

---

## Chapter 7

---

# *Analysis of Areas in which Impediments Can Occur*

**M**any policies and practices of both the City and the County of Greenville could be modified to enhance local government’s ability to proactively further fair housing choice. Although this review is not exhaustive, it does list many areas in which local government could do better.

### *Public Sector Constraints to Affordable Housing*

Land use and building regulations should be designed to provide fair housing opportunities and protect the public health and safety. Over the past few decades, land use powers have become more responsible in South Carolina; however, shortfalls still exist. While the land use review process and the updating of construction codes can oftentimes slow the construction of fair housing, maintenance codes and land use plans that provide safe and decent environments should be paramount. Above all

- Structures should be safe
- Buildings should be properly spaced
- Infrastructure should be modern and adequate
- Any environmental impact should be mitigated
- Prime agricultural land and open space should be conserved
- Nuisance problems and safety issues should be avoided or abated

A program similar to a one-stop housing development shop should be undertaken. Any constraints that are unnecessary or avoidable should be mitigated so that the process of constructing affordable housing streamlined. Many local governments make use of caseworkers for each development to “walk” the development through the process from start to finish. Streamlining can occur in both the administrative and technical fields of housing development. Although the constraints to affordable housing development have been minimized in the past few years, key problems still exist to some degree in many pockets and for many people of Greenville County. For example, application and permit processing delays can reduce the timeliness of affordable housing and can decrease affordability through costly time delays, while development fees and assessments add to the cost of otherwise affordable housing. Fees and assessments should provide residents with modern and adequate infrastructure—including sidewalks. Zoning regulations should be flexible so that reasonable accommodation is a fair and affordable process. For example, a home for quasi-independent mentally ill persons may need

---

only a few parking spaces and can accommodate a larger population if it does not have to provide the local government-mandated number of parking spaces.

Local government should affirm communities' fair housing goals and allow a greater degree of participation from the community in identifying needs, priorities and the best way to address the need. Above all, it should be both the City and the County's intent that no sector of the population should be treated unequally. Additionally, local government should

- Provide housing that varies sufficiently in location, cost, design, style, type and tenure to meet the housing needs of residents
- Provide housing opportunities without discrimination
- Provide quality housing and preserve housing quality (through rehabilitation)
- Provide sufficient amounts of residentially-designated land and infrastructure for all housing types
- Assist in the provision of decent housing for those who cannot afford such housing
- Encourage the development of housing by non-profit organizations
- Promote housing opportunities for persons with disabilities
- Use various resources, techniques and organizations to leverage housing program futures
- Increase opportunities for non-English speaking individuals to obtain affordable housing
- Increase housing opportunities for very low and low income families with five or more members
- Promote in-fill development, rather than sprawl, due to the decreased cost of using pre-existing infrastructure

Older, deteriorated neighborhoods are generally more affordable because of their high population of low-income individuals and households. Housing has not often been well maintained and older stock does not attract those families with the greater economic means necessary to maintain or upgrade homes. These neighborhoods generally suffer in appearance and do not have the amenities of newer neighborhoods. The sidewalks are often old and cracked, curbs and gutters may be absent, a planned streetscape (if it exists) does not meet the Americans with Disabilities Act accessibility requirements. Related deterioration of employment and economic activity can raise unemployment rates, and limit shopping and retail resources.

Efforts on both the parts of the City and the County to educate the public regarding accessibility and visitability issues need to be increased, so that those who choose to remodel, rehabilitate or commence any construction will reduce the physical obstacles for senior citizens, handicapped and others. The goal, then, would be that all new and updated housing stock in Greenville County would be universally accessible.

In these older neighborhoods, city and county officials should work toward equalizing conditions in all neighborhoods by

- Determining and meeting the infrastructure needs (street improvements)
- Identifying and reaching the economic needs
- Enhancing code enforcement based upon input from community residents

- 
- Focus Community Development Block Grants toward meeting the needs of households (neighborhood street projects)
  - Promoting community clean up and sanitation projects
  - Providing grants to residents in dire needs (emergency grants) and those unable to complete projects (senior/handicap grants)
  - Funding Problem-Oriented Community Patrols who would proactively work with citizens and other local government departments to not only decrease crime rates, but to build communities

### ***Private Sector Constraints to Affordable Housing***

While not completely constrained by market conditions, the private sectors face many other limitations that decrease fair housing choice and increase housing costs, including government, physical, environment and social factors.

While sufficient land is available to allow for a considerable growth explosion in the county--especially in the northern and southern parts of the county—the rising cost of land available in Greenville County heavily contributes to the decreasing affordability of housing. Land available for immediate development is limited to areas within a reasonable distance of the urbanized area (so that services can be extended to them at a reasonable cost). Planning infrastructure alone for these areas is costly. Directing growth toward and managing growth in areas that have a high capacity for in-fill should be among the highest of local government priorities.

Labor costs have remained virtually unchanged—if not cheaper due to the influx of immigrant labor—as have material costs. As a result, labor and material costs as a percent of total housing cost have decreased in the last decade.

The cost of money for site preparation and construction are among the chief determinants of final housing cost. The laws of supply and demand have a great impact on this, as does the current mortgage rate. Interest rates obtained by the developer as passed on to the buyer (or are passed on to the renter if an apartment owner incurs a higher interest than expected on the pro forma). The current low interest rates have increased the amount of individuals and households seeking refinancing loans and to a lesser extent, increased home sale. A discussion of the current lender, insurer and real estate industry can be found in Section Six of this document.

The ability of a protected class to obtain a loan free from discrimination is crucial to fair housing choice in Greenville County. Section Nine of this document discusses findings of the analysis of Home Mortgage Disclosure Act (HMDA) data.

### ***Combined Private and Private Sector Constraints to Affordable Housing***

The goal of fair housing choice cannot be resolved without a commitment from the officials in the City of Greenville, Greenville County and the other municipalities to work proactively together to craft a shared approach to problem solving. Allocating money to fair housing programming, such as the distribution of educational information on fair housing issues and fair

---

housing county-wide fair housing conferences, involving members of the private sector, are just two examples of programs that could benefit all areas of the county.

### ***Public Involvement Constraints to Affordable Housing***

More effort should be placed on ways to create and distribute fair housing educational literature as well as grant, public housing and Section 8 applications. Publicizing the meeting dates and time of all community groups, advisory boards, commissions and Boards is also necessary. Assisting senior citizens and/or disabled citizens with need-based transportation to and from housing program service facilities or public meetings—where bus service is not available—would also be of benefit.

City and county internet web sites should include more information for public consumption.

Use of a Citizens Advisory Committee, especially in the County, should be a priority for neighborhood revitalization and social service delivery programs. All citizen-based groups should be provided with up-to-date information to assist them in their recommendation processes. All neighborhood associations, whether in the City or in the County, should be treated as experts on their specific needs, including housing needs. All of these groups should be encouraged to maintain close ties with the City, County and the Greenville Housing Authority in order to solve Greenville's affordable housing shortage.

### ***Visitability Constraints to Affordable Housing***

The term “visitability” refers to a dwelling's capacity to allow persons with mobility impairments to visit family and friends. A visitable home also serves persons with disabilities such as mothers with strollers, movers, delivery persons and persons using walkers. Standards should include at least one entrance that is at grade (no step) and an entrance door and all interior doors on the first floor that are at least 34 inches wide and offer 32 inches of clear passage.

Both the City and County have been funding programs to assist in the rehabilitation of existing owner-occupied units with visitability and accessibility as a part of the effort. The Greenville Housing Authority is also committed to rehabilitation of its sites to increase visitability and accessibility.