

GREENVILLE COUNTY, SC



*Greer Housing
Authority*



FY 2020-2024 Analysis of Impediments to Fair Housing Choice

For Submission to HUD for the
Community Development Block Grant Program

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2020 Analysis of Impediments to Fair Housing Choice



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Executive Summary

Greenville County and the City of Greenville, South Carolina are entitlement communities under the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) Programs. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must “affirmatively further fair housing.” In order to demonstrate that the entitlement community is “affirmatively furthering fair housing,” each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing must address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.



The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, each City must sign certifications every year stating that the County and entity will affirmatively further fair housing. This means that the County and City will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

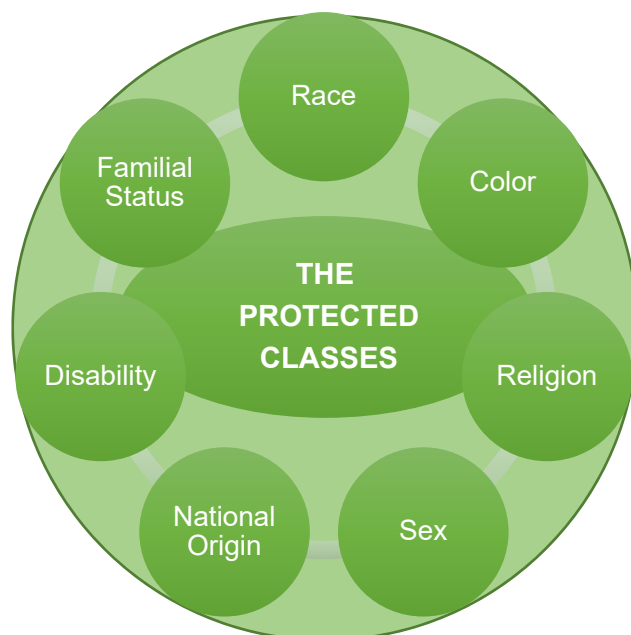
The Greenville Human Relations Commission, Greenville County, and the City of Greenville previously prepared an Analysis of Impediments to Fair Housing Choice in 2012 and updated it in 2014. The Greenville Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, The Greenville Housing Authority, and the Housing Authority of the City of Greer have collaboratively prepared this 2020-2024

Analysis of Impediments to Fair Housing Choice (AI). The findings produced through this analysis will be further addressed in the City of Greenville’s and Greenville County’s FY 2020-2024 Five Year Consolidated Plans.

This analysis focuses on the status and interaction of six (6) fundamental conditions within Greenville County and the City of Greenville:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities for minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient’s jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse to sell or rent property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their *race, color, religion, sex, national origin, disability, or familial status* in the sale, rental, and financing of housing.



As population shifts and economic trends grow, Fair Housing issues vary drastically between jurisdictions and regions. Therefore, Greenville County and the City of Greenville are taking a more in depth and proactive approach toward affirmatively furthering fair housing for local residents on both a local level and a regional level.

The collaboration between Greenville County, the City of Greenville, the Redevelopment Authority of Greenville County, the Greenville County Human Relations Commission, the Greenville County Housing Authority, and the Housing Authority of the City of Greer have gain beneficial insight into the issues affecting the housing market of Greenville County. While certain fair housing issues are regional in scale, this AI strives to identify strategies and goals it can take to address the barriers that are impacting Fair Housing Choice for the County's residents.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**

- A review was performed of the County's *2012 Analysis of Impediments to Fair Housing Choice* and its 2014 update, the 2018 Greenville County Affordable Housing Study, and the Greenlink 2020-2024 Transit Development Plan.
- A review of the Greenville Housing Authority's Affirmative Fair Housing Marketing Plan (AFHMP).
- The most recent demographic data for the City and County were analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
- A review of financial lending practices under the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices was undertaken.
- Home mortgage foreclosure data was also reviewed.

- **In-Person Meetings/Interviews**

- Meetings were conducted with the following:
 - Greenville County Redevelopment Authority
 - Greenville County Human Relations Commission
 - Housing Authority of the City of Greer
 - Habitat for Humanity
 - Cole Properties
 - Community Conservation Corps - Furman University
 - St. Anthony's Housing Initiative Ministry
 - Home Builders Association
 - Neighborhood Housing Corp.
 - Rebuild Upstate

- Homes of Hope
 - Allen Temple CEDC
 - Davis & Floyd
 - Community Development Advisory Committee
 - Carolina Foothills Federal Credit Union
 - Greater Greenville Association of Realtors
 - Greenville County School District
 - St. Francis Hospital
 - City of Greer
 - City of Travelers Rest
 - City of Fountain Inn
 - City of Simpsonville
 - Ten at the Top
 - Greenville City Planning
 - Greenville County Planning & Zoning
 - SC Department of Transportation
 - Greenlink
 - Joy Real Estate
 - Greenville County Police Department
 - Dunearn Mills Community Association
 - Nicholtown Community Association
 - West Greenville Neighborhood Association
 - Upstate Pride
 - United Way of Greenville
 - Upstate Forever
 - Urban League
 - Upstate Continuum of Care
 - Unity Health on Main
 - Upstate Homeless Coalition
 - SC Legal Services
- **Phone Interviews**
 - Phone interviews were conducted with the following:
 - The Greenville Housing Authority
 - Surveys were sent to each housing, social service, and community development agency that was invited to roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
 - Low- and moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.

- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - The locations of Housing Cost Burdens throughout the County were analyzed.
 - The locations of CDBG expenditures throughout the City and County were analyzed.
 - The City’s and County’s Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.
 - The status of previously identified impediments were reviewed.
- **Citizen Participation**
 - Electronic copies of a fair housing survey were made available on the City’s website, the County’s website, GCRC’s website, GCRA’s website, the Greenville Housing Authority’s website, the Greer Housing Authority’s website, and the United Way of Greenville’s website. Physical copies were placed on public display to encourage resident input. The surveys were provided in both English and Spanish. Links to the survey were also posted on the Greenville Human Relations Commission’s Facebook page. The online survey produced 197 responses in English and 1 response in Spanish for a total of 198 responses. See copy of survey form in the Appendix Section of this report.
 - The Greenville Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer also held three (3) Public Meetings to engage the public and local organizations/agencies and help identify issues impacting Fair Housing Choice. The First Public Hearing was held on Tuesday, June 11, 2019 at the Simpsonville Activity and Senior Center. The Second Public Hearing was held on Tuesday, June 11, 2019 at the Travelers Rest City Hall. The Third Public Hearing was held on Wednesday, June 12, 2019 at the Greenville County Square.
 - Notices for the public meetings were published in the “The Greenville News,” the local newspaper of general circulation in the area, in both English and Spanish.
 - Flyers publicizing the public meeting were distributed in both English and Spanish to the community and handed out to agencies at the social service, community development and housing provider meetings.
 - The Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer met with representatives from fifty-three (53) local housing, community development,

realtors, and social service organizations through a series of small group discussions. These were held with the following types of organizations:

- Public Housing Authorities
- Advocacy Organizations
- Direct Housing Providers
- Social Service Providers
- Community Development Advisory Committees
- Schools and Education Providers
- Healthcare Providers
- Fair Housing Agencies
- Transportation Agencies
- Neighborhood Organizations
- Planning Organizations
- Banks/Mortgage Companies
- Realtors Associations
- Redevelopment Authorities
- To obtain a greater understanding of the issues affecting persons with disabilities, GCRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority held meetings with Able SC, Community Options, Greenville CAN, Thrive Upstate, the South Carolina Commission for the Blind, and the Upstate Association for the Deaf to obtain an understanding of the issues affecting persons with disabilities.
- The 2020-2024 Analysis of Impediments to Fair Housing Choice was made available on the Greenville County Human Relations Commission's website at [url](#) and a hardcopy was placed at the following location beginning on :
 - **Display location**
- The Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Greer Housing Authority held a Public Hearing on the "draft" 2020-2024 Analysis of Impediments on at . There were attendees and their comments are shown in the Appendix Section of this report.

Based on the data analysis and citizen participation process, the Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer staff identified the following issues impacting fair housing choice in Greenville County:

- **Housing Opportunities:**

- There is a lack of affordable housing in the City of Greenville and Greenville County that is decent, safe, and sanitary.

- There is a lack of Federal and State funds for housing subsidies and the development of new affordable housing is not economically feasible for private developers without development financial assistance or rent subsidies.
- There is a lack of affordable housing units in areas of opportunity where low-income persons and households may prefer to move.
- The lack of zoning and infrastructure in the unincorporated areas of the County limits construction and increases the project costs so the development may not be affordable to lower income households.
- **Housing Choice:**
 - Between 2010 and 2018, the County's population increased by 14.0%, and the City's population increased by 17.4%, which has created a greater demand for housing, especially affordable housing on a limited housing supply.
 - The special needs population in the City of Greenville and Greenville County has increased in the last 15 years; however landlords are either unwilling to make rental housing units accessible or find it is not financially feasible to make improvements.
 - There are physical, economic, and social justice barriers that impede the development of new affordable and accessible housing in the City of Greenville and Greenville County.
 - Housing units that are deteriorated and below code standards are available at affordable rents.
 - There is a lack of "mixed-income" housing being built in the City and County.
- **Cost Overburden:**
 - Lower household incomes create cost overburdened housing conditions; approximately 40.1% of homeowners and 43.9% of renters in the City of Greenville are cost overburdened by 30% or more. In Greenville County, cost overburdens of more than 30% are also common among renters. Nearly a third of homeowners (31.9%) also experience cost overburdens in the County.
 - The elderly, on fixed income, cannot afford to make the repairs, alterations, and accommodations to their homes to make them accessible to their needs.
- **Disability/Accessibility:**
 - There is a lack of housing in the City and County that is accessible and affordable for the elderly, the disabled, and persons with special needs.
 - The denial by landlords to make reasonable modifications and accommodations limits the amount of accessible units in the City and County that are for rent for persons with special needs.

- **Fair Housing:**
 - There is a lack of uniform regulations, administration, and enforcement of the codes and ordinances, especially in unincorporated areas of the County, which allows "exclusionary zoning" to occur without County oversight and control.
 - Tenants and homebuyers do not always file housing discrimination complaints when renting or buying a home.
 - Persons with Limited English Proficiency (LEP) are not always treated fairly and are denied housing choices.
 - There is a lack of cooperation and a forum to promote new affordable housing throughout the City and County.
 - There is a lack of awareness of tenants' rights, including what reasonable modifications and accommodations are.

- **Access/Mobility:**
 - The lack of public transportation in the City and County is not convenient for work, health care, shopping, etc., which limits the choices where a low-income household can live.
 - Families and individuals have a right to live wherever they chose if affordable housing is available outside areas of concentration.

Greenville County is geographically large, covering rural unincorporated, mountainous areas in the North and South of the County, as well as the suburbs of and the City of Greenville. For this reason, the impediments are broken down separately for the City and the County.

Using these findings, Greenville County, the City of Greenville, the Greenville County Redevelopment Authority, the Greenville County Human Relations Commission, the Greenville Housing Authority, and the Housing Authority of the City of Greer have identified the following impediments for the 2019-2023 Analysis of Impediments to Fair Housing Choice and have defined specific goals and strategies to address each impediment.

City Impediments

- **Impediment 1: Lack of Affordable Housing**

There is a lack of affordable housing in the City of Greenville due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and the prices of sales housing.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: To address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in the City.
- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in the City.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.

• **Impediment 2: Lack of Accessible Housing**

There is a lack of accessible housing in the City of Greenville since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in the City and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: To address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

- **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers in the City of Greenville which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the City’s population.

Goal: Eliminate physical, economic, and social barriers in the City of Greenville and increase housing choices and opportunities for low-income households and members of the protected classes throughout the City.

Strategies: To achieve the goal for more housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.
- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.
- **3-E:** Eliminate architectural barriers which prevent persons with limited mobility to live in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.”

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discrimination laws, and regulations, so that the residents in the City of Greenville can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: To address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all residents of the City of Greenville.
- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.
- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.
- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in the City of Greenville.
- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

• **Impediment 5: Lack of Economic Opportunities**

There are a lack of economic opportunities in the City of Greenville for lower-income households to increase their income and thus improve their choices of housing.

Goal: Increase the job opportunities and access to jobs in the City of Greenville, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: To address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.

- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Support the increase in the number of bus routes and hours of service in the City so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

County Impediments

Impediment 1: Lack of Affordable Housing

There is a lack of affordable housing in Greenville County due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and sales housing.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: To address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing throughout Greenville County and outside areas with a concentration of low-income households.
- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in Greenville County.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.

Impediment 2: Lack of Accessible Housing

There is a lack of accessible housing in Greenville County since the supply of accessible housing has not kept pace with the demand caused by the increase in

the percentage of elderly persons in Greenville County and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: To address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

• **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers in Greenville County which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of Greenville County's population.

Goal: Eliminate physical, economic, and social barriers in Greenville County and increase housing choices and opportunities for low-income households and members of the protected classes throughout Greenville County.

Strategies: To address the need and achieve the goal for fair housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.

- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.
- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.
- **3-E:** Eliminate architectural barriers which prevent persons with limited mobility to live in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.”

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discriminatory laws, and regulations, so that the residents in Greenville County can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: To address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all County residents.
- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.
- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.
- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in Greenville County.

- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

- **Impediment 5: Lack of Economic Opportunities**

There are a lack of economic opportunities in Greenville County for lower-income households to increase their income and thus improve their choices of housing.

Goal: Increase job opportunities and access to jobs in Greenville County, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: To address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Continue to improve the infrastructure in underdeveloped areas of Greenville County to promote new development and create new job opportunities.
- **5-F:** Support the increase in the number of bus routes and hours of service Greenville County so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

- **Impediment 6: Need to Manage Future Growth**

There are large portions of Greenville County that are underutilized, but could serve as potential sites for mixed income housing and commercial development.

Goal: Increase new development opportunities in Greenville County for housing, businesses, and recreational uses.

Strategies: To address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **6-A:** Develop a new Land Use Plan, as part of Greenville County’s Comprehensive Plan, to identify sites for future growth that should include the development of mixed income housing.
- **6-B:** Evaluate and upgrade water lines, sewer lines, and utilities to expand areas of opportunities for new development of affordable housing.
- **6-C:** Update Greenville County’s Zoning Map to include residential development controls for underutilized areas of Greenville County to promote comprehensive development.
- **6-D:** Promote and encourage the expansion of affordable public transit to serve residents of Greenville County living outside the City of Greenville.

2020 Analysis of Impediments to Fair Housing Choice



I. Introduction

Greenville County and the City of Greenville are entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA) Programs. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively further fair housing," the community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised the Federal entitlement communities to prepare a new Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

This Analysis of Impediments to Fair Housing Choice consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD

regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting an Analysis of Impediments should consider the policies concerning "visitability," in Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is "visitable" means that it has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor.

- "Visitable" housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening.
- Section 504 of the Rehabilitation Act (24 CFR Part 8), known simply as "Section 504," prohibits discrimination against persons with disabilities in any program receiving Federal financial assistance.
- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.
- The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the housing unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant the full use of the housing unit.

In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The Greenville County Human Relations Commission, Greenville County and the City of Greenville previously prepared an Analysis of Impediments to Fair Housing Choice in 2012, and updated the study in 2014. The Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer have jointly prepared this 2020-2024 Analysis of Impediments to Fair Housing Choice (AI). The findings produced through this analysis will be further addressed in the City's and County's FY 2020-2024 Five Year Consolidated Plans.

The document is designed to act as a planning tool, providing Greenville County, through the Greenville County Human Relations Commission and the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing

Authority, and the Housing Authority of the City of Greer with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years and continue to make modifications based on events and activities in the community during that time period.

In order to affirmatively further fair housing, Greenville County and the City of Greenville must look beyond County boundaries and coordinate fair housing with the entire Upstate region. The County must also focus on the municipalities aside from the core City. Fair housing choice is the central goal of the AI, which stresses that opportunities should be made available to low-income residents and members of the protected classes who may want to live in or around Greenville County.

2020 Analysis of Impediments to Fair Housing Choice

II. Background Data

The demographic, housing, economic, and social characteristics of the City of Greenville and Greenville County were evaluated as a basis for determining and identifying any existing impediments to fair housing choice. The Greenville Housing Authority offers assistance to those living in the Greenville County jurisdiction, with the exception of the City of Greer, which is served by the Housing Authority of the City of Greer.

Description – Greenville City

Greenville is the largest city in the Greenville-Spartanburg-Anderson Combined Statistical Area (CSA), a 10-county region of northwestern South Carolina known as "The Upstate". According to United States Census Bureau, the CSA had a population of 1,478,658 as of 2018, making it the largest CSA in the state. Greenville is located approximately halfway between Atlanta, Georgia and Charlotte, North Carolina, along Interstate 85, and its metropolitan area also includes Interstates 185 and 385.

Greenville has gained recognition in various national publications such as "CNN Money," which ranked Greenville as one of the "Top 10 Fastest Growing Cities in the U.S." Bloomberg named Greenville the "Third Strongest Job Market for 2010;" and Forbes named Greenville "The 13th Best City for Young Professionals." Greenville also earned the No. 3 slot by Condé Nast Traveler's "Best Small Cities in the U.S." in 2017. Greenville was the fourth fastest-growing city in the United States between 2015 and 2016, according to the U.S. Census Bureau. The City's latest population count showed 64,061 residents living in Greenville in 2017.

Description – Greenville County

With more than 512,000 residents, Greenville County is South Carolina's most populous county and continues to grow at an average rate of 2.1 percent per year. Home to thriving, nationally ranked urban areas like Downtown Greenville, the County also features numerous communities rich with character and tradition all surrounded by the incredible scenic beauty of the rolling foothills of the Blue Ridge Mountains. Considered the "economic engine of South Carolina", the County is home to more than 650 manufacturers, 40 Fortune "500" companies, and 150 headquarters. Greenville County features a low cost of living, mild climate, outstanding health care options, award winning schools and universities, easy access



via land or air, and a diverse population that enjoys an unrivaled quality of life.

Demographic, housing, economic, and other data were analyzed, including data from the 2010 U.S. Census, 2009-2013 and 2013-2017 American Community Survey (ACS) Five-Year Estimates, 2009-2013 Comprehensive Housing Affordability Strategy (CHAS), Association of Religious Data, U.S. Department of Housing and Urban Development (HUD), HUD CPD Maps, HUD AFFH Tool, RealtyTrac, and the City of Greenville. All data sets used in the analysis are documented in the section in which the data is presented. This data was used to evaluate the City of Greenville's demographic, housing and socio-economic characteristics as a basis for determining and identifying any existing impediments to fair housing choice. Percentage point change greater than 5.0 percentage points will be described as significant.

This Census data, along with other databases such as the HUD CHAS Data, have been used to evaluate the City of Greenville's and Greenville County's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice. Part VII, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated throughout this report.

A. Population, Race, Ethnicity, and Religion

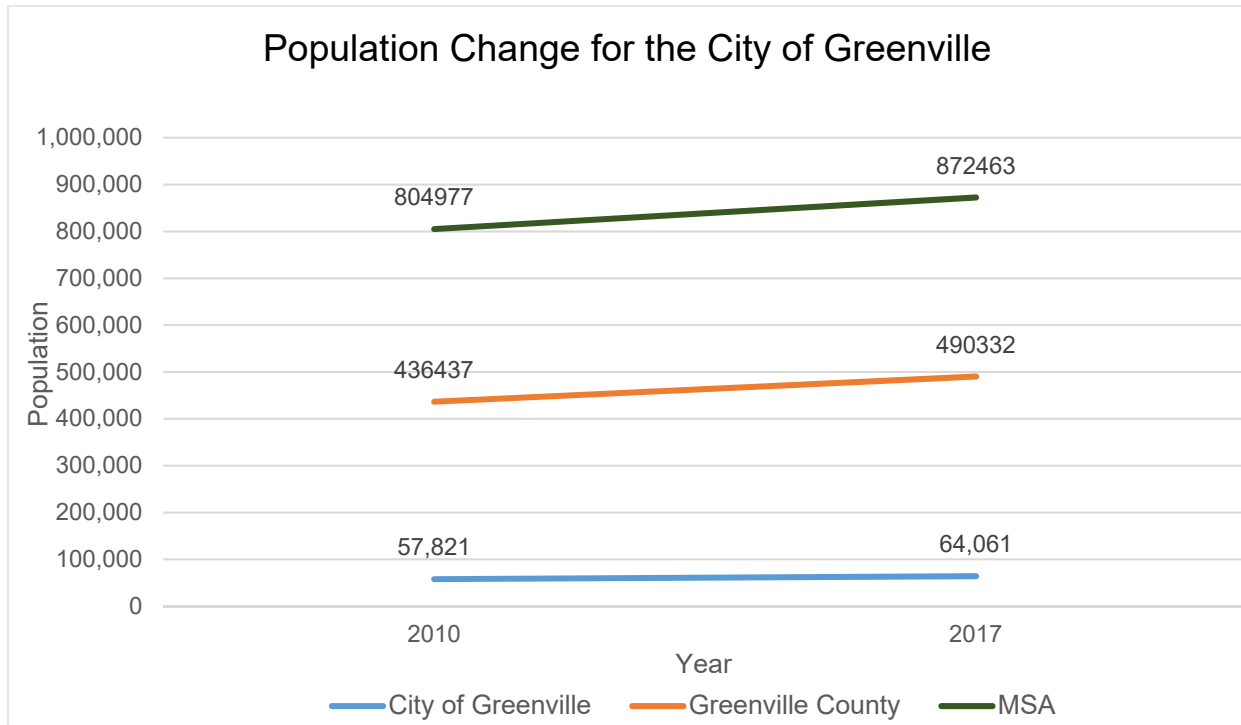
Population – Greenville City

The City of Greenville's population increased from 57,821 people in 2010 to 64,061 people in 2017 (an increase of 10.8 percent).

The MSA's population increased from 804,977 in 2010 to 872,463 people in 2017 (an increase of 8.4 percent).

The State of South Carolina's population increased from 4,511,428 in 2010 to 4,893,444 people in 2017 (an increase of 8.5 percent).

From 2010 to 2017, the City of Greenville's population increased at a slightly faster rate than the MSA and increased at a slightly faster rate than the State's rate.



Source: 2010 U.S. Census and 2013-2017 ACS

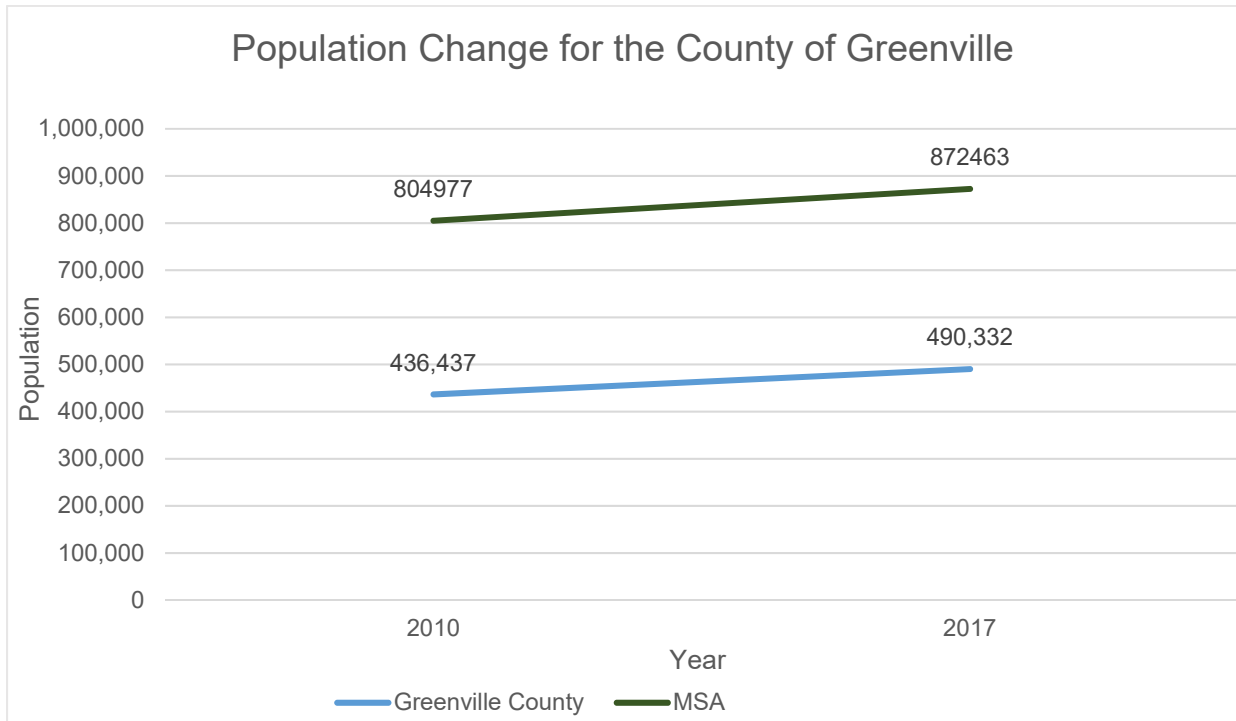
Population – Greenville County

Greenville County’s population increased from 436,437 in 2010 to 490,332 people in 2017 (an increase of 12.3 percent).

The MSA’s population increased from 804,977 in 2010 to 872,463 people in 2017 (an increase of 8.4 percent).

The State of South Carolina’s population increased from 4,511,428 in 2010 to 4,893,444 people in 2017 (an increase of 8.5 percent).

From 2010 to 2017, Greenville County’s population increased at a faster rate than the MSA’s and almost the same as the State’s rate.



Source: 2010 U.S. Census and 2013-2017 ACS

Race – Greenville City

The following table highlights the racial composition of the City of Greenville as shown in the 2010 U.S. Census and in 2017.

Table II-1 Race and Hispanic or Latino Population in the City of Greenville

| Race and Hispanic or Latino | 2010 U.S. Census | | 2013-2017 ACS | |
|---|------------------|--------|---------------|--------|
| | # | % | # | % |
| Total | 57,821 | 100.0% | 64,061 | 100.0% |
| One race | 57,052 | 98.7% | 62,977 | 98.3% |
| White alone | 37,879 | 65.5% | 44,116 | 68.9% |
| Black or African American alone | 17,804 | 30.8% | 16,482 | 25.7% |
| American Indian and Alaska Native alone | 114 | 0.2% | 209 | 0.3% |

| | | | | |
|--|-------|------|-------|------|
| Asian alone | 816 | 1.4% | 1,428 | 2.2% |
| Native Hawaiian and Other Pacific Islander alone | 106 | 0.2% | 66 | 0.1% |
| Some other race alone | 333 | 0.6% | 676 | 1.1% |
| Hispanic or Latino | 2,328 | 4.0% | 3,355 | 5.2% |

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the City of Greenville in 2010 was White alone with 37,879 residents comprising 65.5 percent of the population. The second most common race identified in the City of Greenville in 2010 was Black or African American alone with 17,804 residents comprising 30.8 percent of the population.

The most common race identified in the City of Greenville in 2017 was White alone with 44,116 residents comprising 68.9 percent of the population. The second most common race identified in the City of Greenville in 2017 was Black or African American alone with 16,482 residents comprising 25.7 percent of the population.

The only change in proportional representation by Race in the City of Greenville from 2010 to 2017 that was larger than 5.0 percentage points was the 5.1 percentage point decrease in the number of residents who identify as Black or African American alone [17,804 (30.8 percent) in 2010 to 16,482 (25.7 percent) in 2017].

Race – Greenville County

The following table highlights the racial composition of Greenville County as shown in the 2010 U.S. Census and in 2017.

Table II-2 Race and Hispanic or Latino Population in Greenville County

| Race and Hispanic or Latino | 2010 U.S. Census | | 2013-2017 ACS | |
|-----------------------------|------------------|--------|---------------|--------|
| | # | % | # | % |
| Total | 436,437 | 100.0% | 490,332 | 100.0% |
| One race | 428,804 | 98.3% | 479,973 | 97.9% |

| | | | | |
|--|---------|-------|---------|-------|
| White alone | 334,745 | 76.7% | 369,073 | 75.3% |
| Black or African American alone | 77,607 | 17.8% | 89,372 | 18.2% |
| American Indian and Alaska Native alone | 876 | 0.2% | 1,372 | 0.3% |
| Asian alone | 8,412 | 1.9% | 10,994 | 2.2% |
| Native Hawaiian and Other Pacific Islander alone | 255 | 0.1% | 364 | 0.1% |
| Some other race alone | 6,909 | 1.6% | 8,798 | 0.0% |
| Hispanic or Latino | 32,305 | 3.9% | 43,348 | 8.8% |

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in the County of Greenville in 2010 was White alone with 334,745 residents comprising 76.7 percent of the population. The second most common race identified in the County of Greenville in 2010 was Black or African American alone with 77,607 residents comprising 17.8 percent of the population.

The most common race identified in the County of Greenville in 2017 was White alone with 369,073 residents comprising 75.3 percent of the population. The second most common race identified in the County of Greenville in 2017 was Black or African American alone with 89,372 residents comprising 18.2 percent of the population.

There was no change in proportional representation in the County of Greenville from 2010 to 2017 that was larger than 5.0 percentage points.

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. The **Dissimilarity Index (DI)** is based on the data from the 2010 U.S. Census and ACS data which measures whether one particular group is evenly distributed across census tracts in the metropolitan area in the same way as another group. More specifically, the index represents the extent to which the distribution of any two (2) groups (racial, ethnic, etc.) differs across census tracts. While there are limitations

due to outside factors and scale size, the Dissimilarity Index can provide an effective method of analyzing segregation and identifying trends in a community.

A high value indicates that the two groups tend to live in different tracts. Dissimilarity Index values between 0 and 39 generally indicate low segregation; values between 40 and 54 generally indicate moderate segregation; and values between 55 and 100 generally indicate a high level of segregation. However, context is important in interpreting the dissimilarity index. The index measures the degree two groups are segregated in a particular geographic area; however, the index alone does not provide the location of the segregation within the geographic area.

The University of Michigan Population Studies Center has provided metro-area dissimilarity indices for 1990 to 2010. Governing Magazine has provided the dissimilarity index based on the 2013-2017 ACS Five Year Estimates. However, specific data was not available at the City or County levels.

In the Greenville-Anderson-Mauldin, SC Metropolitan Area, racial segregation has decreased steadily between Black and White households since 1990. In 1990, the dissimilarity index was 50.6, while in 2017, it is 42.4 with a steady downward trend. This indicates moderate segregation. The dissimilarity index has also increased between White and Hispanic households since 1990, going from 25.9 to 36.5, which is relatively low segregation. Lastly, the dissimilarity index increased between White and Asian or Pacific Islander households, from 45.9 in 1990 to 52.4 in 2017.

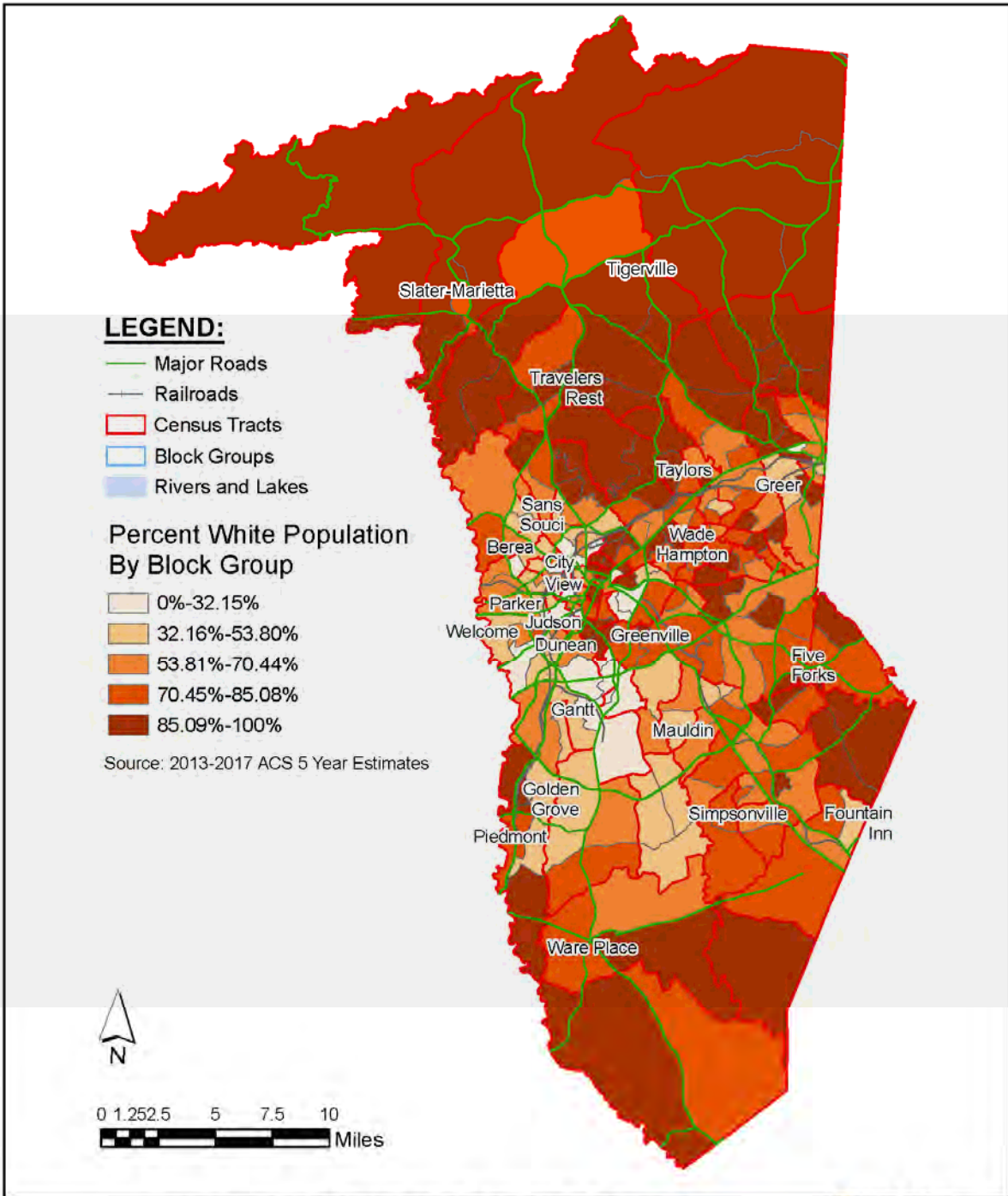
Table II-3 – Dissimilarity Index in Greenville-Anderson-Mauldin, SC MSA

| Racial/Ethnic Dissimilarity Index | Greenville-Anderson-Mauldin, SC MSA | | | |
|--|-------------------------------------|------|------|------|
| | 1990 | 2000 | 2010 | 2017 |
| Black / White | 50.6 | 46.3 | 43.6 | 42.4 |
| Hispanic / White | 25.9 | 37.1 | 37.9 | 36.5 |
| Asian or Pacific Islander/White | 45.9 | 45.8 | 44.7 | 52.4 |

Source: 2010 U.S. Census & 2013-2017 ACS Estimates

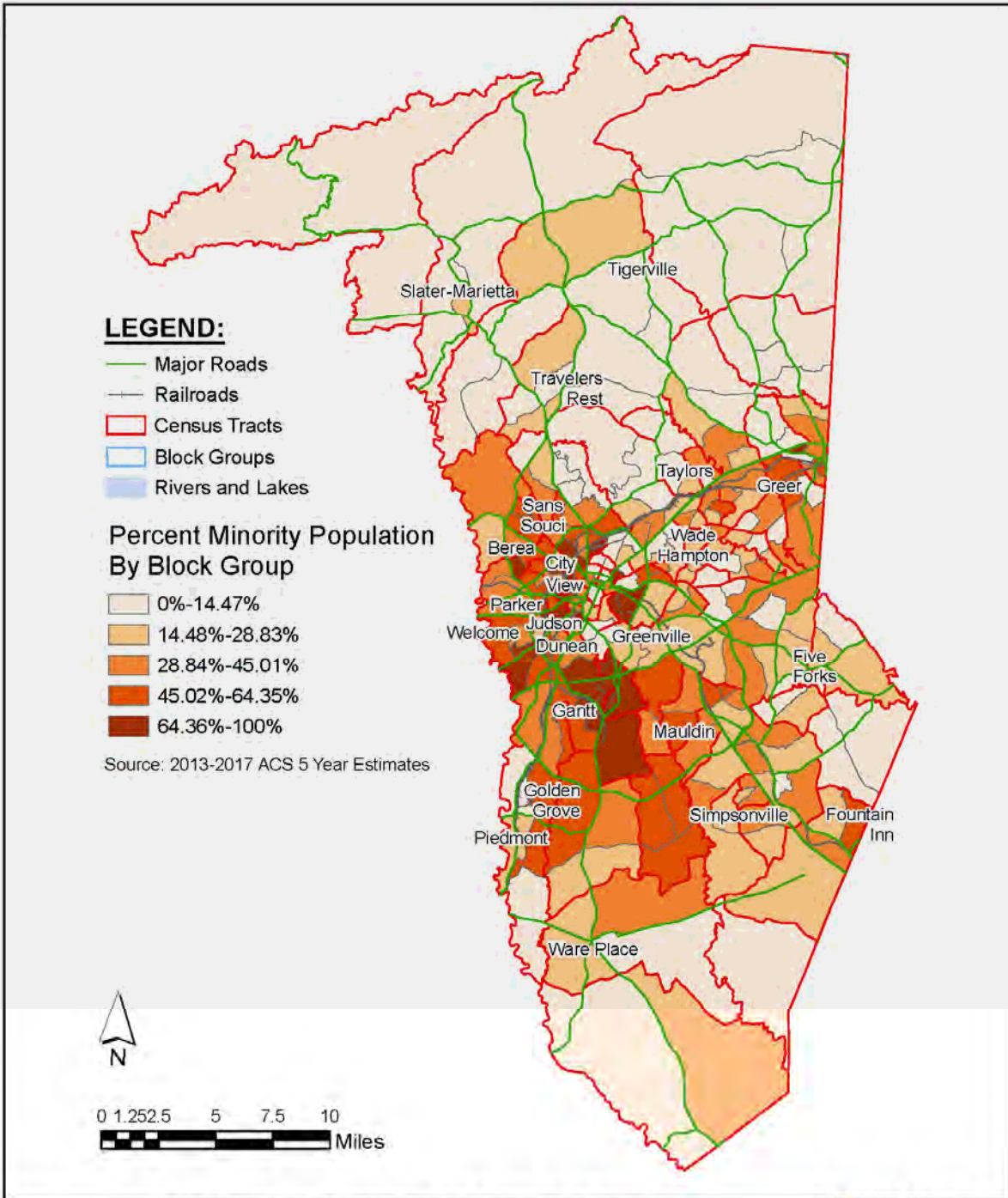
On the regional level, the increasing Dissimilarity Indices for Hispanic/White households and Asian or Pacific Islanders/White households in the MSA are likely due to increased immigration of these populations.

The following maps highlight the racial composition by census tracts across the City and the County. The darkest shaded block groups indicate the highest concentration of each population group, while the lightest shaded block groups indicate the lowest concentration of each population group. The White population is primarily concentrated in the far northern and southern parts of the County, centrally in the City of Greenville, and in the northern and southern parts of the City of Greenville. Minority populations are concentrated in areas bordering the County, such as Judson, Dunean, Sans Souci, and City View, and further south into the County in Gantt. Minorities are also concentrated east and west of Downtown Greenville, near the borders of the City.



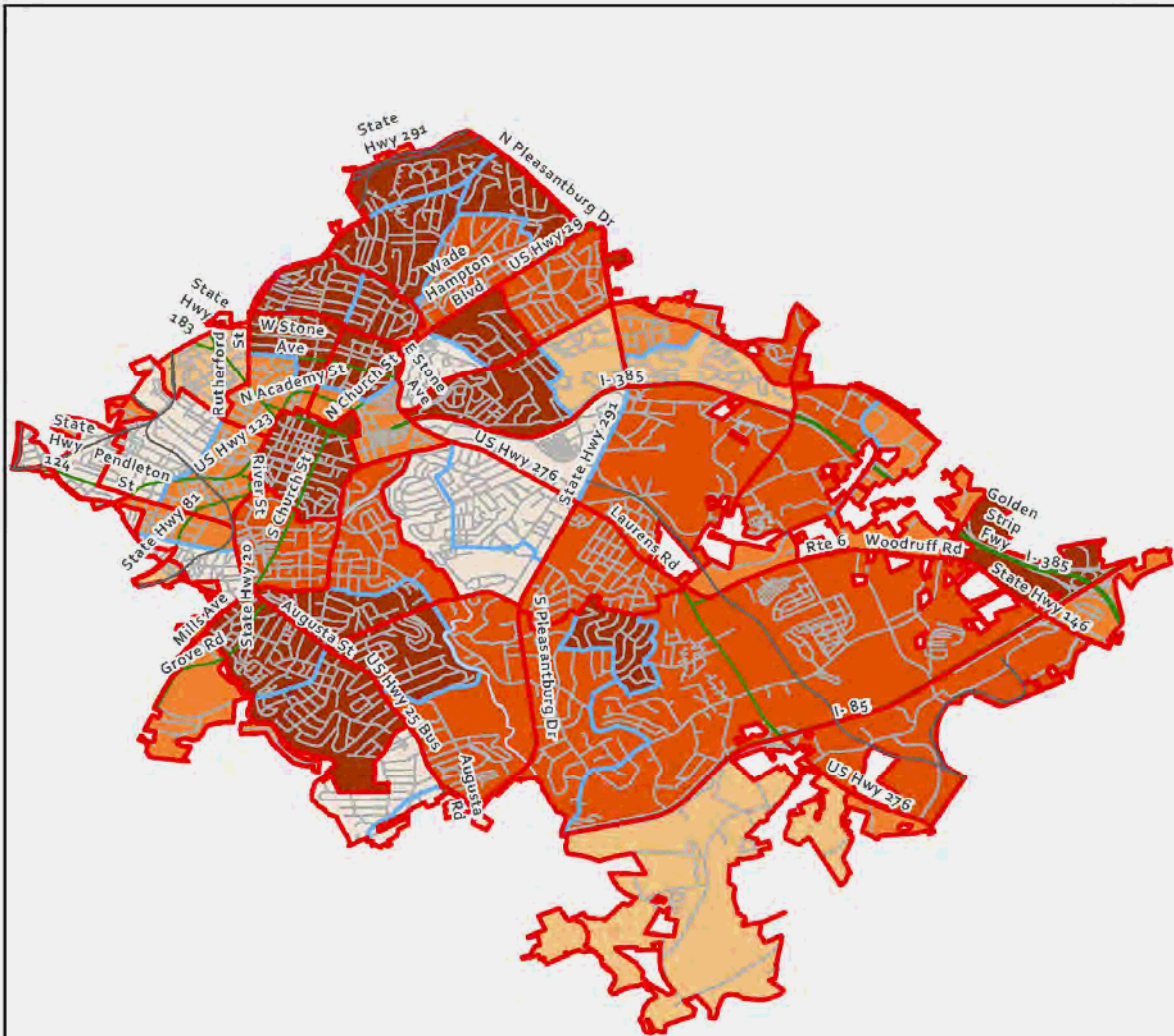
**GREENVILLE COUNTY, SC
PERCENT WHITE POPULATION MAP**












**GREENVILLE COUNTY, SC
PERCENT MINORITY POPULATION MAP**

URBAN DESIGN VENTURES








0 0.2 0.54 1.08 1.62 2.16
 Miles

LEGEND:

-  Railroads
-  City Streets
-  Major Roads
-  Census Tracts
-  Block Groups
-  Rivers

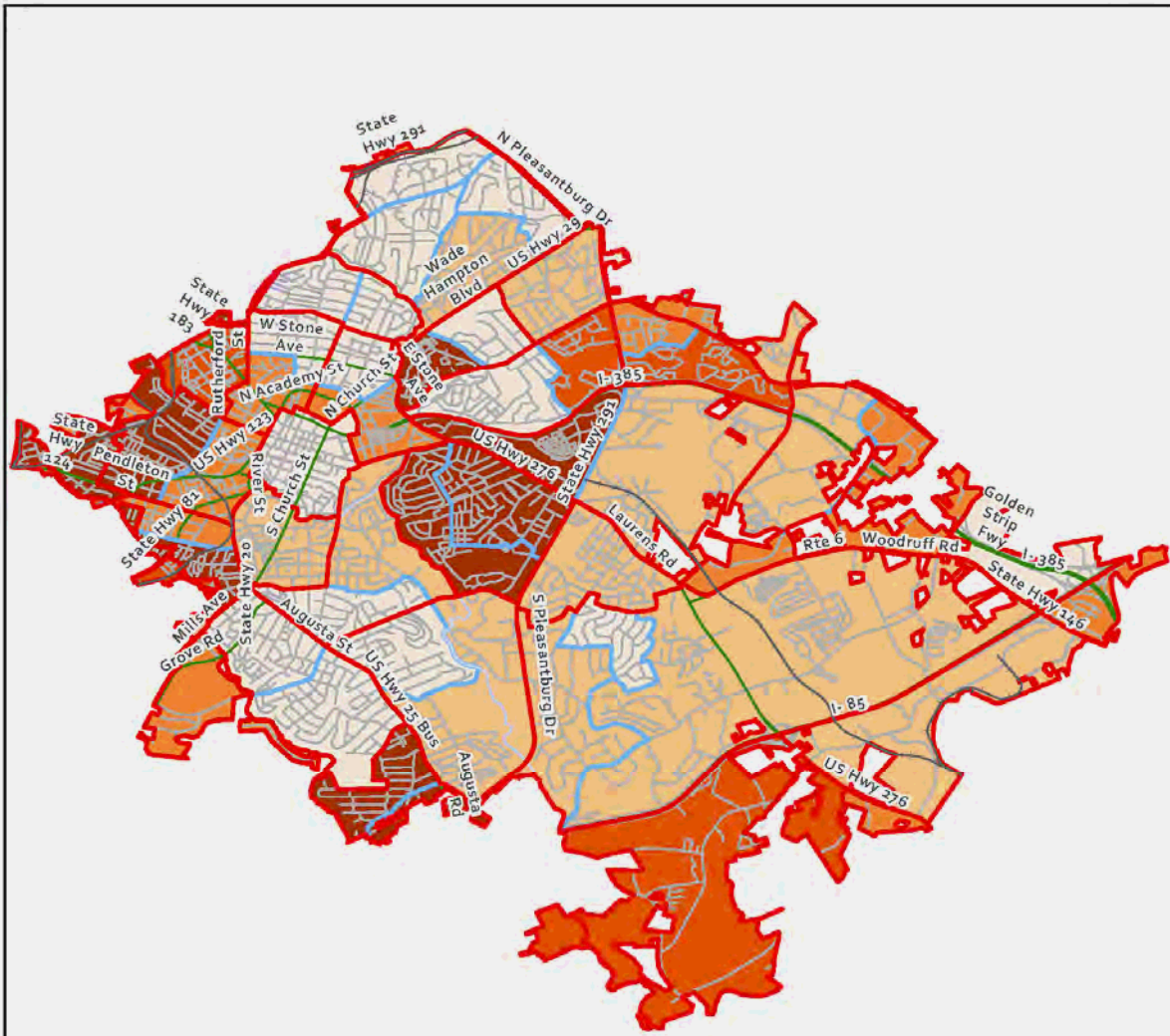
**Percent White Population
By Block Group**

-  0%-27.35%
-  27.36%-47.39%
-  47.40%-67.23%
-  67.24%-84.34%
-  84.35%-99.27%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
 WHITE PERCENT BY BLOCK GROUP**





LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

Percent Minority Population By Block Group

- ▭ 0%-14.47%
- ▭ 14.48%-28.25%
- ▭ 28.26%-48.51%
- ▭ 48.52%-69.22%
- ▭ 69.23%-91.09%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
MINORITY PERCENT BY BLOCK GROUP**



Ethnicity – Greenville City

The following table highlights the ethnicities of Greenville City residents at the time of the 2010 U.S. Census and in 2017.

Table II-4 Ethnicity and Ancestry in the City of Greenville

| ANCESTRY | 2010 U.S. Census | | 2013-2017 ACS | |
|-------------------------|------------------|----------|---------------|----------|
| | # | % | # | % |
| Total population | 57,821 | - | 64,061 | - |
| American | 6,496 | 11.2% | 4,639 | 7.2% |
| Arab | 420 | 0.7% | 608 | 0.9% |
| Czech | 114 | 0.2% | 111 | 0.2% |
| Danish | 92 | 0.2% | 228 | 0.4% |
| Dutch | 813 | 1.4% | 831 | 1.3% |
| English | 7,396 | 12.8% | 8,106 | 12.7% |
| French (except Basque) | 1,290 | 2.2% | 1,513 | 2.4% |
| French Canadian | 290 | 0.5% | 200 | 0.3% |
| German | 6,981 | 12.1% | 7,199 | 11.2% |
| Greek | 201 | 0.3% | 270 | 0.4% |
| Hungarian | 117 | 0.2% | 132 | 0.2% |
| Irish | 4,691 | 8.1% | 6,487 | 10.1% |
| Italian | 1,445 | 2.5% | 2,256 | 3.5% |
| Lithuanian | 12 | 0.0% | 14 | 0.0% |
| Norwegian | 494 | 0.9% | 469 | 0.7% |
| Polish | 862 | 1.5% | 1,135 | 1.8% |
| Portuguese | 22 | 0.0% | 79 | 0.1% |
| Russian | 205 | 0.4% | 403 | 0.6% |
| Scotch-Irish | 2,731 | 4.7% | 3,077 | 4.8 |
| Scottish | 1,782 | 3.1% | 2,795 | 4.4% |
| Slovak | 19 | 0.0% | 123 | 0.2% |
| Sub-Saharan African | 331 | 0.6% | 336 | 0.5% |
| Swedish | 449 | 0.8% | 672 | 1.0% |

| | | | | |
|--|-----|------|-----|------|
| Swiss | 262 | 0.5% | 176 | 0.3% |
| Ukrainian | 89 | 0.2% | 117 | 0.2% |
| Welsh | 417 | 0.7% | 513 | 0.8% |
| West Indian (excluding Hispanic origin groups) | 182 | 0.3% | 314 | 0.5% |

Source: 2010 U.S. Census and 2013-2017 ACS

The most common ancestral group identified in the City of Greenville in 2010 was English with 7,396 residents comprising of 12.8 percent of the population. The second most common ancestral group identified in the City of Greenville in 2010 was German with 6,981 residents comprising of 12.1 percent of the population.

Same years later, still the most common ancestral group identified in the City of Greenville in 2017 was English with 8,106 residents comprising of 12.7 percent of the population. The second most common ancestral group identified in the City of Greenville 2017 was German with 7,199 residents comprising of 11.2 percent of the population, followed by Irish with 6,487 residents comprising 10.1 percent of the population.

There was not any change in proportional representation in the City of Greenville from 2010 to 2017 that was larger than 5.0 percentage points.

Ethnicity – Greenville County

The following table highlights the ethnicities of Greenville County residents at the time of the 2010 U.S. Census and in 2017.

Table II-5 Ethnicity and Ancestry in Greenville County

| ANCESTRY | 2010 U.S. Census | | 2013-2017 ACS | |
|------------------------|------------------|-------|---------------|-------|
| | # | % | # | % |
| Total population | 436,437 | - | 490,332 | - |
| American | 56,684 | 13.0% | 44,216 | 9.0% |
| Arab | 2,143 | 0.5% | 2,040 | 0.4% |
| Czech | 812 | 0.2% | 1,112 | 0.2% |
| Danish | 748 | 0.2% | 1,116 | 0.2% |
| Dutch | 4,682 | 1.1% | 5,057 | 1.0% |
| English | 47,767 | 10.9% | 59,799 | 12.2% |
| French (except Basque) | 9,268 | 2.1% | 10,487 | 2.1% |
| French Canadian | 2,091 | 0.5% | 2,131 | 0.4% |

| | | | | |
|--|--------|-------|--------|-------|
| German | 50,726 | 11.6% | 54,410 | 11.1% |
| Greek | 2,375 | 0.5% | 1,915 | 0.4% |
| Hungarian | 1,080 | 0.2% | 1,499 | 0.3% |
| Irish | 46,750 | 10.7% | 48,935 | 10.0% |
| Italian | 13,181 | 3.0% | 15,792 | 3.2% |
| Lithuanian | 374 | 0.1% | 455 | 0.1% |
| Norwegian | 2,447 | 0.6% | 2,927 | 0.6% |
| Polish | 6,976 | 1.6% | 7,077 | 1.4% |
| Portuguese | 702 | 0.2% | 813 | 0.2% |
| Russian | 1,732 | 0.4% | 2,372 | 0.5% |
| Scotch-Irish | 15,852 | 3.6% | 15,285 | 3.1% |
| Scottish | 11,537 | 2.6% | 14,343 | 2.9% |
| Slovak | 718 | 0.2% | 589 | 0.1% |
| Sub-Saharan African | 2,108 | 0.5% | 2,346 | 0.5% |
| Swedish | 2,979 | 0.7% | 3,449 | 0.7% |
| Swiss | 973 | 0.2% | 976 | 0.2% |
| Ukrainian | 598 | 0.1% | 907 | 0.2% |
| Welsh | 2,486 | 0.6% | 3,721 | 0.8% |
| West Indian (excluding Hispanic origin groups) | 744 | 0.2% | 1,494 | 0.3% |

Source: 2010 U.S. Census and 2013-2017 ACS

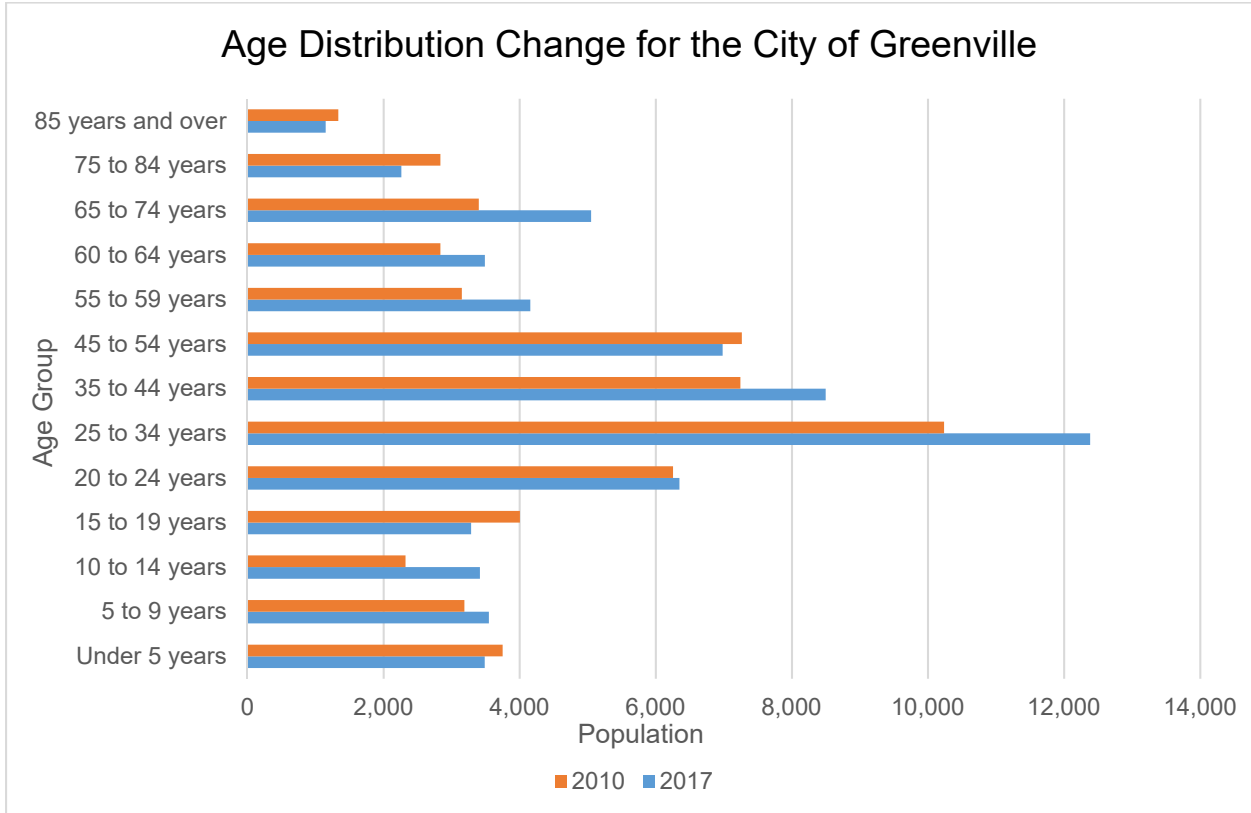
The most common ancestral group identified in Greenville County in 2010 was American with 56,684 residents comprising of 13.0 percent of the population. The second most common ancestral group identified in Greenville County in 2010 was German with 50,726 residents comprising of 11.6 percent of the population.

The most common ancestral group identified in Greenville County in 2017 was English with 59,799 residents comprising of 12.2 percent of the population. The second most common ancestral group identified in Greenville County in 2017 was German with 54,410 residents comprising of 11.1 percent of the population.

There was not any change in proportional representation in Greenville County from 2010 to 2017 that was larger than 5.0 percentage points.

Age – Greenville City

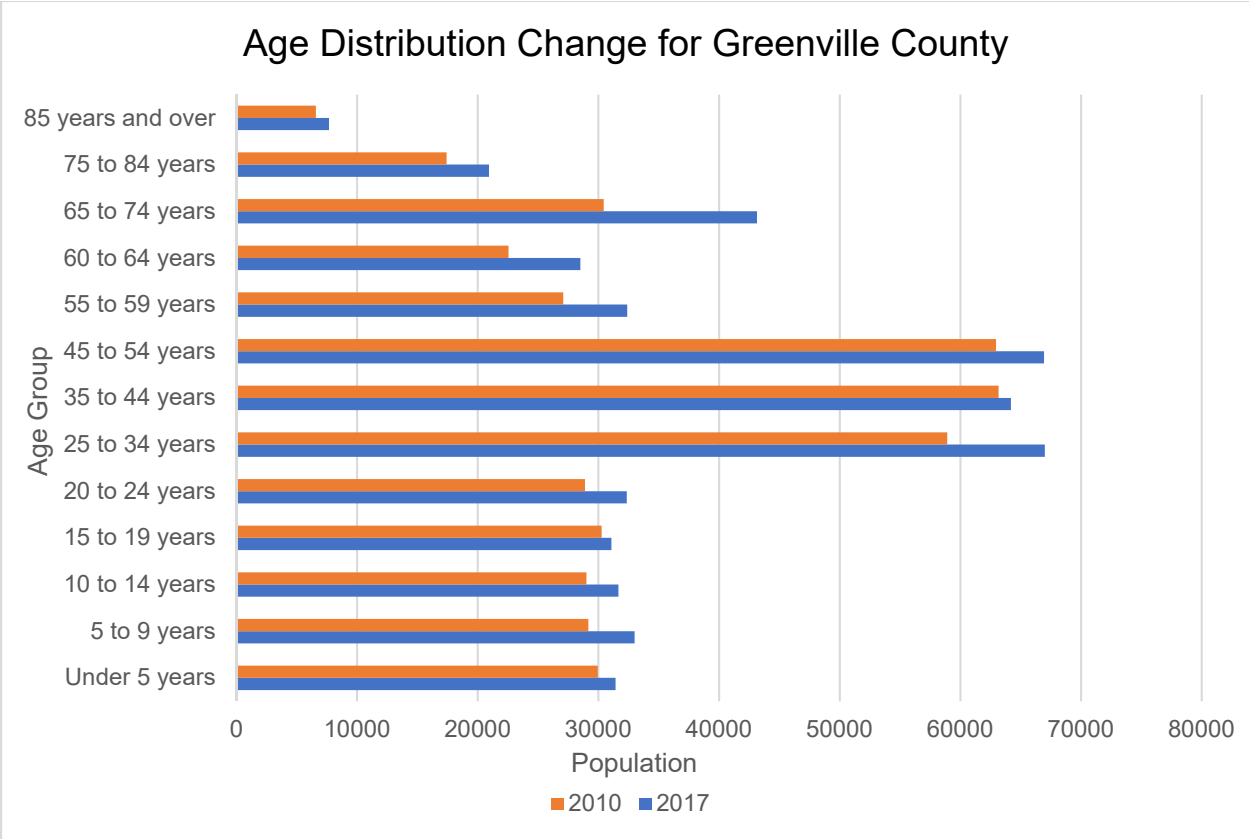
The following chart illustrates age distribution in the City of Greenville at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 21.4 percent of the population; 42.5 percent of the population is between 20 and 45 years of age; 22.8 percent of the population is 45 to 65; and 13.2 percent of the population is 65 years of age and older. The median age is 34.6 years of age.



Source: 2010 U.S. Census and 2013-2017 ACS

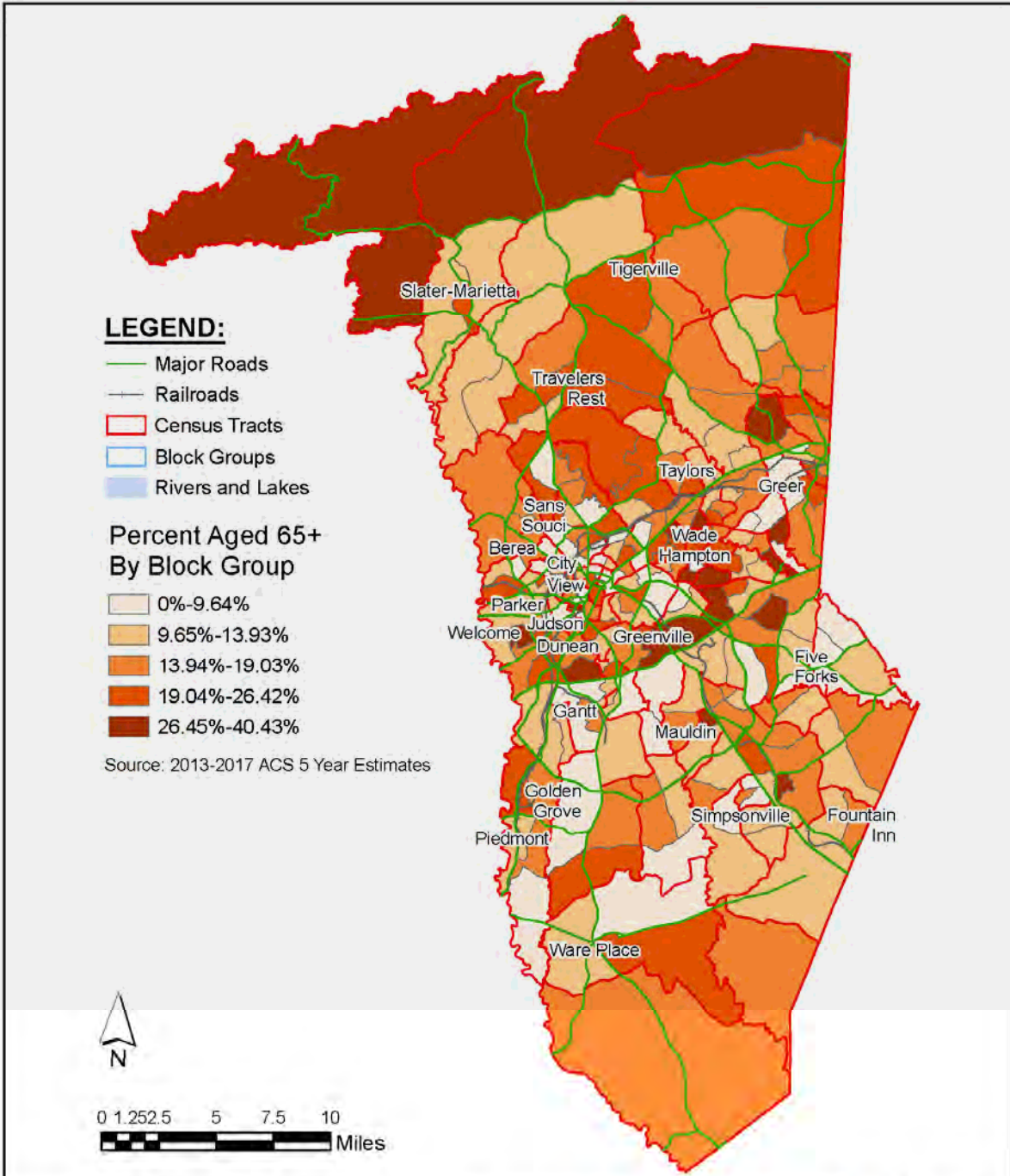
Age – Greenville County

The following chart illustrates age distribution in Greenville County at the time of the 2010 U.S. Census and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 25.9 percent of the population; 33.4 percent of the population is between 20 and 45 years of age; 26.1 percent of the population is 45 to 65; and 14.6 percent of the population is 65 years of age and older. The median age is 38.0 years of age.



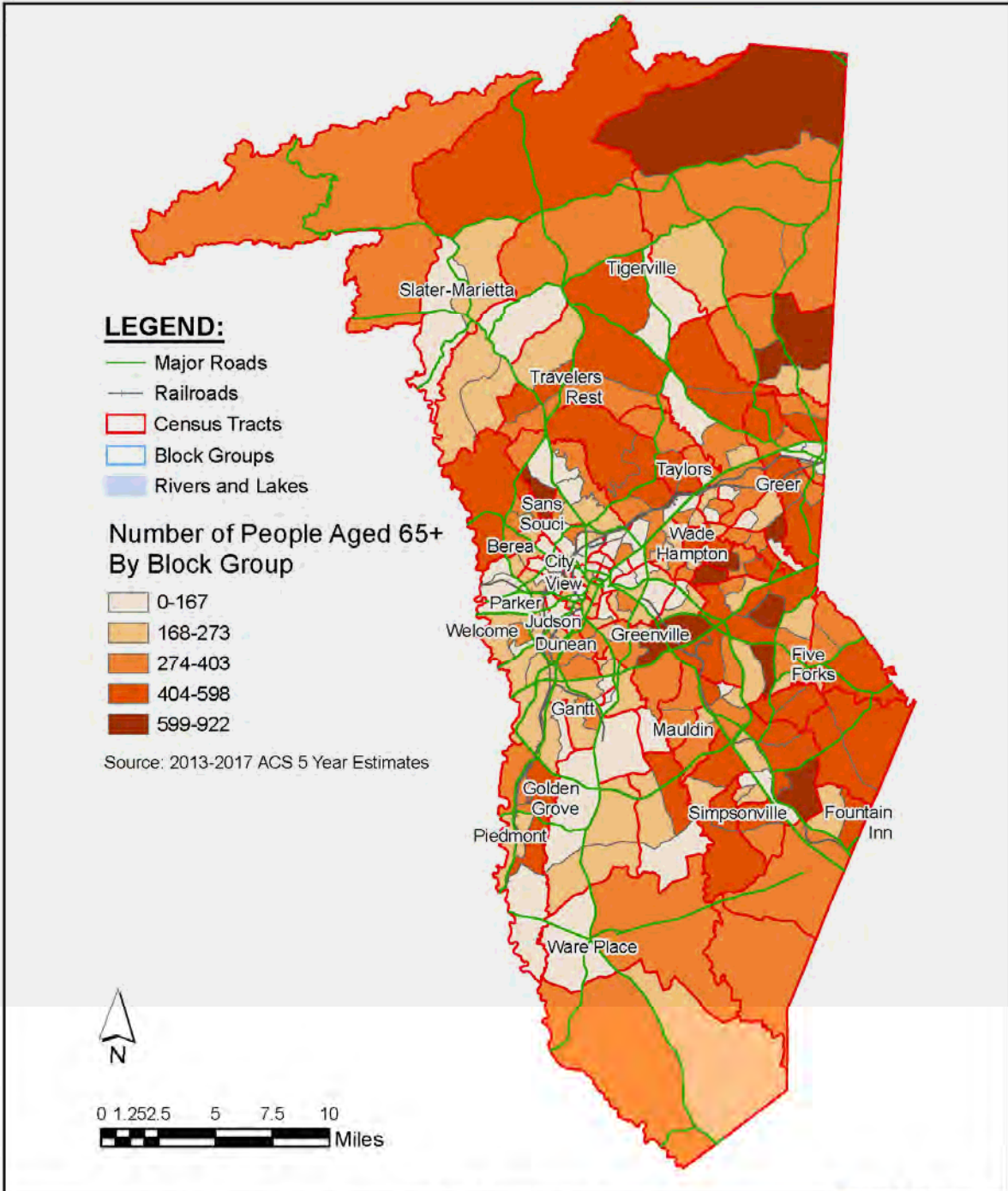
Source: 2010 U.S. Census and 2013-2017 ACS

The following map illustrates the percentage of the population in Greenville County that is over the age of 65. The elderly appear to be concentrated among the northern areas of the County, also in Wade Hampton and the northern part of Fountain Inn, as well as areas west of the City. In the City of Greenville, the elderly appear to be concentrated in the eastern part of the City, where the development is less dense and more suburban.



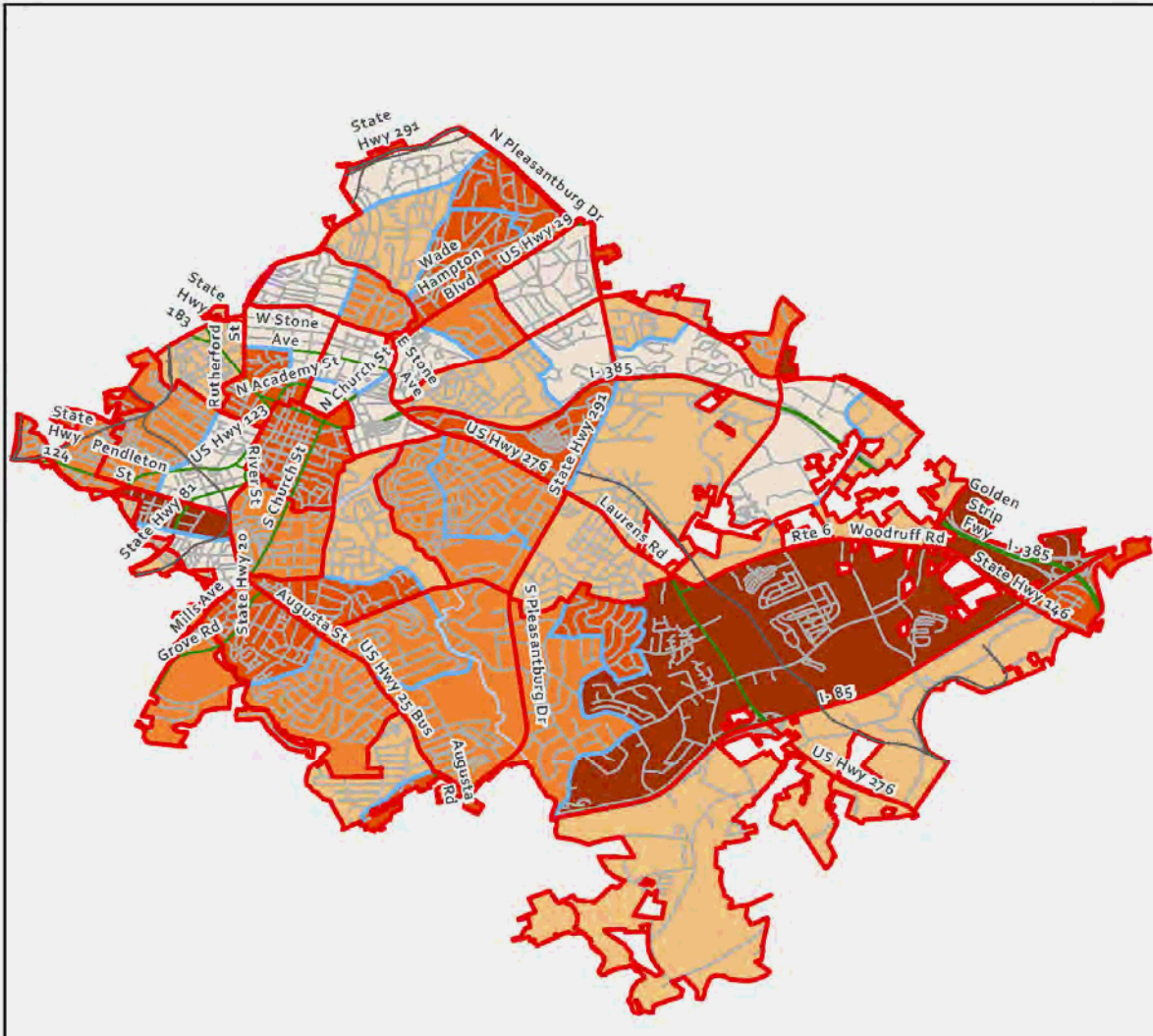
**GREENVILLE COUNTY, SC
PERCENT POPULATION AGED 65+ MAP**





**GREENVILLE COUNTY, SC
POPULATION AGED 65+ MAP**





LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

**Percent Aged 65+
By Block Group**

- ▭ 0%-8.44%
- ▭ 8.45%-12.33%
- ▭ 12.34%-17.04%
- ▭ 17.05%-24.11%
- ▭ 24.12%-35.03%

Source: 2013-2017 ACS Five Year Estimates

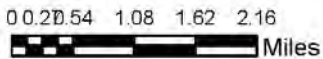
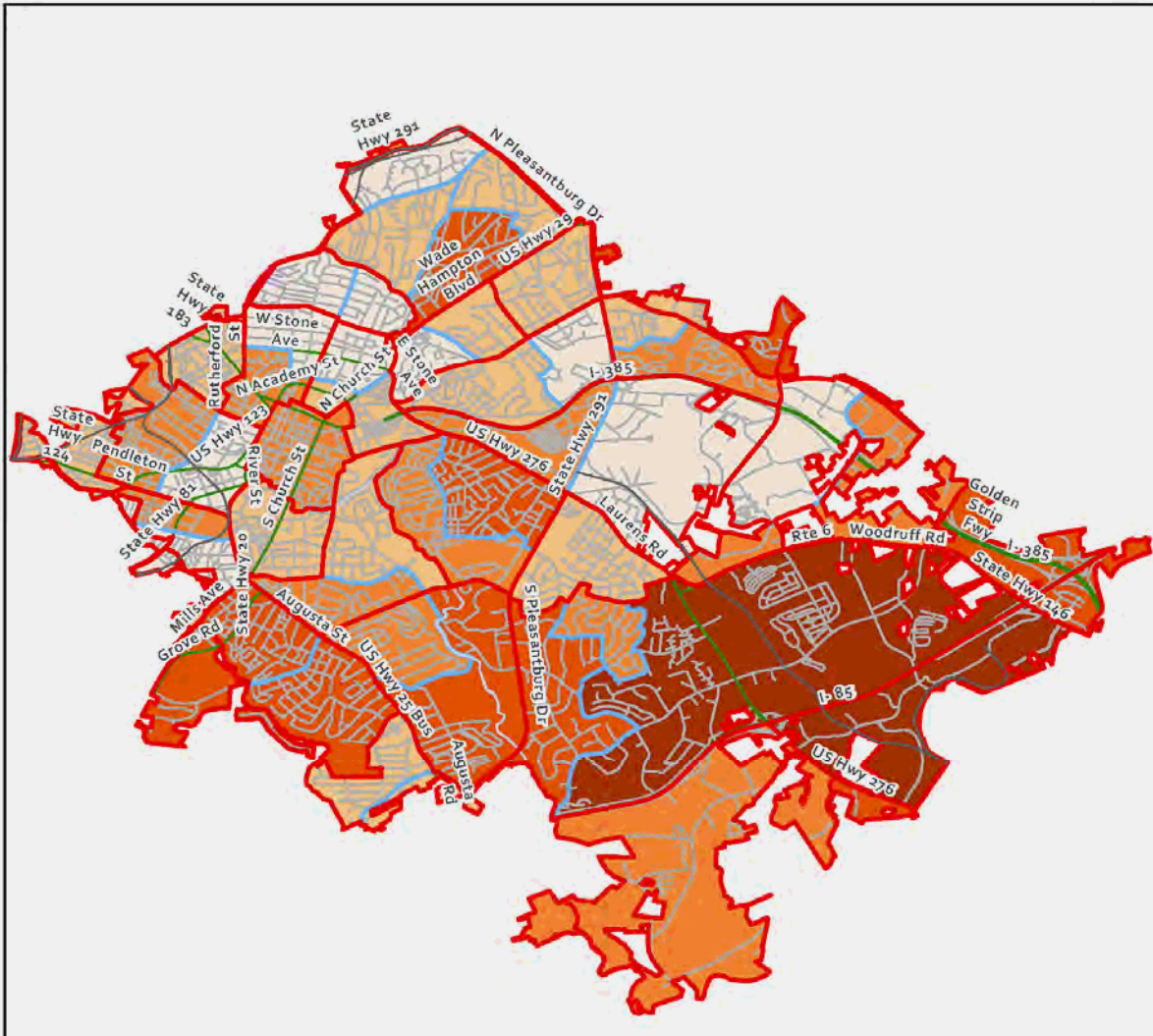


0 0.20 0.54 1.08 1.62 2.16

 Miles

**CITY OF GREENVILLE, SC
 PERCENT AGED 65+ BY BLOCK GROUP**





LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

**Population Aged 65+
By Block Group**

- ▭ 0-96
- ▭ 97-186
- ▭ 187-290
- ▭ 291-500
- ▭ 591-896

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
POPULATION AGED OVER 65+**



Religion – Greenville County

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Greenville, the County used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Greenville County across various denominational groups, as a percentage of the population which reported affiliation with a church.

Table II-6 Religious Affiliation in Greenville County

| | 1990 | | 2000 | | 2010 | |
|-----------------------------------|---------|-------|---------|-------|---------|-------|
| | # | % | # | % | # | % |
| Evangelical Protestant | 305,212 | 49.4% | 294,110 | 40.5% | 360,582 | 43.8% |
| Black Protestant | 673 | 0.1% | 0 | 0.0% | 21,499 | 2.6% |
| Mainline Protestant | 75,793 | 12.3% | 80,479 | 11.1% | 70,816 | 8.6% |
| Catholic | 10,891 | 1.8% | 22,280 | 3.1% | 31,532 | 3.8% |
| Orthodox | 0 | 0.0% | 947 | 0.1% | 1,980 | 0.2% |
| Other | 2,901 | 0.5% | 7,717 | 1.1% | 7,810 | 0.9% |
| Total Adherents: | 395,470 | 64.1% | 405,533 | 55.9% | 494,219 | 60.0% |
| Unclaimed (% of total population) | 221,879 | 35.9% | 320,147 | 44.1% | 329,893 | 40.0% |
| Total Population: | 617,349 | - | 725,680 | - | 824,112 | - |

Source: The Association of Religion Data

The most common religious affiliation identified in the County of Greenville in 1990 was Evangelical Protestant with 305,212 adherents comprising of

49.4 percent of the population. The second most common religious affiliation identified in the County of Greenville in 1990 was Unclaimed with 221,879 non-adherents comprising of 35.9 percent of the population.

Twenty years later, the most common religious affiliation identified in the County of Greenville in 2010 was Evangelical Protestant with 360,582 non-adherents comprising of 43.8 percent of the population. The second most common religious affiliation identified in the County of Greenville in 2010 was Unclaimed with 329,893 non-adherents comprising of 40.0 percent of the population.

The only change in proportional representation of religious groups in Greenville County from 1990 to 2010 that was larger than 5.0 percentage points was the change in Evangelical Protestants. The number of Evangelical Protestants in Greenville County increased from 305,212 adherents in 1990 to 360,582 adherents in 2010 but the proportional representation decreased from 49.4 percent in 1990 to 43.8 percent in 2010.

B. Households

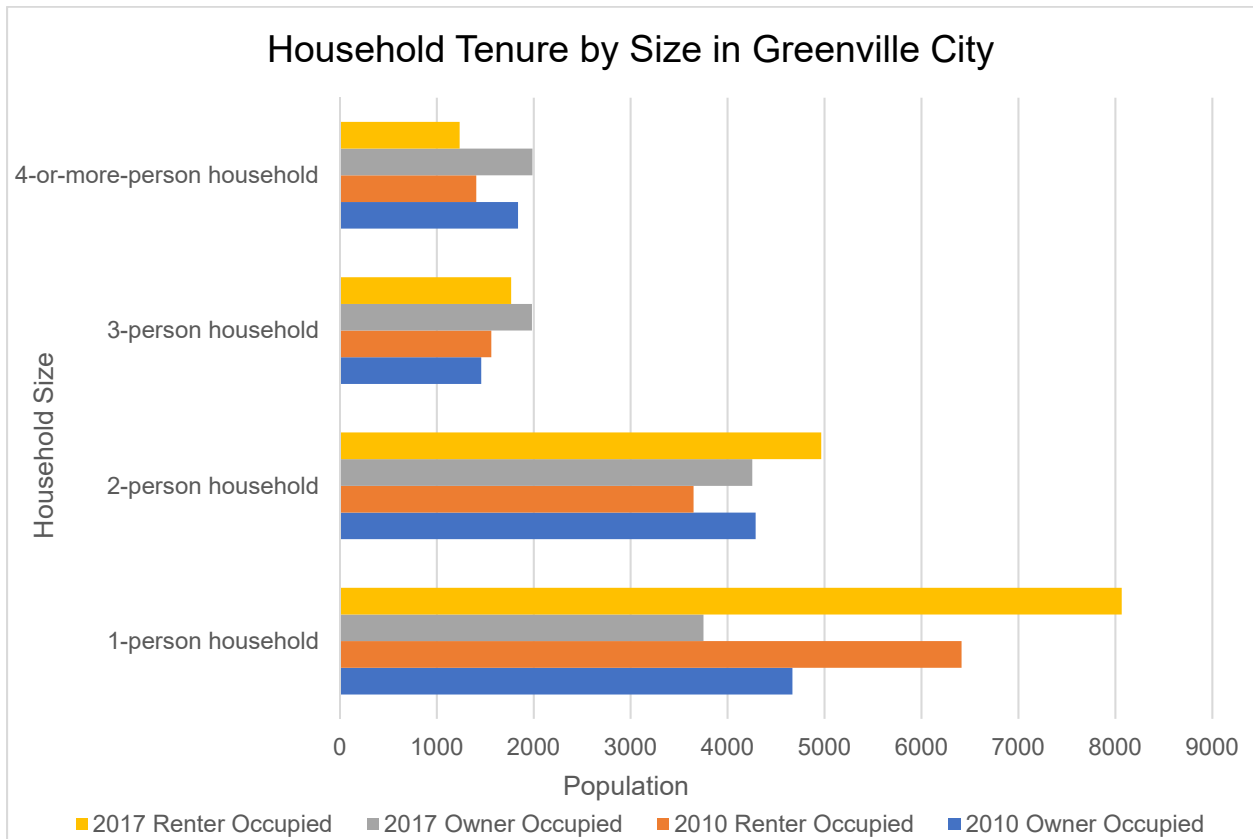
Household Tenure – Greenville City

According to the U.S. Census for 2010, there were 29,249 housing units in the City of Greenville. Of these housing units, 25,294 (86.5 percent) were occupied and 3,955 (13.5 percent) were vacant. Of the occupied housing units, 12,257 (48.5 percent) were owner-occupied and 13,037 (51.5 percent) were renter-occupied.

According to the 2017 ACS 5-Year estimates, there were 31,896 housing units in the City of Greenville. Of these housing units, 28,013 (87.8 percent) were occupied and 3,883 (12.2 percent) were vacant. Of the occupied housing units, 11,976 (42.8 percent) were owner-occupied and 16,037 (57.2 percent) were renter-occupied. From 2010 to 2017 there was a 2,647 unit increase in the total number of housing units, a 2,719 unit increase (1.3 percentage point increase) in the number of occupied units, and a 72 unit decrease (1.3 percentage point decrease) in the number of vacant units. The number of owner-occupied units decreased by 281 units (5.7 percentage point decrease) and the number of renter-occupied units increased by 3,000 (5.7 percentage point increase).

Significant shifts in Greenville City include the 281 unit (5.7 percentage point decrease) decrease in owner-occupied units from 2010 to 2017, the 3,000 unit (5.7 percentage point increase) increase in renter-occupied units from 2010 to 2017, and the 918 unit (6.8 percentage point decrease) decrease in owner-occupied-1-person households.

In 2010, the average household size was 2.1 persons and the average family size was 2.9 persons. In 2017, the average household size was 2.1 persons and the average family size increased to 3.0 persons.

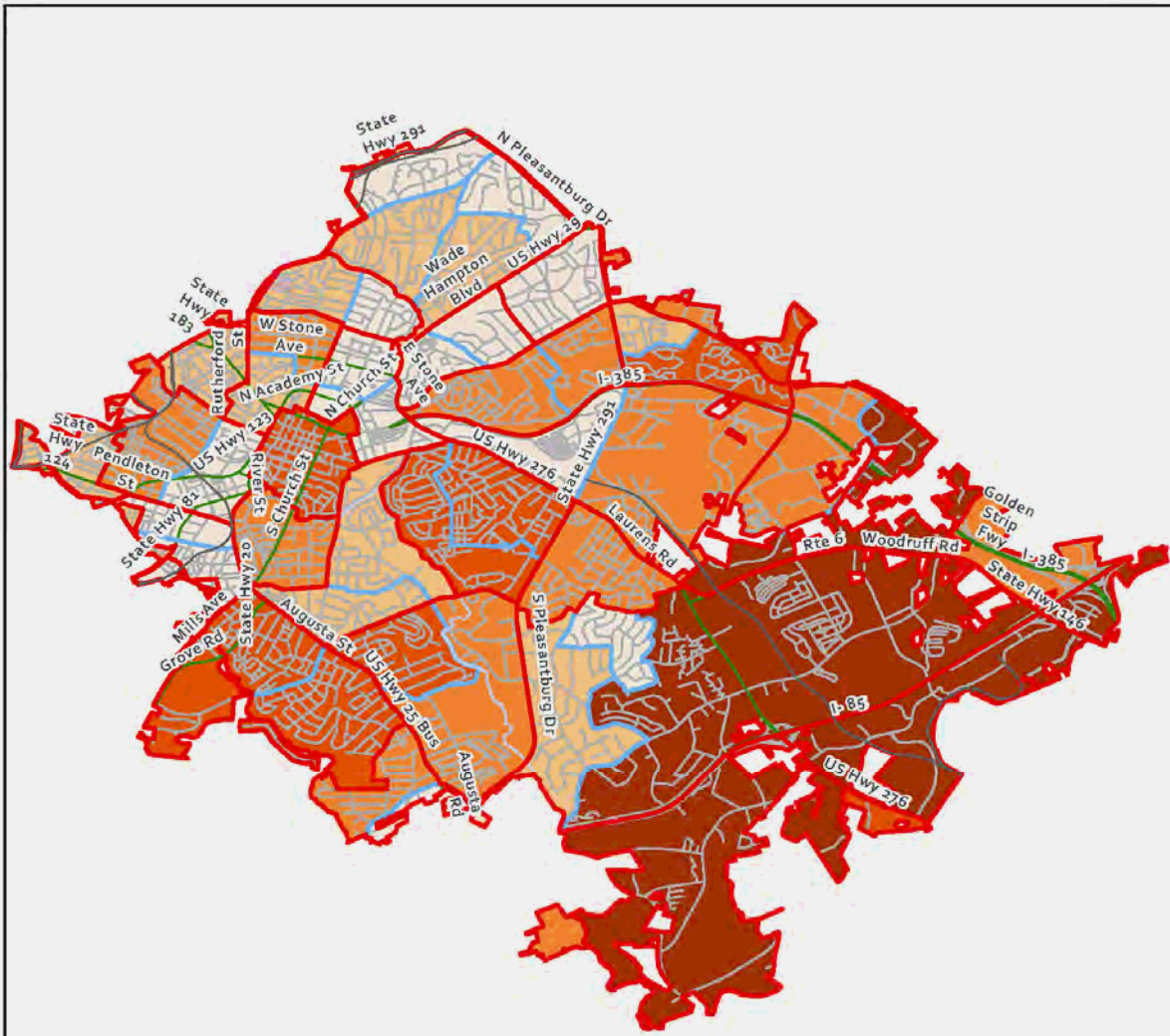



Source: 2010 U.S. Census and 2013-2017 ACS

The following maps highlight the distribution of housing units in City of Greenville, including the percentage of owner-occupied and renter-occupied housing units. The greatest number of housing units are located in the Southeastern portions of the City of Greenville, with a less dense development type. Downtown Greenville also has higher numbers of housing units, surrounded by neighborhoods that have fewer housing units.

The areas with greater concentrations of owner-occupied housing are in the Northern and Southern neighborhoods of the City of Greenville. The areas

with the greatest concentrations of renter-occupied housing are in Downtown Greenville and the areas surrounding Downtown Greenville.








0 0.2 0.54 1.08 1.62 2.16
 Miles

LEGEND:

-  Railroads
-  City Streets
-  Major Roads
-  Census Tracts
-  Block Groups
-  Rivers

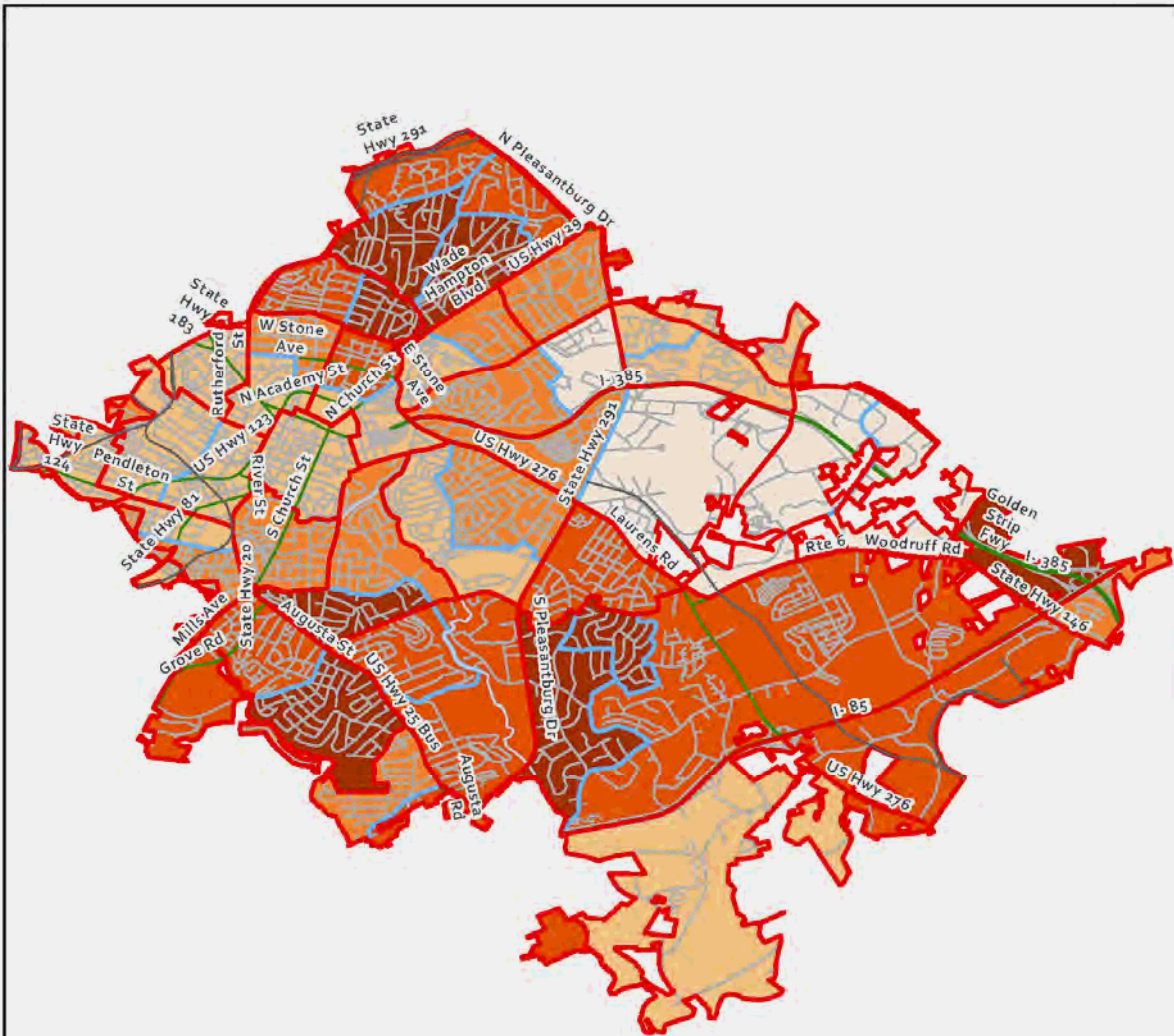
**Number of Housing Units
By Block Group**

-  0-456
-  457-654
-  655-882
-  883-1,219
-  1,220-2,228

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
HOUSING UNITS BY BLOCK GROUP**





0 0.2 0.4 1.08 1.62 2.16
 Miles

LEGEND:

- Railroads
- City Streets
- Major Roads
- Census Tracts
- Block Groups
- Rivers

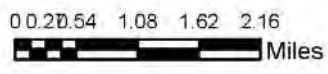
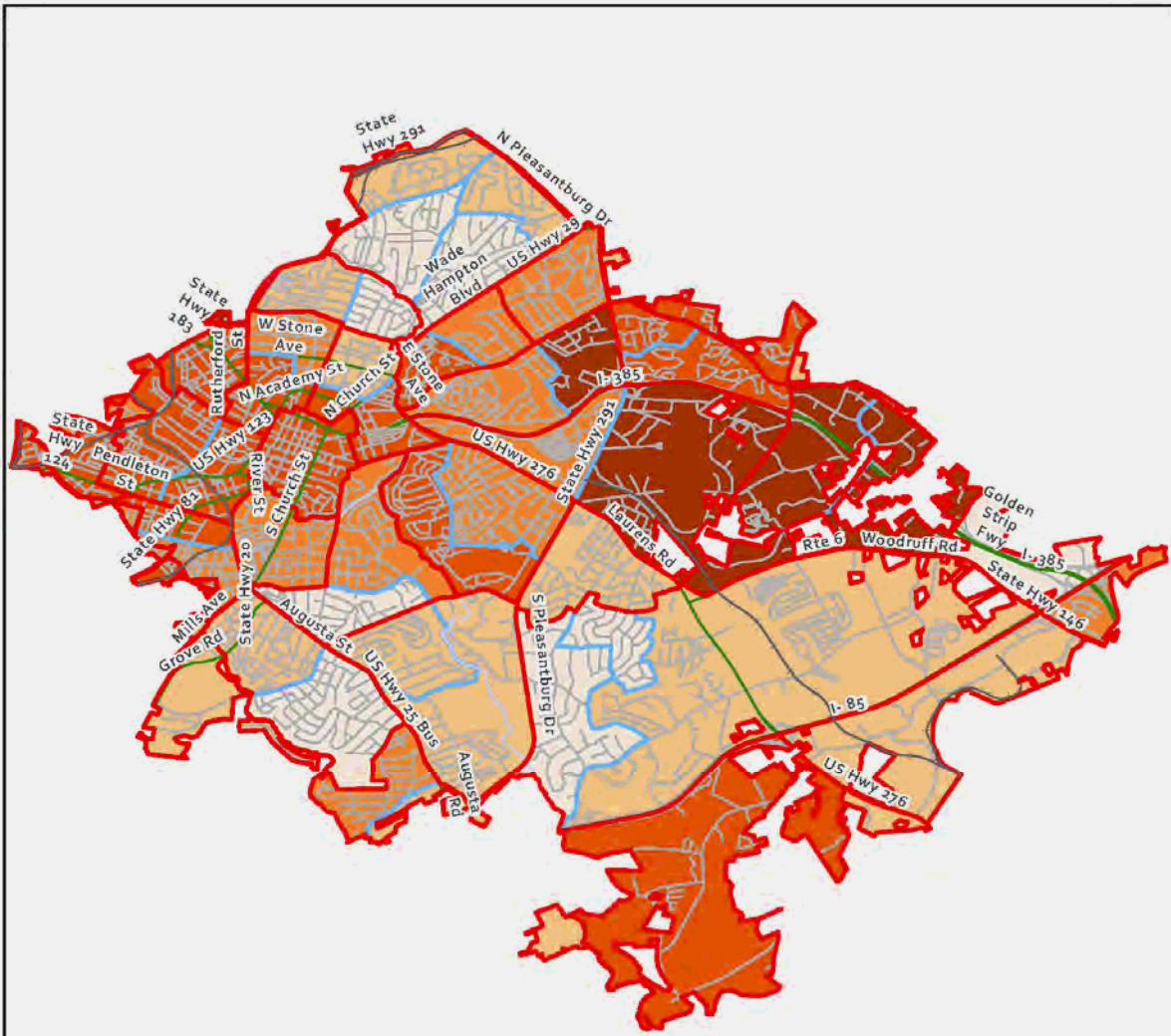
Percent Owner Occupied Housing Units By Block Group

- 0%-18.45%
- 18.46%-32.18%
- 32.19%-53.28%
- 52.29%-73.83%
- 73.84%-96.74%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
 OWNER OCCUPIED HOUSING PERCENT**





LEGEND:

- Railroads
- City Streets
- Major Roads
- Census Tracts
- Block Groups
- Rivers

Percent Renter Occupied Housing Units By Block Group

- 0%-19.80%
- 19.81%-44.97%
- 44.98%-61.51%
- 61.52%-77.24%
- 77.25%-100%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
RENTER OCCUPIED HOUSING PERCENT**



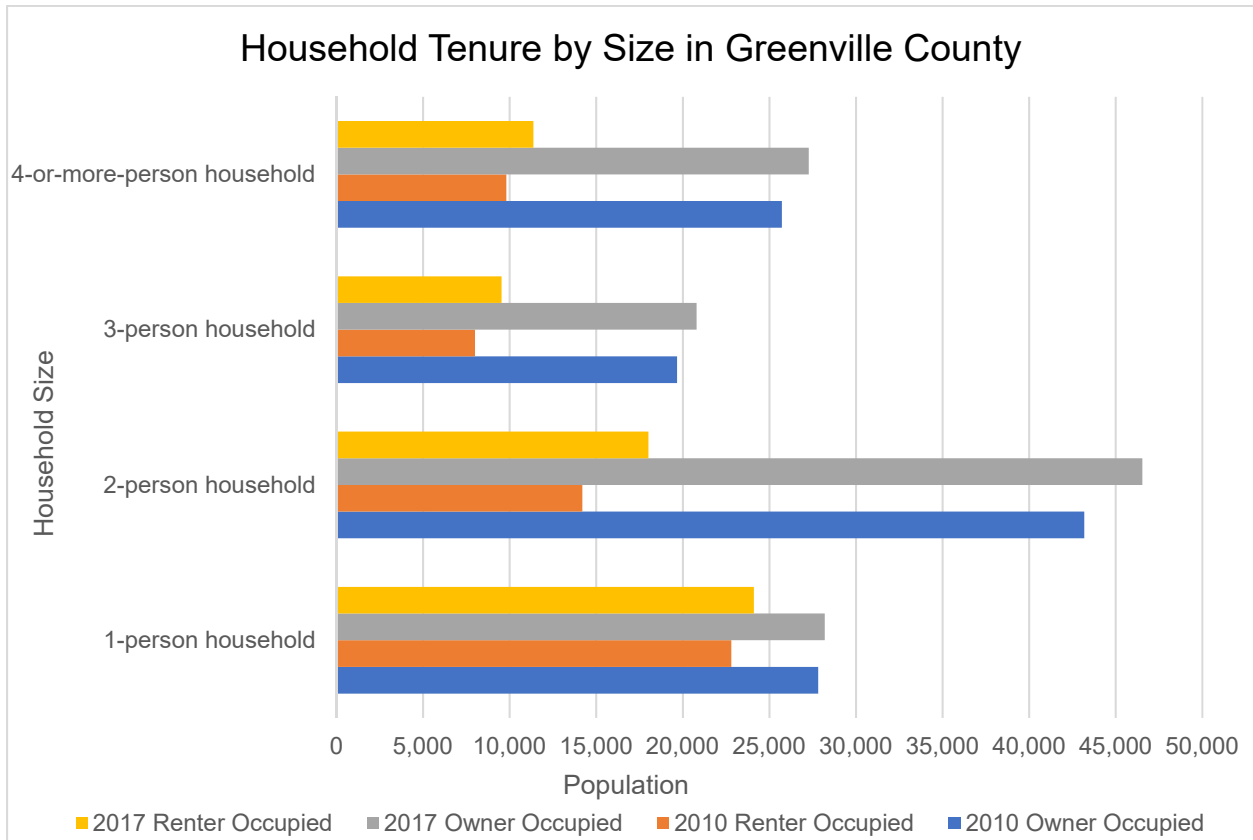
Household Tenure – Greenville County

According to the U.S. Census for 2010, there were 191,100 housing units in Greenville County. Of these housing units, 171,233 (89.6 percent) were occupied and 19,867 (10.4 percent) were vacant. Of the occupied housing units, 116,410 (68.0 percent) were owner-occupied and 54,823 (32.0 percent) were renter-occupied.

Seven years later, according to the 2017 ACS 5-Year estimates, there were 204,777 housing units in Greenville County. Of these housing units, 185,837 (90.8 percent) were occupied and 18,940 (9.2 percent) were vacant. Of the occupied housing units, 122,809 (66.1 percent) were owner-occupied and 63,028 (33.9 percent) were renter-occupied. From 2010 to 2017 there was a 13,677 unit increase in the total number of housing units, a 14,604 unit increase (1.2 percentage point increase) in the number of occupied units, and a 927 unit decrease (1.2 percentage point decrease) in the number of vacant units. The number of owner-occupied units increased by 6,399 units (1.9 percentage point decrease) and the number of renter-occupied units increased by 8,205 (1.9 percentage point increase).

There were not any significant changes in Household Tenure in Greenville County from 2010 to 2017.

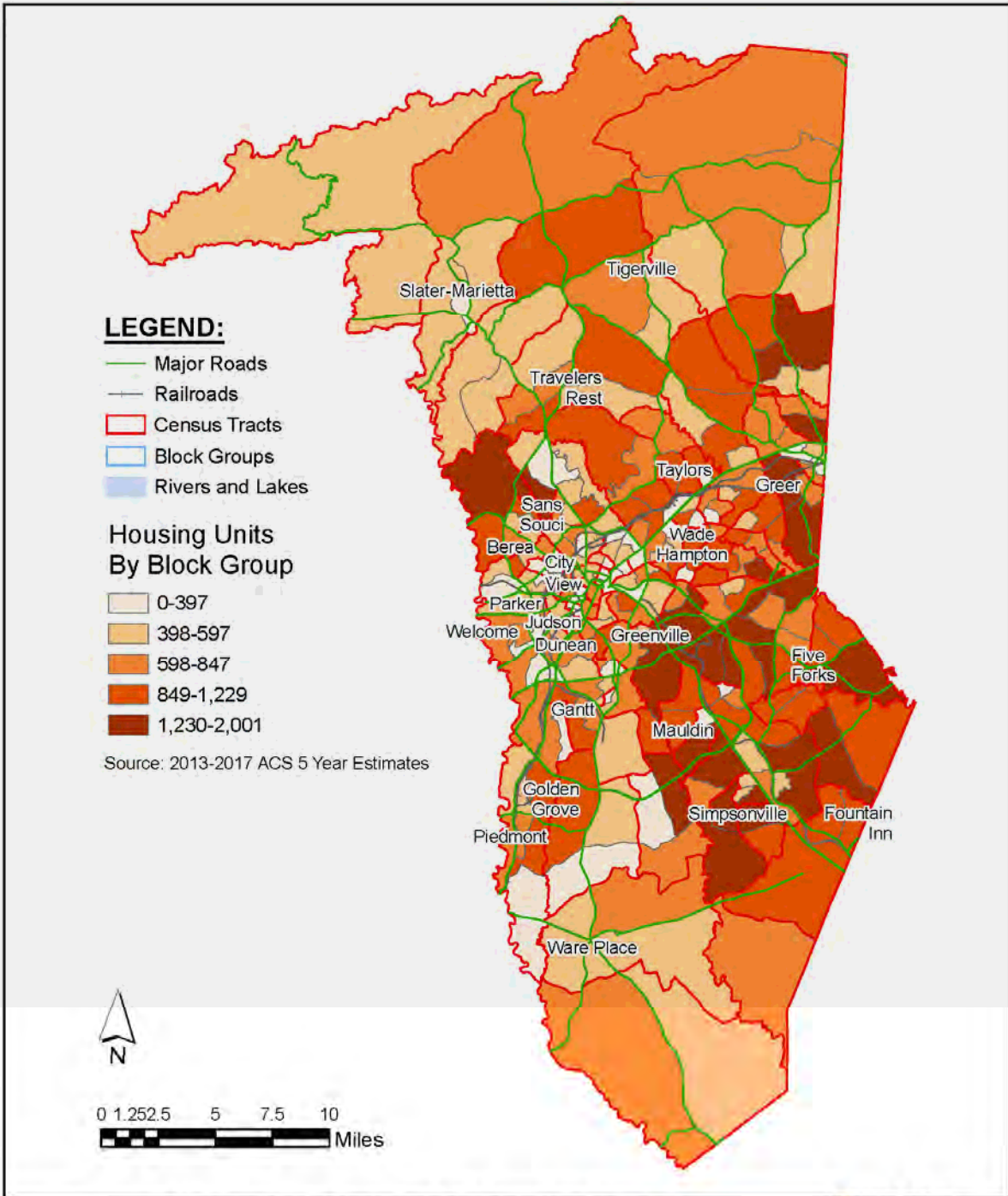
In 2010, the average household size was 2.5 persons and the average family size was 3.1 persons. In 2017, the average household size was 2.6 persons and the average family size increased to 3.2 persons.



Source: 2010 U.S. Census and 2013-2017 ACS

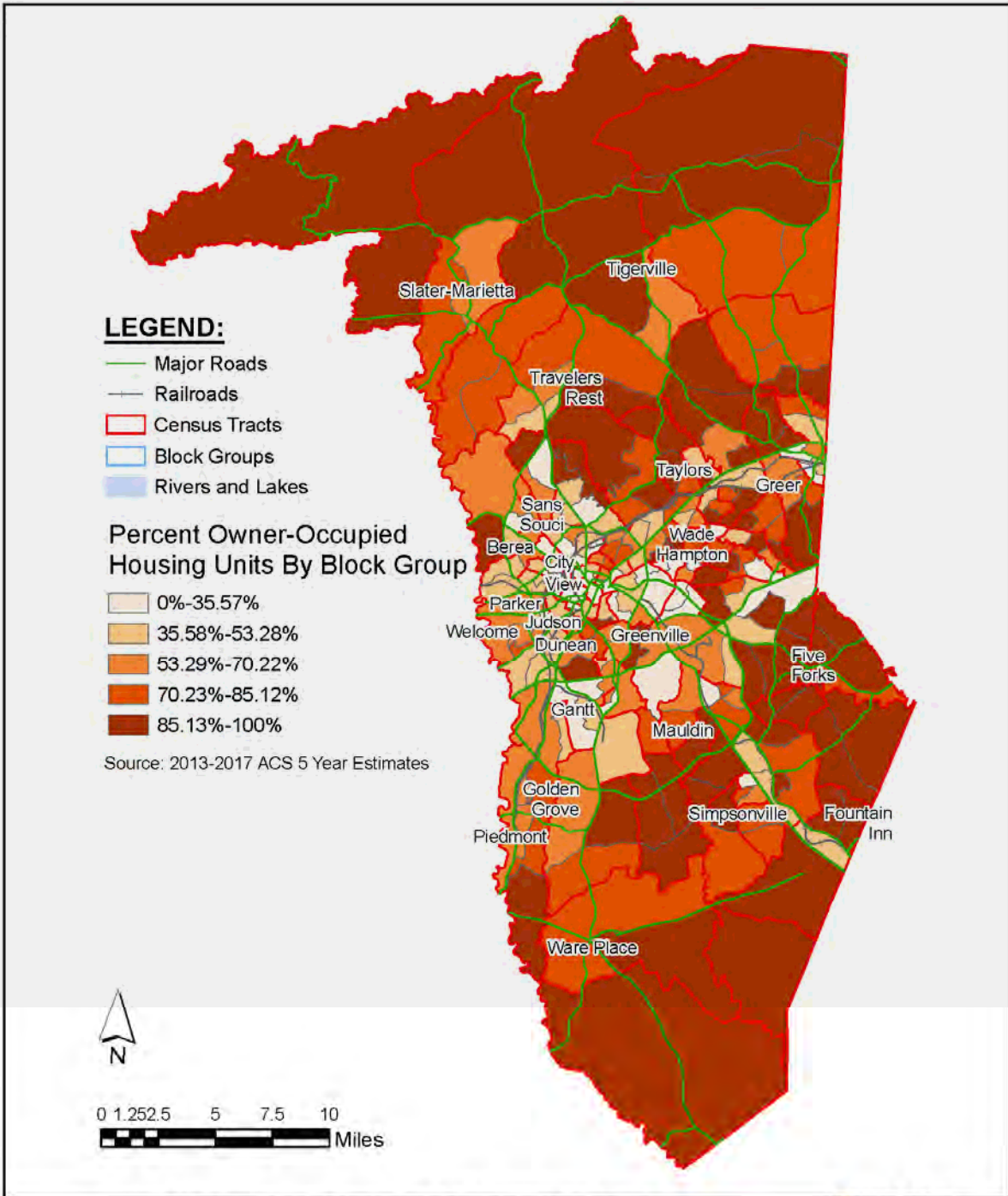
The following maps highlight the distribution of housing units in Greenville County, including percentage of owner-occupied and renter-occupied housing units. The greatest number of housing units are located in the Eastern portions of the County. There are many housing units in the Southeastern part of the City of Greenville leading into the Golden Strip (including the Cities of Mauldin and Simpsonville). Lower housing concentrations are in the upper and lower unincorporated areas of the County, as well as the areas immediately surrounding the City of Greenville.

The areas with greater concentrations of owner-occupied housing are in the northern and southern unincorporated areas. The areas with the greatest concentrations of renter-occupied housing are in and surrounding the City of Greenville.



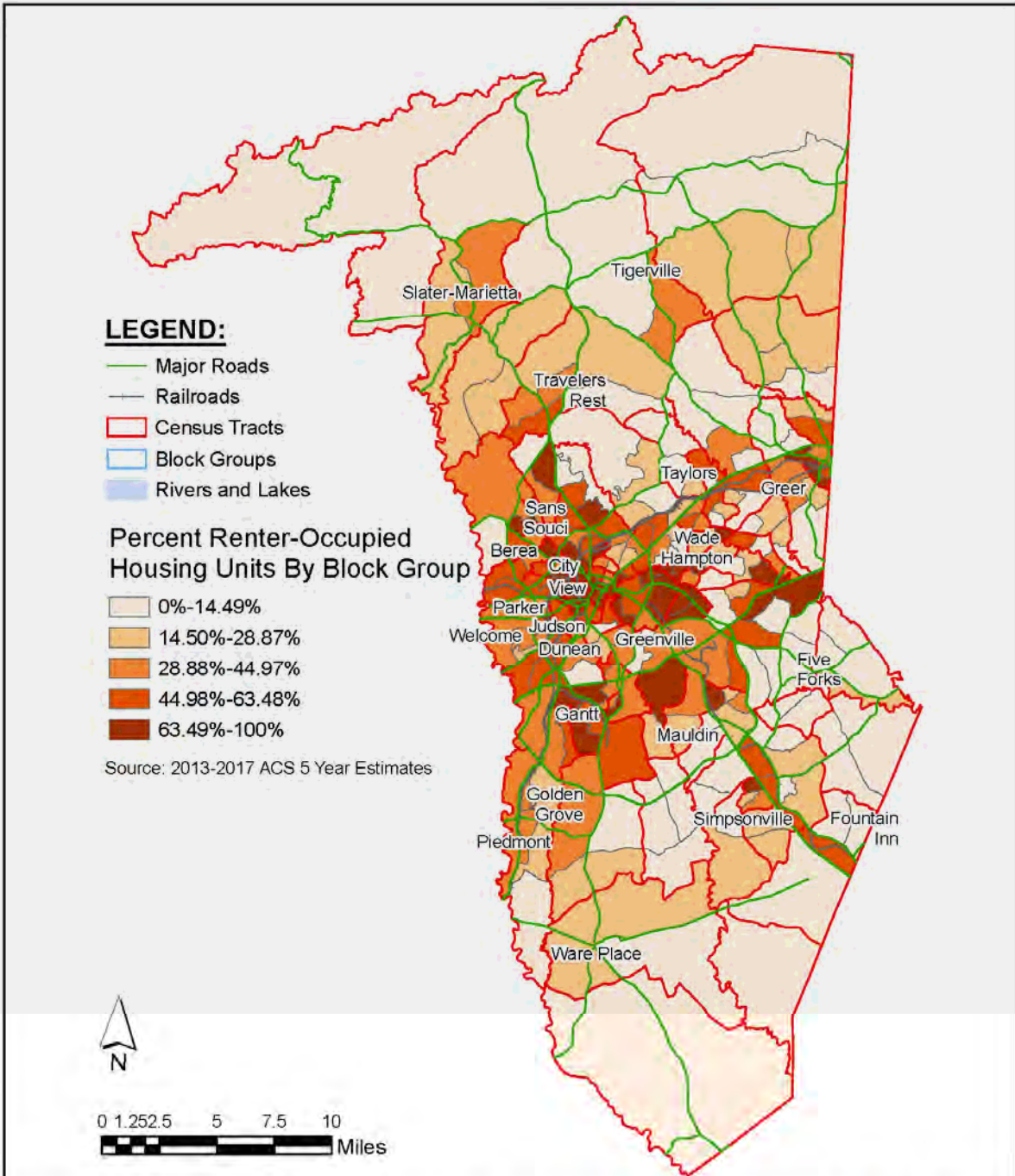
**GREENVILLE COUNTY, SC
NUMBER OF HOUSING UNITS MAP**





GREENVILLE COUNTY, SC OWNER-OCCUPIED HOUSING MAP





**GREENVILLE COUNTY, SC
RENTER-OCCUPIED HOUSING MAP**

URBAN DESIGN VENTURES

Household Tenure by Race and Ethnicity – Greenville City

Householders who were White alone increased from 67.4 percent (17,046 households) of all households in 2010 to 70.5 percent (19,747 households) of all households in 2017. In the same time period, the 30.6 percent (7,734 households) of all Black/African American households decreased to 25.6 percent (7,168 households) of all households in 2017. In 2010, households where the householder is Asian doubled from 207 households (0.8 percent) of all households to 428 households (1.5 percent). Hispanic or Latino householders increased slightly from 64.8 percent (16,388 households) to 67.7 percent (18,953 households) of all households from 2010 to 2017.

The table below compares homeowners and renters by race and ethnicity in Greenville City.

Table II-7 Household Tenure by Race and Ethnicity in the City of Greenville

| Cohort | 2010 U.S. Census | | | | 2013-2017 ACS | | | |
|---|------------------|-------|--------|-------|---------------|-------|--------|-------|
| | Owner | % | Renter | % | Owner | % | Renter | % |
| Householder who is White alone | 10,345 | 84.4% | 6,701 | 51.4% | 10,359 | 86.5% | 9,388 | 58.5% |
| Householder who is Black or African American alone | 1,802 | 14.7% | 5,932 | 45.5% | 1,381 | 11.5% | 5,787 | 36.1% |
| Householder who is American Indian and Alaska Native alone | 37 | 0.3% | 13 | 0.1% | 34 | 0.3% | 58 | 0.4% |
| Householder who is Asian alone | 37 | 0.3% | 170 | 1.3% | 102 | 0.9% | 326 | 2.0% |
| Householder who is Native Hawaiian and Other Pacific Islander alone | 0 | 0.0% | 13 | 0.1% | 3 | 0.0% | 10 | 0.0% |
| Householder who is some other race alone | 0 | 0.0% | 65 | 0.5% | 12 | 0.1% | 154 | 1.0% |
| Householder who is two or more races | 36 | 0.3% | 143 | 1.1% | 85 | 0.7% | 314 | 2.0% |
| Householder who is Hispanic or Latino | 135 | 1.1% | 639 | 4.9% | 199 | 1.7% | 964 | 6.0% |
| Householder who is not Hispanic or Latino | 10,235 | 83.5% | 6,153 | 47.2% | 10,208 | 85.2% | 8,745 | 54.5% |

Source: 2010 U.S. Census and 2013-2017 ACS

Homeownership rates continue to decline in the City. Homeowners represented 48.5 percent (12,257 households) of all households in 2010 and 42.8 percent (11,976 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 51.5 percent (13,037 households) of all households in 2010 and 57.2 percent (16,037 households) of all households in 2017.

Significant shifts in Greenville City include the 281 unit (5.7 percentage point decrease) decrease in owner-occupied units from 2010 to 2017, the 3,000 unit (5.7 percentage point increase) increase in renter-occupied units from 2010 to 2017, and a 918 unit (6.8 percentage point decrease) decrease in owner-occupied-1-person household units from 2010 to 2017. Additionally, there was a 2,687 unit (7.1 percentage point increase) increase in the number of renter-occupied units where the householder is White alone, a 145 unit (9.4 percentage point decrease) decrease in the number of renter-occupied units where the householder is Black or African American alone, and a 2,592 unit (7.3 percentage point increase) increase in the number of Hispanic or Latino householder renter-occupied units.

Household Tenure by Race and Ethnicity – Greenville County

In 2010, households in Greenville County where the householder is White alone represented 78.6 percent (134,569 households) of all households and in 2017, they slightly decreased to 77.6 percent (144,123 households) of all households. Black or African American alone in 2010 represented 17.8 percent (30,547 households) of all households and in 2017, they represented 18.0 percent (33,487 households) of all households. This indicates that Black or African American householders are increasingly living in Greenville County, as opposed to the City of Greenville. Asian households were 1.4 percent (2,451 households) of all households in 2010, and in 2017, they represented 1.8 percent (3,428 households) of all households. The number of Hispanic or Latino households was 4.9 percent (9,303 households) of all households in 2010, and it decreased slightly in 2017 to 5.8 percent (11,916 households) of all households.

Overall, the numbers of White and Hispanic or Latino householders are increasing in the City of Greenville, while decreasing in Greenville County, though these changes were in relatively small numbers. There is also growth in the County's Asian population. However, given these numbers, there is evidence that Black or African American households moving out of the City of Greenville and further into Greenville County.

The table below compares homeowners and renters by race and ethnicity in Greenville County.

Table II-8 Household Tenure by Race and Ethnicity in the County of Greenville

| Cohort | 2010 U.S. Census | | | | 2013-2017 ACS | | | |
|---|------------------|-------|--------|-------|---------------|-------|--------|-------|
| | Owner | % | Renter | % | Owner | % | Renter | % |
| Householder who is White alone | 99,647 | 85.6% | 34,922 | 63.7% | 104,943 | 85.5% | 39,180 | 62.2% |
| Householder who is Black or African American alone | 13,387 | 11.5% | 17,160 | 31.3% | 13,708 | 11.2% | 19,779 | 31.4% |
| Householder who is American Indian and Alaska Native alone | 233 | 0.2% | 110 | 0.2% | 313 | 0.3% | 189 | 0.3% |
| Householder who is Asian alone | 1,629 | 1.4% | 822 | 1.5% | 1,894 | 1.5% | 1,534 | 2.4% |
| Householder who is Native Hawaiian and Other Pacific Islander alone | 0 | 0.0% | 0 | 0.0% | 6 | 0.0% | 57 | 0.1% |
| Householder who is some other race alone | 699 | 0.6% | 1,096 | 2.0% | 920 | 0.7% | 1,131 | 1.8% |
| Householder who is two or more races | 815 | 0.7% | 713 | 1.3% | 1,025 | 0.8% | 1,158 | 1.8% |
| Householder who is Hispanic or Latino | 3,492 | 3.0% | 5,811 | 10.6% | 4,895 | 4.0% | 7,021 | 11.1% |
| Householder who is not Hispanic or Latino | 97,086 | 83.4% | 30,427 | 55.5% | 101,449 | 82.6% | 33,872 | 53.7% |

Source: 2010 U.S. Census and 2013-2017 ACS

Though the number of homeowners in the County increased, homeownership rates continue to decline in the County. Homeowners represented 68.0 percent (116,410 households) of all households in 2010 and 66.1 percent (122,809 households) of all households in 2017. Consequently, rental rates increased in the City. Renters represented 32.0 percent (54,823 households) of all households in 2010 and 33.9 percent (63,028 households) of all households in 2017.

These declines were minimal and there were not any significant shifts in the makeup of residents' Household Tenure from 2010 to 2017 in Greenville County.

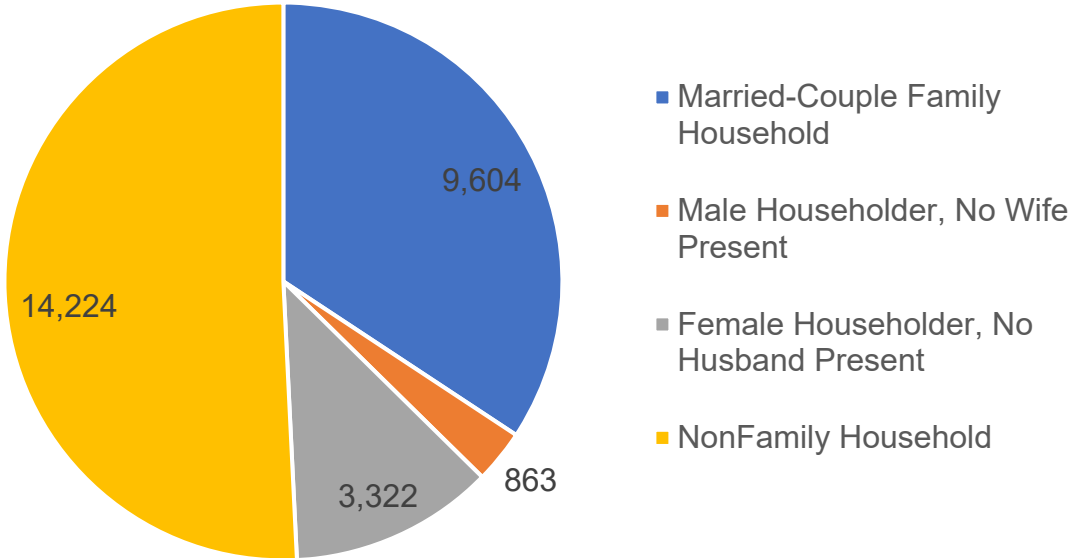
Families – Greenville City

In 2010, there were a total of 25,294 households in Greenville City. Non-family households comprised 50.8 percent (12,853 households) of all

households. In 2017, there were a total of 28,013 households, of which 50.8 percent (14,224 households) comprised of non-family households. The total number of households in Greenville City increased by 2,719 units from 2010 to 2017, as did the total number of non-family households (1,371 unit increase), an increase of 10.7 percentage points. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 50.8 percent of all households, married-couple family households comprised 34.3 percent of all households, female householders with no husband present comprised 11.9 percent of all households, and male householders with no wife present comprised 3.1 percent of all households in the City. The pie chart below illustrates the breakdown of households by type in the City of Greenville as of 2017 using data from the 2013-2017 ACS.

Households in Greenville City 2017



Source: 2013-2017 ACS

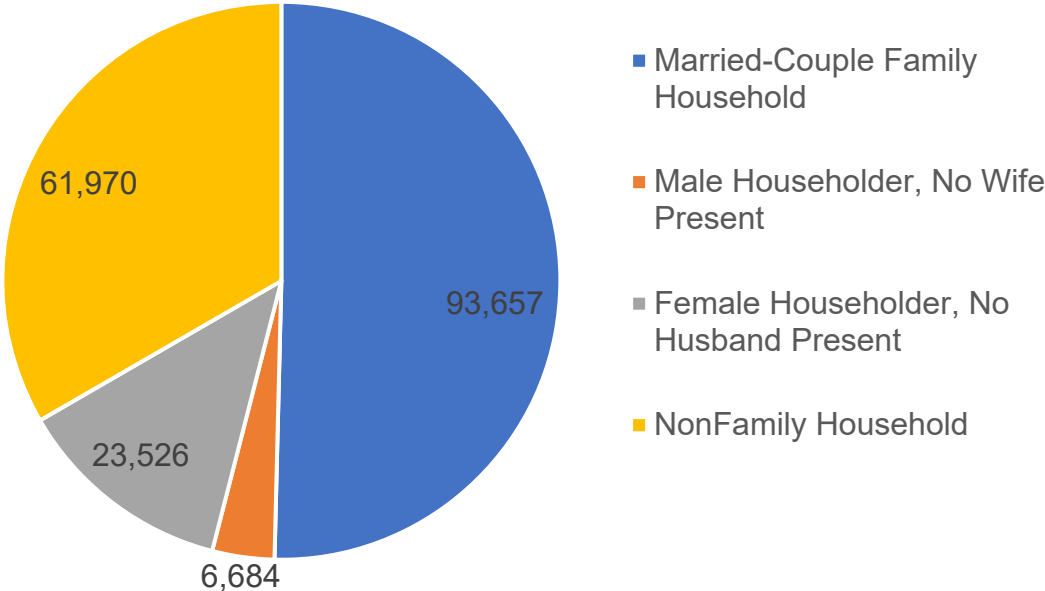
Families – Greenville County

In 2010, there were a total of 171,233 households in Greenville County. Non-family households comprised 34.0 percent (58,228 households) of all households. In 2017, there were a total of 185,837 households, of which 33.3 percent (61,970 households) comprised of non-family households. The total number of households in Greenville County increased by 14,604 units from 2010 to 2017, as did the total number of non-family households (3,742 unit increase), which was a decrease of 0.7 percentage points. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 33.3 percent of all households, married-couple family households comprised 50.4 percent of all

households, female householders with no husband present comprised 12.7 percent of all households, and male householders with no wife present comprised 3.6 percent of all households in the County. The pie chart below illustrates the breakdown of households by type in Greenville County as of 2017 using data from the 2013-2017 ACS.

Households in Greenville County 2017



Source: 2013-2017 ACS

C. Income and Poverty

Household Income – Greenville City

The median household income for the City of Greenville increased by 21.6 percent over the time period of 2010 to 2017 from \$40,291 in 2010 to \$48,984 in 2017. The median household income for Greenville County increased by 14.8 percent over the same time period from \$48,830 in 2010 to \$53,739 in 2017

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Table II-9 Household Income in Greenville City, SC

| Items | 2006-2010 ACS | | 2013-2017 ACS | |
|--------------------------------|----------------------|------------|----------------------|------------|
| | Number of Households | Percentage | Number of Households | Percentage |
| Total Households | 25,294 | 100% | 28,013 | 100% |
| Less than \$10,000 | 3,240 | 12.8% | 2,545 | 9.1% |
| \$10,000 to \$14,999 | 1,677 | 6.6% | 1,910 | 6.8% |
| \$15,000 to \$24,999 | 3,498 | 13.8% | 3,033 | 10.8% |
| \$25,000 to \$34,999 | 3,090 | 12.2% | 2,987 | 10.7% |
| \$35,000 to \$49,999 | 3,361 | 13.3% | 3,766 | 13.4% |
| \$50,000 to \$74,999 | 3,516 | 13.9% | 4,597 | 16.4% |
| \$75,000 to \$99,999 | 2,340 | 9.3% | 2,575 | 9.2% |
| \$100,000 to \$149,999 | 2,285 | 9.0% | 3,078 | 11.0% |
| \$150,000 to \$199,999 | 1,005 | 4.0% | 1,241 | 4.4% |
| \$200,000 or more | 1,282 | 5.1% | 2,281 | 8.1% |
| Median Household Income | \$40,291 | - | \$48,984 | - |

Source: 2006-2010 and 2013-2017 ACS

Household Income – Greenville County

The median household income for the City of Greenville increased by 21.6 percent over the time period of 2010 to 2017 from \$40,291 in 2010 to \$48,984 in 2017. The median household income for Greenville County increased by 14.8 percent over the same time period from \$48,830 in 2010 to \$53,739 in 2017

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2013-2017 American Community Survey.

Table II-10 Household Income in Greenville County, SC

| Items | 2006-2010 ACS | | 2013-2017 ACS | |
|----------------------|----------------------|------------|----------------------|------------|
| | Number of Households | Percentage | Number of Households | Percentage |
| Total Households | 171,233 | 100% | 185,837 | 100% |
| Less than \$10,000 | 13,943 | 8.1% | 12,313 | 6.6% |
| \$10,000 to \$14,999 | 10,319 | 6.0% | 9,096 | 4.9% |
| \$15,000 to \$24,999 | 21,415 | 12.5% | 20,000 | 10.8% |
| \$25,000 to \$34,999 | 18,993 | 11.1% | 19,838 | 10.7% |
| \$35,000 to \$49,999 | 26,163 | 15.3% | 24,807 | 13.3% |
| \$50,000 to \$74,999 | 30,060 | 17.6% | 34,449 | 18.5% |
| \$75,000 to \$99,999 | 20,032 | 11.7% | 22,865 | 12.3% |

| | | | | |
|--------------------------------|-----------------|----------|-----------------|----------|
| \$100,000 to \$149,999 | 18,702 | 10.9% | 24,578 | 13.2% |
| \$150,000 to \$199,999 | 6,031 | 3.5% | 9,387 | 5.1% |
| \$200,000 or more | 5,575 | 3.3% | 8,504 | 4.6% |
| Median Household Income | \$46,830 | - | \$53,739 | - |

Source: 2006-2010 and 2013-2017 ACS

The following table lists the Block Groups in Greenville County that qualify as Low/Mod Income Areas. Note that Block Groups within the City of Greenville and outside of it are included in Table II-11.

**Table II-11 - Low- and Moderate-Income
Population for the Greenville County Jurisdiction, SC**

| Census Tract | Block Group | Low/Mod Pop | Low/Mod Universe | Low/Mod Percent |
|--------------|-------------|-------------|------------------|-----------------|
| 001400 | 2 | 430 | 1910 | 22.51% |
| 001501 | 1 | 505 | 2115 | 23.88% |
| 001502 | 1 | 885 | 1030 | 85.92% |
| 001502 | 2 | 975 | 1590 | 61.32% |
| 001600 | 1 | 565 | 2530 | 22.33% |
| 001700 | 1 | 385 | 755 | 50.99% |
| 001700 | 2 | 1355 | 2155 | 62.88% |
| 001700 | 3 | 660 | 1265 | 52.17% |
| 001807 | 1 | 510 | 2695 | 18.92% |
| 001803 | 2 | 490 | 1010 | 48.51% |
| 001803 | 3 | 1045 | 2020 | 51.73% |
| 001804 | 1 | 790 | 2525 | 31.29% |
| 001804 | 2 | 825 | 1580 | 52.22% |
| 001805 | 1 | 175 | 740 | 23.65% |
| 001805 | 2 | 290 | 860 | 33.72% |
| 001805 | 3 | 635 | 1575 | 40.32% |
| 004101 | 1 | 410 | 975 | 42.05% |
| 000100 | 1 | 170 | 655 | 25.95% |
| 000100 | 2 | 155 | 385 | 40.26% |
| 000200 | 1 | 300 | 940 | 31.91% |
| 002608 | 2 | 295 | 2280 | 12.94% |
| 002609 | 1 | 1155 | 3445 | 33.53% |
| 002609 | 2 | 235 | 2350 | 10.00% |
| 002609 | 3 | 135 | 1200 | 11.25% |
| 002702 | 2 | 1580 | 3875 | 40.77% |
| 002702 | 3 | 785 | 2130 | 36.85% |
| 003701 | 2 | 1220 | 2470 | 49.39% |

| | | | | |
|--------|---|------|------|--------|
| 003706 | 2 | 1555 | 1995 | 77.94% |
| 003707 | 1 | 1385 | 2290 | 60.48% |
| 002803 | 1 | 885 | 2785 | 31.78% |
| 002805 | 1 | 230 | 1195 | 19.25% |
| 002805 | 2 | 275 | 1875 | 14.67% |
| 002805 | 3 | 995 | 1990 | 50.00% |
| 003704 | 1 | 935 | 1275 | 73.33% |
| 003704 | 2 | 1385 | 2040 | 67.89% |
| 002813 | 1 | 210 | 2010 | 10.45% |
| 002813 | 2 | 80 | 2435 | 3.29% |
| 002815 | 2 | 265 | 2925 | 9.06% |
| 002905 | 2 | 295 | 845 | 34.91% |
| 002903 | 1 | 1785 | 2355 | 75.80% |
| 002903 | 3 | 1000 | 1850 | 54.05% |
| 003005 | 1 | 470 | 1190 | 39.50% |
| 003012 | 1 | 665 | 1155 | 57.58% |
| 003012 | 3 | 335 | 1090 | 30.73% |
| 003012 | 2 | 920 | 3380 | 27.22% |
| 003101 | 2 | 1235 | 2570 | 48.05% |
| 003303 | 1 | 975 | 2235 | 43.62% |
| 003500 | 2 | 660 | 1095 | 60.27% |
| 003601 | 1 | 1205 | 2005 | 60.10% |
| 003601 | 2 | 105 | 555 | 18.92% |
| 001805 | 4 | 320 | 850 | 37.65% |
| 003601 | 3 | 875 | 1380 | 63.41% |
| 003705 | 1 | 505 | 685 | 73.72% |
| 001900 | 1 | 85 | 865 | 9.83% |
| 001900 | 2 | 280 | 1800 | 15.56% |
| 002001 | 1 | 780 | 1330 | 58.65% |
| 002005 | 2 | 485 | 1055 | 45.97% |
| 003801 | 1 | 1175 | 3005 | 39.10% |
| 002702 | 1 | 765 | 2190 | 34.93% |
| 002905 | 1 | 445 | 3810 | 11.68% |
| 003802 | 1 | 305 | 780 | 39.10% |
| 002005 | 3 | 480 | 690 | 69.57% |
| 002103 | 1 | 460 | 950 | 48.42% |
| 002104 | 1 | 995 | 1420 | 70.07% |
| 002106 | 2 | 405 | 705 | 57.45% |
| 002106 | 3 | 1230 | 1405 | 87.54% |
| 002107 | 1 | 1250 | 1905 | 65.62% |
| 002107 | 2 | 775 | 1100 | 70.45% |

| | | | | |
|--------|---|------|------|--------|
| 002108 | 1 | 675 | 780 | 86.54% |
| 002108 | 2 | 345 | 705 | 48.94% |
| 002201 | 1 | 935 | 1495 | 62.54% |
| 002201 | 4 | 2090 | 2495 | 83.77% |
| 002201 | 5 | 780 | 1280 | 60.94% |
| 002202 | 1 | 1130 | 1395 | 81.00% |
| 002202 | 2 | 755 | 960 | 78.65% |
| 002301 | 2 | 730 | 1085 | 67.28% |
| 002302 | 1 | 1730 | 2080 | 83.17% |
| 002303 | 1 | 1100 | 1190 | 92.44% |
| 002304 | 2 | 910 | 1465 | 62.12% |
| 002507 | 1 | 1510 | 3225 | 46.82% |
| 002506 | 1 | 625 | 1755 | 35.61% |
| 002503 | 1 | 1100 | 1800 | 61.11% |
| 002304 | 1 | 1025 | 1160 | 88.36% |
| 002504 | 1 | 460 | 1050 | 43.81% |
| 002504 | 2 | 785 | 865 | 90.75% |
| 002505 | 1 | 705 | 1015 | 69.46% |
| 002505 | 2 | 1240 | 1990 | 62.31% |
| 002503 | 3 | 1815 | 5025 | 36.12% |
| 002602 | 2 | 585 | 1510 | 38.74% |
| 003801 | 2 | 35 | 155 | 22.58% |
| 003801 | 3 | 250 | 1530 | 16.34% |
| 003904 | 2 | 915 | 2080 | 43.99% |
| 002604 | 3 | 295 | 1195 | 24.69% |
| 002611 | 3 | 570 | 1520 | 37.50% |
| 001000 | 2 | 525 | 1040 | 50.48% |
| 001204 | 2 | 480 | 1040 | 46.15% |
| 002301 | 1 | 690 | 1360 | 50.74% |
| 002610 | 2 | 1115 | 2230 | 50.00% |
| 002611 | 2 | 1405 | 2675 | 52.52% |
| 002901 | 1 | 1680 | 2615 | 64.24% |
| 002901 | 2 | 975 | 2850 | 34.21% |
| 004001 | 1 | 520 | 1305 | 39.85% |
| 004001 | 2 | 695 | 1660 | 41.87% |
| 002503 | 2 | 815 | 2995 | 27.21% |
| 002815 | 1 | 115 | 2975 | 3.87% |
| 002904 | 2 | 875 | 2320 | 37.72% |
| 003201 | 1 | 380 | 1390 | 27.34% |
| 003201 | 3 | 705 | 1820 | 38.74% |
| 002608 | 3 | 725 | 3245 | 22.34% |

| | | | | |
|--------|---|------|------|--------|
| 003706 | 1 | 1055 | 1455 | 72.51% |
| 003707 | 2 | 765 | 1325 | 57.74% |
| 001205 | 2 | 310 | 595 | 52.10% |
| 003601 | 4 | 1380 | 1700 | 81.18% |
| 003802 | 3 | 1500 | 2445 | 61.35% |
| 003802 | 4 | 140 | 965 | 14.51% |
| 000500 | 1 | 380 | 610 | 62.30% |
| 000500 | 2 | 700 | 790 | 88.61% |
| 004400 | 1 | 625 | 865 | 72.25% |
| 002301 | 3 | 800 | 1360 | 58.82% |
| 004300 | 1 | 1080 | 1660 | 65.06% |
| 002811 | 2 | 945 | 3920 | 24.11% |
| 002903 | 4 | 150 | 835 | 17.96% |
| 002811 | 1 | 1470 | 4280 | 34.35% |
| 002903 | 2 | 570 | 2125 | 26.82% |
| 002105 | 1 | 725 | 1070 | 67.76% |
| 002105 | 2 | 1120 | 1370 | 81.75% |
| 002808 | 2 | 1140 | 2765 | 41.23% |
| 002201 | 2 | 405 | 540 | 75.00% |
| 001809 | 1 | 760 | 1350 | 56.30% |
| 002812 | 1 | 590 | 3490 | 16.91% |
| 002812 | 2 | 350 | 3470 | 10.09% |
| 001807 | 2 | 760 | 1885 | 40.32% |
| 001807 | 3 | 135 | 795 | 16.98% |
| 001809 | 2 | 825 | 1850 | 44.59% |
| 002610 | 1 | 195 | 700 | 27.86% |
| 001808 | 1 | 1320 | 2555 | 51.66% |
| 001808 | 2 | 800 | 1460 | 54.79% |
| 004101 | 2 | 795 | 1200 | 66.25% |
| 002816 | 2 | 605 | 4515 | 13.40% |
| 003903 | 3 | 810 | 1565 | 51.76% |
| 003903 | 2 | 470 | 1285 | 36.58% |
| 003802 | 2 | 280 | 825 | 33.94% |
| 002106 | 1 | 530 | 875 | 60.57% |
| 004400 | 2 | 520 | 1095 | 47.49% |
| 001810 | 1 | 1525 | 2735 | 55.76% |
| 002808 | 3 | 400 | 1980 | 20.20% |
| 003602 | 1 | 610 | 910 | 67.03% |
| 002606 | 1 | 710 | 2405 | 29.52% |
| 002602 | 3 | 145 | 920 | 15.76% |
| 002001 | 2 | 1635 | 1955 | 83.63% |

| | | | | |
|--------|---|------|------|--------|
| 003101 | 3 | 755 | 2160 | 34.95% |
| 003005 | 2 | 625 | 1145 | 54.59% |
| 002803 | 3 | 615 | 3095 | 19.87% |
| 003303 | 3 | 410 | 880 | 46.59% |
| 002604 | 1 | 980 | 1950 | 50.26% |
| 002505 | 3 | 605 | 750 | 80.67% |
| 002608 | 4 | 140 | 1435 | 9.76% |
| 003008 | 1 | 285 | 2905 | 9.81% |
| 002814 | 1 | 445 | 3235 | 13.76% |
| 003705 | 2 | 505 | 1015 | 49.75% |
| 002904 | 1 | 960 | 2545 | 37.72% |
| 002201 | 3 | 675 | 775 | 87.10% |
| 003015 | 1 | 460 | 4190 | 10.98% |
| 002303 | 2 | 655 | 775 | 84.52% |
| 002608 | 1 | 255 | 2170 | 11.75% |
| 003009 | 2 | 640 | 3465 | 18.47% |
| 002701 | 1 | 435 | 2310 | 18.83% |
| 002402 | 1 | 935 | 2440 | 38.32% |
| 002506 | 2 | 550 | 1805 | 30.47% |
| 001900 | 3 | 730 | 2570 | 28.40% |
| 003009 | 1 | 370 | 2645 | 13.99% |
| 003602 | 2 | 1295 | 1745 | 74.21% |
| 002602 | 1 | 665 | 1560 | 42.63% |
| 002808 | 1 | 1045 | 2455 | 42.57% |
| 003304 | 1 | 1810 | 4195 | 43.15% |
| 004200 | 2 | 325 | 1160 | 28.02% |
| 003904 | 1 | 655 | 1715 | 38.19% |
| 002003 | 1 | 2150 | 2465 | 87.22% |
| 002816 | 1 | 945 | 5320 | 17.76% |
| 001803 | 1 | 850 | 1210 | 70.25% |
| 002402 | 3 | 400 | 1530 | 26.14% |
| 002804 | 1 | 555 | 2290 | 24.24% |
| 002604 | 2 | 955 | 2535 | 37.67% |
| 003301 | 2 | 1190 | 1585 | 75.08% |
| 004002 | 1 | 540 | 1660 | 32.53% |
| 002404 | 2 | 645 | 2020 | 31.93% |
| 003903 | 1 | 715 | 1265 | 56.52% |
| 003701 | 1 | 1760 | 2965 | 59.36% |
| 001810 | 2 | 595 | 990 | 60.10% |
| 002606 | 2 | 945 | 3205 | 29.49% |
| 002803 | 2 | 410 | 2170 | 18.89% |

| | | | | |
|--------|---|------|------|--------|
| 002005 | 1 | 1790 | 2305 | 77.66% |
| 003500 | 1 | 1110 | 1540 | 72.08% |
| 003101 | 1 | 1125 | 2315 | 48.60% |
| 002403 | 3 | 730 | 1570 | 46.50% |
| 002403 | 1 | 505 | 1285 | 39.30% |
| 003014 | 1 | 1175 | 3300 | 35.61% |
| 003010 | 1 | 695 | 2715 | 25.60% |
| 003010 | 2 | 860 | 3275 | 26.26% |
| 003301 | 4 | 755 | 1375 | 54.91% |
| 003301 | 3 | 1315 | 2345 | 56.08% |
| 002403 | 2 | 735 | 1825 | 40.27% |
| 002402 | 2 | 1080 | 3010 | 35.88% |
| 003902 | 1 | 825 | 2335 | 35.33% |
| 003301 | 1 | 135 | 605 | 22.31% |
| 003201 | 2 | 515 | 930 | 55.38% |
| 003902 | 2 | 365 | 1225 | 29.80% |
| 002611 | 1 | 175 | 1260 | 13.89% |
| 002814 | 2 | 395 | 2860 | 13.81% |
| 003011 | 1 | 1625 | 4205 | 38.64% |
| 003104 | 1 | 780 | 2000 | 39.00% |
| 003304 | 2 | 810 | 1610 | 50.31% |
| 002507 | 2 | 575 | 1625 | 35.38% |
| 003008 | 2 | 650 | 3975 | 16.35% |
| 002103 | 2 | 935 | 2380 | 39.29% |
| 002701 | 2 | 605 | 1785 | 33.89% |
| 002404 | 1 | 595 | 1455 | 40.89% |
| 004002 | 2 | 1055 | 2205 | 47.85% |
| 004101 | 3 | 700 | 1390 | 50.36% |
| 003202 | 2 | 715 | 2205 | 32.43% |
| 003904 | 3 | 1125 | 2605 | 43.19% |
| 003103 | 1 | 995 | 2945 | 33.79% |
| 003015 | 2 | 550 | 4220 | 13.03% |
| 003202 | 1 | 445 | 1125 | 39.56% |
| 004102 | 1 | 410 | 1020 | 40.20% |
| 000700 | 1 | 190 | 320 | 59.38% |
| 000800 | 1 | 1155 | 1280 | 90.23% |
| 001000 | 1 | 395 | 1160 | 34.05% |
| 001101 | 1 | 195 | 570 | 34.21% |
| 001101 | 2 | 360 | 780 | 46.15% |
| 001101 | 3 | 230 | 1180 | 19.49% |
| 001101 | 4 | 455 | 1240 | 36.69% |

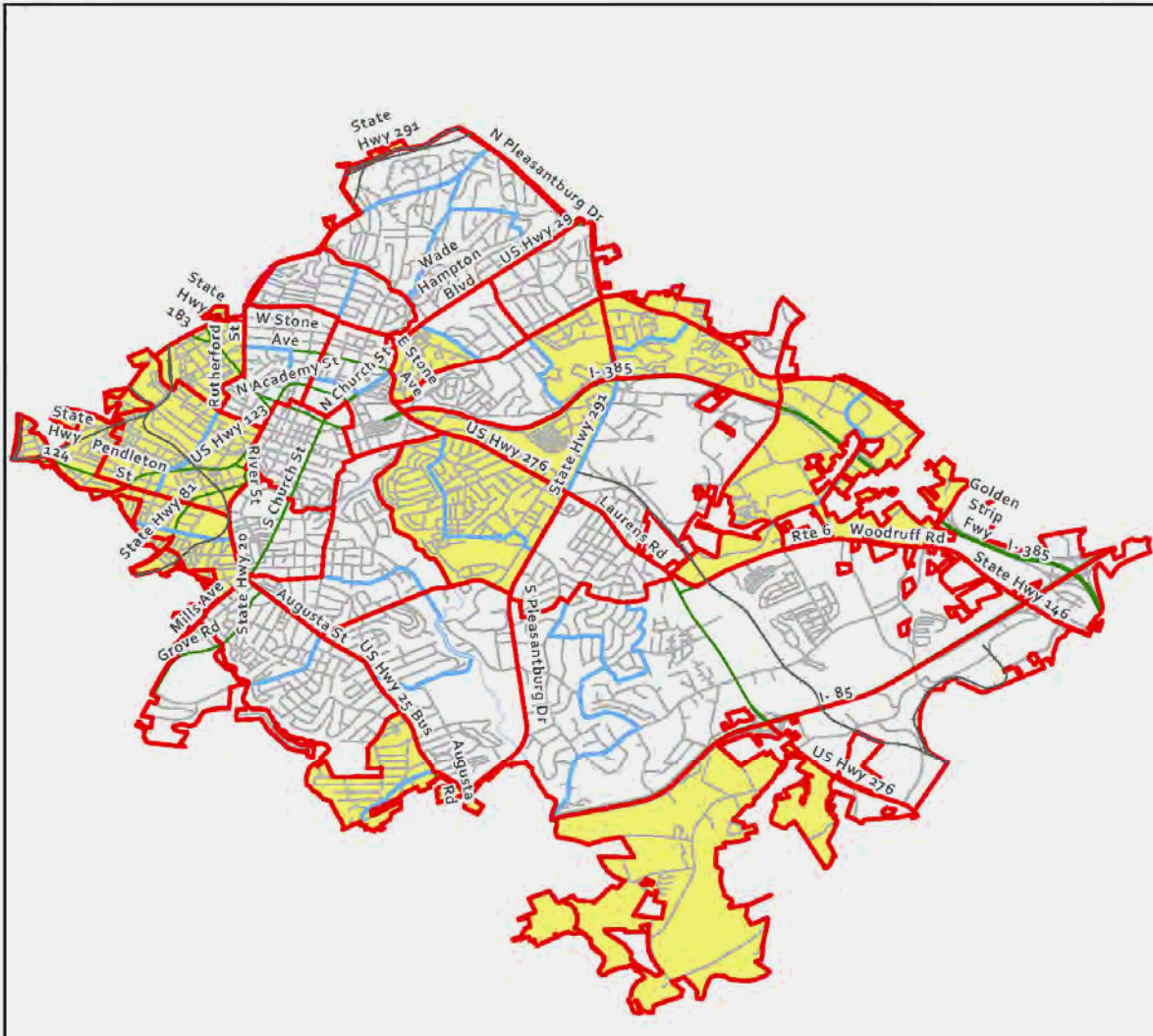
| | | | | |
|--------|---|------|------|--------|
| 001102 | 1 | 160 | 670 | 23.88% |
| 001102 | 2 | 450 | 1240 | 36.29% |
| 001203 | 1 | 365 | 805 | 45.34% |
| 001205 | 1 | 320 | 650 | 49.23% |
| 001204 | 1 | 1025 | 1605 | 63.86% |
| 004300 | 2 | 2010 | 2310 | 87.01% |
| 001302 | 1 | 725 | 1515 | 47.85% |
| 001400 | 1 | 395 | 1325 | 29.81% |
| 003011 | 2 | 365 | 1485 | 24.58% |
| 003014 | 2 | 125 | 1335 | 9.36% |
| 003013 | 2 | 1120 | 3650 | 30.68% |
| 003013 | 1 | 880 | 2935 | 29.98% |
| 003304 | 3 | 290 | 980 | 29.59% |
| 003401 | 1 | 890 | 1145 | 77.73% |
| 000900 | 1 | 920 | 1195 | 76.99% |
| 004200 | 1 | 515 | 1335 | 38.58% |
| 000400 | 1 | 300 | 1090 | 27.52% |
| 001501 | 2 | 360 | 1810 | 19.89% |
| 003303 | 2 | 480 | 2000 | 24.00% |
| 000700 | 2 | 1145 | 1385 | 82.67% |
| 001600 | 2 | 1125 | 2505 | 44.91% |
| 002003 | 2 | 1550 | 2050 | 75.61% |
| 002302 | 2 | 1120 | 1535 | 72.96% |

Source: HUD Exchange

The maps areas of of

following illustrate the City

Greenville and Greenville County with concentrations of low- and moderate-income residents. These Census Block Groups that are above 51% low- and moderate-income include the areas along the western side of Greenville County, municipalities to the North of the City of Greenville, portions of the City of Greenville that are directly East of Downtown, directly West of Downtown, on the Eastern, Western, and Southern edges of the City of Greenville.



LEGEND:

- Railroads
- City Streets
- Major Roads
- Census Tracts
- Rivers
- Low/Mod Population By Block Group
- Less Than 51%
- Greater Than 51%

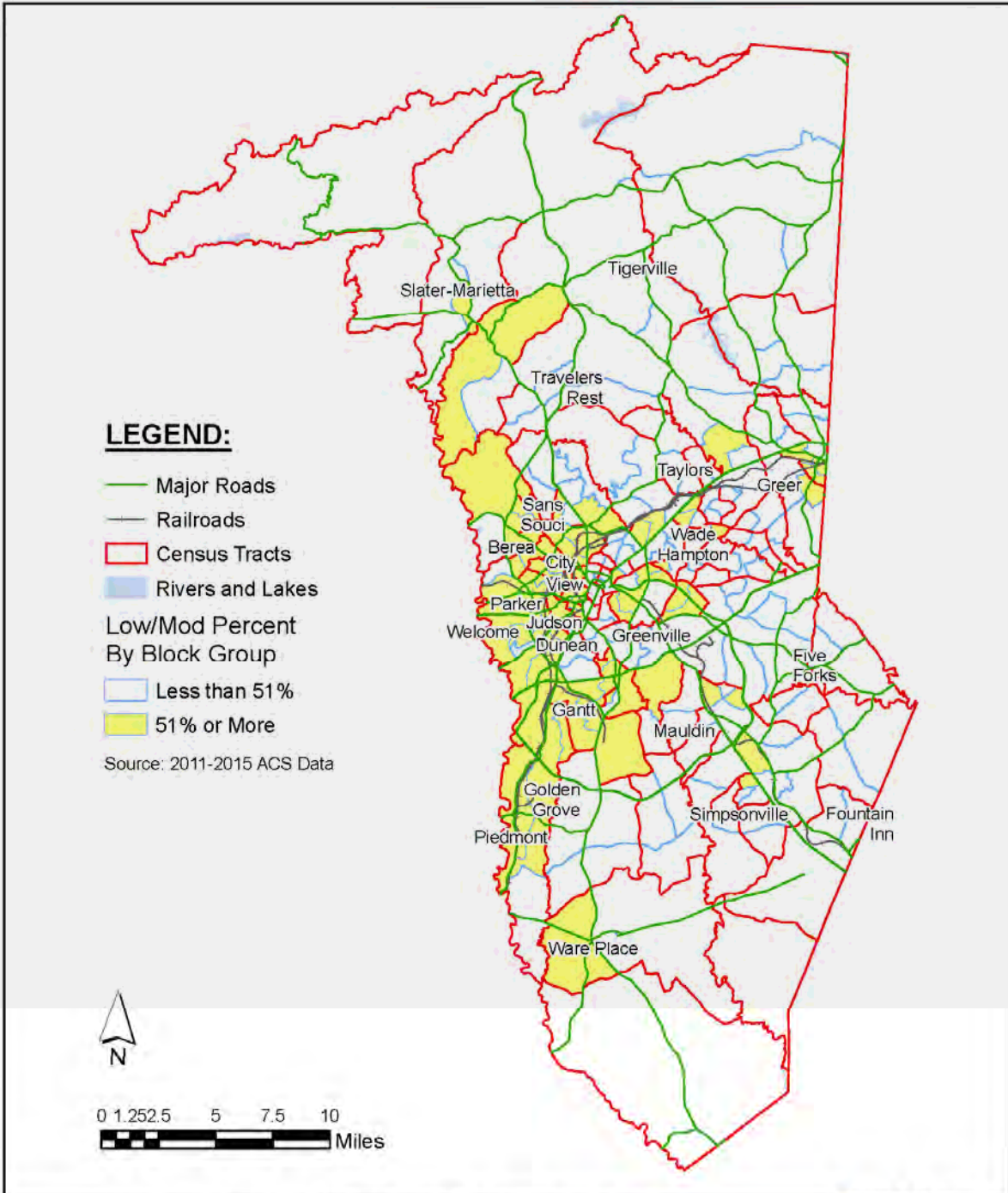
Source: 2011-2015 ACS



0 0.2 0.54 1.08 1.62 2.16
 Miles

**CITY OF GREENVILLE, SC
 LOW-MODERATE INCOME MAP**





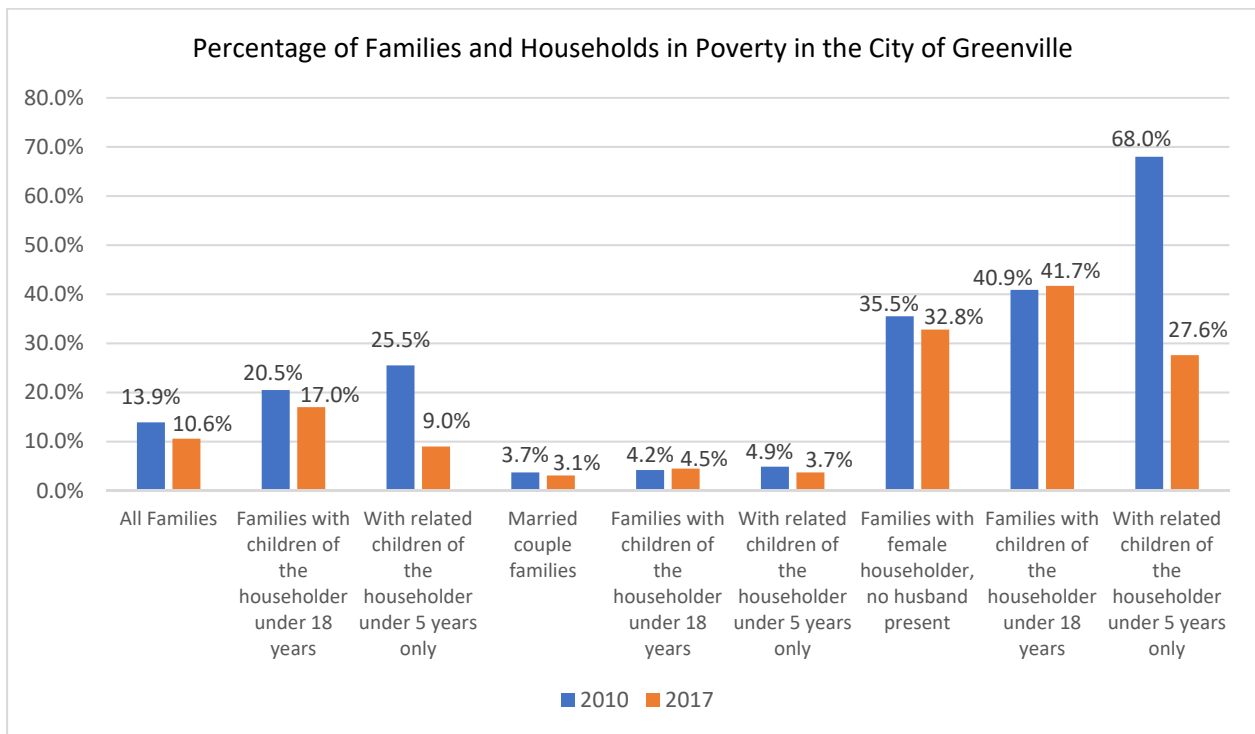
**GREENVILLE COUNTY, SC
LOW-MODERATE INCOME MAP**



Family and Household Poverty – Greenville City

The City of Greenville’s poverty statistics for families with children are highlighted in the bar chart below

In the City of Greenville the percentage of all families living in poverty experienced an increase from 10.6% in 2010 to 13.9% in 2017. The percentage of female headed households living in poverty, fell from 35.3% in 2010 to 32.8% according to the 2013-2017 American Community Survey estimates. The percentage of female-headed householders with no husband present and with children under 18 years in poverty was 40.9% in 2010 and increased to 41.7% in 2019. However, the percentage of female-headed households with no husband present and with children under 5 years old in poverty decreased substantially, from 68.0% in 2010 to 27.9% in 2017. The City’s poverty statistics for families with children are highlighted in the following bar chart.



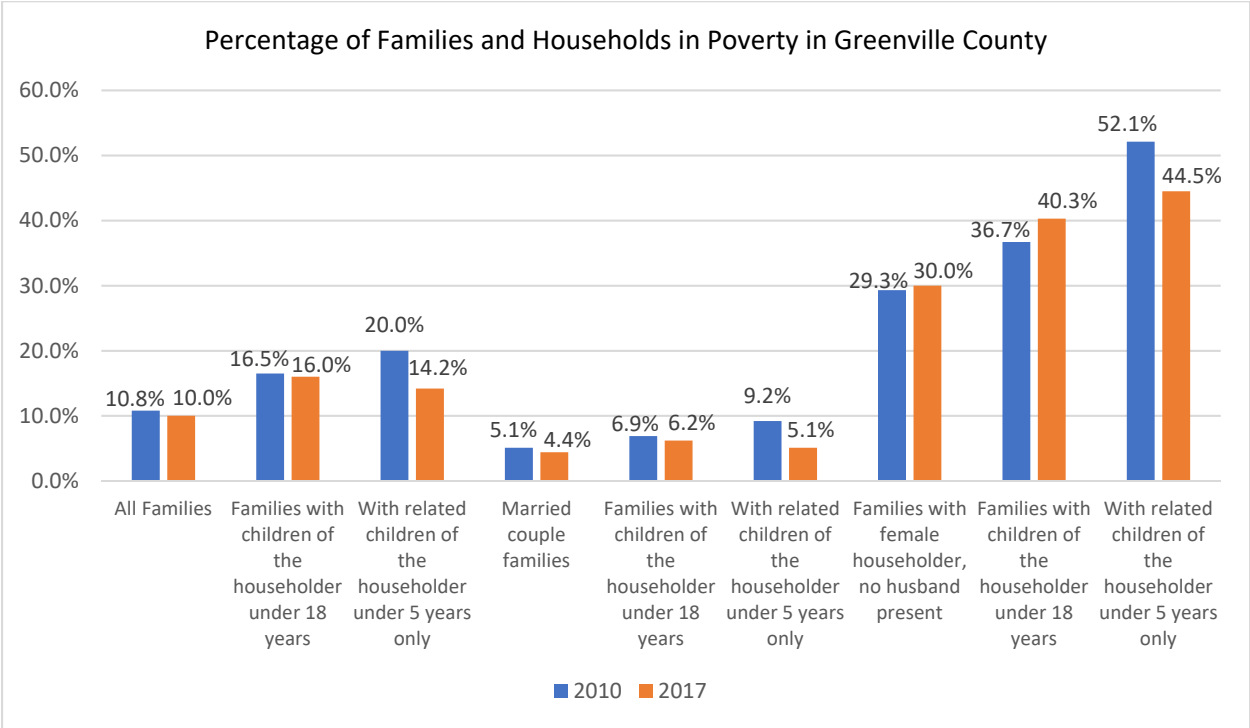
Source: 2006-2010 and 2013-2017 ACS

Family and Household Poverty – Greenville County

Greenville County’s poverty statistics for families with children are highlighted in the bar chart below

The poverty rate in Greenville County decreased from 10.8% in 2010 to 10.0% in 2017. However, the percentage of female headed households

living in poverty increased from 29.3% in 2010 to 30.0% according to the 2013-2017 American Community Survey estimates. The percentage of female-headed householders with no husband present and with children under 18 also increased—from 36.7% in 2010 to 40.3% in 2018. Much like in the City of Greenville, the percentage of female-headed households with no husband present and with children under 5 years old in poverty decreased, from 52.1% in 2010 to 44.5% in 2017. The County’s poverty statistics for families with children are highlighted in the following bar chart.



Source: 2006-2010 and 2013-2017 ACS

D. Employment

Occupation – Greenville City

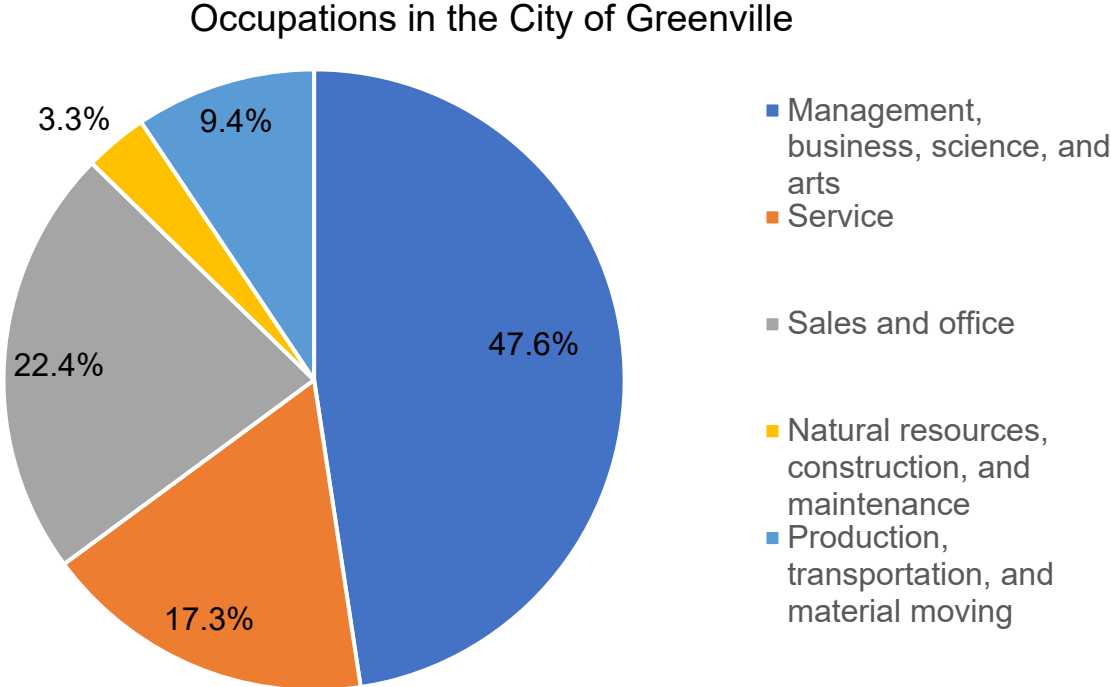
In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Greenville City was 47,927 persons. In 2010, 65.4 percent (31,368 persons) of eligible workers were in the labor force and 5.4 percent (2,611 persons) of eligible workers in the work force were unemployed.

In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population age 16 years and over) in Greenville City was 53,111 persons. In 2017, 67.6 percent (35,882 persons) of eligible workers were in the labor force and 3.7 percent (1,945 persons) of eligible workers in the work force were unemployed.

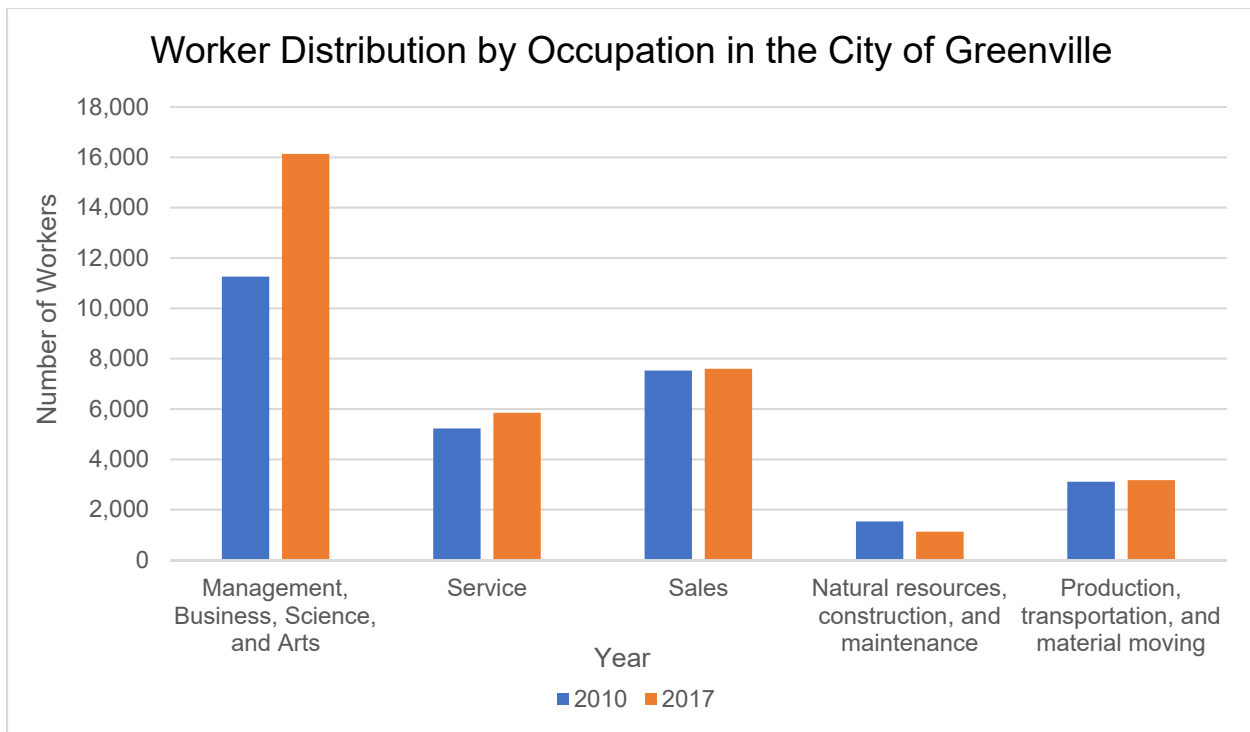
Workers in 2017 had a mean travel time to work of 17.5 minutes.

Per the 2013-2017 American Community Survey, an estimated 25.8 percent (7,238 households) of households in the City of Greenville receive income from Social Security. The mean Social Security Income for 2017 was \$17,740.

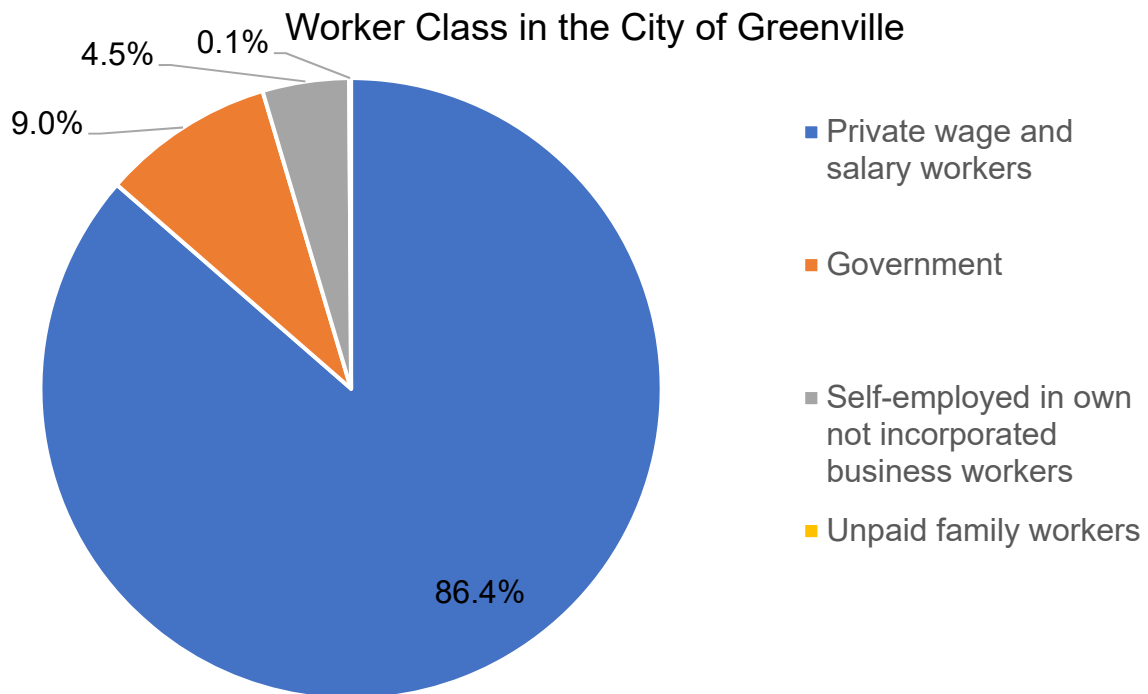
The following pie charts outline the distribution of Greenville City workers by occupation.



Source: 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS

Occupation – Greenville County

In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in Greenville County was 342,617 persons. In 2010, 65.3 percent (223,710 persons) of eligible workers were

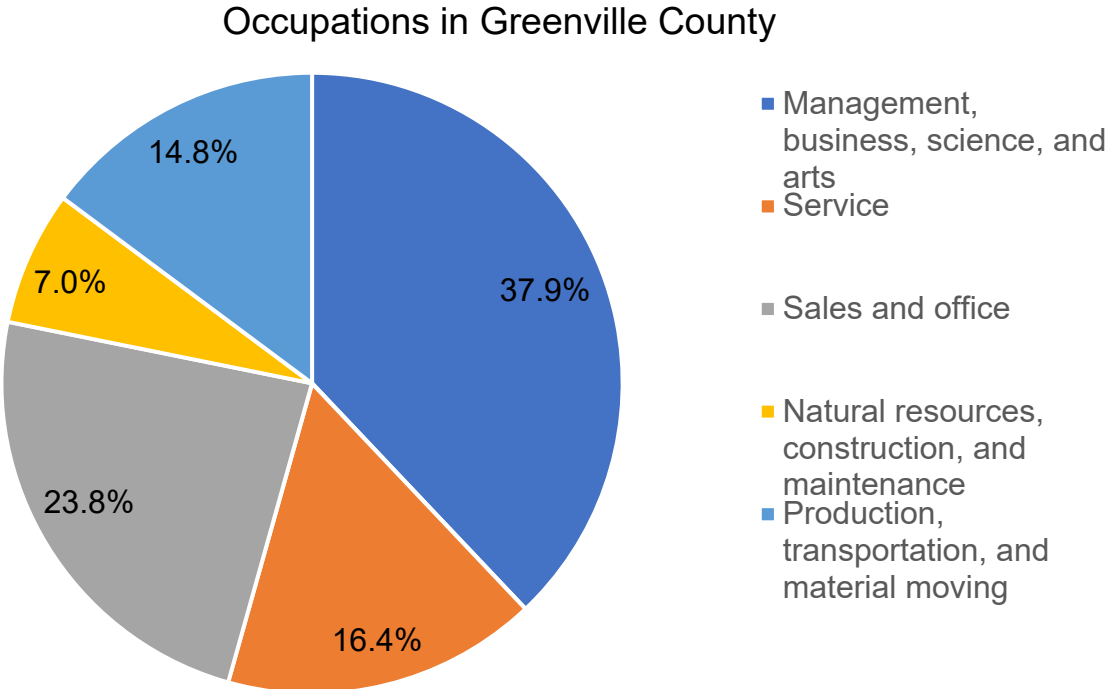
in the labor force and 5.2 percent (17,775 persons) of eligible workers in the work force were unemployed.

In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population age 16 years and over) in Greenville County was 387,890 persons. In 2017, 63.7 percent (247,244 persons) of eligible workers were in the labor force and 3.5 percent (13,514 persons) of eligible workers in the work force were unemployed.

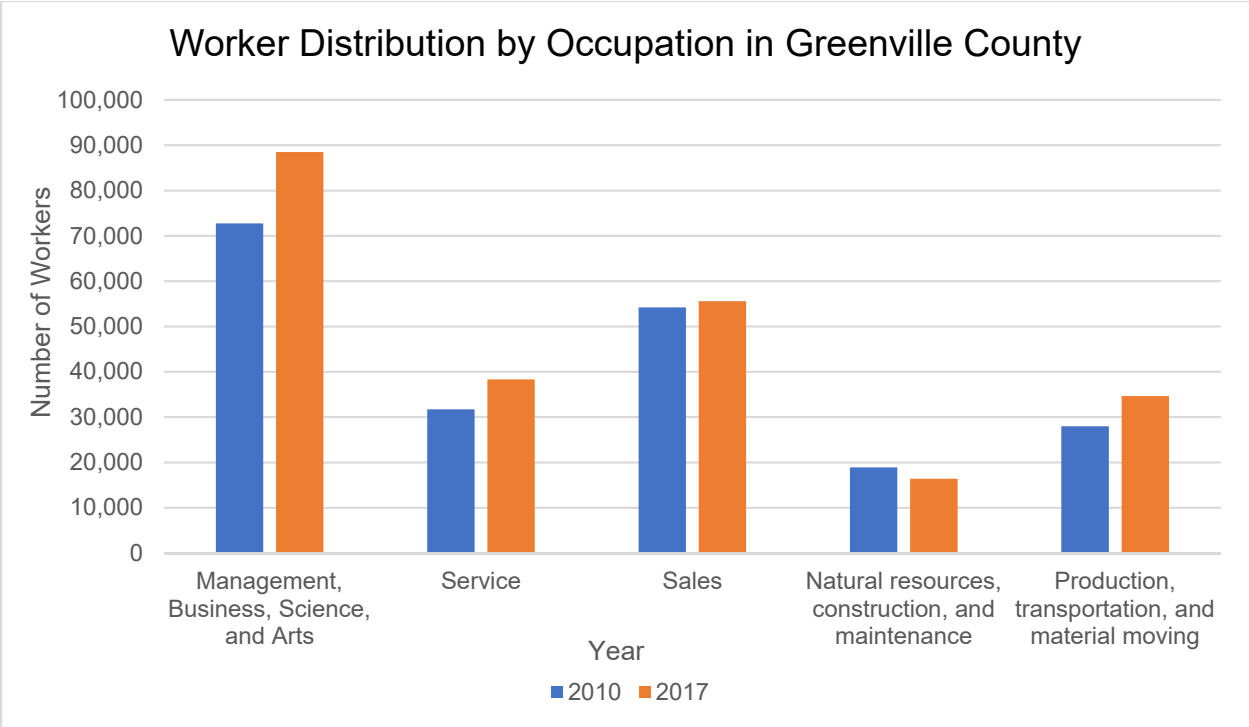
Workers in 2017 had a mean travel time to work of 22.2 minutes.

Per the 2013-2017 American Community Survey, an estimated 30.9 percent (57,451 households) of households in Greenville County receive income from Social Security. The mean Social Security Income for 2017 was \$19,808.

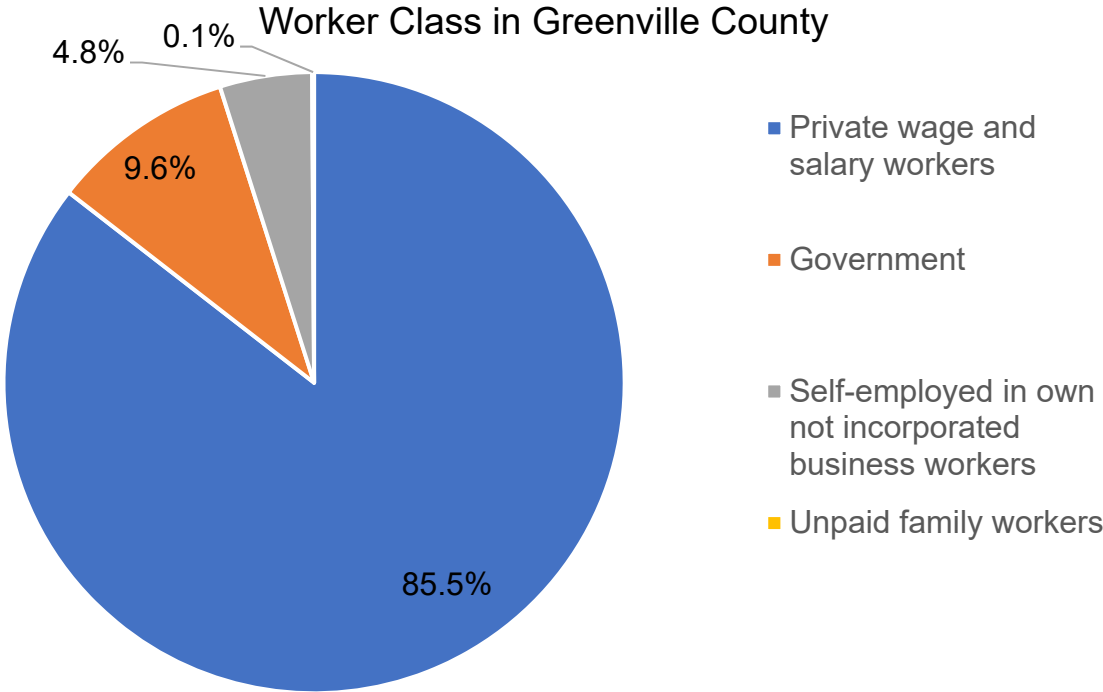
The following pie and bar charts outline the distribution of Greenville County workers by occupation.



Source: 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS



Source: 2013-2017 ACS

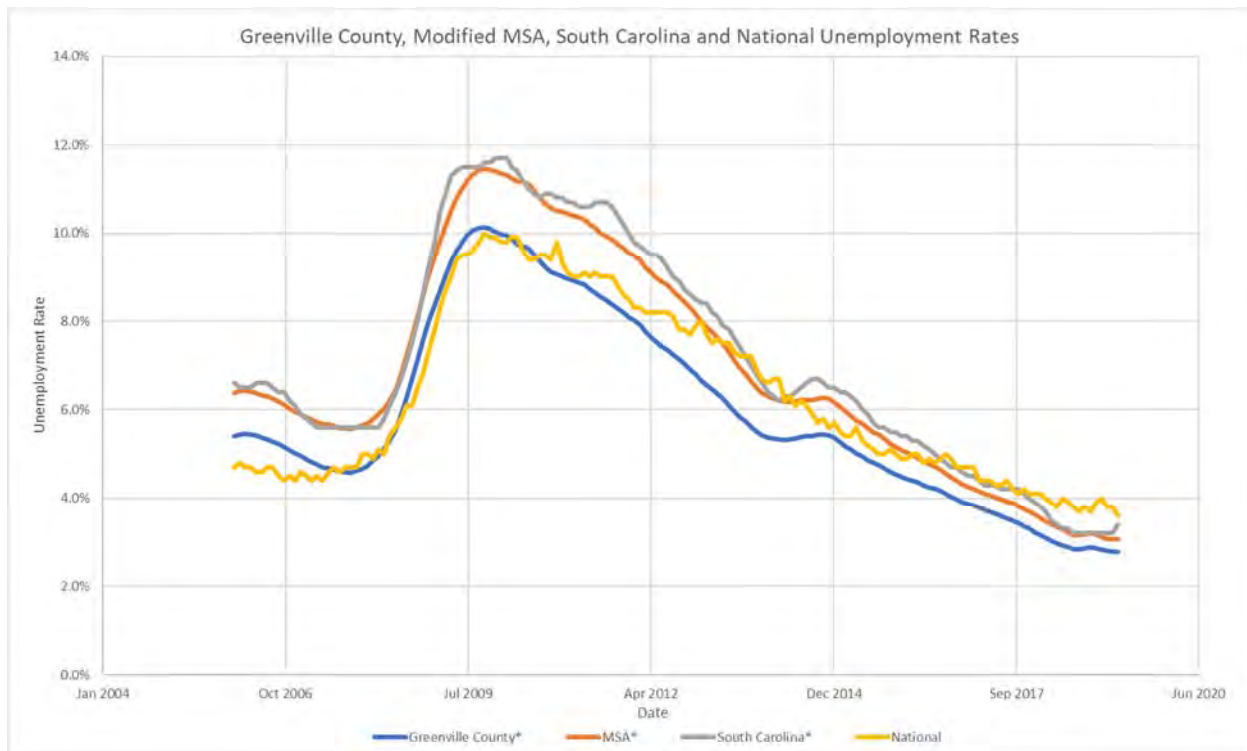
Unemployment Rate – Greenville County

Unemployment data is only available at the County level. The Unemployment Rate in Greenville County has followed the National pattern, where unemployment spiked in 2008 as a result of the housing crisis and has slowly decreased. Across the entire time period, Greenville County's unemployment rate was lower than the MSA and the State unemployment rate, and from July 2010 to April 2016 was also lower than the National unemployment rate.

From January 2006 to January 2013, the MSA unemployment rate was higher (an average of 1.2 percentage points higher) than the National unemployment rate but was consistently on average with the State unemployment rate. From February 2013 to May 2016, the MSA unemployment rate remained relatively similar to the National unemployment rate, fluctuating between +/- 1.0 percentage points. From June 2016 to April 2019 the MSA unemployment rate was an average of 0.5 percentage points lower than the National unemployment rate.

From January 2006 to April 2019 the MSA and State unemployment rates were similar within +/- 1.0 percentage points.

The trends suggest that since the Fall 2009, the unemployment rate in South Carolina, the MSA, and Greenville County has decreased at a faster rate than the National average. Greenville County overall has lower unemployment rates than the State of South Carolina or the Nation. The availability of jobs in the region explains much of the influx of growth.



Source: Bureau of Labor Statistics and St. Louis FRED Database

E. Housing Profile

Housing Profile – Greenville City

The following table details the year that housing structures were built in the City of Greenville as of 2017.

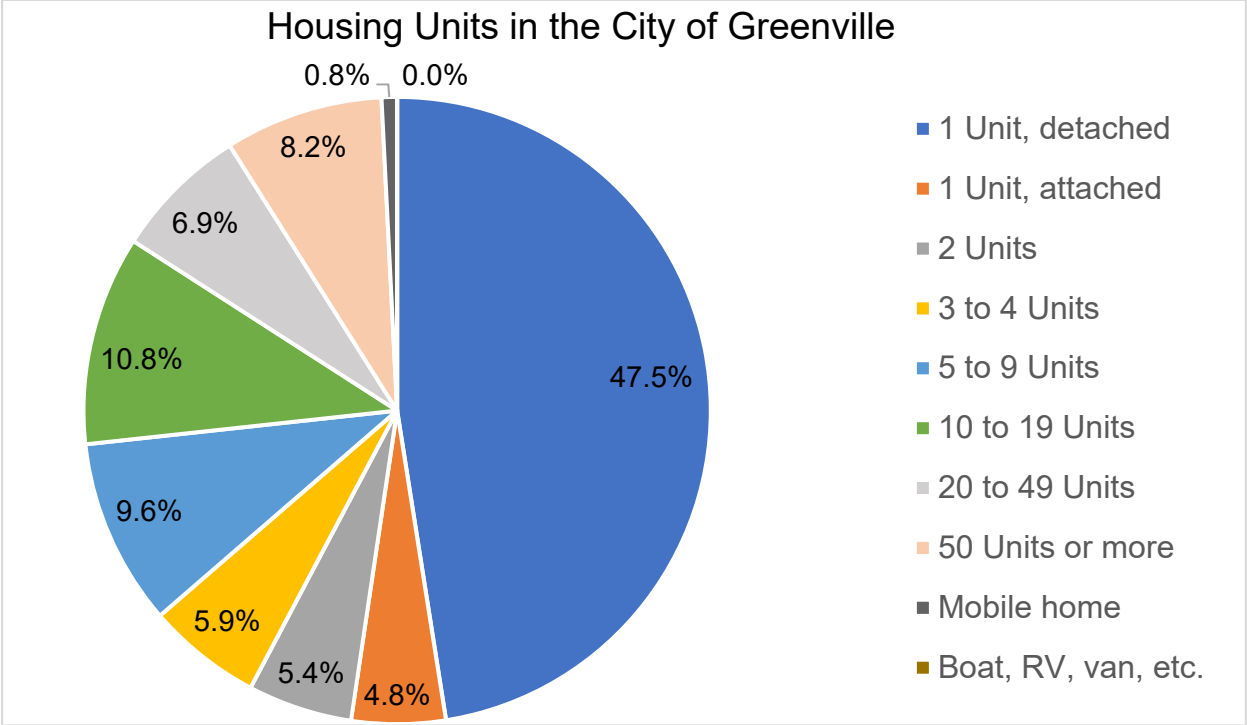
Table II-12 Year Structure Built in the City of Greenville

| Housing Profile Year Structure Built | 2006-2010 ACS | | 2013-2017 ACS | |
|---|---------------|-------|---------------|-------|
| | # | % | # | % |
| Total Housing Units | 29,249 | - | 31,896 | - |
| Built 2010 or newer | - | - | 1,853 | 5.8% |
| Built 2000 to 2009 | 3,024 | 10.3% | 4,261 | 13.4% |
| Built 1990 to 1999 | 3,133 | 10.7% | 3,681 | 11.5% |
| Built 1980 to 1989 | 3,610 | 12.3% | 3,965 | 12.4% |
| Built 1970 to 1979 | 4,611 | 15.8% | 4,298 | 13.5% |
| Built 1960 to 1969 | 3,419 | 11.7% | 3,964 | 12.5% |
| Built 1950 to 1959 | 5,204 | 17.8% | 4,279 | 13.4% |
| Built 1940 to 1949 | 2,840 | 9.7% | 2,418 | 7.6% |
| Built 1939 or earlier | 3,408 | 11.7% | 3,177 | 10.0% |

Source: 2006-2010 ACS and 2013-2017 ACS

The majority of housing units in Greenville County are 1-unit detached comprising 47.5 percent (15,152 units) of housing units.

The following pie chart illustrates the composition of the housing stock in the City of Greenville as of 2017.



Source: 2013-2017 ACS

Housing Profile – Greenville County

The following table details the year that housing structures were built in Greenville County as of 2017.

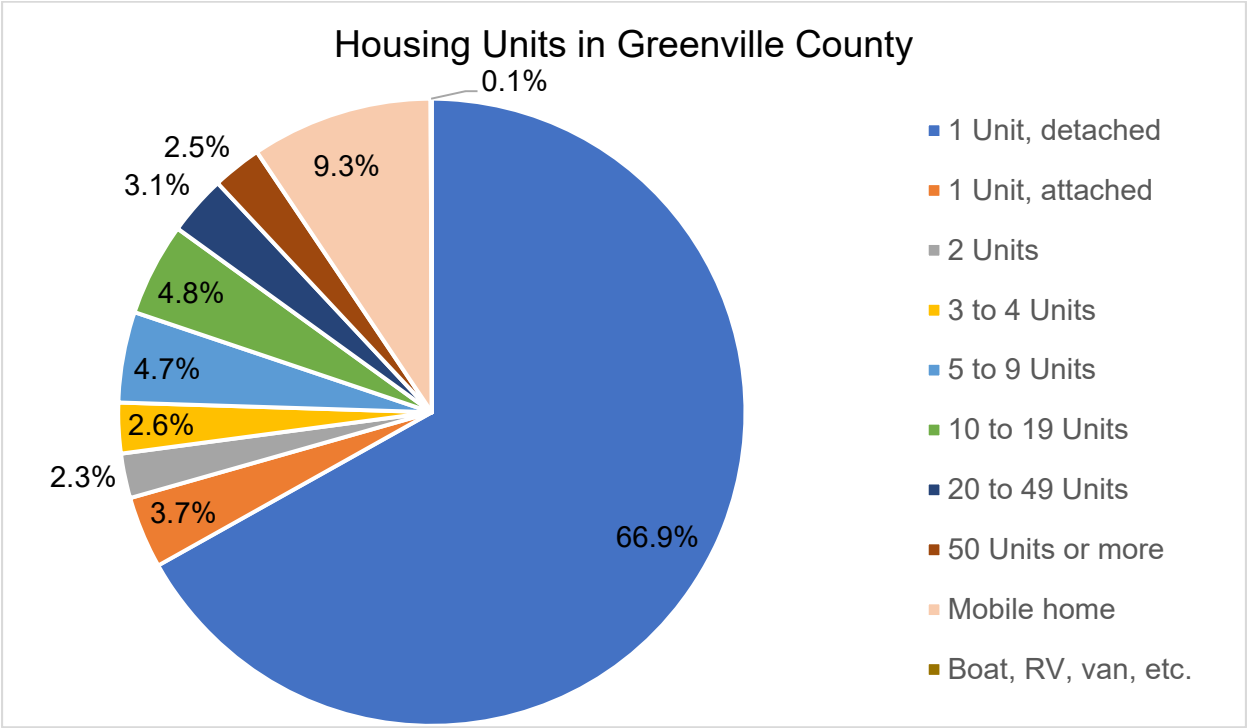
Table II-13 Year Structure Built in Greenville County

| Housing Profile | 2006-2010 ACS | | 2013-2017 ACS | | |
|-----------------------|----------------------|---------|---------------|---------|-------|
| | Year Structure Built | # | % | # | % |
| Total Housing Units | | 191,100 | - | 204,777 | - |
| Built 2010 or newer | | - | - | 10,761 | 5.3% |
| Built 2000 to 2009 | | 34,770 | 18.2% | 39,340 | 19.2% |
| Built 1990 to 1999 | | 37,085 | 19.4% | 39,207 | 19.1% |
| Built 1980 to 1989 | | 28,061 | 14.7% | 30,321 | 14.8% |
| Built 1970 to 1979 | | 31,707 | 16.6% | 31,105 | 15.2% |
| Built 1960 to 1969 | | 21,392 | 11.2% | 22,386 | 10.9% |
| Built 1950 to 1959 | | 19,574 | 10.2% | 15,575 | 7.6% |
| Built 1940 to 1949 | | 9,044 | 4.7% | 7,631 | 3.7% |
| Built 1939 or earlier | | 9,467 | 5.0% | 8,451 | 4.1% |

Source: 2013-2017 ACS

The majority of housing units in Greenville County are 1-unit detached comprising 66.9 percent (136,948 units) of housing units.

The following graph illustrates the composition of the housing stock in Greenville County as of 2017.



Source: 2013-2017 ACS

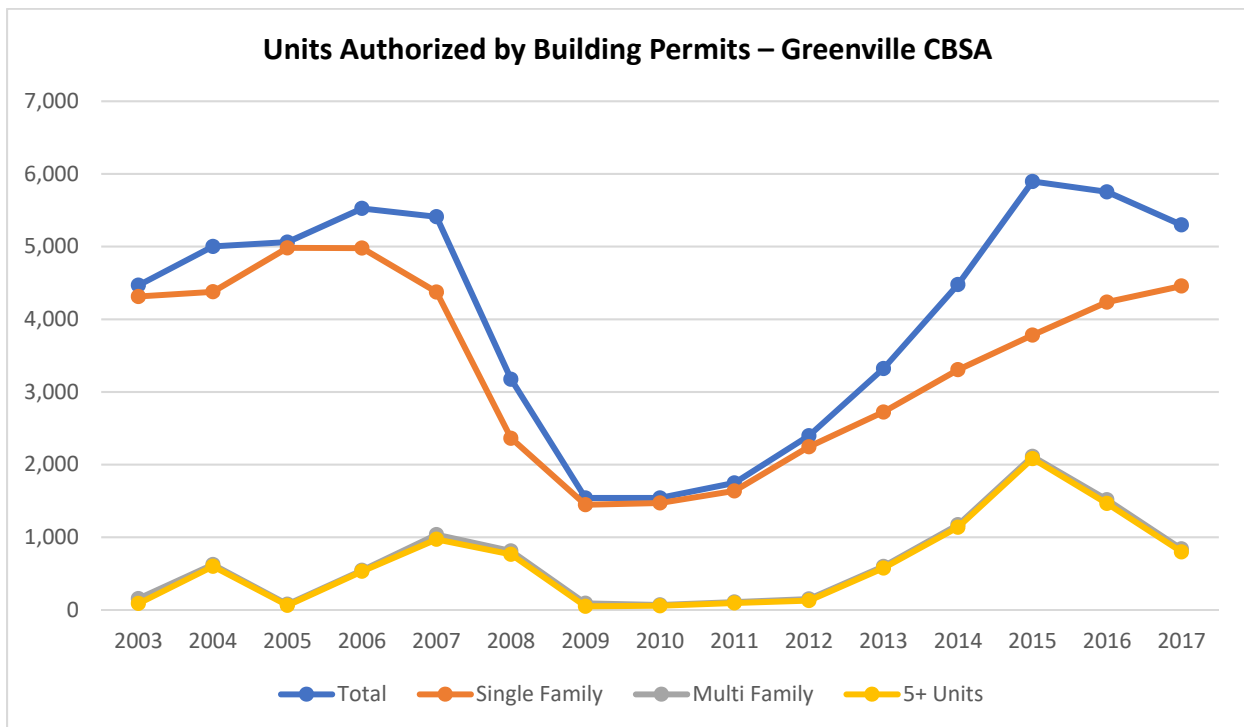
The table below contains data on the number of permits for residential construction issued by jurisdictions in the Greenville Core Base Statistical Area

Table II-14 Units Authorized by Building Permits – Greenville CBSA

| YEAR | Total | Single Family | Multi-Family | 5+ Units |
|------|-------|---------------|--------------|----------|
| 2017 | 5,299 | 4,458 | 841 | 800 |
| 2016 | 5,753 | 4,237 | 1,516 | 1,466 |
| 2015 | 5,896 | 3,782 | 2,114 | 2,082 |
| 2014 | 4,479 | 3,306 | 1,173 | 1,139 |
| 2013 | 3,323 | 2,724 | 599 | 577 |
| 2012 | 2,398 | 2,246 | 152 | 129 |

| | | | | |
|------|-------|-------|-------|-----|
| 2011 | 1,749 | 1,639 | 110 | 96 |
| 2010 | 1,542 | 1,472 | 70 | 58 |
| 2009 | 1,541 | 1,449 | 92 | 51 |
| 2008 | 3,175 | 2,363 | 812 | 766 |
| 2007 | 5,411 | 4,375 | 1,036 | 973 |
| 2006 | 5,526 | 4,980 | 546 | 532 |
| 2005 | 5,062 | 4,983 | 79 | 63 |
| 2004 | 5,003 | 4,378 | 625 | 601 |
| 2003 | 4,469 | 4,313 | 156 | 90 |

Source: SOCDs Building Permits Database, HUD



Source: SOCDs Building Permits Database, HUD

The Area has seen an overall increase in the total number of new units constructed most notably multi-family homes. Across the 15-year period, an average of 85.0 percent of new units each year were for single family units. As such, the trends seen in the total number of units authorized is very closely correlated with number of single-family units authorized, with the year 2015 being the exception. Multi-family units and 5+ units have remained relatively level over the past fifteen years with a large spike in

2007 and massive spike in 2015. Single-family homes remain the most common housing type built across the entire time period by a wide margin, though that margin was narrowest in 2015.

The minimum points in the data were all between the years of 2009 and 2011, which aligns with the general lowest point in the national economy following the housing market crash of 2008-2009. The year with the highest number of units authorized was 2015 and the year with the highest number of single-family units was 2005. The average number of total units authorized per year in the years following the 2008-2009 housing crash was 12% fewer than the average number of total units authorized per year in the years preceding the 2008-2009 housing crash. In general, this data would suggest that the Greenville Core Base Statistical Area housing market has recovered from the 2008-2009 market collapse.

F. Financing

Owner Costs – Greenville City

The median monthly housing cost for owner-occupied households was \$954 in 2010 and \$1,023 in 2017. The median monthly housing cost for owner-occupied households increased by 7.2 percent (\$16) from 2010 to 2017. Between the 2010 census count and the 2017 estimate, there is a slight overall trend of increased monthly housing costs (while taking into account inflation).

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs, and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$954 in 2010 has equivalent purchasing power to \$1,069 in 2017. This shows that while the raw numbers imply that the overall median monthly housing cost for owner-occupied households has increased from the year 2010 to the year 2017 in Greenville City, the relative median monthly cost is lower in 2017 than it was in 2010.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Table II-15 Monthly Owner Costs in the City of Greenville

| Monthly Owner Cost | 2006-2010 ACS | | 2013-2017 ACS | |
|------------------------------|-------------------------|------------|-------------------------|------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Owner-Occupied Housing Units | 12,257 | - | 11,976 | - |
| Less than \$300 | 1,312 | 10.7% | 843 | 7.0% |
| \$300 to \$499 | 1,839 | 15.0% | 1,955 | 16.3% |
| \$500 to \$799 | 1,961 | 16.0% | 1,925 | 16.1% |
| \$800 to \$999 | 1,324 | 10.8% | 1,153 | 9.6% |
| \$1,000 to \$1,499 | 2,120 | 17.3% | 2,459 | 20.5% |
| \$1,500 to \$1,999 | 1,544 | 12.6% | 1,269 | 10.6% |
| \$2,000 or more | 2,157 | 17.6% | 2,372 | 19.8% |
| No Cash Rent | - | - | - | - |
| Median (dollars) | \$954 | - | \$1,023 | - |

Source: 2006-2010 and 2013-2017 American Community Survey
 HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 23.2 percent (2,844 units) of owner-occupied units were cost burdened and 19.1 percent (2,289 units) of owner-occupied households in 2017 were cost burdened. This is a relatively high percentage of owners whose housing is not considered “affordable.”

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Table II-16 Monthly Owner Costs as a Percentage of Household Income in the City of Greenville

| Owner Costs as a % of Income | 2006-2010 ACS | | 2013-2017 ACS | |
|------------------------------|-------------------------|--------------|-------------------------|--------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Owner-Occupied Housing Units | 12,257 | - | 11,976 | - |
| Less than \$20,000 | 1,361 | 11.1% | 1,107 | 9.2% |
| Less than 20 percent | 282 | 2.3% | 66 | 0.6% |
| 20 to 29 percent | 245 | 2.0% | 199 | 1.7% |
| 30 percent or more | 833 | 6.8% | 842 | 7.0% |
| \$20,000 to \$34,999 | 1,826 | 14.9% | 1,257 | 10.5% |
| Less than 20 percent | 552 | 4.5% | 426 | 3.6% |
| 20 to 29 percent | 454 | 3.7% | 259 | 2.2% |

| | | | | |
|-----------------------------|--------------|--------------|--------------|--------------|
| 30 percent or more | 821 | 6.7% | 572 | 4.8% |
| \$35,000 to \$49,999 | 1,593 | 13.0% | 1,058 | 8.8% |
| Less than 20 percent | 601 | 4.9% | 489 | 4.1% |
| 20 to 29 percent | 553 | 4.1% | 297 | 2.5% |
| 30 percent or more | 490 | 4.0% | 272 | 2.3% |
| \$50,000 to \$74,999 | 2,108 | 17.2% | 2,253 | 18.8% |
| Less than 20 percent | 1,164 | 9.5% | 1,289 | 10.8% |
| 20 to 29 percent | 588 | 4.8% | 610 | 5.1% |
| 30 percent or more | 355 | 2.9% | 354 | 3.0% |
| \$75,000 or more | 5,295 | 43.2% | 6,189 | 51.7% |
| Less than 20 percent | 4,020 | 32.8% | 5,013 | 41.9% |
| 20 to 29 percent | 32 | 7.6% | 927 | 7.7% |
| 30 percent or more | 343 | 2.8% | 249 | 2.1% |
| Zero or negative income | 74 | 0.6% | 112 | 0.9% |
| No cash rent | - | - | - | - |

Source: 2006-2010 and 2013-2017 American Community Survey

Median Home Value – City of Greenville

The median value of owner-occupied homes in the City of Greenville in 2010 was \$183,500 compared to \$134,100 for the State of South Carolina. The 2013-2017 American Community Survey estimates that the median value of owner-occupied homes in the City of Greenville increased to approximately \$255,600 (39.3% increase in median value since 2010), as compared to \$148,600 (10.8% increase in median value since 2010) in the State of South Carolina. According to www.Zillow.com, the median list price in the City of Greenville in July of 2019 was \$275,609, at a price per square foot of \$142.

Median Home Value – Greenville County

The median value of owner-occupied homes in Greenville County in 2010 was \$148,100. The 2013-2017 American Community Survey estimates that the median value of owner-occupied homes in Greenville County increased to approximately \$165,600, showing an 11.8% increase in median home value. This suggests that cheaper housing options are in Greenville County, outside the City of Greenville. However, many of these areas may be unincorporated and far away from amenities.

The website www.Realtor.com shows that as of April of 2019, there were 5,293 properties for sale in the Greenville-Anderson-Mauldin, SC market.

According to Realtor.com, Greenville area properties had an average listing price of \$262,000.

Housing in Greenville County has increased in median value compared to the City of Greenville. According to www.Zillow.com, the median list price in Greenville County in July of 2019 was \$279,000, at a price per square foot of \$143.

Owner Costs – Greenville County

The median monthly housing cost for owner-occupied households was \$947 in 2010 and \$924 in 2017. The median monthly housing cost for owner-occupied households decreased by 2.4 percent (\$23) from 2010 to 2017.

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs, and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$947 in 2010 has equivalent purchasing power to \$1,061.29 in 2017. This shows that the raw numbers imply that the overall median monthly housing cost for owner-occupied households has decreased from the year 2010 to the year 2017 in Greenville County. In addition, the relative median monthly cost is lower in 2017 than it was in 2010.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2017.

Table II-17 Monthly Owner Costs in Greenville County

| Monthly Owner Cost | 2006-2010 ACS | | 2013-2017 ACS | |
|------------------------------|-------------------------|------------|-------------------------|------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Owner-Occupied Housing Units | 116,410 | - | 122,809 | - |
| Less than \$300 | 16,181 | 13.9% | 15,098 | 12.3% |
| \$300 to \$499 | 16,763 | 14.4% | 21,090 | 17.2% |

| | | | | |
|--------------------|--------|-------|--------|-------|
| \$500 to \$799 | 15,832 | 13.6% | 17,030 | 13.9% |
| \$800 to \$999 | 13,271 | 11.4% | 13,835 | 11.3% |
| \$1,000 to \$1,499 | 27,589 | 23.7% | 31,287 | 25.5% |
| \$1,500 to \$1,999 | 14,318 | 12.3% | 13,186 | 10.7% |
| \$2,000 or more | 12,456 | 10.7% | 11,283 | 9.2% |
| No Cash Rent | - | - | - | - |
| Median (dollars) | \$947 | - | \$924 | - |

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Table II-18 Monthly Owner Costs as a Percentage of Household Income in Greenville County

| Owner Costs as a % of Income | 2006-2010 ACS | | 2013-2017 ACS | |
|------------------------------|-------------------------|--------------|-------------------------|--------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Owner-Occupied Housing Units | 116,410 | - | 122,809 | - |
| Less than \$20,000 | 14,086 | 12.1% | 11,340 | 9.2% |
| Less than 20 percent | 3,027 | 2.6% | 2,036 | 1.7% |
| 20 to 29 percent | 2,328 | 2.0% | 2,033 | 1.7% |
| 30 percent or more | 8,731 | 7.5% | 7,271 | 5.9% |
| \$20,000 to \$34,999 | 16,181 | 13.9% | 15,175 | 12.4% |
| Less than 20 percent | 6,286 | 5.4% | 6,559 | 5.3% |
| 20 to 29 percent | 2,794 | 2.4% | 2,804 | 2.3% |
| 30 percent or more | 7,101 | 6.1% | 5,812 | 4.7% |
| \$35,000 to \$49,999 | 17,462 | 15.0% | 14,938 | 12.2% |
| Less than 20 percent | 7,217 | 6.2% | 7,104 | 5.8% |
| 20 to 29 percent | 4,656 | 4.0% | 3,991 | 3.2% |
| 30 percent or more | 5,588 | 4.8% | 3,843 | 3.1% |
| \$50,000 to \$74,999 | 23,282 | 20.0% | 24,486 | 19.9% |
| Less than 20 percent | 11,641 | 10.0% | 14,452 | 11.8% |
| 20 to 29 percent | 7,799 | 6.7% | 6,945 | 5.7% |
| 30 percent or more | 3,842 | 3.3% | 3,089 | 2.5% |
| \$75,000 or more | 44,818 | 38.5% | 55,718 | 45.4% |
| Less than 20 percent | 33,992 | 29.2% | 47,219 | 38.4% |
| 20 to 29 percent | 8,614 | 7.4% | 7,252 | 5.9% |
| 30 percent or more | 2,212 | 1.9% | 1,247 | 1.0% |
| Zero or negative income | 582 | 0.5% | 1,152 | 0.9% |
| No cash rent | - | - | - | - |

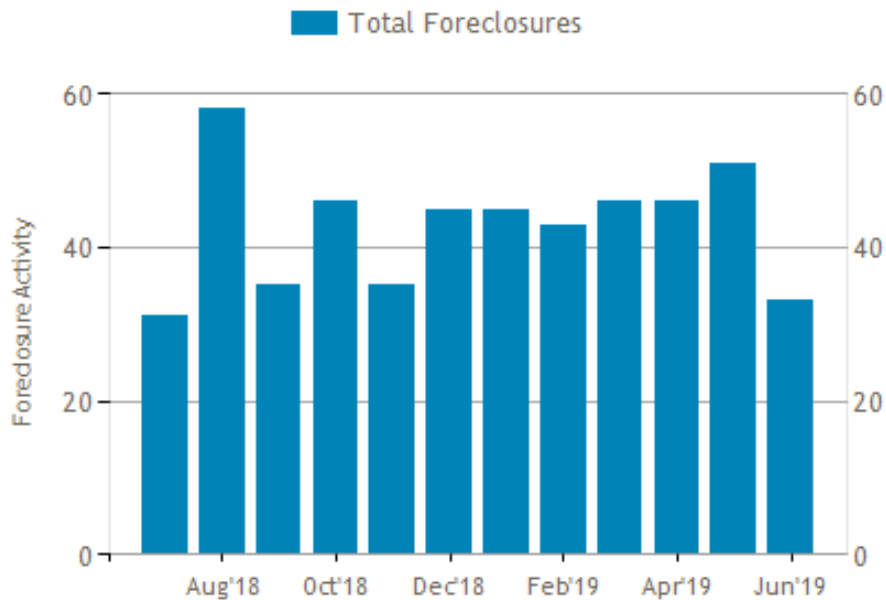
Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 23.6 percent (27,473 units) of owner-occupied units were cost burdened and 17.3 percent (21,262 units) of owner-occupied households in 2017 were cost burdened.

Foreclosures – City of Greenville

Per RealtyTrac, the City of Greenville accounted for 269 of these foreclosures and this is a foreclosure rate of 1 in every 2,911 housing units. The highest rates of foreclosure were in the southern part of the City (zip codes 29611 and 29605) at 1 in every 1,836 and 1 in every 1,602 housing units, respectively.

Number of Foreclosures in the City of Greenville, SC



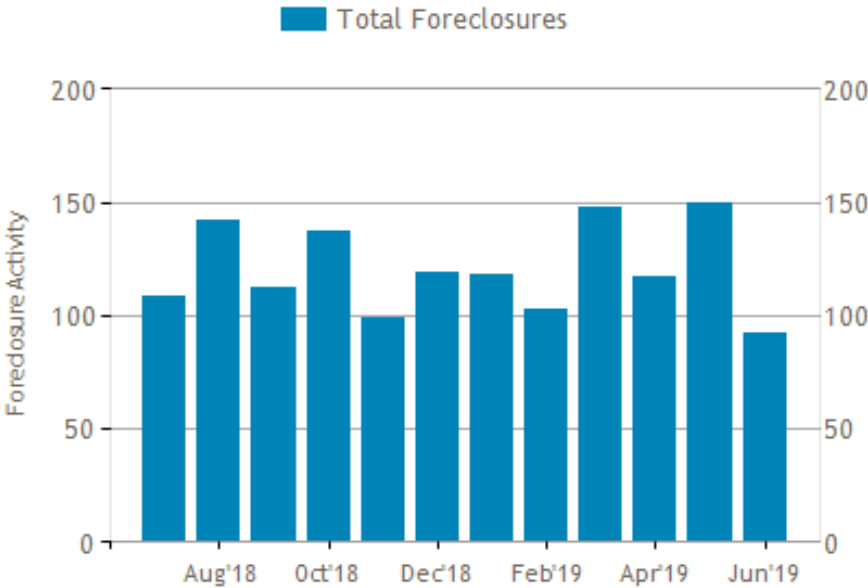
Source: www.realtytrac.com

The number of foreclosures for the City of Greenville was at its highest in August of 2018 with 58 foreclosures.

Foreclosures – Greenville County

Greenville County had 744 homes in foreclosure as of August of 2019, for a foreclosure rate of 1 in every 2,226 housing units. However, the City of Greenville accounted for 269 of these foreclosures, leading to a lower foreclosure rate for the County when the City of Greenville is excluded. The highest foreclosure rates in the County are in the unincorporated areas of the County, particularly Slater-Marietta (1 in 890 housing units) and Piedmont (1 in 1,415 housing units).

Number of Foreclosures in Greenville County, SC



Source: www.realtytrac.com

The number of foreclosures for Greenville County was at its highest in April of 2019 with 150 foreclosures. While foreclosures can negatively impact a community, it offers a chance for the County and non-profit housing agencies to purchase homes and resell them to low-income households.

Renter Costs – Greenville City

The median monthly housing cost for renter-occupied households was \$667 in 2010; and \$866 in 2017. The median monthly housing cost for renter-occupied households increased by 29.8 percent (\$199) from 2010 to 2017.

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs,

and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$667 in 2010 has equivalent purchasing power to \$747.50 in 2017. This shows that the raw numbers and the relative numbers both imply that the overall median monthly housing cost for renter-occupied households has increased from the year 2010 to the year 2017 in Greenville City. **This is notable because the relative cost for owners has decreased whereas the relative cost for renters has increased.**

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Table II-19 Selected Monthly Renter Costs in the City of Greenville

| Monthly Renter Cost | 2006-2010 ACS | | 2013-2017 ACS | |
|-------------------------------|-------------------------|------------|-------------------------|------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Renter-Occupied Housing Units | 13,037 | 100% | 16,037 | 100% |
| Less than \$300 | 1,121 | 8.6% | 922 | 5.7% |
| \$300 to \$499 | 1,721 | 13.2% | 1,096 | 6.8% |
| \$500 to \$799 | 5,893 | 45.2% | 4,565 | 28.5% |
| \$800 to \$999 | 2,255 | 17.3% | 3,595 | 22.4% |
| \$1,000 to \$1,499 | 1,225 | 9.4% | 4,151 | 25.9% |
| \$1,500 to \$1,999 | 143 | 1.1% | 881 | 5.5% |
| \$2,000 or more | 52 | 0.4% | 442 | 2.8% |
| No Cash Rent | 626 | 4.8% | 385 | 2.4% |
| Median (dollars) | \$667 | - | \$866 | - |

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Table II-20 Selected Monthly Renter Costs as a Percentage of Household Income in the City of Greenville

| Renter Costs as a % of Income | 2006-2010 ACS | | 2013-2017 ACS | |
|-------------------------------|-------------------------|--------------|-------------------------|--------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Renter-Occupied Housing Units | 13,037 | 100% | 16,037 | 100% |
| Less than \$20,000 | 4,367 | 33.5% | 4,004 | 25.0% |

| | | | | |
|-----------------------------|--------------|--------------|--------------|--------------|
| Less than 20 percent | 209 | 1.6% | 128 | 0.8% |
| 20 to 29 percent | 678 | 5.2% | 529 | 3.3% |
| 30 percent or more | 3,481 | 26.7% | 3,347 | 20.9% |
| \$20,000 to \$34,999 | 3,025 | 23.2% | 3,384 | 21.1% |
| Less than 20 percent | 287 | 2.2% | 188 | 1.2% |
| 20 to 29 percent | 1,134 | 8.7% | 651 | 4.1% |
| 30 percent or more | 1,604 | 12.3% | 2,545 | 15.9% |
| \$35,000 to \$49,999 | 1,747 | 13.4% | 2,656 | 16.6% |
| Less than 20 percent | 600 | 4.6% | 360 | 2.2% |
| 20 to 29 percent | 860 | 6.6% | 1,410 | 8.8% |
| 30 percent or more | 287 | 2.2% | 886 | 5.5% |
| \$50,000 to \$74,999 | 1,369 | 10.5% | 2,297 | 14.3% |
| Less than 20 percent | 1,108 | 8.5% | 1,070 | 6.7% |
| 20 to 29 percent | 261 | 2.0% | 1,004 | 6.3% |
| 30 percent or more | 0 | 0.0% | 223 | 1.4% |
| \$75,000 or more | 1,525 | 11.7% | 2,925 | 18.2% |
| Less than 20 percent | 1,408 | 10.8% | 2,627 | 16.4% |
| 20 to 29 percent | 91 | 0.7% | 248 | 1.5% |
| 30 percent or more | 26 | 0.2% | 50 | 0.3% |
| Zero or negative income | 378 | 2.9% | 386 | 2.4% |
| No cash rent | 626 | 4.8% | 385 | 2.4% |

Source: 2006-2010 and 2013-2017 American Community Survey

Table II-21 Gross Rent as a Percentage of Household Income in the City of Greenville

| Rental Cost as a % of Income | 2006-2010 ACS | | 2013-2017 ACS | |
|------------------------------|-------------------------|------------|-------------------------|------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Rental Units paying rent | 12,033 | - | 15,266 | - |
| Less than 15 percent | 2,149 | 17.9% | 2,383 | 15.6% |
| 15 to 19 percent | 1,459 | 12.1% | 1,990 | 13.0% |
| 20 to 24 percent | 1,505 | 12.5% | 2,014 | 13.2% |
| 25 to 29 percent | 1,521 | 12.6% | 1,828 | 12.0% |
| 30 to 34 percent | 1,135 | 9.4% | 1,537 | 10.1% |
| 35 percent or more | 4,264 | 35.4% | 5,514 | 36.1% |
| Not computed | 1,004 | - | 771 | - |

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 41.4

percent (5,397 units) of renter-occupied units were cost burdened and 44.0 percent (7,051 units) of renter-occupied households in 2017 were cost burdened.

The monthly renter occupied housing costs for 44.8% of all renter-occupied households exceeded 30% of monthly income in 2010, indicating a high percentage of renters whose housing is not considered affordable. ACS estimates show that in 2017, the percentage of all renter-occupied households pay housing costs that exceed 30% of their income increased to 46.1%. Even though the number of rental housing units has been increasing, the problems with rental affordability in the City of Greenville have only been exacerbated.

Renter Costs – Greenville County

The median monthly housing cost for renter-occupied households was \$685 in 2010; and \$831 in 2017. The median monthly housing cost for renter-occupied households increased by 21.3 percent (\$146) from 2010 to 2017.

It is important to note that the 2010 dollar measurements are in 2010 Inflation-Adjusted Dollars whereas the 2017 dollar measurements are in 2017 Inflation-Adjusted Dollars. Inflation adjustment to standardize measurements was not performed on the data for housing costs because the unit counts are based on pre-determined price brackets and the specific prices of units were not specified so it is not possible to conclude which units would remain in the same bracket once inflation adjustment occurs, and which units would shift into a different bracket once inflation adjustment occurs.

For reference: using the Bureau of Labor Statistics Consumer Price Index Inflation Calculator, \$685 in 2010 has equivalent purchasing power to \$767.67 in 2017. This shows that the raw numbers and the relative numbers both imply that the overall median monthly housing cost for renter-occupied households has increased from the year 2010 to the year 2017 in Greenville County. This is notable because the relative (and real) cost for owners has decreased whereas the relative cost for renters has increased.

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2017.

Table II-22 Selected Monthly Renter Costs in Greenville County

| Monthly Renter Cost | 2006-2010 ACS | | 2013-2017 ACS | |
|-------------------------------|-------------------------|------------|-------------------------|------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Renter-Occupied Housing Units | 54,823 | - | 63,028 | - |
| Less than \$300 | 2,961 | 5.4% | 2,469 | 3.9% |
| \$300 to \$499 | 7,017 | 12.8% | 4,197 | 6.7% |
| \$500 to \$799 | 24,341 | 44.4% | 20,879 | 33.1% |
| \$800 to \$999 | 9,594 | 17.5% | 14,550 | 23.1% |
| \$1,000 to \$1,499 | 5,921 | 10.8% | 14,093 | 22.4% |
| \$1,500 to \$1,999 | 768 | 1.4% | 2,515 | 4.0% |
| \$2,000 or more | 219 | 0.4% | 1,181 | 1.9% |
| No Cash Rent | 4,002 | 7.3% | 3,144 | 5.0% |
| Median (dollars) | \$685 | - | \$831 | - |

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2006-2010 ACS and the 2013-2017 ACS.

Selected Monthly Renter Costs as a Percentage of Household Income in Greenville County

| Renter Costs as a % of Income | 2006-2010 ACS | | 2013-2017 ACS | |
|-------------------------------|-------------------------|--------------|-------------------------|--------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Renter-Occupied Housing Units | 54,823 | - | 63,028 | - |
| Less than \$20,000 | 16,721 | 30.5% | 15,291 | 24.3% |
| Less than 20 percent | 603 | 1.1% | 359 | 0.6% |
| 20 to 29 percent | 1,590 | 2.9% | 1,291 | 2.0% |
| 30 percent or more | 14,528 | 26.5% | 13,641 | 21.6% |
| \$20,000 to \$34,999 | 12,883 | 23.5% | 14,456 | 22.9% |
| Less than 20 percent | 987 | 1.8% | 1,092 | 1.7% |
| 20 to 29 percent | 4,989 | 9.1% | 3,376 | 5.4% |
| 30 percent or more | 6,908 | 12.6% | 9,988 | 15.8% |
| \$35,000 to \$49,999 | 8,223 | 15.0% | 9,380 | 14.9% |
| Less than 20 percent | 3,125 | 5.7% | 1,554 | 2.5% |
| 20 to 29 percent | 3,892 | 7.1% | 5,206 | 8.3% |
| 30 percent or more | 1,206 | 2.2% | 2,620 | 4.2% |

| | | | | |
|-----------------------------|--------------|--------------|--------------|--------------|
| \$50,000 to \$74,999 | 6,634 | 12.1% | 9,575 | 15.2% |
| Less than 20 percent | 4,879 | 8.9% | 5,322 | 8.4% |
| 20 to 29 percent | 1,590 | 2.9% | 3,626 | 5.8% |
| 30 percent or more | 164 | 0.3% | 627 | 1.0% |
| \$75,000 or more | 5,099 | 9.3% | 9,399 | 14.9% |
| Less than 20 percent | 4,715 | 8.6% | 8,167 | 13.0% |
| 20 to 29 percent | 274 | 0.5% | 1,134 | 1.8% |
| 30 percent or more | 110 | 0.2% | 98 | 0.2% |
| Zero or negative income | 1,316 | 2.4% | 1,783 | 2.8% |
| No cash rent | 3,947 | 7.2% | 3,144 | 5.0% |

Source: 2006-2010 and 2013-2017 American Community Survey

Table II-23 Gross Rent as a Percentage of Household Income in Greenville County

| Rental Cost as a % of Income | 2006-2010 ACS | | 2013-2017 ACS | |
|------------------------------|-------------------------|------------|-------------------------|------------|
| | Number of Housing Units | Percentage | Number of Housing Units | Percentage |
| Rental Units paying rent | 49,543 | - | 58,101 | - |
| Less than 15 percent | 7,818 | 15.8% | 8,449 | 14.5% |
| 15 to 19 percent | 6,528 | 13.2% | 8,045 | 13.8% |
| 20 to 24 percent | 6,415 | 12.9% | 7,933 | 13.7% |
| 25 to 29 percent | 5,834 | 11.8% | 6,700 | 11.5% |
| 30 to 34 percent | 4,106 | 8.3% | 5,248 | 9.0% |
| 35 percent or more | 18,845 | 38.0% | 21,726 | 37.4% |
| Not computed | 5,280 | - | 4,927 | - |

Source: 2006-2010 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 41.8 percent (22,916 units) of renter-occupied units were cost burdened and 42.8 percent (26,974 units) of renter-occupied households in 2017 were cost burdened. The monthly renter occupied housing costs for 46.3% of all renter-occupied households exceeded 30% of monthly income in 2010, indicating a high percentage of renters whose housing is not considered affordable. ACS estimates show that in 2017, the percentage of all renter-occupied households pay housing costs that exceed 30% of their income held relatively steady at 46.4%. Though renters in Greenville County remain cost overburdened, the numbers are not increasing at the same rate as in the City of Greenville.

The 2019 HUD Fair Market Rents and HOME Rent Limits for Greenville County are shown in the table below.

Table II-24 FY 2019 Fair Market Rents (FMR) and HOME Rent Limits for Greenville County

| Rent | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom | Five-Bedroom | Six-Bedroom |
|------------------|------------|-------------|-------------|---------------|--------------|--------------|-------------|
| Fair Market Rent | \$631 | \$755 | \$865 | \$1,160 | \$1,386 | \$1,594 | \$1,802 |
| High HOME Rent | \$631 | \$755 | \$865 | \$1,160 | \$1,295 | \$1,410 | \$1,525 |
| Low HOME Rent | \$627 | \$672 | \$807 | \$932 | \$1,040 | \$1,148 | \$1,254 |

Source: U.S. Department of Housing and Urban Development

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD, capped by the High HOME Rent Limit. HUD’s Economic and Market Analysis Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

The area median rent is estimated to be \$831 according to the 2013-2017 ACS data.

This is approximately the cost of a two-bedroom rental and within market expectations according to the ACS data. However, according to estimates on www.zillow.com the median rent list price for a two bedroom apartment is \$1,300 per unit. The rental market in Greenville County is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the County.

G. Household Types

Based on a comparison between the 2010 and 2017 data, the City of Greenville experienced a 10.75% increase in population and Greenville County experienced a 12.35% increase. The City’s median household

income increased 21.58%, and the County's median household income increased 14.75%.

**Table II-26 – Changes Between 2010 & 2017
City of Greenville**

| Demographics | 2010 | 2017 | % Change |
|------------------------------|----------|----------|----------|
| City Population | 57,821 | 64,061 | +10.79% |
| City Households | 25,294 | 28,013 | +10.75% |
| City Household Median Income | \$40,291 | \$48,984 | +21.58% |

Data Source: 2010 Census (Base Year), 2013-2017 American Community Survey

**Table II-27 – Changes Between 2010 & 2017
Greenville County**

| Demographics | 2010 | 2017 | % Change |
|--------------------------------|----------|----------|----------|
| County Population | 436,437 | 490,332 | +12.35% |
| County Households | 171,233 | 185,837 | +8.53% |
| County Household Median Income | \$46,830 | \$53,739 | +14.75% |

Data Source: 2010 Census (Base Year), 2013-2017 American Community Survey

Note:

According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables. As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. If another CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This situation is the result of rounding. The City or County could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13

extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15.

Number of Households – City of Greenville

**Table II-28 – Number of Households Table
City of Greenville**

| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | >100% AMI |
|---|--------------|--------------|--------------|--------------|---------------|
| Total Households * | 4,840 | 3,420 | 4,535 | 2,060 | 11,780 |
| Small Family Households * | 1,340 | 955 | 1,350 | 575 | 5,300 |
| Large Family Households * | 165 | 105 | 200 | 80 | 540 |
| Household contains at least one person 62-74 years of age | 870 | 630 | 730 | 325 | 1,865 |
| Household contains at least one person age 75 or older | 475 | 510 | 490 | 125 | 770 |
| Households with one or more children 6 years old or younger * | 675 | 415 | 490 | 220 | 835 |

Data Source: 2011-2015 CHAS

Of all households in the City of Greenville, less than half (44.2%) have a higher income than the HUD Area Median Income (AMI) for the Greenville-Anderson-Mauldin, SC, MSA. 55.7% of small family households make more than Area Median Income, but 49.5% of large family households make less than median family income. Households making between 80-100%, 50%-80%, 30-50%, and below 30% AMI comprise 7.7%, 17.0%, 12.8% and 18.2% of all households, respectively, and there are a large percentage of households that make 30% AMI or less. With 55.8% of all households in the City of Greenville making less than the HUD Area Median Income, and 18.2% making less than 30% AMI, there is a portion of the population without access to affordable housing.

Number of Households – Greenville County

**Table II-29 – Number of Households Table
Greenville County**

| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | >100% AMI |
|---------------------------|---------------|---------------|---------------|---------------|---------------|
| Total Households * | 19,454 | 19,910 | 24,819 | 16,063 | 76,285 |

| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | >100% AMI |
|---|-----------|-------------|-------------|--------------|-----------|
| Small Family Households * | 7,075 | 6,805 | 9,630 | 7,218 | 43,600 |
| Large Family Households * | 1,408 | 1,317 | 1,813 | 1,254 | 5,784 |
| Household contains at least one person 62-74 years of age | 3,245 | 4,465 | 5,704 | 3,516 | 15,796 |
| Household contains at least one person age 75 or older | 2,430 | 4,013 | 3,756 | 1,557 | 4,836 |
| Households with one or more children 6 years old or younger * | 3,875 | 3,737 | 4,025 | 2,543 | 9,783 |

Data Source: 2011-2015 CHAS

In Greenville County, 48.7% of households make less than the HUD Area Median Income. Like the City, a larger portion of small family households (58.7%) make more than the Area Median Income than large family households (49.9%). Households making 80-100%, 50-80%, 30-50%, and 30% or less of Area Median Income are 10.3%, 15.9%, 12.7%, and 12.4% of households, respectively. There are a larger portion of households that are low-income in the County, while a larger portion of very low-income households are in the City. Households in the City and the County that make 30% of AMI have an annual income of \$21,510; as HUD defines affordable housing as paying no more than 30% of income on rent, this leaves low-income households with less than \$1,792.50 per month (without taking tax out) to spend on housing. As there are few housing options in Greenville County available for families at this rental level, many households must then pay more than 30% of their income for housing, becoming cost-overburdened.

Housing Problems – City of Greenville

**Table II-30 – Housing Problems (Households with one of the listed needs)
City of Greenville**

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|------------|-----------|-------------|-------------|--------------|-----------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 70 | 110 | 85 | 10 | 275 | 10 | 10 | 0 | 0 | 20 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------------|-----------|-------------|-------------|--------------|------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 65 | 25 | 50 | 0 | 140 | 0 | 0 | 0 | 0 | 0 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 35 | 40 | 50 | 50 | 175 | 0 | 4 | 4 | 10 | 18 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 2,250 | 650 | 130 | 10 | 3,040 | 485 | 220 | 130 | 80 | 915 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 460 | 1,295 | 1,360 | 125 | 3,240 | 140 | 220 | 365 | 145 | 870 |
| Zero/negative Income (and none of the above problems) | 490 | 0 | 0 | 0 | 490 | 105 | 0 | 0 | 0 | 105 |

Data Source: 2011-2015 CHAS

The above table illustrates the discrepancies between homeowners and renters regarding housing problems in the City of Greenville. Approximately 79.2% of households are renters and 20.8% are homeowners, and renters face a much higher rate of housing problems at 39.1%, compared to homeowners at 32.9%.

Number of Households – Greenville County

**Table II-31 – Housing Problems (Households with one of the listed needs)
Greenville County**

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------------|-----------|-------------|-------------|--------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 219 | 225 | 152 | 39 | 635 | 39 | 150 | 24 | 39 | 252 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 200 | 115 | 42 | 35 | 392 | 50 | 70 | 69 | 25 | 214 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 479 | 385 | 183 | 59 | 1,106 | 33 | 113 | 147 | 118 | 411 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 6,259 | 2,335 | 168 | 49 | 8,811 | 3,379 | 1,994 | 1,428 | 341 | 7,142 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 1,415 | 4,259 | 2,840 | 438 | 8,952 | 1,224 | 2,284 | 4,035 | 1,954 | 9,497 |
| Zero/negative Income (and none of the above problems) | 1,732 | 0 | 0 | 0 | 1,732 | 1,060 | 0 | 0 | 0 | 1,060 |

Data Source: 2011-2015 CHAS

The above table illustrates the discrepancies in housing problems between homeowners and renters Greenville County. Renters and homeowners are more evenly split, as 53.8% of households are renter-occupied and 46.2%

are homeowner-occupied. Renters in the County face a disproportionately higher rate of housing problems at 39.6%, compared to homeowners at 25.4%.

Severe Housing Problems – City of Greenville

Table II-32 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------------|-----------|-------------|-------------|--------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Having 1 or more of four housing problems | 2,420 | 820 | 315 | 75 | 3,630 | 495 | 230 | 135 | 95 | 955 |
| Having none of four housing problems | 1,095 | 1,705 | 2,855 | 1,110 | 6,765 | 235 | 660 | 1,235 | 780 | 2,910 |
| Household has negative income, but none of the other housing problems | 490 | 0 | 0 | 0 | 490 | 105 | 0 | 0 | 0 | 105 |

Data Source: 2011-2015 CHAS

Renters are also more likely than homeowners to face severe housing problems in the City of Greenville. 33.3% of renters face one or more severe housing problems, while 24.1% of homeowners face one or more severe housing problems.

Severe Housing Problems – Greenville County

Table II-33 – Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|---------------|-----------|-------------|-------------|--------------|---------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Having 1 or more of four housing problems | 7,165 | 3,060 | 552 | 182 | 10,959 | 3,504 | 2,324 | 1,672 | 530 | 8,030 |
| Having none of four housing problems | 3,285 | 6,304 | 8,879 | 4,629 | 23,097 | 2,700 | 8,225 | 13,719 | 10,708 | 35,352 |
| Household has negative income, but none of the other housing problems | 1,732 | 0 | 0 | 0 | 1,732 | 1,060 | 0 | 0 | 0 | 1,060 |

Data Source: 2011-2015 CHAS

Renters are also more likely than homeowners to face severe housing problems in Greenville County. 30.6% of renters face one or more severe housing problems, while 18.1% of homeowners face one or more severe housing problems.

Housing Cost Burden Greater Than 30% – City of Greenville

Table II-34 – Cost Overburdened Greater Than 30%

| | Renter | | | | Owner | | | |
|---------------|-----------|-------------|-------------|--------------|-----------|-------------|-------------|------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small Related | 975 | 690 | 460 | 2,125 | 109 | 80 | 160 | 349 |
| Large Related | 105 | 55 | 10 | 170 | 0 | 25 | 60 | 85 |
| Elderly | 554 | 415 | 265 | 1,234 | 350 | 199 | 185 | 734 |
| Other | 1,195 | 895 | 825 | 2,915 | 175 | 140 | 90 | 405 |

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Total need by income | 2,829 | 2,055 | 1,560 | 6,444 | 634 | 444 | 495 | 1,573 |

Data Source: 2011-2015 CHAS

Though there are more renters than homeowners in the City of Greenville, both groups of householders experience cost overburdens greater than 30% at proportions. 43.9% of renters and 40.1% of homeowners experience cost overburdens over 30% in the City of Greenville, respectively.

Housing Cost Burden Greater Than 30% – Greenville County

Table II-35 – Cost Overburdened Greater Than 30%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small Related | 3,734 | 3,150 | 1,353 | 8,237 | 1,506 | 1,555 | 2,189 | 5,250 |
| Large Related | 789 | 563 | 192 | 1,544 | 196 | 289 | 310 | 795 |
| Elderly | 1,317 | 1,136 | 342 | 2,795 | 1,908 | 1,928 | 2,042 | 5,878 |
| Other | 2,428 | 2,279 | 1,144 | 5,851 | 1,046 | 656 | 965 | 2,667 |
| Total need by income | 8,268 | 7,128 | 3,031 | 18,427 | 4,656 | 4,428 | 5,506 | 14,590 |

Data Source: 2011-2015 CHAS

In Greenville County, cost overburdens of more than 30% are also more likely among renters. Nearly a third of homeowners (31.9%) also experience cost overburdens.

Housing Cost Burden Greater Than 50% – City of Greenville

Table II-36 – Cost Overburdened Greater Than 50%

| | Renter | | | | Owner | | | |
|---------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small Related | 880 | 220 | 25 | 1,125 | 105 | 25 | 60 | 190 |

| | Renter | | | | Owner | | | |
|----------------------|--------------|-------------|-------------|--------------|------------|-------------|-------------|------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Large Related | 75 | 0 | 0 | 75 | 0 | 0 | 15 | 15 |
| Elderly | 350 | 160 | 85 | 595 | 245 | 105 | 35 | 385 |
| Other | 1,060 | 350 | 80 | 1,490 | 145 | 90 | 15 | 250 |
| Total need by income | 2,365 | 730 | 190 | 3,285 | 495 | 220 | 125 | 840 |

Data Source: 2011-2015 CHAS

A large number of households (72.0%) experiencing cost overburdens greater than 50% in the City of Greenville are renters under 30% AMI. 58.9% of homeowners under 30% AMI in the City of Greenville also experience cost overburden over 50%.

Housing Cost Burden Greater Than 50% – Greenville County

Table II-37 – Cost Overburdened Greater Than 50%

| | Renter | | | | Owner | | | |
|----------------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small Related | 2,900 | 793 | 49 | 3,742 | 1,232 | 622 | 450 | 2,304 |
| Large Related | 509 | 215 | 25 | 749 | 127 | 70 | 79 | 276 |
| Elderly | 1,130 | 554 | 44 | 1,728 | 1,197 | 987 | 599 | 2,783 |
| Other | 2,085 | 979 | 45 | 3,109 | 854 | 337 | 304 | 1,495 |
| Total need by income | 6,624 | 2,541 | 163 | 9,328 | 3,410 | 2,016 | 1,432 | 6,858 |

Data Source: 2011-2015 CHAS

In Greenville County, cost overburdens of more than 50% are also more likely among renters. 71.0% of renters at 30% AMI or less experience cost overburdens greater than 50%. 49.7% of homeowners at 30% AMI or less experience cost overburdens of more than 50%.

Overcrowding Conditions – City of Greenville

Table II-38 – Overcrowding Conditions

| | Renter | | | | | Owner | | | | |
|---------------------------------------|------------|-------------|-------------|--------------|------------|-----------|-------------|-------------|--------------|-----------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Single family households | 100 | 35 | 80 | 50 | 265 | 0 | 4 | 4 | 0 | 8 |
| Multiple, unrelated family households | 0 | 30 | 0 | 0 | 30 | 0 | 0 | 0 | 10 | 10 |
| Other, non-family households | 0 | 0 | 20 | 0 | 20 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 100 | 65 | 100 | 50 | 315 | 0 | 4 | 4 | 10 | 18 |

Data Source: 2011-2015 CHAS

In the City of Greenville, overcrowding is more common among rental households, particularly in single family households. Approximately one-third of the households experiencing overcrowding are at 30% or less AMI.

Overcrowding Conditions – Greenville County

Table II-39 – Overcrowding Conditions

| | Renter | | | | | Owner | | | | |
|---------------------------------------|------------|-------------|-------------|--------------|--------------|-----------|-------------|-------------|--------------|------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Single family households | 554 | 475 | 146 | 94 | 1,269 | 33 | 124 | 152 | 114 | 423 |
| Multiple, unrelated family households | 115 | 29 | 74 | 0 | 218 | 50 | 59 | 62 | 29 | 200 |
| Other, non-family households | 20 | 0 | 0 | 0 | 20 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 689 | 504 | 220 | 94 | 1,507 | 83 | 183 | 214 | 143 | 623 |

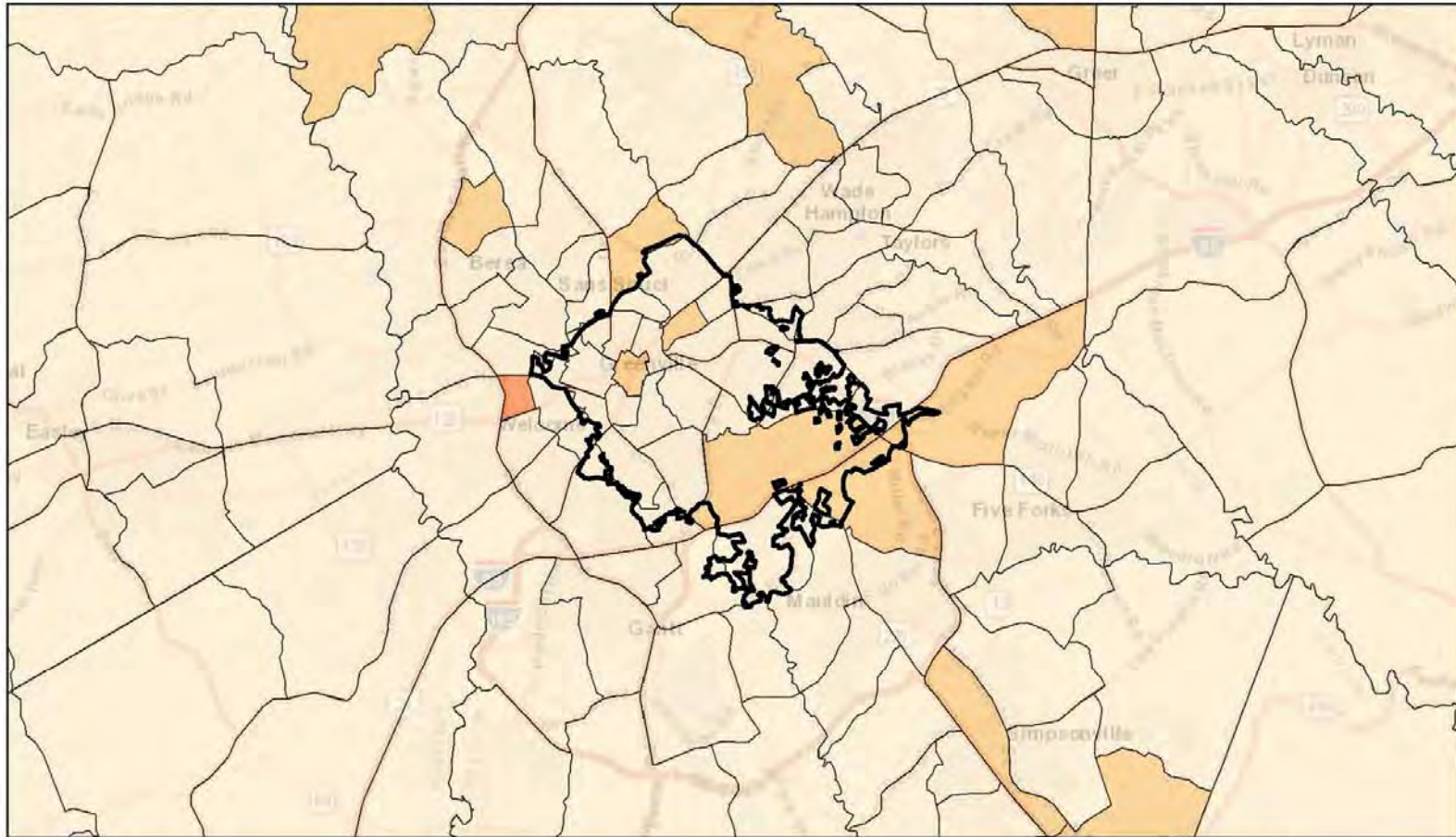
Data Source: 2011-2015 CHAS

Much like the City of Greenville, overcrowding is more common among rental households in Greenville County. More than two-thirds of renters that experience overcrowding are at 50% or lower AMI. Approximately three-quarters of homeowner housing experiencing overcrowding is at 80% AMI or lower.

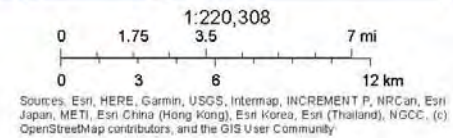
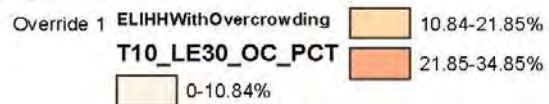
The following six (6) maps illustrate census tracts in the City of Greenville and Greenville County where there is overcrowding for Extremely Low, Very Low, and Low Income Households.

- Percentage Extremely Low Income Households with Overcrowding in the City of Greenville
- Percentage Very Low Income Households with Overcrowding in the City of Greenville
- Percentage Low Income Households with Overcrowding in the City of Greenville
- Percentage Extremely Low Income Households with Overcrowding in Greenville County
- Percentage Very Low Income Households with Overcrowding in Greenville County
- Percentage Low Income Households with Overcrowding in Greenville County

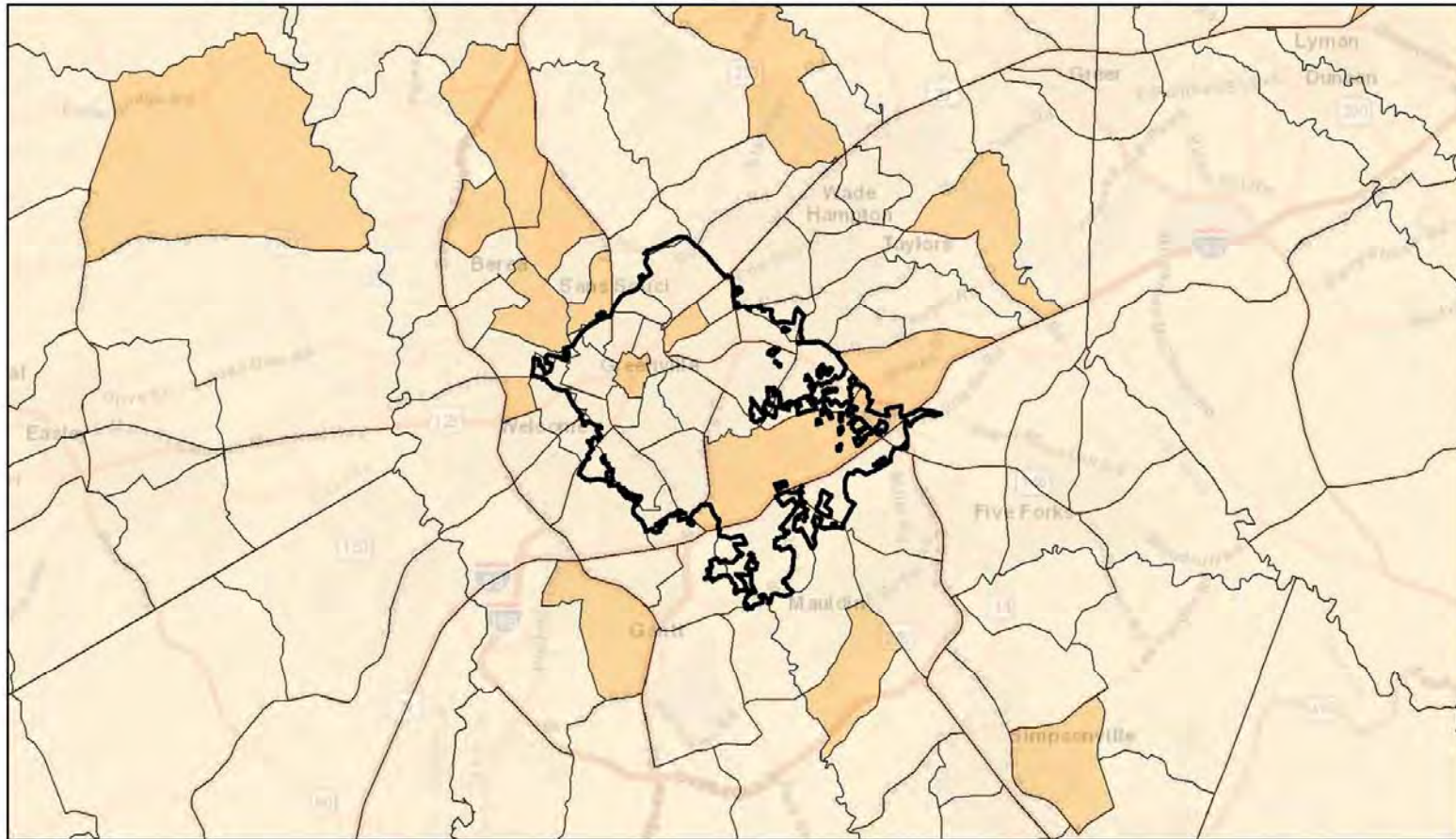
% of Extremely Low Income Households with Overcrowding - City of Greenville, SC



August 15, 2019

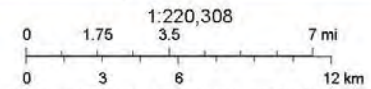


% of Low Income Households with Overcrowding - City of Greenville, SC



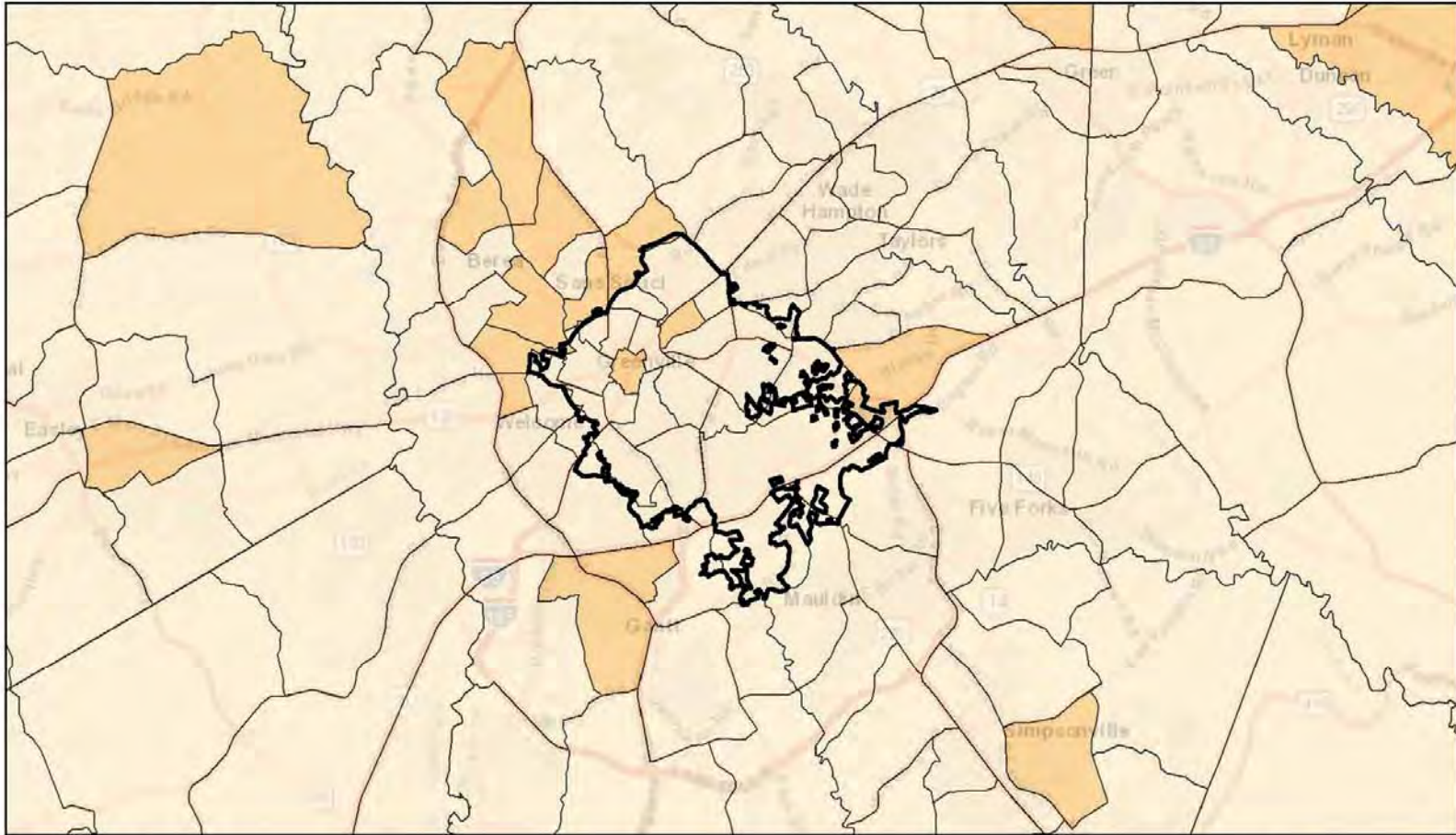
August 15, 2019

Override 1 LIHHWithOvercrowding 8.22-16.81%
T10_LE50_OC_PCT
0-8.22%

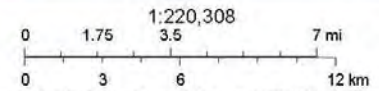
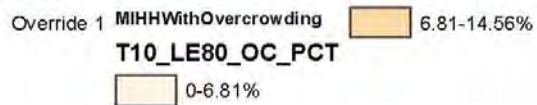


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Overcrowding - City of Greenville, SC

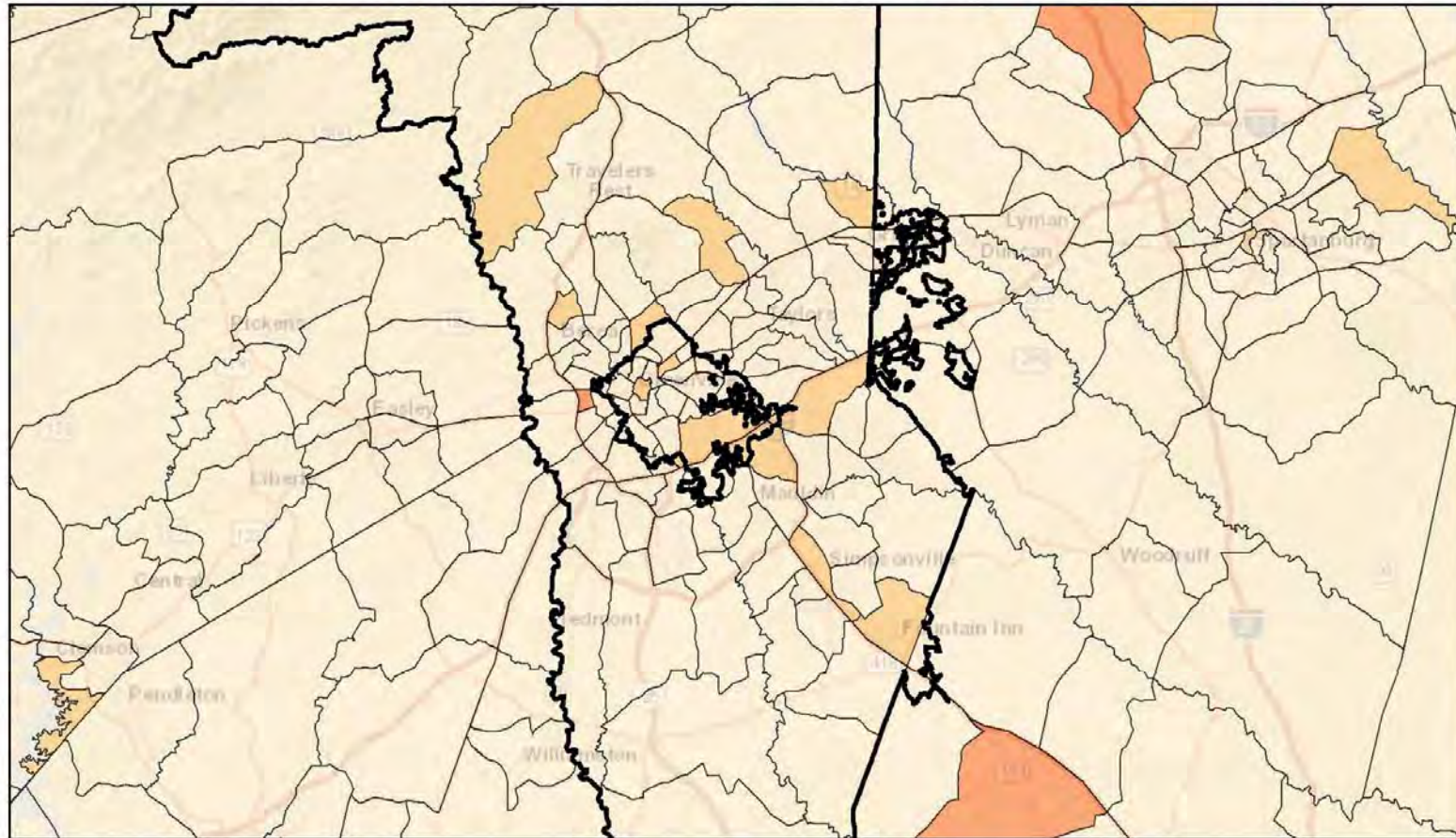


August 15, 2019

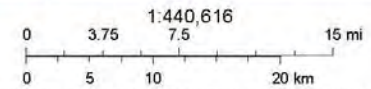
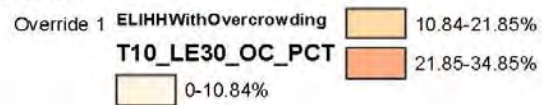


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Extremely Low Income Households with Overcrowding - Greenville County, SC

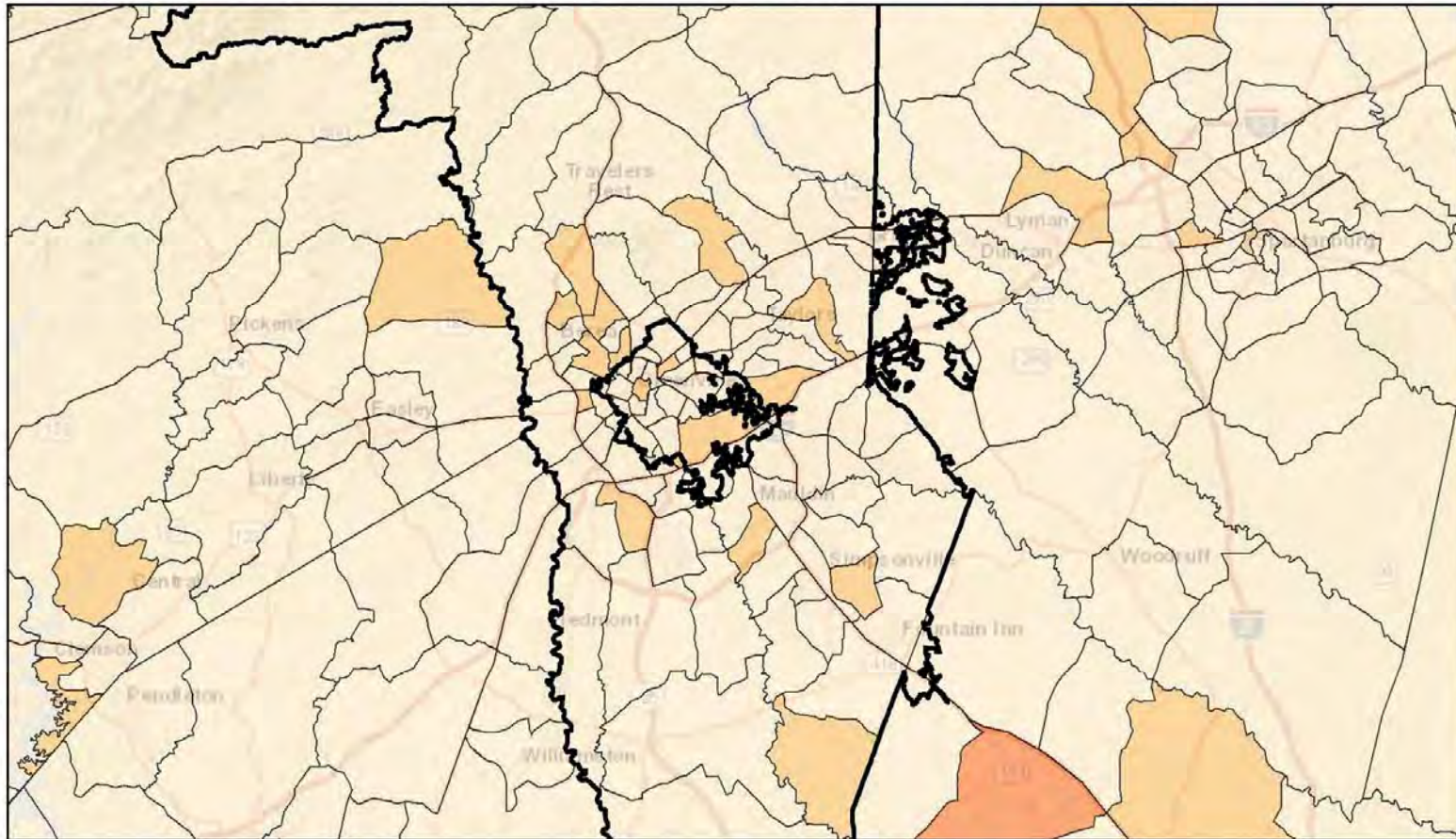


August 15, 2019

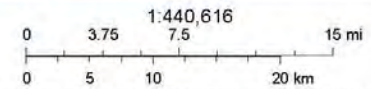
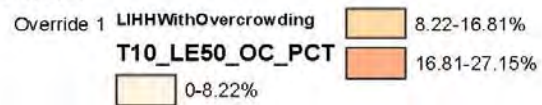


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Low Income Households with Overcrowding - Greenville County, SC

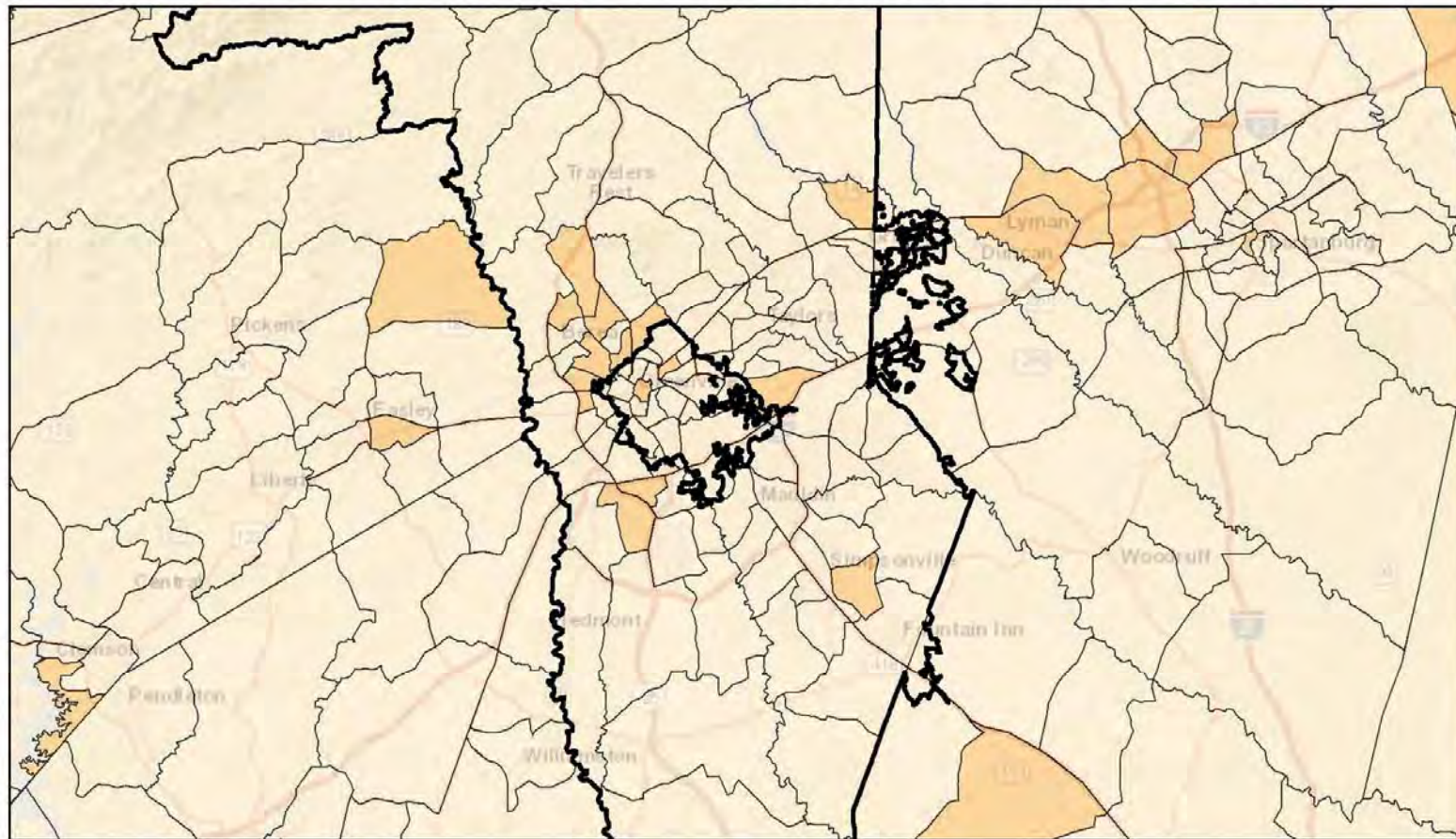


August 15, 2019



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Overcrowding - Greenville County, SC



August 15, 2019

Override 1 MIHHWithOvercrowding 6.81-14.56%
 T10_LE80_OC_PCT
 0-6.81%

1:440,616
 0 3.75 7.5 15 mi
 0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

H. Cost Overburden

Overall, there is a housing shortage in Greenville County. Many residents of the City of Greenville and the surrounding communities in Greenville County are faced with a lack of affordable housing and the fact that many of the County's lowest income households are paying more than 30% of their total household income on housing related costs.

Housing Cost Burden – City of Greenville

The following information was noted: 2,425 White households were cost overburdened by 30% to 50%; 2,065 White households were cost overburdened by greater than 50%; 2,075 Black/African American households were cost overburdened by 30% to 50%; 1,950 Black/African American households were cost overburdened by greater than 50%; 35 Asian households were cost overburdened by 30% to 50%; 25 Asian households were cost overburdened by greater than 50%; 4 American Indian/Alaska Native households were cost overburdened by 30% to 50%; 15 Pacific Islander households were cost overburdened by 30% to 50%; and lastly, 160 Hispanic households were cost overburdened by 30% to 50%; and an additional 280 Hispanic households were cost overburdened by greater than 50%.

Table II-40 – Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|---------------|--------------|--------------|-------------------------------------|
| Jurisdiction as a whole | 16,915 | 4,765 | 4,350 | 605 |
| White | 12,645 | 2,425 | 2,065 | 255 |
| Black / African American | 3,365 | 2,075 | 1,950 | 275 |
| Asian | 255 | 35 | 25 | 20 |
| American Indian, Alaska Native | 30 | 4 | 4 | 0 |
| Pacific Islander | 10 | 15 | 0 | 0 |
| Hispanic | 470 | 160 | 280 | 45 |

Data Source: 2011-2015 CHAS

A total of 2,425 White households were considered cost overburdened by between 30% and 50%, which is 50.9% of the total cases of households that were considered cost overburdened by between 30% and 50%. This

number is slightly lower than the percentage of households that the White category comprises (68.9%). A total of 2,075 Black/African American households were considered cost overburdened by between 30% and 50%, which is 43.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is higher than the percentage (25.7%) of the total households the Black/African American category comprises. A total of 35 Asian households were considered cost overburdened by between 30% and 50%, which is 0.7% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is lower than the 2.2% of the total number of households the Asian category comprises. A total of 4 American Indian/Alaska Native households were considered cost overburdened by between 30% and 50%, which is less than 0.1% of the total cases of households that were considered cost overburdened by between 30% and 50%. A total of 15 Pacific Islander households were considered cost overburdened by between 30% and 50%, which is 0.3% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is comparable to the 0.1% of Pacific Islander households in the City. A total of 160 Hispanic households were considered cost overburdened by between 30% and 50%, which is 3.4% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly lower than the 5.2% of the total number of households that the Hispanic category comprises.

Additionally, 47.4% of households in the White category had a housing cost burden of 50% or more, and 44.8% of households in the Black/African American category had a housing cost burden of 50% or more. Compared to the 68.9% of White residents in the City and 25.7% of Black/African American residents in the City, White households are disproportionately less likely to be cost overburdened at 50% or more, and Black/African American households are disproportionately more likely to be cost overburdened at 50% or more.

Housing Cost Burden – Greenville County

The following information was noted: 13,888 White households were cost overburdened by 30% to 50%; 10,063 White households were cost overburdened by greater than 50%; 4,449 Black/African American households were cost overburdened by 30% to 50%; 4,803 Black/African American households were cost overburdened by greater than 50%; 409 Asian households were cost overburdened by 30% to 50%; 359 Asian households were cost overburdened by greater than 50%; 69 American Indian/Alaska Native households were cost overburdened by 30% to 50%; 18 American

Indian/Alaska Native households were cost overburdened by greater than 50%; 10 Pacific Islander households were cost overburdened by 30% to 50%; and lastly, 2,737 Hispanic households were cost overburdened by 30% to 50%; and an additional 1,632 Hispanic households were cost overburdened by greater than 50%.

Table II-41 – Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|----------------|---------------|---------------|-------------------------------------|
| Jurisdiction as a whole | 114,786 | 21,741 | 16,967 | 3,000 |
| White | 90,105 | 13,888 | 10,063 | 1,622 |
| Black / African American | 15,880 | 4,449 | 4,803 | 764 |
| Asian | 2,037 | 409 | 359 | 69 |
| American Indian, Alaska Native | 206 | 69 | 18 | 0 |
| Pacific Islander | 14 | 10 | 0 | 0 |
| Hispanic | 5,894 | 2,737 | 1,632 | 528 |

Data Source: 2011-2015 CHAS

A total of 13,888 White households were considered cost overburdened by between 30% and 50%, which is 63.9% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number slightly lower than the percentage of households that the White category comprises (75.3%). A total of 4,449 Black/African American households were considered cost overburdened by between 30% and 50%, which is 20.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is comparable to the percentage (18.2%) of the total households the Black/African American category comprises. A total of 409 Asian households were considered cost overburdened by between 30% and 50%, which is 1.9% of the total cases of households that were cost overburdened by between 30% and 50%. This number is comparable to the percentage (2.2%) of total Asian households in Greenville County. A total of 69 American Indian/Alaska Native households were considered cost overburdened by between 30% and 50%, which is 0.3% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is comparable to the 0.3% of the total number of households the American Indian/Alaska Native

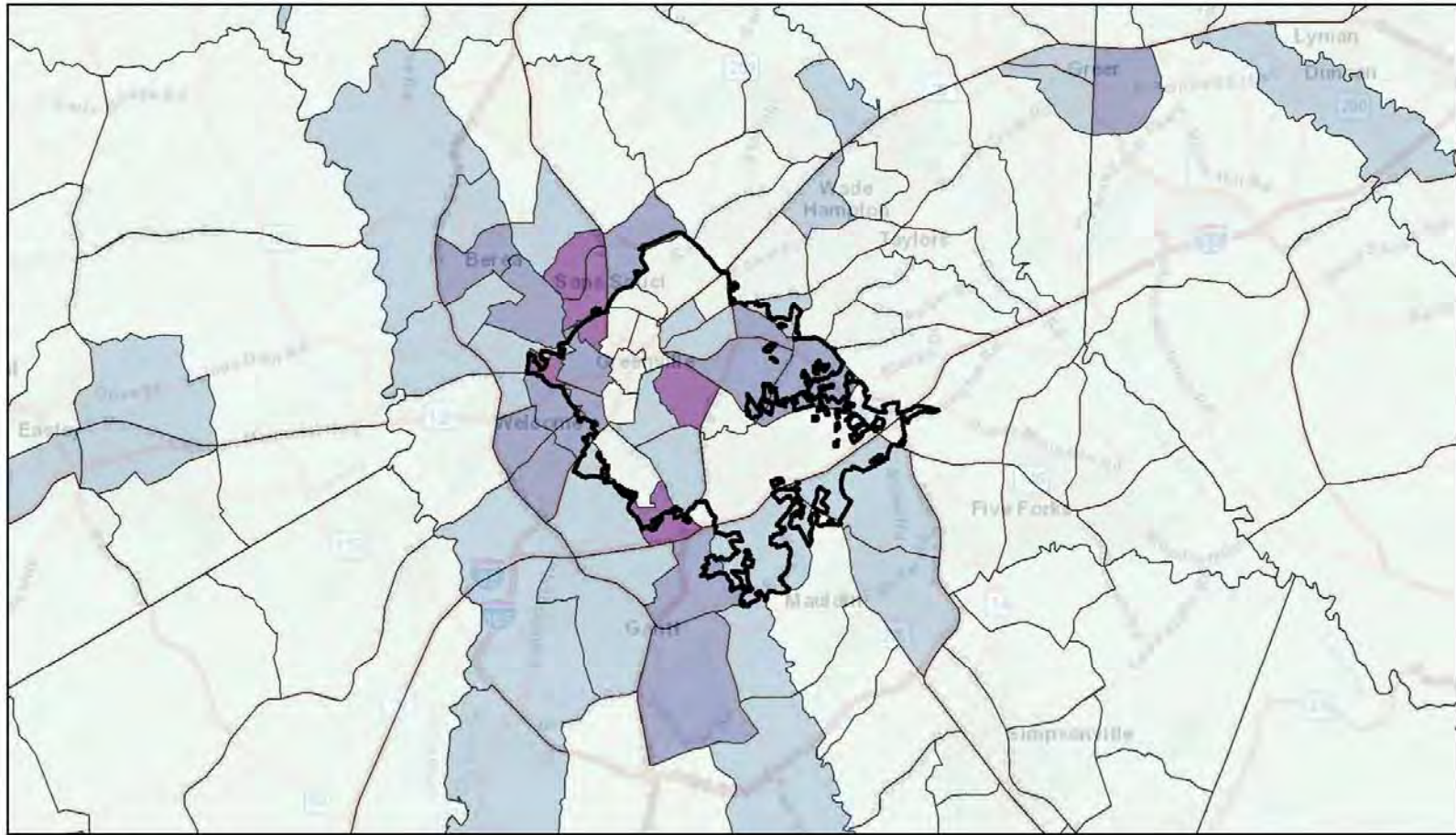
category comprises. A total of 2,737 Hispanic households were considered cost overburdened by between 30% and 50%, which is 12.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is higher than the 8.8% of the total number of households that the Hispanic category comprises.

When analyzing cost overburdens of 50% or more, 59.3% of households in the White category were cost overburdened, and 28.3% of households in the Black/African American category were cost overburdened. Compared to the 75.3% of White residents in the County and 18.2% of Black/African American residents in the County, White households are disproportionately less likely to be cost overburdened at 50% or more, and Black/African American households are disproportionately more likely to be cost overburdened at 50% or more. Additionally, 9.6% of Hispanic households were cost overburdened by 50% or more. Compared to the 8.8% of Hispanic residents in Greenville County, Hispanic residents are slightly more likely to be cost overburdened at 50% or more.

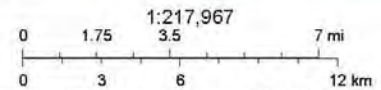
The following eight (8) maps illustrate census tracts where there are housing cost overburdens for all households, Extremely Low, Low, and Medium Income Households for the City of Greenville and for Greenville County.

- Housing Cost Burden for the City of Greenville
- Percentage Extremely Low Income Households with Severe Cost Burden for the City of Greenville
- Percentage Low Income Households with Severe Cost Burden for the City of Greenville
- Percentage Medium Income Households with Severe Cost Burden for the City of Greenville
- Housing Cost Burden for Greenville County
- Percentage Extremely Low Income Households with Severe Cost Burden for Greenville County
- Percentage Low Income Households with Severe Cost Burden for Greenville County
- Percentage Medium Income Households with Severe Cost Burden for Greenville County

Housing Cost Burden - City of Greenville, SC

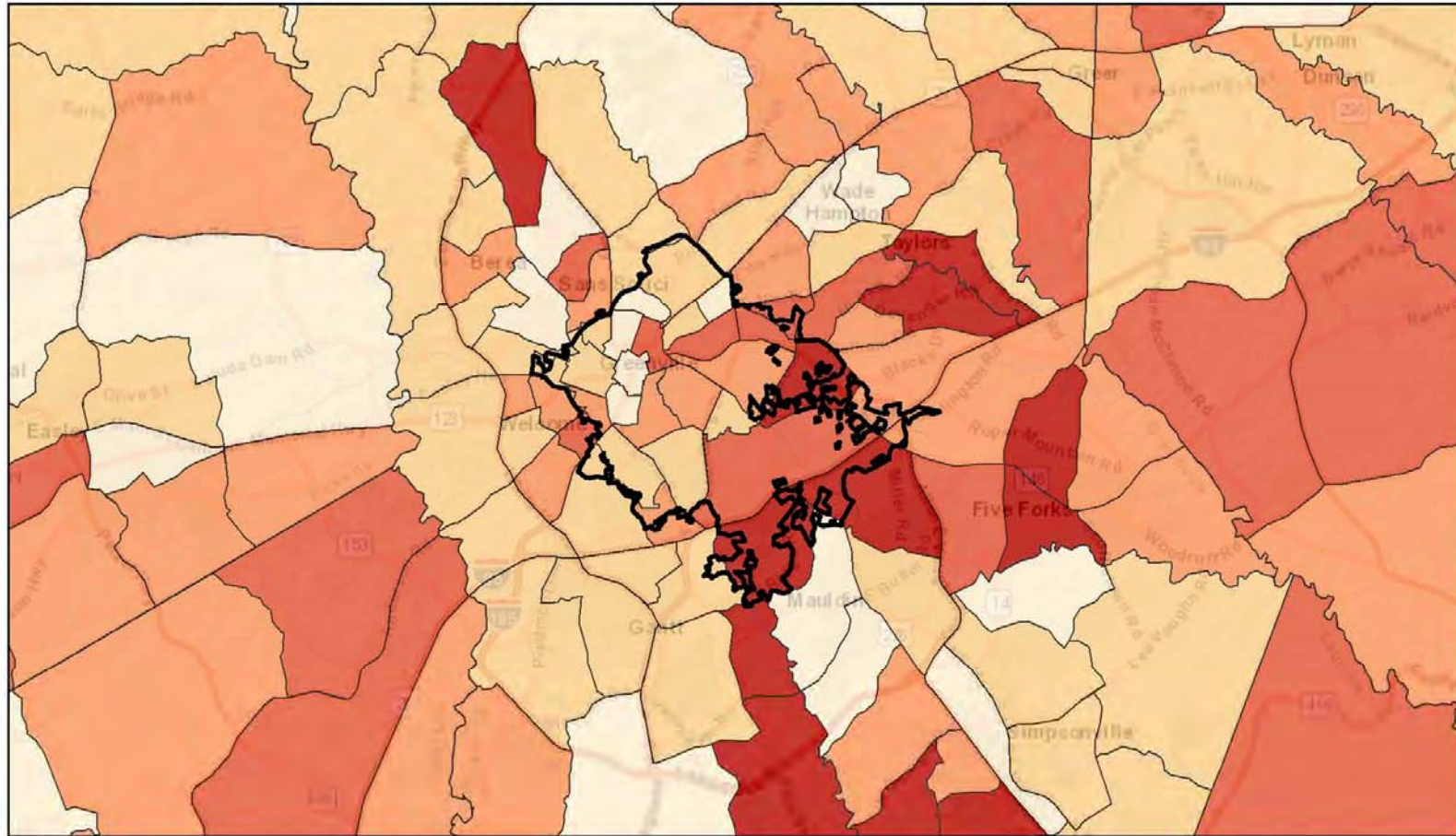


August 16, 2019

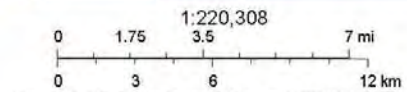


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Extremely Low Income Households with Cost Burden - City of Greenville, SC

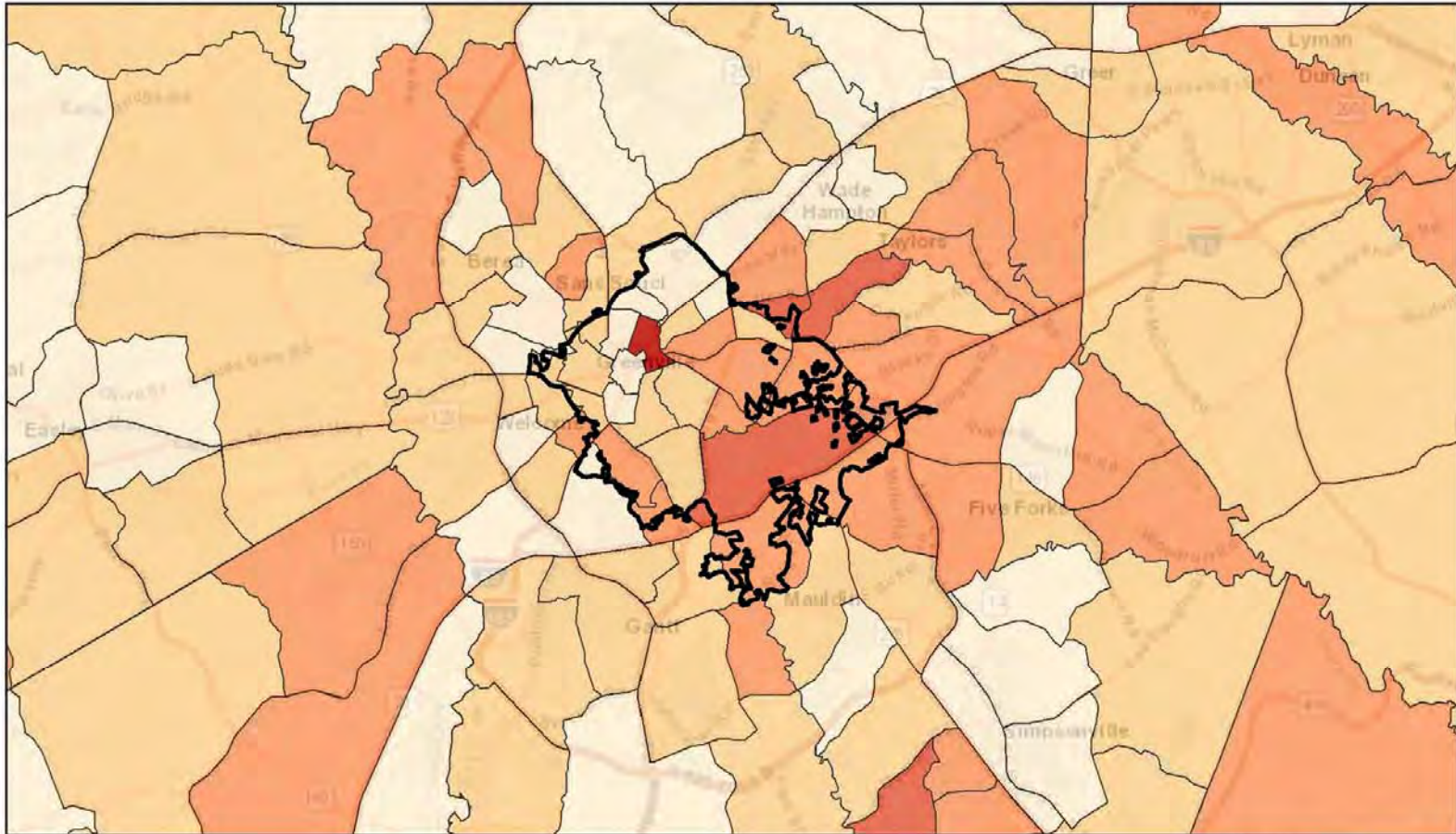


August 15, 2019

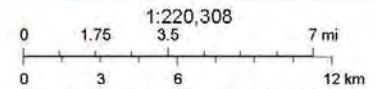
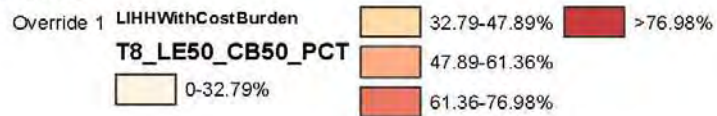


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Low Income Households with Severe Cost Burden - City of Greenville, SC

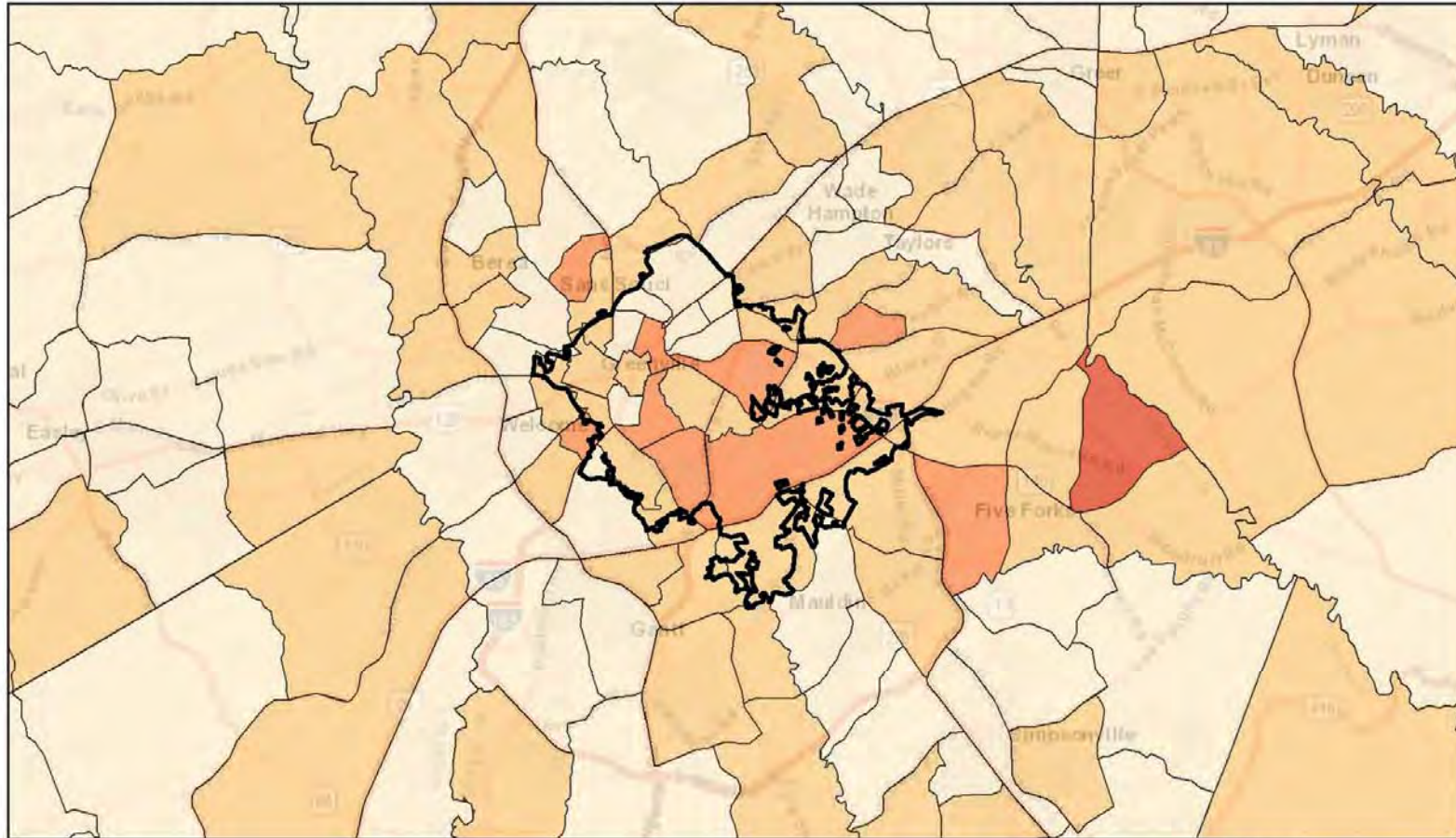


August 15, 2019

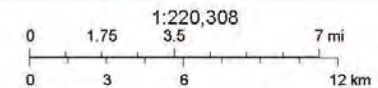
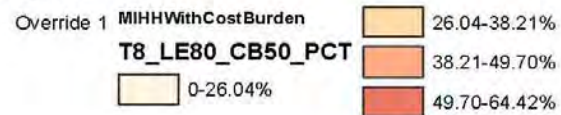


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NOAA, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Severe Cost Burden - City of Greenville, SC

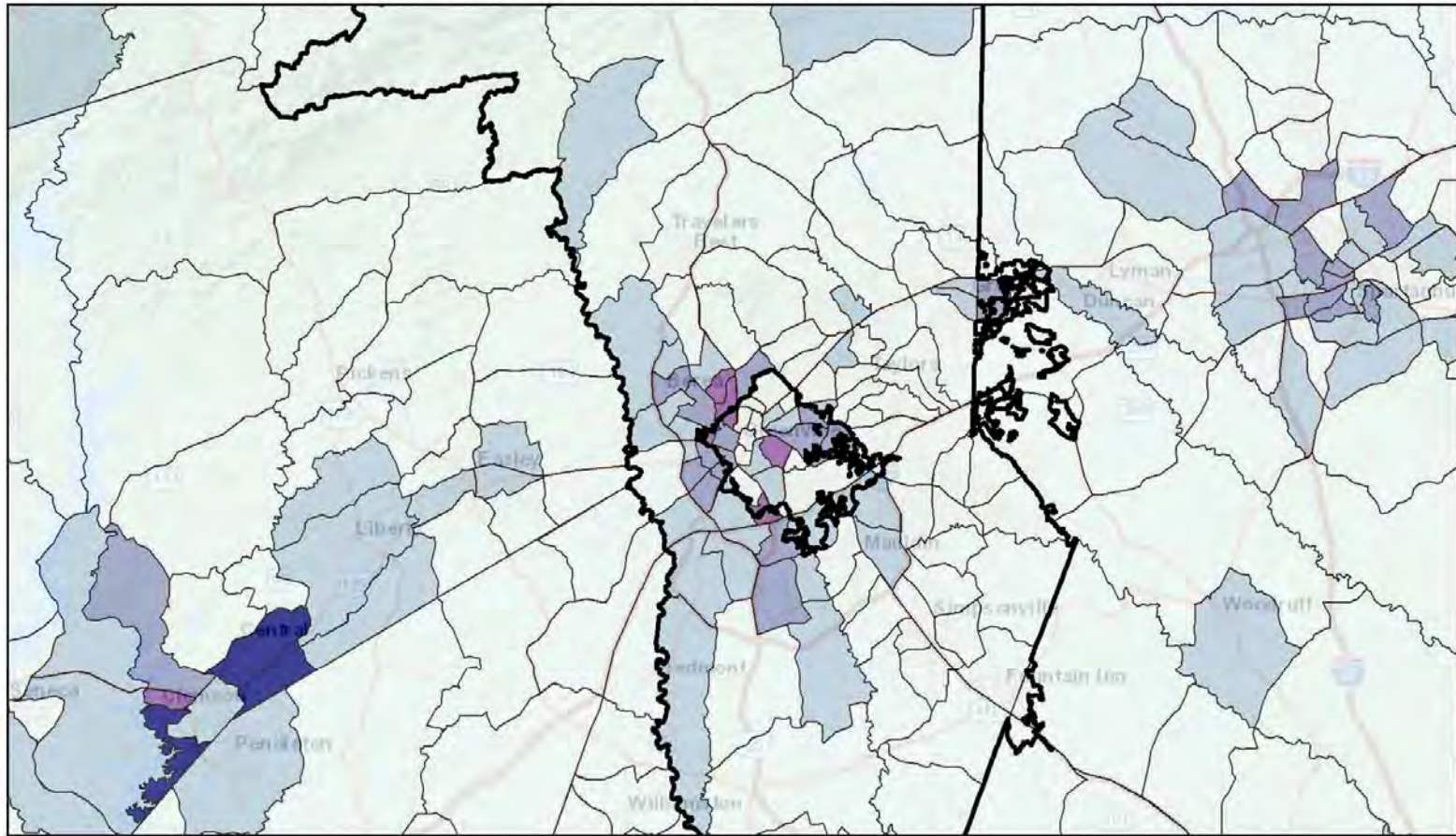


August 15, 2019

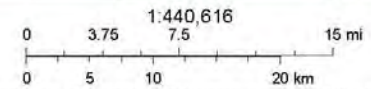


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Housing Cost Burden - Greenville County, SC



August 16, 2019



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Extremely Low Income Households with Severe Housing Cost Burden - Greenville County, SC



August 15, 2019

Override 1 **ELIHHWithCostBurden**

| | | | |
|---|--------------|---|--------------|
|  | 37.10-55.07% |  | >85.48% |
|  | 55.07-70.15% |  | 70.15-85.48% |
|  | 0-37.10% | | |

T8_LE30_CB50_PCT

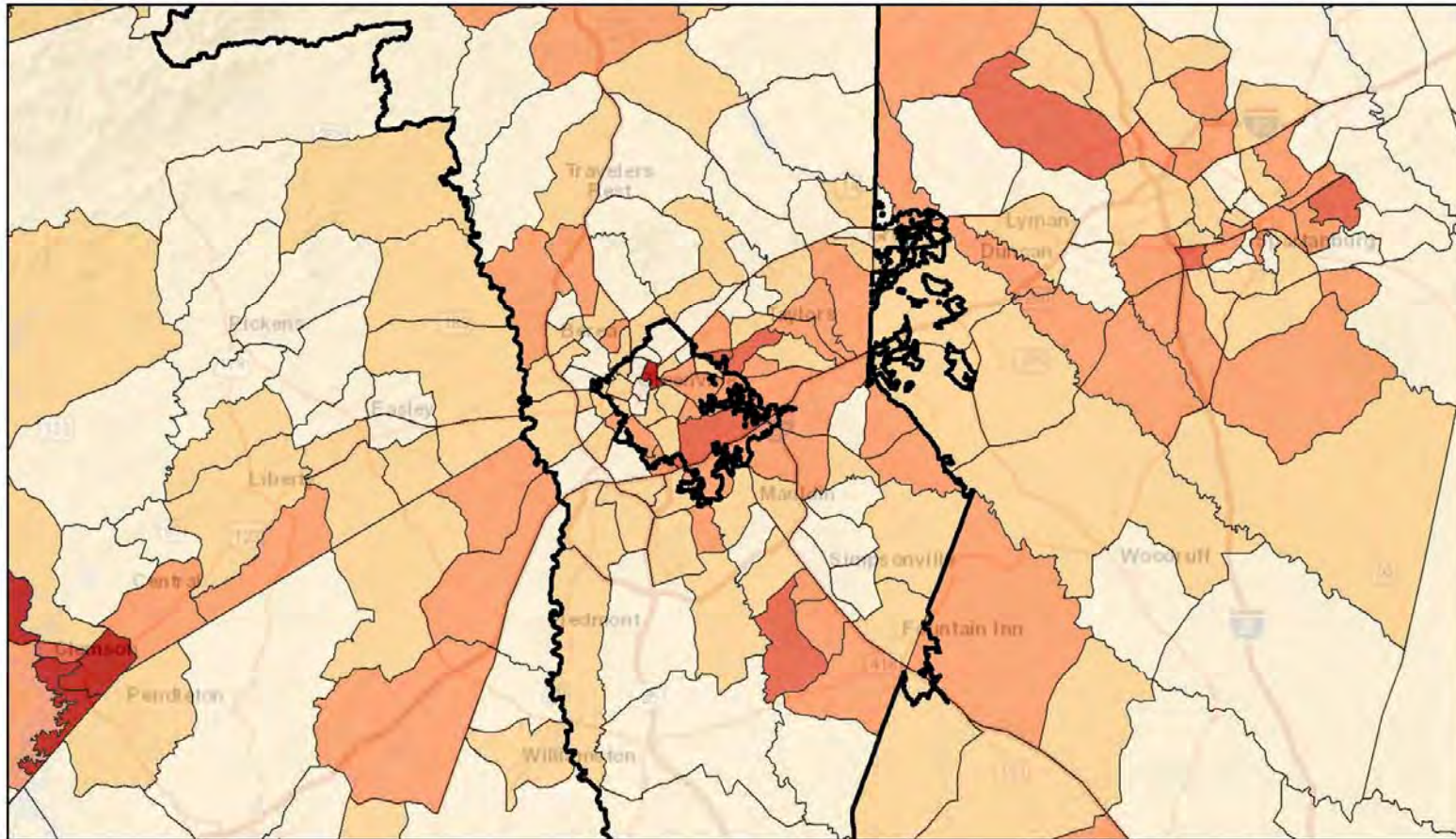
1:440,616

0 3.75 7.5 15 mi

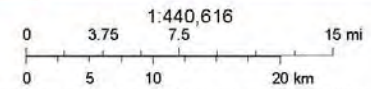
0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Low Income Households with Sever Housing Cost Burden - Greenville County, SC

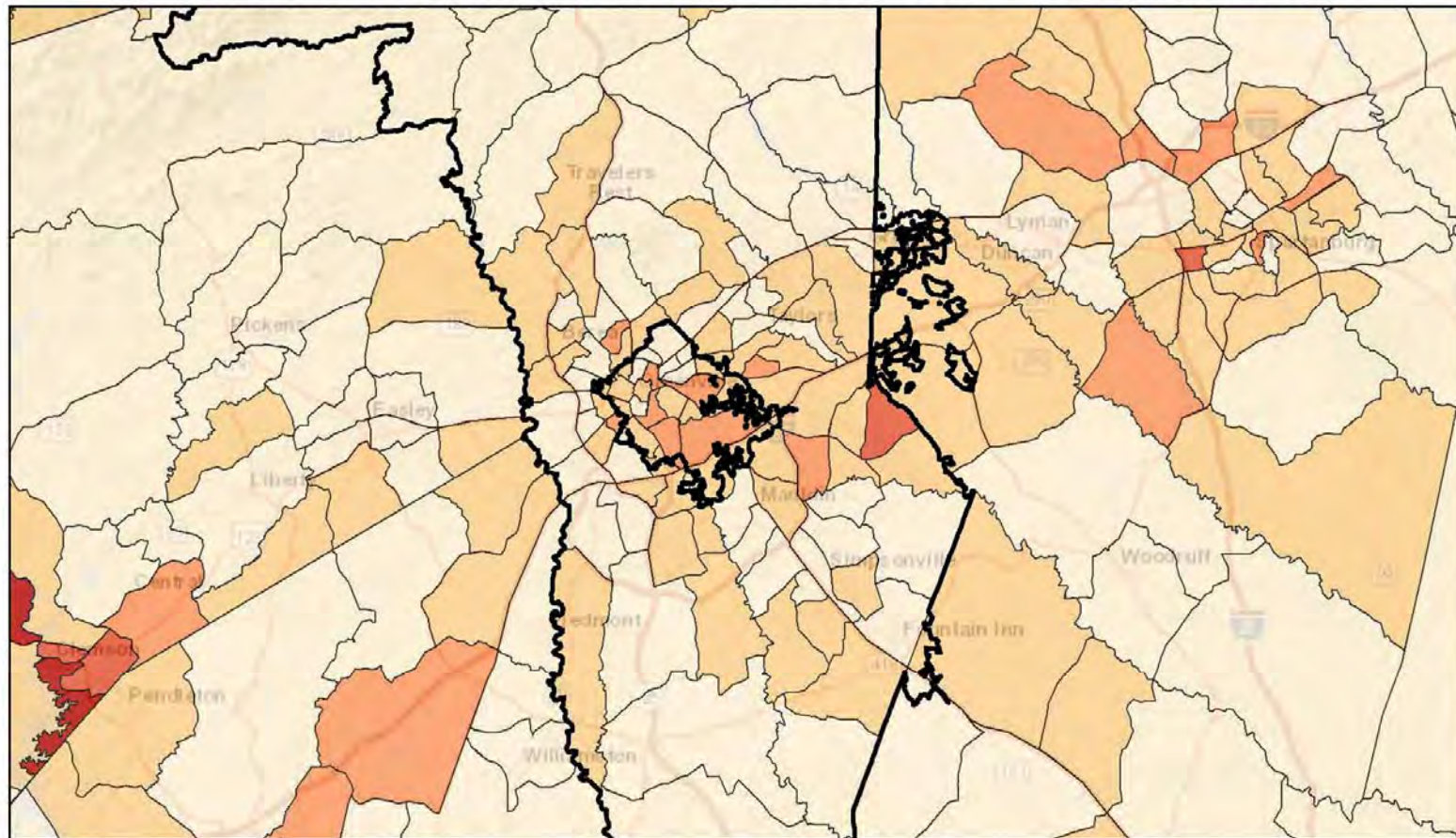


August 15, 2019

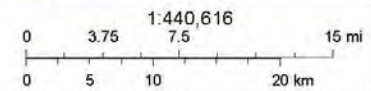


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Moderate Income Households with Severe Cost Burden - Greenville County, SC



August 15, 2019



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

I. Housing Problems

A household is considered to have a housing problem if it is cost overburdened by more than 30% of their income, if it is experiencing overcrowding, and/or if it has incomplete kitchen or plumbing facilities. The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; has more than one person per room; and is cost burden greater than 30%. The following tables illustrate the disproportionate needs in the City of Greenville and Greenville County:

Housing Problems – City of Greenville

Table II-42 – 0%-30% of Area Median Income (Extremely Low Income)

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,510 | 730 | 595 |
| White | 1,195 | 355 | 250 |
| Black / African American | 2,020 | 340 | 275 |
| Asian | 30 | 4 | 20 |
| American Indian, Alaska Native | 4 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 220 | 25 | 45 |

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-43 – 30%-50% of Area Median Income (Low-Income)

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,565 | 850 | 0 |
| White | 1,160 | 340 | 0 |
| Black / African American | 1,250 | 475 | 0 |
| Asian | 20 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 139 | 45 | 0 |

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table II-44 – 50%-80% of Area Median Income

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,175 | 2,365 | 0 |
| White | 1,175 | 1,435 | 0 |
| Black / African American | 830 | 820 | 0 |
| Asian | 10 | 20 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 15 | 0 | 0 |
| Hispanic | 120 | 70 | 0 |

Data Source: 2011-2015 CHAS

- *The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-45– 80%-100% of Area Median Income

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 440 | 1,620 | 0 |
| White | 330 | 1,155 | 0 |
| Black / African American | 85 | 395 | 0 |
| Asian | 0 | 10 | 0 |
| American Indian, Alaska Native | 0 | 15 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 25 | 35 | 0 |

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

The population cohort that earns more than the median income has the lowest number of housing problems. Based on these tables and available information, the following racial/ethnic groups are disproportionately affected by housing problems: the **0-30% AMI** Black/African-American racial group made up 57.5% of all income-level housing problems, at **30-50% AMI** made up 48.7% of all income-level housing problems and at **50-80% AMI** made 38.2% of all income-level housing problems, but only 25.7% of the number of households. Although this was the only population that experienced housing problems at a disproportionate level, housing problems were also prevalent among White households and Hispanic households at all income levels. At **0-30% AMI** White households made up 34.0% of all income-level, 45.2% of all income-level housing problems at **30-50% AMI**, 54.0% of all income-level housing problems at **50-80% AMI**, and 75.0% of all income-level housing problems at **80-100% AMI**, though the White population of the City of Greenville is 68.9% of the population. At **0-30% AMI** Hispanic households made up 6.3% of all income-level, 5.4% of all income-level housing problems at **30-50% AMI**, 5.5% of all income-level housing problems at **50-80% AMI**, and 5.7% of all income-level housing problems at **80-100% AMI**, though the Hispanic population of the City of Greenville is 5.2% of the population.

Housing Problems – Greenville County

Table II-46 – 0%-30% of Area Median Income (Extremely Low Income)

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 13,299 | 3,359 | 2,792 |
| White | 7,127 | 2,424 | 1,522 |
| Black / African American | 4,157 | 706 | 709 |
| Asian | 224 | 0 | 69 |
| American Indian, Alaska Native | 22 | 20 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,658 | 164 | 493 |

Data Source: 2011-2015 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-47– 30%-50% of Area Median Income (Low-Income)

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 11,954 | 7,970 | 0 |
| White | 6,743 | 5,942 | 0 |
| Black / African American | 2,874 | 1,412 | 0 |
| Asian | 264 | 95 | 0 |
| American Indian, Alaska Native | 25 | 14 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,920 | 449 | 0 |

Data Source: 2011-2015 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-48 – 50%-80% of Area Median Income

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 9,080 | 15,727 | 0 |
| White | 6,069 | 11,296 | 0 |
| Black / African American | 1,733 | 2,917 | 0 |
| Asian | 225 | 138 | 0 |
| American Indian, Alaska Native | 30 | 84 | 0 |
| Pacific Islander | 10 | 0 | 0 |
| Hispanic | 942 | 1,182 | 0 |

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table II-49 – 80%-100% of Area Median Income

| Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,107 | 12,937 | 0 |
| White | 2,110 | 9,928 | 0 |
| Black / African American | 541 | 2,054 | 0 |
| Asian | 105 | 184 | 0 |
| American Indian, Alaska Native | 0 | 14 | 0 |
| Pacific Islander | 0 | 10 | 0 |
| Hispanic | 357 | 665 | 0 |

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

As incomes rise for all racial/ethnic groups, the extent of the population experiencing housing problems decreases. Based on these tables and available information, the following racial/ethnic groups are disproportionately affected by housing problems: the **0-30% AMI** Black/African-American racial group made up 31.3% of all income-level housing problems; at **30-50% AMI** the same group made up 24.0% of all income-level housing problems; and at **50-80% AMI** the same group made up 19.1% of all income-level housing problems, but only 18.2% of the number of households. Hispanic households at **0-30% AMI** made up 12.5% of all income-level housing problems, at **30-50% AMI** made up 16.01% of all income-level housing problems, at **50-80% AMI** made up 10.4% of all income-level housing problems, and at **80-100% AMI** made up 11.5% of all income-level housing problems, despite making up 5.2% of the County population. Asian households made up 3.4% of all income-level housing problems at **80-100% AMI**, though this group made up 2.2% of the population. White households also had a high prevalence of housing problems, though they were not disproportionate. At **0-30% AMI**, 53.6% of housing problems were in White households; at **30-50% AMI**, 56.4% of income-level housing problems were in White households; at **50-80% AMI**, 66.8% of income-level housing problems were in White households; and at **80-100% AMI** 67.9% of income-level housing problems were in White households. 75.3% of households in Greenville County were considered White.

J. Disabled Households

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in the City of Greenville. The total population of disabled persons in the City of Greenville is estimated to be 7,396 persons which represents 11.8 percent of the total population of the City. The two largest disability types are ambulatory and independent difficulties.

Table II-50 Disabled Persons in the City of Greenville

| Disability Status of the Civilian Non-Institutional Population | 2006-2010 ACS | | 2013-2017 ACS | |
|--|---------------|-------|---------------|-------|
| | # | % | # | % |
| Total Civilian Population | 56,782 | - | 62,637 | - |
| Total Population with a disability | 5,756 | 10.1% | 7,396 | 11.8% |
| Population under 5 years | 23 | 0.6% | 94 | 2.7% |
| With a hearing difficulty | 0 | 0.0% | 49 | 1.4% |
| With a vision difficulty | 23 | 0.6% | 94 | 2.7% |
| Population 5 to 17 years | 87 | 1.2% | 549 | 6.5% |
| With a hearing difficulty | 0 | 0.0% | 48 | 0.6% |
| With a vision difficulty | 15 | 0.2% | 17 | 0.2% |

| | | | | |
|--|--------------|--------------|--------------|--------------|
| With a cognitive difficulty | 87 | 1.2% | 459 | 5.5% |
| With an ambulatory difficulty | 15 | 0.2% | 13 | 0.2% |
| With a self-care difficulty | 40 | 0.6% | 98 | 1.2% |
| Population 18 to 64 years | 2,849 | 7.4% | 3,845 | 17.4% |
| With a hearing difficulty | 443 | 1.2% | 696 | 1.6% |
| With a vision difficulty | 479 | 1.2% | 820 | 1.9% |
| With a cognitive difficulty | 1,338 | 3.5% | 1,657 | 3.9% |
| With an ambulatory difficulty | 1,760 | 4.6% | 1,904 | 4.5% |
| With a self-care difficulty | 810 | 2.1% | 624 | 1.5% |
| With an independent living difficulty | 1,159 | 3.0% | 1,475 | 3.5% |
| Population 65 years and over | 2,797 | 39.3% | 2,908 | 35.2% |
| With a hearing difficulty | 915 | 12.9% | 921 | 11.2% |
| With a vision difficulty | 597 | 8.4% | 443 | 5.4% |
| With a cognitive difficulty | 821 | 11.5% | 768 | 9.3% |
| With an ambulatory difficulty | 1,815 | 25.5% | 1,902 | 23.0% |
| With a self-care difficulty | 577 | 8.1% | 551 | 6.7% |
| With an independent living difficulty | 1,517 | 21.3% | 1,480 | 17.9% |
| SEX | | | | |
| Male | 2,227 | 8.2% | 3,274 | 10.9% |
| Female | 3,529 | 11.9% | 4,122 | 12.6% |
| HISPANIC/LATINO ORIGIN | | | | |
| White alone | 3,243 | 8.8% | 4,007 | 9.3% |
| Black or African American alone | 2,372 | 13.6% | 3,100 | 19.4% |
| American Indian and Alaska Native alone | 0 | 0.0% | 36 | 17.2% |
| Asian alone | 0 | 0.0% | 94 | 6.7% |
| Native Hawaiian and Other Pacific Islander alone | 0 | 0.0% | 4 | 6.3% |
| Some other race alone | 0 | 0.0% | 73 | 11.6% |
| Two or more races | 0 | 0.0% | 82 | 7.7% |
| White alone, not Hispanic or Latino | 3,206 | 9.1% | 3,903 | 9.5% |
| Hispanic or Latino (of any race) | 0 | 0.0% | 316 | 9.7% |

Source: 2006-2010 and 2013 – 2017 American Community Survey

Of the population age 65 and older in the City of Greenville, 35.2% have a disability, consisting mainly due to ambulatory difficulty (23.0%), an independent living difficulty (17.9%), and a hearing disability (11.2%). The overall data that slightly more females are disabled than males, with 12.6% and 10.9% of the respective populations having a disability.

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in Greenville County. The total population of disabled persons in Greenville County is estimated to be 60,574 persons which represents 12.5% percent of the total population of the County. The two largest disability types are ambulatory and independent difficulties.

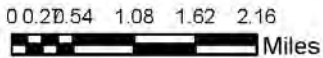
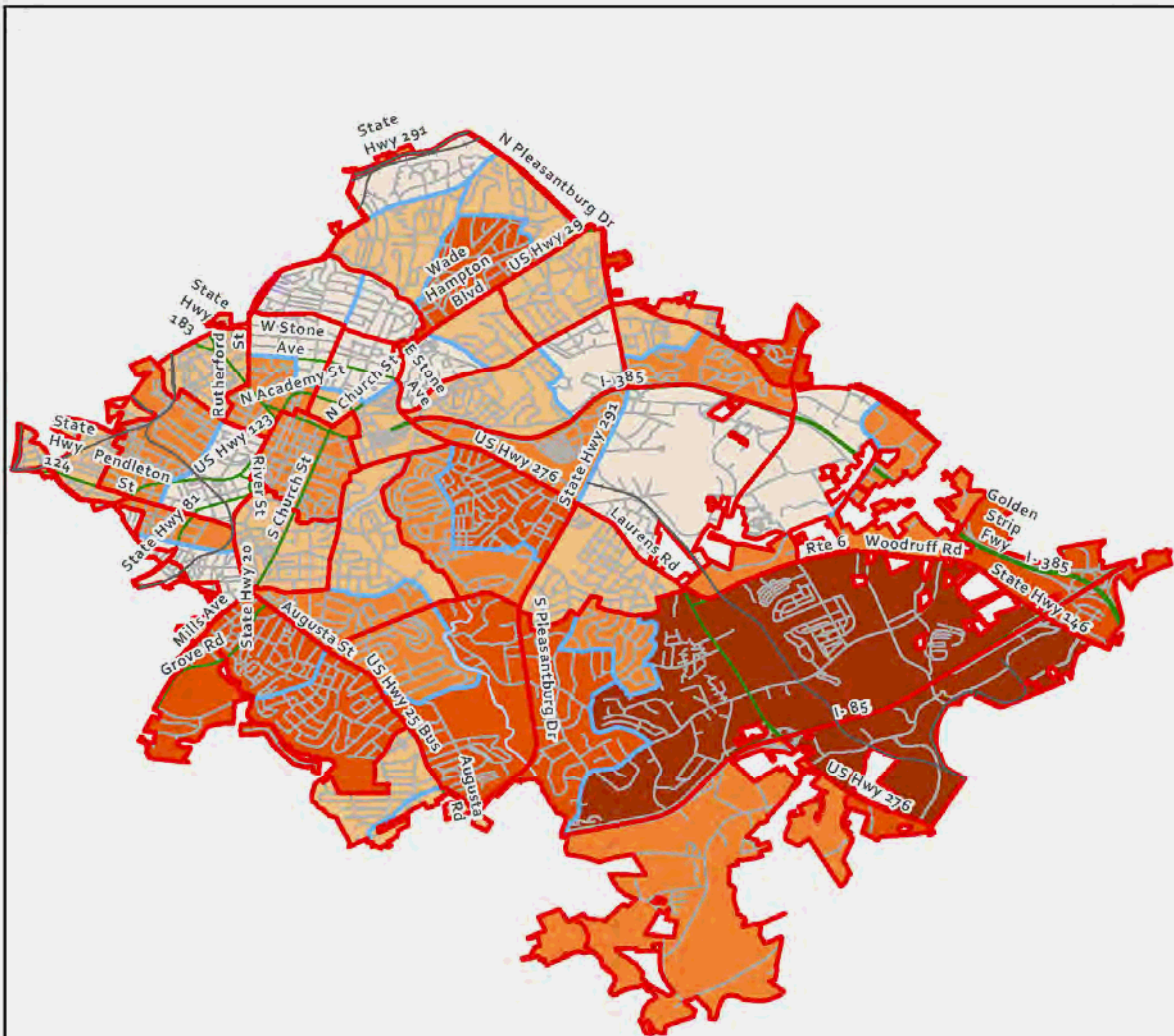
Table II-51 Disabled Persons in Greenville County

| Disability Status of the Civilian Non-Institutional Population | 2006-2010 ACS | | 2013-2017 ACS | |
|--|---------------|-------|---------------|-------|
| | # | % | # | % |
| Total Civilian Population | 448,026 | - | 485,740 | - |
| Total Population with a disability | 53,797 | 12.0% | 60,574 | 12.5% |
| Population under 5 years | 194 | 0.6% | 483 | 1.5% |
| With a hearing difficulty | 194 | 0.6% | 236 | 0.8% |
| With a vision difficulty | 194 | 0.6% | 429 | 1.4% |
| Population 5 to 17 years | 3,125 | 4.0% | 4,311 | 5.2% |
| With a hearing difficulty | 236 | 0.3% | 454 | 0.5% |
| With a vision difficulty | 278 | 0.4% | 584 | 0.7% |
| With a cognitive difficulty | 2,453 | 3.2% | 3,126 | 3.8% |
| With an ambulatory difficulty | 270 | 0.3% | 610 | 0.7% |
| With a self-care difficulty | 981 | 1.3% | 854 | 1.0% |
| Population 18 to 64 years | 29,303 | 10.4% | 32,003 | 10.6% |
| With a hearing difficulty | 5,550 | 2.0% | 6,057 | 2.0% |
| With a vision difficulty | 5,209 | 1.8% | 5,451 | 1.8% |
| With a cognitive difficulty | 14,593 | 5.2% | 13,407 | 4.5% |
| With an ambulatory difficulty | 14,972 | 5.3% | 16,218 | 5.4% |
| With a self-care difficulty | 5,605 | 2.0% | 6,083 | 2.0% |
| With an independent living difficulty | 11,840 | 4.2% | 12,306 | 4.1% |
| Population 65 years and over | 21,175 | 37.6% | 23,777 | 33.8% |
| With a hearing difficulty | 9,063 | 16.1% | 9,344 | 13.3% |
| With a vision difficulty | 4,666 | 8.3% | 4,255 | 6.0% |
| With a cognitive difficulty | 6,313 | 11.2% | 6,446 | 9.2% |
| With an ambulatory difficulty | 13,767 | 24.5% | 14,891 | 21.2% |
| With a self-care difficulty | 5,264 | 9.4% | 5,635 | 8.0% |
| With an independent living difficulty | 10,139 | 18.0% | 10,873 | 15.5% |
| SEX | | | | |
| Male | 25,827 | 11.9% | 28,027 | 11.9% |
| Female | 27,970 | 12.1% | 32,547 | 13.0% |
| HISPANIC/LATINO ORIGIN | | | | |
| White alone | 40,487 | 11.8% | 45,478 | 12.4% |
| Black or African American alone | 11,771 | 14.9% | 12,953 | 14.8% |
| American Indian and Alaska Native alone | 292 | 26.4% | 170 | 12.5% |
| Asian alone | 386 | 4.5% | 509 | 4.7% |
| Native Hawaiian and Other Pacific Islander alone | 0 | 0.0% | 7 | 2.0% |
| Some other race alone | 0 | 0.0% | 602 | 6.9% |
| Two or more races | 0 | 0.0% | 855 | 8.3% |
| White alone, not Hispanic or Latino | 39,368 | 12.5% | 44,200 | 13.2% |
| Hispanic or Latino (of any race) | 1,381 | 3.8% | 2,215 | 5.1% |

Source: 2006-2010 and 2013 – 2017 American Community Survey

Of the population age 65 and older in Greenville County, 33.8% have a disability, consisting mainly due to ambulatory difficulty (21.2%), an independent living difficulty (15.5%), and a hearing disability (13.3%). The overall data shows a fairly even percentage between males and females, with 11.9% and 13.0% of the respective populations having a disability. The following maps show where people aged 65 and older, and more likely to be disabled, live in the City of Greenville and Greenville County:

- Number of People Aged 65+ per Block Group in the City of Greenville
- Percent of People Aged 65+ per Block Group in the City of Greenville
- Number of People Aged 65+ per Block Group in Greenville County
- Percent of People Aged 65+ per Block Group in Greenville County



LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

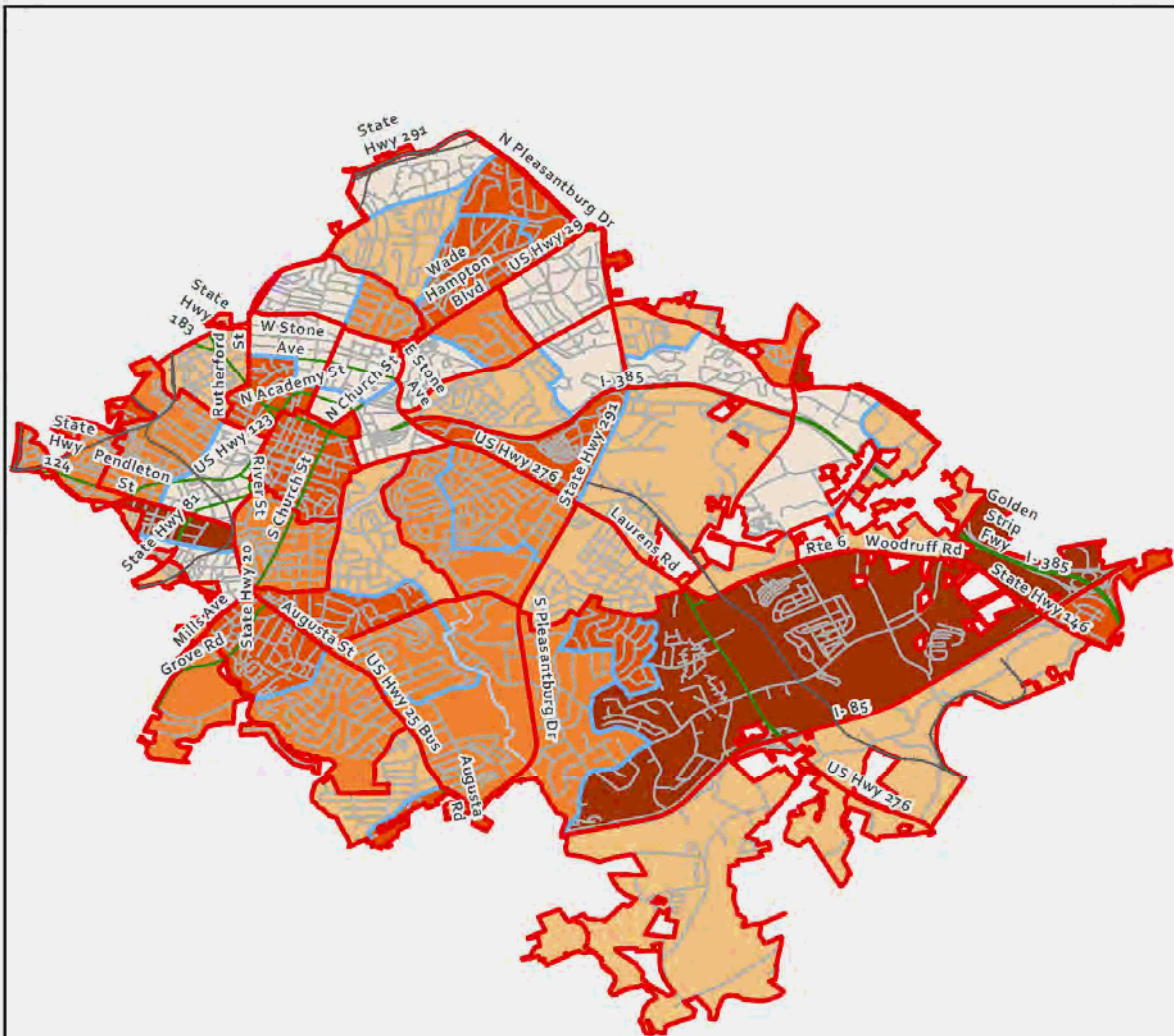
**Population Aged 65+
By Block Group**

- ▭ 0-96
- ▭ 97-186
- ▭ 187-290
- ▭ 291-500
- ▭ 591-896

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
POPULATION AGED OVER 65+**





0 0.20 0.54 1.08 1.62 2.16 Miles

LEGEND:

- Railroads
- City Streets
- Major Roads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers

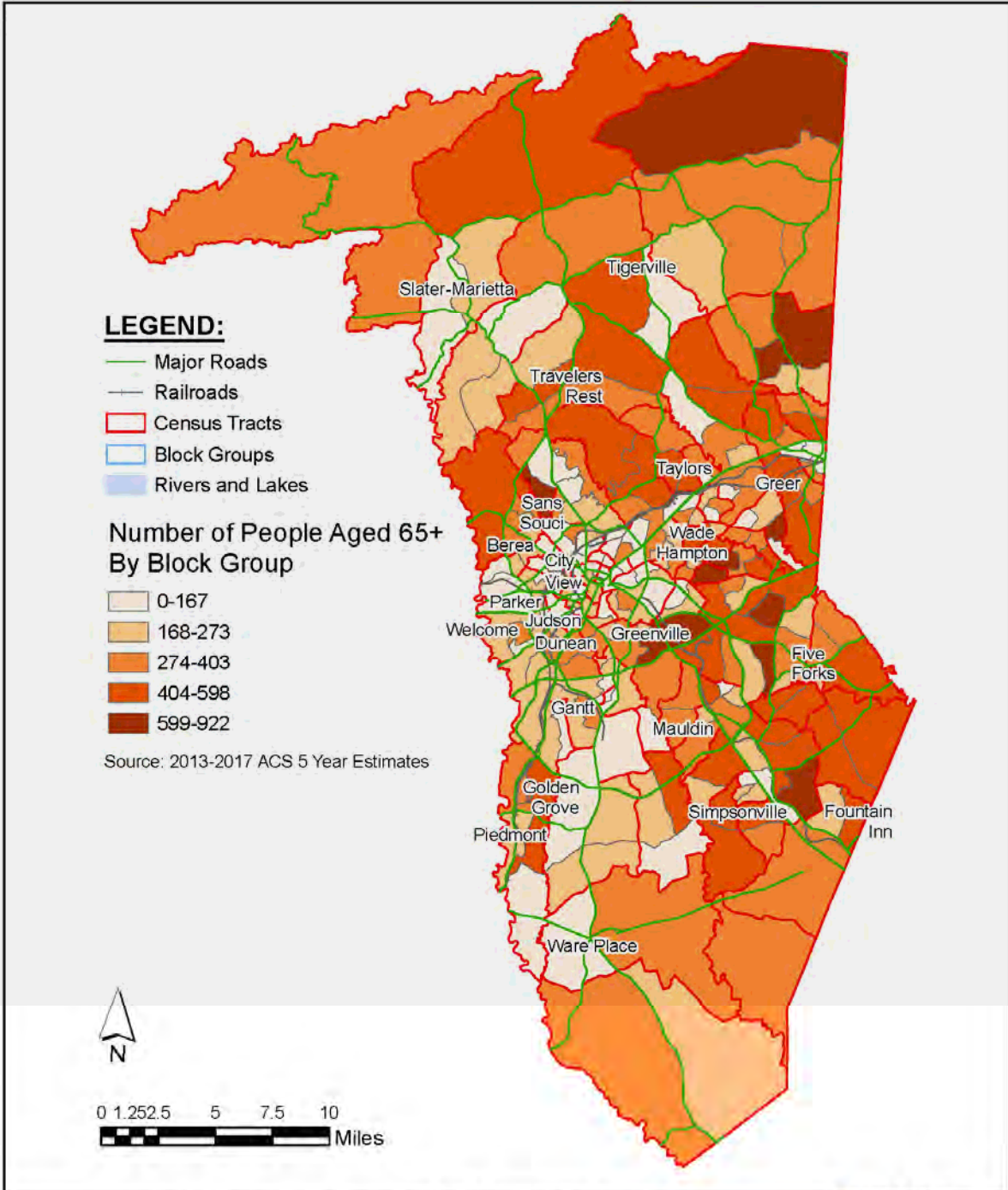
Percent Aged 65+ By Block Group

- ▭ 0%-8.44%
- ▭ 8.45%-12.33%
- ▭ 12.34%-17.04%
- ▭ 17.05%-24.11%
- ▭ 24.12%-35.03%

Source: 2013-2017 ACS Five Year Estimates

**CITY OF GREENVILLE, SC
PERCENT AGED 65+ BY BLOCK GROUP**





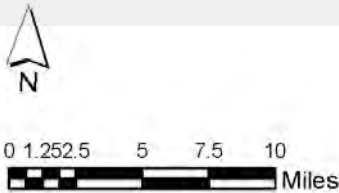
LEGEND:

- Major Roads
- Railroads
- ▭ Census Tracts
- ▭ Block Groups
- ▭ Rivers and Lakes

**Number of People Aged 65+
By Block Group**

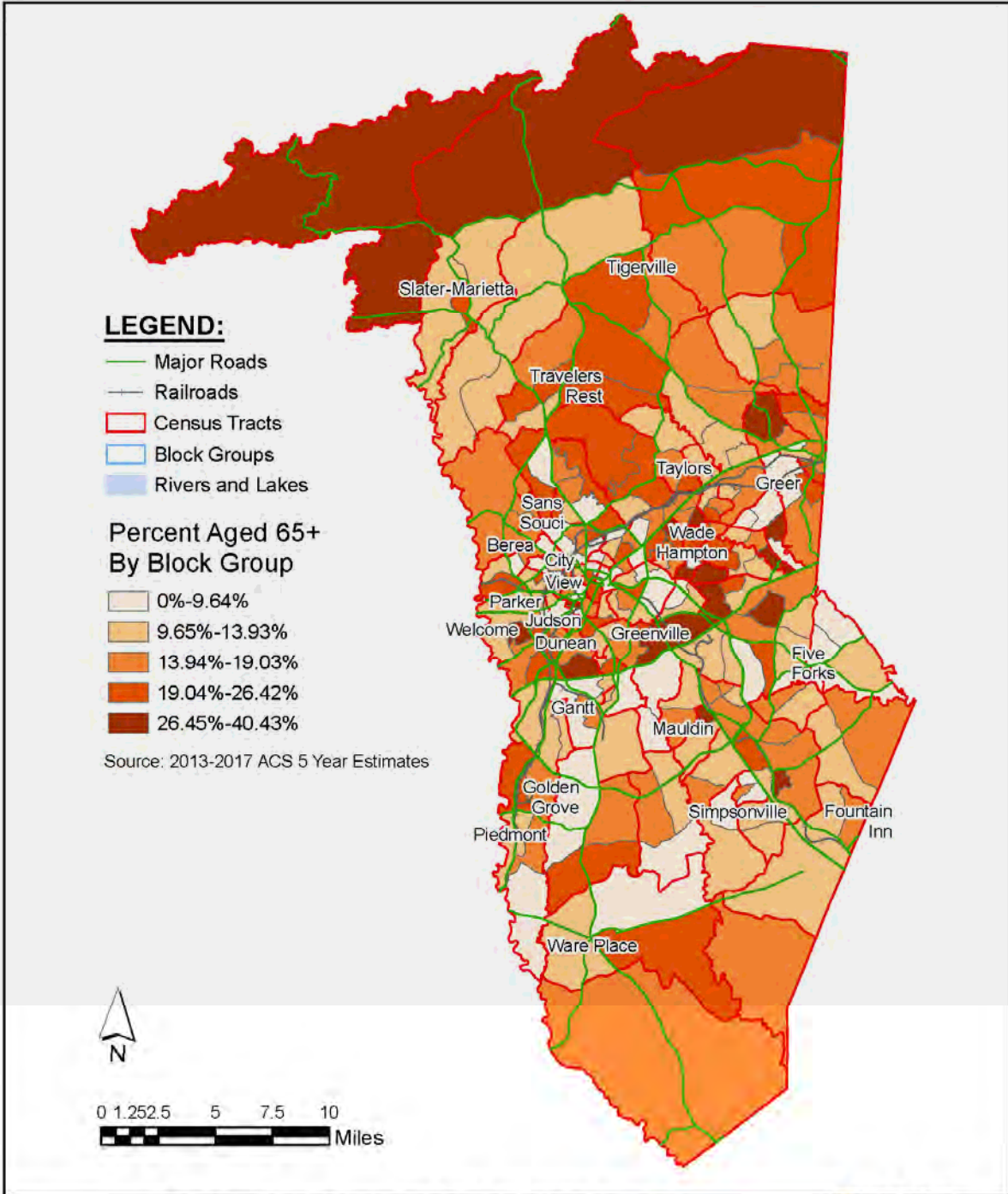
- ▭ 0-167
- ▭ 168-273
- ▭ 274-403
- ▭ 404-598
- ▭ 599-922

Source: 2013-2017 ACS 5 Year Estimates



**GREENVILLE COUNTY, SC
POPULATION AGED 65+ MAP**





**GREENVILLE COUNTY, SC
PERCENT POPULATION AGED 65+ MAP**

URBAN DESIGN VENTURES

The Greenville County Redevelopment Authority, the City of Greenville, The Greenville Housing Authority, and the Housing Authority of the City of Greer recognize the need for accessible and visitable housing units in the City and County. The City, County, and Housing Authorities ensure that multi-family housing developments which are rehabilitated or constructed using Federal funds, must comply with ADA requirements, and encourage visitable units beyond minimum requirements. Another issue is a lack of affordable housing that is accessible. Public housing often has higher proportions of disabled residents and with most public housing consisting of 1-bedroom units, it is difficult for families and larger households with disabled members to find housing that is both accessible and affordable.

While single-family housing is generally not accessible, the Fair Housing Act requires that multifamily properties built after 1991 meet Federal accessibility standards; therefore, multifamily housing units built after 1991 have to be in compliance with Federal Law and must meet the minimum level of accessibility. However, as 69.3% of housing units in the City of Greenville and 56.4% of housing units in Greenville County were built prior to 1990, many of these units are more likely to have narrow halls, stairs, narrow doors, and little room for ramps to entrance doors.

The Greenville Housing Authority addresses all Section 504 and ADA requests once they are in receipt of a Doctor's verification of a need for reasonable modification or accommodation. Any Section 504 complaints made by Section 8 Housing Choice Vouchers are relayed to the landlord. The Greenville Housing Authority has 41 accessible units. The Housing Authority of the City of Greer has a full 5% of their Section 8 Housing Choice Voucher units in Section 504 compliance.

Greenville County utilizes its CDBG funds to support public services that assist individuals with disabilities. The Greenville County Redevelopment Authority currently funds Greer Community Ministries, and Meals on Wheels in the unincorporated areas of the County, which provide meals for homebound, elderly, and disadvantaged individuals, many of whom have disabilities.

Government and Housing Authority Facilities:

Greenville County and the City of Greenville do not discriminate on the basis of disability in access to, nor operations of, its programs, services, or activities. If a resident of any of the municipalities in Greenville County requires additional assistance to gain access to County facilities, he or she may contact the designated ADA Coordinator based on their municipality:

- **City of Greenville**
Mike Jank
mjank@greenvillesc.gov
(864) 467-4437
- **City of Greer**
Ruthie Helms
rhelms@cityofgreer.org
(864) 848-5397
- **City of Simpsonville**
Adam Lezan
firemarshal@simpsonvillefd.com
- **City of Mauldin**
TBD
- **All Other Municipalities in Greenville County**
Steward Lawrence
slawrence@greenvillecounty.org
(864) 467-7547

There are six (6) incorporated cities in Greenville County including the City of Greenville. Outside of these Cities are unincorporated areas and Census Designated Places (CDPs). Each City has its own Zoning Ordinance, and two-thirds of the County (most of the unincorporated area) is unzoned. Greenville County has no authority over city zoning laws, but it will continue to encourage zoning regulations promoting ADA accessibility, particularly in the unincorporated area. The City of Greenville also promotes ADA accessibility through zoning.

The Greenville Housing Authority and the Housing Authority of the City of Greer both provide reasonable modifications upon request. When a tenant requests an accommodation, the Housing Authorities may verify the disability only to the extent necessary to ensure the applicants are entitled to the preference. The process a tenant may go through to request modifications includes obtaining a Doctor's note describing the need for a modification.

Additionally, the Greenville Housing Authority provides accessible materials for hearing and sight-impaired persons and will make special arrangements to accommodate persons who are unable to visit the Housing Authority offices. If alternate forms of communication are necessary other than in writing, the Housing Authority will arrange for the alternative communication, such as Sign Language interpretation, or a foreign language interpreter.

Public Infrastructure:

The City of Greenville administers funds through the Federal Community Development Block Grant (CDBG) program to benefit low- and moderate-income areas. The City of Greenville funds projects to improve sidewalks, stormwater systems, and roads in its special emphasis districts, and to improve housing accessibility in those areas.

The Greenville County Redevelopment Authority administers funds through the Federal Community Development Block Grant (CDBG) program to benefit low- and moderate-income areas. Funds are used for street reconstruction in low- and moderate-income areas of the County, sewer and stormwater improvements in low- and moderate-income areas of the County, improvements to make County facilities handicap accessible, provide home repairs to make housing accessible, and curb cuts/ADA improvements where needed. Funding is also provided to make improvements to public and community facilities to make them ADA compliant.

Schools:

The South Carolina Department of Education has an Office of Special Education Services. Disability resources for parents are provided under a variety of agencies that assist local school districts in meeting the requirements of Section 504. Greenville County Schools is responsible for the provision of special education and related services for every student with a disability under the Individuals with Disabilities Education Act (IDEA) and Section 504 of the Rehabilitation Act of 1973.

2020 Analysis of Impediments to Fair Housing Choice



III. Review/Update to Original Plan

In FY 2012, the Greenville County Human Relations Commission contacted Clemson University's Applied Sociology Program to complete an Analysis of Impediments for Greenville County and the City of Greenville. The AI was adopted in 2012 by both the City of Greenville and Greenville County. The Greenville County Human Relations Commission completed an update of the 2012 AI in 2014. The 2014 update found the primary barriers to remain the same as the 2012 study, but some of the demographic data had changed. The Greenville Human Relations Commission, Greenville County, and the City of Greenville have retained a planning consulting firm, Urban Design Ventures, LLC, to complete a new AI for the year 2020 that includes the Greenville County Redevelopment Authority, Greenville Housing Authority and the Housing Authority of the City of Greer.

The following paragraphs restate the identified impediments from the 2012 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2012 through 2019.

A. Summary of 2012 Impediments

- **Impediment # 1: Poor quality of rental housing, especially among properties with absentee or unaccountable landlords:**

- a. **Many renters in the City of Greenville were concerned with the poor quality of rental housing stock. Many of these properties required extensive rehabilitation.**

Accomplishments:

The City of Greenville has taken the following actions to reach this goal:

- The City of Greenville created two (2) objectives in its FY 2015-2019 Five Year Consolidated Plan

to address issues with the rental housing stock: *Provide rehabilitation assistance for rental housing and produce affordable rental and homeownership units.*

- The City of Greenville has assisted in ten (10) rental rehabilitation projects in 2017.
- The City of Greenville assisted in the construction of four (4) rental units in its Special Emphasis Neighborhoods in 2017, ten (10) rental units in 2016, and twenty (20) in 2015.
- The Greenville County Redevelopment Authority identified and secured gap financing for new rental housing development in Brutontown, Marie Street, and the Miller Road Project in Mauldin in 2015.

- **Impediment # 2: Lack of transportation and transportation options:**

- a. **Fair housing options in the City of Greenville and Greenville County are limited due to a lack of public transit.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville has worked with Greenlink and the Greenville Transit Authority to apply for TIGER funding in 2016.
- The City of Greenville and Greenville County have supported Greenlink in pursuing route expansion and additional funding applications.
- Greenville County has leveraged funds through SHARE for paratransit options to assist homeless individuals and families.

- **Impediment # 3: Opposition by current residents to new development of affordable senior housing (commonly known as 'Not In My Back Yard' (NIMBY)):**

- a. **There is a widespread misunderstanding of the meaning of mixed-income and affordable housing in the region, and subsequent resistance to new housing development.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have partnered with the Greenville County Human Relations Commission to publicly advocate for Fair Housing.
- During National Fair Housing Month in 2018, 2017, 2016, and 2015, the Greenville County Human Relations Commission conducted workshops and educational events to celebrate Fair Housing Month. The Greenville County Human Relations Commission assisted 582 citizens with outreach and education in 2015, 83 citizens with outreach in 2016, and 400 citizens with outreach in 2017.

- **Impediment # 4: Expenses related to moving into [rental] properties:**

- a. **It is a financial burden to initially move into rental properties for people with fixed or low incomes.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have partnered with the Greenville County Human Relations Commission to provide pre-rental counseling and housing placement.
- The Greenville County Human Relations Commission provided pre-rental counseling, housing placement, emergency assistance to prevent evictions to 163 persons in 2017.
- The Greenville County Human Relations Commission provided pre-rental counseling and housing placement to 579 persons in 2015, and 328 persons in 2016, and 306 persons in 2017.

- **Impediment # 5: Not enough affordable housing stock for both potential homeowners and renters:**

- a. **There is a lack of affordable housing stock within the City of Greenville, in both the urban portions of the City and the rural portions of the County.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have created goals in their FY 2015-2020 Five Year Consolidated Plans to reflect the lack of affordable housing in the area.
- The City of Greenville acquired twenty-six (26) vacant properties for affordable homeowner housing development in 2015, thirty-one (31) vacant properties in 2016, and eleven (11) in 2017.
- The City of Greenville developed five (5) affordable homeowner housing units in 2015, five (5) affordable homeowner housing units in 2016, and six (6) affordable homeowner housing units in 2017.
- The City of Greenville rehabilitated twenty-four (24) homeowner housing units in 2015, twenty-one (21) homeowner housing units in 2016, and seventeen (17) homeowner housing units in 2017.
- The Greenville County Redevelopment Authority administered Neighborhood Improvement Program funds to reduce land development costs by acquisition and demolition of substandard housing in 2015, 2016, and 2017.
- The Greenville County Redevelopment Authority coordinated and worked with public utility agencies to reduce infrastructure improvements costs related to affordable housing development.
- The Greenville County Redevelopment Authority identified and secured gap financing for new rental housing development in Brutontown, Marie Street, and Miller Road Project in Mauldin in 2015.
- The Greenville County Redevelopment Authority partnered with other government agencies to leverage development costs, such as land acquisition, cost sharing on infrastructure improvements, and fee waiving in 2015, 2016, and 2017.
- The Greenville County Redevelopment Authority provided gap funding in the form of HOME subsidies to other housing development organizations to reduce the cost burdens on housing development in 2015, 2016, and 2017.
- The Greenville Housing Fund was launched in 2018 and will serve as another partnership opportunity for Greenville in the funding and development of affordable housing inventory for its residents.

- **Impediment # 6: Other barriers:**

- a. **Other barriers included: concerns of gentrification given the speed of development; too many regulations on the construction of affordable and elderly housing; and increased demand on the Section 8 program with the demolition of Section 8 and public housing properties.**

Accomplishments:

Greenville County and the City of Greenville have taken the following actions to reach this goal:

- The City of Greenville and Greenville County have used funding for homeowner rehabilitation programs to ensure that current residents can stay in their houses without being forced out. The City of Greenville rehabilitated twenty-four (24) homeowner housing units in 2015, twenty-one (21) homeowner housing units in 2016, and seventeen (17) homeowner housing units in 2017. Greenville County (through GCRA) rehabilitated 2 homeowner housing units in 2015 and 4 homeowner housing units in 2017.
- The Greenville County Zoning Department allowed for multi-family development in commercial districts and encouraged mixed use developments whenever possible in 2016.
- The Greenville County Redevelopment Authority coordinated with local agencies to streamline the project application and review processes in 2016 and 2017.
- The City of Greenville and the Greenville County Redevelopment Authority have funded the Greenville Human Relations Commission to provide education for tenants on landlord/tenant issues so that residents are not forced out.
- The City of Greenville and the Greenville County Redevelopment Authority have funded the Greenville Human Relations Commission to provide emergency assistance and eviction prevention services. The Greenville County Human Relations Commission assisted 790 persons through these programs in 2015, 446 persons through these programs in 2016, and 872 persons through these programs in 2017.
- The Greenville County Redevelopment Authority administered an emergency rehabilitation program in 2015, 2016, and 2017 to assist senior citizens and disabled persons in addressing code issues so they could age in place. They assisted 67 seniors in 2015, 51 seniors in 2016, and 38 seniors in 2017.
- The Greenville Housing Authority and the Housing Authority of the City of Greer have advocated for additional Section 8 Housing Choice Vouchers with the assistance of the City of Greenville and the Greenville County Redevelopment Authority.

2020 Analysis of Impediments to Fair Housing Choice



IV. Impediments to Fair Housing 2020

This AI was prepared jointly by Greenville County, the City of Greenville, the Greenville County Redevelopment Authority, the Greenville Housing Authority, the Housing Authority of the City of Greer, and the Greenville County Human Relations Commission. Housing barriers affecting residents of Greenville County were identified through a robust citizen participation process, which included a series of three (3) public meetings, thirteen (13) small interview sessions (with County Departments, Housing Authority Staff, housing residents, and local housing groups), and 198 completed resident surveys (115 online, 82 paper, and 1 in Spanish). Survey links were posted online, including on each participant's Facebook page, and emailed to interested parties. In addition, census data was reviewed, and an analysis of the fair housing complaints in Greenville County and the City of Greenville was undertaken.

A. Fair Housing Complaints

1. Greenville County Human Relations Commission

The Greenville County Human Relations Commission is responsible for taking and accepting complaints, recordkeeping, and conducts on-going investigations. The agency

works in conjunction with South Carolina Legal Services and the South Carolina Human Affairs Commission. GCHRC receives CDBG funding from the Greenville County Redevelopment Authority to undertake fair housing activities. Dr. Yvonne Duckett is the Executive Director of the commission. The Human Relations Commission conducts outreach for fair housing in Greenville County, while also providing housing counseling, reverse mortgage, mediation, and

Greenville County Human Relations Commission
301 University Ridge #1600
Greenville, SC 29601
864-467-7095
864-467-5965 (Fax)
<https://www.greenvillecounty.org/HumanRelations/>

police relations services. Greenville County lists the Human Relations Department on its website, where the Fair Housing complaint process is included.

- **Executive Director – Dr. Yvonne Duckett**

301 University Ridge #1600

Greenville, SC 29601

864-467-7095

864-467-5965 (Fax)

yduckett@greenvillecounty.org

The GCRC sent the following complaints to the South Carolina Human Affairs Commission for Fair Housing:

2014

- 1 Race-based complaint

2015-2016

- 4 Disability-based complaints
- 1 Familial status-based complaint
- 3 Race-based complaints
- 1 Sex-based complaint

2017-2018

- 9 Disability-based complaints
- 1 Familial status-based complaint
- 2 Race-based complaints
- 1 Sex-based complaint

The Greenville County Human Relations Commission has seen an increase in Fair Housing Complaints based on Disability and Race Based Complaints.

2. South Carolina Human Affairs Commission

The South Carolina Human Affairs Commission (SCHAC) is tasked to enforce state laws that prohibit discrimination under the South Carolina Human Affairs Law. The South Carolina Human Affairs Law of 1976 prohibits discriminatory practices in employment based on race, religion, color, ancestry, national origin, or sex. The South Carolina Fair



Housing Law, as amended, was enacted in 1989; the Act prohibits certain housing discrimination because of race, color, religious creed, ancestry, age, or national origin by employers, employment agencies, and labor organizations. The South Carolina Human Affairs Commission is tasked with monitoring state agencies to ensure their compliance with these laws and filing housing discrimination and public accommodation cases in the State of South Carolina. The South Carolina Human Affairs Commission does not publish annual reports with its docketed cases, but keeps a record of fair housing conciliations on its website.

SC Human Affairs Commission
1026 Sumter Street
Columbia, SC 29201
803-737-7800 (phone)
<https://schac.sc.gov>

The GCHRC is awaiting the receipt of the SC Human Affairs Commission case load.

3. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. From January 1, 2014 to May 3, 2019, 58 fair housing complaints originated within Greenville County. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.



The fair housing complaints in Greenville County that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints. In Greenville County, disability (60.3%) was the most common basis for a complaint filed between January 1, 2014 and May 13, 2019, with race (29.3%) and retaliation (22.4%) as the second and third most common causes for complaint, respectively. It is important to note that eighteen (18) complaints identified a multiple basis in Greenville County. The following table compares the frequency of each basis of complaint in the County's CDBG jurisdiction and the County's jurisdiction to the City of Greenville. Thirty-seven (37) of the fifty-eight (58) complaints in Greenville County were received in the City of Greenville (63.8%). Complaints based on disability were the most common in the City of Greenville, at 56.8% of complaints, followed by race at 35.1% and retaliation at 16.2%. Note that the percentages for Greenville County included complaints in the City of Greenville.

The following table entitled “Basis for Housing Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2014 and May 13, 2019 in Greenville County.

Table IV-1 - Basis for Housing Complaints Between 01/01/2014 to 05/13/2019 for Greenville County, SC

| Basis | Greenville County | | City of Greenville | |
|-----------------|-------------------|------------------------|--------------------|------------------------|
| | Count* | % of County Complaints | Count* | % of County Complaints |
| Race | 17 | 29.3% | 13 | 35.1% |
| Disability | 35 | 60.3% | 21 | 56.8% |
| Familial Status | 4 | 6.9% | 3 | 8.1% |
| National Origin | 7 | 12.1% | 3 | 8.1% |
| Retaliation | 13 | 22.4% | 6 | 16.2% |
| Sex | 3 | 5.2% | 2 | 5.4% |
| Color | 0 | 0.0% | 0 | 0.0% |
| Religion | 0 | 0.0% | 0 | 0.0% |

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints*

Based on the table above, disability was the most common basis for a complaint in Greenville County. This reflects a national trend, where disability has overtaken race as the most common basis for a complaint. Disability complaints make up 60.3% of all complaints filed in Greenville County and 56.8% of all complaints filed in the City of Greenville. Race is the second-most common basis for a complaint in the City and County, at 35.1% of complaints and 29.3% of complaints respectively. Retaliation was the third-most common basis for complaints in the City and County, and National Origin was the fourth-most common in the County only.

The following table illustrates how complaints were closed. There were fifty-eight (58) complaints filed in Greenville County from January 1, 2014 through May 13, 2019. However, some complaints had a multiple basis, so the following chart shows eighty-six (86) complaints. Of these, forty-eight (48) complaints were closed because of “no cause” and

three (3) were “conciliated/settled.” In other words, over four-fifths (82.8%) of all complaints either lacked evidence or were easily settled.

Table IV-2 - How Complaints Were Closed in Greenville County, SC

| Basis | How Closed | | | | | |
|-----------------|------------|---|----------------------|--|--|-----------|
| | No Cause | FHAP Judicial Consent Order or Discrimination Found | Conciliated/ Settled | FHAP Judicial Dismissal or No Discrimination Found | Complaint Withdrawn / Failure to Cooperate | Open |
| Race | 9 | - | 2 | - | - | 6 |
| Familial Status | - | - | 1 | - | - | 2 |
| Disability | 26 | 1 | 13 | 1 | 1 | 5 |
| National Origin | 5 | - | - | - | 1 | 1 |
| Retaliation | 7 | 1 | 2 | - | 1 | 2 |
| Color | - | - | - | - | - | - |
| Sex | 1 | 1 | - | - | - | 1 |
| Religion | - | - | - | - | - | - |
| Total | 48 | 3 | 18 | 1 | 3 | 13 |

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

The following table illustrates the dates complaints were filed in Greenville County and the City of Greenville. The largest number of complaints filed with HUD was in 2016, but complaint numbers have not fluctuated much since 2014.

Table IV-3 - HUD Date Filed of Complaints Greenville County, SC (including the City of Greenville)

| HUD Date Filed | Greenville County | |
|----------------|-------------------|------------------------|
| | Count | % of County Complaints |
| 2014 | 9 | 15.5% |
| 2015 | 10 | 17.2% |
| 2016 | 12 | 20.7% |

| | | |
|-------------|----|-------|
| 2017 | 7 | 12.1% |
| 2018 | 11 | 19.0% |
| 2019 | 9 | 15.5% |

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

The following table entitled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2014 and May 13, 2019 in Greenville County.

Table IV-4 - HUD-FHEO Complaints for Greenville County, SC

| Violation City | Filing Date | Bases | Issues | Closure Reason |
|----------------|-------------|-----------------------------------|--|------------------------------------|
| Greenville | 1/14/2014 | Disability | Failure to make reasonable conditions | FHAP judicial consent order |
| Greer | 3/4/2014 | Race, National Origin, Disability | Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental | No cause determination |
| Simpsonville | 5/29/2014 | Disability, Retaliation | Discriminatory actus under section 818 (coercion, etc.) | No cause determination |
| Greenville | 6/5/2014 | Disability | Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | No cause determination |
| Simpsonville | 8/11/2014 | Disability, Retaliation | Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation | No cause determination |
| Greenville | 8/18/2014 | Race | Discrimination in terms/conditions/privileges relating to rental | Conciliation/Settlement Successful |
| Greenville | 10/7/2014 | Disability | Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | Conciliation/Settlement Successful |
| Greenville | 12/17/2014 | Race, Disability, Retaliation | Discriminatory terms, conditions, privileges or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation | No cause determination |
| Greenville | 12/18/2014 | Race | Discrimination in terms/conditions/privileges relating to rental | No cause determination |

| | | | | |
|----------------|-----------|-------------------------|--|---|
| Greenville | 2/3/2015 | Race | Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental | No cause determination |
| Travelers Rest | 2/24/2015 | Disability | Discriminatory terms, conditions, privileges or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | Complaint withdrawn by complainant after resolution |
| Simpsonville | 3/30/2015 | National Origin | Discrimination in terms/conditions/privileges relating to rental | No cause determination |
| Greer | 4/13/2015 | Disability | Discriminatory terms, conditions, privileges or services relating to rental; Failure to make reasonable accommodation | Dismissed for lack of jurisdiction |
| Greenville | 4/13/2015 | Disability | Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities | Conciliation/Settlement Successful |
| Greenville | 6/16/2015 | Race | Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental | No cause determination |
| Greenville | 6/26/2015 | Race | Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental | No cause determination |
| Greenville | 8/21/2015 | Retaliation | Discriminatory terms, conditions, privileges or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation | Complainant failed to cooperate |
| Greenville | 8/28/2015 | Familial Status | Discrimination in terms/conditions/privileges relating to rental | No cause determination |
| Greenville | 11/9/2015 | Disability | Discrimination in terms/conditions/privileges relating to rental | No cause determination |
| Simpsonville | 1/25/2016 | Disability, Retaliation | Discriminatory terms, conditions, privileges or services and facilities; Discriminatory actus under section 818 (coercion, etc.); Failure to Permit reasonable modification; Failure to make reasonable accommodation | No cause determination |
| Greer | 2/5/2016 | Disability, Retaliation | Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.) Failure to make reasonable Accommodations. | No cause determination |
| Greenville | 2/23/2016 | Disability, Retaliation | Discrimination in terms/conditions/privileges relating to rental | Conciliation/Settlement Successful |
| Greenville | 3/15/2016 | Race, Disability | Discriminatory financing (includes real estate transactions); Discriminatory terms, conditions, privileges or services and facilities | No cause determination |

| | | | | |
|--------------|------------|-----------------------------|--|------------------------------------|
| Greenville | 3/28/2016 | National Origin, Disability | Discriminatory refusal to negotiate for rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | No cause determination |
| Greenville | 4/15/2016 | National Origin | Discriminatory terms, conditions, privileges or services and facilities | No cause determination |
| Greenville | 6/7/2016 | Disability | Failure to permit reasonable modification | Conciliation/Settlement Successful |
| Mauldin | 7/14/2016 | Disability | Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.) | Conciliation/Settlement Successful |
| Greenville | 8/8/2016 | Race | Discrimination in terms/conditions/privileges relating to rental | Conciliation/Settlement Successful |
| Greer | 9/28/2016 | Disability | Discriminatory terms, conditions, privileges or services and facilities | Conciliation/Settlement Successful |
| Fountain Inn | 11/8/2016 | Disability | Failure to make reasonable accommodation | Conciliation/Settlement Successful |
| Greenville | 11/29/2016 | Disability, Retaliation | Failure to make reasonable accommodation | Conciliation/Settlement Successful |
| Greenville | 2/28/2017 | Race | Discriminatory refusal to rent; Otherwise deny or make housing unavailable | No cause determination |
| Greenville | 6/16/2017 | Disability | Discriminatory refusal to negotiate for rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | Conciliation/Settlement Successful |
| Greer | 7/7/2017 | Disability | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation | No cause determination |
| Taylors | 8/28/2017 | National Origin | Discrimination in terms/conditions/privileges relating to rental | Complainant failed to cooperate |
| Greenville | 9/19/2017 | Disability | Failure to make reasonable accommodation | No cause determination |
| Simpsonville | 12/19/2017 | Race, National Origin | Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable | No cause determination |
| Taylors | 12/20/2017 | Sex, Retaliation | Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.) | FHAP judicial consent order |
| Simpsonville | 1/29/2018 | Familial Status | Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.) | Conciliation/Settlement Successful |
| Simpsonville | 3/26/2018 | Race | Other Discriminatory acts; Discriminatory acts under Section 818 (Coercion, Etc.) | Open |

| | | | | |
|--------------|------------|-------------------------|---|------------------------------------|
| Greenville | 3/29/2018 | Sex, Disability | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable | No cause determination |
| Greenville | 3/30/2018 | Disability | Discriminatory refusal to negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | No cause determination |
| Greenville | 4/26/2018 | Race, Familial Status | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable | Open |
| Simpsonville | 6/4/2018 | Race | Discriminatory terms, conditions, privileges or services and facilities | Open |
| Greenville | 6/7/2018 | Race, Retaliation | Discrimination in terms/conditions/privileges relating to sale; Discriminatory acts under Section 818 (Coercion, Etc.) | Open |
| Greenville | 7/20/2018 | Disability | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodations | No cause determination |
| Piedmont | 7/20/2018 | Disability, Retaliation | Discriminatory refusal to negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | No cause determination |
| Greenville | 10/30/2018 | Disability | Discriminatory refusal to rent; Discrimination in services and facilities relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | Conciliation/settlement successful |
| Greenville | 12/13/2018 | Race | Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, etc.) | Open |
| Greer | 1/28/2019 | Disability, Retaliation | False denial or representation of availability; Discrimination in terms/conditions/ privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (Coercion, etc.) | No cause determination |
| Greenville | 2/1/2019 | Disability | Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | Open |
| Greenville | 2/22/2019 | Disability | Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable | Open |
| Greenville | 2/22/2019 | National Origin | Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable | Open |

| | | | | |
|------------|-----------|-------------------------------|--|------|
| Greenville | 3/5/2019 | Disability | Discriminatory terms, condition, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation | Open |
| Greenville | 3/11/2019 | Familial Status | Discrimination in terms/conditions/privileges or services and facilities; Discriminatory acts under Section 818 (Coercion, Etc.) | Open |
| Mauldin | 4/10/2019 | Disability | Discriminatory terms, condition, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation | Open |
| Greenville | 4/15/2019 | Race, Disability, Retaliation | Discriminatory refusal to negotiate for rental; Discriminatory terms, condition, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation | Open |
| Greenville | 5/2/2019 | Sex | Discriminatory terms, conditions, privileges or services and facilities; Discriminatory acts under Section 818 (coercion, etc.) | Open |

Source: U.S. Department of HUD-FHEO, Atlanta Regional Office

National Trends

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The following table highlights the frequency of such housing complaints for the years of 2014, 2015, 2016, and 2017 organized by basis of complaint.

Table IV-5 – HUD and FHAP Housing Complaints Nationwide

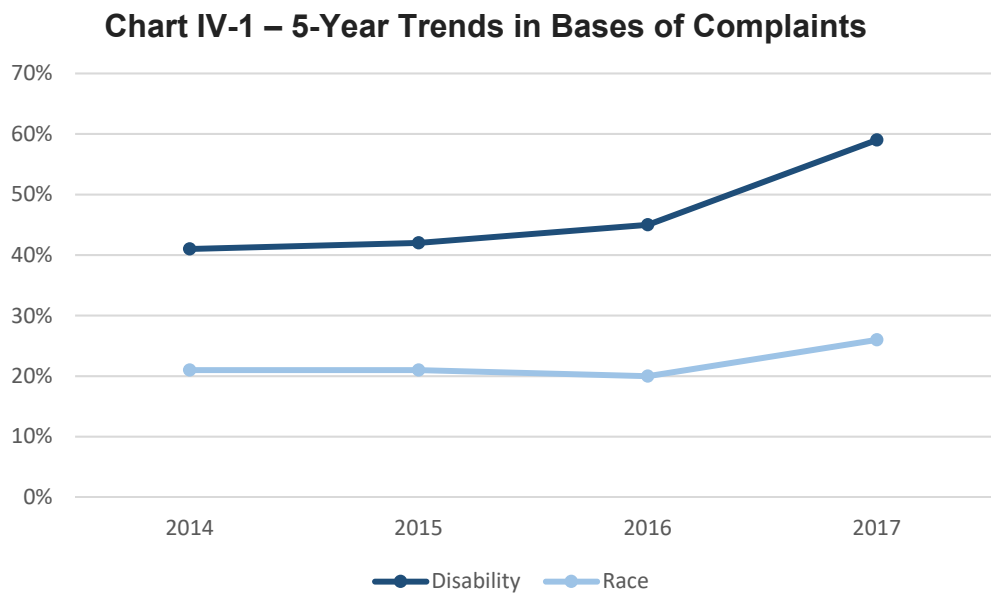
| Basis | FY 2014 | | FY 2015 | | FY 2016 | | FY 2017 | |
|-----------------------------------|-----------------------------|-------------------|-----------------------------|-------------------|-----------------------------|-------------------|-----------------------------|-------------------|
| | Number of Complaints | % of Total | Number of Complaints | % of Total | Number of Complaints | % of Total | Number of Complaints | % of Total |
| Disability | 4,621 | 41% | 4,605 | 42% | 4,908 | 45% | 4,865 | 59% |
| Race | 2,383 | 21% | 2,291 | 21% | 2,154 | 20% | 2,132 | 26% |
| Familial Status | 1,051 | 9% | 1,031 | 9% | 882 | 8% | 871 | 11% |
| National Origin | 1,067 | 9% | 898 | 8% | 917 | 8% | 834 | 10% |
| Sex | 879 | 8% | 915 | 8% | 800 | 7% | 826 | 10% |
| Religion | 223 | 2% | 225 | 2% | 204 | 2% | 800 | 10% |
| Color | 146 | 1% | 151 | 1% | 143 | 1% | 232 | 3% |
| Retaliation | 867 | 8% | 832 | 8% | 785 | 7% | 192 | 2% |
| Number of Complaints filed | 11,237 | | 10,948 | | 10,793 | | 8,186 | |

Source: HUD FY 2013-2017 Annual Reports on Fair Housing

Note: Complaints often allege more than one (1) basis of discrimination, and each base is counted as a complaint.

The majority of the HUD complaints filed nationwide in 2017 were on the basis of disability, making up 59% of all complaints received. Race was next, making up 26% of all complaints, followed by familial status at 11%. As illustrated in the next chart, disability has become the most

common basis of complaint, partially at the expense of racial complaints.



Source: HUD Enforcement Management Systems (HEMS), FY 2017 FHEO Annual Report

The HUD housing complaints filed in Greenville County were primarily based on disability and race, which are consistently the most common causes for complaints across the nation as illustrated in the chart above. Note: the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

4. South Carolina Legal Services

South Carolina Legal Services (SCLS) is a nonprofit organization providing civil legal aid to low-income residents of South Carolina. The organization provides legal assistance so that people can understand their rights. Free legal representation in non-criminal matters such as eviction from housing, discrimination, family law, and consumer protection issues are also provided. SCLS has an office in the City of Greenville that serves Greenville, Pickens, Oconee, and Anderson Counties. The Office has nine (9) attorneys on staff, four (4) of whom handle eviction cases. The Greenville Office of SCLS currently has 37 open landlord-tenant cases.

- South Carolina Legal Services
701 South Main Street
Greenville, SC 296091
864-679-3254
864-679-3260 (Fax)
www.lawhelp.org/sc

The two most frequent case types processed by South Carolina Legal Services are housing and family cases. SCLS processes between five and ten (5-10) reasonable accommodations cases per year. They also process other landlord-tenant cases, and have found that tenants are afraid to ask for repairs to property out of fear of retaliation. The greatest number of their landlord-tenant cases are cases involving a private landlord, as opposed to subsidized or public housing. Tenants cannot withhold rent in South Carolina to leverage against private landlords. There currently is no political will to change the Landlord-Tenant Laws in South Carolina to make the relationship more favorable to tenants.

South Carolina has the highest eviction rates in the United States. Greenville County experienced 21,650 eviction filings between January 1, 2018 and June 1, 2019, which was the second highest number of eviction cases of any County in the State of South Carolina. Greenville County has also reported the highest increase in eviction cases statewide. Eviction cases in South Carolina are not broken down by the basis of the complaint. Of these cases, 1,795 resulted in a find for the plaintiff, and only 15 resulted in a find for the defendant. However, 967 cases were dismissed, which can be taken to be favorable for the defendant. With this caveat, it is still apparent that eviction cases are more likely to end in favor of the plaintiff. 13,694 cases were settled between January 1, 2018 and June 1, 2018.

Tenants that go through eviction proceedings struggle to find housing. Even if an eviction case is dismissed, the eviction on the record of the tenant will affect their ability to find housing. Evictions cannot be taken off of a person's legal record, regardless of the result of the eviction case. Additionally, the local housing authorities can deny housing based on a record of eviction proceedings. This leads to an increase in homelessness among those at-risk of eviction.

5. Housing and Human Services Agencies

The Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer have interviewed agencies offering housing and human services within the County to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, phone interviews, or through surveys:

- Greenville County Redevelopment Authority
- Greenville County Human Relations Commission
- Housing Authority of the City of Greer
- Habitat for Humanity
- Cole Properties
- Community Conservation Corps - Furman University
- St. Anthony's Housing Initiative Ministry
- Home Builders Association
- Neighborhood Housing Corp.
- Rebuild Upstate
- Homes of Hope
- Allen Temple CEDC
- Davis & Floyd
- Community Development Advisory Committee
- Carolina Foothills Federal Credit Union
- Greater Greenville Association of Realtors
- Greenville County School District
- St. Francis Hospital
- City of Greer
- City of Travelers Rest
- City of Fountain Inn
- City of Simpsonville
- Ten at the Top
- Greenville City Planning
- Greenville County Planning & Zoning
- SC Department of Transportation
- Greenlink
- Joy Real Estate
- Greenville County Police Department
- Dunean Mills Community Association

- Nicholtown Community Association
- West Greenville Neighborhood Association
- Upstate Pride
- United Way of Greenville
- Upstate Forever
- Urban League
- Upstate Continuum of Care
- Unity Health on Main
- Upstate Homeless Coalition
- SC Legal Services

Each of these agencies provided feedback on their experience with housing-related issues in Greenville County. Complete summaries of meeting comments can be found in Appendix A. Below is a list of key points from each of the meetings.

Housing Issues

- There appears to be a lack of affordable housing in the City of Greenville and the surrounding communities of Greenville County.
- There appears to be a lack of accessible housing in the City of Greenville and the surrounding areas of Greenville County.
- The sales price of housing is going up because of demand and lack of supply.
- Absentee landlords will neglect repairing and rehabilitating housing which violates housing codes.
- The high growth in the area has led to the purchase of housing for “flipping.” Prices in the neighborhoods that experience “flipping” have been rising faster than other neighborhoods.
- Predatory practices take place in the County. Flippers will solicit homeowners to purchase their house for a value significantly under what its appraised value would be, and homeowners that sell housing to flippers will be unable to afford higher quality housing in their own neighborhoods.
- With the shortage of affordable rental housing, it is suspected that some voucher holders are paying landlords extra money to rent their units.
- Price increases due to new development have caused people to be priced out of their old housing and leave their longtime neighborhood.

- According to the Comprehensive Housing Affordability Strategy (CHAS) data compiled by HUD, 72.0% of renters under 30% AMI and 58.9% of homeowners under 30% AMI experience cost overburdens over 50%.
- Pre- and post-purchase housing counseling is needed to help expand homeownership opportunities.
- There are additional infrastructure costs for housing construction, including tap-in fees, permitting, and road/sewer construction on undeveloped land.
- There is a need for senior housing for retirees who have a middle income.
- Group homes are concentrated in areas of poverty. As a result, individuals with disabilities are concentrated in these areas.

Social Services

- There are numerous social service programs provided in the County.
- Additional services are needed to assist the non-English speaking residents who are moving into the County.
- Fair housing complaints are occurring with the disabled population whose needs should be addressed.
- There are individuals with mental illness in Greenville that need services. Services are not available and these people are often arrested. Many homeless people are living in hotels and require housing vouchers.
- Increased funding for utility payments and housing rehabilitation is needed for renters in Greenville County.
- With the reduction in Federal funds, there is a need for additional services to support the homeless population and those who are at-risk of becoming homeless.
- Additional services are needed in Public Housing communities in Greenville County.
- Additional services are needed for youth who are coming out of foster care placement.
- Additional support services are needed for persons coming out of institutions including: hospitalization, correctional, and mental health.

Public Policies

- By state law, “inclusionary” zoning is not allowed.
- There is a continuing need for education and training on tenant’s rights and landlord’s responsibilities under the Fair Housing Act.
- Local municipalities have to review plans for new multi-family housing for conformance with the ADA requirements for accessibility.
- The County is planning to rewrite its zoning code. Auxiliary housing is not currently allowed, but the County would like to permit its use.
- Greenville County has created a nonprofit housing fund to leverage its own entitlement funds and construct affordable housing.
- There is no rental registry in the City of Greenville.
- There is no formal appeals process for property tax assessment. There is a need to educate homeowners on the Homestead Exemption to assist in allowing homeowners to stay in their houses.
- There is a growing Hispanic and immigrant population which is creating a greater need for language and supportive services.
- There is a need to provide incentives to developers and businesses to create and provide affordable housing.

Transportation

- There is a need for higher bus frequency to better serve the residents of the County.
- There is a need for more bus routes to areas of the County that are established further away from the City of Greenville.
- Paratransit service is provided by Greenlink.
- Additional transportation links need to be developed in areas that are not served, or underserved in the County.
- Greenlink is attempting to add new routes, but requires additional funding.

B. Public Sector

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The Local governments control land use and development through their comprehensive plans, zoning ordinances, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's and County's policies to determine if there is a commitment to affirmatively further fair housing.

1. Community Development Block Grant (CDBG) Program

The City of Greenville annually receives from HUD approximately \$760,000 in CDBG funds, and Greenville County receives approximately \$2,600,000 annually. The City and County allocate their funds to public facility improvements, housing rehabilitation, slums and blight removal, administration, and public services.

In particular, the City proposed to allocate FY 2019 CDBG funds as outlined in the following table to affirmatively further fair housing. The City of Greenville anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

Table IV-6 - FY 2019 CDBG Allocation for City of Greenville, SC

| Community Development Block Grant Program (CDBG) | |
|---|-------------------|
| CDBG Administration | \$ 155,506 |
| Housing Rehabilitation | \$ 418,006 |
| Slums and Blight Clearance | \$ 132,018 |
| Public Services | \$ 72,000 |
| Total: | \$ 777,530 |

The City of Greenville’s Five Year Goals and Objectives were developed in FY 2015. The City of Greenville identified these goals to meet the needs of the City at the time of the development of the plan. The goals are summarized in the following table:

Table IV-7 – City of Greenville – Five Year Objectives

| |
|--|
| A Suitable Living Environment |
| Address neighborhood infrastructure needs Code enforcement & demolition of blighted property Continue to support and advocate for Fair Housing Develop and enhance recreational opportunities Safety and crime prevention within neighborhoods Support the After School Tutorial Initiative |
| Decent, Safe, and Affordable Housing |
| Acquire property for revitalization End chronic homelessness Energy-efficiency & sustainable building practices Planning, education activities, and advocacy Produce affordable rental and homeownership units Rehab assistance for owner occupied housing Rehab assistance for rental housing Support housing and services for special needs |
| Expanded Economic Opportunities |
| Creation and retention of businesses Employment training and job readiness programs Ensure residents have transportation options Support for neighborhood residents Support healthy communities |

The Greenville County Redevelopment Authority (GCRA) develops the Five Year Consolidated Plan and Annual Action Plans that fund projects in Greenville County outside the city limits of the City of Greenville. Their allocation of FY 2019 CDBG funds is as follows:

Table IV-8 - FY 2019 CDBG Allocation for Greenville County, SC

| Community Development Block Grant Program (CDBG) | |
|---|---------------------|
| CDBG Administration | \$ 478,210 |
| Acquisition/Disposition | \$ 42,683 |
| Affordable Housing Development | \$ 498,508 |
| Housing Rehabilitation | \$ 396,150 |
| Economic Development/Façade Programs | \$ 113,150 |
| Infrastructure | \$ 369,464 |
| Public Facility Improvements | \$ 401,057 |
| Public Services | \$ 357,500 |
| Total: | \$ 2,656,722 |

In its FY 2015-2019 Five Year Consolidated Plan, Greenville County identified several goals to prioritize funding and address housing needs during this five-year period, as outlined in the following table:

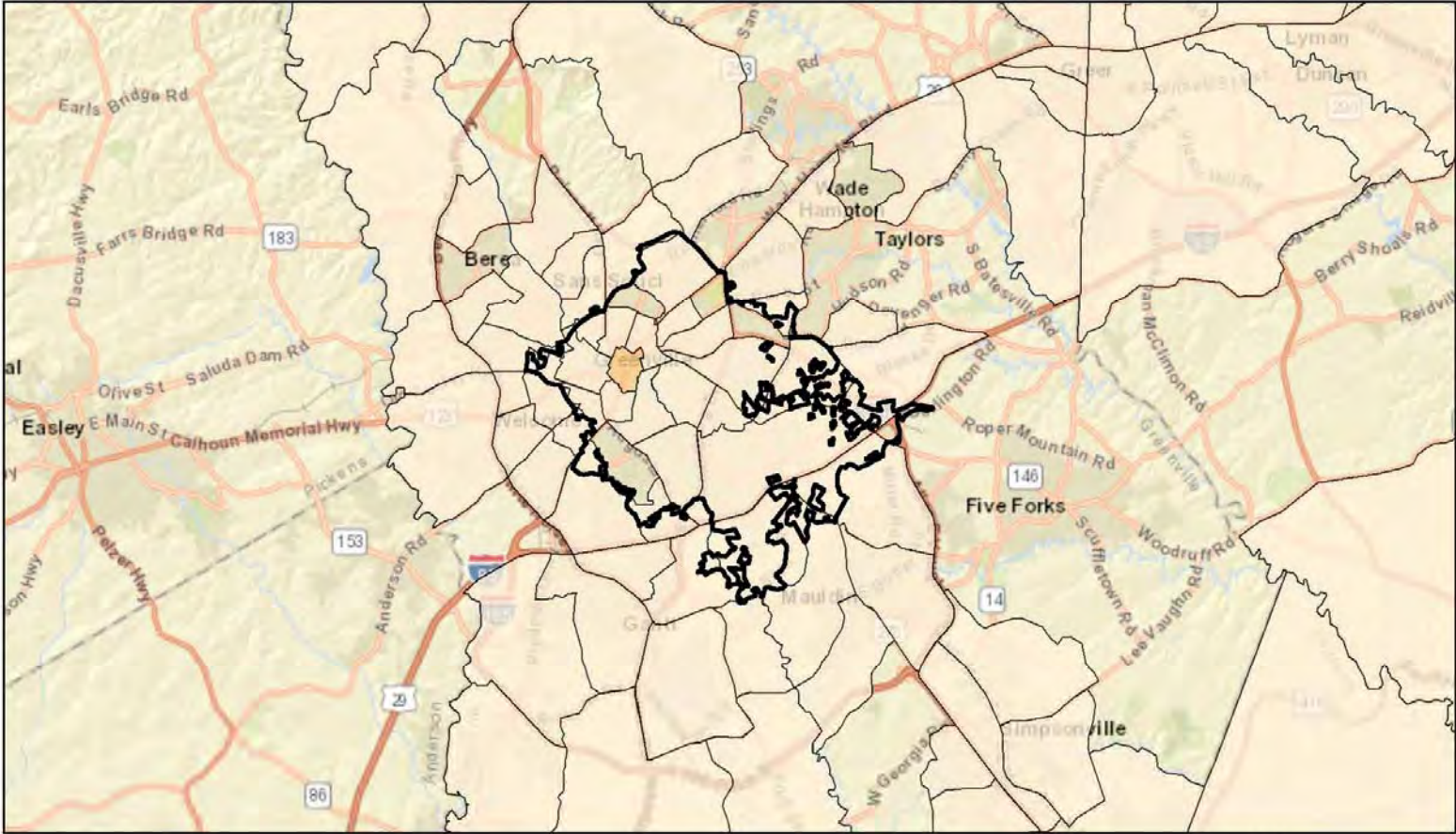
Table IV-9 – Greenville County, SC - Five Year Objectives

| |
|--|
| Housing Need |
| DH-1 Homeownership DH-2 Rentals DH-3 Homebuyers DH-4 Special Needs – Housing SL-10 Fair Housing ED-3 Mortgages - Homebuyers |
| Homeless Need |
| DH-5 Homelessness - At Risk DH-6 Homelessness - Rehousing DH-7 Homelessness - Transitional SL-6 Homelessness Services |
| Slum and Blight Elimination |
| SL-1 Blight Elimination SL-8 Brownfield Assessment and Cleanup |
| Community Development Needs |
| SL-3 Public Facilities SL-4 Public Services NR-2 Neighborhood GAP |

| |
|---|
| Infrastructure Improvement Needs |
| SL-5 Infrastructure Improvements |
| Economic Development Need |
| ED-2 Business Establishment NR-1 Neighborhood Planning |

Greenville County allocates funding to five (5) Cities within the County: the City of Fountain Inn, the City of Greer, the City of Mauldin, the City of Simpsonville, and the City of Travelers Rest. Each City is an important stakeholder in the administration of GCRA's HUD Entitlement funds. Funding is also allocated to unincorporated areas of the County. The following maps show CDBG expenditures in the City of Greenville and Greenville County:

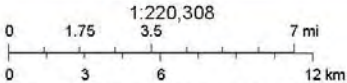
CDBG Funding - City of Greenville, SC



August 15, 2019

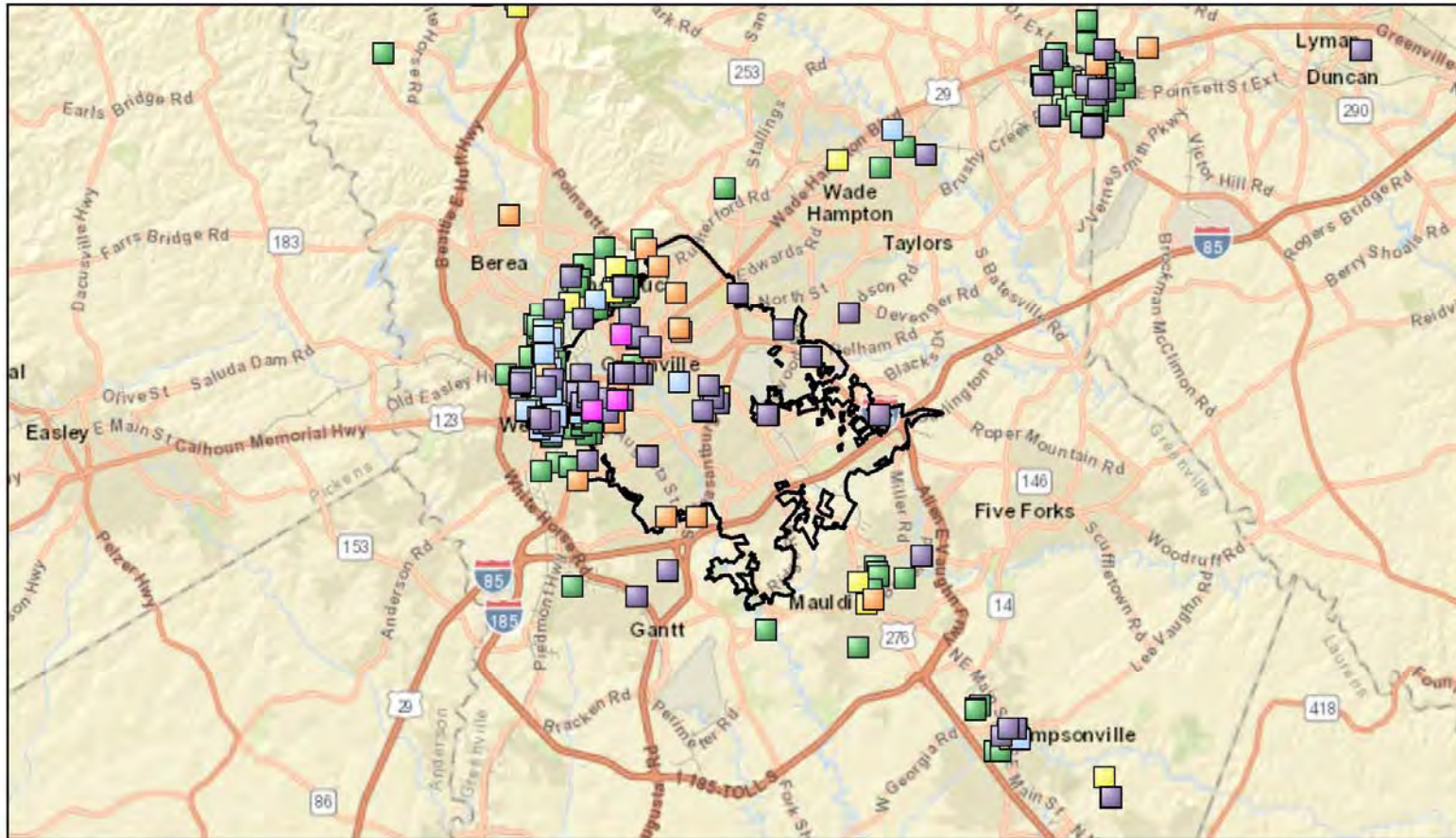
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| | |
|--|--------------------------------|
|  | \$0-\$6,101,360.17 |
|  | \$6,101,360.17-\$32,511,133.38 |



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

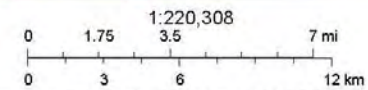
All CDBG Activities - City of Greenville, SC



August 15, 2019

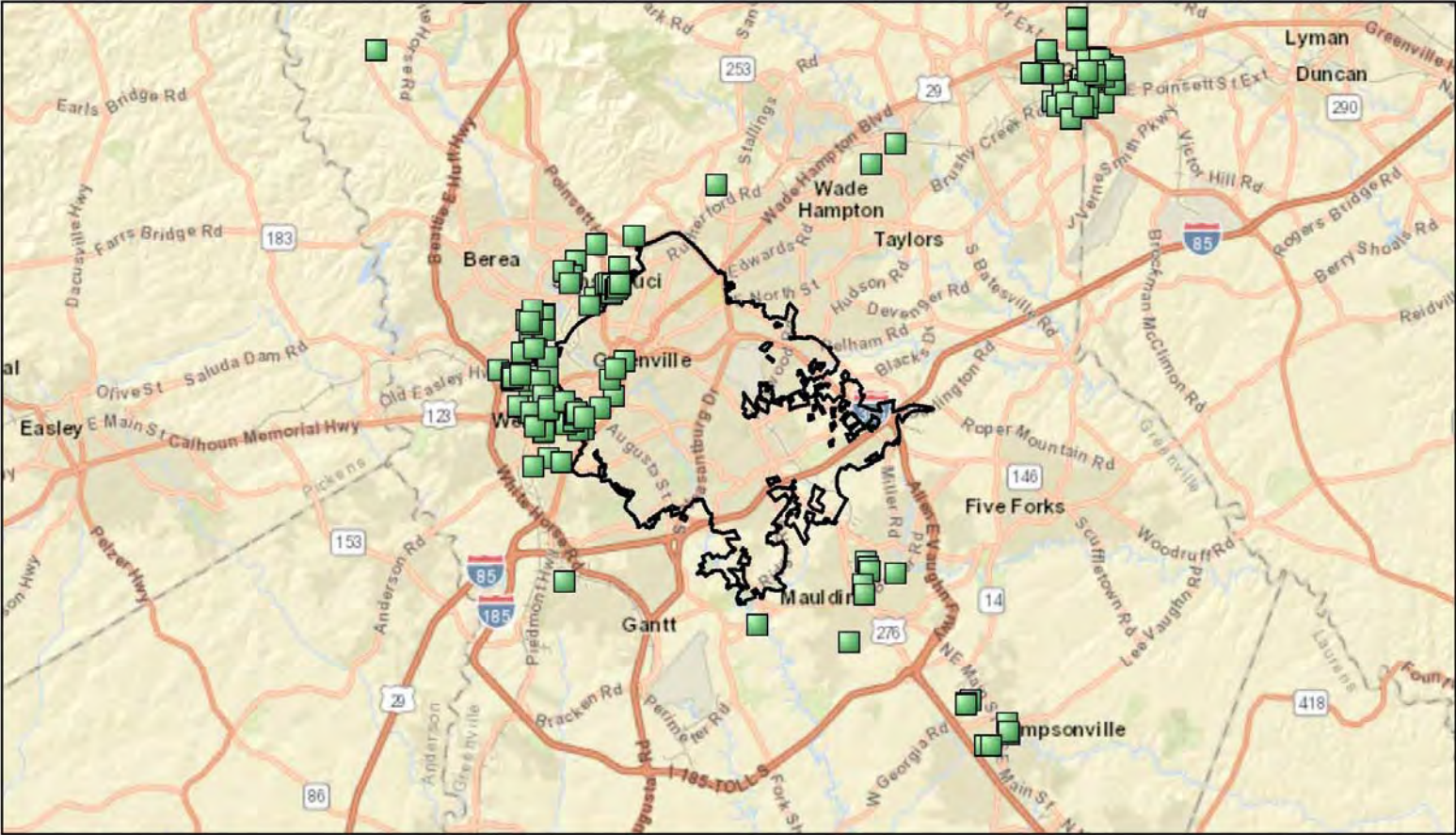
- | | |
|---|--|
| ■ CDBG Activity (Other) | ■ CDBG Activity (Housing) |
| ■ CDBG Activity (Public Services) | ■ CDBG Activity (Economic Development) |
| ■ CDBG Activity (Public Improvements) | ■ CDBG Activity (Acquisition) |

Override 1



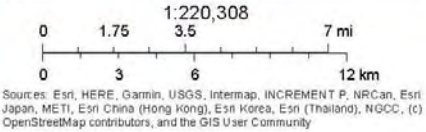
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Acquisition - City of Greenville, SC

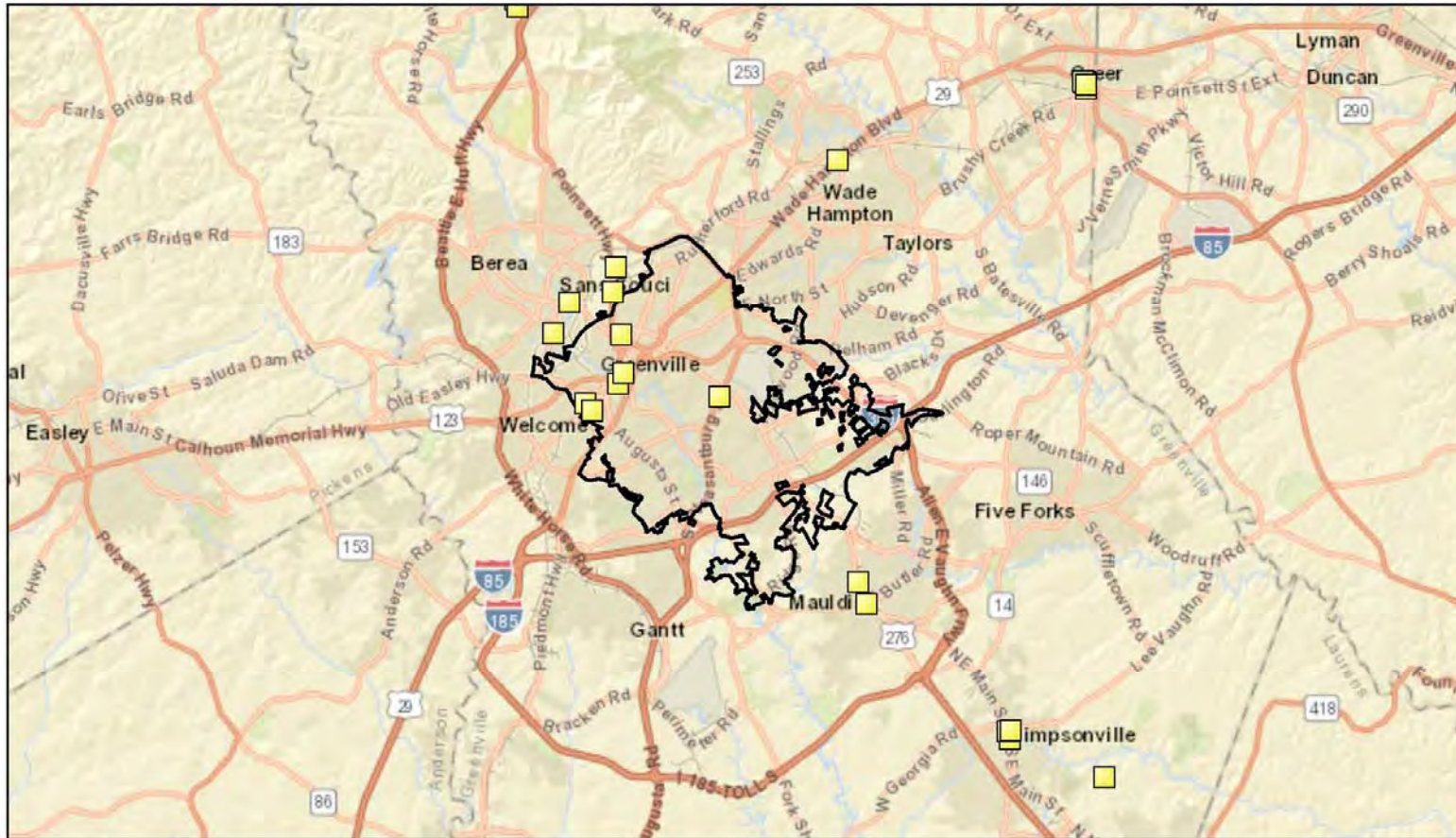


August 15, 2019

- CDBG Activity (Acquisition)
- Override 1



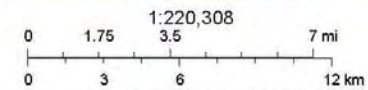
CDBG Economic Development - City of Greenville, SC



August 15, 2019

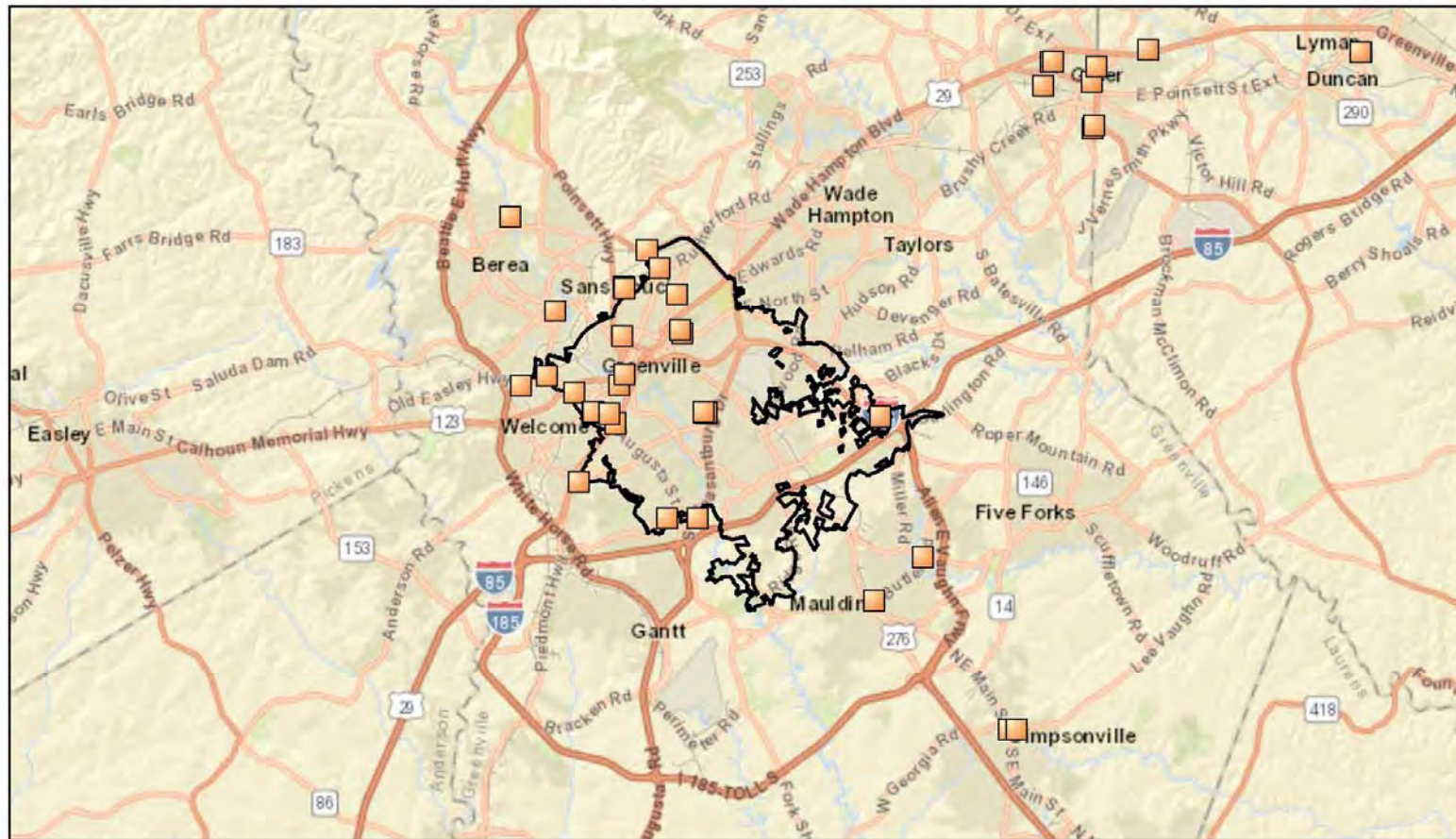
CDBG Activity (Economic Development)

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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

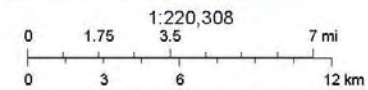
CDBG Public Improvements - City of Greenville, SC



August 15, 2019

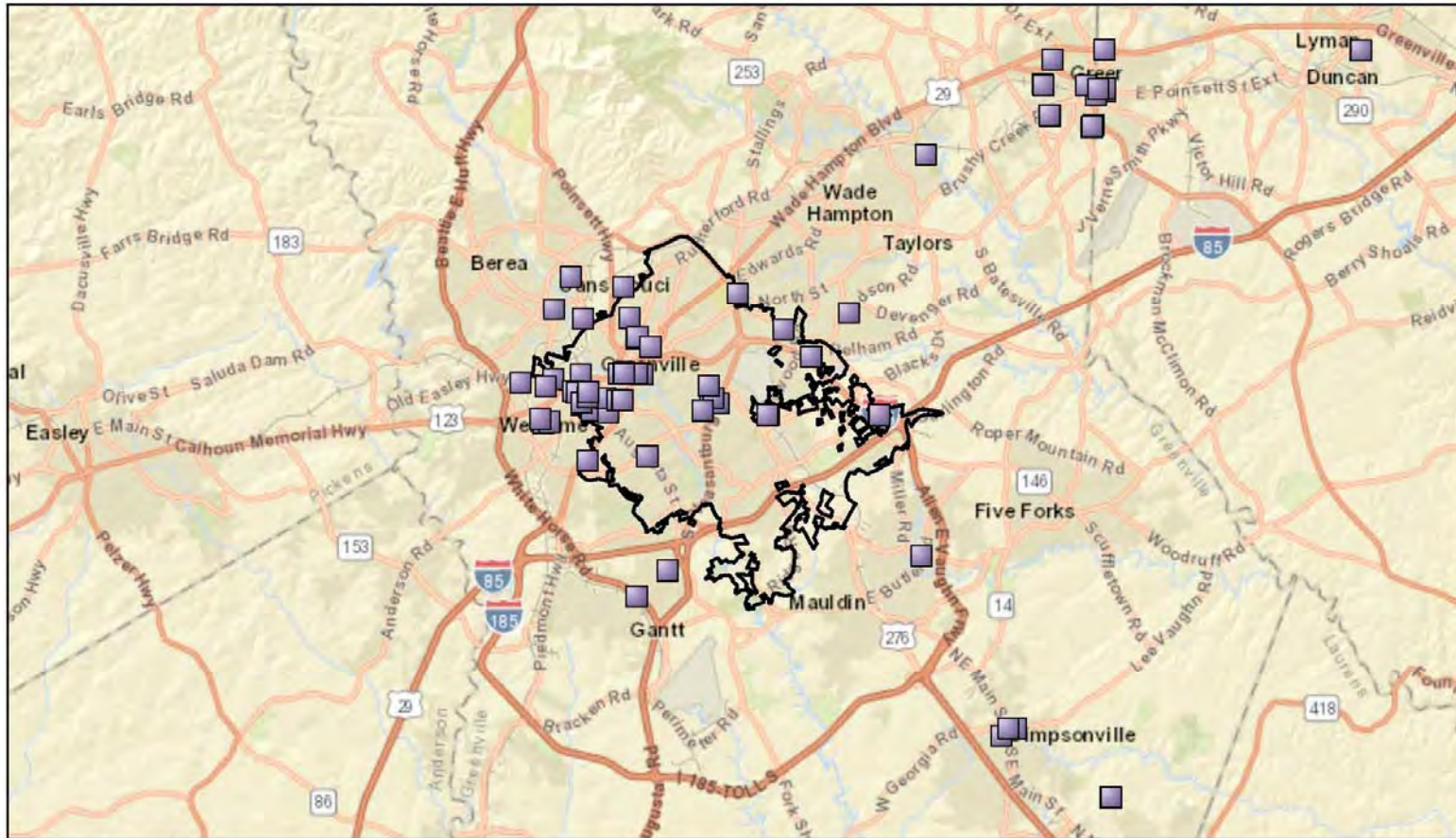
CDBG Activity (Public Improvements)

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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

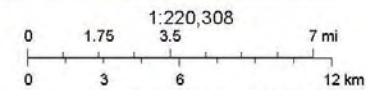
CDBG Public Services - City of Greenville, SC



August 15, 2019

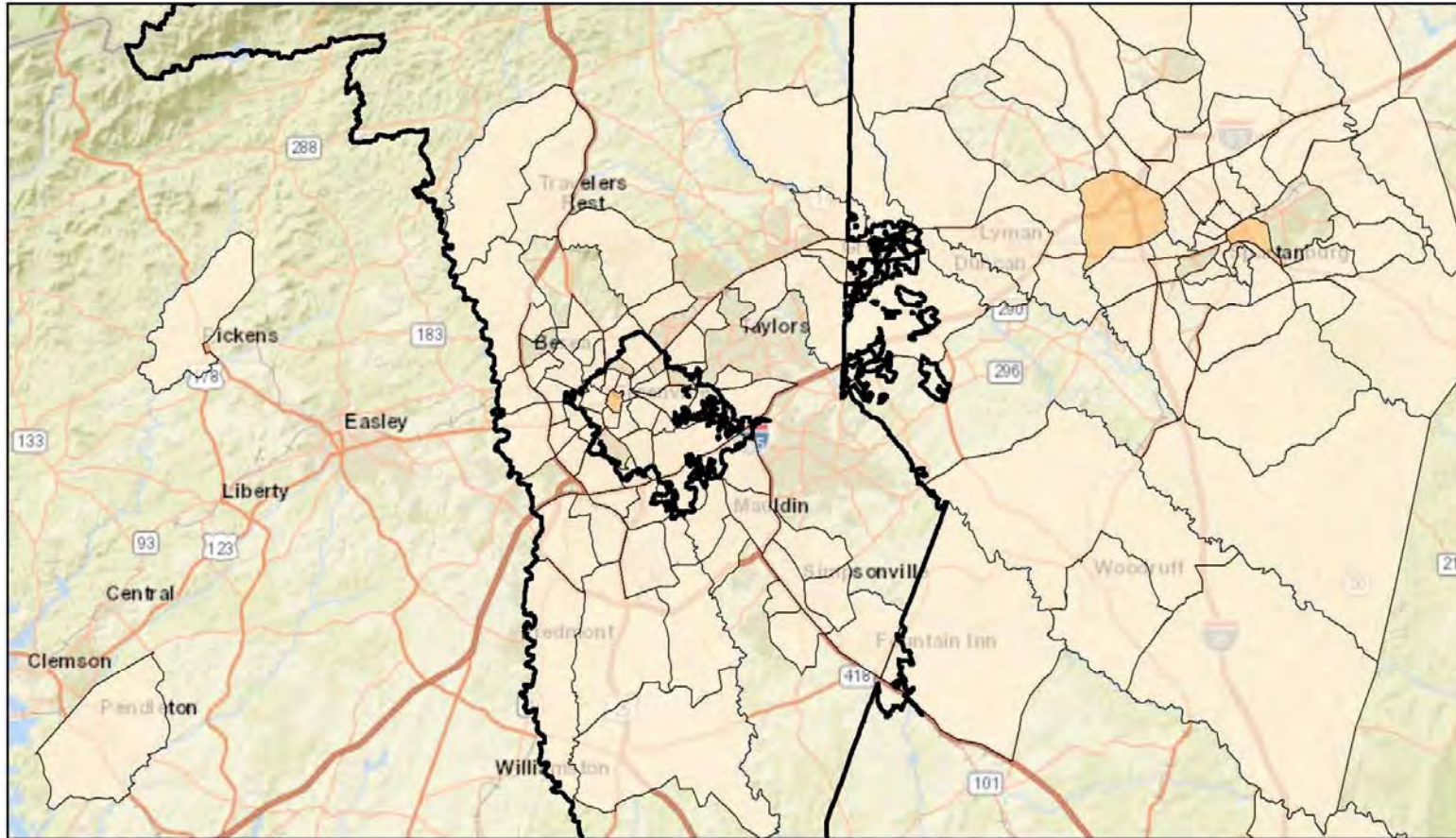
■ CDBG Activity (Public Services)

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Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Funding - Greenville County, SC



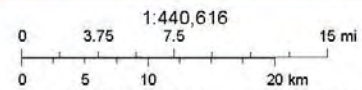
August 15, 2019

Override 1 CDBGActivitiesFunding

CPDMAPSO_IDIS_ACTV_CDBG_TRACT_TOTAL_AMT

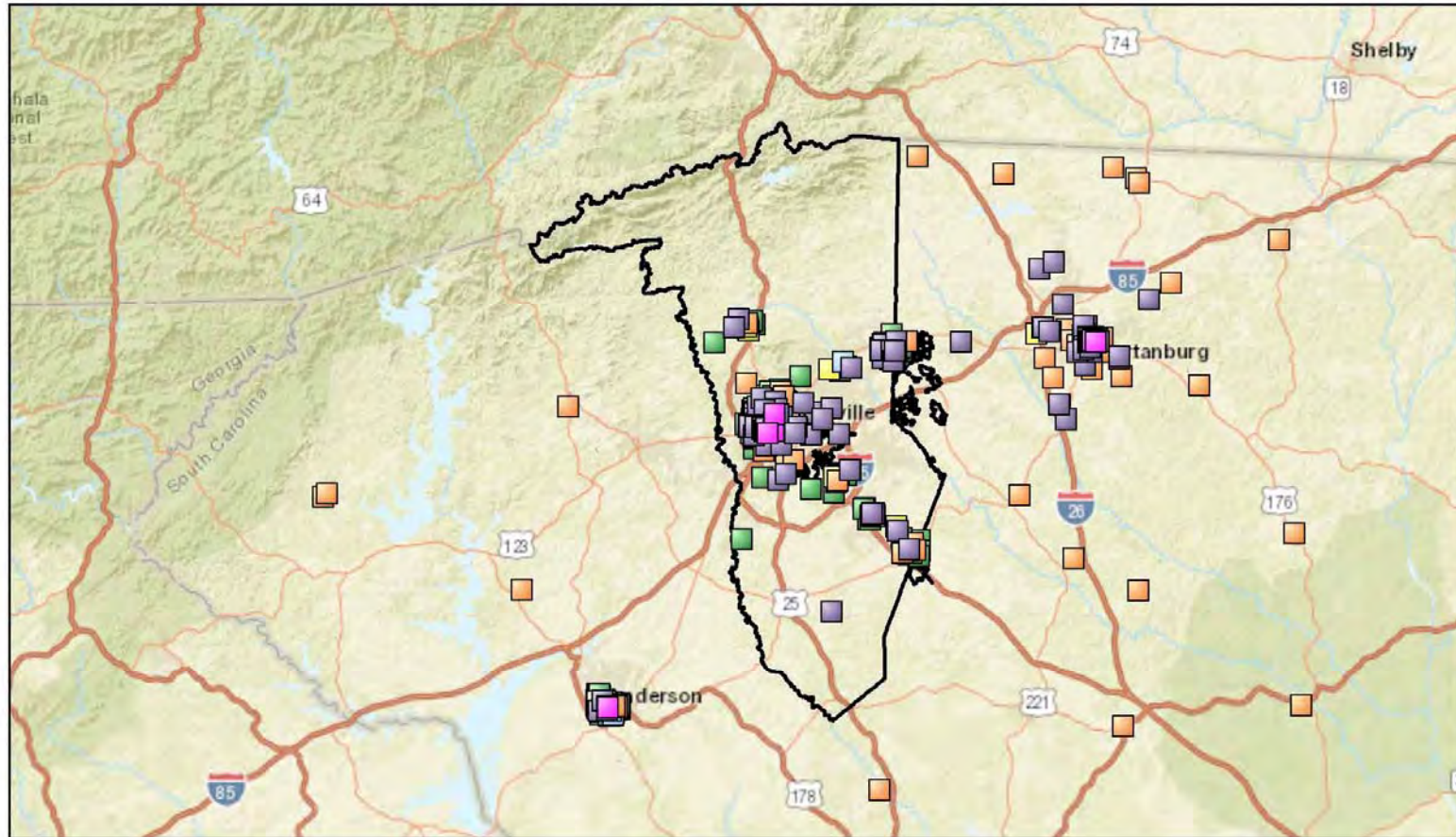
\$0-\$6,101,360.17

\$6,101,360.17-\$32,511,133.38



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

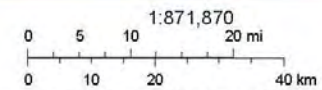
All CDBG Activities - Greenville County, SC



August 15, 2019

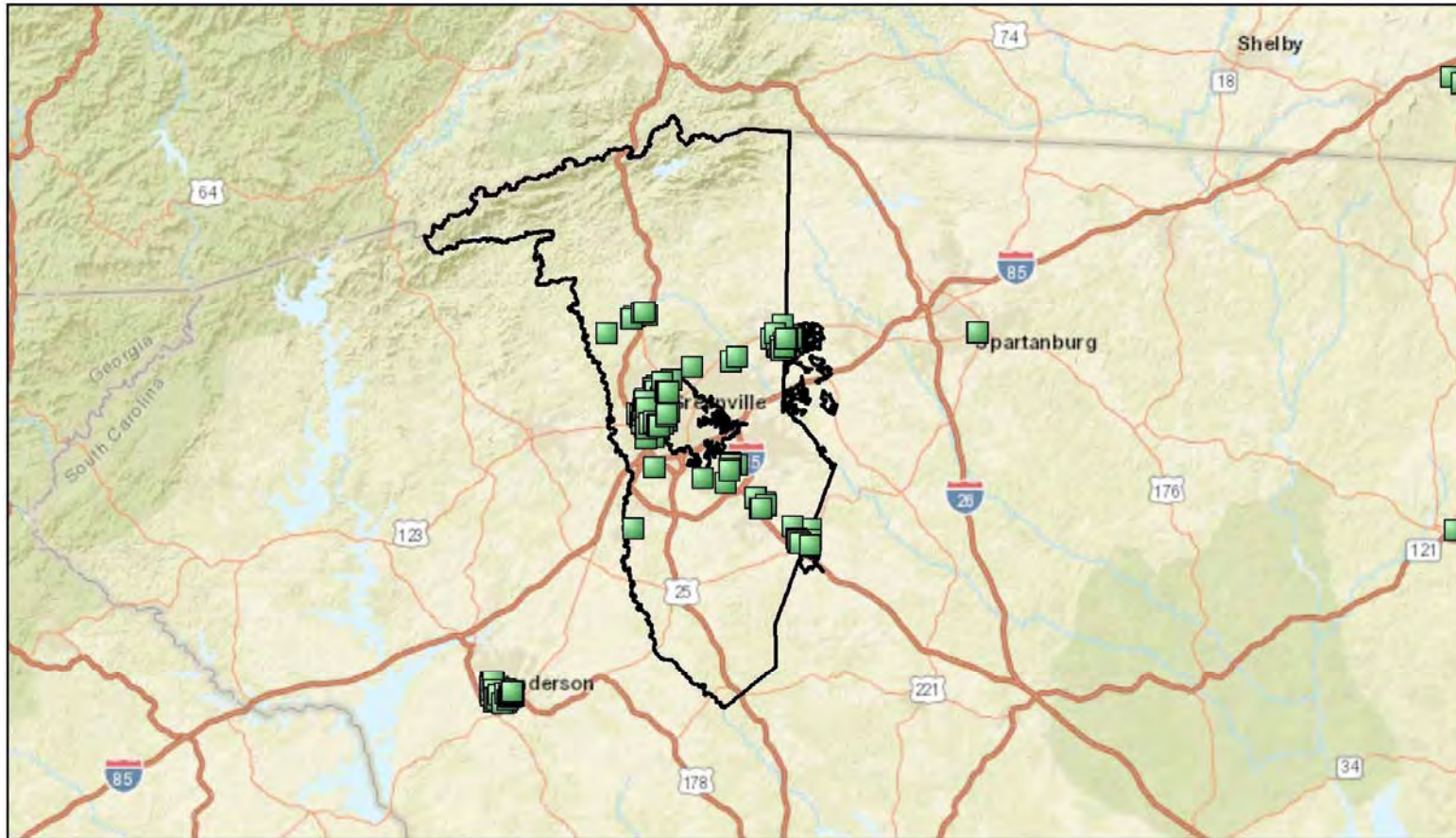
- | | |
|---|--|
| ■ CDBG Activity (Other) | ■ CDBG Activity (Housing) |
| ■ CDBG Activity (Public Services) | ■ CDBG Activity (Economic Development) |
| ■ CDBG Activity (Public Improvements) | ■ CDBG Activity (Acquisition) |

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

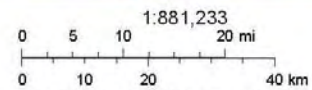
CDBG Acquisitions - Greenville County, SC



August 15, 2019

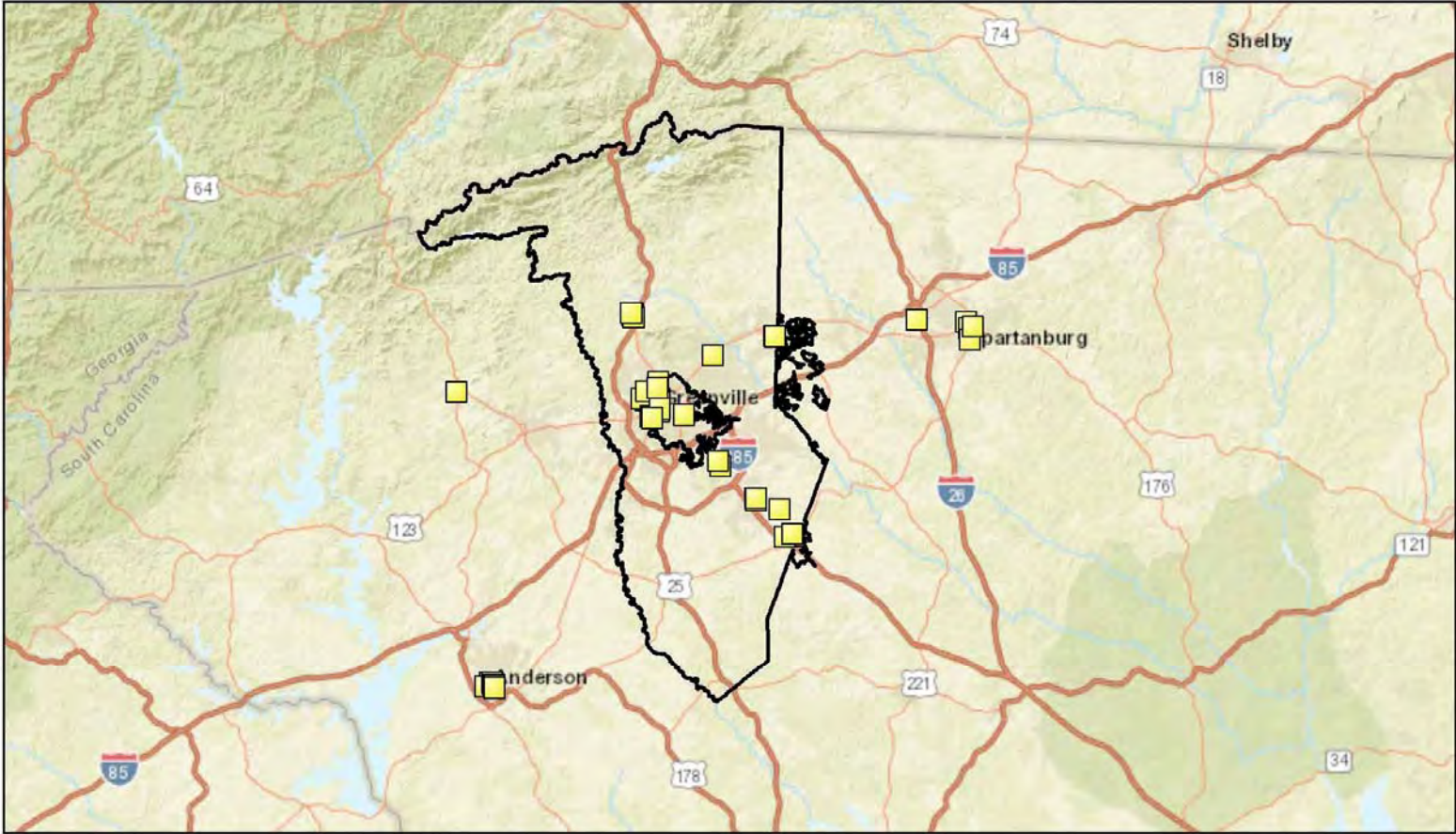
■ CDBG Activity (Acquisition)

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

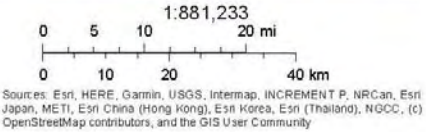
CDBG Economic Development - Greenville County, SC



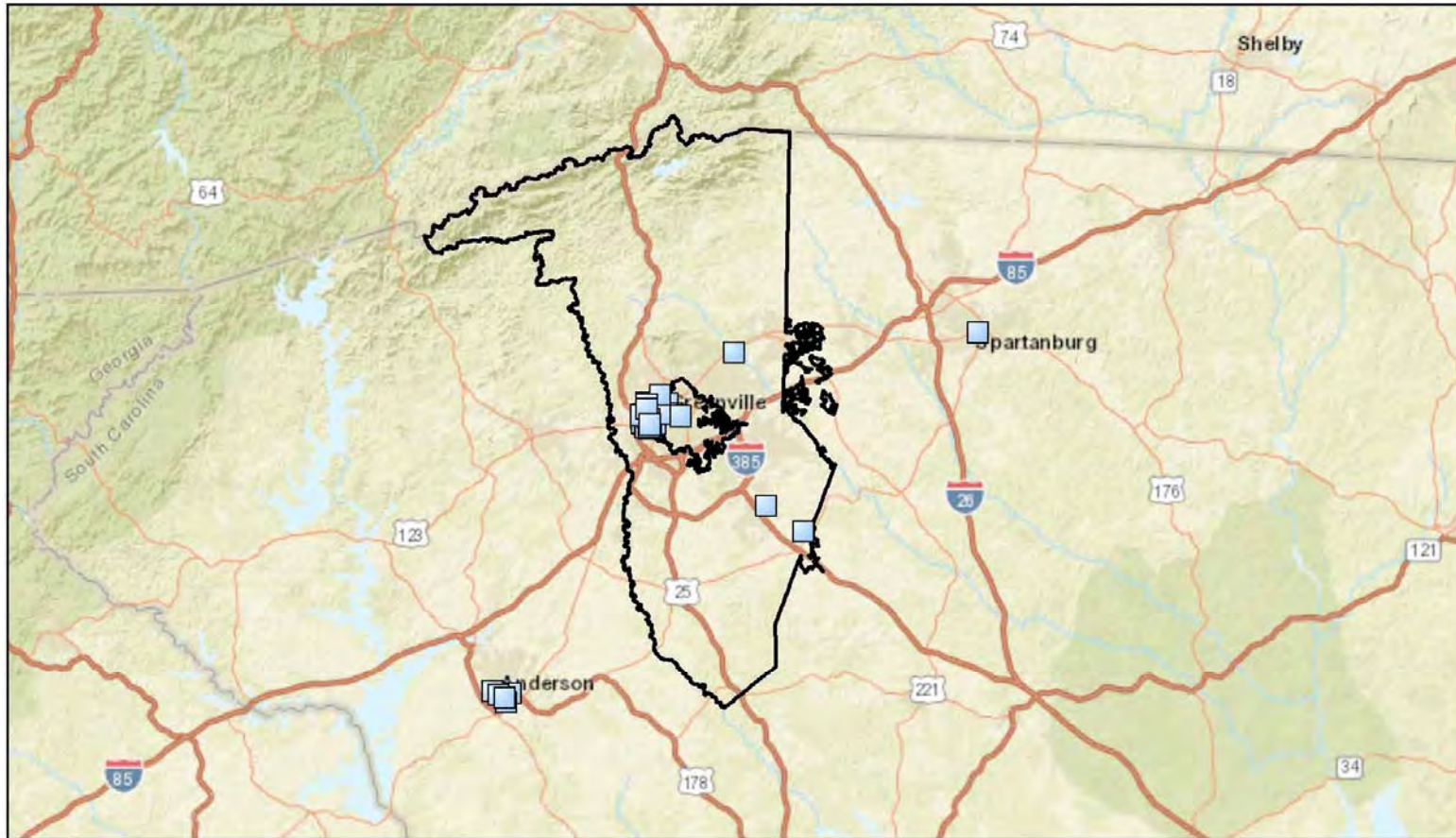
August 15, 2019

■ CDBG Activity (Economic Development)

Override 1



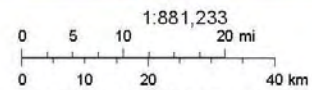
CDBG Housing - Greenville County, SC



August 15, 2019

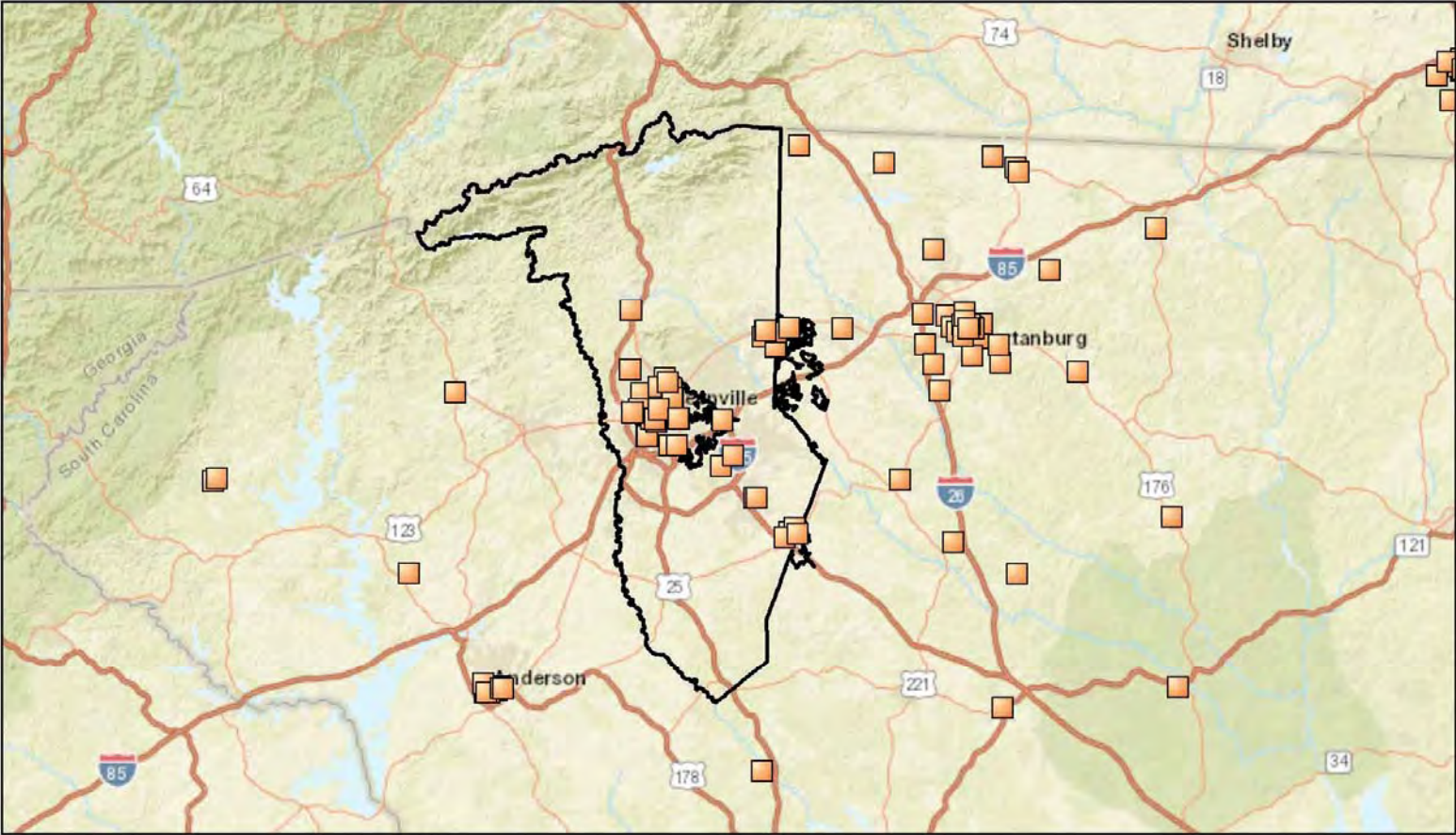
■ CDBG Activity (Housing)

Override 1



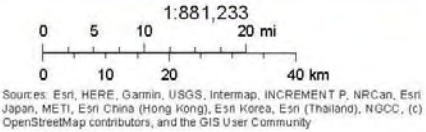
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Public Improvements - Greenville County, SC

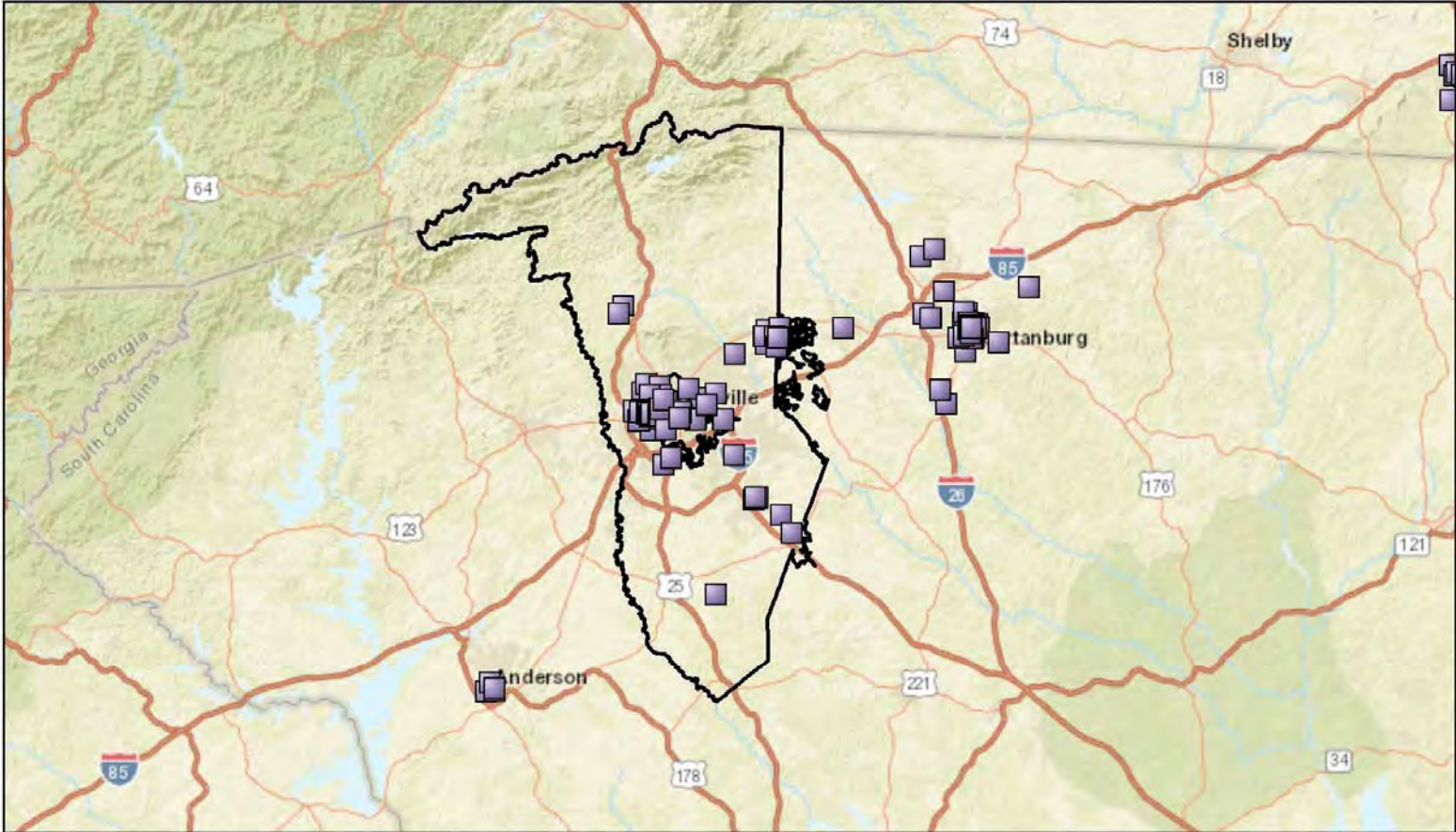


August 15, 2019

- Orange square: CDBG Activity (Public Improvements)
- Override 1



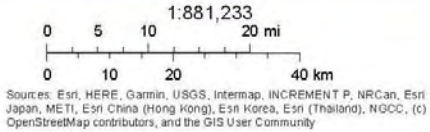
CDBG Public Services - Greenville County, SC



August 15, 2019

■ CDBG Activity (Public Services)

Override 1



2. HOME Investment Partnership (HOME) Program

The City of Greenville receives \$307,552 in HOME Investment Partnership (HOME) Program funding annually. These funds are often used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance. The uses of the FY 2019 HOME allocation is outlined below:

Table IV-10 - FY 2019 HOME Allocation for City of Greenville, SC

| HOME Investment Partnership Program (HOME) | |
|---|-------------------|
| HOME Administration | \$ 30,755 |
| Housing Rehabilitation | \$ 90,891 |
| Affordable Rental Development | \$ 185,906 |
| Total: | \$ 307,552 |

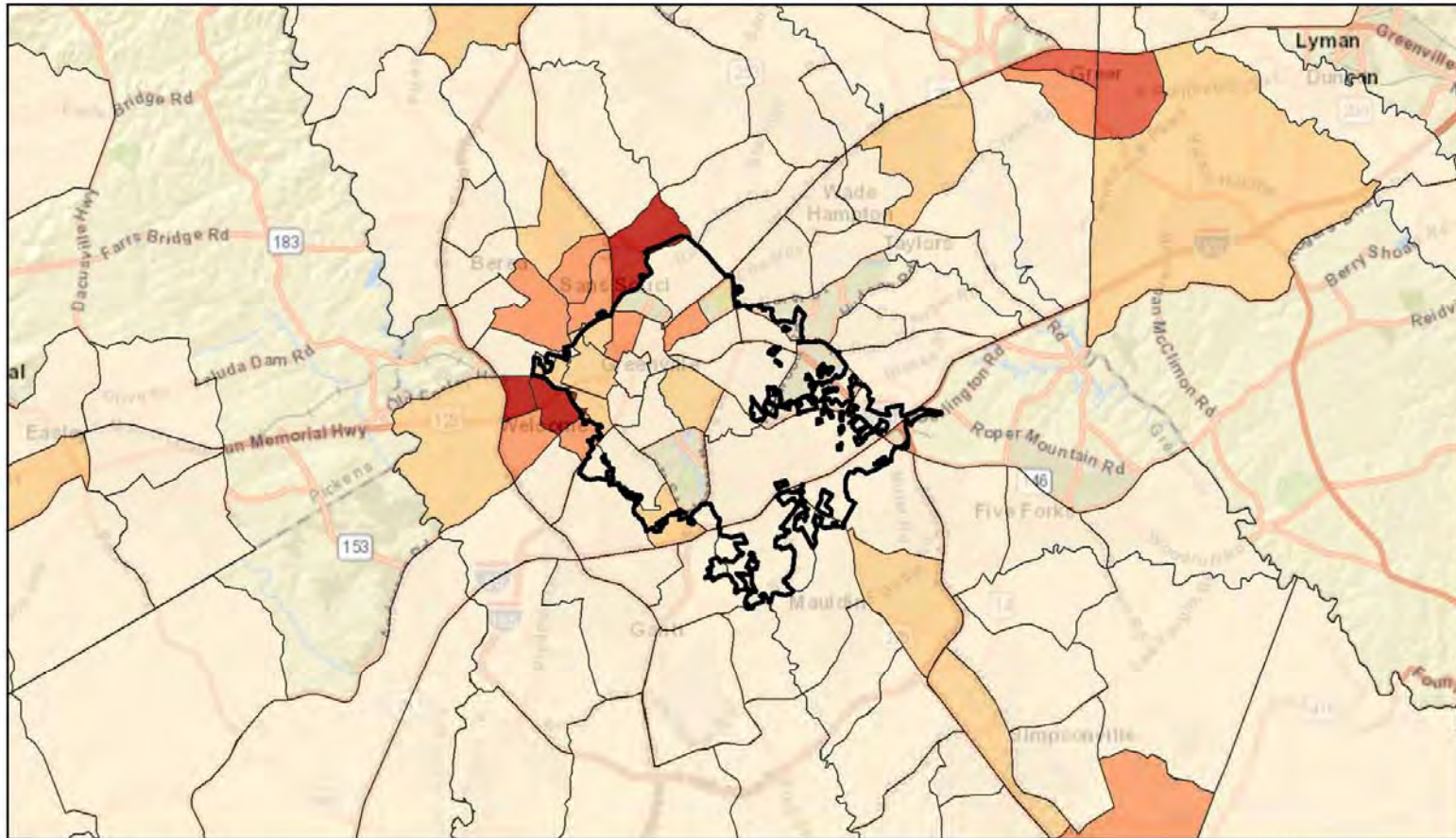
Greenville County receives \$1,114,857 in HOME Investment Partnership (HOME) Program funding annually. These funds are used to develop new affordable housing, rehabilitate existing housing units, and/or to provide homeownership assistance in areas outside of the City of Greenville. The uses of the FY 2019 HOME allocation are outlined below:

Table IV-11 - FY 2019 HOME Allocation for Greenville County, SC

| HOME Investment Partnership Program (HOME) | |
|--|---------------------|
| HOME Administration | \$ 111,486 |
| Affordable Homeowner Housing Development | \$ 549,906 |
| First-time Homebuyer Downpayment Assistance | \$ 115,000 |
| Affordable Rental Development | \$ 320,865 |
| Housing Rehabilitation | \$ 17,601 |
| Total: | \$ 1,114,857 |

The following maps illustrate the locations of HOME expenditures in the City of Greenville and Greenville County:

HOME Funding - City of Greenville, SC



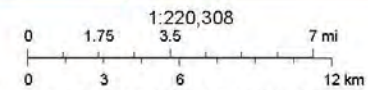
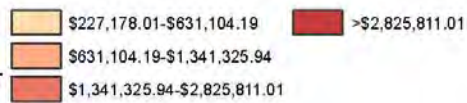
August 15, 2019

Override 1

HOMEActivitiesFunding

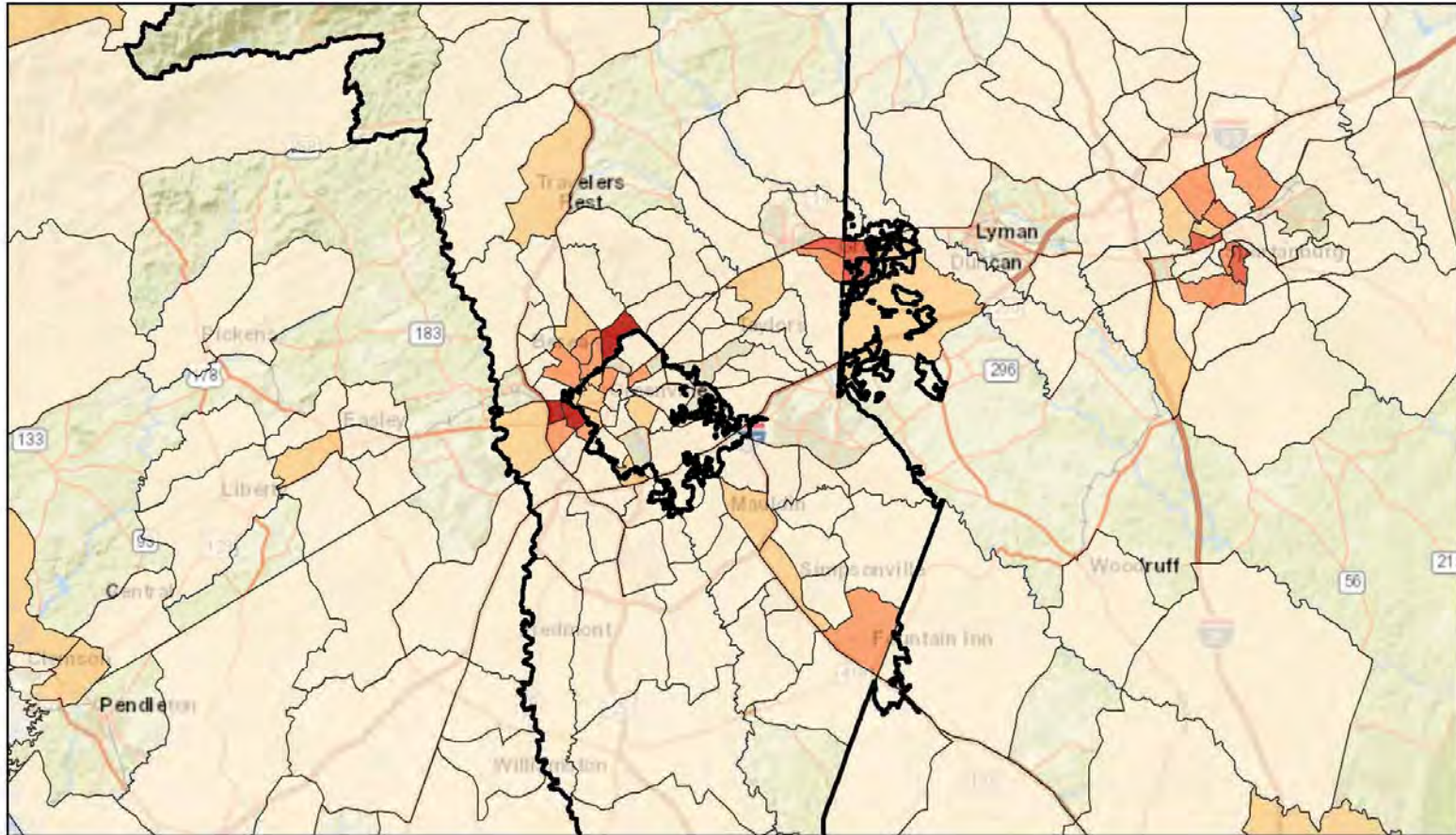
CPDMAPSO_IDIS_ACTV_HOME_TRACT_TOTAL_AMT

\$0-\$227,178.01



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

HOME Funding - Greenville County, SC



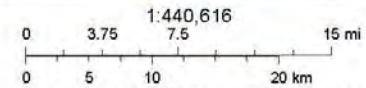
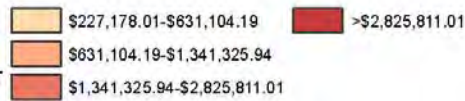
August 15, 2019

Override 1

HOMEActivitiesFunding

CPDMAPSO_IDIS_ACTV_HOME_TRACT_TOTAL_AMT

\$0-\$227,178.01



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

3. Emergency Solutions Grant (ESG) Program

Greenville County receives \$230,839 in Emergency Solutions Grant (ESG) funding annually. ESG funds are used in conjunction with Continuum of Care (CoC) funding to provide services to homeless individuals and families in the Greenville region. The uses of the FY 2019 ESG allocation are outlined below:

Table IV-12 - FY 2019 ESG Allocation for Greenville County, SC

| Emergency Solutions Grant (ESG) Program | |
|--|-------------------|
| Homelessness Prevention | \$ 18,511 |
| Rapid Rehousing | \$ 48,512 |
| Emergency Shelter | \$ 112,172 |
| Street Outreach | \$ 26,331 |
| HMIS | \$ 8,000 |
| Total: | \$ 230,839 |

4. Housing Opportunities for Persons with AIDS (HOPWA) Program

The City of Greenville receives an annual allocation of \$537,725 in HOPWA funding. This funding is given to the City of Greenville’s primary administrator, AID Upstate, to act as a subrecipient for the grant in Anderson, Greenville, and Pickens Counties. The funding is also given to Upper Savannah Care Services to administer the grant for Laurens County. The FY 2019 HOPWA funds were allocated to the following projects:

Table IV-13 - FY 2019 HOPWA Allocation for City of Greenville, SC

| HOME Investment Partnership Program (HOME) | |
|---|-------------------|
| HOPWA Administration | \$ 17,179 |
| Short Term Rent, Mortgage and Utility Assistance | \$ 112,240 |
| Supportive Services | \$ 162,326 |
| Permanent Housing Placement | \$ 26,000 |
| Tenant Based Rental Assistance | \$ 78,989 |
| Total: | \$ 537,725 |

5. Continuum of Care (CoC)

The SC Upstate CoC serves a total of thirteen (13) counties through the partnership of more than eighty (80) agencies. The 13 counties are organized into four (4) geographically dispersed chapters, which are advised by an Advisory Council consisting of leaders from four (4) area service providers. The Greenville Chapter includes Greenville and Laurens Counties. Members of the Chapter leadership are representatives of:

- Governmental, public and/or private entities (including faith-based providing housing or support services in the region)
- Business community
- Educational institutions
- Health care organizations
- Homeless individuals
- Law enforcement
- Banks
- Other organizations that possess needed skills interest or resources which will support the mission.

The Greenville Chapter combines evidence-based solutions and recommendations from national partners with local community knowledge to end homelessness in the community while also fostering collaboration between service providers and mainstream and community resources.

The mission of the SC Upstate CoC is to coordinate efforts in Upstate SC to end homelessness. The CoC works toward ending homelessness by providing a framework for a comprehensive and well-coordinated regional and local planning process. This included identifying needs, conducting a system-wide evaluation of existing resources and program activities, and building a system of housing and services that addresses those needs. This mission was pursued through the development of long-range plans to prevent and end homelessness in the geographic area, as well as the coordination necessary for successful implementation. The key initiatives to address gaps in the CoC included the following:

- More prevention, diversion, and street outreach
- Develop move-on strategies
- Increase housing inventory
- Build Coordinated Entry System capacity

- Increase Coordinated Entry System access points

6. The Greenville Housing Authority –

The Greenville Housing Authority (TGHA) was established in 1938 and is governed under the U.S. Housing Act of 1937 as amended, and the Housing Authorities Law of the State of South Carolina.

The Greenville Housing Authority
122 Edinburgh Court
Greenville, SC 29607
(864) 467-4250 (Voice)
(864) 467-4203 (TDD)
Toll Free: 844-411-8442
<http://www.tgha.net>

The Greenville Housing Authority is recognized as a public body corporate and a “Public Housing Authority” of the U.S. Department of Housing and Urban Development and the State of South Carolina. The Housing Authority is governed by a seven (7) member Board of Commissioners and everyday operations are handled by an Executive Director and Deputy Directors of Operations, Leased Housing, and Modernization & Development.

TGHA maintains 999 units of property-based housing and has a 100% occupancy rate. Of these units, the Greenville Housing Authority manages 567 units. The housing portfolio is made up of a combination of Mixed-Income, LIHTC, Project-Based Vouchers, and RAD conversions, with 80 public housing units remaining that are to be converted to RAD. There are 26 people remaining on the public housing waiting list. 18 of these people are extremely low income, 24 are Black or African American, 2 are White, 17 of them are elderly, and 13 of them are families with disabilities. All are requesting one-bedroom apartments.

Property-based units are available for anyone that meets income and program eligibility requirements regardless of age, unless otherwise noted. The Greenville Housing Authority utilizes an online application process. TGHA will open its waiting lists for both its property-based and Section 8 Programs on advertised days, following a series of advertisements and notices sent to local agencies. When waiting lists are opened, applicants must apply to a specific property, but they can apply to all properties at once. Applicants can apply to any property on any list provided that the list is open.

TGHA staff frequently receives training that has been offered by various agencies, including from State and HUD agencies. TGHA recently received Fair Housing Training, including ADA from the

Greenville Human Relations Commission. Because THGA has shifted away from public housing toward property-based programs, staff does not receive 504 compliance training, and receives ADA training in its place.

The Greenville Housing Authority has one resident council for the entire property-based program. Their concerns are brought to the Resident Services Department, who work closely with the Resident Council and Asset Management Team to address any concerns raised by the Resident Council.

Property-Based Programs –

The Greenville Housing Authority (TGHA) aims to address the needs of the extremely low-income, very low-income, and low-income residents of Greenville County and the City of Greenville. The mission of TGHA is to provide affordable housing and workforce housing assistance for veterans as well as low to moderate income families. The Housing Authority ran a public housing program since its inception in 1938. However, in recent years, the Greenville Housing Authority has shifted to a property-based program that utilizes both properties that have been developed by the Housing Authority in partnership with a lender or investor or owned by the Housing Authority outright.

There are two affiliates of the Housing Authority: The Greenville Re-Development Corporation (GRDC) and Greenville Area Housing Corporation (GAHC). GRDC and GAHC are both owners of properties developed wholly or in part by the Greenville Housing Authority. GRDC owns Tax Credit Development projects in Greenville County, which are managed by the Greenville Housing Authority. GAHC owns properties solely developed by the Greenville Housing Authority through RAD conversion.

HUD provides funding to The Greenville Housing Authority through its Housing Choice Voucher Program. TGHA owns and manages 999 apartments of subsidized and affordable housing. Additionally, TGHA administers a Family Self Sufficiency Program and a Homebuyer Program that offer families an opportunity to participate in a program that provides them opportunity to work with a caseworker to develop a plan to gain access to education, job programs, and homeownership.

Table IV-14 – Greenville Housing Authority – All Properties

| Properties | Managed By | Units |
|---|------------------------------|-------|
| Manor at West Greenville | Greenville Housing Authority | 55 |
| Harbor at West Greenville (formerly Brookhaven) | Greenville Housing Authority | 57 |
| Gallery at West Greenville (formerly Westview) | Greenville Housing Authority | 66 |
| Heritage at Sliding Rock | Greenville Housing Authority | 60 |
| Valley Creek | Greenville Housing Authority | 48 |
| Preserve at Logan Park | Greenville Housing Authority | 80 |
| Ridgeway Apartments | Greenville Housing Authority | 8 |
| Arcadia Hills | Greenville Housing Authority | 44 |
| Scattered Sites | Greenville Housing Authority | 109 |
| Charleston Place | Greenville Housing Authority | 40 |
| Evergreen Place | NHE, Inc. | 168 |
| Forest View | NHE, Inc. | 96 |
| Nicholton Green | NHE, Inc. | 72 |
| Clark Ridge Commons | NHE, Inc. | 96 |

Source: The Greenville Housing Authority

The following table shows the affordable housing units owned by the Greenville Redevelopment Corporation. The properties are a mix of public housing, project-based vouchers, RAD, and LIHTC units. The unit totals are listed below:

Table IV-15 – Greenville County Housing Authority – Entities in Partnership (Tax Credit Developments)

| Entity | Property | Units |
|--------|--------------------------|-------|
| GRDC | Manor at West Greenville | 55 |

| | | |
|------|----------------------------|-----|
| GRDC | Harbor at West Greenville | 123 |
| GRDC | Gallery at West Greenville | 123 |
| GRDC | Heritage at Sliding Rock | 60 |
| GRDC | Valley Creek | 48 |
| GRDC | Preserve at Logan Park | 193 |
| GRDC | Charleston Place | 40 |
| GRDC | Forest View | 72 |
| GRDC | Evergreen Place | 168 |
| GRDC | Nicholtown Green | 96 |
| GRDC | Clark Ridge | 96 |

Source: The Greenville Housing Authority

The following table shows the 254 units in properties that are wholly owned by the Greenville Area Housing Corporation and managed by the Greenville Housing Authority. All four (4) properties are composed exclusively of RAD units.

Table IV-16 – Greenville County Housing Authority – Wholly Owned Properties

| Entity | Property | Units |
|--------------------------|---------------------|-------|
| GAH Ridgeway, LLC | Ridgeway Apartments | 8 |
| GAH Arcadia Hills, LLC | Arcadia Hills | 60 |
| GAH Scattered Sites, LLC | Scattered Sites | 106 |
| GAH Garden Apts., LLC | Garden Apartments | 80 |

Source: The Greenville Housing Authority

Section 8 Voucher Program –

The Greenville Housing Authority oversees the Section 8 Housing Choice Voucher Program. Eligible participants who receive vouchers

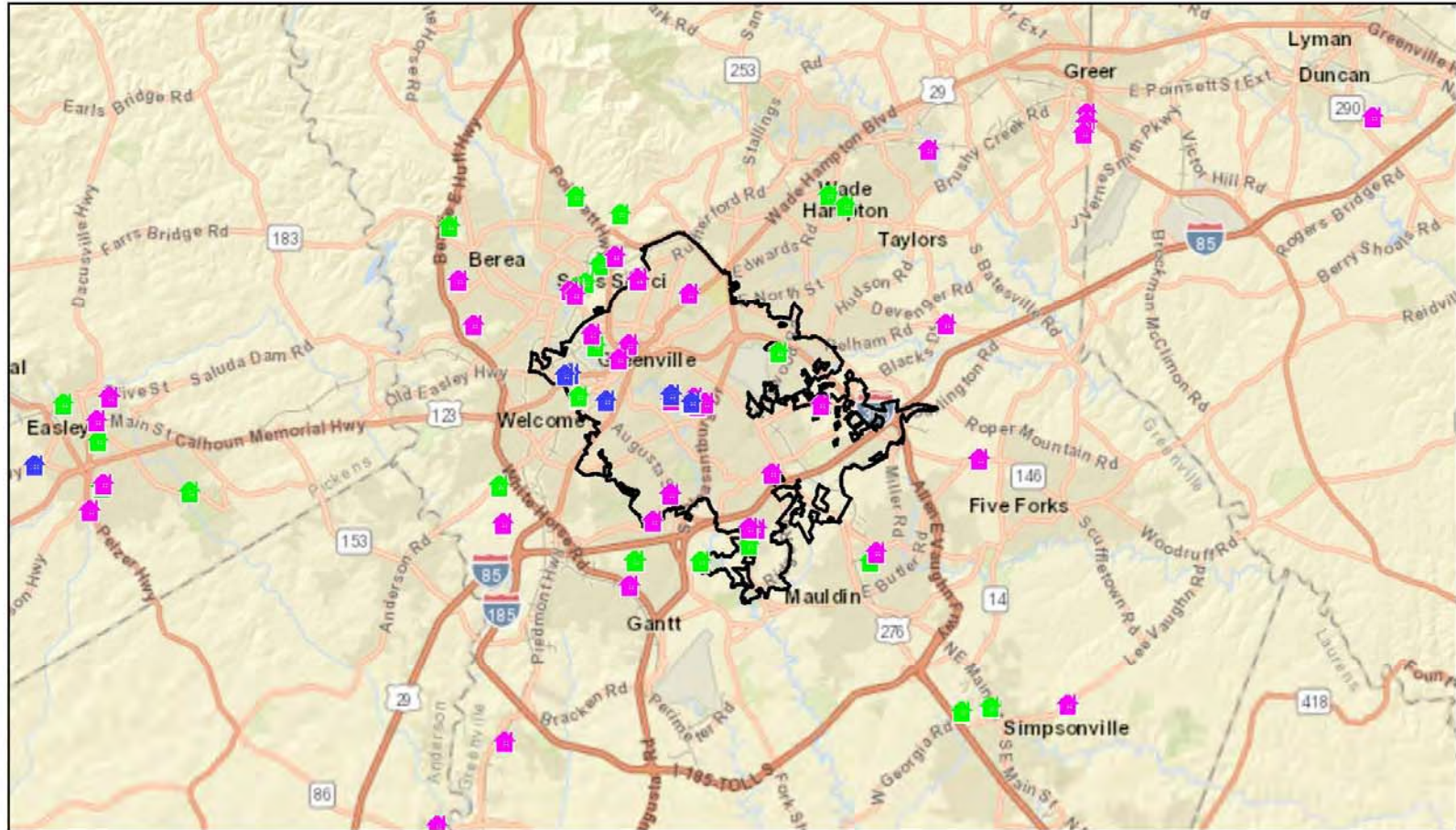
may search on their own for privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs. Additionally, Family Self-Sufficiency (FSS) programs are provided to Section 8 Housing Choice Voucher holders and public housing tenants. FSS program residents work with a case manager to develop goals that will, over a five (5) year period, lead to self-sufficiency. These goals may include education, specialized training, job readiness, job placement activities, and career advancement objectives. The goals for each participating family member are set out in Individual's Training and Service Plan. TGHA has a baseline of 2,941 Section 8 Housing Choice Vouchers, with 6,181 applications on the waiting list as of August, 2019.

Of the families on the waiting list, 78% were Extremely Low Income, 17% were Low Income, and 4% were Moderate Income. 13% were elderly families and 17% were families with disabilities. The majority of families on the waiting list were Black or African American (77%), followed by White families (15%), American Indian/Alaska Native families (1%), and Native Hawaiian/Pacific Islander families (1%). Of the families on the waiting list, only 5% were Hispanic.

Though the Greenville Housing Authority is capable of recruiting Section 8 landlords, the housing stock provided by these landlords is often lower quality, as the landlords will meet the bare minimum housing standards required by Federal law. Section 8 Voucher holders struggle to find quality housing outside areas of concentrated poverty, as landlords ask for higher prices in these areas. The Greenville Housing Authority will attempt to negotiate with landlords for lower rents to accommodate voucher holders, but the vast majority of landlords are not interested in negotiating because the demand for housing is greater than the supply. The Greenville Housing Authority has a 60% success rate for voucher holders finding a place to live. The previous success rate was 50%, but TGHA developed project-based voucher properties to increase the number of quality units available to voucher holders at affordable rents. TGHA currently owns 543 Section 8 units, and 41 of them are accessible. The Housing Authority is in the process of constructing an additional 193 units.

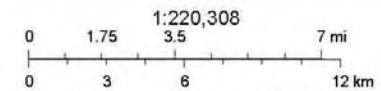
The following map illustrates all HUD multifamily properties in and around the City of Greenville and Greenville County.

HUD Supported Housing - City of Greenville, SC



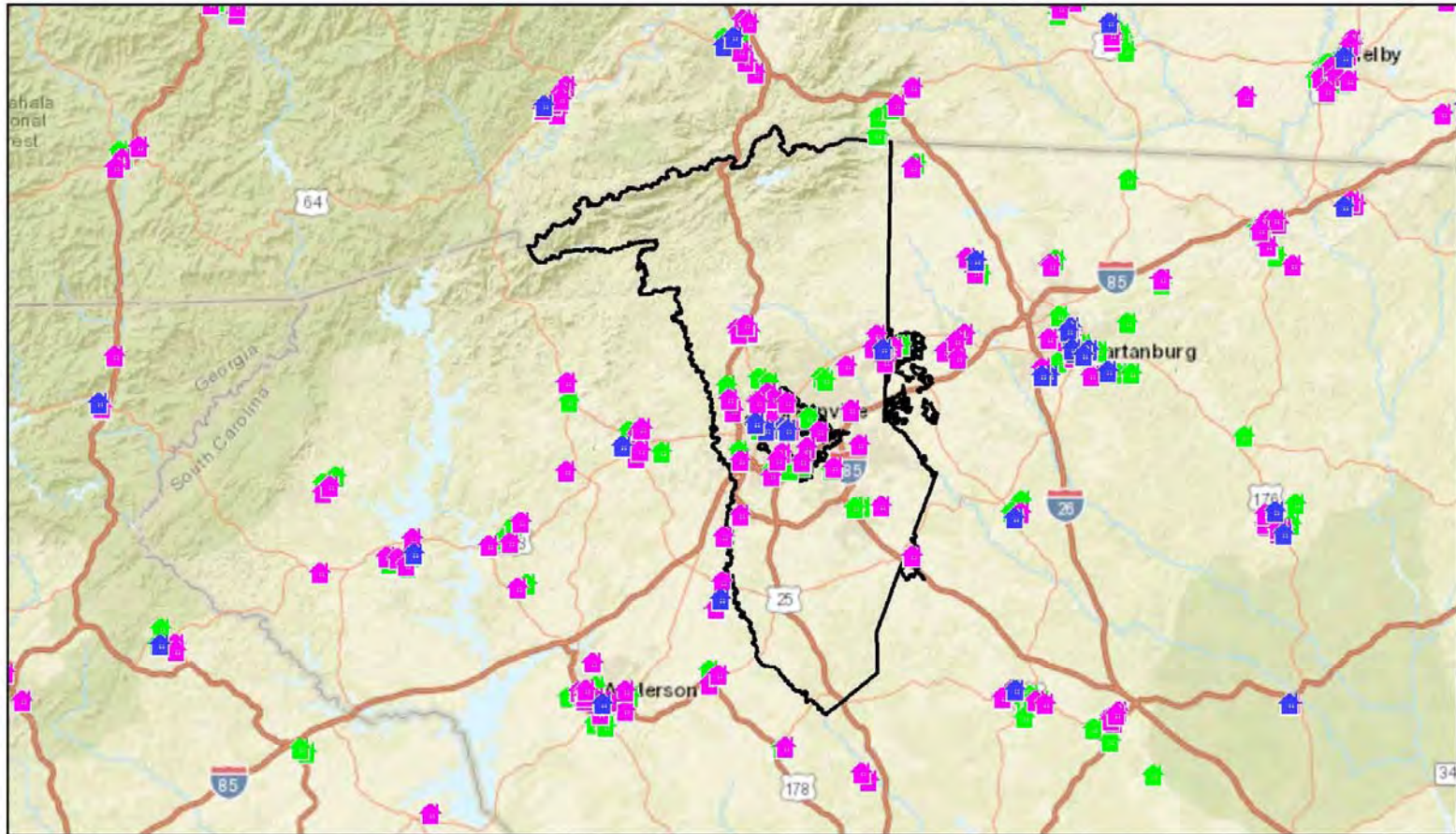
August 15, 2019

- 🏠 Public Housing Development Override 1
- 🏠 LIHTC Property
- 🏠 Multifamily Properties - Assisted






Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

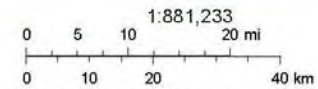
HUD Supported Housing - Greenville County, SC



August 15, 2019

-  Public Housing Development
-  LIHTC Property
-  Multifamily Properties - Assisted

Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

7. Housing Authority of the City of Greer –

The Housing Authority of the City of Greer serves Greer, South Carolina, which is located within Greenville County. The Housing Authority of the City of Greer is designated as a small housing authority by HUD.

Housing Authority of Greer
103 School Street
Greer, SC 29651
(864) 8877-5471 (Voice)
<http://www.cityofgreer.org/581/Housing-Authority>

The Housing Authority of the City of Greer is recognized as a public body corporate and a “Public Housing Authority” of the U.S. Department of Housing and Urban Development and the State of South Carolina. The Housing Authority is governed by a five (5) member appointed Board of Commissioners and everyday operations are handled by an Executive Director and Deputy Executive Director. The Housing Authority has created a mission-driven nonprofit that is committed to continuing to establish affordable housing. The nonprofit has not undertaken any affordable housing projects yet.

The Greer Housing Authority maintains 186 units of public housing across four (4) communities and has a 100% occupancy rate. Two (2) of the public housing communities are in Greenville County and two (2) are in Spartanburg County, as the City of Greer sits in both counties.

The Greer Housing Authority also has 280 Section 8 Vouchers and 6 VASH vouchers. The public housing waiting list contains 263 applications, of which 30 are seniors, 57 of which are for handicap/disabled apartments, and 176 are families. The public housing waiting lists for both elderly and family units is open. The Family Public Housing waiting list is capped at 24 months of wait time, which typically prevents the list from growing beyond 200 applicants.

The Greer Housing Authority’s public housing waiting list is open, and the Section 8 Voucher waiting list is currently closed. Applicants can apply online or over the phone.

The Housing Authority of the City of Greer staff frequently receives training that has been offered by various agencies, including from State and HUD agencies. The Housing Authority attends training at conferences, and works with the Greenville County Human

Relations Commission for Fair Housing training. Housing Authority staff receives 504 training through both property management training and Housing Choice Voucher specialist training.

The Greer Housing Authority has a resident advisory board with representatives from multiple communities that meets once a year.

Public Housing –

The Housing Authority of the City of Greer aims to address the needs of the extremely low-income, very low-income, and low-income residents of the City of Greer. The mission of the Greer Housing Authority is to ensure safe, decent, and affordable housing; create opportunities for residents’ self-sufficiency and economic independence; and assure fiscal integrity by all program participants.

HUD provides funding to the Housing Authority of the City of Greer through its Public Housing and Housing Choice Voucher Programs. The Greer Housing Authority owns and manages 186 apartments of subsidized and affordable housing. Two (2) of these public housing developments are in Greenville County, and two (2) are in Spartanburg County.

Table IV-17 – Greer Housing Authority – Public Housing in Greenville County

| Address | Owner/Manager | Units |
|--|-------------------------|-------|
| Victoria Arms, 103 School Street, Greer, SC 29651 | Greer Housing Authority | 80 |
| Drummond Village, 801 S Main Street, Greer, SC 29650 | Greer Housing Authority | 50 |

Source: Greer Housing Authority

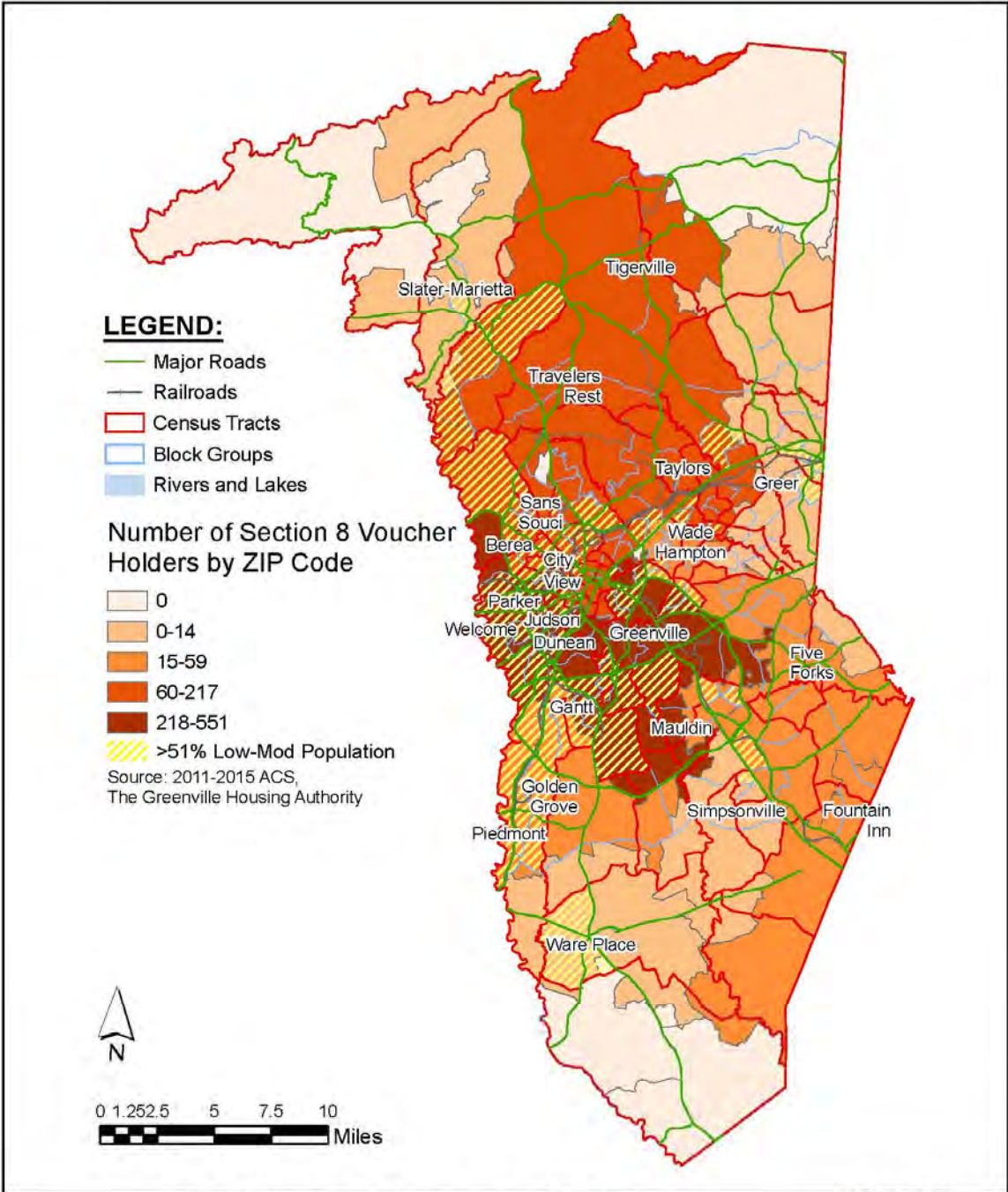
Section 8 Vouchers –

The Housing Authority of the City of Greer oversees the Section 8 Housing Choice Voucher Program. Eligible participants who receive vouchers may search for their own privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs. The Greer Housing

Authority is in the process of conducting an environmental review for land that it has purchased to create more Section 8 Housing Choice Voucher units. The Greer Housing Authority has a baseline of 280 Section 8 Housing Choice Vouchers, with 195 applications on the waiting list as of August, 2019.

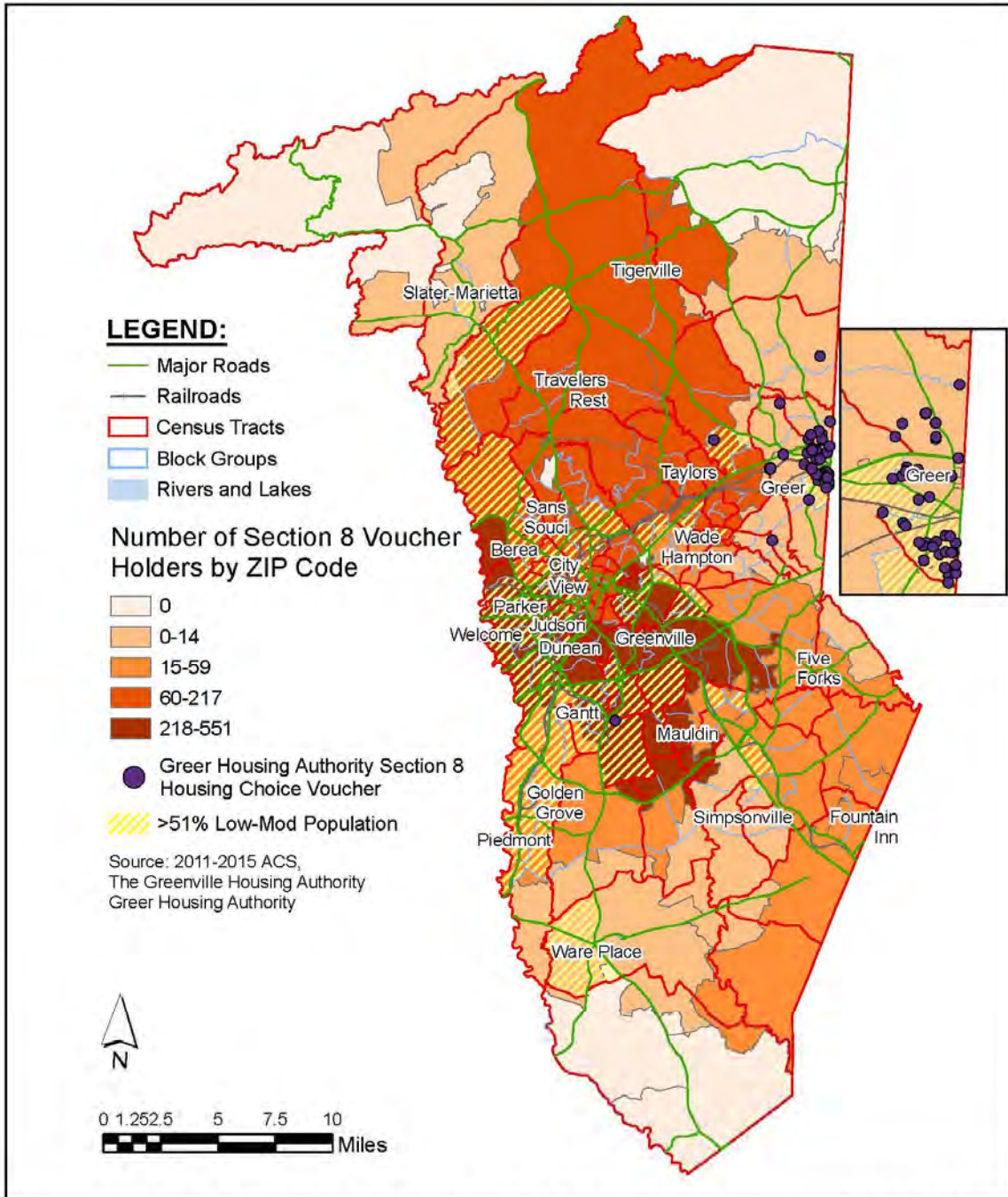
Individuals and families on the Section 8 Waiting List are not divided by County, and could be placed in either Greenville County or Spartanburg County. Of the applications on the waiting list, 31 were for elderly residents, 55 were for handicapped or disabled housing, and 124 were for families. More than half of the individuals and families on the waiting list were Black or African American (117 applicants at 60%). 64 applicants were White (32.8%) and 19 applicants were Hispanic (9.7%).

The first map illustrates the ZIP Codes where Greenville Housing Authority Section 8 Housing Choice Voucher holders are concentrated in Greenville County. The second map includes Greer Housing Authority Section 8 Housing Choice Vouchers.



**GREENVILLE COUNTY, SC
SECTION 8 VOUCHER LOCATIONS**





GREENVILLE COUNTY, SC SECTION 8 VOUCHER LOCATIONS



4. Family Self-Sufficiency (FSS) –

The Greenville Housing Authority (TGHA) aims to address the needs of the extremely low-income, very low-income, and low-income residents of Greenville County. The mission of The Greenville Housing Authority is to provide affordable housing and workforce housing assistance for veterans, as well as low to moderate income families. This was done through TGHA assisting individuals and families through its public housing communities and Section 8 Project-Based units and the Housing Choice Vouchers. The Housing Authority promotes homeownership through its Family Self-Sufficiency Program.

Family Self-Sufficiency (FSS) programs are provided to Housing Choice Voucher holders and public housing tenants to transition from welfare to work or better paying jobs. The Head of Household works with FSS staff to create a five-year plan, which lists steps they will take to pursue economic stability for their family. The plan includes goals to seek and maintain employment and become free of any welfare (cash) assistance received. Throughout the program, FSS staff helps families access government and community programs and services for financial aid, career training, job search, childcare, transportation, counseling, budgeting, credit repair, and even homeownership.

As the family progresses in their program, any rent increases caused by increases in salary, better jobs, or wages are deposited in an FSS savings account. At the end of five years, when the Head of Household completes their FSS goals and "graduates," they are eligible to receive money collected in this account. Past participants in FSS have returned to school, obtained living wage jobs, improved credit and finances, purchased vehicles, started businesses, and bought homes of their choice. Their futures become more secure as they build assets.

As of August, 2019, there were 90 families participating in the FSS program, and all were Section 8 voucher holders. In addition, there was a Family Savings Account program which was available to residents who participate in the FSS Program. This program enables families to save funds to help with larger purchases, such as education or homeownership.

5. Low Income Housing Tax Credit –

The Low-Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer's Federal income tax. Greenville County and the City of Greenville promote the use of Low Income Housing Tax Credits. The following table shows LIHTC projects completed in Greenville County since 2000. Projects completed outside of the City of Greenville are highlighted in green.

Table IV-18 - Greenville County, SC LIHTC Projects

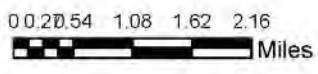
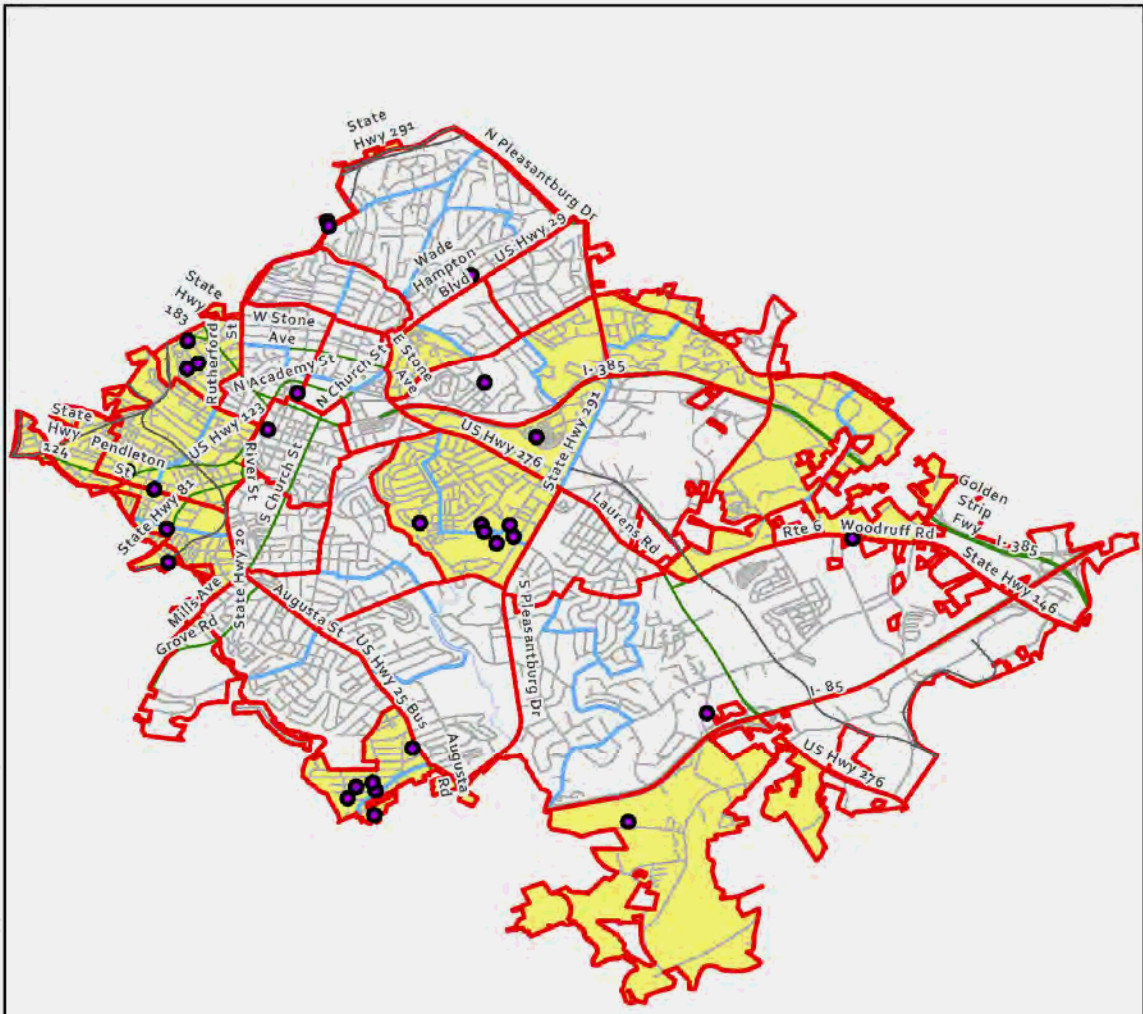
| Project Name / HUD ID Number | Project Address | Project City | Project ZIP Code | Total Number of Units | Total Low-Income Units |
|--|---------------------|----------------|------------------|-----------------------|------------------------|
| Berkshire Place SCA20010020 | 730 S Line St Ext | Greer | 29651 | 50 | 40 |
| Boulder Creek SCA20010025 | 300 Furman Hall Rd | Greenville | 26906 | 200 | 200 |
| Harmony Ridge Apartments SCA20010047 | 49 Brookside Dr | Travelers Rest | 29690 | 40 | 40 |
| Maple Creek Apartments SCA20010060 | 707 Poplar Dr | Greer | 29651 | 72 | 57 |
| Shemwood Crossing SCA20010080 | 100 Shemwood Ln | Greenville | 29605 | 200 | 200 |
| Laurel Oaks Apartments SCA20020060 | 667 Rutherford Rd | Greenville | 29609 | 48 | 48 |
| Arcadia Hills SCA20030010 | 100 Pearce Ave | Greenville | 29607 | 48 | 48 |
| Beverly Apartments, ALP SCA20040018 | 200 S Beverly Ln | Greer | 29650 | 80 | 80 |
| Spring Grove Apartments/Oakview SCA20040147 | 1900 Boling Rd Ext | Taylors | 29687 | 200 | 200 |
| Avalon SCA20050010 | 490 Wenwood Rd | Greenville | 29607 | 72 | 72 |
| Berea Heights Villas SCA20050020 | 125 Lions Club Rd | Greenville | 29617 | 72 | 72 |
| Greenville Arms, ALP SCA20050071 | 200 Ashe Dr | Greenville | 29617 | 100 | 100 |
| Greenville Assoc (The Summit) SCA20050072 | 201 W Washington St | Greenville | 29601 | 101 | 101 |
| Azalea Place SCA20060070 | 663 Rutherford Rd | Greenville | 29609 | 54 | 54 |

| | | | | | |
|--|-----------------------|----------------|-------|-----|-----|
| Berkley Pointe Apartments SCA2006072 | 500 Wenwood Rd | Greenville | 29607 | 185 | 185 |
| Towers East Apartments SCA2006093 | 415 N Main St | Greenville | 29601 | 269 | 269 |
| Rocky Creek Apartments SCA2006097 | 1901 Woodruff Rd | Greenville | 29607 | 200 | 200 |
| Charleston Place SCA20070020 | 335 Greenacre Rd | Greenville | 29607 | 40 | 40 |
| Evergreen Place SCA20070050 | 102 Roosevelt Ave | Greenville | 29607 | 168 | 168 |
| Mauldin Gardens SCA20070087 | 330 Miller Rd | Mauldin | 29662 | 64 | 64 |
| Mulberry Court Apartments SCA20070105 | 101 Mulberry St | Greenville | 29601 | 41 | 41 |
| Raintree Apartments III SCA20070578 | 203 McElhaney Rd | Travelers Rest | 29690 | 36 | 36 |
| Companion at Bridle Ridge SCA20080023 | 310 Chandler Rd | Greer | 29651 | 152 | 152 |
| Forest View @ Heritage SCA20080041 | 50 Ramsey Dr | Greenville | 29607 | 72 | 72 |
| Clark at Commons SCA20090011 | 200 Clark St | Greenville | 29607 | 96 | 96 |
| Nicholtown Green SCA20090051 | 200 Clark St | Greenville | 29607 | 96 | 96 |
| Brookside Gardens SCA20100020 | 25 Brookside Cir | Greenville | 29609 | 54 | 54 |
| Holly Springs Apartments SCA20100069 | 300 Wilhelm Winter St | Travelers Rest | 29690 | 46 | 46 |
| Oakcrest Apartments SCA20200079 | 250 Little Texas Rd | Travelers Rest | 29690 | 40 | 40 |
| Prestwick at Augusta Street SCA20200090 | 3100 Augusta St | Greenville | 29605 | 36 | 36 |
| Woodcreek Apartments II | 1216 E Georgia St | Simpsonville | 29681 | 48 | 48 |
| Cloverfield Estates SCA20120040 | 500 Crawford Hill Rd | Greenville | 29617 | 48 | 48 |
| Parker at Cone SCA20120040 | 50 Blease St | Greenville | 29609 | 64 | 64 |
| Parkside at Verdae SCA20120900 | 740 Woodruff Rd | Greenville | 29607 | 56 | 56 |
| Pelham Village SCA20120901 | 1001 Toscano Ct | Greenville | 29615 | 60 | 60 |
| Landwood Ridge Apartments SCA20130690 | 200 McAlister Rd | Greenville | 29607 | 48 | 48 |
| Crescent Landing Apartments SCA20140020 | 1008 White Horse Rd | Greenville | 29605 | 17 | 17 |

| | | | | | |
|---|-----------------------|------------|-------|-----|-----|
| The Parker at Cone Phase II SCA20140100 | 3000 Cone Crest Ct | Greenville | 29609 | 96 | 96 |
| Avalon Chase SCA20141001 | 1000 Avalon Chase Cir | Greer | 29650 | 42 | 42 |
| Berea Heights SCA20150003 | 15 Leslie Oak Dr | Greenville | 29617 | 36 | 36 |
| Manor at West Greenville SCA20160013 | 11 Manning St | Greenville | 29601 | 55 | 55 |
| The Assembly SCA20170010 | 5001 Assembly Dr | Greenville | 29617 | 240 | 240 |
| The Heritage at Sliding Rock SCA20170012 | 301 Greenacre Rd | Greenville | 29607 | 60 | 60 |

Source: <http://lihtc.huduser.org/>

The following maps show the locations of Low Income Housing Tax Credit properties in the City of Greenville, and Greenville County. They also show the Block Groups with high concentrations of Low/ and Moderate-Income households.



LEGEND:

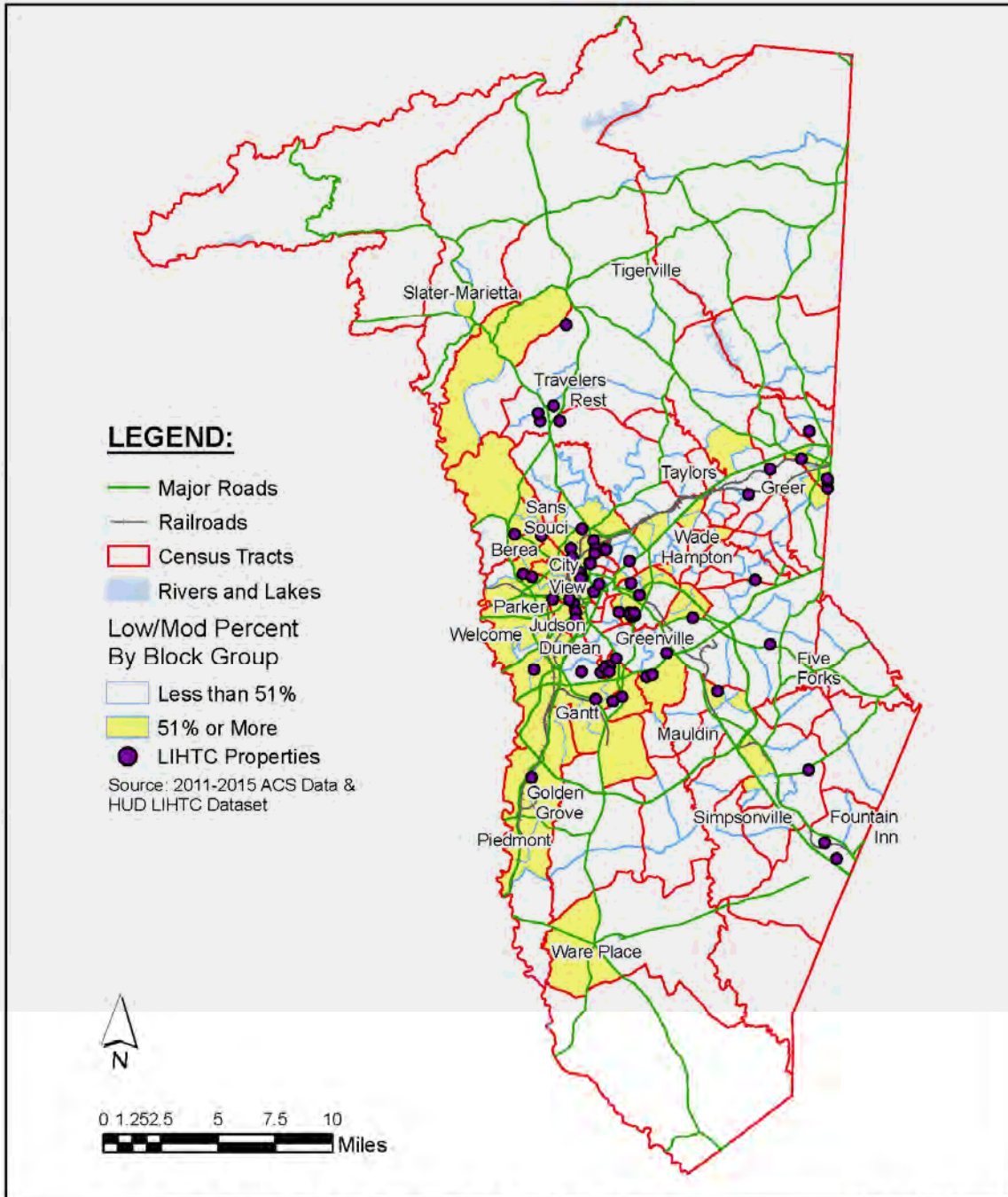
- Railroads
- City Streets
- Major Roads
- Census Tracts
- Rivers

- Low/Mod Population By Block Group
- Less Than 51%
- Greater Than 51%
- LIHTC Housing Units

Source: 2011-2015 ACS, HUD LIHTC Database

**CITY OF GREENVILLE, SC
LIHTC HOUSING UNITS MAP**





GREENVILLE COUNTY, SC LOW-MODERATE INCOME MAP

**URBAN
DESIGN
VENTURES**

The following table provides the percentage of Greenville Housing Authority program participants of each race.

Table IV-19 – Race of Current Program Participants

| Only 1 Race | Percentage |
|--|------------|
| White | 12.22% |
| Black/African-American | 87.41% |
| American Indian/Alaska Native | 0.19% |
| Asian | 0.06% |
| Native Hawaiian/Other Pacific Islander | 0.09% |
| More Than 1 Race | Percentage |
| White + Black/African American | 0.19% |
| Black/African American + Native Hawaiian | 0.07% |

Source: The Greenville Housing Authority

Although Black/African American residents of Greenville County make up 18.2% of the population, they make up 87.41% of the population living in the Greenville Housing Authority’s properties.

Table IV-20 – The Greenville Housing Authority Demographics and Marketing Area

| Demographic Characteristics | Project’s Residents | Project’s Applicant Data | Census Tract | Housing Market Area | Expanded Housing Market Area |
|-------------------------------------|---------------------|--------------------------|--------------|---------------------|------------------------------|
| White | 5.0% | 4.0% | 53.0% | 64.0% | 78.0% |
| Black or African American | 95.0% | 96.0% | 35.0% | 31.0% | 19.0% |
| Hispanic or Latino | 1.5% | 0.0% | 13.0% | 25.0% | 34.0% |
| Asian | 0.0% | 0.0% | 0.5% | 1.5% | 2.4% |
| American Indian or Alaskan Native | 0.0% | 0.0% | 0.4% | 0.3% | 0.7% |
| Native Hawaiian or Pacific Islander | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% |
| Persons with Disabilities | 5.2% | 4.8% | 6.4% | 7.9% | 7.7% |

| | | | | | |
|---|-------|-------|-------|-------|-------|
| Families with Children under the age of 18 | 51.0% | 62.0% | 42.0% | 24.6% | 33.7% |
|---|-------|-------|-------|-------|-------|

Source: The Greenville Housing Authority Affirmative Fair Housing Marketing Plan

The Black or African American racial group makes up the largest cohort of tenants in Greenville Housing Authority programs (87.41%). There are no residents of Greenville Housing Authority properties of Section 8 Housing Choice Voucher holders through the Greenville Housing Authority that identify as Hispanic. This is a disproportionately low number of Hispanic residents, and the Greenville Housing Authority has identified Hispanic or Latino participants as least likely to apply, and have taken actions to reach out to these populations.

The following table lists the percentage breakdowns of the races of households on the Section 8 Housing Choice Voucher waiting list.

Table IV-21 – Publicly Supported Housing Waiting List – The Greenville Housing Authority

| Only 1 Race | Percentage |
|---|-------------------|
| White | 15.46% |
| Black/African-American | 81.71% |
| American Indian/Alaska Native | 0.65% |
| Asian | 0.18% |
| Native Hawaiian/Other Pacific Islander | 0.57% |
| More Than 1 Race | Percentage |
| Black/African American + American Indian | 0.02% |
| Black/African American + Native Hawaiian | 0.06% |
| Black/African American + Asia | 0.02% |

Source: The Greenville Housing Authority

When comparing the demographics of residents in Greenville Housing Authority and Section 8 properties with the demographics of the City and the County as a whole, Black/African American residents are overrepresented in Housing Authority and Section 8

properties. On the waiting list, Black/African Americans are also overrepresented. This shows that the shortage of affordable housing disproportionately affects Black/African American households in the area, and the demand for affordable housing in this population is much higher.

6. HUD Assisted Housing –

HUD previously funded the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities and counties across the country. The Section 202 Supportive Housing for the Elderly Program provided financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provided financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer are supportive of the use of Section 202 and Section 811 Supporting Housing Programs as well as the use of Low Income Housing Tax Credits (LIHTC).

7. Social Service Agencies –

The following table lists the organizations for the at-risk, homeless, or disabled populations in Greenville County.

Table IV-22 – Supportive Service Programs

| Agency Name | Description |
|--------------------------------------|---|
| Able SC | Able SC is a Center for Independent Living that provides an array of independent living services to people of all ages with all types of disabilities. |
| Center for Community Services | CCS serves the Golden Strip by providing emergency services, SNAP & Medicaid, employment, and other wraparound benefits for those in need, including the homeless or at-risk of homelessness. |
| Community Options | Community Options works with individuals with significant disabilities through residential services, day programs, social |

| | |
|--|---|
| | enterprises that employ individuals with disabilities, high school transition programs, and specialized programs for respite and medically fragile adults. |
| Foothills Family Resources | Foothills Family Resources works to meet people in crisis through workforce development, self-sufficiency programs, and employment readiness. |
| Greenville CAN | Greenville CAN is a coalition of self-advocates, service providers, families, caregivers, and professionals that advocate to improve the County for individuals with disabilities. |
| Greenville Free Medical Clinic | The Free Medical Clinic provides wellness and healthcare services to individuals that are low-income and uninsured individuals, who may be at-risk of homelessness. |
| Greenville Homeless Alliance | The Homeless Alliance advocates for and provides services to the homeless in the Greenville area. |
| Greer Community Outreach | Greer Community Outreach provides food and clothing to low-income residents of the City of Greer. |
| Hispanic Alliance | The Hispanic Alliance serves the Hispanic community of Greenville County with job placement and scholarship activities. |
| Safe Harbor | Safe Harbor provides housing and supportive services to domestic abuse survivors and their children in the Greenville area, while also providing education, advocacy, and outreach. |
| South Carolina Commission for the Blind | South Carolina Commission for the Blind helps blind and visually impaired residents gain independence and take advantage of opportunities for financial advancement. |
| Thrive Upstate | Thrive Upstate provides all people with disabilities and special needs with meaningful services, opportunities, and support throughout life. |
| United Way of Greenville County | United Way of Greenville County runs many programs that serve those with limited incomes. United Way also assists children through educational programs. |
| Upstate Association of the Deaf | The South Carolina Association of the Deaf works with deaf and hard of hearing people to provide advocacy, education, and social services. |
| Upstate Continuum of Care | Upstate Continuum of Care is the primary organization engaging in providing services to people experiencing homelessness in a 13-County region that includes Greenville County. |
| Upstate Pride | Upstate Pride is the LGBTQ advocacy group for Greenville County, along with programs that serve individuals with HIV/AIDS and social groups for LGBTQ individuals. |
| Upstate Warrior Solution | Upstate Warrior Solution provides services for Veterans, including housing services, healthcare benefits coordination, and education and employment support. |
| Urban League of the Upstate | The Urban League of the Upstate runs programs that assist people of color in Greenville County, including housing programs that assist those with housing needs. |

8. Planning, Zoning, and Building Codes

Municipalities in the State of South Carolina maintain local control over zoning. Both the City of Greenville and Greenville County have separate zoning ordinances to address local zoning issues. Zoning ordinances for the City of Greenville and the remainder of Greenville County are online.

Greenville County contains six (6) Cities, including the City of Greenville, along with additional unincorporated areas. The Cities of Fountain Inn, Greer, Mauldin, Simpsonville, and Travelers Rest have their own separate zoning ordinances. The City of Greenville has considerably higher population density than all other parts of the County. Approximately two-thirds of the County is unzoned. Unzoned areas can be zoned by the County, or by the municipality itself through referendum or petition.

Zoning in Greenville County can affect the types of developments that developers are willing to build. High density zoning in the area is often stigmatized and met with suspicion by residents of Greenville County. There has been a stormwater density bonus credit implemented through planning and zoning, but no developers have taken advantage of it yet due to the high cost of developable land.

Gated communities are prohibited in the City of Greenville. However, there are gated communities in other municipalities in Greenville County.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal Requirements

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “*Section 504*” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and/or hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable accommodations to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

Definitions

The following definitions are either absent from the zoning code in both the City of Greenville and Greenville County, or, in the case of Family and Group Home, require an expanded definition. The addition of the following definitions would assist in Affirmatively Furthering Fair Housing Choice (AFFH):

ACCESSIBILITY- There are no” barriers” which prevent a physically disabled person in a wheelchair from having full access to a living

unit, both inside and outside as required by the Americans with Disabilities Act (ADA).

AFFIRMATIVELY FURTHERING FAIR HOUSING- Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and federal grantees further the purposes of the Fair housing Act. This obligation to affirmatively further fair housing has been in the Fair Housing Act since 1968 (for further information see Title VIII of the Civil Rights Act of 1968, 42 U.S.C. 3608 and Executive Order 12892). HUD’S AFFH rule provides an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. As provided in the rule, AFFH means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing to all of a program participant’s activities and programs relating to housing and urban development.

AMERICANS WITH DISABILITIES ACT- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.

DISABLED- Disability pertains to any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment.

FAIR HOUSING ACT- The Fair Housing Act, 42, U.S.C. 3601 et seq. prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions, and homeowners insurance companies whose discriminatory practices

making housing unavailable to persons because of race or color, religion, sex, national origin, familial status, or disability.

FAMILY- The definition of family should include:

a. An individual, or two (2) or more persons related by blood or marriage or adoption, living together in a dwelling unit; or

b. A group of not more than three (3) persons who need not be related by blood or marriage or adoption, living together as a single housekeeping unit in a dwelling unit and shared common facilities as considered reasonably appropriate for a family related by blood, marriage or adoption; in either case exclusive of usual servants or care personnel or,

c. A group of not more than five (5) unrelated disabled persons living together as a single housekeeping unit in a dwelling unit and sharing common facilities as considered reasonably appropriate for a family related by blood, marriage or adoption.

GROUP HOME - A residential facility occupied by groups of people not defined as a family and living together on a short term or long term basis. Not more than ten (10) unrelated individuals may occupy the residence, not including a staff person or persons who provide care and services to the residents. The group home must be a licensed facility by the state to provide personal care to the residents who may be developmentally or physically disabled

VISITABILITY- "Visitability" is access to housing with at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum of a 32-inch clear opening.

9. Taxes

Real estate property taxes may also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

There are 133 tax districts across Greenville County based on a combination of different millage categories. Millage rates in the County defer between Cities, but all Cities have uniform millage rates regardless of the districts within them. The following table shows the millage rates for the Cities in Greenville County.

Table IV-23 – Greenville County Property Taxes - 2018

| Taxes | City | School | County | Arena | Total |
|----------------|------|--------|--------|-------|--------------|
| Greenville | 85.3 | 196.9 | 66.9 | .5 | 349.6 |
| Fountain Inn | 76.1 | 196.9 | 66.9 | .5 | 340.4 |
| Greer | 97.8 | 196.9 | 66.9 | .5 | 362.1 |
| Mauldin | 56.3 | 196.9 | 66.9 | .5 | 320.6 |
| Simpsonville | 63.6 | 196.9 | 66.9 | .5 | 327.9 |
| Travelers Rest | 90.1 | 196.9 | 66.9 | .5 | 354.4 |

Source: Greenville County Auditor

There are additional costs in the portions of the County that are not incorporated as Cities, but are not applicable to the Cities themselves. Some unincorporated portions of the County are in Anderson School District (millage rate of 250.7) and Spartanburg School District (millage rate of 308.3). Sewer millage rates are 5.7 for the metro and higher in other areas. Millage rates for fire protection range from 14.0 to 89.6. Special Purpose District millage rates range from 0.1 to 12.6. Sanitation has a millage rate of 14.8 if it is applicable. Generally, unincorporated areas in the County have lower taxes than incorporated areas.

Greenville County allows for a Homestead Exemption. Individuals qualify if they are: aged 65 and over; totally and permanently disabled; legally blind; or the surviving spouse of a qualifying applicant. They must be a legal resident of South Carolina for at least one year preceding the exemption AND hold the title or partial title to their house or property.

10. Greenville County Affordable Housing Study 2018

The Greenville County Redevelopment Authority and Greenville County completed an Affordable Housing Study in March of 2018, with the financial assistance of Hollingsworth Funds.

To develop the plan, Greenville County hired a consulting firm to analyze the population growth, household growth, land use, income, and economic growth in the City of Greenville and Greenville County. The study projected growth outward while also attempting to forecast other potential futures that the County could face, given

its current growth. The study highlighted two key parallel narratives about housing in Greenville County:

- Greenville County offers high quality housing for the price; and
- Many households do not earn enough money to secure decent, affordable housing on the open market.

The Affordable Housing Study developed recommendations to continue pursuing the benefits of the first narrative while pursuing strategies to mitigate the second, regardless of the economic future of the region. The Study developed two goals and three priority recommendations as a result. The goals are as follows:

- Reduce cost burdens
- Upgrade physical conditions

As a result, the Study recommended the following three priority strategies:

- Priority 1 – Preserving and Upgrading Existing Affordable Housing Stocks
- Priority 2 – Home Ownership for Low-Moderate and moderate Income Households
- Priority 3 – New Rental Supplies

11. Greenville Housing Fund

The Greenville Housing Fund is a nonprofit 501(c)3 organization and Community Development Financial Institution (CDFI) designed to increase the supply of affordable housing in Greenville County. It was founded in response to a 2016 affordable housing study that had found a deficit of 2,500 affordable housing units in the City. Funding for the Greenville Housing Fund comes from the City of Greenville, the United Way, and local foundations.

The Mission of the Greenville Housing Fund is to further the production and preservation of quality affordable and workforce housing that meets the needs of all Greenville residents regardless of income. To do this, the fund offers three programs.

- The first program provides gap financing for affordable housing development, predevelopment loans, acquisition loans, and bridge loans for public, private, or nonprofit developers.

- The second program offers up to \$25,000 to nonprofit and government entities to provide rehabilitation services to existing homeowners in target neighborhoods whose household incomes are primarily at or below 80% of Area Median Income and below.
- The third program is a land bank that acquires vacant, blighted property and assembles parcels for development. The Greenville Housing Fund's Land Banking Program serves the City of Greenville and Greenville County.

12. Transportation

Transportation plays an important aspect in determining where residents choose to live. Some families choose to live in an area that is more private than physically connected, while others place more emphasis on proximity to main arteries and highways for commuting to work.

SC-DOT

The South Carolina Department of Transportation has an office in Greenville County. Approximately half of the roads in Greenville County are state roads, and improvements to these roads are done by or in partnership with SC-DOT. These state roads often do not have sidewalks and are inaccessible. The County will continue to partner with SC-DOT to improve the accessibility of these roads.

Greenlink 2020-2024 Transit Development Plan

Greenlink has created a Transit Development Plan that involved stakeholder outreach and research into the transit needs of the County and proposed service improvements based on the recommendations. The service improvement analysis was incorporated into the plan and has guided Greenlink's decisions for additional improvements to the public transit of the area.

To determine the transit needs of the community, Greenlink conducted focus groups to find transit priorities. Participants in the focus groups primarily suggested making improvements to the core network while also attracting new riders to the system. The plan has proposed improvements to the core network, including frequency,

span, and Sunday hours, while also expanding service over the next five (5) years.

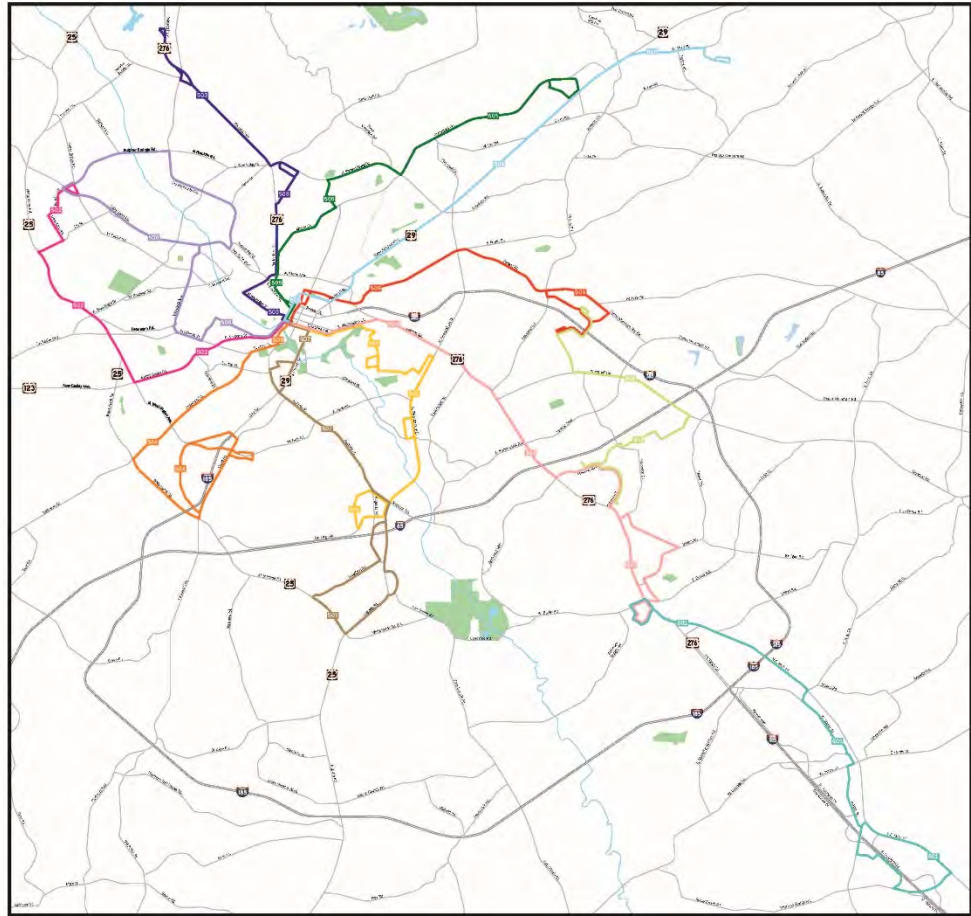
Greenlink

Greenlink is the public transit authority for Greenville County. Greenlink has a total fleet of 16 buses and are funded year-to-year. Because they are a small transit authority, the Federal Transit Administration provides a match for their repairs. This has created a need for capital improvement requirements.



In addition to the expected capital improvements, Greenlink must plan for the growth that the region has experienced. The population in the region has grown substantially over the last twenty (20) years, while Greenlink's routes and frequencies have remained the same over that same time period.

To address the increase in population and subsequent increase in demand, Greenlink has created a Transit Development Plan. The plan calls for 19 new routes between 2020 and 2029, as well as doubling bus frequencies to every 30 minutes. New routes will be added for commuters from Greer, Easley, Fountain Inn, and Mauldin, as well as a circulator to Travelers Rest. Buses will extend their service hours to 11:30pm on weekdays and 5:30pm on Saturdays, but there is still a need for Sunday service. The Greenlink system map is shown here.



Source: Greenlink

During the last survey conducted by Greenlink, the most requested improvement was the increase in bus frequency to services every thirty minutes from every hour. Other needs that were identified are a further geographic reach for buses, longer service hours (particularly on weekends), and additional routes. There is a need for park and ride facilities to supplement the system. Additionally, Greenlink will conduct a Transit-Oriented Development study for the Lawrence Road Corridor.

The current transit services provided to Greenville County residents through Greenlink include:

- A fleet of 16 buses, including two buses with small cutaways to run 12 fixed routes.
- Four (4) paratransit buses to complement the fixed route system by transporting individuals with healthcare needs to locations where they receive care. Buses serve 14-18 passengers per trip.

- Bike racks on buses to assist recreational bikers and bike commuters.
- A monthly pass program that will electronically cap fares for seniors, residents on fixed incomes, students, youths, and persons with disabilities.

Every bus is handicap accessible. However, sidewalks present accessibility issues to bus riders and there is a need for improving bus stops to better serve riders with disabilities. Greenlink is conducting a study of priority locations to install bus stops and improve accessibility.

During the public participation phase of this Analysis of Impediments to Fair Housing Choice, local stakeholders stated that public transportation does not provide enough transit options, in particular, to centers of employment. As low-income individuals and families rely more heavily on public transportation, the routing decisions made by Greenlink have an impact on alleviating or worsening housing segregation and limiting housing choice.

13. Education

Education is often an important factor influencing the opportunities for where people choose to live. Greenville County consists of one geographically large school district. There are fifty-one (51) elementary schools, nineteen (19) middle schools, and fourteen (14) high schools that are owned by the district. There is also one (1) charter school in the district. There are seven (7) other charter schools in the district that are members of the South Carolina State Public Charter School District. The County has application-based magnet schools.



Due to the geographic size of the Greenville County School District, the district can run programs district-wide using economies of scale. School assignment is based on where a student lives. Greenville County School District allows for a reassignment process, where students can attend a school different from the one that they are assigned to based on address. About 16% of students in the district take advantage of this program. Transportation is funded by the State of South Carolina, except for the County's magnet schools.

To ensure South Carolina schools are performing, the State uses the metrics described on the SC School Report Card. Four (4) metrics are based on statewide achievement: Academic Achievement, Preparing for Success, English Learners' Progress, and Graduation Rate. Based on these metrics, Greenville County is performing slightly better than the average for the State of South Carolina, but typically in the middle for scales designed for each metric. Additionally, the SC Report Card allows districts to be compared with each other on National Objectives, State Goals, School Improvement, Student Engagement, Classroom Environment, Student Safety, and Financial Data. These metrics can be compared to any other District in South Carolina, and used to measure school performance based on a different location of housing choice.

The following data in Table IV-24 is provided through the SC School Report Card and provides the enrollment numbers and racial makeup of all school districts in the County. Additionally, the Building Level Academic Scores for all of the County's high schools are provided.

South Carolina School District ratings are made using the metrics of Academic Achievement, Preparing for Success, English Learners' Progress, Graduation Rate, College & Career Readiness, and Student Engagement. Ratings are measured on a scale of 0 to 100, with 39 and below as Unsatisfactory, 40-50 as Below Average, 51-59 as Average, 60-66 as Good, and 67-100 as Excellent. The ratings of Greenville County's high schools are shown below.

**Table IV-24 – School Performance
Greenville County, SC**

| High School | Building Level Academic Score |
|---|--------------------------------------|
| Berea High School | 44 |
| Blue Ridge High School | 55 |
| Carolina High School | 34 |
| Eastside High | 65 |
| Greenville High School Academy of Law, Finance, and Business | 58 |
| Greer High School | 54 |
| Hillcrest High School | 60 |
| J. L. Mann High School | 63 |
| Mauldin High School | 68 |
| Riverside High School | 71 |
| Southside High School | 44 |
| Travelers Rest High School | 58 |
| Wade Hampton High School | 68 |
| Woodmont High School | 55 |

Source: South Carolina Department of Education

The SC School Report Card also analyzes four (4) of the key metrics based on race. Below are the percentages of students meeting the metric for Greenville County School District as a whole.

**Table IV-25 – School District Performance
By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 90.6% | 82.9% | 97.4% | 87.4% | 94.5% |
| Preparing for Success | 84.7% | 71.1% | 93.5% | 75.1% | 92.6% |
| Graduation Rate | 84.3% | 77.9% | 92.9% | 81.9% | 87.5% |
| College & Career Readiness | 71.7% | 48.5% | 86.5% | 59.4% | 83.0% |

Districtwide, Caucasian and Asian Pacific Islander students meet the metrics at higher percentages than African American and Hispanic students. This is especially true for College & Career Readiness, where less than half of African American students meet the metrics. These same metrics are measured at the high school level. Dashed lines represent populations of less than 20 students at the particular school.

**Table IV-26 – Berea High School Performance
By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 85.6% | 83.0% | - | 81.9% | 94.0% |
| Preparing for Success | 74.3% | 69.2% | - | 71.4% | 84.6% |
| Graduation Rate | 70.8% | 67.3% | - | 75.0% | 70.7% |
| College & Career Readiness | 57.3% | 48.6% | - | 50.0% | 75.0% |

100% of Berea High School students are eligible for free and reduced lunch.

**Table IV-27 – Blue Ridge High School Performance
By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 91.8% | - | - | - | 91.8% |
| Preparing for Success | 88.3% | - | - | - | 89.0% |
| Graduation Rate | 83.4% | - | - | - | 86.1% |
| College & Career Readiness | 68.6% | - | - | - | 70.0% |

31% of Blue Ridge High School students are eligible for free and reduced lunch.

**Table IV-28 – Carolina High School Performance
By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 62.1% | 55.4% | - | 68.6% | 71.1% |
| Preparing for Success | 43.9% | 34.4% | - | 47.2% | 53.0% |
| Graduation Rate | 73.9% | 83.6% | - | 77.2% | 82.1% |
| College & Career Readiness | 44.5% | 28.8% | - | 56.5% | 62.5% |

100% of Carolina High School students are eligible for free and reduced lunch.

**Table IV-29 – Eastside High Performance
By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 93.0% | 92.5% | - | 82.1% | 94.2% |
| Preparing for Success | 87.8% | 73.5% | - | 67.6% | 93.9% |
| Graduation Rate | 88.7% | 83.6% | - | 86.1% | 90.3% |
| College & Career Readiness | 78.7% | 46.0% | - | 61.3% | 89.0% |

24% of Eastside High School students are eligible for free and reduced lunch.

**Table IV-30 – Greenville High School Academy of Law, Finance,
and Business
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 91.2% | 85.5% | - | 91.9% | 97.6% |
| Preparing for Success | 84.4% | 76.6% | - | 76.6% | 96.3% |
| Graduation Rate | 82.5% | 79.2% | - | 78.9% | 88.0% |
| College & Career Readiness | 71.0% | 55.4% | - | 60.7% | 90.2% |

47% of Greenville High School students are eligible for free and reduced lunch.

**Table IV-31 – Greer High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 90.5% | 81.3% | - | 90.9% | 94.3% |
| Preparing for Success | 82.6% | 73.0% | - | 71.0% | 91.1% |
| Graduation Rate | 82.3% | 83.3% | - | 81.0% | 92.6% |
| College & Career Readiness | 65.2% | 42.2% | - | 69.4% | 78.2% |

53% of Greer High School students are eligible for free and reduced lunch.

**Table IV-32 – Wade Hampton High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 95.4% | 90.5% | 95.2% | 93.0% | 98.4% |
| Preparing for Success | 90.8% | 80.0% | 91.3% | 85.5% | 96.2% |
| Graduation Rate | 89.7% | 81.5% | 88.9% | 92.5% | 92.5% |
| College & Career Readiness | 76.1% | 55.4% | 70.8% | 63.9% | 86.0% |

35% of Wade Hampton High School students are eligible for free and reduced lunch.

**Table IV-33 – Hillcrest High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 91.6% | 87.0% | - | 90.0% | 93.5% |
| Preparing for Success | 87.8% | 79.7% | - | 80.4% | 92.3% |
| Graduation Rate | 86.5% | 83.6% | - | 85.2% | 87.9% |
| College & Career Readiness | 69.5% | 53.7% | - | 60.4% | 76.4% |

36% of Hillcrest High School students are eligible for free and reduced lunch.

**Table IV-34 – J. L. Mann High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 92.1% | 82.5% | 100% | 93.3% | 96.5% |
| Preparing for Success | 88.1% | 73.5% | - | 85.4% | 95.4% |
| Graduation Rate | 85.5% | 73.3% | 95.5% | 76.6% | 93.4% |
| College & Career Readiness | 75.6% | 48.9% | 90.5% | 52.8% | 90.2% |

30% of J. L. Mann High School students are eligible for free and reduced lunch.

**Table IV-35 – Mauldin High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 94.7% | 86.8% | 100% | 93.3% | 96.5% |
| Preparing for Success | 92.1% | 84.3% | 89.7% | 84.5% | 96.3% |
| Graduation Rate | 92.0% | 88.8% | 93.5% | 87.8% | 93.7% |
| College & Career Readiness | 76.0% | 48.3% | 80.0% | 56.9% | 87.9% |

25% of Mauldin High School students are eligible for free and reduced lunch.

**Table IV-36 – Riverside High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 97.2% | 80.4% | 100% | 93.2% | 97.3% |
| Preparing for Success | 90.7% | 66.0% | 92.5% | 87.0% | 95.1% |
| Graduation Rate | 91.5% | 81.3% | 97.5% | 82.0% | 93.9% |
| College & Career Readiness | 84.3% | 46.3% | 94.7% | 69.0% | 90.7% |

18% of Riverside High School students are eligible for free and reduced lunch.

**Table IV-37 – Southside High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 78.9% | 79.0% | - | 69.4% | 82.6% |
| Preparing for Success | 63.3% | 59.8% | - | 57.1% | 73.9% |
| Graduation Rate | 74.0% | 75.7% | - | 73.0% | 62.1% |
| College & Career Readiness | 54.6% | 49.1% | - | 57.1% | - |

65% of Southside High School students are eligible for free and reduced lunch.

**Table IV-38 – Travelers Rest High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 91.1% | 87.2% | - | 95.0% | 91.4% |
| Preparing for Success | 83.3% | 68.8% | - | 90.5% | 85.5% |
| Graduation Rate | 82.4% | 65.3% | - | 90.5% | 84.8% |
| College & Career Readiness | 73.5% | 48.6% | - | 58.3% | 82.8% |

40% of Travelers Rest High School students are eligible for free and reduced lunch.

**Table IV-39 – Woodmont High School
Performance By Race and Ethnicity
Greenville County School District**

| Metric | All Students | African American | Asian Pacific Islander | Hispanic | Caucasian |
|----------------------------|--------------|------------------|------------------------|----------|-----------|
| Academic Achievement | 90.2% | 85.4% | - | 90.9% | 92.0% |
| Preparing for Success | 86.8% | 73.2% | - | 70.3% | 94.7% |
| Graduation Rate | 80.1% | 77.4% | - | 85.0% | 80.1% |
| College & Career Readiness | 71.4% | 48.5% | - | 59.4% | 83.0% |

37% of Woodmont High School students are eligible for free and reduced lunch.

Across the Greenville County School District’s fourteen (14) high schools, the Academic Achievement metric is the highest and the College & Career Readiness metric is the lowest. African American and Hispanic students rate much lower on College & Career Readiness than Caucasian students or Asian Pacific Islander students (in schools with large enough populations to justify measurement) and these gaps are often significant. The three schools with the lowest rankings, Berea High School, Carolina High School, and Southside High School are all schools with higher minority populations than Caucasian populations. These schools also have the highest rate of students eligible for Free & Reduced Lunch. Therefore, the schools that have the lowest ratings are also the most segregated. Segregated schools lead to segregated housing patterns, which is an impediment to fair housing choice.

14. Section 3

HUD’s definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local

laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following are the guidelines that the City of Greenville and Greenville County use to accomplish Section 3 compliance:

- The Greenville County Redevelopment Authority includes a Section 3 Clause in applicable bids. This clause requires contractors to train and employ Section 3 residents to the greatest degree feasible. Subcontractors are also required to do the same for Section 3 trainees and employees.
- The Greenville County Housing Authority utilizes a Section 3 Business Registry to increase Section 3 participation.

During the preparation of this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on the HUD Section 3 Requirements.

C. Private Sector

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental, or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.



1. Real Estate Practices

The Greater Greenville Association of REALTORS® (GGAR) is a trade association that represents over 3,700 real estate professionals throughout the Greater Greenville region. Its mission is to provide state of the art services designed to maximize

member profitability, to keep members current on real estate issues, and to promote the REALTOR® brand.

As a requirement for membership in the National Association of Realtors (NAR), all members must complete a mandatory ethics training and abide by the National Association of Realtor's Code of Ethics.

Article 10 of the NAR Code of Ethics states that Realtors “*shall not deny equal professional services to any person for*

reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. 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, national origin, or gender identity.”(<https://www.nar.realtor/sites/default/files/documents/2019-COE.pdf>)



GGAR refers potential clients to a variety of resources that can address fair housing issues. Referrals to homebuyers with disabilities are available on GGAR's website, and these programs range from local to statewide. There are also referrals to the rights of disabled homebuyers on the GGAR website. Additionally, GGAR provides referrals to avoid foreclosure and bankruptcy.

The Greater Greenville Association of REALTORS has a Housing Opportunity Committee which assists in efforts to promote adherence to local, State, and Federal fair housing laws and develops programs to create broader understanding of cultural diversity issues among the members of the Association and their clients/customers and expand the diversity in GGAR's membership.

GGAR's website also provides links to the Fair Housing Act, as well as provides a collection of videos created by the Housing Opportunity Committee that describe fair housing issues. GGAR members are required to attend trainings on fair housing.

2. Newspaper/Magazine Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols, or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from several real estate publications, including *The Greenville News* and its online classifieds. In a random sampling of the online classified advertisements, none of the advertisements contained language that prohibited occupancy by any protected class. The HUD Equal Housing Opportunity statement was not displayed prominently on the classifieds page, and instead required scrolling to the bottom of the page and clicking a link for details.

3. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/ and is included in Part VII, Appendix C of this Analysis of Impediments. This analysis uses 2017 HMDA data to identify any discriminatory lending patterns between minority and non-minority households. The following two (2) tables provide an analysis of the HMDA data in the Greenville-Anderson-Mauldin SC Metropolitan Statistical Area (MSA).

It should be noted that the HMDA data pertains to the entire Greenville-Anderson-Mauldin MSA, which includes ten (10) total counties (Greenville, Abbeville, Anderson, Cherokee, Greenwood, Laurens, Oconee, Pickens, Spartanburg, and Union). While data for Greenville County is highlighted where possible, there are many differences between the County and the surrounding counties and municipalities that may provide some skewed outcomes.

The following table compares lending in Greenville County to the Greenville-Anderson-Mauldin MSA. Lending in Greenville County has been extracted from the MSA data based on census tract. Conventional loans in Greenville County comprised 65.1% of the number of such loans in the MSA as a whole and 70.6% of the value of such loans.

Table IV-40 - HMDA Data Analysis for 2017

| | Home Purchase Loans | | | | | | | |
|---|---------------------|----------------|--------------|------------------|--------------|------------------|------------------------|----------------|
| | FHA, FSA / RHS & VA | | Conventional | | Refinancing | | Home Improvement Loans | |
| | # | \$ Amount* | # | \$ Amount* | # | \$ Amount* | # | \$ Amount* |
| Greenville County | 3,432 | 635,330 | 8,512 | 1,805,927 | 7,116 | 1,248,043 | 1,490 | 128,558 |
| MSA/MD | 6,311 | 1,071,257 | 13,076 | 2,557,056 | 11,551 | 1,931,220 | 2,920 | 186,459 |
| % of metro area lending in Greenville County | 54.1% | 58.9% | 65.1% | 70.6% | 61.6% | 64.6% | 51.0% | 68.9% |

*Note: Amounts in thousands

Source: <https://www.ffiec.gov/hmda/>

The following table shows the conventional loan applications in **Greenville County**. Approximately three-quarters (73.4.0%) of the loan applications in the County were originated, while slightly more than ten percent (10.5%) were denied. County applicants had a slightly higher origination rate than the MSA as a whole, which had an origination rate of 70.0%. Greenville County's loans originated made up 68.3% of all loans originated in the MSA, and Greenville County's denials made up 69.7% of all loans denied in the MSA.

Table IV-41 - Disposition of Conventional Loans

| | Greenville County | | |
|--------------------------------|-------------------|-------------------------------------|-----------------------------|
| | Count | % of Greenville County Applications | % of Total MSA Applications |
| Loans Originated | 6,251 | 73.4% | 68.3% |
| Approved, Not Accepted | 213 | 2.5% | 61.2% |
| Applications Denied | 890 | 10.5% | 52.2% |
| Applications Withdrawn | 871 | 10.2% | 69.7% |
| File Closed for Incompleteness | 287 | 3.4% | 46.3% |

Source: <https://www.ffiec.gov/hmda/>

The following table outlines the disposition of conventional loans in the **Greenville-Anderson-Mauldin SC MSA** by income level (data for only Greenville County is not available). Loan applications from low-income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates and highest origination rates. The percentage of loans originated and percentage of applications denied are both correlated with income, whereas the higher the income level, the more likely the application will be approved and loan originated.

Table IV-42 - Disposition of Conventional Loans by Income Level in the Greenville-Anderson-Mauldin, SC MSA – 2017

| Income Level | Applications Received | | Loans Originated | | Applications Approved, Not Accepted | | Applications Denied | | Applications Withdrawn | | Applications Withdrawn or Closed for Incompleteness | |
|-----------------------------|-----------------------|---------------|------------------|-------------------------|-------------------------------------|-------------------------|---------------------|-------------------------|------------------------|-------------------------|---|-------------------------|
| | Count | % of Total | Count | % of Total Income Level | Count | % of Total Income Level | Count | % of Total Income Level | Count | % of Total Income Level | Count | % of Total Income Level |
| Less than 50% of MSA Median | 1,027 | 8.1% | 440 | 42.8% | 20 | 1.9% | 400 | 38.9% | 60 | 5.8% | 107 | 10.4% |
| 50-79% of MSA Median | 2,173 | 17.2% | 1,318 | 60.7% | 55 | 2.5% | 454 | 20.9% | 160 | 7.4% | 186 | 8.6% |
| 80-99% of MSA Median | 1,505 | 11.9% | 1,000 | 66.4% | 45 | 3.0% | 225 | 15.0% | 145 | 9.6% | 90 | 6.0% |
| 100-119% of MSA Median | 1,198 | 9.5% | 869 | 72.5% | 29 | 2.4% | 117 | 9.8% | 129 | 10.8% | 54 | 4.5% |
| 120% or More of MSA Median | 6,753 | 53.4% | 5,200 | 77.0% | 186 | 2.8% | 455 | 6.7% | 736 | 10.9% | 176 | 2.6% |
| Total | 12,656 | 100.0% | 8,827 | 69.7% | 335 | 2.6% | 1,651 | 13.0% | 1,230 | 9.7% | 613 | 4.8% |

Source: <https://www.ffiec.gov/hmda/>

The following tables IV-43, IV-44 IV-45, IV-46, and IV-47 show the disposition of conventional loans disaggregated by minority status and income level for the **Greenville-Anderson-Mauldin, SC MSA**. The number of applications for conventional loans submitted by White applicants outnumbers minority applicants in each income level analyzed. White applicants have a higher origination rate and lower denial rate of conventional loans than minority applicants in all income categories.

Table IV-43 - Conventional Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

| Minority Status | Applications Received | % of Total Applications | Loans Originated | % of Received Applications by Minority Status | Applications Approved but Not Accepted | % of Received Applications by Minority Status | Applications Denied | % of Received Applications by Minority Status | Applications Withdrawn | % of Received Applications by Minority Status | Applications Closed for Incompleteness | % of Received Applications by Minority Status |
|------------------------------|-----------------------|-------------------------|------------------|---|--|---|---------------------|---|------------------------|---|--|---|
| White, Non-Hispanic | 666 | 75.25% | 344 | 51.65% | 15 | 2.25% | 211 | 31.68% | 43 | 6.46% | 53 | 7.96% |
| Minority, Including Hispanic | 219 | 24.75% | 69 | 31.51% | 1 | 0.46% | 103 | 47.03% | 12 | 5.48% | 34 | 15.53% |
| Total | 885 | 100.00% | 413 | 46.67% | 16 | 1.81% | 314 | 35.48% | 55 | 6.21% | 87 | 9.83% |

Source: <https://www.ffiec.gov/hmda/>

The number of White, Non-Hispanic applicants, in this income category significantly outnumbers the number of minority applicants, including Hispanic applicants have a slightly lower origination rate and a much higher denial rate than White applicants with income less than 50% of the MSA median income.

Table IV-44 - Conventional Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

| Minority Status | Applications Received | % of Total Applications | Loans Originated | % of Received Applications by Minority Status | Applications Approved but Not Accepted | % of Received Applications by Minority Status | Applications Denied | % of Received Applications by Minority Status | Applications Withdrawn | % of Received Applications by Minority Status | Applications Closed for Incompleteness | % of Received Applications by Minority Status |
|------------------------------|-----------------------|-------------------------|------------------|---|--|---|---------------------|---|------------------------|---|--|---|
| White, Non-Hispanic | 1,561 | 81.39% | 1,056 | 67.65% | 39 | 2.50% | 255 | 16.34% | 116 | 7.43% | 95 | 6.09% |
| Minority, Including Hispanic | 357 | 18.61% | 172 | 48.18% | 9 | 2.52% | 110 | 30.81% | 23 | 6.44% | 43 | 12.04% |
| Total | 1,918 | 100.00% | 1,228 | 64.02% | 48 | 2.50% | 365 | 19.03% | 139 | 7.25% | 138 | 7.19% |

Source: <https://www.ffiec.gov/hmda/>

The number of White, Non-Hispanic applicants in this income category significantly outnumbers the number of minority applicants. Minority, including Hispanic households have a lower origination rate and a higher denial rate.

Table IV-45 - Conventional Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

| Minority Status | Applications Received | % of Total Applications | Loans Originated | % of Received Applications by Minority Status | Applications Approved but Not Accepted | % of Received Applications by Minority Status | Applications Denied | % of Received Applications by Minority Status | Applications Withdrawn | % of Received Applications by Minority Status | Applications Closed for Incompleteness | % of Received Applications by Minority Status |
|------------------------------|-----------------------|-------------------------|------------------|---|--|---|---------------------|---|------------------------|---|--|---|
| White, Non-Hispanic | 1,162 | 85.69% | 827 | 71.17% | 32 | 2.75% | 145 | 12.48% | 112 | 9.64% | 46 | 3.96% |
| Minority, Including Hispanic | 194 | 14.301% | 100 | 51.55% | 8 | 4.12% | 51 | 26.29% | 14 | 7.22% | 21 | 10.82% |
| Total | 1,356 | 100.00% | 927 | 68.36% | 40 | 2.95% | 196 | 14.45% | 126 | 9.29% | 67 | 4.94% |

Source: <https://www.ffiec.gov/hmda/>

In Table IV-45, the number of White, non-Hispanic applicants in this income category significantly outnumbers the number of minority applicants. Minority, including Hispanic households have a lower origination rate and a higher denial rate.

Table IV-46 - Conventional Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

| Minority Status | Applications Received | % of Total Applications | Loans Originated | % of Received Applications by Minority Status | Applications Approved but Not Accepted | % of Received Applications by Minority Status | Applications Denied | % of Received Applications by Minority Status | Applications Withdrawn | % of Received Applications by Minority Status | Applications Closed for Incompleteness | % of Received Applications by Minority Status |
|------------------------------|-----------------------|-------------------------|------------------|---|--|---|---------------------|---|------------------------|---|--|---|
| White, Non-Hispanic | 945 | 86.14% | 725 | 76.72% | 18 | 1.90% | 79 | 8.36% | 97 | 10.26% | 26 | 2.75% |
| Minority, Including Hispanic | 152 | 13.86% | 89 | 58.55% | 6 | 3.95% | 27 | 17.76% | 16 | 10.53% | 14 | 9.21% |
| Total | 1,097 | 100.00% | 814 | 74.20% | 24 | 2.19% | 106 | 9.66% | 113 | 10.30% | 40 | 3.65% |

Source: <https://www.ffiec.gov/hmda/>

In Table IV-46, the number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. In this income category, minority applicants have a lower origination rate and a higher denial rate to white applicants.

Table IV-47 - Conventional Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

| Minority Status | Applications Received | % of Total Applications | Loans Originated | % of Received Applications by Minority Status | Applications Approved but Not Accepted | % of Received Applications by Minority Status | Applications Denied | % of Received Applications by Minority Status | Applications Withdrawn | % of Received Applications by Minority Status | Applications Closed for Incompleteness | % of Received Applications by Minority Status |
|------------------------------|-----------------------|-------------------------|------------------|---|--|---|---------------------|---|------------------------|---|--|---|
| White, Non-Hispanic | 5,417 | 88.88% | 4,253 | 78.51% | 147 | 2.71% | 318 | 5.87% | 575 | 10.61% | 124 | 2.29% |
| Minority, Including Hispanic | 678 | 11.12% | 472 | 69.62% | 21 | 3.10% | 82 | 12.09% | 79 | 11.65% | 24 | 3.54% |
| Total | 6,095 | 100.00% | 4,725 | 77.52% | 168 | 2.76% | 400 | 6.56% | 654 | 10.73% | 148 | 2.43% |

Source: <https://www.ffiec.gov/hmda/>

In Table IV-47, the number of White, non-Hispanic applicants in this income category significantly outnumbers the number of minority applicants. Compared to white applicants, minority, including Hispanic applicants have a lower origination rate and a slightly higher denial rate.

The following Table IV-48 offers a closer look at the denial rates of conventional loans by denial reason and income level. For applicants earning up to 80% of median income, the most common reason for denial is debt-to-income ratio, followed by credit history and/or collateral. Overall, the most common reason for denial of conventional loans in the Greenville-Anderson-Mauldin, SC MSA is debt-to-income ratio (26.74%), followed by collateral (21.91%) and credit history (18.92%).

Table IV-48 - Conventional Loan Denial Rates by Denial Reason and Income Level

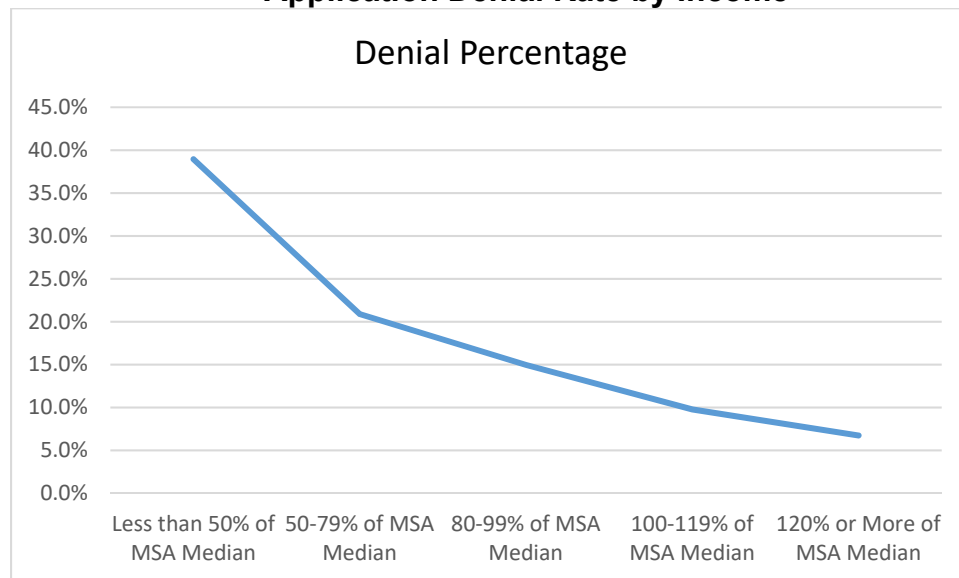
| | Less than 50% Low | | 50-79% Middle | | 80-99% Upper- Middle | | 100-119% Upper | | 120% or More High | | Income Not Available | | Total Denials | |
|-------------------------------------|-------------------|-------------------|---------------|-------------------|----------------------|-------------------|----------------|-------------------|-------------------|-------------------|----------------------|-------------------|---------------|----------------|
| | Count | % of Income Level | Count | % of Income Level | Count | % of Income Level | Count | % of Income Level | Count | % of Income Level | Count | % of Income Level | Count | % of Total |
| Debt- to-Income Ratio | 52 | 44.83% | 52 | 32.50% | 17 | 18.68% | 12 | 23.08% | 44 | 17.32% | 11 | 36.67% | 188 | 26.74% |
| Employment History | 8 | 6.90% | 10 | 6.25% | 4 | 4.40% | 3 | 5.77% | 4 | 1.57% | 1 | 3.33% | 30 | 4.27% |
| Credit History | 25 | 21.55% | 28 | 17.50% | 30 | 32.97% | 13 | 25.00% | 34 | 13.39% | 3 | 10.00% | 133 | 18.92% |
| Collateral | 17 | 14.66% | 31 | 29.38% | 17 | 18.68% | 11 | 21.15% | 76 | 29.92% | 2 | 6.67% | 154 | 21.91% |
| Insufficient Cash | 6 | 5.17% | 10 | 6.25% | 5 | 5.49% | 1 | 1.92% | 15 | 5.91% | 3 | 10.00% | 40 | 5.69% |
| Unverifiable Information | 4 | 3.45% | 7 | 4.38% | 4 | 4.40% | 1 | 1.92% | 13 | 5.12% | 3 | 10.00% | 32 | 4.55% |
| Credit Application Incomplete | 2 | 1.72% | 15 | 9.38% | 7 | 7.69% | 9 | 17.31% | 45 | 17.72% | 2 | 6.67% | 80 | 11.38% |
| Mortgage Insurance Denied | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 1 | 0.39% | 0 | 0.00% | 1 | 0.14% |
| Other | 2 | 1.72% | 7 | 4.38% | 7 | 7.69% | 2 | 3.85% | 22 | 8.66% | 5 | 16.67% | 45 | 6.40% |
| Total Denials and % of Total | 116 | 16.50% | 160 | 22.76% | 91 | 12.94% | 52 | 7.40% | 254 | 36.13% | 30 | 4.27% | 703 | 100.00% |

Source: <https://www.ffiec.gov/hmda/>

In summary, the HMDA data shows that approximately two-thirds (69.7%) of conventional loan applications in the Greenville County MSA were originated, while thirteen percent (13.0%) were denied. County applicants had a slightly higher origination rate than that of the Greenville-Anderson-Mauldin SC MSA as a whole, comprising 68.3% of all loans originated but also 52.2% of denied applications.

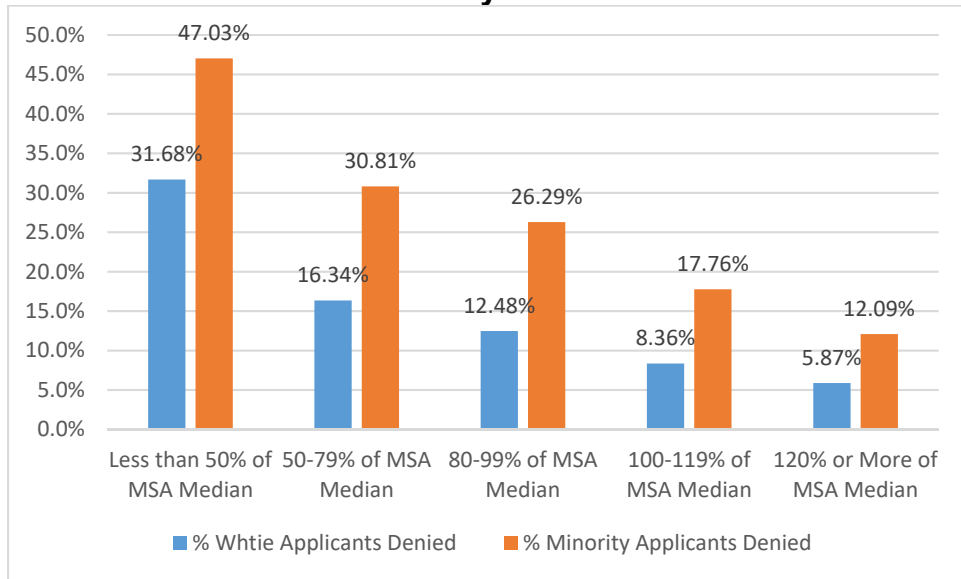
In the Greenville-Anderson-Mauldin SC MSA, the number of white applicants exceeds the number of minority applicants. Additionally, the origination rates are higher and denial rates lower for ‘White’ applicants than for ‘Minority, including Hispanics’ in every income category. As incomes decrease, denial rates increase, often due to these applicants being first-time homebuyers with little to no collateral, poor credit history, and debt. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups.

Chart IV-2 – Conventional Loan Application Denial Rate by Income



Source: <https://www.ffiec.gov/hmda/>

Chart IV-3 – Conventional Loan Application Denial Rate by Income and Race



Source: <https://www.ffiec.gov/hmda/>

Based on this data analysis, there is the possibility that there are discriminatory lending practices in the MSA, as there are disparities between the origination and denial rates of minority and non-minority households. In every income category, White applicants have a higher loan origination rate and a lower denial rate than minority applicants. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups.

While this data provides an insight into lending patterns in the Greenville-Anderson-Mauldin SC MSA, it should be noted that data unique to the Greenville County and City of Greenville levels would yield more conclusive findings and provide a more accurate understanding of any existing lending issues in Greenville County. However, this data is not available.

D. Citizen Participation

The Greenville County Human Relations Commission, Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer undertook a broad participation strategy for this Analysis of Impediments to Fair Housing Choice to engage as many individuals, organizations, and agencies as possible.

Stakeholders: GCHRC, GCRA, the City of Greenville, THGA, and the Greer Housing Authority developed a list of stakeholders with direct knowledge of, and experience in, the housing market and issues affecting fair housing. Identified stakeholders were divided into the following categories:

- Public Housing Authorities
- Advocacy Organizations
- Direct Housing Providers
- Social Service Providers
- Community Development Advisory Committees
- Schools and Education Providers
- Healthcare Providers
- Fair Housing Agencies
- Transportation Agencies
- Neighborhood Organizations
- Planning Organizations
- Banks/Mortgage Companies
- Realtors Associations
- Redevelopment Authorities

Agency/Organization/Stakeholder Meetings: GCHRC, GCRA, the City of Greenville, THGA, and the Greer Housing Authority contacted all identified organizations and agencies to set up smaller meetings consisting of similar organizations to hold more in-depth conversations. All stakeholder meetings were held at the Greenville County Square.

- Planning Agencies – June 11, 2019
- Transportation Agencies – June 11, 2019
- CDBG Municipalities – June 11, 2019
- Community Development Advisory Committee – June 11, 2019
- Housing Authorities – June 11, 2019
- Neighborhood Associations – June 12, 2019
- Advocacy Organizations – June 12, 2019
- Non-Profit Organizations – June 12, 2019
- Fair Housing Organizations – June 12, 2019
- Housing Providers – June 12, 2019
- Banks/Mortgage Companies – June 12, 2019
- Realtors – June 12, 2019
- Greenville County Redevelopment Authority – June 12, 2019
- Greenville County School District – June 13, 2019
- Hospitals – June 13, 2019

Any identified stakeholders that were not available to attend the meeting, as well as some of the aforementioned stakeholders, were then called to either (1) follow-up if they partook in either of the Community Meetings or (2) discuss fair housing issues with agencies/individuals who were unable to attend one of the Public Meetings.

Public Meetings: The Greenville Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer also held three (3) Public Meetings to engage the public and local organizations/agencies and help identify issues impacting Fair Housing Choice. The First Public Hearing was held on Tuesday, June 11, 2019 at the Simpsonville Activity and Senior Center; the Second Public Hearing was held on Tuesday, June 11, 2019 at the Travelers Rest City Hall. The Third Public Hearing was held on Wednesday, June 12, 2019 at the Greenville County Square.

There were seven (7) attendees at the Public Meeting in Simpsonville, one (1) attendee at the Public Meeting at the Travelers Rest City hall, and fourteen (14) attendees at the Public Meeting in the Greenville County Square. Public Meetings were advertised in the “The Greenville News,” in English and Spanish, flyers were distributed in both English and Spanish, and notices and flyers were send out to various organizations.

- Survey links and notices were posted online at the following locations:
 - The City of Greenville’s website
 - The Greenville Human Relations Commission Facebook
 - The Greenville Human Relations Commission website
 - The Greenville County Redevelopment Authority website
 - The Greer Housing Authority website
 - The Greenville Housing Authority website
 - The United Way of Greenville website
- The Greenville County Human Relations Commission emailed Public Meeting and Stakeholder Meeting invitations to:
 - Public Housing Authorities
 - Advocacy Organizations
 - Direct Housing Providers
 - Social Service Providers
 - Community Development Advisory Committees
 - Schools and Education Providers
 - Healthcare Providers
 - Fair Housing Agencies
 - Transportation Agencies
 - Neighborhood Organizations

- Planning Organizations
- Banks/Mortgage Companies
- Realtors Associations
- Redevelopment Authorities

Outreach to Persons with Disabilities: GCRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority held meetings with Able SC, Community Options, Greenville CAN, Thrive Upstate, the South Carolina Commission for the Blind, and the Upstate Association for the Deaf to obtain an understanding of the issues affecting persons with disabilities.

Resident Surveys: Links to the Fair Housing Survey were posted on Greenville County's, the City of Greenville's, the Greenville Human Relations Commission's, the Greenville County Redevelopment Authority's, the Greenville Housing Authority's, the Greer Housing Authority's and the United Way of Greenville's websites. The surveys were available online in both English and Spanish and physical copies were placed on public display to encourage resident input. Links to the survey were also posted on the Greenville Human Relations Commission's Facebook page.

The online survey produced 115 responses in English and 1 response in Spanish for a total of 116 responses. Greenville County and the City of Greenville also received 82 paper responses. Actions to spread knowledge of the surveys included posting the survey on the Greenville Human Relations Commission Facebook page and emailing the link to interested parties. The information provided in these anonymous surveys were crucial in developing an accurate assessment of fair housing issues in the County.

The surveys featured a question asking for the municipality and ZIP Code of the respondent, and results are broken down between the City of Greenville and other areas of the County. The following is a summary of the 198 responses received:

City of Greenville Survey Results

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 68.24%.
- White and Black or African American respondents were represented in about equal measure, at 51.76% of respondents and 48.24% of respondents respectively.

- Nearly one-half of the respondents were over the age of 60 (44.71%).
- Of those that answered the question, 36.47% were low- to moderate-income for their family size. Twenty of these families at 23.53% of respondents were one-person households.
- The majority, at 41.18%, come from two person households.
- 57.65% are homeowners.
- 48.24% of respondents felt that residents of the City did not know how to report fair housing violations, and a further 36.47% were unsure whether residents know or do not know how to report violations.

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Accessibility:

- 67.06% of City respondents believe that there is a lack of accessible housing.
- 61.18% believe there are not enough ramps leading to public facilities throughout the City.

Housing:

- 88.23% said that there is a need for affordable housing in the City of Greenville. 67.06% say that subsidized housing is overly concentrated in certain areas.
- 71.76% of respondents believe local or state policy prevents housing choice in the City.
- 9.41% of respondents specifically mention gentrification as a concern.

Fair Housing:

- 36.47% are aware that residents can make reasonable housing accommodation requests to their landlords.
- 56.47% of respondents believe that there are not enough fair housing organizations in the area. 77.65% of respondents believe there is an overall lack of fair housing education in the City.

Reasons Fair Housing Complaints Are Not Reported:

- 21.18% specifically mention fear of retaliation, including eviction, legal reprisal, or poor retreatment.
- 31.76% point to a lack of knowledge in reporting practices as a cause.
- An additional 15.29% believed that even if they filed a report, they would not see results.

Transportation:

- 4.71% of respondents mention poor transportation as a contributor to impediments to fair housing choice.

The following Table IV-49 illustrates the types of situations that may result in further discriminations and/or barriers to fair housing in the City of Greenville:

Table IV-49 – Resident Survey Results – City of Greenville

| | Strongly Agree | Agree | Neutral / Unsure | Disagree | Strongly Disagree |
|---|----------------|--------|------------------|----------|-------------------|
| Concentration of subsidized housing in certain neighborhoods | 35.29% | 31.76% | 16.47% | 4.71% | 1.18% |
| Lack of affordable housing in certain areas | 65.88% | 22.35% | 3.53% | 1.18% | 0.00% |
| Lack of accessible housing for persons with disabilities | 35.29% | 31.76% | 23.53% | 2.35% | 0.00% |
| Lack of accessibility in neighborhoods (i.e. curb cuts) | 29.41% | 31.76% | 23.53% | 9.41% | 0.00% |
| Lack of fair housing education | 50.59% | 27.06% | 14.12% | 1.18% | 0.00% |
| Lack of fair housing organizations in the City | 24.71% | 31.76% | 28.24% | 5.88% | 1.18% |
| State or local laws and policies that limit housing choice | 44.71% | 27.06% | 20.00% | 1.18% | 0.00% |
| Lack of knowledge among residents regarding fair housing | 56.47% | 32.94% | 3.53% | 1.18% | 0.00% |
| Lack of knowledge among landlords and property managers regarding fair housing | 23.53% | 41.18% | 18.82% | 11.76% | 0.00% |
| Lack of knowledge among real estate agents regarding fair housing | 21.18% | 32.94% | 22.35% | 16.47% | 2.35% |
| Lack of knowledge among bankers/lenders regarding fair housing | 23.53% | 23.53% | 23.53% | 21.12% | 3.53% |
| Other barriers | 13.53% | 17.65% | 23.53% | 3.53% | 2.35% |

Source: Citizen Survey

Additional Comments or Concerns:

Typical responses included:

- “Young and older lower income families are paying over and above their income limitations due to lack of true income based housing availability. They must omit paying other bills in order to keep a roof over their heads. Restricted based income housing are not really helping low-income families because the rent is actually still too high. Example, the assembly 3 bedrooms are over \$900.00. We need true income based housing for those whose credit is good but working towards better credit while not being denied true low-income and not income restricted.”
- “Affordable Housing needs to have an educational component that will allow recipients to build pride and responsibility in ownership.”
- “There is a lack of education in schools, churches & other community services about the need to keep the credit clean. Buyer & tenant prospects get turned down all the time because of credit issues.”
- “No voice for those who need it most. Technology is not available to most of the lower income folks. Real estate agents want to sell higher priced properties to make money. Landlords play the eviction notice game and many renters don't know what is happening. They need help.”

Greenville County Survey Results

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 75.22%.
- White and Black or African American respondents were represented in about equal measure, at 42.48% of respondents and 46.90% of respondents respectively.
- About one-third of the respondents were over the age of 60 (29.20%). Over half of respondents (51.33%) were over the age of 50.
- Of those that answered the question, 48.67% were low- to moderate-income for their family size.
- 33.63% respondents come from two person households, and 25.66% of respondents come from a one person household.
- 53.10% are homeowners.
- 37.17% of respondents felt that residents of the County did not know how to report fair housing violations, and a further 45.13% were unsure whether residents know or do not know how to report violations.

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Accessibility:

- 61.95% of County respondents outside of the City of Greenville believe that there is a lack of accessible housing.
- 52.21% believe there are not enough ramps leading to public facilities throughout the County.

Housing:

- 77.99% said that there is a need for affordable housing in Greenville County. 57.52% say that subsidized housing is overly concentrated in certain areas.
- 56.64% of respondents believe local or state policy prevents housing choice in Greenville County, outside of the City of Greenville.

Fair Housing:

- 37.17% are aware that residents can make reasonable housing accommodation requests to their landlords.
- 47.79% of respondents believe that there are not enough fair housing organizations in the area. 65.49% of respondents believe there is an overall lack of fair housing education in the County.

Reasons Fair Housing Complaints Are Not Reported:

- 25.66% specifically mention fear of retaliation, including eviction, legal reprisal, poor retreatment, or immigration concerns.
- 38.94% point to a lack of knowledge in reporting practices as a cause.

Transportation:

- 5.3% of County respondents mention poor transportation as a contributor to impediments to fair housing choice.

The following Table IV-50 illustrates the types of situations that may result in further discriminations and/or barriers to fair housing in Greenville County:

Table IV-50 – Resident Survey Results – Greenville County

| | Strongly Agree | Agree | Neutral / Unsure | Disagree | Strongly Disagree |
|---|----------------|--------|------------------|----------|-------------------|
| Concentration of subsidized housing in certain neighborhoods | 27.43% | 30.01% | 20.35% | 3.54% | 1.77% |
| Lack of affordable housing in certain areas | 52.21% | 24.78% | 9.73% | 0.89% | 1.77% |
| Lack of accessible housing for persons with disabilities | 29.20% | 32.74% | 23.01% | 0.89% | 1.77% |
| Lack of accessibility in neighborhoods (i.e. curb cuts) | 26.55% | 25.66% | 27.43% | 3.54% | 1.77% |
| Lack of fair housing education | 31.86% | 33.63% | 16.81% | 1.77% | 2.65% |
| Lack of fair housing organizations in the County | 20.35% | 27.43% | 30.97% | 6.19% | 1.77% |
| State or local laws and policies that limit housing choice | 28.32% | 28.32% | 27.43% | 0.88% | 2.65% |
| Lack of knowledge among residents regarding fair housing | 35.40% | 34.51% | 13.27% | 1.77% | 1.77% |
| Lack of knowledge among landlords and property managers regarding fair housing | 19.47% | 26.55% | 29.20% | 6.19% | 5.31% |
| Lack of knowledge among real estate agents regarding fair housing | 15.93% | 27.43% | 32.74% | 4.42% | 6.19% |
| Lack of knowledge among bankers/lenders regarding fair housing | 15.04% | 27.43% | 29.20% | 9.73% | 5.31% |
| Other barriers | 7.08% | 17.65% | 26.55% | 0.00% | 3.53% |

Source: Citizen Survey

Additional Comments or Concerns:

Typical responses included:

- “‘Affordable’ housing is relegated to less safe neighborhoods, neighborhoods further in the county away from ‘what’s happening’ and resources.”
- “Most people have many types of issues, credit and others, but the system is seemingly designed to keep poor people from living better lives.”
- “I feel like the disabled veterans are left behind.”

- “I see there is a lack of low income houses for those that are less fortunate.”
- “As seniors, we don't have anywhere to go. I'm also an Army Veteran, I don't qualify for Section 8, and therefore I would have to go above my limits.”
- “Flipping houses, especially downtown, increases house value therefore increasing taxes. Lower income families getting squeezed out.”
- “As a first time home buyer, it was difficult finding something in the area we wanted within the first time home buyer price (less than \$170,000). When we did find a house, we had to put an offer that same day because everything in this range goes so fast.”

Public Meeting on the Draft AI Public Comments

Greenville County's 2020-2024 Analysis of Impediments to Fair Housing Choice was made available for public comment on the Greenville County Human Relations Commission's website ([url](#)) and at .

The document was on public display for a period of thirty (30) days. Residents were encouraged to submit written or oral feedback on the Analysis of Impediments.

Based on the citizen participation process and fair housing analysis, the Greenville County Human Relations Commission, Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Greer Housing Authority staff identified the following fair housing issues:

- **Housing Opportunities:**
 - There is a lack of affordable housing in the City of Greenville and Greenville County that is decent, safe, and sanitary.
 - There is a lack of Federal and State funds for housing subsidies and the development of new affordable housing is not economically feasible for private developers.
 - There is a lack of affordable housing units in areas of opportunity where low-income persons and households may move.
 - The lack of zoning and infrastructure in the unincorporated areas of the County limits construction and increases the project costs so the development is not affordable to lower income households.
- **Housing Choice:**
 - Between 2010 and 2018, the County's population increased by 14.0%, and the City's population increased by 17.4%, which has

created a greater demand for housing, especially affordable housing.

- The special needs population in Greenville County has increased in the last 15 years; however landlords are either unwilling to make housing accessible or unable to make housing accessible given their finances.
- There are physical, economic, and social justice barriers that impede the development of new affordable and accessible housing in the City of Greenville and Greenville County.
- Housing units that are deteriorated and below code standards tend to be available at affordable rents.
- There is a lack of "mixed-income" housing being built in the City and County.

- **Cost Overburden:**

- Lower household incomes create cost overburden housing conditions; approximately 40.1% of homeowners and 43.9% of renters in the City of Greenville are cost overburdened of 30% or more. In Greenville County, cost overburdens of more than 30% are also more likely among renters. Nearly a third of homeowners (31.9%) also experience cost overburdens.
- The elderly, on fixed income, cannot afford to make the repairs, alterations, and accommodations to their homes to make them accessible to their needs.

- **Disability/Accessibility:**

- There is a lack of housing in the City and County that is accessible and affordable for the elderly, the disabled, and persons with special needs.
- The denial by landlords to make reasonable modifications and accommodations limits the amount of accessible units in the City and County that are for rent for persons with special needs.

- **Fair Housing:**

- There is a lack of uniform regulations, administration, and enforcement of the codes and ordinances, especially in unincorporated areas of the County, which allows "exclusionary zoning" to occur without City and County oversight and control.
- Tenants and homebuyers do not always file housing discrimination complaints when renting or buying a home.
- Persons with Limited English Proficiency (LEP) do not always have a fair housing choice.

- There is a lack of cooperation and a forum to promote new affordable housing throughout the City and County.
- There is a lack of awareness of tenants' rights, including what reasonable modifications and accommodations are.

- **Access/Mobility:**

- The lack of public transportation in the City and County is not convenient for work, health care, shopping, etc., which limits the choices where a low-income household can live.
- Families and individuals have a right to live wherever they chose if affordable housing is available outside areas of concentration.

Greenville County held one Public Hearing on the “draft” 2020-2024 Analysis of Impediments on _____ at _____. There were _____ attendees with _____ comments.

2020 Analysis of Impediments to Fair Housing Choice



V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Greenville and Greenville County to affirmatively further fair housing in City and County. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented on the pages that follow. Of the previously identified impediments, racial segregation, a lack of public transportation, a lack of affordable housing, and economic barriers for racial and ethnic minorities are still present in City and County's best efforts, and based on economic conditions, will continue to be addressed by the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Greer Housing Authority.

Greenville County is geographically large, covering rural, unincorporated mountainous areas in the North and South of the County, as well as the suburbs of and the City of Greenville. For this reason, the impediments are broken down separately for the City and the County.

Below is a list of impediments that were developed by the Greenville County Human Relations Commission, Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Greer Housing Authority for the shared 2020 Analysis of Impediments to Fair Housing Choice.

A. Impediments to Fair Housing Choice

Using these findings, GCHRC, GCRA, the City of Greenville, TGHA, and the Greer Housing Authority developed the following impediments for the 2020-2024 Analysis of Impediments to Fair Housing Choice and defined specific goals and strategies to address each impediment.

City Impediments

• **Impediment 1: Lack of Affordable Housing**

There is a lack of affordable housing in the City of Greenville due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and sales housing.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in the City.
- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in the City.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.

• **Impediment 2: Lack of Accessible Housing**

There is a lack of accessible housing in the City of Greenville since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in the City and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

- **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers in the City of Greenville which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the City’s population.

Goal: Eliminate physical, economic, and social barriers in the City of Greenville and increase housing choices and opportunities for low-income households and members of the protected classes throughout the City.

Strategies: In order to achieve the goal for more housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.

- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.
- **3-E:** Eliminate architectural barriers which prevent persons with limited mobility to live in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.”

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discrimination laws, and regulations, so that the residents in the City of Greenville can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all residents of the City of Greenville.
- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.
- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.

- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in the City of Greenville.
- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

- **Impediment 5: Lack of Economic Opportunities**

There are a lack of economic opportunities in the City of Greenville for lower-income households to increase their income and thus improve their choices of housing.

Goal: Increase the job opportunities and access to jobs in the City of Greenville, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Support the increase in the number of bus routes and hours of service in the City so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

County Impediments

• **Impediment 1: Lack of Affordable Housing**

There is a lack of affordable housing in Greenville County due to population growth in the Upstate Region of South Carolina. This has created a high demand on a limited housing supply, and a corresponding increase in the cost of rental and sales housing.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing which is affordable to lower income households.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in throughout Greenville County and outside areas with a concentration of low-income households.
- **1-C:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in Greenville County.
- **1-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.

• **Impediment 2: Lack of Accessible Housing**

There is a lack of accessible housing in Greenville County since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in Greenville County and the desire of disabled persons who want to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Financially assist in improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to remain in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make reasonable accommodations to units in their building so persons who are disabled can continue to reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

• **Impediment 3: Barriers Limiting Housing Choice**

There are physical, economic, and social barriers in Greenville County which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of Greenville County's population.

Goal: Eliminate physical, economic, and social barriers in Greenville County and increase housing choices and opportunities for low-income households and members of the protected classes throughout Greenville County.

Strategies: In order to achieve the goal for more housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.

- **3-B:** Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- **3-C:** Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.
- **3-D:** Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.
- **3-E:** Eliminate architectural barriers which prevent persons with limited mobility to live in public housing and assisted housing, which will increase their housing opportunities.
- **3-F:** Provide financial counseling and credit improvement programs so low-income households can obtain mortgages.

- **Impediment 4: Lack of Fair Housing Awareness**

There is a continuing need to educate and promote the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA), awareness of discriminatory practices, and combat “NIMBYism.”

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discriminatory laws, and regulations, so that the residents in Greenville County can Affirmatively Further Fair Housing (AFFH) and eliminate the negative attitude of “Not In My Back Yard” (NIMBYism).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all County residents.

- **4-C:** Continue to financially support the Greenville County Human Relations Commission to assist persons who may be victims of housing discrimination and/or are not aware of how to file a housing complaint.
- **4-D:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending is not taking place.
- **4-E:** Publish and distribute housing information and applications in both English and Spanish to address the increase in Limited English Proficiency residents in Greenville County.
- **4-F:** Continue to educate homebuyers about “predatory lending,” “steering,” and “redlining” when buying a home to eliminate deceitful practices when purchasing or selling a home.
- **4-G:** Educate residents and local officials to eliminate neighborhood misconceptions and combat “NIMBYism.”

- **Impediment 5: Lack of Economic Opportunities**

There are a lack of economic opportunities in Greenville County for lower-income households to increase their income and thus improve their choices of housing.

Goal: Increase the job opportunities and access to jobs in Greenville County, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, through workforce development and job training which will improve the workforce to obtain higher wages.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.

- **5-E:** Continue to improve the infrastructure in underdeveloped areas of Greenville County to promote new development and create new job opportunities.
- **5-F:** Support the increase in the number of bus routes and hours of service Greenville County so low-income employees will have improved access to job opportunities outside areas which have a concentration of low-income households.

- **Impediment 6: Need to Manage Future Growth**

There are large portions of Greenville County that are underutilized, but could serve as potential sites for mixed income housing and commercial development.

Goal: Increase new development opportunities in Greenville County for housing, businesses, and recreational uses.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **6-A:** Develop a new Land Use Plan, as part of Greenville County’s Comprehensive Plan, to identify sites for future growth that should include the development of mixed income housing.
- **6-B:** Evaluate and upgrade water lines, sewer lines, and utilities to expand areas of opportunities for new development of affordable housing.
- **6-C:** Update Greenville County’s Zoning Map to include residential development controls for underutilized areas of Greenville County to promote comprehensive development.
- **6-D:** Promote and encourage the expansion of affordable public transit to serve residents of Greenville County living outside the City of Greenville.

B. Activities and Recommendations to Affirmatively Further Fair Housing

To further promote Fair Housing, the following actions have, and will be, implemented by the Greenville County Human Relations Commission, the Greenville County Redevelopment Authority, the City of Greenville, the Greenville Housing Authority, and the Housing Authority of the City of Greer

through its Fair Housing Plan by Affirmatively Furthering Fair Housing through various activities noted below:

1. Continue to enlist the Greenville Human Relations Commission in the enforcement of fair housing through public education and outreach.
2. Continue to fund fair housing providers to report housing discrimination complaints.
3. Continue to partner with nonprofit organizations that are invested in the mission of Fair Housing, including the Urban League of the Upstate and SC Legal Aid.
4. Continue to investigate testing and auditing of fair housing practices through its regional fair housing providers.
5. Educate and attempt to overcome any remaining “Not in My Back Yard” attitudes in the City and County through its fair housing providers.
6. Educate renters in the City and County on fair housing issues, including retaliation.
7. Continue to make every attempt to increase geographic choice in housing by providing links on its website for its low-income households.
8. Assist in ensuring future development is sound, and includes affordable, accessible housing that is connected to the amenities of the City and County while preventing exclusionary practices.
9. Promote integration of public housing.
10. Continue to direct residents to the fair housing section on the County website with news and items regarding fair housing (i.e. links to fair housing providers to report housing discrimination).
11. Utilize financial incentives at the State Level, such as the Textiles Communities Revitalization Act and Abandoned Buildings Revitalization Act Tax Credit to develop affordable housing.
12. Assist in the organization of a Federally supported community-based system that organizes key elements in its community to direct attention to, and help develop strategies to affirmatively further fair housing.
13. On an annual basis, Greenville County and the City of Greenville will continue to declare April to be Fair Housing Month via proclamation, in conjunction with holding an annual fair housing workshop with partners.
14. Outreach to the public by providing updated housing discrimination information.

15. Continue to provide funding for fair and affordable housing through the Greenville Housing Fund.
16. Work with the South Carolina Human Affairs Commission.
17. Provide financial counseling and credit improvement programs to increase credit scores for low-income households to obtain mortgage financing.

2020 Analysis of Impediments to Fair Housing Choice



VI. Certification

Signature Page:

I hereby certify that this 2020-2025 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant (CDBG) Program regulations.

City of Greenville, SC:

John McDonough
City Manager

Date

Greenville County, SC:

Joe Kernell
County Administrator

Date

2020 Analysis of Impediments to Fair Housing Choice

The Greenville Housing Authority, SC:

Reggie Bonner
Interim Executive Director

Date

The Housing Authority of the City of Greer, SC:

Janice Fowler
Executive Director

Date

The Greenville County Human Relations Commission:

Dr. Yvonne Duckett
Executive Director

Date

2020 Analysis of Impediments to Fair Housing Choice



VI. Certification

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City of Greenville, SC:

John McDonough
City Manager

Date

Greenville County, SC:

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County Administrator

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Date

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Beth Clark
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2020 Analysis of Impediments to Fair Housing Choice



The Housing Authority of the City of Greer, SC:

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Executive Director

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12/16/2019

Date