

EQUAL UPSTATE HOUSING OPPORTUNITIES PROGRAM ABSTRACT

Greenville County Human Relations Commission (GCHRC) requests \$119,562 from the U.S. Department of Housing and Urban Development under the Fair Housing Initiatives Program (FHIP) EOI – General Component to continue our Equal Upstate Housing Opportunities Program in the Greenville-Spartanburg-Anderson Combined Statistical Area during the 2018 program year.

GCHRC's mission is "to improve the quality of life in Greenville County by promoting positive community relations and equal opportunity." For over 40 years, GCHRC has conducted on-going research to find ways of combating barriers faced by minority populations and other protected classes. GCHRC strives to find answers to complaints of discrimination in housing, education, employment and public accommodations.

During FHIP grant funding provided during the 2016-2017 program year, GCHRC expanded its current Fair Housing program beyond Greenville County into the larger Greenville-Spartanburg-Anderson Combine Statistical Area (CSA) where there is a strong need for Fair Housing Education and Outreach services. GCHRC is the Upstate's only HUD-recognized Fair Housing Agency, and the only Upstate agency with an established and active Fair Housing Education and Outreach program. Continued FHIP funding will allow GCHRC to continue providing these much-needed services to a broader population, beginning with a new twelve-month grant to commence on February 1, 2018.

GCHRC promotes fair housing choice for all persons, regardless of race, color, national origin, religion, sex, familial status or handicap. GCHRC will provide fair housing outreach, education, and information to Upstate residents with an emphasis on traditionally underserved populations, including African-Americans, Hispanics, the elderly, persons with physical and mental disabilities, immigrants and other Limited English Proficiency populations, low- and moderate-income level persons, persons subject to predatory lending practices, prospective homebuyers, and persons in need of foreclosure prevention counseling.

GCHRC will launch a public awareness campaign consisting of literature distribution throughout the target communities and the use of mass media to advise individuals of fair housing and housing counseling services available to them through GCHRC, including HUD opportunities.

GCHRC will maintain its established partnerships with agencies that serve the target population, including nonprofits housing developers, disability support organizations, and government agencies that represent the six jurisdictions which form the Greenville-Spartanburg-Anderson CSA. Partnership agencies will work together to affirmatively further fair housing, build capacity, and share knowledge. GCHRC will also continue its partnership with the South Carolina Human Affairs Commission will reach underserved jurisdictions of the state to build fair housing capacity through shared resources and knowledge.

FACTOR 1: CAPACITY OF APPLICANT & RELEVANT ORGANIZATIONAL EXPERIENCE

Greenville County Human Relations Commission

The Greenville County Human Relations Commission (GCHRC) is a quasi-governmental unit of Greenville County government that was established in 1972 by the South Carolina General Assembly to promote positive community relations and equal opportunity to the diverse residents of Greenville County. GCHRC was recognized by the U.S. Department of Housing and Urban Development (HUD) as the Fair Housing Agency for Greenville County in 1986, and in 2001, GCHRC became a HUD-Approved Housing Counseling Agency (LHCA). GCHRC has grown from being a general human relations advocacy branch of local government at its onset to a fully organized and staffed one-stop, HUD-Approved Fair Housing and Housing Counseling organization. GCHRC's mission is *"to improve the quality of life in Greenville County by promoting positive community relations and equal opportunity."*

1. Description and Expertise of Staff

GCHRC currently employs six full-time staff and three part-time employees. The agency does not have any affiliates or subsidiaries. All senior staff members are credentialed housing counselors with associate, bachelor, or masters degrees. Three staff members are bilingual. The combined fair housing experience of GCHRC staff exceeds 60 years.

DR. YVONNE DUCKETT, Executive Director of GCHRC, has the responsibility of overseeing the overall day-to-day operation of the agency including the supervision of all personnel, fiscal affairs, agency programs and services. She joined the GCHRC in January, 2015. Dr. Duckett received a Proclamation in April 2015, Fair Housing Month, which recognized her commitment and that of the agency for fostering secure and diverse communities in Greenville County. Dr. Duckett is committed to continuing to address discrimination in the community by promoting programs that will educate the public about the rights to equal housing opportunities.

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Greenville County Human Relations Commission

Dr. Duckett is also committed to promoting and maintaining partnerships with other organizations, as noted in Factor 4 narrative, to ensure that every member of our service area has the right to fair housing. Recently, Dr. Duckett organized a countywide forum along with the Fair Housing Center, based in Columbia S.C., to meet with members of the community and service providers to talk about what can be done to increase access to equal housing in the Upstate. Additional forums and strategy planning sessions are being planned and developed by Dr. Duckett to address this ongoing issue. In 2015 Dr. Duckett completed the Dodd Frank Test Taking Practices workshop, conducted in Washington, DC, in preparation for the new HUD Certification Exam and in 2016 received a certificate of completion for Affirmatively Furthering Fair Housing, conducted by the National Community Reinvestment Coalition. Dr. Duckett is an adjunct faculty member who teaches race and ethnic relations and human relations for Southern Wesleyan University. Her experience places her at the forefront of affirmatively furthering fair housing.

Recent professional accomplishments include the development of a new program with Greenville Housing Authority, when Dr. Duckett identified a need to address the housing needs of 51 large families with Section 8 vouchers that have to be relocated due to family size. She has also formed a partnership with the City of Greenville to address issues like the health problems that stem from living in a food desert and the lack of affordable housing. This partnership also works to educate seniors on their rights when they are at risk of being taken advantage of by developers seeking to obtain their homes at prices extremely below market value.

As executive director, Dr. Duckett has formed a partnership with the South Carolina Human Affairs Commission to provide fair housing education and outreach to South Carolina residents. GCHRC is also a member of the broader SC Foreclosure Task Force. These efforts to stem the

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foreclosure crisis and represent ways in which the GCHRC is strengthening the housing market to bolster the economy and protect consumers. Through partnerships Dr. Duckett has built with local government agencies – namely, the City of Greenville Community Development Division and Greenville County Redevelopment Authority (GCRA) – GCHRC addresses HUD’s Sustainability priority by promoting coordinated planning, integrating federal resources, and targeting technical assistance at the regional and local levels. Dr. Duckett is a strong advocate of fair housing and will devote 88% of her time, approximately 1,720 hours to GCHRC’s Fair Housing Program and components. Dr. Duckett also oversaw GCHRC’s 2016 FHIP grant as project manager, which will be concluding in January 2018. The 2016 FHIP team will close out the final project activities and reporting for the 2016 grant before the anticipated start date of a 2018 FHIP grant, if FHIP funds are awarded again.

ANGELIA REEDER, Executive Assistant and Client Intake Coordinator, is the front-line contact person for all clients coming into the agency. She joined the agency in 2001 as an Administrative Assistant/Client Intake. She carries responsibility for front line contact with all clients, coordinates appointment scheduling with counselors, refers callers to appropriate resources, and provides fair housing outreach. She is the staff liaison to the GCHRC Board of Commissioners and supervises other administrative staff. She is responsible for the department’s purchasing, check requests, and recordkeeping. Ms. Reeder has **15 years of relevant civil rights/fair housing experience** and will devote 1,850 hours or 95% of her time to GCHRC’s Fair Housing Program and its components. Ms. Reeder also served on the project team for the 2016 FHIP grant and will conclude her responsibilities prior to the January 30, 2018 start date for this requested grant.

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GINA WONG, (Bilingual) Fair Housing Program Manager, joined the GCHRC staff in 2000 as a Fair Housing Counselor and has since become the Fair Housing Manager and Case Manager. Ms. Wong is fluent in Cantonese and Chinese. She manages two CDBG funded Fair Housing programs for the City of Greenville and Greenville County. Her duties include providing education on fair housing and landlord/tenant laws, fair housing counseling and complaint intake, landlord/tenant mediation and assistance to prevent evictions, community outreach, and education on predatory lending practices. She is a state certified High Cost Loan Counselor.

GCHRC is currently the lead agency for the Emergency Solutions Grant (ESG) to prevent homelessness. In this capacity, Ms. Wong works toward homelessness prevention for clients who meet HUD's definition of homeless. She assists in locating suitable permanent housing while facilitating temporary lodging, if needed. Ms. Wong has **19 years of experience providing fair housing/civil rights** and housing counseling services to low-to- moderate income individuals and families, including the elderly, veterans, persons with physical and/or mental disabilities, and other special needs populations. She will devote 62% of her time, approximately 1,200 hours, to GCHRC's Fair Housing Program, which includes the ESG program. Ms. Wong has also served on the 2016 FHIP project team, and will conclude her duties for the 2016 grant prior to the anticipated start date for this new FHIP grant request.

GREG BURGESS, Financial Development Counselor & Reverse Mortgage (HECM) Counselor joined GCHRC staff in 2012. Mr. Burgess came to GCHRC with an extensive background in the Consumer Credit Counseling field. He held the positions of Director, Education & Outreach Coordinator, and Credit Counselor. His current responsibilities include mortgage foreclosure loss mitigation and financial literacy training facilitator. **He recently**

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became a HUD Certified Reverse Mortgage Counselor and is one of two HECM/reverse mortgage counselors in the State of South Carolina. Mr. Burgess has 21 years of relevant housing experience and will devote 450 hours, or 23% of his time, to the GCHRC’s Fair Housing Program and its components. Mr. Burgess also served on the 2016 FHIP project team and will conclude his responsibilities for the 2016 grant prior to taking on duties for this proposed grant.

MICHELLE SINACORI, (Bilingual) Fair Housing Counselor & SC HELP, joined GCHRC staff in 2012. Her current responsibilities include mortgage foreclosure loss mitigation and administrative support specialist with a focusing on SC HELP. She counsels her clients in English and Spanish. **Mrs. Sinacori has 5 years of fair housing experience** and will devote 350 hours or 18% of her time, to GCHRC’s Fair Housing Program and its components.

SARA CARTER, (Bilingual) Fair Housing Counselor, joined GCHRC in 2012 with 10 years of consumer lending experience with Ford Motor Credit. She leads financial literacy education classes with a fair housing component each week. Mrs. Carter is originally from Panama and is a native Spanish speaker. She teaches classes in English and Spanish. She is a member of the Hispanic Alliance and is involved in education and outreach to that community. She also serves as the lead for “Finances for the Family,” a multi-generational financial literacy program conducted in partnership with The Children’s Museum of the Upstate which endeavors to promote financial literacy and stop the cycle of poverty in communities in the Upstate through a hands-on, family based learning series. Mrs. Carter has **5 years of fair housing experience** and will devote 350 hours, or 18% of her time, to GCHRC’s Fair Housing Program and its components. Sara served on the 2016 FHIP project team and will conclude all duties of the 2016 grant prior to the anticipated start date for this requested grant.

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MARTIN WATSON, Fair Housing Initiative Program Coordinator, is a new hire whose primary duties are to facilitate monthly homebuyer education classes where housing industry professionals provide information on fair housing and fair lending. He will also teach financial literacy and supervise the AmeriCorps Service Placement. The position also coaches clients to budget, save and build credit and conducts an average of two or three counseling sessions each day. Mr. Watson will aid in the implementation of the GCHRC's Fair Housing Program through counseling, educational workshop/seminars, serving as a mediator, providing foreclosure prevention/loss mitigation counseling, and providing high cost loan counseling. Mr. Watson holds a BS in Business Administration and an MBA. He has 17 years of commercial business experience, including managerial experience, and 5 years of nonprofit experience. He will devote 100% of his time, or 1,950 hours, to GCHRC's Fair Housing Program and its components.

HECDA LEON, Fair Housing Initiative Outreach Counselor, is a new hire whose primary duties are to conduct outreach over multiple counties and to affirmatively market EUHO program services to underserved populations. The outreach coordinator will assist the director in identifying stakeholders to join the SC Fair Housing Alliance and will convene meetings at local and regional levels. The outreach coordinator will be the primary liaison to promote inter-agency communication and cooperation. Hecda is a Certified Healthcare Interpreter in Spanish and has been working in the staffing and translation industries for 30 years. She holds a business degree from Pontifical Catholic University of Puerto Rico. The outreach coordinator will devote 1,050 hours, or 100% of her time, to GCHRC's Fair Housing Program and its components.

MONICA CULBREATH, Compliance Officer, is a new hire whose duties are to insure the agency has compliance with the external rules that are imposed upon the organization as a whole and to insure compliance with internal systems of control that are imposed to achieve compliance

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with the externally imposed rules. She will assist the director in all facets as a cross trained employee. Ms. Culbreath has 20 years of experience in the field of education, having served as a Program Director at Pennsylvania Clinical School and a Consultant for Greenville-based “Solving the Puzzle” which serves low-income families. She is a member of AFCPE (Association for Financial Counseling & Planning Education). Ms. Culbreath holds a BA Rhetoric and Communication from Temple University, and her varied work experience has made her sensitive to the needs of at-risk youth, low income populations, and individuals with special needs and their families. Monica will dedicate 700 hours, or 40% of her time, to GCHRC’s Fair Housing Program and its components.

Organizational Experience

The GCHRC mission is *“to improve the quality of life in Greenville County by promoting positive community relations and equal opportunity.”* For over 40 years, GCHRC has conducted ongoing research to find ways of combating barriers faced by minority populations and other protected classes. GCHRC strives to find answers to complaints of discrimination in housing, education, employment and public accommodations. Until receiving FHIP grant funds in 2016, GCHRC’s fair housing education and outreach services were primarily based in the City and County of Greenville. Upon the receipt of a FHIP grant in January 2017, GCHRC has begun to expand our fair housing educational programming into neighboring Spartanburg and Anderson counties. In the first six months of our new program, 450 individuals have received fair housing education. In addition, GCHRC has taken the lead on several initiatives at a multi-county level and has begun outreach on a national level through social media vehicles, the organization’s website, and development of bilingual fair housing materials for distribution. Under the leadership of Executive Director, Dr. Duckett, GCHRC has developed a reputation in South

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Carolina for providing experienced, progressive leadership in fair housing initiatives. Whether providing training regarding the foreclosure crisis at venues by request, serving as a resource for the media, or being recognized by the legal community as a leader in fair housing/predatory lending issues, GCHRC responds to housing concerns at all levels. For example, the GCHRC presented in Columbia, S.C. in 2010 and Greenville, S.C. in 2011 at the request of the Federal Reserve's Charlotte, N.C. branch. GCHRC has a mission to use Fair Housing Initiative Program funding from HUD and other sources to continue expansion into the neighboring Upstate counties. With continued FHIP funding, GCHRC will be able to offer Fair Housing assistance to six regions in South Carolina, as well as other surrounding jurisdictions.

GCHRC's Fair Housing Program's major focus is the prevention of discrimination through fair housing education. The outreach component's goal is to adequately inform all residents of Greenville County of their rights as homeowners and tenants and to provide them with the necessary tools to overcome any impediments they may face when trying to secure safe, decent, and affordable housing. Through educational training in the form of workshops and seminars, coupled with one-on-one counseling, family counseling and/or group counseling, program participants are better prepared to negotiate their rights and gain the knowledge to understand fair housing practices. GCHRC counselors also assist clients in setting goals and designing a plan of action to become self-sufficient and to possess the knowledge to maneuver through leases and contracts of sale with less confusion or disadvantage. GCHRC fair housing counselors can also act as advocates for clients, whether between the client and a landlord, or between the client and a lending institution. The focus of these mediation services is to negotiate a fair outcome for the client and make sure that the rights of the client are not jeopardized.

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GCHRC also affirmatively furthers fair housing by providing households with information, counseling and education regarding rights and remedies available under Federal, state, and local fair housing and civil rights laws. As Greenville County’s lead HUD-certified Fair Housing Agency, GCHRC enters into yearly agreements to provide Fair Housing services on behalf of the City of Greenville and Greenville County Redevelopment Authority (GCRA). As stipulated in these agreements, GCHRC works to minimize discriminatory practices through fair housing education to the general public, with particular attention to populations most likely to be discriminated against and/or taken advantage of, including African-Americans, Hispanics, the elderly, and the disabled. GCHRC’s fair housing counselors receive and research housing complaints resulting from unfair housing practices and/or mistreatment. GCHRC also provides mediation between landlords and tenants, utilizing all housing resources available to prevent evictions. Please note, while GCHRC was awarded the grant from July 1, 2016 to July 30, 2017, the grant was not actually released until January 2017. During July 1, 2016 to July 30, 2017, GCHRC Fair Housing counselors served more than 3,402 low income city residents through our partnership with the City of Greenville, and conducted two Fair Housing forums for City of Greenville special-emphasis neighborhood. As part of a partnership with the Greenville County Redevelopment Authority (GCRA), GCHRC held 18 Fair Housing workshops for county residents. In addition, GCHRC promoted public awareness of federal Fair Housing Law and the South Carolina Landlord/Tenant law by distributing 7,130 pieces of literature – brochures, newsletters, and other materials.

During July 1, 2016 to June 30, 2017, GCHRC’s National Fair Housing education and outreach activities reached over 534,000 people in the Upstate through bilingual public service announcements, advertisements, website hits, columns and articles in local newspapers,

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informative community workshops, and housing fairs. Additionally, GCHRC is a certified application processor for SC HELP, the state’s Hardest Hit Fund, funded through the U.S. Treasury Department. During July 1, 2016 to June 30, 2017, 172 client homes were saved from foreclosure.

GCHRC has a strong history of partnership and excellence in implementing FHIP grants. GCHRC is a current recipient of a 2016 FHIP grant of \$122,000 (Grant. No. FEO1160009) with an anticipated project end date of January, 2018. GCHRC is current on all required reporting and deliverables. In 2011, GCHRC was awarded \$125,000 to conduct a FHIP-EOI General component program. The program began December 1, 2011. All program deliverables were met, all payments received, and the funding was spent in accordance with the grant agreement. The performance report for 2011 (Grant No. FH400G11090) was received and given an excellent review. This award is closed. Prior FHIP grants between FY 2002 – 2007 received excellent reviews.

2016 FHIP Grant Staff Allocations (Grant No. FEO1160009)

Staff Name	Position	Percentage of Time Allocated to FHIP Projects
Dr. Yvonne Duckett	Executive Director	88%
Gina Wong	Fair Housing Program Manager	62%
Angelia Reeder	Executive Assistant	95%
Sara Carter	Fair Housing Counselor	18%
Greg Burgess	Financial Development Counselor	23%

Problem Statement:

The most significant barriers to fair housing choice in Greenville County and the larger Upstate region include lending discrimination, abusive credit and lending activities, a general lack of affordable and livable housing, and housing discrimination /segregation. These barriers are identified in the *Analysis of Impediments to Fair and Affordable Housing Choice*, (AI) prepared by GCHRC in 2012 and updated in 2014, the City of Greenville 2015-2020 Consolidated Plan, and the Greenville County Redevelopment Authority 2015-2019 Consolidated Plan. GCHRC supports fair housing activities that increase compliance with the Fair Housing Act laws, along with substantially equivalent fair housing laws administered by state and local government agencies under the Fair Housing Assistance Program. The City and County of Greenville are home to a diverse and growing population of racial and ethnic groups. For the City of Greenville, 2016 projections from the 2010 U.S. Census report indicate that 63% of residents are White, 29.8% are African American, 6.8% are Hispanic or Latin, 1.9% are Asian, and 3.2% are another race. For Greenville County, 76.7% of residents are White, 18.6% are African American, 9.0% are Hispanic or Latino, and 2.3% are Asian. From 2000 to present, South Carolina has seen the largest increase in the Hispanic population in the United States, from 2% to 15%. This trend is also reflected in the City of Greenville and Greenville County.¹ Approximately 40% of all households fall within the low to moderate income (LMI) classification as defined by HUD. Amongst the LMI population, there are 9,963 renters and 8,850 owners experiencing one or more of the four major housing problems defined by HUD. The four major housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30%.²

¹ U.S. Census Bureau, Population Estimates Program, July 1, 2016

² GCRA, 2015-2019 Consolidated Plan

FACTOR 2 – Need/Distree/Extent of the Problem - Greenville County Human Relations Commission

Often, lack of financial literacy leads to economic problems. Those with a lack of education are at greater risk for predatory lending and credit problems. The GCHRC 2014 AI indicates an ever increasing need to engage the population through greater efforts for education and awareness opportunities in the community.

Lending Discrimination- The 2015 Home Mortgage Disclosure Act (HMDA) data for the Greenville-Anderson-Mauldin Metropolitan Statistical Area (MSA) reveals blatant lending discrimination against minority populations, namely African-Americans and Hispanics. This discrimination is most clearly evident in the denial rates for white and minority applicants for home purchase loans. The table below shows that African Americans were denied conventional loans at a significantly higher rate than any other race or ethnicity.

Table 1. Averaged Greenville, Anderson, Mauldin SC Loan Outcomes for Conventional Home-Purchase Loans by Race/Ethnicity, 2015.

	Total	Percent Originated	Percent Approved, Not Accepted	Percent Denied	Percent Withdrawn	Percent Closed as Incomplete
White	9057	73%	26%	11%	8%	5%
African American	547	40%	4%	33%	7%	16%
Asian	258	66%	4%	15%	12%	3%
Hispanic	302	57%	17%	25%	10%	7%

(Source: 2015 HMDA data, Federal Financial Institutions Examination Council, [ww.ffiec.gov](http://www.ffiec.gov))

Sue Berkowitz, Executive Director of the South Carolina Appleseed Legal Justice Center, has noted that South Carolina, especially the Upstate region,

has a high rate of minority borrowers in subprime mortgages. African-Americans have been denied access to credit. Now, predatory lenders are taking advantage of this history of denial. They target African-American families with expensive loans, counting on their taking the loan

FACTOR 2 – Need/Distress/Extent of the Problem - Greenville County Human Relations Commission

*with little or no comparison shopping. Of the wealth that African-Americans own, 63% is in home equity. This wealth is increasingly being stripped through discriminatory racial targeting.*³

The 2014 AI also illustrates a disparity between ethnicities. Credit history and debt-to-income ratio were the two largest reasons in which potential borrowers were denied both conventional and guaranteed loans. Thus, GCHRC has focused on developing new financial literacy programs to meet the growing need in the community. Table 2 presents the reasons for loan denial of conventional loans by race/ethnicity. Credit history remained the greatest factor in conventional loan denial for all races and ethnicities, but disproportionately affected African American loan outcomes.

Table 2. Greenville-Anderson-Mauldin SC MSA Reasons for Denial of Conventional Loans by Race/Ethnicity, 2015

	White	AfricanAmerican	Hispanic	Asian
Debt-to-income ratio	21%	23%	20%	39%
Employment History	4%	4%	2%	8%
Credit History	25%	41%	32%	11%
Collateral	18%	4%	10%	11%
Insufficient Cash	10%	13%	12%	6%
Unverifiable info.	5%	2%	5%	6%
Credit App.Incomplete	9%	2%	10%	11%
Other	8%	11%	10%	8%

(Source: 2015 HMDA data, Federal Financial Institutions Examination Council, www.ffiec.gov)

Abusive Credit and Lending Activities – Abusive credit and lending practices can greatly impede an individual’s chances of finding affordable housing. African-Americans and Latinos face the most denials for all loan types when applying for a loan, regardless of income. For those that did receive a loan, predatory lending remains a problem. Nearly 40 percent of all low-income homebuyers in South

³ South Carolina Appleseed Legal Justice Center (www.scjustice.org)

FACTOR 2 – Need/Distress/Extent of the Problem – Greenville County Human Relations Commission

Carolina are financed through a sub-prime lender – at a rate three times the national average. This disparity is even greater among minority borrowers. According to the Center for Responsible Lending, predatory mortgage lending has a disproportionate impact on communities of color, and may help perpetuate a disparity in wealth between white households and minority households.⁴ In addition to minorities, the elderly are another target group for abusive credit and lending practices. The elderly generally have a lower educational attainment, making them more susceptible to unfair or deceptive business practices. Older consumers are also more likely to trust businesses, which puts them at a higher risk of identity theft. Additionally, older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or do not know they have been scammed.⁵ It is projected that by 2040 the senior population in the United States will increase from 40 million to 81 million.⁶

Housing Quality and Availability – The 2014 AI shows a consistent dissatisfaction with the quality and availability of affordable housing in the City of Greenville and Greenville County. There is a large concern with the poor quality of rental housing, especially among properties with absentee or unaccountable landlords. The 2014 AI reflected a number of concerns. Problems with dangerous molds, dilapidated features and tenants having to provide their own heat source were included in some of the examples mentioned.⁷ One respondent mentioned that Greenville is concerned with having communities of one hundred percent homeowners. The informant suggested that this assumption is a “stereotype” and that understanding the rental needs of communities may encourage more local landlords and more

⁴ Center for Responsible Lending (www.responsiblelending.org)

⁵ AARP Public Policy Institute, Princeton Survey Research Association, www.aarp.org

⁶ Keith Wardrip. “Strategies to Meet the Housing Needs of Older Adults.” Center for Housing Policy. Accessed May 18, 2016. <<http://assets.aarp.org/rgcenter/ppi/liv-com/i38-strategies.pdf>>

⁷ 2014 *Analysis of Impediments to Fair Housing Choice*

FACTOR 2 – Need/Extent of the Problem - Greenville County Human Relations Commission

affordable housing. This creates an opportunity to educate not only tenants on their Fair Housing Rights, but also landlords and apartment complexes themselves. It was noted that renters in the area “have no status or power” and are therefore extremely vulnerable. Those below the poverty level will often take any type of housing and are therefore often taken advantage of and abused by the private market. There is a lack of affordable housing for low-to-moderate income residents in Greenville County and across the Upstate region. According to HUD, affordable housing should cost no more than 30 percent of total household income. HUD explains that “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.”⁸ In Greenville County alone, median gross rent has nearly doubled within the past decade. The table below breaks down the percentage of housing costs according to household income. A disproportionate amount of low-income residents in both the City of Greenville and Greenville County were burdened by having to spend more than 30% of their income towards housing costs.

Table 4. Estimated Renter-Occupied Housing Costs as a Percentage of Household Income, 2013.

	City of Greenville			Greenville County			National		
	< 20%	20%-29%	30% or >	< 20%	20%-29%	30% or >	< 20%	20%-29%	30% or >
< \$20,000	155	676	3,578	346	1,617	15,130	291,359	957,321	10,114,302
\$20,000 - \$34,999	278	817	2,240	635	4,447	8,085	499,472	1,789,774	6,035,283
\$35,000 - \$49,999	394	1,014	352	2,310	4,389	1,559	1,082,189	2,455,736	2,414,113
\$50,000 - \$74,999	1,014	577	85	4,331	2,368	289	2,538,981	2,455,736	1,207,057

⁸ <http://www.hud.gov/offices/cpd/affordablehousing/>

FACTOR 2 – Need/Distance/Extent of the Problem – Greenville County Human Relations Commission

\$75,000 or >	1,873	70	14	6,121	693	577	4,703,358	1,540,038	332,981
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Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Housing Discrimination and Segregation – The 2014 update to the *Analysis of Impediments* indicated that housing discrimination continues to exist as a barrier to fair and affordable housing in Greenville County. Local government and non-profit agencies surveyed for the update to the *Analysis of Impediments* noted that 70 percent of their clients claimed to have experienced discrimination when seeking housing. The neighborhood survey portion also indicated that the “Not in My Backyard,” or NIMBY mentality, presents a barrier to fair and affordable housing in Greenville County. NIMBYism is still a persistent challenge faced in the community as noted in the 2014 *Analysis of Impediments*. It impedes the availability of affordable housing for individuals and families residing in Greenville County as a whole. Results indicated most tension was directed towards individuals recovering from addiction and low-to-moderate individuals and families, as well as those with special needs. Informants discussed the widespread misunderstanding about the meaning of mixed-use, integrated neighborhoods throughout the community. This misunderstanding leads to residential resistance to the construction of housing at different price points in the same community.

The GCHRC 2014 *Analysis of Impediments* also identified the effects of historical segregation as a barrier to fair and affordable housing. Indeed, patterns of minority segregation have resulted in areas that have high concentrations of minority populations. As stated in the GCRA’s 2015-2019 Consolidated Plan, minority households generally hold significantly lower rates of homeownership than white households.⁹ GCRA reports that 73.7 percent of the County’s white households are homeowners,

⁹ Greenville County Redevelopment Authority(GCRA), 2015-2019 Consolidated Plan

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compared with 44.7 of African-American households and 41.5 percent of Hispanic households.¹⁰ Areas with high rates of renter-occupied property and areas where there is a concentration of poverty tend to experience a greater number of neighborhood problems – such as police and fire calls, vandalism, declining property values, and declining occupancy rates – than areas with high homeownership rates and economically diverse neighborhoods. Census tracts with high minority concentrations are more likely to experience a greater proportion of neighborhood problems than census tracts that are more integrated.¹¹

Needs of the Disabled Community – Those with physical and/or developmental disabilities who are unable to work and receive disability income from the Social Security Administration often have difficulties locating affordable rental housing. Though a recipient of SSI can afford monthly rent of no more than \$166, the Fair Market Rent for a one-bedroom unit in the area is \$543. While housing needs of people with physical and mental disabilities could be addressed through Section 8 vouchers, these vouchers are difficult to attain due to the long waiting list and overall lack of adequate funding for the Section 8 program.¹² The following table shows that number of disabled persons living in the city of Greenville and Greenville County. The largest age group with a disability is from 18 – 64, followed closely by those 65 and older.

Table 5. 2013 Disability in the City of Greenville and Greenville County

	City of Greenville	Greenville County	National
Under 18	411	3,678	2,998,503
18 to 64	4,042	26,831	19,807,855
65 and older	2,533	20,438	15,150,977

¹⁰ Ibid.

¹¹ Ibid.

¹² GCRA, 2015-2019 Consolidated Plan

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Total	6,986	50,947	37,957,335
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Source: U.S. Census Bureau, 2011-2013 3-Year American Community Survey

Informants advised in the 2014 AI that there was a strong need to protect the disabled and special needs population within the County and the City of Greenville. There are many types of physical, mental, and developmental disabilities and awareness of their unique needs are important in regards to compliance with the Fair Housing Act (FHA). The disabled must take many physical access factors into account when dealing with housing that many take for granted. Many homeowners associations and condominium associations do not think that the FHA applies to their association’s housing and are resistant to making reasonable accommodations and reasonable modifications when they are proposed. Reasonable accommodations and modifications include anything from apartment modifications to allowing service animals to live in homes where pets are normally prohibited.¹³ GCHRC is a respected source in advising the community on universal design to combat these barriers.

Needs of the Hispanic Community – According to Janis Bowlder of the National Council of La Raza, Latino, minority and immigrant communities have been profoundly impacted by the current foreclosure crisis. Bowlder explains that “Hispanic borrowers often have unique profiles, including lack of traditional credit history, multiple co-borrowers, and cash income, which makes them unattractive to lenders who rely heavily on automated underwriting. Reckless and deceptive lending has led to record-high foreclosure rates in Latino and minority communities. Latinos are 30 percent more likely than whites to receive high-cost loans when purchasing their homes.”¹⁴ As Greenville County continues to

¹³ 2014 *Analysis of Impediments to Fair Housing Choice*

¹⁴ Significance of Housing Counseling in Stabilizing Minority and Latino Homeownership (<http://www.nclr.org>)

FACTOR 2 – Need/Extent of the Problem - Greenville County Human Relations Commission

see growth in the size of its Hispanic and immigrant communities, fair housing education and outreach services targeted specifically to the Hispanic community are becoming more relevant and important.

Proposed Solution:

GCHRC has contracted with both the City of Greenville and Greenville County Redevelopment Authority for 20 years to provide Fair Housing counseling and education to low income, minority populations. However, minorities in Greenville County and the City of Greenville continue to be targeted by discriminatory and predatory practices. Funding from HUD will enable GCHRC to continue its communication with communities in need of fair housing education, with the goal of increasing awareness of and accessibility to fair housing laws across the Greenville-Spartanburg-Anderson CSA.

The needs discussed in the Factor 2 narrative are national origin discrimination and disability discrimination to include lending discrimination, abusive credit and lending activities, housing discrimination and segregation, needs of the Hispanic community, and needs of the disabled community.

Each need is addressed and reflected in activities proposed in Factor 3, the Statement of Work, and Factor 5. GCHRC is one of the Upstate's HUD-Certified Fair Housing Agencies and the only agency in the region with the capacity and experience to sustain a comprehensive fair housing education and outreach campaign. Our primary goals are to address immediate fair housing concerns while at the same time building the capacity of partner agencies to proactively address and eliminate future barriers and needs. GCHRC uses the client management system INDISOFT RX to document client complaints, outreach activities, community forums, and referrals made to HUD and or State Fair Housing Agencies.

The client management systems allows GCHRC to track all pertinent information and identify trends to measure and address specific needs. Assessments also allow GCHRC to distribute materials to other regional or local organizations for customization. The distribution of these materials will affirmatively

FACTOR 2 – Need/Extent of the Problem - Greenville County Human Relations Commission

further fair housing by educating the community on housing discrimination, promoting diverse and inclusive communities, and improving fair access and equal opportunity in housing. All printed materials are printed in English and Spanish for distribution and print media will be provided in English and three additional languages.

Continued Need:

Other Upstate agencies, such as housing authorities and community economic development corporations, provide limited fair housing services; however, GCHRC is the only Upstate agency with the capacity to offer a comprehensive fair housing program. GCHRC handles all fair housing education, and all fair housing complaints come through the GCHRC and then to HUD or the state FHAP in Columbia, SC, for enforcement. GCHRC also recognizes the huge need for outreach in the rural communities of South Carolina. The United Way of Greenville County funded the Center for Working Families, GCHRC and Foothills Family Resources, which created a partnership to better serve the rural Slater-Marietta areas of Upstate South Carolina. Studies have illustrated many of the health disparities experienced by rural residents such as poorer health status, higher obesity prevalence, and higher mortality rates (Rural Health Research and Policy Center).

BUDGET NARRATIVE

1. Personnel

Personnel costs represent 51.9 percent of the total budget.
The \$67,788 HUD Share represents 56.7 percent of the proposed award.

Total	\$227,886
HUD Share	\$67,788
Applicant Match	\$61,048
Local Share	\$99,051

HUD-Funded Positions

Fair Housing Initiative Program Coordinator (Martin Watson)
1,950 hours @ 22.00 per hour = \$42,900
HUD Share: \$42,900

Fair Housing Initiative Outreach Counselor (Hecda Leon)
1,152 hours @ 19.00 per hour = \$21,888
HUD Share: \$19,950

HUD-Partial Funded Positions

Compliance Officer/Counselor (Monica Culbreath)
700 hours @ 16.50 per hour = \$11,550
HUD Share: \$3,000 (approximately 26% of project time or 182 hours)

2. Fringe Benefits

Fringe Benefits represent 25.3 percent of the total budget.
The \$26,242 HUD Share represents 21.9 percent of the proposed award.

Total	\$111,177
HUD Share	\$26,242
Applicant Match	\$29,783
Local Share	\$55,152

2. Fringe Benefits	Rate (%)	Base	Estimated Cost	HUD Share	Applicant Match	Local/Tribal Share
Health Insurance 2	32.00%	\$198,592.3	\$63,550	\$13,728	17024.21	\$32,797.32
Dental Insurance	1.08%	\$198,592.3	\$2,145	\$463	574.57	\$1,106.91
Workers Compensation 1	0.34%	\$227,886.3	\$775	\$214	207.56	\$353.25
Life Insurance	0.15%	\$198,592.3	\$298	\$64	79.80	\$153.74
F.I.C.A.	7.65%	\$227,886.3	\$17,433	\$4,808	4670.19	\$7,955.11
Unemployment Insurance	0.02%	\$227,886.3	\$46	\$13	12.21	\$21.59
South Carolina Retirement	13.56%	\$198,592.3	\$26,929	\$6,951	7214.01	\$12,764.11
Subtotal - Fringe Benefits			\$111,177	\$26,242	\$29,783	\$55,152.03

3. Travel

Travel costs represent 3.9 percent of the total budget.
The \$7,000 HUD Share represents 5.8 percent of the proposed award.

Total	\$17,268
HUD Share	\$7,000
Applicant Match	\$8,702
Local Share	\$1,566

Local Travel

7,500 miles @ .545 per mile = \$4,088
HUD Share: \$2,000
Applicant Match: \$522
Local Share: \$1,566

The Fair Housing Initiative Program Coordinator and Fair Housing Initiative Outreach Counselor will travel throughout the three-county Upstate region distributing literature, conducting workshops/forums/outreach events, and building and/or maintaining partnerships with organizations.

Air Travel

Air travel is included in the amount set aside for HUD-mandated training.

Miscellaneous Transportation

Misc. transportation includes non-local transportation costs, which have been included in the \$5,000 set-aside for HUD-mandated training
4 people @ \$2,795 = \$11,180
HUD Share(mandated training included): \$5,000
Applicant Match: \$6,180

Per Diem or Subsistence - Meals

Per diem for meals is billed at \$50/day with an estimated 40 days of training during the grant period.
This expense is not included in the set aside for HUD-mandated travel.
Applicant Match: \$2,000

4. Equipment – Not Applicable

5. Supplies and Materials

Supplies and Materials costs represent 6.8 percent of the total budget.
The \$12,132 HUD Share represents 10.1 percent of the proposed award.

Total	\$29,969
HUD Share	\$12,132
Applicant Match	\$14,205
Local Share	\$3,632

Detail of Supplies and Materials Expenses

	Quantity	Unit Cost	Estimated Cost	HUD Share	Applicant Match	Local/Tribal Share
5a. Consumable Supplies						
Printing and copy expenses	1	5503	\$5,503	\$3,000	\$1,000	1503
Consumable supplies/ postage	1	3126	\$3,126	\$2,500	\$0	626
Miscellaneous	1	9746	\$9,746	0	\$9,746	
Paper	17	\$40.00	\$680	\$680		
PRINTER / Cartridges	75	\$32.00	\$2,400	\$2,400		
Folders (boxes)	42	\$30.00	\$1,260	\$1,260		
Advertisement	12	\$100.00	\$1,200	\$1,200		
Subtotal - Consumable Supplies			\$23,915 #	\$11,040	\$10,746	\$2,129
5b. Non-Consumable Materials						
PRINTING / Copier Lease	12	\$333.33	\$4,000	\$340.0	\$2,157	1503
wireless cards (phone)	12	\$90.00	\$1,080	\$432.0	\$648	
Fair Housing Brochures Spanish	4000	\$0.10	\$400	\$160.0	\$240	
Fair Housing Brochures English	4000	\$0.10	\$400	\$160.0	\$240	
Subtotal - Non-Consumable Materials			\$6,054 #	\$1,092	\$3,459	1503
Total Supplies and Materials Cost			\$29,969 #	\$12,132	\$14,205	\$3,632

6. Consultants – Not Applicable

7. Contracts and Sub-Grantees – Not Applicable

8. Construction – Not Applicable

9. Other Direct Costs

Other direct costs represent 12.0 percent of the total budget.
The \$6,400 HUD Share represents 5.3 percent of the proposed award.

Total	\$52,830
HUD Share	\$6,400
Applicant Match	\$43,102
Local Share	\$3,328

9. Other Direct Costs		Quantity	Unit Cost	Estimated Cost	HUD Share	Applicant Match	Local/Tribal Share
	<i>Item</i>						
	Office Space	0.657	32415	\$21,297		\$21,297	
	Fair Housing Event (symposium)	1	10000	\$10,000	\$2,000	\$7,120	880
	Toll Free Line	9000	n/a	\$800.45		\$800	
	SC Fair Housing Partnership Meetings	4	500	\$2,000.00	\$ 400	\$1,600	
	SC Fair Housing Partnership Report	1	1285	\$1,285		\$1,285	
	Fair Housing Media Campaign	1	\$15,000.00	\$15,000	\$4,000	\$11,000	
	Technical Support/ IS	12	\$204.00	\$2,448			\$2,448
	Total Other Direct Costs			\$52,830	# \$6,400	\$43,102	\$3,328

10. Indirect Costs

The indirect cost base is zero for this budget.

Total Estimated Costs

Total Direct Cost

Total	\$439,131
HUD Share	\$119,562
Applicant Match	\$156,840
Local Share	\$162,729

Total Indirect Cost

Total	\$0
HUD Share	\$0
Applicant Match	\$0
Local Share	\$0

Total Program Cost

Total	\$439,131
HUD Share	\$119,562
Applicant Match	\$156,840
Local Share	\$162,729

The total cost of GCHRC's Fair Housing Program is \$439,131. The Applicant Match for this program is \$156,840 and Local Share is \$162,729.

72.7 percent of total project costs come from non-FHIP resources; this satisfies the requirement that 30 percent or more of total project costs come from non-FHIP resources as described on pages 40-41 of the FHIP program NOFA.

Cost Effectiveness of the Proposed Program

As the lead Fair Housing agency in the Upstate region of South Carolina, Greenville County Human Relations Commission offers many free, unique services to our clients. In order to keep our Fair Housing FHIP-EOI program cost effective, GCHRC has secured a significant amount in leveraged office space, equipment use, and other financial support. These leveraged resources help make program activities available to a broader range of people and reduces the financial burden on HUD. Additionally, costs to conduct and travel to meetings outside of our county have been strategically calculated to be shared among partners and to have maximum impact. Use of web-based meetings are also being considered to reduce expense where feasible.

Contribution of the GCHRC Board of Commissioners

The 12-member GCHRC Board of Commissioners is very engaged. It meets bi-monthly and provides assistance and oversight with planning Fair Housing symposiums, housing fairs and other program events, and receives and reviews budget and program reports. The Board not only attends the events, but they also serve as a viable means of advertising of Fair Housing program activities, events and education within the community. Members attend and provide instruction at community workshops, accept referrals from GCHRC for pro-bono legal services and other services based on their expertise. GCHRC projects that the Board of Commissioners and other volunteers will contribute 269 hours in support of the GCHRC's Fair Housing Program.

Explanation of Financial Management System

GCHRC maintains all funds through an accounting system set up by the County of Greenville. Accounts are created by a Financial Department staff member, and all are monitored through the AS-400 system. Angelia Reeder (Executive Assistant) and Dr. Yvonne Duckett (Executive Director) have access to the financial management system; Ms. Reeder manages the day-to-day transactions of all accounts, while Dr. Duckett handles payroll through the system. All accounts are kept separate from

one another, and balance ledgers are kept up-to-date. Any time funds are transferred within the system, they are done so with the compliance of the Greenville County Finance Department. Any and all grant funds are deposited through the Treasurer's Department into the correct accounts.

Current FHIP Award

GCHRC is a current recipient of a FHIP grant, No. FEO1160009.

Award Amount: \$122,000

Amount Expended as of 10/7/17: \$47,000

Activities and Outcomes: From July 1, 2016 to July 30, 2017, GCHRC Fair Housing counselors served 3,402 low-income city residents through our partnership with the City of Greenville and conducted two Fair Housing forums for City of Greenville special-emphasis neighborhoods. As part of a partnership with the Greenville County Redevelopment Authority (GCRA), GCHRC held 18 Fair Housing workshops for county residents. In addition, GCHRC promoted public awareness of federal Fair Housing Law and the South Carolina Landlord/Tenant law by distributing 7,130 pieces of literature – brochures, newsletters, and other materials. From July 1, 2016 to June 30, 2017, GCHRC's Fair Housing education and outreach activities reached over 534,000 people in the Upstate through bilingual public service announcements, advertisements, website hits, columns and articles in local newspapers, informative community workshops, and housing fairs.

FACTOR 4**LEVERAGING RESOURCES/DEVELOPING PARTNERSHIPS*****Greenville County Human Relations Commission*****Firm Commitment of Leveraging**

The Greenville County Human Relations Commission was designated as the Fair Housing Agency for the City and County of Greenville because it demonstrated a long-standing commitment for Fair Housing and Fair Housing Education. As a result, the Greenville County Human Relations Commission receives annual funding as a sub-recipient of CDBG funds to conduct housing activities on these entitlements' behalf. The sources and amounts of leveraged resources include:

Funding Source	Amount	Purpose/Activity	Funding Cycle	Current/ Pending
County of Greenville	\$157,884	Administrative	July 1, 2017 to June 30, 2018	Current
County of Greenville (In Kind)	\$33,433	Administrative	July 1, 2017 to June 30, 2018	Current
Greenville County Redevelopment Authority (GCRA)	\$35,000	Fair Housing Education & Outreach (Fair Housing Homeless Prevention Program)	July 1, 2017 to June 30, 2018	Current
Greenville County Redevelopment Authority (GCRA)	\$25,000	Emergency Solutions Grant (Fair Housing/Homeless Prevention Program)	July 1, 2017 to June 30, 2018	Current
National Community Reinvestment Coalition (NCRC)	\$70,000	Housing counseling program	October 1, 2017 to June 30, 2018	Pending
NCRC NFMC	\$15,000	Loan Modifications	July 1, 2017 to June 30, 2018	Current
City of Greenville Award - The Key Program	\$5,000	Housing and Pre-purchase Counseling	July 1, 2017 to June 30, 2018	Current
City of Greenville Award – Fair Housing	\$10,000	Fair Housing Program/ Homeless Prevention	July 1, 2017 to June 30, 2018	Current
BB&T	\$10,000	Financial Stability	October 2017 to October 2018	Current
Hollingsworth Funds	\$50,000	Financial Solutions Program	November 2016 to November 2017	Pending
United Way of Greenville County	\$35,000	Financial Stability Financial Solutions Program	July 1, 2017 to June 30, 2020	Current

State Farm	\$6,000	Housing Counseling / Financial Education	July 1, 2017 to June 30, 2018	Current
T.D. Bank	\$2,500	Housing Counseling	July 1, 2017 to June 30, 2018	Pending
Wells Fargo	\$5,000	Financial	July 2017 to June 30, 2018	Current
Misc. Revenue (HECM fees, donations, etc.)	\$30,000	Housing Counseling	July 1, 2017 to June 30, 2018	Current
Cureton Foundation	\$15,000	Financial Stability	September 2017 to September 2018	Pending
FHIP	\$75,000	Fair Housing Initiative	January 2017 to January 2018	Current
SC State Housing	\$50,000	Housing Counseling	July 2017-June 2018	Current
Graham Foundation	\$20,000	Housing Counseling	October 2017-October, 2018	Pending
Total Amount	\$649,817			

IN-KIND SUPPORT

The County of Greenville provides in-kind support that includes office space, utilities, internet service, and a public server with technical support, custodial services, office furniture and the services of all professional staff in county government. The Greenville County Human Relations Commission, under the direction of the County of Greenville’s Finance Director, estimates that the in-kind support has a value of **\$33,433**.

The Board of Commissioners guides the development of the programs for the Greenville County Human Relations by serving on committees and assisting in the development of quality programs that benefit residents of Greenville County. The Board of Commissioners also volunteers their time towards the development and oversight of Fair Housing events, program activities, workshop instruction, and pro-bono legal services for clients that GCHRC refers. It is estimated that the Board of Commissioners, other local organizations, agencies, businesses, and individuals

will volunteer 700 hours annually towards the development and implementation of innovative programs. Two hundred sixty-nine hours are allocated to GCHRC’s Fair Housing program.

LEVERAGE RESOURCES

Greenville County Human Relations Commission’s total budget for the 2017-2018 GCHRC Fair Housing Program is \$439,131. The Applicant Match amount is \$156,840, and the Local Share is \$162,729. The total amount of funds leveraged by the applicant is \$319,569 (\$156,840 + \$162,729).

FHAPs COLLABORATION

Greenville County Human Relations Commission has an established partnership with the South Carolina Human Affairs Commission, a FHAP agency. A scanned copy of the MOU is attached to the Grant Application Package.

Leveraged Resources from All Funding Sources

Organization/Agency Name	Grants (\$)	In-Kind (\$)	Amount Applied to GCHRC Fair Housing Program
County of Greenville	\$157,884		\$157,884
County of Greenville		\$33,433	\$33,433
Greenville County Redevelopment Authority	\$35,000		\$35,000
Greenville County Redevelopment Authority	\$25,000		\$25,000
United Way Greenville County	\$35,000		\$35,000
State Farm	\$6,000		\$6,000
NCRC	\$70,000		\$70,000
NCRC NFMC	\$15,000		\$15,000
City Of Greenville	\$5,000		\$5,000
City Of Greenville	\$10,000		\$10,000
T.D. Bank	\$2,500		\$2,500
Wells Fargo	\$5,000		\$5,000
Hollingsworth Foundation	\$50,000		\$50,000
BB&T	\$10,000		\$10,000
Misc. Revenue (HECM fees, donations, etc.)	\$30,000		\$20,000
Cureton Foundation	\$15,000		\$5,000
FHIP	\$75,000		\$75,000
SC State Housing	\$50,000		\$50,000

Graham Foundation	\$20,000		\$20,000
Total Amount Leveraged by Applicant			\$629,817

Scanned copies of each letter of firm commitment have been attached to this application; original copies remain on file and are available for review at the GCHRC office.

Measurement

The GCHRC has proposed methods to measure the various activities/outputs and outcomes chosen for this NOFA. Tools for measurement include a standard database, a client management information system (INDISOFT'S RX OFFICE) that records quantitative information on client demographics, services provided, and outcomes. An intake assessment tool is completed for each one-on-one interview with new clients that seek assistance. Program-specific forms are utilized, including class/workshop agendas, sign-in sheets, material distribution logs, questionnaires and complaint referral logs. Data will be maintained in both individual case records and specialized databases – RX OFFICE, HMIS (Homeless Management Information System) and Hope Loan Port. The data will be gathered through counseling reports, client progress reports, client placements and referrals. While data is collected on a daily basis, it is compiled monthly, quarterly and on an as-needed basis for reporting purposes. Spreadsheets and tallies will be used to process all data for both tracking and reporting purposes.

To effectively evaluate the quality of this program, GCHRC will record services provided and resulting client outcomes for each program component. The measurement of our performance will indicate: (a) how well GCHRC is doing; (b) if goals are being met; (c) if participants are satisfied; (d) if processes are statistically controlled; and (e) if improvements are necessary, that changes are made where needed. Performance measures will quantitatively reveal important information about products, services, and the processes that produce them. These tools will help the staff understand, manage, and improve what the organization does. Comparisons will be made between projected and actual numbers for both outputs and outcomes. Customer satisfaction surveys and pre and post tests are other ways that staff will capture outcomes. Additionally, customer interviews and responses will help determine if attitudes have changed and what positive impact has been made for the customer and community.

Accountability

Greenville County Human Relations Commission was recognized by the U.S. Department of Housing and Urban Development (HUD) as the Fair Housing Agency for Greenville County in 1986, and in 2001 became a HUD-Approved Housing Counseling Agency (LHCA). Continuing our tradition of excellence and maintaining the highest professional standards, in 2016, GCHRC was awarded the Certificate of Adoption of the National Industry Standards for Homeownership Education and Counseling. GCHRC has grown from being a general human relations advocacy branch of local government at its onset, to a fully organized and staffed one-stop, HUD-approved Fair Housing and Housing Counseling organization. It is our continuing goal to be the first stop for any client seeking housing assistance.

The GCHRC mission is “to improve the quality of life in Greenville County by promoting positive community relations and equal opportunity.” For over 40 years, GCHRC has conducted on-going research to find ways of combating barriers faced by minority populations and other protected classes. GCHRC strives to find answers to complaints of discrimination in housing, education, employment and public accommodations. Until receiving FHIP funds in 2016, GCHRC’s fair housing education and outreach services were primarily based in the City and County of Greenville. Now, thanks to the receipt of FHIP funding, we have been able to expand our programming in the surrounding counties of Spartanburg and Anderson.

The activities proposed in the 2018 SOW are activities for which GCHRC has experience, in both program delivery and effectiveness. GCHRC utilizes a number of strategies to measure both short and long-term indicators of success. Short term strategies used by GCHRC are written evaluations and written or oral exams on program content. Long-term strategies used by GCHRC include key informant interviews, community level assessment (neighborhood conditions and citizen participation), customer surveys, and customer interviews. GCHRC continue to make adjustments to service delivery and evaluation that reflect technology, trends, highest

standards, best practices, and lessons learned. These outcomes are shared with other organizations in order to achieve the highest impact with the most effective use of resources.

Implementation and Evidence of Performance Indicators

During fiscal years 2015, 2016 and 2017, GCHRC served an average of 2361 persons of whom 145 were non-English speaking. Of the residents served, 345 were below 30% median income, 846 were 30% to 50% median income, 550 were 50% to 80% median income, 180 were above 80% median income and 204 were homeless. As a result of the services GCHRC provided, 575 received permanent housing, and 390 households avoided foreclosure. GCHRC received 530 housing discrimination complaints, and of those complaints received over the course of three years, 23 clients were referred to HUD and/or South Carolina Human Affairs Commission (FHAP), and 365 were resolved by providing information on the SC Landlord/Tenant Act and mediating between the two parties. Through workshops held 1495 individuals attended (175 through home-buyer education, 667 Fair Housing and 653 financial education), 534,000 individuals were reached via our media campaign and 4,622 individuals were reached through outreach events and 14, 216 pieces of literature distributed. If awarded the 2018 FHIP EOI, GCHRC expects to increase its total number of clients served and reached by 5%.

RX OFFICE is GCHRC's most effective evaluation tool. RX OFFICE provides an efficient and effective way to record and measure GCHRC outputs and outcomes. For every client served, whether in one-on-one counseling or in group education sessions, counselors record the client's name, address, contact information, ethnicity, race, monthly income, liabilities, the education and/or counseling service provided to the client, the date of the service, and the outcome. Generating client reports from RX OFFICE provide an effective way to determine whether or not projected goals and objectives are being met. GCHRC Executive Director, Dr. Yvonne Duckett and Program Coordinator, Gina Wong, provide program oversight to ensure that projected

goals and objectives are being met. The Executive Director and the Program Coordinator regularly check RX OFFICE to ensure that counselors are properly recording client information, services provided to each client, and the outcomes resulting from these services. Quarterly entry of data on 9902 reports along with the other reports and outcomes required by various GCHRC funders provide an opportunity to formally assess whether program goals and objectives are being met. Using these reports, the Executive Director compares actual accomplishments to projected goals and objectives to evaluate agency performance and to determine where adjustments need to be made.

If goals and objectives are not being met within established time frames, the work plan will be adjusted accordingly. For example, if it appears that the staff is not adequately providing services to targeted groups, GCHRC will bolster marketing and outreach efforts to adequately inform these groups about the services GCHRC provides. If client attendance at workshops is low, the staff will increase the number of workshops held and focus on how these workshops are advertised to determine if any changes need to be made. If client projections are not being met, adjustments will be made to the one-on-one counseling sessions. GCHRC staff counselors are extensively cross-trained to meet many unexpected needs.

As explained in this factor under Measurement, GCHRC will utilize several means/tools to capture measurable outcomes and customer experience and is confident that staff will accomplish all activities as outlined in the Statement of Work. Overall positive community/target area changes will vary by the activity outputs and outcomes. Persons who increase their knowledge of fair housing laws through PSA's and fair housing literature will be tabulated by media market research to determine the number of listeners or by the numbers of materials distributed. The actual impact of the outreach that could result in increased numbers of fair housing complaints or reported violations of fair housing laws may not be known during the grant period. However, if the outreach is attributable to someone attending a workshop or contacting GCHRC for fair housing information, that will be

reported as positive community change. Organization efforts, in partnership with the state FHAP, the SC Human Affairs Commission, should have positive results that can be demonstrated by complaints referred to FHAP jurisdictions and communities reached through the collaboration.

GCHRC has many non-profit, public, and private partners and believes in collective impact for positive change. By sharing resources, knowledge, expertise, and experiences, the partners can accomplish much working together to improve lives and opportunity in the target communities.

High Standards

As a unit of local government, GCHRC adheres to OMB 24 CFR part 85 and OMB Circular A-87 for cost principals, record keeping and compliance. Annual external audits are conducted and accessible to the public on the county website, including the single audit. GCHRC adheres to the county's employee handbook that addresses ethical practices, professional conduct, promoting equal opportunity and a drug free policy with on-going training available to management and employees. The county also has an identity protection policy that provides additional guidance on safeguarding client files. GCHRC's policy is to scan sensitive information and store it on the county's server, which is constantly monitored by the technical support department. Standards and performance are also monitored by the Government Technical Monitor and the Government Technical Representative. GCHRC is held to specific compliance standards as stated in the program and administrative tasks. GCHRC is also monitored annually for compliance in other federal, state and private foundation funding agreements.