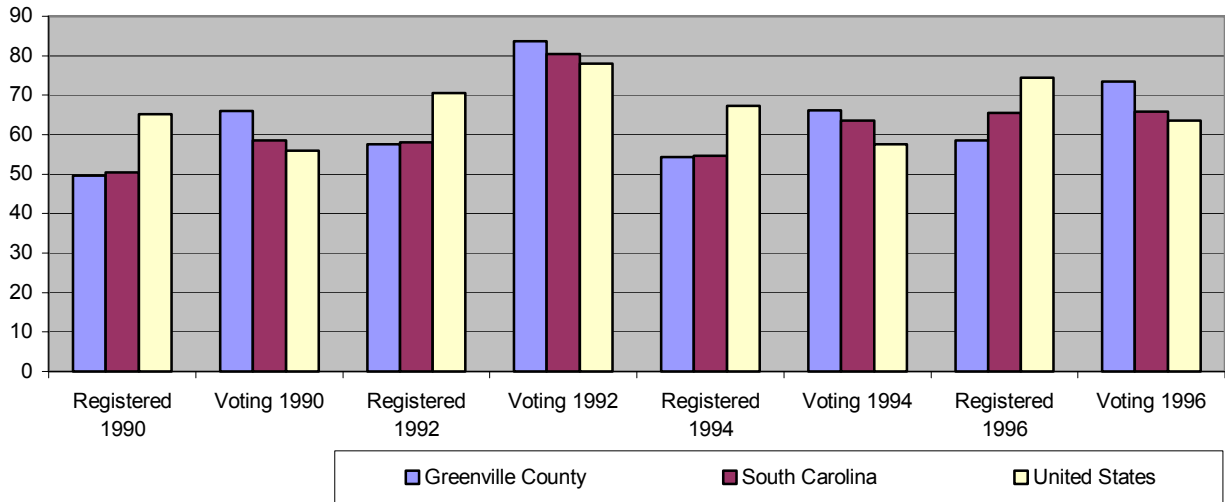


Citizen Involvement

More than 58 percent of the eligible population was registered to vote in 1996 and more than 73 percent of those registered to vote did so in 1996. Though voter registration has increased in the 1990s, Greenville County is still behind both the state and the nation in voter registration.

Although fewer people are registered to vote, more of those registered to vote do so than in South Carolina or the nation.

Graph 6.29: Percentage of Voting Population Registered to Vote and the Percentage of Registered Voters Voting in Greenville County



Lenders, Insurers & the Real Estate Market

Lenders

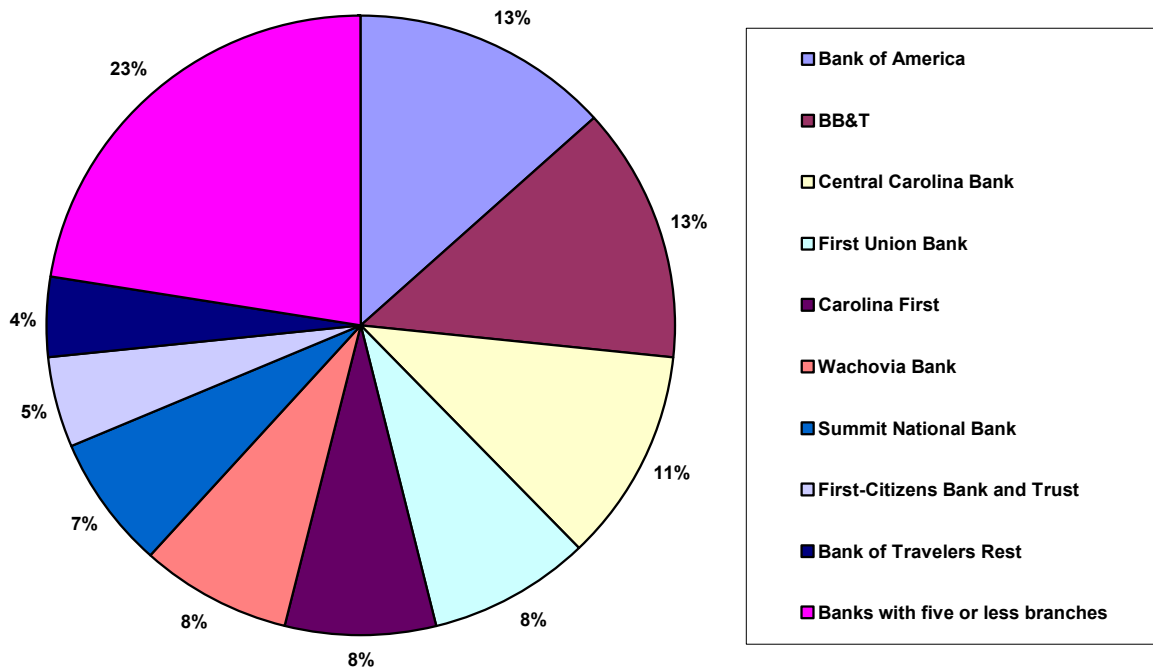
Lenders work both to maximize profits and to fulfill federally-mandated community-related activities that promote fair housing choice. The healthy economic climate in Greenville County has made it a center to the banking industry. Branch Bank and Trust, Bank of America and First Union each has its state headquarters in the City of Greenville. The corporate headquarters for Carolina First is located here as well.

Chart 6.23: Amount of Deposits in All FDIC-Insured Commercial Banks in Greenville County

	1988	1992	1995	1997	1998
Number of Institutions	12	14	13	15	14
Total Deposits	\$1,647,324,000	\$3,269,128,000	\$3,607,557,000	\$4,325,776,000	\$4,485,000,000

Banks are required to expend their efforts to detect and eliminate bias in mortgage lending—they must offer service to everyone and commit themselves to community reinvestment and promoting fair housing. A review of Home Mortgage Disclosure Act data is contained in Section Nine of this document.

Graph 6.30: Banks' Share of the Local Market, by Number of Branches



The Real Estate Industry

Real estate sales agents and real estate brokers that are members of the Greater Greenville Association of Realtors are regulated by the “Code of Ethics and Standards of Practice” prepared and distributed by the National Association of Realtors. All sales agents and brokers, upon joining and becoming a member of Greater Greenville Association of Realtors, agree to abide by the Association’s Code of Ethics and Standards of Practice. The agents and brokers agree to submit any disputes to a disciplinary committee. Complaints against any realtor or broker, including those that are not members of the Association, may also be submitted to the State Department of Real Estate.

The Code of Ethics contains specific language that prohibits discrimination by real estate agents and brokers. Article 10 states:

Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin. (Amended 1/90)

Realtors, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin. (Amended 1/00)

Standard of Practice 10-1:

Realtors shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. Realtors shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin. (Adopted 1/94)

Chart 6.24: Realtor and Residential Sales Statistics for Greenville County

Total number of active realtors in Greenville County	1420
Total number active realtor firms in Greenville County	303
Total Residential Sales (7/2000-7/2001)	5962
Total Dollar Amount	\$870,043,907

The Appraisal Industry

Appraisal industry professionals are self-governed through the Uniform Standards of Professional Appraisal Practice (USPAP). The USPAP Foundation regularly updates members and provides assistance in the interpretation of the rules and regulations contained within the book. Licensed appraisers agree to abide by and be regulated by the USPAP. The Appraisal Institute sponsors appraisal classes and seminars, including those that provide education regarding discriminatory practices.

The USPAP section related to discrimination in appraisals prohibits certain practices. The appraiser is prohibited from considering the ethnic composition of the neighborhood in appraising the property or even discussing ethnic composition as it may impact the sales or purchase price of the appraised property. The appraiser is also prohibited from making any general statements regarding the ethnic composition of the community, even if the neighborhood composition was not considered in evaluating and appraising the property. The appraiser is also prohibited from taking a picture of persons in the neighborhood as a method of showing the ethnic composition of the community to the buyer or seller of property. Regulatory relief is available for any discriminatory actions by an appraiser.

Appraisal professionals practicing in the State of South Carolina are licensed by the South Carolina Department of Labor, Licensing and Regulation's Real Estate Appraisers Board. The Board establishes qualifications for appraiser certification, licensure and registration; administers examinations; investigates complaints; provides discipline; and regulates all other matters pertaining to the conduct and activities of real estate appraisers through the effective administration of the Real Estate Appraisers Act and Regulations. The Appraisers Board also administers the license law to approximately 2,000 licensees in five licensing categories with varying criteria.

This gives the state the authority to revoke an appraiser's license if he or she fails to comply with state regulations. In addition to activities, such as fraud, a basis for revocation of an appraiser's

license is any discriminatory activity against a protected class. The South Carolina Real Estate Appraisers Board reports that no appraiser practicing in Greenville County has had his or her license revoked for discriminatory appraisal practices since 1995.

Appraisals under \$200,000 are considered *de minimus* and a licensed appraiser is not required to perform the appraisal. The majority of lending institutions, as well as many other real property related entities, do not recognize the *de minimus* exclusion. There is no method by which to track these types of appraisals or to determine if such appraisals are being conducted.

Chart 6.25: Residential Appraiser Statistics for Greenville County

Total Active Appraisers	50
Total Active Appraiser Firms	32

Insurance Industry Practices

Housing advocates have long-stressed their concerns about the perceived difficulty that low income and/or minority individuals and households have had when trying to secure necessary homeowner’s insurance coverage. Adequate insurance coverage is necessary to maintain housing. Uninsured losses can devastate a household’s resources and cause homelessness.

Many low income and/or minority communities are overlooked when insurance companies found new offices. Areas in which many low income or minority households reside are under served. As a result, these areas often have a high rate of uninsured homes.

The South Carolina Department of Insurance was established in 1908 and is an agency of the Governor's Cabinet. It regulates more than 1,450 insurance companies, more than 50,000 agents, brokers, adjusters, appraisers, and bail bondsmen. The mission of the State of South Carolina Department of Insurance is to protect the insurance consumers, the public interest, and the insurance marketplace by ensuring the solvency of insurers; by enforcing and implementing the insurance laws of this State; and by regulating the insurance industry in an efficient, courteous, responsive, fair, and equitable manner. The Department of Insurance accomplishes this mission through professional services, which include, but which are not limited to, examinations and audits of insurance underwriters; consumer education, outreach, and assistance; premium tax and fee collection on behalf of the State and its subdivisions; prior review of insurance premium rates and insurance policy forms; and licensure of insurers and insurance-related individuals and entities.

The SCDI receives and investigates claims of insurance discrimination. No claims of homeowner’s insurance discrimination were reported for Greenville County in 1999 or 2000.

Among the more frequently reported methods of discrimination against insurance companies include

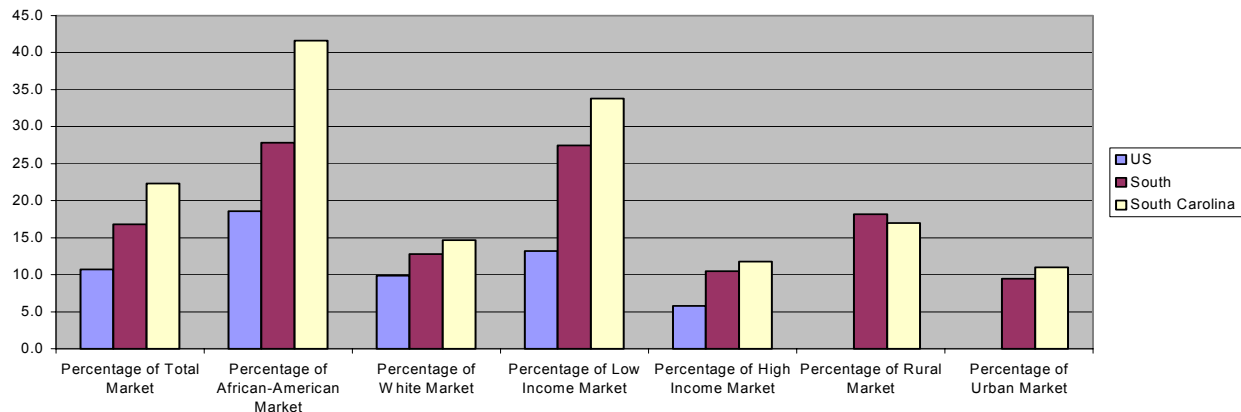
- Charging blacks and other protected classes more for the same or less coverage
- Requiring additional background information from applicants in minority neighborhoods

- Offering whites and other privileged classes replacement cost coverage, but denying it to blacks
- Maintaining minimum age restrictions
- Maintaining minimum value restrictions
- Requiring inspection of homes in minority neighborhood more frequently
- Failing to return calls from or provide quotes to applicants in minority neighborhoods
- Referring callers from minority neighborhoods to other insurance companies

Predatory Lending Practices

In the last few years South Carolina and the Greenville MSA have seen a substantial increase in the subprime mortgage lending market and the number of predatory lending activities. Predatory lending activities include, but are not limited to, excessive fees, prepayment penalties, high interest rates and insurance charges. The amount of subprime lending in South Carolina is much higher than for the country and the region.

Graph 6.31: Subprime Lending in South Carolina



Other activities that fall under the definition of subprime/predatory lending include flipping schemes in which property is resold at a greatly inflated price after a very short period of time without receiving the rehabilitation justifying the higher price, false gift letters, inflated appraisals and fraudulent second mortgages. Refinancing loans make up 80 percent of all national subprime loans and usually target individuals with past credit problems.

Victims of predatory lending are most often the undereducated and those of lower incomes. Elderly homeowners are often targeted as easy marks. In today's economy, home equity loans are a very attractive solution to the unanticipated financial problems of home maintenance, equipment replacement, or medical bills and the cost of medical prescriptions. The 2000 census data records 56,679 persons over 60 in Greenville County, or 14.9 percent of the total population. The signals are clear that Greenville presents a very attractive target for predatory lenders to exploit elderly homeowners and first time homeowners who are struggling to retain their homes. The South Carolina Coalition against Predatory Lending has stated that predatory

lending has reached epidemic proportions in South Carolina. The South Carolina State Legislature has held several hearings on the incidence of predatory lending, especially among the elderly and those with limited education.

In the past five years, although Greenville County has had next to the highest per capita income of all counties in the state, a median income within the top five and the consistently lowest unemployment rate, there has been an increase in both evictions (116%) and foreclosures (123%). Manufactured housing is often seen as the most promising solution to housing needs and/or housing problems for both renters and potential homeowners. However it has not been the hoped for answer as predatory lending practices are rife in the sale of manufactured housing and the rental market is equally exploitative (or perhaps more so).

The specter of predatory lending arises again with the accessibility of “wrap around” loans and “pay day” loans. Each of these practices has its own specific characteristics but it may be helpful at this point to include a concrete example of a predatory practice. A property speculator purchases a house with minimal investment, makes some superficial cosmetic repairs. He (she) then sells the home to an unqualified buyer at a price that exceeds the property’s value. This often runs in tandem with a higher first mortgage than the agreed upon price, high points, and at a much higher than the prime interest rate.

Wrap around loans are examples of loans that may include an “adjusted” mortgage payment, automobile payment, credit card debt or added indebtedness for housing repairs. The combined lower “one monthly payment” may represent little more than the interest and prepayment accepted only for the total amount of indebtedness. Payday loans are advances made against future earnings and can carry an interest rate as high as fifty percent.

Whether employed in the home mortgage market or to prevent mortgage default or rental eviction, predatory lending is a major factor in the creation and maintenance of Impediments to Fair Housing.

As demonstrated by current Home Mortgage Disclosure Act data, those who are involved in prime market lending in Greenville County are making some efforts to reach under served communities and subgroups. There are still many efforts yet to be made in bringing to these groups increased access to the prime lending market. In 1998 more than \$14 billion was lent to South Carolinians for housing-related purposes. Of this amount, subprime lenders funded \$1.7 billion mostly to minority, low-income and rural households.

Other sectors of the community are also beginning to take note, notably the mass media. In response to a segment aired by WYYF-TV on August 15, 2001, the following editorial appeared in the *Greenville News*.

Unethical mortgage practices targeted

California just became the second state, following North Carolina three years ago, to outlaw predatory lending. The practice is part of the subprime home-loan market that now accounts for more than 13 percent of all new mortgages and totaled \$56 billion last year.

Most of these loans and the lenders behind them are fair and legitimate. The costs are higher because the risks are greater. Lawmakers have to take care they don't end a needed and wanted source of credit for marginally qualified borrowers.

But abusive practices are increasingly coming to light. Some lenders aggressively push high interest loans with exorbitant upfront costs and single premium credit insurance onto people who don't understand the terms and can't sustain the monthly payments, eventually losing their homes. Unsophisticated elderly people are particularly vulnerable.

Most mainline mortgage lenders typically charge 2 percent or less in fees, and won't make home loans if the monthly payments would be much more than a third of a borrower's income.

Lending to higher risk borrowers justifies higher costs to cover more defaults. But predatory lending increased the number of defaults and justifies laws forbidding the abusive practices.