
Chapter 10

Statement of Impediments & Recommendations

Fair housing is a complex issue that requires constant monitoring to remain proactive. Some actions that appear to enlarge choice opportunities for one segment of the population potentially diminish choice for others. Some factors, which limit the choice of housing opportunities, are not amenable on a local level without community-wide participation. Much can and has been done in the City of Greenville and in Greenville County to create fair housing choice for individuals/households in every protected class.

Priorities

After review of the community profile, the Home Mortgage Disclosure Act analysis, and survey and interview data as well as other information, the following list of priorities was developed with considerable input from all sectors of the community.

- ***Consumer Education Programs***—Low income households are the least educated in areas of credit, home buying and understanding their rights and responsibilities as tenants—or avoiding predatory lenders. They are also the segment of the population best able to benefit from consumer education programs.
- ***Home Purchase Assistance Programs***—Low income households are more likely to be successful and become life-time home owners if they participate in first time home buyers, self-help and other similar programs when purchasing a home.
- ***Low-Interest Loans or Grants for Rehabilitation of Owner-Occupied Structures***—Low income households, especially senior and/or disabled households, often do not have the funds to maintain, rehabilitate or add accessibility or visitability features to their homes.
- ***Provision of Additional Units to Serve Low Income Families***—Many low income households are on the waiting list for public housing through the Greenville Housing Authority and with the current decrease in public housing units, it is unlikely that these families will find alternatives that meet their ability to afford housing.

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- ***Emergency Shelter and Transitional Housing Programs***—Many individuals and households are in need of emergency shelter and temporary housing. Individuals with “special needs” require outreach and assessment, mental health counseling, and both transitional and permanent housing.
 - ***Job Training/Retraining/Enhancement Programs***—Many working low-income households do not have the educational attainment level to obtain higher paying jobs that would decrease cost burden. Non-working low-income households often possess individuals without skills or with skills that are not applicable to the current market needs.
 - ***Diversity Training for Government, Private and Non-Profit Agencies***—Many Hispanics do not take advantage of the myriad of resources available to them simply because there is no outreach on the part of these agencies, groups and organizations. When providing resources to Hispanics, service providers need a better understanding of this population in order to better serve them.

Impediments & Recommendations

1. ***Impediment:*** The general public (especially low-income and/or minority individuals) is not well educated in many issues of personal economics, including an understanding of credit and debt, their rights and responsibilities as renters, obtaining a loan, budgeting a pay check and accessing public assistance programs.

Actions to be taken:

- Develop, implement and evaluate a consumer curriculum to meet the needs of individuals wherever they fall on the educational continuum.
- Increase spotlight on high school economics and life skills courses.
- Produce literature and an internet/web site to educate the public about consumer issues.
- Require prepurchase/consumer education classes of those using public funds to purchase a home.

2. ***Impediment:*** Members of protected classes report that they are discriminated against when seeking safe, decent and affordable housing.

Actions to be taken:

- Educate members of the housing profession (from realtors and lenders to property owners and property managers) of their rights and responsibilities under Fair Housing Law.
- Receive and investigate claims of discrimination.
- Mediate discriminatory acts whenever possible, see that violators are prosecuted when necessary.

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- Educate members of protected classes to be aware of their rights under Fair Housing Law and encourage them to lodge complaints by simplifying the process.

3. **Impediment:** Neighborhoods where housing is affordable often do not include fair access to infrastructure, including sidewalks, streets free of debris, police patrols, commercial centers and public transportation.

Actions to be taken:

- Increase availability of public services to all areas that are underserved.
- Allocate additional funding to programs that seek to equalize housing opportunity through street scaping and redevelopment.
- Develop the potential for greenways in low-income and moderate-income neighborhoods.
- Continue recycling efforts in the City, especially in low to moderate-income areas and further develop these efforts in Greenville County
- Improve neighborhood infrastructure, including sidewalks, greenways, parks, street lighting, street improvements, and landscaping as part of neighborhood revitalization efforts and strategies.

4. **Impediment:** Low-income, less educated, minority and/or senior citizens fall victim to subprime and predatory lenders who rob their homes of equity and often cause foreclosure and homelessness.

Actions to be taken:

- Educate the general public (especially targeted populations) in ways to spot predatory lenders and how to investigate sources of credit.
- Assist those through credit and housing counseling who have become victims of predatory lenders.
- Publicize predatory lenders in the Greenville County area to diminish their ability to take advantage of citizens.
- Encourage victims to file complaints at the Better Business Bureau. Petition the lawmakers to support legislation to reduce predatory lenders power.

5. **Impediment:** Immigrants to Greenville County often face many cultural and language barriers—including prejudices—when attempting to obtain human and social services from local government and when attempting to obtain housing. Hispanics are especially taken advantage of by landlords who use residents poor understanding of language to extort high deposits and penalties.

Actions to be taken:

- Conduct in-service diversity and cultural training with all local government employees to enhance their ability to respond to the needs of Hispanics and other immigrants to the area.

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- Educate immigrants in fair housing issues and conduct outreach into these communities to assist them in obtaining safe, decent and affordable housing.
 - Employ more Spanish-speaking professionals in housing counseling agencies.

6. ***Impediment:*** Residents often pay much more than they can afford for safe and decent housing. Due to low educational attainment, disability or age, protected classes often cannot obtain a job that will pay a wage that will allow for better housing. Some protected class members cannot use public transportation because it does not operate on routes or at times that are conducive to working moderate-salaried jobs.

Actions to be taken:

- Assist with job training and retraining whenever possible.
- Increase funding to programs that help alleviate barriers to housing rehabilitation.

7. ***Impediment:*** The number, quality, affordability and accessibility of the housing stock in Greenville County does not meet the needs of residents--especially large and extended families, or special needs individuals. Many low-income, minority, disabled and/or seniors are living in substandard housing that they cannot afford to rehabilitate.

Actions to be taken:

- Increase the number of public housing units.
- Fund programs to rehabilitate the existing housing stock, beginning with those where seniors and the disabled reside.
- Encourage in-fill development, which is often cheaper and are less likely to displace existing citizens.

8. ***Impediment:*** There is a lack of funding to fair housing education and outreach programs in all parts of Greenville County.

Actions to be taken:

- Organizations should apply to grant-making bodies to obtain additional funding.
- Organizations should attempt to work together to reduce overlapping programming and to build capacity whenever possible.
- Local government should allocate more funding to fair housing advocates and sponsor the founding of a fair housing council.

9. ***Impediment:*** The lack of affordable housing stock for people with disabilities and the inability of people with disabilities to finance improvements to owner or renter-occupied housing insuring accessibility/visitability.

Actions to be taken:

- Survey existing publicly assisted housing and the private rental stock to identify locations where accessible/visitable housing exists and where it is needed.
- Create and maintain a listing of accessible and visitable rental housing.
- Target areas in which accessibility opportunities are most feasible and use public funds to assist in creating more accessible/visitable housing.

10. ***Impediment:*** A disproportionate number of persons receiving public housing assistance are minority, which contributes to segregated housing patterns. Since 18.3 percent of the Greenville County population is black, the percentage of public housing occupants should be about the same. However, the percentage is approximately 93 percent black.

Actions to be taken:

- The Greenville Housing Authority should publish the number and percentage of minority residents receiving public assistance monthly.
- Minorities should be encouraged to use other housing assistance programs other than public housing.
- Non-minorities should be encouraged to consider public housing opportunities.

11. ***Impediment:*** Some people are resistant when minorities, low-income and/or special needs persons first move into predominantly white and/or higher income areas. This NIMBY attitude can be seen in this area recently when some traditionally middle class apartment complexes began to accept Section 8 certificates.

Actions to be taken:

- Publicly campaign to show that devaluation of property values, crime and blight do not necessarily accompany low-income, minority and/or special needs populations.
- Ensuring that everyone be given the opportunity to take part in the planning and development process, rather than surreptitiously moving Section 8 or other minority/low-income families into an area, is one way to alleviate this attitude.
- Keeping the public abreast of the future plans of the Greenville Housing Authority, the City's Community Development and Relations Division and the Greenville County Redevelopment Authority will assist in reducing negativity in the community.

12. ***Impediment:*** Individuals and families seeking fair housing are not always given every affordable option. African-Americans, for example, are often "steered" toward traditionally black neighborhoods instead of toward the full spectrum of housing that they can afford.

Actions to be taken:

- Continue to education realtors and property managers of fair housing law and the penalties of breaking it.
- Give ample opportunities for the public to file discrimination complaints.
- Follow up on discrimination complaints in a timely manner.

12. ***Impediment:*** Minorities and others with low incomes often have apprehensions about moving beyond their minority community and into more traditionally white or middle-income areas. These fears, whether real or imagined, often keep them from otherwise safe, decent and affordable housing.

Actions to be taken:

- Educate potential renters/home buyers about neighborhoods and the positive aspects of them.
- Encourage neighborhood associations to welcome new neighbors.
- Encourage dialogues among citizens about diversity issues.

13. ***Impediment:*** Many owner-occupied and renter-occupied units are not properly weatherized, are not energy efficient and do not have a safe and decent heating source. While making these changes would mean long-term savings, many homeowners do not have the funds to make these renderings. It is also beyond the means of most renters. Owners of rental property state that it would be necessary to greatly increase the monthly rent if renderings were made—thus decreasing the affordability.

14. ***Impediment:*** Some affordable housing opportunities in traditionally white or middle-to-high income areas are never made available to the larger population.

Actions to be taken:

- Establish a housing locator service to search out housing opportunities in Greenville County
- Match listing housing opportunities with consumers interested in and able to afford those areas
- Add incentives to landlords and sellers to list properties with the service
- Establish formal affiliations with lenders to facilitate home purchases

15. ***Impediment:*** Lead paint in housing units creates an access barrier to low-income/minority individuals and families. The cost for abatement is oftentimes beyond the means of owners/renters.

Actions to be taken:

- Offer public funding only for homes and structures that meet current HUD regulations for lead-based paint, unless funding is being offered to mitigate lead-based paint.

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- Provide consumer education about the hazards of lead-based paint.
 - Make lead-based paint abatement a priority in funding and low-interest loans for owner and renter-occupied units.

16. **Impediment:** No multi-discipline fair housing review board exists to examine the wide range of fair housing activity in Greenville County.

Actions to be taken:

- Develop an affordable housing task force made of individuals from the public, private and non-profit sectors to speed the process of mediation and fair housing complaint resolution more timely.
- Convene a countywide conference on fair housing and affordable housing to develop goals, objectives and timetables for eliminating barriers to fair housing choice.

17. **Impediment:** The cost associated with developing affordable housing is often high due to delays in the permit approval process.

Actions to be taken

- Institute a one-stop permitting process to reduce construction costs by expediting the permit review process.
- Place case workers to walk developers through the permitting process to reduce the number of staff reviewing each document.

18. **Impediment:** The reluctance/inability of developers to invest in urbanized low-income/minority areas (due to costs of demolition and clean up of decaying, unsalvageable structures, regulatory barriers, environmental protection concerns, acquisition costs) severely limits the affordable housing opportunities.

Actions to be taken:

- Encourage the development of public/private partnerships to develop affordable housing.
- Increase financial incentives available to developers opting to produce affordable housing in urban areas.
- Simplify the process for developers to acquire vacant lots and/or demolish uninhabitable buildings to create new and affordable housing opportunities.
- Encourage the rehabilitation/modernization of existing housing stock—especially those of local character and historic significance.

19. **Impediment:** Urban areas have some of the highest property taxes, which cause many low-income owner-occupied households to become tax-delinquent and sometimes lose their homes to foreclosure.

Actions to be taken:

- Build a stronger economic base to reduce the public dependency on property taxes.
- Continue to increase housing units in urban areas to increase the tax base.
- Identify cost burdened owner-occupiers and offer reduced taxes or quarterly property taxes to them to decrease the likelihood of default on property tax payments.

20. ***Impediment:*** Those who live in minority or low to moderate-income areas find it difficult to obtain gainful employment and conduct business in their own community.

Actions to be taken:

- Encourage programs that focus on student retention and job training.
- Provide job training/retraining for adults who lack the necessary skills to obtain gainful employment.
- Give incentives to companies offering a living wage to locate in economically depressed areas.
- Increase routes and availability of public transit.

Specific Program Recommendations

Help in Housing

- A touch tone response telephone service that provides prerecorded messages related to housing issues, fair housing and housing discrimination which expands and amplifies messages now included in the Read Talk section of the telephone book.
- Topics would include: how to file a housing discrimination complaint, how to locate affordable housing, what programs offer assistance for first-time home buyers, questions and answers about landlord/tenant law, strategies for mediation, listing and call forwarding to agencies that offer assistance
- Provide service in English and Spanish

Fair Housing Workshops for Landlords

- A free bi-monthly, half-day voluntary training that provides service to property owners and managers about fair housing issues.
- Topics would include credit reference checks, fair housing issues, landlord/tenant rights, mediation and resolution, good practices in residential management, locating funding for rehabilitation, lead-based paint removal and renovating for accessibility
- Course attendants names and property names will be published in the media and those who attend will receive certificates stating that they attended the Fair Housing Workshop

Service Provider Forum

- A quarterly forum of housing service providers and local government to discuss and share resources and ideas on meeting the needs of the community.
- Forums would be programmed to address a basic concern of all participating organizations.
- Quarterly newsletters would distill ideas from the forums and share them with service providers
- An e-mail listserve would allow members to communicate quickly and effectively with the membership about housing issues

Homeownership Education Program

- Offer to first-time homebuyers a standardized program to teach renters the skills necessary to become homeowners.
- Program is standardized across the county and all participants in federal, state or local government-funded programs should be required to take it.
- Should include at least 24 hours of classroom and laboratory activity
- Key knowledge areas: wise use of credit, the loan application process and closing process, home owners insurance and home maintenance (including instruction on do-it-yourself home repairs, yard maintenance, and appliance maintenance)
- Qualified instructors from various fields and sectors and guest speakers teach the course
- Classes are taught weekly for four weeks
- Classes are offered in both English and Spanish
- Classes are offered in every odd month

Neighborhood Employment Training Service

- A varied and hands-on training program provided to low to moderate income adults
- Training would include employment readiness skills, job placement, neighborhood-based skills training, entrepreneurial training, home-based business development, job counseling, workplace skills, workplace ethics, communication, motivational development, decision making skills, personal appearance, attitude, conflict resolution, behavior modification, peer empowerment counseling and post employment retention services
- Qualified instructors from various fields and sectors and guest speakers teach the course
- Classes are taught five days weekly for four weeks
- Classes are taught in both English and Spanish
- Classes are offered continuously

Fair Housing Council of Greater Greenville Initiative

- The creation of a Fair Housing Council (FHC) for Greater Greenville would assist individuals who have experienced housing discrimination.
- The FHC would be funded through grants from HUD and other supporters in the area.
- The role of the FHC would be to educate and monitor, to investigate and resolve, where feasible, and to litigate cases involving housing discrimination.

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- Because the FHC would be the vital service provider for the area's fair housing education programs, the FHC would hire a full-time education coordinator. Among the many activities of the FHC would be:
 - Annual fair housing conference
 - Fair housing training sessions/workshops for citizens
 - Investigate allegations of housing discrimination
 - Train volunteer to investigate discrimination allegations
 - Develop media contacts to report on fair housing issues in the mass media through articles, interviews, public service announcements and advertisements
 - Distribute fair housing literature to community centers, agencies and schools
 - Develop relationships with community and business leaders to promote fair housing
 - Write fair housing literature from a number of standpoints (disability issues, landlord rights, etc.)

Recommendations for Future Research

Although this Analysis of Impediments to Fair Housing Choice has been thoroughly researched, there still exist further avenues of possible impediments to fair housing choice in Greenville County. Listed below are other areas that could be explored to further identify impediments to fair housing.

1. Analysis and geocoding of Section 8 vouchers to determine whether publicly funded program locations contribute to a concentration of urban poverty in Greenville County
2. Analysis and geocoding of Mobile Home/Manufactured Housing permits to determine whether this correlates to and contributes to the location of non-urbanized poor
3. Examination of federal, state and local funding by census tract and an analysis of the effects
4. Disposition of small business loans in low-income areas
5. Distribution of high cost subprime lending activity (based on HMDA reports)
6. Profile of private multi-family rental housing for compliance with disability provisions