

A Christmas Story

The following contains excerpts from a letter sent from a GCHRC client. She begins the letter with what the agency's help meant for her and her children:

Purchasing my new house means providing stability, peace, and a sense of belonging for me and my three children. I am the first of my parent's children to become a homeowner – an achievement that I am extremely proud of. I am able to give my children the best Christmas gift this year – a home.

Before purchasing a home I faced very expensive rent payments, and difficulties budgeting and saving. I knew I wanted to purchase a home but with rent at \$950 I knew I would never be able to save enough. I drove from Pelham Road to Fountain Inn every day for two years and one day I happened to look to my left and saw this cute home with green shutters on Fairview Street. I remember thinking how convenient it must be for that family to live so close to the school. A few weeks went by and suddenly a sign appeared in the yard. I saw my children running in the yard and me sitting on the porch. I called Joy Realty on a whim

and scheduled a walk-through. I took my kids and my mother with me to view the home and fell in love with it even more. The kids ran through the house saying which room was theirs and where their beds would go and a tear rolled down my cheek. I knew I had no money and no way of owning a home. I felt defeated. Every day I looked online to look at the house and soon realized it was a GCRA renovated home. Soon after I met with Sharon Smathers at GCHRC and began the application process, and I quickly learned that this would be no easy task.

Sharon recommended I meet with Chris Payne – a counselor at GCHRC. Chris was direct, realistic and to the point. I left knowing exactly what I needed to do. He outlined a strict budget, credit counseling and savings plan. I told Chris I had no way of saving that kind of money on my own, and that was when he introduced me to Deborah Ciufu. Ms. Deborah was very optimistic, energetic and encouraging. She explained the IDA Program, which for savings towards a down payment guarantees a match of 3:1. I thought it was too good to be true. I said 'so you mean to tell me if I save

\$1000, IDA would match me \$3000?'. I don't know if it was Deborah's enthusiasm or the thought that I actually might be able to do this, but I started having hope.

My current lease was quickly expiring and my fears of having to spend money to move into another expensive apartment loomed over me every day. I called Chris and asked him if there was anything I could do – he suggested that I ask if I could lease the home I wanted to purchase. I had a lot of doubts, but if it wasn't for his creative thinking, I wouldn't be in my home today. I moved in under a lease with an option to purchase.

Almost two years later, I was able to obtain financing and will be a homeowner just before this Christmas! I would like to thank Sharon Stephen and Martin Livingston with GCRA, Chris Payne and Deborah Ciufu with Greenville County Human Relations, Greg Burgess with Community Works Carolina, and United Way for helping give individuals such as myself the opportunity to live the American Dream.

-Naomi Buckmire

The "Key" Homeownership Program

Interested in becoming a homeowner or know someone who is?

The Key Program for Homeownership is a free counseling and education program designed to help low-to-moderate income residents become homeowners.

The Key Program takes you

through the home-buying process step-by-step, and covers everything from deciding whether you can afford to own a home, to information about mortgages, closing costs, budgets, saving for a down payment and home maintenance.

The program also addresses

many of the issues that you may face as a potential home buyer, looking at your individual circumstances and giving you the tools you need to help you succeed.

Please call our offices at 864-467-7095 for more information on GCHRC Homebuyer services.

Inside this issue:

Featured Article: A Christmas Story	1
Featured GCHRC Service for December: The Key Program	1
Staff Directory	2
Featured Staff for December	2
2013-2014 Class Schedule	2

"Promoting positive community relations and equal opportunity."

Special points of interest:

- Housing Counseling and Assistance
- Fair Housing Complaints and Investigation
- Education/Workshops/Certifications
- Counselors provide assistance in multiple languages



Greenville County Human Relations Commission

301 University Ridge
Suite 1600
Greenville, SC 29607



Phone: 864-467-7095
Fax: 864-467-5965
Email: HRC@greenvillecounty.com
[History of GCHRC](#)

Our Staff

Sharon Smathers:

Executive Director

Angelia Reeder:

Administrative Assistant

Chris Payne:

Program Coordinator

Gina Wong:

Case Manager/Counselor

Giovanni Ordóñez:

Fair Housing Initiatives
Coordinator

Janice Jennings:

Program Coordinator / SC
Help

Sara Carter:

Financial Literacy (Bi-lingual)
Coordinator

Michelle Huaman:

Bi-Lingual Housing Counselor

Deborah Ciuffo:

Sustainable Asset/IDA Counselor

Genna Smith:

Grants Coordinator

Getting to Know Our Staff



Our Featured Staff Member:

Angelia Reeder

Angelia has been with GCHRC for over 12 years and has been instrumental in its development. As an Administrative Assistance she knows all the agency's inner workings and keeps things running smoothly. She is a problem solver who people love coming to.

She carries responsibility for front line contact with all clients, assists in directing them to the proper staff, and provides information concerning the agency and other Greenville County resources. She also conducts interviews to assess problems, assist with appropriate referrals and mediates on behalf of clients to resolve problems. She also schedules and coordinates all Commission GCHRC activities, programs, and projects.

Angelia is a graduate of Greenville Technical College where she earned an Associate Degree in Arts and Human Services with a Major in Gerontology. She has lived in Greenville for 61 years, has a loving husband, 1 son, 3 grandkids and 9 siblings. She loves family gatherings, cooking and entertaining.

Favorite Hobby: Bowling and Traveling

Favorite Food: Sweet Potato Pie

Favorite Color: Black



HAPPY HOLIDAYS FROM THE GCHRC STAFF!



Financial Literacy Workshop Class Schedule

Credit Smart English

Greenville Library Locations

Saturday 9AM-1PM

January Sat. 25th & February 1st -

Augusta Road Library

March 22nd and 29th -

August Road Library

Greenville County Square Conf. Room "B"

6:30PM-8:30PM

Dec. 9th, 10th, 12th, 16th

Feb. 3rd, 4th, 6th, 10th

April 7th, 8th, 10th, 14th

Credit Smart Spanish

Classes are held on Saturday at various Greenville Library locations and weeknights at the Greenville County Square, Conference Room B (Flag Pole)

All About Finances

Location: The Goodwill Job Connection at the Simpsonville Store

915 South St.

Simpsonville SC 29681

(Not for those applying for, or in, the IDA program) Classes are held the 1st and 3rd Tuesday of each month 1:00pm -3:30pm

Home Buyer Education

Location: Greenville Tech Buck Mickel Center

216 South Pleasantburg Dr.

Greenville, SC 29607

Room 155-B

Classes are held the 3rd Saturday of each month. (No classes are held in December.)

9:00am - 4:00pm

Visit our website at:

www.greenvillecounty.org/humanrelations/

for the most current list of activities!

We're on the Web!

www.greenvillecounty.org/humanrelations/

Or Like us on Facebook!

<https://www.facebook.com/GreenvilleCountyHumanRelations>