

**2009  
EXECUTIVE  
OFFICE  
CORRESPONDENCE**

# The House of Representatives

STATE OF SOUTH CAROLINA

P. O. BOX 11867

Columbia 29211

(803) 734-2010



CHARLES F. REID  
CLERK OF THE HOUSE

SUITE 220  
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

DATE: July 6, 2009

SUBJECT: 2010 Legislative Manual

Enclosed you will find a copy of the material describing your organization as published in the 2009 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.

We urge you to return this information to us within 10 days. You may return your information by mail or fax to (803) 734-0201. Please make all corrections directly on the enclosed copy. If you retype or scan your information, please email your document to: [rosalind@schouse.org](mailto:rosalind@schouse.org).

If you have corrections after you submit your agency's material, please advise in writing so that the information relative to your agency will be accurate. If you have any questions, please call (803) 734-2010.

**PLEASE RETURN THIS PAGE AND AGENCY INFORMATION EVEN IF NO CHANGES**

Agency: SC State Housing Finance and Development Authority

Approved: ✓ Approved w/changes: \_\_\_\_\_

Date: 7-10-09 Signed: Valerie Williams

Contact person Valerie Williams Area Code & Tel. # 803-896 9005

Email address: (please print) Valerie.Williams@schousing.com

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

Created by Sec. 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.

*(7 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. 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.)*

- T. Scott Smith, *Chm.* (2010) .....Charleston
- Clente Flemming, *VC* (2005) .....Columbia
- Eddie C. Bines (2005) .....Charleston
- John Hill (2012) .....Columbia
- Felicia Morant (2010) .....Columbia
- Mary L. Thomas (2010) .....Spartanburg
- 1 vacancy
- Designee:* Ex officio—Robert D. Mickle .....Columbia
- Designee:* Ex officio—Carlisle Roberts, Jr., Esq., DHEC .....Columbia
- Exec. Dir.* .....VALARIE M. WILLIAMS





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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

September 17, 2009

Ms. Brandolyn Pinkston  
Director  
SC Department of Consumer Affairs  
PO Box 5757  
Columbia, SC 29250-5757

Dear Ms. Pinkston:

We just wanted to confirm in writing our willingness to participate with the Department of Consumer Affairs in future Homebuying 101 Conferences across the state. We would be willing to assist you as you put on these conferences for consumers during 2010 under the Fair Housing Initiatives Program in the following cities: Greenville, Myrtle Beach, Rock Hill, Charleston, and Columbia.

As an in-kind donation, the Authority would be willing to provide staff members as panel discussion participants and cover travel costs in exchange for the opportunity to present our programs to your audience and be included in your promotional efforts as well. We estimate that such in-kind donation is worth \$1,050.

We look forward to partnering and taking this conference to areas where home readiness, financial literacy, and foreclosure prevention are needed.

Sincerely,

A handwritten signature in blue ink that reads "Valarie M. Williams".

Valarie M. Williams  
Executive Director

Maria Audas  
3600 Forest  
Dr.

add Columbia  
adjust amount  
\$1,050



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 B. Fraser  
Chairman

Valerie M. Williams  
Executive Director

July 7, 2008

Ms. Brandolyn Pinkston  
Director  
SC Department of Consumer Affairs  
PO Box 5757  
Columbia, SC 29250-5757

*2010*

Dear Ms. Pinkston:

We just wanted to confirm in writing our willingness to participate with the Department of Consumer Affairs in future Homebuying 101 Conferences across the state. We would be willing to assist you as you put on these conferences for consumers during 2009 under the Fair Housing Initiatives Program in the following cities: Greenville, Myrtle Beach, Rock Hill, and Charleston.

As an in-kind donation, the Authority would be willing to provide staff members as panel discussion participants and cover travel costs in exchange for the opportunity to present our programs to your audience and be included in your promotional efforts as well. We estimate that such in-kind donation is worth \$840.

We look forward to partnering and taking this conference to areas where home readiness, financial literacy, and foreclosure prevention are needed.

Sincerely,

Valarie M. Williams  
Executive Director

August 13, 2009

The Board of Commissioners  
South Carolina State Housing Finance and Development Authority  
300-C Outlet Point Boulevard  
Columbia, SC 29210

Attention: Board of Commissioners

This letter is intended to communicate certain matters related to the planned scope and timing of our audit of South Carolina State Housing Finance and Development Authority's ("the Authority") financial statements and compliance as of and for the year ended June 30, 2009.

### Communication

Effective two-way communication between our Firm and the Board of Commissioners is important to understanding matters related to the audit and in developing a constructive working relationship.

Your insights may assist us in understanding the South Carolina State Housing Finance and Development Authority and its environment, in identifying appropriate sources of audit evidence, and in providing information about specific transactions or events. We will discuss with you your oversight of the effectiveness of internal control and any areas where you request additional procedures to be undertaken. We expect that you will timely communicate with us any matters you consider relevant to the audit. Such matters might include strategic decisions that may significantly affect the nature, timing, and extent of audit procedures, your suspicion or detection of fraud or abuse, or any concerns you may have about the integrity or competence of senior management.

We will timely communicate to you any fraud involving senior management and other fraud that causes a material misstatement of the financial statements, illegal acts, instances of noncompliance or abuse that come to our attention (unless they are clearly inconsequential), and disagreements with management and other serious difficulties encountered in performing the audit. We also will communicate to you and to management any significant deficiencies or material weaknesses in internal control that become known to us during the course of the audit. Other matters arising from the audit that are, in our professional judgment, significant and relevant to you in your oversight of the financial reporting process will be communicated to you in writing after the audit.

### Independence

Our independence policies and procedures are designed to provide reasonable assurance that our firm and its personnel comply with applicable professional independence standards. Our policies address financial interests, business and family relationships, and non-audit services that may be thought to bear on independence. For example, without our permission, no partner or professional employee of WebsterRogers, LLP is permitted to have any direct financial interest or a material indirect financial interest in a client or any affiliates of a client. Also, if an immediate family member or close relative of a partner or professional employee is employed by a client in a key position, the incident must be reported and resolved in accordance with Firm policy. In addition, our policies restrict certain non-audit services that may be provided by WebsterRogers LLP and require audit clients to accept certain responsibilities in connection with the provision of permitted non-attest services.

#### Members

SC Association of Certified Public Accountants

NC Association of Certified Public Accountants

#### Member

Division for CPA Firms, AICPA

RSM McGladrey Network  
An independently owned member

100 South Main Street, Suite G (29483)

PO Box 1588 (29484)

Summerville, South Carolina

843-873-4400, Fax 843-873-7227

www.websterrogers.com

### **The Audit Planning Process**

Our audit approach places a strong emphasis on obtaining an understanding of how your entity functions. This enables us to identify key audit components and tailor our procedures to the unique aspects of your operations. The development of a specific audit plan will begin by meeting with you and with management to obtain an understanding of business objectives, strategies, risks, and performance.

We will obtain an understanding of internal control over financial reporting and compliance with laws, regulations, and provisions of contracts and grant agreements to assess the impact of internal control on determining the nature, timing, and extent of audit procedures, and we will establish an overall materiality limit for audit purposes. We will conduct formal discussions among engagement team members to consider how and where your financial statements might be susceptible to material misstatement due to fraud or error or to instances of noncompliance.

We will use this knowledge and understanding, together with other factors, to first assess the risk that errors or fraud may cause a material misstatement at the financial statement level. The assessment of the risks of material misstatement at the financial statement level provides us with parameters within which to design the audit procedures for specific account balances and classes of transactions. Our risk assessment process at the account-balance or class-of-transactions level consists of:

- An assessment of inherent risk (the susceptibility of an assertion relating to an account balance or class of transactions to a material misstatement, assuming there are no related controls); and
- An evaluation of the design effectiveness of internal control over financial reporting and our assessment of control risk (the risk that a material misstatement could occur in an assertion and not be prevented or detected on a timely basis by the entity's internal control).

Similar assessments will also be made relative to compliance with laws, regulations, and provisions of contracts and grant agreements.

We will then determine the nature, timing, and extent of tests of controls and substantive procedures necessary given the risks identified and the controls as we understand them.

### **The Concept of Materiality in Planning and Executing the Audit**

In planning the audit, the materiality limit is viewed as the maximum aggregate amount which if detected and not corrected would cause us to modify our opinion on the financial statements. The materiality limit is an allowance not only for misstatements that will be detected and not corrected but also for misstatements that may not be detected by the audit. Our assessment of materiality throughout the audit will be based on both quantitative and qualitative considerations. Because of the interaction of quantitative and qualitative considerations, misstatements of a relatively small amount could have a material effect on the current financial statements as well as financial statements of future periods. At the end of the audit, we will inform you of all individual unrecorded misstatements aggregated by us in connection with our evaluation of our audit test results.

### **Our Approach to Internal Control and Compliance Relevant to the Audit**

Our audit of the financial statements will include obtaining an understanding of internal control sufficient to plan the audit and to determine the nature, timing, and extent of audit procedures to be performed. An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. Our review and understanding of the Authority's internal control is not undertaken for the purpose of expressing an opinion on the effectiveness of internal control.

We will issue reports on internal control related to the financial statements and major programs. These reports describe the scope of testing of internal control and the results of our tests of internal controls. Our reports on internal control will include any significant deficiencies and material weaknesses in the system of which we become aware as a result of obtaining an understanding of internal control and performing tests of internal control consistent with the requirements of the Government Auditing Standards issued by the Comptroller General of the United States, the Single Audit Act, and the U.S. Office of Management and Budget, (OMB) Circular No. A-133.

We will issue reports on compliance with laws, regulations, and the provisions of contracts or grant agreements. We will report on any noncompliance which could have a material effect on the financial statements and any noncompliance which could have a direct and material effect on each major program. Our reports on compliance will address material errors, fraud, abuse, violations of compliance requirements, and other responsibilities imposed by state and federal statutes and regulations and assumed contracts; and any state or federal grant, entitlement, or loan program questioned costs of which we become aware, consistent with the requirements of the standards and circular identified above.

#### **Using the Work of Internal Auditors**

As part of our understanding of internal control, we will obtain and document an understanding of your internal audit function. We will read relevant internal audit reports issued during the year to determine whether such reports indicate a source of potential error or fraud that would require a response when designing our audit procedures. Because internal auditors are employees, they are not independent and their work can never be substituted for the work of the external auditor. We may, however, alter the nature, timing, and extent of our audit procedures based upon the results of the internal auditor's work.

#### **Timing of the Audit**

We have scheduled preliminary audit field work for June 22, 2009, with final field work commencing the week of August 24, 2009. Management's adherence to its closing schedule and timely completion of information used by us in performance of the audit is essential to timely completion of the audit.

#### **Closing**

We will be pleased to respond to any questions you have about the foregoing. We appreciate the opportunity to be of service to the South Carolina State Housing Finance and Development Authority.

This communication is intended solely for the information and use of the Board of Commissioners and is not intended to be and should not be used by anyone other than these specified parties.

Sincerely,

WebsterRogers LLP



Martha H. Bryan, CPA

Our compliance 9/28

000140908153

Dept. is requesting a copy of the adjuster's estimate

Insurance  
Phone (800)  
WAY, BLAC  
Policy  
Ins C  
AND CASU

9/28 Director asked me to contact client (Ms. Fairfax) again regarding previous requests for the Ins. Auditor's estimate; more specifically a breakdown of the repairs that the auditor found.

9/28 I contacted the local insurance company and spoke to a Sharon, she gave me a phone number where I could obtain the info. Wasn't able to obtain thru Ins. Co.

9/28 Spoke to Lisa Rivers (she followed-up)

9/28 I called & spoke to Ms. Fairfax

Estimate Totals  
Contractor's Overhead & Profit (24%)  
Total With Overhead & Profit  
Sales Tax 8.00%  
Total With Tax  
Less Deductible Applied  
Dwelling Claim

Estimate Totals  
Less Amount Not Subject To Overhead & Profit  
Amount Subject To Overhead & Profit  
Contractor's Overhead & Profit (24%)  
Sub-Total  
Amount Not Subject To Overhead & Profit  
Total With Overhead & Profit  
Sales Tax 8.00%  
Total With Tax  
Less Deductible Applied  
Other Structures Claim

	(\$885.65)	\$0.00	(\$885.65)
	\$123.29	\$73.29	\$50.00
	\$29.59	\$17.59	\$12.00
	\$152.88	\$90.88	\$62.00
	\$885.65	\$0.00	\$885.65
	\$1,038.53	\$90.88	\$947.65
	\$6.71	\$4.47	\$2.24
	\$1,045.24	\$95.35	\$949.89
	\$0.00		\$0.00
	\$1,045.24	\$95.35	\$949.89

Resource Team is handling need

9/28

*MHM; DONITA WROGONIR*

**Claim # 000140908153**

# Claim Summary

<b>Allstate Insurance-National Catastrophe Team</b>		
<b>Adjuster</b> Stephen Cody PLT	P.O. Box 94054 Palatine, IL 60094	June 24, 2009
<b>Phone</b> Fax <i>214 9522465</i>	Phone (800) 547-8676 Fax (888) 859-3946	
<b>Insured Name</b> FAIRFAX, LOLITA		
<b>Loss Address</b> 2260 COLUMBIA HIGHWAY, BLACKSTOCK, SC 290148969		
<b>Phone Number</b> (803) 374-1785	<b>Policy #</b> 000955383941	<b>Catastrophe #</b> 0617200904
<b>Other Phone</b>	<b>Ins Claim #</b> 000140908153	<b>Date of Loss</b> 6/16/2009
<b>Ins Company</b> ALLSTATE PROPERTY AND CASUALTY INSURANCE COMP		

## Dwelling

	Repl. Cost	Depr.	ACV
Estimate Totals	\$11,848.71	\$629.64	\$11,219.07
Contractor's Overhead & Profit (24%)	\$2,843.69	\$151.11	\$2,692.58
<b>Total With Overhead &amp; Profit</b>	<b>\$14,692.40</b>	<b>\$780.75</b>	<b>\$13,911.65</b>
Sales Tax 8.00%	\$539.00	\$40.47	\$498.53
<b>Total With Tax</b>	<b>\$15,231.40</b>	<b>\$821.22</b>	<b>\$14,410.18</b>
Less Deductible Applied	(\$1,000.00)		(\$1,000.00)
<b>Dwelling Claim</b>	<b>\$14,231.40</b>	<b>\$821.22</b>	<b>\$13,410.18</b>

## Other Structures

	Repl. Cost	Depr.	ACV
Estimate Totals	\$1,008.94	\$73.29	\$935.65
Less Amount Not Subject To Overhead & Profit	(\$885.65)	\$0.00	(\$885.65)
Amount Subject To Overhead & Profit	\$123.29	\$73.29	\$50.00
Contractor's Overhead & Profit (24%)	\$29.59	\$17.59	\$12.00
Sub-Total	\$152.88	\$90.88	\$62.00
Amount Not Subject To Overhead & Profit	\$885.65	\$0.00	\$885.65
<b>Total With Overhead &amp; Profit</b>	<b>\$1,038.53</b>	<b>\$90.88</b>	<b>\$947.65</b>
Sales Tax 8.00%	\$6.71	\$4.47	\$2.24
<b>Total With Tax</b>	<b>\$1,045.24</b>	<b>\$95.35</b>	<b>\$949.89</b>
Less Deductible Applied	\$0.00		\$0.00
<b>Other Structures Claim</b>	<b>\$1,045.24</b>	<b>\$95.35</b>	<b>\$949.89</b>

*Resource Team is handling need*

<b>Unscheduled Personal Property</b>
--------------------------------------

	Repl. Cost	Depr.	ACV
Estimate Totals	\$129.98	\$0.00	\$129.98
Sales Tax 8.00%	\$10.40	\$0.00	\$10.40
Total With Tax	\$140.38	\$0.00	\$140.38
Less Deductible Applied	\$0.00		\$0.00
<b>Unscheduled Personal Property Claim</b>	<b>\$140.38</b>	<b>\$0.00</b>	<b>\$140.38</b>

<b>Summary: Claim # 000140908153</b>
--------------------------------------

	Repl. Cost	Depr.	ACV
Estimate Totals	\$12,987.63	\$702.93	\$12,284.70
Less Amount Not Subject To Overhead & Profit	(\$1,015.63)	\$0.00	(\$1,015.63)
Amount Subject To Overhead & Profit	\$11,972.00	\$702.93	\$11,269.07
Contractor's Overhead & Profit (24%)	\$2,873.28	\$168.70	\$2,704.58
Sub-Total	\$14,845.28	\$871.63	\$13,973.65
Amount Not Subject To Overhead & Profit	\$1,015.63	\$0.00	\$1,015.63
Total With Overhead & Profit	\$15,860.91	\$871.63	\$14,989.28
Sales Tax 8.00%	\$556.11	\$44.94	\$511.17
Total With Tax	\$16,417.02	\$916.57	\$15,500.45
Less Deductible Applied (\$1,000.00 Maximum)	(\$1,000.00)		(\$1,000.00)
<b>Net Claim</b>	<b>\$15,417.02</b>	<b>\$916.57</b>	<b>\$14,500.45</b>

Items noted as such by the Price Database Legend at the bottom of this estimate were based on material pricing provided by and available at large building material suppliers in your local market. It should be noted that prices can change without notice. Allstate will honor this estimate and work with you to resolve your claim regardless of where you purchase your materials and services. If you find the cost of repairs or replacement is more than reflected in this estimate, please contact your claim adjuster at the number listed above.

PLEASE NOTE: "Actual Cash Value is defined as the amount it would take to repair or replace damage to your home less depreciation. Depreciation, when applied in this estimate, is the decrease of the property's value due to age, wear and tear (condition) or obsolescence, except where otherwise noted."

STATE OF SOUTH CAROLINA  
*State Budget and Control Board*  
OFFICE OF HUMAN RESOURCES

MARK SANFORD, CHAIRMAN  
GOVERNOR

CONVERSE A. CHELLIS III, CPA  
STATE TREASURER

RICHARD ECKSTROM, CPA  
COMPTROLLER GENERAL



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

DANIEL T. COOPER  
CHAIRMAN, WAYS AND MEANS COMMITTEE

FRANK W. FUSCO  
EXECUTIVE DIRECTOR

1201 MAIN STREET, SUITE 800  
COLUMBIA, SOUTH CAROLINA 29201  
(803) 737-0900

SAMUEL L. WILKINS  
DIRECTOR

MEMORANDUM

TO: State Housing Finance and Development Authority  
Accounts Payable

FROM: South Carolina Budget and Control Board  
Office of Human Resources  
1201 Main Street, Suite 800  
Columbia, SC 29201  
ATTN: Kris Mayer 

DATE: June 25, 2009

SUBJECT: **REMINDER** - Agency Director/Deputy Director Leadership Development  
Program-June 3, 2009

Please remit payment to the Office of Human Resources for registration fees for the following individual(s) who attended the Agency Director/Deputy Director Leadership Development Program held on June 3, 2009:

Valarie Williams Executive Director \$125.00

If you need additional information, please contact Kris Mayer at 803-737-0947. Thank you for your attention to this matter.

Spoke to Kris on 10/6  
10/6 Sent email requesting  
the account be  
cleared.

Tanisha Holmes  
ph (803) 240-9321

tanisha.holmes@yahoo.com

Allsouth

Courtney fax (803) 790-2110

ph # 736-3110 ext 3435

Stop payment request

Courtney.Singleton@

allsouth.

org

Rep. Herb Kishman  
Bluffton

6923

N Treholm Rd

29206

TRANSMISSION VERIFICATION REPORT

TIME : 10/15/2009 15:10  
NAME : SCSHA  
FAX : 8038969039  
TEL : 8037342165  
SER.# : BR0A4J219563

DATE, TIME	10/15 15:10
FAX NO./NAME	9-7902110
DURATION	00:00:18
PAGE(S)	02
RESULT	OK
MODE	STANDARD ECM



**South Carolina  
STATE HOUSING  
Finance and Development Authority**

(803) 896-9001 • 300-C Outlet Pointe Blvd. • Columbia, South Carolina 29210

**TELECOPIER TRANSMISSION COVER SHEET**

DATE: 10-15 -09 PAGE 1 OF 2 (INCLUDING COVER SHEET)

TO: Courtney

OF: AllSouth Federal Credit Union

FAX NUMBER: 803-790-2110 TELEPHONE NUMBER: 803-736-3110 ext. 3435

FROM: Valarie M. Williams

OF: SC State Housing Finance & Development Authority

FAX NUMBER: 551-4876 TELEPHONE NUMBER: 896-9005

**MESSAGE:**

Per your request

The information contained in this facsimile message is attorney privileged and confidential information intended only for the use of the individual or entity named. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service. Thank you.



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

October 15, 2009

AllSouth Federal Credit Union  
6923 North Trenholm Road  
Columbia, SC 29206

Re: Tanisha Holmes

To Whom It May Concern:

Please accept this correspondence as verification that I am the Executive Director of the S.C. Housing, Finance, and Development Authority. On Thursday, October 8, 2009, I signed a notarized statement for Tanisha Holmes stating that if our agency located her cashier's check it would not be presented for payment. If I can provide anything further, please do not hesitate to contact me at (803) 896-9005.

Sincerely,

A handwritten signature in blue ink, appearing to read "Valarie M. Williams", is written over a faint, larger version of the same signature.

Valarie M. Williams

Valarie.



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

T. Scott Smith  
Chairman

November 2, 2009

Valarie M. Williams  
Executive Director

Mr. Laurence B. McClintock  
109 Leaning Tree Road  
Columbia, SC 29223

Dear Mr. McClintock:

We have received your letter of October 28, 2009 and Valarie Williams, our Executive Director, has asked me to respond.

As I review the facts at hand, let me make clear that the U. S. Department of Housing and Urban Development (HUD) has very specific requirements related to any potential threat of lead-based paint contamination. HUD requires us to perform periodic Housing Quality Standards Inspections, to identify paint deterioration, and any other specific conditions that may be lead-based paint hazards, including soil-lead hazards. This applies to units built prior to 1978 and that have the potential to be occupied by a child under age 6. Our inspection on October 27, 2009 identified potential lead hazards and is documented not only by our inspector's report but by photographic evidence of large paint scales surrounding the property on the ground which our inspector's managers and I have reviewed.

Once a visual inspection identifies any potential lead-based paint hazards, HUD requires a Risk Assessment be conducted by a certified risk assessor at the owner's expense to evaluate the presence of lead-based paint hazards. HUD prohibits public housing authorities from entering into Housing Assistance Payments (HAP) contracts on behalf of a family until and unless the Risk Assessment is conducted and certification as to the absence of lead-based paint hazards is provided. Therefore, we are not in a position to approve the property at 306-1/2 Dicey Ford Road for a HAP contract at this time.

I appreciate your relating the background of your history with various housing authority officials and other properties, but they do not outweigh the requirements above. Likewise, your assertion that Willie Minor, our inspector, has some kind of personal bias or jealousy against you seems to be a charge without evidence.

Federal regulations are clear and unambiguous on this point: visible paint chips on the ground of a property built prior to 1978 trigger a risk assessment as stated above.

Sincerely,

A handwritten signature in black ink, appearing to read "Larry E. Arney".

Larry E. Arney  
Deputy Director, Programs

JOHN M. SPRATT, JR.  
5TH DISTRICT, SOUTH CAROLINA

[www.house.gov/spratt](http://www.house.gov/spratt)

1401 LONGWORTH BUILDING  
WASHINGTON, D. C. 20515  
(202) 225-5501

COMMITTEES:

CHAIRMAN, BUDGET  
ARMED SERVICES

**Congress of the United States**  
**House of Representatives**  
**Washington, D.C. 20515**

November 4, 2009

DISTRICT OFFICES:

TOM GETTYS BUILDING  
BOX 350  
ROCK HILL, SOUTH CAROLINA 29731  
(803) 327-1114

707 BULTMAN DRIVE  
SUMTER, SOUTH CAROLINA 29150  
(803) 773-3362

88 PUBLIC SQUARE  
DARLINGTON, SOUTH CAROLINA 29532  
(843) 393-3998

Ms. Valarie Williams  
300 Outlet Pointe Boulevard  
Columbia, SC 29210-5652

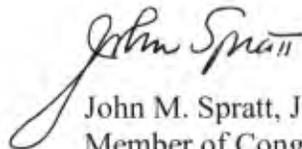
Dear Ms. Williams:

Thank you for contacting my office to let me know your thoughts and views.

Please be assured that I will be back in touch with a more detailed response soon. I have noted your concerns and will bear them in mind during consideration of any relevant legislation. I am always eager to hear the concerns of South Carolinians and to have the benefit of your advice on the issues facing Congress.

Thank you again for contacting me. Please do not hesitate to contact me on any further matter of Congressional concern.

Respectfully,



John M. Spratt, Jr.  
Member of Congress

JMSj:kh



UNITED STATES ENVIRONMENTAL PROTECTION AGENCY  
WASHINGTON, D.C. 20460

OFFICE OF ENVIRONMENTAL JUSTICE

NOV 25 2009

Harold Mitchell  
Executive Director  
ReGenesis Economic Development Corporation  
P.O. Box 3046  
Spartanburg, SC 29304

Dear Mr. Mitchell:

We are pleased to inform you that the ReGenesis Project partnership has been selected as the winner of a U.S. Environmental Protection Agency's (US EPA) 2009 Environmental Justice Achievement Award. The ReGenesis Project partners that we are notifying include:

- ReGenesis Economic Development Corporation
- University of South Carolina, Upstate
- Spartanburg County, South Carolina
- Spartanburg Housing Authority
- South Carolina Department of Health and Environmental Control
- City of Spartanburg, South Carolina
- Rhodia Inc., Spartanburg Plant, South Carolina

This selection is based on your outstanding leadership and efforts to address environmental protection and community revitalization issues in the Arkwright community of Spartanburg, South Carolina.

US EPA will present your award at a ceremony later this year. My staff will contact you to provide more information regarding the ceremony and meeting, and to answer any questions you may have.

We ask that you withhold sharing this information with others outside of your organization until US EPA issues an official press release on the winners of the 2009 EJ Achievement Awards on December 14, 2009. Congratulations and thank you for your commitment to excellence in environmental justice.

Sincerely,

A handwritten signature in black ink, appearing to read "Charles Lee".

Charles Lee  
Director  
Office of Environmental Justice

cc: Cynthia Giles, Assistant Administrator, OECA  
A. Stanley Meiburg, Administrator, EPA Region 4  
Ed Memmott, City Manager  
Robert Reeder, Spartanburg City Council  
Glenn Breed, Administrator, Spartanburg County  
Jeffrey A. Horton, Chairman, Spartanburg County Council  
Michael Brown, Spartanburg County Council  
David Britt, Spartanburg County, District 3  
Jane W Hall, Spartanburg County, District 3  
Senator Lindsey Graham  
Senator Jim DeMint  
Representative James Clyburn  
Representative Bob Inglis  
Representative John Spratt  
Governor Mark Sanford  
Senator Shane R. Martin  
Senator Glenn G. Reese  
Representative Robert W. Harrell, Jr.  
Earl Hunter, Commissioner, SCDHEC  
Harris Pastides, President, University of South Carolina  
Buck Limehouse, Director, South Carolina Department of Transportation  
Paul Linskey, Chief Regulatory Counsel, Rhodia, Inc.



United States  
Environmental Protection Agency  
Washington, DC 20460

Official Business  
Penalty for Private Use \$300



**OEJ**

Mail Code 2201-A



Hasler

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**\$00.44**

11/27/2009

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NOV 29 2009

EXECUTIVE DIRECTOR

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

2921035552 0047





Our knowledge. Your gain.

December 2, 2009

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

Re: Training Requirements

Dear Ms. Williams,

Pursuant to the terms of our suspension, The Barner Group is required to participate in a training session provided by State Housing staff, in order to be reinstated.

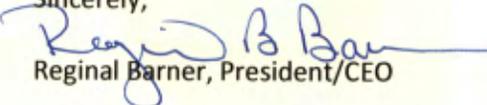
I am requesting consideration to schedule training for The Barner Group during the month of December in preparation for us to begin actively working with our clients again.

I will be bringing 2 staff persons to the training session: Lasima Turmon, Administrative Coordinator and Tonya Delima. Tonya is new to TBG staff and comes to us with over 15 years of housing experience, most recently as Director of Section 8 for Sarasota Housing Authority in Florida.

Please let me know of a convenient day and time for the required training to take place so that once suspension is lifted, TBG can be restored to its former capacity regarding Housing Trust Fund programs and activities.

Thank you for your continued support and I look forward to hearing from you.

Sincerely,

  
Reginal Barner, President/CEO

Cc: Matt Rivers, Director- Housing Trust Fund  
Tracey Easton, General Counsel



STATE OF SOUTH CAROLINA  
OFFICE OF THE STATE TREASURER  
CONVERSE A. CHELLIS III, CPA

December 15, 2009

Tracey C. Easton, Esquire  
General Counsel  
South Carolina State Housing Finance and Development Authority  
300-C Outlet Pointe Boulevard  
Columbia, South Carolina 29210

Mr. Richard Hutto, CPA  
Director of Finance  
South Carolina State Housing Finance and Development Authority  
300-C Outlet Pointe Boulevard  
Columbia, South Carolina 29210

Dear Ms. Easton and Mr. Hutto:

At your request, the Office of State Treasurer has reviewed the investment requirements of the Global Escrow Agreement (the "Escrow Agreement") to be entered into in connection with the proposed issuance of South Carolina State Housing Finance and Development Authority Homeownership Revenue Bonds, Series 2009-1 (the "2009-1 Series Bonds").

Section 1 of Schedule II of the Agreement provides that the Agent shall invest and reinvest all cash funds held from time to time as part of the Account in (a) U.S. Bank proprietary money market funds, First American Funds, and (b) in non-proprietary money market funds, including Fidelity, Goldman, Blackrock in percentages set forth in the Agreement. That section also states that the Agent shall possess all right, title and interest in all funds on deposit from time to time in each Account, and further provides that except under certain circumstances, each Account shall be under the control of the Agent for the benefit of the related HFA Trustee.

Section 2 of Schedule II of the Agreement defines an Eligible Account, in general terms, as (a) a segregated account in an institution meeting certain criteria prescribed in Section 2, (b) a segregated account or accounts maintained at U.S. Bank, or (c) a segregated trust

Tracey C. Easton, Esquire  
Mr. Richard Hutto, CPA  
South Carolina State Housing Finance and Development Authority  
December 16, 2009  
Page 2

account or accounts maintained with the trust department of an institution meeting certain criteria prescribed in Section 2.

You have asked that this office review these provisions in view of the state's deposit and investment statutes.

Section 11-13-125 of the South Carolina Code designates the State Treasury as the depository for all funds received by state departments and institutions (including those of the Authority),<sup>1</sup> and Section 11-13-30 of the South Carolina Code provides that only the State Treasurer may invest and deposit funds.<sup>2</sup> Section 11-9-660 of the South Carolina Code vests full power to invest and reinvest all funds of the State in the State Treasurer, and prescribes investments permitted under state law.<sup>3</sup>

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<sup>1</sup> SECTION 11-13-125. State Treasury designated as depository for all funds received by state departments and institutions. All funds received by any department or institution of the State Government shall be deposited and maintained in appropriate accounts in the State Treasury except such funds as may be authorized by the State Budget and Control Board to be maintained in departmental or institutional bank accounts for regular operating purposes or for other justifiable circumstances, such accounts to be maintained in such banks or banking institutions as shall be designated by the State Treasurer.

<sup>2</sup> SECTION 11-13-30. Only State Treasurer may invest and deposit funds. To facilitate the management, investment, and disbursement of public funds, no board, commission, agency or officer within the State government, except the State Treasurer shall be authorized to invest and deposit funds from any source, including, but not limited to, funds for which he is custodian, such funds to draw the best rate of interest obtainable.

<sup>3</sup> SECTION 11-9-660. Investment of funds.

(A) The State Treasurer has full power to invest and reinvest all funds of the State in any of the following:

- (1) obligations of the United States, its agencies and instrumentalities;
- (2) obligations issued or unconditionally guaranteed by the International Bank for Reconstruction and Development, the African Development Bank, and the Asian Development Bank;
- (3) obligations of a corporation, state, or political subdivision denominated in United States dollars, if the obligations bear an investment grade rating of at least two nationally recognized rating services;
- (4) certificates of deposit, if the certificates are secured collaterally by securities of the types described in items (1) and (3) of this section and held by a third party as escrow agent or custodian and are of a market value not less than the amount of the certificates of deposit so secured, including interest; except that this collateral is not required to the extent the certificates of deposit are insured by an agency of the federal government;
- (5) repurchase agreements, if collateralized by securities of the types described in items (1) and (3) of this section and held by a third party as escrow agent or custodian and of a market value not less than the amount of the repurchase agreement so collateralized, including interest; and
- (6) guaranteed investment contracts issued by a domestic or foreign insurance company or other financial institution, whose long term unsecured debt rating bears the two highest ratings of at least two nationally recognized rating services.

(B) The State Treasurer may contract to lend securities invested pursuant to this section.

(C) The State Treasurer shall not invest in obligations issued by any country or corporation principally located in any country which the United States Department of State determines commits major human rights violations based on the Country Reports on Human Rights Practices by the Bureau of Democracy, Human Rights and Labor of the U. S. Department of State.

Tracey C. Easton, Esquire  
Mr. Richard Hutto, CPA  
South Carolina State Housing Finance and Development Authority  
December 16, 2009  
Page 3

None of the investments mandated under Section 1 of Schedule II of the Agreement are permitted under state law, in that proprietary or non-proprietary money market or other mutual funds are not among the investments permitted under Section 11-9-660.

You have advised that the program allows alternate investments for those HFAs that are not permitted under state law to invest in those securities prescribed in Section 1 of Schedule II of the Agreement, and particularly repurchase agreements that are fully collateralized by U.S. Treasury securities and direct investments in U.S. Treasury Bills. The alternative investments do meet the requirements of state law, subject to the provisions of Section 11-9-660 and in particular 1) any repurchase agreements must be collateralized by obligations of the United States, its agencies and instrumentalities with such collateral having a market value of not less than the amount of the repurchase agreement so collateralized, including interest and 2) such collateral must be held by a third party as escrow agent or custodian approved by the State Treasurer. The State Treasurer must be provided with collateral receipts in a form satisfactory to him that evidences compliance with these provisions.

The provisions of Section 2, and particularly the definition of Eligible Account, are not as problematic a matter, provided that the Agreement and the parties thereto recognize that selection of the Account holder is solely at the discretion of the State Treasurer under Sections 11-13-125 and 11-13-30 of the Code of Laws. I do not believe that the State Treasurer's approval will be unreasonably withheld for any Eligible Account holder; however, as a practical matter, the State's strong preference will be to place such Accounts with the Authority's bond trustee due to the bond trustee's familiarity with state law governing repurchase agreements and the collateral securing them.

Please advise if you have further questions or need clarification of any of the points covered above.

Very truly yours,



F. Richard Harmon, Jr.  
Senior Assistant State Treasurer

c: The Honorable Converse A. Chellis, III, CPA  
State Treasurer

✓ Ms. Valarie M. Williams  
Executive Director  
South Carolina State Housing Finance and Development Authority



December 16, 2009

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

Via E-mail: [Valerie.williams@schousing.com](mailto:Valerie.williams@schousing.com)

**Re: *South Carolina State Housing Finance and Development Authority  
Mortgage Revenue Bonds  
Series 2009-1  
New Issue Bond Program***

Dear Valarie:

As requested, and subject to review of final documents, The Bank of New York Mellon Trust Company, N.A. ("BNYMTC") is pleased to enclose our fee schedule to provide Trustee services in connection with the referenced transaction.

The Bank of New York Mellon is one of the largest providers of corporate trust services in the world. We currently administer more than 300,000 bond issues, representing over \$11 trillion in outstanding principal for nearly 90,000 clients worldwide. The Bank of New York has acquired 41 corporate trust books of business since 1994, including NationsBank, JP Morgan Chase, and we have invested more than \$2.4 billion on securities processing system upgrades and enhancements over the past three years. Our long term commitment to providing corporate trust services is unparalleled.

Ranked among the largest and strongest financial institutions in the United States, The Bank of New York Mellon has the highest Moody's credit rating among U.S. financial institutions: Aa2; and the second highest S & P rating: AA-.

Our diverse business model is working. We generated profits in every quarter in 2008, including the 4<sup>th</sup> quarter. Scale and service are benefiting us in the market. We gained market share in virtually every business in 2008, we outperformed our peers and the industry.



THE BANK OF NEW YORK MELLON

The Bank of New York Trust Company, N.A.

Our service delivery model features a traditional “single point of contact” relationship manager who has responsibility for all aspects of your account. Tammy Stegall will serve as Relationship Manager for this issue. She may be reached at 904.645.1954.

We appreciate this opportunity and look forward to working with you and the other members of the financing team. Should you have any questions or if I may be of further assistance, please do not hesitate to contact me at 904.645.1945.

Sincerely,

Sheila S. Papelbon  
Vice President  
Business Development



THE BANK OF NEW YORK MELLON

Bank of New York Trust Company, N.A.

**THE BANK OF NEW YORK MELLON TRUST COMPANY,  
N.A.**

**Schedule of Fees to Provide Trustee Services**

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**South Carolina State Housing Finance and Development Authority  
Mortgage Revenue Bonds  
Series 2009-1  
New Issue Bond Program**

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**Acceptance Fee (Program Bonds) \$2,500**

A one-time charge covering the Bank Officer's review of governing documents, communication with members of the closing party, including representatives of the issuer, investment banker(s) and attorneys, establishment of procedures and controls, setup of trust accounts and tickler suspense items and the receipt and disbursement/investment of bond proceeds. This fee is payable on the closing date.

**Annual Fee (Program Bonds) \$1,500**

An annual fee covering the duties and responsibilities related to account administration and bondholder services, which may include maintenance of accounts on various systems, collection and payment of principal and interest to bondholders, the preparation and distribution of any sinking fund redemption notices and the monitoring of issuer compliance. This fee is calculated on bonds outstanding and is payable in advance for the year at closing and shall not be prorated.

**Acceptance Fee (Each 2009-1 A/B/C Bonds Issued) \$2,500**

A one-time charge covering the Bank Officer's review of governing documents, communication with members of the closing party, including representatives of the issuer, investment banker(s) and attorneys, establishment of procedures and controls, setup of trust accounts and tickler suspense items and the receipt and disbursement/investment of bond proceeds. This fee is payable on the closing date.

**Semi-Annual Fee (Each 2009-1 A/B/C Bonds Issued) \$0.00**

0.01% on first \$25,000,000 of bonds outstanding  
0.0075% on next \$50,000,000 of bonds outstanding  
0.005% on balance



## THE BANK OF NEW YORK MELLON

A Bank of New York Financial Company, N.A.

An semi-annual fee covering the duties and responsibilities related to account administration and bondholder services, which may include maintenance of accounts on various systems, collection and payment of principal and interest to bondholders, the preparation and distribution of any sinking fund redemption notices and the monitoring of issuer compliance. This fee is calculated on bonds outstanding and is payable in advance for the year at closing and shall not be prorated.

When a bond series drops below 25,000,000 outstanding a flat fee is charged:

- a. 12 months = 4,000.00
- b. 6 months = 2,000.00

When all bonds have been paid off and the only activity is for loans, a flat fee is charged:

- a. 12 months = 1,500.00
- b. 6 months = 750.00

### **Investment Compensation**

With respect to investments in money market mutual funds if directed, an investment maintenance fee will be calculated at an annual rate of 0 basis points on average total monthly account balances. With respect to investments in money market mutual funds for which BNYMTC provides shareholder services BNYMTC (or its affiliates) may also receive and retain additional fees from the mutual funds (or their affiliates) for shareholder services as set forth in the Authorization and Direction to BNYMTC to Invest Cash Balances in Money Market Mutual Funds.

### **Fee for Review and Administration of Investment Agreement or Repurchase/Forward Purchase Agreement (if needed)**

BNYMTC will assess an annual fee of \$1,000 covering the review and negotiation of each investment agreement or repurchase agreement and ongoing administration of each agreement. In addition, the fees and expenses of BNYMTC's Counsel incurred in connection with the review and negotiation will be billed at the actual amount of fees and expenses charged by Counsel.

### **Trustee's Counsel Fee:**

### **At Cost**

A fee covering the fees and expenses of Counsel for its services, including review of governing documents, communication with members of the closing party (including representatives of the issuer, investment banker(s), attorney(s) and BNYMTC), attendance at meetings and the closing, and such other services as BNYMTC may deem necessary. The Counsel fee will be the actual amount of the fees and expenses charged by Counsel and is payable at closing. Should closing not occur, you shall still be



## THE BANK OF NEW YORK MELLON

Bank of New York Trust Company, N.A.

responsible for payment of Counsel fees and expenses. Trustee Counsel will be Alan Lipsitz.

### **Miscellaneous Fees**

The fees for performing extraordinary or other services not contemplated at the time of the execution of the transaction or not specifically covered elsewhere in this schedule will be commensurate with the service to be provided and will be charged in BNYMTC's sole discretion. These extraordinary services may include, but are not limited to, supplemental agreements, consent operations, unusual releases, failed remarketings, tenders or sinking fund redemptions, the preparation of special or interim reports, custody of collateral, a one-time fee to be charged upon termination of an engagement. Counsel, accountants, special agents and others will be charged at the actual amount of fees and expenses billed.

FDIC or other governmental charges will be passed along to you as incurred.

### **Out-of-Pocket Expenses**

### **At Cost**

Additional out-of-pocket expenses may include, but are not limited to, telephone; facsimile; courier; copying; postage; supplies; statutory filing charges, including UCC amendments, continuations, and termination fees; and expenses of BNYMTC's representative(s) and Counsel for attending special meetings. Fees and expenses of BNYMTC's representatives and Counsel will be charged at the actual amount of fees and expenses charged.

## **Terms and Disclosures**

### **Terms of Proposal**

Final acceptance of the appointment as trustee under the Indenture is subject to approval of authorized officers of BNYMTC and full review and execution of all documentation related hereto. Please note that if this transaction does not close, you will be responsible for paying any expenses incurred, including Counsel fees. We reserve the right to terminate this offer if we do not enter into final written documents within three months from the date this document is first transmitted to you. Fees may be subject to adjustment during the life of the engagement.

### **Customer Notice Required by the USA Patriot Act**

To help the US government fight the funding of terrorism and money laundering activities, US Federal law requires all financial institutions to obtain, verify, and record



THE BANK OF NEW YORK MELLON

The Bank of New York Trust Company, N.A.

information that identifies each person (whether an individual or organization) for which a relationship is established.

What this means to you: When you establish a relationship with BNYMTC, we will ask you to provide certain information (and documents) that will help us to identify you. We will ask for your organization's name, physical address, tax identification or other government registration number and other information that will help us to identify you. We may also ask for a Certificate of Incorporation or similar document or other pertinent identifying documentation for your type of organization.

We thank you for your assistance.

Accepted By:

Signature: \_\_\_\_\_
Date: \_\_\_\_\_
Name: \_\_\_\_\_
Title \_\_\_\_\_

For BNYMTC:

Handwritten signature: Sheila S. Papelbon
December 16, 2009
Sheila S. Papelbon
Vice President

Upon acceptance, an authorized representative of the Obligor is responsible for signing the fee schedule and returning an original to the administrator listed in the cover letter.

Who's helping you?

As a leader in securities services and the world's foremost corporate trust provider, we have in-depth knowledge of specialized products and services, a profound understanding of local markets around the world, and vast global capabilities. These attributes, combined with our ability to work collaboratively with clients, enable us to define and develop solutions that address your unique needs.

Who's helping you succeed in the world's financial markets? Turn to The Bank of New York Mellon. Our corporate trust specialists have the distinct focus and depth of expertise to provide you with an unparalleled perspective on today's financial markets.



THE BANK OF NEW YORK MELLON

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EXECUTIVE DIRECTOR

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

2921005552 0047





# State of South Carolina

## Office of the Governor

MARK SANFORD  
GOVERNOR

POST OFFICE BOX 12267  
COLUMBIA 29211

April 9, 2009

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

Dear Valerie,

One of the primary goals of the 2010 Census is to increase the mailback response rate. This not only reduces the overall cost of the census, but it also increases the accuracy of these data as well.

According to the Census Bureau, South Carolina had the second lowest response rate for people returning census forms in the country in 1990 (57 percent) and in 2000 (59 percent). Follow-up questionnaires and visits from Census workers are more expensive and increases the likelihood that South Carolinians are not counted. In 1990, our undercount rate was 2 percent (71,739 persons), and the undercount rate in 2000 was 1.2 percent (48,335 persons). The undercount could impact South Carolina in many ways.

The Complete Count Committee is a major vehicle for planning and implementing local, targeted efforts that will uniquely address the special characteristics of communities in South Carolina. The role of the Complete Count Committee will be to plan and implement local outreach efforts to publicize the importance of the 2010 Census.

We are committed to making the 2010 Census a success for our state. While the U.S. Bureau of the Census will promote participation in the decennial count, a successful census also depends on the active participation of state and local governments to reduce the incidence of non-response and undercounts. The public must be reassured that the information collected by the Bureau of the Census is important and that their answers are confidential. A complete and accurate census count is important to every residence of South Carolina.

I look forward to working with you in the Complete Count Committee Program for South Carolina. If you have any questions, please contact Bobby Bowers, Director of the Office of Research and Statistics, at (803) 734-3798, who is the official state liaison for the 2010 Census. Take care.

Sincerely,

A handwritten signature in dark ink, appearing to be "Mark Sanford".

Mark Sanford

MS/II

RECEIVED

APR 13 2009

EXECUTIVE DIRECTOR



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

December 15, 2009

Kathi Santeramo Dewitt  
United Housing Associates, Inc.  
1345 Garner Lane, Suite 103  
Columbia, SC 29210

Frank Warlick  
Tom Kasper  
The Historic Ware Shoals Inn, LP  
P. O. Box 11481  
Greenville, SC 29609

**Re: *The Historic Ware Shoals Inn***

Dear Mrs. Dewitt, Mr. Warlick and Mr. Kasper:

Pursuant to Larry Arney's letter dated November 16, 2009, final payment on your Bridge Loan was due to the South Carolina State Housing Finance and Development Authority no later than December 11, 2009.

Following our meeting on December 10, 2009, we advised that failure to pay the remaining \$100,000.00 by December 11, 2009 would result in the late payment fee of 15% being added to the amount due. Payment was not received by December 11, 2009, therefore, the total balance now due on your Loan is \$115,000.00.

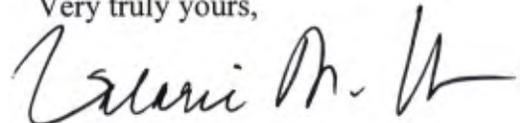
At our meeting, we verbally agreed to allow payment within sixty (60) days without further penalty. Final payment of \$115,000.00 is due no later than 5 pm on Tuesday, February 9, 2010.

Failure to make payment in full by 5 pm on Tuesday, February 9, 2010 will result in the immediate debarment of United Housing Associates, Inc., The Historic Ware Shoals Inn, LP and all principals for three years from participation in the HOME program as administered by the Authority. Furthermore, the Authority may exercise its rights under the Loan documents to declare the loan in default and immediately due and payable along with interest computed at the rate of eight (8%) percent from the date of the default and may subsequently institute a foreclosure action against the property.

As we also discussed, please be aware that United Housing Associates, Inc., The Historic Ware Shoals Inn, LP and all principals are currently ineligible to participate in the 2010 HOME program as administered by the Authority. Please contact Nancy Fairley at (803) 896-9343 or [Nancy.Fairley@schousing.com](mailto:Nancy.Fairley@schousing.com) for further information on this ineligibility.

If you have any questions or concerns related to this matter, please contact Ed Knight by phone at (803) 896-8686 or by e-mail at [Ed.Knight@schousing.com](mailto:Ed.Knight@schousing.com) if you have any questions.

Very truly yours,

A handwritten signature in black ink, appearing to read "Valarie M. Williams". The signature is fluid and cursive, with a long horizontal stroke at the end.

Valarie M. Williams  
Executive Director



# *Town of Ware Shoals*

P.O. BOX 510  
WARE SHOALS, SOUTH CAROLINA 29692  
TELEPHONE 864 / 456-7478  
FAX 864 / 456-7528

December 8, 2009

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

Attn: Ms. Valarie M. Williams

Dear Ms. Williams:

I am writing to you in regards to the letter (11/16/09) your Mr. Larry E. Arney sent to Kathi Dewitt, Tom Kasper and Frank Warlick, principals in the Historic Ware Shoals Inn Project in Ware Shoals, SC. Mr. Arney's letter concerned the repayment of the bridge loan and promissory note on the development of this property.

The principals have repaid all but \$100,000 of the \$1,442,614 loan and are requesting a 90 day extension to repay this amount. I am writing you to request that you honor this request.

The Ware Shoals Inn means a great deal to the town and its citizens. Not only does it provide affordable housing for the elderly, it provides a much needed boost to our tax base. We need this project to succeed in every way.

This project was allegedly plagued with fraud and abuse from the two previous principals (Burns and Duffield) and, as a result, more than \$250,000 went unaccounted for. This matter has been turned over to an attorney in an attempt to freeze these individuals' assets. It is believed that this will take 90 days.

Please consider my request to ensure this project is successful. Thank you for your consideration.

Sincerely,



G.H. (Sonny) Frederick  
Mayor, Town of Ware Shoals

**Marion P. Carnell**  
**Member, House of Representatives**

**1961 – 2002**

December 9, 2009

South Carolina State Housing Finance  
and Development Authority  
300-C Outlet Pointe Blvd.  
Columbia, Sc 29210  
Attn: Mr. T. Scott Smith, Chairman

Dear Chairman Smith

I am writing to you on behalf of the owners of the Historic Ware Shoals Inn project located in Ware Shoals, SC. It is my understanding that there is a \$100,000 outstanding balance due you from this group. This amount is due to you on December 11, 2009.

I am requesting that the due date be extended 90 days in an effort to give the owners an opportunity to collect monies due them from the previous owners. I understand that the present owners have filed suit to freeze the bank accounts of the previous owners as a result of their misappropriation of funds which were allocated for this project. As you know, this will take time to resolve but I was told that the 90 day extension will be sufficient to recoup these funds from these individuals.

The Town is in dire need of this project and wants it to succeed. Please consider this request so that the owners can proceed with their plans.

Thanking you in advance for your cooperation on this very important matter.

Sincerely yours,



M. P. Carnell  
Former Member of the House of Representatives

**Post Office Box 119, Ware Shoals, SC 29692 864-456-2613**



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](http://www.schousing.com)

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 10, 2009

Ms. Frances Cameron  
129 Ridgecrest Drive  
Greenville, South Carolina 29609

RE: Brookside Gardens Property Acquisition

Dear Ms. Cameron:

The South Carolina State Housing Finance and Development Authority is in receipt of your letter dated July 8, 2009 regarding the proposed tax credit development known as Brookside Gardens and its developer, David Douglas. Your letter questioned the cost of acquisition of the property subsequently acquired by Mr. Douglas.

After our review of this issue, the Authority did receive a copy of the appraisal for the Brookside Gardens property and the stated value by the third party independent appraiser values the property at \$681,000. If you would like a copy, you may request such under the Freedom Of Information Act request procedures which are outlined on the Authority's webpage located at [www.schousing.com](http://www.schousing.com) under the Public Information section.

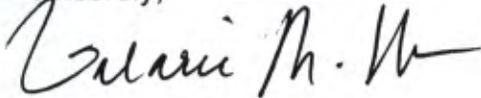
With respect to the comparison of land costs for Brookside Gardens in relation to others in the general area, land costs may vary and are dependant on many factors such as type of zoning, size, location, as well as previous acquisitions in the area. In any event, tax credits may not be used to purchase land as this is considered an ineligible cost by the Internal Revenue Service. Other financing sources such as the construction loan that Mr. Douglas would obtain as part of the overall development would be used to pay for land costs.

I trust that the information provided addresses the issues posed regarding this proposed development. The Authority anticipates that it will complete the review of all applications in this competition and announce awards during the month of August. A listing will be made available on our webpage the day of our announcement.

Ms. Cameron  
Page Two  
July 10, 2009

Thank you for your interest in the tax credit program and your community.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams". The signature is fluid and cursive, with a long horizontal stroke at the end.

Valarie M. Williams  
Executive Director

cc: The Honorable Mark Sanford  
The Honorable Lindsey O. Graham  
The Honorable James W. DeMint  
The Honorable Bob Inglis  
The Honorable Henry McMaster  
The Honorable W. Walter Wilkins  
Mayor Knox White, City of Greenville  
Ms. Donna Rhyne

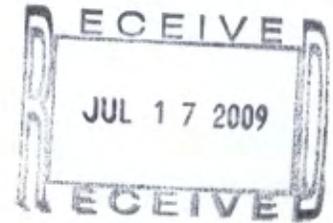
LINDSEY O. GRAHAM  
SOUTH CAROLINA



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

## UNITED STATES SENATE

July 13, 2009



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

Dear Valerie:

Thank you for contacting my office and making me aware of your concerns. I understand your situation and appreciate your confidence in turning to me at this time.

Because your concern is not federal in nature, it is outside of my jurisdiction. You may wish to continue your contact with the city of Greenville.

I hope you will continue to be in touch whenever you have a problem of a federal nature or wish to express your views on issues before the United States Senate.

Sincerely,

A handwritten signature in black ink, appearing to read "L. O. Graham".

Lindsey O. Graham  
United States Senator

LOG/rhs

United States Senate

WASHINGTON, DC 20510-4003

OFFICIAL BUSINESS

*Judsey Hagan* U.S.S.



2921035652 0028





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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 13, 2009

Charles and Belinda Wilson  
133 Dellwood Dr.  
Greenville, SC 29609

Re: Brookside Gardens LIHTC Funding Proposal

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for taking the time to write to us and for expressing your concerns on this project.

Sincerely,

*Valarie M. Williams for*

Valarie M. Williams  
Executive Director

**Whitehead, Marian 6-9008**

---

**From:** Easton, Tracey 6-8771  
**Sent:** Monday, July 13, 2009 1:56 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** FW: Brookside Gardens LIHTC funding proposal

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

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, July 13, 2009 1:56 PM  
**To:** Easton, Tracey 6-8771  
**Subject:** Fw: Brookside Gardens LIHTC funding proposal

Sent from my Verizon Wireless BlackBerry

---

**From:** "Charles & Belinda Wilson"  
**Date:** Sun, 12 Jul 2009 19:33:23 -0400  
**To:** <Valarie.Williams@schousing.com>  
**Subject:** Brookside Gardens LIHTC funding proposal

Dear Ms Williams:

This is to inform you and the SC State Housing Finance & Development Authority of our *opposition* to the Brookside Gardens development. The following are some of the issues that make this development objectionable:

- ⊗ The developer has not been clear on a long range plan. The lay-out of the property makes me believe that there is intent to subdivide the property for additional development in the future.
- ⊗ The three-story building will overwhelm the surrounding small, primarily owner-occupied homes.
- ⊗ This development will bring significantly increased traffic to our small neighborhood streets – streets that were not designed for such traffic.
- ⊗ Ownership stabilizes a neighborhood. Inserting a rental project of such size and density will likely reduce the value of the investments we have made.

As you consider the funding of this development, please weigh the likely detrimental impact of this development on a community that has flourished since the 1950's.

Sincerely,

Charles & Belinda Wilson

133 Dellwood Drive

Greenville, SC 29609

**Whitehead, Marian 6-9008**

can't respond

---

**From:** Easton, Tracey 6-8771  
**Sent:** Monday, July 13, 2009 1:57 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** FW: I Oppose Funding of Brookside Gardens

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

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, July 13, 2009 1:56 PM  
**To:** Easton, Tracey 6-8771  
**Subject:** Fw: I Oppose Funding of Brookside Gardens

Sent from my Verizon Wireless BlackBerry

---

**From:** Sonya Brown  
**Date:** Sun, 12 Jul 2009 21:58:13 -0400  
**To:** <valarie.williams@schousing.com>  
**Subject:** I Oppose Funding of Brookside Gardens  
Dear Valerie,

Please do not allow this development to come to our neighborhood. This neighborhood can't support that large amount of people in such a concentrated, small area. We bought our home in this area because of the promise of an up and coming area in the downtown area...where home owners want to improve their property and value and have the convenience of living downtown. Putting that large amount of renters in a small and quiet neighborhood, will not improve our area's property or value. If anything, it will be a huge traffic burden on our streets and drain neighborhood resources. It would be much better used for single-family owned homes, town homes or condos. Where people would have ownership in this area and want to take care of it. Doing this would be a great way to encourage development we would all like to see in this area.

Please don't let this happen to our great neighborhood!

Sonya Brown

---

Lauren found her dream laptop. [Find the PC that's right for you.](#)

**Whitehead, Marian 6-9008**

can't respond

---

**From:** Easton, Tracey 6-8771  
**Sent:** Monday, July 13, 2009 1:58 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** FW: Brookside Development

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

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, July 13, 2009 1:57 PM  
**To:** Easton, Tracey 6-8771  
**Subject:** Fw: Brookside Development

Sent from my Verizon Wireless BlackBerry

---

**From:** MARTI MATTHEWS  
**Date:** Mon, 13 Jul 2009 05:24:15 -0700 (PDT)  
**To:** <valerie.williams@schousing.com>  
**Subject:** Brookside Development

*Dear Ms. Williams,*

*I live two very short blocks from this intended development. My home, as are all the homes, are single story houses. To build a mini hotel in our midst will be devastating to our investment. And this home of mine is the only investment I have since I lost 90% of my retirement due to what has happened in the last year or so. I am late 60's with psychical problems that keep me from working full time.*

*Most of the surrounding streets are basically "country lanes". I cannot imagine how horrific the extra car traffic will affect us.*

*I pray this development will be denied.*

*Respectfully,*

*Marti Matthews*

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for your comments.

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

**From:** Carol Matthews [mailto:jamespmatthews@bellsouth.net]

**Sent:** Friday, July 17, 2009 4:22 PM

**To:** Williams, Valarie 6-9005

**Cc:** jamespmatthews@bellsouth.net

**Subject:** Brookside Gardens, Greenville, SC

Dear Valarie Williams:

We are very opposed, and of course don't support, the proposed Low Income Housing Tax Credit funding for the Brookside Gardens.

On the most recent set of plans submitted by the developer to the City in June, a proposed property line has been inserted immediately adjacent to the building which is located on the upper 3 acres of the 6.49 acre parcel, leaving several acres of vacant land, and clearly showing the intention to subdivide the property for additional development in the future.

The proposal is still 100% rental in a single three-story building which will overwhelm the surrounding small one-story, two-bedroom, and primary owner-occupied homes.

The proposal is still 110 bedrooms (55 two-bedroom units), equivalent to a small hotel, and will bring increased traffic to our small neighborhood street.

The proposal is still presented as for "elderly", but in fact requires only one person of age 55+ on the lease, and has no restrictions on age or relationship of any other residents in the unit.

The developer has refused to modify the size and scale of the building in any way, or to meet with the residents.

As the small owner-occupied homes near this overwhelming project come on the market, they are far more attractive to a landlord looking for new rental property than to a new and younger homeowner interested in investing time, money, and labor in upgrading and enhancing their house and neighborhood, and in putting down roots for the future. In time, the impact spreads for beyond the adjacent lots. Ownership stabilizes a neighborhood, and inserting a rental project of such size and density is not in our best interest and not the best use of the limited tax credits.

Please help, help, help in understanding. Put yourself in our situation. Thank you.

James & Carol Matthews

408 Dellwood Drive  
Greenville, SC 29609

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

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Thank you for your comments.

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

**From:** Carl Roman [mailto:carlroman1998@yahoo.com]

**Sent:** Thursday, July 09, 2009 10:51 PM

**To:** Williams, Valarie 6-9005

**Subject:** We urge The S C State Housing Finance and Development Authority to reject the developers application for Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens proposal

Dear Sirs and Madams:

The S C State Housing Finance and Development Authority is faced with making a final decision for the Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens proposal before the end of July 2009.

We object to the developers proposal of 110 bedrooms (55 two-bedroom units) equivalent to a small hotel that would bring increased vandalism, crime and traffic to our small neighborhood streets.

Previously, this 6 acre parcel provided rental housing to about 24 families in 24 small apartments in a cluster of seven single story buildings.

Now, an out-of-our-area developer/investor reportedly plans to build 55 unit residential development for senior citizens, THAT IS MORE THAN TWICE THE DENSITY THAT WAS THERE IN THE PAST."

We believe that our City Government ought to preserve and protect the single family residential character of our neighborhoods of Greenville County Tax Map districts # 274.2, 274.3 and 274.4 that are zoned R-6.

NEIGHBORHOODS FIRST. Since this 6 acre lot (GCTM # 0274.4-01-71) adjoins Greenville City University Park (GCTM # 0274.4-01-70) it would be

environmentally “Green” for this Greenville City Council to take immediate action to acquire and add this 6 acre lot to our adjacent University Park.

This City Council and Mayor should put a stop on the reported plans to the builder/investor plans on this 6 acre lot at once so that the property can be acquired by the City of Greenville as an environmentally “Green” area for Community service structures and uses; and Parks, playgrounds and playfields. (already allowed by County Zoning Sec. 50-154 (d), (3) and/or (6)).

Therefore, we urge The S C State Housing Finance and Development Authority to reject the developers application for Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens proposal before the end of July 2009.

Sincerely

Carl Roman and Anna Roman

Carl Roman and Anna Roman  
126 Dellwood Drive  
Greenville, SC 29609

Valerie Williams  
S C State Housing Finance and Development Authority  
300-C Outlet Pointe Blvd., Columbia, SC 29210

July 9, 2009

Dear Sirs and Madams:

The S C State Housing Finance and Development Authority is faced with making a final decision for the Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens proposal before the end of July 2009.

We object to the developers proposal of 110 bedrooms (55 two-bedroom units) equivalent to a small hotel that would bring increased vandalism, crime and traffic to our small neighborhood streets.

Previously, this 6 acre parcel provided rental housing to about 24 families in 24 small apartments in a cluster of seven single story buildings.

Now, an out-of-our-area developer/investor reportedly plans to build 55 unit residential development for senior citizens, THAT IS MORE THAN TWICE THE DENSITY THAT WAS THERE IN THE PAST."

We believe that our City Government ought to preserve and protect the single family residential character of our neighborhoods of Greenville County Tax Map districts # 274.2, 274.3 and 274.4 that are zoned R-6.

NEIGHBORHOODS FIRST. Since this 6 acre lot (GCTM # 0274.4-01-71) adjoins Greenville City University Park (GCTM # 0274.4-01-70) it would be environmentally "Green" for this Greenville City Council to take immediate action to acquire and add this 6 acre lot to our adjacent University Park.

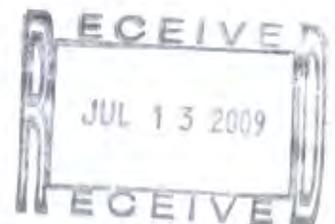
This City Council and Mayor should put a stop on the reported plans to the builder/investor plans on this 6 acre lot at once so that the property can be acquired by the City of Greenville as an environmentally "Green" area for Community service structures and uses; and Parks, playgrounds and playfields. (already allowed by County Zoning Sec. 50-154 (d), (3) and/or (6)).

Therefore, we urge The S C State Housing Finance and Development Authority to reject the developers application for Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens proposal before the end of July 2009.

Sincerely

*Carl Roman Anna Roman*

Carl Roman and Anna Roman



Carl M. & Anna E. Roman  
126 Dellwood Dr.  
Greenville, SC 29609

GREENVILLE SC 29609

130 JUL 2007 PM 1 1



Valerie Williams  
S.C. State Housing Finance & Development Authority  
300-C Outlet Pointe Blvd  
Columbia, SC 29210



The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for your comments.

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

From: Chiles, Betsy [mailto:bchiles@greenville.k12.sc.us]  
Sent: Wednesday, July 08, 2009 8:04 AM  
To: Williams, Valarie 6-9005  
Subject: Brookside Gardens

My name is Mary E. Chiles-30 Brookside Circle, Greenville, S.C. --my concern is about the housing project BROOKSIDE GARDENS- Greenville,S.C.. I have lived across the street from this sight for 55 years.

I am NOT in favor of this 3 story-110 bedroom-project. The traffic,high-density, size and scale of this project will not do. This is not the best use of anything.

Mary E. Chiles  
30 Brookside Circle  
Greenville, S.C. 29609

Low Income  
Housing Tax Credit

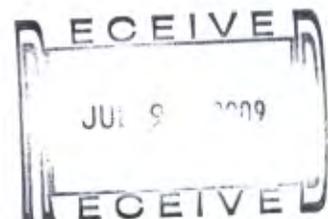
**This is in regard to the Brookside Gardens project in  
Greenville South Carolina**

**~~This will not do~~—nothing about this so called plan of will  
be of help to the neighborhood, are the people of  
Greenville South Carolina. Inappropriate size and scale  
of the building will overwhelm the small homes, traffic  
and noise—problem— This is not the best use of the limited  
tax credits. Please listen to the people of the  
neighborhood and city.**

**Thanks,  
Betsy Chiles  
30 Brookside Circle  
Greenville, S.C. 29609**

Brookside Gardens  
NO

7/8/09 5:04  
p.m.  
Mary Chiles



30 Brookside Circle  
Greenville SC 29609

GREENVILLE SC 296  
08 JUL 2009 PM 11



Valerie Williams  
SC STATE HOUSING Finance + Development  
300 C Outlet Pointe Blvd.  
Columbia SC 29210

25210+5652 0026 

POSTNET barcode

Faint, illegible markings and smudges on the right side of the envelope.

**Whitehead, Marian 6-9008**

---

**From:** Whitehead, Marian 6-9008  
**Sent:** Thursday, July 09, 2009 2:59 PM  
**To:** 'Ammah29609@aol.com'  
**Subject:** RE: Objection to Brookside Gardens

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

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Thank you for your comments.

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

**From:** Ammah29609@aol.com [mailto:Ammah29609@aol.com]  
**Sent:** Wednesday, July 08, 2009 12:17 PM  
**To:** Williams, Valarie 6-9005  
**Subject:** Objection to Brookside Gardens

Ms. Williams,

As a resident of the community in the area of the Brookside Gardens proposed housing, I am objecting to the project. The 110 bedroom 3 story building has no place in the small single family homes surroundings. Please do not permit this in our neighborhood.

Thank you,  
Andrea Hudson

---

Looking for love this summer? [Find it now on AOL Personals.](#)

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for your comments.

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

**From:** Dirk Siebenbrodt [mailto:dirk7brodt@yahoo.com]

**Sent:** Wednesday, July 08, 2009 1:12 PM

**To:** Williams, Valarie 6-9005

**Subject:** LIHTC funding for the Brookside Gardens in Greenville, SC

Dear Valarie,

With this letter I would like to express my concern of the proposed Douglas development on Brookside Circle in Greenville, SC.

My wife and me bought a house in the adjoining neighborhood 3 years ago with the intent to stay there and to raise our two young sons (1 and 2 years old). We invested a lot of effort and money in the house and saw other young families moving into our neighborhood as well as part of a positive development.

I would hate to see all this being reversed should the project on Brookside Circle being built as planned, since it does not fit into the single-family neighborhood character of this area and would bring a lot of negative side effects with it. Like most of my neighbors, I am opposed to this project.

Thank you for your time,

Dirk Siebenbrodt  
208 Ridgecrest Drive  
Greenville, SC 29609  
tel. 864-232-6474

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

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Thank you for your comments.

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

**From:** JOE FARMER [mailto:joe\_farmer@bellsouth.net]

**Sent:** Wednesday, July 08, 2009 2:01 PM

**To:** Williams, Valarie 6-9005

**Subject:** Brookside Gardens

Ms. Williams,

I am writing to oppose the approval of application for Brookside Gardens, in Greenville SC. This site has too many community and logistical problems to gain approval. As a taxpayer I do not feel that is a wise expenditure of money on this project. The site is in a single family owner occupied neighborhood and does not fit with the demographics of planning. The proposed site sits partially in a flood plain and would cause further problems for residents living along the overburdened creek at the property edge. This site is also home to nesting owls. With these and other unique aspects of the land it would not be appropriate to use this small tract of land for such a large development.

Thank you,

Joe Farmer  
864.292.3621

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

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Thank you for your comments.

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

**From:** lkay0909@aol.com [mailto:lkay0909@aol.com]

**Sent:** Wednesday, July 08, 2009 5:30 PM

**To:** Williams, Valarie 6-9005

**Subject:** Low Income Housing Tax Credit (LIHTC) for Brookside Gardens

Ms. Williams,

My name is Laura Martin, and I purchased a home two years ago at 104 Brookside Circle. One of the main reasons I chose this neighborhood was that it was quiet, mostly owned, and had other young families wanting to plant roots in an area close to downtown Greenville. I would NOT have purchased this home, had I known that a low-income apartment building would be going up at the end of my street. This potential project will cause me to rethink living in this area, which I am sure it will do for many more people in my neighborhood who have had invested more years here. While there have been hopes that Wade Hampton Blvd. could be revitalized to be the next "North Main" area of nice owned-homes and respectable businesses, this development would attract the opposite: renters who do not respect their property and neighborhood, increased traffic and crime, noise pollution, liquor stores, bail bonds businesses, etc. Please hear me out when I say I respectfully disagree with offering a low income tax credit to assist this developer with the current plans for Brookside Gardens. While there may be a need to provide for low income renters in Greenville, this is not the neighborhood for that. Please consider the many reasons it would negatively affect our peaceful neighborhood. Please consider our wishes and reject offering the tax credit.

Thank you,

Laura Martin

104 Brookside Circle  
Greenville, SC 29609  
864-901-1916  
[Lkay0909@aol.com](mailto:Lkay0909@aol.com)

---

[Popular laptop deals plus free shipping!](#)

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

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Thank you for your comments.

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

From: Jo Anne Conner [mailto:joanneconner@charter.net]  
Sent: Wednesday, July 08, 2009 7:34 PM  
To: Williams, Valarie 6-9005  
Subject: Brookside Circle

As a resident of Dellwood, I would like to object to the density of the units proposed for the site. I do think a senior community is a good idea, but 3 stories in a single family neighborhood seems too much.

Jo Anne Conner  
205 Holmes Drive  
Greenville SC 29609  
864.414.0595 - Cell/Home

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

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Thank you for your comments.

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

From: HelenLeague [mailto:hleague8212@charter.net]  
Sent: Wednesday, July 08, 2009 4:28 PM  
To: Williams, Valarie 6-9005  
Subject: Brookside Circle (Greenville, SC) develop.

Ms Williams,

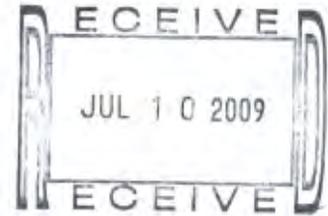
I am a 28-year resident of Bradley Blvd. I am opposed to the proposed development of a large rental business in our small home-owned neighborhood. This three story, 110 bedroom, rental building does not fit the size and scale of our well maintained small homes. In addition to the size of the structure, we are concerned about the impact of traffic and noise that number of people would bring to our quiet, lovely neighborhood.

We ask that you reconsider granting your approval of this development.

Thank you,  
Helen League  
144 Bradley Blvd.  
Greenville, SC 29609

July 9, 2009

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



Re: Development on Brookside Circle, Greenville, SC

Dear Ms Williams:

Please reconsider granting permission for the building of this huge rental business in our small, homeowner neighborhood. This 110 bedroom, three story structure (with lots of room for more buildings) is out of character with all surrounding streets of small, older homes .

Senior housing is needed (I'm so there myself !). This site would be perfect for a nice development of patio or garden homes that would be in keeping with the rest of our neighborhood.

Thank you for taking our opposition in mind as you make a decision that will affect hundreds of lives of people like me who have lived most of their adult lives in this wonderful part of our great City of Greenville.

Thank you,  
Helen League  
144 Bradley Blvd.  
Greenville, SC 29609

A handwritten signature in cursive script that reads "Helen League".

Walter League  
144 Bradley Blvd  
Greenville SC  
29609-5033

GREENVILLE SC 29609  
09 JUL 2009 PM 1 T



Valerie Williams  
S.C. State Housing Authority  
300-C Outlet Pointe Blvd  
Columbia SC 29210

29210+5652



**Whitehead, Marian 6-9008**

---

**To:** mnehdi@charter.net  
**Sent:** Thursday, July 09, 2009 12:46 PM  
**Subject:** RE: Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

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Thank you for your comments.

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

From: mnehdi@charter.net [mailto:mnehdi@charter.net]  
Sent: Wednesday, July 08, 2009 6:30 AM  
To: Williams, Valarie 6-9005  
Subject: Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens

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

Dear Valarie Williams

In regards to the "Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens proposal", my family and I, owners of the 210, Ridgecrest drive, respectfully state our objection to high-density rental business in an aging neighborhood, to the inappropriate size and scale of the building that will overwhelm small single-family homes, and to the impact of increased traffic on small neighborhood streets. We are concerned for the long-term future of our neighborhoods. We feel that, in this meltdown economy and hardship, this is not the best use of the limited tax credits. We urge you to keep our neighborhood intact and reject the temptation of money-making developers to destroy the character of our "village".

Thank you for your considerations in this matter and may God Bless You

The Nehdis  
210, Ridgecrest drive  
Greenville, SC 29609

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for your comments.

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

From: mnehdi@charter.net [mailto:mnehdi@charter.net]  
Sent: Wednesday, July 08, 2009 6:30 AM  
To: Williams, Valarie 6-9005  
Subject: Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens

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

Dear Valarie Williams

In regards to the "Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens proposal", my family and I, owners of the 210, Ridgecrest drive, respectfully state our objection to high-density rental business in an aging neighborhood, to the inappropriate size and scale of the building that will overwhelm small single-family homes, and to the impact of increased traffic on small neighborhood streets. We are concerned for the long-term future of our neighborhoods. We feel that, in this meltdown economy and hardship, this is not the best use of the limited tax credits. We urge you to keep our neighborhood intact and reject the temptation of money-making developers to destroy the character of our "village".

Thank you for your considerations in this matter and may God Bless You

The Nehdis  
210, Ridgecrest drive  
Greenville, SC 29609

**Whitehead, Marian 6-9008**

---

**From:** System Administrator  
**To:** mnehdi ← mnedhi@charter.net  
**Sent:** Thursday, July 09, 2009 12:46 PM  
**Subject:** Undeliverable: RE: Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens

Your message did not reach some or all of the intended recipients.

**Subject:** RE: Low Income Housing Tax Credit (LIHTC) funding for the Brookside Gardens  
**Sent:** 7/9/2009 12:46 PM

The following recipient(s) could not be reached:

'mnedhi@charter.net' on 7/9/2009 12:46 PM

The e-mail account does not exist at the organization this message was sent to. Check the e-mail address, or contact the recipient directly to find out the correct address.

<cromwell.scscha #5.1.1 smtp;550 5.1.1 Dsm21c0094jWrgo04sm27J Invalid recipient: <mnedhi@charter.net> E3210>

I am the Administrative Assistant for Ms. Williams.

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

**From:** Rhonda Capparelli [mailto:rhondacap@charter.net]  
**Sent:** Tuesday, July 14, 2009 9:50 AM  
**To:** Whitehead, Marian 6-9008  
**Subject:** Re: Opposition to proposal at Brookside Gardens

May I ask your professional relationship to Valerie Williams who I originally emailed?

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

**From:** Whitehead, Marian 6-9008  
**To:** Rhonda Capparelli  
**Sent:** Friday, July 10, 2009 11:44 AM  
**Subject:** RE: Opposition to proposal at Brookside Gardens

The application for Brookside Gardens is progressing through the Authority's competitive review process. It is anticipated that the Authority will make awards of credits during the month of August. We will post those awards on our website at that time.

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

**From:** Rhonda Capparelli [mailto:rhondacap@charter.net]  
**Sent:** Thursday, July 09, 2009 3:48 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** Re: Opposition to proposal at Brookside Gardens

what is the statue of this application at this point and time?

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

**From:** Whitehead, Marian 6-9008  
**To:** rhondacap@charter.net  
**Sent:** Thursday, July 09, 2009 3:03 PM  
**Subject:** RE: Opposition to proposal at Brookside Gardens

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

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Thank you for your comments.

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

**From:** Rhonda Capparelli [mailto:rhondacap@charter.net]

**Sent:** Wednesday, July 08, 2009 11:19 AM

**To:** Williams, Valarie 6-9005

**Subject:** Opposition to proposal at Brookside Gardens

Dear Valarie Williams,

I have been a resident in the Vista Hills neighborhood for 25 years. I enjoy the quiet, small neighborhood atmosphere.

I am writing to let you know that I GREATLY oppose the proposed building of multi unit rental property at Brookside Gardens.

I feel that is a very inappropriate structure for this area. It will in fact overwhelm the surrounding one story homes in the area. As well, it will add a tremendous amount of traffic on our neighborhood streets where many children enjoy bike riding and many residents take daily walks.

The building of such properties as the one proposed is simply not justifiable in this area.

If you have not visited, I personally invite you for a cup of coffee and a stroll around the neighborhood. I think if this was being proposed and you lived in this area you would feel the same as I and many others do. I guess I am asking you to put yourself in my/our shoes.

Thanks for your time and I REALLY would appreciate your consideration on this matter.

I will also follow-up this email with a hard copy to our physical address.

I can be reached at this email Tues- Thurs or anytime on my cell 864-325-2111.

Sincerely,  
Rhonda Capparelli  
16 Ashford Ave  
Greenville, SC 29609

The application for Brookside Gardens is progressing through the Authority's competitive review process. It is anticipated that the Authority will make awards of credits during the month of August. We will post those awards on our website at that time.

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**To:** Whitehead, Marian 6-9008  
**Subject:** Re: Opposition to proposal at Brookside Gardens

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

**From:** [Whitehead, Marian 6-9008](mailto:Whitehead.Marian.6-9008)  
**To:** [rhondacap@charter.net](mailto:rhondacap@charter.net)  
**Sent:** Thursday, July 09, 2009 3:03 PM  
**Subject:** RE: Opposition to proposal at Brookside Gardens

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Greenville, SC 29609

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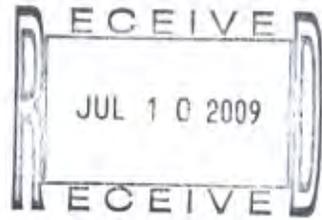
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Sincerely,

Rhonda Capparelli  
16 Ashford Ave  
Greenville, SC 29609



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Sincerely,  
Rhonda Capparelli  
16 Ashford Ave  
Greenville, SC 290609

P.S. I can be reached at 864-325-2111

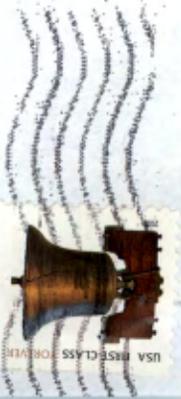
*Rhonda Capparelli*  
7-8-2009

Sapparello  
160 Ashford Ave  
Greenville, SC  
29109

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GREENVILLE SC 296

09 JUL 2009 PM 3 L



Valarie Williams  
SC State Housing Finance & Development Authority  
300-C Ochet Poinc Blud  
Columbia, SC 29210

29210+5652



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Thank you for your comments.

**From:** Maureen Nery <macnery@att.net>  
**To:** Valerie.Williams@schousing.com  
**Sent:** Wednesday, July 15, 2009 6:31:10 PM  
**Subject:** Brookside Gardens proposal

Dear Ms. Williams,

I am writing with great concern about the proposed housing project at Brookside Gardens. I live on Bradley Boulevard, less than a mile from the proposed development, and want you to understand the point of view of someone who would be directly affected by it.

- 1) I am concerned about the impact this development would have on housing values in my neighborhood. A high-density rental business will no doubt precipitate more rental houses here, thereby decreasing the value of my home.
- 2) I am worried about traffic--our streets are narrow and the addition of so many more people would mean a serious overload.
- 3) The fact that the proposal is worded as housing for the elderly is deceiving--only one person in each unit has to be 55 or older. This puts a very different face on it.
- 4) I understand that the developer will not meet with residents in this area. I also understand that he was not entirely honest on his application for a loan--that, for one thing, he named the Bob Jones Infirmary as a "hospital within two miles of (his) development", thereby giving himself two points on his proposal that were not justified. Needless to say, I do not trust what he says he's going to do or not do, now or in the future.

I trust that you will consider this issue as a homeowner, and think about whether you would want this to be happening in your neighborhood. And I sincerely hope that our tax dollars do not go toward this development in any way, shape or form.

Sincerely,  
Maureen Nery  
134 Bradley Blvd.  
Greenville, SC 29609  
864-292-9158

Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

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Thank you for your comments.

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

From: Chandler, Eve

To: Valarie.Williams@schousing.com

Sent: Jul 14, 2009 4:58 PM

Subject: Funding for Brookside Gardens proposal

Dear Ms. Williams:

I am writing you to express my opposition to the proposed development for Brookside Gardens near my home in Vista Hills in Greenville, South Carolina. The proposed three-story building will bring increased traffic to my neighborhood.

Thank you.

Sincerely,

Eve Chandler

127 Ashford Avenue

Greenville, SC 29609

"[Courage] is when you know you're licked before you begin but you begin anyway and you see it through no matter what. You rarely win, but sometimes you do." -- Atticus Finch (To Kill a Mockingbird by Harper Lee) Eve Chandler  
English Southside High

864-355-8773

echandle@greenville.k12.sc.us

Sent from my Verizon Wireless BlackBerry

**Whitehead, Marian 6-9008**

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**From:** Williams, Valarie 6-9005  
**Sent:** Tuesday, July 14, 2009 2:55 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** Re: Brookside Gardens and Other

You sign the letter. You are the Admin As st. Hold the Les letter.

Sent from my Verizon Wireless BlackBerry

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**From:** "Whitehead, Marian 6-9008"  
**Date:** Tue, 14 Jul 2009 13:18:21 -0400  
**To:** Williams, Valarie 6-9005<Valarie.Williams@schousing.com>  
**Subject:** Brookside Gardens and Other

Good afternoon. Tracey forwarded a couple of emails this morning for response. I will get these out this afternoon. Also, I have to prepare one for letterhead under your signature. Who should I get to sign on your behalf?

One of the previous concerned citizens who emailed you (and we responded last week), emailed again this morning and asked what my professional relationship was to you, because she had originally emailed you. Please advise.

No voicemail messages to date. Did however receive a letter addressed to you from Les Boles, State Budget and Control Board – re: exemption from compliance with Proviso 90.13 of the FY 2009-10 Appropriate Act. Bottom line – “do hereby grant the agency relief from compliance with Proviso 90.13...” Do I need to pass this on to anyone?

*Marian R. Whitehead*  
*Program Assistant*  
*Housing Choice Voucher Program*  
*PH: 803-896-9008*  
*FAX: 803-551-4998*  
*Marian.Whitehead@SCHousing.com*

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

**From:** Easton, Tracey 6-8771  
**Sent:** Monday, July 13, 2009 1:58 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** FW: Brookside Development

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

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, July 13, 2009 1:57 PM  
**To:** Easton, Tracey 6-8771  
**Subject:** Fw: Brookside Development

Sent from my Verizon Wireless BlackBerry

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**From:** MARTI MATTHEWS  
**Date:** Mon, 13 Jul 2009 05:24:15 -0700 (PDT)  
**To:** <valerie.williams@schousing.com>  
**Subject:** Brookside Development

*Dear Ms. Williams,*

*I live two very short blocks from this intended development. My home, as are all the homes, are single story houses. To build a mini hotel in our midst will be devastating to our investment. And this home of mine is the only investment I have since I lost 90% of my retirement due to what has happened in the last year or so. I am late 60's with psychical problems that keep me from working full time.*

*Most of the surrounding streets are basically "country lanes". I cannot imagine how horrific the extra car traffic will affect us.*

*I pray this development will be denied.*

*Respectfully,*

*Marti Matthews*

## Whitehead, Marian 6-9008

---

**From:** Easton, Tracey 6-8771  
**Sent:** Monday, July 13, 2009 1:57 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** FW: I Oppose Funding of Brookside Gardens

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

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, July 13, 2009 1:56 PM  
**To:** Easton, Tracey 6-8771  
**Subject:** Fw: I Oppose Funding of Brookside Gardens

Sent from my Verizon Wireless BlackBerry

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**From:** Sonya Brown  
**Date:** Sun, 12 Jul 2009 21:58:13 -0400  
**To:** <valarie.williams@schousing.com>  
**Subject:** I Oppose Funding of Brookside Gardens  
Dear Valerie,

Please do not allow this development to come to our neighborhood. This neighborhood can't support that large amount of people in such a concentrated, small area. We bought our home in this area because of the promise of an up and coming area in the downtown area...where home owners want to improve their property and value and have the convenience of living downtown. Putting that large amount of renters in a small and quiet neighborhood, will not improve our area's property or value. If anything, it will be a huge traffic burden on our streets and drain neighborhood resources. It would be much better used for single-family owned homes, town homes or condos. Where people would have ownership in this area and want to take care of it. Doing this would be a great way to encourage development we would all like to see in this area.

Please don't let this happen to our great neighborhood!

Sonya Brown

---

Lauren found her dream laptop. [Find the PC that's right for you.](#)

**Whitehead, Marian 6-9008**

---

**From:** Easton, Tracey 6-8771  
**Sent:** Monday, July 13, 2009 1:56 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** FW: Brookside Gardens LIHTC funding proposal

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

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, July 13, 2009 1:56 PM  
**To:** Easton, Tracey 6-8771  
**Subject:** Fw: Brookside Gardens LIHTC funding proposal

Sent from my Verizon Wireless BlackBerry

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**From:** "Charles & Belinda Wilson"  
**Date:** Sun, 12 Jul 2009 19:33:23 -0400  
**To:** <Valarie.Williams@schousing.com>  
**Subject:** Brookside Gardens LIHTC funding proposal

Dear Ms Williams:

This is to inform you and the SC State Housing Finance & Development Authority of our *opposition* to the Brookside Gardens development. The following are some of the issues that make this development objectionable:

- ⊗ The developer has not been clear on a long range plan. The lay-out of the property makes me believe that there is intent to subdivide the property for additional development in the future.
- ⊗ The three-story building will overwhelm the surrounding small, primarily owner-occupied homes.
- ⊗ This development will bring significantly increased traffic to our small neighborhood streets – streets that were not designed for such traffic.
- ⊗ Ownership stabilizes a neighborhood. Inserting a rental project of such size and density will likely reduce the value of the investments we have made.

As you consider the funding of this development, please weigh the likely detrimental impact of this development on a community that has flourished since the 1950's.

Sincerely,

Charles & Belinda Wilson

133 Dellwood Drive

Greenville, SC 29609



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 14, 2009

Ms. Diane Y. Personett  
7 Essex Ct.  
Greenville, SC 29609

**Re: Brookside Gardens (Proposed) Greenville, SC**

Dear Ms. Personett:

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

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Thank you for taking the time to write to the Authority and for expressing your concerns on this project.

Sincerely,

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Executive Director



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T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 14, 2009

Ms. Stephanie L. Evans  
9 Bradley Boulevard  
Greenville, SC 29609

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T. Scott Smith  
Chairman

Valarie M. Williams  
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July 14, 2009

Ms. Lorice Black  
Vista Hills  
22 Ridgecrest Drive  
Greenville, SC 29609

**Re: Brookside Gardens**

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T. Scott Smith  
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Valarie M. Williams  
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July 14, 2009

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Telephone: (803) 896-9001 TTY: (803) 896-8831  
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T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 14, 2009

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22 Ridgecrest Drive  
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*Valarie M. Williams for*

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Thank you for your comments.

**From:** Jim Block

**Date:** Mon, 13 Jul 2009 15:46:12 -0400

**To:** <Valarie.Williams@schousing.com>

**Subject:** Brookside Gardens

I would like to state my objection to the high-density rental business that is in the planning stages near Brookside Circle and Bradley Boulevard. This would be in an aging neighborhood and it would be an inappropriate size and scale building that will overwhelm small single-family homes. It will also have an impact of increased traffic on small neighborhood streets. We are concerned for the long-term future of our neighborhoods. This is not the best use of the limited tax credits. Please consider whether or not you would want this directly next door to YOUR OWN house where YOU reside!!

Please reconsider your plans for this piece of property.

Thanks so much,

Bonney Block  
Block Photography  
(864)268-6800  
[jblock@bellsouth.net](mailto:jblock@bellsouth.net)

"The LORD bless you and keep you; the LORD make his face to shine upon you and be gracious to you; the LORD lift up his countenance upon you and give you peace." Numbers 6:24-26



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 14, 2009

Ms. Lorice Black  
Vista Hills  
22 Ridgecrest Drive  
Greenville, SC 29609

**Re: Brookside Gardens**

Dear Ms. Black:

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for taking the time to write to the Authority and for expressing your concerns on this project.

Sincerely,

Valarie M. Williams  
Executive Director

7-10-09

Dear Valerie:

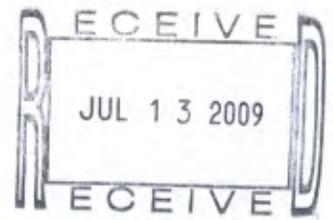
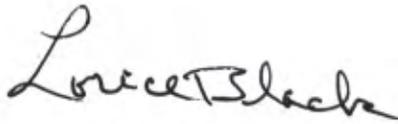
This is a plea to ask you to consider in all fairness to halt plans for the rental, 3 story dwelling at Brookside Gardens, which is surrounded by single family homes. We are proud of our quiet neighborhood and our homes, which we've kept up through the years.

If the proposed development is successful, this will overwhelm our surrounding small one-story, two bedroom, and primarily owner-occupied homes. I object to high-density rental business in an aging neighborhood, to the inappropriate size and scale of the building and the impact of increased traffic on small neighborhood streets. We are concerned for the long term future of our neighborhood.

Will you please give this your immediate attention?

Thank you.

Lorice Black  
22 Ridgcrest Drive (Vista Hills)  
Greenville, SC 29609



Ms. Lorice Black  
22 Ridgcrest Dr.  
Greenville, SC 29609

GREENVILLE SC 296

NO JUL 2009 PM 3 L



Valerie Williams

SC State Housing Fin. & Development Auth

300-C Outlet Pointe Blvd.

Columbia SC 29210

29210+8652





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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 14, 2009

Ms. Stephanie L. Evans  
9 Bradley Boulevard  
Greenville, SC 29609

**Re: Brookside Gardens Proposal**

Dear Ms. Evans:

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for taking the time to write to the Authority and for expressing your concerns on this project.

Sincerely,

Valarie M. Williams  
Executive Director

Stephanie L. Evans  
9 Bradley Boulevard  
Greenville, SC 29609  
864-233-1441  
MsStephanieEvans@aol.com

July 10, 2009

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

Subject:

**Brookside Gardens Proposal**

Dear Ms. Williams:

I am writing to express my opposing view on the Brookside Gardens project. I bought my house at 9 Bradley Boulevard seven years ago. I chose this location because it was convenient to my job downtown and was affordable for a first time home buyer.

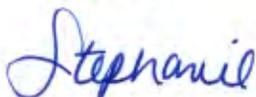
Over the past seven years I have spent a lot of time and money renovating the property. Many of my neighbors have done the same to improve their properties. This is an area where young adults are starting out and revitalizing the area. It has been a win-win situation for all.

How can you justify erecting a monstrous low income housing project in the middle of our neighborhood? Potentially everything that we have struggled and work hard for will now be lost as our property values would decline and the chances of selling would be slim. Why are similar projects not being proposed in the North Main and Augusta Road area? The foreclosure rate is considerably higher in those areas.

I had hoped that this property would be purchased and single family homes would be constructed. However, this property was never posted for sale and no one had the opportunity to purchase to make a positive change.

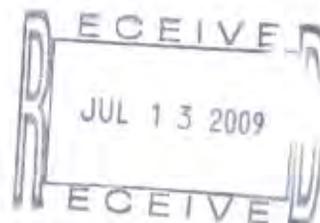
Please consider the hard-working tax payers that will be dramatically affected.

Sincerely,



Stephanie L. Evans

E



Stephanie Evans  
9 Bradley Boulevard  
Greenville, SC 29609

GREENVILLE SC 296  
19 JUL 2009 PM 4 L



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

29210+5652



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 14, 2009

Ms. Diane Y. Personett  
7 Essex Ct.  
Greenville, SC 29609

**Re: Brookside Gardens (Proposed) Greenville, SC**

Dear Ms. Personett:

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for taking the time to write to the Authority and for expressing your concerns on this project.

Sincerely,



Valarie M. Williams  
Executive Director

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

From: Easton, Tracey 6-8771  
Sent: Monday, July 13, 2009 5:30 PM  
To: Whitehead, Marian 6-9008  
Subject: FW: BROOKSIDE GARDENS (PROPOSED) GREENVILLE SC

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

From: Williams, Valarie 6-9005  
Sent: Monday, July 13, 2009 5:28 PM  
To: Easton, Tracey 6-8771  
Subject: Fw: BROOKSIDE GARDENS (PROPOSED) GREENVILLE SC

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

From: Diane Personett  
To: valarie.williams@schousing.com  
Sent: Jul 13, 2009 3:29 PM  
Subject: BROOKSIDE GARDENS (PROPOSED) GREENVILLE SC

I vehemently object and speak for the neighborhood, we don't want the proposed Brookside Gardens low cost 3-story housing complex. It would make a tremendously horrible impact on our quiet peaceful bucolic neighborhood. Leaving esthetics aside (cutting down gorgeous old trees and destroying expanse of lawn) the traffic and added noise would be unacceptable. It is hard enough right now for our cars to get onto Wade Hampton Blvd. without a traffic light, but with added cars, it would be nearly impossible.

We are mostly older homeowners who have invested our life savings in our homes where we hope to live for the rest of our lives. This would damage our equity and if we would try to sell because of the bad conditions, we probably couldnt. I could write about this all day, but surely by now, you get the picture. I AM BEGGING YOU, DONT LET THIS HAPPEN TO US. I REPEAT: DONT LET THIS HAPPEN TO US.

THANK YOU,

most sincerely

Diane Y. Personett  
7 Essex Ct.  
Greenville SC 29609  
Phone 864 370-0878

Sent from my Verizon Wireless BlackBerry



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 9, 2009

Larry D. Hodgens  
34 Brookside Circle  
Greenville, SC 29609

**Re: Brookside Gardens Project, Greenville, SC 29609**

Dear Mr. Hodgens:

The Authority is in receipt of your correspondence in opposition to the proposed tax credit development known as Brookside Gardens in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

Your concern was regarding appropriate land use, density of the development, and/or height and massing of the structures and are related to the zoning of the property which is under the purview of the City of Greenville.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual.

Thank you for taking the time to write to the Authority and for expressing your concerns on this project.

Sincerely,

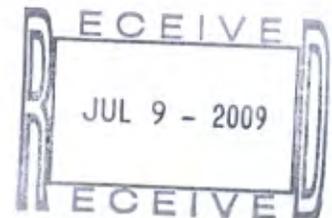
A handwritten signature in black ink, appearing to read "Valarie M. Williams".

Valarie M. Williams  
Executive Director

My name is Larry Hodgens-34 Brookside Circle Greenville,S.C.  
29609

The plan for Brookside Gardens project( Greenville, S.C. 29609)  
is not acceptable. We do not need are want any of this plan. Please  
listen to the people and the citizens of this town.

Larry D. Hodgens  
34 Brookside Circle  
Greenville,S.C. 29609



GREENVILLE SC 296

08 JUL 2009 PM 1 L



Valarie Williams  
SC HOUSING Finance & Development  
300 - C Outlet Pointe Blvd  
Columbia SC 29210

29210+5652



## Whitehead, Marian 6-9008

---

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, July 13, 2009 3:10 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** Re: Brookside Gardens Correspondence

Marian,  
Send no duplicates. My message said that your emails went undelivered. Yes, send standard responses to those that come by mail as well . . . Just on letterhead. Thanks

Sent from my Verizon Wireless BlackBerry

---

**From:** "Whitehead, Marian 6-9008"  
**Date:** Mon, 13 Jul 2009 14:02:14 -0400  
**To:** Williams, Valarie 6-9005<Valarie.Williams@schousing.com>  
**Subject:** Brookside Gardens Correspondence

Good afternoon. Hope your well-deserved vacation is enjoyable thus far. I received the email that you forwarded Sunday. In addition, today's regular mail brought forth almost verbatim copies of previously sent emails in which I had already responded. Do those "duplicate" ones need another response? Today, you did receive a letter from a "new" concerned citizen. If memory serves me correctly, I prepared the standard response on letterhead for your signature. Please advise. It is now 2:00 p.m. and Tracey Easton just forwarded me five more emails concerning Brookside. First appearances indicate they are new. I will be happy to send the standard response, if OK by you. NOTE: No responses received from the letter sent to Frances Cameron this past Friday. I will certainly keep you advised.

I checked in with Executive staff first thing this morning to let them know I would be operating from the Voucher Program area this week and let them know that I had transferred phones accordingly so that I could respond or forward, as necessary. I also notified Sylvia Williams where I could be contacted and/or located.

Please let me know if there is anything further that I need to do.

*Marian R. Whitehead*  
*Program Assistant*  
*Housing Choice Voucher Program*  
*PH: 803-896-9008*  
*FAX: 803-551-4998*  
*Marian.Whitehead@SCHousing.com*

## Whitehead, Marian 6-9008

---

**From:** Steven Fooshe [christopp@mindspring.com]  
**Sent:** Thursday, July 16, 2009 10:25 AM  
**To:** Whitehead, Marian 6-9008; Steve@Stevenfooshe.com  
**Cc:** Williams, Valarie 6-9005; Arney, Larry 6-9009  
**Subject:** RE: Scheduled Meeting for Monday 7-20-09

Ms. Whitehead:

Many thanks for your assistance in arranging this meeting.

Steve

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

**From:** Whitehead, Marian 6-9008 [mailto:Marian.Whitehead@schousing.com]  
**Sent:** Thursday, July 16, 2009 10:00 AM  
**To:** Steve@Stevenfooshe.com  
**Cc:** Williams, Valarie 6-9005; Arney, Larry 6-9009  
**Subject:** Scheduled Meeting for Monday 7-20-09

Thank you for your July 15<sup>th</sup> phone call in reference to setting up a meeting with Valarie Williams, Executive Director, to discuss various issues in Sumter. As you indicated, a letter was sent previously, under Senator Leventis' name, outlining those issues. Ms. Williams asked me to convey that we contacted the Senator's office to try to schedule a meeting upon receipt of the letter. They stated they would get back to us.

After further conferring with Ms. Williams, I am confirming this meeting for 1:30 p.m., July 20<sup>th</sup> at the SC State Housing Finance and Development Authority, 300-C Outlet Pointe Blvd., Columbia, SC 29210. According to the phone conversation with you those in attendance on behalf of Sumter will be you, Mayor Joseph McElveen, Jr., City Manager, Deron McCormick, the Planning Director (no name provided) and possibly Senator Leventis.

I also called your office phone this morning and left a voicemail message indicating confirmation of this meeting. Please let me know if you have any questions.

Marian R. Whitehead  
Administrative Assistant for Ms. Williams  
Ph: 803-896-9005

Checked by AVG - [www.avg.com](http://www.avg.com)

Version: 8.5.375 / Virus Database: 270.13.16/2241 - Release Date: 07/16/09 05:58:00

## Whitehead, Marian 6-9008

---

**From:** Whitehead, Marian 6-9008  
**Sent:** Thursday, July 16, 2009 10:00 AM  
**To:** 'Steve@Stevenfooshe.com'  
**Cc:** Williams, Valarie 6-9005; Arney, Larry 6-9009  
**Subject:** Scheduled Meeting for Monday 7-20-09

Thank you for your July 15<sup>th</sup> phone call in reference to setting up a meeting with Valarie Williams, Executive Director, to discuss various issues in Sumter. As you indicated, a letter was sent previously, under Senator Leventis' name, outlining those issues. Ms. Williams asked me to convey that we contacted the Senator's office to try to schedule a meeting upon receipt of the letter. They stated they would get back to us.

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I also called your office phone this morning and left a voicemail message indicating confirmation of this meeting. Please let me know if you have any questions.

Marian R. Whitehead  
Administrative Assistant for Ms. Williams  
Ph: 803-896-9005

## Whitehead, Marian 6-9008

---

**From:** Williams, Valarie 6-9005  
**Sent:** Wednesday, July 15, 2009 1:00 PM  
**To:** Whitehead, Marian 6-9008  
**Subject:** Re: Steve Fooshe (Lobbyist) on behalf of Senator Phil Leventis

Let Steve know that we contacted the Senator's office to try to schedule upon receipt. They said that they would get back to us. Before we get back to them, pls make sure that Larry can attend. If he can attend pls confirm with Steve.

Sent from my Verizon Wireless BlackBerry

---

**From:** "Whitehead, Marian 6-9008"  
**Date:** Wed, 15 Jul 2009 10:40:27 -0400  
**To:** Williams, Valarie 6-9005<Valarie.Williams@schousing.com>  
**Subject:** Steve Fooshe (Lobbyist) on behalf of Senator Phil Leventis

Mr. Fooshe called – re: a letter he had drafted under Senator Leventis' name and sent to you pertaining to issues in Sumter County. Mr. Fooshe is hoping to set up a meeting with you this upcoming Monday, July 20<sup>th</sup> at 1:30 p.m. to include himself, Mayor Joe McElveen, City Manager, Darren McCormick and the Planning Manager (no name). Not sure if the Senator will be in attendance. This is to follow up on the letter sent to you and discuss various other issues in Sumter. I checked both your computer calendar and paper calendar and nothing is slated for that timeframe – just Executive Staff meeting Monday morning. Mr. Fooshe would like a response by COB today. Please advise.

Other – Voicemail message to you from Senator Thomas Alexander's Office (Oconee/Pickens). I called to get specifics and they were interested in the NSP Program. I provided to Larry/Nancy for response. Phone call received from Senator Hugh Leatherman's Office – re: a constituent in Florence that has his mortgage through us and a problem he has been experiencing. I took details and provided the information to Lisa Rivers for response.

*Marian R. Whitehead*  
*Program Assistant*  
*Housing Choice Voucher Program*  
*PH: 803-896-9008*  
*FAX: 803-551-4998*  
*Marian.Whitehead@SCHousing.com*

## Whitehead, Marian 6-9008

---

**From:** Whitehead, Marian 6-9008  
**Sent:** Wednesday, July 15, 2009 10:40 AM  
**To:** Williams, Valarie 6-9005  
**Subject:** Steve Fooshe (Lobbyist) on behalf of Senator Phil Leventis

Mr. Fooshe called – re: a letter he had drafted under Senator Leventis' name and sent to you pertaining to issues in Sumter County. Mr. Fooshe is hoping to set up a meeting with you this upcoming Monday, July 20<sup>th</sup> at 1:30 p.m. to include himself, Mayor Joe McElveen, City Manager, Darren McCormick and the Planning Manager (no name). Not sure if the Senator will be in attendance. This is to follow up on the letter sent to you and discuss various other issues in Sumter. I checked both your computer calendar and paper calendar and nothing is slated for that timeframe – just Executive Staff meeting Monday morning. Mr. Fooshe would like a response by COB today. Please advise.

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*Marian R. Whitehead*  
*Program Assistant*  
*Housing Choice Voucher Program*  
*PH: 803-896-9008*  
*FAX: 803-551-4998*  
*Marian.Whitehead@SCHousing.com*

STATE OF SOUTH CAROLINA  
*State Budget and Control Board*  
OFFICE OF STATE BUDGET

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GOVERNOR

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RICHARD ECKSTROM, CPA  
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CHAIRMAN, SENATE FINANCE COMMITTEE

DANIEL T. COOPER  
CHAIRMAN, WAYS AND MEANS COMMITTEE

FRANK W. FUSCO  
EXECUTIVE DIRECTOR

1201 MAIN STREET, SUITE 870  
COLUMBIA, SOUTH CAROLINA 29201  
(803) 734-2280  
(803) 734-0645 (FAX)

**LES BOLES  
DIRECTOR**

July 8, 2009

Ms. Valerie Williams  
SC State Housing Authority  
300-C Outlet Point Blvd.  
Columbia, SC 29210

Dear Ms. Williams:

The Office of State Budget is in receipt of your letter and documentation dated June 29, 2009, requesting an exemption from compliance with Proviso 90.13 of the FY 2009-10 Appropriation Act. The last paragraph of the Proviso mandates that all agencies (unless specifically exempted) receiving an increased Federal Medicaid Assistance Percentage (FMAP) shall transfer an equivalent amount of unobligated state match funds to the State Treasurer to be deposited into the Health Care Annualization and Maintenance of Effort Fund.

We recognize that all funds supplied for state match were paid from the State Housing, Finance and Development Authority Program Fund, a restricted fund, and that such funds may only be used in accordance with the guidelines established in regulations promulgated by the Authority.

Due to a potential violation of laws and regulations, we consider the agency's Medicaid matching funds "obligated Other Funds" and do hereby grant the agency relief from compliance with Proviso 90.13 of the FY 2009-10 Appropriation Act .

If you should have any questions, please call me at 803-734-2280.

Sincerely,

A handwritten signature in blue ink that reads "Les Boles".

Les Boles

cc: Ms. Angie Stoner – Senate Finance Committee  
Mr. Marc Aquino – Ways & Means Committee  
Mr. William Wells – Health and Human Services  
Mrs. Torina Wood – Office of State Budget

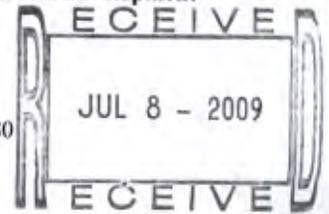
Office of State Budget  
1201 Main Street, Suite 870  
Columbia, SC 29201

Ms. Valerie Williams  
SC State Housing Authority  
300-C Outlet Point Blvd.  
Columbia, SC 29210



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 7, 2009

Mr. Joe E. Taylor, Jr., Secretary  
South Carolina Department of Commerce  
1201 Main Street, Suite 1600  
Columbia, South Carolina 29201

Dear Mr. Taylor:

We are pleased to inform you of HUD's approval of the State of South Carolina's program year 2009-2010 Annual Action Plan (AAP) for the period covering April 1, 2009 to March 31, 2010. Our overall review determined that the State's AAP complies with the regulatory requirements in 24 CFR, Sections 91.305 through 91.330. The State's AAP describes housing, community, and economic development programs and activities it will undertake with fiscal year 2009 formula grants awarded to the State through the following Formula Grant Programs: Community Development Block Grant (CDBG) Program funds in the amount of \$22,169,273; HOME Investment Partnerships (HOME) Program funds in the amount of \$9,239,673; Emergency Shelter Grant (ESG) Program funds in the amount of \$1,497,948; and Housing Opportunities for Persons with AIDS (HOPWA) Program funds in the amount of \$1,563,881.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) reviewed the Civil Rights Related Program Requirements relative to the State's program year 2009-2010 Annual Action Plan and made the following recommendation:

The grantee completed its original Analysis of Impediments (AI) in 1997 with ten or more impediments identified. Subsequently, an updated strategy was completed in 2003 to incorporate predatory lending as an impediment to homeowners and consumers who were targeted by unscrupulous lenders. These loans were made to strip equity from homes and absorb other valuable assets.

**The grantee's AI is obsolete and needs to be updated to reflect impediments and other barriers that are current in the housing market area.** Even though the previously identified impediments may not have been resolved, other impediments need to be added to reflect the existing barriers to housing choice. In its Action Plan, the grantee has listed three proposed impediments that will be addressed during the year, but there are no proposed strategies listed in the plan to reduce or eliminate these impediments. FHEO would encourage the grantee to list its proposed actions to overcome these impediments and ensure that these actions are addressed in the upcoming CAPER.

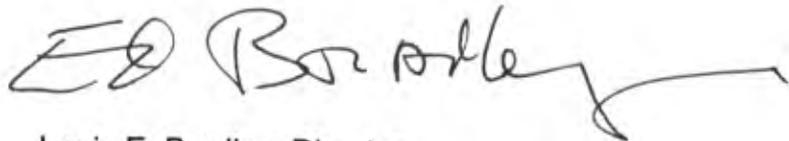
If you have questions, comments or need technical assistance concerning FHEO's recommendation, please contact Patricia W. Green, Director, Fair Housing and Equal Opportunity Division, at (803) 765-5938.

Since the South Carolina Department of Commerce has the lead role for coordinating the State's consolidated planning process, we are transmitting six (6) sets of Consolidated Grant Agreements and Funding Approval/Agreements to Ms. Bonnie Ammons, Assistant Director of Federal Grant Programs, for distribution to the other State administering agencies for execution. The designated responsible official for each of the four (4) State of South Carolina administering agencies is to sign and date their respective Consolidated Grant Agreement and formula grant program agreement. Please retain four (4) executed Consolidated Grant Agreements and your respective Funding Approval/Agreements for your records and return the remaining two (2) executed sets of Consolidated Grant Agreements and Funding Approval/Agreements to this office.

Failure to return the executed Agreements within 60 days of the date of this letter may constitute rejection of the grants and cause for HUD to reallocate these funds to other grantees.

We look forward to working with the State to accomplish its housing and community development goals and priorities. If you have questions or need assistance regarding the administration of these grant programs, please call me at (803) 765-5564.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis E. Bradley", with a long horizontal flourish extending to the right.

Louis E. Bradley, Director  
Community Planning and  
Development Division

cc: Bonnie Ammons, CDBG  
Valarie Williams, HOME  
Ashlie Lancaster, ESG  
Dr. Andre Rawls, HOPWA

Enclosures

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

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PENALTY FOR PRIVATE USE, \$300

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

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29210+3652

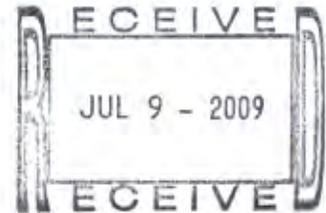


**MISSION STATEMENT**

To support the recovery of people with mental illnesses.

July 6, 2009

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



Dear Ms. Williams:

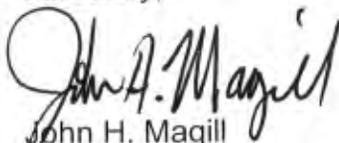
The Department of Mental Health would like to thank the S.C. State Housing Finance and Development Authority for the \$50,000 given to the Department this fiscal year to assist clients in transitioning into the community. From July 1, 2008 – June 25, 2009 the Department of Mental Health's Olmstead Committee approved applications received from 169 clients for assistance with paying rent, security deposits, and utility deposits. The total spent was \$50,071. These funds combined with the Department's Olmstead funds have assisted more than 200 clients.

In accord with the SC Department of Mental Health's MOA with the SC State Housing Finance and Development Authority, the Department is enclosing a spreadsheet in Excel file format containing the first names and case numbers of each person assisted and the amount of assistance provided.

At this time the Department is requesting funding for the upcoming fiscal year. These monies will again be used to assist clients in paying rent, security deposits, and utility deposits.

We look forward to continuing to work with you and the staff of the SC State Housing Finance and Development Authority in this endeavor. If you have any questions please do not hesitate to contact me or Vicki McGahee of my staff at 803-898-8326.

Sincerely,

  
John H. Magill  
State Director

cc: Edwin Knight, Deputy Director Administration  
Vicki McGahee, DMH

**MENTAL HEALTH COMMISSION:**

Alison Evans, Chair, *Hartsville*  
Joan Moore, Vice Chair, *Goose Creek*

Jane B. Jones, *Easley*  
Harold E. Cheatham, Ph.D., *Clemson*

J. Buxton Terry, *Columbia*  
H. Lloyd Howard, *Landrum*

**Client****State Housing**

100 - Brenda	\$	200.00
101 - William	\$	270.00
102 - Robert	\$	200.00
103 - Natasha	\$	175.00
104 - Patrick	\$	190.00
105 - Nathan	\$	180.00
106 - Priscilla	\$	300.00
107 - Jerry	\$	350.00
108 - John	\$	170.00
109 - Richland	\$	165.00
110 - Alphonso	\$	175.00
111 - Andrew	\$	250.00
112 - Isa Safa Abdul	\$	400.00
113 - Don nail	\$	270.00
114 - John	\$	180.00
115 - William	\$	175.00
116 - Cynthia	\$	75.00
117 - Robert	\$	800.00
118 - Venetta	\$	500.00
119 - Thomas	\$	180.00
120 - Ashley	\$	450.00
121 - Cornelius	\$	213.00
122 - Mary Beth	\$	400.00
123 - Randy	\$	80.00
124 - Joseph	\$	330.37
125 - Dennis	\$	180.00
126 - Timothy	\$	300.00
127 - Levance	\$	160.00
128 - James	\$	270.00
129 - Billy Joe	\$	300.00
130 - Steven	\$	300.00
131 - Robert	\$	117.00
132 - Kenneth	\$	125.00
133 - Joseph	\$	250.00
134 - Mary	\$	200.00
135 - Kelvin	\$	250.00
136 - Patrick	\$	90.00
137 - Audrey	\$	200.00
138 - Darren	\$	260.00
139 - Don nail	\$	135.00
140 - Christopher	\$	300.00
141 - John	\$	98.00
142 - James	\$	200.00
143 - John	\$	170.00
144 - Deniece	\$	212.00
145 - Sadie	\$	230.00
146 - Leonard	\$	50.00
147 - Julia	\$	100.00
148 - Mary	\$	1,100.00
149 - Kennedy	\$	250.00

150 - Ginger	\$	250.00
151 - Benny	\$	30.00
152 - Dorothy	\$	98.00
153 - Shondra	\$	425.00
154 - Brian	\$	240.00
155 - Kimberly	\$	200.00
156 - Ronnie	\$	430.00
157 - Leonard	\$	325.00
158 - Brian	\$	370.00
159 - Joseph	\$	300.00
160 - Frank	\$	200.00
161 - Raymond	\$	240.00
162 - Reginald	\$	405.00
163 - Rashad	\$	300.00
164 - Cheryl	\$	250.00
165 - Kathryn	\$	200.00
166 & 167 - Juan & Brenda	\$	375.00
168 - Kevin	\$	352.00
169 - Meredith	\$	200.00
170 - Tony	\$	352.00
171 - Hazel	\$	192.00
172 - Jessie	\$	160.00
173 - Larry	\$	200.00
174 - Stephanie	\$	160.00
175 - Emma	\$	226.00
176 - Curtis	\$	240.00
177 - Marguerite	\$	1,025.00
178 - Isis	\$	630.00
179 - Carol	\$	226.00
180 - Geraldine	\$	177.40
181 - Cameron	\$	500.00
182 - Christina	\$	1,100.00
183 - Cynthia Anne	\$	628.57
184 - Paul	\$	352.00
185 - Albert	\$	240.00
186 - Donald	\$	330.00
187 - Bessie	\$	760.00
188 - Michael	\$	170.00
189 - Shannon	\$	200.00
190 - Andrea	\$	98.00
191 - Rhonda	\$	98.00
192 - Ethan	\$	380.00
193 - Donald	\$	330.00
194 - Terrance	\$	268.50
195 - Shawn	\$	240.00
196 - Charlton	\$	139.83
197 - Billy	\$	530.00
198 - Ryan	\$	352.00
199 - Larry	\$	352.00
200 - Michael	\$	180.00
201 - James	\$	50.00
202 - Robert	\$	250.00

203 - Herschall	\$	500.00
204 - Michael	\$	225.00
205 - James	\$	439.96
206 - Rayfeal	\$	180.00
207 - William	\$	300.00
208 - Deborah	\$	352.00
209 - Dan	\$	352.00
210 - Christopher	\$	240.00
211 - Raymond	\$	300.00
212 - Zachary	\$	250.00
213 - Robby	\$	375.00
214 - Jon	\$	305.00
215 - Curtis	\$	250.00
216 - Susan	\$	70.00
217 - Jamal	\$	437.60
218 - Mona	\$	1,085.00
219 - Melissa	\$	600.00
220 - Charles	\$	300.00
221 - Jimmy	\$	156.60
222 - Stephen	\$	250.00
223 - Dennis	\$	250.00
224 - Timothy	\$	352.00
225 - Steven	\$	280.00
226 - Michael	\$	352.00
227 - Martha	\$	150.00
228 - Robert	\$	300.00
229 - Tony	\$	300.00
230 - Floyd	\$	352.00
231 - Michael	\$	280.00
232 - Theodore	\$	200.00
233 - Niarobia	\$	150.00
234 - Jack	\$	250.00
235 - Wanda	\$	300.00
236 - Darryl	\$	352.00
237 - Cortland	\$	300.00
238 - Kevin	\$	300.00
239 - Sheila	\$	400.00
240 - Jeff	\$	357.00
241 - Tyrone	\$	555.00
242 - Jake	\$	280.00
243 - Danny	\$	357.00
244 - James	\$	300.00
245 - John	\$	352.00
246 - Nathan	\$	252.00
247 - Jessica	\$	214.09
248 - Walter	\$	250.00
249 - James	\$	357.00
250 - John	\$	352.00
251 - Eugene	\$	450.00
252 - William	\$	380.00
253 - Trula	\$	380.00
254 - Denny	\$	352.00

255 - Charles	\$	400.00
256 - Christopher	\$	170.00
257 - Tanita	\$	400.00
258 - Roosevelt	\$	400.00
259 - Bruce Young	\$	400.00
260 - Mary	\$	400.00
261 - Christoper	\$	352.00
262 - Timothy	\$	405.00
263 - Charles	\$	352.00
264 - Jerome	\$	160.00
265- Tim	\$	405.00
266 - Antony	\$	350.00

	\$	50,070.92
--	----	-----------



Valarie - copy



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 9, 2009

Michael J. Wenig, Esquire  
Tuggle Duggins  
P.O. Box 2888  
Greensboro, NC 27402

**Re: *Sumter Villas South – 2009 LIHTC Tier Two Application***

Dear Mr. Wenig:

Thank you for your letter of June 29, 2009 in which you discussed an issue related to the application for the above-referenced project. While I have a high appreciation for the points that were highlighted for consideration, in the final analysis I am affirming the original determination on this matter.

I would encourage your client to attend the Developers' Roundtable which will be announced following the 2009 competition. This venue will provide optimal opportunity for discussions that will ultimately make the 2010 Qualified Allocation Plan, and more importantly, the Low Income Housing Tax Credit Program even more effective for everyone. In the meantime, if you have any questions or concerns, please contact Larry Arney, Deputy Director for Programs, at (803) 896-9009.

Very truly yours,

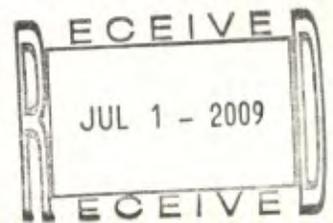
A handwritten signature in cursive script, appearing to read "Valarie M. Williams".

Valarie M. Williams  
Executive Director

cc: Tracey C. Easton, General Counsel  
Larry Arney  
Laura Nicholson  
Murray O. Duggins  
James B. Smith

# TUGGLE DUGGINS

ATTORNEYS AT LAW



WRITER'S DIRECT LINE:  
(336) 271-5216  
FAX: (336) 274-6590  
E-MAIL: mwenig@tuggleduggins.com

June 29, 2009

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

Re: Sumter Villas South – 2009 LIHTC Tier Two Application

Dear Ms. Williams:

I am writing you to ask for a reconsideration of the position taken by your office with respect to the failure to award points for the submission of a completed application for tax credits by Sumter Villas South Associates Limited Partnership (“Sumter”). As I understand it, it is the policy for South Carolina State Housing Finance Development Authority (“South Carolina Housing”) to now award points for a completed application. Sumter timely submitted an application to your office. Subsequently, Sumter was contacted by Ms. Nicholson of your office concerning an alleged deficiency in that application, which would result in no points being awarded. This deficiency was based on Ms. Nicholson’s review of Sumter’s 2009 LIHTC Tier Two Application Checklist (the “Checklist”) and specifically the answer given to the question in the block for Tab 8 as “N/A”. A copy of the Checklist with the highlighted section is enclosed with this letter.

Although I was not directly privy to the actual conversation, it is my understanding that Ms. Nicholson first called Sara Butler, an assistant in the applicant’s office. Ms. Nicholson asked about the whereabouts of corporate bylaws and articles of incorporation for Sumter, items referenced at Tab 8. Ms. Butler attempted to explain to Ms. Nicholson that the answer to the specific question raised was N/A and that there were no corporate bylaws or articles of incorporation attached to the application since Sumter is a limited partnership and its general partner in this case is a limited liability company, not a corporation. At least to Ms. Butler, Ms. Nicholson appeared to still be confused about this response, at which point Ms. Butler called my office and spoke to my assistant, Carol Groover. Ms. Groover contacted Ms. Nicholson and re-explained the situation to her and in an attempt to provide further clarification. As part of that explanation, Ms. Groover e-mailed to Ms. Nicholson a copy of the Certificate of Domestic Limited Partnership for Sumter and an amendment thereto along with a copy of the Articles of Organization and an amendment thereto for Sumter Villas South/Duggins, LLC (the “Sumter LLC”) (Sumter’s general partner). Ms. Groover also explained to Ms. Nicholson that the

Tuggle Duggins  
& Meschan, P.A.  
Attorneys at Law

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Limited Partnership Agreement for Sumter and the Operating Agreement for the Sumter LLC, which were asked for on the Checklist at Tab 8, were enclosed as part of the package, in most instances would serve in the same place and stead as corporate bylaws. However, there was no indication or admission on the part of Sumter that the application that was submitted was in its view some way deficient. The documents that were provided by my assistant were merely provided as a means of explaining why the block responding to the question asked in Tab 8 was answered N/A.

As I explained to Ms. Easton, neither my office nor Sumter is trying to be argumentative in this matter. It is simply a situation where we are attempted to explain why what we believe was an honest error occurred. Reasonable minds can certainly differ as to how the block at Tab 8 should be interpreted. However, as I explained to Ms. Easton, as a lawyer, if someone were to ask me what is required, I would have said it does not apply since it is only asking for information on a corporation. It would not be up to me to interpret what South Carolina Housing meant by the block or that it meant that the applicant should assume that it must include any type of entity organizational documents with the application. In that regard, if there was a question regarding organizational documents, it should be noted that in the instance of both the limited partnership and the LLC in this case, the Checklist did require and Sumter did enclose Certificates of Existence from the South Carolina Secretary of State, shows that Sumter and Sumter LLC each registered to transact business in South Carolina. This document in and of itself is a certification by the State of South Carolina that these entities are validly existing in the State of South Carolina and as such each would have had to provide the South Carolina Secretary of State with proof of organization. In other words, if the entity's valid existence was the concern and "intent" of the question at Tab 8, then it was verified by these documents that were provided by Sumter with its application. Further, the Checklist contains a more specific request for information regarding nonprofits, which would indeed have a need for providing further information in order to verify nonprofit status as I am well aware that nonprofits are given more favorable status in submitting applications.

In speaking with Ms. Easton, I appreciate that she has made the effort to go back and look at our prior submissions made by the same parties involved with the Sumter application and has taken the time and effort to explain her position to me on the phone. However, I still respectfully disagree with that position. My understanding of the issue here is that Sumter should have known or interpreted the "intent" of the question at Tab 8. It is hard to read into a request's or provision's intent when there is nothing further to go on but the provision itself. Generally, in drafting, unless there is something akin to legislative history or regulations, the plain language of the provision stands as it is and a party who relied on that plain language should not be penalized unless and until the language is changed or clarified. Ms. Easton indicated the language at Tab 8 would be clarified for 2010. However, Ms. Easton indicated that she felt that Sumter understood the request by its prior submissions and in fact to her great credit she went back and looked at the prior submission made by the same group last year and found where the Articles of Organization for an LLC in that case were included. But she did not indicate that a Certificate of Domestic Limited Partnership was included, which would have been the entity applying for the credits in the prior year, not its LLC general partner. Further, even in that case Ms. Easton indicated that the Articles were then found in a different place in the application and were at the end of the Operating Agreement for that LLC.



As I explained to Ms. Easton, the fact that the Articles were in the Operating Agreement and not placed elsewhere in the application is indicative of the fact that we (my office) provided a copy of the Operating Agreement to the applicant which happened to be what was submitted in that case along with the package. It should not be read as any understanding of an unwritten requirement that they be included with the application. It is a common practice of my office to include those Articles as part of the Operating Agreement since that is how we file them in my office. However, this is not how the applicant would typically view them nor would it be how we typically send it to the applicant for execution by them. It just so happens that in the case of this particular filing, we sent the document to them as a pdf file straight from the files in our records as opposed to sending them as a Word document for printing and execution by the client. In our history, we typically send just the Word document by e-mail and the document is then executed by the client and included in the package. As I indicated to Ms. Easton by telephone, I will be happy to provide a sworn affidavit to that fact and I am sure if I searched my e-mail files for that particular time period in 2008 I can likely locate the specific e-mail with the pdf document attached that was sent by my office.

The point of this letter is not to belabor the fine details of intent or prior applications. It is simply to look at the issue of fairness. In this case the Sumter application was submitted by my client and prepared by employees of my client based on their prior submissions. These prior submissions have been accepted without a problem and to their knowledge did not include these specific documents which were found to be missing from the Sumter submission. Further, as indicated by the face of the Checklist, the documents now at issue are not specifically requested. When the documents were requested by the Authority, they were immediately provided. So there is no attempt to hide or delay anything. All the work had been performed on a timely basis and the entities at issue were validly existing prior to the submission date.

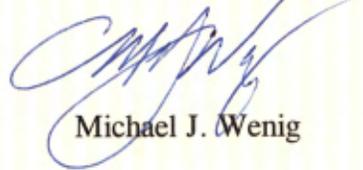
I understand the purpose of awarding points in this situation is to make sure that an applicant is serious and that the employees in your office are not simply wasting their time looking at insufficient documents or having to spend time requesting items when they could be working on other business on behalf of the State. However, this is clearly not the case in this situation. But for these two pieces of paper which Sumter was not aware were required, it is my understanding that the application was sufficient. In this case I know my client put in a lot of time and effort to make sure that the application is exactly as required. This is not a situation where they haphazardly slap together an application at the last minute in hopes that it would be sufficient. They take great effort and pride in the work that they do and I am sure if you look at their overall record with your department, the affordable housing product that is produced by this developer is superior.

The goal of this letter is not to waste the Authority's time with minutia but, as I indicated in my correspondence with Ms. Easton, we understand that the absence of points in this case is very significant and that is why Sumter took time and great effort to make sure that its application was sufficient. The denial of the award of a point because two documents were missing, when it was never Sumter's intent to exclude the documents nor was it Sumter's belief or understanding they were required, seems at best harsh if not unfair. Given the current state of affairs and economic environment, it is Sumter's belief that the loss of these points could serve as the death knell for its application.



Again, we request the Authority's reconsideration of this issue and would welcome the opportunity to discuss the matter in person if you deem it necessary.

Respectfully submitted,



Michael J. Wenig

MJW/cg

cc: Ms. Tracey C. Easton, General Counsel  
Ms. Laura Nicholson  
Mr. Murray O. Duggins  
Mr. James B. Smith

Murray James  
in same env.

**EXHIBIT A**

**South Carolina State Housing Finance and Development Authority  
2009 LIHTC TIER TWO Application Checklist**

This Application Package Checklist must be submitted with the Tier Two Application.

Development Name: SUMTER VILLAS SOUTH APARTMENTS Date: JUNE 5, 2009

Please check off each category for which documents are submitted or mark as N/A.

TAB	Document	Comments	Check Off
1	Application	All required <b>signatures</b> must be <b>originals</b> . Faxes will not be accepted.	√
	Application Fee	A <b>\$3,000</b> application fee is due at the time of application submission.	√
2	Application Checklist	<b>Exhibit A Tier Two</b>	√
3	Attorney Opinion Letter(s)	<b>Exhibit C (Tax Credit Eligibility)</b>	√
		<b>Exhibit D (Acquisition/Rehabilitation Developments)</b>	N/A
		<b>Exhibit E (Nonprofit Eligibility)</b>	N/A
4	Site Control Document	<b>Notarized Letter</b> – Refer to <b>page 11</b> in the 2009 Tax Credit Manual	√
5	Zoning/Locational Standards	Refer to <b>page 11</b> in the 2009 Tax Credit Manual	√
6	Architect and/or Professional Engineer Certification	<b>Exhibit G Tier Two</b>	√
7	Cost Information - Alternative Plan for AHP Funding	Alternative Narrative Plan for AHP Funding and revised application pages 7, 8, 9 and 12	N/A
8	Entity Information	<b>Form LP</b>	√
		<b>Form LLC</b>	√
		<b>Form CORP</b>	N/A
		Valid <b>Certificate of Existence</b> for <u>each</u> ownership entity (all LPs, LLCs, and Corps) from the SC Secretary of State's Office.	√
		Articles of Incorporation <u>or</u> Charter <u>or</u> By-laws for <b>ALL</b> corporations that make up the ownership entity.	N/A
9	Nonprofit Information - Provide this information if a Nonprofit is a General Partner or Member of an LLC	IRS Determination of Nonprofit Status – <b>501(C)(3) or 501(C)(4) Letter</b>	N/A
		Most Current <b>IRS Form 990</b> (2006, 2007)	N/A
		<b>Certificate of Existence</b> from the SC Secretary of State's Office	N/A
		<b>List of Nonprofit Board Members</b> indicating the number of years they have served on the Board.	N/A
		<b>List of Full Time Employees</b> and their responsibilities	N/A
		<b>Narrative Statement/Plan for Material Participation</b> – Refer to <b>page 7</b> in the 2009 Tax Credit Manual	N/A
		<b>By-Laws and Mission Statement</b> - Evidence that Nonprofit has among its exempt purposes the fostering of low-income housing.	N/A N/A
10	Entity Agreement	<b>Development Agreement</b>	√
		<b>Initial Partnership Agreement or LLC Operating Agreement</b>	√

11	Identity of Interest Certification	<b>Exhibit P</b>	√
12	Utility Allowance Estimate	<b>Applicable Utility Cost Estimate-</b> (most current) Refer to Exhibit U for completing page 6 of the Tax Credit application.	√
13	Development and Targeting/Extended Use Characteristics	<b>Tenant Ownership Plan</b> (if applicable)	N/A
		<b>Tenant Ownership Conversion Agreement</b> (if applicable)	N/A
		<b>Marketing Plan-</b> refer to <b>page 7</b> in the 2009 QAP	√
		<b>Letter from Disability Agency</b> (if applicable)	N/A
14	Acquisition/Rehabilitation Developments	<b>Initial Building Placed-In-Service Date Information</b>	N/A
		<b>Acquisition Building Service Dates</b> (date they will be acquired)	N/A
		<b>Evidence of Existing Subsidies</b> (if applicable)	N/A
		<b>Relocation Plan</b> (if applicable)	N/A
		<b>Form 3- Developer Relocation Certification &amp; Tenant Profile Form</b>	N/A
15	Physical Needs Assessment Report (if applicable)	<b>Physical Needs Assessment Report-</b> refer to <b>page 12</b> in the Tax Credit Manual	N/A
		<b>Exhibit R</b>	N/A
16	Financing Information	<b>Letter of Intent - RHS Form AD622</b> (if applicable)	N/A
		<b>Deferred Developer Fee</b> – Statement of terms of the deferred repayment obligation	√
		<b>Deferred Developer Fee - Nonprofit Resolution</b> (if applicable)	N/A
		<b>Conventional Letter of Intent for Construction and Permanent Financing</b>	√
		<b>Repayment Schedule for all "Soft" Loans</b> (if applicable)	N/A
		<b>Other Funding Commitments</b> (if applicable)	N/A
17	Syndication Information	<b>Syndication Letter of Intent</b> must contain the ownership percentage, equity contribution, syndication factor, and expected annual tax credit.	√
18	Opinions, Certifications, and Exhibits	<b>Parking Space Regulatory Code/Requirement</b> (if applicable)	√
		Copy of Certified Letter sent to Public Housing Authority	√
		SC Department of Archives and History letter verifying receipt of National Register Nomination form and submission of revised plans (if applicable)	N/A
19	HOME Information (if applicable)	<b>HOME Application &amp; Exhibits</b>	√
		<b>HOME Manager confirmation of eligibility</b>	√

If, upon the submission of the Tier Two Application it is determined that the development is not substantially the same as the development described in the Tier One Application, the development will not be considered for an allocation of Low-Income Housing Tax Credits.

**2009 FORM LP**

<b>LIMITED PARTNERSHIP</b>	Development Name: <u>Sumter Villas South</u> City: <u>Sumter, S.C.</u>
Name of LP: <u>Sumter Villas South Associates Limited Partnership</u> LP includes the following: <input checked="" type="checkbox"/> For Profit <input type="checkbox"/> Non-Profit Address: <u>2939 Breezewood Avenue, Suite 201</u> City <u>Fayetteville</u> State <u>NC</u> Zip: <u>28303</u> Tax ID Number: <u>26-4780913</u> or date applied for: _____	

Partners	Percentage of Ownership
1. Partner: <u>Sumter Villas South/Duggins, LLC</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u> <input checked="" type="checkbox"/> General Partner <input type="checkbox"/> Limited Partner	<u>1.0</u> %
2. Partner: <u>Murray O. Duggins</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u> <input type="checkbox"/> General Partner <input checked="" type="checkbox"/> Limited Partner	<u>99.0</u> %
3. Partner: _____ Address: _____ City, State, Zip: _____ <input type="checkbox"/> General Partner <input type="checkbox"/> Limited Partner	_____ %
4. Partner: _____ Address: _____ City, State, Zip: _____ <input type="checkbox"/> General Partner <input type="checkbox"/> Limited Partner	_____ %
5. Partner: _____ Address: _____ City, State, Zip: _____ <input type="checkbox"/> General Partner <input type="checkbox"/> Limited Partner	_____ %

**NOTE:** This form must be completed for each LLC that is involved in the proposed development. If any of the Members are Corporations, Limited Liability Companies, or Limited Partnerships then you must also complete, in addition to this form, one or more of the following, as applicable: FORM CORP, FORM LP, and/or FORM LLC. All necessary forms must be submitted so as to ascertain the Principals of the development.

**2009 FORM LLC**

<b>LIMITED LIABILITY COMPANY</b>	Development Name: <u>Sumter Villas South</u> City: <u>Sumter, S.C.</u>
Name of LLC: <u>Sumter Villas South/Duggins, LLC</u> LLC includes the following: <input checked="" type="checkbox"/> For Profit <input type="checkbox"/> Non-Profit Address: <u>2939 Breezewood Avenue, Suite 201</u> City: <u>Fayetteville</u> State: <u>NC</u> Zip: <u>28303</u> Tax ID Number: <u>26-4780913</u> or date applied for: _____	
<b>Membership</b>	<b>Percentage of Ownership</b>
1. Manager (if any): _____ Address: _____ City, State, Zip: _____	_____%
2. Member Name: <u>Duggins Family Limited Partnership, Sole Member</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u>	<u>100</u> %
3. Member Name: _____ Address: _____ City, State, Zip: _____	_____%
4. Member Name: _____ Address: _____ City, State, Zip: _____	_____%
5. Member Name: _____ Address: _____ City, State, Zip: _____	_____%
6. Member Name: _____ Address: _____ City, State, Zip: _____	_____%

**NOTE:** This form must be completed for each LLC that is involved in the proposed development. If any of the Members are Corporations, Limited Liability Companies, or Limited Partnerships then you must also complete, in addition to this form, one or more of the following, as applicable: FORM CORP, FORM LP, and/or FORM LLC. All necessary forms must be submitted so as to ascertain the Principals of the development.

2009 FORM LP

LIMITED PARTNERSHIP		Development Name: <u>Sumter Villas South</u> City: <u>Sumter, S.C.</u>
Name of LP: <u>Duggins Family Limited Partnership</u>		LP includes the following: <input checked="" type="checkbox"/> For Profit <input type="checkbox"/> Non-Profit
Address: <u>2939 Breezewood Avenue, Suite 201</u>		
City <u>Fayetteville</u> State <u>NC</u> Zip: <u>28303</u>		
Tax ID Number: <u>56-2053411</u> or date applied for: _____		
Partners		Percentage of Ownership
1. Partner: <u>Murray O. Duggins</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u> <input checked="" type="checkbox"/> General Partner <input type="checkbox"/> Limited Partner		<u>2.0</u> %
2. Partner: <u>Murray O. Duggins</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u> <input type="checkbox"/> General Partner <input checked="" type="checkbox"/> Limited Partner		<u>18.0</u> %
3. Partner: <u>Nancy T. Duggins</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u> <input type="checkbox"/> General Partner <input checked="" type="checkbox"/> Limited Partner		<u>16.0</u> %
4. Partner: <u>Murray O. Dugigns, Jr.</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u> <input type="checkbox"/> General Partner <input checked="" type="checkbox"/> Limited Partner		<u>16.0</u> %
5. Partner: <u>Wade M. Duggins</u> Address: <u>2939 Breezewood Avenue, Suite 201</u> City, State, Zip: <u>Fayetteville, NC 28303</u> <input type="checkbox"/> General Partner <input checked="" type="checkbox"/> Limited Partner		<u>16.0</u> %
CONTINUED ON NEXT PAGE		

<p>5. Partner: <u>Denise D. Smith</u>  Address: <u>2939 Breezewood Avenue, Suite 201</u>  City, State, Zip: <u>Fayetteville, NC 28303</u>  <input type="checkbox"/> General Partner                      <input checked="" type="checkbox"/> Limited Partner</p>	<u>16.0</u> %
<p>5. Partner: <u>James B. Smith</u>  Address: <u>2939 Breezewood Avenue, Suite 201</u>  City, State, Zip: <u>Fayetteville, NC 28303</u>  <input type="checkbox"/> General Partner                      <input checked="" type="checkbox"/> Limited Partner</p>	<u>16.0</u> %

**NOTE:** This form must be completed for each LLC that is involved in the proposed development. If any of the Members are Corporations, Limited Liability Companies, or Limited Partnerships then you must also complete, in addition to this form, one or more of the following, as applicable: FORM CORP, FORM LP, and/or FORM LLC. All necessary forms must be submitted so as to ascertain the Principals of the development.

# *The State of South Carolina*



*Office of Secretary of State Mark Hammond*

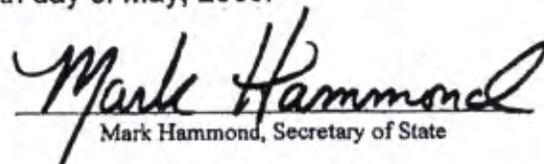
## **Certificate of Authorization, Limited Partnership**

**I, Mark Hammond, Secretary of State of South Carolina Hereby certify that:**

SUMTER VILLAS SOUTH ASSOCIATES LIMITED PARTNERSHIP,  
a Limited Partnership organized under the laws of the state of NORTH  
CAROLINA and doing business in South Carolina under the name of

SUMTER VILLAS SOUTH ASSOCIATES LIMITED PARTNERSHIP  
has, on May 18th, 2009, filed with this office duly authenticated evidence of its  
formation and a proper application of registration of foreign limited partnership  
and is authorized to transact business in this State, as provided by the South  
Carolina Uniform Limited Partnership Act, as shown by the records in this office  
in the Foreign Limited Partnership file.

Given under my Hand and the Great  
Seal of the State of South Carolina this  
27th day of May, 2009.

  
Mark Hammond, Secretary of State

# *The State of South Carolina*



*Office of Secretary of State Mark Hammond*

## **Certificate of Authorization**

**I, Mark Hammond, Secretary of State of South Carolina Hereby certify that:**

SUMTER VILLAS SOUTH/DUGGINS, LLC, A Limited Liability Company duly organized under the laws of the State of NORTH CAROLINA, and issued a certificate of authority to transact business in South Carolina on May 6th, 2009, with a duration that is at will, has as of this date filed all reports due this office, paid all fees, taxes and penalties owed to the Secretary of State, that the Secretary of State has not mailed notice to the company that it is subject to being dissolved by administrative action pursuant to section 33-44-809 of the South Carolina Code, and that the company has not filed a certificate of cancellation as of the date hereof.

Given under my Hand and the Great  
Seal of the State of South Carolina this  
27th day of May, 2009.

*Mark Hammond*  
Mark Hammond, Secretary of State

**TUGGLE**  **DUGGINS**  
ATTORNEYS AT LAW

Tuggle Duggins & Meschan, P.A.  
P.O. Box 2888 / Greensboro, NC 27402

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

US POSTAGE  
NO46JB1006627  
**\$00.780**  
06/29/2009  
Mailed From 27402  
00207464  
neopost

**Funding Approval and HOME Investment Partnerships Agreement**  
**Title II of the National Affordable Housing Act**

U.S. Department of Housing and Urban Development  
 Office of Community Planning and Development

OMB Approval No. 2500-0171  
 (Exp. 05/31/2007)

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

1. Participant Name and Address State Of South Carolina  1201 Main Street, Suite 1600  Columbia, South Carolina 29201	2. Participant Number M-09-SG-45-0100
	3. Tax Identification Number 57-6000286
	4. Appropriation Number 869/10205
	5. FY (yyyy) 2009

6. Previous Obligation (Enter "0" for initial FY allocation)	\$
a. Formula Funds	\$
b. Community Housing Development Org. (CHDO) Competitive	\$
7. Current Transaction (+ or -)	\$ 9,239,673
a. Formula Funds	\$ 9,239,673
1. CHDO (For deobligations only)	\$
2. Non- CHDO (For deobligations only)	\$
b. CHDO Competitive Reallocation or Deobligation (see #18 below)	\$
8. Revised Obligation	\$
a. Formula Funds	\$
b. CHDO Competitive Reallocation	\$
9. Special Conditions (check applicable box) <input type="checkbox"/> Not applicable <input type="checkbox"/> Attached	10. Date of Obligation (Congressional Release Date) (mm/dd/yyyy) 07 / 01 / 2009

This Agreement between the Department of Housing and Urban Development (HUD) and the Participating Jurisdiction/Entity is made pursuant to the authority of the HOME Investment Partnerships Act (42 U.S.C. 12701 et seq.). The Participating Jurisdiction's /Entity's approved Consolidated Plan submission/Application and the HUD regulations at 24 CFR Part 92 (as is now in effect and as may be amended from time to time) and this HOME Investment Partnership Agreement, form HUD-40093, including any special conditions, constitute part of this Agreement. Subject to the provisions of this Agreement, HUD will make the funds for the Fiscal Year specified, available to the Participating Jurisdiction/Entity upon execution of this Agreement by the parties. All funds for the specified Fiscal Year provided by HUD by formula reallocation are covered by this Agreement upon execution of an amendment by HUD, without the Participating Jurisdiction's execution of the amendment or other consent. HUD's payment of funds under this Agreement is subject to the Participating Jurisdiction's/Entity's compliance with HUD's electronic funds transfer and information reporting procedures issued pursuant to 24 CFR 92.502. To the extent authorized by HUD regulations at 24 CFR Part 92, HUD may, by its execution of an amendment, deobligate funds previously awarded to the Participating Jurisdiction/Entity without the Participating Jurisdiction's/Entity's execution of the amendment or other consent. The Participating Jurisdiction/Entity agrees that funds invested in affordable housing under 24 CFR Part 92 are repayable when the housing no longer qualifies as affordable housing. Repayment shall be made as specified in 24 CFR Part 92. The Participating Jurisdiction agrees to assume all of the responsibility for environmental review, decision making, and actions, as specified and required in regulation at 24 CFR 92.352 and 24 CFR Part 58.

11. For the U.S. Department of HUD (Name and Title of Authorized Official) Louis E. Bradley, CPD Director	12. Signature <i>Louis E. Bradley</i>	13. Date 07 / 01 / 2009
14. For the Participating Jurisdiction/Entity (Name and Title of Authorized Official) <i>Valarie M. Williams, Executive Director</i>	15. Signature <i>Valarie M. Williams</i>	16. Date 7 / 07 / 09

17. Check one:     Initial Agreement     Amendment # \_\_\_\_\_

18. Funding Information:

Source of Funds	Appropriation Code	PAS Code	Amount	CHDO Competitive Reallocation			
				Source of Funds	Appropriation Code	PAS Code	Amount
FY2009HOME	869/10205	HMC	\$9239673				
			\$				\$

*E-Mail David  
for*

## **CONNELLY DEVELOPMENT, LLC**

5530 BUSH RIVER ROAD  
COLUMBIA, SOUTH CAROLINA 29212  
(803)798-0572 FAX (803) 798-3857

June 30, 2009

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

Re: 2009 LIHTC Tier I Application Site Review Process

Laura:

Let me begin by saying that I am very disappointed and concerned by the results of the scoring of the Tier I LIHTC applications as it appears there were numerous inconsistencies. I can't ever remember there being as many issues as have been raised this year and I hope the Authority recognizes this responsibility to correct those problems. Unfortunately, these inconsistencies affected my proposals directly and I can't sit back without pointing out these issues to allow the Authority to rectify the situation.

Please consider this as a formal appeal of the decision by the Authority to not investigate various questions concerning the consistency in applying the Site Characteristic criteria during the Tier I grading. During our previous conversations you have indicated that the site reviews were performed by an independent outside agent and that the Authority was not going to question those findings. I assert that the outside agent is acting on behalf of the Authority and to not ensure these site reviews are done accurately is not acceptable. The Authority has a responsibility to recognize errors in the site review process when specific issues are presented. Failing to be responsive to obvious inconsistencies in applying the QAP is not demonstrating good stewardship of these programs by the Authority and I suspect puts the whole process in question. How can the Authority be confident another Developer hasn't influenced this outside agent if they refuse to consider questionable and/or inconsistent site review findings?

The issues I have are as follows:

- Attached is a copy of the topographical map of the Wescott Place site which lost 2 points under the Site Characteristics criteria as opposed to the Pebble Creek topographical map that wasn't penalized the 2 points. Both of these sites have approximately 60' of fall however the Pebble Creek site only has 355' of depth compared to the Wescott Place site of 800' of depth. This translates into the Pebble Creek site having a 17% slope as compared to a 7.5% slope at the Wescott Place site. I suspect that any real estate professional reviewing these side-by-side would come to the same conclusion that the Pebble Creek site has a much steeper fall-off over a shorter distance thus making it a much more difficult site to develop. The Pebble Creek site has 80' of road frontage compared to over 1,500' on the Wescott Place site thus limiting the ability to reconfigure the entrance/exit on the Pebble Creek site to eliminate a steep drop immediately after entering the property. Obviously the site reviewer either failed to accurately review the topographic maps or chose to ignore the topographic fall on the Pebble Creek site. I believe it only fair that Pebble Creek and any other developments with topographic characteristics similar to Wescott Place also be penalized the same 2 points.

- The requirement that the Emergency Medical Care facility be open 24/7 was not applied consistently. The Wescott Place and Brookhollow Place proposals were both denied 2 points as the Emergency Medical Care facilities were not 24/7 however both 101 West Main and Pebble Creek received 2 points even though the Emergency Medical Care facilities relied on are also NOT open 24/7. I have also checked several other sites and believe points were provided even though the Emergency Medical Care facility wasn't open 24/7 including 1 of the top scoring applications, Olde South Terrace in Aiken.

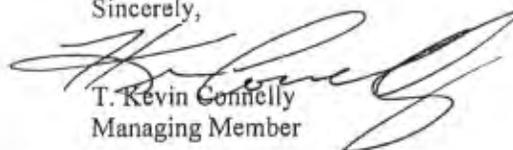
These types of inconsistencies have resulted in the QAP process being tainted and it is not a reasonable position for the Authority to ignore when they are provided evidence of inaccurate site review scores. The development community spends a great deal of time and money putting proposals together and to allow faulty reviews to determine the winners isn't an option especially when the Site Characteristic scores are probably the most important and critical determining factor in the scoring process.

I have previously pointed out other inconsistencies with the site review findings however the Authority has chosen to disregard these problems in the application review process by solely relying on an independent agent that was responsible for those findings. That is not an acceptable answer and the Authority does have a responsibility to validate those findings particularly when errors are presented that point out flaws in the site review process. If the Authority continues to arbitrarily apply the QAP criteria in the ranking process then there is little recourse other than legal to force the process to be fairly applied. At this point the only solution I see to resolve the myriad of problems involved with the 2009 QAP process is for the Authority to return to the Tier I scoring and reconsider all factors involved to not unfairly damage any proposed development. Anything short of that will result in a process skewed by the inaccurate application of the Site Characteristics review.

My decision to not submit Wescott Place for Tier II consideration was based on what I consider to have been an inconsistent application of the QAP criteria by the Authority as well as the fact that my other issue concerning points was supposedly resolved by the Board of Commissioners at the May 19<sup>th</sup> Board Meeting prior to the Tier II Application deadline. However, now that the Board has rescinded that action at their June 23<sup>rd</sup> meeting I feel I have been harmed. Had I known prior to the Tier II deadline that the May 19<sup>th</sup> decision was being reconsidered my decision would have been to submit Wescott Place for Tier II consideration as well as ask for an appeal of the points lost. I believe the Authority has erred in the Tier I scoring and by the Board's actions my ability to make a fully informed decision as to whether to submit the Wescott Place application for Tier II consideration was compromised. I think it only right that the Wescott Place point scoring under Tier I Site Characteristics is corrected and I be allowed to submit for Tier II.

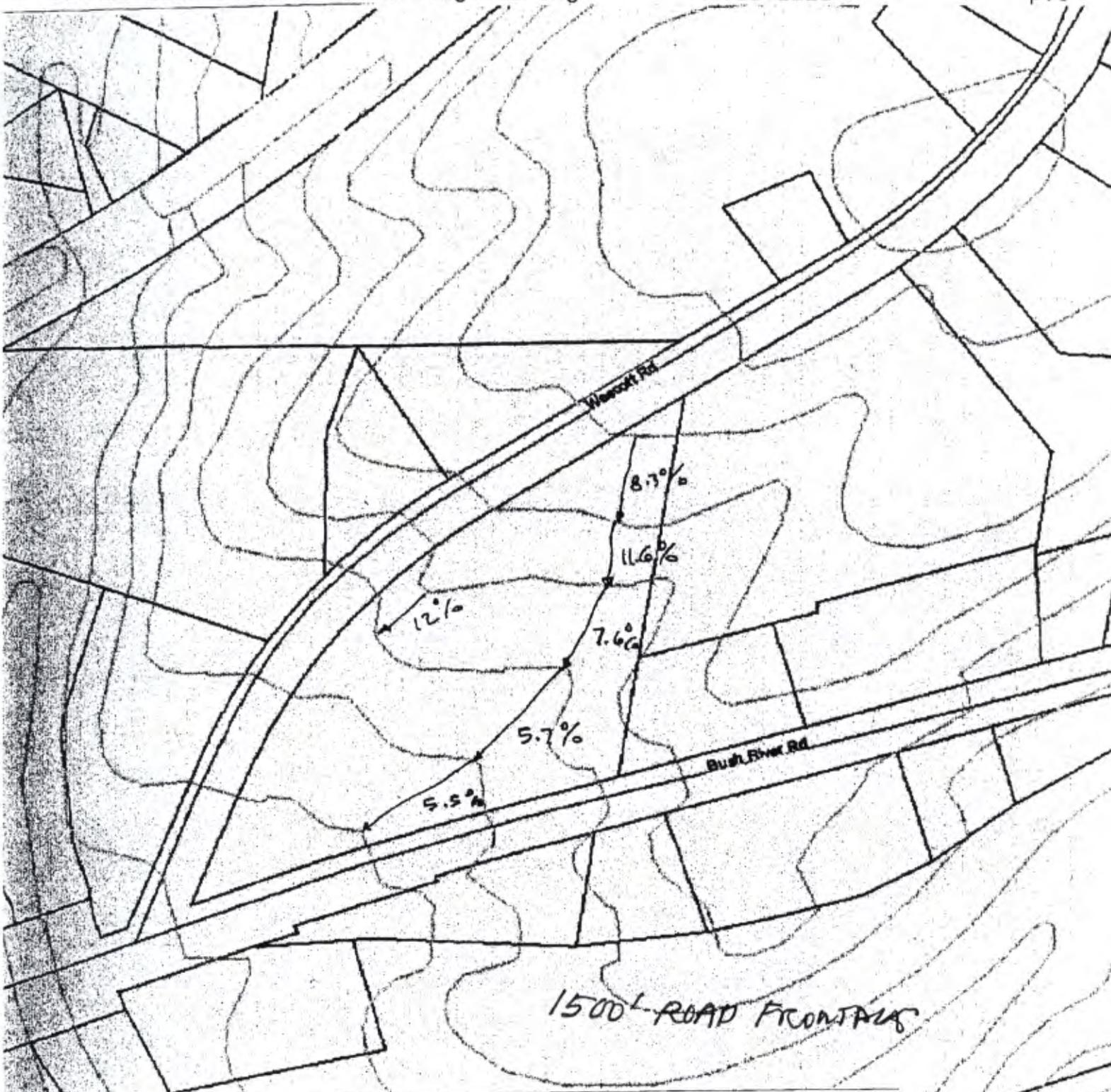
After you have had an opportunity to review my concerns please let me know what can be done to correct this unfortunate situation. If the Authority staff elects to deny my appeal then I request that my legal Counsel be allowed to address the Board of Commissioners at the next scheduled meeting to air my grievance over this injustice.

Sincerely,



T. Kevin Connelly  
Managing Member

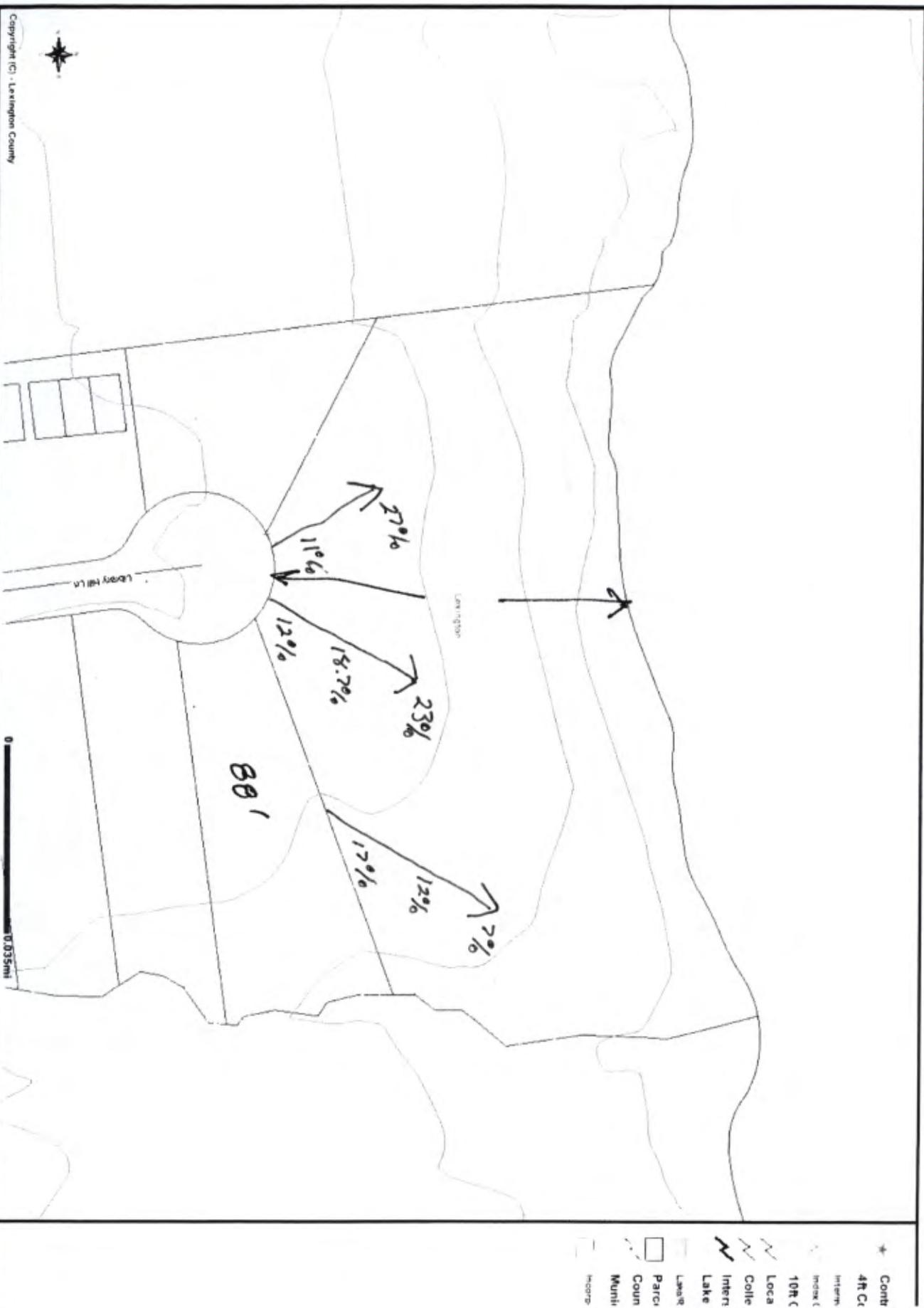
Cc: Valerie Williams, Executive Director  
W. Jonathan Harling, Lewis & Babcock, LLP



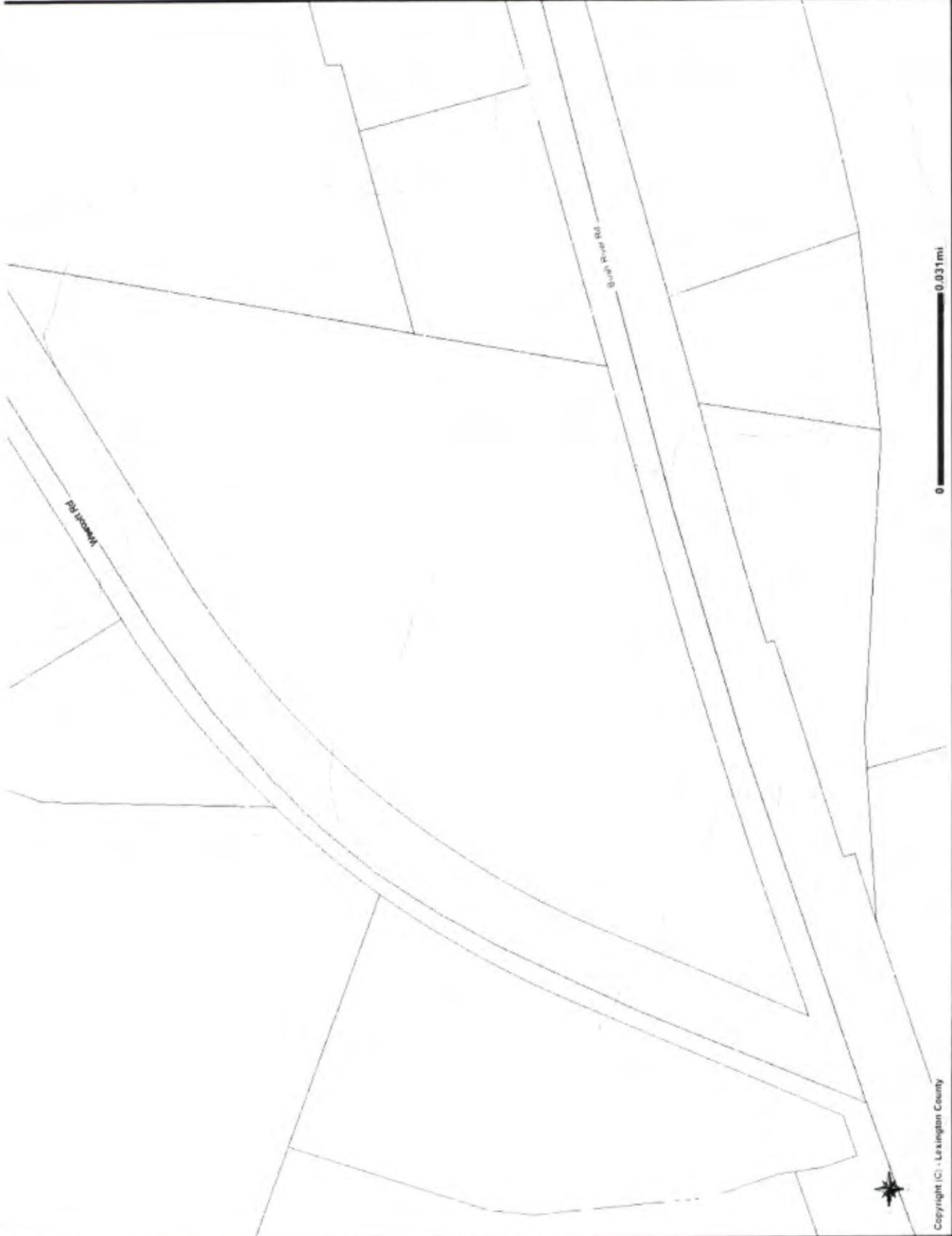
Post-it® Fax Note	7671	Date	7-1-09	# of pages	2
To	KEVIN CONNELLY	From	MIKE DUKINS	Co.	
Co./Dept.	(500 ← MAIL)	Phone #	798-2820	Fax #	
Phone #		Fax #	798-3857		

0 ————— 0.075mi

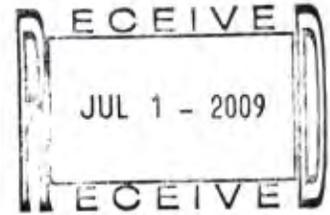
# Pebble Creek



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# State of South Carolina

## Office of the Governor

OFFICE OF EXECUTIVE  
REVENUE PROGRAMS

MARK SANFORD  
GOVERNOR

June 26, 2009

Valarie Williams, Executive Director  
SC State Housing F & D Authority  
300-C Outlet Pointe Blvd.  
Columbia, SC 29210

Dear Ms. Williams:

In order to emphasize the use of minority small b South Carolina Consolidated Procurement Code develop and submit to the Governor's Office of S Assistance (OSMBA) their agency's Minority Bu: for fiscal year 09/10 by July 30, 2009.

*Original to  
Willie Franks  
7-1-09.*

*Per Valarie - would  
like response by  
7-27-09 to meet  
deadline of 7-30-09*

On June 13, 2006, the Consolidated Procurement Code was amended to require agencies to set the goal for spending with certified MBE's and WBE's at ten percent (10%). As a result, OSMBA will no longer accept Letters of Intent (LOI) in lieu of a goal.

"Section 11-35-5240. (1) To emphasize the use of minority small businesses, each agency director shall develop a Minority Business Enterprise (MBE) Utilization Plan. The MBE Utilization Plan must include, but not be limited to:

- (a) the name of the governmental body;
- (b) a policy statement expressing a commitment by the governmental body to use MBEs in all aspects of procurement;
- (c) the name of the coordinator responsible for monitoring the MBE Utilization Plan;
- (d) goals that include expending with Minority Business Enterprises certified by the Office of Small and Minority Business Assistance an amount equal to ten percent of each governmental body's total dollar amount of funds expended;

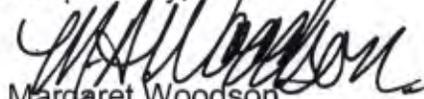
Governor's Office of Small and Minority Business Assistance  
1205 Pendleton Street, Edgar Brown Building  
Columbia, South Carolina 29201  
(803) 734-0657p, (803) 7734-2498f  
[mwoodson@oepp.sc.gov](mailto:mwoodson@oepp.sc.gov)

- (e) solicitation of certified minority vendors, a current list of which must be supplied by the Office of Small and Minority Business Assistance, in each commodity category for which the minority vendor is qualified. The current listing of qualified minority vendors must be made available by the Office of Small and Minority Business Assistance on a timely basis;
- (f) procedures to be used when it is necessary to divide total project requirements into smaller tasks which will permit increased MBE participation;
- (g) procedures to be used when the governmental body subcontracts the scope of service to another governmental body; the responsible governmental body may set goals for the subcontractor in accordance with the MBE goal and the responsible governmental body may allow the subcontractor to present a MBE Utilization Plan detailing its procedure to obtain minority business enterprise participation."

In the event that your agency can not submit the Utilization Plan by July 30, 2009, a written request for an extension must be submitted to our Office prior to the deadline. Include in your request for an extension the date your agency plans to submit the MBE Utilization Plan to OSMBA. The MBE Utilization forms for FY 2009 can be downloaded from our web site at [www.oepp.sc.gov/osmba](http://www.oepp.sc.gov/osmba) .

Thank you for your support of South Carolina's small & minority businesses.

Respectfully,



Margaret Woodson  
OSMBA Director

cc: Procurement Director



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 2, 2009

United States Department of Housing  
Office of Affordable Housing Progra  
Attn: Peter H. Huber, Director, Fina  
451 Seventh Street, SW, Room 7164  
Washington, DC 20410

*gave original  
letter signed by  
Valarie to Laura N.  
7-2-09 - she had  
prepared the Fedex  
envelope & had the  
signed agreements.*

RE: Executed Tax Credit Assistance Program (TCAP) Grant Agreements

Dear Mr. Huber:

Enclosed please find two executed TCAP Grant Agreements which obligate TCAP funds to South Carolina.

The SC State Housing Finance and Development Authority administers the HOME Program, therefore a SF-1199a Direct Deposit Sign-Up Form is not included as our banking information is already on file and current.

Should you have any questions or concerns regarding the enclosed, please call Laura Nicholson at (803) 896-9190.

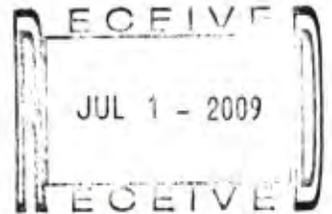
Sincerely,

Valarie M. Williams  
Executive Director

Enclosures



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-7000



OFFICE OF THE ASSISTANT SECRETARY FOR  
COMMUNITY PLANNING AND DEVELOPMENT

JUN 26 2009

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

Signed original  
agreements to  
Karry 7-1-09

Dear Ms. Williams:

Enclosed are three original, executed *Tax Agreement* (HUD Form 40092), which obligate you to pay the tax. Please sign all three original copies of the agreements and return them to HUD. In addition, please complete the enclosed *Direct Deposit Sign-up Form* (SF-1199a) and return it to HUD. It is necessary, with the banking information for the bank account where the tax will be deposited upon draw requests made to HUD for grant projects. **If your organization also administers the State's HOME Program, a SF-1199a is not required because your banking information is already recorded.**

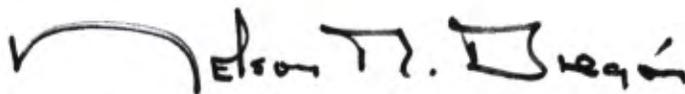
Upon completion and execution, please return the remaining two original agreements (HUD-40092) along with a completed and signed *Direct Deposit Sign-up Form* (SF-1199a) by Federal Express or United Parcel Service to the following address:

United States Department of Housing and Urban Development  
Office of Affordable Housing Programs  
Attn: Peter H. Huber, Director, Financial and Information Services Division  
451 Seventh Street, SW, Room 7164  
Washington, DC, 20410

Upon receipt, the Office of Affordable Housing Programs (OAHP) will process these documents through HUD's Chief Financial Officer, CFO Accounting Center to establish your TCAP grant and your TCAP line of credit in HUD's accounting system. Once your grant has been entered into HUD's accounting system, it will be available to access through HUD's Integrated Disbursement and Information System (IDIS). Supplemental operating requirements including additional guidance regarding IDIS are forthcoming.

The Department looks forward to continuing our partnership to assist lower income residents throughout your state. HUD is available to provide any assistance you require in implementing your TCAP program. If you or any member of your staff have questions, please contact OAHP at 202-708-2684 or email your questions to [TCAP@hud.gov](mailto:TCAP@hud.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Nelson R. Bregón". The signature is written in a cursive style with a large, sweeping initial "N".

Nelson R. Bregón  
General Deputy Assistant Secretary

Enclosure

# Funding Approval and Tax Credit Assistance Program (TCAP) Agreement

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

OMB No. 2506-0181  
(exp. 10/31/09)

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

1. Grantee Name and Address  South Carolina State Housing Finance and Development Authority  300-C Outlet Pointe Blvd.  Columbia, SC 29210		2. Grantee Number M09-ES450100
		3. Tax Identification Number 59-1585639
		4. Appropriation Number 86 9/10203
		5. FY (yyyy) 2009
6. Previous Obligation (Enter "0" for initial FY allocation)		\$ 0.00
a. Formula Funds		\$
7. Current Transaction (+ or -)		\$25,384,973.00
a. Formula Funds		\$ 25,384,973.00
8. Revised Obligation		\$
a. Formula Funds		\$
9. Special Conditions (check applicable box) <input checked="" type="checkbox"/> Not applicable <input type="checkbox"/> Attached		10. Date of Obligation (mm/dd/yyyy) <b>JUN 26 2009</b>

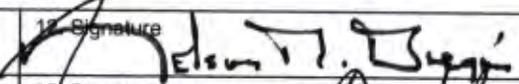
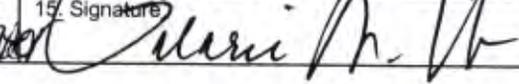
This Agreement between the Department of Housing and Urban Development (HUD) and the Grantee is made pursuant to the American Recovery and Reinvestment Act of 2009, Public Law 111-5, 123 Stat. 115 (February 17, 2009) (Recovery Act) provisions under the HOME Investment Partnerships Program heading, 123 Stat. at 220-221. The provisions under the HOME Investment Partnerships Program heading and sections 1512, 1515, 1553, and 1606 of the Recovery Act, CPD Notice 09-03 "Implementation of the Tax Credit Assistance Program (TCAP)" issued May 4, 2009 (as now in effect and as may be amended from time to time), the Grantee's approved TCAP submission, and this Tax Credit Assistance Program Agreement form HUD-40092, including any special conditions, constitute the Agreement. Subject to the provisions of this Agreement, HUD will make the funds for the Fiscal Year specified, available to the Grantee upon execution of this Agreement by the parties. All funds for the specified Fiscal Year provided by HUD by formula reallocation are covered by this Agreement upon execution of an amendment by HUD, without the Grantee's execution of the amendment or other consent. HUD's payment of funds under this Agreement is subject to the Grantee's compliance with HUD's electronic funds transfer and information reporting procedures.

TCAP assistance may only be provided to a qualified low-income building for which a housing credit agency has made an allocation of low-income housing credits under Section 42 of the Internal Revenue Code. Although the housing credit agency may reduce the amount of the allocation, the entire credit may not be returned to the housing credit agency, and the project must maintain eligible basis and comply with all other requirements of Section 42 throughout the compliance period. In addition, there must be equity investments for the credits.

The Grantee is responsible for the use of its TCAP grant. The use of subgrantees or contractors does not relieve the Grantee of this responsibility. The Grantee shall include all applicable requirements in its written agreement with each TCAP project owner. The Grantee shall include in its written agreement with each project owner, a project signage provision consistent with criteria established by HUD. All applicable requirements must be enforceable through the recordation of a restriction that is binding on all owners and successors (e.g., a covenant on the property) and that is enforceable by the Grantee, HUD, and the residents of the project.

The Grantee's deadline for expending all grant funds is February 16, 2012. The grant period ends on the date of the Grantee financial status report for financial closeout of the grant, which must be submitted in accordance with HUD's instructions. Program income received after the end of the grant period must be used for development or operation of housing that remains affordable, for a period of not less than 15 years, to households whose annual incomes do not exceed 80 percent of the median family income for the area.

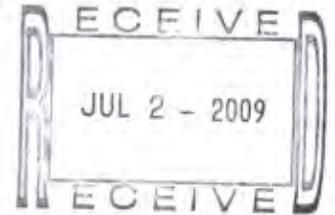
The Grantee must continue reporting until all TCAP projects are placed in service, all units are rented, and all required data is entered into IDIS. During the grant period, the Grantee must repay TCAP funds used for ineligible activities to its TCAP Line of Credit, in accordance with procedures established by HUD.

11. For the U.S. Department of HUD (Name and Title of Authorized Official) Nelson R. Bregón, General Deputy Assistant Secretary	12. Signature 	13. Date <b>JUN 26 2009</b>
14. For the Grantee (Name and Title of Authorized Official) Valarie M. Williams, Executive Director	15. Signature 	16. Date 7/1/09

17. Check one:  
 Initial Agreement     Amendment # \_\_\_\_\_

# CONNELLY DEVELOPMENT, LLC

5530 BUSH RIVER ROAD  
COLUMBIA, SOUTH CAROLINA 29212  
(803)798-0572 FAX (803) 798-3857



June 30, 2009

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

Re: 2009 LIHTC Tier I Application Site Review Process

Laura:

Let me begin by saying that I am very disappointed and concerned by the results of the scoring of the Tier I LIHTC applications as it appears there were numerous inconsistencies. I can't ever remember there being as many issues as have been raised this year and I hope the Authority recognizes this responsibility to correct those problems. Unfortunately, these inconsistencies affected my proposals directly and I can't sit back without pointing out these issues to allow the Authority to rectify the situation.

Please consider this as a formal appeal of the decision by the Authority to not investigate various questions concerning the consistency in applying the Site Characteristic criteria during the Tier I grading. During our previous conversations you have indicated that the site reviews were performed by an independent outside agent and that the Authority was not going to question those findings. I assert that the outside agent is acting on behalf of the Authority and to not ensure these site reviews are done accurately is not acceptable. The Authority has a responsibility to recognize errors in the site review process when specific issues are presented. Failing to be responsive to obvious inconsistencies in applying the QAP is not demonstrating good stewardship of these programs by the Authority and I suspect puts the whole process in question. How can the Authority be confident another Developer hasn't influenced this outside agent if they refuse to consider questionable and/or inconsistent site review findings?

The issues I have are as follows:

- Attached is a copy of the topographical map of the Wescott Place site which lost 2 points under the Site Characteristics criteria as opposed to the Pebble Creek topographical map that wasn't penalized the 2 points. Both of these sites have approximately 60' of fall however the Pebble Creek site only has 355' of depth compared to the Wescott Place site of 800' of depth. This translates into the Pebble Creek site having a 17% slope as compared to a 7.5% slope at the Wescott Place site. I suspect that any real estate professional reviewing these side-by-side would come to the same conclusion that the Pebble Creek site has a much steeper fall-off over a shorter distance thus making it a much more difficult site to develop. The Pebble Creek site has 80' of road frontage compared to over 1,500' on the Wescott Place site thus limiting the ability to reconfigure the entrance/exit on the Pebble Creek site to eliminate a steep drop immediately after entering the property. Obviously the site reviewer either failed to accurately review the topographic maps or chose to ignore the topographic fall on the Pebble Creek site. I believe it only fair that Pebble Creek and any other developments with topographic characteristics similar to Wescott Place also be penalized the same 2 points.

- The requirement that the Emergency Medical Care facility be open 24/7 was not applied consistently. The Wescott Place and Brookhollow Place proposals were both denied 2 points as the Emergency Medical Care facilities were not 24/7 however both 101 West Main and Pebble Creek received 2 points even though the Emergency Medical Care facilities relied on are also NOT open 24/7. I have also checked several other sites and believe points were provided even though the Emergency Medical Care facility wasn't open 24/7 including 1 of the top scoring applications, Olde South Terrace in Aiken.

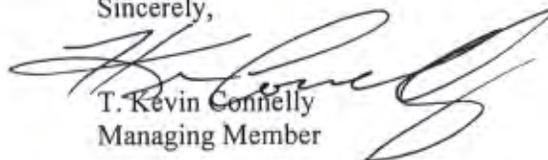
These types of inconsistencies have resulted in the QAP process being tainted and it is not a reasonable position for the Authority to ignore when they are provided evidence of inaccurate site review scores. The development community spends a great deal of time and money putting proposals together and to allow faulty reviews to determine the winners isn't an option especially when the Site Characteristic scores are probably the most important and critical determining factor in the scoring process.

I have previously pointed out other inconsistencies with the site review findings however the Authority has chosen to disregard these problems in the application review process by solely relying on an independent agent that was responsible for those findings. That is not an acceptable answer and the Authority does have a responsibility to validate those findings particularly when errors are presented that point out flaws in the site review process. If the Authority continues to arbitrarily apply the QAP criteria in the ranking process then there is little recourse other than legal to force the process to be fairly applied. At this point the only solution I see to resolve the myriad of problems involved with the 2009 QAP process is for the Authority to return to the Tier I scoring and reconsider all factors involved to not unfairly damage any proposed development. Anything short of that will result in a process skewed by the inaccurate application of the Site Characteristics review.

My decision to not submit Wescott Place for Tier II consideration was based on what I consider to have been an inconsistent application of the QAP criteria by the Authority as well as the fact that my other issue concerning points was supposedly resolved by the Board of Commissioners at the May 19<sup>th</sup> Board Meeting prior to the Tier II Application deadline. However, now that the Board has rescinded that action at their June 23<sup>rd</sup> meeting I feel I have been harmed. Had I known prior to the Tier II deadline that the May 19<sup>th</sup> decision was being reconsidered my decision would have been to submit Wescott Place for Tier II consideration as well as ask for an appeal of the points lost. I believe the Authority has erred in the Tier I scoring and by the Board's actions my ability to make a fully informed decision as to whether to submit the Wescott Place application for Tier II consideration was compromised. I think it only right that the Wescott Place point scoring under Tier I Site Characteristics is corrected and I be allowed to submit for Tier II.

After you have had an opportunity to review my concerns please let me know what can be done to correct this unfortunate situation. If the Authority staff elects to deny my appeal then I request that my legal Counsel be allowed to address the Board of Commissioners at the next scheduled meeting to air my grievance over this injustice.

Sincerely,



T. Kevin Connelly  
Managing Member

Cc: Valerie Williams, Executive Director ✓  
W. Jonathan Harling, Lewis & Babcock, LLP

# Pebble Creek



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# Wescott Place



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Connelly Development, LLC  
5530 Bush River Rd.  
Columbia, SC 29212-3007



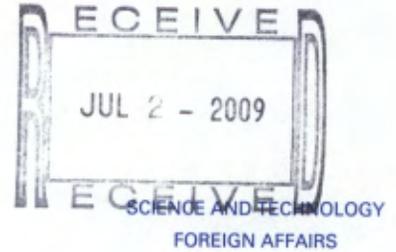
Mrs. Valerie Williams  
SC State Housing Finance and Development  
Authority  
300-C Outlet Pointe Blvd.  
Columbia, South Carolina 29210

2921035552 0028





House of Representatives  
Washington, DC 20515



BOB INGLIS  
4TH DISTRICT, SOUTH CAROLINA

June 29, 2009

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

Dear Valarie:

My office received the attached letter from Cynthia Evers, constituent of the Fourth Congressional District of South Carolina, about her mortgage with the State Housing Authority.

Because the issue that Cynthia discusses comes under the authority of your office, I am forwarding her letter to you for response. Additionally, Cynthia asked me to relay to your office that she feels she is being harassed with the recent phone calls, letters and personal visits from the Housing Authority about her delinquent account.

You may send your reply to Cynthia directly at 6 Clear lake Drive, Simpsonville SC 29680.

Thank you, in advance, for your attention to this matter.

Sincerely,

Bob Inglis  
Member of Congress

BI/JW

Enclosure

cc: Cynthia Evers

WASHINGTON, DC  
330 CANNON HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515  
PHONE: (202) 225-6030  
FAX: (202) 226-1177

SPARTANBURG, SC  
464 EAST MAIN STREET, SUITE 8  
SPARTANBURG, SC 29302  
PHONE: (864) 582-6422  
FAX: (864) 573-9478

UNION, SC  
PHONE: (864) 427-2205  
[www.house.gov/Inglis](http://www.house.gov/Inglis)

GREENVILLE, SC  
105 NORTH SPRING STREET, SUITE 111  
GREENVILLE, SC 29601  
PHONE: (864) 232-1141  
FAX: (864) 233-2160

**E-Mail Viewer**

Message

Details

Attachments

Headers

Source

HTML

From: "Write your representative" <writerep@heoc-t2kwww1.house.gov>  
Date: 5/24/2009 7:01:10 PM  
To: "sc04wyr@housemail.house.gov" <sc04wyr@housemail.house.gov>  
Cc:  
Subject: WriteRep Responses

DATE: May 24, 2009 6:57 PM  
NAME: Cynthia Evers  
ADDR1: 6 Clear Lake Dr.  
ADDR2:  
ADDR3:  
CITY: Simpsonville  
STATE: South Carolina  
ZIP: 29680  
PHONE: 864-546-1539  
EMAIL: cevers3@yahoo.com  
msg:

I am writing to request assistance with my mortgage predicament. I have tried to get help from the loan servicer, South Carolina State Housing Authority, but they have refused. I don't know if you can help, but I figured it was worth a try.

I put a contract on this house last summer and realized within a week I would not be able to handle this financially so I tried to withdraw. I believe I was encouraged to look way higher than I should have, but ultimately it was my decision to put the contract down on this house and I was trying to correct the situation before it was too late. I was prepared to lose the earnest money and pay for the inspections if I could simply withdraw. The seller (a mortgage lender), her realtor and my mortgage lender all threatened me with lawsuits if I did. I was told to consult an attorney so I spoke to the closing attorney but no one told me he was actually working for the seller. I learned a lot the hard way! I tried every way I could to resolve this and went through a grueling process for 6 weeks before being forced to go through with the closing. I spoke to an attorney afterwards who said I should not have been put through this intimidation and someone should have told me that the contract specified an arbitration process, but no one did. At this point it was too late and I did the best I could making the payments, then was laid off from my job in November. I managed to pick up a contract assignment before my severance ran out a month later. I was approved by the mortgage insurer, MGIC, for a short sale program and managed to get an offer on the house in January, but had to let it fall through when the State Housing Authority said they would come after me for the \$4000 down payment assistance which I did not have. The assignment ran out at the end of March and I spent 5 weeks on unemployment before taking a 2-week \$10/hr data entry assignment (half of what I was making when I got the house). I have now picked up a \$15/hr assignment (still way less than before), but too late for being able to make this month's house payment. I have been waiting on a tax refund from an amended return since February but the IRS appears to be in no hurry to send it, so I was not able to use that money to make the payment either. I have read that many mortgage companies are working with their customers since so many people are in the same situation, so I tried to call SC State Housing Authority. I was told they would not help me in any way. I do not understand why they will not work with me at all. I am doing the best that I can and trying to work things out.

Please know that I am not a young single mother with small children, nor am I a senior citizen or a minority, so there are no agencies out there I can turn to for help. I am just a woman who has worked hard my whole life, doing the best I could to do things the right way. I served in the military after completing college on an Air Force scholarship. I have successfully raised 3 kids on my own, 2 of whom have graduated from college with scholarships and honors and the 3rd is still in college on Life scholarship. I have run into tough times and am trying my best to work this out. I have tried to honor my commitments, distasteful though they may be, and have worked hard to build my credit up and earn a living. I do not understand why I cannot get anyone at State Housing to work with me.

I wrote to you once before asking about making the first-time buyer rebate retro-active and you were not able to help, but you were nice enough to respond to me explaining your stand on the issue. I very much appreciated your response. I just wanted to ask if there is anything you can do to help me now. If you can I would be most grateful. If you cannot, thanks for taking the time to listen.

Sincerely,

Cynthia Evers

Close

BOB INGLIS  
4th District, South Carolina

Washington DC:  
330 Cannon House Office  
Building  
Washington, DC 20515  
(202) 225-6030  
Fax: (202) 226-1177

Greenville:  
105 N. Spring St. Ste. 111  
Greenville, SC 29601  
(864) 232-1141  
Fax: (864) 233-2160

Spartanburg:  
464 E. Main Street, Ste. 8  
Spartanburg, SC 29302  
(864) 582-6422  
Fax: (864) 573-9478

**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515-4004**

ATTN: JULIE WILSON

**Privacy Act Release Form**

**TO WHOM IT MAY CONCERN:**

I am aware that the Privacy Act of 1974 prohibits the release of information in my file without my approval. I, CYNTHIA EVERS do hereby authorize Congressman Bob Inglis and/or his staff to all information in my files.

Cynthia K. Evers  
Signature

6 CLEAR LAKE DR.  
Address  
SIMPSONVILLE, SC 29680

248-96-9564  
Social Security Number

(864) 546-1539  
Telephone Number

U.S. HOUSE OF REPRESENTATIVES

WASHINGTON, DC 20515-4004

**PUBLIC DOCUMENT**

OFFICIAL BUSINESS

*Carly Fiorini*  
M.C.



25210355652 0028





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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

June 3, 2009

The Honorable John C. Land, III  
Senate of South Carolina  
P. O. Box 138  
Manning, SC 29102

RE: Proposed Milford Terrace Apartments

Dear Senator Land:

I am in receipt of your letter regarding the site score for the proposed Milford Terrace Apartments. Staff has previously had discussions with the developer regarding this same issue. As was relayed to the developer the Authority hires a third party site reviewer to review each site submitted in the tax credit competition. This person is charged with reviewing and evaluating the condition of the surrounding neighborhood, measuring the distance to services (i.e. grocery stores, gas stations, etc.), the distance to detrimental site characteristics (i.e. sewage treatment plants, junk yards, etc.) and evaluating the actual site itself. A site report is provided to staff which outlines the various points the proposed development site is eligible for. This proposed development received 34 out of 36 possible points.

In reviewing the comments from both the site reviewer and the market analyst it would appear that both agree that the residential neighborhoods surrounding the site have smaller homes ranging in condition from fair to good. While I understand that this area has some newer commercial facilities being built the surrounding neighborhood's overall condition is also considered in the evaluation. Therefore the site determination made appears to be reasonable.

The proposed development received a final Tier One point score of 39 which put it among the top 40 scoring applications. The developer was invited to participate in the Tier Two competitive application process. The Tier Two process has additional points that can be earned for various items including durable construction, low income targeting, energy efficiency, etc. The Tier Two score will be combined with the Tier One score to determine a final point score. Applications are funded in point score order from the highest to lowest score until the available tax credits are exhausted.

I appreciate your support of affordable housing. Should you have any further comments, please call me at (803) 896-9005.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams".

Valarie M. Williams  
Executive Director

JOHN C. LAND, III  
SENATOR, CLARENDON, LEE, FLORENCE  
CALHOUN AND SUMTER COUNTIES  
SENATORIAL DISTRICT NO. 36

HOME ADDRESS:  
P. O. BOX 138  
MANNING, SC 29102  
(803) 435-8894

COLUMBIA ADDRESS:  
P. O. BOX 142  
504 GRESSETTE SENATE OFFICE BLDG.  
COLUMBIA, SC 29202  
(803) 212-6180  
FAX (803) 212-6299



COMMITTEES:  
TRANSPORTATION  
FINANCE  
FISH, GAME AND FORESTRY  
ETHICS  
RULES  
CORRECTIONS & PENOLOGY  
SENATE DEMOCRATIC LEADER

May 28, 2009

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

RE: Milford Terrace

Dear Ms. Williams:

I am writing this letter to express my support for the proposed development, Milford Terrace, in the City of Manning and to inquire as to why the project location was not given the highest rating.

The apartment site is located adjacent to our high school, a few blocks from a new Wal-Mart, and less than two hundred yards from the new sheriff's office complex. In addition to these close by amenities, there is a new Home Depot under construction on the nearby old Wal-Mart site. This property is located where all of the growth for the City of Manning has taken place for the past five years. I could not think of a place in South Carolina that is better suited for small affordable apartment complex such as Milford Terrace.

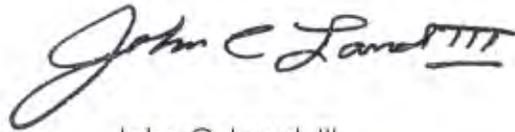
I am told the current occupancy rate in comparable units in our area is in excess of 97% and the apartment complex will meet less than twenty-five percent of the need for affordable units of this type in this area. Further, the market study commissioned by the state housing authority contained a glowing discussion of the market area. The developer is confident in their ability to responsibly rent up the property in six or seven months. I do not understand how this location can be considered less than ideal in the face of such positive findings.

I would appreciate it if you could look into the scoring for this project. Since the deduction in points in the initial site scores is critical to the ultimate success of the project I would appreciate your making a final determination of the score as soon as possible and letting me know the results.

I believe this project would be of great benefit to the state housing authority, my district and the Manning community and would like to see it come to fruition.

With warm personal regards, I remain

Sincerely,

A handwritten signature in black ink that reads "John C. Land, III". The signature is written in a cursive style with a prominent loop for the letter 'J' and a double underline for the Roman numeral 'III'.

John C. Land, III

JCL:pk

cc: Mr. T. Scott Smith, Chairman

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](http://www.schousing.com)

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

May 22, 2009

Mr. Todd Copeland  
Mr. Bert Purvis  
RST Development  
168 Business Park Drive, Suite 200  
Virginia Beach, VA 23462

Dear Mr. Copeland and Mr. Purvis:

As a result of your letter to us dated May 15, 2009 as well as our meeting on May 18, 2009 the South Carolina Housing Finance and Development Authority ("The Authority") has reviewed the commissioned market study and the application for 2009 Tax Credit funding for the rehabilitation of the Saint Andrews Pointe Apartments. Our conclusions are as follows:

According to the 2009 Qualified Application Plan, projects must meet Market Study Threshold Criteria as defined on page 5 in Section III, 4a which states; "All developments must have a minimum 10% market advantage." Your proposed development had a calculated market rent advantage of 3.4 %. When you questioned the comparables used by our commissioned analyst we had another commissioned market analyst review not only the completed market study but the original S-2 market rent advantage calculation. Based on this review, the market rate rent advantage calculation was still below 10%, revised calculations now at 2.0% to 7.8%

Market studies are commissioned to analysts who are accredited by the National Council of Affordable Market Analysts. The market study process is laid out in the Tax Credit Manual on pages 10-11. The market study is used to determine whether a project as proposed is viable in the existing market place. Data from the study helps us determine (1) whether the project as proposed will work in the existing market area and (2) whether the project meets the established mandatory market study threshold requirements. Based on these factors, along with the Tier One points score, the Authority makes the determination as to whether the proposed project should proceed to Tier Two.

Much of our discussion has been about the provision for market analysts to make alterations to a proposed project, as contained in Item 6 on page 10 of the Tax Credit Manual. The analysts can recommend alterations to make the development fit better into the market. There is obviously more flexibility in new construction projects to make such alterations, but it does not preclude

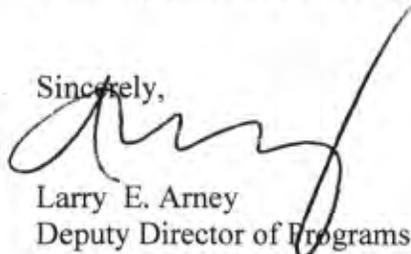
rehabilitation projects from having recommended alterations as well. The recommendations made by the market analyst are not targeted at making the projects meet the mandatory market thresholds outlined in the QAP, as that is the role and responsibility of the developer before submitting a project to the tax credit competition.

The Authority has reviewed the market analysis and market thresholds of each of the six projects you suggested. In four cases, the projects contain project-based rental subsidy either from HUD or Rural Housing Services (RHS). Projects with project-based rental subsidy usually have very large market rate advantages since virtually all of the tenant's rent is subsidized by a federal program. The two projects without project-based subsidy fared as follows: (1) Prestwick at St. Mathews had recommended alterations from the market analyst however it was disqualified due to not meeting the mandatory market rent advantage even with changes; and (2) Companion at Jones Station had recommended alterations to the rent structure which in turn changed the overall capture rate, market advantage, and absorption rate.

In an even broader review of the applications, three (3) projects which had recommended alterations from their analysts were still disqualified for not meeting Authority mandatory market study thresholds even though they received positive market study reviews. In addition, one project, that was also disqualified, in fact met all mandatory market study thresholds but was not recommended to proceed by the analyst.

The Authority has reviewed your challenges to our decision, and stands by our decision to disqualify the project due to the lack of a 10% minimum market advantage. As was mentioned to you in our meeting, the Authority holds a developer roundtable, usually in September of each year, at which developers can make comments and suggestions as to how to change and improve the tax credit program for the upcoming year. I encourage you to attend the meeting if possible or at least submit written comments and suggestions as to the changes you would recommend the Authority make to the tax credit program.

Sincerely,



Larry E. Arney  
Deputy Director of Programs



## South Carolina State Housing Finance and Development Authority

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

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[www.schousing.com](http://www.schousing.com)

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

May 22, 2009

Mr. Todd Copeland  
Mr. Bert Purvis  
RST Development  
168 Business Park Drive, Suite 200  
Virginia Beach, VA 23462

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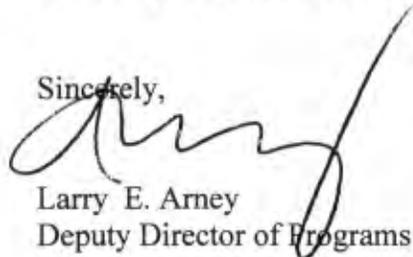
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Sincerely,

A handwritten signature in black ink, appearing to read "Larry E. Arney", is written over the typed name and title.

Larry E. Arney  
Deputy Director of Programs

*In reply sent  
email resp  
5/29/09*

DAVID L. THOMAS  
SENATOR, GREENVILLE COUNTY  
SENATORIAL DISTRICT NO. 8

GREENVILLE ADDRESS:  
23 WADE HAMPTON BLVD.  
GREENVILLE, SC 29609  
(864) 271-6371

SENATE ADDRESS:  
SUITE 410, GRESSETTE BUILDING  
P. O. BOX 142  
COLUMBIA, SC 29202  
(803) 212-6240



COMMITTEES:  
BANKING AND INSURANCE, CHAIRMAN  
CORRECTIONS AND PENOLOGY  
FINANCE  
MEDICAL AFFAIRS

May 12, 2009

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

Dear Director Williams,

I would appreciate it if your staff could provide me with statistics showing how and where the Housing Authority Grants have been allocated over the past 5-10 years. I am particularly interested in the Uastate of SC to try to determine if there has been an equitable regional distribution.

Cordially,

A handwritten signature in black ink that reads "David L. Thomas".

David L. Thomas

**RECEIVED**  
MAY 13 2009  
EXECUTIVE DIRECTOR



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

May 8, 2009

Ray Williamson, CPA  
DeLoach & Williamson, L.L.P.  
Certified Public Accountants  
1401 Main Street, Suite 660  
Columbia, South Carolina 29201

Dear Ray,

We have engaged Webster Rogers LLP to audit our financial statements for the year ending June 30, 2009. In connection with their audit, they would like to make inquiries and examine your workpapers for the audit of our financial statements for the year ended June 30, 2008. We hereby authorize you to respond fully and without limitation to their requests.

Please allow our auditors to copy any information needed from files related to our financial statements that they request (unless proprietary in nature), and bill us for the reproduction costs.

We have represented to our auditors that we are not involved with your firm in any disputes about accounting principles, auditing procedures, or similarly significant items and that we have paid in full for all services rendered by you to date. You will be contacted by Bud Addison of this audit firm concerning these matters.

Sincerely,

A handwritten signature in cursive script that reads "Debra H. Seymour".

Debra H. Seymour  
Director of Finance

cc: Valarie Williams, SCSHFDA

**Please provide all requested information**

Agency Code: L32 IMS  
Agency Name: S.C. State Housing Finance & Dev. Auth.  
Agency Finance Director:  
(Or other designated contact) Debra Seymour  
Title: Director of Finance

**Mailing Address:**

300-C Outlet Pointe Boulevard  
Columbia, S.C. 29210

Business Telephone Number: (803) 896-8664  
Business Fax Number: (803) 551-4938  
E-mail Address: debra.seymour@schousing.com

**Please check one of the following delivery options:**

- The Comptroller General's Office may **place materials in our agency's courier box on the Fourth Floor of the Wade Hampton Office Building** because we generally pick up reports and other materials from that box several times per week.
- We do not regularly pick up reports and other materials from the box on the Fourth Floor of the Wade Hampton Office Building, but we are an **Interagency Mail Service (IMS)** participant. **Please send us materials via IMS.**

**(Please provide your IMS street address if different from that shown on the above label.)**

---

We are not an Interagency Mail Service participant and do not regularly pick up materials from our agency's courier box on the Fourth Floor of the Wade Hampton Office Building. **Please send us materials via U.S. Mail.**

The Comptroller General's Office uses this mailing list to send out pertinent information for your agency. It is important that we have the correct contact and mailing instructions to ensure that all information for your agency is being forwarded to the correct contact.

So that we may have a record of each agency's response, we ask that you return this sheet even though there may be no changes needed.

Thank you.

/jh

Ret'd  
5-4-09



RICHARD ECKSTROM, CPA  
COMPTROLLER GENERAL

State of South Carolina

## Office of Comptroller General

1200 Senate Street  
305 Wade Hampton Office Building  
Columbia, South Carolina 29201

Telephone: (803) 734-2121  
Fax: (803) 734-2064  
E-Mail: [cgooffice@cg.sc.gov](mailto:cgooffice@cg.sc.gov)

NATHAN KAMINSKI, JR., Esq.  
CHIEF OF STAFF

### MEMORANDUM

**TO:** State Agency Heads  
**FROM:** Statewide Accounting Services  
**SUBJECT:** Mailing List Update - Agency Finance Director Contacts  
**DATE:** May 1, 2009

In preparation for Fiscal Year 2009-2010, the Comptroller General's Office is updating its contact list of Agency Finance Directors. The attached sheet reflects the information we currently have on file. Please review the sheet for accuracy, make any corrections directly on the sheet, and return to the Comptroller General's Office. Completion of the attached sheet will ensure proper distribution for correspondence, and other related information sent to your agency from the Comptroller General's Office.

Any changes to the contact person that might occur during the fiscal year should be forwarded immediately to the address below.

Your cooperation in returning this information by **June 1, 2009**, is appreciated. Please return to:

Office of Comptroller General  
1200 Senate Street  
305 Wade Hampton Office Building  
Columbia, South Carolina 29211

**Attention: June Hunter**

Telephone Number: 734-2627  
Fax Number: 758-5745  
E-mail: [jhunter@cg.sc.gov](mailto:jhunter@cg.sc.gov)

/jh

PRESORTED STANDARD U.S. POSTAGE PAID COLUMBIA S.C. PERMIT NO. 31
--



Valerie Williams

Director of Housing Initiatives

SC State Housing Finance &amp; Development A

300 Outlet Pointe Blvd Ste C

Columbia SC 29210-5652

4 8

## South Carolina Community Development Association

### 2009 Membership Application

# SCCDA

## Invitation from the president

I would like to take this opportunity to cordially invite you to join the South Carolina Community Development Association. This is a chance to belong to an association that can and will make a difference in what you do every day.

This successful Association was created to provide community development professionals with access to information and resources to enhance their ability to improve their own communities.

### What benefits do you receive as a member of SCCDA?

- Access to interesting and meaningful training sessions during the Annual and Fall meetings at the member registration rate
- Participation in the SCCDA listserv, a members-only information exchange with other SCCDA members. The SCCDA listserv is a great way to share information, experience and expertise with your colleagues statewide
- Recognition of quality community development projects and outstanding individuals in the community development field through the Award of Excellence and the Hettie Rickett Award

The best benefit of joining SCCDA is the networking opportunities afforded to all its members – a chance to talk to other local, regional and state community development leaders face-to-face about similar challenges and receive great ideas that work!

We look forward to receiving your membership application for 2009!

Sincerely,

Valeria Jackson

President

South Carolina Community Development Association

### Contact Information

Marisa Cebulski  
Staff Associate for Affiliate Services  
Municipal Association of SC  
803.933.1240  
mcebulski@masc.sc

Lea Ann Mitchell  
Administrative Assistant  
Municipal Association of SC  
803.933.1254  
lmitchell@masc.sc

Municipal Association of South Carolina

1411 Gervais Street  
PO Box 12109  
Columbia, SC 29211  
www.masc.sc

SC Community Development Association is an affiliate of the Municipal Association of SC.

## Who we are and what we do

The SC Community Development Association provides a forum for learning about the community development process through workshops and seminars. Its members include municipal, county, regional and state community development professionals; employees of private companies with an interest in community development; elected officials and volunteers. For more information visit, [www.masc.sc/affiliates/sccda/description.htm](http://www.masc.sc/affiliates/sccda/description.htm).

## Membership levels and fees

### Active Membership — \$50

An individual with professional responsibility devoted to community development in a municipality, county, state or federal agency, regional council of governments or nonprofit agency. Examples: community and economic development professionals, municipal or county managers/administrators and elected officials.

### Additional Active Membership — \$15

An individual from the same municipality, county, agency or council of governments who is interested in the principles and practices of community development.

### Associate Membership — \$125

Any private company or vendor who is interested in the principles and practices of community development and are actively engaged in marketing products, services and/or information to municipal, county, regional or state agencies and nonprofit organizations.

## Save the date!

### Annual Meeting

May 6-8, 2009  
Kingston Plantation Embassy Suites  
9800 Queensway Boulevard  
Myrtle Beach, SC

### Fall Meeting

October 5, 2009  
Clarion Town House Hotel  
1615 Gervais Street  
Columbia, SC

*Money to attend*

## 2009 SCCDA Membership Application

January 1 — December 31, 2009

Information supplied below will be used by the Municipal Association of SC as your primary contact information.

Mr.  Ms.   
Valarie Williams  
 First Name Last Name  
Exec. Dir. SC State Housing Finance + Dev. Author.  
 Title Organization  
300-C Outlet Pointe Blvd., Columbia SC 29210  
 Address City State/ZIP  
(803)896-9005 (803) 551-4876  
 Phone Number Fax Number  
valarie.williams@schousing.com  
 E-mail Address Birth month/day\* Last 4 digits of SS#\*

\*Municipal Association of SC uses this as your registration number for Association events and online registration.

## Payment Information

Membership Type		Total
<input checked="" type="checkbox"/> Active	\$50	\$ <u>50</u>
<input type="checkbox"/> Additional Active	\$15	\$ _____
<i>Please copy this form and complete the above information for each additional membership.</i>		
<input type="checkbox"/> Associate	\$125	\$ _____

Payment Method	Total
<input checked="" type="checkbox"/> Check/Cash/Money Order	\$ <u>50</u>
<input type="checkbox"/> MasterCard <input type="checkbox"/> VISA	Total \$ _____

Card # \_\_\_\_\_ Exp. date (year/month) \_\_\_\_\_

Name as it appears on card \_\_\_\_\_

Please make check payable to Municipal Association of SC. Mail payment and completed membership application form to:

SCCDA  
PO Box 12220  
Columbia, SC 29211

Fax completed membership application form and credit card payment information to 803.933.1282.

Overpayment of dues is not refundable.

**Membership Deadline: January 30, 2009**



schousing.com

# REQUEST FOR PURCHASE

Requestor: valarie williams Date: Jan 5, 2009 Division: executive

**Approved By:**

Supervisor / Director: \_\_\_\_\_ Date: \_\_\_\_\_

Director of Procurement: \_\_\_\_\_ Date: \_\_\_\_\_

Executive Director: Valarie Williams Date: 1/5/09  
*(When Applicable)*

Vendor Name or Catalog Source: SC Community Development Assn PO# \_\_\_\_\_

DESCRIPTION	PG#	CATALOG ITEM #/ FORM NAME OR NUMBER	QTY	UNIT PRICE	TOTAL PRICE
2009 membership			1	\$ 50.00	\$ 50.00

<b>JUSTIFICATION: (When Applicable)</b> attend workshops and seminars with municipal, county, regional and state community dev professionals in an effort to keep informed of the community dev needs around the state	<b>Shipping &amp; Handling:</b>	
	<b>Tax:</b>	
	<b>TOTAL:</b>	\$ 50.00

**To be Completed by Procurement:**

Date Request Received: \_\_\_\_\_ Date Order Placed: \_\_\_\_\_

Date Goods Received: \_\_\_\_\_

Goods Received by: \_\_\_\_\_

Shipment:  Full  Partial

**1 From** Please print and press hard.  
Date 5-5-09 Sender's FedEx Account Number 0290-0452-8  
Sender's Name V. Williams Phone ( 803 ) 896-9001  
Company S C STATE HSG FIN & DEVL P AUTH  
Address 300 OUTLET POINTE BLVD STE C  
City COLUMBIA State SC ZIP 29210-5652

**2 Your Internal Billing Reference** OPTIONAL  
First 24 characters will appear on invoice.

**3 To**  
Recipient's Name Erin Elliott Phone ( 404 ) 222-4639  
Company Kutak Rock LLP  
Recipient's Address Suite 2100 Peachtree Center So. Tower  
Address 225 Peachtree Street N.E.  
City Atlanta State GA ZIP 30303-1731

#299

0394586678

**4a Express Package Service** Packages up to 150 lbs.  
 FedEx Priority Overnight Next business morning.\* Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected.  
 FedEx Standard Overnight Next business afternoon.\* Saturday Delivery NOT available.  
 FedEx First Overnight Earliest next business morning delivery to select locations.\* Saturday Delivery NOT available.  
 FedEx 2Day Second business day.\*\* Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected.  
 FedEx Express Saver Third business day.\* Saturday Delivery NOT available.  
\* To meet locations. FedEx Envelope rate not available. Minimum charge: One-pound rate.

**4b Express Freight Service** Packages over 150 lbs.  
 FedEx 1Day Freight\* Next business day.\*\* Friday shipments will be delivered on Monday unless SATURDAY Delivery is selected.  
 FedEx 2Day Freight Second business day.\*\* Thursday shipments will be delivered on Monday unless SATURDAY Delivery is selected.  
 FedEx 3Day Freight Third business day.\*\* Saturday Delivery NOT available.  
\* Call for Confirmation. \*\* To meet locations.

**5 Packaging**  
 FedEx Envelope\*  FedEx Pak\*  FedEx Box  FedEx Tube  Other  
\* Declared value limit \$500.

**6 Special Handling** Include FedEx address in Section 3.  
 SATURDAY Delivery NOT Available for FedEx Standard Overnight, FedEx First Overnight, FedEx Express Saver, or FedEx 2Day Freight.  
 HOLD Weekday at FedEx Location NOT Available for FedEx First Overnight.  
 HOLD Saturday at FedEx Location Available ONLY for FedEx Priority Overnight and FedEx 2Day to select locations.  
Does this shipment contain dangerous goods?  
 No  Yes As per attached Shipper's Declaration.  Yes Shipper's Declaration not required.  Dry Ice Dry Ice, 9, UN 1845 x \_\_\_\_\_ kg.  Cargo Aircraft Only  
Dangerous goods (including dry ice) cannot be shipped in FedEx packaging.

**7 Payment Bill to:** Enter FedEx Acct. No. or Credit Card No. below.  
 Sender Acct. No. in Section 1 will be billed.  Recipient  Third Party  Credit Card  Cash/Check  
FedEx Acct. No. \_\_\_\_\_ Exp. Date \_\_\_\_\_  
Credit Card No. \_\_\_\_\_

Total Packages	Total Weight	Total Declared Value*
		\$ .00

\*Our liability is limited to \$100 unless you declare a higher value. See back for details. By using this Airbill you agree to the service conditions on the back of this Airbill and in the current FedEx Service Guide, including terms that limit our liability.

**8 Residential Delivery Signature Options** If you require a signature, check Direct or Indirect.  
 No Signature Required Package may be left without obtaining a signature for delivery.  
 Direct Signature Someone at recipient's address may sign for delivery. *Fee applies.*  
 Indirect Signature If no one is available at recipient's address, someone at a neighboring address may sign for delivery. *Fee applies.*

519

 **Schedule a pickup at fedex.com**  
Simplify your shipping. Manage your account. Access all the tools you need.

# Xerox WorkCentre Pro Fax Confirmation Report

# XEROX

## Job Details:

## Job Status:

1 filed successfully.

### Job Information

Device Name: xerox-exec  
Submission Date: 05/05/09  
Submission Time: 02:54 PM

### Destination 1:

Status Details:  
Friendly Name:  
Server Name:  
Path:  
Protocol:  
Filing Policy:  
Document Name:

Status..... SUCCESS

cromwell:139  
exec\  
SMB  
NEW\_AUTO\_GENERATE  
0001

### Template Information

Name: —  
Owner: —  
Description: Xerox WorkCentre Pro FAX job from MFP ess at Tue May 5 14:54:53 2009

### File Settings

Format: XSM\_TIFF\_V6  
Images Filed: 2  
Bytes Filed: 38139

### Scan Settings

Images Scanned: 2  
Original Type: MIXED  
Original Size: AUTO  
Auto Exposure: LEAD\_EDGE  
Lighten/Darken: 4  
Contrast: 4  
Sharpness: 4  
Sides Imaged: ONE SIDED  
Resolution: RES\_FAX\_STANDARD  
Bits per Pixel: 1  
Output Color: BLACK\_AND\_WHITE  
Compression Quality: 128  
Compression: G4

### Fax Settings

#### Time

Fax After Time: —  
Low Cost Send: —  
Store for Polling: —

#### Destination

Phone number(s):  
914042224654

*Retd 5 orig  
sig pages  
Fed EX  
5-5-09*

May 4, 2009

Ms. Tammy Stegall  
The Bank of New York Mellon Trust Company, N.A.  
10161 Centurion Parkway  
Jacksonville, FL 32256

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

South Carolina State Housing Finance and Development Authority  
Mortgage Revenue Bonds  
Series 2008 A-1 (Non-AMT)  
Series 2008 A-2 (AMT)  
Series 2008 B-1 (Non-AMT)  
Series 2008 B-2 (AMT)

Dear Mmes. Stegall and Williams:

This letter is in reference to the Funding Agreement No. MN02161N dated as of August 28, 2008 by and between The Bank of New York Mellon Trust Company, N.A. (the "Trustee") and Monumental Life Insurance Company (the "Company") in connection with the above-referenced bonds (the "Agreement"). You have previously received a notification that the rating assigned to the Company's claims-paying ability has been downgraded by Moody's Investors Services, Inc. This letter shall confirm that the Company, the Trustee, and South Carolina State Housing Finance and Development Authority (the "Issuer") have agreed that the sixty (60) day period set forth in the paragraph immediately following Subsection 6.02(d) of the Agreement, during which period the Trustee, at the direction of the Issuer, must give prior written notice of the election to terminate (if such an election is in fact made) is hereby extended through June 1, 2009. All provisions of the Agreement remain in full force and effect during such extension.

Please acknowledge your receipt of this letter and your agreement to the extension of the cure period as described above by signing this letter where indicated below and faxing a copy of

4831-5201-7411.1  
AEG #1467/South Carolina

: 400 West Market Street  
: Louisville, KY 40202  
: 502.560.2825  
: [www.aegoninstitutional.com](http://www.aegoninstitutional.com)

the signature page to Erin Elliott at (404) 222-4654. If you have any questions, please call Lisa Figg at (502) 560-3303 or Erin Elliott at (404) 222-4639.

Sincerely,

MONUMENTAL LIFE INSURANCE  
COMPANY

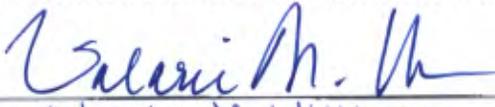
By   
Name LISA FIGG  
Title AVP

Agreed:

THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A., as Trustee

By \_\_\_\_\_  
Name \_\_\_\_\_  
Title \_\_\_\_\_

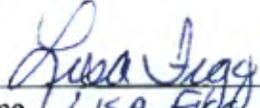
SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY

By   
Name Valerie M. Williams  
Title Executive Director

the signature page to Erin Elliott at (404) 222-4654. If you have any questions, please call Lisa Figg at (502) 560-3303 or Erin Elliott at (404) 222-4639.

Sincerely,

MONUMENTAL LIFE INSURANCE  
COMPANY

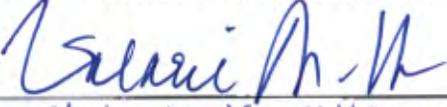
By   
Name LISA FIGG  
Title AVP

Agreed:

THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A., as Trustee

By \_\_\_\_\_  
Name \_\_\_\_\_  
Title \_\_\_\_\_

SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY

By   
Name Valerie M. Williams  
Title Executive Director

May 4, 2009

Ms. Tammy Stegall  
The Bank of New York Mellon Trust Company, N.A.  
10161 Centurion Parkway  
Jacksonville, FL 32256

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

South Carolina State Housing Finance and Development Authority  
Mortgage Revenue Bonds  
Series 2008 A-1 (Non-AMT)  
Series 2008 A-2 (AMT)  
Series 2008 B-1 (Non-AMT)  
Series 2008 B-2 (AMT)

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Please acknowledge your receipt of this letter and your agreement to the extension of the cure period as described above by signing this letter where indicated below and faxing a copy of

4831-5201-7411.1  
AEG #1467/South Carolina

400 West Market Street  
Louisville, KY 40202  
502.560.2825  
[www.aegoninstitutional.com](http://www.aegoninstitutional.com)



*Debra*

April 8, 2009

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

Dear Ms. Williams:

I am writing to introduce myself as the new contact person for HFA matters at FHLBank Atlanta. I will act as liaison for you with the various departments here at the Bank. I will be contacting you soon to establish a time when we can meet to discuss common goals.

I have been at FHLBank Atlanta for seven years, working in a variety of relationship management roles with our members in Florida, Georgia, Alabama and North Carolina. I have also worked with the Bank's Mortgage Purchase Program. I'm excited to learn more about your activities, and how we can work together to further your mission and ours.

My contact information is:

Scott Biehle  
Sr. Relationship Manager  
404-888-8431 (w)  
404-909-2841 (c)  
sbiehle@fhlbatl.com

I look forward to seeing you soon.

Sincerely,

Scott J. Biehle  
Sr. Relationship Manager

RECEIVED

APR 13 2009

EXECUTIVE DIRECTOR

April 23, 2009

Ms. Kathi Santeramo-DeWitt  
Mr. Douglas Burns  
Mr. Frank Warlick  
Vision Ware Shoals, LLC  
1345 Garner Lane, Suite 103  
Columbia, SC 29210

Dear Madam/Sirs:

The South Carolina State Housing Finance and Development Authority (The Authority) has completed its review of sources and uses of funds related to The Historic Ware Shoals Inn senior housing project. This review was undertaken because of Authority concerns related to cost overruns, potential misallocation of funds, and their effect on both the short term and long term viability of the project.

Our review included a wide variety of data including financial information provided by the owners/developers, as well as data in our own files. The results of our review are summarized below:

#### **USES OF FUNDS**

1. Construction Costs—change orders have resulted in \$376,297 in increased construction costs, equating to a 14% increase from the original contract
2. Architectural & Engineering Services—A&E services have ballooned from a base contract of \$160,000 with an addition of \$37,950 for LEED certification to a projected total pay-out of \$280,000 through the end of the project (based on VWS Income/Expenses spread sheet)
3. Construction Management—monthly stipends have been paid to Frank Warlick whose role has changed to that of Developer, and who should be paid through deferred development fees

It is unclear from our review whether Items 1-3 were conscious decisions of all the managers and members of Vision Ware Shoals, LLC. It is entirely clear that the uses of funds as summarized above provoke legitimate concern on the part of The Authority as to the proper oversight and uses of funds.

#### **SOURCES OF FUNDS**

1. The Authority has expended \$1.3 million dollars to date through a combination of HAPP, HOME and Housing Trust Fund. An additional \$400,000 in Home loan funds has been expended, less approximately \$70,000 in retainage.
2. The Authority has expended \$801,634 of a \$1.442 million bridge loan to be repaid upon completion of the project according to terms in the bridge loan agreement.
3. There is a commitment from the FHLB of Atlanta for a \$500,000 direct subsidy as well as a \$162,882 loan to the project.
4. There is a commitment of \$783,512 from federal tax credits and \$737,190 from state tax credits, administered by the Department of Archives and History and the Internal Revenue Service.

Items 3 and 4 above will require due diligence on the part of the development team to bring them in on a timely basis. The Authority is requesting that we be kept apprised on a regular basis as to the status of an extension for FHLB funding as well as confirmation that a syndicator has been found to purchase the federal and state historic tax credits.

A comparison of both the sources and uses of funds verifies that the project is sound if costs are controlled from here forward and all sources of funds are realized. Toward that end, the Housing Authority will release funds and process further requests on the following conditions:

1. Beginning with Bridge Loan Payment Request #4 dated March 11, 2009 the Authority will fund payments for hard construction costs only. All costs must be within the parameters of the construction contract and current change orders 1-6.
2. Any future change orders must be identified fully and presented to the Authority for approval before acceptance by the owners. Review and approval is only for purposes of tracking the overall budget and does not in any way constitute a commitment of additional funds by the Authority for the project.
3. A full and proper accounting of architectural, engineering, and professional salaries are to be submitted to the Authority for review. In particular, we are seeking to substantiate the duties and level of architectural fees, particularly in light of both a construction manager and a general contractor's superintendent already on the job.
4. No further developer's fees are to be paid until the bridge loan has been repaid to The Authority and other requirements of the bridge loan and operating agreement have been fulfilled.

A check for \$178,074.00, representing Draw #4, is included herewith. It represents a payment of \$175,379.50 in hard construction costs and a credit of \$2,694.50 towards hard construction costs in the next payment.

The goals of the Authority and Vision Ware Shoals are one and the same—to complete the project in a timely and efficient fashion and have it occupied by senior citizen tenants in the way it was envisioned. In order to ensure this, the Authority requests that all parties sign below agreeing to Conditions 1-4 above. Given the project's level of completion at the present time and the oversight measures now in place, the project should be able to reach completion as originally planned.

Sincerely,

Larry E. Arney  
Deputy Director Programs

We Agree to Conditions 1-4 as set forth above.

\_\_\_\_\_  
Kathi Santeramo-Dewitt

\_\_\_\_\_  
Douglas Burns

\_\_\_\_\_  
Frank Warlick

See database  
for all  
"winword"  
tax credits

April 8, 2009

Mr. and Mrs. George T. Sherrill  
611 Sunset Drive  
Greenville, SC 29605-1913

Re: Proposed Development Prestwick at Augusta Street

Dear Mr. and Mrs. Sherrill:

The Authority is in receipt of your letter in opposition to the proposed tax credit development known as Prestwick at Augusta Street in Greenville, SC. This development was submitted during the Tier One funding cycle along with 72 other applications requesting funding from throughout the state.

The tax credit program is a competitive program. Each proposed development is reviewed and point scored by the criteria outlined in the 2009 Qualified Allocation Plan and Tax Credit Manual. Currently a third party site reviewer is visiting each site and a market analyst is preparing a market study. Authority staff will evaluate the site report and the market study and based on the overall Tier One point score, developers will be notified as to whether they will be invited to participate in the Tier Two application process. We anticipate that such notification will be provided no later than May 5, 2009. A list of developments invited to participate in the Tier Two funding cycle will be posted on the Authority's website, [www.schousing.com](http://www.schousing.com).

Thank you for your comments.

Sincerely,

Valarie M. Williams  
Executive Director

K. Hall  
32 Woodvale AvenueGreenville, SC 29605  
Ms. Ruth Marie Miller  
3200 Augusta RoadGreenville, SC 29605  
Ms. Lauren Briles  
3110 Augusta StreetGreenville, SC 29605  
Mr. Chad Odom  
3219 Augusta StreetGreenville, SC 29605  
Mr. and Mrs. S. Richard Sargent  
122 Marshall Bridge DriveGreenville, SC 29605  
Ms. Sharon Kelley  
3110 Augusta StreetGreenville, SC 29605  
Mr. Carey Starbuck  
3112 Augusta RoadGreenville, SC 29605  
Mr. and Mrs. Warren Mowry  
25 Augusta CourtGreenville, SC 29605  
Mr. and Mrs. Sean Carrigan  
25 Woodvale AvenueGreenville, SC 29605  
Ms. Carrie Buchanan  
132 Faris CircleGreenville, SC 29605  
Mr. Will Stewart  
13 Keowee AvenueGreenville, SC 29605  
The Honorable David H. Wilkins  
31 Serrine DriveGreenville, SC 29605  
Mr. M. Stokely Holder  
105 E. Augusta PLGreenville, SC 29605  
Mr. James McCauley  
42 Douglas DriveGreenville, SC 29605  
Mr. and Mrs. Robert Schultz  
118 Cammer AvenueGreenville, SC 29605  
Ms. Amy Michaux  
409 Longview TerraceGreenville, SC 29605  
Ms. Lynn D. Ziegler  
36 Woodvale AvenueGreenville, SC 29605  
Mr. Stephen Shaughnessy  
11 Woodvale AvenueGreenville, SC 29605  
Ms. Rebecca I. Garrett  
Centennial American Properties LLC P.O. Box 10588, Greenville, SC 29603  
Ms. Anna W. Cobb  
26 Rockwood DriveGreenville, SC 29605  
Ms. Mary Green  
6 Crossbrook WaySimpsonville, SC 29681  
Ms. Susan Wienke  
203 Byrd BoulevardGreenville, SC 29605  
Ms. Carolyn Hagy  
10 Riverside DriveGreenville, SC 29605

---

Mr. and Mrs. Jeff Balck  
16 Riverside DriveGreenville, SC 29605  
Mr. Justin D. Blum  
First CitizensP.O. Box 3028, Greenville, SC 29602  
Ms. Jenny Pressly  
309 Jones AvenueGreenville, SC 29605  
Mr. Edward P. Holder, Jr.  
93 Forest LaneGreenville, SC 29605  
Mr. Tyson Smoak  
23 Mt. Vista AvenueGreenville, SC 29605  
Mrs. Brock Bauknight  
35 Rock Creek DriveGreenville, SC 29605  
Ms. Elizabeth Ann Gaines  
122 Cammer AvenueGreenville, SC 29605  
Mr. and Mrs. George A. Weathers, Jr.  
117 Oakview DriveGreenville, SC 29605  
Ms. Jennifer Bolt McCalla  
107 Clarendon DriveEasley, SC 29642  
Mr. and Mrs. Powell  
306 Byrd BoulevardGreenville, SC 29605  
Mr. Tom Mardre  
110 Seminole DriveGreenville, SC 29605  
Mr. and Mrs. Michael McClintock  
11 Oak Crest CourtGreenville, SC 29605  
Mr. and Mrs. Rob Carlon  
303 Aberdeen DriveGreenville, SC 29605  
Mr. Rick Pennell  
P.O. Box 2486Greenville, SC 29602  
Bowers Family  
112 Mt. Vista AvenueGreenville, SC 29605  
Mr. Christian S. Sims  
116 Cammer AvenueGreenville, SC 29605  
Mr. and Mrs. E. Heidtman  
135 East Tallulah DriveGreenville, SC 29605  
Mr. and Mrs. Tripp Glenn  
134 Marshall Bridge DriveGreenville, SC 29605  
Mr. and Mrs. George T. Sherrill  
611 Sunset DriveGreenville, SC 29605-1913

Ms. Megan Coates  
27 Faris Circle  
Greenville, SC 29605  
Ms. Melissa Rhea  
15 Cammer Avenue  
Greenville, SC 29605  
Ms. Amanda Mallico  
144 Augusta Court  
Greenville, SC 29605  
Concerned Citizen  
600 University Ridge Road, Unit 1  
Greenville, SC 29601  
Mr. and Mrs. Jeff Shauelson  
9 Riverside Drive  
Greenville, SC 29605  
Mr. Graham H. Coleman, Sr.  
104 Cliffs Falls Parkway  
Salem, SC 29676  
Ms. Brenda Busby  
118 Cureton Street  
Greenville, SC 29605  
Mr. William Boswell III  
8 Marshall Court  
Greenville, SC 29605  
Mr. C. L. McClerry  
37 Douglas Drive  
Greenville, SC 29605

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Ms. Pam Tryan  
11 N. Brookwood DriveGreenville, SC 29605  
Mr. and Mrs. Gary Richardson  
123 Sunset DriveGreenville, SC 29605  
Ms. Alice D. Cantey  
101 McDaniel GreeneGreenville, SC 29601  
Wallace Family  
238 Cureton StreetGreenville, SC 29605  
Concerned Citizen  
118 Oakview DriveGreenville, SC 29605

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Mr. and Mrs. Kevin E. Bolt  
106 Rice StreetGreenville, SC 29605  
Ms. Leslie Milligan  
35 E. Tallulah DriveGreenville, SC 29605  
Ms. Kathy Harris  
7 Marshall CourtGreenville, SC. 29605  
Ms. Mary Anne Wylie  
11 Windmont DriveGreenville, SC 29607  
Ms. Elizabeth Wylie  
100 Lewis Drive #12BGreenville, SC 29605  
Mr and Mrs. Jeffrey Gibbs  
2 Riverside DriveGreenville, SC 29605

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

*Lamy*

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

February 19, 2009

Dear Ms. Williams:

This letter is to inform you about a study underway to review current rent and income determination policies among public housing agencies (PHAs) and to ask for your cooperation in obtaining survey information from your staff. The President's Management Agenda identified income and rent error reduction as a primary management goal. Related to that goal are efforts by the Department of Housing and Urban Development (HUD) to simplify rent and income determination. To that end, the proposed survey will collect data that will help HUD identify effective rent reform measures. The study will evaluate and make recommendations on setting income eligibility guidelines, determining flat rent policies, and other items. By participating in the study, your PHA will be joining nearly 200 other housing authorities in providing information that will inform future policy recommendations for both public housing and the Housing Choice Voucher programs.

HUD has contracted with Abt Associates, Inc. (Abt), a research firm based in Cambridge, MA to design and implement this important assessment. The assessment will include a survey with members of your staff that will focus on your housing authority's rent policy and the impact of any change in rent policy on the housing authority, and on its ability to fulfill your organization's self-identified primary mission. As agents of HUD, Abt is required by law to maintain the confidentiality of any information they collect. The study team will only use the information to assess the impact of proposed rent reforms on tenants and on PHA operations. A researcher from Abt or its partners (the Urban Institute and AREA) will be calling you to schedule a telephone interview with you and some of your key staff.

RECEIVED

FEB 24 2009

EXECUTIVE DIRECTOR

We would greatly appreciate your assistance in this important study. If you have any questions about the conduct of this survey, please feel free to call Nora McArdle, the Government Technical Monitor at HUD (202-402-3967) or Larry Buron, the Abt Project Director, at (301-634-1735).

Thank you in advance for your cooperation.

Sincerely,

A handwritten signature in cursive script that reads "Bessy Kong".

Bessy Kong, Deputy Assistant Secretary  
Office of Policy, Program and Legislative  
Initiatives



U. S. Department of Housing and Urban Development

South Carolina Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Columbia, South Carolina 29201-2480

March 25, 2009

Ms. Valerie Williams  
Executive Director  
SC State Housing Authority  
300-C Outlet Pointe Blvd.  
Columbia, SC 29210

Dear Ms. Williams:

Subject: Audit Finding 2008-01, Cash Reconciliations Not Properly Cleared

We have received your response and documentation to the finding in your Independent Audit Report for fiscal year ending June 30, 2007. Upon our review, we found that sufficient documentation was provided to clear this finding.

Thank you for your efforts in clearing this finding. If you have any questions in relation to this matter, please contact Eric Bickley, Financial Analyst, at (803) 253-3238.

Very sincerely yours,

A handwritten signature in black ink, appearing to read "Larry Knightner", with a long horizontal flourish extending to the right.

Larry Knightner  
Director  
Public Housing Program Center



**ERIC DELL**  
CHIEF OF STAFF

CONGRESSMAN JOE WILSON  
SECOND DISTRICT  
SOUTH CAROLINA

March 5, 2009

Ms. Valarie M. Williams  
S.C. State Housing Finance and Development Authority  
300-C Outlet Pointe Blvd.  
Columbia, South Carolina 29063

Dear Valarie:

It was a pleasure to see you recently. I enjoyed talking with you and look forward to continuing to work with you.

Let me know if you would like to get together to discuss anything further.

If Congressman Wilson or I may be of any further assistance to you, please do not hesitate to contact us.

Very truly yours,

A handwritten signature in blue ink, appearing to be "Eric Dell", written over a horizontal line.

Eric Dell  
Chief of Staff

JW:

HOUSE OF REPRESENTATIVES  
WASHINGTON, D. C. 20515

Joe Wilson  
M.C.

Ms. Valarie M. Williams  
300-C Outlet Pointe Blvd.  
Columbia, SC 29063-

BAPVSP1 29210



ERIC DELL

**Craddock, Ann 6-9005**

---

**From:** Craddock, Ann 6-9005  
**Sent:** Monday, March 23, 2009 10:55 AM  
**To:** 'ANGIE STONER'  
**Subject:** RE: Senator Alexander - Request for Information Regarding CellPhone and Pager Usage

Dear Ms. Stoner:

It is our pleasure to provide you with the information you recently requested on behalf of Senator Alexander regarding Health and Human Services Subcommittee agencies related to agency usage of cell phones, pagers or other wireless communication devices.

I will address the questions as they were submitted:

- **Number of cell phones or other wireless communication devices issued and the amount expended for FY 2007-08 and FY 2008-09 year-to-date. (If reductions in usage have been implemented in response to the current year budget reductions please include the specifics in your response.)**

The Authority now uses 38 cell phones and four Blackberries.

Total expenses for FY 2007-2008 were \$16,822.20.

To date total expenses for FY 2008-2009 are \$11,360.92.

- **List of assigned cell phones or other devices by position title.**  
Please see attachment.
- **Agency policy regarding personal use of cell phones.**  
Please see attachment.
- **Agency procedures to monitor employee's bills to ensure compliance with policies regarding personal use.**  
Supervisors of each department are distributed individual monthly bills to review. The Executive Director is also given a summary of the total agency bill.
- **How many separate contracts for cell phones and other wireless communication devices does the agency currently have?**  
The South Carolina State Housing Finance and Development Authority has one contract for both cell phone and Blackberry service. The contract is with Verizon Wireless, an approved state contract service provider.

Let me know if you require anything further.

Valarie M. Williams  
Executive Director  
SCSHF&DA  
(803) 890-9005  
[Valarie.williams@schousing.com](mailto:Valarie.williams@schousing.com)

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

**From:** ANGIE STONER [mailto:STONERA@scsenate.org]

**Sent:** Monday, March 16, 2009 8:30 AM

**To:** Tony Kester; jdavis@cfma.state.sc.us; Lee Dutton; Lois Park Mole; Mark Williamson; Wanda Crotwell; William Bray; Larry Barker; Juan Sims; Bryan Kost; Brenda Hart; Dave Schaefer; Judy@schac.sc.gov; Williams, Valarie 6-9005; Scott Ramsey; Thurstin Melissa

**Subject:** Senator Alexander - Request for Information Regarding CellPhone and Pager Usage

Senator Alexander has requested that each agency in the Health and Human Services Subcommittee provide the following information related to agency usage of cell phones, pagers or other wireless communication devices:

- Number of cell phones or other wireless communication devices issued and the amount expended for FY 2007-08 and FY 2008-09 year-to-date. (If reductions in usage have been implemented in response to the current year budget reductions please include the specifics in your response)
- List of assigned cell phones or other devices by position title.
- Agency policy regarding personal use of cell phones.
- Agency procedures to monitor employee's bills to ensure compliance with policies regarding personal use.
- How many separate contracts for cell phones and other wireless communication devices does the agency currently have?

Please provide your responses to me by Friday, March 27th. If you have any questions regarding this request, please let me know. Thank you for your assistance.

Angie Stoner,  
SFC 212-6656



# Telecommunications

**THE LANGUAGE USED IN THIS DOCUMENT DOES NOT CREATE AN EMPLOYMENT CONTRACT BETWEEN THE EMPLOYEE AND THE AGENCY. THIS DOCUMENT DOES NOT CREATE ANY CONTRACTUAL RIGHTS OR ENTITLEMENTS. THE AGENCY RESERVES THE RIGHT TO REVISE THE CONTENT OF THIS DOCUMENT IN WHOLE OR IN PART. NO PROMISES OR ASSURANCES, WHETHER WRITTEN OR ORAL, WHICH ARE CONTRARY TO OR INCONSISTENT WITH THE TERMS OF THIS PARAGRAPH CREATE ANY CONTRACT OF EMPLOYMENT.**

## **49.1 POLICY STATEMENT**

The SC State Housing Finance and Development Authority will issue voice and data devices, both wired and cellular, to employees for the purpose of performing agency business while away from their assigned central work location. Devices may also be used for the purpose of making emergency calls should the need arise and limited personal phone calls, as defined below.

## **49.2 ACQUISITION AND ASSIGNMENT**

Employees will be issued voice and data devices based on the nature of work they perform on behalf of the agency. Such positions may include but will not be limited to executive, department director, manager, and field representative positions on an as needed basis. In addition, the agency may elect to purchase voice and data devices to be utilized as "floaters" which will be used on an as needed basis.

Employees who are assigned a voice or data device or who use floater devices will be responsible for the upkeep and maintenance of the device while in their possession. Problems with the device should be reported to Procurement in a timely manner. A lost or stolen device should be reported immediately to Procurement.

## **49.3 VOICE AND DATA DEVICE USERS GUIDE**

Many agency staff have been issued, or regularly use, voice and data devices in their work. Due to the fact that these devices can be very expensive, employees should keep in mind the following guidelines when using these devices:

- Employees should only give out their cell phone number to people who require it for business purposes as the agency is charged for incoming as well as outgoing calls.
- When using the device from a car in a rural area, employees should consider stopping the car as "dropouts" occur in some of the remote areas of the state. Often, just being stationary will prevent these "dropouts." And it's safer!
- While attending meetings, employees should turn off all devices or set them to manner mode if they are expecting an important message.

- Employees should minimize the use of devices while in the office area or when they have access to a wire phone. Desk phone and email should be used to reduce mobile voice and data charges.
- Calls for personal entertainment, such as 900 numbers, movie links or Web access are strictly prohibited.
- Music and ringer tones of all devices need to be set at an appropriate level. While in the office environment or attending meetings, the device needs to be placed in the manner mode or turned off.
- When out of town on official State business, employees are allowed one personal long distance telephone call per day to be made from a wired telephone. This call should be charged to a personal credit card or hotel bill in which can be eligible for reimbursement on a travel expense voucher. This call may also be made using a state issued cell phone or can be charged to a state telephone calling card.

#### **49.4 MONITORING**

Department directors will receive a list of all cellular and wired long distance calls made in their division(s). Directors are required to monitor this information to determine if employees are using the devices appropriately or to identify any potential abuse of such equipment. Employees using a device in violation of this policy are subject to disciplinary action in accordance with the agency's progressive discipline policy.

#### **49.5 STATE TELEPHONE CALLING CARDS**

Some employees may be issued a state telephone calling card which should be used when making agency business related long distance calls while an employee is away from the office. Any access fees incurred at a hotel should be reimbursed through a travel reimbursement form. Employees are allowed one personal long distance telephone call per day to be made from a wired telephone using the card.

Any lost or stolen calling cards should be reported immediately to Procurement.

Employees should not release their calling card access code to anyone, not even other agency personnel.

March 23, 2009

VIA EMAIL

Ms. Angie Stoner  
Senate Finance Committee  
[STONERA@scsenate.org](mailto:STONERA@scsenate.org)

Dear Ms. Stoner:

It is our pleasure to provide you with the information you recently requested on behalf of Senator Alexander regarding Health and Human Services Subcommittee agencies related to agency usage of cell phones, pagers or other wireless communication devices.

I will address the questions as they were submitted:

- **Number of cell phones or other wireless communication devices issued and the amount expended for FY 2007-08 and FY 2008-09 year-to-date. (If reductions in usage have been implemented in response to the current year budget reductions please include the specifics in your response.)**

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Please see attachment.
- **Agency policy regarding personal use of cell phones.**  
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Supervisors of each department are distributed individual monthly bills to review. The Executive Director is also given a summary of the total agency bill.

- **How many separate contracts for cell phones and other wireless communication devices does the agency currently have?**

The South Carolina State Housing Finance and Development Authority has one contract for both cell phone and Blackberry service. The contract is with Verizon Wireless, an approved state contract service provider.

Type	Position
cell	Program Coordinator I
cell	Program Coordinator II
cell	Program Manager I
cell	Program Manager II
cell	Information Tech Manager I
cell	Information Resource Consultant II
cell	Procurement Manager
cell	State Appraiser II
Blackberry	Executive Director
Blackberry	Attorney III
Blackberry	Accountant/Fiscal Manager II
Blackberry	Program Manager II

# Telecommunications

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Any lost or stolen calling cards should be reported immediately to Procurement.

Employees should not release their calling card access code to anyone, not even other agency personnel.

Pls have Wanda to begin pulling this information for submission to me by March 23rd. I would like for you to review prior to submission to me. Thanks.

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

**From:** ANGIE STONER [mailto:STONERA@scsenate.org]

**Sent:** Monday, March 16, 2009 8:30 AM

**To:** Tony Kester; jdavis@cfma.state.sc.us; Lee Dutton; Lois Park Mole; Mark Williamson; Wanda Crotwell; William Bray; Larry Barker; Juan Sims; Bryan Kost; Brenda Hart; Dave Schaefer; Judy@schac.sc.gov; Williams, Valarie 6-9005; Scott Ramsey; Thurstin Melissa

**Subject:** Senator Alexander - Request for Information Regarding CellPhone and Pager Usage

Senator Alexander has requested that each agency in the Health and Human Services Subcommittee provide the following information related to agency usage of cell phones, pagers or other wireless communication devices:

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- Agency policy regarding personal use of cell phones.
- Agency procedures to monitor employee's bills to ensure compliance with policies regarding personal use.
- How many separate contracts for cell phones and other wireless communication devices does the agency currently have?

Please provide your responses to me by Friday, March 27th. If you have any questions regarding this request, please let me know. Thank you for your assistance.

Angie Stoner,  
SFC 212-6656

## Craddock, Ann 6-9005

---

**From:** Ingram, Clayton 6-9520  
**Sent:** Tuesday, March 17, 2009 3:20 PM  
**To:** Williams, Valarie 6-9005  
**Subject:** RE: Senator Alexander - Request for Information Regarding CellPhone and Pager Usage

I will bring you the information.  
Here is a proposed summary response:

Dear Ms. Stoner:

It is our pleasure to provide you with the information you recently requested on behalf of Senator Alexander regarding Health and Human Services Subcommittee agencies usage of cell phones, pagers or other wireless communication devices.

I will address the questions as they were submitted

- **Number of cell phones or other wireless communication devices issued and the amount expended for FY 2007-08 and FY 2008-09 year-to-date. (If reductions in usage have been implemented in response to the current year budget reductions please include the specifics in your response)**

The Authority now uses 38 cell phones and four Blackberries. One cell phone is now listed as "vacant" and one is carried as a "spare."

Total expenses for FY 2007-2008 (for all) were \$16,822.20. A monthly average of \$1529.29 (11-month average). Total expenses for FY 2008-2009 were \$11,360.92, or a monthly average of \$1622.98 (seven-month average).

- **List of assigned cell phones or other devices by position title.**

Please see attached.

- **Agency policy regarding personal use of cell phones.**

Please see attached.

- **Agency procedures to monitor employee's bills to ensure compliance with policies regarding personal use.**

Supervisors of each department are distributed individual monthly bills to review. The Executive Director is given a summary of the total agency bill.

- **How many separate contracts for cell phones and other wireless communication devices does the agency currently have?**

The South Carolina State Housing Finance and Development Authority has one contract for both cell phone and Blackberry service. The contract is between the Authority and Verizon Wireless, an approved state contract service provider.

Please let me know if you have other questions or if I may be of further assistance.

Sincerely,

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

**From:** Williams, Valarie 6-9005  
**Sent:** Monday, March 16, 2009 8:40 AM  
**To:** Ingram, Clayton 6-9520  
**Cc:** Knight, Ed 6-8686  
**Subject:** FW: Senator Alexander - Request for Information Regarding CellPhone and Pager Usage

Clayton,

Type	Dept.			
cell	Program Manager II	-1		
cell	Program Coordinator I	-22		
cell	Program Coordinator I			
cell	Program Manager 1	-4		
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator II	-6		
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator II			
cell	Program Coordinator I			
cell	Program Coordinator II			
cell	Program Coordinator II			
cell	Program Coordinator II			
cell	State Appraiser II	-1		
cell	Program Coordinator I			
cell	Program Manager I			
cell	Information Tech Manager I	-1		
cell	Information Resource Consultant II	-1		
cell	Program Manager I			
cell	Program Manager I			
cell	Procurement Manager	-	1	
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator II			
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator I			
cell	Program Coordinator I			
Blackberry	Executive Director		-1	
Blackberry	Attorney III		-1	
Blackberry	Accountant/Fiscal Manager II		-1	
Blackberry	Program Manager II		-1	

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I will address the questions as they were submitted

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Total expenses for FY 2007-2008 (for all) were \$16,822.20. ~~A monthly average of \$1529.29 (11-month average).~~

Total expenses for FY 2008-2009 were \$11,360.92, ~~or a monthly average of \$1622.98 (seven-month average).~~ <sup>to date</sup>

- **List of assigned cell phones or other devices by position title.**

Please see attached.

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Please see attached.

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Supervisors of each department are distributed individual monthly bills to review. The Executive Director is also given a summary of the total agency bill.

- **How many separate contracts for cell phones and other wireless communication devices does the agency currently have?**

The South Carolina State Housing Finance and Development Authority has one contract for both cell phone and Blackberry service. The contract is between the Authority and Verizon Wireless, an approved state contract service provider.

Attached are all the agency contracted cell phones. These are broken down by user, number, model and department.

The Authority now uses 38 cell phones and four Blackberries. One cell phone is now listed as "vacant" and one is carried as a "spare."

Total expenses for FY 2007-2008 (for all) were \$16,822.20. A monthly average of \$1529.29 (11-month average).

Total expenses for FY 2008-2009 were \$11,360.92, or a monthly average of \$1622.98 (seven month average).

Monthly contracts vary by individual phone. Please see the attached contract summary for specifics.

Agency policy for the personal use of cell phones is covered broadly in the employee handbook. This section may be found on the agency website at:

<http://www.schousing.com/library/procurement/policy/telecommunications.pdf>

See attached.

Agency procedure to monitor usage is controlled by the distribution of individual account monthly bills to the supervisor of each department. The Executive Director is also given a summary of the total agency bill.

The South Carolina State Housing Finance and Development Authority has one contract for both cell phone and Blackberry service. The contract is between the Authority and Verizon Wireless, an approved state contract service provider. The Authority billing reflects a 19% discount. There are 400 shared minutes for each number under contract.

Please let me know if there is more information needed or if you have other questions.



Clayton Ingram, Director  
Marketing and Communications  
SC State Housing Authority  
300-C Outlet Pointe Blvd  
Columbia, SC 29210  
803- 896-9520  
Clayton.Ingram@schousing.com

Overview of Lines

Invoice Number: 1524673677 Account Number: 690727476-00001 Date Due: Past Due Page: 3 of 118

Charges for	Page Number	Account Charges and Credits	Monthly Access Charges	Usage Charges	Equipment Charges	VZW		Governmental Surcharges and Fees	Total Charges	Current Plan Allowance (minutes)	Current Plan Usage (minutes)	Mobile To Mobile Usage (minutes)	Night and Weekend Usage (minutes)	Data Usage Kilobytes	Roaming Usage (minutes)
						Surcharges and Credits	Taxes								
803-201-9108 Roy Tucker	5		\$68.84	--	--	--	\$0.74	\$3.21	\$72.79	450	--	--	--	--	--
803-312-2915 Wes Laws	6		\$32.39	--	--	--	\$0.67	\$2.92	\$35.98	500	--	--	--	--	--
803-315-3126 Richard Clark	7		\$28.35	\$0.40	--	--	\$0.63	\$2.64	\$32.02	400	1090	--	--	--	--
803-315-3321 June Ornel	17		\$28.35	\$0.40	--	--	\$0.89	\$2.65	\$32.29	400	89	--	--	--	--
803-315-7385 Jesus Melendez	19		\$28.35	\$0.02	--	--	\$0.85	\$2.65	\$31.87	400	81	28	--	--	--
803-351-2995 Bill Turner	21		\$28.35	\$6.03	--	--	\$1.10	\$2.84	\$38.32	400	550	--	--	--	2
803-351-9367 Debra Seymour	27		\$68.84	--	--	--	\$0.74	\$3.21	\$72.79	450	54	13	18	1791KB	--
803-394-3170 Tracy Easton	28		\$68.84	--	--	--	\$0.74	\$3.21	\$72.79	450	1	--	--	2382KB	--
803-413-0547 James Tribble	30		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	--	--	--	--	--
803-413-0997 Sc State Housing & F Aut00007	31		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	--	--	--	--	--
803-413-1075 Willie Franks	32		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	49	--	--	--	--
803-413-1500 Lenzy Morris	33		\$28.35	\$1.60	--	--	\$1.00	\$2.66	\$33.61	400	525	--	--	--	--
803-413-2095 Valerie Williams	39		\$68.84	\$2.26	--	--	\$1.07	\$3.40	\$75.57	450	269	--	115	2393KB	--
803-413-2454 John Brunke	45		\$28.35	\$3.14	--	--	\$0.94	\$2.84	\$35.27	400	521	--	--	--	--
803-413-2472 Brenda Johnson00005	50		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	--	--	--	--	--
803-413-2487 Onkaya Hutcherson00008	51		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	34	--	--	--	--
803-413-2656 Reginald Mack00010	53		\$28.35	--	--	--	\$0.85	\$2.65	\$31.87	400	--	--	--	--	--
803-413-2890 Willie Minor00003	54		\$28.35	\$0.02	--	--	\$0.85	\$2.65	\$31.87	400	184	--	--	--	--
803-413-3015 Mathie Choice	57		\$28.35	\$1.99	--	--	\$0.85	\$2.65	\$33.84	400	109	--	--	--	--
803-413-3890 Wallace Preston00002	59		\$28.35	\$0.04	--	--	\$0.85	\$2.65	\$31.89	400	75	--	--	--	--
803-413-3893 Dennis Cokley	61		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	33	--	--	--	--
803-413-4335 Laura Tanner	63		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	38	--	--	--	--
803-413-4337 Harry Richardson	65		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	30	--	--	--	--
803-413-5780 Tonya Stroman	66		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	30	--	--	--	--
803-413-5992 Richard Rhoads	68		\$28.35	\$0.04	--	--	\$0.85	\$2.65	\$31.89	400	360	--	--	--	--
803-422-2181 Byron Zamora00009	71		\$28.35	\$0.02	--	--	\$0.85	\$2.65	\$31.87	400	5	--	--	--	--
803-422-5228 Tammy Gallman00006	73		\$28.35	\$0.02	--	--	\$0.85	\$2.65	\$31.87	400	31	--	--	--	--
803-422-8682 Ron Phillips	75		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	--	--	--	--	--
803-513-0125 Todd Sipos	76		\$32.39	\$0.04	--	--	\$0.96	\$2.94	\$36.33	400	325	14	--	--	--
803-530-3115 Ed Knight	79		\$41.44	\$5.23	--	--	\$0.77	\$3.65	\$51.09	450	193	263	--	--	--
803-600-4545 Matt Rivers	86		\$32.39	--	--	--	\$0.96	\$2.94	\$36.29	400	--	5	--	--	--
803-727-2584 April Smith	88		\$28.35	\$1.60	--	--	\$0.85	\$2.65	\$33.45	400	567	1	--	--	--
803-730-5030 Claude Spurlock	93		\$36.44	--	--	--	\$1.07	\$3.24	\$40.75	450	242	70	--	--	--
803-767-3074 Gary Mitchell00011	97		\$28.35	--	--	--	\$0.85	\$2.65	\$31.85	400	--	2	--	--	--
803-767-8292 Linda Ware	99		\$28.35	\$0.02	--	--	\$0.85	\$2.65	\$31.87	400	--	--	--	--	--

### Cell Phone Information

*cell / blackberry*

*Title*

First Name	Last Name	Cell #	Monthly Access Charge	Type	Dept.	<i>Title</i>
Ed	Knight	530-3115	\$41.44	LG-VX6100	Administration- Deputy Director	<i>Prog Mgr II</i>
John	Brunke	413-2454	\$28.35	LG-VX3400	Compliance Monitoring	<i>Prog Coord I</i>
Richard	Clark	315-3126	\$28.35	LG-VX5400	Compliance Monitoring	
Dennis	Cokely	413-3893	\$28.35	LG-VX5400	Compliance Monitoring	<i>Prog Mgr I</i>
Wes	Laws	312-2915	\$32.39	LG-VX5300	Compliance Monitoring	<i>Prog Coord I</i>
Nicolette	Moten	413-2656	\$28.35	LG-VX3300	Compliance Monitoring	<i>Prog Coord I</i>
Harry	Richardson	413-4337	\$28.35	LG-VX5300	Compliance Monitoring	
Tonya	Stroman	413-0547	\$28.35	LG-VX5300	Compliance Monitoring	
Laura	Tanner	413-4335	\$28.35	LG-VX3400	Compliance Monitoring	<i>Prog Coord II</i>
<i>10</i> Bill	Turner	351-2995	\$28.35	LG-VX3400	Compliance Monitoring	<i>Prog Coord I</i>
Mattie	Choice	413-3015	\$28.35	LG-VX5300	Contract Administration	<i>PC I</i>
Dale	DeLoach	917-9189	\$28.35	LG-VX5300	Contract Administration	
Tammy	Gallman	422-5228	\$28.35	Nokia	Contract Administration	<i>✓</i>
Tammy	Howard	767-8293	\$28.35	LG-VX5400	Contract Administration	<i>✓</i>
Brenda	Johnson	413-2472	\$28.35	LG-VX3300	Contract Administration	<i>PC II</i>
Sandra	Martin	767-8609	\$28.35	LG-VX5400	Contract Administration	<i>PC I</i>
Gary	Mitchell	767-3074	\$28.35	LG-VX5400	Contract Administration	<i>PC II</i>
Richard	Rhodes	413-5992	\$28.35	LG-VX3300	Contract Administration	<i>PC II</i>
Bruce	Tant	917-9188	\$28.35	Motorola	Contract Administration	<i>PC II</i>
<i>20</i> Angela	Vassey	767-8608	\$28.35	Motorola	Contract Administration	<i>state appraiser II</i>
Linda	Ware	767-8292	\$28.35	LG-VX5300	Contract Administration	<i>terrap</i>
<b>Valarie Williams</b>	<b>413-2095</b>	<b>\$68.84</b>	<b>VW Blackberry 8830</b>	<b>Executive Director</b>	<i>✓</i>	
<b>Debra Seymour</b>	<b>351-9367</b>	<b>\$68.84</b>	<b>VW Blackberry 8830</b>	<b>Finance Director</b>	<i>Accountant / Fiscal Mgr II</i>	
Matt	Rivers	600-4545	\$32.39	LG-VX4400BMB	Housing Trust Fund Director	<i>Prog Mgr I</i>
Mark	Phipps	807-1693	\$36.44	LG-VX8300	Information Technology	<i>Mgr I</i>
Todd	Sipos	513-0125	\$32.39	Motorola E-815	Information Technology	<i>Res Consultant II</i>
<b>Tracey Easton</b>	<b>394-3720</b>	<b>\$68.84</b>	<b>VW Blackberry 8830</b>	<b>Legal</b>	<i>attys III</i>	
Clayton	Ingram	917-0299	\$36.44	LG-VX5400	Marketing & Communications	<i>Prog Mgr I</i>
Claude	Spurlock	730-5030	\$36.44	LG-VX5400	Mortgage Purchasing - Director	<i>Prog Mgr I</i>
Willie	Franks	413-1075	\$28.35	LG-VX5300	Procurement - Director	<i>Mgr</i>
<b>Larry Arney</b>	<b>201-9108</b>	<b>\$68.84</b>	<b>VW Blackberry 8830</b>	<b>Programs - Deputy Director</b>	<i>Prog Mgr II</i>	
Onyaka	Hutcherson	413-2487	\$28.35	LG-VX5400	Voucher Program	<i>Prog Coord I</i>
Jesus	Melendz	315-7385	\$28.35	LG-VX5400	Voucher Program	<i>PC I</i>
Willie	Minor	413-2890	\$28.35	LG-VX5400	Voucher Program	<i>PC I</i>
Lenzy	Morris	413-1500	\$28.35	Nokia	Voucher Program	<i>PC I</i>
June	O'Neal	315-3321	\$28.35	Nokia	Voucher Program	<i>PC I</i>
Ron	Phillips	422-8682	\$28.35	Nokia	Voucher Program	<i>PC II</i>
Wallace	Preston	413-3890	\$28.35	LG-VX5300	Voucher Program	<i>PC I</i>
April	Smith	727-2584	\$28.35	LG-VX5500	Voucher Program	<i>PC I</i>
Byron	Zamora	422-2181	\$28.35	LG-VX3300	Voucher Program	<i>PC I</i>
Vacant		413-5780	\$28.35	LG-VX5300	Voucher Program	<i>?</i>
Spare	Phone	413-0997	\$28.35	LG-VX5400		<i>?</i>
<b>Total</b>			<b>\$1,402.14</b>			

4 Blackberries  
38 Cell Phones

**Ragon, Jay 6-9195**

---

**From:** Ragon, Jay 6-9195  
**Sent:** Friday, April 24, 2009 7:41 AM  
**To:** Williams, Valarie 6-9005; Arney, Larry 6-9009; Nicholson, Laura 6-9190  
**Subject:** Circle Park Recovery Residence



100\_3396.JPG  
(1,000 KB)



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KB)



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KB)



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KB)



100\_3400.JPG (623  
KB)



100\_3401.JPG (840  
KB)

Dear Ms. Williams:

Please enjoy the pictures taken during the ribbon cutting event for Circle Park Recovery Residence. This is the transitional facility the Authority partnered with DAODAS and communities to provide short term housing and counseling for males recovering from addictive illnesses. The Authority provided \$500,000 in grant funds and served in advisory capacity to DAODAS and grant recipients during the selection process and redevelopment/construction process. The Florence community accepted the new facility with enthusiasm and appreciation. This endeavor was certainly an exceptional way to infuse Authority initiatives and funds that benefit the citizens of our State.

The message is ready to be sent with the following file or link attachments:

100\_3396  
100\_3397  
100\_3398  
100\_3399  
100\_3400  
100\_3401

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.



**CIRCLE PARK**  
*Behavioral Health Services*

601 GREGG AVENUE  
P.O. BOX 6196  
FLORENCE, SC  
29502-6196

**Bill Gilmer**  
*Director of Marketing and  
Communications*

TEL: 843-664-3905  
FAX: 843-667-1615  
bgilmer@circlepark.com



**CIRCLE PARK**  
*Behavioral Health Services*

601 GREGG AVENUE  
P.O. BOX 6196  
FLORENCE, SC  
29502-6196

**Randy Cole**  
*Deputy CEO*

TEL: 843-664-3915  
FAX: 843-667-1615  
rcole@circlepark.com  
www.circlepark.com



Friday, April 24, 2009 |

Lumberton, NC 52° Feels Like: 52° Fog And Mist

## Officials gather for dedication

Text size: [small](#) | [medium](#) | [large](#)

By [JAMIE DURANT](#)

Morning News Health/Environmental Reporter

Published: April 23, 2009

Local and state representatives gathered Thursday to witness the dedication of the latest addition to the Circle Park Rehabilitation family.

The Circle Park Recovery Residence, a 16-bed residential recovery service, is a place where men can go either after intensive treatment or during early recovery to offer them the added boost of a safe environment to encourage their newfound sobriety. Circle Park CEO Charles Young said the new facility makes him proud of Circle Park, the people they help and all they have accomplished.

“We are tickled to have this facility as an adjunct to what we do,” he said. “Too often we treat a male and they go right back into an environment that is not conducive to recovery.”

The new facility gives these men the extra help they need to make recovery a lasting reality, Young said.

“There is more available for women in public housing than there is for men,” he said. “We received a grant through the Alcohol and Drug Abuse Commission. The dollars actually originated in the state housing authority.”

Circle Park sought out a grant to make the recovery residence happen, Young said. State Rep. Phillip Lowe of Florence said the residence is a model that should be followed by other organizations in the community. The service Circle Park does for the community is one of great value, he said.

“This is a shining example of where public and private funds can come together to make something great happen,” he said. “This is important. It’s important to have second chances in life.”

Florence County Council Chairman K.G. “Rusty” Smith said he was inspired by the message of hope he saw inscribed on a tomb during a recent trip to China.

“It said, ‘It is better to light a candle than to curse the darkness,’” he said. “In the early ’70s, a young man named Charles (Young) lit the proverbial candle that has brightened our community ever since. Before that, there was only darkness and (anxiety) when it came to alcohol and drug abuse.”

Smith said the staff of Circle Park deals with substance abuse with caring and compassion when many others just turn away. “To many, this board and staff have given the gift of new life,” he said.



CIRCLE PARK

*Behavioral Health Services*

Men's Residence

535

04/23/2009



04/23/2009



04/23/2009



Circle Park  
Behavioral Health  
Services

04/23/2009





601 GREGG AVENUE  
P. O. BOX 6196  
FLORENCE, SC 29502



TEL: 843-665-9349  
FAX: 843-667-1615  
www.circlepark.com

April 13, 2009

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

Dear Ms. Williams:

Thank you for agreeing to participate in the dedication and ribbon cutting of our newly opened Men's Recovery Residence on Thursday, April 23, 2009. This new facility provides housing for men in recovery who need safe, affordable accommodations while they are working and attending treatment.

The dedication ceremony will start at 3:30 p.m. following the ribbon cutting. Refreshments will be served until 6:00 p.m. I have you scheduled to make a few remarks during the ceremony. Enclosed is a descriptive brochure. The event will be held at 535 South Church Street in Florence, SC.

Please let me know if you are unable to come by contacting me at 843-665-9349. I hope to see you there.

Best regards,

Charles Lee Young  
Chief Executive Officer

RECEIVED

APR 14 2009

EXECUTIVE DIRECTOR

Family Counseling and Addiction Services  
Lake City Office  
Prevention Services  
Chrysalis Center  
Recovery Residence  
Drug Screening Laboratory

601 Gregg Avenue, Florence, SC 29501  
159 N. Church Street, Lake City, SC 29560  
601 Gregg Avenue, Florence, SC 29501  
1430 S. Cashua Drive, Florence, SC 29501  
535 S. Church Street, Florence, SC 29506  
619 Gregg Avenue, Florence, SC 29501

TEL: 843-665-9349  
TEL: 843-394-5067  
TEL: 843-669-8087  
TEL: 843-673-0660  
TEL: 843-662-9119  
TEL: 843-664-3951

FAX: 843-669-6122  
FAX: 843-394-7227  
FAX: 843-678-9721  
FAX: 843-679-5666  
FAX: 843-669-6122

# Circle Park Recovery Residence

Circle Park Recovery Residence was developed to assist the recovering drug addict and alcoholic to learn and become comfortable with new behavior, and develop a lifestyle free of alcohol and drug use.



## **For Admittance or Referral Information:**

Contact:  
Circle Park  
Behavioral Health Services  
665-9349

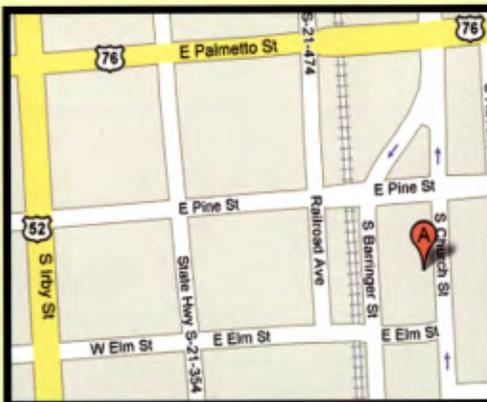
## OUR PURPOSE

The purpose of Circle Park Recovery Residence is to provide a facility for men in early recovery who need safe, affordable housing while they work to re-enter society.



*For more information contact:*

Circle Park Behavioral Health Services  
601 Gregg Avenue, Florence, SC 29501  
Telephone: 843-665-9349  
Fax: 843-669-6122



Circle Park Recovery Residence is located near downtown Florence, S.C., and is convenient to parks, library, shopping, jobs, public transportation, NA and AA recovery meetings.



CIRCLE PARK  
Behavioral Health Services

# Circle Park Recovery Residence



535 S. Church Street  
Florence, SC 29506

[www.circlepark.com](http://www.circlepark.com)

## THE PROGRAM

Circle Park Recovery Residence is a sixteen-bed facility offering residential services to alcohol and drug dependent men who have reached early recovery during or following an intensive treatment.



It is designed to provide a stable living environment necessary for a transition to independent living.

There is a strong focus on stabilization, relapse prevention and spiritual growth. Residents follow individualized treatment plans and attend weekly group therapy, individual counseling sessions, skill development groups, and "12 Step" recovery meetings.

The program is peer driven, resident operated and staff supervised. The room and board fees for the residents have been kept as low as possible.

## THE FACILITY

The facility, located at 535 S. Church Street in Florence, SC, is modern, spacious, well-furnished and equipped to meet the needs of the residents.

It is staffed with a live-in resident manager and supported administratively and clinically by certified professional counselors from Circle Park Behavioral Health Services.

While living at the facility, residents are expected to be the drivers of their own rehabilitation with support from licensed clinical staff. Circle Park Recovery Residence provides opportunities for residents to interact with others in real-world situations within a supervised environment.



## THE EXPECTATIONS

Residents of Circle Park Recovery facility are expected to:

- ☞ Abide by rules governing the facility.
- ☞ Pay weekly fees for room and board.
- ☞ Physically be able to maintain employment.
- ☞ Participate in assigned duties necessary for the upkeep of the facility.
- ☞ Be willing to remain involved in ongoing outpatient treatment and 12 Step Recovery Meetings.
- ☞ Be responsible for payment of any outpatient services utilized.



*For an application or more information call*

**843-665-9349**



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

March 12, 2009

CSG Advisors Incorporated  
Attention: Robert J. Detjen, Vice President  
11720 Amber Park Drive, Suite 435  
Alpharetta, Georgia 30004

**Re: Extension of Financial Advisory Services Agreement**

Dear Mr. Detjen:

At its February 17, 2009 meeting, the Board of Commissioners (the "Board") of the South Carolina State Housing Finance and Development Authority (the "Authority"), the Board did vote to extend the Financial Advisory Services Agreement between the Authority and CSG Advisors Incorporated ("CSG") entered into as of March 21, 2006 as modified by the First Amendment to Financial Advisory Services Agreement entered into as of January 1, 2008 (collectively, the "Agreement") for one (1) year.

This extension is under Section 5.3 of the Agreement which allows for an extension of "two (2) additional one (1) year periods" upon mutual consent of the parties. The extension is based on the understanding that the Agreement shall continue under the same terms and conditions and end on March 31, 2010 unless extended for an additional one (1) year period under Section 5.3 or otherwise terminated in accordance with the Agreement.

If this notice of extension is understood and acceptable to you, please sign one copy of this letter and return it to me no later than March 17, 2009.

Very truly yours,

Valarie M. Williams  
Executive Director

We consent and agree to the extension  
on the terms specified herein:

  
\_\_\_\_\_  
CSG Advisors Incorporated  
By: Robert J. Detjen  
Its: Vice President



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

March 12, 2009

CSG Advisors Incorporated  
Attention: Robert J. Detjen, Vice President  
11720 Amber Park Drive, Suite 435  
Alpharetta, Georgia 30004

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Very truly yours,

Valarie M. Williams  
Executive Director

We consent and agree to the extension  
on the terms specified herein:

CSG Advisors Incorporated

By: Robert J. Detjen

Its: Vice President

**Craddock, Ann 6-9005**

---

**From:** Craddock, Ann 6-9005

**Sent:** Friday, March 13, 2009 11:23 AM

**To:** 'TOMDAVIS@SCSENATE.ORG'

Valarie M. Williams  
SC State Housing Finance and Development Authority  
300-C Outlet Pointe Boulevard  
Columbia, SC 29210  
(803) 896-9005  
[Valarie.williams@schousing.com](mailto:Valarie.williams@schousing.com)



## 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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

March 13, 2009

VIA E-MAIL ONLY TO [TOMDAVIS@SCSENATE.ORG](mailto:TOMDAVIS@SCSENATE.ORG)

The Honorable Tom Davis  
Senator, Beaufort County  
Senate District 46  
P.O. Box 142  
602 Gressette Building  
Columbia, SC 29202

Dear Senator Davis:

Pursuant to your e-mail of March 4, 2009, please find the requested information:

**1. The amount and nature of any fees charged by your agency and/or civil penalties or fines collected by your agency for failure to comply with a requirement or provision of law (such being hereinafter referred to as "Fees or Fines").**

Broker Application Fee = \$250

Tax Credit Monitoring Fee = \$35/unit annually

Tax Credit Monitoring Fee Late Fee = 10% of amount unpaid

Bond Project Monitoring Fee = \$50/unit annually

Bond Application Fee for New Multifamily Conduit Bond Issuances = \$1,000 or \$20/unit whichever is greater

Bond Financing Fee for New Multifamily Conduit Bond Issuances = 0.75% of bonds

Bond Financing Fee for Refunding Multifamily Conduit Bond Issuances = 0.50% of bonds

Bond Ceiling Allocation Extension Fee = \$1,000 plus 25 basis points of total bonds (if project closes, the 25 basis points is applied to the Financing Fee)

Palmetto Affordable Housing Forum Registration Fees = \$100 early bird, \$125 regular, \$150 onsite, \$50 student, \$35 lunch only

Homeownership Fee Schedule

- Amortization Schedule = \$10
- Replacement Coupon Book = \$5
- Fax for copy of pay-off = \$5
- Fax for copy of 1098 = \$5
- Insufficient Funds (NSF) Fees = \$20
- Verification of Mortgage = \$20
- Copy of Note = \$10
- Copy of Mortgage = \$10
- Copy of Survey = \$10
- Other copies of loan documents = \$10

Homeownership also charges monthly service fees as defined by the individual mortgage instruments.

Homeownership charges pass-through costs for inspections, property preservation and repairs as needed.

Low Income Housing Tax Credit Tier One Application Fee = \$500

Low Income Housing Tax Credit Tier Two Application Fee = \$3,000

Low Income Housing Tax Credit Market Study Fee = \$4,900

Low Income Housing Tax Credit Missing/Incomplete Document Fee at Tier One and Tier Two = \$1,000 per day up to 7 days

Low Income Housing Tax Credit Tax Credit Reservation Fee = 7% of the tax credit allocation per project

Low Income Housing Tax Credit Late Placed in Service Application Fee = \$1,000 per day up to approximately 30 days

Low Income Housing Tax Credit Amended Form 8609 = \$100 per form

**2. Each instance in the past five years when your agency's Fees or Fines were increased or decreased, and the amount of and reason for each change.**

The Tax Credit Monitoring Fee was previously \$25/per unit annually. This amount was increased as of the 2008 tax credit cycle due to increased costs associated with monitoring. The late assessment was reduced from 20% to 10%.

The Bond Project Monitoring Fee was changed from a percentage of the outstanding bonds to a flat \$50/unit annually. This amount was changed at the same time tax credit monitoring fees were changed due to increased costs with monitoring.

The Bond Ceiling Allocation Extension Fee is a newly created fee put into place in 2006. This was done because we were having several projects continue to request additional extensions of the bond ceiling tentative allocation which effectively tied up the bond ceiling from being used for other projects.

Over the past five years, the onsite, regular and early bird registration fees for the Palmetto Affordable Housing Forum have increased due to increased costs associated with sponsoring the Forum. The increases, however, were minimal. The early bird fees for the past five years were \$75 in 2005, \$80 in 2006, \$80 in 2007, \$100 in 2008 and \$100 in 2009. The regular fees for the past five years were \$100 in 2005, \$110 in 2006, \$110 in 2007, \$125 in 2008, and \$125 in 2009. The onsite fees for the past five years were \$100 in 2005, \$110 in 2006, \$110 in 2007, \$150 in 2008, and \$150 in 2009.

The Homeownership fees are modified as per HUD Guidelines allow, however the current fee schedule has been in effect since January 1, 2005.

The Low Income Housing Tax Credit Market Study fees are a pass-through expense. The developers pay this fee which the Authority in turn pays the market analyst. The fee was \$4,500 in 2005, \$4,800 in 2006, \$4,900 in 2007, 2008 and 2009. The cost has increased based on inflation factors.

**3. The statutory and/or regulatory authorization for your agency's Fees or Fines.**

South Carolina Code Section 31-13-190 (11) provides that the Authority may "require reasonable fees and charges for the rendering of its services which, unless required for purposes of the proceedings, may be used by the Authority for any of its corporate purposes." Subsection 3 of the same code section provides that the Authority may make mortgage loans on such terms and conditions as may be approved by the Authority.

**4. The number of times, if any, that your agency increased or decreased its Fees or Fines without a specific authorization from the General Assembly for the change.**

We are unaware of any specific authorizations from the General Assembly for changes to any fees or assessments.

The Honorable Tom Davis

Page 4

Please feel free to contact me with any questions you may have concerning this or any other matter.

Very truly yours,

A handwritten signature in cursive script that reads "Valarie M. Williams".

Valarie M. Williams  
Executive Director



## 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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

January 27, 2009

Tammy Stapleton, Broker  
Federal Realty, Inc.  
3743 Sunset Boulevard  
West Columbia, SC 29172

Subject: Homeownership Voucher Program

Dear Ms. Stapleton:

Thank you for your letter to the South Carolina State Housing Finance and Development Authority (the Authority) dated January 23, 2009 concerning the Homeownership Voucher Program.

The Homeownership Voucher Program has distinct regulatory requirements not associated with normal real estate transactions. Therefore, real estate professionals that are unfamiliar with the program, or with the specialized mortgage programs administered by the Authority, are invited to a briefing to discuss specific issues in hopes of avoiding potential problems. Initial data used in determining a potential program participant's eligibility to purchase a home is an estimate based on limited available information. The data is updated once a contract is received, but items such as bedroom size, utility type, and condition of the unit (Housing Quality Standards) are subject to confirmation by the Authority and are not always available or accurate on the contract.

The changes in circumstances identified in your letter are unusual and occur infrequently. However, these changes (bedroom size, applicable utility allowances, affordability, etc.) must be addressed once identified, since the applicable calculations are specific to the home selected by the family and the closing date, to ensure compliance with federal regulations. The Authority will ensure that future briefings stress the importance of the accuracy of unit information and the effect such changes, or the condition of the unit, may have on the family's eligibility for the home selected.

Carl Bowen, Director of the Housing Choice Voucher Program, informs me that since your letter, he has had the opportunity to further discuss the issues you address concerning Ms. Muncy and they have now been resolved. He also informed me that the situation concerning Mr. Vukadinovic is no longer applicable due to the unit size and the issues discussed above.

I trust this letter will address your concerns. If you have any further questions concerning this matter, please feel free to contact Carl E. Bowen at (803) 896-8670 or by e-mail at [Carl.Bowen@SCHousing.com](mailto:Carl.Bowen@SCHousing.com).

Sincerely,

A handwritten signature in cursive script that reads "Valarie M. Williams".

Valarie M. Williams  
Executive Director



**FOR IMMEDIATE RELEASE**  
**February 5, 2009**

**CONTACT:**  
**Victoria Spielman**  
**202-282-5349**  
[info@taxcreditcoalition.org](mailto:info@taxcreditcoalition.org)

**AHTCC Announces 15<sup>th</sup> Annual Charles L. Edson  
Tax Credit Excellence Awards Program**

**President**  
**Ronne Thielen**  
**Centerline Capital Group**

**Vice Presidents**  
**Richard Angino**  
**SunAmerica Affordable  
Housing Partners**  
**John P. Casey**  
**Meridian Investments, Inc.**  
**Christopher W. Collins**  
**First Atlantic Capital, LLC**  
**Todd Crow**  
**PNC MultiFamily Capital**  
**Emily Evers**  
**RBC Apollo Equity Partners**  
**Robert J. Greer**  
**Michaels Development Company**  
**Joseph Hagan**  
**National Equity Fund, Inc.**  
**Wayne H. Hykan**  
**Ballard Spahr Andrews &  
Ingersoll, LLP**  
**Daniel L. Kraus**  
**Greenberg Traurig**  
**Aline Lavelle**  
**Moors & Cabor**  
**Peter Lawrence**  
**Enterprise Community Partners**  
**James McDermott**  
**Holland and Knight, LLP**  
**Michael J. Novogradac**  
**Novogradac & Company LLP**  
**David Robbins**  
**MMA Financial, LLC**

**Secretary**  
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**Legislative Counsel**  
**James F. Miller**  
**Winston & Strawn LLP**

**Executive Director**  
**Victoria E. Spielman**

WASHINGTON — The Affordable Housing Tax Credit Coalition (AHTCC) is accepting entries for the 15<sup>th</sup> Annual Charles L. Edson Tax Credit Excellence Awards program. Presented to the most outstanding Low Income Housing Tax Credit (Housing Credit) properties in six categories, this national awards program celebrates the best in affordable rental housing development.

Each winner (and honorable mentions) will be recognized in an award ceremony in Washington, DC. Entry categories include:

- Developments located in a metropolitan area (minimum population of 50,000 of Standard Metropolitan Area);
- Developments located in rural area (maximum population of 50,000);
- Special Needs Housing — without regard to development location;
- Senior Housing — without regard to development location;
- Green Housing — without regard to development location;
- And Public Housing Revitalization — without regard to development location.

**\*\*Projects must have been placed in service on or after Jan. 1, 2008.\*\***

Nominations are encouraged and may be made by state Housing Credit allocating agencies, governmental agencies, national or local nonprofits, syndicators, or development owners. Entries should be postmarked by close of business on April 3, 2009 and sent directly to AHTCC. A complete application, judging criteria, and other program requirements are attached and can also be found online at [www.taxcreditcoalition.org](http://www.taxcreditcoalition.org). If your organization is interested in becoming a sponsor for the Charles L. Edson Tax Credit Excellence Awards program, please contact Coalition executive director, Victoria Spielman at 202-282-5349 or [info@taxcreditcoalition.org](mailto:info@taxcreditcoalition.org).

###

[www.taxcreditcoalition.org](http://www.taxcreditcoalition.org)

*The Affordable Housing Tax Credit Coalition represents syndicators, developers, lenders, institutional investors, nonprofit groups, public agencies, and other allied professionals (including accountants, lawyers, and compliance specialist) concerned with the Housing Credit program. The Coalition, a nonprofit corporation chartered under the laws of the District of Columbia, is governed by an elected Board of Directors. Please visit [www.taxcreditcoalition.org](http://www.taxcreditcoalition.org) for more information about joining the Affordable Housing Tax Credit Coalition.*

*The Housing Credit program was created as part of the Tax Reform Act of 1986. Today, the Housing Credit is widely regarded as the nation's most successful housing production program ever, resulting in the construction and rehabilitation of nearly 2 million housing units for lower-income Americans. In addition to producing housing, the Credit also contributes to the revitalization of distressed low-income communities and creates needed jobs. It is estimated that building 100 multifamily units generates 112 local jobs during the first year of construction and 46 jobs every year thereafter.*



## Charles L. Edson Tax Credit Excellence Awards 2009

The Affordable Housing Tax Credit Coalition is proud to announce its fifteenth annual **Charles L. Edson Tax Credit Excellence Awards** program. These awards are presented to the most outstanding Low Income Housing Tax Credit (Housing Credit) developments in several categories.

Each winner and honorable mention will be recognized in an awards ceremony in Washington, DC.

(As of 2009 the Coalition will no longer be providing a \$5,000 cash grant to winning properties.)

Information describing the Coalition is attached.

### **Category of Awards**

- |               |  |
|---------------|--|
| Category I:   | Development located in a metropolitan area (minimum population of 50,000 of Standard Metropolitan Area—SMA)                      |
| Category II:  | Development located in rural area (maximum population of 50,000)   |
| Category III: | Special Needs Housing—without regard to development location   |
| Category IV:  | Senior Housing—without regard to development location  |
| Category V:   | Green Housing (properties built with unique green building and sustainable technologies) —without regard to development location |
| Category VI:  | Public Housing Revitalization*—open to properties using HOPE VI and capital grant funds without regard to development location   |

Note: If any of the six categories does not produce a winning development, the Coalition reserves the right to name two winners in one of the other categories.

\*Properties eligible under the Public Housing Revitalization category may only enter in that category. All other properties may enter in any applicable category but may only win once.



## Charles L. Edson Tax Credit Excellence Awards 2009

### **Criteria For Awards**

Developments will be judged on the following criteria:

1. Location of development in particularly difficult areas to develop, such as inner city infill sites, leadership in a neighborhood revitalization effort, high-cost urban areas, or remote rural areas.
2. Services provided to the resident, in addition to housing, designed to encourage greater resident self-sufficiency, e.g., assisted living services in senior housing developments, job training programs, childcare/educational opportunities, health care education, etc. Applicants should distinguish between services provided on property versus provided in the surrounding community. Emphasis will be given to services actually being utilized by residents - as appropriate, applicant should provide number of residents participating in available programs.
3. Unique design features, special aesthetic features, or unique resident service facilities such as unique accessibility design features, green building technology, etc.
4. Extraordinary community-wide support for the establishment of the development, e.g., letters of support from local, state, or federal government representatives or neighborhood associations, local news coverage, state and local awards won, etc.
5. Financing structure, i.e., combination of multiple finding sources, involvement of local entities to provide services, unique financing sources, etc.

**\*\*Projects must have been placed-in-service on or after January 1, 2008.\*\***

### **Deadline For Application Submission**

Seven copies (7) of the completed application and supporting materials must be sent to the Coalition, postmarked by close of business on April 3, 2009. Applications should be sent directly to the Coalition at:

Affordable Housing Tax Credit Coalition  
1700 K Street, NW, 10<sup>th</sup> Floor  
Washington, DC 20006  
Attn: Victoria Spielman, Executive Director

Please note you must send seven (7) copies of any materials you wish the judging panel to consider. The Coalition will not make additional copies and incomplete application packages will not be provided to the judging panel.



## Charles L. Edson Tax Credit Excellence Awards 2009

### **Nominations**

Nominations are encouraged and may be made by state Housing Credit allocating agencies, governmental agencies, national or local nonprofits, syndicators or development owners.

### **Narrative Statement and Other Requirements**

Applications should include a narrative statement, no more than five double-spaced pages, setting forth how the project meets one or more of the criteria detailed in the above announcement. Applications submitted without this narrative may not be considered by the judging panel.

Applicants must submit the final page of approved Form 8609 for the development and the cost certification submitted to the state Housing Credit allocating agency. A Certificate of Occupancy or Certificate of Completion will be accepted for developments that have not received a Form 8609 by the application deadline.

Entries are highly encouraged to submit electronic copies of pictures of the property, property plans, local press notices, or any other materials deemed relevant. The Affordable Housing Tax Credit Coalition reserves the right to keep any videotape submissions in its videotape library and make any such tapes available for public viewing. Pictures included in applications may be used for Coalition promotional purposes or in future press and PR releases regarding the Charles L. Edson Tax Credit Excellence Awards program. **All award application materials submitted become property of the Coalition and will not be returned.**

### **Judging**

The Coalition will establish a five-member judging panel from representatives of various sectors of the affordable housing community who will evaluate the applications against the above criteria. Award winners will be announced in May 2009.

### **Awards Ceremony**

The Charles L. Edson Tax Credit Excellence Awards will be presented at a Capitol Hill ceremony in Washington, DC in June 2009. The Coalition will invite appropriate Members of Congress including those from the area in which winning developments are located, their staff, and leaders in the affordable housing community.

For further information, please contact Coalition executive director Victoria E. Spielman at 202-282-5349 or [info@taxcreditcoalition.org](mailto:info@taxcreditcoalition.org).

## APPLICATION FORM

### Charles L. Edson Tax Credit Excellence Awards 2009

Sponsored by the Affordable Housing Tax Credit Coalition

**PROJECT NAME:** \_\_\_\_\_

Maximum Qualified Basis	
Eligible Basis	
Number of Units	

**CATEGORY:**  I — Metropolitan/Urban  II — Rural  
 III — Special Needs Housing  IV — Senior Housing  
 V — Green Housing  VI — Public Housing Revitalization

(Properties eligible for the public housing revitalization category may only apply in that category. Otherwise, check all that apply - entries may be considered in more than one category but are only eligible to win once.)

#### Nominator Information

Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Organization: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Email Address: \_\_\_\_\_

#### Owner Information

Owner Representative: \_\_\_\_\_  
(Managing General Partner or other appropriate party.)  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Email Address: \_\_\_\_\_

Please indicate any other individuals or organizations that should be notified if this property is selected as a winner: \_\_\_\_\_

Applications should be postmarked by April 3, 2009, send to:  
Victoria E. Spielman, Executive Director  
Affordable Housing Tax Credit Coalition  
1700 K Street, NW, 10<sup>th</sup> Floor  
Washington, DC 20006





## 15<sup>th</sup> Annual Charles L. Edson Tax Credit Excellence Awards

# Sponsorship Application

- I will sponsor this year's Annual Charles L. Edson Tax Credit Excellence Awards. Please find enclosed my contribution of \$500.00.

Please provide the following, required, information:

Company Name (as it should appear in the program):

---

Contact Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_

Contact Email: \_\_\_\_\_

(Payment must be received by May 1, 2009 to ensure inclusion in the luncheon program.)

Return sponsorship application to Victoria Spielman.  
Make check, in the amount of \$500, payable to:  
The Affordable Housing Tax Credit Coalition  
1700 K Street, NW, 10<sup>th</sup> Floor, Washington, DC 20006

Questions? Contact Victoria Spielman at 202-282-5349 or [info@taxcreditcoalition.org](mailto:info@taxcreditcoalition.org)

(Please note there is no cost associated with entering the awards program. This form is for sponsorship purposes only.)



## **Charles L. Edson Tax Credit Excellence Awards 2009**

### BACKGROUND OF THE COALITION

The Affordable Housing Tax Credit Coalition is a group of syndicators, developers, lenders, institutional investors, nonprofit groups, public agencies, and other allied professionals (including accountants, lawyers, and compliance specialists) concerned with the Low Income Housing Tax Credit program. The Coalition, a nonprofit corporation chartered under the laws of the District of Columbia, is governed by an elected Board of Directors.

The Coalition plays a major role in the continuance of the Low Income Housing Tax Credit. Founded in 1988, the Coalition's primary goal was achieving permanent extension of the program. From that time until the Credit was permanently extended in 1993, the Coalition worked tirelessly to achieve that end by taking a leading role in coordinating the efforts of many concerned industry groups and individuals, both on Capitol Hill and throughout the country. The Coalition played a major role in successful lobbying efforts in 1995 and 1997 to remove sunset provisions proposed for the program. The Coalition undertook a similar role in the successful multi-year effort to increase the Housing Credit per capita volume cap by 40 percent and adjust it to inflation in 2000. In 2008, the Coalition was successful in achieving many of its legislative priorities through the *Housing and Economic Recovery Act of 2008*.

### COALITION'S CURRENT ROLE

On an ongoing basis, the Coalition:

- Represents Housing Credit program participants before Congress seeking needed legislative changes to the program.
- Represents the interests of the Housing Credit community before groups which effectively have regulatory control over the program, including the Treasury, IRS, FASB, and the National Council of State Housing Agencies.
- Undertakes major public information campaigns to make widely known the success and efficiency of the Housing Credit program to house low-income Americans. As a key part of this effort, the Coalition presents the annual Charles L. Edson Tax Credit Excellence Awards honoring outstanding communities developed or rehabilitated using Housing Credits.
- Educates the Housing Credit community as to the need for the highest ethical and business standards in all aspects of the program; the Coalition has adopted Standards of Professional Responsibility to which all members must adhere. Although the Coalition cannot act as the police for Housing Credit participants, Coalition members are expected to live up to the highest standards of fair dealing and sensitivity to the concerns of the Housing Credit community.



South Carolina  
**STATE HOUSING**  
Finance and Development Authority

(803) 896-9001 • 300-C Outlet Pointe Blvd. • Columbia, South Carolina 29210

## Memorandum

**Date:** February 13, 2009  
**To:** Larry Arney  
**From:** Leanne Johnson  
**Subject:** RFQ for Environmental Professionals

Below is a list of eleven (11) Environmental Professionals that meet the criteria set forward in our Request for Qualifications posted January 13, 2009.

On Monday, February 2, 2009, the RFQ deadline, we received 22 submittals. With this being our first year commissioning HOME Environmental Reviews, we were unsure how many EP's would be interested in participating. Additionally, because we never know how many HOME applications will be submitted in any one year, we were unsure of how many EP's to retain under contract. Utilizing data from previous years, we calculated that we would need approximately ten (10).

We believe the following eleven (11) will complete the HOME Environmental Review process quickly and correctly:

- |   |                      |
|---|----------------------|
| ARM Environmental Services, Inc.          | Columbia, SC         |
| Blue Ridge Geological Services, Inc.      | Archdale, NC         |
| ESP Associates, P.A.                      | Fort Mill, SC        |
| J.N. Pease Environmental Group, LLC       | Mt. Pleasant, SC     |
| Lorris Environmental, Inc.                | Columbia, SC         |
| MACTEC Engineering & Consulting, Inc.     | Columbia, SC         |
| Pyramid Environmental & Engineering, P.C. | Greensboro, NC       |
| S&ME, Inc.                                | Columbia, SC         |
| Summit ECS, Inc.                          | Columbia, SC         |
| Tidewater Environmental Services, Inc.    | Columbia, SC         |
| WPC, Inc.                                 | North Charleston, SC |

CC: Valarie M. Williams



U.S. Department of Housing and Urban Development  
National Servicing Center, HUFM  
301 NW 6<sup>th</sup> Street, Suite 200  
Oklahoma City, OK 73102-2807

A handwritten signature in blue ink, appearing to read "val".

<http://www.hud.gov/offices/hsg/sfh/nsc/nschome.cfm>

February 15, 2009

SOUTH CAROLINA STATE HSG FDA (47230)  
ATTN: LISA E. RIVERS  
300 OUTLET POINTE BLVD #C  
COLUMBIA, SC 29210-5652

Subject: Tier Ranking System (TRS) Round 35  
Ranking period 01/01/2008 through 12/31/2008

Dear LISA E. RIVERS:

This letter announces your organization's Tier Ranking System (TRS) Round 35 ranking and score: **Tier 1 as your ratio is 0.82639**. The methodology, benchmarks, and criteria for calculating TRS scores are unchanged from the previous round: Tier 1 – Greater than 0.7999, Tier 2 – 0.6000 to 0.7999, Tier 3 – 0.4000 to 0.5999, and Tier 4 - Less than 0.4000. TRS Round 34 rankings released on December 15, 2008 and published within Mortgagee Letter 2009-04 establish the lenders eligible for increased incentives during the 2009 calendar year.

The Internet page that provides an overview of the TRS process, including the TRS formula and calculation methodology, TRS Scoring Summaries, and TRS Incentive Round information can be found at: <http://www.hud.gov/offices/hsg/sfh/nsc/trsovrvw.cfm>. If you have any questions regarding your ranking, please email us at [SFDataRequests@hud.gov](mailto:SFDataRequests@hud.gov), or call the FHA Resource Center at 1 (800) CALL FHA ((800) 225-5342) or at the National Servicing Center at (405) 609-8469.

Sincerely,

A handwritten signature in black ink, reading "Sharon Lundstrom".

Sharon A. Lundstrom  
Director, National Servicing Center (NSC)

cc:  
SOUTH CAROLINA STATE HSG FDA (47230)  
ATTN: LISA E. RIVERS, DIRECTOR, MORTGAGE SERVICING  
300 OUTLET POINTE BLVD #C  
COLUMBIA, SC 29210-5652

1-866-537-1615  
9756607#

①

1/29 ED NCSHA Conference Call

House passed bill yesterday w/ no sig. changes

Senate Approp. & Fin. Committees reported on Senate bill

- expect consideration to begin early next week & be up most of week
- no credits for cash provision in Senate
- no gap filler

reaching out to other Senators now

continue to make contacts w/ committees

- urge Sen. Murray amendment for gap filler  
↳ juris. over housing matters = Murray & Bond

some legislators reporting that their states haven't told them of any issues with state's credit pipeline

↳ NCSHA will follow up w/ call to action

2 NP syndicators are supporting the ~~exchange proposal~~

please make contacts & explain your situation & ask them to convey to colleagues

need gap filler bc exchange prov. not in Senate bill & would help deals already in pipeline (2008 deals) and exchange is for incoming projects (2009 deals)  
- never meant as substitute. An direct spending

2

## Housing Trust Fund

- no funding in either bill
- prob is new, no regs, etc

\$7500 credit - no way to do w/ MRB - neither  
but comm. chair was interested

## Bonds

- slow but encouraging movement at GSE's
- will be seeking mtg w/ new treasury team
- possibility of extra cap issued to certain areas w/ high foreclosure rates

lot of focus on foreclosures but need to  
keep communicating issues

transition issues b/c previous contacts  
are moving @ treasury

1/28/09 Meeting w/ Chairman

- how many programs? past/present?
- how much \$ in each program?
- what is overhead? -

\$11-12M/yr operating costs;  $\approx$  ~~10%~~<sup>4.7%</sup> total budget  
↳ other agencies @ 5%

increase b/c of NSP program  
↳ if no NSP, then overhead under 5%

abandoned inquiry into new space for now b/c of state budget cuts

\$0 in state funds

asked about furloughs effect if no state \$

- how many foreclosures is the state at?

- how much comes in for each program to go out? how much comes in for admin fees?

- ? about size of CA

- ? about extent of CA reviews

- ? about size of compliance

- speak more to realtors to get more interest in loans

- how many REO's? 29-30 statewide

- upside down on any?

②

- may need better explanation of bond cap: carryforward  
- ?! about use of multiple sources & partnering for student housing

- total S.F. loans serviced  
↳ MI

- what can really hurt us?

- how many uninsured loans default for us to go into the Fed?

~ less than 5-10% of portfolio is uninsured

overhead = \$ from CA, HCV, Comp. & bonds

Bob's K up for extension in March

↳ bringing renewal to Board

↳ what do we pay him?

~ \$40k/yr for cash flows

~ 9% of bond deals

↳ did he pay for himself last year?

if no MRB, can we sustain? → 6-8 months

~ \$780M out

spoon feed the commissioners at Board meetings

- possible training/info sessions for Board members  
↳ my thoughts → after Board mtg, bring in lunch & invite just 1 area at a time to present - maybe still be intimate "enough"

- told about bldg lease - asked if we wanted to stay
- told about Waip & Means

1950's neighborhood in Aiken - Crossland Park

- Reggie wants to meet to see if any programs can help

- write Reggie & cc the Aiken City Manager outlining our programs?

↳ get them to tell us which program fits?

- updated on HOPE VI deal

- updated on SCEIS

↳ why do we have to pay for it when we HAVE to do it?

↳ why can't we back ~~up~~ up old GL so we don't keep paying for current software?

- updated on imaging

↳ CA on board

now working on loan production & servicing

↳ significant doc prep time ∴ looking at alternate solutions to automate indexing process

↳ looking at state contract to image the files

~ how much for the indexing software

↳ is it in budget?



# greenville county redevelopment authority

*\*..PROVIDING DECENT, SAFE, SOUND, AFFORDABLE HOUSING\**

## **Academic Credentials:**

Masters of City and Regional  
Planning - 1995  
Clemson University  
Clemson, South Carolina

Bachelors of Arts - 1991  
University of the Virgin  
Islands  
US Virgin Islands

## **Employment History:**

### **Program Manager**

### **Executive Director**

Greenville County  
Redevelopment Authority

### **Housing Services Manager**

City of Spartanburg

### **Neighborhood Planner**

City of Greenville

### **Clemson Planning Intern**

Greenville County  
Redevelopment Authority  
City of Charleston  
City of Greenville

### **Research Analyst**

University of the Virgin  
Islands – US Virgin Islands

## **Other Credentials:**

Former Greer Planning  
Commission member

American Planning  
Association

American Institute of Certified  
Planners (AICP)

National Development  
Council Housing  
Development Finance  
Professional

## **Martin L. Livingston, Jr.**

### **Executive Director**

### **Greenville County Redevelopment Authority**

Mr. Livingston serves as the Executive Director of the Greenville County Redevelopment Authority (GCRA). Martin has been in the current position since June 2005 and served as the Interim Executive Director for one year before he was promoted to the current position.

The Greenville County Redevelopment Authority is a public agency dedicated to providing decent, safe, sound, affordable housing to residents of the County. The GCRA was established in 1971 and administers Community Development Block Grant (CDBG) and other U.S. Department of Housing and Urban Development (HUD) funds for the County of Greenville including the municipalities of Fountain Inn, Greer, Mauldin, Simpsonville, and Travelers Rest. The Redevelopment Authority has assisted with the revitalization of over 40 neighborhoods in the unincorporated area and small cities. GCRA will complete revitalization activities in the Freetown community this year and has developed plans for a 6-year, \$12 million revitalization effort in the Brutontown community, located north of the City of Greenville's city limits.

Martin's primary duties at the GCRA include assisting a dedicated 12 member volunteer board with establishing affordable housing policy of the agency, production of affordable housing with an experienced team of professional staff, acquisition of property, development finance review, and capacity building of affordable housing non-profits.

Before joining the GCRA team in the fall of 2002, Martin worked with the cities of Charleston, Greenville and Spartanburg in the areas of neighborhood planning, community development, and affordable housing production. Mr. Livingston also served as a member of the Greer Planning Commission prior to taking a Program Manger position with GCRA.



U.S. Department of Housing and Urban Development  
National Servicing Center, HUFM  
301 NW 6<sup>th</sup> Street, Suite 200  
Oklahoma City, OK 73102-2807

Val

<http://www.hud.gov/offices/hsg/sfh/nsc/nschome.cfm>

December 15, 2008

SC STATE HSG FDA (47230)  
ATTN: LISA E. RIVERS  
300 OUTLET POINTE BLVD #C  
COLUMBIA, SC 29210-5652

Subject: Tier Ranking System (TRS) Round 34  
Ranking period 10/1/2007 through 9/30/2008

Dear Lisa E. Rivers:

This letter announces your organization's Tier Ranking System (TRS) Round 34 ranking and score: **Tier 1 as your ratio is 0.80970**. Congratulations, your organization earned a Tier 1 ranking which is the highest tier presently established by the U.S. Department of Housing and Urban Development (HUD).

The methodology, benchmarks, and criteria for calculating TRS scores are unchanged from the previous round: Tier 1 – Greater than 0.7999, Tier 2 – 0.6000 to 0.7999, Tier 3 – 0.4000 to 0.5999, and Tier 4 – Less than 0.4000. The eligibility established with this release continues until the Department issues Round 38. The Department will continue to provide the TRS ranking and scores on a quarterly basis to allow the lenders to continue the analysis of their efforts.

The Internet page that explains how TRS is calculated, the TRS formula, scoring summaries, and differences between TRS and the LMPA can be found at the following website:

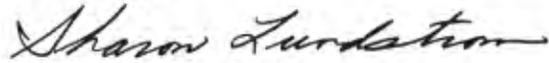
**<http://www.hud.gov/offices/hsg/sfh/nsc/trsovrw.cfm>**

A Mortgagee Letter is forthcoming that will advise those lenders scoring in Tier 1, who are eligible for increased incentives during the 2009 calendar year, and when they may begin requesting the following increased incentives:

1. An additional \$100 payment for each Special Forbearance Agreement executed on or after the effective date to be announced by HUD.
2. Pre-foreclosure sale time frames may be extended an additional two months without prior HUD approval; and
3. For loans endorsed on or after February 1, 1998, lenders will be able to claim reimbursement of 75 percent for foreclosure costs. For loans endorsed prior to February 1, 1998, all lenders will continue to be reimbursed two thirds of the foreclosure cost.

If you have any questions regarding your ranking, please email us at [sfdatarequests@hud.gov](mailto:sfdatarequests@hud.gov), or call the FHA Resource Center at 1 (800) CALL FHA or the National Servicing Center at (405) 609-8469.

Sincerely,



Sharon A. Lundstrom  
Director, National Servicing Center (NSC)

cc:

SC STATE HSG FDA (47230)

ATTN: LISA E. RIVERS, DIRECTOR, MORTGAGE SERVICING

300 OUTLET POINTE BLVD #C

COLUMBIA, SC 29210-5652



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

January 30, 2009

Mr. Gilbert Walker  
Executive Director  
The Housing Authority  
of the City of Columbia  
1917 Harden Street  
Columbia, SC 29204

**RE: HOME Program Award M07-SG450669**

Dear Mr. Walker:

I am in receipt of your letter dated January 27, 2009, in which the Columbia Housing Authority (CHA) requested rescission of the above mentioned HOME grant award in the amount of \$600,000. We do understand and are aware of the difficulties that CHA has encountered in the last year with the Innovista Housing Project. I respect your decision, and therefore will have the staff rescind your grant award immediately.

The return of this award will provide CHA the opportunity to be eligible for HOME funds during the upcoming 2009 HOME application cycle. We wish you well in your endeavors to provide affordable housing to the citizens of the City of Columbia and look forward to working with you again in the near future.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams". The signature is fluid and cursive, written over a light background.

Valarie M. Williams  
Executive Director



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](http://www.schousing.com)

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

January 30, 2009

Mr. Gilbert Walker  
Executive Director  
The Housing Authority  
of the City of Columbia  
1917 Harden Street  
Columbia, SC 29204

**RE: HOME Program Award M07-SG450669**

Dear Mr. Walker:

I am in receipt of your letter dated January 27, 2009, in which the Columbia Housing Authority (CHA) requested rescission of the above mentioned HOME grant award in the amount of \$600,000. We do understand and are aware of the difficulties that CHA has encountered in the last year with the Innovista Housing Project. I respect your decision, and therefore will have the staff rescind your grant award immediately.

The return of this award will provide CHA the opportunity to be eligible for HOME funds during the upcoming 2009 HOME application cycle. We wish you well in your endeavors to provide affordable housing to the citizens of the City of Columbia and look forward to working with you again in the near future.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams".

Valarie M. Williams  
Executive Director



**Robert R. Hill, Jr.**  
*President and  
Chief Executive Officer*

January 21, 2009

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

RE. Pending Application of Larry E. Arney

Dear Ms. Williams:

Larry Arney has shared with me that he recently met with you and others in the process of interviewing for the position of Deputy Director of Programs at your Agency.

I wanted to add my endorsement of Larry for this position and to share with you what a gem of a person he is. He brings a strong array of talent to any endeavor he takes on: businessman, architect, builder, and deep genuine care and concern for all people. I believe he will be a strong asset within the Agency and certainly to the State as well.

We will enjoy the opportunity to work with Larry if he is selected for this position. Thank you for your consideration of his application.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Hill', is written over the word 'Sincerely,'.

Robert R. Hill, Jr.  
President and CEO  
SCBT Financial Corporation

RRH/rrj

**Consulting Services for Evaluating Marketing Strategy for The Authority**

This Agreement to provide consulting services for evaluating the appropriate marketing strategy for the Authority is made by and between the SC State Housing Finance Development Authority, the ("Authority") and Genesis Creative Media Production and Marketing, ("Genesis").

**A. Scope of Work**

- Assess and evaluate the marketing needs of the Authority.
- Evaluate and recommend the medium by which the Authority can disseminate its marketing message.

**B. Schedule of Work**

Work shall commence upon completion of a Strategic Planning Guide provided by Genesis. Work shall not exceed ninety (90) days from date of execution of this Agreement. Work products produced become the property of the Authority.

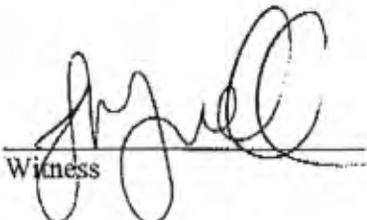
**C. Billing Rates**

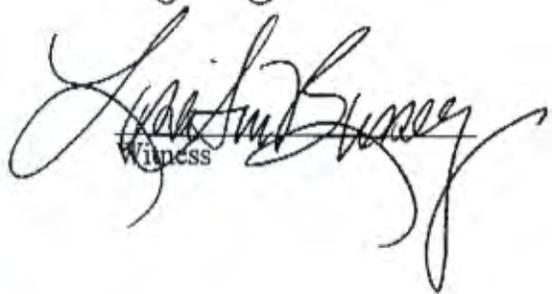
Rates shall be billed per person-hour expended. Rate for final product shall not exceed Twenty Five Hundred Dollars (\$2500.00).

**D. Invoicing**

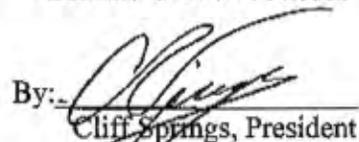
Invoices shall be sent to Kay Walker, Accounts Payable  
SC State Housing Finance Development Authority  
300-C Outlet Pointe Blvd., Columbia, SC 29210

This Agreement is effective as of the 4<sup>th</sup> day of May 2007.

  
Witness

  
Witness

**Genesis Creative Media**

By:   
Cliff Springs, President

**SC State Housing Authority**

By:   
Ed Knight, Deputy Director



Feb 10 at 10am

Volunteers of America®

CAROLINAS

P.O. Box 1447  
Columbia, SC 29202  
Phone: 803-779-6465  
Fax: 803-779-1657  
www.voacarolinas.org

January 20, 2009

*Laura  
Nancy  
Wendy  
Matt?*

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

Dear Ms. Williams,

I would like to request an opportunity to sit down with you and discuss Volunteers of America Carolinas.

In July of 2007, I transferred from another Volunteers of America affiliate and became the President/CEO of the Carolinas' affiliate. I was aware when I accepted the position that the affiliate had a troubled history and that there were many challenges ahead.

I have spent the last year and a half working diligently to restructure our operation and to change perceptions of our organization here in South Carolina. A great deal of progress has been made and we can account for many successes.

At this point, I would like an opportunity to sit down with you and have an open, frank conversation about what has been accomplished, what is in the works and what obstacles and challenges still remain. I hope you are agreeable to such a meeting. I will call you the week of January 26<sup>th</sup> to discuss when we might schedule a meeting. Thank you for your willingness to consider my request.

Sincerely,

Robert Rogers  
President/CEO

RECEIVED

JAN 21 2009

EXECUTIVE DIRECTOR



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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

January 21, 2009

The Honorable Lindsey Graham  
United States Senate  
140 East Main Street, Suite 110  
Rock Hill, S. C. 29730

Dear Senator Graham:

We are in receipt of your letter dated January 14, 2009 in reference to a complaint submitted by Kimberlee Huffstetler who resides at Willow Oaks Apartments in Clover, South Carolina.

The South Carolina State Housing Finance and Development Authority (the Authority) serves as the Project Based Contract Administrator for 270 of HUD's multifamily properties. Contract Administrators work on behalf of HUD with owners and management agents who provide HUD-subsidized apartments in privately-owned complexes.

Ms. Huffstetler's rent was increased to market rent pending an eviction. The Authority informed the management agent and Ms. Huffstetler that the rental subsidy should not have been terminated. The subsidy for this unit **has been reinstated**. The agent was informed of the correct procedures in relation to the eviction process. The agent was also informed that all evictions are reviewed by the magistrate's court and can only be executed with the courts approval. The process requires that the tenant be provided a court date that will allow the tenant an opportunity to express any concerns related to the management of the property.

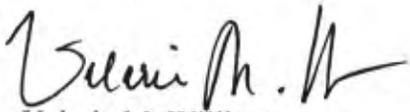
As to Ms Huffstetler's concerns regarding sexual harassment, the Authority was not made aware of the allegations until November of 2008 after the legal filing had already taken place. Since the Authority's knowledge of the allegation is limited to a conversation our office had with York County Housing Authority, we do not believe we are in a position to be able to respond to this concern. The Authority was advised by the York County Housing Authority that litigation had been commenced against them and the on-site property manager related to allegations of sexual misconduct. The York County Housing Authority gave no further information and stated that their attorney instructed them not to discuss it any further. The Authority's understanding is that this litigation is still ongoing.

The Honorable Lindsey Graham  
United States Senate  
January 21, 2009

Page Two

If you or members of your staff need additional information, please contact me again.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams". The signature is fluid and cursive, with a long horizontal stroke at the end.

Valarie M. Williams  
Executive Director

cc: Paaris Snell, Project Coordinator  
U.S. Department of Housing and Urban Development



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

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T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

January 21, 2009

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United States Senate  
140 East Main Street, Suite 110  
Rock Hill, S. C. 29730

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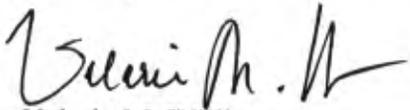
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The Honorable Lindsey Graham  
United States Senate  
January 21, 2009

Page Two

If you or members of your staff need additional information, please contact me again.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams". The signature is fluid and cursive, with a prominent initial "V" and a long, sweeping underline.

Valarie M. Williams  
Executive Director

cc: Paaris Snell, Project Coordinator  
U.S. Department of Housing and Urban Development



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](http://www.schousing.com)

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

January 21, 2009

The Honorable Lindsey Graham  
United States Senate  
140 East Main Street, Suite 110  
Rock Hill, S. C. 29730

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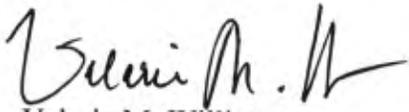
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The Honorable Lindsey Graham  
United States Senate  
January 21, 2009

Page Two

If you or members of your staff need additional information, please contact me again.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams". The signature is fluid and cursive, with a long horizontal stroke at the end.

Valarie M. Williams  
Executive Director

cc: Paaris Snell, Project Coordinator  
U.S. Department of Housing and Urban Development



U. S. Department of Housing and Urban Development

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

RECEIVED  
COMMUNICATIONS SECTION  
January 7, 2009

The Honorable Lindsey Graham  
United States Senate  
140 East Main Street, Suite 110  
Rock Hill, SC 29730

Dear Senator Graham:

Thank you for your letter dated December 22, 2008, on behalf of Ms. Kimberlee Huffstetler, a resident of Willow Oaks Apartments, requesting we respond to her complaints.

Willow Oaks Apartment is a 48 unit 100% Section 8 subsidized project located in Clover, South Carolina. It is managed by the Housing Authority of York County. The project receives federal housing assistance to subsidize the rents of eligible tenants in the form of funds provided under a Housing Assistance Payments (HAP) contract. The South Carolina State Housing Finance and Development Authority, the Project Based Contract Administrator (PBCA), administers the HAP contract and conducts annual Management and Occupancy Reviews at the project. Ms. Huffstetler's claims that management failed to explain an increase in her rent and questions management's use of project funds.

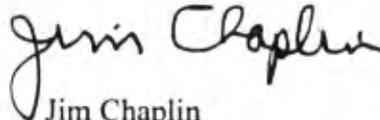
Ms. Huffstetler's rent was increased to market rent pending eviction. Her assistance should not have been terminated pending the outcome of an eviction proceeding. Consequently, the PBCA has instructed the York Housing Authority to reinstate her subsidy and the housing authority has agreed to continue Ms. Huffstetler's assistance until the matter of the eviction is resolved by the court.

The project owner is operating the project in compliance with HUD requirements. Management and Occupancy Reviews conducted by the PBCA since the year 2000 have been rated satisfactory, and REAC physical inspection scores for the last 4 years have averaged 90 points out of 100 possible point.

If you or members of your staff need additional information, please contact Angelo Scioscia at 803-253-3201 or you may contact me at 803-253-3878.

I hope this information is helpful in responding to your constituent.

Sincerely,

A handwritten signature in black ink that reads "Jim Chaplin". The signature is written in a cursive, flowing style.

Jim Chaplin  
Field Office Director

cc: SC State Housing Finance  
and Development Authority  
York Housing Authority



## UNITED STATES SENATE

January 14, 2009

Valerie Williams  
Interim Director  
South Carolina State Housing Finance and Development Authority  
300 Outlet Pointe Boulevard, Suite C  
Columbia, SC 29210-5652

RE: Ms. Kimberlee Huffstetler

SS# 244-51-0871

Dear Valerie:

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

As the Project Based Contract Administrator for federal HAP funding, my office is requesting your assistance in investigating this constituent's complaint regarding the termination of her rental assistance without just cause, and her allegation of being intimidated by the complex manager.

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. I look forward to hearing from you soon.

Sincerely,

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

Lindsey O. Graham  
United States Senator

L.OG/rt

Please refer to case (506105) when you respond.

Please reply to: Senator Lindsey Graham

140 East Main Street, Suite 110

Rock Hill, SC 29730

(803)366-2828ph, (803)366-5353 fax



# UNITED STATES SENATE AUTHORIZATION FORM

By providing the information below and signing this form, I hereby authorize HUD (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: Kimberlee Huffstetler Phone: (803) 280-0801 (803) 222-2913

Address: 3113 Willow Oak Circle

City: Clover State: SC Zip: 29710

Social Security Number: 244-51-0871 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).

I am a tenant at a hud complex, and I am being told that my rent has gone from 0\$ to \$611 dollars I have not been provided information to why it has increased. I also feel intimidated by this man. so I am asking

Senator Graham to check on the funds and where the money is going because I feel its not going where it should. I just want to make sure he is running a legitam business  
Signed: Kimberlee Huffstetler Date: 12-19-08

NOTE: Those requesting assistance from Senator Graham should note that if they are represented by an attorney, that attorney should be advised that you have contacted the Senator's office. This is to reduce any confusion associated with your case.

If represented by an attorney, please give attorney's name \_\_\_\_\_

Please return form to: U.S. Senator Lindsey O. Graham  
140 East Main Street, Suite 110  
Rock Hill, South Carolina 29730  
Phone: (803) 366-2828  
Fax: (803) 366-5353

Thank you.

Dear Senator Graham,

In accordance with an agreement with my Lawyer, David Alford, my father delivered the Lawsuit papers to Edwina Barnett, Executive Director of the York Housing Authority, on 8/29/02 at 2pm. What follows is the account of ~~that~~ their conversation.

Upon Service of the papers Ms. Barnett inquired what they were, my father responded a lawsuit, her immediate next question was, is it a sexual Harrassment suit? He replied yes. Ms. Barnett then proceeded to tell him that she was aware of problems at Willowoaks, residents have come to her and told her that Mike Sexton has harrassed them and talked to them like they were below him. if they inquired about anything that had to do with money such as rent or utilities checks he would become very upset. She asked them to fill out complaint forms but they refused saying they were afraid of repercussions from Mr. Sexton. He asked her did she feel that there was a problem in Willowoaks with Sexual Harrassment and she said yes, and that she would like to get concrete evidence. She gave him her cell phone number, 203 984 5779, and told him she had also been told he had been seen drinking at a local store while driving the Housing Authority vehicles. She then asked my father to call her if he found anything else.

Thank-you for your time and Attention to this matter.

Sincerely

Kimberlee Hypotetler





## UNITED STATES SENATE

January 14, 2009

Valerie Williams  
Interim Director  
South Carolina State Housing Finance and Development Authority  
300 Outlet Pointe Boulevard, Suite C  
Columbia, SC 29210-5652

RE: Ms. Kimberlee Huffstetler

SS# 244-51-0871

Dear Valerie:

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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. I look forward to hearing from you soon.

Sincerely,

A handwritten signature in black ink, appearing to read "Lindsey", written in a cursive style.

Lindsey O. Graham  
United States Senator

LOG/rt

Please refer to case (506105) when you respond.

Please reply to: Senator Lindsey Graham

140 East Main Street, Suite 110

Rock Hill, SC 29730

(803)366-2828ph, (803)366-5353fax



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City: Clover State: SC Zip: 29710

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Signed: Kimberlee Huffstetter Date: 12-19-08  
Thank you.

NOTE: Those requesting assistance from Senator Graham should note that if they are represented by an attorney, that attorney should be advised that you have contacted the Senator's office. This is to reduce any confusion associated with your case.

If represented by an attorney, please give attorney's name \_\_\_\_\_

Please return form to: U.S. Senator Lindsey O. Graham  
140 East Main Street, Suite 110  
Rock Hill, South Carolina 29730  
Phone: (803) 366-2828  
Fax: (803) 366-5353

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Thank-you for your time and attention to this matter.

Sincerely,  
Humbert Huppstler



United States Senate

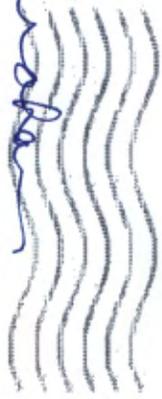
WASHINGTON, DC 20510-4003

OFFICIAL BUSINESS

CHARLOTTE NC 280

15 JAN 2000 PM 3

*Handwritten signature*



U.S.S.



2921045652 CO2A



*mailed  
"emergency"  
2-4-09*

503 Village Park Drive  
Powell,  
Ohio 43065  
Ph 614-880-0709  
Fx 614-880-0711

PROPERTY MANAGEMENT • FINANCIAL SERVICES • COMMUNITY SERVICES • ASSET MANAGEMENT

January 27, 2009

South Carolina State Housing Finance and Development Authority  
Attention: Director  
300-C Outlet Pointe Boulevard  
Columbia, SC 29210

**Reference: Change of Address – Corporate Office**  
**Belton Woods Apartments SC16M000055**  
**Bethel Apartments SC16M000020**  
**Arrington Place Apartments SC16M000053**  
**Gable Oaks SC16M000039**

Dear Director:

Please be advised that our Ohio office of Edgewood Management Corporation located at 503 Village Park Drive, Powell, OH 43065 will be closing effective February 26, 2009.

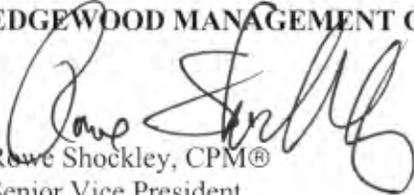
Please forward all correspondence previously sent to the Ohio office to the attention of Mr. George Caruso, Executive Vice President at the following address:

20316 Seneca Meadows Parkway  
Germantown, MD 20876

Should you have any questions or need additional information, please do not hesitate to contact me.

Sincerely,

**EDGEWOOD MANAGEMENT CORPORATION**

  
Rowe Shockley, CPM®  
Senior Vice President

/s

**LARRY E. ARNEY**  
2426 Heyward Street  
Columbia, South Carolina 29205  
Tel 803.917.1048 [larney@providencecola.com](mailto:larney@providencecola.com)

January 15, 2009

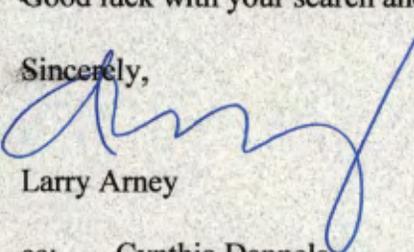
Ms. Valarie Williams  
SC State Housing Finance and Development Authority  
300-C Outlet Pointe Boulevard  
Columbia, South Carolina 29210

Dear Ms. Williams:

Please let me offer my sincere thanks to you and the other members of your team for your time and interest in my interview yesterday. I found your questions thoughtful and engaging, and it gave me even more evidence that your agency is a place in which I could put my skills and experience to good use.

I have let my references know that you might be calling, and I am certainly ready and available to answer any further questions or provide any information you may need. Good luck with your search and I look forward to hearing from you.

Sincerely,

  
Larry Arney

cc: Cynthia Dannels  
Ed Knight



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](http://www.schousing.com)

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

December 22, 2008

Larry Knightner, Director, Public Housing Program Center  
U. S. Department of Housing and Urban Development  
South Carolina Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Columbia, SC 29201-2480

Dear Mr. Knightner:

In your letter dated November 6, 2008, you requested assurance that the Authority's policy of prompt and accurate clearing of all cash account reconciling items is being followed. Additionally, you requested a copy of our current reconciliation policy/procedures.

Attached is a copy of our current reconciliation policy. Our Controller, Doug Perry, has been specifically tasked to remedy the situation cited in our last financial audit. All previously reconciling items identified that will not clear of their own accord will be brought current no later than March 31, 2009, and will be handled promptly from that point forward.

Please contact Debra Seymour (896-8664) of my staff if you have any questions or comments regarding this response.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams". The signature is fluid and cursive.

Valarie M. Williams  
Executive Director

**South Carolina State Housing Finance and Development Authority**  
**Finance Department**  
**Cash Reconciliation Policy**  
**As of July 1, 2008**

All cash and investment accounts are to be reconciled on a monthly basis. These reconciliations are to be prepared and reviewed on a timely basis. All reconciliations should be neatly organized, referenced and well-documented. When reconciliations are submitted for review, they should be accompanied by recommended journal entries (for the Authority's general ledger and/or to the Comptroller General's Statewide accounting system) and/or letters to the banking institution. Specific due dates for each phase of the reconciliation for each depository institution are provided below.

	<b>STARS (CG)</b>	<b>Bank of New York</b>	<b>First Citizens</b>
Reconciliation completed and submitted for supervisor review	15 Working Days After EOM	15 Working Days After SF and Investment module Interfaces Following EOM	15 Working Days After EOM
Supervisor review completed	5 Working Days after Reconciliation Submission	8 Working Days after Reconciliation Submission	5 Working Days after Reconciliation Submission
Required AOD journal entries posted	5 Working Days After Supervisor Review Completed	5 Working Days After Supervisor Review Completed	5 Working Days After Supervisor Review Completed
Required STARS journal entries submitted to CG's Office	5 Working Days After Supervisor Review Completed	Not applicable	Not applicable
Bank letters transmitted	Not applicable	5 Working Days After Supervisor Review Completed	5 Working Days After Supervisor Review Completed

**EOM= End of Month of period being reconciled.**

**STARS (CG):** All monies received by the Authority except those that are related to the Mortgage Revenue Bond Program and the in-house Mortgage Servicing activities are required to be deposited with the State Treasurer. All transactions related to these deposits are submitted to the Office of the Comptroller General (CG) for processing. The cash balances are reported to the Authority through reports provided by the CG from the Statewide Accounting and Reporting System (STARS). General operating activities of the Authority, all federal funds administered by the Authority, and the Program Fund are tracked using the STARS system.

**Bank of New York:** The Bank of New York (BONY), as trustee, holds and administers funds deposited by the Authority related to the Authority's Mortgage Revenue Bond Program. The deposits relate to 20 plus series of bonds issued by the Authority. At the direction of the Authority, BONY holds proceeds from the issuance of the bonds, disburses the proceeds to purchase mortgage loans, receives principal and interest payments, disburses debt service payments to bond holders, and administers other related transactions.

**First Citizens:** The Authority has seven Mortgage Servicing accounts with First Citizens Bank. These accounts are used to receive principal, interest and escrow payments from mortgagees, disburse insurance and tax payments from escrow funds, forward principal and interest payments to the trustee or other appropriate Authority accounts, and pay for other servicing related expenses.

### **Housing Trust Fund**

- Emergency Repair and Owner-Occupied Rehabilitation
- Homeownership Acquisition
- Group Homes & Supportive Housing
- Rental Housing
- Non-Profit Participation (Non-Program?)
- Program Announcements & General Information (Non-Program?)

### **HOME Investment Partnerships Program**

- Homeownership
- Rental Housing
- Tenant Based Rental Assistance
- Owner Occupied Replacement Housing
- CHDO Pre-Development Loans
- HOME provides funds for Down Payment Assistance program in Single Family
- HOME purchase of Single Family loans from MRB program

### **Housing Action Partnership Program**

### **MultiFamily Tax Exempt Bond Financing**

### **S.C. State Housing Loan Programs**

- Option I
- Option II
- Option III
- Work Force Initiative
- Single Parent
- Disabilities
- Downpayment and Closing Cost Assistance
- Housing Choice Voucher Loan Program

### **Homes for Sale SHA (REO) Real Estate Owned**

### **Rental Assistance**

- Housing Choice Voucher Program
- Moderate Rehabilitation (MR)
- Homeownership Voucher Program (HVP)
- Contract Administration

### **Low Income Housing Tax Credit Program**

- Compliance Monitoring

*Revised 6-29-06*

Tax Credits

**Disaster Relief**

**SCHousingSearch.com**

## Craddock, Ann 6-9005

---

**From:** Williams, Valarie 6-9292  
**Sent:** Thursday, June 29, 2006 12:18 PM  
**To:** Craddock, Ann 6-9005  
**Subject:** RE: Number of Programs

Ann,

We need to delete lines 31 - 33 (not programs)  
delete 44 - same reason

Homeownership voucher program listed on lines 30 and 40 - one must be deleted because of duplication

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

**From:** Craddock, Ann 6-9005  
**Sent:** Thursday, June 29, 2006 11:29 AM  
**To:** Williams, Valarie 6-9292  
**Subject:** RE: Number of Programs

This is the list...

Stewart added – SCHousingSearch.com and Disaster Relief Fund

Debra S. added – Disaster Relief Fund

Matt noted that non-profit participation and program announcements & general info under HT are not programs

Nancy added – HOME provides funds for DPA program in SF  
HOME purchase of SF loans from MRB program

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

**From:** Williams, Valarie 6-9292  
**Sent:** Thursday, June 29, 2006 11:17 AM  
**To:** Craddock, Ann 6-9005  
**Subject:** RE: Number of Programs

Ann,

What can of response did you get on this?

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

**From:** Craddock, Ann 6-9005  
**Sent:** Friday, June 23, 2006 10:36 AM  
**To:** Knight, Ed 6-8686; Williams, Valarie 6-9292; Seymour, Debra 6-8664; Francis, Jane 6-9009; Anderson, Barbara 6-9004; Dial, Tracey 6-8771; Rivers, Lisa 6-9384; Wicker, Richard 6-9166; Bowen, Carl 6-8670; Hutto, Richard 6-8733; Nicholson, Laura 6-9190; Cooner, Stewart 6-9520; Fairley, Nancy 6-9343; Rivers, Matt 6-8774  
**Subject:** FW: Number of Programs

Dr. L would like to know if there are any additions or deletions from this list of programs. Please let us know. thx

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

**From:** Maxberry, Joseph 6-8792  
**Sent:** Thursday, June 22, 2006 4:11 PM  
**To:** Craddock, Ann 6-9005  
**Subject:** Number of Programs

Out of curiosity, I started listing the programs I knew about. I counted about 30 programs, not including the programs under proposal. There may be some I left out or that are combined.

### **Housing Trust Fund**

- Emergency Repair and Owner-Occupied Rehabilitation
- Homeownership Acquisition
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- Non-Profit Participation (Non-Program?)
- Program Announcements & General Information (Non-Program?)

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### **Housing Action Partnership Program**

### **MultiFamily Tax Exempt Bond Financing**

### **S.C. State Housing Loan Programs**

- Option I
- Option II
- Option III
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- Single Parent
- Disabilities
- Downpayment and Closing Cost Assistance
- Housing Choice Voucher Loan Program
- Lending Partner Training
- High Cost Home Loan Counseling
- Loan Servicing

### **Homes for Sale SHA (REO) Real Estate Owned**

### **Rental Assistance**

- Housing Choice Voucher Program
- Moderate Rehabilitation (MR)
- Homeownership Voucher Program (HVP)
- Contract Administration

**Low Income Housing Tax Credit Program**

Compliance Monitoring

Tax Credits

**Disaster Relief**

**[SCHousingSearch.com](http://SCHousingSearch.com)**

## **Housing Trust Fund**

- Emergency Repair and Owner-Occupied Rehabilitation
- Homeownership Acquisition
- Group Homes & Supportive Housing
- Rental Housing
- Non-Profit Participation — *NON*
- Program Announcements & General Information — *NON*

## **HOME Investment Partnerships Program**

- Homeownership
- Rental Housing
- Tenant Based Rental Assistance
- Owner Occupied Replacement Housing
- CHDO Pre-Development Loans

*HOME provides funds for DPA program in SF  
HOME purchase of SF loans  
from MRB program*

## **Housing Action Partnership Program**

## **MultiFamily Tax Exempt Bond Financing**

## **S.C. State Housing Loan Programs**

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- Contract Administration

## **Low Income Housing Tax Credit Program**

*Disaster Relief  
SC Housing Search .com*

Compliance Monitoring  
Tax Credits

## Craddock, Ann 6-9005

---

**From:** Cooner, Stewart 6-9520  
**Sent:** Friday, June 23, 2006 12:08 PM  
**To:** Craddock, Ann 6-9005  
**Subject:** RE: Number of Programs

Depending on how 'program' is defined, these might also fall on the list.

SHousingSearch.com  
State Housing Authority Disaster Relief Fund

Thanks!

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

**From:** Craddock, Ann 6-9005  
**Sent:** Friday, June 23, 2006 10:36 AM  
**To:** Knight, Ed 6-8686; Williams, Valarie 6-9292; Seymour, Debra 6-8664; Francis, Jane 6-9009; Anderson, Barbara 6-9004; Dial, Tracey 6-8771; Rivers, Lisa 6-9384; Wicker, Richard 6-9166; Bowen, Carl 6-8670; Hutto, Richard 6-8733; Nicholson, Laura 6-9190; Cooner, Stewart 6-9520; Fairley, Nancy 6-9343; Rivers, Matt 6-8774  
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**To:** Craddock, Ann 6-9005  
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## Craddock, Ann 6-9005

---

**From:** Seymour, Debra 6-8664  
**Sent:** Friday, June 23, 2006 12:05 PM  
**To:** Craddock, Ann 6-9005  
**Subject:** RE: Number of Programs

### Disaster Relief

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

**From:** Craddock, Ann 6-9005  
**Sent:** Friday, June 23, 2006 10:36 AM  
**To:** Knight, Ed 6-8686; Williams, Valarie 6-9292; Seymour, Debra 6-8664; Francis, Jane 6-9009; Anderson, Barbara 6-9004; Dial, Tracey 6-8771; Rivers, Lisa 6-9384; Wicker, Richard 6-9166; Bowen, Carl 6-8670; Hutto, Richard 6-8733; Nicholson, Laura 6-9190; Cooner, Stewart 6-9520; Fairley, Nancy 6-9343; Rivers, Matt 6-8774  
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**Craddock, Ann 6-9005**

---

**From:** Rivers, Matt 6-8774  
**Sent:** Friday, June 23, 2006 3:05 PM  
**To:** Craddock, Ann 6-9005  
**Subject:** RE: Number of Programs

For Housing Trust, "Non-Profit Participation" and "Program Announcements & General Information" are NOT programs. Does he even read this stuff before he sends it out?

Matt

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

**From:** Craddock, Ann 6-9005  
**Sent:** Friday, June 23, 2006 10:36 AM  
**To:** Knight, Ed 6-8686; Williams, Valarie 6-9292; Seymour, Debra 6-8664; Francis, Jane 6-9009; Anderson, Barbara 6-9004; Dial, Tracey 6-8771; Rivers, Lisa 6-9384; Wicker, Richard 6-9166; Bowen, Carl 6-8670; Hutto, Richard 6-8733; Nicholson, Laura 6-9190; Cooner, Stewart 6-9520; Fairley, Nancy 6-9343; Rivers, Matt 6-8774  
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*Navarro*

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- Non-Profit Participation
- ~~Program Announcements & General Information~~

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### **Rental Assistance**

- Housing Choice Voucher Program
- Moderate Rehabilitation (MR)
- Homeownership Voucher Program (HVP)
- Contract Administration

**Low Income Housing Tax Credit Program**

Compliance Monitoring

Tax Credits

1. The Authority should regularly evaluate the geographical distribution of mortgages in its homeownership program. The Authority should consider taking action to ensure that rural areas are adequately served.
2. The Authority should determine the location of all participating lenders and their branch locations. The Authority should inform the public of participating lenders in each county.
3. The Authority should consider purchasing special advertising in underserved areas of the state to inform the public of the availability of below-market-rate home loans.
4. The Authority should implement procedures to ensure consistent minority data collection.
5. The Authority should examine its minority participation and consider whether special efforts to increase minority participation are warranted.
6. The Authority may wish to consider using lower purchase price limits as a way to target assistance to lower income borrowers.
7. The Authority may wish to consider making additional income eligibility adjustments based on family size as a means to direct mortgages to those who most need them.
8. The Authority should evaluate alternatives and continue to implement programs which provide assistance for lower income families to purchase homes.
9. The Authority should implement procedures to ensure the regular identification of surplus bond funds.
10. The Authority should develop and implement a planning process for the use of surplus bond funds.
11. The Authority may wish to consider structuring any future bond issues to earn the maximum profit whenever market conditions allow.
12. The Authority should implement accounting procedures to identify the direct and indirect expenses of each of its programs.

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- Since the inception of the mortgage loan program in ~~1994~~ <sup>in 1979</sup>, 11,503 <sup>35,000</sup> qualified South Carolina families have received mortgages totaling \$845 million. Last year, approximately 1,300 families utilized the program to purchase homes with an average purchase price of about \$110,000. Within these numbers, 330 families received \$40 million through a special workforce housing program to assist policemen, firemen, teachers, and nurses. The mortgage activity year-to-date will generate 2,300 direct and indirect jobs, \$6 million in state revenues and approximately \$40 million in new tax base. Presently, 540 families have reserved mortgages under the program to be funded in the near future. 1.9 billion
- State Housing Authority Disaster Relief Fund – This fund, established by the Authority's Board of Commissioners, is primarily administered through cooperation with the 13 American Red Cross Chapters across the state. Since August 2005, the Authority's Disaster Relief Fund has provided emergency housing for 357 families who were displaced from their homes due to Hurricane Katrina (168 families), fires in Great Falls, Charleston, Columbia and Florence (178 families), and a tornado in Clarendon County (11 families).
- SCHousingSearch.com – during its first year, the website listing of available and affordable housing units has grown to 1,596 listings or 9,148 affordable housing units by 667 landlords. On average, the site receives 500+ searches per day. Approximately 100 new affordable housing listings or 450 units are added each month.
- The Authority entered into an Agreement with the Department of Disabilities and Special Needs last year to leverage their funding for special needs clients through the Housing Trust Fund. In FY 2006, the Authority provided over \$2 million with DDSN providing \$2 million to complete 41 units. Thus far in FY 2007, the Authority has matched DDSN dollars fifty/fifty to provide over \$200,000 for 13 units.
- The Authority has formed a partnership with the Department of Alcohol and Other Drug Abuse Services to construct or rehabilitate additional recovery housing for persons who suffer from various drug abuses. One million of those dollars has been reserved for this purpose.
- During 2006, the Authority partnered with the School for the Deaf and Blind by allocating Low Income Housing Tax Credits for the new construction of apartments designed specifically for persons with vision and hearing impairments. Over \$386,000 of tax credits will be utilized in this 48 unit development.
- The Authority provided \$150,000 in Medicaid match for Community Long Term Care to assist with medically necessary rehabilitation of frail elderly housing.
- The Authority's tax credit program generated 1,644 rental units with a total construction value of \$128 million for last year.

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Chairman Small asked Dr. Laurent to report on new project recommendations. The Chairman noted that these recommendations are for information only. Dr. Laurent gave a brief overview of project recommendations as follows:

Included in the Special Initiatives category are 2006 HAPP (Housing Action Partnerships Program - increased funding from previous years to \$2 million), Community Redevelopment and Revitalization Program (\$4 million), Multifamily Nonprofit Major System Rehab (\$1 million), Local Trust Fund RFP (\$1 million), Document Imaging (\$500,000), and a reserve of \$1 million. Dr. Laurent stated that new programs administered through Housing Trust would include: Targeted Owner-Occupied Rehabilitation, Increase Owner-Occupied Rehabilitation Awards, Rural Housing Downpayment Assistance and Replacement Housing under the Rural Housing Initiative (\$4.5 million), Low Income Housing Tax Credit Special needs Funding (\$1 million), and Homeless and Foster Care Transitional Housing under Creative Transitional Housing (\$4 million). Dr. Laurent indicated that the Program Committee chose to eliminate the Local Trust Fund RFP and split that allocation between the Rural Housing Initiative and the Creative Transitional Housing; specifically to set aside some funds for alcohol and drug abuse transitional

Minutes, June 22, 2006

Page 10

housing. Dr. Laurent indicated staff is looking at providing some funding for individuals who have Authority mortgages to repair the roof, water heater, etc. He stated that the recommendations will be presented for Board action in July.

Rural Housing Initiative – This project is aimed at encouraging affordable housing activities in rural areas of the State as follows: 1) Increase owner-occupied rehabilitation and award limits from \$15,000 to \$20,000 per project. 2) Targeted owner-occupied rehabilitation - for-profits and nonprofits will be solicited to participate in rehabilitating a targeted area. These one-time special request awards may not exceed \$25,000. 3) Replacement housing – provide funds to procure replacement housing instead of rehabilitating the existing unit. Per unit limits would not exceed \$40,000 (inclusive of a \$2,500 developer fee). 4) Rural housing down payment assistance – funding will be available via the existing Homeownership Block Grant activity for 50% or below the area median income. Maximum down payment assistance will be \$20,000 per unit. Proposed allocation for the rural housing initiative - \$5.5 million.

**A RESOLUTION**

**MAKING PROVISION FOR THE ADOPTION OF CHANGES TO THE HOUSING TRUST FUND PROGRAM AND OTHER MATTERS RELATED THERETO.**

**WHEREAS**, at the July 18, 2006 meeting, the Board of Commissioners approved certain new initiatives; and

**WHEREAS**, the South Carolina Housing Trust Fund Program ("Trust Fund") would like to implement two initiatives within its program immediately; and

**WHEREAS**, is herewith proposing changes to the current Trust Fund program;

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY IN MEETING DULY ASSEMBLED:**

Section 1. Increase in Owner-Occupied Beneficiary Limits. The current limit of \$15,000 per rehabilitation project be increased to \$20,000. This increase is made in light of escalating building costs and the awareness that the current limit is too restrictive given the lack of other funding sources for these projects.

- Developer's fees to be capped at the lesser of 15% of beneficiary award or \$2,250.00.
- The maximum block grant limit to be increased accordingly to \$155,750, which equates to seven (7) units per grant.
- Staff is given the authority to adjust the amounts of all Owner-Occupied Block Grants approved at this meeting to compensate for the increased limits.

Section 2. Replacement Housing. In recognition of the fact that there are many owner-occupied homes, primarily occupied by elderly citizens, that are beyond rehabilitation, funds are hereby provided to procure replacement housing instead of rehabilitating the existing unit. Before an organization can opt for replacement as opposed to rehabilitation, an inspection by an Authority-approved inspector will be conducted to see if the inspector concurs with the decision.

- In order to control costs, the replacement units will be manufactured housing units.
- Funds will be made available via the existing Owner-Occupied Block Grant activity.
- Beneficiaries must be at or below 50% of area median income.
- Units will be procured from Authority-approved units and dealers.
- All units must be placed on a foundation that meets all applicable state and local building codes.
- Any costs in excess of the HTF limits must be provided for by the sponsoring organization.

- All local regulations for manufactured housing, including zoning and any required demolition of existing structures, must be met.
- The per-unit limits would be \$40,000 (plus a \$2,500 developer's fee).

Section 3. General Authority. The Commissioners of the Authority and its appropriate officers, attorneys, agents and employees are hereby authorized to do all acts and things required of them by this Resolution or desirable or consistent with the requirements hereof.

Section 4. Miscellaneous. All orders and resolutions or any parts thereof in conflict herewith are to the extent of such conflict hereby repealed. This resolution shall take effect and be in full force from and upon its adoption by the Authority. Staff is directed to implement the changes fully within thirty (30) days of the adoption herein.

## STATE OF SOUTH CAROLINA

### COUNTY OF LEXINGTON

I, the undersigned secretary of the South Carolina State Housing Finance and Development Authority (the "Authority") do hereby certify that I am the duly qualified and acting Secretary to the Authority and as such further certify that attached hereto is a true and correct copy of the Resolution adopted by the Board of Commissioners of the Authority at a meeting duly called and held on the \_\_\_\_\_ th day of \_\_\_\_\_, \_\_\_\_\_, at which meeting a quorum was present and acting throughout, and that said Resolution has not been modified, amended or repealed and is in full force and effect on the date hereof.

I further certify that due notice of a meeting of the Board, called to be held in Columbia, South Carolina at \_\_\_\_\_ a.m. on \_\_\_\_\_, 20\_\_\_\_, was given to all members prior to the meeting and that, in compliance with the Freedom of Information Act, public notice of and the agenda index for this meeting was posted at the times and places required by law.

**IN WITNESS WHEREOF**, I have hereunto set my hand and affixed the official seal of the Authority this \_\_\_\_\_ th day of \_\_\_\_\_, \_\_\_\_\_.

**SOUTH CAROLINA STATE HOUSING  
FINANCE AND DEVELOPMENT  
AUTHORITY**

**By:**

---

Eugene A. Laurent  
Secretary

2009  
MISC  
CORRESPONDENCE

**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 402 GRESSETTE BLDG  
P. O. BOX 142  
COLUMBIA, SC 29202  
(803) 212-6220  
EMAIL: SGE@SCSENATE.ORG

**RECEIVED**

OCT 15 2009

EXECUTIVE DIRECTOR

October 9, 2009

Ms. Valerie M. Williams Ex. Director  
SC State Housing  
300C Outlet Pointe Blvd.  
Columbia, SC 29210

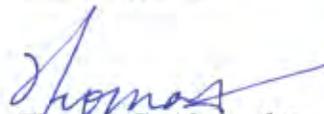
Dear Ms. Williams:

Thank you so much for taking time from your busy schedule to come to Oconee recently to meet with me. It was good to see you and I appreciate getting to spend time with you.

The meeting was most beneficial to everyone, especially those from Our Daily Bread. Your expert experience and advice were very helpful with projects currently beginning in Oconee.

Again, thanks for all that you do. I look forward to seeing you again in the near future. Please call me when I can be of assistance to you in any way.

Warm regards,

  
Thomas C. Alexander





**LARRY A. MARTIN**

SENATOR, PICKENS COUNTY  
SENATORIAL DISTRICT NO. 2

HOME ADDRESS:

P. O. BOX 247  
PICKENS, SC 29671  
OFFICE: (864) 859-6323  
HOME: (864) 878-6103  
DEL. OFFICE: (864) 850-7070  
EMAIL: LMARTIN@CAROL.NET

SENATE ADDRESS:

P. O. BOX 142  
GRESSETTE SENATE OFFICE BUILDING  
COLUMBIA, SC 29202  
(803) 212-6340  
EMAIL: LAM@SCSENATE.ORG



COMMITTEES:

RULES, CHAIRMAN  
BANKING AND INSURANCE  
EDUCATION  
GENERAL  
JUDICIARY

October 1, 2009

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

Dear Ms. Williams:

Thank you for your recent letter and for your kind words regarding my appointment to the South Carolina Housing Commission. I appreciate the great work that you do leading the State Housing Finance and Development Authority and look forward to working with you as we begin the work of the South Carolina Housing Commission in the coming months. In the meantime, thanks again for being in touch.

With kindest regards, I remain

Sincerely,

A handwritten signature in black ink that reads "Larry A. Martin". The signature is written in a cursive style with a large initial "L".

Larry A. Martin

LAM/bt



# State of South Carolina

## Office of the Governor

MARK SANFORD  
GOVERNOR

POST OFFICE BOX 12267  
COLUMBIA 29211

August 5, 2009

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

Re: Frances Cameron  
Application submitted by David Douglas for low-income housing tax credit

Dear Valarie,

Please find enclosed an e-mail from Frances Cameron regarding an application submitted by David Douglas for low-income housing tax credit for the Brookside Gardens development in Greenville County. Your assistance in responding would be greatly appreciated. Thanks for your help and take care.

Sincerely,

A handwritten signature in blue ink, appearing to be "Mark Sanford".

Mark Sanford

MS/sc

Enclosure

AUG 14 2008

**From:** <Francameron1@aol.com>  
**To:** <Mark@gov.sc.gov>  
**Date:** Thu, Jul 23, 2009 12:27 PM  
**Subject:** Brookside/SC SHFDA

709780  
**RECEIVED**

JUL 23 2009

Referred to CS

Answered Cooper

Governor Sanford:

Once again I am writing concerning David Douglas' application with the SC SHFDA for LIHTC funding for Brookside Gardens in Greenville. And once again I am requesting for the SC SHFDA to deny this application.

Published on the SC SHFDA's website this morning was, "The Authority expects all projects in the Non-Profit Set-Aside to be funded." We had hoped Mr. Douglas' application would be disqualified again this year. We have patiently and repeatedly provided ample documentation to the housing authority and state authorities for the disqualification of David Douglas' Brookside application. And, yet, there is no mention by the Authority that denial of his 09135 application will take place this year.

The SC SHFDA has chosen to ignore the rules and published guidelines of the SC SHFDA. It continues to protect Mr. Douglas by redefining eviction, providing a 2009 property appraisal for land purchased in 2007, and ignoring the many examples of misinformation and omissions given by Mr. Douglas in his attempt to circumvent the Authority's application process. Furthermore, the Authority chooses to ignore that families were evicted with no relocation help as required by both the Authority and in the loan with the GLDC. If the SC SHFDA chooses to continue to ignore Mr. Douglas' misinformation and omissions, then the IRS and the Secretary of the Treasury must be notified immediately. The role of the SC SHFDA is not to protect applicants. It is to distribute public funds to the applicants who provide the best applications in an ethical manner. The Authority must debar those applicants who attempt to misinform the Authority or attempt to circumvent the Authority's guidelines.

No individual choosing to apply for LIHTC funds is above scrutiny. No individual should be above the rules of the SC SHFDA. And, most importantly, no individual with the responsibility to distribute public monies should ignore repeated documentation of an applicant's blatant attempts at circumventing the rules of the SC SHFDA. This must be addressed by state authorities.

If the state refuses to address the Douglas/ SC SHFDA issues, we will send documentation to the IRS, the Secretary of the Treasury, and to the state print media to help solve this important issue concerning public funds and to bring the Douglas/Brookside issue to a close.

Respectfully,

Frances Cameron  
Neighborhoods for Responsible Growth, Vista Hills Chapter

State of South Carolina  
Office of the Governor  
Post Office Box 12267  
Columbia, SC 29211

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

FMS

**Shropshire, Bonita 6-9005**

---

**From:** Shropshire, Bonita 6-9005  
**Sent:** Wednesday, July 29, 2009 11:40 AM  
**To:** Williams, Valarie 6-9005  
**Subject:** RE: Phone call to the Director

Lisa has reported back. She actually spoke to the customer and the customer understood how our contractor might have thought the property was abandoned. Lisa has arranged for the contractor to meet the customer so that he can continue home repairs and renovations.

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

**From:** Williams, Valarie 6-9005  
**Sent:** Wednesday, July 29, 2009 9:52 AM  
**To:** Shropshire, Bonita 6-9005  
**Subject:** RE: Phone call to the Director

Have Lisa to follow-up with you when all of what she has mentioned is complete. In other words . . . it stays in the tickler file.

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

**From:** Shropshire, Bonita 6-9005  
**Sent:** Wednesday, July 29, 2009 9:46 AM  
**To:** Williams, Valarie 6-9005  
**Subject:** FW: Phone call to the Director

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

**From:** Rivers, Lisa 6-9384  
**Sent:** Wednesday, July 29, 2009 9:04 AM  
**To:** Shropshire, Bonita 6-9005  
**Subject:** RE: Phone call to the Director

Hi Bonita,

Thank you for bringing this to my attention. Mr. Rowe had spoken with Jeannie on several occasions and let her know the property was vacant. If a property is vacant and not being maintained, we are required by the insurer to secure it and perform property preservation work. Jeannie did tell Mr. Rowe this. However, since the borrower was working on the property, it should not have been secured. I have called Mr. Rowe and left a message for him to call me back. We will have our contractor meet him at the property at his convenience. This has been addressed with the Default Manager also.

Thanks,  
Lisa

*Lisa E. Rivers*  
*Director, Mortgage Servicing*  
SC State Housing  
300C Outlet Pointe Boulevard

Columbia, SC 29210  
(803) 896-9384  
lisa.rivers@schousing.com

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

**From:** Shropshire, Bonita 6-9005  
**Sent:** Tuesday, July 28, 2009 4:31 PM  
**To:** Rivers, Lisa 6-9384  
**Subject:** Phone call to the Director

Hi Lisa!

I received a phone message this afternoon from a Mr. Tony Rowe (996-6362) who stated the following:

He has a Housing Authority Mortgage  
He's (2) months behind on his mortgage because he's unemployed  
"Without prior notice" the Housing Authority has determined that the property is abandoned and has changed the locks on the home

He has spoken to Jeanie Marvin, who has informed him that he needs to pay the past due mortgage payments before he can have access to the property again. He also stated that the property is up for sale and has not been abandoned. He's most upset for not receiving prior notice.

I certainly don't mind forwarding this to Jeanie, but thought I would start with you. So that I can close inquiry, please let me know your contact with him and how his concerns are addressed.

I look forward to meeting you a little later...

The State of South Carolina  
Military Department



OFFICE OF THE ADJUTANT GENERAL

STANHOPE S. SPEARS  
MAJOR GENERAL  
THE ADJUTANT GENERAL

July 27, 2009

Ed Knight  
-make copy 1st  
add to tickler

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

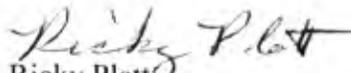
Dear Ms. Williams:

Each year, the South Carolina Emergency Management Division is required to review and update the South Carolina Emergency Operations Plan (SCEOP). As a part of the review process, we have scheduled a series of workshops to evaluate and revise each annex in the SCEOP. The objective of the workshop is to ensure that all organizations firmly understand their roles and responsibilities within each supported emergency support function. We request participants conduct an extensive review of all appropriate annexes and associated standard operating procedures prior to the workshop. The workshop schedule for your agency is attached.

We also ask that your office evaluate the entire SCEOP, particularly the Basic Plan, Table 3 - State Emergency Support Function Responsibilities Assignment, and Table 4 - Succession of Authority and Pre-delegation. Please submit revisions, recommendations, and comments at one of the workshops or prior to November 15, 2009.

Thank you for your support and I look forward to working with you toward the goal of enhancing our state's overall emergency response effort. If you have any comments or questions, please don't hesitate to have your staff contact Jim Trone, Manager, Natural Hazards Plans, at (803) 737-8858, or email: [jtrone@emd.sc.gov](mailto:jtrone@emd.sc.gov).

Sincerely,

  
Ricky Platt  
Director

Attachment

Emergency Management Division  
2779 Fish Hatchery Road  
West Columbia, South Carolina 29172  
(803) 737-8500 • Fax: (803) 737-8570

State Housing Finance and Development Authority  
2010 Emergency Support Function Workshop Schedule

<u>Annex</u>	<u>Time/Date</u>	<u>Location</u>
14	9 AM September 30, 2009	Training Room, SCEMD 2779 Fish Hatchery Road
18	1 PM September 30, 2009	Training Room, SCEMD 2779 Fish Hatchery Road



State of South Carolina  
Office of the Governor

MARK SANFORD  
GOVERNOR

OFFICE OF EXECUTIVE  
POLICY AND PROGRAMS

July 28, 2009

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

Dear Ms. Williams:

The Governor's Office of Small and Minority Business Assistance has received and approved your agency's Minority Business Utilization Plan for FY 09-10.

Our MBE Quarterly Progress reporting forms can be down loaded from our website at [www.oepp.sc.gov/osmba](http://www.oepp.sc.gov/osmba) under agency forms. We are available to assist your agency and answer questions concerning the MBE program.

In an effort to make the reporting process for agencies more efficient, SC.gov is developing for OSMBA a new electronic quarterly MBE contracting progress reporting system that will reduce the amount of preparation time and paperwork required by agencies to process reports and increase the accuracy of contracting data. We expect to have the new system in place during this fiscal year. Training information will be made available to the MBE Liaisons on how to use the new system.

Respectfully,

A handwritten signature in black ink, appearing to read "Margaret Woodson".

Margaret Woodson  
Director, OSMBA

cc: MBE Liaison Officer  
Procurement Director

Governor's Office of Small and Minority Business Assistance  
1205 Pendleton Street, Edgar Brown Building  
Columbia, South Carolina 29201  
(803) 734-0657p, (803) 734-2498f



# OSMBA

SC Governor's Office  
**Office of Small and Minority Business Assistance**  
1205 Pendleton Street, Suite 440-A, Columbia, SC 29201  
Phone (803) 734-0507 FAX (803) 734-2498

## MINORITY BUSINESS UTILIZATION PLAN

AGENCY: South Carolina State Housing Finance and Development Authority

AGENCY ADDRESS: 300-C Outlet Pointe Blvd., Columbia, SC 29210

CONTACT PERSON: Willie D. Franks

PHONE: (803)896-9068

### GOAL

TOTAL AMOUNT BUDGETED: \$2,606,626

TOTAL DOLLAR AMOUNT OF FUNDS EXPENDED: \$785,360

DOLLAR GOAL FOR MBE: \$78,536

PERECENT: 10%

Approved (please sign, print title & date)  
Agency Head or Chairperson of Board

EXECUTIVE DIRECTOR  
Title

JULY 20, 2009  
Date

Approved  
Director, Office of Small and Minority Business Assistance

7/28/09  
Date



# OSMBA

SC Governor's Office  
**Office of Small and Minority Business Assistance**  
 1205 Pendleton Street, Suite 440-A, Columbia, SC 29201  
 Phone (803) 734-0507 FAX (803) 734-2498

## MBE UTILIZATION CHECKLIST FY 09-10

AGENCY: South Carolina State Housing Finance and Development Authority

CONTACT PERSON: Willie D. Franks

PHONE: (803) 896-9068

(indicate with an "x")

- |  |   |                             |
|--|---|-----------------------------|
| I. Agency Policy Statement                         | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| II. Name-Address-Telephone-Liaison Officer         | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| III. Operational Procedures Definition             | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| IV. Duties of Liaison Officer                      | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| V. Designation and Negotiation Procedures          | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| VI. Division of Larger Projects into Smaller Units | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| VII. Income Tax Credit                             | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| VIII. Progress Payment                             | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| IX. Quarterly Reporting Procedures                 | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| X. Subcontracting Procedures                       | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| XI. Procurement Card Transactions                  | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| XII. Goals   | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |
| XIII. Agency Profile Sheet                         | <input checked="" type="checkbox"/> YES | <input type="checkbox"/> NO |

Plan 10% or greater:

approval

disapproval

*Willie Franks*  
 Director, OSMBA

*7/28/09*  
 Date

COMMENTS (Does plan include a 10% goal and above information?):

**RECEIVED**

JUL 28 2009

OFFICE OF THE

OSMBA FORM NUMBER 1030 (REVISED 6/08)



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](http://www.schousing.com)

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

July 22, 2009

The Honorable Mark Sanford  
Governor  
P. O. Box 12267  
Columbia, SC 29211

Re: Leola Butler – Home Repairs

Dear Governor Sanford:

I am in receipt of correspondence from you regarding repair work on the home of Ms. Leola Butler of Leesville funded through the South Carolina Housing Trust Fund of which the South Carolina State Housing Finance and Development Authority is administrator.

Upon a physical inspection of Ms. Butler's home, it was determined that the rehabilitation was not properly completed, and therefore, never should have been approved. The final inspection was approved by a home inspector under contract with the Authority and the Authority has since rectified this situation. The work has now been completed, inspected and Ms. Butler is pleased with the results.

The mission of the Authority is to create quality affordable housing opportunities for the citizens of South Carolina. Further, it is our vision that all South Carolinians have the opportunity to live in safe and affordable housing. We appreciate your bringing this matter to our attention.

Sincerely,

A handwritten signature in black ink, appearing to read "Valarie M. Williams".

Valarie M. Williams  
Executive Director

cc: Luke Boling



*Harry*

# State of South Carolina

## Office of the Governor

MARK SANFORD  
GOVERNOR

Post Office Box 12267  
COLUMBIA 29211

May 18, 2009

Ms. Valeria Williams, Director  
South Carolina State Housing Finance  
and Development Authority  
300 C Outlet Pointe Boulevard  
Columbia, South Carolina 29210

Re: Ms. Leola Butler  
Home repairs

Dear Valeria,

Please find the enclosed correspondence from Ms. Leola Butler regarding repairs to her home that were funded by the Housing Authority. Your assistance in responding to her concerns would be greatly appreciated. Thanks for your help and take care.

Sincerely,

A handwritten signature in blue ink, appearing to be "MS", written over a horizontal line.

Mark Sanford

MS/lb

Enclosures

RECEIVED

MAY 26 2009

EXECUTIVE DIRECTOR

May 5, 2009

To: The Honorable Governor Mark Sanford  
P.O. Box 12267  
Columbia, South Carolina, 29211

C/O Mr. Luke Boling

RE: Ms. Leola Butler  
432 Tom Adams Road  
Leesville, South Carolina, 29070  
(803) 657-5381

Complaint regarding work done by David Peterson with funds in the amount of \$22,500.00 from the S.C. State Housing Finance and Development Authority received through Ames Road Richland County Housing Development Organization on my behalf.

Isaac J. Prioleau acting as director for Ames Road Richland County Housing Development Organization for S.C. and David Peterson contractor.

Dear Governor Sanford,

I am writing to ask for assistance in getting defective work properly repaired by the above noted company.

In May 2008 I entered into an agreement with S.C. State Housing Finance and Development Authority to receive \$22,250.00 to make much needed repairs to my home. I have enclosed a copy of this agreement.

The repair work was contracted with David Peterson, I have enclosed a copy of the agreement. The contracted work included installing/replacing light fixtures, painting, floor coverings, replacing shower, commode, doors, electrical work and new heating and air conditioning. The following items are not properly installed or defective and I have had no luck in getting the above mentioned company to correct the problem.

1. When the heating and air conditioning are turned on it trips the electric switch off.
2. Closet ceiling in small bedroom was torn out and not repaired. Hole left in the ceiling.
3. Large bedroom was not completed, only the vinyl flooring covering was installed.
4. Washer and dryer were not hooked up.
5. Asked for the warranty for the heating and air unit and was denied the information.

I have made several attempts to get the defective and dangerous substandard work corrected by contacting Mr. Issac Prioleau. Upon my last call to Mr. Prioleau to ask if or when the work would be corrected he replied "if you call me and complain one more time I will come and snatch all of it out."

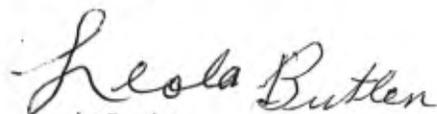
I am most appreciative of the money that was awarded by the S.C. State Housing Finance and Development Authority to repair my home. I am a senior citizen and do not have the money to make the needed repairs to my home for it to have remained inhabitable, particularly in the amount of \$22,250.00.

However, I feel that if the money was spent through Ames Road Richland County Housing Development Organization on my behalf for repairs to my home that the repairs should have been completed in the manner in which the enclosed documents indicate they would and the repairs should meet standard construction code requirements.

I have found Mr. Issac Prioleau to be a person who finds it perfectly acceptable to take money for repairs that have not been performed properly and who finds it quite easy to threaten and intimidate the elderly with "snatching out" such necessary items as heating and air conditioning?

I respectfully asked if you or someone in your office could please help me get this matter corrected.

Sincerely,

A handwritten signature in cursive script that reads "Leola Butler".

Leola Butler  
432 Tom Adams Road  
Leesville, South Carolina, 29070  
(803) 657-5381

MARK SANFORD, CHAIRMAN  
GOVERNOR

CONVERSE A. CHELLIS, III, CPA  
STATE TREASURER

RICHARD ECKSTROM, CPA  
COMPTROLLER GENERAL



SC BUDGET AND CONTROL BOARD

Office of Research and Statistics

Bobby M. Bowers  
DIRECTOR

803-734-3793

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

DANIEL T. COOPER  
CHAIRMAN, HOUSE WAYS AND MEANS  
COMMITTEE

FRANK W. FUSCO  
EXECUTIVE DIRECTOR

*Ed to  
forward to  
Clayton*

July 29, 2009

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

Dear Ms. Williams

The first meeting of the Governor's Complete Count Committee will be held on September 24, 2009 at the Harbison State Forest Environmental Educational Center (directions enclosed). The meeting time is from 9:00 am to 1:00 pm, with lunch provided.

In order to provide a count for lunch, please respond by September 1, 2009 to Amy Simpson at 803 734-3793, fax 803 734-3619 or email [amy.simpson@ors.sc.gov](mailto:amy.simpson@ors.sc.gov). If you cannot make the meeting, please send someone from your organization.

The U.S. Bureau of the Census will have staff to explain the role that we can have in assuring that we get the best count possible.

I am looking forward to working with you to insure that all persons in South Carolina are counted.

  
Bobby M. Bowers  
2010 Census Liaison

## Harbison State Forest Environmental Educational Center Directions

To find **Harbison Environmental Education Forest**, take I-26 to Exit 103 (Harbison Blvd.). Turn left at the light and proceed to Broad River Road. Turn right, go through one traffic light, then turn left at the Harbison State Forest road sign. Parking for hiking or biking is available in the parking lot on the left.

### **Street Address: 5600 Broad River Road**

To reach the **Environmental Education Center**, continue past the parking lot and bear left through the gate onto the gravel road. Take the first right onto another gravel road. The Education Center is at the top of the hill on the left.





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

T. Scott Smith  
Chairman

Valarie M. Williams  
Executive Director

August 21, 2009

The Honorable Jim DeMint  
112 Custom House  
200 East Bay Street  
Charleston, SC 29401

**Re: Neal Johnson Loan**

Dear Senator:

I am in receipt of your correspondence dated August 18, 2009 regarding the mortgage of Neal Johnson. The South Carolina State Housing Finance and Development Authority made a first mortgage loan to Mr. Johnson in May of 2001. Mr. Johnson has been in bankruptcy since October 2007. Our mortgage was released from bankruptcy on July 23, 2009 due to Mr. Johnson not performing under the terms of the plan. Since that time we have continued to work with Mr. Johnson in an effort to bring his loan current. Upon preliminary review of his financial paperwork, it is clear that Mr. Johnson's debts exceed his monthly income by \$663. Mr. Johnson's current financial situation cannot support a repayment option. Therefore, we are forced to offer a home liquidation option at this time.

Loan modifications are not an option with our mortgages. The reason for this lies in the fundamental differences in the way the Authority operates versus a traditional lender. Our loans are funded through the sale of tax-exempt bonds to investors. Repayments of our loans are then used to make loans to other first-time home buyers at low, fixed interest rates.

The interest rate we charge is the lowest rate we can responsibly charge while meeting the obligation to our investors and so that we can continue making low cost mortgage loans well in the future. Lowering interest rates, reducing principals, or modifying the terms of mortgages could jeopardize our financial stability.

We have spoken with Mr. Johnson in regards to his circumstances and have recommended home liquidation. We certainly empathize with Mr. Johnson in wanting to keep his home. Unfortunately, due to the divorce in 2005, recent added medical expenses, and reduction of hours, his home is no longer affordable.

Senator DeMint  
August 21, 2009  
Page Two

As you can see from the enclosed memos, we have been working closely with Mr. Johnson. We would like to work with him on a pre-foreclosure sale or deed-in-lieu of foreclosure. Mr. Johnson can reinstate his loan at any time up until the foreclosure sale. Additionally, should there be a change in his expenses or income; we will again review his loan for home retention options.

Please contact me if you have additional questions or if I may be of further assistance.

Sincerely,



Valarie M. Williams  
Executive Director

Enclosures

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
Pool : (0000001) BOND SERIES 1979A

Selected Memos: Date Text

10/04/2001 MR JOHNSON CALLED. IS GOING TO RETAIN AN ATTORNEY AND SUE  
HIS CONTRACTOR OVER A DRAINAGE PROBLEM UNDER HIS HOUSE. WILL  
CONTINUE HIS GOOD PMT RECORD. RAW

10/31/2001 THERE IS NO SIGNATURE ON CHECK. BBE

10/25/2002 MTGR CALLD WANTO TO KNOW HOW MUCH HIS PYMNT WLD BE FOR NEXT YEAR.  
TLD HIM HE WLD HAVE TO TALK TO ESCROW DEPT. TLD HIM THAT THE  
TAXES HAS NOT BEEN PAID YET THIS YEAR SO HE WLD HAVE TO TALK  
TO ESCROW TO SEE IF THEY CLD ESTIMATE THE AMT. TRANF TO KS. OH

11/12/2002 MTG & CO-MTG CALLED RE PAYMENT. SPOKE WITH KIM SPIRES, THEN LISA  
BREWER. ADDITIONAL UFNDS HAVE BEEN SENT ON THIS LOAN, APPLIED  
TO PRINCIPAL AS CURTAILMENTS. MTG QUESTIONED APPLICATION. WE  
AGREED TO BACK OFF CURT AND APPLY TO ESCROW TO EASE UPCOMING  
ESCROW SHORTAGE UPON RECIEPT OF WRITTEN REQUEST. LEB  
MTG CALLED DOES NOT WANT TO REVERSE CURT, WILL SEND ADDITIONAL  
FUNDS AND SPECIFY APPLICATION TO ESCROW. LEB

11/03/2004 Mr Johnson called. Going through a divorce, spouse is living in  
property. He wants to be certain payments continue to be made  
until property is resolved. His new address has been added under  
second address. Leb

01/10/2005 60 DAY LTR/HUD PKG MAILD JAN 7, 2005. OH

03/24/2005 PHONE MASTER ATTEMPT 3/18/05 - OPERATOR INTERCEPT. BBT

03/28/2005 PHONEMASTER ATTEMPT 3/23/05 AND 3/24/05 - OPERATOR INTERCEPT.  
BBT

06/22/2005 PHONEMASTER ATTEMPTS ON 6/20/05 - 6/21/05 - FOR LATE PAYMENT  
CALLS - OPERATOR INTERCEPT. BBT

11/01/2005 PHONEMASTER ATTEMPT FOR LATE PAYMENT CALLS ON 10/20/05 - 10/21/05  
OPERATOR INTERCEPT. BBT

01/27/2006 PHONEMASTER ATTEMPT FOR LATE PAYMENT ON 01/23/06 - 01/25/06  
OPERATOR INTERCEPT. BBT

02/01/2006 PHONSMATER ATTEMPT FOR LATE PAYMENT CALLS ON 1/30/06 - 01/31/06  
OPERATOR INTERCEPT. BBT

02/07/2006 60 DAY LETTER MAILED ON 02/06/06 W/HUD PKG. BBT  
/  
RECEIVED CALL FROM MGTR STATING PAYMENT SHOULD HAVE BEEN MADE BY  
EX-SPOUSE - MGTR STATES HE WILL REPORT INCIDENT TO THE COURTS SO  
THAT MORTGAGE CAN BE MADE ON TIME. BBT

02/09/2006 PHONEMASTER ATTEMPT FOR 60 DAY CALLS ON 02/07/06 - 02/08/06 -

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
Pool : (0000001) BOND SERIES 1979A

Selected Memos: Date Text

OPERATOR INTERCEPT. BBT

02/13/2006 MTGR CALLD LEFT MSG ON VM TO CALL HIM AT (803)414-4418. OH  
////  
RETRND CALL

02/15/2006 RETRND CALL TO MTGR ON 2/13/06. PER MR HE IS NOT LIVING IN THE  
HSE. HIS EX-GIRLFRIEND IS LIVING IN THE HSE. PER MR HE CAUGHT HER  
CHEATING ON HIM BUT SHE WENT TO A SHELTER HOME AND TOLD THE  
PEOPLE THERE THAT HE ABUSED HER. BCAUSE OF THAT THEY SERVD HIM  
W/PAPERS TO MOVE OUT OF THE HSE. PER MR HE DOES NOT WANT HIS  
CREDIT TO GO BAD. HE WILL SEE IF HE CAN GET HER TO SEND IN  
ATLEAST 1 PYMNT BY EOM. OH

02/22/2006 PHONEMASTER ATTEMPT FOR 60 DAY CALLS ON 2/16/06 - 02/17/06 -  
ANSWERED. BBT  
/  
FACE TO FACE LTRS MAILED. BBT

02/27/2006 MTG CALLED AND WANTS A LETTER THAT PROVES CO-MTG IS NO MAKING  
PYMTS. I ASKED MTG TO COME INTO THE OFFICE FOR A COPY OF THE 60  
DAY LETTER MAILED 02-06-06. HE SAID HE IS ON HIS WAY NOW. LRS  
\*\*\*\*\*  
MTG CAME IN AND PICKED UP THE LETTER. I ALSO FAXED IT TO HIS  
ATTY. MTG SIGNATURE IS ON FILE TO DISCUSS LOAN WITH ATTY KEN  
LESTER. LRS

03/02/2006 PHONEMASTER ATTEMPT FOR 60 DAY CALLS ON 2/24/06-2/25/06 -  
ANSWERED. BBT

03/08/2006 S/W COMTGR @ POE, STATES THAT MTGR PTP (2) PMTS LAST MONTH AND  
DID NOT. ADV OF DFLT AND 3 MO STATUS. MTGR WANTS LOSS MIT  
ASSISTANCE, MTGR WILL COMPLETE FINCL WRKSHT AND COME INTO OFC ON  
3/14 TO DISCUSS. PER COMTGR RFD LOST JOB, SINGLE PARENT AND MTGR  
REFUSING TO PAY AS AGREED. TR

03/09/2006 NOD- MLD TO MTGR. TR  
/  
MTGR CALLED OFC TO CK STATUS OF LOAN, ADV MTGR OF (3) MO STATUS.  
MTGR STATES CO-MTGR RESP FOR MKG PMTS. SD HE PAYS HER \$600.00 A  
MONTH IN CHILD SUPPORT AND SHE IS SUPPOSE TO USE THAT MONEY TO  
PAY MTG. SD CONTACTING HIS ATTY, ADV MTGR OF HIS RESP. MTGR SD  
WILL NOT PAY UNLESS COURTS AWARD HIM THE HOUSE. MTGR REQ'D A COPY  
OF NOD TO BE MAILED TO 803 LEAPHART ST LOT1 W, COLA SC. TR

03/14/2006 CO-MTGR BROUGHT LOSS MIT INFO INTO OFC, ADV MRS WILL NEED TO  
REVIEW INFO. CO-MTGR TO RTN COMPLTD VOE AND CURR CK STUB ON  
3/16/06. MRS SD IS CONSIDERING SELLING THE PROP TO AVOID POSS  
F/C, WILL CONTACT A REALTOR AND MARKET HME. TR

03/15/2006 PRSNL NOTE MLD TO MTGR. TR

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03/22/2006 MTGR CAME TO OFC TO DISCUSS LOAN, ADV MTGR OF STATUS. SD RFD  
EX-WIFE LVG IN PROP AND REFUSES TO PAY. ADV MTGR OF POSS F/C @  
4MOS, MTGR WILL TRY TO BRING LOAN CURR TODAY. WILL CLBK TO  
ADVISE. TR  
/  
MTGR WILL BRING CASHIER CK TO OFC ON 3/23. TR  
MTGR CLLD OFC PTP FULL AMT DUE TODAY. TR

03/23/2006 MTGR HAS PROMISED TO CURE DEFLT ON 3/23/06. CO-MTGR HAS REQUESTED  
THAT LOAN BE REVIEWED FOR POSS LOSS MIT, WILL TEMP HOLD FILE FRM  
LOSS MIT REVIEW PENDING MTGR'S PMT TODAY. TR  
/  
MTGR PD \$2,000.00 IN OFC TODAY, PROMISES TO PAY 594.97 ON 3/31.  
TR

03/27/2006 PHNEMASTER 90 DAY ATTEMPT 3/24 -3/25 MSG DELVRD. TR

03/29/2006 PHONEMASTER ATTEMPT ON 3/27/06 - 3/28/03 FOR LATE PAYMENT CALLS -  
ANSWERING MACHINE. BBT

04/03/2006 MTGR TO PAY 595.00 IN OFC ON 4/7 TO COMPLETE 3/1 PMT. WILL HVE  
4/1 PMT PD BY EOM. TR

04/06/2006 60 DAY LETTERS MAILED W/HUD PKG ON 4/5/06. BBT

04/18/2006 PHNEMASTER 60 DAY ATTEMPT 4/13 - 4/14 ANS MACH. TR

04/24/2006 FACE TO FACE LTR MLD 4/24/06. TR

04/26/2006 PHONEMASTER 60 DAY ATTEMPT ANS MACH (MSG DEL) 4/24 -4/25. TR

05/03/2006 MTGR CAME INTO OFC SAID GOING TO COURT ON 5/9/06 TO HVE CO-MTGR  
RMVD FROM PROP. PTP TOTAL AMT P/D AFTER COURT HEARING THIS MONTH.  
MTGR AWARE OF (3) PMTS BEING P/D AT THIS TIME. TR

05/08/2006 NOD MAILED 5/8/06. TR

05/09/2006 PROP INSP 4/25/06, OCC UNKN, COND GOOD. TR.

05/11/2006 MTGR CAME INTO OFC AFTER FAMILY COURT TRAIL, SD WANTS TO SELL  
PROP, UNABLE TO GET CURRENT. ADVISED MTGR OF HOME  
RETENTION/ LIQUIDATION OPTIONS( F/B, SPEC F/B, P/C, DIL, PFS).  
MTGR SD CO-MTGR WILL NOT AGREE TO SELL PROP, SD MAY ALLOW PROP TO  
GO INTO F/C. WILL ADVISE IF ABLE TO CURE DFLT. TR  
/  
PHONEMASTER 90 DAY CALL ATTEMPT ON 5/4/06 - 5/5/06 - ANSWERED.  
BBT

05/23/2006 PHNEMASTER 90 DAY CALL ATTEMPT 5/17 - 5/18 ANS MACH. TR

05/25/2006 PERSONAL 90 DAY NOTE MLD. TR

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05/26/2006 PHNEMASTER 90 DAY CALL ATTEMPT 5/24- 5/25 ANSWERED. TR  
/  
MTGR CLLD OFC SD COMTGR HAS BEEN COURT ORDERED TO VACATE PROP.  
ADV MTGR OF STATUS, MTGR SD WILL PAY TOTAL AMT DUE ONCE COMTGR  
MOVES, ADVISED MTGR OF LOSS MITIGATION OPTIONS (FB, SPEC FB, PC  
MOD, D/I/L & PFS). MTGR STATED WILL CURE DFLT AFTER COMTGR MOVES.  
TR

05/30/2006 INVOICE #3655879 FROM SAFEGUARD DATED 5/03/06 IN THE AMOUNT OF  
\$15.00 FOR PROPERTY INSPECTION. BBT

06/02/2006 PROP INSP 5/22/06, OCC UNKNWN, COND GOOD. TR

06/05/2006 MTGR CAME INTO OFC SD CO-MTGR HAS VACATED THE PROPERTY, MTGR PTP  
TOTAL AMT DUE IN OFC ON 6/9 VIA CERTF FUNDS. TR.

06/08/2006 REC CC IN THE AMT OF \$3,351.08 WILL POST. JM

06/30/2006 INVOICE #3695810 FROM SAFEGUARD DATED 5/23/06 @ \$15.00 FOR  
PROPERTY INSPECTION. BBT

08/10/2006 EDI COMPLIANCE ISSUE CAUSED SFMS REPORT FOR CYCLE ENDING  
06/30/06 TO FAIL. LRS

09/15/2006 REC'D MTGR CK #1194 FOR \$865.12- OK TO POST- MTGR IN OFFICE- MTGR  
AND COMTGR NO LONGER TOGETHER AND HE WANTS HER REMOVED FROM LOAN-  
EXPLD TO HIM THAT THE ONLY WAY TO DO THAT WOULD BE TO HAVE THE  
HOME REFI AND HE ISN'T SURE HE WANTS TO DO THAT OR NOT- TOLD HIM  
THAT WOULD BE HIS DECISION BC SC HOUSING COULD NOT MAKE THAT  
DECISION FOR HIM- RAY

11/21/2006 MTGR CALLED OFFICE WILL BE DROPPING OFF PYMT TOMORROW- RAY

11/22/2006 MTGR IN OFFICE- BROUGHT PERSONAL CK#1301 FOR \$865.12- POSTED FOR  
THE NOV P&I PYMT -RAY

01/24/2007 PHONEMASTER CONTACT ATTEMPT MADE ON 1/17/07 and 1/19/07 - REPORT  
INDICATES UNTRIED. BBT

01/31/2007 1098 returned for bad address will keep on file-ssh

02/02/2007 MTGR CALLED, HAS NOT RECD 1098- CHECKED RETURN MAIL BOX IN  
ALLISON'S CUBE AND WAS RETURNED- MTGR COMING TO OFFICE TO PICK  
THIS UP- TOLD ME THAT THE MAIL S/B GOING TO PO BOX 1287 IRMO SC  
29063- TOLD HIM TO BRING THIS TO ME IN WRITING/RAY

02/07/2007 MTGR CALLED OFFICE- INTERESTED IN GETTING A CONSOLIDATION LOAN-  
TOLD HIM WE DO NOT OFFER THAT- HE'LL HAVE TO LOOK ELSEWHERE TO  
GET THAT DONE/RAY

02/26/2007 PHONEMASTER CONTACT ATTEMPT MADE ON 2/20/07 AND 2/22/07 - REPORT

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INDICATED ANSWERED. BBT

03/13/2007 COUPON BOOK RETURNED.(JJ)

03/23/2007 PHONEMASTER ATTEMPT MADE ON 3/19/07 - 3/21/07 REPORT INDICATES ANSWERING MACHINE. BBT

03/27/2007 30 DAY LATE LTR RETURNED - UNDELIVERABLE. BBT

03/29/2007 PHONEMASTER OUTDAIL REPORT INDICATES UNTRIED. HOWEVER, CALLS WERE GENERATED DURING THIS PERIOD OF 3/27/07 - 3/28/07. BBT

04/02/2007 CALLED AND SPW MTGR ON MISSING CK # 1319 FOR \$865.12- WE ARE NOT ABLE TO LOCATE THIS CK AT THIS TIME- STATES HE CAME INTO THE OFFICE ON 3-16-2007 AND HANDED HIS CK TO A BLACK WOMAN AT THE CASHIER'S DESK, WE HAVE CKED CASH RECEIPTS FOR THE 16TH 19TH AND 20TH FOR CK # AND AMT AND AREN'T ABLE TO LOCATE, HE STTD THAT THE CK HAS NEVER CLEARED HIS ACCT EITHER- HE IS GOING TO COME BY TODAY TO MAKE HIS PYMT AGAIN- TOLD HIM THAT IF HE FAILS TO DO A STOP PYMT ON THE MISSNG CK #1319 THAT IF FOUND WILL BE RAN THROUGH HIS ACCT AND HE COULD POSSIBLILY HAVE AN NSF IF FUNDS ARE IN THERE TO COVER CK- ASKED IF HE SHOULD GET AN ATTY TOLD HIM IF HE FEELS THAT IS NECESSARY WE CAN'T ADVISE HIM ON THAT. TOLD HIM WE WILL UPDT HIS CREDIT REPORT FOR MARCH AND HAVE REMOVED CHECK MARK FOR REPORTING UNTIL AFTER ALISON CLOSING OUT FOR MARCH AND THEN WILL ADD BACK. RAY  
SFDMS AUTO PROCESSED.  
CUSTOMER HAD QUESTIONS ABOUT WHY HIS PAYMENT WENT UP.I EXPLAINED TO HIM WHAT COULD MAKE IT GO UP AND TOLD HIM HE COULD SHOP AROUND FOR CHEAPER INS. TO GET IT LOWERED. I ALSO TOLD HIM TO FIND OUT WHY HIS TAXES INCREASED, HE WOULD HAVE TO CONTACT HIS TAX OFFICE.ECG  
/  
RECD PYMT OF \$865.12- APPLIED TO MAR P&I PYMT. RAY

04/09/2007 HABITUAL CALL ATTEMPT - TRIED LISTED # NO ANSWER. BBT

04/10/2007 HABITUAL CALL ATTEMPT - LEFT MSG ON A/M. BBT

05/01/2007 SFDMS AUTO PROCESSED.

05/16/2007 RECD CK #1330 FOR \$907.96- POSTED TO MAY P&I. RAY

06/25/2007 PHONEMASTER CONTACT ATTEMPT ON 6/20/07-6/22/07 REPORTS- ANSWERING MACHINE. BBT

06/27/2007 30 DAY LATE LTR RETURNED. BBT

07/12/2007 HABITUAL CALL ATTEMPT - LEFT MSG ON A/M. BBT

07/24/2007 PHONEMASTER CONTACT ATTEMPT 7/18/07 - 7/20/07 UNTRIED. BBT

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07/30/2007 PHONEMASTER CONTACT ATTEMPT 7/27/07 - 7/28/07 REPORT INDICATES  
ANSWERING MACHINE. BBT  
/  
30 DAY LTR RETURNED. BBT

08/01/2007 SFDMS AUTO PROCESSED.

08/21/2007 30 DAY DELQ LTR RETURNED. BBT

09/04/2007 SFDMS AUTO PROCESSED.

09/05/2007 60 Day Delinquency FHA Letter sent.

09/11/2007 PHONE CONTACT ATTEMPT 9-10-07. ANSWERING MACHINE. RAY

09/17/2007 60 DAY PHONE CONTACT ATTEMPT 9-14-07. CONNECT TO LIVE PERSON. RAY

09/24/2007 Face to Face Delinquency Letter sent.  
/  
PHONE CONTACT ATTEMPT. 9-21-07. ANSWERING MACHINE. MD. RAY

09/27/2007 INITIAL PI COMPLETED 9-21-07. 52 DAYS. OCCUPIED .RAY

09/28/2007 PHONE CONTACT ATTEMPT 9-27-07. CONNECTED TO PERSON. MD. RAY

10/01/2007 SFDMS AUTO PROCESSED.

10/03/2007 PHONE CONTACT ATTEMPT 10-02-07. CONNECTED TO PERSON. MD. RAY

10/08/2007 Notice of Default FHA Delinquency Letter sent.

10/11/2007 MTGR IN OFFICE. EXPL TO HIM THAT NOW IS ACCT IS DUE 3 MTHS WE  
NEED TWO PYMTS. HE SAID HE DOSN'T HAVE IT. THOUGHT HIS PYMT WAS  
DUE BY THET 15TH. EXPL TO HIM THAT IS HIS GRACE PERIOD HOWEVER  
HIS PYMTS ARE DUE ON THE 1ST OF EACH MONTH. WENT OVER THE FB  
OPTIONS W/HIM AND TOLD HIM WE WOULD MAIL PW OUT TO HIM TO BE  
COMPLETED AND RETURNED. RAY  
/  
PHONE CONTACT ATTEMPT 10-11-07. ANSWERING MACHINE. MD. RAY

10/15/2007 RETURN MAIL. NOD. NOT DELIVERABLE AS ADDRESSED. UNABLE TO FOWARD.  
RAY

10/22/2007 PHONE CONTACT ATTEMPT 10-09-07. ANSWERING MACHINE. MD. RAY  
/  
CONTACT PI COMPLETED 10-19-07. 28 DAYS. OCCUPIED. RAY

10/26/2007 PHONE CONTACT ATTEMPT 10/25/07-CONNECTED PERSON, HUNG UP DURING  
DELIVERY. DGM

10/31/2007 LOSS MIT REV CONDUCTED. LRS

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11/01/2007 SFDMS AUTO PROCESSED.

11/05/2007 1ST LEGAL DUE 3-1-2008. RAY

11/09/2007 CALLED MTGR. LM ON AM FOR CB. RAY  
/////////  
CALLED MTG AT HM # WHICH IS CELL. SAID HE HAD RETAINED MOSS &  
ASSOC AS HIS ATTY @ 933-0202. PER PACER, MTG FILED CHP 13  
10/30/07. SENT EMAIL TO OPIE W/CC TO RAY. LAT  
/////////  
LOSS MIT REVIEW COMPLETED. LAT  
/////  
RECEIVED NOTIFICATION TODAY THAT MTGR FILED CHAP 13 ON  
10/30/07. POC DUE BY 04/28/08. PROPOSED PLAN DUE BY 11/14/07. OH.

11/14/2007 PROPOSED PLAN DATED 11/13/07 CALLS FOR PAYMNTS OF \$60.00 PER MTH  
FOR 60 MONTHS. REGULAR DIRECT PAYMNTS TO RESUME DECEMBER 2007. OH

11/16/2007 PROOF OF CLAIM FILED \$3,898.54. OH  
/////  
THE PROPOSED PLAN FILED 11/13/07 CALLS FOR PAYMNT OF \$60.00 PER  
MTH FOR 60 MTHS = \$3600.00. THE PLAN IS SHORT BY \$298.54. SENT  
EMAIL TO ATTNY HAIGLER TO FILE AN OBJECTION TO THE PLAN. OHE  
/////  
RECDV EMAIL REPLY BACK FRM ATTNY HAIGLER THAT THEY WILL BEGIN  
WORK ON THE OBJECTION. OHR

11/19/2007 RECVD EMAIL REPLY FRM ATTNY HAIGLER: In reviewing the plan, State  
Housing will need an additional \$5.00 to pay the claim in full.  
We typically do not file objections when the plan is short \$5.00  
or less because of the cost of legal fees to file an objection.  
Additionally, I believe that the "or more" language provided in  
the plan will cover the small shortfall. The Trustee should put  
in your arrearage claim into her plan calculation and should pay  
State Housing in full. Anything over the \$5.00 shortage, I file  
objections. Please let me know if you still would like me to  
file an objection in this case. CKD W/LISA T AND PER THE EMAIL  
FRM ATTNY HAIGLER AN OBJECTION WILL NOT BE FILED. OH  
/  
CONTACT PI COMPLETED 11-11-07. 30 DAYS. OCCPIED .RAY

11/28/2007 MORTG. CALLED FROM 803-414-4418 WANTING TO KNOW HIS BANKRUPTCY  
PAYMENT. INFORMED MORTG. TO SEND IN \$907.96. ALSO TOLD HIM TO  
CONTACT LAT, ON DEC 3 TO CONFIRM THIS AMT. HE WENT OFF ON A  
TANGENT ABOUT HE SHOULD NOT HAVE TO PAY THE \$900 MORTG. PAYMENT  
B/C HE JUST GOT HIS TAX NOTICE AND HIS TAXES WENT DOWN TO \$895  
FROM \$1322.30. HE ASSUMED THAT THE DECREASE IN HIS PAYTS WILL BE  
EFFECTIVE IMMEDIATLEY. EXPLAINED TO MORTG. THAT THIS WILL NOT  
HAPPEN UNTIL NEXT YEAR. GAVE YS #, HE WANTED MORE DETAILS. SE

12/03/2007 MTG CALLED BACK. CONFIRMED PAYMENT AMT. WILL BE SENDING IN ASAP.

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LAT

12/04/2007 REC'D CK#1426 FOR \$907.96 TO SATISFY THE DEC 07 PYMT. LAT

12/05/2007 SFDMS UPDATE --> STATUS 67 WAS NOT REPORTED FOR 10/07 ACTIVITY PERIOD BECAUSE WE WERE NOT NOTIFIED OF FILING UNTIL 11/9/2007. 67 WAS REPORTED WITH NOVEMBER ACTIVITY. LAT

12/06/2007 MTG CAME IN TO VERIFY RECEIPT OF HIS 12/4 PYMT. STILL OCCUPIES HOME. UPDATED WK PH #. ALL OTHER CONTACT INFO CORRECT. MTG CONCERNED BECZ CK HAS NOT CLEARED ACCT (HAS ONLY BEEN 2 BUSINESS DAYS).LAT

01/03/2008 REC CK# 1437 FOR \$907.71. PYMNT IS SHORT \$.25CTS BUT WILL USE TO SATISFY THE JAN 08 PYMNT. THIS W/\$.25 SHORTNG ESCROW WILL BE USED TO POST FOR ONE ARREARAGE PYMNT @ \$907.96. OHT

01/31/2008 MTGR CALLD TO INFORM US THAT HE SHLD BE IN ON 02/08/08 TO MAKE THE FEB 08 PAYMNT. VERIFIED THAT MTGR STILL OCCUPS THE PROP AND CONTACT INFO IS CORRECT. OH  
/////

02/08/2008 REC CK# 1442 FOR \$907.96. WILL POST FOR THE FEB 08 PAYMNT. OHE

03/04/2008 REC CK# 1451 FOR \$907.96. WILL POST FOR THE MAR 08 PAYMNT. OH

03/12/2008 NEW COUPON BOOKLET MAILED TO BR ATTN. OH

03/24/2008 ORDER CONFIRMING PLAN AND RESOLVING MOTIONS 03/18/08. OHT

03/31/2008 MTGR CALLD TO LET US KNOW THAT HE WILL HAVE TO WAIT UNTIL 04/04/08 TO MAKE THE APRIL PAYMNT. PER MTGR HE HAS TO TAKE CARE OF ANOTHER BILL SO HE HAS TO WAIT UNTIL THEN. VERIFIED THAT MTGR STILL OCCUPYS THE PROP AND CONTACT INFO IS CORRECT. CHANGED CAUSE OF DEFAULT TO EXCESSIVE OBLIGATIONS. OHT

04/04/2008 NEW PAYMNT AMT EFFECTIVE APRIL 2008 IS \$838.63. REC CK# 1459 FOR \$838.63. THIS WILL SATISFY THE APRIL 08 PAYMNT. WILL POST TO UNAPPLD SINCE THIS IS NOT ENOUGH TO MAKE AN ARREARAGE PAYMNT. OHD

05/06/2008 REC'D CK#1476 FOR \$838.63 TO SATISFY THE MAY 08 PYMT. THIS W/\$69.33 FROM UNAPPLIED WILL BE USED TO POST ONE ARREARAGE PAYMENT @ \$907.96. LAT

06/03/2008 REC CK# 1495 FOR \$838.63. THIS WILL SATISFY THE JUNE 08 PAYMNT. THIS W/\$69.33 FRM UNAPPLD WILL BE USED TO POST ONE ARREARAGE PAYMNT @ \$907.96. OHA

06/19/2008 REC SCSHFDA CK# 1461 WHICH REPLACES TR CK # 845105 FOR \$325.02.

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WILL POST \$266.70 TO LATE CHGS. DIFF OF \$58.32 TO POST TO UNAPPLD. OH

07/07/2008 REC CK #1488 FOR \$838.63. THIS WILL SATISFY THE JULY 08 PAYMNT. THIS W/\$69.33 FRM UNAPPLD WILL BE USED TO POST ONE ARREARAGE PAYMNT @ \$907.96. OHA

08/06/2008 REC CK #1501 FOR \$838.63. THIS WILL SATISFY THE AUG 08 PAYMNT. THIS W/\$69.33 FRM UNAPPLD WILL BE USED TO POST ONE ARREARAGE PAYMNT @ \$907.96. OHA

08/11/2008 REC SCSHFDA CK #1514 WHICH REPLACES TR CK #850367 FOR \$64.91. WILL POST TO UNAPPLD. OH

09/03/2008 REC CK # 1512 FOR \$838.63. WILL POST FOR THE SEPT 08 PAYMNT. OHR

09/12/2008 REC SCSHFDA CK #1551 THAT REPLACES TR CK #853068 FOR \$40.20. WILL POST TO UNAPPLD. OH

09/24/2008 VOIDED ESCROW ANALYSIS REFUND CK #57385 IN AMT OF 620.94 SINCE LOAN WAS NOT CURRENT AT TIME OF ANALYSIS. FUNDS ARE GOING BACK INTO THE ESCROW ACCT. SSM

10/08/2008 REC TR CK #855406 FOR \$63.29. THIS W/\$775.34 FRM UNAPPLD WILL BE USED TO POST FOR ONE ARREARAGE PAYMNT @ \$838.63. OHY  
/////

REC CK #1521 FOR \$838.63. WILL POST FOR THE OCT 08 PAYMNT. OHK

11/05/2008 REC CK #1530 FOR \$838.63. WILL POST FOR THE NOV 08 PAYMNT. OH

11/17/2008 REC SCSHFDA CHECK #1623 THAT REPLACES TR CK #857725 FOR \$62.69. WILL POST TO UNAPPLD. OH

12/04/2008 REC CK #1538 FOR \$838.63. WILL POST FOR THE DEC 08 PAYMNT. OHK

12/17/2008 REC SCSHFDA CHECK #1657 THAT REPLACES TR CK #859894 FOR \$62.21. WILL POST TO UNAPPLD. OHM

12/30/2008 MTGR CALLD LEFT MSG ON VM TO CALL HIM @ (803) 414-4418. OH  
/////

RETRND CALL LEFT MSG ON AM. OH

12/31/2008 MOTION FOR MORATORIUM OF PAYMNTS TO TRUSTEE UNDER CHAP 13 PLAN FILED 12/30/08. OH

01/09/2009 MTGR CAME IN TO LET US KNOW THAT HIS JAN PAYMNT WILL BE LATE. PER MTGR HE GOT SICK RIGHT B4 THE NEW YEAR AND HAD TO BE ADMITTED INTO THE HOSPITAL FOR A COUPLE OF DAYS. HE HAS NOT BEEN BACK TO WORK AS OF YET. PER MTGR HE HAS PUT IN FOR SHORT TERM DISABILITY. PER MTGR AS SOON AS HE GETS HIS MONEY FOR THAT HE WILL MAKE THE

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JAN 09 PAYMNT. PER MTGR HE HOPES IT WILL BE WITHIN HE NEXT WEEK.  
VERIFIED THAT MTGR STILL OCCUPYS THE PROP AND CONTACT INFO IS  
CORRECT. OH

01/14/2009 REC CC#1680604 FOR \$838.50 AND CASH PAYMNT IN THE AMT OF  
\$.13CNTS. TOTAL AMT REC OF \$838.63. THIS WILL SATISFY THE JAN 09  
PAYMNT. OH

02/05/2009 RECVD DISCLOSURE NOTIFICATION SIGND BY MTGR FOR PAYOFF QUOTE  
THROUGH 02/16/09 TO EURO MORTGAGE BANKERS, INC. AT THIS TIME  
THERE ARE NO ADDTL BNK CHARGES THAT NEEDS TO BE ADDED TO THE  
PAYOFF QUOTE. FORWARD DOCS TO SH IN PAYOFF. OH  
/////

02/09/2009 RECVD PAYOFF DOCS FRM SH. MAILD PAYOFF DOCS TO BR ATTN. OHE

02/12/2009 MTGR CALLD @11:40AM TO LET US KNOW THAT HE WILL BE IN THE OFFICE  
ON 02/13/09 TO BRING IN HIS FEB 09 PAYMNT. PER MTGR IF HE DOES  
NOT GET BY 84 OUR OFFICE CLOSES HE WILL DROP THE PAYMNT IN THE  
NIGHT DEPOSIT BOX OUTSIDE. VERIFIED THAT MTGR STILL OCCUPYS THE  
PROP AND CONTACT INFO IS CORRECT. OHE

02/17/2009 REC CK #1558 FOR \$838.63. WILL POST FOR THE FEB 09 PAYMNT. OHE

02/19/2009 REC SCSHFDA CHECK #1717 THAT REPLACES TR CK \$864184 FOR \$92.27.  
WILL POST TO UNAPPLD. OH

03/10/2009 REC PAYOFF REQUEST FRM EURO MORTGAGE BANKERS FOR PAYOFF GOOD  
THROUGH 03/31/09 ALONG W/SIGNED AUTHORIZATION DISCLOSURE  
STATEMENT FRM MTGR. FORWARD PAYOFF REQUEST TO SH. OH  
////////////////////////////////////  
gave updated payoff to oh-ssh

03/11/2009 MAILD PAYOFF REQUEST TO BR ATTN. OH

03/12/2009 MTGR CALLD AT 9:37AM TO LET US KNOW THAT HE HAS BEEN OUT OF WK  
SICK. HE WILL TRY TO GET THE MARCH PAYMNT INTO US BY EOM. PER  
MTGR HE STILL DOES OCCUPY THE PROP HOWEVER, HE IS TRYING TO REFI  
TO GET A LOWER RATE. CONTACT INFO IS CORRECT. OH

03/18/2009 REC SCSHFDA CHECK #1744 THAT REPLACES TR CK #866282 FOR \$30.62.  
WILL POST TO UNAPPLD. OH

03/27/2009 REC CK#1568 FOR \$838.63. WILL POST FOR THE MAR 09 PAYMNT. OHR

04/13/2009 REC SCSHFDA CHECK #1771 THAT REPLACES TR CK #868479 FOR \$30.51.  
WILL POST TO UNAPPLD. OH

04/28/2009 MTGR CALLD LEFT MSG ON VM TO CALL HIM @ (803) 414-4418. OH

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/////  
RECVD FAXD DOCS FRM NACA TO REVEIW THE LOAN FOR RESTRUCTURE. OH  
/////  
RETRND CALL @ 2:00PM AND MTGR WANTD TO KNOW IF WE HAD RECVD THE  
FAX FRM NACA. TLD MTGR THAT WE DID REC THE FAX. MTGR SAID THAT HE  
WANTD TO DO A LOAN MODIFICATION. INFORMD MTGR THAT HIS LOAN IS  
STILL PROTECTED UNDER BNK AND WE CLD NOT STEP IN AND REVIEW THE  
LOAN FOR OPTIONS AND INFORMD THE MTGR THAT WE CLD NOT DO A LOAN  
MODIFICATION TO CHANGE THE TERMS OF HIS LOAN. MTGR INDICATED THAT  
NACA SAID THAT IT DID NOT MATTER WHO THE LENDER WAS THAT WE SHLD  
BE ABLE TO OFFER A LOAN MODIFICATION. TLD MTGR THAT ARE  
GUIDELINES ARE DIFFERENT FRM A NORMAL MTG COMP OR BANK AND THAT  
WE HAVE BONDED ISSUE LOANS SO WE CLD NOT REFI OR DO A LOAN  
MODIFICATION. PER MTGR TO CONTACT HIS ATTNY FOR LEGAL ADVICE. HE  
DID NOT SEE WHY WE CLD NOT DO A LOAN MODIFICATION SINCE NACA SAID  
THAT WE CLD. I DID MENTION TO MTGR THAT IF HIS LOAN WAS  
RELEASED FRM BNK AND IT WAS STILL IN DEFAULT THEN WE CLD  
OFFER HIM OPTIONS. VERIFIED THAT MTGR STILL OCCUPYS THE PROP AND  
CONTACT INFO IS CORRECT. OH

04/30/2009 RECVD FAXD LETR FRM MOSS & ASSOC ALONG W/FINANCIALS FRM NACA FOR  
US TO REVIEW THE DEBTOR'S LOAN FOR A RESTRUCTURE. \*\*\*\* UPLOAD TO  
ONBASE AS FINANCIAL DOCS OBTAIND. OH

//////  
MTGR CAME @ 3:40PM AND WANTD TO KNOW IF WE HAD REC HIS FAXS. TLD  
MTGR THAT WE DID AND THAT IF HE WANTD US TO RELEASE INFORMATION  
ABT HIS LOAN TO NACA THEN HE NEEDED TO GIVE US WRITTEN  
AUTHORIZATION OR SIGN AN AUTHORIZATION OF RELEASE FORM FRM NACA.  
THE MTGR CLD NOT UNDERSTAND WHY HE NEEDED TO SIGN AN  
AUTHORIZATION FORM TO US SINCE HIS ATTNY HAS SENT US A LETR  
GIVING US CONSENT TO RELEASE INFO TO NACA. TLD MTGR THAT HE WAS  
OUR MTGR AND NOT HIS ATTNY SO THEY CLD NOT AUTHORIZ US TO RELEASE  
INFO TO NACA. MTGR CALLD HIS ATTNY AND GAVE ME THE PHONE TO  
SPEAK W/JASON. I INFORMD JASON THAT WE DID NOT OFFER REFINANCE  
AND THAT WE DID NOT DO LOAN MODIFICATION BCAUSE WE HAVE BOND  
ISSUE LOANS. JASON SAID THAT HE UNDERSTOOD WHAT I WAS SAYING.  
WHEN I GOT OFF THE PHONE MTGR CONTACTD NACA AND INFORM NACA THAT  
WE CLD NOT REFI HIS LOAN OR OFFER LOAN MOD AND HE SAID TO NACA  
THAT HE THOUGHT THAT WE HAD TO BCAUSE THATS WHAT THEY TLD HIM.  
PER THE PHONE CONVERSATION THE MTGR HAD W/NACA THEY SUGGESTED  
THAT HE GO TO JIM CLYBURN'S OFFICE AND DISCUSS THE ISSUES THAT  
HE'S HAVING W/US W/THEM. ASKD MTGR ABT HIS APRIL 09 PAYMNT. PER  
MTGR TO BE BACK IN A COUPLE OF DAYS W/IT. PER MTGR HE  
STILL OCCUPYS HIS PROP AND CONTACT INFO IS CORRECT. ////////// AFTER  
MTGR LEFT I DISCUSS THE LOAN AND HOSTILITY THAT THE MTGR HAD W/US  
FOR NOT BEING ABLE TO OFFER HIM A LOAN MOD BCAUSE "NACA SAID  
THAT WE COULD" W/KIM S, ED KNIGHT, AND NINA C. I INFORMD EACH OF  
THEM THAT THE MTGR LEFT W/INTENTIONS TO TALK TO SOMEONE AT JIM  
CLYBURNS OFFICE JUST IN CASE WE HEAR FRM A REPRESENTATIVE FRM  
CLYBURN'S OFFICE. OH

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
Pool : (0000001) BOND SERIES 1979A

Selected Memos: Date Text

05/07/2009 DELINQUENT LETTER MAILED TO BR ATTNY ON 05/06/09. OH

05/08/2009 \*\*EMAILED KS AND OH IN REGARDS TO WHETHER FORMAL DENIAL NEEDED.  
NMC

05/14/2009 REC SCSHFDA CK #1804 THAT REPLACES TR CK #870581 FOR \$91.23.  
WILL POST TO UNAPPLD. OH

05/21/2009 \*\*\*\*\* RESPONSE TO NMC MEMO ON 05/08/09 \*\*\*\*\*  
SENT EMAIL REPLY TO NMC THAT WE DID NOT NEED TO SEND A FORMAL  
DENIEL LETTER TO NACA. //// KS ALSO SENT AND EMAIL TO NMC THAT  
WE DID NOT NEED TO SEND A FORMAL DENIEL LETTER TO NACA. OH  
\*\*\*\*\*

05/22/2009 \*\*\*\*\* CORRECTION TO 09/12/08 MEMO \*\*\*\*\*  
REC SCSHFDA CK #1551 THAT RPELACES TR CK #853068 FOR \$96.05. WILL  
POST TO UNAPPLD. OH  
\*\*\*\*\*  
AUDIT ACCT: THE AMT IN UNAPPLD OF \$374.78 IS TRUSTEE MONEY. WILL  
REQUEST LIFT OF STAY IF ONE PAYMNT IS NOT RECVD BY THE TIME WE  
RETRN BACK TO WK ON 05/26/09. OH

05/26/2009 SENDING REQUEST FOR LOS TO NMC FOR APPROVAL. THE MTGR IS DUE THE  
APRIL AND MAY 2009 POST-PETITION PAYMENTS. OH  
\*\*APPROVED LOS. NMC  
/////

05/27/2009 LIFT OF STAY REQUEST, TRANSACTION HISTORY, AND MEMO RECORD UPLOAD  
TO ONBASE. OH  
/////

05/28/2009 MOTION FOR RELIEF FILED 05/28/09. LAST DAY FOR OBJECTION IS  
06/17/09. HEARING SHCEDULED FOR 07/14/09. \*\*\*\* MFR UPLOADED TO  
ONBASE. OH

06/09/2009 \*\*\*PACER CHECK:MFR STAY 6/2 LAST OBJECTION 6/16 HEARING 6/23.  
UPLOADED TO ONBASE MISC DOC. NMC  
-----  
RECD TRUSTEE CHECK 872766 FOR \$60.65 YESTERDAY. POST TO  
UNAPPLIED CASH TODAY. SE

06/15/2009 \*\*\*\*\* DISREGARD MEMO DATED 05/28/09 \*\*\*\*\*  
THE MOTION FOR RELIEF DATED 05/28/09 IS FOR FIRST CITIZENS. OH  
\*\*\*\*\*  
RESPONSE TO MOTION FOR RELIEF FILED 06/12/09. \*\* UPLOADED TO  
ONBASE. OH

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
Pool : (0000001) BOND SERIES 1979A

Selected Memos: Date Text

06/18/2009 RECVD EMAIL FRM GLORIA@ HERNDON ON 06/16/09 THAT THEY ARE PREPARING A SETTLEMNET ORDER. \*\*\*\* EMAIL ULOADED TO ONBASE. OH

06/25/2009 S/O FILED 06/22/09. MTGR TO PAY \$650.00(CERT FUNDS) DIRECT TO ATTNY HERNDON NLT 07/15/09. REGULAR PAYMNTS TO RESUME JULY 1, 2009: MTGR TO PAY REGUALR MTHLY PAYMNT PLUS STIP PAYMNT OF \$426.86 PER MTH TO COMPLETE S/O IN 6 MTHS. NORMAL PP PAYMNTS TO RESUME JAN 1, 2010. 20 DAY DROP DEAD CLAUSE. \*\*\*\*\* ORDER ULOADED TO ONBASE. OH

07/07/2009 REC TR CK #874883 FOR \$60.51. WILL POST TO UNAPPLD. OHE

07/13/2009 AMENDED PLAN FILED 07/09/09 FOR MOTION TO ESTABLISH VALUE. PLAN MODIFICATION AFTER CONFIRMATION. OH

07/22/2009 AFFIDAVIT OF DEFAULT ORDER FILED 07/21/09 BY ATTNY HERNDON DUE TO MTGR NOT PAYING UPFRONT FEE FOR SETTLEMENT ORDER. \*\*\*\*\* ULOADED TO ONBASE. OH

07/23/2009 ORDER CONFIRMING PLAN AND RESOLVING MOTIONS 07/20/09. \*\*\*\*\* ULOADED TO ONBASE. OHS

07/27/2009 RECVD ATTNY BILL ON 07/23/09 FOR \$382.50 FRM ATTNY HERNDON FOR SERVICES RENDERED FOR FILING A LIFT OF STAY MOTION. OH

07/28/2009 \*\*\*PAID ATTY BILL \$382.50. NMC

07/29/2009 BNK RELEASED 07/23/09. PER AFFIDAVIT OF DEFAULT FILED FOR NOT PAYNG THE UPFRNT ATTNY FEES FOR S/O. 1ST LEGAL DUE 10/21/09. NOTICE OF DEFAULT MAILED. TTP EXPIRES 08/28/09. OH  
/////

CERT NOTICE OF DEFAULT LETTER ALONG W/LOSS MITIGATION PAPERWORK MAILED TO MTGR. \*\*\*\*NOD LETR AND LOSS MIT PKG ULOADED TO ONBASE. OH  
/////

CALLED MTGR @ 10:48AM TO VERIFY OCCUPANCY. LEFT MSG ON ANS MACH. OH  
/////

MTGR RETRND CALL @ 11:12AM. TLD MTGR THAT I HAD JUST RECVD NOTICE THAT HIS MTG LOAN WAS RELEASED FRM BNK AND I WAS CALLNG TO VERIFY OCCUPANCY. SPOKE W/MTGR AND HE DOES STILL OCCUPY THE PROP. MTGR WANTD TO KNOW WHY HIS LOAN WAS RELEASED FRM BNK. I TLD MTGR THAT WE HAD NOT REC HIS PAYMNTS AND A MOTION WAS DONE. TLD MTGR THAT HE WAS ENTERED INTO A S/O AGREEMNT AND DID NOT MAKE THAT PAYMNT TO OUR ATTNY SO A DEFAULT ORDER WAS ISSUED. THE MTGR CUT ME OFF AND SAID THAT WE SHLD NOT HAVE DONE ANYTHING TO HIS LOAN BECAUSE WE WERE SENT NUMEROUS PAPERS FRM NACA THAT STATED THAT WE WERE TO DO A RESTRUCTURE LOAN FOR HIM. THE MTGR SAID THAT WE CLD DO THE RESTRUCTURE BECAUSE NACA SAID THAT WE CLD. TLD MTGR THAT I HAD ALREADY EXPLAIND TO HIM THAT WE CLD NOT OFFER THE RESTRUCTURE

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
Pool : (0000001) BOND SERIES 1979A

Selected Memos: Date Text

BCAUSE OF THE TYPE OF LOAN THAT WE HAVE. PER MTGR TO CONTACT HIS  
ATTNY AND CONTACT THE NEWS MEDIA ABT HOW WE DID NOT WANT TO HELP  
HIM AND HE WAS GOING TO USE MY NAME BCAUSE I WAS HARRASSING HIM  
BCAUSE HIS LOAN IS STILL IN BNK. I TLD MTGR THAT HE CLD NOT  
USE MY NAME W/OUT MY PERMISSION AND I'M NOT AUTHORIZING HIM TO  
USE MY NAME. I TLD THE MTGR THAT I'VE SPOKEN TO HIM WHEN HE CAME  
INTO THE OFFICE AND WHEN HE CONTACTED US. TLD THE MTGR THAT THE  
LOAN HAS BEEN RELEASED AND THATS MY REASON FOR CALLING HIM TODAY.  
THE MTGR HUNG UP THE PHONE. BCAUSE OF CONTACT W/THE MTGR I DID  
NOT MAIL OUT AN OCCUPANCY LETR OR ORDERED AN INSPECTION REQUEST.  
CONTACT INFO IS CORRECT. OH  
\*\*APPROVED AUTHO TO FCLS. NMC

////

MTGR CALLD BACK @3:10PM AND SAID THAT HE WAS AT HIS ATTNY OFFICE  
AND WANTD TO KNOW IF WE WERE AWARE OF THIS NEW PROGRAM THAT THE  
PRESIDENT HAVE NOW CALLD HAMP. TLD MTGR THAT I WAS AWARE OF  
IT. MTGR SAID THAT HE WANTD NACA TO FAX US SOME MORE INFORMATION.  
TLD MTGR THAT LOSS MIT PAPERS WERE INCLUDED IN THE CERT NOD LETR  
THAT I MAILD TO HIM. TLD MTGR IF HE WANTS TO BE REVIEWD FOR  
LOSS MIT OPTIONS AND DID NOT WANT TO WAIT FOR THE LETR HE CLD GO  
ONLINE AND PRINT OFF THE FINANCIALS TO COMPLETE. MTGR SAID THAT  
HE DID NOT NEED TO FILL OUT OUR PAPERS BCASUE NACA HAD ALREADY  
SENT PAPERS TO US. TLD MTGR THAT WE NEED CURRENT FINANCIALS  
COMPLETED BCAUSE THIS IS A NEW DEFAULT. THE MTGR HAS YET TO FILL  
OUT OUR FINANCIALS. THE MTGR WANTD TO KNOW WHO ELSE HE CLD TALK  
TO BCAUSE HE WAS NOT GOING TO FILL OUT LOSS MIT TO US WHEN HE  
FILLD OUT PAPERS TO NACA. I REFERRED HIM TO NMC. TLD MTGR NMC  
WAS IN A MEETING BUT I WLD TRANSFER THE CALL. MTGR WANTD HER PH#.  
I GAVE HIM HER PH# AND HE HUNG UP. OH

08/05/2009 MTGR CALLD LEFT MSG ON VM TO CALL HIM @ (803) 414-4418. PER LBR  
EMAIL ON 08/04/09 IF THE MTGR CALLD FOR HIM TO SPEAK TO HER OR  
RS. I HAVE NOT RETRND THE CALL SENT EMAIL TO LBR OF MTGR'S CALL.  
OH

//////

PER LBR FOR ME TO RETRN THE CALL. RETRND MTGR CALL @ ABT 10:06AM  
AND SPOKE TO MTGR. MTGR WANTD TO KNOW WHO HE CLD TALK TO ABT  
GETTING SOMETHING STRAIGHT ABT HIS LOAN. ASKD MTGR IF HE WANTD TO  
SPEAK TO MY SUPERVISOR AND HE SAID THAT HE WLD PREFER TO COME IN  
THE OFFICE AND TALK TO HER FACE TO FACE BCAUSE HE WAS AT  
WK. MTGR WANTD TO SET UP AN APPT DATE ON 08/07/09 @ 11:00AM.  
ASKD MTGR IF HE CLD HOLD ON UNTIL I VERIFIED THAT THE APPT  
DATE WAS FINE W/MY SUPERVISOR. MTGR SAID THAT WAS FINE. PUT MTGR  
ON HOLD. CKD W/NMC AND THAT TIME IS FINE. WHEN I WENT BACK TO  
SPEAK TO THE MTGR THE PHONE CALL GOT DISCONNECTED. CALLD MTGR  
BACK AND LEFT A MSG ON HIS VM THAT THE 11:00 APPT TIME WAS FINE  
AND FOR HIM TO CALL ME BACK. OH

08/06/2009 MTGR CALLD @ 9:14AM AND CONFIRMED HIS APPT FOR TOMORROW @11:AM.  
SPOKE TO MTGR AND ASKD HIM IF HE HAD RECVD THE CERT NOD LETR

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
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Selected Memos: Date Text

W/FINANCIAL TO COMPLETE FOR LOSS MIT. MTGR SAID THAT HE WENT TO HIS PO BOX AND HE DID NOT SEE ANYTHING THERE. I TLD HIM THAT OUR SYSTEM ONLY HAD HIS PROP ADDR AND THAT A LETR WAS SENT TO THAT ADDR. PER MTGR RAY SHLD HAVE MADE A NOTATION OF HIS PO BOX ADDR. I CHECKD THE MEMO RECORDS AND I DID SEE WHERE THERE WAS A MEMO NOTATION MADE IN REF TO THE ADDR CHANGE. I ASKD MTGR IF HE SENT IN A WRITTEN REQUEST AND HE SAID THAT HE THOUGHT HE DID. TLD MTGR THAT HE CLD GO ONLINE AND PRINT OFF THE DOCS FOR LOSS MIT THAT WAY HE CLD HAVE THEM COMPLETED BY THE TIME HE COMES IN ON TOMORROW. PER MTGR TO GO ONLINE AND PRINT THEM. VERIFIED THAT MTGR STILL OCCUPYS THE PROP AND CONTACT INFO IS CORRECT. AFTER MY CONVERSATION W/THE MTGR I LOOKD AT THE NOD DOCS THAT WERE SENT AND I DID MAIL OUT A NOD TO THE PROP ADDR AND TO THE PO BOX ADDR BCAUSE THE MTGR INDICATED HIS POB ADDR WHEN HE FILED BNK. BCAUSE I DID NOT HAVE ANYTHING IN WRITING I CLD NOT CHANGE THE ADDR IN THE SYSTEM. OH

////

CALLD MTGR BACK @ 9:25AM TO INFORM HIM THAT I DID SEND A CERT LETR TO THE PROP AND PO BOX ADDR BCAUSE OF THE INFO THAT WAS GIVEN TO THE BNK COURT. I INFORMD MTGR THAT IF HE WANTS THE ADDR CHANGED IN OUR SYSTEM WE WLD NEED HIM TO SEND US A WRITTEN REQUEST TO CHANGE THE ADDR. OH

08/07/2009 MTG CAME INTO THE OFFICE FOR A FACE-TO-FACE - HE ASKED IF I KNEW HIS SITUATION - I EXPLAINED THE CONDITION OF HIS LOAN AND OFFER RELIEF REVIEW - HE SAID WE HAVE THE INFO WE ASKED HIM FOR - I EXPLAINED THE INFO WE HAVE ON FILE IS HOW HE QUALIFIED INITIALLY - I EXPLAINED HIS CIRCUMSTANCES CHANGED AND WE NEED TO RE HIM NOW BASED ON CURRENT STANDING - I EXPLAINED EACH DOC OF THE REV - TOLD HIM WE NEED 2 CURRENT PAY STUB - MR FIRST SAID HE DID NOT WANT REV - I ASKED IF HE WAS REFUSING REV - HE CHANGED AND SAID HE WOULD COMPLETE - I ASKED IF HE WANTED TO IN THE OFFICE - HE SAID YES - HE CHANGED HIS MIND AND SAID HE WANTED HIS ATTY TO SEE THE DOCS - I PROVIDED A BUSINESS CARD WITH NAME AND CONTACT #S - TOLD HIM WE NEED HIS WRITTEN AUTH TO DISCSS LOAN W/ATTY - HE SAID HE SENT THAT TO MS H - I ASKED HIM FOR WRITTEN CHANGE OF ADDRESS - HE PROVIDED IT ON NOTEBOOK PAPER AND SIGNED IT - HE SAID WE ONLY PROTECT OURSELVES - HE TALKED A LITTLE ABOUT PMI AND IMS AND SUCH - I TOLD HIM IF HE NEEDED ESCROW CONCERNS ANSWERED I WOULD HAVE ESCROW MANAGER SPEAK W/HIM - HE SAID HE THOUGHT HE WOULD TALK W/NINA - I EXPLAINED I MANAGE DEFAULT AND LOSS MIT AND THAT IS WHY HIS VISIT WAS SCHEDULED W/ME - HE SAID YOU ARE THE HEAD - I SAID OF DEFAULT AND LOSS MIT - HE SAID HE WILL KNOW HE TO TELL STEWART AND HIS ATTY HE SPOKE W/ME - HE SAID THERE IS VERBIAGE IN HIS NOTE THAT STATES HE IS ELIGIBLE FOR 1 LOAN ADJUSTMENT - ASKED HE HAD A COPY HE SAID NO HE SHOULD HAVE BROUGHT IT IN - WE DISCSSD BOND CONDITION - HE SAID HE DID UNDERSTAND BUT HE THINKS WE ARE NOT FOLLOWING THE PRESIDENT'S ORDER - HE SAID HE HAS TO HELP THE AMERICAN PEOPLE - HE SAID PEOPLE ARE CALLING HIM FOR DARLINTON, FLORENCE, AND EVERYWHERE SAID HE WAS ON THE NEWS - HE

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
Pool : (0000001) BOND SERIES 1979A

Selected Memos: Date Text

SAID HE WILL CONTINUE TO WORK ON THIS UNTIL HE HELPS THE AMERICAN PEOPLE - THEY NEED TO KNOW - HE TOLD ME HE WILL COME BACK W/STEWART WIS-TV- I EXPLAINED STEWART CAN SPEAK W/CLAYTON PR DIR - HE ASKED WHAT ABOUT ME - EXPLAINED I AM DEFAULT/LOSS MIT NOT PR - HE SAID HE WILL COME BACK THIS AFTERNOON AND DELIVER THE COMPLETED REV DOCS - HE SAID I WAS NOT TELLING HIM THAT HE QUALIFIED - I EXPLAINED I COULD NOT TELL HIM HE QUALIFY FOR RELIEF UNTIL A REV HAD BEEN CONDUCTED OF THE DOCS HE PROMISED - AS WE LEFT THE CONF ROOM HE TOLD ME IT WAS NOT OVER - HE STOOD TALL AND SAID THINGS WERE GOING TO GET HOT AND HEAVY - HE SAID I WOULD SEE A LOT OF HIM - I EXPLAINED I AM HERE DAILY FROM 8:30 UNTIL 5 - WE SHOOK HANDS AND HE EXITED THE BUILDING. SIDE NOTE - THE MTG'S FOREHEAD POURED SWEAT - HE SAID THE ROOM WAS HOT - HE ASKED IF HE COULD OPEN THE DOOR - I TOLD HIM SLIGHTLY TO KEEP HIS CONVERSATION CONFIDENTIAL - FORWARDED HIS HANDWRITTEN CHANGE OF ADDRESS TO JJ, LRS

////////////////////////////////////  
Mailing address changed.jj  
\*\*\*\*\*

MTG CAME IN AGAIN - HE DELIVERED 2 PAYSTUBS - AUTHORIZATION TO OBTAIN CREDIT REPORT - FINANCIAL STATEMENT - HE DID NOT DELIVER VOE OR PROOF OF REASON FOR DEF - MTG SAID HE BECAME ILL IN NOV 08 - HE HAS AN INJURY TO HIS LEFT TEMPLE (BLOOD VESSEL) - HE WAS OUT OF WORK FROM DECEMBER 08 UNTIL FEBRUARY 09 - HE USED ANNUAL LEAVE DAYS TO PAY MTG THIS PERIOD - WHEN HE COULD NO LONGER PAY HIS BK WAS INTERRUPTED HE SAID - I TOLD HIM DOCUMENTS NEEDED AND JM TYPED HIM A STATEMENT FOR VOE AND CHILD SUPPORT PYMTS - MTG SHOWED ME CHILD SUPPORT GARNISHED ON PAY STUB - WE ARE OKAY W/THAT - MTG WILL COME IN MONDAY (8-10-09) BY NOON TO DELIVER ADDITIONAL DOC REQUEST - MTG SAID HE IS NOT DIRECTING HIS ACTIONS AT ME HE KNOWS I HAVE A JOB TO DO - HE APPRECIATES MY HELP. LRS

08/10/2009 MR CAME INTO THE OFFICE - HE PROVIDED A COPY OF HIS VOE - THE VOE ONLY PROVIDED CURRENT GROSS - NO PRIOR YEAR INCOME OR BREAK DOWN IS INDICATED - I ASKED MR WHY - HE SAID HE DID NOT KNOW - HE SAID I COULD CALL AND HE HELP ME TO READ THE # 803-791-2960 HR REP NAME IF JENNIFER MARTIN - I EXPLAINED TO MR WE DISCOVERED HIS PAY STUBS DO NOT REFLECT A CHANGE IN YTD BETWEEN PAY PERIODS - HE AGREED - SAID HE WOULD SPEAK TO ACCOUNTING - I ASKED IF HE 401K FUNDS OR SUCH HE SAID NO - I TOLD HIM I NOTICED FROM PAY STUBS HIS ANNUAL LEAVE WAS LIMITED - I TOLD HIM IN OUR PRELIMINARY INCOME ANALYSIS HE DID NOT HAVE A SURPLUS - HIS DEBT LEAVES A NEGATIVE \$662.72 MONTHLY - HE SAID HE KNEW THAT - I EXPLAINED PFS FOLLOWE BY DIL - HE WAS NOT INTERESTED - HE SAID HIS DESIRE IS TO SAVE HIS HOME - HE AGAIN SAID HIS NOTE ALLOWS FOR 1 ADJUSTMENT - I ASKED IF HE REMEMBERED TO BRING THAT IN TO ME - HE SAID NO - HE LEFT IT ON HIS KITCHEN TABLE - HE ASKED IF WE WERE IN CONVERSATION W/INVESTORS TO MODIFY LOANS - I EXPLAINED I HAD NOT GOTTEN ANYTHING HANDED DOWN OF INTENTIONS TO DO SO - HE SAID SO WE ARE NOT HELPING BASED ON ECONOMY OR

Loan Number : 0000013386 JOHNSON, NEAL W  
Investor : (001) S.C. STATE HOUSING  
Pool : (0000001) BOND SERIES 1979A

Selected Memos: Date Text

ILLNESSES AND SUCH - I TOLD HIM OUR ASSISTANCE IS THE RELIEF  
OPTIONS IN ACCORDANCE WITH FHA GUIDELINES - I EXPLAINED SPECIAL  
F/B AND PC IF A SURPLUS HAD BEEN ESTABLISHED - I ASKED IF HE HAD  
THE DOCS TO SUPPORT HIS CAUSE OF DEF - HE SAID YES - BUT HE WOULD  
NOT LEAVE THEM AS WE DID NOT WANT TO HELP HIM ANYWAY - HE SAID HE  
WILL GO BACK TO THE NEWS AND JOE WILSON AND ATTY TO LET THEM KNOW  
HIS FINDINGS - REVIEW DOCS ARE PREML - WE WILL NOT ATTEMPT TO  
OBTAIN ANY ADDITIONAL INFOR AS MTG DID NOT LEAVE EVIDENCE OF  
CAUSE OF DEF - DISCUSSED CONVERSATION THIS MORNING W/LISA R. LRS

08/12/2009 CERT NOD LETR SENT TO PROP ADDR RETRND UNCLAIMD. \*\*\* UPLOADED  
COPY OF ENVELOPE TO ONBASE. OH

**JIM DeMINT**  
SOUTH CAROLINA

COMMITTEES:  
BANKING, HOUSING, AND  
URBAN AFFAIRS  
COMMERCE, SCIENCE AND  
TRANSPORTATION  
FOREIGN RELATIONS  
JOINT ECONOMIC

CHAIRMAN  
SENATE STEERING COMMITTEE

# United States Senate

340 RUSSELL SENATE OFFICE BUILDING  
WASHINGTON, DC 20510  
(202) 224-6121  
demint.senate.gov

August 18, 2009

Mr. Eugene A. Laurent  
Executive Director  
SC State Housing Finance & Development Authority  
300-C Outlet Pointe Blvd.  
Columbia, SC 29210-5652

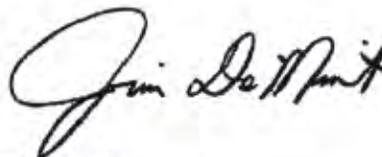
Dear Mr. Laurent,

I am writing on behalf of my constituent, Mr. Neal Johnson, about his concerns regarding problems with his home loan modification. Enclosed is a copy of his letter for your review.

I would greatly appreciate your addressing the questions and concerns mentioned in Mr. Johnson's correspondence, with respect to governing rules and regulations. I have assured Neal that I would write to emphasize my interest in his case and to help obtain a reply from your office.

Thank you for your help. Please feel free to call Courtenay of my staff at 843-727-4525 if you have any questions or need additional information. I look forward to your prompt reply to our Charleston office.

Sincerely,



Jim DeMint  
United States Senator

CHARLESTON  
112 CUSTOM HOUSE  
200 EAST BAY STREET  
CHARLESTON, SC 29401  
(843) 727-4525

GREENVILLE  
105 NORTH SPRING STREET  
SUITE 109  
GREENVILLE, SC 29601  
(864) 233-5366

COLUMBIA  
1901 MAIN STREET  
SUITE 1475  
COLUMBIA, SC 29201  
(803) 771-6112

**JIM DeMINT**  
SOUTH CAROLINA

CHAIRMAN  
SENATE STEERING COMMITTEE

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WASHINGTON, DC 20510  
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# United States Senate

COMMITTEES:  
BANKING, HOUSING, AND  
URBAN AFFAIRS  
COMMERCE, SCIENCE, AND  
TRANSPORTATION  
FOREIGN RELATIONS  
JOINT ECONOMIC

## OFFICE OF SENATOR JIM DEMINT

112 CUSTOM HOUSE  
200 EAST BAY STREET  
CHARLESTON, SC 29401

PHONE: (843) 727-4525 FAX: (843) 722-4923

### FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
Mr. Eugene A. Laurent	
COMPANY:	DATE:
South Carolina State Housing Finance and Development Authority	8/18/2009
FAX NUMBER:	TOTAL NO. OF PAGES, INCLUDING COVER:
(803) 896-8592	4
PHONE NUMBER:	SENDER'S PHONE NUMBER:
(803) 896-9001	(843) 727-4525
RE:	SENDER'S FAX NUMBER:
Time Sensitive!	(843) 722-4923
Mr. Neal Johnson	

JENNIFER HIGHTOWER  ASHLEY HOLBROOK  AMANDA SCOTT  COURTENAY MIMS

NOTES/COMMENTS:

To Whom it May Concern:

Please see enclosed letter. Thank you in advance.

Best,  
Courtenay

CHARLESTON  
112 CUSTOM HOUSE  
200 EAST BAY STREET  
CHARLESTON, SC 29401  
(843) 727-4525

GREENVILLE  
105 NORTH SPRING STREET  
SUITE 109  
GREENVILLE, SC 29601  
(864) 233-5366

COLUMBIA  
1901 MAIN STREET  
SUITE 1475  
COLUMBIA, SC 29201  
(803) 771-6112

# Moss & Associates

ATTORNEYS, P.A.

Charleston Office  
2170 Ashley Phosphate Rd., Ste 405  
N Charleston, SC 29406  
(843) 744-3002

**816 Elmwood Avenue**  
**Columbia, South Carolina**  
**Telephone (803) 933-0202**  
**Facsimile (803) 454-0990**

Greenville Office  
11 Caledon Cr., Ste D  
Greenville, SC 29615  
(864) 372-3413

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August 11, 2009

**VIA US MAIL**

Neal Johnson  
102 Johnny Lorck Rd.  
Irmo, SC 29063

RE: **Hardship Letter**  
**SC State Housing**  
**Bankruptcy Case # 07-05916**

To Whom It may concern:

Please be advised that our office has spoken to the above Debtor and he is willing to enter into a Loan Modification. Mr. Johnson has been working directly with his mortgage company regarding this issue but they have denied his request for a Loan Modification. We are requesting that NACA work with the above referenced Debtor(s) to see if your company can be of assistance. Our office is willing to work with the client to forward any paperwork needed in order to resolve this matter.

The debtor acknowledges that he is presently due for post-petition arrearage, but states it was due to a medical condition in December 2008, loss of overtime hours, and having to remain current on his child support that caused him to fall behind. Mr. Johnson has been in our office to discuss potentially converting his case to a Chapter 7 if he feels he can't make his mortgage payments in the future. In turn, this would provide extra monthly income in order to stay current on his payments once he is approved for the Loan Modification.

Thank you for your corporation in this matter. Please feel free to contact me if you have any questions or need any further information.

Sincerely,  
  
Amanda Reeves  
Bankruptcy Paralegal

Aug 12, 2009 11:44AM

hedz1pha

No. 6782 P. 2

**JIM DEMINT**  
NORTH CAROLINA

CHAIRMAN

340 RUSSELL SENATE OFFICE BUILDING  
WASHINGTON, DC 20510  
(202) 224-6121  
demint.j@senate.gov

**United States Senate**

Privacy Act Release Form

COMMITTEES  
BANKING, HOUSING, AND  
URBAN AFFAIRS  
COMMERCE, SCIENCE AND  
TRANSPORTATION

FOREIGN RELATIONS  
JOINT ECONOMIC

To Whom It May Concern:

I am aware that the Privacy Act of 1974 prohibits the release of personal information without my approval. I, Neal W Johnson, do hereby authorize Senator Jim DeMint and/or his staff to access the information necessary to assist me.

Signature:

Neal W Johnson

Address:

102 Johnny Lorick Rd  
IRMO S.C. 29063

Telephone:

mailing P.O. Box 1287 - IRMO S.C. 29063  
803-414-4418

Social Security Number:

249-21-2304

Date of Birth:

3/23/64

Brief explanation of situation:

Are you currently or have you previously received assistance in this situation from another Senator or Member of Congress?  Yes  No

If Yes, which Member?

CHARLESTON  
112 CUSTON HOUSE  
200 EAST BAY STREET  
CHARLESTON, SC 29401  
(803) 727-4525

GREENVILLE  
185 NORTH SPAINO STREET  
SUITE 109  
GREENVILLE, SC 29601  
(864) 233-5366

COLUMBIA  
190 MAIN STREET  
SUITE 1475  
COLUMBIA, SC 29201  
(803) 771-6112

2009  
HUD  
CORRESPONDENCE



U. S. Department of Housing and Urban Development

South Carolina Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Columbia, South Carolina 29201-2480

October 14, 2009

Ms. Valerie Williams  
Executive Director  
SC State Housing Authority  
300-C Outlet Pointe Blvd.  
Columbia, SC 29210

Subject: SEMAP Score

Dear Ms. Williams:

Thank you for completing your Section 8 Management Assessment Program (SEMAP) certification for the SC State Housing Authority. As you know, SEMAP enables HUD to better manage the Section 8 tenant-based program by identifying PHA capabilities and deficiencies related to the administration of the Section 8 program. As a result, HUD is able to provide more effective program assistance to PHAs.

The SC State Housing Authority's final SEMAP score for the fiscal year ended June 30, 2009 is **100%**. The following are your scores on each indicator:

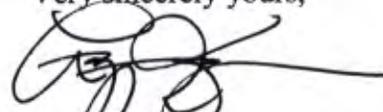
Indicator 1	Selection from Waiting List (24 CFR 982.54(d)(1) and 982.204(a))	15
Indicator 2	Reasonable Rent (24 CFR 982.4, 982.54(d)(15), 982.158(f)(7) and 982.507)	20
Indicator 3	Determination of Adjusted Income (24 CFR part 5 (F) and 24 CFR 982.516)	20
Indicator 4	Utility Allowance Schedule (24 CFR 982.517)	5
Indicator 5	HQS Quality Control (24 CFR 982.405(b))	5
Indicator 6	HQS Enforcement (24 CFR 982.404)	10
Indicator 7	Expanding Housing Opportunities	5
Indicator 8	Payment Standards (24 CFR 982.503)	5
Indicator 9	Timely Annual Reexaminations (24 CFR 5.617)	10
Indicator 10	Correct Tenant Rent Calculations (24 CFR 982, Subpart K)	5
Indicator 11	Pre-Contract HQS Inspections (24 CFR 982.305)	5
Indicator 12	Annual HQS Inspections (24 CFR 982.405(a))	10
Indicator 13	Lease-Up	20
Indicator 14	Family Self-Sufficiency (24 CFR 984.105 and 984.305)	10
Indicator 15	Deconcentration Bonus	NA

Your overall performance rating is **High**.

If your PHA has been rated zero on one or more of the performance indicators, or received a score of less than 8 points on Indicator 14, you must correct these deficiencies within 45 calendar days of the date of this letter. You must also provide this office with written notification describing the status of the deficiencies and corrective actions taken. If the items are not corrected and the notification provided within 45 days, HUD may require a formal corrective action plan.

If you have any questions concerning your SEMAP score or the rating process, please contact Kristie Mosley, SEMAP Coordinator, at (803) 765-5314.

Very sincerely yours,

A handwritten signature in black ink, appearing to read "Larry Knightner", with a long horizontal stroke extending to the right.

Larry Knightner

Director

Public Housing Program Center



**U. S. Department of Housing and Urban Development**

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

October 7, 2009

Mr. Joe E. Taylor, Secretary  
South Carolina Department of Commerce  
1201 Main Street, Suite 1600  
Columbia, SC 29206

Dear Secretary Taylor:

**SUBJECT: Consolidated End-of-Year Review, 2008 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. This review covers the City's Community Development Block Grant (CDBG) program. The purpose of this letter is to report to you the results of our performance review. Additionally, Secretary Steve Preston must determine that 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 State's designated lead agency for the preparation of the State of South Carolina's 2006-2010 Consolidated Plan and related Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports. Specifically, 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 Program (CDBG); Home Investment Partnerships (HOME); Emergency Shelter Grant (ESG); and Housing Opportunities for Persons with AIDS (HOPWA).

### **Report**

We congratulate the State of South Carolina and its administering agencies for your significant accomplishments during the 2008 Program Year (April 1, 2008 to March 31, 2009). These accomplishments include the achievement of HUD priorities and objectives under each of the four formula grant programs, as well as, the State's five-year (2006-2010) Consolidated Plan.

The State's Program Year 2008 Annual Action Plan (Covering the period April 1, 2008 to March 31, 2009) was received in this office on February 15, 2008, and our review was completed on March 26, 2008. Our review concluded that the State's Annual

Action Plan complies with the submission requirements at 24 CFR Part 91. The AAP was well conceived and provides a workable blueprint for the timely and efficient delivery of quality housing, community, and economic development programs to eligible communities, program participants and beneficiaries.

The State of South Carolina's 2008 Program Year CAPER provides comprehensive and up-to-date performance information on the status of housing, community and economic development activities and accomplishments pertaining to the State of South Carolina's administration of HUD-sponsored formula grant programs (CDBG, HOME, ESG and HOPWA) for the 2008 program year (beginning April 1, 2008, and ending March 31, 2009). The CAPER was received in CPD on June 30, 2009 and determined to be complete on August 29, 2009.

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 HUD-sponsored formula grant programs. We congratulate the State and its administering agencies on these exemplary accomplishments, summarized in the following reports:

**Community Development Block Grant Program**  
**Administered by the S C Department of Commerce – 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 program year 2008 CAPER reports total CDBG funds available for distribution of \$21,937,022.00, comprised of:

- \$21,829,088.00 in fiscal year 2008 grant funds; and
- \$107,934.00 of program income.

During the program year, the State expended a total of \$18,035,128.00<sup>1</sup> for eligible CDBG activities. The CAPER reports that 81 percent of all CDBG funds awarded during the reporting period (\$18,723,459.00) were awarded to local governments in counties designated by the South Carolina Department of Revenue as Distressed, Least Developed, or Underdeveloped.

During program year 2008, the State Department of Commerce awarded Community Development, Local Planning and Business Development projects totaling \$23,280,742.00; 93.2% of which (\$21.7 Million) will benefit low and moderate income persons. Funding categories included: Infrastructure, Housing, Economic

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<sup>1</sup> This figure includes prior year funding, program income, and recaptured funds.

development, Planning and other community development projects that address community viability and sustainability.

Economic development and job creation continue to be the highest needs and priorities of the State's CDBG program which has been energized by new programs and strategies with additional funding made available through two new State funded programs (Economic Development Set-aside Fund – with an annual appropriation of \$20 million, and the Rural Infrastructure Fund – with an annual appropriation of \$11 million.) The availability of these State resources has lessened the demand for CDBG funds to support job creation projects. The CAPER observes that "Market opportunities are short-lived, and businesses must respond very quickly to capitalize on market conditions. Project time frames are increasingly short and incompatible with the CDBG process and its complex and often cumbersome record-keeping and requirements. Other state resources are more flexible than CDBG and more appropriate for fast-track business locations and expansions."

**HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)**  
**Administered by the S. C. 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.

During the past program year the Authority received an allocation of HOME funds in the amount of \$9,128,763. The money earned through HOME activities, such as monthly payments from previous low interest loans, is referred to as program income. Program income is added to the HOME allocation annually, and the total amount is then divided among the HOME funded activities. Those activities are homeownership, rental, and tenant based rental assistance. During 2008, program income was anticipated in the amount of \$2,585,782. In addition, there were 2007 HOME allocations carried forward of \$1,200,000 bringing the total funds available for the HOME program to \$12,914,545.

Using previous years Annual Action Plans for guidance, the Authority sets aside portions of the above total for HOME eligible activities. The Authority allocated the largest portion of its HOME funds to rental activities. During the competitive cycle, a total of ten (10) awards were made equaling \$4,185,302. In addition, a total of \$4,499,000 in HOME rental funds was committed to the Authority's Low Income Housing Tax Credit Program. In this combined cycle, which is considered one of the Authority's major initiatives, housing developers are able to apply for both funding sources in one combined application.

The Authority also committed a significant portion of its HOME funds to assist 232 persons to purchase homes by providing downpayment/closing costs assistance (\$980,217). An additional \$12,217 was allocated to provide assistance to renters (deposits, etc.); \$750,000 was reserved for Tenant Based Rental Assistance (TBRA) activities; and \$150,000 was ear marked for pre-development costs for eligible Community Housing Development Organizations (CHDOs). The balance of the State's 2008 HOME funds was allocated as follows: 10 percent for Administration (\$900,000); 15 percent for CHDO set-aside (\$1,359,097); and 5 percent for CHDO Operating Expenses (\$450,000). In conclusion, the Authority projects that it will use its 2008 HOME funds to assist 232 units of housing, in addition to the 919 units of housing that will be assisted through the State's HOME grantees.

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. We observe, moreover, that the housing related activities funded during the review period are eligible under the HOME program, and that these activities appear to have been properly allocated and administered in accordance with the HOME portion of the State's Annual Action Plan. In summary, we believe that the Authority continues to administer the HOME program in accordance with HUD regulations and that the State has made significant progress in achieving its goals for the 2008 program year.

**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 program year DHEC utilized fourteen (14) subrecipient Project Sponsors in the provision of HOPWA-funded activities. Through these Project Sponsors, DHEC continues to focus most of its HOPWA funding primarily on short-term housing activities and related supportive services, primarily case management. The principal short-term activities undertaken by the Sponsors during the reporting period include: rent, mortgage, and utility payments. DHEC also funded tenant-based rental assistance and operating funds for transitional housing during the program year. All of these activities are consistent with DHEC's strategy as delineated in its five-year Consolidated plan and subsequent Annual Action Plan.

DHEC continued to report an ongoing increase in the use of Tenant Based Rental Assistance (TBRA) during the program year. 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 longer term housing arrangements, and less need for short-term housing assistance under the Short-term Rent, Mortgage, and Utility (STRMU) program. Through its sponsors, DHEC served 135 households with TBRA and 316 households with

STRMU during the program year. In addition, 899 households received supportive services during the program year.

DHEC expended approximately \$1,689,532 during the reporting period (including \$485,571 for tenant-based rental assistance, \$258,933 for short-term rent, mortgage, and utility assistance, and \$641,549 for supportive services). We note that this amount includes zero funds used for DHEC administration, which is within the three (3) percent administration cap for grantees, and \$76,090 for the 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) 2006 funds in a timely manner.

All of the sponsor-provided activities are eligible under the HOPWA program, and DHEC appears to have properly allocated and administered its funds in accord with the HOPWA portion of the State's Annual Action Plan. Overall DHEC appears to have administered the HOPWA program in accordance with HUD regulations and to have achieved its goals for the 2008 program year.

#### **Emergency Shelter Grants (ESG) Program** **Administered by the 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 and Department of Health and Environmental Control, 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 anticipated in its Consolidated Plan that it would assist between 3000 and 30,000 homeless persons and award a minimum of 20 ESG grants for the 2008 program year. For the 2008 program year, the State assisted 51,156 individuals and expended \$1,059,970. The ESG grant amount was \$1,591,182. Expenditures included prior year's amounts. The State provided 37 ESG grants to 32 homeless shelters in the 2008 program year.

The total amount of matching funds for the 2008 program year exceeded the one-for-one required amount by \$16,358,319. 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.

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 2008 program year CAPER, determined that the State is carrying out the program in acceptable compliance with applicable statutory and regulatory requirements, and grant certifications.

## **CIVIL RIGHTS RELATED PROGRAM REQUIREMENTS**

### **Affirmatively Furthering Fair Housing**

Affirmatively Furthering Fair Housing (AFFH) is one of the Department's guiding principles. It is a statutory requirement directly under the Fair Housing Act, as amended. This requirement is significant for and delegated by the Secretary to persons and organizations administering HUD funded programs. The Consolidated Plan regulations (24 CFR 91) require each state and local government to submit a certification that it is affirmatively furthering fair housing. This means that it will 1) conduct an analysis of impediments to fair housing choice; 2) take appropriate actions to overcome the effects of impediments identified through the analysis; and 3) maintain records reflecting the analysis and the actions taken.

Accordingly, the Analysis of Impediments (AI) is a study conducted by the grantee, every five years, to reveal the barriers to housing choice within its jurisdiction and to identify proactive measures to reduce and eliminate those barriers in a timely fashion. The AI follows the cycle of the consolidated plan by providing annual information on the impediments to be addressed in the upcoming year through the AP and reporting the successful results in the CAPER.

The grantee's AI was conducted in 2003; however, there was no reference as to when an updated or new study had been completed. FHEO was concerned that an outdated AI would certainly challenge the certification and establish vulnerability for future fair housing complaints. The grantee responded immediately to the concerns of FHEO in a letter to CPD dated August 20, 2009, which delineated its recent actions taken to remedy the previous concerns. In short, the actions are as follows:

- A fair housing survey was circulated to various housing and civil rights organizations to collect information and discern the major issues facing persons protected under the Fair Housing Act, as amended;
- The survey results will be assembled and used specifically for completing portions of the AI;
- Plans are underway for the completion of a new AI, which will be prepared under the cycle of the Consolidated Plan for 2011-2016;
- Race and ethnic data, to include beneficiaries of the program will be included in the CPD narratives of the CAPERS.

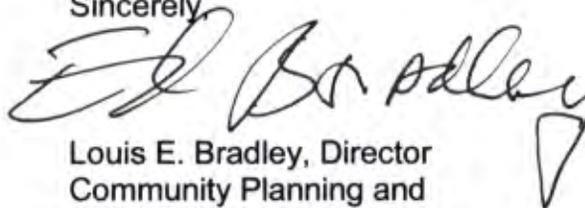
FHEO will review previous APs in conjunction with the current CAPER to ensure that the most accurate data on the impediments, services and activities has been addressed and reported.

## **PUBLIC ACCESS**

We welcome any comments you would like to make in regard to this letter. We 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. There are a variety of ways this can be done, i.e., 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 2007 Annual Action Plan. If you have any questions or need assistance, please call me at (803)765-5564, or Jack Suber, Senior Financial Analyst, at (803)765-5641.

Sincerely,



Louis E. Bradley, Director  
Community Planning and  
Development Division

CC:

Bonnie Ammons, Division of Community Grant Programs

Valarie Williams, SC Housing Finance and Development Authority

Dr. Wayne Duffus, Department of Health and Environmental Control

Louise Cooper, Office of Economic Opportunity