

2013
HUD
CORRESPONDENCE



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Greensboro Field Office
Office of Multifamily Housing
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Greensboro, North Carolina 27407-3838
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September 27, 2013

Ms. Valarie M. Williams
Executive Director
South Carolina State Housing Finance
and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Ms. Williams:

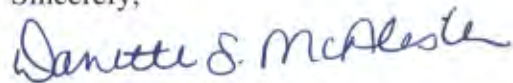
SUBJECT: Close-Out of FY 2013 Limited Remote Annual Compliance Review (ACR)
Review Period: October 1, 2012 to September 30, 2013
PBCA for the State of: South Carolina

Thank you for the courtesy and cooperation of your staff during the U.S. Department of Housing and Urban Development's Limited Remote Annual Compliance Review, for the period October 1, 2012 to September 30, 2013. On September 24, 2013, this review began with an Entrance Conference Call and ended with an Exit Conference Call. For the selected contracts, during the review and in preparation for the same, we reviewed the Section 8 Performance-Based Contract Administrator (PBCA) contract file documentation in your office and that which was submitted to the CAOM. We also reviewed the file documentation in our files and computer systems. The noted review information was used to assess Performance Based Annual Contributions Contract (PB-ACC) compliance related to Incentive Based Performance Standard (IBPS) Tasks 3, 6, and 14.

Enclosed are the South Carolina State Housing Finance and Development Authority's 2013 Limited Remote Annual Compliance Review Summary Report and Narrative, which reflects no findings and issues of concern. Because there are no findings and issues of concern, the noted review has been closed as of the date of this letter.

Should you have questions regarding this letter and its enclosures, feel free to contact Evelyn Kingsberry, Contract Administrator Oversight Monitor (CAOM), at (336) 851-8029 (Voice) or 547-4054 (TTY).

Sincerely,


Dottie R. Troxler
Director, Greensboro Multifamily Hub

Enclosures

cc:

Carl Bowen
Columbia HUD

Limited Remote Annual Compliance Review Summary Report (IBPS Tasks)

Name of PBCA: South Carolina State Housing Finance and Development Authority	Geographic Service Area: South Carolina	Name of Subcontractor, if applicable: N/A
Date Limited Remote ACR Conducted: September 24, 2013	PB-ACC Review Period: October 1, 2012 to September 30, 2013	PBCA Fiscal Year End: June 30, 2013
Total Number of Contracts Assigned to the PBCA at the time of the ACR: 271	Total Number of Units under contract at the time of the ACR: 17,932	

For each **IBPS** listed, assess the performance by checking the appropriate column. A deficient rating is assigned when performance has been determined to be less than the Acceptable Quality Level (AQL) or when there has been a direct violation of the PB- ACC.

Indicate **A** (Acceptable) or **D** (Deficient). Include target completion dates (**TCD**) for all corrective action items.

	A	D	TCD
Incentive Based Performance Standard (IBPS)			
3 - IBPS #3 Processing Rental Adjustments	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6 - IBPS #6 Review, Verify and Authorize Monthly Section 8 HAP Vouchers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
14 - IBPS #14 Renewal of Expiring Section 8 Contracts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Name of Contract Administration Oversight Monitor (CAOM): (Please type or print) Name: Evelyn Kingsberry Signature:  Date: 9-26-2013	Name and Title of Person Approving this Report: (Please type or print) Name & Title:  Dottie R. Troxler, Director – Greensboro Multifamily Hub Signature:  Date: 9/27/13
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**FISCAL YEAR 2013 LIMITED REMOTE ANNUAL COMPLIANCE REVIEW
SOUTH CAROLINA STATE HOUSING FINANCE & DEVELOPMENT AUTHORITY
SECTION 8 PERFORMANCE-BASED CONTRACT ADMINISTRATOR**

REVIEW DATE: September 24, 2013

COMPLIANCE

REVIEW TEAM: Evelyn Kingsberry, Contract Administrator Oversight
Monitor (CAOM), Team Leader
Glenda Fesperman, Supervisory Project Manager
Dawn Beard, Senior Project Manager
Harriette Bost, Project Manager

The South Carolina State Housing Finance and Development Authority (SCSHFDA) is the Section 8 Performance-Based Contract Administrator (PBCA) for the state of South Carolina. It is an agency of the South Carolina State Government, and as of September 24, 2013 had 271 Section 8 contracts. The SCSHFDA's Rental Assistance and Compliance Division performs the Section 8 contract administration activities. However, their Finance Office, Information Technology Office, and an internal auditor provide support.

On September 24, 2013, the HUD Compliance Review Team (CRT) conducted a SCSHFDA Limited Remote Annual Compliance Review relative to the requirements of the current Performance Based Annual Contributions Contract (PB-ACC), and applicable HUD regulations and guidelines for Incentive Based Performance Standard (IBPS) Tasks 3, 6, and 14. The CRT reviewed each of the selected contracts' file documentation and applicable data systems information for the noted IBPS Tasks, and no findings and/or issues of concern we noted during their review.

Below is a list of the contracts selected and reviewed:

Property Name	Contract Number
Brockwood Community Association, Inc.	SC16T841019
Hartsville Special Housing, Inc.	SC16T851002
Lexington South, Inc.	SC16T781009
Pinckney Place / Pecan Grove	SC16T781007
Richland East, Inc.	SC16T781010



U. S. Department of Housing and Urban Development

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September 20, 2013

Valarie M. Williams, Executive Director
South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Dear Ms. Williams:

SUBJECT: State of South Carolina
On-site Monitoring Review
Home Investment Partnerships (HOME) Program
Grant Numbers: M11-SG45-0100
M12-SG45-0100

This letter, with enclosures, summarizes the results of HUD's on-site review of the State of South Carolina's Home Investment Partnerships (HOME) Program, as administered by the South Carolina State Housing Finance and Development Authority (hereinafter referred to as the Authority). The review was conducted on August 6-9, 2013, by Jack Suber, Program Advisor.

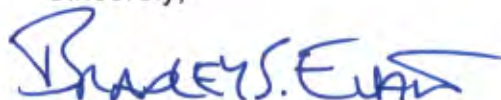
The purpose of the review was to make an assessment of the Authority's compliance/performance with respect to applicable laws, regulations, and grant certifications pertaining to the HOME program. The monitoring review included interviews with staff, an examination of project files, supporting documentation, and administrative processes, and visits to project sites.

HUD is pleased to observe that the Authority continues to effectively administer its HOME program activities and make good progress in planning, coordinating, and implementing housing activities for the principal benefit of the State's low-and moderate-income citizens. The Authority also continues to demonstrate compliance with the HOME program regulations, and consistency between its strategic objectives and goals and its Consolidated Plan priorities. Records reviewed indicate that the Authority's oversight of HOME funded activities continues to strengthen.

A summary of the results of our monitoring assessment was provided at the exit conference on August 9, 2013, with Laura Nicholson and Jennifer Cogan. The review identified no findings or concerns. The enclosed report provides a detailed assessment of each compliance area and related compliance determination covered by this review.

If you have any questions about the review or need additional technical assistance, please call me at (803)765-5344 or Jack Suber, Program Advisor, at (803) 765-5641.

Sincerely,

A handwritten signature in blue ink that reads "BRADLEY S. EVATT". The signature is stylized with a large initial 'B' and a long horizontal flourish at the end.

Bradley S. Evatt, Director
Community Planning and
Development

Enclosure

cc:
Laura Nicholson
Jennifer Cogan

ON-SITE COMPLIANCE REVIEW SUMMARY

State of South Carolina HOME Program administered by the South Carolina State Housing Finance and Development Authority

August 6-9, 2013

STAFF CONSULTED:

Laura Nicholson	-	Program Manager
Jennifer Cogan	-	Program Coordinator II
Fran Ellington	-	Program Coordinator I
Kashunda Perry	-	Program Coordinator I

HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM

Grant Numbers: M11-SG45-0100
M12-SG45-0100

- Review of Overall Management Systems
- Review of Rental Programs
- Eligibility of Activities (Rental Projects)
- Match Requirements
- Management of subrecipients, developers, CHDOs

PROGRAM PROGRESS (HOME)

HUD uses data generated from the Integrated Disbursement Information System (IDIS) to analyze information about a Participating Jurisdiction's (PJ) progress in productivity, use of funds, project characteristics, as well as participant and beneficiary data. Assessments of a PJ's compliance with the HOME regulations at 24 CFR Part 92 (Subpart E) are performed by comparing information reported in IDIS to records maintained by each PJ.

The HOME regulations at 24 CFR 92.500(d)(1)(C) stipulate that all HOME funds that are not fully expended within 5 years from the date HUD executed the grant agreement (June 30, 2008, for the State's PY 2008 funding) will be subject to recapture by HUD. In addition, 24 CFR 92.500(d)(1)(A) and (B), respectively, require that HOME funds be recaptured if they are not committed to Community Development Housing Organizations (CHDOs) or committed to HOME eligible projects within 24 months from the date on which the grant was awarded to the Participating Jurisdiction (PJ). HUD's compliance determination of these requirements utilizes data available in HUD's HOME

Deadline Compliance Report (7/31/13). Our assessment determined that the State had expended 100% of its PY 2008 funding. Further, we determined that the State is in compliance with the 24 month commitment requirement, with a commitment ratio of 100% for PY 2011 funding.

Another segment of our compliance review is to determine whether a PJ has complied with the 15% set-aside requirement for participation by Community Housing Development Organizations (CHDOs) as required at 24 CFR 92.300(a)(1). PJ's have 24 months to reserve the required 15% to CHDO activities. Our review determined that the State reserved 19.48% of its 2011 funding to CHDO activities.

ELIGIBILITY OF ACTIVITIES

The review focused on the Authority's administration of Rental Projects. The projects selected for review are identified in the following table:

Table 1. Rental Projects Selected for Review

YEAR	ACT#	NAME	On-Site Visit
2011	6716	Arcadia Apartments	Yes
2011	6709	Genesis Homes	No
2011	6720	Wescott Place	Yes
2011	6682	Charleston Housing Authority – TBRA	No
2011	6683	Charleston Housing Authority – TBRA	No
2012	6855	Homes of Hope	No
2012	6858	Allen temple CEDC	No
2012	6872	Nehemiah	No
2012	6879	Fairgrounds Village	No
2012	6871	Serenity Place	No

These activities were reviewed to determine whether they address the HOME program priorities of supporting the development of affordable housing for low-income families and are eligible in accordance with regulatory requirements at 24 CFR 92.205. Based upon a review of project case files and related files (e.g., income files, on-site inspections), the review determined that the projects identified in Table 1 demonstrate compliance with applicable HOME requirements at 24 CFR 92.508(a)(2) and (3).

The review included site visits for Wescott Place (Senior Housing) and Arcadia Apartments. A sample of tenant files was reviewed at both Wescott Place (3 tenant files out of 12 units) and Arcadia Apartments (3 tenant files out of 15 units). Both projects were completed according to the executed contract and within the required timeframes. All six of the tenant files selected for review indicated that the tenants were eligible program beneficiaries.

SUBRECIPIENT MANAGEMENT

A review of the Authority's subrecipient files was conducted to assess whether the Authority is exercising proper administrative and financial management oversight of its HOME funded subrecipients (and CHDOs); and to determine whether the Authority is complying with requirements for monitoring subrecipients. Applicable regulations for monitoring responsibilities are found at 24 CFR 92.504(a) and (d) for the HOME Program. This portion of the review assessed whether subrecipient expenditures were properly documented, and basic financial management controls are in place for each of the following subrecipients:

- Charleston Housing Authority
- Homes of Hope
- Genesis Homes
- Nehemiah CRC
- Allen Temple CEDC

The assessment of the Authority's oversight of subrecipient/CHDO administered activities included a review of subrecipient agreements (for the above referenced subrecipients and CHDO's) and all file documentation to determine the adequacy of the Authority's monitoring of subrecipient performance. Based upon the records reviewed, the Authority is in compliance with the requirements at 24 CFR 92.504(a) and (d). HOME written agreements comply with 92.504(b).

The review noted that the Authority developed an Implementation Manual that is provided to all subrecipients and CHDOs that receive HOME program funds during each funding cycle. The Manual provides guidance on the requirements specified in the Subrecipient/CHDO written agreements, including program schedules, reporting requirements, etc. The Authority's Implementation Manual is updated annually to reflect any program or policy changes. In addition, during the program years selected for review, the Authority provided CHDOs and Subrecipients (and Developers) training on:

- Income Certification,
- TBRA Program Overview, and,
- Rental Program Overview

HUD commends the Authority on its efforts to ensure that its subrecipients and CHDOs comply with the requirements of the HOME program.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs)

We evaluated the Authority's CHDO designation process, its oversight of CHDO performance, and administration of its CHDO set-aside funds and other CHDO funds.

As previously stated, the Authority committed 19.48% of its FY 2011 HOME funding to eligible CHDOs, and therefore is in compliance with 92.500(d)(1)(A) and (B). The review assessed the following CHDOs for eligibility and documentation of organizational structure:

- Genesis Homes – IDIS # 6709 (project) and 6708 (CHDO Operating)
- Nehemiah CRC – IDIS # 6872
- Allen Temple CEDC - IDIS # 6858
- Homes of Hope - IDIS # 6855

Based on file documentation available for these CHDOs, the review determined that each reviewed CHDO met the qualifications for CHDO designation at 24 CFR 92.2.

MATCH REQUIREMENTS (HOME)

The provisions found at 24 CFR Part 92.218 require each Participating Jurisdiction to make contributions to housing that will qualify as affordable housing under the HOME Program (program match). The matching contributions must total not less than twenty-five (25) percent of the funds drawn from the jurisdiction's HOME account during the fiscal year.

HUD requires Participating Jurisdictions to maintain a log that demonstrates compliance with the HOME program matching requirements. This log must identify the type and amount of each match contribution. Our review of the Authority's records indicates that the Authority has achieved its match requirement for the HOME Program.

Integrated Disbursement Information System (IDIS)

The ***HOME PJs Status of Open Activities Report*** identifies open activities in IDIS including activities with 100 percent of the funds drawn and with a status code of FD, or final draw. The HOME final rule at 24 CFR 92.502(d)(1) requires PJs to enter project completion data into IDIS within 120 days of making a final draw for a project. Considering the complexity of the Authority's HOME Program and its funding cycle, HUD notes that the Authority has been proactive in ensuring that it's HOME Program activities are updated in a timely manner. HUD recommends that the Authority continue to monitor this report and address any activities that are identified therein. In addition, HUD reminds the Authority to monitor the ***HOME PJs Vacant Unit Report*** and address any activities identified on this report. The purpose of the HOME Participating Jurisdictions Vacant Units Reports is to help HOME PJs identify units in HOME projects that are marked "vacant" in the Integrated Disbursement and Information System (IDIS). If the vacant units are part of a completed HOME IDIS activity, occupancy and

beneficiary data should be entered for these units. Each of these reports, in addition to other valuable HOME Program information, can be accessed at the following website:

<http://www.hud.gov/offices/cpd/affordablehousing/reports/>



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September 10, 2013

Ms. Valarie M. Williams
Executive Director
South Carolina State Housing Finance
and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Ms. Williams:

Subject: Fiscal Year 2013 Limited Remote Annual Compliance Review (ACR)
Review Period: 10/1/2012 thru 9/30/2013
PBCA for State of: South Carolina

The U.S. Department of Housing and Urban Development (HUD) Compliance Review Team (CRT) will conduct a limited remote ACR of your Performance Based Annual Contributions Contract (PB-ACC). The CRT will be requesting and reviewing specific documents pertaining to the Incentive-Based Performance Standards (IBPS) Tasks 3, 6, and 14, for the period from October 1, 2012 through September 30, 2013.

An Entrance Conference Call will be held at 9:30am on Tuesday September 24, 2013. Below is the call-in information to be used for this call.

Call-in Number: 877-336-1839
Participant Code: 2961973
Chairperson: Evelyn Kingsberry

The following CRT members will be conducting the review:
Evelyn Kingsberry, Contract Administrator Oversight Monitor (CAOM)
Glenda Fesperman, Supervisory Project Manager
Dawn Beard, Senior Project Manager
Harriette Bost, Project Manager

Below is a list of the Housing Assistance Payment (HAP) Contracts selected from your portfolio for our review of your performance, and the IBPS Tasks to be reviewed for the same:

Property Name	Contract Number	Rental Adjustments	HAP Vouchers	Contract Renewals
Brockwood Community	SC16T841019	10/26/2012	12/2012	02/20/2013
Hartsville Special Housing	SC16T851002	07/11/2013	11/2012	12/27/2012
Lexington South	SC16T781009	02/21/2013	08/2013	06/04/2013
Pinckney Pl./ Pecan Grove	SC16T781007	10/19/2012	04/2013	04/16/2013
Richland East	SC16T781010	01/07/2013	09/2013	06/04/2013

Enclosed is a list of the documents that are required for our review. The documents for the voucher reviews are to be submitted electronically to the CAOM, Evelyn Kingsberry, within (3) three business days of the date of this letter. Regarding the documents for the rental adjustments and contract renewals, please make sure they are available in your office for the CRT to review September 24, 2013.

An Exit Conference Call has been scheduled for September 24, 2013 at 4:00pm, with the same call-in information provided for the Entrance Conference Call. The HUD Limited Remote Annual Compliance Review Report will be issued within 30 days of the date of the Exit Conference Call.

Should you have questions regarding this letter, please contact Evelyn Kingsberry, CAOM, at 336-851-8029.

Sincerely,

A handwritten signature in blue ink, reading "Dottie R. Troxler". The signature is fluid and cursive, with the first name "Dottie" being more prominent.

Dottie R. Troxler
Director, Greensboro Multifamily Hub

Enclosure
cc:
Carl Bowen
Columbia HUD

Below is a list of the required documents for the Fiscal Year 2013 Limited Remote Annual Compliance Review:

IBPS 3, Processing Rental Adjustments:

- The cover letter from the PBCA to HUD transmitting the package.
- All of the owner's materials submitted as part of the package (including the owner's notice to the residents).
- The letter sent to the owner/management agent.
- The completed rent schedule.
- The completed HAP contract (only the pages with information filled in).
- The completed Notification of Funding document.
- The PBCA's working papers.

IBPS 6, Review, Verify, and Authorize Monthly Section 8 HAP Vouchers:

- The hard copy of the voucher received by the PBCA.
- If applicable, the PBCA's printout from their in-house system used to verify the HAP paid on the resident's behalf.
- The Letter/fax sent to the owner/management agent, if required, stating the discrepancies found and adjustments made.

IBPS 14, Renewal of Expiring HAP Contracts:

- The cover letter from the PBCA to HUD transmitting the package.
- All of the owner's materials submitted as part of the package (including the owner's notice to the residents).
- The letter sent to the owner/management agent.
- The completed rent schedule.
- The completed HAP contract (only the pages with information filled in).
- The completed Notification of Funding document.
- The PBCA's working papers.



U. S. Department of Housing and Urban Development

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September 13, 2013

Valarie M. Williams, Executive Director
South Carolina State Housing Finance and
Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Ms. Williams:

The US Department of Housing and Urban Development (HUD) is pleased to inform you that the finding reported in the April 23 monitoring report on your agency's compliance with HUD's environmental regulations has been closed.

Finding 1

The SC State Housing Finance and Development Authority (Authority) did not complete the required Environmental Assessment (EA) process for the demolition of the commercial property at 409 S. Congress Street in York.

Criteria: 24 CFR §§ 58.36 Environmental Assessment, 58.40 Preparing the Environmental Assessment and 58.43 Dissemination and/or publication of the findings of no significant impact; and 40 CFR §§ 1501.3 When to prepare an environmental assessment, and 1508.9 Environmental Assessment

Authority's Response:

Corrective Action 1 - In a letter dated May 21, the Authority stated that to avoid the mistake of treating commercial demolition projects, which require EAs, as single-family demolition projects, which are Categorically Excluded but Subject to 58.5, it would discontinue allowance of demolition of commercial structures under "demolition only" funded activities.

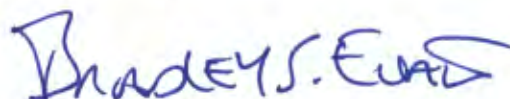
Corrective Action 2 - Following receipt of HUD's May 28 reply (see below), Thomas Brook, Environmental Coordinator, attended the August 2013 session of the HUD Region IV Environmental Review Training in Atlanta, Georgia.

HUD's Reply: In a letter dated May 28, HUD informed the Authority that it was in agreement with the Authority's plan for avoiding the mistake of treating commercial demolition projects, which require EAs, as single-family demolition projects; however, HUD could not clear this Finding because staff with significant environmental review responsibilities had not attended a HUD-sponsored or approved environmental training session that covered both the NEPA environmental review requirements, as implemented by HUD, and the requirements for complying with each of the laws and authorities listed at 24 CFR §§ 58.5 and 58.6.

As noted above, from August 27 to 29, 2013, Thomas Brook attended the HUD Region IV Environmental Review Training in Atlanta, Georgia; therefore, Finding 1 is closed.

If you have any questions about this response, please contact Lenwood E. Smith, II, Environmental Protection Specialist at (336) 851-8054, or myself, at (803) 765-5344.

Sincerely,

A handwritten signature in blue ink that reads "Bradley S. Evatt". The signature is stylized with a large, looped 'B' and a trailing flourish.

Bradley S. Evatt, Director
Community Planning and Development

cc:

Ms. Jennifer Cogan, SCHFDA Development Awards Manager



U. S. Department of Housing and Urban Development

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August 29, 2013

Mr. Robert M. Hitt, III Secretary
South Carolina Department of Commerce
1201 Main Street, Suite 1600
Columbia, South Carolina 29206

Dear Secretary Hitt:

SUBJECT: Consolidated End-of-Year Review, 2012 Program Year

The U.S. Department of Housing and Urban Development is required to conduct an annual review of performance by formula grant recipients of its Community Planning and Development Programs. The purpose of this review is to determine whether each grant recipient is in compliance with the statutes and regulatory requirements and has the continuing capacity to implement and administer the programs for which assistance is received.

This letter provides a summary of HUD's End-of-Year Review in the form of a report that is addressed to you as Secretary of the South Carolina Department of Commerce, the designated lead agency for the preparation of the State of South Carolina's 2011-2015 Consolidated Plan, 2012 Annual Action Plan, and 2012 Consolidated Annual Performance and Evaluation Report (CAPER).

Report

We are reporting the results of HUD's assessment of the State of South Carolina's performance in administering the following formula grant programs: Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The State's CAPER for the 2012 Program Year provides comprehensive and up-to-date performance information on the status of housing, community, and economic development activities and accomplishments using the aforementioned formula grant funding. The CAPER was received in our office on June 28, 2013, and determined to be complete on August 7, 2013.

Our overall assessment concluded that the State of South Carolina, through its administering agencies, continues to administer its HUD-sponsored formula grant programs in a timely manner, as evidenced by accomplishments (i.e. performance outcomes) reported in the CAPER for each of the State's formula grant programs. We congratulate the State and its administering agencies on these accomplishments, summarized in the following reports:

Community Development Block Grant Program
Administered by the South Carolina Department of Commerce – Grants
Administration

The State CDBG Program is administered by the South Carolina Department of Commerce – Division of Grants Administration. Our overall review determined that the State is administering its CDBG program in conformance with statutory and regulatory requirements, grant certifications, and the State's 5-year Consolidated Plan and related Annual Action Plans. The State's CAPER reported a total of \$18,071,588.00 of PY 2012 CDBG funds available for distribution to units of local government. During program year 2012, the State Department of Commerce awarded Community Development, Local Planning and Business Development projects totaling \$21,259,692.00; 100% of which will benefit low and moderate income persons. Funding categories included: infrastructure, housing, economic development, planning and other community development projects that address community viability and sustainability.

In addition, the State expended a total of \$21,116,566.00¹ for eligible CDBG activities. The CAPER reports that 81 percent of all CDBG funds awarded during the reporting period (\$17,220,350.52) were awarded to local governments in counties designated by the South Carolina Department of Revenue as distressed, Least Developed, or Underdeveloped.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) –
Administered by the South Carolina Housing Finance and Development Authority

The SC State Housing Finance and Development Authority (the Authority) administers the HOME Investment Partnerships Program (HOME) for the State of South Carolina in accord with the regulations found at 24 CFR Part 92, as amended. The objectives of the HOME program are to expand the supply of decent, safe, sanitary and affordable housing for low-and moderate- income beneficiaries, and to promote the development of partnerships as part of an effective delivery system. The Authority's PY 2012 HOME Program allocation was \$4,404,799, which was supplemented with \$3,237,148 in HOME Program Income.

Consistent with the 2012 Annual Action Plan, the Authority allocated the majority of its HOME funds to rental activities. During the program year, 6 rental projects were funded with \$1,309,008 of HOME program funds and \$2,800,000 million from the Authority's Low Income Housing Tax Credit Program. In addition, the Authority made an award in the amount of \$1,490,000 to the Multi-family Tax Exempt Bond Program. These projects will create 115 new or rehabilitated rental units. The Authority also awarded \$618,353 for Tenant Based Rental Assistance (TBRA) activities.

¹ This figure includes prior year funding, program income, and recaptured funds.

In addition, the Authority provided \$1,140,008 for pre-development costs for eligible Community Housing Development Organizations (CHDOs). The balance of the State's 2012 HOME funds was allocated as follows: 10 percent for Administration (\$440,480); and 15 percent for CHDO set-aside (\$1,038,336).

HUD's review of the HOME portion of the State's CAPER indicates that the Authority continues to carry out an effective program that provides housing assistance to low-and moderate income- persons in the State. The housing related activities funded during the review period are eligible under the HOME program and that these activities are consistent with the State's Annual Action Plan.

We note that our office conducted an on-site compliance review of the State's HOME Program on August 6-9, 2013. The review focused on the State's Administration of Rental Programs funded through the HOME Program. As of the date of this correspondence, there are no findings or concerns related to the on-site review.

**Housing Opportunities For Persons With AIDS-
Administered by the South Carolina Department of Health and Environmental
Control (DHEC) – STD/HIV Prevention Division**

The Department of Health and Environmental Control (DHEC) administers the HOPWA program for the State of South Carolina. During the FY2012 program year, DHEC contracted with fourteen (14) subrecipient Project Sponsors in the provision of HOPWA-funded activities. Through these Project Sponsors, DHEC continued to focus its HOPWA funding on Tenant Based Rental Assistance (TBRA), Short-Term Rent, Mortgage, and Utilities payments (STRMU), Permanent Housing Placement, operating funds for facility based housing, and supportive services (primarily case management and transportation). All of these activities are consistent with DHEC's strategy as delineated in the State's five-year consolidated plan.

As documented in previous CAPER submissions, DHEC continued to report an ongoing increase in the demand and use of Tenant Based Rental Assistance (TBRA) during the program year. DHEC reports that this is due to the evolving nature of the HIV epidemic, wherein persons diagnosed with HIV and AIDS are living longer. Consequently, housing needs are evolving into a need for permanent housing, although demand continues for short-term housing assistance under the Short-term Rent, Mortgage, and Utility (STRMU) program. Through its sponsors, DHEC served 152 households with TBRA and 248 households with STRMU during the program year. In addition, 58 persons received permanent housing placement, 14 households resided in units supported with HOPWA operating funds, 12 households resided in HOPWA facility-based housing, and 993 households received supportive services during the program year.

DHEC reported the expenditure of approximately \$1,589,105.23 of HOPWA funding during the reporting period (including \$843,932.81 for housing subsidy assistance, \$661,472.18 for Supportive Services, and \$83,700.24 for project administration). We

note that this amount includes zero funds used for DHEC administration, which is within the three (3) percent administration cap for grantees, and the \$83,700.24 noted previously is for the Project Sponsor's administrative costs, which is within the seven (7) percent cap for subrecipients.

Our review of the HOPWA portion of the State's CAPER determined that DHEC and its participating subrecipient sponsors continue to carry out a well- managed program that provides housing assistance and supportive services to persons with HIV/AIDS. We note that HOPWA funds must be expended within a three (3) year period from grant agreement execution. DHEC currently complies with that requirement, and completed the expenditure of its fiscal year (FY) 2010 funds in a timely manner.

We note that each of the sponsor-provided activities are eligible under the HOPWA program and DHEC has properly allocated and administered its funds in accord with the HOPWA portion of the State's Annual Action Plan. Based on this review, DHEC has administered the HOPWA program in accord with HUD regulations and has successfully achieved its goals for the 2012 program year.

**Emergency Shelter Grants (ESG) Program –
Administered by the Governor's Office of Economic Opportunity**

The State's ESG program continues to be the primary program for addressing the needs of the homeless. However, no single State agency is charged with planning and implementing a strategy to combat homelessness in South Carolina. Other agencies, such as the State Housing Finance and Development Authority, Department of Health and Environmental Control, and the Department of Mental Health also administer funds that help address different components in the homeless continuum of care. The State's ESG program is an annual competitive process wherein regional and local government agencies and qualified non-profit organizations are invited to submit applications in response to specific program criteria and factors. Geographic distribution is based on the applications received and the results of the project evaluation and selection process conducted by a review panel or committee. The State utilized the E-Con Planning Suite forms to submit its plan to the Columbia office.

The ESG grant amount awarded to the State was \$846,849 from the second allocation of 2011 and 2,698,213 from the 2012 allocation. The State anticipated in its Consolidated Plan that it would assist approximately 20,000 homeless persons and award a minimum of 20 ESG grants for the 2012 program year. For the 2012 program year, the State awarded 32 grants to 31 homeless shelters. The average grant was \$102,541.00. The ESG program assisted more than 16,000 individuals and expended \$1,495,236 of program funds. Expenditures included some prior year's amounts.

The total amount of matching funds for the 2012 program year exceeded the one-for-one required amount by \$17,687,030. Match sources included other federal funds such as the Victims of Crime Act and CDBG as well as State and local funding. Additional funding was provided through sources such as the United Way, shelter specific fund

raising campaigns, and the value of volunteer hours. The State was well within compliance for the one-for-one required match.

We also note that the Office of Economic Opportunity tracks and monitors its accomplishments under a State implemented performance measurement system that measures performance productivity with the activities, goals, inputs, and outcomes described in the State's Consolidated Plan and Annual Action Plan. These performance measurements include: (1) expected and actual units of accomplishment upon program or activity completion; (2) number and characteristics of clients served (households or individuals) with improved access to public facilities, services, or benefits; and (3) data on geographic areas served. Our review of performance information relating to the State's administration of its ESG program, as reported in its 2012 program year CAPER, determined that the State is carrying out the program in acceptable compliance with applicable statutory and regulatory requirements, and grant certifications.

Reviews by other Field Office Disciplines

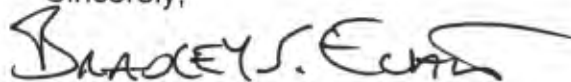
The State's 2012 CAPER was reviewed by HUD's Divisions of Public Housing and Fair Housing and Equal Opportunity. Both of these offices recommended approval of the State's CAPER as submitted.

PUBLIC ACCESS

We welcome any comments you would like to make in regard to this letter and invite the State to comment on this assessment within the next 30 days. At the conclusion of this period, HUD is required to finalize its assessment and make the results available to the public. The State can assist HUD in making these determinations available to the public. This can be accomplished through distribution to citizens at public meetings, through Councils of Government, or the local media.

In conclusion, we were pleased to work with the State of South Carolina in carrying out the objectives and goals of its 2012 Annual Action Plan. If you have any questions or need assistance, please call me at (803) 765-5344, or Jack Suber, Program Advisor, at (803) 765-5641.

Sincerely,



Bradley S. Evatt, Director
Community Planning and Development

cc: Lisa Kalsbeck, Division of Community Grant Programs
Valarie Williams, SC Housing Finance and Development Authority
Janet Tapp, SC Department of Health and Environmental Control
Ken McManus, Office of Economic Opportunity

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
SOUTH CAROLINA STATE OFFICE
1835 ASSEMBLY STREET
COLUMBIA, SOUTH CAROLINA 29201-2480

OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE, \$300

Mrs. Valerie Williams, Executive Director
S.C. State Housing Finance and Development Authority
300-C Outlet Point Blvd
Columbia, SC 29210

29210565275



115



US OFFICIAL MAIL
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For Private Use

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\$00.66
09/04/2013
Mailed From 29201
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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Office of Housing Counseling
40 Marietta Street, 15th Floor
Atlanta, GA 30303
www.hud.gov & espanol.hud.gov

June 28, 2013

Valarie Williams
SOUTH CAROLINA STATE HOUSING FINANCE
AND DEVELOPMENT AUTHORITY
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Subject: FY2013 Housing Counseling Program Grant Proposal

Dear Valarie Williams:

I regret to inform you that SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY's application for a comprehensive housing counseling grant under the Department of Housing and Urban Development's Fiscal Year 2013 Notice of Funding Availability (NOFA) was not selected for funding.

The application did not receive a score of 75 points, which was the minimum required for funding according to the Comprehensive Housing Counseling Grant Program NOFA published on HUD's website on January 24, 2013.

Please note that your agency's HUD-approved status remains in effect even if it does not receive funding from HUD for this grant. Therefore, you are still required to submit the quarterly activity report, Form HUD-9902, for the period covering October 1, 2012, through September 30, 2013. Please submit your 9902 reports electronically through your Client Management System (CMS).

If you require assistance, or wish to request a debriefing related to your grant application, please e-mail your request to: housing.counseling@hud.gov with the subject line "Debriefing Request."

Thank you for your interest in expanding affordable housing opportunities through housing counseling.

Sincerely,

A handwritten signature in blue ink, reading "Cheryl W. Appline", is positioned above the printed name.

Cheryl W. Appline
Director, Office of Oversight and Accountability
Office of Housing Counseling



U. S. Department of Housing and Urban Development

Columbia Field Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480
www.hud.gov

July 1, 2013

Valarie Williams, Executive Director
South Carolina State Housing Finance and
Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Dear Ms. Williams:

Subject: On-site Compliance Review - HOME Program

In accordance with the provisions found at 91 CFR Part 525, which charge the Department of Housing and Urban Development (HUD) with the responsibility for reviewing the performance of communities that participate in HUD's Community Development Formula Grant Programs, an on-site review of the State of South Carolina's HOME program is scheduled for August 6-9, 2013. The review will be conducted by Jack Suber, Program Advisor. An entrance conference is scheduled for August 6, 2013, at 10:00 a.m. to discuss the compliance areas that will be examined. We encourage you to invite all appropriate staff expected to participate in the review process.

The review will utilize a process involving staff interviews, review of file documentation, policies, procedures, and systems, as described in the Community Planning and Development Monitoring Handbook 6509.2 REV-6. Electronic copies of each monitoring exhibit that may be used can be found online at the following link: <http://www.hud.gov/offices/cpd/library/monitoring/handbook.cfm#7>.

Specific grants and compliance areas that will be examined are as follows:

Home Investment Partnerships Program (HOME)

Grant Numbers: M – 11-SG-45-0100
M – 12-SG-45-0100

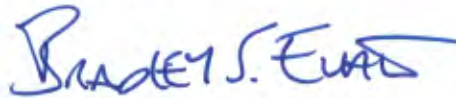
- Review of Overall Management Systems
- Review of Rental Programs
- Eligibility of Activities (Rental Projects)

- Match Requirements
- Management of subrecipients, developers, CHDOs

An exit conference is planned for the afternoon on Friday, August 9, 2013. This will provide an opportunity to discuss any preliminary concerns or findings resulting from the review, prior to the issuance of the monitoring report. A full report of the monitoring review will be forwarded to you within 60 days of the on-site visit.

If you have any questions or need additional information concerning the monitoring process, please call Jack Suber at (803) 765-5641.

Sincerely,



Bradley S. Evatt, Director
Community Planning and Development

cc:
Laura Nicholson, Development Director



U. S. Department of Housing and Urban Development

Columbia Field Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480
www.hud.gov

May 28, 2013

Valarie M. Williams, Executive Director
South Carolina State Housing Finance and
Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Ms. Williams:

On May 20, 2013, the U. S. Department of Housing and Urban Development (HUD) received your letter (dated May 15), responding to HUD's April 23, 2013, monitoring report. Please note that the Finding outlined in the monitoring report remains open as discussed below.

Finding 1:

The SC State Housing Finance and Development Authority (Authority) did not complete the required Environmental Assessment (EA) process for the demolition of the commercial property located at 409 S. Congress Street in York.

Criteria: 24 CFR §§ 58.36 Environmental Assessment, 58.40 Preparing the Environmental Assessment and 58.43 Dissemination and/or publication of the findings of no significant impact; and 40 CFR §§ 1501.3 When to prepare an environmental assessment, and 1508.9 Environmental Assessment

Authority's Response:

Corrective Action 1 - The Authority stated that to avoid the mistake of treating commercial demolition projects, which require EAs, as single-family demolition projects, which are Categorically Excluded but Subject to 58.5, it would discontinue allowance of demolition of commercial structures under "demolition only" funded activities.


Corrective Action 2 - The Authority stated that Thomas Brook has registered for and intends to be present at the August 26-29, 2013, Region IV Environmental Review training in Atlanta, GA.

HUD's Reply:

HUD is in agreement with the Authority's plan for avoiding the mistake of treating commercial demolition projects, which require EAs, as single-family demolition projects, which are Categorically Excluded but Subject to 58.5. However, Finding One will remain open until Mr. Brook or other staff with significant environmental responsibilities has attended a HUD-sponsored or approved environmental training session that covers both the NEPA environmental review requirements as implemented by HUD, and the requirements for complying with each of the laws and authorities listed at 24 CFR §58.5 and 58.6.

If you have any questions about this matter, please contact Lenwood E. Smith, II, Environmental Protection Specialist, at (336) 851-8054.

Sincerely,

A handwritten signature in blue ink that reads "Bradley S. Evatt". The signature is stylized with a large, sweeping "B" and a long, horizontal stroke at the end.

Bradley S. Evatt, Director
Community Planning and Development

cc: Jennifer Cogan, SCHFDA Development Awards Manager



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Greensboro Field Office
Office of Multifamily Housing
1500 Pinecroft Road, Suite 401, Asheville Building
Greensboro, North Carolina 27407-3838
336-547-4000
www.hud.gov • espanol.hud.gov

April 28, 2011

Ms. Valerie M. Williams
Executive Director
South Carolina State Housing Finance
and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Ms. Williams:

**SUBJECT: Section 8 Performance-Based Contract Administration
Fiscal Year 2011 Limited Remote Annual Compliance Review Report (ACR)**

Thank you for the courtesy and cooperation of your staff during the U.S. Department of Housing and Urban Development's Limited Remote Annual Compliance Review, for the period July 1, 2010 to April 1, 2011. This review was conducted in April 2011, with an exit conference held on April 14, 2011. During the review and in preparation for the same, we reviewed the Section 8 Performance-Based Contract Administrator (PBCA) contract file documentation your office submitted for the selected contracts. We also reviewed the file documentation in our files and computer systems. The noted review information was used to assess Performance Based Annual Contributions Contract (PB-ACC) compliance related to Incentive Based Performance Standard (IBPS) Tasks 1, 2, 3, 4, 5, 6, and 14.

Enclosed are the South Carolina State Housing Finance and Development Authority's 2011 Limited Remote Annual Compliance Review Summary Report and Narrative, which reflects no findings and issues of concern.

Should you have questions regarding this letter and its enclosures, feel free to contact Evelyn Kingsberry, Contract Administrator Oversight Monitor (CAOM), at (336) 851-8029 (Voice) or 547-4054 (TTY).

Sincerely,

A handwritten signature in blue ink, appearing to read "Daniel A. McCanless, Jr.", with a stylized flourish at the end.

Daniel A. McCanless, Jr.
Director, Greensboro Multifamily Hub

Enclosures
cc:
Ed Knight
Luke Lukasewski
Columbia HUD

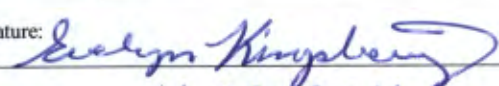
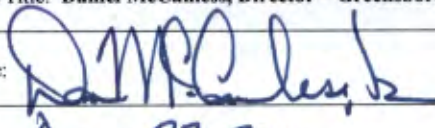
Annual Compliance Review Summary Report

Name of PBCA: <i>South Carolina State Housing Finance and Development Authority</i>	Geographic Service Area: <i>South Carolina</i>	Name of Subcontractor, if applicable: <i>N/A</i>
Dates ACR Conducted: <i>April 7, 8, and 12, 2011</i> <i>The Exit Conference was April 14, 2011</i>	PB-ACC Review Period: <i>July 1, 2010 to April 1, 2011</i>	PBCA Fiscal Year End: <i>June 30, 2011</i>
Total Number of Contracts Assigned to the PBCA at the time of the ACR: <i>271</i>	Total Number of Units under contract at the time of the ACR: <i>17,932</i>	

For each category, assess the performance by checking the appropriate column. A deficient rating is assigned when performance has been determined to be less than the Acceptable Quality Level (AQL) or when there has been a direct violation of the PB- ACC.

Indicate **A** (Acceptable) or **D** (Deficient). Include target completion dates (**TCD**) for all corrective action items.

Category	A	D	TCD
Incentive Based Performance Standard (IBPS)			
1- IBPS #1 Management & Occupancy Review	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2- IBPS #2 Civil Rights Compliance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3- IBPS #3 Rental Adjustments	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4/5- IBPS #4/5 Contract Opt-Out and Termination and Resident Data Sent to HUD	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6- IBPS #6 Section 8 HAP Vouchers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
14- IBPS #14 Renewal of Expiring Section 8 Contracts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Name of Contract Administration Oversight Monitor (CAOM): (Please type or print) Name: Evelyn Kingsberry <hr/> Signature:  <hr/> Date: 4-26-2011	Name and Title of Person Approving this Report: (Please type or print) Name & Title: Daniel McCanless, Director – Greensboro Multifamily Hub <hr/> Signature:  <hr/> Date: April 27, 2011
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**FISCAL YEAR 2011 LIMITED REMOTE ANNUAL COMPLIANCE REVIEW
SOUTH CAROLINA STATE HOUSING FINANCE & DEVELOPMENT AUTHORITY
SECTION 8 PERFORMANCE-BASED CONTRACT ADMINISTRATOR**

REVIEW DATES: April 7, 8, and 12, 2011

COMPLIANCE

REVIEW TEAM: Evelyn Kingsberry, Contract Administrator Oversight
Monitor (CAOM), Team Leader
Sandra Wood, Supervisory Project Manager
Dawn Beard, Senior Project Manager
Harriette Bost, Project Manager

The South Carolina State Housing Finance and Development Authority (SCSHFDA) is the Section 8 Performance-Based Contract Administrator (PBCA) for the state of South Carolina. It is an agency of the South Carolina State Government, and as of April 1, 2011 had 271 Section 8 contracts. The SCSHFDA's Rental Assistance and Compliance Division performs the Section 8 contract administration activities. However, their Finance Office, Information Technology Office, and an internal auditor provide support.

On April 7, 8, and 12, 2011, the HUD Compliance Review Team (CRT) conducted a SCSHFDA Limited Remote Annual Compliance Review relative to the requirements of the Performance Based Annual Contributions Contract (PB-ACC) and applicable HUD regulations and guidelines for Incentive Based Performance Standard (IBPS) Tasks 1, 2, 3, 4, 5, 6, and 14. At the bottom of this page is a list of the contracts selected for the review. The CRT reviewed each of the selected contracts' file documentation for the applicable IBPS Tasks' activities for the period July 1, 2010 to April 1, 2011, except a full voucher review was only given for one voucher per contract as noted in the list of selected contracts.

During the SCSHFDA's Fiscal Year 2011 Limited Remote Annual Compliance Review, the following contracts were reviewed by the HUD CRT, and no findings and/or issues of concern were noted:

Contract	Property Name	Full Voucher Reviews
SC160067002	River Oaks	January 2011
SC160075032	Creekwood Village	August 2010
SC16M000014	Twin oaks/Greenwood	March 2011
SC16M000059	Market Place	December 2010
SC16T841006	Pelican House	February 2011



U. S. Department of Housing and Urban Development
Columbia Field Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480
www.hud.gov

April 23, 2013

Valarie M. Williams, Executive Director
South Carolina State Housing Finance and
Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Ms. Williams:

Thank you for the courtesy extended to Lenwood Smith, II (Environmental Protection Specialist) during the monitoring visit conducted on April 16, 2013. The purpose of the monitoring was to review the South Carolina State Housing Finance and Development Authority's compliance with HUD's environmental regulations, as defined at 24 CFR Part 58 *Environmental Review Procedures for Entities Assuming HUD Environmental Responsibilities*, for the Neighborhood Stabilization (NSP) program.

During the review, Mr. Smith directed his attention primarily to a sample review of Environmental Review Records for the NSP1 program. Based on the files and other documents reviewed, the South Carolina State Housing Finance and Development Authority did not comply with all the requirements at 24 CFR Part 58. There were deficiencies identified during the monitoring that resulted in One Finding and One Concern.

The enclosed report includes an analysis of the Finding and Concern and technical assistance to facilitate correction of the Finding and Concern. Please respond to this letter within 30 days from the date of this letter. Furthermore, due to the deficiencies observed, the person or persons responsible for completing the South Carolina State Housing Finance and Development Authority's environmental reviews must attend a HUD-sponsored or approved environmental training session that covers both the National Environmental Policy Act (NEPA) environmental review requirements as implemented by HUD, and the requirements for complying with each of the laws and authorities listed at 24 CFR §§ 58.5 and 58.6. This condition may be met by attending the Region IV environmental review training in Atlanta, Georgia (enrollment information will be provided via email).

If you have any questions regarding this monitoring, please contact Lenwood E. Smith, II, at (336) 851-8054, or myself, at (803) 765-5344.

Sincerely,

A handwritten signature in blue ink that reads "Bradley S. Evatt".

Bradley S. Evatt, Director
Community Planning and Development

Enclosure

cc: Ms. Jennifer Cogan, SCHFDA Development Awards Manager



ENVIRONMENTAL MONITORING REVIEW REPORT SC STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY – NSP PROGRAM April 16, 2013

Reviewer: Lenwood E. Smith, II, Environmental Protection Specialist, Greensboro Field Office

PERSONS CONTACTED

- Laura Nicholson, Development Director
- Wayne Sams, Director of Internal Audit
- Jennifer Cogan, Development Awards Manager
- Fran Ellington, Development Applications Manager
- Thomas Brooks, Environmental Coordinator
- Leanne Johnson, Fiscal Analyst
- Reginald Mack, Assistant Director of Compliance Monitoring

DOCUMENTS REVIEWED

- City of Spartanburg Tiered Environmental Review Record for Single-Family Activities
 - 497 Brawley Street Demolition and Land Bank
- Sumter Housing Authority Tiered Environmental Review Record for Single-Family Activities
 - 967 Furman Acquisition/Rehabilitation
 - 208 Lee Street Acquisition/Rehabilitation
 - 611 Brockington Street Acquisition/Rehabilitation
 - 31 Larkin Acquisition/Rehabilitation
- Catawba Council of Governments – York County - Tiered Environmental Review Record for Single-Family Activities
 - Demolition of Commercial Property at 409 S. Congress Street
 - 2214 Downey Street Acquisition/Rehabilitation
 - 1114 Castle Street Demolition
 - 1311 Cherry Road Demolition
 - 729 Erinbrook Court Acquisition/Rehabilitation
 - 403 Spencer Acquisition/Rehabilitation
 - 314 Irish Down Drive Acquisition/Rehabilitation
 - 716 Ladino Lane Acquisition/Rehabilitation

- Beaufort Housing Authority Tiered Environmental Review Record for Single-Family Activities
 - 18 W. Morningside Drive Acquisition/Rehabilitation
 - 647 College Park Circle Acquisition/Rehabilitation
 - 1 Pine Forest Drive Acquisition/Rehabilitation
 - 1406 Lake Melton Acquisition/Rehabilitation
- TN Development Corp. - Water-Shaw Street Project Environmental Review Record

SUMMARY

The SC State Housing Finance and Development Authority has established a process for ensuring that environmental review are well documented and completed prior to commitment of funds in accordance with 24 CFR §58.22; however, there were deficiencies that resulted in a finding and a concern. As a result of the monitoring review, the SC State Housing Finance and Development Authority has one finding that requires corrective action and a concern.

FINDING NUMBER ONE

The SC State Housing Finance and Development Authority did not complete the required Environmental Assessment (EA) process for the demolition of the commercial property at 409 S. Congress Street in York.

Criteria

24 CFR §§ 58.36 *Environmental Assessment*, 58.40 *Preparing the Environmental Assessment* and 58.43 *Dissemination and/or publication of the findings of no significant impact*; and 40 CFR §§ 1501.3 *When to prepare an environmental assessment*, and 1508.9 *Environmental Assessment*

Condition

The SC State Housing Finance and Development Authority completed a “Categorically Excluded but Subject to the laws and authorities at 24 CFR § 58.5” review for demolition a commercial property, located at 409 S. Congress Street in York, though the proper level of review is EA.

Cause

The SC State Housing Finance and Development Authority used the Catawba Council of Governments – York County - Tiered Environmental Review process for single-family activities to conduct the environmental review for the demolition of the commercial property at 409 S. Congress Street in York, thus treating the project as “Categorically Excluded but Subject to the laws and authorities at 24 CFR § 58.5”

Effect

The SC State Housing Finance and Development Authority does not have a sufficient record to show that demolition of the commercial property had no significant impact to the environment, and the public was not provided ample opportunity to comment on the project as required by the National Environmental Policy Act. Furthermore, because the demolition of the commercial property was treated as a single-family property, the SC State Housing Finance and Development Authority failed to obtain a Phase I Environmental Site Assessment, which meets ASTM Standard E-1527-05, as required by 24 CFR §§ 58.5(i)(2)(ii) & (iv).

Corrective Action

Corrective Action 1 –

The SC State Housing Finance and Development Authority must complete EAs for NSP1 and NSP3 projects that are not “Exempt” (24 CFR § 58.34[a]), “Categorically Excluded and not Subject to the laws and authorities at 24 CFR § 58.5” (24 CFR § 58.35[b]), or “Categorically Excluded but Subject to the laws and authorities at 24 CFR § 58.5” (24 CFR § 58.35[a]). Completion of the environmental review process when an EA is required includes: ensuring that the subrecipient does not commit any funds (HUD or non-HUD) to the proposed project until the environmental review is complete; acquiring documentation to support findings regarding compliance with the laws and authorities at 24 CFR §§ 58.5 and 58.6, and environmental impacts in accordance with 24 CFR § 58.40; recording a Finding of No Significant Impact (FONSI) based upon the documentation gathered; signing and dating the FONSI; and completing the public notification and Request for Release of Funds process outlined at 24 CFR §§ 58.43-45 and 58.70-77.

Corrective Action 2 –

The person or persons responsible for completing the SC State Housing Finance and Development Authority’s environmental reviews must attend a HUD-sponsored or approved environmental training session that covers both the NEPA environmental review requirements as implemented by HUD, and the requirements for complying with each of the laws and authorities listed at 24 CFR §§ 58.5 and 58.6. This condition may be met by attending the Region IV environmental review training in Atlanta, Georgia (enrollment information will be provided to the County’s staff via email).

CONCERN NUMBER ONE

The SC State Housing Finance and Development Authority did not include the State Historic Preservation Officer (SHPO) historic finding concurrence documents with the single-family site-specific environmental review records.

Criteria

24 CFR § 58.38 *Environmental Review Record*; and 40 §§ CFR 1500.1(b) *Purpose*, 1500.2(d) *Policy* and 1506.6 *Public Involvement*

Condition

The SC State Housing Finance and Development Authority kept all of the SHPO historic finding concurrence documents in one file. Because the SHPO historic finding concurrence documents were not organized in a particular order, it was difficult to match site-specific environmental review records with SHPO historic finding concurrence documents.

Cause

The person responsible for preparing the site-specific environmental reviews appeared to be saving file space.

Effect

The environmental review record does not provide the public with a complete and readily available compliance record for site-specific environmental reviews.

Recommended Action

The SC State Housing Finance and Development Authority should either place copies of SHPO historic finding concurrence documents in a designated location in the file that contains the pertinent site-specific environmental review records, or attach a copy of the pertinent SHPO historic finding concurrence document with the site-specific environmental review records.

CONCLUSION

Currently, the SC State Housing Finance and Development Authority has one Finding and one Concern. The SC State Housing Finance and Development Authority must rectify the Finding by obtaining additional training, through attendance at a HUD-sponsored or approved environmental training session that covers both the NEPA environmental review requirements as implemented by HUD, and the requirements for complying with each of the laws and authorities listed at 24 CFR §§ 58.5 and 58.6.

TECHNICAL ASSISTANCE

- Commended the SC State Housing Finance and Development Authority for establishing a Master Review folder containing documentation to support determinations of inapplicability for laws and authorities that did not affect either South Carolina or the NSP programs.
- Discussed the process for determining whether a project or activity meets the condition for an individual action pursuant to 24 CFR § 58.35(a)(4).



U. S. Department of Housing and Urban Development

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Columbia, South Carolina 29201-2480
www.hud.gov

March 11, 2013

Valarie Williams, Executive Director
South Carolina State Housing Finance and
Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210

Ms. Williams:

Subject: HOME Program 2011 Funds Commitment Deadline / CHDO Reservation Deadline

Please be advised that our records indicate that the State of South Carolina is in danger of missing its Commitment / Reservation deadline, which occurs on June 30, 2013. If not committed / reserved within the 24-month period, the funds will be deobligated.

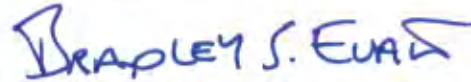
The HOME Program regulations provides that HOME funds are available to participating jurisdictions (PJs) for commitment to affordable housing for a period of 24 months after the last day of the month in which the Department of Housing and Urban Development (HUD) notifies the PJ of HUD's execution of the HOME Investment Partnerships Grant Agreement. A minimum of 15 percent of each PJ's allocation must be reserved for investment in housing to be developed, sponsored, or owned by community housing development organizations (CHDOs) during the 24-month period after the last day of the month in which HUD notifies the PJ of HUD's execution of the HOME Investment Partnerships Grant Agreement. HOME funds are available for expenditure for a period of 5 years after the last day of the month in which HUD notifies the PJ of HUD's execution of the HOME Investment Partnerships Grant Agreement. These provisions are implemented by regulation at 24 CFR 92.500(d).

The Deadline Compliance Status Report dated February 28, 2013, shows a current commitment requirement shortfall of \$3,743,791. This information is updated monthly on the HOME website at: <http://www.hud.gov/offices/cpd/affordablehousing/reports/#dcr>.

Prior to the requirement deadline, we are giving you the opportunity to update IDIS with any commitments and CHDO reservations not previously recorded and to identify and correct errors in IDIS. Please note that any cancellation of activities may negatively impact your ability to meet your requirements.

For more information on these requirements refer to HUD Notice CPD 07-06, *Commitment, CHDO Reservation, and Expenditure Deadline Requirements for the HOME Program*. If you have any questions or require assistance, please feel free to contact me at (803) 765-5344 or Jack Suber, Senior Financial Analyst, at (803) 765-5641.

Sincerely,

A handwritten signature in blue ink that reads "BRADLEY S. EVATT". The signature is written in a cursive, slightly stylized font.

Bradley S. Evatt, Director
Community Planning and Development



U. S. Department of Housing and Urban Development
Columbia Field Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480
www.hud.gov

March 5, 2013

Valarie Williams, Executive Director
South Carolina State Housing Finance
and Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29217

Ms. Williams:

Congratulations! As a grantee under the Neighborhood Stabilization Program (NSP3), HUD records indicate that the State of South Carolina has met the statutory requirement under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank) of 2010 to expend at least 50 percent of allocated funds within two years from the date funds became available to the recipient for obligation. The 50 percent expenditure deadline was March 4, 2013 for the State of South Carolina.

As of February 18, 2013, the Disaster Recovery Grant Reporting (DRGR) System showed that the State of South Carolina has drawn down \$3,193,347.78 or 56.9% of its NSP3 award amount of \$5,615,020. In the most recent Quarterly Performance Report (QPR), the State of South Carolina has reported expenditures of \$3,453,182.34 or 61.5%.

Note that in determining compliance with the NSP3 expenditure requirement, the Department considers expenditure of both the grant funds and program income. Grantees are also reminded of their statutory obligation to use at least 25 percent of the NSP3 grant amount for the purpose of providing housing to households at or below 50 percent of area median income. The Department is closely tracking grantee performance on this particular requirement and will hold grantees accountable for achieving this level of benefit at NSP3 grant closeout.

It is the Department's desire to see each NSP3 grantee continue to make rapid progress toward the 100 percent expenditure goal. Your NSP3 staff is urged to consult your HUD Field Representative with questions and visit the NSP TA website at www.hud.gov/nspta to view webcasts on critical issues and request technical assistance where appropriate. If you have questions or inquiries, please contact me at 803-765-5344.

Again, congratulations!

Sincerely,

A handwritten signature in blue ink that reads "Bradley S. Evatt" with a stylized flourish at the end.

Bradley S. Evatt, Director
Community Planning and Development

cc: Jennifer Cogan, SC State Housing Finance



U. S. Department of Housing and Urban Development
Columbia Field Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480
www.hud.gov

February 14, 2013

Valarie M. Williams, Executive Director
South Carolina State Housing Finance
and Development Authority
300-C Outlet Pointe Blvd
Columbia, South Carolina 29210

Ms. Williams:

SUBJECT: Notification of Monitoring Visit
Environmental Review Procedures

This letter is to notify you that on April 16, 2013, Lenwood E. Smith, II, Environmental Specialist, will conduct a monitoring visit pursuant to the regulations at 24 CFR Part 58.77(d). Mr. Smith will arrive at your office at approximately 9:00 a.m. Mr. Smith has coordinated the time and date of the visit with Jennifer Cogan, Development Awards Manager.

The visit will include: a) review of the State's environmental review records (ERRs) as defined at 24 CFR Part 58.38 for selected projects funded by the Neighborhood Stabilization Program (NSP); b) review of the State's environmental review responsibilities as defined at 24 CFR Part 58.18, Responsibilities of States assuming HUD environmental responsibilities, for the NSP; c) interviews with members of your staff; and d) a meeting at the end of the visit to discuss the preliminary conclusions of the review and provide any additional technical assistance. The *HUD Handbook 6509.2 REV. 5 - Community Planning and Development Monitoring Handbook, Exhibits 21-2 and 21-13, Environmental Monitoring*, as well as other applicable exhibits, will be used during the monitoring. A letter from our Office will follow the visit, noting the resulting comments or Findings and documenting the technical assistance provided during the visit.

If you have any questions regarding the subject monitoring visit, you may contact Lenwood E. Smith, II, Environmental Specialist at (336) 851-8054 or call me at (803)-765-5344.

Sincerely,

A handwritten signature in blue ink that reads "Bradley S. Evatt".

Bradley S. Evatt, Director
Community Planning and Development

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination.

2013
LEGISLATIVE
CORRESPONDENCE

Shropshire, Bonita 6-9005

From: Rivers, Matt 6-8774
Sent: Tuesday, December 03, 2013 11:34 AM
To: Shropshire, Bonita 6-9005
Cc: Dial, Lisa 6-8777
Subject: FW: Scanned image from Gress505
Attachments: mx450n@scsenate.gov_20131202_174340.pdf

Bonita -

See message and attachment from Lisa Dial. This is the same one that Val is responding to at Sen. Graham's office. Do I need to draft another response, or do you want to take the one you have and modify it?

Just let me know.

Matt

-----Original Message-----

From: Dial, Lisa 6-8777
Sent: Tuesday, December 03, 2013 10:45 AM
To: Rivers, Matt 6-8774
Subject: FW: Scanned image from Gress505

It appears that Mr. Patrick Jones has also contacted Sen. Katrina Shealy's office. They'd like to know if there is anything else that can be done for Mr. Jones or if there is another direction he should pursue for assistance?

-----Original Message-----

From: Kathy Sprayberry [<mailto:KathySprayberry@scsenate.gov>]
Sent: Monday, December 02, 2013 5:22 PM
To: Dial, Lisa 6-8777
Subject: FW: Scanned image from Gress505

Lisa-

See if you get it. If not, I will fax in the am.

Kathy

-----Original Message-----

From: mx450n@scsenate.gov [<mailto:mx450n@scsenate.gov>] On Behalf Of mx450n@
Sent: Monday, December 02, 2013 5:44 PM
To: Kathy Sprayberry
Subject: Scanned image from Gress505

DEVICE NAME: Gress505
DEVICE MODEL: MX-M450N
LOCATION: Gress505

FILE FORMAT: PDF MMR(G4)
RESOLUTION: 300dpi x 300dpi

Attached file is scanned image in PDF format.

Use Acrobat(R)Reader4.0 or later version, or Adobe(R)Reader(TM) of Adobe Systems Incorporated to view the document.

Acrobat(R)Reader4.0 or later version, or Adobe(R)Reader(TM) can be downloaded from the following URL:

Adobe, the Adobe logo, Acrobat, the Adobe PDF logo, and Reader are registered trademarks or trademarks of Adobe Systems Incorporated in the United States and other countries.

<http://www.adobe.com/>

Patrick I Jones

128 Sandy Creek Court
Gaston, SC 29053
803-513-9531
letzroll2000@yahoo.com

November 21, 2013

502 Gressette Bldg.

Columbia, SC 29201

Main: (803)-212-6108

Dear Senator Shealy,

Senator Shealy I know you are busy and hear these stories everyday but I deserve to be heard. I served my country in the US Navy from 1992 to 1997 before I was honorably discharged because I began having seizures that were eventually deemed serviced connected. I receive 40% disability from the VA (\$569.00 a month) since the time I was discharged which was March 14th 1997. During that period I was able, with the help of my VA assigned neurologist at the Charleston, SC VA Hospital; to taper off of the seizure medications given to me because they had me VERY lethargic and all I did was sleep all day. In 1998 I secured a job as a law enforcement officer in the state of SC and have proudly served SC in this capacity for seventeen years until recently. On July 9, 2013 I had a pulmonary embolism (blood clots in my right lung) that almost took my life. I was admitted into Lexington Medical Center and a blood thinner regiment was started to thin my blood. I was discharged from the aforementioned hospital on July 19, 2013. July 20, 2013 after almost fifteen years of no episodes I had a grand mal seizure in my sleep which almost took my life as well. I again was taken to Lexington Medical Center and admitted for a week. I continued to have seizures almost three a day. I was placed on seizure meds but I was not happy with the treatment I was receiving there and went to the VA hospital located in Columbia, SC. While I was there I was prescribed another seizure med to go along with the other med. I also was prescribed anxiety/panic attack medications because it is a side effect of the blood thinners. After the first seizure I completely lost feeling on the right side of my body, (leg, arm weakness, face and vision in my right eye). As a result of this I cannot walk without crutches and I wear a patch over my right eye because I'm slowly losing the sight in it. I also had to be fitted with a special contact lens in my left eye because I will be depending on it from now on in order to see. I had to resign my position as a Sheriff Deputy at Richland County Sheriff Department because of my condition. I cannot sit for long periods of time because blood thinners

or feed my family? Pay my mortgage or don't pay the power company? I see why we have folks that feel the government doesn't work for them but yet still every four years politicians are out here shaking hands and telling me what he is going to do to improve my life. In my 26 years of voting nothing a politician has done was nothing to help me or others in my economic level. It's always been for the rich. I served my country, I PAID into the social security system for thirty years. I know there are some folks out there that take advantage of the disability system but I'm not one of them. I'd rather be working but I can't. Do you know what it's like knowing that your about to lose your home in a few months because financial entities don't care about you physical condition? Do you know how it feels to have to depend on my wife for everything because I can't do a darn thing for myself? Do you know how it feels to worry how this bill is going to get paid because my income has SUBSTANTIALLY CHANGED? Do you know how it feels not knowing how groceries will be bought? Well Senator Shealy I do. I'm tired of Social Security, VA and SCHELP.gov not giving a dam about me as well as other legitimate vets and folks out there who can't work but are at their mercy until they decide if they have a case or not. My goodness I sent all of my records to these people I'm jumping through hoops left and right and no one cares that my family as well as thousands of other families can't make ends meet because they can't work and are depending on SSID and VA to make decisions fast and quickly. Ma'am you hear/read this story from thousands of other South Carolinians everyday. I'm asking for you to look into my SCHELP.gov matter. My wife and I can't live off of the income I/we have now. I cannot sustain substantially gainful employment anymore due to my condition. In a matter of months my health has deteriorated right in front of my wife and children's eyes. Our home is all we have and promises and hand shakes won't relieve our dilemma. Yes this is not your problem and yes no one to blame but myself for this situation...I get that. It may not matter much to you but I thought I would try anyway. Thank you for reading this if you are reading this.

Respectfully,



Patrick I Jones

cause your blood to pool to your feet and make them feel "asleep". I cannot be on the road because again with blood thinners the least little scratch or abrasion from a scuffle with a suspect can cause me to bleed profusely internally or externally if I get a hard hit to the body and this is a extreme liability to the Sheriff Department. Also the amount of seizure meds that I HAVE to take in order to control the frequency of my seizures are taken twice a day and they make me VERY sleepy and lethargic but I need to take them in order to limit the frequency of my seizures. My panic attacks/anxiety attacks are frequent as well and cause me to faint at times. Long story I know but I need to make a point. Nothing would make me happier than to be back in uniform going 100 miles an hour in the black and silver cruiser I drove catching bad guys and protecting the citizens of Richland County. But I can't. I've been out of work since July 9, 2013 and have NO income coming in besides the aforementioned monies from the VA. I applied for Social Security Disability and VA compensation increases however those processes take time. I had to file for bankruptcy while working in order to save my home from foreclosure. That bankruptcy has/will be dismissed because after falling ill and not being able to work the fee that was being taken out of my checking every payday could not be made. I then saw on WIS news 10 this program called SCHELP.gov that helps South Carolinians facing foreclosure save their homes. So I applied and received a letter today saying that I was not approved because "household income is high enough to avoid hardship" so I called the SC help hotline to get an explanation. I asked because my wife brings home \$1600.00 a month after taxes and I only receive \$569.00 per month via my VA disability. I was told by a representative there that although I did take a "significant pay reduction" we did not qualify because before taxes my wife grosses \$2100.00 and I have \$569.00 coming in so with almost \$2600.00 coming in that the deem that the mortgage of 749.00 a month can be covered. I asked so you people do not take into account electric bills, groceries, car payments, insurance payments, and other household monthly expenses. Her reply was no we only take in account the gross monthly income we take in account the amount of the mortgage and that is all. No other bills are calculated in this equation. If this program is designed to help those who are/have "Unemployed, Underemployed, Unexpected death of a spouse, significant medical expenses, significant health issues why would I/we be NOT be qualified for this assistance? So you are telling me if I had a \$400,000 home that carried a 2600.00 a month mortgage I would qualify then? I'm very disappointed and distraught at the same time because my wife, my daughter and I are about to be homeless. We have no savings and the only light at the end of the tunnel to help us has been snuffed out. All these other "help agencies" to help you save your home are no more than bankruptcy attorneys wanting you to file for bankruptcy as I so stupidly did because I didn't know about the program at the time but it still didn't matter then because when I was working I would have made too much money and now that I don't work I still make too much money? I didn't ask for these health ailments but they are with me and I deal with them daily by God's grace. This program is just designed to help the rich once again. How in the world could a program be promoted to help us if they don't look at finances with reality. How in the world could you think the amount of money we bring in is enough to cover the mortgage as well as other household expenses. Ok pay our mortgage

LINDSEY O. GRAHAM
SOUTH CAROLINA



290 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-5072

UNITED STATES SENATE

November 25, 2013

Ms. Valerie M. Williams
Executive Director
S.C. Housing Finance and Development Authority
300 Outlet Pointe Boulevard, Suite C
Columbia, SC 29210-5652

RE: Mr. Patrick Jones

Dear Valerie:

Enclosed is a copy of correspondence that I received from the above named constituent. I believe that you will find it self-explanatory.

Your reviewing this material and providing any assistance or information possible under the governing statutes and regulations will be greatly appreciated. **Please: only respond to those issues directly involving your department.**

Thank you for your attention in this matter, and I look forward to hearing from you soon.

Sincerely,

A handwritten signature in dark ink, appearing to read "Jim", written over a horizontal line.

Lindsey O. Graham
United States Senator

LOG/jsj

Enclosure

Please refer to case (577571) in your response.

Please reply to:

The Honorable Lindsey Graham
United States Senate
508 Hampton Street, Suite 202
Columbia, SC 29201
Phone (803) 933-0112
Fax (803) 933-0957

LINDSEY O. GRAHAM
SOUTH CAROLINA



230 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-5972

49966

UNITED STATES SENATE
Fax Transmittal Sheet

TO: SC Housing 866-8392

FROM: Scott Jallette Scott Jallette

DATE: 11/25/13

COMMENTS: Re Patrick Tony

____ PAGE(S) TO FOLLOW

SC HELP ID:
49966

IF THERE IS ANY PROBLEM RECEIVING THIS FAX, PLEASE
CALL (803) 933-0112.

Confidentiality: This message is intended solely for the use of the addressee and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the person responsible for delivering it to the recipient, you are put on notice that any dissemination, distributing or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by phone and return the original message at the address via U.S. Postal Service.
Thank you.

508 HAMPTON STREET
Suite 202
COLUMBIA, SC 29201
(803) 933-0112

401 WEST EVANS STREET
Suite 111
FLORENCE, SC 29501
(843) 669-1505

130 SOUTH MAIN STREET
Suite 700
GREENVILLE, SC 29601
(864) 250-1417

530 JOHNNIE DODGE BOULEVARD
Suite 202
MOUNT PLEASANT, SC 29484
(843) 849-3887

225 EAST MAIN STREET
Suite 100
ROCK HILL, SC 29730
(803) 366-2628

124 EXCHANGE STREET
Suite A
PENDLETON, SC 29670
(854) 546-4090

NOV 25 2013

LINDSEY O. GRAHAM
SOUTH CAROLINA



240 Russell Smith Office Building
Washington, DC 20541
(202) 224-6177

UNITED STATES SENATE

AUTHORIZATION FORM

Please Return to the Office Nearest You:

Upstate Regional Office

130 South Main St.
7th Floor
Greenville, SC 29601
Main: (864) 250-1417

Midlands Regional Office

508 Hampton Street
Suite 202
Columbia, SC 29201
Main: (803) 933-0112

Pee Dee Regional Office

McMillan Federal Building
401 West Evans Street
Suite 226B
Florence, SC 29501
Main: (843) 669-1505

Lowcountry Regional Office

530 Johnnie Dodds Boulevard,
Suite 202
Mt. Pleasant, SC 29464
Main: (843) 849-3887

Piedmont Regional Office

140 East Main Street, Suite 110
Rock Hill, SC 29730
Main: (803) 366-2828

Golden Corner Regional Office

124 Exchange Street
Pendleton, SC 29678
Main: (364) 646-4090

By providing the information below and signing this form, I hereby authorize SCHELP.GOV (agency name) to furnish the office of U.S. Senator Lindsey Graham information pertaining to my claim or request. This authorization is in accordance with the Privacy Act of 1974.

Name: Pamela Jovan Phone: 803-513-9531

Address: 128 SAWY CREEK CT

City: GASTON State: SC Zip: 29053

Social Security Number: 247452252 VA Number (if applicable): _____

In the space below, briefly describe the problems that you are experiencing and explain exactly what you would like Senator Graham to do on your behalf. Without this information, it will be impossible for Senator Graham to adequately assist you. (If you need more space, please use the back of the form).

SEE LETTER

Signed: _____

Date: _____

11-21-13

NOTE: Those requesting assistance from Senator Graham should note that if they are represented by an attorney, that attorney must contact the Senator's office by letter or telephone before action can proceed. This is to eliminate any confusion and it is in the best interest of the client.

If represented by an attorney, please give attorney's name _____

NOV 25 2013
NOV 25 2013

NOV 25 2013

Patrick I Jones

128 Sandy Creek Court
Gaston, SC 29053
803-513-9531
letzroll2000@yahoo.com

November 21, 2013

Midlands Regional Office

508 Hampton Street, Suite 202

Columbia, SC 29201

Main: (803) 933-0112

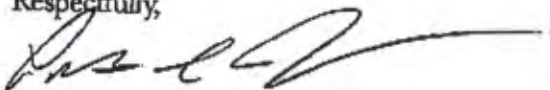
Dear Senator Graham,

Senator I know you site says "10,000 words or less" but I deserve to be heard. I served my country in the US Navy from 1992 to 1997 before I was honorably discharged because I began having seizures that were eventually deemed serviced connected. I receive 40% disability from the VA (\$569.00 a month) since the time I was discharged which was March 14th 1997. During that period I was able, with the help of my VA assigned neurologist at the Charleston, SC VA Hospital; to taper off of the seizure medications given to me because they had me VERY lethargic and all I did was sleep all day. In 1998 I secured a job as a law enforcement officer in the state of SC and have proudly served SC in this capacity for seventeen years until recently. On July 9, 2013 I had a pulmonary embolism (blood clots in my right lung) that almost took my life. I was admitted into Lexington Medical Center and a blood thinner regiment was started to thin my blood. I was discharged from the aforementioned hospital on July 19, 2013. July 20, 2013 after almost fifteen years of no episodes I had a grand mal seizure in my sleep which almost took my life as well. I again was taken to Lexington Medical Center and admitted for a week. I continued to have seizures almost three a day. I was placed on seizure meds but I was not happy with the treatment I was receiving there and went to the VA hospital located in Columbia, SC. While I was there I was prescribed another seizure med to go along with the other med. I also was prescribed anxiety/panic attack medications because it is a side effect of the blood thinners. After the first seizure I completely lost feeling on the right side of my body, (leg, arm weakness, face and vision in my right eye). As a result of this I cannot walk without crutches and I wear a patch over my right eye because I'm slowly losing the sight in it. I also had to be fitted with a special contact lens in my left eye because I will be depending on it from now on in order to see. I had to resign my position as a Sheriff Deputy at Richland County Sheriff Department because of my condition. I cannot sit for long periods of time because blood thinners cause your blood to pool to

your feet and make them feel "asleep". I cannot be on the road because again with blood thinners the least little scratch or abrasion from a scuffle with a suspect can cause me to bleed profusely internally or externally if I get a hard hit to the body and this is a extreme liability to the Sheriff Department. Also the amount of seizure meds that I HAVE to take in order to control the frequency of my seizures are taken twice a day and they make me VERY sleepy and lethargic but I need to take them in order to limit the frequency of my seizures. My panic attacks/anxiety attacks are frequent as well and cause me to faint at times. Long story I know but I need to make a point. Nothing would make me happier than to be back in uniform going 100 miles an hour in the black and silver cruiser I drove catching bad guys and protecting the citizens of Richland County. But I can't. I've been out of work since July 9, 2013 and have NO income coming in besides the aforementioned monies from the VA. I applied for Social Security Disability and VA compensation increases however those processes take time. I had to file for bankruptcy while working in order to save my home from foreclosure. That bankruptcy has/will be dismissed because after falling ill and not being able to work the fee that was being taken out of my checking every payday could not be made. I then saw on WIS news 10 this program called SCHELP.gov that helps South Carolinians facing foreclosure save their homes. So I applied and received a letter today saying that I was not approved because "household income is high enough to avoid hardship" so I called the SC help hotline to get an explanation. I asked because my wife brings home \$1600.00 a month after taxes and I only receive \$569.00 per month via my VA disability. I was told by a representative there that although I did take a "significant pay reduction" we did not qualify because before taxes my wife grosses \$2100.00 and I have \$569.00 coming in so with almost \$2600.00 coming in that they deem that the mortgage of 749.00 a month can be covered. I asked so you people do not take into account electric bills, groceries, car payments, insurance payments, and other household monthly expenses. Her reply was no we only take in account the gross monthly income we take in account the amount of the mortgage and that is all. No other bills are calculated in this equation. If this program is designed to help those who are/have "Unemployed, Underemployed, Unexpected death of a spouse, significant medical expenses, significant health issues why would I/we be NOT be qualified for this assistance? So you are telling me if I had a \$400,000 home that carried a 2600.00 a month mortgage I would qualify then? I'm very disappointed and distraught at the same time because my wife, my daughter and I are about to be homeless. We have no savings and the only light at the end of the tunnel to help us has been snuffed out. All these other "help agencies" to help you save your home are no more than bankruptcy attorneys wanting you to file for bankruptcy as I so stupidly did because I didn't know about the program at the time but it still didn't matter then. Because when I was working I would have made too much money and now that I don't work I still make too much money? I didn't ask for these health ailments but they are with me and I deal with them daily by God's grace. This program is just designed to help the rich once again. How in the world could a program be promoted to help us if they don't look at finances with reality. How in the world could you think the amount of money we bring in is enough to cover the mortgage as well as other household expenses. Ok pay our mortgage or feed my

family? Pay my mortgage or don't pay the power company? I see why we have folks that feel the government doesn't work for them but yet still every four years politicians are out here shaking hands and telling me what he is going to do to improve my life. In my 26 years of voting nothing a politician has done was nothing to help me or others in my economic level. It's always been for the rich. I served my country, I PAID into the social security system for thirty years. I know there are some folks out there that take advantage of the disability system but I'm not one of them. I'd rather be working but I can't. Do you know what it's like knowing that your about to lose your home in a few months because financial entities don't care about you physical condition? Do you know how it feels to have to depend on my wife for everything because I can't do a damn thing for myself? Do you know how it feels to worry how this bill is going to get paid because my income has SUBSTANTIALLY CHANGED? Do you know how it feels not knowing how groceries will be bought? Well Senator Graham I do. I'm tired of Social Security, VA and SCHELP.gov not giving a dam about me as well as other legitimate vets and folks out there who can't work but are at their mercy until they decide if they have a case or not. My goodness I sent all of my records to these people I'm jumping through hoops left and right and no one cares that my family as well as thousands of other families can't make ends meet because they can't work and are depending on SSID and VA to make decisions fast and quickly. Sir you hear/read this story from thousands of other South Carolinians everyday. I'm asking for you to look into my SCHELP.gov matter. My wife and I can't live off of the income I/we have now. I cannot sustain substantially gainful employment anymore due to my condition. In a matter of months my health has deteriorated right in front of my wife and children's eyes. Our home is all we have and promises and hand shakes won't relieve our dilemma. Yes this is not your problem and yes no one to blame but myself for this situation...I get that. It may not matter much to you but I thought I would try anyway. Thank you for reading this if you are reading this.

Respectfully,



Patrick I Jones

JOE WILSON
2ND DISTRICT, SOUTH CAROLINA

ASSISTANT MAJORITY WHIP

COMMITTEES:
ARMED SERVICES
CHAIRMAN, PERSONNEL SUBCOMMITTEE
FOREIGN AFFAIRS
EDUCATION AND THE WORKFORCE
HOUSE REPUBLICAN POLICY

Congress of the United States House of Representatives

COUNTIES:
AIKEN
BARNWELL
LEXINGTON
ORANGEBURG*
RICHLAND*
(*PARTS OF)

October 22, 2013

Ms. Valarie M. Williams
Executive Director
S.C. State Housing Finance and Development Authority
300 Outlet Pointe Boulevard, Suite C
Columbia, SC 29210-5652

Re: Mr. Gary F. Barnes
610 Crystal Springs Drive, Lexington, SC 29073

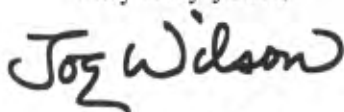
Dear Ms. Williams,

I am writing to you on behalf of a constituent who has contacted me regarding an issue involving SC Help. A copy of the correspondence is enclosed for your convenience.

Your kind assistance would be greatly appreciated. Please respond to Ms. Laura Howell at our Midlands District Office at 1700 Sunset Blvd., Suite 1, West Columbia, South Carolina 29169, or laura.howell@mail.house.gov. The phone number is 803-939-0041. The fax number is 803-939-0078.

It is an honor to represent the people of the Second Congressional District of South Carolina, and I value your input. If I may ever be of assistance to you, please do not hesitate to contact me.

Very truly yours,



JOE WILSON
Member of Congress

JW/lh

MIDLANDS OFFICE:
1700 SUNSET BLVD. (US 378), SUITE 1
WEST COLUMBIA, SC 29169
(803) 939-0041
FAX: (803) 939-0078

2229 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-4002
(202) 225-2452
FAX: (202) 225-2455
www.joewilson.house.gov

AIKEN OFFICE:
828 RICHLAND AVENUE WEST
SUITE 300
AIKEN, SC 29801
(803) 642-6416
FAX: (803) 642-6418



Congressman Joe Wilson

Second District of South Carolina

Privacy Release

Consent for Release of Personal Records by Executive Agencies

To Whom It May Concern:

I have sought assistance from the Office of Congressman Joe Wilson on a matter that may require the release of information maintained by your agency, and which may be withheld from dissemination under the Privacy Act of 1974. I hereby authorize you to release all relevant portions of my records or to discuss information involved in this case with Congressman Wilson or any authorized member of his staff until the matter is resolved.

Name of Agency: SC Help

Gary F. Barnes

Name (please print)

Date of Birth

2-27-1967

610 Crystal Springs Dr.
Address

Lexington, SC 29073
City Zip

223-29-6182
Social Security Number

gfbarner@sc.rr.com
Email Address

803-727-9561

Telephone Number - Home

Telephone Number - Cell Same

Gary F. Barnes

Signature

Signature Date

Please briefly explain your concern (use the back if necessary): Foreclosure,

Disabled Son coming home from treatment.

Congressman Joe Wilson (SC-02)
1700 Sunset Boulevard, Suite 1 | West Columbia, SC 29169
Phone: (803) 938-0041 | Fax: (803) 938-0078

803-939-0078

MRS. JEANETTE BARNES
P.O. Box 234 (235 Waverly Ct.)
Lexington, SC 29071

Congressman Joe Wilson
1700 Sunset Blvd, Ste 1
West Columbia, SC 29169

RE: Autistic Child's Home
Forced into Foreclosure
Sale Date: December 2, 2013
Owner: Gary F. Barnes

Dear Congressman Wilson:

A few years ago I met you at my voting precinct, at the time, Saxe Gptha Presbyterian Church, Sunset Blvd, Lexington. We talked about Senator Floyd Spence helping me get my S.S. Disability when I was battling "polio". You told me if I ever needed you to get in touch with you. I NEED YOUR "HELP" NOW.

As referenced this is my autistic grandson and parents' home which my son purchased on September 11, 2009. He is a very hard worker and caring dad/husband, but a victim of hardship times.

As my grandson has gotten older, now 12, the autism has also gotten worse and worse. Many "safety precautions" have been added throughout this home, i.e., padded walls, doors, etc. It would be a real tragedy if they have to move, and have to buy and install all these "safety precautions" again. And where is the money for this, again???

Right now JACOB has gone for a medicine adjustment and helpful living issues. He is expected home soon. Transitioning for an autistic child is very difficult, and, if forced to move could affect his new coping skills, just what the Center is working diligently to get under control.

I have said all this about my grandson, but the crux of the forced foreclosure was set into motion when my son had unexpected health issues and missed two (2) payments. He called the mortgage company to tell them he was back at work and going to catch them up. My son is a professional long-haul truck driver of twenty (20) years and makes very good money.

While my son's health is very good now (have letter of "good health" from doctor), Chase Mortgage does not seem to care about anything except they want their money--about 24-28 payments. They recently went to court and asked for a sale date, hence...December 2, 2013.

Chase is now averaging his income for the entire year, including his time out from surgery. They will not consider his new job and this good consistent income (also have letter from his work).

Congressman Joe Wilson
Page 2 of 2
October 18, 2013

Congressman Wilson, I plead for mercy and your "help", and I pray the right decision is forthcoming in a timely manner. My son just needs to be given a chance now that his health and work is all looking up. Thank you.

Respectfully submitted,



Jeanette Barnes

cc: Gary F. Barnes
610 Crystal Springs Drive
Lexington, SC 29073
phone: (803) 727-9561

MRS. JEANETTE BARNES
P.O. Box 1464 (236 Waverly Ct.)
Lexington, SC 29071
Phone: (803)587-5139

Congressman Joe Wilson
1700 Sunset Blvd, Ste 1
West Columbia, SC 29169

October 21, 2013

Re: Addendum To:
Autistic Child's Home
Forced into Foreclosure
Sale Date: December 2, 2013
Owner: Gary F. Barnes

Dear Congressman Wilson:

As an addendum to my letter submitted to your office on Friday, October 18, 2013, in the excitement and anticipation of hope that you may be able to help my son in the above-referenced matter, I inadvertently left out this critical information.

In the beginning, when my son explained his situation about his unexpected health with his legs, the mortgage company, Chase, then offered him a loan modification and also told him they could even probably lower his payments. Also, the paperwork they requested was sent in repeatedly. Then the denial(s) to help began. Several times my son offered to send a payment but they refused to accept.

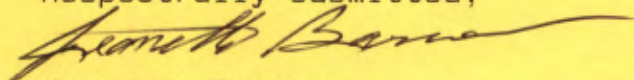
SC HELP was referred to them, but still no final answer from them. New paperwork has just been re-submitted as requested.

In the meantime, my son has had life threatening surgery, a burst diverticulitis and a subsequent colostomy. He was able to return to work until it was time for the surgery to reverse the colostomy.

After all this, he now has a new job with good pay and consistency of work--and a letter of good work from this company--to back this up.

So, Congressman Wilson, you can see why I felt the need to submit this additional information. And I plead for your help and I pray for the right decision in this timely critical matter.

Respectfully submitted,



Jeanette Barnes

cc: Gary F. Barnes
1310 Crystal Springs Drive
Lexington SC 29073
Phone: (803) 727-9561

PAUL THURMOND
SENATOR, DISTRICT NO. 41

SENATE ADDRESS:
P.O. BOX 142
GRESSETTE SENATE OFFICE BUILDING
COLUMBIA, SC 29202
(803) 212-6172
(843) 425-4040 (CELL)

PAULTHURMOND@SCSENATE.GOV



COMMITTEES:
CORRECTIONS AND PENOLOGY
EDUCATION
FISH, GAME & FORESTRY
JUDICIARY
RULES

August 19, 2013

Ms. Valerie Williams, Executive Director
State Housing Finance and Development Authority
300 Outlet Pointe Blvd., Ste. C
Columbia, SC 29210-5652

Dear Director Williams:

I am writing to notify you that I intend to ask for information regarding your agency budget request preparations. After my first year, it has become apparent some members of the General Assembly use agencies for their own personal request, circumventing House Rule 5.3. I have enclosed House Rule 5.3 for discussion purposes. The reasoning for the rule was to allow for legislative directed funding to be exposed and appropriately vetted; however, if a legislator makes a request to your agency, insisting that you make their project part of your budget request, the rule has lost its purpose. Therefore, I intend to request, via FOIA, all correspondence by legislators with your agency regarding encouragement or directing of funding. Recognizing a shortcoming of this request, I would also appreciate you clarifying if any verbal request for funding were made upon your agency by any legislator. This FOIA will arrive in early January, after your budget has been prepared. Please feel free to contact me if you are unclear about my request.

I appreciate you being on the "look out" for these types of request and more importantly, I appreciate your leadership for our State.

With kind regards, I am

Sincerely,

A handwritten signature in blue ink that reads "Paul Thurmond".

Paul Thurmond

PT/jdk

Enclosure

5.3 General Appropriations Bill and Supplemental Appropriations Bill

A. **Certificate:** Every General Appropriations Bill and Supplemental Appropriations Bill for the ordinary expenses of State Government before presentation shall have attached thereto a certificate from the Budget Division of the State Budget and Control Board stating that the total of the appropriations therein provided for is not in excess of the estimated total revenue of the State for such purposes, including that revenue which may be provided for in the bill, or in any other bill previously passed by the House for the fiscal year to which the bill is applicable, and an Appropriations Bill without such certificate shall not be read the first time in the House, but shall be returned to the Committee on Ways and Means by the Speaker. After passage on second reading and before its consideration on third reading, every General Appropriations Bill, and every Supplemental Appropriations Bill shall have attached thereto a certificate from the Budget Division of the State Budget and Control Board that the total of the appropriations therein provided is not in excess of the estimated total revenue of the State for such purposes, including that revenue which may be provided in the bill, or in any other bill previously passed by the House for the fiscal year to which the bill is applicable, and if the Budget Division cannot give such certificate, the Speaker shall order the bill recommitted to the Ways and Means Committee.

B. **Germaneness and Amendments:** The General Appropriations Bill and Supplemental Appropriations Bills may include both temporary and permanent provisions of law. The substantial effect of all temporary provisions of law and amendments thereto must be directly germane to the appropriation of funds, affecting revenue, or be rules, regulations, directives, or procedures relative to the appropriation of funds or affecting revenue for the fiscal year referred to in the bill. The substantial effect of all permanent provisions of law and amendments thereto must be directly related to and expressly germane to the purpose of an appropriation being made or revenue provided therein for the fiscal year referred to in the bill. An amendment which has the effect of appropriating funds in excess of five million dollars during the fiscal year stated within the bill shall include within the amendment the corresponding appropriation reduction(s) and/or revenue increase(s) within the same section that shall fully fund the amendment's proposed appropriation(s) or have attached to it in writing an explanation of the specific appropriation reduction(s) and/or revenue increase(s) from the different section(s) that shall fully fund the amendment's proposed appropriation(s). The provisions of this paragraph shall be narrowly and strictly construed with regard to all provisions of and amendments to the General Appropriations Bill and Supplemental Appropriations Bills.

C. **Report of Conference of Committee:** The following requirement applies to the report of the Conference Committee on the Annual Appropriations Bill: Any provision offered for inclusion in the Annual Appropriations Bill which increases or decreases the most recent official projection of general fund revenues of the Board of Economic Advisors may not be included in the bill or recommendation unless the revenue impact is certified by the Board of Economic Advisors. Changes to the official general fund revenue estimate as a result of such provisions may not exceed amounts certified by the Board of Economic Advisors. This requirement is in addition to other provisions of law regarding fiscal impact statements.

D. **Format of Appropriations Bill:** All State Appropriations Bills must be printed at the following stages in their passage so that:

1. The House Ways and Means Committee version of the Appropriations Bill must include the amounts recommended by the Ways and Means Committee.

2. The House version of the Appropriations Bill must include the amounts recommended by the Ways and Means Committee and the amounts passed by the House.

3. The Report of Conference or Free Conference Committee must include the amounts passed by the House, the amounts passed by the Senate, and the amounts agreed upon by the Conference Committee.

4. The Appropriations Act must include total funds approved for the next fiscal year and a listing of appropriations from the General Fund.

5. *Provided, further, that:*

- a. the full salary of the principal officer of each department, agency, or institution shall be set forth as an item distinct and apart;

- b. minor budget classifications or other descriptive terminology may be used when necessary to better express the purpose of the appropriation;

THOMAS C. ALEXANDER
SENATOR, OCONEE AND PICKENS COUNTIES

HOME ADDRESS:
150 CLEVELAND DRIVE
WALHALLA, SC 29691
RESIDENCE: (864) 638-2153
BUSINESS: (864) 638-2988
DELEGATION: (864) 638-4237



SENATORIAL DISTRICT NO. 1

SENATE ADDRESS:
SUITE 313 GRESSETTE BLDG.
P. O. BOX 142
COLUMBIA, SC 29202
(803) 212-6220
EMAIL: SLCICOMM@SCSENATE.GOV

August 13, 2013

Ms. Valerie Williams, Director
SC Housing Trust Fund
300C Outlet Point Blvd.
Columbia, South Carolina 29210

Re: Safe Harbor Sponsor Application

Dear Ms. Williams:

I am delighted and extremely pleased to endorse and support the efforts of Safe Harbor in applying to be a designated sponsor under the South Carolina Housing Trust Fund.

There is a growing need for a safe house for domestic violence victims in Oconee County. I believe Safe Harbor could develop and operate such a house which would benefit and assist victims of domestic violence in our area. Any assistance you can give Safe Harbor in their mission to be a sponsor would be personally appreciated by me.

The citizens and all law enforcement agencies in our area are very supportive of Safe Harbor's mission and realize there is a tremendous need for a safe house. Please know how much I appreciate all you do for the citizens of our state. If I can provide any further information please do not hesitate to contact me.

With kindest personal regards,

A handwritten signature in cursive script that reads "Thomas".

Thomas C. Alexander

TCA:cwy

8/29

Anderson Tinter

Name of Non-Profit

Safe Harbor has been approved

Net Block Grant Period

Sept./Oct for November Meeting

Name of Project

Location Seneca

Becky Callahan : Contact name

Explain To Senator Alexander

8/30 spoke to Senator again

SENATOR THOMAS
C. ALEXANDER

Fax

To: *S.C. Housing Trust Fund*
Valerie Williams, Director *Senator Alexander*

Fax: *803-551-4876* Pages: *2*

Phone:

Date:

8-13-13

Re:

Safe Harbor

CC:

☒ Urgent

☐ For Review

☐ Please Comment

☐ Please Reply

☐ Please Recycle

• Comments:

Sent by Carolyn W. Youmans, Adm. Asst. to Senator Thomas C. Alexander, SC Senate

(803)212-6220

THOMAS C. ALEXANDER
SENATOR, OCONEE AND PICKENS COUNTIES

HOME ADDRESS:
150 CLEVELAND DRIVE
WALHALLA, SC 29891
RESIDENCE: (864) 638-2103
BUSINESS: (864) 638-2810
DELEGATION: (864) 638-4237



SENATORIAL DISTRICT NO. 1

SENATE ADDRESS:
SUITE 313 GRASSHOPPER BLDG.
P. O. BOX 142
COLUMBIA, SC 29202
(803) 212-6220
EMAIL: ULCICOMM@SCSENATE.GOV

August 13, 2013

Ms. Valerie Williams, Director
SC Housing Trust Fund
300C Outlet Point Blvd.
Columbia, South Carolina 29210

Re: Safe Harbor Sponsor Application

Dear Ms. Williams:

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The citizens and all law enforcement agencies in our area are very supportive of Safe Harbor's mission and realize there is a tremendous need for a safe house. Please know how much I appreciate all you do for the citizens of our state. If I can provide any further information please do not hesitate to contact me.

With kindest personal regards,

Thomas C. Alexander

TCA:cwy

The House of Representatives

STATE OF SOUTH CAROLINA

P. O. BOX 11867

Columbia, SC 29211

(803) 734-2010



CHARLES F. REID
CLERK OF THE HOUSE

SUITE 213
SOLOMON BLATT BUILDING
1105 PENDLETON STREET
COLUMBIA, SC 29201

MEMORANDUM

TO: ALL DEPARTMENT HEADS OF BOARDS, COMMISSIONS & AND COMMITTEES

FROM: Charles F. Reid, Clerk
S. C. House of Representatives *Charles F. Reid*

DATE: July 16, 2013

SUBJECT: 2014 Legislative Manual

Enclosed you will find a copy of the material describing your organization as published in the 2013 Legislative Manual.

To maintain a reasonable size for the Manual, we must make every possible effort to achieve the greatest economy of space. Accordingly, material submitted for your agency should be concise, contain only pertinent information, and list only principal staff officers. Complete mailing address, location of principal offices and current area code and telephone number should also be included. Material submitted beyond this may be edited.

If your organization's composition is affected by the addition of the 7th Congressional District, please include 7th District with the appointment or indicate vacant.

Please make all corrections directly on the enclosed copy. We urge you to return this information to us on or before August 1, 2013 by mail, fax to (803) 734-0201. If you retype or scan your information, please include your agency name in the subject line and email to: rosalindharrist@scstatehouse.gov.

Corrections made after you have returned your agency's material should be submit in writing so that the information relative to your agency will be accurate. Please call (803) 734-2010 if you have any questions.

**RETURN THIS MEMO PAGE AND ATTACHMENT BY AUGUST 1, 2013,
EVEN IF THERE ARE NO CHANGES**

Name of Agency: SC State Housing Finance and Development Authority

Approved ☐ (Please Return All Pages) Approved with changes ☒ (Please Return All Pages)

Date: 7/17/2013 Signed: Bonita Shropshire

Contact person Bonita Shropshire Area Code & Tel. # (803) 896-9005

Email address: (please print) bonita.shropshire@schousing.com

**Housing, Finance and Development
Authority, S.C. State
300-C Outlet Pointe Blvd., Columbia 29210
Tel. (803) 896-9001**

Created by Secs. 31-3-110, *et seq.*, the Authority may conduct its operations in any or all of the counties of the State, and is designed to provide technical assistance, serve as a vehicle for receiving federal housing funds, function as a financial institution, act as a housing development entity, and undertake other activities in order to provide assisted new and renovated homeownership and rental housing for moderate to low income citizens of the State. Administers S.C. Housing Trust Fund.

(9 mems. having experience in the fields of mortgage fin., banking, real estate & home bldg., apptd. by the Gov. with advice & consent of the Sen. for 4-year terms. The Gov. shall designate 1 mem. as Chm., 2 ex officio mems., or their designees as allowed by statute, with full powers: The Gov. and Comr., Dept. of Health & Environmental Control.)

Chris Union, Chm. (2014)Charleston
John S. Hill (2012)Columbia
Charles Gardner (2013)Greenville
Ernie Magaro, Jr. (2014)Columbia
Ken Ormand, Jr. (2012)Columbia
Mary Sieck (2013)York
Robert D. Mickle, VC, Gov.'s DesigneeColumbia

02 vacancies

Exec. Dir. VALARIE M. WILLIAMS

Please add:

Mr. D. Chris Goodall (2014) Columbia
Ms. Catherine Templeton (DH&EC Commissioner) Columbia

NIKKI R. HALEY, CHAIR
GOVERNOR

CURTIS M. LOFTIS, JR.
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

THE DIVISION OF PROCUREMENT SERVICES
DELBERT H. SINGLETON, JR.
DIVISION DIRECTOR
(803) 734-2320

R. VOIGHT SHEALY
MATERIALS MANAGEMENT OFFICER
(803) 737-0600
FAX (803) 737-0639

HUGH K. LEATHERMAN, SR.
CHAIR, SENATE FINANCE
COMMITTEE

DANIEL T. COOPER
CHAIR, HOUSE WAYS AND MEANS
COMMITTEE

ELEANOR KITZMAN
EXECUTIVE DIRECTOR

RECEIVED

JUN 10

EXECUTIVE DIRECTOR

June 7, 2011

Ms. Valerie M. Williams
Executive Director
SC Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

RE: Solicitation No. 5400002043 for Loan Servicing Software for SC Housing, Finance & Development Authority

Dear Ms. Williams,

This letter is to inform you of circumstances concerning the impending issuance of an "Intent to Award" by the Information Technology Management Office (ITMO) for the above referenced project.

The solicitation was issued August 10, 2010 by Procurement Manager Valerie Galloway, who is no longer with ITMO. While reviewing the file and gathering information to be able to pass the completion of the award process on to Sam Hanvey, Procurement Manager for ITMO, several issues were discovered. The issues are:

- The Record of Negotiation (RON) is incomplete and does not reference how the total proposed cost of the solution being offered was calculated. In fact there was no documentation to explain the breakdown of the cost referenced on the face of the document. This document will need to be corrected and resigned by LPS and an ITMO Procurement Manager.
- The RON incorporated several documents referred to as Master Agreement Between LPS Mortgage Processing Solutions, Inc. and South Carolina State Housing Finance and Development Authority; Addendum 1 to Master Agreement No. 730-11; Addendum 2 to Master Agreement No. 730-11; Addendum 3 to Master Agreement No. 730-11; Addendum 4 to Master Agreement No. 730-11; Exhibit A; and Exhibit C.

These documents were signed by the Agency on April 29, 2011 prior to the "Intent to Award" being issued. Please reference the solicitation on page 30, paragraph CONTRACT DOCUMENTS and ORDER OF PRECEDENCE (JAN 2006) (c) No contract, license, or other agreement containing contractual terms and conditions will be signed by any Using Governmental Unit. Any document signed or otherwise agreed to by persons other than the Procurement Officer shall be void and of no effect.

- The Master Agreement and associated Addendums have language that the State of South Carolina cannot accept that is either objectionable or contrary to South Carolina Law. These documents will need to be re-negotiated and corrected. They cannot be executed until an "Intent to Award" has been issued as is identified in the solicitation on page 6, paragraph AWARD NOTIFICATION (NOV 2007) Notice regarding any award or cancellation of award will be posted at the location specified on the Cover Page. If the contract resulting from this Solicitation has a total or potential value of fifty thousand dollars or more, such notice will be sent to all Offerors responding to the Solicitation. Should the contract resulting from this Solicitation have a total or potential value of one hundred thousand dollars or more, such notice will be sent to all Offerors responding to the Solicitation and any award will not be effective until the eleventh day after such notice is given. These steps have not occurred, therefore there has been no contract award made for this project.
- It has been brought to my attention that work has already begun on this project prior to an official award. You are cautioned that any future work or work that has already been completed on this project puts the vendor, LPS Mortgage Processing Solutions, Inc., and Housing at risk.

The solicitation states on page 9 paragraph PROTESTS (JUNE 2006) Any prospective bidder, offeror, contractor, or subcontractor who is aggrieved in connection with the solicitation of a contract shall protest within fifteen days of the date of issuance of the applicable solicitation document at issue. Any actual bidder, offeror, contractor, or subcontractor who is aggrieved in connection with the intended award or award of a contract shall protest within ten days of the date notification of award is posted in accordance with this code. A protest shall be in writing, shall set forth the grounds of the protest and the relief requested with enough particularity to give notice of the issues to be decided, and must be received by the appropriate Chief Procurement Officer within the time provided. See clause entitled "Protest-CPO". [Section 11-35-4210] [02-2A085-1].

If after posting the "Intent to Award" a protest is filed by an aggrieved party the award of this contract will be halted until a protest hearing is scheduled and heard. If the protestant is successful and the impending contract canceled and ordered to be rebid, the vendor would bear all costs associated with work completed.

We will not be able to post an "Intent to Award" until all of these issues are resolved. I am re-opening the negotiation process so we can move forward with this project. I am confident that by working with you and the vendor we can resolve these issues and will be able to move forward.



SC BUDGET AND CONTROL BOARD
THE DIVISION OF PROCUREMENT SERVICES
1201 MAIN STREET, SUITE 600
COLUMBIA, SC 29201-3287

CERTIFIED MAIL



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US POSTAGE

Ms. Valerie M. Williams
Executive Director
SC Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

PLACE STICKER AT TOP OF ENVELOPE
TO THE RIGHT OF RETURN ADDRESS
FOLD AT DOTTED LINE

JOE WILSON
2ND DISTRICT, SOUTH CAROLINA
ASSISTANT REPUBLICAN WHIP

COMMITTEES:
ARMED SERVICES
RANKING, PERSONNEL SUBCOMMITTEE
FOREIGN AFFAIRS
EDUCATION AND LABOR
HOUSE POLICY

Congress of the United States House of Representatives

COUNTIES:
AIKEN*
ALLENDALE
BARNWELL
BEAUFORT
CALHOUN*
HAMPTON
JASPER
LEXINGTON
ORANGEBURG*
RICHLAND*
(*PARTS OF)

W. ERIC DELL
CHIEF OF STAFF
AND COUNSEL

May 23, 2013

Mr. T. S. Smith
Chairman
SC State Housing Finance & Development Authority
300 Outlet Pointe Blvd Ste C
Columbia, SC 29210-5652

Re: Michael C. Martin, 152 Windsong Lane, Pelion, SC 29123

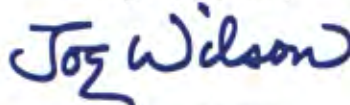
Dear Mr. Smith,

I am writing to you on behalf of a constituent who has contacted me regarding an issue involving foreclosure. According to Mr. and Mrs. Martin, they went through a home modification program and their payment went up from \$712/month to \$806/month. A copy of the correspondence is enclosed for your convenience.

Your kind assistance would be greatly appreciated. Please respond to Sarah Beaulieu at the Aiken District Office at Post Office Box 104, Aiken, South Carolina 29802. The phone number is 803-642-6416. The fax number is 803-642-6418. The e-mail address is Sarah.Beaulieu@mail.house.gov.

It is an honor to represent the people of the Second Congressional District of South Carolina, and I value your input. If I may ever be of assistance to you, please do not hesitate to contact me.

Very truly yours,



JOE WILSON
Member of Congress

JW/sb

MIDLANDS OFFICE:
1700 SUNSET BLVD. (US 378), SUITE 1
WEST COLUMBIA, SC 29169
(803) 939-0041
FAX: (803) 939-0078

212 CANNON HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-4002
(202) 225-2452
FAX: (202) 225-2455
www.joewilson.house.gov

LOWCOUNTRY OFFICE:
903 PORT REPUBLIC STREET
P.O. BOX 1538
BEAUFORT, SC 29901
(843) 521-2530
FAX: (843) 521-2535

**CONGRESSMAN JOE WILSON**

Second District of South Carolina

Privacy Release

Consent for Release of Personal Records by Executive Agencies

To Whom It May Concern:

I have sought assistance from the Office of Congressman Joe Wilson on a matter that may require the release of information maintained by your agency, and which may be prohibited from dissemination under the Privacy Act of 1974. I hereby authorize you to release all relevant portions of my records or to discuss information involved in this case with Congressman Wilson or any authorized member of his staff until the matter is resolved.

Name of Agency: SC Housing Corp.Name (please print) Michael C MartinDate of Birth 11-9-1963Address 152 Windsong Ln. City Pelion S.C. Zip 29123Social Security Number 247-96-4241E-mail Address Donnaareagen@yahoo.comTelephone Number - Home 803-894-6360Telephone Number - Cell 803-608-1450Signature Michael C MartinToday's Date 5-8-2013Please briefly explain your concern (use the back if necessary): MGC Mortgage

is Foreclosure on my home. I am owed \$7,000 dollars
I went with a through a home modification and the
payment went up from \$712.00 a mo to \$806.00 a mo

April 30, 2013

Ms. Virginia Lawton
118 Fairhaven Way
Chapin, SC 29036-9238

Dear Ms. Lawton:

This is in response to a letter the South Carolina State Housing Finance and Development Authority (the Authority) received, dated April 25, 2013, from Mr. Tim Hanley, Assistant Pastor of the Chapin Presbyterian Church, concerning your need for rental assistance.

As we discussed during our telephone conversation on April 23, 2013, it was necessary for the Authority to close its waiting list to all categories of applicants until further notice due to the large number of applicants on the waiting list, the number of families we are currently assisting, and the limited funding level provided by HUD. Basically, HUD only allows us to assist a specific number of families and expend a specific amount of funding to assist those families. Therefore, we can only assist a new family, which must be selected from the waiting list, when a family currently being assisted is removed from the program.

The Authority certainly empathizes with your situation, unfortunately there is no "emergency assistance" available through the programs we administer on behalf of the Department of Housing and Urban Development (HUD) and rental assistance through most programs primarily involves a waiting list, whereas emergency assistance typically involves shelters, etc.

Although you had expressed your desire to remain in your current home, I am enclosing several lists of apartment complexes in both Lexington and Richland Counties that may be of assistance to you in locating affordable housing. These apartments are subsidized by HUD or the U.S. Department of Agriculture's Rural Housing Services, but managed by private organizations. Both types of properties are income restricted with the HUD properties being fully subsidized, but the Rural Development properties may also have rental assistance available. As with the Housing Choice Voucher Program, the amount of rent a tenant is required to pay is based on 30% of their adjusted monthly income. Applications are taken at the apartment complexes; however, the enclosures contain telephone numbers where you may obtain additional information.

Virginia Lawton
April 30, 2013
Page Two

I am also enclosing a chart with a list of subsidized apartment complexes that may duplicate the above information concerning subsidized apartments, but reflects apartment complexes with potential vacant units, if they have not already been filled.

If I can be of further assistance, please do not hesitate to contact me at (803) 896-8670 or by e-mail at Carl.Bowen@SCHousing.com.

Sincerely,

Carl E. Bowen
Director, Rental Assistance and Compliance Division

Enclosures

HUD Subsidized Apartment Listing-Lexington County

HUD Subsidized Apartment Listing-Richland County

Rural Development Apartment Information-Lexington County

Rural Development Apartment Information-Richland County

Subsidized Apartment Vacancy Listing-Lexington and Richland Counties

CC: Valarie M. Williams, Executive Director

LINDSEY O. GRAHAM
SOUTH CAROLINA



290 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-5972

UNITED STATES SENATE

May 3, 2013

Ms. Valerie M. Williams
Executive Director
S.C. Housing Finance and Development Authority
300 Outlet Pointe Boulevard, Suite C
Columbia, SC 29210-5652

Dear Valerie:

The attached letter concerns an issue outside my official jurisdiction. Therefore, as a courtesy to my constituent, I am sending this correspondence to your attention.

Thank you for your attention to this matter, and I ask that you please respond directly to the individual.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim", written over a horizontal line.

Lindsey O. Graham
United States Senator

LOG/jsj

Enclosure

LINDSEY O. GRAHAM
SOUTH CAROLINA



290 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-5972

UNITED STATES SENATE
Fax Transmittal Sheet

TO: St. Housing 8968592

FROM: Scott J. Miller

DATE: 5/3

COMMENTS: New Case

Q

13 PAGE(S) TO FOLLOW

IF THERE IS ANY PROBLEM RECEIVING THIS FAX, PLEASE
CALL (803) 933-0112.

Confidentiality: This message is intended solely for the use of the addressee and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the person responsible for delivering it to the recipient, you are put on notice that any dissemination, distributing or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by phone and return the original message at the address via U.S. Postal Service.
Thank you.

508 HAMPTON STREET
SUITE 202
COLUMBIA, SC 29201
(803) 933-0112

401 WEST EVANS STREET
SUITE 111
FLORENCE, SC 29501
(843) 689-1505

130 SOUTH MAIN STREET
SUITE 700
GREENVILLE, SC 29601
(864) 250-1417

530 JOHNNIE DODGE BOULEVARD
SUITE 202
MOUNT PLEASANT, SC 29464
(843) 649-3887

235 EAST MAIN STREET
SUITE 100
ROCK HILL, SC 29790
(803) 356-2828

124 EXCHANGE STREET
SUITE A
PENNINGTON, SC 29870
(854) 646-4090

April 23, 2013

APR 30 2013

Dear Senator Graham,

I am writing you because I am in urgent need of help. My friend Wilma Goodwin was helped by you and she encouraged me to contact you.

I am trying to obtain an application from D.C. State Housing Authority. The Director Mr. Carl Bowen, said they can't give out any applications at this time & that there is no money left. Until recently, my family have been paying my rent, now due to illness & retirement they can not.

My total monthly income is \$900.00, and my rent is 750.00.

2.
APR 30 2013

I receive food stamps & medic aid.
To stay here would be a huge
blessing for me. Please see
attached information. Thank
you for your time in this
situation.

Sincerely,
Virginia A. Fawcett



APR 30 2013

December 20, 2010

Ms. Virginia Lawton
118 Fairhaven Way
Chapin, NC 29036

RE: Confirmation of Monthly Pension Payment

Dear Virginia,

In response to your request, this letter is to confirm that your monthly Pension payment is \$120.77. Your monthly payment is processed by SEI Private Trust Company acting on behalf of Excelsa Health.

If additional information is required, please contact me at Excelsa Health HR Shared Services – (724) 689-1944.

Sincerely,

A handwritten signature in cursive script that reads "Eleanor Rabic".

Eleanor Rabic
Human Resources Generalist - Benefits
Excelsa Health HR Shared Services
134 Industrial Park Road - Suite 1700
Greensburg, PA 15601
Phone: 724-689-1944
FAX: 724-689-1069

SEI Private Trust Company

1 Freedom Valley Drive
Oaks, PA 19456

Current Information

APR 30 2013

VIRGINIA A LAWTON
118 FAIR HAVEN WAY
CHAPIN SC 29036-9238

Address Changes and Direct Deposit Enrollment

Signature required for all changes:

☐ Check box if you would like a form to start direct deposit.Detach and return to: Benefit Payment Services
Hillside 2
1 Freedom Valley Dr
Oaks, PA 19456

EXCELA HEALTH SYSTEM PENSION PLAN

Questions about your payment?
Customer Service Line: 1-800-734-8922
Business Hours: M - F 8:30am - 5:00pm ET

EXCELA HEALTH SYSTEM PENSION PLAN

CHECK INFORMATION

2/01/12

CHECK NO:

5158888

YEAR TO DATE TOTALS:

TAXABLE	\$120.77	TAXABLE	
TOTAL GROSS	\$120.77	TOTAL GROSS	\$1,449.24
FEDERAL TAX		FEDERAL TAX	\$1,449.24
STATE TAX SC		STATE TAX	
NET	\$120.77	NET	\$1,449.24
MONTHLY			

PLEASE FOLD AND DETACH AT PERFORATION BEFORE PRESENTING FOR PAYMENT



Proclaim God's Truth † Prepare Christ's People
Pour Out Christ's Love
Presbyterian Church in America

APR 30 2013

April 25, 2013

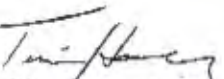
To Whom It May Concern:

Virginia (Ginny) Lawton is a member in good standing at Chapin Presbyterian Church located in Chapin, South Carolina. Her address is 118 Fairhaven Way, Chapin, SC 29036-9238. She is 66 years old and recently divorced. Ginny loves Chapin and has many friends in the area and at the church. Chapin Presbyterian Church has assisted Ginny through the last couple of years with food, gas and other necessities of life. She is not able to work since her medical bills are so high on a monthly basis. If she does work she would lose the government assistance on some very expensive medications she must take. The current system has her in a catch-22 situation.

In May Ginny will lose her sister's help in paying her rent. I am respectfully requesting additional government assistance of \$150 each month for Ginny Lawton which would allow her to remain in Chapin and in her current residence. A move to government-assisted housing is a very poor option for Ginny as her church family, friends and support group are all in this immediate area along with her doctor and counselor. Ginny has a major ministry to many people within and outside the church in Chapin.

Since I will be on a mission trip to Uganda for the month of May, please contact Ginny Lawton at 803-932-7478. Thank you for your assistance and help in this critical situation.

Sincerely,


Tim Hanley, Assistant Pastor
TH/dws

Worship & Office/Mailing Location: 600 Old Lexington Hwy.,
Chapin, South Carolina 29036-7978
Office Telephone: 803-345-0500 • Facsimile: 803-532-4841
Website: www.chapinpres.org

* Please Note Letter from
Chapin Family Practice **APR 30 2013**

(KRISTEN EMPLOYEE) TO JOHNSON.

Thank you.
Virginia G. Powell



Chapin Christian Counseling
& Grace Chapel

211 E. Boundary Street

Chapin, SC 29036

Phone: 803.941.7104 Fax: 803.345.0112

www.chapinchristiancounseling.com

Encouraging Emotional, Physical, and Spiritual Healing
Through the Application of Scriptural Truths

APR 30 2013

April 23, 2013

Mr. Carl Bowen
SC State Housing Finance & Development Authority
300 C Outlet Pointe Blvd.
Columbia, SC 29212

Re: Virginia Lawton

Mr. Bowen,

I am writing this letter on behalf of Ms. Virginia Lawton, who is seeking your assistance in obtaining help with her monthly rent through a Subsidized Housing allowance.

Ms. Lawton is a 66 year old single female who struggles with severe Generalized Anxiety Disorder and Depression. She is under the care of Newberry County Hospital Behavioral Health System—John Steele MD. Her only source of income is her Social Security Check and what little she makes doing child care in her home. She has been without a child to care for several months now and has relied on her sister who lives in Pennsylvania to help pay her rent. Her sister has recently advised her that she will no longer provide her with financial assistance; consequently Ginny has sought out assistance from the local churches and her friends to help her with her rent. She is struggling financially which has exacerbated her emotional distress. I believe that it would be detrimental for Ms. Lawton to be uprooted from the community that has been a source of help and comfort to her for over 10 years.

It is my professional opinion that to uproot Ginny from Chapin would only exacerbate her anxiety and depression. She has been in counseling with me for several years now, her psychiatrist Dr. John Steele is located in Newberry, SC, her family physician is in Chapin, and her many friends and church family are in Chapin. Ginny also attends regular Bible Studies and Women's Support Group at our counseling center here in Chapin. I believe that it would be a great setback for Ginny to be asked to give up the support system that she has come to rely on.

If it would be possible to subsidize the rent where she is living right now that would be optimum for her continued well-being. Would you be able to assist Ginny in getting financial assistance with her rent? Should you have any further questions please feel free to contact me as Ginny has signed a Release of Confidential Information so that I can assist her in seeking help from this organization.

Sincerely,

Rev. Dr. BJ Phillips, DCC, LMSW

Senior Pastor

Board Certified Professional Christian Counselor

Christian Counseling Ministries, Inc is a 501(c)(3) Non-Profit Organization EIN # 26-0140957

211 E. Boundary St., Chapin, SC 29036 – 803.941.7104 – Email: bjccm@sc.rr.com

We are obligated to notify the IRS of any goods or services that you received for any donation that you may have given to our organization

OFFICES OF JOHN QUIN, CPA

Providing Professional Services in Accounting, Taxation & Consulting

1720 Dutch Fork Road Cedar Plaza Suites C Post Office Box 360 Ballentine, South Carolina 29002
Office: (803) 781-8600 Fax: (803) 781-3198 John@ATGCPA.COM

4/23/13

Virginia Lawton
118 Fairhaven Way
Chapin, SC 29036

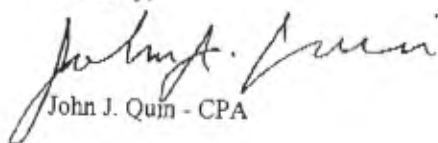
APR 30 2013

Ms. Lawton,

Based on a review of your 2010, I advised you that unless your financial situation changes, you have no Federal or State income tax liability. This being still the case, you should have no need to file an annual tax return.

I wish you all the best,

Sincerely,


John J. Quin - CPA

May 1, 2013

Dear Senator Graham,

This letter was not ready
when I mailed you the large en-
velope with all my other information.
Would you please attach this to
the other letters I sent. I thank
you so much for your time &
consideration in my urgent
situation.

All my best to you
and heartfelt thanks

Sincerely,

Virginia A. Spawton



House of Representatives

State of South Carolina

Nathan Ballentine

District No. 71 - Richland-Lexington
Counties
324 Sienna Drive
Chapin, SC 29036

320-B Blatt Building
Columbia, SC 29211

Tel. (803) 734-2969

March 6, 2013

Committee:

Agriculture, Natural Resources
and Environmental Affairs

Subcommittee:

Regulations, Chairman

Ms. Laura Nicholson
Development Director
SC State Housing Finance
and Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

*Valarie,
Call if you
have any
questions or
inquiries
to share.
Nathan*

Dear Ms. Nicholson:

I understand that Wendover Housing Partners, LLC of Altamonte Springs, Florida, plans to request Low Income Housing Tax Credits to construct 56 units on 3.59 acres across from Ballentine Elementary School.

Like my constituents who have already been contacting me with their concerns, I do not believe that this proposed location is ideally suited for this project. Recently, a large apartment complex has opened in this area and the new residents have added to the already overcrowding that exists at Ballentine Elementary as well as traffic delays on our congested, rural roads.

A project of this scope can unleash a host of problems and uncertainties for homeowners and their families and I am sure a better-suited location can be found for this particular project.

At the request of my constituents, I cannot support this development at the proposed location.

Sincerely,

Nathan Ballentine

NB/vhr/2013march6-25

cc: Ms. Valarie M. Williams, Ex, Director, SC State Housing Finance & Development
Authority

206-4199

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563.60
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March 14, 2013

Senator John Courson
State Senate District #20
Gressett Bldg., Room 412
Columbia, SC 29202-3733

RE: Wendover Housing Partners, LLC
Bickley Manor

The Honorable Senator Courson:

The Authority is in receipt of your letter opposing the proposed development by Wendover Housing Partners, LLC called Bickley Manor (#13042) on a site across from Ballentine Elementary School. The Authority received a total of 65 applications for proposed developments throughout the state as part of the Authority's 2013 Tax Credit Application Cycle. The tax credit funding cycle is an annual competitive funding cycle which is governed by a document called the 2013 Qualified Allocation Plan (QAP).

One of the requirements of the QAP is that the site be properly zoned for the proposed development and that the developer have site control. Both of these preliminary requirements have been met. As Applications continue on through the review process, they must also meet market and financial/underwriting criteria to ensure financial feasibility. Further, the QAP outlines other criteria all developments must meet in order to be considered competitive and are point scored using the same criteria. A copy of the criteria is attached. At the end of the review process, Applications having the highest point scores receive an allocation of tax credits. The Authority anticipates making award announcements in July and anticipates funding 16-17 developments.

In recognition of your objection, we have asked a representative from Wendover Housing Partners, LLC to contact you to discuss the concerns of both you and your constituents as it relates to the proposed development.

If you have further questions, please call me at (803) 896-9190.

Sincerely,

Laura Nicholson
Development Director

Enclosure

Cc: The Honorable Nathan Ballentine
Valarie M. Williams



March 1, 2013

Laura Nicholson
Housing Program Manager
SC Housing Finance and Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Francis M. Crowder, Sr.
Chairman
Council District 1

M. Cindy Wilson
Vice-Chairman
Council District 7

Gracie S. Floyd
Council District 2

Eddie Moore
Council District 3

Thomas F. Allen
Council District 4

Tommy Dunn
Council District 5

Ken Waters
Council District 6

Gloria J. Driver
Clerk to Council

Rusty Burns
Interim
County Administrator

Dear Ms. Nicholson:

I wanted to express my personal thanks to you and Ms. Lisa Bussey for taking the time to visit with the Anderson County Council. Your presentation provided some much-needed insight into various housing issues and was of great value to our elected officials and appointed staff.

I don't know if your office maintains an email database for sending out program announcements and other public releases, but if you do I'd appreciate it if you can add the following email addresses to your distribution lists:

Rusty Burns- rburns@andersoncountysc.org
Steve Newton- snewton@andersoncountysc.org

Please do not hesitate to call upon me or Steve Newton if we can ever be of assistance to the authority. Thanks once again for your willingness to assist us.

Sincerely,

A handwritten signature in black ink, appearing to read "Rusty Burns", with a long, sweeping horizontal line extending to the right.

Rusty Burns
Interim County Administrator

Cc: Valarie M. Williams, Executive Director
John Carroll; Director of Boards and Commissions
Representative Mike Gambrell; Chairman, Anderson County Legislative Delegation

Post Office Box 8002
Anderson, SC 29622-8002
864.260.4031
864.260.4548 fax
www.andersoncountysc.org

Shropshire, Bonita 6-9005

From: Daniel Boan <DanielBoan@schouse.gov>
Sent: Wednesday, February 27, 2013 2:38 PM
To: Williams, Valarie 6-9005
Cc: Shropshire, Bonita 6-9005
Subject: constituent issue

Valarie:

A member has asked me to look into an issue with Housing and it is time sensitive. Sheila Besser (File #s 886150 & 886172) is a single mother of four and is purchasing a new house with down payment assistance from State Housing. Her current lease ends tomorrow and due to her mortgage co. dragging its feet, she risks being without a home if she cannot close tomorrow. She was set to get approval and close tomorrow but Housing asked her for another document (that apparently would have been in the file already) and she has been bumped to the end of the approval line. Is there any way we can look into her file and get it approved today so she will be able to close tomorrow? Thank you for any help you may be able to provide.

Daniel

Daniel B. Boan
Staff Attorney & Budget Analyst
Ways & Means Committee
S.C. House of Representatives
803.734.1576



South Carolina State Housing Finance and Development Authority

300-C Outlet Pointe Blvd., Columbia, South Carolina 29210

Telephone: (803) 896-9001 TTY: (803) 896-8831

www.schousing.com

Christopher N. Union
Chairman

Valarie M. Williams
Executive Director

February 26, 2013

The Honorable Mike Forrester
402D Blatt Bldg.
Columbia, SC 29201

Dear Rep. Forrester:

Please know that I am in receipt of your inquiry on behalf of Ms. Eddrena Truly. My Staff has informed me that Ms. Truly's application for the SC HELP mortgage foreclosure program is currently pending an appeal. If Ms. Truly has not already received a request for additional documentation, she should receive the request shortly from the processing agency that she has been working with. As soon as she is able to gather that information and return it, a re-determination of eligibility can be made.

Thank you for bringing Ms. Truly's concerns to my attention and I will be happy to provide you with a final determination when a decision has been made. Know that every consideration within the program's guidelines will be given to Ms. Truly's appeal.

Sincerely,

A handwritten signature in blue ink, appearing to read "Valarie M. Williams", is positioned above the printed name and title.

Valarie M. Williams
Executive Director

Shropshire, Bonita 6-9005

From: Rivers, Matt 6-8774
Sent: Tuesday, February 26, 2013 11:24 AM
To: Williams, Valarie 6-9005
Cc: Knight, Ed 6-8686
Subject: RE: SC Help Program (request from Representative)

The short answer is that an appeal is already opened (earlier today) and that additional information has requested.

They were previously denied because there was sufficient income to support the mortgage, even with the unemployment. An appeal (based on UE benefits being exhausted) was received by my staff earlier today and has already been reviewed. Additional information was requested:

1. Evidence of exhausted UEB - and when they exhausted. Could not open attachment
2. Evidence of receipt of child support
3. Signed hardship appeal letter
4. Current mortgage statement
5. 2 months current bank statements - all pages
6. 2012 Tax bill

This list was posted earlier today for the Processing Agency to follow-up with the applicant. As soon as we receive the info, we can make a determination of eligibility.

Let

From: Shropshire, Bonita 6-9005 **On Behalf Of** Williams, Valarie 6-9005
Sent: Tuesday, February 26, 2013 9:51 AM
To: Rivers, Matt 6-8774
Cc: Knight, Ed 6-8686
Subject: FW: SC Help Program (request from Representative)

Matt, here's another. They are of course requesting a response in writing so that they can respond to Ms. Truly.



Bonita Holly Shropshire

Executive Assistant to Valarie Williams
SC State Housing Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210
(803) 896-9005

From: Sherry Moore [<mailto:SherryMoore@schouse.gov>]
Sent: Tuesday, February 26, 2013 9:21 AM
To: Williams, Valarie 6-9005
Subject: SC Help Program (request from Representative)

Hi Valarie , hope all is well –

I talked with Bonita this morning- wanted to give you an "heads up" on this one -- Rep. Forrester asked me to follow up and see what is the issue or what can be done. I know most will be confidential --just maybe need to know generally so that I can let him know and give something that to the constituent. Also if reconsideration will be given then just let us know that for now and I will pass on. Thanks (see attachment)

Request for Appeal / Reconsideration

February 22, 2013

To: SC Housing Corporation - assistance@SCmortgagehelp.com or fax: (803) 551-4961

From: Eddrena L. Truly (Borrower)

Re: Change in Circumstances

Loan#: 00000 26850 and 00000 26851

My application was declined in September 2012 because I did not have a qualifying hardship (still hard to understand this because I was unemployed at the time and had very limited income). My circumstances remain the same as I am still unemployed, now unemployment benefits have been exhausted (did not receive any notice that benefits would be terminated), have not received a check in over two weeks, and I am behind on paying my mortgage.

I am requesting reconsideration for assistance due to my unemployment, no income.

Attached here please find a statement from the unemployment office stating that I have been disqualified from receiving further benefits. If you require any more documents, please do not hesitate to contact me.

Thank you for your re-consideration of my situation.

Eddrena L. Truly

(864) 415-6085

Cc: SC Representative - Mike Forrester

SOUTH CAROLINA DEPARTMENT OF EMPLOYMENT AND WORKFORCE
P.O. BOX 995, COLUMBIA, S.C. 29202

EDDRENA L TRULY

DATE OF THIS NOTICE 02/19/13

PO BOX 953

DUNCAN SC 29334

CLAIMANT'S NAME			SOCIAL SECURITY NUMBER		EFFECTIVE DATE		DISQUALIFICATION ENDS	
EDDRENA L TRULY			098-62-5404		01/29/13		INDEF	
WORKS #	TYPE	CATEGORY	WEEKLY BENEFIT AMOUNT	MAXIMUM POTENTIAL ENTITLEMENT	LESS REDUCTION OF	NET TOTAL BENEFITS	BENEFIT YEAR ENDS	
420	I	O1	\$ 326.00	\$ 6130.00	\$ 0.00	\$ 6130.00	01/28/14	

DETERMINATION BY CLAIMS ADJUDICATOR ON CLAIM FOR BENEFITS

☐ You are eligible for benefits from the above effective date.

☒ You have been disqualified from receiving benefits or have been found to be ineligible for benefits for the following reason(s).

SECTION 41-35-50 OF THE SOUTH CAROLINA CODE REQUIRES THAT IN ORDER FOR A CLAIMANT TO RECEIVE BENEFITS ON A CLAIM FOR A SECOND BENEFIT YEAR, A CLAIMANT MUST HAVE RETURNED TO WORK SINCE THE EFFECTIVE DATE OF THE FIRST BENEFIT YEAR. ALSO, THE CLAIMANT MUST HAVE EARNED WAGES IN THE EMPLOY OF A SINGLE INSURED EMPLOYER IN AN AMOUNT EQUAL TO NOT LESS THAN EIGHT TIMES THE WEEKLY BENEFIT AMOUNT AS ESTABLISHED FOR THE FIRST BENEFIT YEAR. YOU HAVE NOT MET THIS REQUIREMENT. YOU ARE INELIGIBLE FOR BENEFITS BEGINNING 01/29/13. YOU CAN CONTINUE TO FILE YOUR WEEKLY CLAIM FOR EMERGENCY COMPENSATION OR EXTENDED BENEFITS AS YOU MAY BE ELIGIBLE FOR THESE BENEFITS. PLEASE CONTACT YOUR NEAREST LOCAL OFFICE FOR FILING INSTRUCTIONS.

☐ LAST SEPARATION FROM NON-LIABLE EMPLOYER

UI CLAIMS ADJUDICATOR

MAILING DATE 02/20/2013

IMPORTANT: THIS DETERMINATION WILL BE THE FINAL DECISION OF THE DEPARTMENT UNLESS YOU FILE AN APPEAL SETTING FORTH IN DETAIL THE GROUNDS FOR APPEAL WITHIN TEN (10) CALENDAR DAYS, INCLUDING WEEKENDS AND HOLIDAYS, FROM THE MAILING DATE SHOWN ABOVE. IF THE TENTH DAY FALLS ON A SATURDAY, SUNDAY, OR HOLIDAY, THE APPEAL PERIOD IS EXTENDED TO THE NEXT BUSINESS DAY. YOUR APPEAL MAY BE FILED IN PERSON AT ANY SC WORKS CENTER, BY MAIL, ADDRESSED TO THE "APPEAL TRIBUNAL," P.O. BOX 995, COLUMBIA, SOUTH CAROLINA 29202, OR BY FAX (803) 737-0287. FOR ADDITIONAL INFORMATION OR ASSISTANCE IN FILING AN APPEAL, CONTACT YOUR LOCAL SC WORKS CENTER OR CALL (803) 737-2400.

SOUTH CAROLINA DEPARTMENT OF EMPLOYMENT AND WORKFORCE
P.O. BOX 995, COLUMBIA, S.C. 29202

EDDRENA L TRULY

DATE OF THIS NOTICE 02/19/13

PO BOX 953

DUNCAN SC 29334

CLAIMANT'S NAME			SOCIAL SECURITY NUMBER		EFFECTIVE DATE	DISQUALIFICATION ENDS	
EDDRENA L TRULY			098-62-5404		01/29/13	INDEF	
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DETERMINATION BY CLAIMS ADJUDICATOR ON CLAIM FOR BENEFITS

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☐ LAST SEPARATION FROM NON-LIABLE EMPLOYER

UI CLAIMS ADJUDICATOR

MAILING DATE 02/20/2013

IMPORTANT: THIS DETERMINATION WILL BE THE FINAL DECISION OF THE DEPARTMENT UNLESS YOU FILE AN APPEAL SETTING FORTH IN DETAIL THE GROUNDS FOR APPEAL WITHIN TEN (10) CALENDAR DAYS, INCLUDING WEEKENDS AND HOLIDAYS, FROM THE MAILING DATE SHOWN ABOVE. IF THE TENTH DAY FALLS ON A SATURDAY, SUNDAY, OR HOLIDAY, THE APPEAL PERIOD IS EXTENDED TO THE NEXT BUSINESS DAY. YOUR APPEAL MAY BE FILED IN PERSON AT ANY SC WORKS CENTER, BY MAIL, ADDRESSED TO THE "APPEAL TRIBUNAL," P.O. BOX 995, COLUMBIA, SOUTH CAROLINA 29202, OR BY FAX (803) 737-0287. FOR ADDITIONAL INFORMATION OR ASSISTANCE IN FILING AN APPEAL, CONTACT YOUR LOCAL SC WORKS CENTER OR CALL (803) 737-2400.



February 12, 2013

Valarie M. Williams, Executive Director
S.C. State Housing Finance and Development Au
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29210

2/14
Andy Fiffick @
SC house. gov.

Rep. Mike Gambrell

Staff Attorney SC House
of Rep.
734-3015

Francis M. Crowder, Sr.
Chairman
Council District 1

Dear Ms. Williams:

M. Cindy Wilson
Vice-Chairman
Council District 7

I am writing you today from the office of the Ar
resolving a miscommunication between our offi

Gracie S. Floyd
Council District 2

Anderson is the 8th most-populous county in So
County's only involvement with housing issues at ...
participation in the HOME program in conjunction with the cities of Anderson and ...

Eddie Moore
Council District 3

Late last year, the Executive Director of Anderson Interfaith Ministries appeared before our
County Council and gave a very effective presentation about the housing issues being faced
by our residents. We followed this presentation up with a meeting involving representatives
from Homes of Hope, Nehemiah Community Revitalization, and the Upstate Homeless
Coalition in an effort to get a sense of what different groups are doing locally with regard to
housing issues. Based on these discussions, County Council Chairman Francis M. Crowder,
Sr. established a new Housing Study Committee in hopes of further developing methods by
which our organization could better serve the citizens in this area. I was directed to make
contact with your organization and arrange a visit from a representative of your office in the
hopes of getting more information about the various programs that might be beneficial to
our citizens. Providing such outreach programming appears to be a normal part of your
office's scope of services as described on your website:

Thomas F. Allen
Council District 4

www.schousing.com/Public_Information/outreach.

Tommy Dunn
Council District 5

Ken Waters
Council District 6

Gloria J. Driver
Clerk to Council

Rusty Burns
Interim
County Administrator

On January 17th I called the main switchboard at the S.C. Housing Finance and
Development Authority and was referred to an individual in the Public Information office. I
left a voicemail for this person describing what I was seeking and left my desk and cell
phone numbers. I sent an email to this person the same day to facilitate contact in the event
I couldn't be reached by phone. Over the course of the next several days I left a follow-up
phone message, as I had not yet heard from anyone at S.C. Housing in response to my
request.

I called again on February 4th and for the first time was able to talk to this individual in
person. This person acknowledged receipt of my email and informed me that my request
had been forwarded to someone else in the office for action and response. I asked that some
follow-up be conducted and was assured that I would be hearing back from someone at S.C.
Housing very shortly. I again left my desk and cell phone numbers and verified that they
had my email address. I sent an additional follow-up email as well.

Post Office Box 8002
Anderson, SC 29622-8002
864.260.4031
864.260.4548 fax
www.andersoncountysc.org



I called again the morning of February 5th and left a voicemail message practically begging that someone please respond to my inquiries, as County leadership were by this point asking me every day if I had yet arranged a visit from an S.C. Housing representative. As of now, I still have yet to receive any communication from the S.C. Housing office.

I am worried that the interest in a housing initiative here at the local level will wane unless I can get some "front-end" assistance from your office. I am hoping that, with your assistance, we will get this concern resolved in a timely manner. My contact information is provided below.

Mailing Address: Anderson County Administrator's Office
PO Box 8002, Room 316
Anderson, SC 29622-8002

Email Address: snewton@andersoncountysc.org

Desk Phone: (864) 260-1010
OR (864) 260-4031

Cell Phone: (864) 353-0967

Sincerely,

Steve Newton
Senior Grant Writer/ Special Projects Coordinator
Anderson County Administrator's Office

Cc: The Honorable Nikki R. Haley, Governor
Francis M. Crowder, Sr., Anderson County Council Chair
Anderson County Legislative Delegation
Kristi King-Brock, Executive Director, Anderson Interfaith Ministries

LINDSEY O. GRAHAM
SOUTH CAROLINA



250 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-5972

UNITED STATES SENATE AUTHORIZATION FORM

FEB 11 2013

By providing the information below and signing this form, I hereby authorize the appropriate agency to furnish the office of U.S. Senator Lindsey Graham information pertaining to my claim or request. This authorization is in accordance with the Privacy Act of 1974.

Name: Angela C. Prince Phone: 803477-7356

Address: 179 Chapelwhite Rd

City: Irmo State: S.C. Zip: 29063

Social Security Number: 29-61-4781 VA Number (if applicable): _____

In the space below, briefly describe the problems that you are experiencing and explain exactly what you would like Senator Graham to do on your behalf. Without this information, it will be impossible for Senator Graham to adequately assist you. (If you need more space, please use the back of the form).

my name is Angela Christina Prince, I have
mental problems Due to Abuse, PTSD, Paranoia.
I am doing my Best to make a better life
for my 2 Daughters. Just want a chance
to prove myself on
with the help of

Signed: Angela C Prince

NOTE: Those requesting assistance from Senator Graham must contact the Senator's office by letter to avoid any confusion and it is in the best interest of the client.

If represented by an attorney, please give attorney's name and address.

Please return form to:

U.S. Senator
508 Hampton
Columbia, SC
Phone: (803)
Fax: (803)

To: ⁸⁰³⁻⁵⁵⁵⁻¹²¹² fax # @
drake

is
Thank you
ity

Palmetto Home Health
296-3144

orney,
iminate

543-9834

LINDSEY O. GRAHAM
SOUTH CAROLINA



290 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-6972

UNITED STATES SENATE

February 13, 2013

Ms. Valerie M. Williams
Executive Director
S.C. Housing Finance and Development Authority
300 Outlet Pointe Boulevard, Suite C
Columbia, SC 29210-5652

RE: Anglea Prince

Dear Valerie:

Enclosed is a copy of correspondence that I received from the above named constituent. I believe that you will find it self-explanatory.

Your reviewing this material and providing any assistance or information possible under the governing statutes and regulations will be greatly appreciated. Thank you for your attention in this matter, and I look forward to hearing from you soon.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim", written over a horizontal line.

Lindsey O. Graham
United States Senator

LOG/jsj

Enclosure

Please refer to case (571699) in your response.

Please reply to:

The Honorable Lindsey Graham
United States Senate
508 Hampton Street, Suite 202
Columbia, SC 29201
Phone (803) 933-0112
Fax (803) 933-0957

LINDSEY O. GRAHAM
SOUTH CAROLINA



250 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-5972

UNITED STATES SENATE

Fax Transmittal Sheet *796 8592*

TO: *SC Hsing Authority* ~~*289 4635*~~

FROM: *SCA Judd*

DATE: *2/13/*

COMMENTS: *Mr. Prince*

3
PAGE(S) TO FOLLOW

IF THERE IS ANY PROBLEM RECEIVING THIS FAX, PLEASE
CALL (803) 933-0112.

Confidentiality: This message is intended solely for the use of the addressee and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the person responsible for delivering it to the recipient, you are put on notice that any dissemination, distributing, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by phone and return the original message at the address via U.S. Postal Service.

Thank you.

506 HAMPTON STREET
SUITE 202
COLUMBIA, SC 29201
(803) 933-0112

401 WILEY EVANS STREET
SUITE 111
FLORENCE, SC 29501
(843) 669-1506

130 SOUTH MAIN STREET
SUITE 700
GREENVILLE, SC 29601
(864) 260-1417

530 JOHNNIE DODDS BOULEVARD
SUITE 202
MOUNT PLEASANT, SC 29464
(843) 849-3987

235 EAST MAIN STREET
SUITE 100
ROCK HILL, SC 29730
(803) 366-2929

124 EXCHANGE STREET
SUITE A
PRINCETON, SC 29670
(854) 646-4080

2/15 spoke to Mrs. Prince + acknowledged her inquiry.
- Needs Rental Assistance
- Currently live with her mother & father

2/15 Acknowledged Senator Graham's inquiry via phone +
faxed letter

2/15 Forwarded inquiry onto Carl Bowen

2013
MISC
CORRESPONDENCE



November 5, 2013

VIA FEDERAL EXPRESS

Ms. Valerie Williams
Executive Director
South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Blvd
Columbia SC 29210

Re: 2014 QAP

Dear Valerie:

There has been a great deal of discussion concerning this year's QAP and its ramifications. I do not think it is good policy to have significant changes/revisions to the draft QAP announced to the public on the day before a public hearing is to be held on this complex matter. I understand the agency wishes to address many concerns from many different advocacy groups and realize this is a very difficult proposition.

I would like you to consider several comments that I think are germane to the future of Affordable Housing in South Carolina (SC). In the past several years there have been numerous perfect scores and the awards of the tax credits have been determined by the "tie-breakers". This year there are thirteen of them, but the most significant and the one that will determine the winner will be number 5, which relates to the lowest rent per square foot and the lowest cost per square foot. This is a dive to the bottom.

In the Affordable Housing Coalition, my comment in the email chain was as follows and I quote. "Being the cheapest product at the lowest rent WILL not be in the State's best interest, nor the tenant? I think it's madness to award the cheapest rent and cost and then think that product will withstand the rigors of this population of tenant, and be serviceable as safe, decent, affordable, sanitary housing for, now mandated in this new 2nd QAP revision for min 30 years. It's very BAD policy to advocate for the cheapest crap that can be built with the lowest possible return/income to owner—will inevitably produce failure and disrespect for this industry and the cheap product this system of reward will produce. While it's good to preserve and spread this Federal asset, making it marked as the most inexpensive and cheapest will doom success of the overall program. Who the hell would want this product in their town or neighborhood?"

My joy in this business is to produce attractive, functional and affordable housing for deserving people who are trying to move up in this world. We have built 41 Tax Credit properties in SC., 18 of which were partnered with a SC Based 501C3 nonprofit. We are quite proud of our performances and mission and we try to build an attractive product that will stand the test of time and will serve its community. If

BUILDERS - DEVELOPERS

P.O. BOX 160 • 709 N. MAIN STREET
AYNOR, SOUTH CAROLINA 29511
TELEPHONE (843) 358-1052
FAX (843) 358-1069

Ms. Valerie Williams
November 5, 2013
Page Two

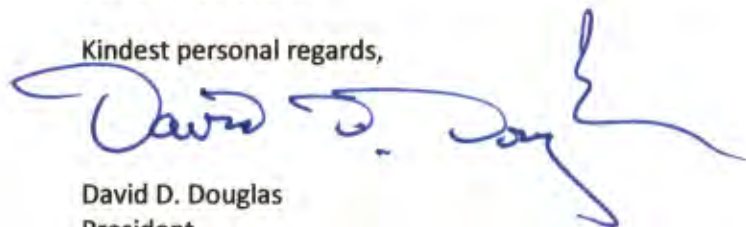
being a winner means to build the cheapest possible structure at the lowest possible rent I may choose not to continue in this business as an Affordable Housing developer. I don't think it is good for me, or my business, and I think it is very bad for the folks we are trying to serve.

There are other areas that you should examine closely, such as Exhibit G items mandating construction, which continues to increase the costs of the product. Some balance needs to prevail in this regard, especially if the objective is to make the program more efficient.

Finally, I think it is short sighted to not give some credit or recognition to successful, proven SC based developers in the award process. North Carolina goes to great extremes to enhance their development community and we do nothing, to my knowledge. Affordable Housing Developers for both profit and non-profit are shrinking due to the limitation on the number of applications allowed (i.e. three), the limitation on number of awards allowed (i.e. two) vs. the number of applications historically submitted in any given year (82 in 2012; 65 in 2013). SC developers should have their cap, not only as it relates to the amount of credits, increased to \$1.8M from the \$1.5M current, but also should be allowed to submit five applications versus the current three, and let the award be allowed on at least three versus the current two. This would bolster the South Carolina Housing Affordable community. In order to increase the production of the non-profit community, the Agency should allow partnerships with non-profits that do not penalize the for-profits by reducing their number of awards. It was this structure (not counting the non-profit deals as part of my cap) that allowed me to build 18 transactions with non-profits. Under the current structure we do not have incentive to continue our participation with non-profits in their pool.

This letter is long enough and I appreciate your attention to these thoughts and I hope you will give it due consideration.

Kindest personal regards,

A handwritten signature in blue ink, appearing to read "David D. Douglas", with a stylized flourish extending to the right.

David D. Douglas
President

DDD/cf

CC: Ms. Laura Nicholson, SCSHFDA *via Federal Express*
Mr. Jeff Maddox, SCSHFDA *via Federal Express*
Mr. Ed Knight, SCSHFDA *via Federal Express*

SOUTH CAROLINA TAX CREDIT DEALS	
Alliance Inn, LP	w/Home Alliance
Blue Jacket Housing, LP	CDC of the Grand Strand and Aynor Alliance
Douglas Collins Park, LLC	
Douglas Madison Station II, LLC	
Douglas Madison Station, LLC	
Douglas Montague, LP	
Douglas Raintree, LLC	
Douglas Wade Hampton, LLC	w/UHA
Douglas Wenwood, LP	
Douglas/UHA Bridle Station, LLC	w/UHA
Firelane Family Apartments, LP	
Forrest Brook-York, LP	
Heatherwood Apartments, LP	w/UHA and Piedmont Community Action
Iveywood I, LP	w/Piedmont Community Action
Iveywood II, LP	w/Piedmont Community Action
Kings Crossing, LP	
Landwood Ridge Apartments, LP	w/Landwood Corporation
Landwood UHA 12, LLC	UHA
Laurel Oaks, LP	
Legacy I	w/Grand Strand Housing
Legacy Phase II, LP	w/UHA
Magnolia Place Apartments II, LP	
Magnolia Place Apartments, LP	
Monarch Place Apartments, LP	
Monticello Park II, LLC	
Monticello Park Phase III, LLC	
Monticello Park, LP	w/CDC of the Grand Strand
New Legacy Apartments, LLC	w/UHA
Oak Place, LP	
Park West, LP	
Planters Retreat, LLC	
Sangaree Family Apartments, LP	
Shell Pointe, LP	w/UHA
Summer Crest Apartments, LP	
Swansea Apts, LP (Elm Creek)	w/UHA
Swansgate Apartments II, LP	w/Grand Strand Housing
Swansgate Apartments III, LP	w/Grand Strand Housing
Swansgate Apartments, LP	w/Grand Strand Housing
The Preserve at Collins Park, LLC	
Timberlake Apartments, LP	
Willow Trace at Windsor Hill, LLC	



South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Blvd., Columbia, South Carolina 29210

Telephone: (803) 896-9001 TTY: (803) 896-8831
www.schousing.com

Christopher N. Union
Chairman

Valarie M. Williams
Executive Director

December 23, 2013

Ms. Rebecca Lewis
1542-A Bridgewood Dr.
Florence, SC 29501

Dear Ms. Lewis:

The Authority is in receipt of your correspondence dated December 19, 2013 in which you have enclosed information relative to the denial of your application to lease a property owned by the Palmetto Housing Corporation. We have contacted the property owner to inquire about the status of your application and address the issues brought to our attention in your correspondence. Please be advised that Palmetto Housing Corporation has informed the Authority that they are currently working with you to resolve the issues concerning your credit score and that your application is still in process. In addition, they stated that they have notified you that they will be following up with you concerning the status of your application the week of January 6, 2014.

Federal law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. If you have questions regarding your rights, you can contact HUD's Office of Fair Housing at 1-800-440-8091. If you feel you have been discriminated against, you can file a complaint with HUD's office of Fair Housing on the website located at the link below.

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/online-complaint

I can be reached at (803) 896-9824 if you have any questions or concerns relative to this matter.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jennifer Cogan", is written over a horizontal line.

Jennifer Cogan
Development Awards Manager

Cc: Valarie Williams, Executive Director
Cynthia Williams, Palmetto Housing Corporation

December 19, 2013

To Whom It May Concern::

Re: Denial Letter/Rebecca Lewis

I am writing in response to your letter dated December 17, 2013. I am a little confused because in the first letter you stated that you were upholding the decision based on the informal review where I had to present information regarding my unfavorable landlord report. At that time the information provided was my letter of receipt showing that I had taken care of the balance due the debtor. There was no discussion about my credit report at the review, but in the letter that you sent to me on December 17, 2013; it stated that the decision was based on my credit score being below 500, which contradict the decision from the first letter.

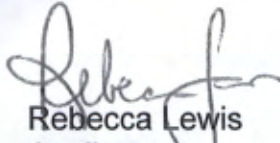
After receiving your letter I pulled my credit report from Equifax which showed me all three scores from the three major bureaus, Equifax, Experian, and Transunion. On this report my scores for all three bureaus were above 500. I am not sure where you are pulling your scores from but there seems to be some discrepancy. I am attaching a copy of the credit report that I pulled with my current credit scores. The credit scores are updated on a thirty day basis and you pulled my scores on December 5, 2013 and I pulled them on December 18, 2013, and the scores would not have changed during that length of time according to the National Credit Bureau.

At this point I really it appears that there is some conflict of interest going on, and it's not in my favor since I have met every criteria of the application process. First I submit everything that you have asked for and the only thing that comes back with issues was the landlord balance which was taken care of expeditiously. The next thing is I was told at the informal review that Denise Walters, the hearing officer, was going to send me a letter letting me know if the application process would be continued based on the informal hearing that was taken place on November 19, 2013. I never received a letter letting me know if the process would be continued or not. I inadvertently found out because I have my credit system set up to alert me on any inquiries, or changes that may occur to my report and to my children's report. It was not until after I notified you that I knew of your running the credit check that you mentioned it to me and then I became disqualified for this reason now, which appears to be false according to the credit reports that I have pulled from the major bureaus.

My only interest here is to obtain fair housing. I am not accusing or blaming anyone. The denial letters that I have received are not consistent with the requirements of the application because based on the information that I have provided to you I have met all requirements requested.

If there is some information that I am overlooking please provide me with this information. I am attaching all of the correspondence pertaining to this matter that I have received from you after the informal hearing, as well as the letters that I have sent to you, along with my credit report showing my current credit scores.

Sincerely,



Rebecca Lewis
Applicant

Cc: Jennifer Cogan
SCSHFDA

Valarie M. Williams
Executive Director, S.C. State Housing Finance and Development Authority

Felicia Smith
Board of Director Member/Florence SC Housing Authority

PALMETTO HOUSING CORPORATION (NSP)
POST OFFICE DRAWER 969
FLORENCE, SOUTH CAROLINA 29503-0969
PHONE (843) 669-4163 EXT. 3070 TTY (800) 855-4000

December 9, 2013

REBECCA LEWIS
1542-A BRIDGEWOOD DRIVE
FLORENCE, S.C. 29501

Re: Informal Hearing / 11-19-13

Dear Ms. Lewis:

Thank you for attending the informal hearing held on November 19, 2013 concerning the ineligibility of your application under the Neighborhood Stabilization Program. After reviewing your file and taking into account the information you provided during the review, I have decided to uphold the decision of the Palmetto Housing Corporation to deny your application. Every attempt was made to determine eligibility by processing the required information which resulted in the denial of your application.

Your file will be closed in the Neighborhood Stabilization Program and your status will remain as **denied**.

Sincerely,

Denise Walters

Denise Walters
Admissions & Programs Specialist
Hearing Officer

cc: Personnel File

December 12, 2013

To: Mrs. Cynthia Williams/Executive Director

RE: Application for NSP Program
Housing Authority/Rebecca Lewis

I am writing this letter in response to your decision made against my application for the NSP program.

I know that you stated that you were upholding your original decision based on what was presented at my informal review which was held on November 19, 2013.

When I attended the informal hearing I presented my letter of receipt showing that the amounts that were due to my prior landlord were paid in full. This was the only thing that declared me to be ineligible. I satisfied that debt in hopes that my application would be processed further. I was told by Michelle and Denise that nothing else would be done with the application process until a meeting had occurred regarding a decision to continue with the application.

I called and spoke to Denise on Monday, December 2, 2013 and she informed me that a meeting had occurred on Monday November 25, 2013 but no decision had been made whether the application would be continued.

I received a letter dated December 9, 2013 with my decision as being denied and stating that the original decision was being upheld. I do not understand upholding the decision when the thing that disqualified me was satisfied, which at that time made my landlord report favorable. If there was anything else that was affected my eligibility in a negative way, I would like to know what that was.

Also as a part of the application process is the credit check. This process was not done prior to my informal review and I was told that if you all had made the decision to continue with the application process this is when the credit report would have been pulled. On December 6, 2013, I received an email notification that a hard credit inquiry from Equifax mortgage had taken place on December 5, 2013 on me, and both of my daughters. When I received these notifications I was elated because I assumed that you all had made the decision to continue processing my application. I do know that the credit scores for all of us were above 500 which was another qualifying factor in this process. The letter that I received states that I was denied and that my file has been closed.

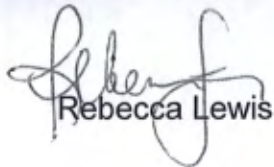
I am unsure why this decision was made it is unclear to me when I complied and as far as I see I did everything I thought I was supposed to do. I know that you all have made your decision but I need to know is it at all possible for my file to be kept open for other properties that might become available on this program.

I am in need of more space for my family because I currently reside in a two bedroom apartment and have a family size of 5. I am making an honest living to support my family and I am sure as you can see based on my credit score which is a little above 500 that buying a house at this time is not an option. I saw this program and proceeded because this was the one thing that I could see I was qualified for. Yes I had that flaw regarding the balance due but I persevered until I got it taken care of because I knew that I wanted to have a chance at getting the space that I need for my family.

I said all that to say that if I could be granted to at least have my file kept open for future openings with this program, I would greatly appreciate it.

I look forward to hearing back from you.

Best Regards,



Rebecca Lewis

PALMETTO HOUSING CORPORATION (NSP)
POST OFFICE DRAWER 969
FLORENCE, SOUTH CAROLINA 29503-0969
PHONE (843) 669-4163 EXT. 3070 TTY (800) 855-4000

December 17, 2013

REBECCA LEWIS
1542-A BRIDGEWOOD DRIVE
FLORENCE, S.C. 29501

Re: Denial Letter / 12-09-13

Dear Ms. Lewis:

We received your letter on December 16, 2013 requesting further explanation for the denial of your Palmetto Housing Corporation Application. After reviewing your file and taking into account the information you provided during the review, we moved forward with the application process and ran your credit scores and SLED background checks for everyone in your home 17 years and older. Your credit score, which was ran on December 5, 2013, was 483.

Prior to completing and submitting the application, you were made aware that everyone's credit score had to be at least 500 or above. Your credit score is the reason for the denial of your Palmetto Housing Corporation Application. Every attempt was made to determine eligibility by processing the required information which resulted in the denial of your application. If you have any further questions, or would like a copy of your credit report, please feel free to call me at 843-669-4163 ext. 3070. Thank you.

Sincerely,

Denise Walters

Denise Walters
Admissions & Programs Specialist
Hearing Officer

cc: Personnel File

[Print This Page](#)[Close Window](#)

Equifax 3-Bureau Credit Report and Scores as of December 18, 2013

Name: **REBECCA LEWIS**

Confirmation Number: 3852683097

Section Title	Section Description
1. Credit Score	Summary, Understanding Your Score, How Lenders See You
2. Credit Report	Personal, Credit, Account, Inquiry, Public and Dispute Information

CREDIT SCORE

Section Title	Section Description
1. Credit Score Summary	Summary of how your score rates
2. Understanding Your Score	Summary of factors that are affecting your score
3. Your Loan Risk Rating	The bottom line on how lenders may view your credit risk

Credit Score Summary

Where You Stand

	Experian	TransUnion
526 Poor	526 Poor	531 Poor

The Equifax Credit Score™ ranges from 280-850. Higher scores are viewed more favorably.

Your 3 credit scores are calculated by Equifax using the information contained in your Equifax, Experian, and TransUnion credit reports.

Equifax & Experian & TransUnion: Your score is considered **poor**. You may have a hard time qualifying for credit and when you do, you should expect to pay some of the highest interest rates.



Range	280 - 559	560 - 659	660 - 724	725 - 759	760 - 850
	Poor	Fair	Good	Very Good	Excellent
US Population	12	21	18	12	37

What's Impacting Your Scores

Below are the key areas from these credit reports that are impacting your scores.

	Experian	TransUnion
Payment History Your history of paying bills on time.		
Poor	Poor	Poor
Amount of Debt Your total amount of outstanding debt.		
Poor	Poor	Poor
Length of Credit History How long you've had credit		

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. These inquiries are made by companies with whom you have applied for a loan or credit.

Equifax

Name of Company	Date of Inquiry	Type of Business
AT&T SRVS	12/15/13	Utilities And Fuel

AT&T SRVS

1801 Valley View Ln
Farmers Branch, TX 752348906

EFX-RES046	12/05/13	Miscellaneous And Public Record
------------	----------	---------------------------------

EFX-RES046

6 Clementon Rd E
Gibbsboro, NJ 080261199

TransUnion

Name of Company	Date of Inquiry	Type of Business
EQUIFAX MTG	12/05/13	Miscellaneous And Public Record

EQUIFAX MTG

6 E CLEMENTON RD SUITE A 2
GIBBSBORO, NJ 08026
(800) 333-0037

Experian

Name of Company	Date of Inquiry	Type of Business
EQUIFAX MORTGAGE SER	12/05/13	Miscellaneous And Public Record

EQUIFAX MORTGAGE SER

6 E CLEMENTON RDSUITE A
GIBBSBORO, NJ 08026
(800) 333-0037

Shropshire, Bonita 6-9005

From: Robby Hill <robby@hillsouth.com>
Sent: Tuesday, December 17, 2013 9:22 AM
To: Shropshire, Bonita 6-9005
Subject: My Account 31094

VIA EMAIL AND MAIL

Miss Williams,

I am a long time client and proud South Carolina citizen. Just a few months into my account with your company for my first house ever at 1215 King Ave, in Florence, SC I paid late and your organization rightfully posted a 30 day late payment notice to all my credit bureau reports. This has haunted me ever since as you can imagine. Despite the late payment I have worked extremely hard to increase my credit profile and have done well. I now have a \$21,000 credit line with Barclays Bank when before it was \$1,500. I also have two accounts with American Express. I have never been late with another creditor since this one time with your firm. The payment does often hurt me from getting automatic credit approvals or increases in credit terms – but upon manual consideration I am able to explain the circumstances (I made a mistake being out of town at the time) and my demonstrated history after this late payment helps to make up for my past mistakes.

It was my desire after the 2009 housing bubble to refinance this loan but my house has depreciated significantly in value and I can't seem to make the numbers work to pay this note off. Therefore I am reaffirming my commitment to SC State Housing at the terms and conditions that I agreed to when this loan was consummated in 2008.

I also serve my City of Florence as a member of City Council – which I know is in line with the goals of your organization and its efforts to provide quality loans to people who serve our communities as teachers and public servants.

Today I beg of you to offer me a reprieve and either report my September 2009 payment as OK or as No Data Collected so I can continue to move along in my credit journey unimpeded.

Thank you for the chance your organization took on me and I appreciate your prompt response.

Kind Regards,
-Robby Hill

Bonita acknowledged

HillSouth



IT solutions.

Robby Hill | Founder / CEO

E: robbyh@hillsouth.com | O: 843.432.4010

318 West Palmetto Street, Florence, SC 29501

HillSouth.com |  |  | [Create a New Support Request](#)

2012 Inc. 500 | 5000 - #994 | 2012 CRN Next-Gen 250

December 17, 2013 \ Robby L Hill

HillSouth



IT solutions.

SC State Housing
Attn: Valarie Williams
300-C Outlet Pointe Blvd
Columbia, SC 29210

RE: Miss Williams,

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Thank you for the chance your organization took on me and I appreciate your prompt response.

Sincerely,

Robby Hill

MARK SANFORD, CHAIRMAN
GOVERNOR

CONVERSE A. CHELLIS, III, CPA
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

Office of Human Resources

Samuel L. Wilkins
DIRECTOR

803-896-5300
FAX 803-896-5050

HUGH K. LEATHERMAN, SR.
CHAIRMAN, SENATE FINANCE
COMMITTEE

DANIEL T. COOPER
CHAIRMAN, HOUSE WAYS AND MEANS
COMMITTEE

FRANK W. FUSCO
EXECUTIVE DIRECTOR

September 12, 2013

Certified Mail

Ms. Nicole Cone
2741 Fire Tower Road
Salley, South Carolina 29137

Dear Ms. Cone:

This letter is in response to your State Employee Grievance Procedure State Appeal Form received by this office on August 27, 2013. A review of that information revealed that you are not a covered state employee as defined by the State Employee Grievance Procedure Act (Act), as amended, and your employer is not a state agency within the jurisdiction of the Act.

Section 8-17-320 (1) of S.C. Code of Laws defines an agency as "a department, institution of higher learning, board, commission, or school that is a governmental unit of the State of South Carolina. Special purpose districts, political subdivisions, and other units of local government are excluded from this definition."

Section 8-17-320(7) of S.C. Code of Laws defines a covered employee as: "a full-time or part-time employee occupying a part or all of an established full-time equivalent (FTE) position who has completed the probationary period and has a 'meets' or higher overall rating on the employee's performance evaluation and who has grievance rights." The Act limits appeal rights to covered state employees. Section 8-17-320 of the Code states in part that, "A covered employee has the right to appeal to the State Human Resources Director...."

According to the information submitted you were employed by Spherion Staffing Services and assigned to the S.C. State Housing Finance and Development Authority. The provisions of the Act do not apply to employees of Spherion Staffing Services. Consequently, you are not a covered employee as defined by the Act. Therefore, your request to appeal to the State Human Resources Director must be denied.

This letter concludes the processing of your appeal.

Sincerely,

Samuel L. Wilkins
State Human Resources Director

cc: ~~Ms.~~ Valarie Williams
Ms. Cynthia Dannels



JOSEPH P. RILEY, JR.
MAYOR

GEONA SHAW JOHNSON
DIRECTOR

City of Charleston

South Carolina

Department of Housing and Community Development

December 16, 2013

Ms. Valerie Williams, Executive Director
South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29201

Dear Ms. Williams:

Please allow me to inform you of an exciting affordable housing preservation and redevelopment opportunity here in Charleston's West Ashley community.

St. Andrews Gardens Apartments is an existing 336 unit property located at 1385 Ashley River Road. Ashley Arms Apartments is just a few doors down at 1551 Ashley River Road. Together the two former HUD Section 236 properties provide affordable housing for 446 households. Both are approaching 45 years of age and are in need of substantial rehabilitation and represent a source of blight to this growing and vibrant community. Moreover, the apartments are of very low-density design and the large sites are considerably under-utilized.

The Hampstead Companies, a national affordable housing developer, has approached the city of Charleston with a proposal to redevelop the sites, which includes the substantial rehabilitation of 330 of the apartments using Low Income Housing Tax Credits in combination with Tax Exempt Bonds issued by your organization. The remainder of the apartments would be rehabbed, but with lesser amount of investment until the location is stabilized. These apartments would be rented on an affordable basis, but without tax credits in anticipation of later being replaced with market rate work-force housing downstream (including home ownership residence) and offering additional housing options to area residents.

We believe that this redevelopment will be a catalyst acting to spur additional redevelopment in this important area of town, especially as the developer is seeking to work with adjacent commercial property owners to improve their properties at the same time and to make

Page 2

Correspondence to Ms. Williams
Redevelopment of St. Andrews Garden Apartments
and Ashley Arms Apartments, Charleston, SC
December 16, 2013

connections with local parks and service providers. Mr. Foster and his team indicated that they have met with Laura Nicholson and other members of your staff who have been very supportive of their proposal. Given the complex nature of this large effort and its importance to the West Ashley community, I ask that you personally look into the matter and offer whatever means of support that you can.

Hampstead Companies will seek HOME Investment Partnerships Program funding from the City of Charleston, which will be considered by the Community Development Advisory Committee in late January of 2014. Hampstead Companies has also met with a number of local partners to include several city departments. We believe this redevelopment would be a win-win for all involved and are very excited about this opportunity. Thank you for your support of this redevelopment and affordable housing in the City of Charleston. Please advise if I can answer any questions or provide additional information.

Sincerely,



Geona Shaw Johnson, Director
Department of Housing & Community Development
City of Charleston

cc: Mayor Joseph P. Riley, Jr.
Mary Ann Sullivan
Lawrence Thompson
Eddie Bines
Laura Nicholson

WILLOUGHBY & HOEFER, P.A.

ATTORNEYS & COUNSELORS AT LAW

930 RICHLAND STREET

P.O. BOX 8416

COLUMBIA, SOUTH CAROLINA 29202-8416

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CHAD N. JOHNSTON
JOHN W. ROBERTS
ANDREW J. D'ANTONI

AREA CODE 803
TELEPHONE 252-3300
TELECOPIER 256-8062

*ALSO ADMITTED IN TX

August 30, 2013

VIA U.S. MAIL & E-MAIL

Brian C. Duffy, Esquire
Duffy & Young LLC
96 Broad Street
Charleston, SC 29401

Re: Tax Credit Application for Boone West Apartments

Dear Mr. Duffy:

This law firm represents the South Carolina Housing Finance and Development Authority (Authority). We have been authorized by the Authority to communicate with you on their behalf regarding the above-referenced matter.

We are in receipt of your letters dated August 15, 2013, and August 29, 2013. We understand from your letters that your client, New Boone West Apartments, L.P. (Boone West), contends the Authority erred by disqualifying Boone West's application for a Low Income Housing Tax Credit (LIHTC) award because it failed to meet the 2013 Qualified Allocation Plan (QAP) and Tax Credit Manual financial underwriting standards. Specifically, Boone West contends it was improper for the Authority to rely on the contract rents set forth in the binding housing assistance payment (HAP) contract applicable to the subject property. Instead, Boone West suggests the Authority should have used the proposed future rents set forth in Boone West's LIHTC application.

As a threshold matter, the 2013 LIHTC application cycle has closed and the final tax credits have been awarded. Credits remaining in any set-aside, except for the non-profit set-aside, rolled into the general pool and have been awarded. The recipients of the awards have vested property rights in the same. Thus, while the Authority did not err in disqualifying Boone West's application as explained more fully below, even if possible, there would be no justification for the Authority to revoke the tax credits properly awarded to these recipients. Therefore, we are providing this letter simply to further explain the reasons why the Boone West application was disqualified.

During the application review process, the Authority uses the approved HAP contract rents to determine if an applicant meets the financial underwriting standards. The Authority's Development staff consults with Contract Administration to verify the rents being used. Here,

McDONALD, McKENZIE, RUBIN, MILLER AND LYBRAND, L.L.P.
ATTORNEYS AT LAW

ROBERT A. McKENZIE
HYMAN S. RUBIN, JR.
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†CERTIFIED MEDIATOR AND ARBITRATOR
*ALSO ADMITTED IN TEXAS

August 19, 2013

*gave to Tracey
8/22/13*

SC Housing Corporation
Attn: Bonita Shropshire
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29201

Re: Bank of America, N.A., vs.
Adrian L. Jennings, et al.
Docket No. 2013-CP-46-00870

Dear Ms. Shropshire:

Since the Plaintiff has elected to dismiss the above-referenced action, I am enclosing a copy of the Notice of Dismissal.

Very truly yours,

McDONALD, McKENZIE, RUBIN,
MILLER AND LYBRAND, L.L.P.



BY: KEVIN T. BROWN

KTB/ans
Enclosures

STATE OF SOUTH CAROLINA)
)
COUNTY OF YORK) IN THE COURT OF COMMON PLEAS
DOCKET NO. 2013-CP-46-00870

Bank of America, N.A., successor in interest to
Nationsbanc Mortgage Corporation,

Plaintiff,

vs.

Adrian L. Jennings, OneMain Financial, Inc.,
formerly known as CitiFinancial, Inc., SC
Housing Corp. and South Carolina Department of
Revenue

Defendants.

NOTICE OF DISMISSAL

FILED-RECEIVED
2013 JUL 26 PM 4:00
DAVID HAMILTON
C.C.P. & G.S.
YORK COUNTY, SC

TO THE DEFENDANTS ABOVE NAMED:

NOTICE is hereby given that whereas the above entitled action was commenced on March 19, 2013, by the filing of the Lis Pendens in the above entitled matter in the Office of the Clerk of Court for York County and by service of the Summons and Complaint in said action upon the Defendants, and whereas it now appears that the Plaintiff has elected to dismiss the action, the Plaintiff hereby dismisses the above entitled action without prejudice.

The Clerk of the above entitled Court is hereby requested to enter the dismissal of this action in the records of the Court.

The said Clerk is further requested to cancel the Lis Pendens filed in this matter on March 19, 2013, in said Clerk's Office as Lis Pendens Number 2013-LP-363.

Dated this 23rd day of July, 2013.

McDONALD, McKENZIE, RUBIN,
MILLER AND LYBRAND, L.L.P.

BY: 

KEVIN T. BROWN

Columbia, South Carolina

Attorneys for the Plaintiff
Post Office Box 58
Columbia, South Carolina 29202
(803) 252-0500



Southeastern HOUSING FOUNDATION

Robert Thomas
Executive Director

Tel: 803-259-7636
rthomas@scrha3.com

April 16, 2013

Ms. Valarie Williams
Executive Director
SC State Housing Finance & Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Re: Southeastern Housing Foundation Participation in SC Housing Trust Fund

Dear Valarie:

I am writing this letter to respectfully request that Southeastern Housing Foundation be allowed to participate in the SC Housing Trust Fund. During my tenure on the Board of Commissioners, I was working with Tracy and Sara to maneuver the conflict of interest provisions for the different Authority Programs and at the time I thought Southeastern Housing Foundation would not be participating in HTF. After leaving the Board, we did not actively apply to become a HTF approved nonprofit but we applied to become a certified CHDO knowing that the Authority policy was that all approved certified CHDOs were recognized as approved for HTF also. With the potential changes to be made to the HOME Program with the upcoming HOME Final Rule, the Authority did not approve our CHDO designation but did allow us to compete in the HOME program as a nonprofit (although we did not apply). Thus, thinking we would have been approved as a CHDO, we are now not an approved HTF nonprofit also.

With all that said, we have starting using the Federal Home Loan Bank's energy efficiency rehab program and have received some requests from elderly households to do needed repairs, some of which do not qualify as energy efficient improvements. Understanding the importance of being able to age in place, especially in our rural areas with limited choices, we would like to be able to leverage HTF rehab programs with other programs. Southeastern Housing Foundation has the experience and financial capacity in place that will enable us to utilize HTF effectively. Of course, we also would make ourselves available to help the Authority serve requests you receive from the rural areas.

Thank you for your time and consideration in this matter. If you have any questions, please email or call me at (803) 259-7636.

Sincerely,

Robert Thomas
Executive Director

PO Box 1326 Barnwell SC 29812
Tel: 803-259-3588 Toll Free: 1-800-922-5504 Fax 803-259-4630
www.scrha3.com

Williams, Valarie 6-9005

From: Williams, Valarie 6-9005
Sent: Friday, April 26, 2013 4:20 PM
To: rthomas@scrha3.com
Cc: Nicholson, Laura 6-9190; Knight, Ed 6-8686
Subject: SHF's Request to Participate in HTF

Robert,

In response to your letter dated April 16, 2013, the Authority hereby grants your request for Southeastern Housing Foundation to apply and subsequently participate in the Housing Trust Fund Program. We will look forward to receiving your documentation shortly.

VALARIE M. WILLIAMS
EXECUTIVE DIRECTOR
SC State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard, Columbia, SC 29210
803-896-9005 – Office
803-551-4876 – Fax
Visit our website at www.schousing.com



Proclaim God's Truth † Prepare Christ's People
Pour Out Christ's Love

Presbyterian Church in America

April 25, 2013

Mr. Carl Bowen, Director
Rental & Compliance Division
SC Housing Finance and Development Authority
300 Outlet Pointe Blvd., Ste. C
Columbia, SC 29210-5652

Dear Mr. Bowen:

Virginia (Ginny) Lawton is a member in good standing at Chapin Presbyterian Church located in Chapin, South Carolina. Her address is 118 Fairhaven Way, Chapin, SC 29036-9238. She is 66 years old and recently divorced. Ginny loves Chapin and has many friends in the area and at the church. Chapin Presbyterian Church has assisted Ginny through the last couple of years with food, gas and other necessities of life. She is not able to work since her medical bills are so high on a monthly basis. If she does work she would lose the government assistance on some very expensive medications she must take. The current system has her in a catch-22 situation.

In May Ginny will lose her sister's help in paying her rent. I am respectfully requesting additional government assistance of \$150 each month for Ginny Lawton which would allow her to remain in Chapin and in her current residence. A move to government-assisted housing is a very poor option for Ginny as her church family, friends and support group are all in this immediate area along with her doctor and counselor. Ginny has a major ministry to many people within and outside the church in Chapin.

Since I will be on a mission trip to Uganda for the month of May, please contact Ginny Lawton at 803-932-7478. Thank you for your assistance and help in this critical situation.

Sincerely,

Tim Hanley, Assistant Pastor
TH/dws

cc: Ms. Valarie M. Williams, Ex. Director, SCHFDA
The Honorable Ronnie Cromer
The Honorable Chip Huggins
The Honorable Lindsey Graham
The Honorable Joe Wilson, Sr.
The Honorable Tim Scott

**Worship & Office/Mailing Location: 600 Old Lexington Hwy.,
Chapin, South Carolina 29036-7978**
Office Telephone: 803-345-0500 • Facsimile: 803-932-4841
Website: www.chapinpres.org



Allen Temple Community (Economic) Development Corporation

Post Office Box 2202

Greenville, SC 29602-2202

www.allentemplecedc.org

admin@allentemplecedc.org

Office: 864-298-0077 FAX: 864-235-8005

April 19, 2013

Ms. Valarie M. Williams

Executive Director

South Carolina State Housing Finance and Development Authority

300-C Outlet Point Boulevard

Columbia, SC 29210

Re: Appeal for Elimination for Consideration

Allen Temple CEDC 2013 – Judson Mill Community

Dear Ms. Williams:

I am contacting you on behalf of the Allen Temple CEDC team; the board of directors; the fifty families we currently serve; the six new families that will move into our affordable rental properties under construction; and more than one hundred families on our current waiting list; to appeal our elimination from consideration for the current HOME application cycle for the above referenced project.

I contacted Ms. Fran Ellington, Housing Development Applications Manager to discuss the possibility of an appeal. Charlie Warth held Ms. Ellington and the entire SC State Housing staff in the highest esteem. That message resonated with our entire team and is part of our organizational structure. I fully understand the rules – I am a rule follower – and had to speak loudly and firmly on more than one occasion during the process of formatting the application that the days of negotiating the application parameters were over. When Ms. Ellington advised that she was unable to handle an appeal, she suggested I contact Ms. Laura Nicholson. After a discussion with Ms. Nicholson, she advised that only you, Ms. Williams have the authority to recommend a change in the current course of action.

I have had to assume the role that Charlie previously hired a consultant to manage from the inception of Allen Temple CEDC until the 2012 application cycle, and delegate and oversee the few portions of the application that required expertise outside of my skill or experience. It is always challenging for a woman to manage men and the journey to achieve mutual respect with a construction consultant and a contractor is no small feat. Our current HOME developments, two homes in Pickens 2012 and four homes in Judson 2012 are on schedule according to the contract and should be available for occupancy as planned in June 2013. I have been meeting reporting requirements with Ms. Wallace and appreciated her patience and thoughtful counsel when I had difficulty with the HUD Section 3 reports that were new to me. I am requesting consideration as Allen Temple CEDC has met and survived every challenge and overcome every

obstacle that threatened our viability as an affordable housing provider. I am going to share some of the history of this organization, my personal journey and evolving role with Allen Temple CEDC and why I believe we are worthy of reconsideration for the current HOME application cycle.

Founded in 2001 in Greenville, the ATCEDC board of directors decided in 2005 to concentrate the organization's efforts on developing affordable housing in the community and hired Charles A. Warth (Charlie) as executive director. Over the past seven years, ATCEDC has been awarded more than \$6 million in grants for land acquisition and affordable housing construction. In the process, ATCEDC has completed forty-eight (48) single family affordable rental units.

In the fall of 2010, Charlie had a 2009 HOME development under construction and a 2009 NSP project under construction in Greenville and had successfully submitted a second round application for a four house single family development in Pickens, SC. All of these and all prior applications were formatted and submitted by a consultant. I was initially hired to work ten (10) hours each week and was responsible for the intake, income verification, etc. as per HOME requirements for the eleven 2009 NSP families and the six families for the 2009 HOME.

The consultant was also compensated to "train" me. I served in the capacity, while also researching potential private foundations. In January 2011 I joined the team as a part time employee compensated for (20) hours weekly. I raised partial funds to employ a full time Education/Intake Coordinator. I also developed the request that funded 50% of the mission house that is now home to our Family Outreach Resident located in the Hospital/Sterling neighborhood (22 homes) adjacent to 2009 NSP and various 2008 HOME funded homes. I was also responsible for administrative support for Charlie. It was a wonderful way to learn and I can say I am schooled in the HOME program and have experience from the ground up.

Charlie had enjoyed success using a consultant and had no reason not to expect continued success. However, in 2011, the consultant botched both applications with freshman errors and omissions. Not only did Allen Temple CEDC miss out on moving forward and recouping monies invested in ensuring competitive scoring, the organization also had to quickly figure out how to cover not only lost developer fees and CHDO administrative award that had been a standard budget item necessary to support the administrative and day-to-day management of our business. (I am thankful that consultants are now limited to no more than two projects, so other organizations using a consultant decrease their vulnerability with focused attention.)

We attempted to regroup and formatted applications for AHP. I had written and submitted Federal grant applications for education, but nothing comparable to the detail required for housing. I was the coordinator of all the data and information, Charlie and Alan Kirk managed the financial portion of the application. It was great training, but the application was declined. I never found out why – an exercise that would have been helpful – but Charlie was aggravated by the rejection and didn't want any further engagement. We took over rent collection from management companies, a duty now managed by the Education/Intake Coordinator. In that process, Allen Temple CEDC has saved \$24,000 for FY 2012-2013. We explored every cost-saving measure available to remain viable until the 2012 HOME funding round. Charlie reduced his compensation by 50% to \$30,000.

Then, in September 2011, Charlie was diagnosed with Stage 4 lung cancer. We were all devastated. His prognosis was not good. His doctors said he had three months to a year to live. He started radiation almost immediately and was remarkably well in the early stages of his treatment. Charlie had enjoyed good health otherwise and had walked several miles daily for more than 20 years. He had a happy home life, four children, two grandchildren and a "Little Charlie" born in August of 2012. Charlie kept a positive attitude throughout the difficulties of cancer treatments. I am a nine-year survivor of breast cancer. I knew what he was facing as my personal experience with chemotherapy was the closest to death you can be without actually dying. When Charlie was first diagnosed, the first thing I told him to do was to stay off the Internet because it was so frightening and negative.

In the meantime, Charlie was continuing treatments and coming to the office for half days and was always available for counsel. I was also continuing to pursue private funds and successfully raised \$47,000.00 from private foundations to support administrative and operating expenses. However, it wasn't enough. In June, Charlie went off the payroll as he was eligible for disability. Our financial situation was challenging.

In November of 2011, I was furloughed and went off the payroll. I continued working however for eight months without compensation. Charlie and I attended the 2012 HOME application workshop together and in 2012, Charlie, Alan Kirk our (financial administrator) and I formatted, successfully submitted and received HOME funding for the developments formally proposed in the unsuccessful 2011 application. Charlie's health declined very slowly, and I was left to manage the upcoming 2012 HOME development. I submitted all of the required advertising, coordinated the bid process and began managing the reporting with thoughtful oversight and counsel from Jennifer Cogan and her team.

Allen Temple CEDC had always relied on the consultant for all reporting and follow-through on funded developments, so there was no trusted documentation to follow on site. Charlie was literally fighting for his life and refusing to give up. Alan was managing the financial side of the relationship with our two bankers and I was managing the informational and organizational side of our relationship. I was also continuing to pursue private foundation funds and when I was successful in securing \$7,000 from a new source in June 2012, I went back on the payroll effective July 1, 2012 for \$30,000 per year for a 20 hour work week. I worked full time, but was grateful for the compensation. In the meantime, the cancer was advancing. Spots were found on his brain and Charlie again started daily radiation treatments that left him confused at times. His ability to contribute began to be evident.

In January, 2013, I had to format and apply for both City of Greenville and Greenville County Redevelopment Authority funding both due on February 8, 2013, in anticipation of the 2013 HOME round. We were set in the City as I had submitted a successful RFP for properties in July 2012. However, we had acquired no properties for the GCRA application. I patiently rode with Charlie as he surveyed the neighborhood, wrote letters and waited for a response until I couldn't wait any longer and had to quickly identify and acquire properties. We identified four lots that GCRA owned – the best move for an inexperienced developer – as we knew that the lots had clear title and that the closing could be accomplished quickly at a modest cost. Charlie's health continued to spiral

downward. I picked him up to attend a neighborhood meeting at his insistence, but knew when he was unable to stand that he was unlikely to return to any active duty with Allen Temple CEDC.

In addition to formatting the applications and acquiring the properties necessary to do so, I wrote final reports for two foundation grants and wrote and submitted five grants to private foundations totaling \$142,000.00 all due prior to March 15, 2013 to attempt to fund our administrative budget for FY 2013-2014,. A request for \$15,000.00 has been declined, but the balance is still in play.

I also coordinated the public relations, agenda and the program for a special celebration attended by 300 guests to honor Charlie as he received his college degree from the University of Dayton – an event orchestrated by his brother from Hilton Head. It was an added responsibility on top of all I mention above. He was unable to come – Charlie hated the limelight and I knew he would find a way to dodge it.

We are fortunate that Charlie lived so close to where we work. He and his wife sold their family home and purchased an affordable home ownership home from Homes of Hope in the Haynie-Serrine neighborhood – a neighborhood that had previously been abandoned by for-profit development. I was able to visit him in a sunny room surrounded by photos of his family and share jokes, news and friendship. He told me that I was going to have to go to the HOME workshop without him. I told him that some people would do anything to get out of going to Columbia. The last time I saw Charlie, we exchanged cheek kisses and I love you's and I knew it would be the last time.

Charlie lost his brave battle an hour after we returned from the application workshop in Columbia on February 13, 2013. He was a remarkable man and I am personally and professionally committed to ensuring that legacy. I am sharing all of this personal and organizational information so that you will have an understanding of the many obstacles and challenges faced by this organization and how we continue to stand up, sustain and fulfill our mission daily.

We invested heavily in property and with confidence that Allen Temple CEDC could and would fund two applications in 2013. Although Alan contributed to the financial piece of the application and our construction consultant made an invaluable (and also uncompensated) contribution to the content, I managed all of it with support from Ginny Stroud from the City of Greenville and Martin Livingston, executive director of GCRA. Internally I was on my own. I either personally developed or secured and content for all tabs with the exception of TAB 7 – the one tab I delegated to my co-worker.

Considering the volume of responsibility and circumstance I am still proud of our applications. The errors and omissions – although still errors and omissions – are minor when the overall body of work included in the application is considered and the extreme circumstances overcome to meet the deadline. I was the last person out of Staples waiting for nearly two hours for original duplications. Staples did such a poor job that I returned our copies and asked for a new set on the proper pre-punched paper stock. Not only did they provide replacement copies, but refunded the entire amount for the sub-standard copies I had to submit with our original application. My co-worker left it to me to collate, tab and prepare for submission the next day. I was up until midnight but Good Friday was a really good Friday when I was able to hand off the applications to Lisa Benfield.

I enjoyed the Easter weekend before I had to prepare an orientation packet for a new board member – something that never existed before I created it – meet with the new board member and prepare an agenda and board packet for the chair to present at the board of directors' meeting on April 9. I was also acting executive director and responsible for ultimate oversight of the staff and the property management side. Fortunately, for the time being, I am relieved of oversight for the staff and am only responsible for doing my job, Charlie's job and the consultant's job.

Now I will move past the history and human side of our appeal and move on to address the elimination for consideration for the 2013 HOME application cycle.

Section Reference	Threshold Deficiency
HOME Rental Application Manual Page 12, item 2 (a)	Too many missing items

Section Reference	Missing/Incomplete/Inaccurate Items
Tab 7	Form M-7B – Missing I left this out in error – it was the one Tab that I had assigned the only other co-worker involved who overlooked it and so did I. It wasn't required in the 2012 application and was omitted in error.
Tab 8	Appraisal provided but amount missing for 101 Heatherly The original appraisal was for 101 A & 101 B Heatherly – appraisals that were completed for the GCRA acquisition. When we recorded the deed the County re-assigned and renamed the properties. When I requested a new appraisal with the corrected names I was rushed and missed the error in printing. The information was correct in the first printing – I always check everything before it goes into the application – but I overlooked it when I made a quick replacement. Again, needed a second set of eyes to catch such a simple, fixable error.
Tab 12	Waiting list not provided Error of omission
Tab 16 (e)	Zoning letter missing I have a copy of the zoning letter in my duplicate copy using the same content that was approved in our City application from the City of Greenville.
Tab 16 (g)	Form M-40 page 2 missing Freshman mistake and again needed a second set of eyes to catch a simple, fixable error.

I am enclosing copies of the errors and omissions outlined above. I have been extremely mindful during Charlie's illness and after his passing to present the strong, capable and dedicated person I am both professionally and personally in support of this organization. Allen Temple CEDC has only had one unprofessional inquiry about our continued viability one week after his passing, BankGreenville unflinchingly continues to support our efforts as does Pickens Savings and Loan. Our partners, GCRA and the City of Greenville show their support in awarding Allen Temple CEDC funding for 2013-2014 from an increasingly smaller pool of funds.

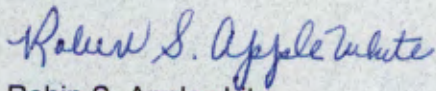
I am asking for consideration, because funding for the Judson Mill Community is vital. The community is energized once again because of our current development, fueled by the promise for more. The neighborhood meeting participation has swelled from five attendees to more than fifty attendees at the last meeting. I have met with neighbors, stakeholders, and a potential private donor considering investing in rebuilding this neighborhood with affordable housing to match and exceed the HUD investment.

But it all starts with SC State Housing. Private foundations are under the misconception that we don't need their funds because HUD funds affordable housing. When I have the opportunity to preach the gospel of affordable housing, the foundation representatives are wide-eyed by the revelation that only \$2 million allocated for the entire state with no administrative allocation for experienced developers like Allen Temple CEDC.

I am asking for special consideration. Our situation has been extreme. An entire year without funding and the devastating loss of our executive director may be a reason. I have never made excuses, nor used Charlie's illness as an excuse for any challenges met and overcome by Allen Temple CEDC. But today I need your help. The viability and Charlie's legacy hinge on your decision. I pray you will make the right one.

Thank you for your consideration, Ms. Williams.

Best regards,



Robin S. Applewhite
Director of Resource Development

Enclosures

cc: Ms. Fran Ellington
Ms. Laura Nicholson



South Carolina State Housing Finance and Development Authority

300-C Outlet Pointe Blvd., Columbia, South Carolina 29210

Telephone: (803) 896-9001 TTY: (803) 896-8831

www.schousing.com

Christopher N. Union
Chairman

Valarie M. Williams
Executive Director

April 18, 2013

Robin Applewhite
Allen Temple CEDC
404 Vandry Street
Greenville, SC 29601

RE: Judson Mill Community 2013

Dear Ms. Applewhite:

The South Carolina State Housing Finance and Development Authority has conducted a completeness review of your application for HOME funding. The initial review resulted in the following determination(s):

☐ The application met threshold and contained no deficiencies. The application will now be forwarded to our underwriting division for additional review.

☐ The application met threshold but had missing/incomplete/inaccurate items. Those items must be provided to the Authority no later than **Monday, April 29th at 5:00 p.m.** in order for the application to undergo further consideration. (See chart below)

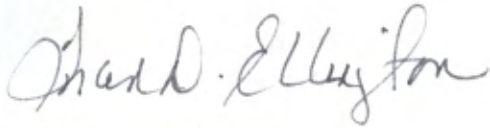
☒ The application did not meet threshold requirements and has been eliminated from consideration for the current HOME application cycle. (See chart below)

Section Reference	Threshold Deficiency
HOME Rental Application Manual; pg 12, Item 2 (a)	Too many missing items

Section Reference	Missing/Incomplete/Inaccurate Items
Tab 7	Form M-7B Missing
Tab 8	Appraisal provided but amount missing for 101 Heatherly
Tab 12	Waiting list not provided
Tab 16 (e)	Zoning letter missing
Tab 16 (g)	Form M-40 page 2 missing

We appreciate your desire to address affordable housing issues in your community. Please contact me at (803) 896-9248 or via e-mail at Fran.Ellington@schousing.com if you have any questions or concerns.

Sincerely,

A handwritten signature in dark ink, appearing to read "Fran D. Ellington". The signature is fluid and cursive, with the first name "Fran" being more prominent.

Fran D. Ellington
Housing Development Applications Manager

Residential Appraisal Report

Of

Single Family Residence at

101 Heatherly Drive

Greenville, SC 29611

For

Allen Temple Community Economic Dev. Co..

PO Box 2202

Greenville, SC 29602

As of

03/10/2013

MAIN STREET APPRAISALS LLC
COMMENT ADDENDUM

File No. 0113026T

Case No.

Borrower Allen Temple Community Economic Development

Property Address 101 Heatherly Drive

City Greenville County Greenville State SC Zip Code 29611

Lender/Client Allen Temple Community Economic Dev. CoAddress PO Box 2202 , Greenville, SC 29602

Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property that would make the property more or less valuable and makes no guarantees or warranties, express or implied, regarding the condition of the property.

The client is Allen Temple Community Economic Development Corporation.

The Intended User of this appraisal report is the Client.

The Intended Use is to evaluate the property that is the subject of this appraisal to establish a fair market opinion of value, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. No additional Intended Users are identified by the appraiser.

This appraiser has not performed any service to the subject property in the past three years and has no current or prospective interest in the subject property or properties involved.

LAND APPRAISAL REPORT

File No. 0113026T

Case No.

IDENTIFICATION	Borrower	Allen Temple Community Economic Development		Census Tract	0021.06	Map Reference	0226000201200	
	Property Address	101 Heatherly Drive						
	City	Greenville	County	Greenville	State	SC	Zip Code	29611
	Legal Description	Tract B Heatherly Drive Lot 44 and Portion of Lot 43 Deed Book 2385 @ Page 5460						
	Sale Price \$	N/A	Date of Sale	N/A	Loan Term	N/A	Yrs. Property Rights Appraised	<input checked="" type="checkbox"/> Fee <input type="checkbox"/> Leasehold <input type="checkbox"/> De Minimis PUD
Actual Real Estate Taxes \$	98	(yr)	Loan Charges to be paid by seller \$	N/A	Other Sales Concessions	N/A		
Lender/Client	Allen Temple Community Economic Dev. Co. Address PO Box 2202, Greenville, SC 29602							
Occupant	Vacant/Land Appraiser Timothy B. Kastner, Sr. Instructions to Appraiser Fair market opinion of value							

NEIGHBORHOOD	Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Employment Stability <input type="checkbox"/> Good <input checked="" type="checkbox"/> Avg. <input type="checkbox"/> Fair <input type="checkbox"/> Poor Convenience to Employment <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Convenience to Shopping <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Convenience to Schools <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Adequacy of Public Transportation <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Recreational Facilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Adequacy of Utilities <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Property of Compatibility <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Protection from Detrimental Conditions <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Police and Fire Protection <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> General Appearance of Properties <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Appeal to Market <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	Built Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	
	Growth Rate	<input type="checkbox"/> Fully Dev.	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Slow	
	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	
	Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 3-6 Mos.	<input checked="" type="checkbox"/> Over 6 Mos.	
	Present Land Use	85 % Family 1 % 2-4 Family 0 % Apts 0 % Condo 0 % Commercial			
	Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)	
	Predominate Occupancy	<input type="checkbox"/> Owner	<input checked="" type="checkbox"/> Tenant	10 % Vacant	
	Single Family Price Range	\$ 17,500 to \$ 85	Predominant Value \$	65,000	
Single Family Age	10 yrs to 80 yrs	Predominant Age	55 yrs		

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): The subject property is located within close proximity to all value supporting amenities. The subject's subdivision consists of detached single family dwellings of various designs and styles, 2-4 unit apartments and a few manufactured homes. This mixture is typical and expected in the subject's market area and adds no negative appeal on marketability. Marketability is average.

SITE	Dimensions	52.03 x 210.24 x 49.25 x 210.39		Appx: 10,650 SqFt	<input checked="" type="checkbox"/> Corner Lot	
	Zoning Classification	R-M20 Residential Multi-Family District		Present Improvements	<input checked="" type="checkbox"/> do <input type="checkbox"/> do not conform to zoning regulations	
	Highest and best use	<input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other (specify)				
	Public	<input checked="" type="checkbox"/> Other (Describe)				
	Elec.	<input checked="" type="checkbox"/>	OFF SITE IMPROVEMENTS			
	Gas	<input checked="" type="checkbox"/>	Street Access	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	Topo	Gently Rolling
	Water	<input checked="" type="checkbox"/>	Surface	Asphalt	Size	Approximately .24+- acres
	San. Sewer	<input checked="" type="checkbox"/>	Maintenance	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	Shape	Rectangular
		<input type="checkbox"/> Underground Elect. & Tel.	Storm Sewer	<input type="checkbox"/> Curb/Gutter	View	Detached single family dwellings/vacant lot
			Sidewalk	Street Lights	Drainage	No apparent problems
Is the property located in a HUD Identified Special Flood Hazard Area? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes						
Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions): No apparent adverse easements or encroachments noted at the time of the appraisal. Flood Map #45045C Panel #0303D Zone X Dated 12/02/2004.						

The undersigned has recited three recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

	SUBJECT PROPERTY	COMPARABLE NO.1	COMPARABLE NO.2	COMPARABLE NO.3
Address	101 Heatherly Drive Greenville, SC 29611	103 9th Street Greenville, SC 29611	206 Maryland Avenue Greenville, SC 29611	39 4th Avenue Greenville, SC 29611
Proximity to Subject		0.28 miles N	0.59 miles W	0.33 miles NW
Sales Price	\$ N/A	\$ 6,000	\$ 5,940	\$ 7,000
Price /	\$ N/A	\$ N/A	\$ N/A	\$ N/A
Data Source	Inspection	Ext. Inspection/Tax Records	Ext. Inspection/Tax Records	Ext. Inspection/Tax Records
Date of Sale and	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Time Adjustment	N/A	08/29/2012	08/28/2012	03/28/2011
Location	Suburban	Suburban	Suburban	Suburban
Site/View	.24+- acres	.12+- acres	.31+- acres	.14+- acres
Zoning	R-M20	R-7.5	R-10	R-7.5
Improvements	None	None	None	None
Tax Map ID #	0226000201200	0111001401400	0241000127300	0115001300800
Sales or Financing Concessions	None	None	None	None
Net Adj. (Total)		<input checked="" type="checkbox"/> Plus <input type="checkbox"/> Minus \$ 2,000	<input checked="" type="checkbox"/> Plus <input type="checkbox"/> Minus \$ 0	<input checked="" type="checkbox"/> Plus <input type="checkbox"/> Minus \$ 2,000
Indicated Value of Subject		Net=33% Gross=33% \$ 8,000	Net=0% Gross=0% \$ 5,940	Net=29% Gross=29% \$ 9,000

Comments on Market Data Sales #1 and #3 are located within blocks of the subject property in the same subdivision (Judson Mill). Sale #2 is located in a similar neighborhood in the subject's immediate market area. All sales are zoned residential. All comparable sales are considered equally reliable as indicators of value after adjustments. Minimal lot size adjustments made. No time adjustments made due to stability in values.

Comments and Conditions of Appraisal: This appraiser assumes that the lot does not have any adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the immediate vicinity of the subject property or on the actual subject lot. None observed at time of site inspection.

Final Reconciliation: Financial incentives and seller concessions have been considered and adjustments made, if applicable. Final estimate of value is based on market data analysis.

RECONCILIATION	ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF		03/10/2013	to be \$	7,500
	Appraiser(s)	Timothy B. Kastner, Sr.		Review Appraiser (if applicable)	<input type="checkbox"/> Did <input type="checkbox"/> Did Not Physically
	Date Report Signed	03/12/2013		Inspect Property	
	State Certification #	255		Date Report Signed	
	Or State License #			State Certification #	
Expiration Date of License or Certification		06/30/2014		Expiration Date of License or Certification	

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent deficiencies or adverse conditions of the property (such as, but not limited to, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the subject property. I reported the site characteristics in factual, specific terms.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
10. I have knowledge and experience in appraising this type of property in this market area.
11. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
12. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
13. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
14. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
15. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
16. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
17. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
18. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
19. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
20. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

21. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

22. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Timothy B. Kastner, Sr.
 Name Timothy B. Kastner, Sr.
 Company Name MAIN STREET APPRAISALS LLC
 Company Address 100 Brittle Creek Lane
Simpsonville, SC 29680
 Telephone Number 864-918-9726
 Email Address timmyk255@yahoo.com
 Date of Signature and Report 03/12/2013
 Effective Date of Appraisal 03/10/2013
 State Certification # 255
 or State License # _____
 or Other (describe) _____ State # _____
 State SC
 Expiration Date of Certification or License 06/30/2014

ADDRESS OF PROPERTY APPRAISED

101 Heatherly Drive
Greenville, SC 29611

APPRAISED VALUE OF SUBJECT PROPERTY \$ 7,500

LENDER/CLIENT

Name Robin Applewhite
 Company Name Allen Temple Community Economic Dev. Co.
 Company Address PO Box 2202
Greenville, SC 29602
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

MAIN STREET APPRAISALS LLC
SUBJECT PHOTO ADDENDUM

File No. 0113026T
Case No.

Borrower Allen Temple Community Economic Development

Property Address 101 Heatherly Drive

City Greenville County Greenville State SC Zip Code 29611

Lender/Client Allen Temple Community Economic Dev. Co. Address PO Box 2202, Greenville, SC 29602



**FRONT OF
SUBJECT PROPERTY**
101 Heatherly Drive
Greenville, SC 29611



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Borrower Allen Temple Community Economic Development

Property Address 101 Heatherly Drive

City Greenville

County

Greenville

State SC

Zip Code

29611

Lender/Client Allen Temple Community Economic Dev. Co., Address PO Box 2202, Greenville, SC 29602

State of South Carolina
Department of Labor, Licensing and Regulation
Real Estate Appraisers Board

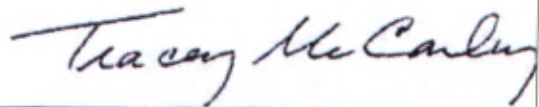
BCD10113

TIMOTHY B KASTNER SR

Is hereby entitled in practice as a:

Certified Residential AppraiserLicense Number: **255**

Expiration Date: 06/30/2014

OFFICE COPY**Administrator**

MAIN STREET APPRAISALS LLC
LOCATION MAP ADDENDUM

File No. 0113026T

Case No.

Borrower Allen Temple Community Economic Development

Property Address 101 Heatherly Drive

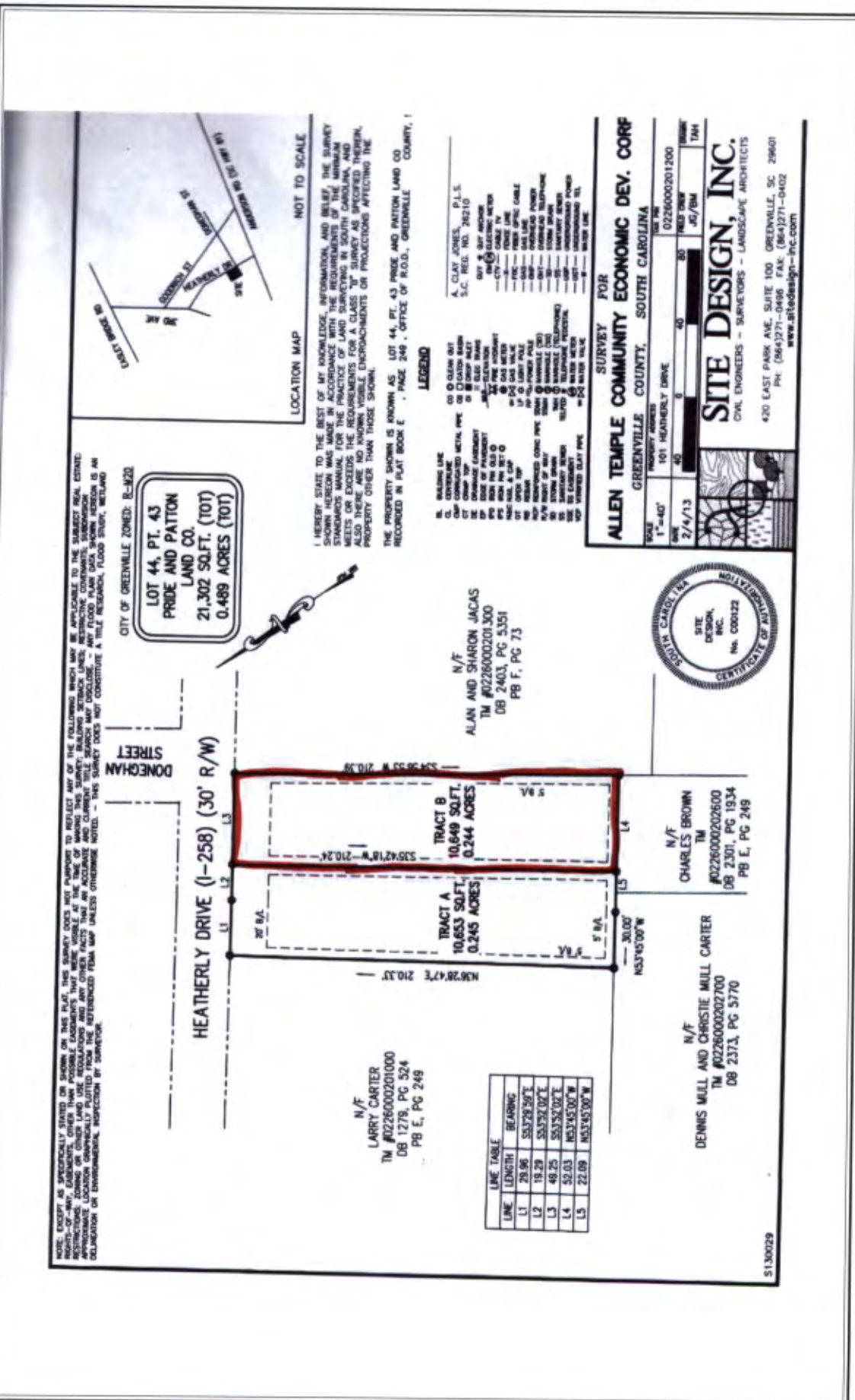
City Greenville County Greenville State SC Zip Code 29611

Lender/Client Allen Temple Community Economic Dev. Co. Address PO Box 2202, Greenville, SC 29602



29611

Lender/Client Allen Temple Community Economic Dev. Co., Address PO Box 2202, Greenville, SC 29602



MAIN STREET APPRAISALS LLC
PLAT MAP

File No. 0113026T
Case No.

Borrower Allen Temple Community Economic Development

Property Address 101 Heatherly Drive

City Greenville County Greenville State SC Zip Code 29611

Lender/Client Allen Temple Community Economic Dev. Co.. Address PO Box 2202, Greenville, SC 29602



Borrower Allen Temple Community Economic Development

Property Address 101 Heatherly Drive

City Greenville

County

Greenville

State

SC

Zip Code

29611

Lender/Client Allen Temple Community Economic Dev. Co.

Address PO Box 2202, Greenville, SC 29602



Map for Parcel Address: 101 Heatherly Dr Greenville, SC 29611-5811, Parcel ID: 0228.00-02-012-00

Greenville Waitlist

Intake date	Last name	First name	Address	City	Zip	Phone	Family size	HH Income/month
2 bedroom								
1/4/2009	Boaden	Lois	16 E Parker Road	Greenville	29611	451-0372	2	\$ 2,100.00
2/10/2009	Evans	Patricia	506 Perry Avenue	Greenville	29611	242-4326	1	\$ 722.00
2/14/2009	Farr	Sylvia	114 Joe Louis Street	Greenville	29611	329-4149	1	\$ 1,100.00
2/24/2009	Campbell	Willie	2015 Old Mountain Creek Rd, Apt 15	Greenville	29609	354-1784	3	\$ 612.00
5/18/2010	Giles	Tiloreus	412 Hagood Street	Greenville	29607	786-203-836	2	\$ 1,300.00
7/1/2010	Bell	Doris	408 Teching Street, #2C	Greenville	29607	877-0776	2	\$ 674.00
7/8/2010	Walton	Megan	104 Reedy Springs Lane	Greenville	29605	395-3324	2	\$ 724.00
7/20/2010	Green	Priscilla D.	301 S. Leach Street	Greenville	29601	376-9809	2	\$ 1,440.00
9/13/2010	Williams	Mary	412 Hagood Street	Greenville	29601	325-0072	1	\$ 1,089.00
10/27/2010	Long	Calvin	4001 Pelham, #261	Greer	29650	266-7747	2	\$ 1,846.00
11/17/2010	Long	Naisha	9B Kings' View Street	Greenville	29611	386-7412	2	\$ 1,991.00
11/18/2010	Pipts	Lauren	3 White Forge Lane	Mauldin	29662	267-592-94;	2	\$ 800.00
11/29/2010	Phelps	Sherry Lynn	402 Tampa Street	Greenville	29609	295-0809	3	\$ 480.00
11/29/2010	Sutton	Sonya	125 Lions Club Road	Greenville	29617	608-4631	3	\$ 540.00
11/29/2010	Michins	Kelly	34 Bagwell Circle	Greenville	29605	325-7049	2	\$ 2,200.00
11/29/2010	Fuller	Sheba	10 McCullough Drive, Apt 711	Greenville	29607	346-6373	2	
1/27/2011	Gray	Linda	31 Badger Street	Greenville	29605	551-4920	1	\$ 993.00
2/17/2011	Ferguson	Tabitha	18 Cross Ridge	Greenville	29607	517-7230	2	\$ 1,032.00
2/17/2011	Pettinato	Melissa	22 Pincroft Drive	Taylors	29687	201-8828	2	\$ 1,546.00
2/22/2011	Speaks	Darlene	3 Queen Street (homeless now)	Greenville	29611	235-3279	2	
2/22/2011	Bolt	Shiron	25 Brookside Gardens, Apt 218	Greenville		735-6092	1	\$ 1,025.00
3/3/2011	White	Fredericka	12A Groce Avenue	Greenville	29611	329-4503	3	\$ 920.00
3/3/2011	Cody	Tina	116 Knollwood Lane	Greenville	29607	370-3614	2	\$ 2,500.00
3/24/2011	Sloan	Ravan	118 East Hill Drive	Easley	29640	483-6124	2	\$ 2,400.00
3/24/2011	Irby	Debra	5300 Augusta Road, #7	Greenville	29605	346-5549	1	\$ 958.00
3/24/2011	Jones	Felita	homeless			320-4936	2	\$ 1,000.00
4/12/2011	Jones	Anthony	709 Birnie Street	Greenville	29611	271-5034	2	\$ 694.00
7/14/2011	Madison	Waltina	22 Glass Street	Greenville	29609	552-1437	2	\$ 1,800.00
9/12/2011	Jenkins	Ranzella	2111 Parker Cone Way	Greenville	29601	631-1386	2	\$ 17,952.00
9/26/2011	Knuckles	Genette	7 Mims Avenue	Greenville	29607	484-4255	1	\$694

10/17/2011 Pyles	Ella	800 W Washington Street, Apt 5A	Greenville	29601 271-1546	1	\$	721.00
10/17/2011 Blassingame	Antonio	402 Watkins Road	Greenville	29617 329-6456	3	\$	1,600.00
11/15/2011 Blassingame	Voncenia	15 Swampfire	Greenville	29601 484-8289, 51	1	unemployment	
12/7/2011 Blassingame	Angela		Greenville	359-1243	1	\$	600.00
2/10/2012 Riley	Angela	520 Lowndes Hill Road, Apt 28	Greenville	29607 232-6937	1	\$	660.00
4/20/2012 Taylor	Delilah	80 Thurston Street, Apt 509	Greenville	29601 283-1946	1	\$	1,080.00
4/20/2012 Williams	Tapeka	221 Church Street	Greenville	29609 553-4036	3	\$	1,460.00
6/11/2012 Klugh	Mona Lisa	80 Thruston Street, Apt 413	Greenville	29601 201-1618	1	\$	1,200.00
7/2/2012 Newkirk	Anise	515 Webster Road, Apt 411	Greenville	29607 631-7958	1 +	\$	1,300.00
7/23/2012 Jones	Janice	2735 Anderson Road, Apt 301	Greenville	29611 320-8108	1	\$	1,440.00
1/9/2013 Isles	Edward	salvation army	Greenville	546-8886	1	\$	1,224.00
1/9/2013 Ferguson	Tonwanca	301 Pinedale drive	Greenville	29605 219-0213	1	\$	1,600.00
1/29/2013 Thompson	Sarah	288 Old Mill Road, Apt 34	Mauldin	908-8355	1		
2/12/2013 Peterson	Irene	603 Anderson Street	Greenville	29601 334-435-884	1	\$	2,000.00
2/25/2013 St Louis	Wilda	10 Richard Street, Apt 6	Greenville	29601 451-7340	2	\$	291.00
	Cheryl	121 Sydney Lane	Gray Court	29645 908-9831	2	\$	1,694.00
	Billie Jo	White Horse Road Apt	Greenville	631-4086	1	600ish	
	Carol	201 Powell Mill Street, #8206	Spartanburg	29301 631-5760	2	\$	1,833.00
	Regina	324 Douthit Street	Greenville	29601 346-3572	2	\$	649.00

3 bedroom

12/1/2009 Dominguez	Porche	213 Tatt Circle	Lyman	29465 608-4471	3		
12/29/2009 Thompson	Roni	7 Meadow Street	Greenville	29601 346-9053	4	\$	691.00
9/2/2010 Crawford	Kimberly	2735 Anderson Road, Apt 501	Greenville	29611 567-4247	3	\$	1,760.00
12/14/2010 Arnold	Katrina	103 Aleda Terrace, Mauldin	Greenville	29662 813-412-087	4	\$	1,826.00
2/17/2011 Jenkins	Tracy	15 Pine Valley Road	Piedmont	29673 346-4259	3	\$	1,304.00
9/1/2011 Bryson	Cornelia	110 Marbella Circle	Greenville	29617 478-9367	3	\$	1,238.00
4/12/2011 Elmore	Tarnisha	8 Juanita Court	Greenville	29611 202-3924	4	\$	1,600.00
3/27/2012 Hayes	Hope	2613 Augusta Road	Greenville	29605 451-1137	3	\$	900.00
1/26/2012 Gilchrist	Loretta	831 Cleveland Street	Greenville	29611 386-0394	3		\$2,000
6/12/2012 Wedd	Crystal	4 Julian Street	Greenville	29611 803-363-092	4	\$	1,900.00
6/28/2012 Watts	Deborah	hotel		551-8170	4	\$	3,200.00
7/2/2012 Neal	Vernarsha	218 East Dorchester Blvd	Greenville	29605 213-7545	3	\$	2,000.00
7/9/2012 Wilson	Lakeisha	926 Cleveland Street, Apt C310	Greenville	29601 275-2521	4	\$	972.00

7/20/2012	London	Jacqueline	100B Joe Louis Street	Greenville	29601 235-5898	3 \$	815.00
8/28/2012	Harris	Taneka	118 Harmony Drive	Spartanburg	814-8431	4 \$	220.00
9/26/2012	Austin	Adrian	107 Sumner	Greenville	29601 349-7356	4 \$	2,100.00
10/11/2012	Butler	Kenneth	1121 Roper Mountain Road	Greenville	640-5508	3 \$	2,360.00
10/24/2012	Miller	Lachrisa	15 Pinedale Drive	Greenville	29609 525-2324	4 \$	2,100.00
11/5/2012	Young	Ashley	490 Windwood, Apt B203	Greenville	29607 901-1558	4 \$	1,500.00
12/21/2012	McFadden	Misiya	412 Fairmont	Greenville	29605 435-512-22c	3 \$	700.00
2/13/2013	Evans	Tafoya	102 Pinckney Street	Greenville	29601 386-4945	3 \$	1,340.00
3/20/2013	Ratliff	Travis	100 Douthitt Street	Greenville	29601 551-5021	4 \$	2,200.00
3/20/2013	Penland	Julia	21 Gilbert Court	Greenville	29605 451-7779	4 \$	2,344.00
3/21/2013	Dogan	Jasmine	200 Pine Creek Court Ext, Apt J139	Greenville	29605 438-9764	3 \$	1,550.00
4/9/2013	Turner	Roma	14 D 14th Street (??)	Greenville	554-7666	4 \$	1,600.00
4/16/2013	Griffin	Danielle	20 Lincoln School Circle	Taylors	325-8844	4 \$	1,712.00

4 bedroom							
8/10/2010	Franklin	Ola	6 Watson Avenue	Greenville	29601 419-3380	4	
6/23/2011	Lewis	Roselind	904 Anderson Road	Greenville	29601 239-0515	5 \$	1,120.00
3/5/2012	Cason	Tinesha	125 Lions Court Road	Greenville	29717 478-6018	6	unemployment
5/1/2012	Booker	Yunistachia	204 Gower Street	Greenville	29601 787-5701	7 \$	2,400.00
7/20/2012	Aiken	Angeletha	310 Chandler Road, Apt 1B	Greer	991-5727	6 \$	2,300.00

Nicholtown Waitlist

Intake date	Last name	First name	Address	City	Zip	Phone	Family size	HH Income/month
9/26/2011	Knuckles	Genette	7 Mims Avenue	Greenville	29607	484-4255	1	\$694
1/18/2012	Martin	Kayla	1108 Roosevelt Ave	Greenville	29607	329-6576	3	\$ 1,000.00
1/28/2013	Kinnard	Glenda	329 Nichols Street, Apt D	Greenville		990-6342	2	\$1,725

Pleasant Valley Waitlist

Intake date	Last name	First name	Address	City	Zip	Phone	Family size	HH Income/month
2/12/2013	Patterson	Doris	121 Alpha Drive	Greenville	29605	363-8180	2	\$1,683
3/29/2013	Bruton	Leslie	100 Shemwood Lane, Apt 15B	Greenville	29605	283-0326	3	\$1,160



Codes Enforcement Division

John B. McLeod, CBO, CFM
Building Official
jmcleod@greenvillecounty.org
(864) 467-7080
www.greenvillecounty.org

March 21, 2013

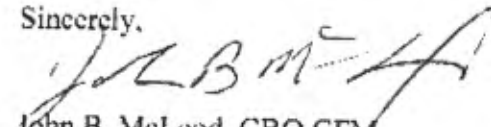
Allen Temple Community Economic Development Corporation
Post Office Box 2202
Greenville SC 29612-2202

Ref: Whitney 1 & II Dwelling Project Plan review
Judson community project

Dear Mr. Harmon.

Greenville County has reviewed the plans for the proposed single family dwelling in the Judson community (Whitney 1 & II) project. The project as submitted pending permits, Greenville County approves the plans you've submitted to be built in Greenville County.

Sincerely,


John B. McLeod, CBO CFM
Building Official
County Of Greenville

Project Name: Judson Mill Community - 2013

Applicant Name: Allen Temple CEDC

Housing provided through the HOME program must promote greater choice of housing opportunities. Specific rules are as follows:

- A. HOME-provided housing must be suitable from the standpoint of facilitating and furthering full compliance with Title VI of the Civil Rights Act - 1964, the Fair Housing Act, and Executive Order 11063.
1. **Title VI of the Civil Rights Act of 1964**, as amended (42 U.S.C. 2000d) - States that no person may be excluded from participation in, denied the benefits of, or subjected to discrimination under any program or activity receiving federal financial assistance on the basis of race, color, or national origin.
 2. Title VIII of the Civil Rights Act of 1968, as amended "**The Fair Housing Act**" (42 U.S.C. 3601) - Prohibits discrimination in the sale or rental of units in the private housing market against any person on the basis of race, color, religion, sex, national origin, familial status or handicap.
 3. Equal Opportunity in Housing (**Executive Order 11063**) - Prohibits discrimination in housing or residential property financing related to any federally assisted activity against individuals on the basis of race, color, religion, sex or national origin.
- B. New Construction Rental Projects must meet site and neighborhood standards from 24 CFR 983(b), which places limiting conditions on building in areas of "minority concentration" and that are "racially mixed."

Sec. 983.6 Site and neighborhood standards

(b) New construction site and neighborhood standards. The proposed sites for new construction units must be approved by the HUD field office as meeting the following site and neighborhood standards:

(1) The site must be adequate in size, exposure, and contour to accommodate the number and type of units proposed, and adequate utilities (water, sewer, gas, and electricity) and streets must be available to service the site.
(2) The site and neighborhood must be suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of title VI of the Civil Rights Act of 1964, the Fair Housing Act, Executive Order 11063, and implementing HUD regulations.

(3)(i) The site must not be located in an area of minority concentration, except as permitted under paragraph (b)(3)(ii) of this section, and must not be located in a racially mixed area if the project will cause a significant increase in the proportion of minority to non-minority residents in the area.

(ii) A project may be located in an area of minority concentration only if:

(A) Sufficient, comparable opportunities exist for housing for minority families, in the income range to be served by the proposed project, outside areas of minority concentration (see paragraph (b)(3)(iii) of this section for further guidance on this criterion); or

(B) The project is necessary to meet overriding housing needs that cannot be met in that housing market area (see paragraph (b)(3)(iv) of this section for further guidance on this criterion).

(iii)(A) "Sufficient" does not require that in every locality there be an equal number of assisted units within and outside of areas of minority concentration. Rather, application of this standard should produce a reasonable distribution of assisted units each year, that, over a period of several years, will approach an appropriate balance of housing choices within and outside areas of minority concentration. An appropriate balance in any jurisdiction must be determined in light of local conditions affecting the range of housing choices available for low-income minority families and in relation to the racial mix of the locality's population.

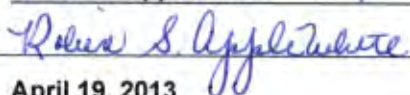
(B) Units may be considered "comparable opportunities" if they have the same household type (elderly, disabled, family, large family) and tenure type (owner/renter); require approximately the same tenant contribution towards rent; serve the same income group; are located in the same housing market; and are in standard condition.

(C) Application of this sufficient, comparable opportunities standard involves assessing the overall impact of HUD-assisted housing on the availability of housing choices for low-income minority families in and outside areas of minority concentration, and must take into account the extent to which the following factors are present, along with other factors relevant to housing choice:

- (1) A significant number of assisted housing units are available outside areas of minority concentration.
 - (2) There is significant integration of assisted housing projects constructed or rehabilitated in the past 10 years, relative to the racial mix of the eligible population.
 - (3) There are racially integrated neighborhoods in the locality.
 - (4) Programs are operated by the locality to assist minority families that wish to find housing outside areas of minority concentration.
 - (5) Minority families have benefited from local activities (e.g., acquisition and write-down of sites, tax relief programs for homeowners, acquisitions of units for use as assisted housing units) undertaken to expand choice for minority families outside of areas of minority concentration.
 - (6) A significant proportion of minority households has been successful in finding units in non-minority areas under the Section 8 certificate and voucher programs.
 - (7) Comparable housing opportunities have been made available outside areas of minority concentration through other programs.
- (iv) Application of the "overriding housing needs" criterion, for example, permits approval of sites that are an integral part of an overall local strategy for the preservation or restoration of the immediate neighborhood and of sites in a neighborhood experiencing significant private investment that is demonstrably changing the economic character of the area (a "revitalizing area"). An "overriding housing need," however, may not serve as the basis for determining that a site is acceptable if the only reason the need cannot otherwise be feasibly met is that discrimination on the basis of race, color, religion, sex, national origin, age, familial status or disability renders sites outside areas of minority concentration unavailable or if the use of this standard in recent years has had the effect of circumventing the obligation to provide housing choice.
- (4) The site must promote greater choice of housing opportunities and avoid undue concentration of assisted persons in areas containing a high proportion of low-income persons.
 - (5) The neighborhood must not be one which is seriously detrimental to family life or in which substandard dwellings or other undesirable conditions predominate, unless there is actively in progress a concerted program to remedy the undesirable conditions.
 - (6) The housing must be accessible to social, recreational, educational, commercial, and health facilities and services, and other municipal facilities and services that are at least equivalent to those typically found in neighborhoods consisting largely of unassisted, standard housing of similar market rents.
 - (7) Except for new construction housing designed for elderly persons, travel time and cost via public transportation or private automobile, from the neighborhood to places of employment providing a range of jobs for lower-income workers, must not be excessive.

I have read the above and understand that it is my responsibility to ensure the site(s) and neighborhood(s) in which my HOME-assisted activities take place meet all Site and Neighborhood Standards. I hereby certify that my site(s) comply with Title VI of the Civil Rights Act of 1964, as amended, the Fair Housing Act, and Executive Order 11063. In addition, if my activity includes new construction of rental units, I certify that my site(s) meet all site and neighborhood standards of Section 983.69(b)

Authorized Representative (Please Print): Robin S. Applewhite

Authorized Representative's Signature: 

Date: April 19, 2013

M-7B Lead-Safe Housing Rule - Applicability Form

Address/location of subject property: 101 Heatherly Drive; 103 Heatherly Drive; 12 7th Street; 10 4th Street;
Greenville, Sc

Regulation Eligibility Statements (check all that apply):

- ☒ Property is receiving Federal funds.
☐ Unit was built prior to 1978.

*Note: If both Eligibility Statements above have been checked, continue with the Exemption Statements below. Otherwise, the regulation does not apply, sign and date the form.

Regulation Eligibility Statements [24 CFR 35.115] (check all that apply):

- ☐ Emergency repairs to the property are being performed to safeguard against imminent danger to human life, health or safety, or to protect the property from further structural damage due to natural disaster, fire or structural collapse. The exemption applies only to repairs necessary to respond to the emergency.
- ☐ The property will not be used for human residential habitation. This does not apply to common areas such as hallways and stairways of residential and mixed-use properties.
- ☐ Housing "exclusively" for the elderly or persons with disabilities, with the provision that children less than six years of age will not reside in the dwelling unit.
- ☐ An inspection performed according to HUD standards found the property contained no lead-based paint. **A copy of the inspection must be submitted with this form.**
- ☐ According to documented methodologies, lead-based paint has been identified and removed; and the property has achieved clearance. **A copy of the clearance report must be submitted with this form.**
- ☐ The rehabilitation will not disturb any painted surface.
- ☐ The property has no bedrooms.
- ☐ The property is currently vacant and will remain vacant until demolition.

If any of the above Exemption Statements have been checked, the Regulation does not apply. In all cases, sign and date the form.

I, Robin S. Applewhite, certify that the information listed above is true and accurate to
 (Printed Name)
 the best of my knowledge.

Signature: Robin S. Applewhite

Organization: Allen Temple CEDC

Date: April 19, 2013

S. JAHUE MOORE
J. MARK TAYLOR*
DAVID L. THOMAS†
C. VANCE STRICKLIN, JR.
JAMES EDWARD BRADLEY
SHEILA McNAIR ROBINSON
ROBERT D. HAZEL
CHRISTIAN G. SPRADLEY††
C. DAVID SAWYER, JR.††
WILLIAM H. EDWARDS
STANLEY L. MYERS
JANE H. DOWNEY**
S. JAHUE MOORE, JR.
JOHN C. BRADLEY, JR.



1700 SUNSET BOULEVARD (HWY. 378)
POST OFFICE BOX 5709
WEST COLUMBIA, SOUTH CAROLINA 29171
TELEPHONE (803) 796-9160
FAX (803) 791-8410

MELISSA K. MOORE
WILLIAM B. FORTINO
R. NICHOLS "NICK" RILEY, JR.
M. BROOKS BIEDIGER
AMBER L. FULMER
SARAH TAYLOR CASSIDY
MARGARET "MEG" HAZEL

RETIRED:
BILLY C. COLEMAN††

††SALUDA OFFICE:
(864) 445-4544 OR (866) 604-4544
†GREENVILLE OFFICE:
(864) 271-6371

January 17, 2013

S.C. State Housing Finance & Development Authority
ATTN: Valarie M. Williams
300-C Outlet Pointe Blvd.
Columbia, South Carolina 29210

Re: 50 Most Influential People of 2012

Dear Ms. Williams:

Congratulations on making the list of 50 most influential people of 2012. You certainly deserve the recognition. I look forward to reading about your accomplishments in the near future.

Respectfully Yours,
Moore, Taylor, & Thomas, P.A.

Jane H. Downey

A handwritten signature in cursive script that reads "Jane H. Downey". The signature is written in dark ink and is positioned over the printed name "Jane H. Downey".



NOTE: PLEASE DIRECT ANY COMMENTS TO THE MAILING ADDRESS OR EMAIL ADDRESS SHOWN BELOW (ITEM 7)

Subject: South Carolina Department of Labor, Licensing and Regulation Statute, Regulation and Policy Review

To: All Stakeholders

From: Holly Pisarik, Director

Date: March 8, 2013

On February 12, 2013, Governor Nikki Haley signed an Executive Order establishing the Governor's Regulatory Review Task Force ("Task Force"). The Task Force's mission is to "develop a report that evaluates South Carolina's current regulatory burdens on all sizes and types of businesses in South Carolina and proposes recommendations to relieve these burdens."

As a part of this process, all Cabinet agencies, including LLR and all Boards and Commissions administered by LLR and all other agency programs, have been asked to review and identify all current and proposed statutes, regulations and policies that are overly burdensome to South Carolina's economy. LLR's report is due to the Task Force by May 15, 2013.

The Executive Order requests that each Agency solicit both written and oral comments from "the public, including businesses, employees, professional associations, conservation organizations, and [others]." Accordingly, I invite any interested party to comment on the current statutes and regulations, as well as any other current or proposed South Carolina statute, regulation, policy or practice promulgated or implemented by LLR that may unduly burden businesses and the delivery of their services to the citizens of South Carolina. Click here to view all regulations and statutes for boards and commissions, labor programs, and fire and life safety programs.

To ensure all comments are given due consideration, please:

1. Provide your name and your contact information, including your email address;
2. Your profession or industry with which you are associated;
3. Specifically identify, by citation, the statute, regulation or policy to which each comment applies;
4. Provide a copy of or reference to the proposed statute, regulation or policy if your comment applies to a proposal;
5. Specifically state how the statute, regulation or policy unduly burdens you or your business;
6. If possible, provide alternative approaches or language you believe will reduce the burden of the provision on you or your business while still meeting the intent of the statute, regulation or policy; and
7. Submit your written comments by 5:00 p.m. on March 27, 2013, to LLR, Office of Communications, 110 Centerview Drive, Columbia, South Carolina 29211 or by electronic email to RegulationComments@llr.sc.gov.

In addition to receiving written comments from all interested parties, the individual Boards and Commissions administered through LLR will review their Practice Act and accompanying regulations either during a regularly scheduled meeting or a meeting called specifically for this purpose. During these meetings, the public will have an opportunity to comment. Click here to view the meeting dates established for each Board or Commission. Updated information will be published as part of the agenda provided in advance of each meeting and updates posted on LLR's website, www.llr.state.sc.us.

LLR will consider comments received when making recommendations to the Task Force, but will not respond to the comments received. Please direct any questions concerning this request to LLR's Office of Communications at 803-896-4376 or via electronic mail to RegulationComments@llr.sc.gov.

Thank you in advance for your participation in this process.

Holly Pisarik

LLR Director

Please forward this message on to others that may want to participate by submitting their opinions.

***For more information contact
The South Carolina Department of Labor, Licensing and Regulation
Office of Communications
110 Centerview Drive
Columbia, SC29211
Ph: 803-896-4376
Email: RegulationComments@llr.sc.gov***

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SC State Housing Finance and Development Authority | 300-C Outlet Pointe Blvd. | Columbia | SC | 29210

NIKKI HALEY, CHAIRMAN
GOVERNOR

CURTIS M. LOFTIS, JR.
STATE TREASURER

RICHARD ECKSTROM, CPA
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

State Budget Division
Les Bales
DIRECTOR

(803) 734-2280
Fax: (803) 734-0645

HUGH K. LEATHERMAN, SR.
CHAIRMAN, SENATE FINANCE COMMITTEE

W. BRIAN WHITE
CHAIRMAN, HOUSE WAYS AND MEANS
COMMITTEE

MARCIA S. ADAMS
EXECUTIVE DIRECTOR

March 18, 2013

Ms. Valarie Williams
Executive Director
State Housing Finance & Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Dear Ms. Williams:

Effective today, March 18th, Mr. Bob Stein will be your State Budget Analyst. He will soon be in touch with you to introduce himself.

Please assist Mr. Stein during this transition to become familiar with your agency's programs. Be assured that every effort will be made to facilitate a smooth transition and the continuous delivery of quality services.

Should you have any questions, please contact me at (803) 734-2280.

Sincerely,

Brenda Hart
Assistant Director

cc: Jay Wise, CPA – jay.wise@schousing.com

BH:kl

IMARA *Woman*

A Lifestyle and Personal-Growth Magazine

January 25, 2013

Ms. Valarie Williams
State Director
SC State Housing Finance and Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

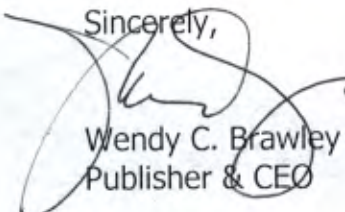
Dear Ms. Williams:

I am pleased to inform you that the SC State Housing Finance and Development Authority has been selected to receive the 2013 *IMARA Woman Magazine Public Sector Award*! This award is presented each year to a governmental entity that shares *IMARA Woman's* mission of improving the quality of life for all South Carolinians. We are proud to honor State Housing for its commitment to ensuring that all South Carolinians have access to quality and affordable housing, and your agency's ongoing collaborative partnership with *IMARA Woman Magazine*.

The IMARA Public Sector Award will be presented at the IMARA Anniversary and Scholarship Gala on Saturday, Feb. 16 at The Clarion Hotel, 1615 Gervais Street, Columbia. The black-tie event will begin with a reception at 6:30 p.m., followed by dinner, the award presentations, music and dancing at 7:00 p.m. We ask that you be present to accept the award, as it will be featured in the March 2013 Anniversary edition of *IMARA Woman Magazine*. Enclosed are two tickets for you and your guest.

Congratulations on this much-deserved recognition. We look forward to seeing you at the *IMARA Anniversary* celebration. If you have questions, please feel free to contact me at 252-0647, ext 203.

Sincerely,



Wendy C. Brawley
Publisher & CEO

enclosure

Shropshire, Bonita 6-9005

From: Rivers, Matt 6-8774
Sent: Monday, February 25, 2013 9:24 AM
To: Shropshire, Bonita 6-9005
Subject: RE: Regarding the SC Mortgage Help program

I'll take a look at it and let you know what I find.

Matt

From: Shropshire, Bonita 6-9005
Sent: Monday, February 25, 2013 9:15 AM
To: Elliott White
Subject: RE: Regarding the SC Mortgage Help program

Good morning Mr. White,

On behalf of Ms. Williams I wanted to acknowledge receipt of your e-mail as soon as possible. Ms. Williams is scheduled to be out of the office today. Please know that I will make sure she is able to personally read your e-mail and we will follow up with you as soon as possible.

Thank you for giving us an opportunity to respond.



Bonita Holly Shropshire
Executive Assistant to Valarie Williams
SC State Housing Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210
(803) 896-9005

I sincerely hope the Ms Williams reads this.

Valerie M Williams

Executive Director

SC State Housing Finance and Development Authority

300-C Outlet Pointe Blvd., Columbia, SC 29210

Shropshire, Bonita 6-9005

From: Elliott White <gwhite3009@charter.net>
Sent: Friday, February 22, 2013 6:39 PM
To: Shropshire, Bonita 6-9005
Subject: Regarding the SC Mortgage Help program

I sincerely hope the Ms Williams reads this.

Valerie M Williams

Executive Director

SC State Housing Finance and Development Authority

300-C Outlet Pointe Blvd., Columbia, SC 29210

Re: SC Mortgage Help Program

Dear Ms Williams

I am a homeowner and I am very angry at your SC Mortgage Help program. I am very frustrated at the way your program is run. A program with millions of dollars at its disposal, the unemployment in this state is 5th highest in the nation, and recession with every employed person vulnerable to losing their income and thus their home; it is hard for me to believe that any homeowner who applies to your program could be turned away. However it happened to us. We were denied after sending in every piece of documentation requested. I am going to tell you at my experience.

Bear in mind that my spouse did not want to use your program because of all the financial information that would be sent and we didn't know who has access to it. Also, nowhere were we shown what the actual guidelines were of who doesn't get approved and who does. So don't we know if we were unfairly denied.

This is a timeline of the events and when we started to apply to the SC Mortgage Help program:

July 2010 I was terminated of employment at my last full time job. I was offered a severance package. I did not know of your program then or I would have applied to it. There is hardly information on your program. I received two form letters about a year apart. I think I saw one

segment on a local news show about your program. When I tried to convince my spouse she had lots of apprehension because she had never heard of your program.

Dec 2010- I filed for unemployment benefits.

April of 2011- The severance that I was given ended.

April of 2012- Unemployment benefits ended.

Our mortgage is \$1865.00 per month. I am still not fully employed.

May 2012- Starting working a full commission job at Sears Home Improvement. I averaged \$777.00 per **month**. This was not even enough to cover utilities. The mortgage could not get paid. I was using what was in my 401K to cover the difference.

August 19, 2012- I finally convinced my wife to participate.

August 20, 2012- Talked to Anderson County Fair Housing Coordinator regarding applying to SC Mortgage Help program. We went over all the documentation needed and the online forms that need to be filled out. Filled out and sent in everything that was asked of us.

September 22, 2012- More documents requested.

September 27, 2012- More documents requested: joint statements, my checking, and my spouse checking account statements. Fidelity IRA July, Aug Statement (401K) and SC Works documents (unemployment payments).

October 02, 2012- More documents requested: Sept-Aug Fidelity Statement: showing that most of my 401k funds were spent to pay the mortgage on the house.

October 03, 2012- More documents requested: Spouse's July-Aug 2012 bank statements.

October 16, 2012- Spouse reminded me that it's been 10 days since we completed our application. What are the results?

October 17, 2012- "Your (application) is still in review", response from Anderson County Fair Housing coordinator.

October 23, 2012- More documents requested: unemployment benefits.

Nov 2012- I left Sears Home Improvement and went to work at Sears Retail. This position pays \$8.00 per hour plus commission. This employment has averaged \$1186.00 per month, yet still not enough to pay the mortgage.

Jan 3-4, 2013- More documents requested: Sent in three more months of pay stubs, bank statements and 2010 Tax returns.

January 04, 2013- More documents requested: Dec 2012 bank statement.

Jan 10, 2013- a letter dated Dec 26, 2012, "Households does not have a SC Help Qualifying Hardship." I find this not only unbelievable but also insulting. It's as if everything that was told to your staff was not even considered. We filed an appeal.

Jan 15, 2013-I filed an appeal with your agency included a written timeline (that the Customer Specialist requested) outlining everything that occurred 2010-2012.

Feb 21, 2013 I have yet to hear back from you. I followed up and was sent an email stating our case is still under review. Really? After a month?

Why does it take one month to review financial statements and letters showing a timeline that I was out of work for a so long period of time? What are the guidelines that the underwriters' use? Are they being held accountable for their decisions? If you are truly in the business of saving peoples' homes, you would be more diligent because the alternative is eviction. I must presume it is incompetence.

If you just look at the timeline you see I was unemployed for approximately 20 months. We as a couple have been underemployed since 2010. I call that a hardship.

My 401k funds are depleted. I have already missed mortgage payments. I cannot understand why your agency says that this not hardship for us. We have done everything you asked for. Giving you our last two tax returns seemed excessive. We taking your word that this was necessary but we had been not given a set of guidelines that stated how one is measured eligible for this program. I was told the fact if we sell property before 5 years, you get a portion of your proceeds BACK. I cannot understand why there is an issue with our application if you are basically guaranteed your principal on the loan.

I have a family. I care for them just like you would your family. I would like to be evaluated fairly, efficiently, and promptly. I don't feel the need to send anymore documentation. You have a sufficient amount. I would appreciate it if someone from your office would call me and with a resolution. This should not take this long.

I will allow you time for a respond before I send a copy of this letter to our local media "watch dog" news stations.

Regards,

Gordon White

114 Armistead Lane

Easley, SC 29642

864.952.9025

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January 17, 2013

Via First Class Mail

Valarie M. Williams
Executive Director
SC State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210-5658

Re: Congratulations.

Dear Valarie:

Congratulations on your appointment to the Affordable Housing Advisory Council of the Federal Home Loan Bank of Atlanta. It's great that your hard work and leadership have been recognized and rewarded. I'm sure your membership on the Committee will further the cause of affordable shelter to the State's needy residents.

The Federal Home Loan Bank is not a stranger to our firm. One of my Greenville partners, Kathy McKinney, in serving her second term on the Board of Directors of the Office of Finance of the FHLB in D.C. Through her service, she has become acquainted with Wes McMullen who is the president of the Federal Home Loan Bank of Atlanta. One of our former lawyers Reggie O Shields is the general counsel of the Federal Home Loan Bank of Atlanta. Hopefully you will meet Kathy in connection with your mutual Federal Home Loan Bank service.

Congratulations again on an honor richly deserved.

Sincerely yours,


John Van Duys

JVD/nwe

MCNAIR
ATTORNEYS

M. William Youngblood

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T (843) 723-7831
F (843) 722-3227

January 15, 2013

Valarie Williams
Executive Director
S.C. State Housing Finance and Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29210

Re: 2013 Palmetto Affordable Housing Forum

Dear Valarie:

It is always inspiring to see the tangible result of our involvement for one small aspect of the Palmetto Affordable Housing Forum's work. Enclosed is our firm's check in the amount of \$500 for our sponsorship opportunity at the Forum. My very best to you and your great staff.

Sincerely,



M. William Youngblood

MWY:eb
Enclosure

cc: Clayton Ingram

McNair Law Firm, P. A.
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Charleston, SC 29401

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Post Office Box 1431
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mcnair.net