

COMMUNITY DATA

Neighborhood Surveys

Neighborhood surveys were non-randomly distributed to residents of Greenville County. It is important to note at this point that convenience sampling was used in the collection of this survey data. In other words, while the information provided by the survey results is important, it should not be generalized to the greater population. The problem of affordable housing can only begin to be solved with participation from residents, businesses, and local governments. To find out how willing people were to participate in the study, respondents were asked if they might be contacted. Seventy-three percent of respondents replied that they may be contacted and either provided a mailing address, email address, or telephone number. Fourteen percent requested that they not be contacted, and 13% did not answer the question. Over 3,000 surveys were sent out to local apartment complexes and public housing facilities, and 172 were completed and returned. Of the residents surveyed, the majority of people were white. African-Americans and Hispanics were the next largest ethnicities represented. The following table shows the breakdown of respondents by race. The average household size of the respondents is 2.8 total people, with an average of 1.2 children per household. The average home age of the respondents is 7.9 years, with an average of 3.3 bedrooms. The average home age of 7.9 years correlates well to the data presented in the community profile section previously presented in this report that states the majority of housing structures in Greenville County are new, having been built between 1990 and 2000. Of the total survey respondents, 20 were elderly and 16 were handicapped.

Table 24: Race/Ethnicity

Race/Ethnicity	Number of Respondents	Percent of Respondents
White	61	35.5
African-American	44	25.6
Hispanic	43	25.0
Asian	19	11.0
American Indian	0	0.0
Other	2	1.2
No Response	3	1.7
Total	172	100.0

Head of Household

Access to affordable housing is a problem for many families, but usually more of an issue for single parent families. Single individuals typically have a smaller household income than married couples due to having only 1 income

instead of possibly two. Forty-eight percent of respondents indicated that they live in female-headed households, while 45% live in male-headed households. While the majority of respondents live in female-headed households, this number does not distinguish between unwed, divorced, or deceased male figures. Also, male-headed households may but do not necessarily have a female present. Seven percent of respondents did not specify whether they lived in a male or female-headed household.

Ownership

One question on the survey asked participants if they rented or owned their homes. Typically homeowners have less of an impediment to fair housing because they had enough money to secure a down payment. Many people who rent do so because they cannot provide the money needed upfront for down payments. Seventy percent of the respondents said they rent their homes, while only 17% said they were homeowners. (Thirteen percent of the respondents chose not to answer this question). While the overwhelming majority of respondents indicated they were renters, this number may be skewed due to mass distribution of surveys at apartment complexes. A total of 29 persons were homeowners: 17 male, 7 female, and 5 people of unknown gender.

When exploring homeownership by race or ethnicity, whites and Hispanics had the greatest percentages of homeowners (37.9% and 34.5%). African Americans followed, accounting for about one-fifth of homeowners in the survey population. When looking at renters, whites again had the greatest amount, while African Americans and Hispanics followed (25% and 23.3%). Table 25 shows the breakdown of homeowners versus renters by race or ethnicity.

Table 25: Ownership by Race/Ethnicity

Race/Ethnicity	Owners		Renters		Total	
	#	%	#	%	#	%
White	11	37.9	44	36.7	55	36.9
African-American	6	20.7	30	25.0	36	24.2
Hispanic	10	34.5	28	23.3	38	25.5
Asian	0	0.0	15	12.5	15	10.1
Other	1	3.4	1	0.8	2	1.3
Unknown	1	3.4	2	1.7	3	2.0
Total	29	100.0	120	100.0	149	100.0

Table 26 shows the breakdown of race/ethnicity by ownership. The percentages are in relation to race; that is, 18.0% of white respondents are homeowners. Hispanics (aside from other and unknown races), who participated in the survey, are the ethnic group most likely to be

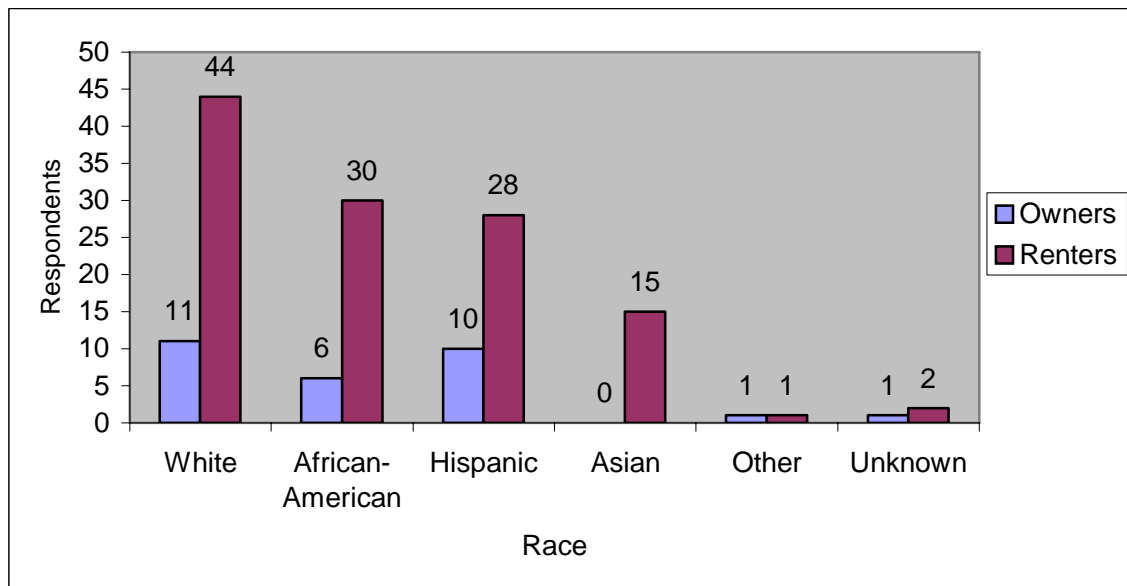
homeowners; white and African-Americans respondent are close behind. On the other hand, Asians are most likely to rent.

Table 26: Race/Ethnicity by Ownership

Race/Ethnicity	Owners		Renters		Total	
	#	%	#	%	#	%
White	11	18.0	44	72.1	55	100.0
African-American	6	16.7	30	68.2	36	100.0
Hispanic	10	23.3	28	65.1	38	100.0
Asian	0	0.0	15	100.0	15	100.0
Other	1	50.0	1	50.0	2	100.0
Unknown	1	33.3	2	66.7	3	100.0
Total	29	19.5	120	80.5	149	100.0

Figure 20 offers a visual representation of homeowners compared to renters by race.

Figure 21: Ownership by Race/Ethnicity



Type of Home

The housing type of the respondents is shown in Table 27. The majority of respondents live in an apartment building. The second most popular housing type is single-family homes. Of the people living in single-family homes, 15 are owners and 22 renters (the others did not specify owner or renter). For those who reported living in an apartment building, 93 are renters, 1 is an owner and the remaining 12 did not specify between owner and renter.

Table 27: Housing Type

Housing Type	Number	Percent
House	39	22.7
Apartment	106	61.6
Duplex	4	2.3
Group Home	1	0.6
Mobile Home	14	8.1
Townhouse	2	1.2
Shelter	3	1.7
Unknown	3	1.2
Total	172	100.0

Figure 21 is a visual depiction of Table 27.

Figure 22: Housing Type

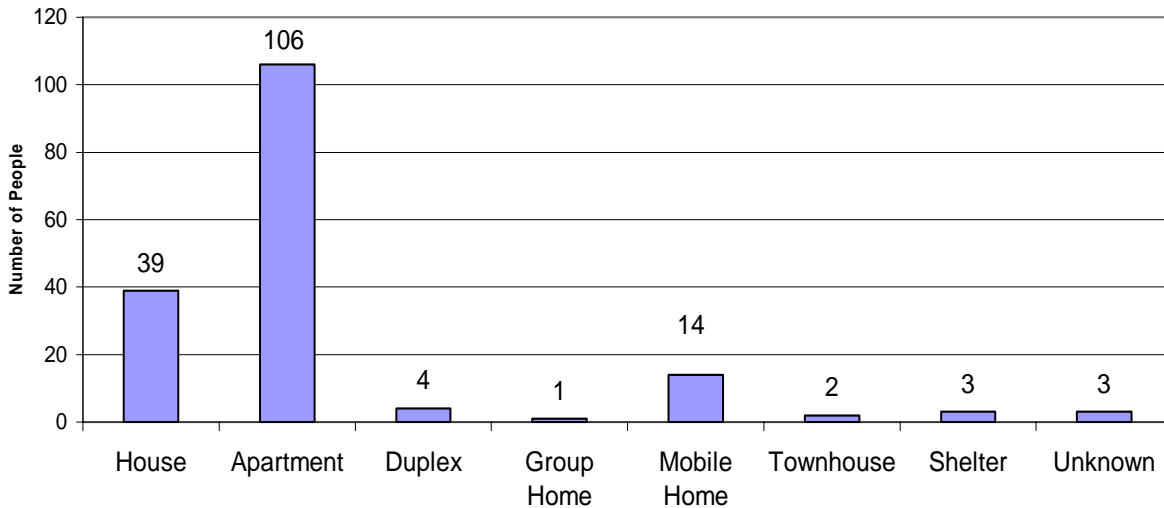


Table 28 shows the breakdown of housing types based upon race. Houses and apartments are the only two categories broken down by race because they are the largest housing types. There is a noticeable change in the number of Asian families that live in apartments than those living in houses. Also, the number of white families living in apartments is much greater than the number living in houses for this sample.

Table 28: Housing Type by Race/Ethnicity

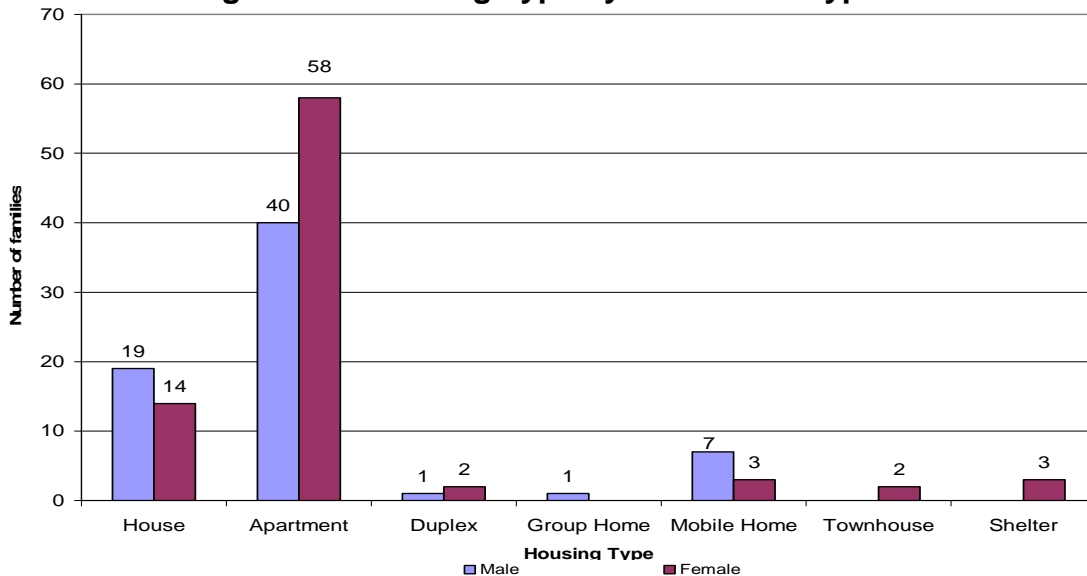
Race/Ethnicity	House		Apartment		Total	
	#	%	#	%	#	%
White	10	18.5	44	81.5	54	100.0
African-American	11	33.3	22	66.7	33	100.0
Hispanic	15	42.9	20	57.1	35	100.0
Asian	1	5.6	17	94.4	18	100.0
Other	1	50.0	1	50.0	2	100.0
Unknown	1	33.3	2	66.7	3	100.0
Total	39	26.9	106	73.1	145	100.0

The following table and chart show the breakdown between housing type and gender. There are more male-headed households that live in houses than female-headed households. There are also more female-headed households that live in apartments than male-headed households.

Table 29: Housing Type by Household Type

Housing Type	Male-Headed Household		Female-Headed Household	
	#	%	#	%
House	19	27.9	14	17.1
Apartment	40	58.9	58	70.7
Duplex	1	1.5	2	2.4
Group Home	1	1.5	0	0.0
Mobile Home	7	10.3	3	3.7
Townhouse	0	0.0	2	2.4
Shelter	0	0.0	3	3.7
Total	68	100.0	82	100.0

Figure 23: Housing Type by Household Type



Income and Education

The following table shows the surveyed residents' annual income levels. Approximately 31% of the surveyed residents' income levels are less than \$10,000. This is the largest income category of those surveyed. The second most common income range is \$10,000-\$15,000 and is represented by 22.1% of the respondents. These two low-income groups represent over 50% of the sample. Finally, only 6.4% of respondents make \$35,000 or more.

Table 30: Income

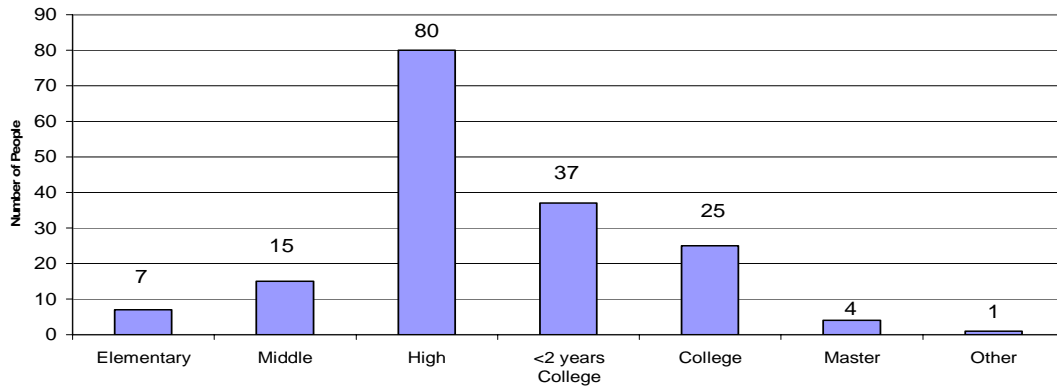
Income	Number of Respondents	Percent of Respondents
Less than \$10,000	54	31.4
\$10,000 to \$15,000	38	22.1
\$15,001 to \$20,000	17	9.9
\$20,001 to \$25,000	12	7.0
\$25,001 to \$30,000	13	7.6
\$30,001 to \$35,000	13	7.6
More than \$35,000	11	6.4
Unknown	14	8.1
Total	172	100.0

The following table and figure show the breakdown of the level of education for the survey respondents. The largest percentage of respondents are high school graduates, representing close to half (47.3%) of the population surveyed. Also, 60.3% of the population has only completed elementary school to high school compared to 39.1% that has gone on to complete less than two years of college to a master's degree.

Table 31: Level of Education

Level of Education	Number	Percent
Elementary School	7	4.1
Middle School	15	8.9
High School	80	47.3
Less than 2 Years of College	37	21.9
College	25	14.8
Master	4	2.4
Other	1	0.6
Total	169	100.0

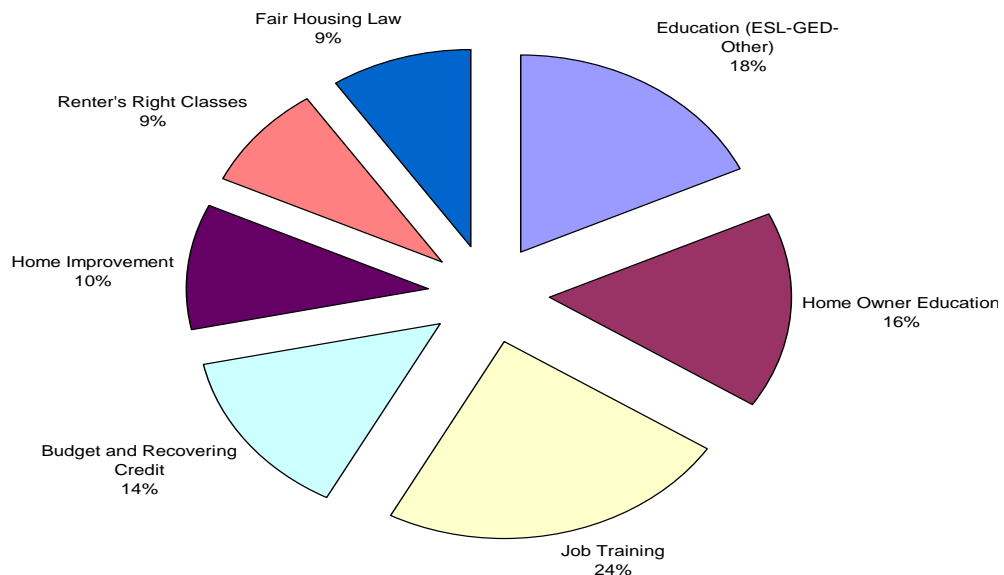
Figure 24: Level of Education



Educational Programs of Interest

Survey respondents were asked if they would be interested in educational programs and were given seven programs to choose from. Respondents were instructed to circle all programs in which they were interested in participating. The program choices included: general education (ESL-GED-other), home owner education, job training, budgeting and recovering credit, home improvement, renter’s rights classes, and fair housing law. The following figure shows the percentage of total survey respondents that are interested in taking the respective classes. The majority of respondents were interested in furthering their education in ESL-GED-other, homeowner education, job training, and budget and recovering credit. These are very important classes because education helps people to excel in the workforce. Job training helps secure a job, which provides a stable financial future and opens possibilities to homeownership. Budget and recovering credit classes are also important to help people learn about proper finances.

Figure 25: Education Programs



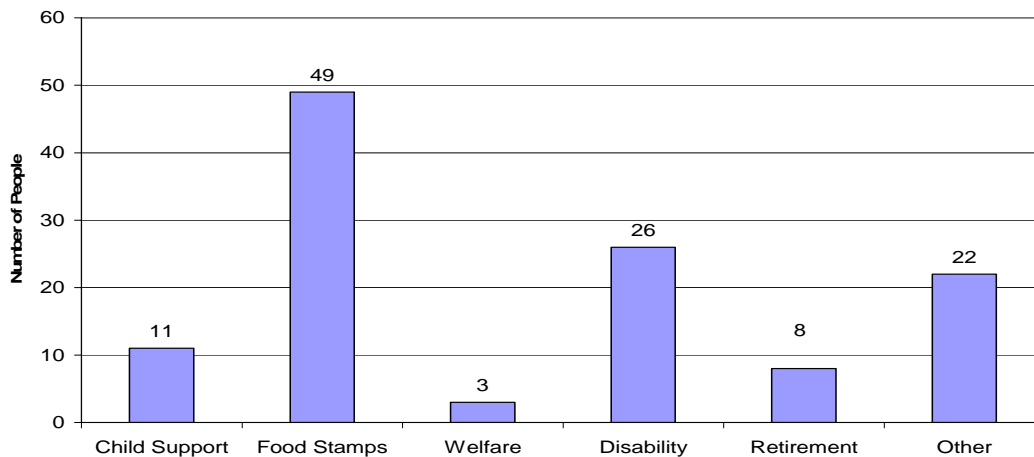
Monetary Assistance

To begin to identify housing impediments, survey respondents were asked to identify any type of federal, state, or other monetary assistance they may be receiving. The choices provided were child support, food stamps, welfare, disability, retirement, and other. The majority (119 of the 172 respondents, or 69.2%) of respondents reported using some form of assistance; the results are presented in Table 32 and Figure 12. Forty-one percent of those receiving any type of assistance noted receiving food stamps, and 21.8% reported receiving disability assistance. Another 18.5% of respondents reported their assistance fell in the “other” category: unemployment, WIC, Medicare, and Section 8. All other types of assistance (child support, welfare, and retirement) were mentioned by less than 10% of the survey population.

Table 32: Monetary Assistance

Type of Monetary Assistance	Number	Percent
Child Support	11	9.2
Food Stamps	49	41.2
Welfare	3	2.5
Disability	26	21.8
Retirement	8	6.7
Other	22	18.5
Total	119	100.0

Figure 26: Monetary Assistance

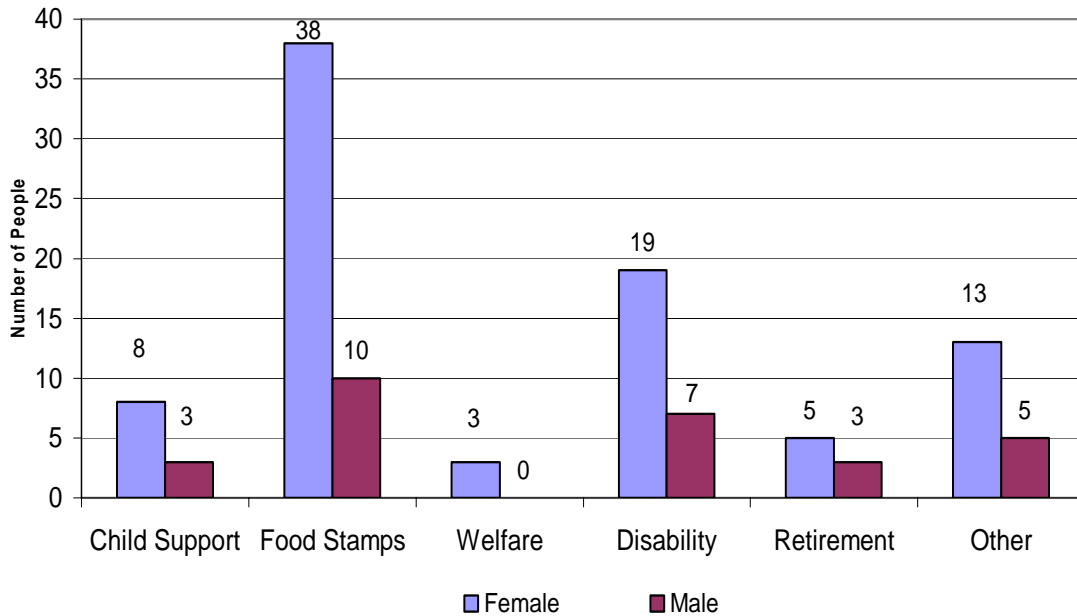


The following table and figure show the breakdown of people receiving some type of monetary assistance by gender of household head. Numbers in this table may differ from the table above because the breakdowns do not include people who did not specify the gender of their head of household. In every category, female-headed households receive more assistance than male-headed households.

Table 33: Monetary Assistance by Household Type

Type of Monetary Assistance	Male-Headed Household		Female-Headed Household	
	#	%	#	%
Child Support	3	10.7	8	9.3
Food Stamps	10	35.7	38	44.2
Welfare	0	0.0	3	3.5
Disability	7	25.0	19	22.1
Retirement	3	10.7	5	5.8
Other	5	17.9	13	15.1
Total	28	100.0	86	100.0

Figure 27: Monetary Assistance by Household Type



Discrimination

Discrimination in housing comes in many forms, and it is often difficult to detect. Both federal and state laws make it illegal to deny housing to a person on the basis of race, color, religion, national origin, sex, or familial status. Several survey sections were generated to determine if survey respondents felt they had been discriminated against with regards to affordable housing.

The first question straightforwardly asked, “Have you ever been discriminated against regarding access to affordable housing?” Next, respondents were asked to distinguish if the discrimination was in regards to a rental or sale property. Then, respondents were given the opportunity to explain why they felt they received unfair treatment. Eight people felt they have been discriminated when trying to acquire a rental property and 3 felt

so when trying to acquire a sale property. Out of the renters, 1 person felt their national origin was the cause for discrimination, while another felt his familial status was the reason. The other 5 rental respondents varied from receiving Section 8 to having no job.

The second section began with the question: “Have you ever been the victim of housing discrimination through advertising?” Examples of this type of discrimination include: “Locals are encouraged to apply,” or “Only female applicants, please.” Again, respondents were asked to distinguish if the discriminations took place in regard to a rental or sale property and to explain why they felt they were treated unfairly. Three people responded that they were discriminated against through advertising. Two of these people said the discrimination was for a rental property, while 1 person did not specify rental or sale. One of these people felt the unfair treatment they received was due to their familial status; another felt it was because they are not married.

The third section asked, “Have you ever been turned down for a loan to buy a house?” Fifteen people responded that they have been turned down for a loan to buy a house. Eight of these people felt they should have been approved, while 7 agreed that it was correct for them to have been turned down. Of those turned down, 2 people said they felt their familial status and sex was the reason for denial. However, 4 people that were turned down did not feel they should have been approved and acknowledge that their credit was the reason for denial.

The fourth section asked, “Have you ever been asked to refinance your home to consolidate your bills or pay off debts?” Twenty-one people responded that they have been asked before if they would like to consolidate their bills or pay off debts. Respondents were asked to indicate what interest rate they were offered on the new loan. Only 12 people answered this question, and the average interest rate was 9.3%, ranging from 5% to 29%.

Predatory Lending

Predatory lending is an abusive lending practice that generally happens when a person has been taken advantage often through the financing of a loan or the misuse of the collateral available (like home equity). These loans tend to have high interest rates, outrageous fees, and unaffordable repayment terms. Four questions were asked that address the issue of predatory lending. The survey contained a brief explanation of predatory lending and then asked respondents, “Have you ever been the victim of predatory lending?” Next, respondents were asked if they sought assistance and counseling and if so, where. For those who sought counseling, they were asked what the final result was. Fourteen people responded that they were

victims of predatory lending. These 14 people represent 8% of the survey population. Only 5 of these people sought counseling. Of the 5 people that sought counseling, only 4 provided the end results. One person had the debt deleted, 1 person had the loan refinanced through a different source, another had the loan restructured, and the last person went to credit counseling and had a debt repayment plan without a loan.

Senior Housing

People ages 55 years and older were asked to answer questions related to senior citizens and senior housing. Sixty-two people answered the senior portion of the survey, representing 36% of the surveyed population. Of the 62 people who answered the senior section, only 7 live in senior housing. Respondents were asked if they could afford to live in assisted housing if necessary and 6 out of 7 felt that they could not afford it. The type of senior housing that people lived in varied and included independent living, handicap accessible, and government subsidized. Of the 55 who were not living in senior housing, 11 people would like to move to senior housing in the near future. Reasons for this included wanting to move to a bigger house due to family size, others to a house in better condition, and wanting a house once financially secure.

Judiciary Surveys

The judiciary commonly sees the human condition at its worst and realizes that most behavior is a symptom of a much deeper root cause. Laws that regulate behavior that harms others are meant to insulate and protect the innocent, the uninformed, and the elderly. Predatory lending laws currently only have, at the most, minor civil penalties when they are violated. The offender could see this as just the cost of doing business. Opinions of local magistrate and state criminal and family court judges were expected to be strong as to the strengthening and criminalization of these violations since they have observed that anything that affects someone's credit greatly affects the quality of life of that individual victim and victim's family for years and sometimes permanently in today's society.

The judiciary/court administration surveys were dispersed to all judges in Greenville County and a total of 22 were completed. The respondents indicated that 2 judges' courts handle civil actions, 4 handle criminal actions, and 16 handle both. Both of the civil courts do not handle foreclosures, evictions, or tenant/landlord disputes.

Predatory Lending

The Predatory Lending Act went into effect January 1, 2004. According to the Department of Housing and Urban Development (HUD), “predatory mortgage lending practices strip borrowers of home equity and threaten families with foreclosure, destabilizing the very communities that are beginning to enjoy the fruits of our nation’s economic success.” A total of 12 judges were familiar with the act and advocate criminal penalties. Ten judges were not familiar with it, although 1 reported advocating criminal penalties. The other 9 that were not familiar with the act did not specify whether or not they advocated criminal penalties on the issue for which they lack knowledge; this can be interpreted as judges not making uninformed decisions when it comes to criminal penalties. Four judges felt that predatory lending is not an impediment to affordable housing. (However, it is possible these judges may not have seen the victimization or its effects).

Family Affairs

A series of questions were generated to measure impediments to fair and affordable housing. Several of the questions dealt with family problems such as divorce and parenting skills. Fifteen judges considered domestic violence to be an impediment, 4 did not, and 3 had no opinion. Eighteen judges said that divorce and child custody/support was a factor, only 2 said it was not, and 2 others had no opinion. Parenting skills were considered to be less of a factor - only 13 considered them to be a factor, while 8 did not, and 1 had no opinion.

Financial Affairs

Several other questions addressed how financial hardships, such as foreclosures and bad credit, affect access to affordable housing. The next question addressed judgments and bad credit. For this item 20 judges felt that bad credit was a factor in the process of acquiring affordable housing, while only 1 did not and 1 other did not respond. Next judges were asked if they felt fraudulent checks were an impediment; 18 said yes, 3 said no, and 1 did not respond. Bankruptcies and foreclosures have an obvious impact on access to fair housing; all 22 judges agreed it was an impediment. Consumer fraud is also a recognized impediment by 19 judges (3 did not respond). Title or payday lenders, and check cashiers/rent to own are seen as impediments by 19 judges (1 disagreed, and 2 did not respond).

Other

Homelessness and addictions are also seen as impediments to fair housing; 19 judges agreed that they were, while 1 did not and 2 did not respond.

Twenty-one judges agreed that mental illness and incompetence are significant impediments to fair housing; only 1 did not respond.

Eighteen judges felt that identity theft was an impediment (2 did not, and 1 did not respond). Home repair scams were also seen as impediments by 19 judges, but 2 said no and 1 did not respond. The identified impediment with the least amount of consensus is being a victim or witness to a crime. Twelve judges said it was an impediment, 7 said it was not, and 3 did not respond.

Agency Surveys

A total of 24 agencies and organizations responded to the agency survey. Out of these agencies, three-quarters reported being nonprofit. Table 34 shows the breakdown of agency/organization type.

Table 34: Agency/Organization Type

	Number	Percent
Local Agency	3	12.5
Non-Profit	18	75.0
Non-Profit & Faith-Based	2	8.3
Local, Non-Profit & Faith-Based	1	4.2
Total	24	100.0

When asked what types of services these agencies provided, the two most common services offered were counseling/case management and housing. As far as clientele are concerned, the most common principal client/customer type of the agencies was adults. Tables 35 & 36 illustrate the range of services provided by the surveyed agencies, as well as a breakdown of their client types.

Table 35: Type of Services Provided

Type of Service	# of Agencies Providing
Education	9
Employment	5
Housing	10
Victim Protection/Advocacy	5
Emergency Funding	7
Health Care	3
Counseling/Case Management	15
No Answer	1

Table 36: Principle Client/Customer Type

Principal Client Type	# of Agencies
Children	5
Young Adults	6
Adults	19
Seniors	5
All Types	1
Other	2

A majority (58.3%) of agencies reported providing services to persons with disabilities. For those agencies that responded that they did in fact provide services to those with disabilities, the majority of disabilities noted were mental illness, physical limitation and addictions. Other disabilities written in ranged from cognitive and impairments, to working with individuals who had been victims of assault, to impediments to employment (see Table 37).

Table 37: Services Provided to Clients with Disabilities

	Number	Percent
Yes	14	58.3
No	1	4.2
Sometimes	9	37.5
Total	24	100.0

When asked what they felt the biggest challenges facing their clients were, the top three were employment, transportation, and affordable housing (as shown in Table 38).

Table 38: Disabilities Served

Disability Type	# of Agencies Providing Services For
Mental Illness	15
Physical Limitation	15
AIDS	7
Alzheimers/Dementia	5
Addictions	12
Other*	5
No Answer	2

* Other specified: Any; Cognitive impairments; Occasional sexual abuse/assault victims with various disabilities; Any physical, medical, mental or emotional impediment to employment; Speech and fine motor deficits

Table 39: Client Challenges

Challenge	# of Agencies Reporting
Employment	12
Addictions	5
Generational Socioeconomic Level	6
Transportation	12
Health Care	5
Independent Living	3
Education	6
Discrimination/Stereotyping	1
Affordable Housing	10
Other	4
No Answer	2

Seventy percent of agencies surveyed answered that their clients had ever complained about discrimination or disparate treatment. Though an option for listing the type of discrimination faced was not provided on the survey sheet, a few agencies chose to make a note of the type of discrimination that was mentioned.

Table 40: Client Complaints About Discrimination

	Number	Percent
Yes	17	70.8
No	5	20.8
Total	22	91.7

According to an online report by the National Low-Income Housing Coalition, NIMBY, also known as not in my backyard, “has become the symbol for neighborhoods to exclude certain people because they are homeless, poor, disabled, or because of their race or ethnicity” (<http://www.nlihc.org/nimby>). For those agencies who reported having clients that had experienced NIMBYism, almost 82% noted that the experience had occurred when dealing with a rental property.

Table 41: Experiencing NIMBYism

	Number	Percent
Homeownership	1	4.2
Rental	9	37.5
All	1	4.2
Total	11	45.8

When asked about agency policy, 70% of the agencies reported not having guidelines or procedures for dealing with complaints of housing

discrimination. For those 6 agencies that reported having procedures, these ranged from:

- Referring clients to other agencies
- Investigating all complaints
- Training staff
- Providing information to clients
- Determining if the discrimination can be resolved in a court of law

For these agencies, the majority of policies involved referring clients to other agencies, such as the Greenville County Human Relations Commission or legal services.

Approximately 88% of agencies surveyed reported being aware that the HRC receives, investigates, and seeks to resolve complaints and issues involving predatory lending.

Table 42: Awareness of HRC’s Activities

	Number	Percent
Yes	21	87.5
No	2	8.3
Total	23	95.8

When asked what type of housing the surveyed agencies developed, the majority of agencies reported that this was not a service provided by their organization (19 out of 24). Of those who did report developing housing, housing types were for the most part evenly dispersed between single-family rentals, single-family ownership, special needs/group homes, multi-family, and senior housing.

Table 43: Type of Housing Developed

Type of Housing	# of Agencies Developing
Single-Family Rental	3
Single-Family Ownership	2
Special Needs/Group Homes	3
Multi-Family	2
Senior Housing	2
Not Applicable to Agency	19

As the Hispanic population in both Greenville and South Carolina as a whole continues to grow, it is important for local resources to expand to meet the resulting growth in needs. According to this survey, 75% of these agencies reported serving less than 10 Hispanic individuals per month. However, there were 2 agencies who reported serving over 30 per month.

Table 44: Hispanics Served in a Month

	Number	Percent
None	2	8.3
Less than 10	18	75.0
10-20	2	8.3
Over 30	2	8.3
Total	24	100.0

Looking at the percentage increase of services provided to Hispanics over the last year, estimated increases for 5 agencies ranged from 0-90%. The remaining 19 agencies chose to skip this question. The total number of clients served annually for the surveyed agencies ranged from 35 to over 45,000.

The most common types of funding the agencies reported receiving were fundraising events, help from the United Way, philanthropic funding, and donations from churches. Ten agencies also reported receiving local funding, while others benefited from State, Federal, and some other type of funding. Two agencies chose not to answer this question.

Table 45: Types of Funding Received

Type of Funding	# of Agencies Receiving
Local	10
State	8
Federal	8
United Way	12
Fundraising Events	15
Philanthropic	11
Trust	4
Churches	11
Other*	2
All	1
Not Applicable	2

*Thrift store sales, donations, healthcare reimbursement, Medicaid/Medicare

Many of the agencies reported making efforts to create affordable housing opportunities to their clientele. These efforts included:

- Applying for additional funding from HUD and the State
- Helping clients find housing upon completion of agency programs
- Using housing task forces to create more affordable housing
- Constructing affordable housing units
- Encourage the community to provide transitional housing

- Using transitional housing as a means of education about employment and financial skills training
- Serving on the Hope VII Board
- Coaching clients through the home-buying process
- Partnering with other agencies

Half of the agencies reported that this was not a primary focus.

While approximately 52% of agencies reported being aware of the HRC’s database search option, an alarming 47.6% reported not knowing. Close to half and half, this may be a suggestion for further awareness programs about the HRC and its functions and services provided.

Table 46: Awareness of HRC Database

	Number	Percent
Yes	11	45.8
No	10	41.7
Total	21	87.5

An overwhelming majority of agencies (87.5%) were not interested in listing properties on the HRC website. However, this can be attributed to the fact that the majority of agencies did not construct housing units or work with housing their clients directly.

Table 47: Interest in Using HRC Website

	Frequency	Percent
Yes	1	4.2
No	7	29.2
Total	8	33.3

Banks and Mortgage Lenders

Of the companies that responded, some were banks, one was a mortgage corporation, and one identified themselves as being a mortgage broker. All reported participating in any government or government-sponsored entity loan programs. When asked if they provide any low to moderate income home purchasing assistance programs, all again responded that they did in fact offer these programs, ranging from 100% financing to Fannie Mae and Freddie Mac, to FHA and VA loan options. Those who reported they did partner with an organization to provide homebuyer education to their clients identified the Fannie Mae Foundation and the Greenville County Human Relations Commission as their referral choices.

Everyone identified credit and debt-to-income ratio in their top 3 reasons for loan denial. Other reasons varied from down payment, to having no social security number on their green card, to income alone standing as problems. As far as impediments to affordable housing, credit history was seen by all organizations as the greatest impediment, while discrimination was seen as the least.

All organizations reported targeting minorities, yet only 1 reported that they felt that they could do more for minority homeownership, particularly by working with other agencies within the city and county to promote their homebuyer programs.

Property Owners and Managers

Of these organizations, all rent units constructed prior to 1979, and most are not handicap accessible (however, 1 respondent noted that this was provided on an as needed basis). Half of the organizations responded that they did provide senior housing, also. The most frequent tenant complaints centered on parking and small maintenance projects.

For those organizations that responded to the question regarding the racial/ethnic breakdown of their complex, 1 reported their tenants being predominantly white (60%), 1 being predominantly African American (63%), and the other being predominantly Middle Eastern/Asian (70%). Average resident income level ranged from the “low” category to the “very low” category (\$13,181-21,950 and less than \$13,181, respectively). Average rent ranged from \$100-\$300 to \$300-\$500 to \$500-\$700 a month.

When asked what the most common ways to attract and/or screen prospective tenants, all companies reported holding personal interviews and running credit checks, and all but 1 reported checking for a criminal background. Half reported also checking personal references. Only 25% of property management groups accept Section 8 vouchers, but 75% claim to participate in rental subsidies or tax credit programs.

Client Feedback

Counselors in the HRC office were asked to discuss and reflect on anything in particular their clients experienced on a daily basis when looking for fair and affordable housing. The responses involved the following:

- Medical costs, insurance costs, etc. in the past that got out of hand and snowballed were a prime obstacle that many clients reported facing. Lack of knowledge of how the insurance system works, or “inadequate effort put forth by the client” lead to increased debt and poor credit history. This, in turn, prohibits them from making rent, utility and mortgage payments. Many clients in this type of financial duress are in the process of foreclosure on their home.
- In addition to high debt, counselors also mentioned that many landlords are unwillingly to be flexible with their tenants in regards to payments, etc.
- Payday loans can also affect the client’s income and cause problems with paying their rent, mortgages, etc.
- There are “only a handful of options for affordable housing locations” for the lower income families/individuals that the HRC sees.
- As was noticed during the personal interviews, a wish for education regarding personal finances to begin at a younger age was also mentioned by the counselors.
- Discrimination in the rental market is still faced by some of the clientele; this discrimination appeared to be even worse in the Hispanic population.
- Clients in the past have found housing the quick and easy way – not always the most cost efficient or most affordable

Personal interviews

Several community leaders and professionals in the housing industry for both the city and county of Greenville were interviewed on a one-by-one basis in order to gather more personal accounts of impediments and barriers to fair and affordable housing, as well as means for approaching these impediments and working toward their improving. All of the individuals interviewed worked for an organization or agency that has an active role in preventing or removing impediments to fair housing. Mostly, the individuals identified their role as being an educator or counselor concerning home-buying and other housing issues, while others’ roles centered more on legislative lobbying or providing funding to either other agencies working in the housing industry or to individuals in need directly.

Individuals from the following organizations were interviewed:

- Greater Greenville Association of Realtors
- Greenville County Equity Court
- Greenville County Redevelopment Authority
- City of Greenville Community Development
- South Carolina Appleseed Legal Justice Center
- Greenville Housing Authority
- Homebuilders Association of Greenville
- Upstate Homeless Coalition
- Homes of Hope
- United Way
- Piedmont Catholic Charities
- Habitat for Humanity
- City Council
- United Ministries
- Greenville Transit Authority
- Suntrust, Inc.
- AID Upstate
- Greer Relief
- Greenville County Planning Commission

Impediments

Based on their answers to the questions presented to them, the subjects were asked to identify what impediments to fair and affordable housing exist in Greenville County. Their answers can be grouped into the following:

- Poor credit history & financial difficulties
- Low income/Lack of income
- Employment issues
- Lack of education
- Abusive lending practices
- Cultural barriers
- Homebuilding and development laws and fees
- Transportation barriers
- Societal barriers

Poor Credit History, Income, & Employment

Three individuals identified poor credit history as a major impediment to fair and affordable housing in Greenville County. Lack of gainful employment and income were also mentioned.

When interviewing someone who works in the Equity Court system, home foreclosures are still combated significantly in the Upstate. There are several reasons why people have to foreclose, most often due to bankruptcy, signing on bad loans with high interest, or life circumstances like unemployment and illness. On several occasions the informant saw victims of predatory lending, with people having been given loans with ridiculous interest rates. All of these reasons can inhibit an individual from making payments on their house, which ultimately can then lead to foreclosure. Unfortunately, by the time they make it to Equity Court, it is often too late.

Educational Barriers

Several informants also mentioned lack of education and awareness as impediments. These deficiencies included lacking knowledge regarding proper use of credit, as well as lacking a formal education itself.

Abusive Lending Practices

Five out of the 7 informants mentioned abusive lending practices such as predatory lending and private lenders charging excessively high interest rates or allowing excessively high debt-to-income ratios as strong barriers to affordable housing. When interviewing an individual who works in a state-wide legal justice agency, it was mentioned that predatory lending is always going to be a problem in both Greenville County and South Carolina as a whole, and that we will never be rid of it completely. While predatory lending does have an impact on foreclosure rates, the number one problem was identified as lack of unemployment and income, with predatory lending only exacerbating these problems.

Cultural Barriers

Language barriers with immigrants to the Upstate were also identified as an impediment. With some immigrants having difficulty speaking and/or understanding English, this could pose a problem when dealing with landlords and other representatives in the housing industry.

Homebuilding and Development Laws & Fees

The final impediments identified are categorized as those inspired by building and development laws and fees. Public policy concerning residential zoning, environmental laws, architectural design of new homes, and impact fees were discussed as impediments, particularly to low-to-moderate income individuals as well as first-time homebuyers.

The median sale price of a house in 2004 was \$135,470. 7,290 units were sold, with an average listing of 127 days. These numbers are up almost 12% since 2003, suggested more growth in the housing industry. The cost of land, particularly within the expanding city of Greenville, was also identified as an impediment to affordable housing. With the cost of land skyrocketing, people living in the inner city cannot afford to buy homes there. With only about 1% of homebuilders producing and offering affordable housing to individuals working in the public and service sectors, this makes home-buying even less possible. First time homebuyers face several issues, the most common of which being credit problems, down payment deficiencies, and problems with income. Because of the prevalence of bad credit and employment history in the low-income populations, homebuilders typically do not target these populations as they find it difficult to find qualified buyers.

Transportation Barriers

According to the informant representing the Greenville Transit Authority, access to means of transportation can create barriers to affordable housing. With public transit system routes limited by lack of funding, those who live in outside of the transit area may face having to pay more in travel costs to get to and from their place of employment.

Societal Barriers

One key informant began their list of impediments by talking about society itself – particularly about immediate self-gratification. In a society fueled by commercialism, individuals may be quick to purchase beyond their means, not considering future repercussions. This can result in the downward spiral of credit problems, eventually leading to the inability to find affordable housing.

Historical residential segregation was also identified by another informant, who stated that segregation is still proliferated as the majority of housing that is affordable to low-income residents is concentrated in minority neighborhoods.

Contributing Factors

Several factors contributing to impediments to fair and affordable housing were identified throughout the course of the interviews. The main factors included education, lending practices and predatory lending, public transportation, and homeownership opportunities. In addition to being recognized as impediments themselves, credit history and employment opportunities were also identified as contributing factors. Affordable housing

choices, zoning, environmental/public policy issues, and insurance were not considered by any informant to be a factor.

Populations Most Affected

The populations or sub-populations of individuals that the informants identified as being the most heavily affected by the impediments named can be grouped into the following: low to moderate income individuals, minorities, and those individuals lacking education.

Removing/Reducing the Impediments

The informants identified steps that could be taken to remove or reduce impediments to fair and affordable housing. These steps provided can be grouped into the following categories:

- Education and outreach
- Working with lenders
- Legislative lobbying and enforcing predatory lending law

Education and outreach ideas within the community ranged from teaching people the basics about handling their finances, knowing about credit, and knowing what to expect when buying a home and applying for a mortgage loan to also educating potential renters and homebuyers on how to present themselves to potential landlords or sellers. More than one key informant mentioned that starting more in-depth financial awareness and educational courses or programs within high schools would be an excellent step towards preparing for future home-buying expenses. Another key step identified involved working hand-in-hand with lenders to educate them on the rights and wrongs of lending, and to also understand the factors behind bad credit. The final step towards improvement consisted of lobbying for new or tighter legislation at both the State and Federal levels, and enforcing fair housing and predatory lending laws already in effect.