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# Chapter 1

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## *Introduction*

All that follows this introduction, gentle reader, is presented to offer you a comprehensive overview of all the factors which exist or do not exist, which will enable us to know that ours is indeed a fair housing community. We recognize that adherence to the law may be where fair housing begins, but we also know that to become a way of life a community spirit that wills it must also support it.

We trust that spirit pervades this analysis, and that by identifying that which impedes us we can develop the tools and community conscience to move beyond the law. Fair housing can and should be a win-win situation for us all.

### *Fair Housing*

Fair housing means that all people regardless of race, color, religion, sex, disability, familial status or national origin have equal access to housing opportunities. The County of Greenville and its municipalities (among these, most notably is the City of Greenville) through policy, programs and practices, supports and promotes the objective of fair housing in Greenville County. Both Greenville City and County (through its Redevelopment Authority) have certified that they will affirmatively further fair housing as a condition of receiving federal funds.

Not only do the City and County support fair housing and further its cause of fair housing, but it is supported by both state and federal law. Through a series of federal and state legislation, actions that restrict or prevent fair housing choice from both public and private sectors are prohibited. The Federal Housing Act prohibits discrimination against persons, or other actions, which “otherwise make unavailable or deny a dwelling to any person because of race, color, religion, sex, familial status, or national origin” (U.S.C. 3604(f)(1)). The Act prohibits both intentional housing discrimination—disparate treatment—and actions or policies which may not seem to discriminate, but that do have a negative effect on fair housing choice—disparate impact. The Federal Fair Housing Act provides for a broad range of sanctions and remedies to cure existing and prevent future violations.

In 1988 this Act was amended to include handicapped persons as among those protected—those with one or more handicaps are discriminated against when there is a failure to make reasonable modifications to a residential premises which may be necessary to enable a handicapped person “full enjoyment of the premises.” A provision of this Act, which was borrowed from the U.S. Department of Housing and Urban Development-administered Rehabilitation Act of 1973 (42

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U.S.C. 3604(f)(3)(B)), includes “a refusal to make accommodations in rules, policies, practices or services, when such accommodations may be necessary to afford them [the handicapped person] equal opportunity to use and enjoy a dwelling ... including public and common use areas.”. This act reaches nearly all public activities that can adversely affect housing for handicapped persons and is not limited to federally-funded projects.

### ***Document Purpose and Contents***

The federal government requires that the City and County of Greenville develop and adopt an Analysis of Impediments to Fair Housing Choice in order to better promote fair housing in the community. The U.S. Department of Housing and Urban Development (HUD) requires this analysis of all local entities administering Community Development Block Grant-funded programs (24 CFR, Title 24). The grantee of funding must “assume responsibility of fair housing planning by conducting an analysis of impediments to fair housing choice within its jurisdiction, taking appropriate actions to overcome the effects of any impediments identified through that analysis to actions to overcome the effects of any impediments identified through that analysis, and maintaining records reflecting the analysis and actions in this regard” (24 CFR § 507.601). HUD has developed required general contents for the analysis in Title 24, Section 570.506(g) (See Appendix I). These regulations require that this document identify impediments to “fair housing choice” within the County of Greenville and the City of Greenville communities and actions that the local government has carried out to remedy or ameliorate the impediments. The first Analysis of Impediments was submitted in 1996 in compliance with HUD’s mandate.

The purpose of the Analysis of Impediments to Fair Housing Choice is to identify obstacles or impediments to fair housing choice through a comprehensive review and analysis of policies, procedures and practices in both the public and private sectors. The analysis and assessment in this document presents the resulting effect caused by impediments on all members of all the protected classes. The basic findings and recommendations of the Analysis of Impediments to Fair Housing Choice are reviewed in the Executive Summary in Chapter Two.

Since this document discloses the impact of policies and practices on the location, availability and accessibility of housing and explores some of the cultural, socioeconomic, environmental and other constraints to the provision of fair housing it is necessary to identify and explain the various methods used to compile this report. A review of the methodologies used to compile this report is in Chapter Three.

In Chapter Four, the findings and recommendations of the 1996 Analysis of Impediments to Fair Housing Choice are reviewed as are any actions to overcome those previously identified impediments. All local fair housing activities and events are compiled in Chapter Five and include discussions of Greenville City and County programs and policies intended to affirmatively further fair housing.

The community profile data necessary to prepare the required analysis and assessment is contained in the Factors Affecting Fair Housing Choice in Chapter Six. The assessments in this Analysis of Impediments to Fair Housing Choice include, but are not limited to, an analysis of the availability of affordable, accessible housing, and any impediments to that access. The

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federal government identifies any impediment to fair housing choice as any action, omission, or decision that has the effect of restricting housing choice, or the availability of housing choice, on the basis of race, color, religion, sex, disability, familial status, or national origin. This document intends to identify what the local impediment might be and provide action items that will mitigate or, wherever possible, remove those impediments. Chapter Seven presents likely areas in which local impediments may occur.

The data from community, public sector, and private sector surveys is discussed in Chapter Eight. Surveys were administered to professionals in the real estate industry (realtors, bankers, insurance agents, mortgage brokers, property managers, and landlords) to obtain their views of the state of fair housing in Greenville County. Community members were asked to comment on various forms of disparate treatment that they may have encountered. Other members of the public and private sector were interviewed in one-on-one informal sessions regarding their opinions of fair housing choice in this community.

Data reported locally under the Home Mortgage Disclosure Act was analyzed and is reviewed in Chapter Nine. Chapter Ten lists all identified impediments and makes accompanying recommended actions.

This Analysis of Impediments to Fair Housing Choice represents a revision of previous documents submitted under the same title.

### ***Conducting Agency***

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

### ***Participants***

Informal discussions, formal interviews were held with local agencies, nonprofit organizations, private institutions, housing providers, citizens, and others to gain insight into local fair housing issues. See Appendix Two for a list of persons contacted.

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## ***Methodology***

The primary guideline for the preparation of this document was HUD's *Fair Housing Planning Guide*. In addition, County and City staff, the research coordinator, and assistants analyzed and compiled information from existing City and County and Council of Government documents and reports. Among the documents referenced were the 2000 Greenville County Profile, 2000-2004 City of Greenville Consolidated Plan, the 1998 Neighborhood Conditions Study (Greenville Redevelopment Authority), the 2000 Neighborhood Report Cards (City Community Development and Relations Division) and Greenville County's 2020 Designing Our Destiny Comprehensive Plan. Successful state and federal approved Analyses of Impediments to Fair Housing Choice were reviewed and information and ideas were used as appropriate. Both U.S. Census Bureau and the Appalachia Councils of Government data and projections as well as similar data from state and local organized were also reviewed.

## ***Summary of Document Contents***

As recommended in HUD's *Fair Housing Planning Guide*, the Analysis of Impediments to Fair Housing Choice contains a description of the City and County's demographic profile and general housing conditions. This document includes a review of circumstances, trends, issues and real or suspected patterns of discrimination necessary to evaluate and discover ways to end discriminatory practices. It also includes a description of a variety of proactive programs intended to affirmatively further fair housing within Greenville County. The Analysis of Impediments to Fair Housing Choice examines policies to ensure that they further the City and County's fair housing objectives. This document concludes with an identification and analysis of local impediments to fair housing choice and contains recommended actions to mitigate and/or eliminate impediments to fair housing choice.

## ***Funding***

The preparation of this Analysis of Impediments to Fair Housing Choice was funded by a substantial grant from the Greenville County Redevelopment Authority. The City of Greenville (the Community Development and Relations Division) provided assistance through Community Development Block Grant planning funds.