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UNITED IN SERVICE

COMMUNITY PULSE

Lizzie Bebb,
United Ministries, Executive Director

READ THE STORY
ON PAGE 3

Lizzie Bebb is an ordained Baptist minister. She says wearing the stole keeps her grounded in her mission to help those living in poverty and homelessness. JESS YUN



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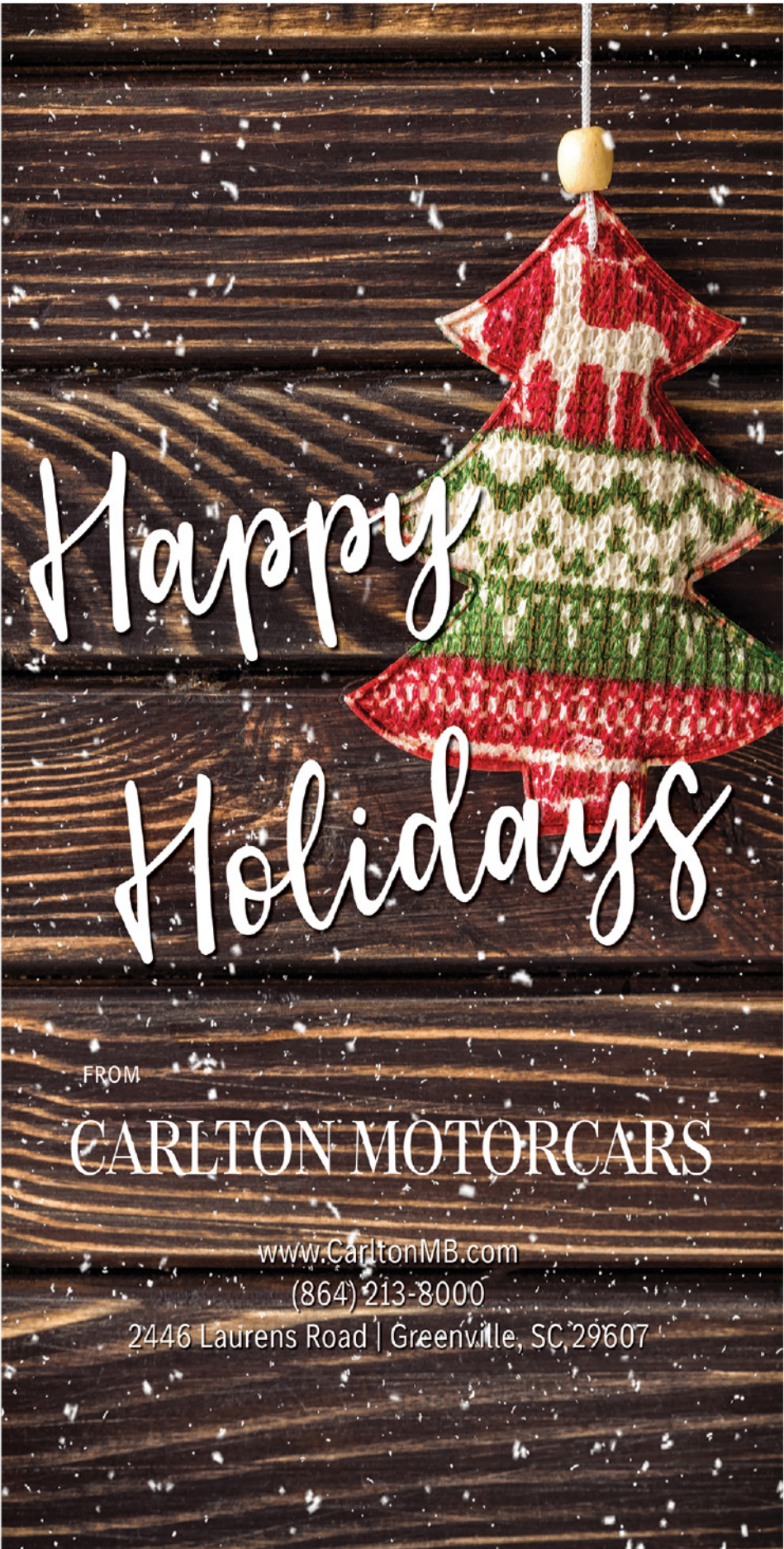
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COMMUNITY PULSE

Tackling Homelessness And Poverty Is The Mission Of United Ministries

KATHY LAUGHLIN

Five congregations in Greenville came together 52 years ago around a mission to address the needs of people in crisis.

That effort became United Ministries, and today it partners with over 75 member ministries of the Greenville faith community and nearly as many corporate and service entities, ranging from the United Way to the American Legion to the Greenville Drive baseball team.

United Ministries, its staff and its programs have grown. But its roots remain where they were planted – with a mission to serve and empower individuals and families on their journey to self-sufficiency.

The organization works with individuals and families living in poverty and homelessness through programs that include crisis assistance, housing, adult education, financial coaching, mental health counseling and matched savings.

Though partner congregations and organizations may differ as much as the people they serve, United Ministries focuses on commonality, says Executive Director Lizzie Bebbler.

“We are a nonprofit that delights in engaging the community in service to our participants,” says Bebbler, who took the helm at United Ministries in April of 2020 – weeks after COVID-19 began making life even more difficult for those who were struggling and thrust many others into poverty or uncertainty.

“We bring different faith groups together around key social issues, both for investment, as well as involvement. Many of those congregations and places of worship have a central theme of service to others. Loving God. Loving

neighbor. What we do well is bring them together around that common theme.”

Taking the position at United Ministries meant leaving Washington, D.C., where Bebbler and her husband and two young children lived and worked on-site as part of Christ House, a respite facility for homeless men who are sick.

The couple had begun thinking about moving closer to family in North Carolina and Mississippi, where Bebbler grew up. Then she learned about the job at United Ministries.

“I learned about its mission, and it connected with my own longing for continued investment in social change and serving people who live in poverty,” she says.

Bebbler is also an ordained Baptist minister.

“As a woman, being ordained is something I take as a great honor because of the women before me who paved the way. It’s a symbol of remembering why I do the work that I do. At the core of the God that I follow is great love and delight in people, who are worthy of dignity and belonging and love. My identity as a minister reminds me of that. When I wear a stole, it’s a visible reminder that helps keep me grounded in why I do what I do.”

It’s also a reminder of how different congregations can come together.

“United Ministries has continued to call the faith community together around involvement in key social issues like poverty, homelessness and food insecurity,” Bebbler says, with characteristic energy, positivity, and passion.

“That is a powerful place to stand in a world that is very divided, especially in our country. We delight in inviting different perspectives and in doing so,



United Ministries works with nearly 200 community partners, including faith communities, corporations and service entities. Here, volunteers from Michelin’s African American Network help set up 10 emergency shelter apartments, which UM has leased in partnership with Front Porch Housing.

ask that anyone who is engaging with us commit to key values, such as dignity and belonging. We’re here to serve people well. We’re here to make sure that they have a place to sleep or take a shower or achieve longer-term goals such as higher education and home ownership.”

United Ministries provides a variety of entry points to those it serves; the best point of contact will depend on a person’s needs and readiness for change.

The Place of Hope Day Shelter provides the basics – a place for homeless

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individuals to store their belongings, take a shower, or find a pair of socks and directions to the nearby Project Host kitchen. But its larger mission is to steer those who are ready toward housing, mental health and legal services, and to address issues like education and poor health that may have led to their homelessness.

Others may not be homeless but could be one emergency away from losing the roof over their heads. United Ministries can help with emergency rent or utility payments.

The Striving to Thrive program is available to those who want to improve their lives. Participants can receive one-on-one coaching about budgets, building credit and becoming untangled from predatory loans.

But it's families with children who need a special kind of assistance.

"Keeping families together as much as possible is key to the healing process

"Many congregations and places of worship have a central theme of service to others. Loving God. Loving neighbor. What we do well is bring them together around that common theme."

Lizzie Bebbler,
Executive Director, United Ministries

and progress," Bebbler says.

In 2021-22, Greenville County Schools identified more than 1,300 children who lacked stable housing, according to United Ministries' annual report. The children's families were often rotating among the homes of family members or friends. Some were living out of cars or tents.

During COVID, Grace Church offered United Ministries the opportunity to lease some apartments for families in the emergency shelter program.

"They just opened their arms to us. They had a warehouse full of goods. They had volunteers. They said, 'Hey, we can help you set up these apartments. We can help you stock them with everything you need.' They were so gracious," Bebbler recalls.

"We wound up utilizing those spaces for almost two years," she says.

When Grace Church ultimately invested \$16 million to purchase the former student housing property at Greenville Technical College and turn it into

affordable rental apartments, United Ministries was invited to partner again.

"We moved in our first families in September and have six units dedicated to emergency shelter, a 12-week program for homeless families with school-age children," Bebbler says.

The fully furnished apartments are among the few emergency shelters in Greenville County where families can stay together – whether they are single mothers or single fathers with children, large families and multi-generational families.

Added to the other apartments and homes United Ministries manages around Greenville County, they can serve 25 families.

"When people have their basic needs met or have access to a way to meet their basic needs, they're able to do incredible things," Bebbler says. "Individuals and families living in poverty cannot achieve economic mobility if they are not housed. People need a place to live."



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Stewart Spinks receives the Order of the Palmetto.

Stewart Spinks Receives Order Of The Palmetto

Stewart Spinks, Founder and Chairman

of the Board of The Spinx Co., received the Order of the Palmetto at the company's 50th Anniversary Celebration. Gov. Henry McMaster presented the award at Fluor Field.

Since 1971, the Order of the Palmetto has recognized the achievements and contributions of those who have generously served the state and its inhabitants.

Stewart Spinks founded his business in 1972; it has since grown to more than 80 Spinx stores. As a civic leader, Spinks is community- and customer-focused with a mission to serve and give back to those who have supported him through the years.

"I am truly speechless at this amazing honor," said Spinks. "This means so much to me but would not be possible without the love and support from the Spinks family and also the Spinx family."

Spinks has been inducted into the Convenience Store News Hall of Fame, has been named Individual Philanthropist of the Year along with his wife, Martha, and has received the American Cancer Society's Susan Eison Award, Greenville Tech Foun-

dation's Workforce Development honoree, Greenville Tech Entrepreneur Award, Furman University Riley Institute Diversity Fellow, and Boy Scout-Blue Ridge Council Outstanding Leadership Award.

Spinks also serves behind the scenes with countless organizations and community partners.

Ten At Top Honors

Anderson Educator, Leader

As part of Ten at the Top's 12th Annual Celebrating Successes event, community leader Dr. Beatrice Thompson was honored with the 2022 Burdette Leadership Award.

This marks the seventh year of the Burdette Leadership Award, which is given in recognition of Carol Burdette, the first female chair of Ten at the Top. The



Thompson

award honors women who have served and led in the Upstate. Previous recipients are Dr. Fay Sprouse, Beth Padgett, Minor Shaw, Dr. Becky Campbell, S.C. Rep. Chandra Dillard, and outgoing S.C. Rep. Rita Allison.

Born in Townville, Thompson graduated from high school at Reed Street School, which was the Anderson County High School for African American children. She went on to earn a bachelor's degree from South Carolina State College, two master's degrees (from Howard University and Atlanta University), and a doctorate in educational psychology from the University of Georgia.

She was an educator in Anderson School District 5 for 38 years. In 1976 she became the first African American elected to the Anderson City Council, a seat she still holds. She was president of the S.C. Municipal Association from 1988-1990. She helped open the Westside Community Center in 1998 and remains in the role of Executive Director.

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I need to know more information before I can really answer your question. Has the tax actually been assessed or have you simply been notified that you might owe this? Also, if it has been assessed how long ago was the notice sent to you? You certainly might be able to appeal this notice of additional tax. Generally you can appeal IRS decisions if you do so within 30 or 60 days. Different types of adverse decisions have different appeal periods. Was the assessment the result of an audit? If not, perhaps we might ask for an audit to prove your position. Have you filed all of your Form 941 quarterly returns? This is a very important requirement. If not, we must file them as soon as possible, and the tax might be lower than the IRS calculated. As you can see, the action we take depends on what has already happened. Even if the appeal period has passed, there are still ways to help you, such as Audit Reconsideration. Visit my blog at www.Greenelaw.legal to learn more. Please come in so that I can talk with you about your particular circumstances and tell you how I can help. Your initial consultation is free and you will be under no obligation. The sooner you take action to solve your tax problem, the sooner you can rest easy and cease worrying about those taxes and levies! Please call today for a free consultation. For all of my readers, if you have any unpaid taxes, Estate Planning needs or probate matters, I can help.

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After the police shooting in Ferguson, Missouri, Thompson worked with local law enforcement in Anderson to start a dialogue that has become known as the “Dream Team,” which helped grow relationships between the Anderson community and law enforcement.

Clemson College Of Business Wins National Design Award

LS3P has announced that the Wilbur O. and Ann Powers College of Business at Clemson University has received an Honorable Mention in the 2022 American Architecture Awards, sponsored by the Chicago Athenaeum. LS3P served as Architect of Record; LMN Architects of Seattle, Washington, was the Design Architect.

The project creates a new home for Clemson’s business programs. The building fronts historic Bowman Field, where the school’s first athletic event was held in 1896.

“It was clear from the inception of the project that this building would be a community anchor for this new campus district,” said Scott May, Vice President | Principal, Higher Education Sector Leader in LS3P’s Greenville office.

Founded in 1963, LS3P is an architecture, interiors, and planning firm with offices in Charleston, Columbia, Greenville, Myrtle Beach, Asheville, Charlotte, Greensboro, Raleigh, Wilmington and Savannah.

Bon Secours Breaks Ground On Millennium Surgery Center

Bon Secours, Compass Surgical Partners and physicians have broken ground on the Millennium Surgery Center. The facility will offer orthopaedic, spine and ENT procedures, along with robotic outpatient joint procedures. Historically, all of the surgeries have been performed in the hospital.

The new ambulatory surgery center will have six operating rooms and two procedure rooms. The 20,000 square foot facility will be located on the Bon Secours St. Francis Millennium campus off Innovation Drive in Greenville.

“Millennium will be the first ambulatory surgery center to offer outpatient, ro-

botic joint replacements in the Upstate,” said Scott Bacon, Compass VP of Business Development. “That means cutting edge care, at lower costs, for patients in Greenville and the surrounding areas.”

The Millennium Surgery Center is set to open in 2024 and will be accredited by the Accreditation Association for Ambulatory Health Care. Compass Surgical Partners is an independent, full-service ambulatory surgery center management partner.



Crist and Lynn

Owens Insurance Agency Celebrates 70th Anniversary

Owens Insurance Agency, an independent insurance agency serving the Upstate and beyond, is wrapping up a year-long anniversary celebration marking 70 years in business. Owens is now under third-generation ownership.

Owens Insurance opened its doors in downtown Greer in 1952, originally founded by Don. As the business grew, Don’s son Riley joined the agency and added business insurance, spurring another period of growth.

Chris Crist, with his brother-in-law and business partner, Shane Lynn, purchased Owens Insurance Agency from Riley Owens a decade ago. Today Owens Insurance’s clientele is 70 percent commercial and 30 percent personal. Construction represents the largest industry sector.

“Don Owens set a high standard as a trusted local business, and we are determined to carry on that legacy. While we have grown in size and strength over the past 10 years, Owens Insurance Agency still believes in quality customer service, giving back to the community and helping our neighbors,” said Crist said.

Last year, Owens Insurance Agency acquired Travelers Rest-based Stokes-Farnham Agency.

Flybar Establishes Site In Greenwood County

Flybar Inc., a premier sporting toy company, will establish distribution operations in Greenwood County. The \$8 million investment will create 36 jobs.

Founded in 1918 as the “original pogo stick company,” Flybar has become one of the largest pogo stick manufacturers in the world. The company produces over 500 products in 14 categories. In addition to pogo sticks, the company manufactures skateboards, ride-on vehicles, trampolines, sleds, preschool toys and more. The products are available at major retailers and online.

Operations are expected to be online by early January.

Essential Cabinetry Group Expands In Greenville County

Essential Cabinetry Group will expand its operations in Greenville County. The company’s \$4.75 million investment will create 156 jobs.

Essential Cabinetry Group manufactures build-to-order cabinets including stock, custom, and semi-custom cabinetry, and serves more than 750 kitchen and bath suppliers across the United States. The company’s brands include Tedd Wood Fine Cabinetry, Executive Cabinetry and Designers Choice Cabinetry.

The company is expanding its existing facility in Simpsonville, allowing the company to increase production to 150,000 cabinets annually. The expansion is expected to be complete by September.

Broadstreet Raises \$43,000 For Project Host With Football Game

Broadstreet Inc., a Greenville-based private equity firm, hosted several local Upstate businesses recently at Flour Field for a flag football tournament that raised \$43,000 for Project Host, a local nonprofit combating food insecurity.

“We are so proud to be a part of this great community and thrilled to create a fun way to support such a great organization during the holiday season,” said Joseph Baldassarra, president of Broadstreet Inc.

Fox Carolina Sports Director, Beth Hoole, served as emcee. Teams were from CAP-TRUST, Foster Victor, Marsh Bell Construction, Project Host including former Clem-



Broadstreet Inc. hosted a flag football tournament that raised \$43,000 for Project Host.

son University star Ben Boulware, Team Elite and Broadstreet.

Broadstreet donated \$1,000 for every touchdown scored. This was the first-ever flag football tournament at Fluor Field.

“We look forward to continuing to engage in our adopted hometown community and appreciate the teams who joined us for this year’s event,” said Steven Baldassarra, chief operating officer of Broadstreet Inc.

Powdersville Water OKs Budget

The Powdersville Water Board of Directors in November approved an operating budget for 2023. The budget includes a 4% rate increase for customers that will take effect with the January billing.

The cost of service is increasing due to a \$5.2 million increase in the capacity of two major transmission mains as well as smaller capital expenditures needed for the water system to meet demand.

With the increase, Powdersville Water rates remain comparable to other utilities across the state. A typical residential customer who uses 5,000 gallons per month can expect to see an increase of \$1.62 per month with the new rate.

Pride Link Gets Proclamation

In October, Pride Link received a copy of a proclamation from President Joe Biden and his administration officially designating the month of June as Lesbian, Gay, Bisexual, Transgender, Queer, And Intersex Pride Month. It also acknowledged Pride Link in Greenville as an organization that provides valuable support and resources for LGBTQ+ Americans to live fulfilling lives.

Pride Link was established in 2018 to provide health and wellness services, resources and supportive social spaces.

Preparing to Buy a Home in 2023



By Steve Carson, APB
President, Home Builders Association
of Greenville
Partner, CarsonSpeer Builders

If 2023 is the year you've decided to purchase a new home – whether as a first-time buyer or a seasoned home owner – the best time to start preparing is now. Following a few simple strategies will help place you in an ideal position to find a home that's a good fit for you and your family.

Create a List of Must-haves

The best place to start if you are a first-time home buyer is to assess your needs, especially your future home location, size and amenities. Even seasoned home owners are attracted to idyllic home photos posted online, but the space may not meet their needs. Prioritizing must-haves will help you save significant time in the home buying process. Most home buyers will need to compromise on some home features to fit their budget.

Double Check Your Credit Score

Even if you've purchased a home previously, stricter credit requirements can be challenging for some buyers to find home loans. However, a favorable credit score can make a difference in your ability to be approved for a loan. Credit monitoring is always a good idea, even if you think nothing has changed recently on your credit report. If you are preparing to purchase a home, monitoring your



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credit will ensure you aren't being unfairly penalized for old debts, which can sometimes linger on credit reports. Generally, borrowers with scores in the low 600s and even high 500s can still find lenders who will qualify them, but borrowers should strive for scores in the mid-to upper-700s to secure the best rate.

Determine What You Can Afford

Don't let your maximum loan approval amount dictate your home-buying budget. You are the best person to determine what you can realistically afford. Experts say that your monthly home expenses should not exceed one-third of your gross monthly income. You'll also need to determine how much you'll need to cover any loan fees and closing costs.

Sell Your Current Home

If buying a new home is contingent on selling your current home, it's a good idea to connect with your realtor sooner rather than later. An experienced realtor can advise you on the best strategy for selling your home at the right time and for the best price possible. In addition, you'll want to identify any maintenance issues in your home and address them. You can also ask your realtor if upgrading your current home will generate a return on investment.

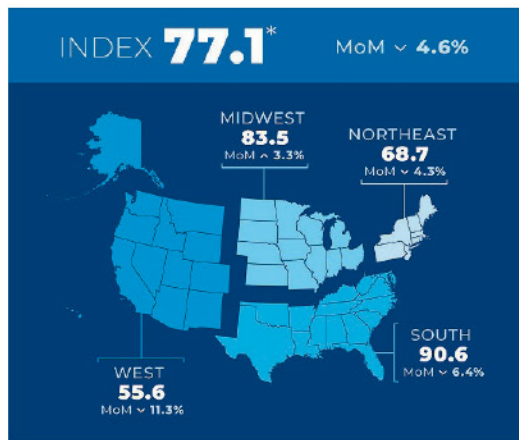
For more information about the home-buying process, contact Taylor Lyles, CEO, HBA of Greenville.



www.HBAofGreenville.com

Why Use a REALTOR®?

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Mandy Chapman-Crain2022
President of the Greater Greenville
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All real estate licensees are not the same. Only real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® are properly called REALTORS®. They proudly display the REALTOR® logo on the business card or other marketing and sales literature. REALTORS® are committed to treat all parties to a transaction honestly. REALTORS® subscribe to a strict code of ethics and are expected to maintain a higher level of knowledge of the process of buying and selling real estate. An independent survey reports that 84% of home buyers would use the same REALTOR® again.

Real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today usually exceed \$100,000. If you had a \$100,000 income tax problem, would you attempt to deal with it without the help of a CPA? If you had a \$100,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be foolish to consider a deal in real estate without the professional assistance of a REALTOR®.

But if you're still not convinced of the value of a REALTOR®, here are a dozen more reasons to use one:

1. Your REALTOR® can help you determine your

buying power – that is, your financial reserves plus your borrowing capacity. If you give a REALTOR® some basic information about your available savings, income and current debt, he or she can refer you to lenders best qualified to help you.

2. Your REALTOR® has many resources to assist you in your home search. Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your agent to find all available properties.

3. Your REALTOR® can assist you in the selection process by providing objective information about each property. Agents who are REALTORS® have access to a variety of informational resources. REALTORS® can provide local community information on utilities, zoning, schools, etc. There are two things you'll want to know. First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

4. Your REALTOR® can help you negotiate. There are myriad negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

5. Your REALTOR® provides due diligence during the evaluation of the property. Depending on the area and property, this could include inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Your REALTOR® can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports. You will also want to see a preliminary report on the title of the property. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access. The title to most properties will have some limitations; for example, easements (access rights) for utilities. Your REALTOR®, title company or attorney can help you resolve issues that might cause problems at a later date.

6. Your REALTOR® can help you in understanding different financing options and in identifying qualified lenders.

7. Your REALTOR® can guide you through the closing process and make sure everything flows together smoothly.

8. When selling your home, your REALTOR® can give you up-to-date information on what is happening in the marketplace and the price, financing, terms and condition of competing

properties. These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

9. Your REALTOR® markets your property to other real estate agents and the public. Often, your REALTOR® can recommend repairs or cosmetic work that will significantly enhance the salability of your property. In many markets across the country, over 50% of real estate sales are cooperative sales; that is, a real estate agent other than yours brings in the buyer. Your REALTOR® acts as the marketing coordinator, disbursing information about your property to other real estate agents through a Multiple Listing Service or other cooperative marketing networks, open houses for agents, etc. The REALTOR® Code of Ethics requires REALTORS® to utilize these cooperative relationships when they benefit their clients.

10. Your REALTOR® will know when, where and how to advertise your property. There is a misconception that advertising sells real estate. The NATIONAL ASSOCIATION OF REALTORS® studies show that 82% of real estate sales are the result of agent contacts through previous clients, referrals, friends, family and personal contacts. When a property is marketed with the help of your REALTOR®, you do not have to allow strangers into your home. Your REALTOR® will generally prescreen and accompany qualified prospects through your property.

11. Your REALTOR® can help you objectively evaluate every buyer's proposal without compromising your marketing position. This initial agreement is only the beginning of a process of appraisals, inspections and financing – a lot of possible pitfalls. Your REALTOR® can help you write a legally binding, win-win agreement that will be more likely to make it through the process.

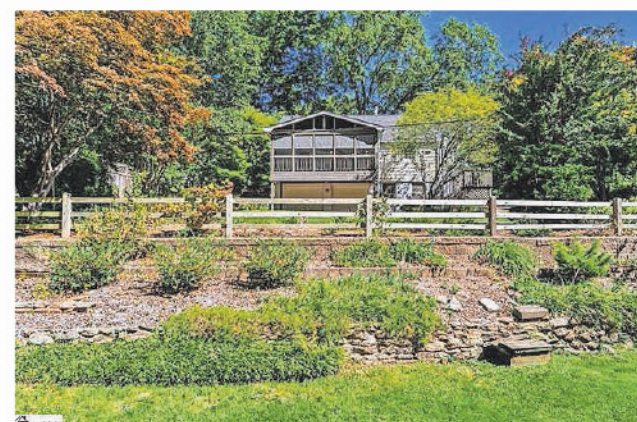
12. Your REALTOR® can help close the sale of your home. Between the initial sales agreement and closing (or settlement), questions may arise. For example, unexpected repairs are required to obtain financing or a cloud in the title is discovered. The required paperwork alone is overwhelming for most sellers. Your REALTOR® is the best person to objectively help you resolve these issues and move the transaction to closing (or settlement).

The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing 1.4 million members involved in all aspects of the residential and commercial real estate industries.

Greater Greenville Association of REALTORS® represents over 3,700 members in all aspects of the real estate industry. Please visit the Greater Greenville Association of REALTORS® web site at www.ggar.com for real estate and consumer information.

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Fewer homes being built as builders pull back

Rising mortgage rates stymie would-be homebuyers

ALEX VEIGA
ASSOCIATED PRESS

LOS ANGELES – Homebuilders have hit the brakes on new single-family home construction this year, a trend that's likely to extend into 2023, according to several forecasts.

Single-family housing starts were running at a seasonally adjusted annual pace of about 1.16 million properties in January, when the average rate on a 30-year mortgage hovered below 4%. By October, starts had slowed to a seasonally adjusted annual pace of 855,000, as long-term mortgage rates climbed above 7% for the first time in two decades, crushing many would-be homebuyers' purchasing power.

The slowdown has single-family housing starts set to fall for the first time in 11 years, with another pullback likely in 2023.

Carl Reichardt, a homebuilding analyst at BTIG, forecasts that single-family housing starts will drop about 11% this year and double that in 2023, before climbing 5% in 2024.

A homebuilding industry forecast released this week by Fitch Ratings has a similar outlook, calling for a 10% drop in single-family housing starts this year and declines of 13% and 5% in 2023 and 2024, respectively.

"We expect 2023 to be a challenging year for U.S. homebuilders as persistent affordability issues will lead to housing demand continuing to weaken," Robert Rulla, senior director at Fitch Ratings, wrote in the report.

Single-family home construction had risen steadily since 2012, before surging during the first two years of the pandemic as ultra-low mortgage rates fueled demand.

"Now we're getting a correction," said Robert Dietz, chief economist at the National Association of Home



FILE - Houses under construction are seen in Mars, Pa., on May, 27, 2022. Homebuilders have pumped the brakes on new single-family home construction this year, a trend that's likely to extend into 2023, according to several forecasts. (AP Photo/Gene J. Puskar, File) GENE J. PUSKAR

Builders.

He predicts homebuilding will start to recover in 2024, and that mortgage rates will ease back from current levels to a range between 4.5% and 6% by 2025.

The average rate on a 30-year mortgage fell for the fourth week in a row this week to 6.33%, according to Freddie Mac. A year ago it was 3.1%.

Reichardt at BTIG cautions against drawing parallels between the last housing slump and this one, not-

ing that in October the inventory of both previously occupied homes and new-construction properties was about half of what it was in October 2005, just after the historical peak in housing started overall.

Given that, Reichardt expects the housing market will avoid a "negative feedback loop" where lower prices cause more forced home sales and increase inventory – as long as there isn't a significant increase in job losses.

Still, he's expecting a 40% drop in homebuilders' earnings per share next year due to the housing slowdown.

Homebuilder stocks are already down sharply this year as the housing slump deepened. But Reichardt recently raised his stock price targets and has "Buy" ratings on D.R. Horton, Lennar and PulteGroup.

Cutline and credit: Single-family housing starts are set to fall for the first time in 11 years, with another pullback likely in 2023. Gene J. Puskar/AP file



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