

2014
HUD
CORRESPONDENCE



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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

October 14, 2014

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

Dear Ms. Williams:

SUBJECT: Fiscal Year 2014 Limited Remote Annual Compliance Review (ACR)
Close-Out of Review Period: October 1, 2013 to September 30, 2014
PBCA for the State of: South Carolina

Thank you for the courtesy and cooperation of your staff during the U.S. Department of Housing and Urban Development's Limited Remote Annual Compliance Review (ACR) for your agency, and for the submission of the documents necessary for the Compliance Review Team (CRT) to complete the review.

Your entrance and exit conferences were held October 8, 2014. Conference calls were used for these conferences, and both your staff and HUD staff were on the calls.

Enclosed are the South Carolina State Housing Finance and Development Authority's Fiscal Year 2014 Limited Remote Annual Compliance Review Summary Report and Narrative, which reflect no findings and issues of concern. Therefore, the noted review has been closed as of the date of this letter.

HUD staff will continue to maintain open communications with you to ensure compliance with HUD requirements for the remaining term of your Annual Contributions Contract.

If you have questions, please contact Evelyn Kingsberry, Contract Administrator Oversight Monitor (CAOM), at (336) 851-8029 (Voice) or 547-4054 (TTY).

Sincerely,

A handwritten signature in blue ink that reads "Dottie R. Troxler".

Dottie R. Troxler
Director, Greensboro Multifamily Hub

Enclosures
cc:
Carl Bowen
Columbia HUD

Limited Remote Annual Compliance Review Summary Report (IBPS Tasks)

Name of PBCA: <i>South Carolina State Housing Finance and Development Authority</i>	Geographic Service Area: <i>South Carolina</i>	Name of Subcontractor, if applicable: <i>N/A</i>
Date Limited Remote ACR Conducted: <i>October 8, 2014</i>	PB-ACC Review Period: <i>October 1, 2013 to September 30, 2014</i>	PBCA Fiscal Year End: <i>June 30, 2014</i>
Total Number of Contracts Assigned to the PBCA at the time of the ACR: <i>271</i>	Total Number of Units under contract at the time of the ACR: <i>17,932</i>	

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

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

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

Name of Contract Administration Oversight Monitor (CAOM): (Please type or print) Name: Evelyn Kingsberry Signature:  Date: 10-10-2014	Name and Title of Person Approving this Report: (Please type or print) Name & Title: Dottie R. Troxler, Director – Greensboro Multifamily Hub Signature:  Date: 10/14/2014
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**FISCAL YEAR 2014 LIMITED REMOTE ANNUAL COMPLIANCE REVIEW
SOUTH CAROLINA STATE HOUSING FINANCE & DEVELOPMENT AUTHORITY
SECTION 8 PERFORMANCE-BASED CONTRACT ADMINISTRATOR**

REVIEW DATE: October 8, 2014

COMPLIANCE

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

The South Carolina State Housing Finance and Development Authority (SCSHFDA) is the Section 8 Performance-Based Contract Administrator (PBCA) for the state of South Carolina. It is an agency of the South Carolina State Government, and as of September 30, 2014 had 271 Section 8 contracts. The SCSHFDA's Rental Assistance and Compliance Division performs the Section 8 contract administration activities. However, their Finance Office, Information Technology Office, and an internal auditor provide support.

On October 8, 2014, the HUD Compliance Review Team (CRT) conducted a SCSHFDA Limited Remote Annual Compliance Review relative to the requirements of the current Performance Based Annual Contributions Contract (PB-ACC), and applicable HUD regulations and guidelines for Incentive Based Performance Standard (IBPS) Tasks 3, 6, and 14. The CRT reviewed each of the selected contracts' file documentation and applicable data systems information for the noted IBPS Tasks, and no findings and/or issues of concern we noted during their review.

Below is a list of the contracts selected and reviewed:

Property Name	Contract Number
EMBE Apartments	SC16M000027
Friendship Court	SC16M000048
Gable Oaks/Ashley	SC16M000108
Palmetto Place	SC16M000037
Pinehaven Villa	SC168023005



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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September 24, 2014

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

Dear Ms. Williams:

Subject: Fiscal Year 2014 Limited Remote Annual Compliance Review (ACR)
Review Period: 10/1/2013 thru 9/30/2014
PBCA for State of: South Carolina

The U.S. Department of Housing and Urban Development (HUD) Compliance Review Team (CRT) will conduct a limited remote ACR of your Performance Based Annual Contributions Contract (PB-ACC), October 8, 2014. The CRT will be requesting and reviewing specific documents pertaining to the Incentive-Based Performance Standards (IBPS) Tasks 3, 6, and 14, for the period from October 1, 2013 through September 30, 2014.

An Entrance Conference Call will be held at 9:30am on Wednesday October 8, 2014. Below is the call-in information to be used for this call.

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

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

Below is a list of the Housing Assistance Payment (HAP) contracts selected from your portfolio for our review of your performance relative to the IBPS Tasks 3, 6, and 14:

Property Name	Contract Number	Rental Adjustment	HAP Vouchers	Contract Renewals
EMBE Apartments	SC16M000027	07/01/14	12/2013	12/27/13
Friendship Court	SC16M000048	07/02/14	08/2014	10/07/13
Gable Oaks/Ashley	SC16M000108	08/05/14	03/2014	11/18/13
Palmetto Place	SC16M000037	08/11/14	06/2014	12/19/13
Pinehaven Villa	SC168023005	07/25/14	11/2013	11/05/13

Enclosed is a list of the documents that are required for our review. The documents for the voucher reviews are to be submitted electronically to the CAOM, Evelyn Kingsberry, within (3) three business days of the date of this letter. Regarding the documents for the rental adjustments and contract renewals, please make sure they are available in your office for the CRT to review on October 8, 2014.

An Exit Conference Call has been scheduled for October 8, 2014, and tentatively at 4:00pm, with the same call-in information provided for the Entrance Conference Call. The HUD Limited Remote Annual Compliance Review Report will be issued within 30 days of the date of the Exit Conference Call.

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

Sincerely,

A handwritten signature in blue ink that reads "Dottie R. Troxler". The signature is written in a cursive style.

Dottie R. Troxler
Director, Greensboro Multifamily Hub

Enclosure
cc:
Carl Bowen
Columbia HUD

Below is a list of the required documents for the Fiscal Year 2014 Limited Remote Annual Compliance Review:

IBPS 3, Processing Rental Adjustments:

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

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

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

IBPS 14, Renewal of Expiring HAP Contracts:

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



U. S. Department of Housing and Urban Development

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

August 18, 2014

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

Dear Ms. Williams:

The Federal Administration (FHA) is now 80 years old!

FHA was originally established to help stabilize the economy and housing market back in the days of the Great Depression. It enabled individuals to purchase homes for the first time with much smaller down payments. During this 80 year history, we have insured over 40 million loans for American homeowners. When credit wasn't available in the private mortgage market, FHA stepped in and filled the void by making credit available. This fact was demonstrated again during our recent housing recession.

Nearly five million apartment units have been produced across the United States using our multifamily programs since 1934. Recent hospitals construction at the Medical University of South Carolina utilized FHA financing. Also, numerous other hospitals, board and care facilities and other related housing have been constructed for the elderly and disabled population by use of FHA financing.

We are extremely proud of the role each of you have played in assisting the Columbia, South Carolina HUD Field Office and other HUD Field Offices around our country as we collectively helped families to experience living in decent, safe, sanitary and affordable housing whether rental apartments or homeownership single family dwellings.

We are having an 80th FHA Anniversary Celebration on Thursday, September 4, 2014 in our 14th Floor Training Room housed in the Strom Thurmond Federal Building located at 1835 Assembly Street, Columbia, South Carolina 29201.

We cordially invite you to join us for this event which will begin at 10:00am. The keynote speaker for this celebration is Mr. Edward (ED) L. Jennings, Jr., our HUD Region IV Administrator from Atlanta, Georgia.

We respectfully request that you confirm your attendance by close of business Friday, August 29, 2014 by contacting Ms. Robin Fritz at (803) 253-3288 or Ms. Lacresha McElrath at (803) 765-6207.

We truly look forward to having you join us.

Very sincerely yours,



Larry Knightner
South Carolina HUD
Field Office Director

RSVP
8/25



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

August 25, 2014

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

Secretary Hitt:

SUBJECT: Consolidated End-of-Year Review, 2013 Program Year

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

This letter provides a summary of HUD's End-of-Year Review in the form of a report that is addressed to you as Secretary of the South Carolina Department of Commerce, the designated lead agency for the preparation of the State of South Carolina's 2011-2015 Consolidated Plan, 2013 Annual Action Plan, and 2013 Consolidated Annual Performance and Evaluation Report (CAPER).

Report

This report provides the results of HUD's assessment of the State of South Carolina's performance in administering the following formula grant programs: Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The State's CAPER for the 2013 Program Year provides comprehensive and up-to-date performance information on the status of housing, community, and economic development activities and accomplishments using the aforementioned formula grant funding. The CAPER was received in our office on June 27, 2014, and determined to be complete on August 7, 2014.

HUD's 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 the following formula grant programs:

Community Development Block Grant Program

The State CDBG Program is administered by the South Carolina Department of Commerce – Division of Grants Administration. HUD's review determined that the State is administering its CDBG program in conformance with statutory and regulatory requirements, grant certifications, and the State's 5-year Consolidated Plan and related Annual Action Plans. The State's CAPER reported a total of \$19,333,299.00 of PY 2013 CDBG funds available for distribution to units of local government. During program year 2013, the State Department of Commerce awarded Community Development, Local Planning, and Business Development projects totaling \$14,291,296; 100% of which will benefit low and moderate income persons. Funding categories included: infrastructure, housing, economic development, planning and other community development projects that address community viability and sustainability.

In addition, the State expended a total of \$18,178,450.00¹ for eligible CDBG activities. The CAPER reports that 92 percent of all CDBG funds awarded during the reporting period (\$13,137,326.00) were awarded to local governments in Counties designated by the South Carolina Department of Revenue as distressed, least developed, or underdeveloped.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

The South Carolina 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. The objectives of the HOME program are to expand the supply of decent, safe, sanitary and affordable housing for low-and moderate- income beneficiaries, and to promote the development of partnerships as part of an effective delivery system. The Authority's PY 2013 HOME Program allocation was \$4,353,892, which was supplemented with \$3,919,210 in HOME Program Income.

Consistent with the 2013 Annual Action Plan, the Authority allocated the majority of its HOME funds to rental activities. During the program year, 15 rental projects were funded with \$4,554,150 of HOME program funds and another 5 projects were funded with \$1,300,000 from the Authority's Low Income Housing Tax Credit Program. These projects will create 83 new or rehabilitated rental units. The Authority also awarded \$503,000 for Tenant Based Rental Assistance (TBRA) activities.

In addition, the Authority provided \$178,503 for pre-development costs for eligible Community Housing Development Organizations (CHDOs). The balance of the

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

State's 2013 HOME funds was allocated as follows: 10 percent for Administration (\$440,480); and 15 percent for CHDO set-aside (\$653,083).

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

Housing Opportunities For Persons With AIDS (HOPWA)

The Department of Health and Environmental Control (DHEC) administers the HOPWA program for the State of South Carolina. During the FY2013 program year, DHEC contracted with fifteen (15) subrecipient Project Sponsors in the provision of HOPWA-funded activities. Through these Project Sponsors, DHEC continued to focus its HOPWA funding on Tenant Based Rental Assistance (TBRA), Short-Term Rent, Mortgage, and Utilities payments (STRMU), Permanent Housing Placement, operating funds for facility based housing, and supportive services (primarily case management and transportation). All of these activities are consistent with DHEC's strategy as delineated in the State's five-year consolidated plan.

As documented in previous CAPER submissions, DHEC reported that its largest subrecipient award (\$581,396) went to Fort Mill Housing Services and was for Tenant Based Rental Assistance (TBRA). DHEC has previously stated that this is due to the evolving nature of the HIV epidemic, wherein persons diagnosed with HIV and AIDS are living longer. Consequently, housing needs are evolving into a need for permanent housing, although demand continues for short-term housing assistance under the Short-term Rent, Mortgage, and Utility (STRMU) program. Through its sponsors, DHEC served 138 households with TBRA and 248 households with STRMU during the program year. In addition, 52 persons received permanent housing placement, 10 households resided in units supported with HOPWA operating funds, 12 households resided in HOPWA facility-based housing, and 999 households received supportive services during the program year.

DHEC reported the expenditure of approximately \$1,551,874 of HOPWA funding during the reporting period (including \$181,481 of operating subsidies) \$832,739 for housing subsidy assistance, \$619,117 for Supportive Services. We note that this amount includes \$20,502 for DHEC administration, which is within the three (3) percent administration cap for grantees, and \$80,014 for Project Sponsor's administrative costs, which is within the seven (7) percent cap for subrecipients.

HUD's 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. 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) 2011 funds in a timely manner.

Each of the sponsor-provided activities is 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. Based on this review, DHEC has administered the HOPWA program in accord with HUD regulations and has successfully achieved its goals for the 2013 program year.

Emergency Solutions Grant (ESG) Program

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, and the Department of Mental Health also administer funds that help address different components in the homeless continuum of care. The State's ESG program is an annual competitive process wherein regional and local government agencies and qualified non-profit organizations are invited to submit applications in response to specific program criteria and factors. Geographic distribution is based on the applications received and the results of the project evaluation and selection process conducted by a review panel or committee. The State utilized the E-Con Planning Suite format to submit its ESG plan to HUD.

The ESG grant amount awarded to the State was \$1,961,784 from the 2013 allocation. The State anticipated in its Consolidated Plan that it would assist approximately 20,000 homeless persons and award a minimum of 20 ESG grants for the 2013 program year. For the 2013 program year, the State awarded 35 grants to 23 eligible, nonprofit homeless shelter and homeless service organizations. It also awarded one grant to the Continuum of Care for data collection. The average grant was \$102,541.00. The ESG program assisted 12,348 individuals and expended \$2,915,474 to serve grant clients. These expenditures include some prior year's amounts.

The total amount of matching funds for the 2013 program year far exceeded the one-for-one required amount. The match sources total \$196,805,506. Match sources included other federal funds such as the Victims of Crime Act, CDBG, and State and local funding. Additional funding was provided through the United Way, shelter specific fund raising campaigns, and the value of volunteer hours. The State achieved compliance with the one-for-one required match.

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. HUD's review of performance information relating to the State's administration of its ESG program, as reported in its 2013 program year CAPER, determined that the State is carrying out the program in acceptable compliance with applicable statutory and regulatory requirements, and grant certifications.

Reviews by other HUD Disciplines

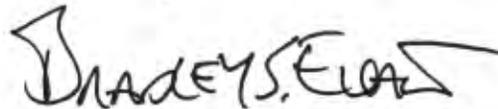
Copies of the State's 2013 CAPER were provided to Public Housing and Fair Housing and Equal Opportunity (FHEO) for review. Public Housing and FHEO recommended approval of the State's 2013 CAPER.

PUBLIC ACCESS

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

In conclusion, HUD is pleased to work with the State of South Carolina in carrying out the objectives and goals of the State's 2013 Annual Action Plan. If you have any questions or need assistance, please call me at (803) 765-5344, or Jack Suber, Program Advisor, at (803) 765-5641.

Sincerely,



Bradley S. Evatt, Director
Community Planning and Development

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



U. S. Department of Housing and Urban Development
Region IV, Miami FHEO Center
909 S.E. 1st Avenue, Room 500
Miami, Florida 33131

July 18, 2014

South Carolina State Finance and Development Authority
Board of Commissioners
c/o Christopher N. Union, Chairman
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Subject: Housing Discrimination Complaint - Conciliation
New Boone West Apts., LP v. State of SC, et al
HUD File No.: 04-14-0718-8

Dear Respondent:

This letter is to inform you that I have been assigned the role of Conciliator for the above cited complaint. As Conciliator, my role is to assist both the Complainant(s) and Respondent(s) in reaching an agreement that provides appropriate relief to the parties and serves the public interest. A Conciliator is not an advocate for either party, but serves as a neutral participant, whose role is to seek a resolution of issues raised.

The Fair Housing Act, as amended, states that the U.S. Department of Housing and Urban Development ("the Department" or "HUD") must attempt conciliation among all parties "to the extent feasible", from the filing of the complaint until the filing of a charge or dismissal. The implemented regulations require the Department to pursue conciliation while the investigation is active, and possible for a time thereafter. I have enclosed a Fact Sheet describing pertinent steps involved in the conciliation process.

I am available to assist you in facilitating a prompt resolution of this complaint. When parties have reached a mutual agreement, the terms are reduced to writing in the form of a "Conciliation Agreement". All parties to the complaint must sign the agreement, in order for it to be legally enforceable. Subsequent to the signing of the agreement by the parties, Carlos Osegueda, Regional Director of the Office of Fair Housing and Equal Opportunity, will sign the agreement on behalf of the Secretary of the Department. Copies of the executed agreement will be mailed to all parties.

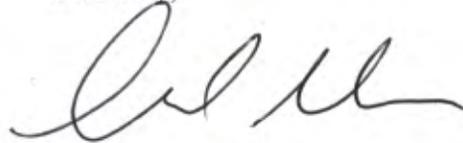
Please understand that in order to initiate the conciliation process, we must be able to communicate with you by telephone, via email, or in person. **Please contact me as soon as you receive this letter to initiate or decline settlement discussion.** I can be reached at (305) 520-5043.

You may also email or mail any conciliation offers to addresses below:

Isabel Marrero, Conciliator
U. S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
Miami Field Office
909 S.E. 1st Avenue, Room 500
Miami, Florida 33131
isabel.marrero@hud.gov

I look forward to working with you to resolve this complaint.

Sincerely,

A handwritten signature in black ink, appearing to read 'Isabel Marrero', written in a cursive style.

Isabel Marrero
Conciliator
Fair Housing and Equal Opportunity

Enclosure

FACT SHEET

CONCILIATION UNDER THE FAIR HOUSING ACT

The Fair Housing Act requires HUD, to the extent feasible, pursue conciliation which gives the parties a chance to reach a satisfactory settlement through conciliation from the time the aggrieved person files the Fair Housing Act complaint until the Secretary issues the charge or dismisses the complaint.

Parties' Rights

Confidentiality. Nothing said or done during the course of conciliation can be used in a subsequent hearing or trial regarding the alleged violation.

Legal Counsel. Parties may be represented by attorneys.

Voluntary Nature of Conciliation. Participation in conciliation is entirely voluntary. There is no penalty for declining to settle through conciliation.

Role of Conciliator. The HUD conciliator (who may also be the investigator on the case):

- Functions as a neutral participant seeking to negotiate a mutually agreeable settlement between the complainant and the respondent;
- Informs the parties of their rights during conciliation;
- Informs the parties about the process, and help to structure negotiation arrangements in which the parties can have confidence;
- May provide interpretations of the Act to permit the parties to bargain from informed positions;
- May describe the evidence gathered up to that time, but only to permit the parties to bargain from informed positions;
- Communicates offers between the parties;
- Prepares the Conciliation Agreement; and
- Will not discuss the probable outcome of the case.

Effect of Agreement. The regulations require the parties to agree to the terms and conditions of the conciliation in a formal and written conciliation agreement, which requires approval by HUD. The conciliation agreement, signed by all parties and the Department, will terminate the investigation of the complaint, the respondent's potential liability, and the complainant's right to pursue relief, provided that the respondent complies with the terms and conditions of the conciliation agreement..

Nature of Agreement. The essential terms of the agreement will be those negotiated by the parties. The parties may agree to refer disputes about compliance with the signed agreement to an arbitrator. The agreement will also include standard provisions intended to protect the public interests: for example, a provision that requires the respondent to submit reports, or permits the Department to review and examine the respondent's practices.

HUD's Role. By approving the agreement, HUD acknowledges that its terms serve the public interests.

Role of Department of Justice. If the facts establish that the respondent has intentionally or willfully failed to comply with the terms and conditions of the conciliation agreement, the Justice Department will enforce the conciliation agreement.



U. S. Department of Housing and Urban Development

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

April 1, 2014

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

Ms. Williams:

Subject: HOME Program 2012 Funds Commitment Deadline / CHDO Reservation Deadline

Please be advised that our records indicate that the State of South Carolina is in danger of missing its Commitment / Reservation deadline, which occurs on April 30, 2014. If not committed / reserved within the 24-month period, the funds will be deobligated.

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

The Deadline Compliance Status Report shows a current commitment requirement shortfall of \$4,426,646. This information is updated monthly on the HOME website at: <http://www.hud.gov/offices/cpd/affordablehousing/reports/#dcr>.

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

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

Sincerely,

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

Bradley S. Evatt, Director
Community Planning and Development



U. S. Department of Housing and Urban Development

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

March 12, 2014

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

Dear Ms. Williams:

Subject: HOME Program 2012 Funds Commitment Deadline

Please be advised that our records indicate that the State of South Carolina is in danger of missing its HOME Commitment deadline, which occurs on April 30, 2014. If not committed within the 24-month period, the funds will be deobligated.

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

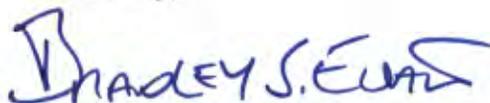
The Deadline Compliance Status Report dated March 12, 2014, shows a current commitment requirement shortfall of \$4,627,841. This information is updated monthly on the HOME website at:

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

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

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

Sincerely,

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

Bradley S. Evatt, Director
Community Planning and Development



U. S. Department of Housing and Urban Development

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

January 31, 2014

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

Dear Ms. Williams:

Subject: HOME Program 2012 Funds Commitment Deadline

Please be advised that our records indicate that the State of South Carolina is in danger of missing its HOME Commitment deadline, which occurs on April 30, 2014. If not committed within the 24-month period, the funds will be deobligated.

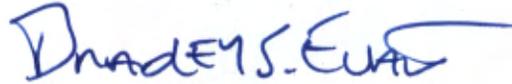
The HOME Program regulations provide that HOME funds are available to participating jurisdictions (PJs) for commitment to affordable housing for a period of 24 months after the last day of the month in which the Department of Housing and Urban Development (HUD) notifies the PJ of HUD's execution of the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

The Deadline Compliance Status Report dated December 31, 2013, shows a current commitment requirement shortfall of \$4,772,649. This information is updated monthly on the HOME website at:
<http://www.hud.gov/offices/cpd/affordablehousing/reports/#dcr>.

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

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

Sincerely,

A handwritten signature in blue ink that reads "Bradley S. Evatt". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Bradley S. Evatt, Director
Community Planning and 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
SCHousing.com

Christopher N. Union
Chairman

Valarie M. Williams
Executive Director

January 23, 2014

Department of Housing and Urban Development
Quality Assurance Division
Atlanta Homeownership Center
40 Marietta Street
Atlanta, GA 30303-2806

RE: FHA Title II Servicing Review
Lender ID Number 47230-0999-3
QAD File Number 37195

Dear Mr. Bice:

We have reviewed the FHA Title II Servicing Review closing report dated December 27, 2013. In our efforts to ensure compliance, we have taken action and are also seeking clarification with regard to upfront legal fees and foreclosure costs as noted in Finding 5. Effective immediately, SC Housing will not require borrowers to remit attorney fees and costs prior to initiating Special Forbearance agreements. Aside from this action, SC Housing is seeking clarification on collecting upfront fees for forbearance other than Special Forbearance agreements. The only other type of forbearance offered to SC Housing borrowers in foreclosure is a Formal Forbearance option. We work closely throughout the foreclosure action with our borrowers in an attempt to reinstate the loan and reduce the number of foreclosure claims. With the Formal Forbearance option, a business decision was made to require upfront foreclosure costs and fees in order to mitigate the financial impact to SC Housing and ensure borrower commitment to the reinstatement plan. SC Housing had requested and received a variance from HUD in regards to ML 2009-35 and 2009-23 Loan Modification and FHA HAMP Option. As such, SC Housing does not offer loan modifications/partial claims. As such, legal fees and foreclosure costs cannot be incorporated in a modified payment arrangement as advised by the QAD.

The closing letter stated "Your response did not address requiring upfront legal fees and foreclosure costs prior to initiating forbearance agreements. SHA is advised that requiring payment of those fees is prohibited by program requirements." The QAD did not cite the specific program requirements barring SC Housing from collecting upfront fees and we have been unable to ascertain any such restrictions in our research of HUD requirements.

In order to resolve any outstanding issues in the closing letter and update our loss mitigation procedures, we are requesting the QAD cite the specific program requirements that preclude us from collecting upfront fees under our Formal Forbearance option described above. We will continue this practice on Formal Forbearance agreements pending clarification of the closing letter.

January 23, 2014

Mr. Brice

Page Two

The Authority continues to strive to ensure compliance with HUD guidelines. If you have any questions regarding this letter, please contact Lisa Rivers at (803) 896-9384 or by email at lisa.rivers@schousing.com.

Sincerely,

A handwritten signature in blue 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: Ed Knight, Deputy Director, Programs
Lisa Rivers, Director, Servicing
Wayne Sams, Director, Internal Audit
Ada Caro, HUD

U. S. Department of Housing and Urban Development
Atlanta Homeownership Center
40 Marietta Street
Atlanta, Georgia 30303-2806
(800) CALLFHA or (800) 225-5342



DEC 27 2013

Valarie M. Williams
Executive Director
South Carolina State Housing
Finance Development Authority
300-C Outlet Pointe Boulevard
Columbia, South Carolina 29210-5652

Dear Ms. Williams:

Subject: FHA Title II Servicing Review
Lender ID: 47230-0999-3
QAD File Number: 37195

This letter is in response to South Carolina State Housing Finance Development Authority (SCSHA) response dated March 29, 2013, related to our onsite review the week of July 23, 2012. We apologize for the delay in responding. We have completed our review of information submitted by SCSHA and found it to be acceptable.

This review is closed with the following comments on Finding 5. Your response did not address requiring upfront legal fees and foreclosure costs prior to initiating forbearance agreements. SCSHA is advised that requiring payment of those fees is prohibited by program requirements. The costs associated with the canceled foreclosure action must be incorporated into either the loan modification or the partial claim. In addition, reasonable foreclosure costs accrued prior to the execution of a Special Forbearance Agreement (SFB) may only be collected after the loan has been reinstated through payment of all principal, interest, and escrow advances. We are closing this finding and all cases which reflect this issue under the Attachment B, ("Case specific findings"); however, this situation will be revisited in all future monitoring reviews and if found still occurring the monitoring review report will be referred to the Mortgagee Review Board for sanctions.

Should you have questions or comments, please contact Ada Caro at 678-732-2692. Please refer to **QAD File No. 37195** in any further correspondence.

Sincerely,

A handwritten signature in blue ink that reads "Scott E. Bice".

Scott E. Bice
Director
Quality Assurance Division

BEAUFORT HOUSING AUTHORITY

1009 PRINCE STREET

P.O. BOX 1104

BEAUFORT, SOUTH CAROLINA 29901

(843) 525-7059

Fax (843) 525-7090 • TDD 1-800-735-2905

www.beaufortha.com

EXECUTIVE DIRECTOR

Angela R. Childers

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Linda J. Robinson, Vice Chairman
Dorothyann V. Mullen
Michael R. Boyne
Lolita Huckaby-Watson
E. Stephen White

December 19, 2013

Ms. Jennifer Cogan
Development Awards Manager
SC State Housing Finance & Development Authority
300-C Outlet Pointe Blvd
Columbia, South Carolina 29210

Re: NSP1 Amendment #5

Dear Ms. Cogan:

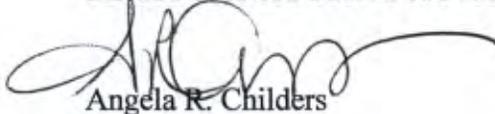
Beaufort Housing Authority has received and reviewed NSP1 Amendment #5 and considers the wording to be drastically changed from the original agreement. For this reason we respectfully decline to sign NSP1 Amendment #5 at this time.

At your convenience would you please provide the HUD regulations referenced in NSP1 Amendment #5 that necessitated the changes. Additionally, we have not filed the Restrictive Covenants that were included with NSP1 Amendment #5 because we consider the wording to be drastically changed from the original agreement and because they read "South Carolina, County of Lexington" and we are actually Beaufort County.

I look forward to receiving the HUD regulations. Let me know if you have any questions.

Sincerely,

BEAUFORT HOUSING AUTHORITY



Angela R. Childers
Executive Director

ARC/wms

cc: Ms. Valerie Williams, Executive Director

2014
LEGISLATIVE
CORRESPONDENCE

Need to close out with written

Shropshire, Bonita 6-9005

From: Bentley, Claudia (Scott) <Claudia_Bentley@scott.senate.gov>
Sent: Thursday, October 30, 2014 10:40 AM
To: Shropshire, Bonita 6-9005
Cc: Wilbourne, Kim 6-9083; Knight, Ed 6-8686
Subject: RE: Connie Loretta Windham

Importance: High

10/30 Called Claudia to let them know that the Windham's never actually submitted an appeal.

Hi Bonita,

Do you know if SC HELP/ SC Housing has looked at Mrs. Windham's request? The last time I contacted her, she had not heard from SC HELP.

- Kim was able to use info. provided to Sen. Scott as their appeal. Family still makes too much money.

Thanks

Claudia

- Letter will go out today officially.

Claudia Rabun Bentley
US Senator Tim Scott

From: Shropshire, Bonita 6-9005 [mailto:Bonita.Shropshire@schousing.com]
Sent: Tuesday, September 16, 2014 9:44 AM
To: Bentley, Claudia (Scott)
Cc: Wilbourne, Kim 6-9083; Knight, Ed 6-8686
Subject: Connie Loretta Windham

Problem: The Windhams never contacted SC HELP for an appeal of their original determination. Kim Wilbourne revised their file personally today & they still do not qualify.

Good morning Claudia, certainly hope you are well.

Please know that Ms. Williams has received Senator Scott's inquiry on behalf of Ms. Connie L. Windham.

She has asked the SC HELP staff to pull the file. As soon as she's had an opportunity to look over the information, we will have a response back to you all.

In the meantime, please don't hesitate to contact us.



They are current on his mortgage thru Aug.

Bonita Holly Shropshire Executive Assistant to Valarie M. Williams
300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9005
SCHousing.com

Used his straight gross pay
* Did not use any of his overtime or Mrs. Windham's unemployment
His income supports their mortgage according to Treasury's Terms. Other household expenses are not considered.

Direct Loan Assistance

1 Recast Program from Wellstar
Her lender does not participate in



October 30, 2014

William Windham
Connie L. Windham
520 Windhamtown Road
Lamar, SC 29069

Re: SC HELP Appeal Request

Dear Mr. & Mrs. Windham:

I received your appeal request regarding your denial under SC HELP. First, please accept my sympathy for your situation and my sincere hope that you are able to resolve things in a way that allows you to keep your home. The continued foreclosure crisis here in South Carolina has taken an enormous toll on many families, and we are committed to using SC HELP to assist as many eligible households as possible.

However, after personally reviewing your request and your application file, I regret to inform you that you do not meet the eligibility requirements for monthly benefits.

This decision is based on one (1) consideration as outlined below:

- 1. Household income is high enough to avoid hardship.** (Monthly Payment Assistance)
In order to be eligible for the SC HELP unemployment program, Monthly Payment Assistance (MPA), a homeowner must be able to document that there is insufficient income to sustain the mortgage payment. Based on the income documentation provided in your application, your income meets the standard for sustainability.

While it is our desire that everyone in South Carolina who needs help with their mortgage is able to receive it, we are required to operate within the bounds and constraints associated with the program approved by the US Department of Treasury. If there is a change in your husband's monthly income or a change in the status of your request to receive disability income from the Social Security Administration, I would encourage to you notify SC HELP by updating your application and submitting an appeal request.

Please let us know if you have any further questions.

Sincerely,

A handwritten signature in black ink that reads 'Kim Wilbourne'.

Kim Wilbourne
Operation Manager – SC HELP

Shropshire, Bonita 6-9005

From: Wilbourne, Kim 6-9083
Sent: Monday, September 22, 2014 4:42 PM
To: Shropshire, Bonita 6-9005
Subject: RE: Message received from USSENATE on 9/15/2014 at 4:21:22 PM.

They applied on 08/20/2014 and the denial letter was mailed on 09/02/2014. We did not receive an appeal from the applicant, just the email you received from the Senator's office.

Kim Wilbourne, *Operations Manager*

300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9083

SCHELP.gov



From: Shropshire, Bonita 6-9005
Sent: Monday, September 22, 2014 1:13 PM
To: Wilbourne, Kim 6-9083
Subject: RE: Message received from USSENATE on 9/15/2014 at 4:21:22 PM.

Kim, I just reviewed your notes and the Windham's information.

Did we receive their request for an appeal of our initial determination?
When did they first apply?
When did we send them out a denial?

From: Wilbourne, Kim 6-9083
Sent: Tuesday, September 16, 2014 11:11 AM
To: Shropshire, Bonita 6-9005
Subject: RE: Message received from USSENATE on 9/15/2014 at 4:21:22 PM.

After reviewing the file, the Windham's income is sufficient to support the monthly payment and does not exceed the acceptable month payment to income ratio set in our guidelines. We used Mr. Windham's base pay only to determine this ratio.

Mrs. Windham lost her job with Chase in 2013. She received unemployment until March 2014 when she called DEW and stated she was no longer able to work and she will be receiving disability. Their total household income was cut almost in half when she lost her job and unemployment benefits. Her disability request was denied, but she has filed an appeal. She has stated in the letter to Senator Scott's office that their income is not sufficient to support her mortgage and their other financial obligations – lot payment, credit cards, pet medication. Our guidelines only determine affordability by using the monthly payment to income ratio, not total household debt.

Please let me know if you need any additional information.

Thanks,
Kim

Kim Wilbourne, *Operations Manager*

TIM SCOTT
U.S. SENATOR
2010 SENATE OFFICE BUILDING
WASHINGTON, DC 20541
PHONE: (202) 224-6727
FAX: (202) 228-4143
WWW.SENATORSCOTT.Senate.gov

United States Senate

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HEALTH, EDUCATION, LABOR,
AND PENSIONS
SMALL BUSINESS AND ENTREPRENEURSHIP

PRIVACY ACT RELEASE

I am aware that the Privacy Act of 1974 prohibits the release of personal information without my approval. I (print name) Connie Loretta Windham do hereby authorize Senator Scott and/or his staff to access the information necessary to assist me.

Sign and Date Connie Loretta Windham Date: 9-12-14

Address 520 Windhamtown Road
Lamar, SC 29069

Telephone 843-326-5330 (H) 843-639-2097 (C)

Email etanae55@gmail.com

Social Security Number 250-062413

Date of Birth November 19, 1955

Would you like our office to share information we obtain on your behalf with someone else? Yes No

If yes, please provide his/her name and contact information: Mike Windham (William)
843-639-2096 (C) 843-326-5330 (H)

Please describe the situation with which you need assistance: We applied to SCHELP on August 2013 and notified of denial a few weeks later stating we could afford our house payment. If you only take into account my husband's weekly check verses our house payment Only, we can afford it, but with our only monthly payments we are at the point we need help. I was laid off from Chase in June 2013, unemployment ran out December 2013. I have am now totally perm disabled. I have applied for SS disability but was denied and we have appealed for Reconsideration. We have maxed out our credit cards, and at our witts end. Please help. Thank-you.

2014-09-15 14:54
1000 North Main Street, Suite 100
Columbia, SC 29201
Phone: 803-253-4200
Fax: 803-253-4202

2014-09-15 14:54
1000 North Main Street, Suite 100
Columbia, SC 29201
Phone: 803-253-4200
Fax: 803-253-4202

2014-09-15 14:54
201 Calhoun Street, Suite 800
Columbia, SC 29201
Phone: 803-737-4717
Fax: 803-602-6944

We have appealed the denial with SCHELP and waiting on response from them. I sent them all our monthly bills, which Ms. Sylvia Palmer requested.



From: Shropshire, Bonita 6-9005
Sent: Monday, September 15, 2014 4:44 PM
To: Wilbourne, Kim 6-9083
Subject: FW: Message received from USSENATE on 9/15/2014 at 4:21:22 PM.

I haven't had a chance to review completely, just wanted to get it over to you today. I will acknowledged Sen. Scott's office first thing tomorrow morning.

From: Genifax Server on Scott [<mailto:genifax@schousing.com>]
Sent: Monday, September 15, 2014 4:21 PM
To: _Executive
Subject: Message received from USSENATE on 9/15/2014 at 4:21:22 PM.

The attached fax was received from USSENATE on 9/15/2014 at 4:21:22 PM sent to 4876 .

JobID: 096895

Shropshire, Bonita 6-9005

From: Shropshire, Bonita 6-9005
Sent: Tuesday, September 16, 2014 9:44 AM
To: Claudia_Bentley@Scott.Senate.gov
Cc: Wilbourne, Kim 6-9083; Knight, Ed 6-8686
Subject: Connie Loretta Windham

Good morning Claudia, certainly hope you are well.

Please know that Ms. Williams has received Senator Scott's inquiry on behalf of Ms. Connie L. Windham.

She has asked the SC HELP staff to pull the file. As soon as she's had an opportunity to look over the information, we will have a response back to you all.

In the meantime, please don't hesitate to contact us.



Bonita Holly Shropshire [Executive Assistant to Valarie M. Williams](#)
300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9005
[SCHousing.com](#)

*9/22 Provided verbal response /
explanation
to Claudia*

United States Senate

To: Valarie M. Williams
Fax Number: 8035514876
Voice Number:
Company: SC Housing

From: Bentley, Claudia (Scott)
Fax Number:
Voice Number:

Date: September 15, 2014
Subject: Connie Loretta Windham
Total Pages: 16

Memo:

Hi Valarie,

Your help in this matter is appreciated.

Thanks

Claudia

Claudia Rabun Bentley
US Senator Tim Scott
Constituent Service Representative
2500 City Hall Lane
North Charleston, SC 29406
Phone: 843-727-4525
Fax: 1-855-802-9355
Claudia_Bentley@Scott.Senate.gov<mailto:Claudia_Bentley@Scott.Senate.gov>

TIM SCOTT
SOUTH CAROLINA

107 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20540
Phone: (202) 224-6101
Fax: (202) 228-5143
scott.senate.gov

United States Senate

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AND PENSIONS
SMALL BUSINESS AND ENTREPRENEURSHIP

September 15, 2014

Ms. Valarie M. Williams
Executive Director
South Carolina State Housing Finance and Development Authority
300-c Outlet Pointe Blvd.
Columbia, SC 29210-5652

Dear Ms. Williams:

I am writing on behalf of my constituent, Connie Loretta Windham, about their application with SC HELP. Enclosed is a copy of their letter for your review.

Please address the questions and concerns outlined in Mrs. Windham's correspondence, with respect to governing rules and regulations. I have assured Mrs. Windham that I would write to emphasize my interest in their case and to help obtain a reply from your office.

Thank you for your help. Please feel free to call Claudia 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,



Tim Scott
United States Senator

TS/cb

September 09, 2014

To whom it may concern:

I would like to appeal the denial decision concerning the application with SCHELP. If you only take in account the house payment and looking at his pay check yes we can afford it but you have to look at it overall with all the bills then you will see we need help. I have enclosed the monthly bills we have that shows if we do not get help we will be facing foreclosure because we cannot pay our house payment.

I have applied for Social Security Disability and am waiting on the appeal decision there. Please we need help so we don't lose our home during this waiting process. I have been told it could take 1-2 years for approval.

We have almost depleted my 401K I received when I was laid off from Chase in June 2013. I have not received unemployment since December 2013. Our income has been cut by over half. What use to take 2 incomes to pay the bills we are trying to make do on 1 pay check. We are now living on our credit cards to buy gas, groceries, pay co pay at doctors and medicine at Wal-Mart. We always ask for the 10.00 meds if they have them in what we need. As you can see from the enclosed copies of our credit cards we are almost at our limits on those. We do not qualify for food stamps or any assistance. It is always my husband makes too much money. I have enclosed copies of his paystubs showing his pay differs from week to week. In the winter there is not much work and his pay is even lower.

Please I beg you help us. We are trying to help ourselves but we are at the end of the tunnel now. We are good people and have always helped others and it is killing us to have to ask for help now.

We also have 4 dogs and 1 cat that need heartworm meds each month which totals around \$90.00. One of the rescues requires more meds because he is heartworm positive.

We also have a land lot payment of \$300.00 a month that I don't have a contract for. But if needed I can give you a contact name that will verify it and it is due again in October.

We also have a dishnetwork payment of \$108.13 each month which I have already reduced from \$172.55 to the 108. We are doing all we can to reduce our bills and pay them so we don't go into foreclosure, please help us. God bless.

Thank you for your time,

Connie Loretta Windham

William Michael Windham

Bentley, Claudia (Scott)

From: Loretta Windham <etamae55@gmail.com>
Sent: Friday, September 12, 2014 2:27 PM
To: Bentley, Claudia (Scott)
Subject: sent documents and privacy release

i have sent the above documents to you today along with a separate email for my dishnetwork bill.

the docs do not include info about my house but our house payment is 644 per month which includes taxes and insurance.

please let me know you have received the documents.

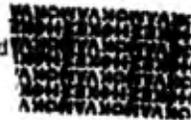
thank you again,
loretta windham

Account Home

Information regarding the data breach at The Home Depot is available at www.homedepot.com. Please know that we are always taking steps to protect your identity and financial information. We encourage you to review your recent card activity. If you do not recognize charges, or suspect you have fraudulent activity, please let us know. Please know that you are not responsible for unauthorized use of your card. Additionally, The Home Depot is offering identity protection services including credit monitoring for impacted customers. To learn about, and register for this service, please visit www.homedepot.com.



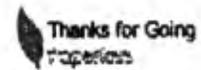
The Home Depot® Consumer Credit Card



[See All Account Activity](#)

Current Balance
\$2,522.55

Last Statement Balance - 08/24/2014 **\$2,522.55**



Minimum Payment Due
\$62.00

Activity Since Last Statement

Minimum for this month **\$1,477.00**

Total Credit Limit **\$4,000.00**

[View/Update Card Options](#)

Minimum Payment Warning

[View Scheduled Payments and History](#)

Payment Due Sep. 20, 2014
Next Statement Sep. 23, 2014

- [Add an Authorized User](#)
- [Pay Your Credit Card Online](#)
- [Get Account Info by Email](#)

[Special offers & services](#)



DARLINGTON COUNTY
 WATER & SEWER AUTHORITY
 1701 HARRY BYRD HIGHWAY
 PO BOX 968
 DARLINGTON SC 29540-0968



ADDRESS SERVICE REQUESTED

Business Hours: 8:30 AM - 5:00 PM Weekday
 843-393-8131 or 843-393-8132
 AFTER HOURS EMERGENCY 843-678-3816

DVG11



AUTO**SCH 5-DIGIT 29040 431 T2:6
 WINDHAM LORETTA
 520 WINDHAM TOWN RD
 LAMAR SC 29068-9043

ACCOUNT NUMBER		
042457101 00		
ACCOUNT NAME	METER SERIAL NO.	
WINDHAM LORETTA	72928870	
ADDRESS		
520 WINDHAMTOWN RD		
SERVICE FROM	SERVICE TO	NO. DAYS
07/22/2014	08/22/2014	31
READING DATE	DATE BILL MAILED	DUE DATE
08/22/2014	08/29/2014	09/20/2014
PREVIOUS READING	CURRENT READING	GALLONS USED
44710	44710	0

THIS IS YOUR MONTHLY WATER BILL.
A "FINAL NOTICE" WILL NOT BE SENT.

CHARGES	
PREVIOUS BALANCE	0.00
WATER	12.18
SEWER	0.00
SAF WT ACT	0.23
F HYDRANT	0.00
SPRINKLER	0.00
SERV CALL	0.00
WAT RECOV	0.00
TOTAL DUE NOW	12.41
BILL IS DELINQUENT AFTER DUE DATE AND IS SUBJECT TO A LATE PENALTY OF 15%. PLEASE NOTE - ACCOUNTS WITH A PREVIOUS BALANCE MAY BE DISCONNECTED WITHOUT FURTHER NOTICE.	
AFTER DUE DATE PAY	12.41
Please visit us online @ www.dcwsa.net	

▲ KEEP THIS COPY FOR YOUR RECORDS. ▲

▼ PLEASE RETURN THIS PORTION WITH PAYMENT ▼



1701 Harry Byrd Highway
 PO BOX 968
 Darlington SC 29540-0968

PLEASE INDICATE CHANGE OF ADDRESS OR PHONE NUMBER HERE

ADDRESS: _____
 PHONE: _____



DARLINGTON COUNTY
 WATER AND SEWER AUTHORITY
 PO BOX 968
 DARLINGTON SC 29540-0968

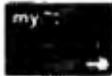
ACCOUNT NUMBER		
042457101 00		
SERVICE ADDRESS		
520 WINDHAMTOWN RD		
SERVICE FROM	SERVICE TO	DATE BILL MAILED
07/22/2014	08/22/2014	08/29/2014
PREVIOUS READING	CURRENT READING	GALLONS USED
44710	44710	0
METER SERIAL NO.	DUE DATE	PREVIOUS BALANCE
72928870	09/20/2014	0.00
TOTAL DUE NOW	12.41	AFTER DUE DATE 12.41

WINDHAM LORETTA
 520 WINDHAM TOWN RD
 LAMAR SC 29068-9043

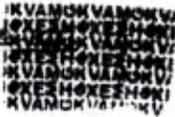
Account Home

https://www.accountonline.com/cards/svc/Dashboard.d

Account Home



My Best Buy™ Master Card



See All Account Activity >

Current Balance
\$1,103.89

Last Statement Balance - 08/22/2014 **\$1,103.89**

[View/Update Card Options](#)

[Activity Since Last Statement](#)

Minimum Payment Due
\$31.00

Available for Purchase **\$96.00**

[View Special Offers](#)

Total Credit Limit **\$1,200.00**

Minimum Payment Warning

[View Scheduled Payments and History](#)

Payment Due Sep 17, 2014
Next Statement Sep. 22, 2014



Account Overview

https://www.att.com/olam/showWirelessDashboardAction.mywork

Welcome back, William
Last login: 09/09/2014
Have more than one AT&T login?
You're receiving 26% off qualified charges

Your total balance is:
\$139.28
as of Tues, Sept 9

\$139.28
View bill details

AutoPay scheduled
for Sept 20, 2014
View Payment Activity

I want to...

Manage paperless billing | Manage AutoPay

Alerts

Mobile Share Value Plan 10GB [Change plan](#)

Upgrade eligibility
843-630-2007 - William
You're eligible for an upgrade.
View upgrade options

Billing Cycle: 13 days left

[View all usage](#)

Shared Data Usage 2 users in this group

0.5 / 10 GB left

Text 2 users Unlimited

Talk 2 users Unlimited



[Add a new user to the group](#)

043-4029-2090
William
[View details](#)

Less than
0.1 GB Used
[View upgrade options](#)

043-4029-2097
William
[View details](#)

Less than
0.1 GB Used
[View upgrade options](#)

AT&T Messages (4)

Free app: AT&T Mobile Transfer [Learn more](#)

[View all](#)



Bring Your Own Device
Keep the device you love with no annual contract!



AT&T Next™
Trade up to a new smartphone



Customize Your iPhone® Experience
Browse for ringtones, apps, ringtones, and more.
[View All](#)

[Contact Wireless](#) | [Cell Phone Records Security](#) | [Wireless Legal 540](#)



P.O. BOX 63400
CHARLOTTE, NC 28263-3400

When inquiring about your account,
please call 888-612-4444

WILLIAM M WINDHAM

		284353878	
SEP	1, 14	OCT	1, 14
			\$463.45
OCT	10, 14		\$17.50
			\$480.95

PURSUANT TO THE S.C. CONSUMER PROTECTION CODE,
LATE CHARGES ARE SUBJECT TO CHANGE.

Total Remitted \$

⑆50⑆⑆08003⑆284353878⑆09

LARRY A. MARTIN
SENATOR, PICKENS COUNTY
SENATORIAL DISTRICT NO. 2

HOME ADDRESS:
P. O. BOX 247
PICKENS, SC 29671
OFFICE: (864) 859-6523
HOME: (864) 878-6105
DEL. OFFICE: (864) 850-7070

SENATE ADDRESS:
P. O. BOX 142
GRESSETTE SENATE OFFICE BUILDING
COLUMBIA, SC 29202
(803) 212-6610
EMAIL: LARRYMARTIN@SCSENATE.GOV



COMMITTEES
JUDICIARY, CHAIRMAN
BANKING AND INSURANCE
EDUCATION
RULES

July 24, 2014

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

RE: Pickens County Board of Disabilities & Special Needs

Dear Ms. Williams:

It is my pleasure to offer my support for the Pickens County Board of Disabilities and Special Needs to be certified as a qualified nonprofit in order to receive grant funds from the SC Housing Trust Fund. These funds will be put to good use in order to expand the organization's residential program by purchasing homes for individuals with disabilities.

The Pickens County Board of Disabilities and Special Needs is registered as a 501(c)3. It has consistently provided quality services and programs in the Pickens County community for forty years, serving individuals with intellectual and development disabilities, autism, related disabilities, and head and spinal cord injuries. The grant funds made available through the SC Housing Trust Fund will significantly enhance these important programs.

Thanks for your kind consideration of this request. Please be in touch if I can provide any additional information.

Sincerely,

A handwritten signature in black ink that reads "Larry A. Martin". The signature is fluid and cursive.

Larry A. Martin

LAM/bjm



STATE OF SOUTH CAROLINA
THE SENATE

ROBERT W. HAYES, JR.
SENATOR YORK COUNTY
SENATORIAL DISTRICT NO. 15

COMMITTEES:
BANKING AND INSURANCE, CHAIRMAN
ETHICS
EDUCATION
FINANCE
MEDICAL AFFAIRS

SENATE ADDRESS:
SUITE 410
GRESSETTE SENATE OFFICE BLDG.
P.O. BOX 142
COLUMBIA, SC 29202
TEL.: (803) 212-6240
FAX: (803) 212-6299
EMAIL: SBICOMM@SCSENATE.GOV

HOME ADDRESS:
P.O. BOX 904
ROCK HILL, SC 29731
803-324-2800

March 18, 2014

Ms. Valerie Williams
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Dear Ms. Williams:

Thank you for your kind note. I was glad to support the salary increase and I look forward to our continued association.

Please do not hesitate to call upon me if I can be of service in any way.

With warm regards, I am

Sincerely,

A handwritten signature in black ink, appearing to read "Robert W. Hayes, Jr." with a stylized flourish at the end.

Robert W. Hayes, Jr.

RWHjr:klm



Carri Grube Lybarker
Administrator

The State of South Carolina
DEPARTMENT OF CONSUMER AFFAIRS

2221 Devine Street, Suite 200
P.O BOX 5757
Columbia, SC 292505757

800.922.1594 | www.consumer.sc.gov

Celebrating Over 35 Years of Public Service

March 14, 2014

David Campbell
Chair
Columbia
Johnny E. Sosebee
Vice Chair
Piedmont
Mark Hammond
Secretary of State
Columbia
Clifford Ray Keasler
Myrtle Beach
Terrell A. Parrish
Greer
Magaly P Penn
Simpsonville
W. Fred Pennington
Taylors

SC State Housing Finance
And Development Authority
300-C Outlet Pointe Blvd.
Columbia, CA 29210

REF: C14-00694, Gerald Elia, 4640 Norwood Rd, Columbia, SC 29206

Dear SC State Housing Finance :

Please find enclosed a copy of a complaint filed recently with the South Carolina Department of Consumer Affairs. The South Carolina Consumer Protection Code ("the Code") requires that the Department refer complaints to appropriate agencies for action consistent with their jurisdiction.

Our evaluation of the complaint indicates that your agency may have jurisdiction in this situation. Therefore, we request that you review the consumer's concerns and take whatever action you deem appropriate. Please be aware that Code Section 37-6-117(h) requires agencies to attempt to voluntarily resolve a complaint arising out of a transaction with a person who is subject to the regulatory or enforcement jurisdiction of such agency.

We are closing our file as a referral. By copy of this letter, the consumer is advised to contact your agency at 803.896.9001 concerning the complaint. If for any reason; however, your agency determines it does not have jurisdiction over the complaint, the consumer may contact us for assistance. Thank you for your attention to this matter. Please feel free to contact me with any questions.

Sincerely,

Kim Davis
DCA Analyst
803.734.4203
KDavis@scconsumer.gov

Enclosure: Entered CC 2/12/2013

CC: GERALD ELIA

Analyst:

Kim Davis

KDavis@scconsumer.gov

803-734-4203

Consumer Information: Gerald Elia
4640 Norwood Rd
Columbia, SC 29206
803.413.8412

Business Information: SC Mortgage Help
300-C Outlet Pointe Bl
Columbia, SC 29210

Explanation of Complaint: March 5, 2014

To Whom It May Concern:

In July of 2011 I began the process of seeking mortgage assistance through SC Mortgage Help. I was referred to them and upon researching their website I decided to go forward with a request for assistance. The website led me to believe the process could be done in a reasonable amount of time so I completed the necessary paperwork and application process in which to begin on line. I soon was contacted on my mobile number by Naomi Scipio of Central City Mortgage, Inc. She explained that she was the specialist chosen and assigned by SC Mortgage Help to assist me with my application. My wife and I promptly set up an appointment and met with Ms. Scipio at her office at 1801 Gervais Street in Columbia where I was instructed regarding the application process and of all the necessary documentation that would be needed to complete the application. I was told by Ms. Scipio at that time that once all the required documentation was completed a decision would be forthcoming within a matter of several days. I collected and assembled all the necessary items which included tax returns, W2's, proof of income pay stubs, bank statements and other requested items for both my wife and I even though I was to be the lone applicant. I completed an in depth detailed application online where I included a letter of hardship explaining the reasons for my request for mortgage assistance as well as a complete budget and other things that were needed. I printed all of the forms and brought them to Ms. Scipio when I met with her again in August of 2011. I also provided copies of unemployment statements to help substantiate the reason for my hardship as well as numerous medical bills pertaining to my daughter which contributed to my falling behind on my mortgage payments. From the onset Ms. Scipio continuously requested that I fax the same forms and documents repeatedly even though I had confirmation that she had received them. I was told repeatedly the forms were not signed properly or in the incorrect places at which time I would sign them again and fax them back to her. I was constantly having to update and modify the application, then send statements and invoices time after time, some of which were tens of pages. At one point Ms. Scipio requested I obtain a letter from an owner I had worked for whose dealership was sold to another company stating that the business was indeed sold and that was the reason for my

FY11 - going out today
original request attached



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

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

Christopher N. Union
Chairman

Valarie M. Williams
Executive Director

Writer's Direct Dial
Phone 803.896.8771
Fax 803.551.4878
E-mail TraceyEaston@schousing.com

February 7, 2014

The Honorable Paul Thurmond
Post Office Box 142
Gressette Senate Office Building
Columbia, South Carolina 29202

Re: Freedom of Information Act Request

Dear Senator Thurmond:

In accordance with internal policy, Valarie Williams forwarded me your correspondence of January 30, 2014. I have requested of staff whether they are in possession of any documents related to the agency's current budget request preparations and specifically any correspondence encouraging or directing funding. I have been informed that no such documents exist.

If you have any further questions or concerns related to this request, please do not hesitate to contact me or Ms. Williams.

Very truly yours,

A handwritten signature in blue ink that reads "Tracey C. Easton".

Tracey C. Easton
General Counsel

cc: Valarie M. Williams, Executive Director

PAUL THURMOND
SENATOR, DISTRICT NO. 41

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



COMMITTEES:
EDUCATION
FISH, GAME & FORESTRY
JUDICIARY
RULES

January 30, 2014

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

Dear Director Williams:

Per my correspondence sent August 19, 2013, I am writing with an official request under the Freedom of Information Act regarding information concerning your agency budget request preparations. As stated in my previous letter, it has become apparent some members of the General Assembly use agencies for their own personal request, circumventing House Rule 5.3. This rule is an important tool in seeing that all budgetary requests are properly vetted. If members are circumventing this rule, it is not serving its intended purpose.

I am requesting the disclosure of any correspondence by legislators with your agency regarding encouragement or directing of funding. I would appreciate you clarifying if any verbal request for funding were made upon your agency by any legislator. Please feel free to contact me if you are unclear about my request.

I appreciate your leadership for our State and your cooperation.

With kind regards, I am

Sincerely,

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

Paul Thurmond

PT/jdk

2014
MISC
CORRESPONDENCE



South Carolina State Housing Finance and Development Authority

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

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

www.schousing.com

Christopher N. Union
Chairman

Valarie M. Williams
Executive Director

December 3, 2014

Mr. Lewis M. Levy, President
Affordable Housing Coalition of SC
P. O. Box 1623
Columbia, SC 29202

Re: 2015 Palmetto Affordable Housing
Forum

Dear Lewis:

I am receipt of your letter regarding the 2015 Palmetto Affordable Housing Forum and the reduced number of sessions allocated to the Coalition. As you are well aware, SC Housing handles the vast majority of the logistics for the Forum. In order to do so, it is imperative that we complete various milestones as outlined in an initial timetable shared with the Partners in August of this year. All other Partners have met agreed upon timeframes with quality sessions that will ultimately add to the richness of the Forum.

To keep on schedule, it was our plan to begin website registrations on next week inclusive of a full outline of session offerings. For your planning purposes, I will restore the two sessions for the Coalition's use, however, please know that we cannot move forward until the Coalition provides the needed information in a timely fashion. I trust that you will do whatever is necessary in order to facilitate and address SC Housing's urgency as noted. If you would email me to let me know when we can expect this information, I would certainly appreciate it.

In terms of the Sponsorship Agreement, I have no knowledge of what information has been relayed to the Executive Committee that would lead them to believe that SC Housing wishes to terminate that relationship. Not unlike other years, SC Housing seeks to negotiate the Agreement in order to produce desired results. I have reviewed the attached updated copy of the Agreement and submit it for your review. So that we do not encounter any further delays, let me suggest that we meet to discuss if the Agreement is still not acceptable to the Coalition.

SC Housing values our relationship with the Coalition and looks forward to a continued mutually enriching partnership.

Sincerely,

Valarie M. Williams

Enclosure



P. O. Box 1623
Columbia, SC 29202
803-808-2980
info@affordablehousingsc.org
www.affordablehousingsc.org

November 24, 2014

Ms. Valarie Williams
Executive Director
SCSHFDA
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Valarie:

I am contacting you in regards to the email from Reggie Bell to Alisa Mosley, dated November 20, on which you and I were copied. Alisa has discussed this situation with me and I am perplexed that Mr. Bell and Ms. Krystal Reid arbitrarily decided to remove three breakout sessions from the Coalition's Forum content.

In a response dated November 18 to an email, dated November 17, and voice mail, received at the close of business on Friday, November 15, from Ms. Reid, Alisa reiterated to her that the Coalition had experienced a problem with our Forum Planning Committee and informed Ms. Reid that she was working diligently to compile quality breakout sessions for the Forum. It is my understanding that Alisa communicated to Ms. Reid via email and voice mail over the past few weeks to keep her apprised of the situation. In the November 18 email Alisa requested that the Coalition be treated as the partner we are in the Forum and that the Authority work collaboratively with us and that we needed more time to finalize the sessions. As she mentioned to Ms. Reid, it would have been easy to come up with sessions to fill slots, but they would not have been the quality that the Coalition would have wanted, and I am certain, not the quality that the Authority would have wanted. However, the Authority has chosen not to honor that request and took three sessions from the Coalition.

Through the years partnering with the Authority on the Forum, the Coalition has always taken a collaborative approach on issues and produced strong results with that partnership. Sponsorships have more than doubled from \$25,000 to over \$50,000 over the past four years. Examples of our collaborative approach include, in years past the Authority has been months late in providing content for sponsorship solicitation, but we always worked around that and accommodated the Authority's need for additional time. For the 2014 Forum, we never received a contract for the sponsorship solicitation despite multiple requests. However, we continued to work on the Forum and produced positive results. This year we still do not have a contract in place. The Authority

Valarie Williams
Page 2
November 24, 2014

has not responded to the Coalition's discussion points. Yet, Alisa has been proceeding with sponsorship solicitations.

Taking three sessions from the Coalition is an unreasonable response to a situation that is not a crisis given that the Forum is still five months away. If it is the Authority's intention to terminate the Coalition's partnership with the Forum, then that needs to be communicated. In discussing this with the Coalition's Executive Committee, we have asked Alisa to cease working on Forum issues until there is a resolution to this issue. Please respond back to me by the close of business on December 2, 2014 to let me know if the Authority and the Coalition will be moving forward as partners on the 2015 Forum.

Sincerely,

A handwritten signature in blue ink, appearing to read "Lewis M. Levy", written in a cursive style.

Lewis M. Levy
President

Shropshire, Bonita 6-9005

From: Wilbourne, Kim 6-9083
Sent: Thursday, September 25, 2014 2:50 PM
To: Shropshire, Bonita 6-9005
Subject: FW: New Contact Form Submitted

There is a lot going on with this file, so I have provide a brief summary. If you would like to discuss in detail, let me know.

Mr. Yonce originally started his application for assistance in 2011. He never completed the application and his file was withdrawn. Mr. Yonce is now wanting to go through the application process. He met with his processor on Friday to discuss the documentation he needed to bring back to the agency before his file can be submitted to be reviewed. I spoke with the processor today and she has not heard back from Mr. Yonce. The processor also stated that she is working with Matt at Bank of America to see what options they have available. Even if we determine Mr. Yonce available for assistance, he is \$68,000+ past due and will need Bank of America's help to cover the rest of the past due amount.

Would you like for me to email Daniel and let him know we are waiting on the applicant to supply the required documentation before we can review the file?

Thanks,
Kim

Kim Wilbourne, Operations Manager
300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9083

SCHELP.gov



9/25 Agency: Catawba Group
Cathy Rose
Took inf. on 9/19
still waiting on info.

From: Daniel Boan [<mailto:DanielBoan@schouse.gov>]
Sent: Tuesday, September 23, 2014 3:52 PM
To: Wilbourne, Kim 6-9083
Subject: FW: New Contact Form Submitted

Thanks, Kim!

Daniel B. Boan
Budget Director & General Counsel
Ways & Means Committee
S.C. House of Representatives
803.734.1576(o) | 803.331.5075(m)

9/25 contacted Daniel Boan
for follow up

10/7 left Daniel Boan
a message to follow up
with him.

From: Gary Simrill [<mailto:garysimrill@gmail.com>]
Sent: Tuesday, September 23, 2014 3:01 PM
To: Daniel Boan
Subject: Fwd: New Contact Form Submitted

Can you help with assistance for Mr Yonce?

Thank you,

Gary

Sent from my iPhone

Begin forwarded message:

From: "info@garysimrill.com" <info@garysimrill.com>

Date: September 23, 2014 at 2:47:55 PM EDT

To: garysimrill@gmail.com

Subject: New Contact Form Submitted

Name

DON YONCE

Email

domoyosr@aol.com

Message

GARY, my son, Hamp Yonce, is in foreclosure (214 Lydia St.) and believes that he is eligible for assistance thru SC HELPS (SC Housing Authority). He is a former mortgage broker,so he understands the parameters. HE has been bogged down in bureaucracy and unable to get before someone authorized to accept his application. I would sincerely appreciate your assistance in getting him before someone in authority that could say a yea or nay to his eligibility. The funds are there for this purpose and would actually be a win/win for all parties.

I AM obviously concerned for my 2 grand children whose home is in jeopardy.

PLEASE see if you can break the log jam and get him connected to the Columbia entity relevant. I had a heart attack recently,so am not physically capable of getting there at the moment.

Hamp is @ 803 370 3457. Thank You !! DON 843 455 5210

my regards to the crowd at the coffee house..Mike Munn et al

This email has been scanned for spam and viruses by Proofpoint Essentials cloud email security - click [here](#) to report this email as spam.



September 16, 2014

Ms. Brenda Cortright
2339 Vanderbilt Drive
Charleston, SC 29414

Ms. Cortright,

After careful review of your application for mortgage assistance through SC HELP, we have determined that you are not eligible for benefits at this time.

Unfortunately your supporting documentation, 2009 to 2012 Federal Tax Returns, do not support a reduction in self-employment income.

Should you have any questions regarding the decision of your SC HELP application, you may contact the SC HELP Operations Manager, Kim Wilbourne at 803-896-9086. You may also contact your mortgage servicer for other programs or modification they may offer.

Sincerely,

Kim Wilbourne
Operations Manager

Shropshire, Bonita 6-9005

From: Mills, Mandie 6-9070
Sent: Tuesday, September 16, 2014 11:43 AM
To: Shropshire, Bonita 6-9005; Wilbourne, Kim 6-9083
Subject: RE: Cortright

They called and spoke to Nicole.... Asked if we were aware and if we were trying to assist. Nicole advised them that Management was working with the homeowner. Nicole said they would like to know how to respond to the homeowner who is claiming she qualifies but we are refusing to help.

Mandie Mills Client Relations Manager
300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9070
SCHELP.gov



From: Shropshire, Bonita 6-9005
Sent: Tuesday, September 16, 2014 11:33 AM
To: Wilbourne, Kim 6-9083; Mills, Mandie 6-9070
Subject: RE: Cortright

Ladies, we're going to get through this one.
Mandie I finally finished reading all of the I think you told me that Senator Graham's they write us or just called?

9/11
Lindsay Graham's Office
Patricia Sykes
843-849-3887

From: Wilbourne, Kim 6-9083
Sent: Tuesday, September 16, 2014 11:23
To: Shropshire, Bonita 6-9005
Subject: RE: Cortright

Placing in the mail now.

Kim Wilbourne, Operations Manager
300-C Outlet Pointe Blvd. | Columbia,
SCHELP.gov



From: Shropshire, Bonita 6-9005
Sent: Tuesday, September 16, 2014 11:1:
To: Wilbourne, Kim 6-9083
Subject: RE: Cortright

Kim, Valarie said this is fine, please

Patricia.Sykes@Lgraham.senate.gov
Brenda Cortright
#43972
Called on 9/22 spoke to ms. Sykes
File closed no other info. needed.

At this point I would refer you back to your lender, or your attorney for further assistance as we have reviewed your case and cannot assist.

Sincerely,

Mandie Mills Client Relations Manager

Mandie Mills	09/09/2014 12:37 PM	From: Brenda Hall-Cortright [mailto:cortrib@gmail.com] Sent: Tuesday, September 09, 2014 1:31 PM To: Mills, Mandie 6-9070 Subject: RE: SC HELP Update
--------------	------------------------	--

You are so wrong. I have proven my loss with the very first application submitted a year ago. I will continue to seek help outside the state of SC.

Nicole Suarez	09/11/2014 10:12 AM	Patricia Sykes from lindsey grahams office called in 843-849-3887 stating applicant has contacted them stating we will not help. Ms.Sykes did inform applicant she is sure sc help did everything we could. I informed Ms. Sykes that is correct management has been speaking with applicant recently and we have a undocumented hardsip. Informed Ms. Sykes I will have management follow up with her on details regarding this file-
---------------	------------------------	--

Mandie Mills	09/11/2014 10:15 AM	From: Brenda Hall-Cortright [mailto:cortrib@gmail.com] Sent: Thursday, September 11, 2014 2:08 AM To: Mills, Mandie 6-9070 Subject: Phone Number and Requirements
--------------	------------------------	--

Please supply the number for report of predatory loans. The number Sherri provided was not correct. Also please list the additional documentation you feel is needed to prove my hardship. Unemployment records were never requested. I ran out of benefits during the Bush administration, however, they can be ordered. Please understand my frustration and utter terror that I am experiencing. I cannot lose this house. I have no place to go. I will be homeless. I apologize for loosing my temper. It comes more from the fear than anger. I trust you can put yourself in my position and somewhat undetstand. I will also continue to get assistance directly from the representative (s) for the Hardest Hit program in Washington, DC.

Thank you.
Brenda S. Cortright
cc: N. Haley
L. Graham

Change page: < 1 2 3 > | Displaying page 3 of 3, items 41 to 56 of 56.

If we are able to qualify you, to catch you up on your mortgage payments, please provide us with current income documentation that will show that you can now afford your monthly payment moving forward.

Once I have documentation, I will be happy to review your file again.

Sincerely,

Mandie Mills Client Relations Manager

Mandie Mills 09/09/2014 7:54 AM
 From: Brenda Hall-Cortright [mailto:cortrib@gmail.com]
 Sent: Monday, September 08, 2014 5:18 PM
 To: Mills, Mandie 6-9070
 Subject: RE: SC HELP Update

I will work on it. I had a small trust fund and my family helped me, however, I still fought to get a job. Do you realize you are asking me to get bank statements for ten years showing the direct deposit? I do not know if my aunt's bank will provide pertinent information now that she is gone. Also, you have (or should have) a statement from my attorney stating what my monthly check will be. I am also contracting to do legal work via my business. It seems ludicrous to make me go back 10 years when I have already provided appropriate documentation for the pertinent years during the time when I could not find a job after caring for my mother including her obituary. This request, as always, is just a way NOT to help me. **The fact that I have not been able to find a job since 2011 should be good enough.** The identity theft came into play only because it caused me not to be able to get loan while I looked for work and tried to get my business back up and running. As a legal professional I am appalled by your flagrant attempts to NOT help me. Why anyone would do this is unknown. You are just furthering my claim of harassment and negligence in upholding U.S. Treasury guidelines. I HAVE read them. At this point, your office is in breach.

Mandie Mills 09/09/2014 7:55 AM
 From: Brenda Hall-Cortright [mailto:cortrib@gmail.com]
 Sent: Tuesday, September 09, 2014 12:01 AM
 To: Mills, Mandie 6-9070
 Subject: RE: SC HELP Update

I have gone through my paperwork and notes. As I thought the first claim was based on a hardship due to unemployment and the inability to find unemployment. This went back to the timeframe of 2011-present. **I did NOT focus on identity theft it was based on lay off, not being able to find work and my business not bringing in enough money** (again because of the economy). I have done everything asked of me. Again, if help would have been given over a year ago i would not be this past due on my mortgage payments and would have my modification. Sherri held up my application for the very same reason you indicate that qualifies me for the help. My frustration level is off the chart. I do apologize for losing my temper. Please put yourself in my place. I do qualify, I did prove same and have provided all documentation requested. It is not my fault that one of your employees did not follow through with her duties. Vericrest/ Caliber/Chase has continually asked for Sherri to contact them and she continued to say she was not permitted to initiate contact. She said she tried one time in August of this year. By that time it was too late and Caliber had already proposed their crazy supposed help of raising my interest rate by 10% thus raising my payment per month for another 40 years!! Sherri would not even tell me if she received said proposal. It is quite clear she did NOT want to get off of her rear and actually do some work. Why should I pay for her incompetence? I am requesting your help. **I should be allowed to die in my own home.** Governor Haley's office wants to direct me to a shelter. I am too sick and no shelter would take me. Why should I die in s shelter because if your employee's negligence? I will not go away until dead or upon receiving the help that I am entitled to obtaining. **If I die I have versed my son on all legalities so he can keep fighting for his inheritance and to receive compensation for the loss of his mother.**

Mandie Mills 09/09/2014 8:21 AM
 From: Mills, Mandie 6-9070
 Sent: Tuesday, September 09, 2014 9:21 AM
 To: 'Brenda Hall-Cortright'
 Subject: RE: SC HELP Update

I appreciate your argument and I wish I could help.

However, without documentation of proof of loss of income (No income for 10 years means you cannot show a loss), and without evidence of Unemployment benefits (You do not qualify for, based on documentation provided), and with no current income, you do not meet the qualifications.

Unfortunately not being able to find a job, or earn income is not a qualifier for this program. We cannot just say it should be good enough or because we feel she deserves it, we must document, verify and adhere to the guidelines set forth.

said she had allb documents required. The last application was 65 pages long. Then my CPA faxed her 2013 tax information. I suggest you find out what she did with the last application and the previous two plus supporting documentation. It will take time for me to get everything back to you again as I am bed bound with my heart condition. I cannot take anymore stress. I am at risk of having a huge heart attack and/or having a stroke. Please do not push me over the edge. Sherri should have released funds over a year ago. I have complied with all of her requests for documentation. She is responsible for same. Please advise. I have spoken to Governor Haley's office today regarding this matter.

Mandie Mills 09/08/2014 2:37 PM
 From: Mills, Mandie 6-9070
 Sent: Monday, September 08, 2014 3:37 PM
 To: 'Brenda Hall-Cortright'
 Subject: RE: SC HELP Update

Yes. We have received everything you have sent in and cannot find a qualifying hardship for this program. I am sorry we cannot assist. Sherri cannot release any funds. We only qualify applicants for this program and Chase has to approve it. Without qualifying we cannot move forward.

We certainly do not deny the fact you have suffered severe hardships and are needing assistance, however, we must follow guidelines in order to qualify.

Identity theft is not a qualifying hardship for SC HELP, and loss of income at time of Hardship (November 2012) cannot be documented.

I suggest you continue to do your best to work with Chase and see what they can do for you. Our agency is responsible and we follow the rules in accordance to Treasury guidelines.

Sincerely,

Mandie Mills Client Relations Manager

Mandie Mills 09/08/2014 2:38 PM
 I HAVE PERSONALLY NOTIFIED UPPER MANAGEMENT OF CLIENT

Mandie Mills 09/08/2014 3:05 PM
 From: Brenda Hall-Cortright [mailto:cortrib@gmail.com]
 Sent: Monday, September 08, 2014 3:56 PM
 To: Mills, Mandie 6-9070
 Subject: RE: SC HELP Update

I do qualify! ~~I have not been able to find a job since 2002!~~ What do you require? I have proven my hardship many times. THE IDENTITY THEFT DID NOT START THE HARDSHIP. THE ECONOMY AND NOT BEING TO FIND A JOB DID! Please help me! Trust me, Caliber/Chase wants the Hardest Hit funds. Ron Scerono keeps referring me but already have paperwork with Sherri for over year now. What do I have to do to get help? My condition is so dire at this point that I could suffer a fatal stroke/heart attack. My son is well versed in waging Wrongful Death suit should that happen. Why are you refusing help? This is a U.S Treasury program! I DO QUALIFY!!!!!!

Mandie Mills 09/08/2014 3:15 PM
 From: Brenda Hall-Cortright [mailto:cortrib@gmail.com]
 Sent: Monday, September 08, 2014 4:12 PM
 To: Mills, Mandie 6-9070
 Subject: RE: SC HELP Update

I have proven my hardship with Sherri with documentation, ie, ~~no taxable income since the end of 2003~~, unemployment records, etc. ~~Sherri did NOT want to release funds due to not having a mainstream work force job.~~ WHAT MORE DO YOU WANT FROM ME? I hadba job interview last May. I DID NOT GET THE JOB! Then my heart started to act up and I am literally dying here alone. My son does not have the means to help me; YOU DO AND I DO QAULIFY! The identity theft was NOT addressed in the first application. The loss of income was! It was Sherri that requested all pertinent information om identity theft. What do you want from me? I cannot make someone do their job. Please help me. I have tried to contact the President. Who is responsible for this fund? I will work with them and Ms. Mustard. Please advise.

Mandie Mills 09/08/2014 3:32 PM
 From: Mills, Mandie 6-9070
 Sent: Monday, September 08, 2014 4:32 PM
 To: 'Brenda Hall-Cortright'
 Subject: RE: SC HELP Update

~~Perhaps we should start here:~~

~~Please provide us with documentation on how you were able to pay your mortgage for 10+ years with no reported income.~~

Member Notes

Created By	Date	Detail	Functions
Mandie Mills	09/08/2014 12:51 PM	<p>Ms. Cortright,</p> <p>I have taken over the assignment of your file. We cannot assist if you are in a modification. Unfortunately identity theft is not a qualifying hardship for SC HELP assistance.</p> <p>You may contact me directly through email if you have any further questions.</p> <p>Sincerely, Mandie Mills</p>	
Mandie Mills	09/08/2014 2:10 PM	<p>From: Brenda Hall-Cortright [mailto:cortrib@gmail.com] Sent: Monday, September 08, 2014 2:12 PM To: Mills, Mandie 6-9070 Subject: Re: SC HELP Update</p> <p>I have contacted Governor Haley's opponents as well as local media.</p> <p>From: Brenda Hall-Cortright [mailto:cortrib@gmail.com] Sent: Monday, September 08, 2014 2:10 PM To: Mills, Mandie 6-9070 Subject: Re: SC HELP Update</p> <p>Help I am NOT in modification and Sherri knows it. My mortgage company is breaking the law. I need the help due to not being able to find a job since 2002! This IS NOT the first time I have sought help from you. I have been trying to get help for over one year and have submitted three claims!! HELP ME!!!!</p> <p>cc: Governor N. Haley Senator L. Graham</p> <p>From: Brenda Hall-Cortright [mailto:cortrib@gmail.com] Sent: Monday, September 08, 2014 2:27 PM To: Mills, Mandie 6-9070 Subject: Re: SC HELP Update</p> <p>Please note that previous applications DID focus on unemployment. In fact, at that time Sherri did not want to help me due to only having my small business and not being employed by a mainstream work force position. SHE FORGETS BUT I DO NOT AND HAVE THE PAPERWORK TO PROVE IT! WHY ARE YOU DENYING HELP TO A QUALIFYING SC RESIDENT? WHO IS YOUR SUPERVISOR? ??????</p>	
Mandie Mills	09/08/2014 2:10 PM	<p>From: Mills, Mandie 6-9070 Sent: Monday, September 08, 2014 3:08 PM To: 'Brenda Hall-Cortright' Subject: RE: SC HELP Update</p> <p>I am the Client Relations Manager. We are not denying you, we just need the documentation to verify one of the programs qualifying hardships in order to assist you.</p> <p>I do not see based on your hardship letter that it meets the criteria for assistance.</p> <p>When your hardship occurred in December of 2013, did you experience a loss of income? It does not appear you earned any income in 2012 or 2011 and we do not have 2013 tax returns.</p> <p>We would love to help you, but we have to abide by the guidelines and documentation is required.</p>	
Mandie Mills	09/08/2014 2:17 PM	<p>From Sherri who received a voicemail Brenda Cortright and she is demanding funds and is threatening to sue me personally. If you want to hear, I have saved the message.</p>	
Mandie Mills	09/08/2014 2:24 PM	<p>From: Brenda Hall-Cortright [mailto:cortrib@gmail.com] Sent: Monday, September 08, 2014 3:22 PM To: Mills, Mandie 6-9070 Subject: RE: SC HELP Update</p> <p>I have faxed/emailed all information that Sherri requested for over one year. I am sick in bed and broke. My fax is down due to my modem being shut off for non-payment. Sherri</p>	

your help. I contacted my Senator and his office is going to help push the disability through quickly and also try to help me with my claim that treasurer does not want to pay. Please help me save my home. I have no place to go. I'm too old and sick to be homeless. **Death would be welcomed at this point. I honestly cannot take anymore.**

Thanks.
Brenda S. Cortright, CLA

Sherri Misiak 08/08/2014 3:35 PM I have contacted the Governor's office and Senator Graham's office for assistance. Your name has been given as my contact for.Hardest Hit. I need monies given to Caliber now! I am reporting all SC agencies who know my situation and are not helping me.
Brenda S. Cortright, CLA

Sherri Misiak 08/25/2014 9:22 AM called from a different number and had to accept call. same story.

Sherri Misiak 08/25/2014 9:37 AM still on phone and changing hs to economy and and not being able to work. 18 minutes later. no job since 2002 and not in our time frame. admitting that she could not find a job and is still the victim, bad divorce and sick. heart is going to explode etc. 21 minutes in.

Sherri Misiak 09/08/2014 12:37 PM Dear Sherri:
I am checking in for an uodate. I have not heard a word from you. This causes me terrible anxiety. The more you continue to ignore my pleas for help the worse my situation becomes. There is no reason to hold up my claim. I have been unemployed due to the economy since 2002 and have exhausted all of my liquid assets due to the identity theft caused by SC's secutity breach. Please save my home!
Brenda S. Cortright, CLA
cc: Governor N. Haely
Senator L. Graham

 Tried to leave Ray a message again. Once more I was harassed. I cannot deal with them at this time. My heart is going nuts.
 When I use that number I choose to enter my account/loan number and the last four digits of my SS #. Then when I have someone on the line I tell them who I am and what I'm trying to do. It's the only way I know how to reach Ray. I left a message with the second person (after I flipped out) and left my cell number and said to tell him you were trying to reach him. I'd try to call him in the am (his time) before he gets busy. Once I had to hold when he was on another call because he's always on the phone and he does not call back. No wonder I blew. These people have no compassion or consideration for the poor person trying to save their home.
 Brenda S. Cortright, CLA

Thinking about it you can leave a message for Ray but any point of contact can provide requested documentation/information. Very sick today. I paid a high price for trying to make contact and losing my temper.
 Brenda S. Cortright, CLA

. It is imperative that this mortgage is brought current and any additional monies available also applied so that foreclosure is not an option for them. I will have to pay whatever they want per month until I either get modification or I can wage a law suit against them. Faxing or mailing does no good as Ray admitted that all correspondence goes to the third party collector. Ray never returned my call.
 Thanks.
 Brenda S. Cortright, CLA

The second person I talked to before losing my temper said that you should talk directly to another department and that you would have that information. Heart still not quiet. You'd think I'd just have a huge attack and die.
 Brenda S. Cortright, CLA

 *I have to have status of application NOW! I have no wish to be homeless.
 Brenda S. Cortright, CLA

Emails received over the last 2 days. Responding with an email and will put in notes.

Sherri Misiak 08/07/2014 3:44 PM What we need is to document the hardship.
 Yes, we see that the Department of Revenue confirmed that your information was compromised by the 2012 breach, but the letter also states that "However, we cannot confirm that Mrs. Cortright was a victim of identity theft as a result of this breach."
 Yes, we do see that you filled out a police report 5 months after the fact.
 Yes, we do see that 4 wire transfers totaling \$1319.19 was reported by you, that these funds were taken from your account and that several attempts for large sums of money were attempted but because there was no money in the account, they were unsuccessful.
 What we don't see or has not been supplied is that Bank of America froze your account and did not allow you access to any funds. In the police report it states that you closed the account and opened another account. This new account had not been hacked but there had been attempts and that BOA was monitoring your account.
 We have a hardship timeframe of November 2012 which is approximately when you last made a house payment.
 Please get anything you can from Bank of America that states they "closed your account and did not allow you access to your funds" the hardship time.
 Also, as of this writing, I have not been able to contact Ray at Caliber and have been informed by my manager that it is not my responsibility to reach out to Caliber on your behalf.
 THIS EMAIL WAS NOT SENT TO HOMEOWNER

Sherri Misiak 08/07/2014 3:46 PM Per management, do not reply to emails or phone calls from this borrower.
 She does not have a qualifying hardship and will not and cannot listen to reason with any lucidity.

Sherri Misiak 08/08/2014 8:53 AM Please note that my home is in foreclosure. No sale date has been established due to modification. Monies desperately needed on my account from Hardest Hit. Please advise.
 Thanks.
 Brenda S. Cortright, CLA

Sherri Misiak 08/08/2014 3:33 PM Read some of my emails. I contacted governor about her staff and the treasurer's office not you. That message was unclear. I'm scared out of my mind. Sorry if there was any confusion. I desperately need

Member Notes

Created By	Date	Detail
Sherri Misiak	01/17/2014 9:45 AM	on phone with HO and she is complainig about everything and nothing i can assist with unless she wants to complete our process. 20 + minutes with phone call.
Sherri Misiak	01/27/2014 10:24 AM	HO has decided to sell home as she does not think she can continue with payments. She has it listed with a real estate agent. she continually changes jobs and complains about all of them. she may continue with us but unclear. ever the constant victim.
Sherri Misiak	02/21/2014 7:26 AM	spke with HO and she will update information and send to me.
Sherri Misiak	02/27/2014 9:15 AM	updated password and explained how to proceed to update app
Sherri Misiak	03/11/2014 8:20 AM	spoke to CW today. she is trying a mod with Caliber and doesn't want to do the paperwork. I don't expect she will follow through SC HELP as she has been hesitating for a very long time. she states how stressed out she is and I am just about to write her off. Cannot put up with her crazy too much more. states her cell phone is disconnected and her home phone will be disconnected. she states United Way won't help. constantly the victim.
Sherri Misiak	06/05/2014 3:30 PM	SHEEEEE'S BACK. Still going to sue everyone, mortgage company is giving her a heart attack, still has more job offers but no job. will update app and send me what she thinks i need. lost connection of phone call and she will most assuredly call back
Sherri Misiak	06/16/2014 9:04 AM	speaking with CW. hearing entire medical histroy and she is attempting to do mod with lender. and applying for disability.
Sherri Misiak	06/20/2014 7:54 AM	received copy of recorded mortgage and downloaded to file, not exported.
Sherri Misiak	07/10/2014 7:27 AM	I am still in need of your 2013 tax returns. If you did not file, please fill out the attached Zero Income Certification. About half way down the page, it gives you a box to check that states you did not file taxes for, and then there is a blank line. On the line write in 2013, make sure you sign and date the bottom. 60 days of the most current bank statements, all accounts, all pages. Please send all at one time and I will submit.
Sherri Misiak	07/21/2014 7:58 AM	Below is a copy of the email I sent you on 7/10/2014. I am still in need of this information. See below.
Sherri Misiak	08/04/2014 9:16 AM	Current information suggests that you are in a loan modification. We need to know if you are in a modification and what stage of modification ***** *As you know they are breaking the law. After 20 months they have put me on a forbearance plan that should have been given when I first contacted them. Without the hardest hit funds they will deny modification and foreclose leaving me homeless. Please push this through ASAP! My time has run out! Those funds are there to help me and people like me. Why are you dragging your feet?? I need help now! ***** Can you please send me the terms of the forbearance agreement? This is new information for us. ***** I don't have it yet. I have NO FAX. Modem down due to Comcast and BofA fighting. IDENTITY THEFT! For the love of God help me. Point of contact at Chase/Caliber is Ray Screeono @ 866-650-0968. His ID# is 24963. This is not the first time I have tried for a modification. Chase broke the law the first time as well and I ended up bringing the mortgage current. I cannot do that again! I cannot get Ray to call me regarding this crap. He has admitted that HE WORKS FOR CHASE! See if he responds to you. He has asked me to have you call him numerous times. I told him he would have to call you. He does not! He is located in CA but they can leave a message for him. I cannot do all the work and fighting myself any longer! I am sick physically, mentally and emotionally. How much is one woman supposed to take???? I need that money put on the mortgage bringing me current so loan modification will go through. I absolutely cannot take any more of this. I am alone. My life has been ruined by a mortgage company blantly breaking the law and a corrupt SC government. The program you represent is backed by the US Treasury! Someone else has to get off their chairs and HELP ME! I cannot even appeal the SC Treasury for the claim money for identity theft because I have no modem DUE TO IDENTITY THEFT!
Sherri Misiak	08/07/2014 11:10 AM	I tried to leave a message for Ray informing him that you are trying to contact him. I was treated so badly that I feel like I'm going to have another heart attack. Lost my temper. Please take care of these lying cheats. When you call number given tell the person answering that you are trying to reach Ray and give them his teller ID#. Please let me know. Brenda S. Cortright, CLA

1. We are not the agency that is working her case, but I would be more than happy to find out who that agency was. HO stated that she was working with you and you were helping her with mortgage assistance.

2. HO then stated that you requested a copy of her divorce decree and that is not something that was requested in the beginning. I advised HO that if an application is in underwriting, the underwriter may request additional documents to ascertain a hardship. I advised her that if you are requesting any documents to please provide them as soon as possible. I also asked her if she would like the number to SC Help so she could speak with you and she refused the offer.

3. HO then stated that someone committed fraud on her in November and she did not have any money except \$23.00 for Christmas and no one was helping her. I advised HO again that if she needed additional information, I could provide the number to SC Help for her. HO then stated that she already spoke with you on yesterday and you were asking for more information and you should have asked for that ahead of time. I in turn, reminded HO of the application process and requests from the underwriter.

4. HO then asked if she could have the same assistance that her friends had. I thoroughly explained the program to the HO and advised her that SC Help does not give pocket cash to applicants who are applying for mortgage assistance. I then rerouted her to contact SC Help for any other details regarding her case.

5. HO then said that she is suing the Attorney General's Office for not telling her that they could help financially with fraud victims. She stated she was also going to sue some other agencies for not assisting her (she did not name those agencies), but went on to say that you were assisting her at this time with her application.

I just wanted to make you aware of the phone call and message that was left with our office.

From Viva Lewis at Increasing HOPE

Change page: < 1 2 3 > | Displaying page 1 of 3, items 1 to 20 of 56.

H.O.P.E.	12:03 PM	assistant,HO refuse to accept what i said to her.HO starting telling me that she was a victim of identity theft and someone needed to help her.HO stated that she wanted to talk with someone at SC.Help,I gave her SC Help phone#.(Carolyn)
Sherri Misiak	08/20/2013 12:33 PM	We have no information from this client. Sherri transferred her from Family Services. At that time she was already deemed ineligible for the program. Sherri and Viva consulted and she was still found not to be eligible. Basically we were just to give her that information. She is very difficult to talk with and Viva's conversations have gone over an hour at times. After she was informed once again this morning that she is not eligible...she called back to speak to me and then made those statements. Email received from Increasing HOPE regarding what they have received from her. I will let her know to start sending me things.
	08/22/2013 2:15 PM	spoke with HO. explaining what is needed what i need to complete the file. Going to try for HS of loss of income. she is going to start sending information.
	09/18/2013 7:25 AM	have left several vm to return my call with conditions. still waiting to hear back
Sherri Misiak	12/16/2013 10:46 AM	spoke with HO and she is still crazy. she is going to sue everyone. i will send email list of what is needed to complete the file and determine eligibility
Sherri Misiak	12/16/2013 11:08 AM	Per our recent conversation, below is a list of what is needed to complete your file. <ul style="list-style-type: none"> • Copies of W-2's or 1099's for 2012 • Most recent mortgage statement to include principle balance, monthly payment and amount to reinstatement of the loan • Updated banks statements covering 60 days, all accounts, all pages • Any information regarding a start date for employment after all licensing is complete or if there is any income or paystubs from this job. • Attached SSA form. The one on file has expired. • Copy of Divorce decree • There was no income reported from 2009-2011, was a business closed? And is there evidence of closure? • Are there separate tax returns for the business? Please send if yes. • Information on the second mortgage (statement) to include principle balance, monthly payment
		Was on the phone for over 30 minutes with her. she is now blaming me because i did not send the 36K threats for everyone about suing and she is the only person who ever lost a loved one at holiday time. She is crazy and blaming everyone but herself
Sherri Misiak	12/16/2013 12:41 PM	No taxable income. I was in OH on and off due to not being able to move my mother from my home town. You cannot be in two places and work. The 2011 taxes are no taxable income. The 2012 still in extension. The business has not been dissolved but doing poorly as I cannot get a loan. The job I should have been working in Sept. would be my income. All this information was provided to you before including tax returns. I am not asking for tax returns, I am asking for W2's and or 1099's. I can pull a copy of my divorce decree but see no reason for it and you never asked for it before. I did not know that it was needed at the time of submission but it is now required. I keep all documentation. I have documented our conversations as well. It was not asked for but I have it. I sent you letters from people I sold or auctioned off to get money to live on. This information was submitted to the Underwriters and is not being asked for again. All of the paperwork you asked for I provided and I have proof of same. I cannot stand anymore. You should have submitted this in Sept. and I did, More information was requested by underwriting and was requested from you on or about the 18th of September, and I never heard from you. I most certainly gave you everything you asked for. You expressed concern that my manager did not put a salary on his email and was reluctant to turn the package in without same. We have no way of calculating income without a point to start. Obviously you dropped the ball furthering the severe situation. I remember and document every thing. that's why I'm such a good legal professional.
Sherri Misiak	12/18/2013 2:50 PM	Sherri, I just wanted to advise you that Brenda Cortwright left me a message in detail stating the following: <ol style="list-style-type: none"> 1. Some of her friends were awarded assistance with SC Help in the amount of \$36,000.00 in ADDITION to spending money until they could get back on their feet. 2. She is a paralegal and wanted to know why SC Help would NOT assist her with her mortgage as she has been trying to receive assistance for a while now. 3. Inquiring on whom she needed to speak with regarding her concerns.
		I returned home owner's call, (as she was not in our system for me to review any notes). Upon speaking with her, I then remembered that she was once a client until SC Help took over. As speaking with her I advised her the following:

Member Notes

Created By	Date	Detail
Family Services, Inc.	07/05/2013 11:40 AM	Went straight to VM. Left Adriennes info for assistance if needed. TJ
Family Services, Inc.	07/17/2013 2:08 PM	Client called me and I/m. I rtd her phone call and was only able to leave a message.(adrienne)
Family Services, Inc.	07/30/2013 9:03 AM	Rec'd package- After entering into our system, fwd'ed file electronically to Adrienne. TJ
Family Services, Inc.	07/31/2013 3:09 PM	Called client and went over situation and SC Help guidelines and she rambled about her situation. She went into details about information that was irrelevant to the situation. While discussing her situation to me she said that, "she is tired of uneducated black people not being able to help her". After hearing this comment, I had no choice but to hang up. I immediately called Sherri (sc help) and advised her about the situation and gave her the contact # to call Ms. Cortright. I also called Tammy Jones and explained the situation to her. While on the phone with Tammy, Ms. Cortright called back and I conference Tammy onto the call. Ms. Cortright says "Is there any way that I could get a new counselor because it's apparent that we didn't like each other from the beginning". I explained to her that A request has already been made and that her new counselor would contact her. (adrienne)
Sherri Misiak	08/02/2013 11:42 AM	left voice mail for her to return my call so that we can get a plan of action. From what i can see of her hardship letter, helping a family member, while commendable, is not a qualifying hardship for our program. From her information, she has ZERO income which makes her not sustainable. If i can get a call back from her, i will explain these conditions.
Family Services, Inc.	08/02/2013 11:52 AM	Please be sure to call the number listed as the Main number. She called me and proceeded to say that Adrienne "dumped her" just like that! She couldnt believe that Adreinne treated her like that and what she said, she didnt mean and called Adrienne back right away the other day and apologized first thing. I know that is a lie b/c I was conferenced in. She said that she needs to be transferred today. I told her that if she doesnt have a sale date or court docs that she will have to wait for the State to call. She said "Adriennes Supervisor is supposed to call or someone else and I havent heard from Anyone" I told her that I was the Supervisor and the State was the other people and the reason I havent called is b/c I have spoke with the State and agreed that the State should call. We spoke with Sherri. TJ
Carlene Guy	08/02/2013 12:08 PM	*****TRANSFER APPROVED BY Sherri Misiak Borrower name Brenda Cortright Request for Transfer (RFT) request submitted verbal In Writing N TRANSFER FROM Family Services TO Increasing HOPE Reason for Transfer: needs to be closer to North Charleston Face to face and I have the OK from FSI
Increasing H.O.P.E.	08/05/2013 3:48 PM	Called HO and LVM on her machine introducing myself as her new counselor and the agency she was transferred to. I also left contact information and hours of operation. Awaiting return phone call from HO (Viva)
Increasing H.O.P.E.	08/06/2013 11:32 AM	HO called and LVM stating that she was transferred from another agency because she needed a place she could come in and explain her hardships. HO also stated that she is behind in her mortgage because of identity theft. HO asked on VM if she was able to come into the office to sit down and explain the entire situation before moving forward with SC Help. Called HO back and LVM with her. (Viva)
Increasing H.O.P.E.	08/08/2013 10:44 AM	Attempted to contact HO again and LVM with contact information and hours of operation (Viva)
Increasing H.O.P.E.	08/13/2013 1:24 PM	After a 60 minute conversation with HO, it was determined that unfortunately, she does not have a qualifying hardship. HO was behind since December 2012. She left her home in SC to reside with her mother in Ohio back and forth. After her mother passed, HO was in Ohio for some time to handle matters of the family. When moving back home, HO was advised that she was a victim of identity theft. Her bank accounts were hacked into and she had complications (and still is having complications) clearing her name. In addition, HO is in a loan modification with her lender. During her modification, her lender transferred her to another lender. She is still in modification. In addition, HO does not have any reportable income. I asked her if she would be able to provide P&L statements and she stated she would not because of the fact that she was hacked into. HO was advised that I would contact Columbia (SC Help) to ascertain whether or not she is eligible for the program and contact her back. (Viva)
Sherri Misiak	08/20/2013 12:06 PM	speaking with HO now. I have taken over her case and am trying to calm her down. I am awaiting info from Increasing HOPE to complete her file. I will be in contact with her wednesday after the info is received. she has a job interview wednesday and will call me after the fact.
Increasing	08/20/2013	Spoke with HO, and told her that S.C Help stated that she did not qualified to get help with mortgage

Shropshire, Bonita 6-9005

From: Wilbourne, Kim 6-9083
Sent: Tuesday, August 19, 2014 2:55 PM
To: Shropshire, Bonita 6-9005
Subject: RE: Message received from USSENATE on 8/19/2014 at 12:54:56 PM.
Attachments: 7th Amendment to HPA.pdf; Ison - Short Sale agreement.pdf

The Term Sheet we signed with Treasury states a borrower is ineligible if they receive HAFA (Home Affordable Foreclosure Alternatives). Servicers/Lenders offer several different types of relocation assistance pending on the type of loan and the investor who holds the mortgage. HAFA is only one type of relocation assistance. HAFA is under the Making Home Affordable which falls under TARP, the same program HHF (SC HELP) is under.

I have attached a copy of our Term Sheet for Property Disposition Assistance (PDA) (see #7) and a copy of the Short Sale Agreement acknowledging the homeowner is receiving HAFA (page 3 # 4, section 2).

Thanks,
Kim

Kim Wilbourne, *Operations Manager*
300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9083
SCHELP.gov



*Troubled
Asset Relief
Program*

From: Shropshire, Bonita 6-9005
Sent: Tuesday, August 19, 2014 1:22 PM
To: Wilbourne, Kim 6-9083
Subject: FW: Message received from USSENATE on 8/19/2014 at 12:54:56 PM.

Hey Kim,

Just rec'd. a congressional from Senator's Scott's office. I have already acknowledged the inquiry. Do you mind taking a look and letting me know what you find.

Thank you!



Bonita Holly Shropshire *Executive Assistant to Valarie M. Williams*
300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9005
SCHousing.com

From: Genifax Server on Scott [<mailto:genifax@schousing.com>]
Sent: Tuesday, August 19, 2014 12:55 PM

----- Forwarded message -----

From: Tracy Hatchell <tracyhatch@aol.com>
 Date: Tue, May 20, 2014 at 7:34 PM
 Subject: State relocation funds for SC
 To: info@votetimscott.com

Hi Joe,

My dad was talking with Tim last night about the short sale that I did for my step brother, Bobby Ison, Jr. He applied for the relocation assistance from www.schelp.gov. He went through the entire application process and was denied since they said he received relocation funds from the bank. I have closed many of these and everyone has received their \$5000 from SC even after they got the \$3000 that Fannie Mae allows. Tim told my dad to call you but I wanted to email you since he does not understand a lot of his stuff. The lady at the SC Help told Bobby that since he received federal funds, the \$3000, he did not qualify. That \$3000 is not federal funds first off. It came from the bank and Fannie Mae is NOT a government entity. Tim told my dad you would check into this. I know you know my step brother Bobby Ison, JR. My dad is Bob Ison, Sr. 95% of my business has been short sales over the last 9 years so this is the first person I have seen that was denied. The qualification is if you qualify for a short sale and it was your primary residence you qualify for the \$5000. Bobby has a special just went through a divorce and has a special needs son who has Angelman Syndrome that is 17 years old that he shares custody of with his ex wife. He and his wife split the relocation funds to help relocate for their son. Not sure if there is anything you can do but just email me the release so I can have Bobby sign it so you can see if there is anything you are able to do. You can go to www.schelp.gov to see what the program is. Just had three others get their \$5000 and they show they received the \$3000 at closing from the bank too. You can reach my mom at 843-345-8741 so she can talk to you about it or just call me at 843-224-3852 so I can explain everything completely. Please email me back that you have received this email.

Thanks, Tracy Hatchell

Tracy Hatchell, Realtor, ABR, C-CREC, CDPE



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TIM SCOTT
SOUTH CAROLINA

167 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20540
Phone: (202) 224-6131
Fax: (202) 220-5133
scott@senate.gov

United States Senate

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August 19, 2014

Ms. Valarie M. Williams
Executive Director
South Carolina State Housing Finance and Development Authority
300-c Outlet Pointe Blvd.
Columbia, SC 29210-5652

Dear Ms. Williams:

I am writing on behalf of my constituent, Robert Ison Jr., about being denied relocation monies from SC HELP. Tracy Hatchell of Agent Owned Realty handled this transaction, According to Ms. Hatchell, 95% of her transactions are short sales and every person who she has assisted has received relocation funds from both Fannie Mae and SC HELP. Mr. Ison received funds from Fannie Mae, however was denied by SC HELP. Could someone review his file. Enclosed is a copy of his letter for your review.

Please address the questions and concerns outlined in Mr. Ison's correspondence, with respect to governing rules and regulations. I have assured Mr. Ison 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 Claudia Bentley 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,



Tim Scott
United States Senator

TS/cb



UNITED STATES SENATOR TIM SCOTT

I am aware that the Privacy Act of 1974 prohibits the release of personal information without my approval. I (print name) Robert L. Ison, Jr do hereby authorize Senator Scott and/or his staff to access the information necessary to assist me.

Sign and Date Robert L. Ison Jr Date: 5/21/2014

Address 212 Pompton Ave.
Goose Creek, SC 29445

Telephone (this is my dad's a older cell phone I am homeless)

Email _____
Social Security Number 257-94-3387

Date of Birth 02/06/1964

Would you like our office to share the information we obtain on your behalf with someone else?
Yes No _____

If yes, please provide his/her name and contact information: Tracy Hatchell, 843-224-5552
Sarah Ison - 843-345-8711

~~101~~ ~~Kittridge~~
~~Court~~
~~AR~~

Please describe the situation with which you need assistance: I did a short on my house due to my hardship with my divorce and special needs child. I applied for the assistance for relocation at www.schelprojo. They denied me after others have been approved and received their \$5000 in relocation assistance who also had family Mac short sales with identical short sales as I had. I need your assistance since it is vital that I get a home-trust for myself and my special needs son who has Angelman Syndrome.

Bentley, Claudia (Scott)

From: Tracy Hatchell <tracyhatch@aol.com>
Sent: Wednesday, August 06, 2014 5:46 PM
To: sison59@comcast.net; Bentley, Claudia (Scott)
Subject: Fwd: State relocation funds for SC
Attachments: Ison Response.pdf

As I stated to Claudia Bentley today on the phone, 95% of my business is short sales. Every person who I have helped to close their short sale that received the \$3000 relocation money from Fannie Mae has also applied through www.schelp.gov and received the \$5000 through the state of SC relocation money. Do not understand why this one was the exception.

Thanks, Tracy Hatchell
 AgentOwned Realty
 843-224-3852
 Sent from AOL Mobile Mail

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

From: Goff, Brian (Scott) (Scott) <Brian_Goff@scott.senate.gov>
To: Tracy Hatchell <tracyhatch@aol.com>
Sent: Wed, May 28, 2014 02:12 PM
Subject: RE: State relocation funds for SC

Tracy,

Attached is the response from SC Help. It seems he is ineligible due to other assistance he received.

From: Tracy Hatchell [<mailto:tracyhatch@aol.com>]
Sent: Wednesday, May 21, 2014 2:14 PM
To: Goff, Brian (Scott)
Subject: Re: State relocation funds for SC

Attached is the signed release. Please email me back to let me know you have received this email.

Tracy Hatchell, Realtor, ABR, C-CREC, CDPE



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**2006, 2011 REALTOR® of Distinction Award
Top Producer Club 2007 - 2012**



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

From: Goff, Brian (Scott) (Scott) <Brian_Goff@scott.senate.gov>
To: [tracyhatch <tracyhatch@aol.com>](mailto:tracyhatch@aol.com)
Sent: Wed, May 21, 2014 9:49 am
Subject: RE: State relocation funds for SC

Hello Tracy,

Here is the privacy release you requested. Please complete and return it to our office.

Thank you,

Brian

Brian Goff

Office of Senator Tim Scott

2500 City Hall Lane

Third Floor

North Charleston, SC 29406

(843) 727-4525 Office

(843)554-9320 Fax

From: Brian Goff [<mailto:brian@votetimscott.com>]
Sent: Wednesday, May 21, 2014 9:43 AM
To: Goff, Brian (Scott)
Subject: Fwd: State relocation funds for SC

----- Forwarded message -----

From: Tracy Hatchell <tracyhatch@aol.com>

Date: Tue, May 20, 2014 at 7:34 PM

Subject: State relocation funds for SC

To: info@votetimscott.com

Hi Joe,

My dad was talking with Tm last night about the short sale hat I did for my step brother, Bobby Ison, Jr. He applied for the relocation assistance from www.schelp.gov. He went through the entire application process and was denied since they said he received relocation funds from the bank. I have closed many of these and everyone has received their \$5000 from SC even after they got the \$3000 that Fannie Mae allows. Tim told my dad to call you but I wanted to email you since he does not understand a lot of his stuff. The lady at the SC Help told Bobby that since he received federal funds, the \$3000, he did not qualify. That \$3000 is not federal funds first off. It came from the bank and Fannie Mae is NOT a government entity. Tim told my dad you would check into this. I know you know my step brother Bobby Ison, JR. My dad is Bob Ison, Sr. 95% of my business has been short sales over the last 9 years so this is the first person I have seen that was denied. The qualification is if you qualify for a short sale and it was you primary residence you qualify for the \$5000. Bobby has a special just went through a divorce and has a special needs son who has Angelman Syndrome that is 17 years old that he shares custody of with his ex wife. He and his wife split the relocation funds to help relocate for their son. Not sure if their is anything you can do but just email me the release so I can have Bobby sign it so you can see if there is anything you are able to do. You can go to www.schelp.gov to see what the program is. Just had three others get their \$5000 and they show hey received the \$3000 at closing from the bank too. You can reach my mom at 843-345-8741 so she can talk to you about it or just call me at 843-224-3852 so I can explain everything completely. Please email me back that you have received this email.

Thanks, Tracy Hatchell

Tracy Hatchell, Realtor, ABR, C-CREC, CDPE



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05/27/2014 10:20 803-896-9189

HOUSING AUTHORITY

PAGE 02/04

**South Carolina State Housing Finance and Development Authority**

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

Telephone: (803) 896-9001

Fax: (803) 896-8883

TTY: (803) 896-8831

Christopher Union
ChairmanValerie M. Williams
Executive Director

May 27, 2014

Brian Goff
Office of Senator Tim Scott
2500 City Hall Lane
North Charleston, SC 29406

Re: Robert Ison, Jr. - SC HELP Application

Dear Mr. Goff:

We received your correspondence regarding Mr. Ison and his application for \$5,000 in relocation assistance through the SC HELP Short-Sale/Transition Assistance program. According to information provided to us by Mr. Ison, he received relocation assistance through the US Treasury-sponsored Home Affordable Foreclosure Alternative (HAFA) program. Unfortunately, our agreement with US Treasury prevents us from providing additional relocation assistance through SC HELP.

If you have further questions or need additional information, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Rivers".

Matt Rivers
Director - Homeownership Programs

United States Senate

To: Valarie M. Williams
Fax Number: 8035514876
Voice Number:
Company: SC Housing

From: Bentley, Claudia (Scott)
Fax Number:
Voice Number:

Date: August 19, 2014
Subject: Robert Ison, Jr.
Total Pages: 7

Memo:

Good Afternoon,

Our office submitted a request in 05/2014 concerning this issue. Matt Rivers responded. I have enclosed a copy of his letter dated 05/27/2014.

Tracy Hatchell, is the realtor who processed this short sale. Tracy insists that all of her clients in the same situation, as Mr. Ison, have received relocation funds from both Fannie Mae and SC HELP.

Could someone review his file along with others in this situation and determine if Mr. Ison should get these funds.

Thanks

Claudia

Claudia Rabun Bentley
US Senator Tim Scott
Constituent Service Representative
2500 City Hall Lane
North Charleston, SC 29406
Phone: 843-727-4525
Fax: 1-855-802-9355
Claudia_Bentley@Scott.Senate.gov<mailto:Claudia_Bentley@Scott.Senate.gov>

United States Senate

To: Valarie M. Williams
Fax Number: 8035514876
Voice Number:
Company: SC Housing

From: Bentley, Claudia (Scott)
Fax Number:
Voice Number:

Date: August 14, 2014
Subject: Howard Jackson & HoJac Enterprises, Inc.
Total Pages: 12

Memo:

Hi Valarie,

Thanks for your help in this matter.

Claudia

Claudia Rabun Bentley
US Senator Tim Scott
Constituent Service Representative
2500 City Hall Lane
North Charleston, SC 29406
Phone: 843-727-4525
Fax: 1-855-802-9355
Claudia_Bentley@Scott.Senate.gov<mailto:Claudia_Bentley@Scott.Senate.gov>

TIM SCOTT
SOUTH CAROLINA

167 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
Phone: (202) 224-6121
Fax: (202) 228-5143
staff@senate.gov

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AND PENSIONS
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August 14, 2014

Ms. Valarie M. Williams
Executive Director
South Carolina State Housing Finance and Development Authority
300-c Outlet Pointe Blvd.
Columbia, SC 29210-5652

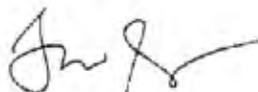
Dear Ms. Williams:

I am writing on behalf of my constituent, Howard Jackson and HoJac Enterprises Inc., about the exemption requests he has submitted to the SC Housing Finance & Development Authority. Enclosed is a copy of his letter for your review.

Please address the questions and concerns outlined in Mr. Jackson's correspondence, with respect to governing rules and regulations. I have assured Mr. Jackson 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 Claudia Bentley 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,



Tim Scott
United States Senator

TS/cb

TIM SCOTT
SOUTH CAROLINA

107B US SENATE OFFICE BUILDING
WASHINGTON, DC 20510
Phone: (202) 224-8141
Fax: (202) 228-8143
SC01100400 (07)

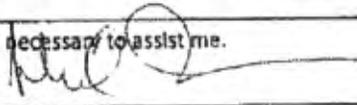
United States Senate

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AND PENSION
HUMAN RESOURCES AND ENTREPRENEURSHIP

PRIVACY ACT RELEASE

I am aware that the Privacy Act of 1974 prohibits the release of personal information without my approval. I (print name) Howard Jackson do hereby authorize Senator Scott and/or his staff to access the information necessary to assist me.

Sign and Date



Date: 8/13/2014

Address

1479 Essex Drive
Orangeburg, SC 29118-2110

Telephone

(843) 531-8382

Email

h.jackson@hjac.org

Social Security Number

249-21-0933

Date of Birth

May 11, 1974

Would you like our office to share information we obtain on your behalf with someone else? Yes No

If yes, please provide his/her name and contact information: Ms Valerie M. Williams,
Executive Director - (803) 894-9001

Please describe the situation with which you need assistance: Please see attached



HoJac Enterprises Incorporated

August 1, 2014

South Carolina State Housing Finance and Development Authority
Attn: HOUSING DEVELOPMENT
Nonprofit Designation Application
300-C Outlet Pointe Blvd. Columbia, SC 29210

Dear Ms. Williams:

Once again I must write to express our organization's objection to the Housing Trust Fund financial audit requirement. According to the US Department of Housing and Urban Development official website, "Audit requirements set standards for obtaining consistency and uniformity for the audit of non-Federal entities expending Federal awards. PJs, HOME-funded state recipients, subrecipients, and CHDOs acting as subrecipients are all required to have audits." However, "Non-Federal entities who expend less than \$500,000 each year in Federal awards are exempt from Federal audit requirements for that year." It is for these reasons that HoJac Enterprises, Inc. is requesting an exemption from the audit requirement.

If you have any questions or require additional information, I can be reached at (803) 531-8382 or via email at hjackson@hojac.org. Thank you for your cooperation.

Sincerely,

Howard Jackson

Howard Jackson



1479 Essex Drive, Orangeburg, South Carolina 29118-2010
A Nonprofit Organization
Tel (803) 531-8382 | Fax (803) 534-3561 | www.hojac.org

HUD > Program Offices > Community Planning and Development > Affordable Housing > HOME Training > HOME Front - Interactive Technical Support for
the HOME Program > Crosscutting Federal Requirements > Administrative Requirements > Audit Requirements

Audit Requirements

Audit requirements set standards for obtaining consistency and uniformity for the audit of non-Federal entities expending Federal awards. PJs, HOME-funded state recipients, subrecipients, and CHDOs acting as subrecipients are all required to have audits.

Where can I find the audit requirements to which PJs and their partners must adhere when implementing their HOME programs?

OMB Circular A-133 "Audits of States, Local Governments, and Non-Profit Organizations"

This circular sets forth standards for obtaining consistency and uniformity among Federal agencies for the audit of States, local governments, and nonprofit organizations. Audits are automatically required for non-Federal entities that expend more than \$500,000 or more in a year of Federal awards.

Who conducts the audits of states, local governments, and nonprofit organizations?

Under A-133, an auditor is defined as a public accountant or a Federal, State, or local government audit organization, which meets generally accepted government auditing standards. This definition does not include internal auditors of nonprofit organizations. The type of recipient being audited determines the organization or accountant most appropriate for the audit.

Are there audit exemptions?

Non-Federal entities who expend less than \$500,000 each year in Federal awards are exempt from Federal audit requirements for that year.

How frequently are Federal audits conducted?

Typically, audits required under OMB A-133 should be performed annually. However, there are two circumstances under which audits may be performed biennially.

In This Section

Administrative Requirements

Audit Requirements

Uniform Administrative Requirements

Introduction & OMB

Circulars

Allowable Costs

Conflict-of-Interest

Requirements

Introduction

Regulations

Minimum Written

Agreement Standards

Exceptions

Audit Requirements - Administrative Requirements - Crosscutting Federal Requirements ... Page 2 of 2

1. A state or local government that is required by constitution or statute (in effect on January 1, 1987) to undergo its audits less frequently than annually, is permitted to undergo its audits biennially. This requirement must still be in effect for the biennial period under audit.
2. Any nonprofit organization that had biennial audits for all biennial periods ending between July 1, 1992, and January 1, 1995, is permitted to undergo its audits biennially.

If Federal award money is passed through the Federal grantee to a for-profit organization, is it subject to Federal audit requirements?

The pass-through entity is responsible for establishing requirements, as necessary, to ensure compliance with Federal audit requirements by for-profit subrecipients. The contract with the for-profit subrecipient should describe applicable compliance requirements and the for-profit subrecipient's compliance responsibility. Methods to ensure compliance for Federal awards made to for-profit subrecipients may include pre-award audits, monitoring during the contract, and post-award audits.

If utilizing a consulting organization, the following information must be submitted behind Tab 7:

1. Executed Contract for Services between the newly formed nonprofit and the consulting organization stating exactly what services will be provided by the consulting organization, a description of each of the organizations' responsibilities, a detailed training plan that is being used to train key staff members or its principal officers, the length of time the contract will be in place (not to exceed one year) and any additional terms of the contract.
2. **Attachment F** (completed and executed); and
3. Resume of the consulting organizations key contact person.

Based on the experience of a newly created nonprofit, the Authority reserves the right to restrict participation in program activities until such time there is demonstrated successful work completed.

2. **Financial Capacity** - A nonprofit applicant must demonstrate that it is financially viable and has a financial management system in place that provides proper controls and reporting of the organization's activities. The organization must have minimum unrestricted liquid assets of ten thousand dollars (\$10,000) as evidenced by the balance sheet of its financial statements.

A nonprofit may be denied participation in the HTF program if major weaknesses or negative financial conditions are noted in the financial or bank statements. The Authority reserves the right to verify all financial information as it deems necessary.

CP **The following financial requirements must be provided behind Tab 8:**

1. The organization's most recent financial statements compiled, reviewed, or audited by an independent CPA licensed by the South Carolina Board of Accountancy. The financial statements must include a balance sheet, income statement, and notes/footnotes or disclosure statements to the financial statements. *JK*
2. The most recent income tax return (2013 or 2012).
3. An applicant or applicant group must be in existence for no less than one (1) year as evidenced by continuous bank activity. For organizations in existence fifteen (15) months or less, the Statement of Activities submitted must account for the period of time since the inception of the organization & bank statements evidencing no less than twelve (12) months of continuous bank activity must be provided. Organizations that have been in existence less than twelve (12) months are not eligible to apply to be a certified nonprofit.
4. **Attachment C** completed and executed.

3. **Staff Capacity** - A nonprofit must demonstrate the capacity of its key staff to carry out HTF activities.

To demonstrate capacity, the following must be provided behind Tab 9:

- Resumes of all key staff members and principal officers associated with implementing the activities of the HTF program noting experience relative to housing programs.
- **Attachment E**

All nonprofits must have a minimum of one (1) full-time staff person, who can be a volunteer. All nonprofits must have an office telephone with voice mail, fax machine, a computer with internet access and a working e-mail address.

Workspace Webmail :: Print

Page 1 of 2

[Print](#) | [Close Window](#)

Subject: RE: Housing Trust Fund Requirements
From: "Smith, Courtney 6-9195" <courtney.smith@schousing.com>
Date: Wed, May 28, 2014 4:18 pm
To: "hjackson@hojac.org" <hjackson@hojac.org>
Cc: "Driggers, Ayesha 6-9248" <Ayesha.Driggers@schousing.com>, "Williams, Valarie 6-9005" <Valarie.Williams@schousing.com>
Attach: image009.jpg
image010.jpg
image011.jpg
image012.jpg

Mr. Jackson,

Thank you very much for your attendance today and your comments in regards to our program requirements for Nonprofit Certification. The requirement for financial statements which have been reviewed, compiled or audited has been in place for several years and, at this time, we don't foresee changing that requirement. If this changes, we will be sure to post a Bulletin to that effect. If you have any questions or need additional clarification on the certification process, please feel free to contact me at the number below or Ayesha Driggers at 803-896-9248.

Thanks,
Courtney

SC HOUSING

Courtney (Edelen) Smith *Program Coordinator*
300-C Outlet Pointe Blvd. | Columbia, SC 29210 | 803.896.9195
SCHousing.com



From: hjackson@hojac.org [mailto:hjackson@hojac.org]
Sent: Wednesday, May 28, 2014 12:08 PM
To: Smith, Courtney 6-9195
Subject: Housing Trust Fund Requirements

Good morning Ms. Smith,

I spoke with my Ms. Williams a few years ago concerning the CPA requirement. As I mentioned to her, this requirement is very taxing to nonprofit corporations, such as ours. All nonprofit organizations have to submit the Annual Financial Report for a Charitable Organization. This form is used by the charitable organization to report financial information to the Secretary of State

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Page 2 of 2

on an annual basis (4 ½ months after the close of the charitable organization's fiscal year). Are we understand that these forms are authorized and accepted by the SC Secretary of State's Office but not the SC State Housing and Development Authority?

More importantly, the average cost of an independent audit is between \$5,000 to \$10,000 and the CPA cannot associated with the organization. Also, SC State Housing and Development Authority is being extremely more restrictive than U.S. Department of Housing and Urban Development's requirements.

OMB Circular A-133 "Audits of States, Local Governments, and Non-Profit Organizations"

This circular sets forth standards for obtaining consistency and uniformity among Federal agencies for the audit of States, local governments, and nonprofit organizations. Audits are automatically required for non-Federal entities that expend more than \$500,000 or more in a year of Federal awards.

H.E.I. has been participating in this program since 2007; however, we will not be able to continue given the new restrictive requirement. As a result, there will be a huge housing void in the Orangeburg and Calhoun communities. Thank you in advance for your assistance.

Howard Jackson, MPA
Chief Executive Officer
HoJac Enterprises Incorporated
1479 Essex Drive
Orangeburg, SC 29118-2010
Tel: (803) 531-8382
Fax: (803) 534-3561
hjackson@hojac.org
www.hojac.org

"Things may come to those who wait, but only the things left by those who hustle." (Abraham Lincoln)

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Bentley, Claudia (Scott)

From: hjackson@hojac.org
Sent: Wednesday, August 13, 2014 1:21 PM
To: Bentley, Claudia (Scott)
Subject: RE: Privacy Release
Attachments: Sen. Scott.pdf

Importance: High

Good afternoon Ms. Bentley,

Enclosed is the information that you requested. Just an FYI, our organization has never submitted an audited tax return because that requirement was waived and/or to be reconsidered. Your assistance in this matter is greatly appreciated.

Howard Jackson, MPA
Chief Executive Officer
HoJac Enterprises Incorporated
1479 Essex Drive
Orangeburg, SC 29118-2010
Tel: (803) 531-8382
Fax: (803) 534-3561
hjackson@hojac.org
www.hojac.org

"Things may come to those who wait, but only the things left by those who hustle." (Abraham Lincoln)

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

Subject: RE: Privacy Release
From: "Bentley, Claudia (Scott)" <Claudia_Bentley@scott.senate.gov>
Date: Wed, August 13, 2014 12:45 pm
To: "hjackson@hojac.org" <hjackson@hojac.org>

Hi Mr. Jackson,

Per your request.

Thanks

Claudia

Claudia Rabun Bentley
US Senator Tim Scott

From: hjackson@hojac.org [<mailto:hjackson@hojac.org>]
Sent: Wednesday, August 13, 2014 12:43 PM
To: Bentley, Claudia (Scott)
Subject: RE: Privacy Release
Importance: High

No I have not, please resend the document. Thank you for your assistance.

Howard Jackson, MPA
Chief Executive Officer
HoJac Enterprises Incorporated
1479 Essex Drive
Orangeburg, SC 29118-2010
Tel: (803) 531-8382
Fax: (803) 534-3561
hjackson@hojac.org
www.hojac.org

"Things may come to those who wait, but only the things left by those who hustle." (Abraham Lincoln)

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

Subject: RE: Privacy Release
From: "Bentley, Claudia (Scott)" <Claudia_Bentley@scott.senate.gov>
Date: Wed, August 13, 2014 11:26 am
To: "hjackson@hojac.org" <hjackson@hojac.org>

Hi Mr. Jackson,

Just checking to see if you need our help in this matter? If so, we need a completed privacy release. Please explain the issue with as many details as possible, sign and return with copies of pertinent documents.

If you were able to get this situation solved without our help, please let me know.

Thanks

Claudia

Claudia Rabun Bentley
US Senator Tim Scott

From: hjackson@hojac.org [<mailto:hjackson@hojac.org>]
Sent: Wednesday, July 02, 2014 4:24 PM
To: Bentley, Claudia (Scott)
Subject: RE: Privacy Release
Importance: High

Thank you. . .

Howard Jackson, MPA
Chief Executive Officer
HoJac Enterprises Incorporated
1479 Essex Drive
Orangeburg, SC 29118-2010
Tel: (803) 531-8382

Fax: (803) 534-3561
hjackson@hojac.org
www.hojac.org

"Things may come to those who wait, but only the things left by those who hustle."
(Abraham Lincoln)

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

Subject: Privacy Release

From: "Bentley, Claudia (Scott)" <Claudia_Bentley@scott.senate.gov>

Date: Wed, July 02, 2014 3:54 pm

To: "hjackson@hojac.org" <hjackson@hojac.org>

Hi Mr. Jackson,

Your e-mail has been sent to me for a reply. Congressional offices have no jurisdiction/authority over South Carolina State Agencies however we do have a congressional contact. I am attaching a privacy release(p/r) for you to complete by telling us your issue, sign and return with copies of pertinent documentation. Once received, we will send your information along with a letter and ask for a written response to your concerns/issues.

If you have any questions, please let me know.

Thanks

Claudia

Claudia Rabun Bentley
US Senator Tim Scott
Constituent Service Representative
2500 City Hall Lane
North Charleston, SC 29406
Phone: 843-727-4525
Fax: 1-855-802-9355
Claudia_Bentley@Scott.Senate.gov

Ebenezer African Methodist Episcopal Church

"LIVING BY HIS WORD, ABIDING IN HIS PEACE, SERVING IN HIS JOY"



REV. DR. WILLIAM SWINTON, JR.
PASTOR
E-MAIL: pastorswinton@bellsouth.net

CHURCH (843) 723-4660
FAX (843) 723-1572
E-MAIL: ebenezerchurch1@bellsouth.net

July 28, 2014

Ms. Valerie Williams, Executive Director
S.C. State Housing Finance and Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29202

Dear Ms. Williams.

Re: Ebenezer Social Action & Community Development Enterprise

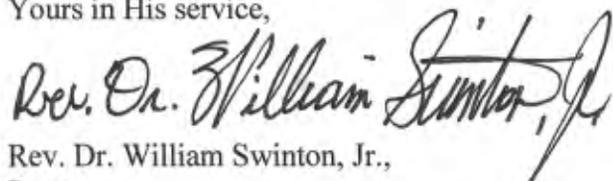
It has been a pleasure working with you and your team over the last several years. We recognize that your agency plays a pivotal role in the success of affordable housing in our community and we applaud the many efforts you have made to assist us with reaching our affordable housing goals in the City of Charleston.

Ebenezer Social Action & Community Development Enterprise is requesting that the S.C. State Housing Finance and Development Authority allow for a release of covenants on two properties located at 22 & 24 Amherst Street in Charleston, South Carolina. We would like to lease these properties without the covenants to secure the full rental rate. We are making this request out of the need to reduce the overall debt we have and begin to function where we are at least breaking even. As it stands now, Ebenezer AME Church has provided a significant amount of subsidy to the non-profit organization and it has placed a substantial strain on the finances of the church. We would be more than willing to extend the covenant period on two other properties commiserate with the properties @ 22 & 24 Amherst Street to ensure the availability of affordably price rental apartments in the City of Charleston.

We recognize that the covenants on this property extend until September 12, 2027. However, we do not believe we can wait for the maturation of the full affordability period before making a change to our current financial position.

Thank you for your consideration of our request. I cannot emphasize enough how critical the sale of two properties from our affordable housing inventory can be to reducing the debt and the tremendous pressure we are experiencing from having subsidized the apartments for so many years.

Yours in His service,



Rev. Dr. William Swinton, Jr.,
Pastor

Shropshire, Bonita 6-9005

From: Debra Cooper <DebraCooper@scsenate.gov>
Sent: Thursday, July 24, 2014 12:32 PM
To: Shropshire, Bonita 6-9005
Subject: FW: re SC HELP question

Please confirm receipt.

Hi Bonita,
Please see below the e-mail we discussed earlier regarding Sen. Cleary's constituent.

Thanks so much!

Debra *Ray*
(Sen. Cleary's office)

From: V. W [mailto:thumpervw_99@yahoo.com]
Sent: Monday, May 26, 2014 11:58 AM
To: Debra Cooper
Subject: Re: re SC HELP question

Dear Debra,

No, I did not get any information on how the US Treasury indicated the funds should be handled by the State of South Carolina from Senator Cleary or Congressman, Tom Rice, both whom I emailed the same day.

I did find a redacted Sixth Amendment to HPA — South Carolina (Doc#: US1:8993869v1) online, that indicates I should be eligible. However, I was deemed illegible. That prompted my inquiry into the guidelines, as I should like to know them before I try for an appeal.

The denial letter I received from SC HELP indicated that:

- HOUSEHOLD INCOME IS TOO LOW TO MAKE MORTGAGE PAYMENT
- HOUSEHOLD DOES NOT HAVE A SC HELP QUALIFYING HARDSHIP
- NO DOCUMENTATION WAS PROVIDED TO PROVE A QUALIFYING HARDSHIP

However, per the guidelines set forth between the United States Treasury and South Carolina that I found online, they indicate that I do meet the required guidelines for the Federal Hardest Hit Fund.

1. **Service Schedule B-1**
 1. Monthly Payment Assistance
 2. To bridge gap and remain current
2. **Service Schedule B-2**
 1. Fallen behind on mortgage payments
 2. Help borrower become current
3. **Service Schedule B-3**
 1. Funding to help borrowers qualify for HAMP
 2. Improve borrowers likelihood of receiving a modification or lower payment to ensure long term affordability

*7/31
Ms. Wood never
called into our
office as requested
by Sen. Cleary's office.
I called Ms. Wood's number
on Friday 7/25 & was
unable to even leave a
voicemail.
— Bonita*

*8/11 called Debra
to find out if they
have heard from MS.
Wood anymore*

*8/12 Spoke to
Debra - Closed*

4. **Service Schedule B-4** , in the event the bank refuses a HAMP modification.

1. Pursuant to section 5 of all Service Schedules, I am required to meet the requirements set forth; an eligible borrower **must have at least one** of the following qualifying hardships.

- Unemployment (former)
- Underemployed (currently)

I have demonstrated that I am currently underemployed and was previously unemployed. I stated on more than one occasion via phone, email and hardship letter that I was underemployed to the SC Help processor that I was assigned to in Savannah, Georgia. I also submitted two Federal forms allowing them to verify tax returns for 5 years prior to my request for assistance. To get any home loan, you only have to provide two years. I have emails from the processor asking for specific information and paperwork and emails confirming receipt, so am baffled as to why they deemed me ineligible for "NO DOCUMENTATION WAS PROVIDED TO PROVE A QUALIFYING HARDSHIP" and "HOUSEHOLD INCOME IS TOO LOW TO MAKE MORTGAGE PAYMENT" – thought that was the point of the program.

Since then, my bank has turned me down for a HAMP modification, and has instead offered me a standard modification, which is still a hardship considering that I am making half the salary that I formerly earned. I was under the impression that the SC HELP program was in place to help homeowners keep their homes, but it seems to me that either they, SC HELP, or we SC homeowners are misinterpreting the program. It is embarrassing enough to have fallen behind, but to have a program in place that is not helping homeowners, just adds insult to injury. I have had my home since January 31st, 2008 and never missed a payment until I exhausted my funds due to long term unemployment. I did find work while applying for assistance with SC HELP, however, my salary is less than before, however, it is a good paying job for a resident of Horry County considering that most employers only pay minimum wage here.

I am also curious as to why SC HELP is farming out the housing program to consumer help groups outside of South Carolina. It seems to me that I should have been assigned a counselor and processor here in Horry County, not Savannah, Georgia.

My work hours are always changing , you can email me to set up a time to converse. My phone number is 843-421-1142, however, in an effort to reduce costs, it is a pre-paid phone and does not have voicemail. Mornings between 9 AM and 11 AM are fairly safe bet to reach me via phone. But in any event, an email setting up a phone consult is the best for guaranteed success in reaching me.

Thank you for any help Senator Cleary's and his office can provide me.

Regards,
Vickie Wood
843-421-1142

This e-mail message and all attachments transmitted with it may contain legally privileged and confidential information intended solely for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby notified that any reading, dissemination, distribution, copying or other use of this message or its attachments is strictly prohibited. If you have received this message in error, immediately contact the sender and delete this message and all copies and backups thereof.

From: Debra Cooper <DebraCooper@scsenate.gov>
To: ""thumpervw_99@yahoo.com"" <thumpervw_99@yahoo.com>
Sent: Friday, May 23, 2014 3:30 PM
Subject: re

Hi Ms. Wood,

I am Sen. Cleary's assistant, Debra. Did you ever get any answers regarding the guidelines for the federal funding from SC Help mortgage assistance program? If not, I may have a contact name and number for you.

Thanks,
Debra
(Sen. Cleary's office)

This email has been scanned for spam and viruses by Proofpoint Essentials cloud email security - click [here](#) to report this email as spam.



South Carolina State Housing Finance and Development Authority
300-C Outlet Pointe Blvd., Columbia, South Carolina 29210
Telephone: (803) 896-9001 TTY: (803) 896-8831
www.schousing.com

Christopher N. Union
Chairman

Valarie M. Williams
Executive Director

May 30, 2014

Mr. Jai Bell, AVP
Congaree State Bank
1219 Knox Abbott Drive
Cayce, SC 29033

Re: Sylvester Pugh

Dear Mr. Bell:

It was good to speak with you on last week. During our conversation we briefly discussed SC Housing's experience with Sylvester Pugh and his wife. After further discussions with my staff, I am happy to report that SC Housing would soundly recommend Mr. Pugh based on our experiences with him.

Mr. Pugh has served as the contractor for many of the owner-occupied rehabilitation projects that SC Housing has awarded through the Housing Trust Fund program for a number of years. During that time his promptness, quality of work, and overall work ethic have been traits that have made him a good partner with SC Housing.

Please contact me at 803-896-9005 if you have any further questions.

Sincerely,

A handwritten signature in blue ink that reads "Valarie M. Williams". The signature is fluid and cursive.

Valarie M. Williams

Development
Corporation

Phone: (803) 436-2419
Fax : (803) 436-2279
Email: sumtercountycdc@yahoo.com

May 23, 2014

Ms. Jennifer Cogan
Development Awards Manager
SC State Housing Finance & Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

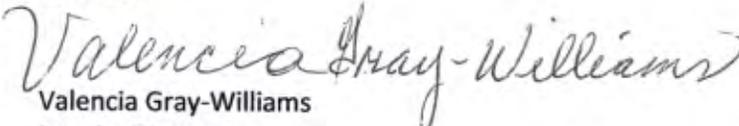
RE: HOME Investment Partnerships Grant
M10-SG45010-39

Dear Ms. Cogan:

In regards to your letters dated March 28, 2014 and May 19, 2014 enclosed you will find a check in the amount of Nineteen Thousand Dollars (\$19,000.00) HOME program income that you required Sumter County Community Development Corporation to repay.

We hope once receipt of funds Sumter County Community Development Corporation suspension will be lifted so that we may continue to conduct business with the South Carolina State Housing Finance and Development Authority. Thank you.

Sincerely,


Valencia Gray-Williams
Interim Director

Cc: Valarie Williams, Executive Director
Ed Knight, Deputy Director
Tracey Easton, General Counsel
Laura Nicholson, Development Director
William L. Day, II Chairman of the Board, Sumter County CDC

Enclosure-Check

Ms. Gloria M. Moss
The Shattered Hope Project Ministries
PO BOX 387
Bluffton, SC 29910
(843) 683-2250
info@theshatteredhopeprojectministries.org
March 31, 2014

Dear Sir or Madam,

I am writing this letter in hopes of contacting and informing you of a matter that has taken place within a low-income community development in Bluffton, South Carolina.

Residents in the Vista View Apartments Complex that is operated by United Management Services were living under very harsh unsuitable conditions within their apartments. I moved to Vista View Apartments on December 07, 2011 and vacated on September 21, 2013. My intentions of sharing this vital information with you is to make known and bring awareness to how families in low-income community developments are held bound and captive to lower standards of living that are not always caused by their own actions. I pray that you will help us based on the information provided.

In a short overview about the issues many residents had was one, not have working stoves and or the burners would spark fire when turning them on. They purchased Bar B Q grills to cook on. My neighbor directly behind me did not have during the winter months or a proper working refrigerator. She had bugs called silver fish that were crawling everywhere mainly in her kitchen. She stated that they said it was normal because of the pond behind our building. She constantly had to replace food which brought an extra expense to her. The apartment across from her had bed bugs and they had to have buckets to catch the water underneath the kitchen sink. At this point I advised that we all started cooking for each other and helping out with the kids to make sure they were getting proper nutrition.

The mold issue caused a lot of mishaps for several residents including myself. A resident that was on Section 8 was left homeless with her child causing her to live in an abusive situation due to mold being found in the unit and the management at Vista View was told that it need to be addressed. She was told at the last minute

that her lease would not be renewed and she lost her Section 8 due to her not having enough time to look for another place.

Around the end of December 2011, I had to contact the Better Business Bureau and Consumer Affairs due to me not being able to utilize my kitchen, after several attempts of asking Vista View / United Management Services for the counter to be replaced. They replaced the counter top in January 2012, but the next month it collapsed on dishwasher, cracked the garbage disposal and cabinets underneath the counter. Throughout the months ahead I started keeping letters of correspondence between Vista View / United Management Services to have proof of what I had been asking to be addressed and the humiliation of leaving multiple rental payment notes on my door but will not address the issues concerning the apartment. The mold in my apartment was so bad that my son's School Social Worker coming out to my apartment because of the smell in his clothes which was from the mold growing from inside the wall of the utility closet to his closet with his clothes in them.

As I witnessed and grew more aware of each family or individual needs and the unsuitable conditions we were living in, I prayed for people empowerment to begin. I started a support group In July 2013, to help and encourage the residents to take a stand against unfair treatment due to residents in these low-income housing developments. **"WE CAN NOT CONTINUE TO ALLOW THE SHADOW'S OF INJUSTICE TO HIDE ITS FACE IN THE PRESENCE OF JUSTICE"**. The residents began writing letters to Vista View which we kept in a file and we took pictures to show the evidence of what we were saying to be true. Later in July 2013 I was contacted by a former employee of Vista View and she wrote a letter that was notarized to me that documents were being falsified by Vista View/United Management Services office in order to move tenants in and once they are in they are treated like this because some of them have nowhere else to go. In my efforts to demonstrate an even stronger community leadership stand against injustice, I refused to pay my rent in August of 2013 and an eviction was filed against me.

I called a meeting to inform the group of the decision that I was led and chose to make. They began to have fear of what will happen should my presence leave the community and I'm a single mother with three kids without any family in five hundred miles of reach. I explained to them, I told you all when we started this group this would not be an easy task. When called as a leader there are great responsibilities that require greater sacrifices to reach the greatest achievement. It is called FAITH and because of my faith in Christ and the Revelation that God had given me in steps to follow decent and in order, ABC

(A) ACTION, (B) BRINGS, and (C) CHANGE, this too shall come to pass.

I contacted Low Country Legal Aide and was presented a lawyer who took my case. We went to court for the eviction and my lawyer explained to the courts why I did not pay my rent for August and September along with the letters that was written by the members of our support group and the former employee. The judge asked me to show proof of all the rent monies due over the next couple of days. I told her that I have all of August and half of September because I was on a payment plan with Vista View due to my payment schedule at work getting paid bi-weekly and my payment plan was cancelled because I refused to pay rent for an apartment that was unfit to live in. She said that it would need to be for both months in full. The eviction went through over the next couple of days and my children and I moved that next week with a co-worker who knew what was going on in Vista View.

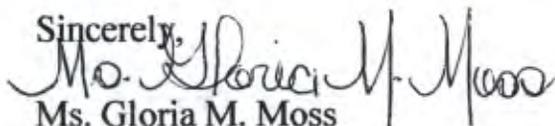
When Vista View/UMS learned of the support group and the letter that the employee wrote, they too took action. They evicted the neighbor behind me, and she is homeless as I write this letter with her two girls. A towing company that did not have the right to be on the property started pulling cars from the complex saying that it was called in by management. There is a police report on file for this in the Beaufort County Sherriff's Office, being that a car being towed belonged to a mother picking her child up from my apartment.

Moving forward my lawyer and I filed a Civil Suit against Vista View on November 04, 2014. Our Court date was on February 18, 2014. With all the evidence gathered in my twenty-one months of being at Vista View presented in court, the jury found in our favor. To comply with the letter that the former employee wrote about documents being falsified, Vista View's lawyer presented a copy of my application asking if I was ever evicted before. I said yes. Their lawyer asked me did I know that I could not stay at Vista View if I had ever been evicted before. I replied no. He asked me to read a question off the application. I did and it asked if you have ever been evicted? He said what was your answer? After over viewing the document closely, I confidently said while holding up the application up to the court, I circled yes and someone scratched over it and circled no wrote my initials over it and this is not my handwriting. He had no further questions. I am pursuing this matter as well, due to my name being falsified to documents and was presented in court to destroy the efforts of my character for bringing light to a much needed concern. This malicious act formed against me could have caused me to be facing criminal charges and/or imprisonment with the intent of lying to the Federal Government.

While living in Vista View Apartments/United Management Services, the management of Vista View was not only out of compliance with their own tenant/landlord lease obligations, they were also in violations of the law in accordance to the South Carolina Landlord Tenant Act, and failed to follow the Rules and Regulations operated under the Federal Low Income Housing Tax Credit Program as they are a taxed credit property.

This letter is not written with the intent to harm or cause slander to anyone's name. I have a strong Christian Authority lifestyle. Morales and Values I will uphold them to the standards in which I have been predestine by the God to do so. Without this information being exposed to you, you would have never known of the isolated torment and tremendous sacrifices a few group of families made to take an ALTRUISM stand against injustice in order for a whole community of Shattered Lives to be restored. You would have never heard what it sounds like when a mother says she has the fear of not knowing when her children asks mommie where are we going to sleep tonight. You would have never seen the kick when we were already down get up and keep going and don't even know which way to go, but the faith of determination to go anyway. Most of all, you wouldn't have the opportunity to display a true heart felt compassion to help our courageous families who were striped of livelihood because we chose take a stand against the neglect in our already poverty stricken environment by demonstrating "People Empowering People". We are asking for your support in this matter. We will be hosting a fundraiser in the next couple of months to help ourselves and bring awareness to others communities to speak out against these types of issues in an "orderly manner" that seeks to hide in plain sight within low-income housing community developments.

I am asking with great respect that this information be taken into consideration and looked into. I have enclosed the final Verdict form for the civil case February 18, 2014, my correspondence of letters to Vista View/United Management Services along with the support group and former employee letters, six pictures (only the two with mold), that was presented into evidence and an article that is too painful to comprehend. I look forward to speaking with you soon. Thank you for your cooperation in advance.

Sincerely,

Ms. Gloria M. Moss



Ayesha Driggers
Application Manager
SC State Housing Finance and
Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29201

RE: Public Comments, Proposed HOME Action Plan Amendment

Dear Ms. Driggers:

The South Carolina Association of Habitat Affiliates (SCAHA) would like to thank you for the opportunity to offer our comments and suggestions during this public comment period, regarding the reallocation of funds proposed in the current HOME Action Plan amendment.

We would like you to consider the allocation of these funds to assist low-income families in becoming homeowners, instead of rental assistance. In the past, HOME funds were made available to SC Habitat affiliates, up to \$20,000 per home, for single family dwellings. This assistance helped more families realize the dream of home ownership and helped us move closer to our goal of eliminating substandard housing in South Carolina.

As you know, our mission is to help low income families by providing them a path to home ownership in a decent, affordable home. We are an equal opportunity housing provider, and we believe the purpose of the HOME program is a good fit with our mission.

Further, single family dwellings, built in a stable, safe neighborhood, offer benefits to low income families not always available in a rental environment. In addition to the family's pride of ownership and pride in the community, it has been shown that children in their own homes do better scholastically.

Research from the Neighborhood Reinvestment Corporation shows that Homeownership Builds Stronger Communities, stronger families and successful children.

Compared to **renters** of the same age, race and income, **homeowners**:

- Are 28% more likely to repair or improve their homes
- Live in a community 4 times longer, promoting family stability
- Are 11% more likely to know who represents them in the legislatures
- Are 9% more likely to know their school board members
- Are 15% more likely to vote
- Are 10% more likely to attend worship services
- Are 16% more likely to belong to PTA's, book clubs etc
- Read newspapers 1.3 times more often
- Are less likely to have alcohol and substance abuse problems



Compared to **children of renters** of the same age, race and income, **children of homeowners**:

- Are 25% more likely to graduate from college
- Are 116% more likely to graduate from college
- Are 20% less likely to become teenage mothers
- Have 9% higher math scores and 7% higher reading scores
- Have fewer behavior problems
- Are 59% more likely to own a home within 10 years of moving from parent's home
- Save taxpayers in public expenditures (the cost of juvenile delinquency, teenage pregnancy, etc)

And finally, local county and city governments realize benefits of additional property taxes.

We believe that reallocating funds to help build single family homes for low income families would reap benefits for them, and for South Carolina, for many years to come.

We ask you to please reconsider this allocation of funds to help build a future for more low income families in South Carolina.

Sincerely,

A handwritten signature in black ink that reads "Greg Thomas".

Greg Thomas
Executive Director
SCAHA

cc: Christopher N. Union, Chairman
Valarie M. Williams, Executive Director



Ayesha Driggers
Application Manager
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Greg Thomas
Executive Director
SCAHA

cc: Christopher N. Union, Chairman
Valarie M. Williams, Executive Director



Ms. Ayesha Driggers
Application Manager
SC State Housing Finance and Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29201

RE: Public Comments, Proposed HOME Action Plan Amendment

Dear Ms. Driggers:

Habitat for Humanity of Greenville County welcomes the opportunity to offer our comments and suggestions regarding the reallocation of funds proposed in the current HOME Action Plan amendment. We belong to the state-wide organization, the South Carolina Association of Habitat Affiliates, and I'm submitting my comments on behalf of my affiliate and as a member of this umbrella organization.

To date, the 34 Habitat affiliates in the 46 counties of South Carolina have:

- Built over 2,400 new homes; and repaired 239 owner-occupied units
- Served and housed over 10,000 South Carolina children and adults
- Invested over \$200 million in affordable housing throughout the state

Our clients are working families, earning less than 60% of Area Median Income. We provide homeowner preparation programs internally or as a referral service with credited housing counselors. The benefits of homeownership are documented in numerous studies, including published reports by the Joint Center for Housing at Harvard University, the Center for Housing Policy, and NeighborWorks America. The tangible financial and social benefits elevate the homeowner, the community and the nation as a whole. The children of homeowners have higher levels of academic success vs. children of renters. Neighborhoods anchored by owner-occupied homes are more stable and civic minded. And finally, the economies of local, county and city governments gain additional revenue from property taxes.

Therefore, we are requesting the reallocation of these funds to support the under funded affordable homeownership programs for South Carolina families. In the past, HOME funds were made available to SC Habitat affiliates, up to \$20,000 per home. This assistance helped more families realize the dream of homeownership and helped us move closer to our goal of eliminating substandard housing in South Carolina. Habitat affiliates are equal opportunity housing providers, and we believe our collective mission is in direct alignment with the HOME program. Providing additional dollars to support homeownership is a win-win for low-wealth families and for South Carolina, today and for generations to come.

Thank you for your consideration of this request and we look forward to continued dialogue as we work in partnership for the common good of all South Carolinians.

For Habitat Families,

Monroe Free
President & CEO

c: Christopher N. Union, Chairman
Valarie M. Williams, Executive Director

49 Greenland Drive
Greenville, SC 29615

Post Office Box 1206
Greenville, SC 29602

864.370.4787 Phone
864.370.1477 Fax
www.habitatgreenville.org

*An Opportunity
Like No Other*



Ms. Ayesha Driggers
Application Manager
SC State Housing Finance and Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29201

RE: Public Comments, Proposed HOME Action Plan Amendment

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Monroe Free
President & CEO

c: Christopher N. Union, Chairman
Valarie M. Williams, Executive Director

49 Greenland Drive
Greenville, SC 29615

Post Office Box 1206
Greenville, SC 29602

864.370.4787 Phone
864.370.1477 Fax
www.habitatgreenville.org

*An Opportunity
Like No Other*



Habitat for Humanity[®]

of Lancaster County

March 25, 2014

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Pamela Giardiello
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Dennis Melton
Construction Trainer, YouthBuild

Kenya Miller
Attorney at Law

Everette Wade
Routine Facilitator, Gerdau Steel

Ex-Officio:
Sara Eddins
Councilwoman, City of Lancaster

Executive Director

Nita Brown

Ayesha Driggers
Application Manager
SC State Housing Finance and Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29201

RE: Public Comments, Proposed HOME Action Plan Amendment

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Sincerely,

Board Member

cc: Christopher N. Union, Chairman
Valarie M. Williams, Executive Director

P.O. Box 1441, Lancaster, S.C. 29721
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March 27, 2014

Ayesha Driggers
Application Manager
SC State Housing Finance and
Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29201

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Gail Olive
Executive Director

cc: ✓ Christopher N. Union, Chairman
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Nita Brown

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*Now More Than Ever.
Help Build It!*

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Nita Brown
Executive Director

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Nita Brown
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cc: Christopher N. Union, Chairman
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As you know, our mission is to help low income families by providing them a path to home ownership in a decent, affordable home. We are an equal opportunity housing provider, and we believe the purpose of the HOME program is a good fit with our mission.

Further, single family dwellings, built in a stable, safe neighborhood, offer benefits to low income families not always available in a rental environment. In addition to the family's pride of ownership and pride in the community, it has been shown that children in their own homes do better scholastically. And finally, local county and city governments realize benefits of additional property taxes.

We believe that reallocating funds to help build single family homes for low income families would reap benefits for them, and for South Carolina, for many years to come. Consequently, we ask you to please reconsider this allocation of funds to help build a future for more low income families in South Carolina.

Sincerely,

Board of Directors

cc: Christopher N. Union, Chairman
Valarie M. Williams, Executive Director

P.O. Box 1441, Lancaster, S.C. 29721
Phone (803) 283-1203 Fax (803) 285-1203



Habitat for Humanity[®]

of Lancaster County

March 25, 2014

Board of Directors

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Pamela Giardiello

Independent Marketing Consultant

Vice-President

John Troutman

Retired Metallurgical Engineer

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Richard "Chip" Cox

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Dennis Melton

Construction Trainer, YouthBuild

Kenya Miller

Attorney at Law

Everette Wade

Routine Facilitator, Gerdau Steel

Ex-Officio:

Sara Eddins

Councilwoman, City of Lancaster

Ayesha Driggers

Application Manager

SC State Housing Finance and Development Authority

300-C Outlet Pointe Blvd

Columbia, SC 29201

RE: Public Comments, Proposed HOME Action Plan Amendment

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Executive Director

Nita Brown

cc: Christopher N. Union, Chairman

Valarie M. Williams, Executive Director

P.O. Box 1441, Lancaster, S.C. 29721
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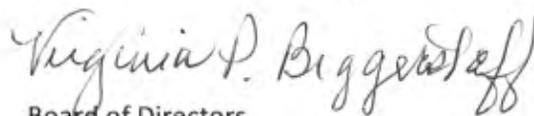
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Valarie M. Williams, Executive Director

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Rion D. Foley

rfoley@mcnair.net
T (843) 723-7831
F (843) 722-3227

March 21, 2014

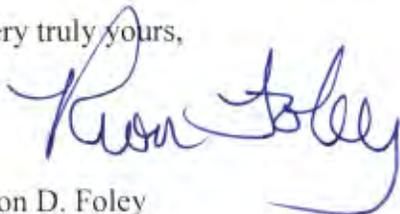
Valarie Williams
Executive Director
S.C. State Housing Finance and Development Authority
300-C Outlet Pointe Blvd
Columbia, SC 29210

Re: 2014 Palmetto Affordable Housing Forum

Dear Valarie:

It is always inspiring to see the tangible result of our involvement for one small aspect of the Palmetto Affordable Housing Forum's work. Enclosed is our firm's check in the amount of \$500 for our sponsorship opportunity.

Very truly yours,



Rion D. Foley

RDF:ebs
Enclosure

cc: Clayton Ingram

McNair Law Firm, P. A.
100 Calhoun Street, Suite 400
Charleston, SC 29401

Mailing Address
Post Office Box 1431
Charleston, SC 29402

mcnair.net

From: Byron Miller <bamiller1969@gmail.com>
To: jgweaver51 <jgweaver51@aol.com>; Byron Miller <bamiller1969@gmail.com>
Sent: Thu, Dec 5, 2013 3:15 pm
Subject: Byron A. Miller

12/18
In underwriting 212-6644
+ pending additional
info from Mr. Miles
Approved
Diane
Mullins

To: Dianne Carraway and the Honorable Senator Hugh Leatherman,

I am writing you in regards to my disability application and my overall need for help. My aunt (Joan Weaver 843-601-1404) recommended me get in touch with you because you have helped her out tremendously in the past.

In January 2013, I received a pain injection in my right hip that decompressed my sciatica nerve and keeps me from walking unassisted (crutches). Through MRI's and further tests I was diagnosed with having trauma to the right sciatica, severe degenerative disc disease of the lower lumbar spine, osteoarthritis, right pelvic fracture with severe bone deterioration, chronic pain due to trauma to the right sciatica nerve, hernia and a reoccurring staph infection. Dr. Albert Mims diagnosed me in May that I was totally disabled and needed to apply for disability, SSI and medicaid.

I applied for disability, SSI and medicaid the end of May and was denied in October. I got Steven Calcutt with the Calcutt Law Firm in Florence to represent me and start appeal with Social Security Disabilities. Medicaid would not approve me either because they go by disabilities decision. I have also applied with schelp.gov to try and save my home from being foreclosed on and for any other monetary assistance. Waiting on answer from them as well.

I am a single father with a nine year old daughter to support and I have no means of doing that now, I would really appreciate any assistance that your office could give me.

Thank you and the Honorable Senator Leatherman,

Byron A. Miller
444 Maple Avenue
Johnsonville, SC 29555
843-625-9142