

South Carolina Department of Commerce
COMMUNITY DEVELOPMENT CORPORATIONS INITIATIVES
2009 Activity Report



DIVISION OF COMMUNITY
&
RURAL PLANNING AND DEVELOPMENT

Table of Contents

Recapitulation of the South Carolina Community Economic Development Act.....	3
Certified Organizations.....	4
Community Development Tax Credits.....	6
Community Economic Development Fund.....	7
Community Economic Development Fund Grant Awards.....	9
The Joint Grants Review Committee.....	11
Organization Activity.....	12
Appendix.....	24

2009 South Carolina Community Economic Development Act Activity Report

In 2000, the State General Assembly passed the South Carolina Community Economic Development Act authorizing the appropriation of \$5 million over 5 years (\$1 million annually) to state certified community development corporations (CDCs) and community development financial institutions (CDFIs). The purpose of the appropriation is to support CDCs and CDFIs whose primary function is to develop projects and activities that enhance economic opportunities and wealth creation in the community through community economic development (CED).

CDCs are defined in South Carolina as nonprofit, community-based, development organizations that have the primary mission of developing and improving low-income communities and neighborhoods through economic and community development projects and activities. CDFIs are defined as nonprofit organizations created for the purpose of promoting community development by providing credit, capital or development services to small businesses or individuals including, but not limited to, capital access programs, micro-lending, franchise financing, and guaranty performance bonds.

Governor Mark Sanford and the State General Assembly approved the first \$1 million appropriation from recurring funds in 2006. As per the CED Act, the South Carolina Department of Commerce is charged with oversight and implementation responsibilities that include: certification of CDCs and CDFIs, administration of grants and loans to CDCs and CDFIs, and provision of technical support.

Certified Organizations

CDCs and CDFIs are certified based on guidelines and criteria established by the South Carolina Department of Commerce. In 2009, there were 31 certified CDCs/CDFIs. The following is a list of those certified organizations:

	Organization	City/Town	County	Ranking
1	Allendale County ALIVE	Allendale	Allendale	Distressed
2	Benedict-Allen CDC	Columbia	Richland	Developed
3	Blackville CDC	Blackville	Barnwell	Distressed
4	Briggs-DeLaine-Pearson Foundation	Summerton	Clarendon	Distressed
5	Business Carolina (CDFI)	Columbia	Richland	Developed
6	CDC of Marlboro County	Bennettsville	Marlboro	Distressed
7	Charleston Area CDC	Charleston	Charleston	Developed
8	Chesterfield-Marlboro Economic Opportunity Council	Cheraw	Chesterfield	Least Developed
9	Claflin University CDC	Orangeburg	Orangeburg	Least Developed
10	Clarendon County CDC	Manning	Clarendon	Distressed
11	Community Assistance Provider	Columbia	Richland	Developed
12	Eastern Carolina CDC	Florence	Florence	Moderately Developed
13	Genesis Homes	Greenville	Greenville	Developed
14	Homes of Hope	Greenville	Greenville	Developed
15	Hopewell Vision Community Development Group	Chesterfield	Chesterfield	Least Developed
16	Jasper County Neighbors United	Hardeeville	Jasper	Under Developed
17	Lowcountry CDC	Hilton Head	Beaufort	Moderately Developed
18	Lower Orangeburg/Upper Dorchester CDC	Bowman	Orangeburg	Least Developed
19	Metanoia	N. Charleston	Charleston	Moderately Developed
20	Midlands CDC	Columbia	Richland	Developed
21	Nehemiah Project, Inc.	Columbia	Richland	Developed

	Organization	City/Town	County	Ranking
22	Operation Restoration	Spartanburg	Spartanburg	Moderately Developed
23	Paxville CDC	Paxville	Clarendon	Distressed
24	Rembert Area Community Coalition (RACC)	Rembert	Sumter	Under Developed
25	Rural Life Resource CDC	Orangeburg	Orangeburg	Least Developed
26	Santee-Lynches CDC	Sumter	Sumter	Under Developed
27	Soteria World Outreach	Greenville	Greenville	Developed
28	Southern Carolina Regional CDC	Denmark	Bamberg	Distressed
29	Sumter County CDC	Sumter	Sumter	Under Developed
30	TN Development Corporation	Columbia	Richland	Developed
31	Williamsburg Enterprise Community Commission	Williamsburg	Williamsburg	Distressed

Certified Organizations per County Classification, as ranked by the Department of Revenue for Jobs Tax Credits:

Distressed 8
Least Developed 5
Under Developed 4
Moderately Developed 4
Developed 10

COMMUNITY DEVELOPMENT TAX CREDITS

South Carolina provides a 33% credit against state tax liabilities to any taxpayer for every dollar contributed to a certified CDC or CDFI. The intent of the credit is to encourage private investment and working capital for community-based entities. The chart below represents contributions for calendar years 2001–2009. The information presented is based on contribution reports submitted by certified organizations.

Year	Investment Contribution	Tax Credit
2001	\$87,540.00	\$28,888.20
2002	\$76,547.00	\$25,260.51
2003	\$40,028.00	\$13,209.24
2004	\$31,285.91	\$10,324.35
2005	\$26,397.25	\$ 8,711.09
2006	\$52,195.00	\$17,224.35
2007	\$132,103.00	\$43,593.99
2008	\$259,827.72	\$85,743.14
2009	\$50,364.29	\$16,620.22
Total:	\$705,923.88	\$232,954.88

COMMUNITY ECONOMIC DEVELOPMENT FUND

Pursuant to the South Carolina CED Act and in an effort to support CDC sponsored projects, the CED Act designates the South Carolina Department of Commerce as the administrator of grants and loans to carry out the community development goals of the Act. The Act also authorizes the South Carolina Department of Commerce to partner (contract) with an appropriate entity to assist in carrying out its duties and responsibilities pursuant to the Act. The South Carolina Department of Commerce designated the South Carolina Association of Community Development Corporations (SCACDC) as the appropriate entity. The mission of the South Carolina Association of Community Development Corporations is to raise the quality of life for low-wealth families and communities by advancing the community economic development industry in South Carolina. Eligible CDC criteria are as follows:

- The CDC must be certified by the South Carolina Department of Commerce.
- The CDC is chartered pursuant to South Carolina Chapter 31, Title 33 of the general statute.
- The CDC is tax exempt pursuant to Section 501(c)(3) of the Internal Revenue Code of 1986 as amended.
- The CDC has a primary mission of developing and improving low-income communities and neighborhoods through economic and related development.
- The CDC has activities and decisions initiated, managed and controlled by the constituents of those local communities.
- The CDC has a primary function of developing projects and activities designed to enhance the economic opportunities of the people in the community served.
- The CDC has developed a strategic plan that outlines its goals and strategies for advancing CED.
- The CDC is not a nonprofit organization with the sole purpose of providing housing to neighborhoods or technical assistance to other nonprofit organizations.

In accordance with the CED Act, a single CDC or CDFI may not receive more than ten percent of the total amount of grants administered in any one tax year and must match the amount requested by at least ten percent.

There is currently a seven step application and award process for the CED Fund.

STEP 1: The applicant submits a draft proposal for review by South Carolina Association of Community Development Corporations and South Carolina Department of Commerce staff to offer critique and recommendations for improvements before a final proposal is submitted.

STEP 2: The applicant participates in a review and critique session (site visit may also be required) conducted by South Carolina Association of Community Development Corporations, in partnership with South Carolina Department of Commerce.

STEP 3: The applicant submits a final proposal to South Carolina Association of Community Development Corporations to be considered by a joint CED Fund Joint Grants Committee.

STEP 4: Members of South Carolina Association of Community Development Corporations staff will review all applications for completeness. This review will focus on eligibility, conformity to application guidelines, and completeness of application. Incomplete applications will not be forwarded to the CED Fund Joint Grants Review Committee for consideration.

STEP 5: The CED Fund Joint Grants Committee will evaluate proposals to be recommended. Staff may visit the applicant and/or inquire of the applicant, possibly during a panel discussion.

STEP 6: Recommendations are prepared by South Carolina Association of Community Development Corporations and South Carolina Department of Commerce to be forwarded to the Commerce Secretary for final action. The Commerce Secretary makes the final decision on all CED Fund Grants.

STEP 7: The CED Fund Grants are announced after final approval is received from the South Carolina Secretary of Commerce.

Community Economic Development Fund Grant Awards

Spring 2009

Nine (9) state certified organizations submitted proposals to the Spring 2009 CED Fund for consideration. All proposals were reviewed and scored, as per the established scoring guidelines. Only proposals with scores of 75 or higher were considered. After review by the Joint Grants Review Committee, eight (8) were awarded. Additional details are as follows:

Applicant	County	Project Description	Award Amount
Charleston Area CDC	Charleston	Housing rehabilitation and new construction	\$70,000.00
Community Assistance Provider	Richland	Owner-occupied rehabilitation	\$140,000.00
Community Development and Improvement Corporation	Richland	Home buyer education and financial literacy classes	\$140,000.00
Homes of Hope	Greenville	Owner-occupied rehabilitation and new construction	\$70,000.000
Jasper County Neighbors United	Jasper	First time homebuyer and down payment assistance	\$140,000.00
Lower Orangeburg/ Upper Dorchester CDC	Orangeburg	Soft skills training, Certified Nurse Aide program and Small Business Training	\$69,600.00
Metanoia CDC	Charleston	Commercial Kitchen	\$140,000.00
Sumter County CDC	Sumter	Youth leadership development; housing rehabilitation	\$125,000.00

THE JOINT GRANTS REVIEW COMMITTEE

The Joint Grants Review Committee includes three (3) members appointed by the South Carolina Association of Community Development Corporations (SCACDC) and two (2) members appointed by South Carolina Department of Commerce (SCDOC). Per program guidelines, it is the responsibility of the Committee to review applications for the Community Economic Development Fund and rate each application. Committee members are as listed below.

Appointed by SCACDC	Appointed by SCDOC
Yvonda Bean, <i>Chief Operating Officer</i> Housing Authority of the City of Aiken	Dawkins Hodges, <i>Program Officer</i> Mary Reynolds Babcock Foundation
Theresa Singleton, <i>Deputy District Director</i> Small Business Association	Valeria Jackson, <i>Community Development Director</i> Richland County
Harry Huntley, <i>Executive Director SC</i> Jobs-Economic Development Authority	

ORGANIZATION ACTIVITY

A year-end synopsis of certified organizations

Allendale County Alive Community Development Corporation

Did Not Report

Director/Contact: Wilbur Cave

County: Allendale

Programs/Services: Revolving loan fund; homebuyer education; foreclosure counseling; youth development program; property management; down payment/closing cost assistance

Benedict-Allen Community Development Corporation

Director/Contact: Larry Salley

County: Richland

Programs/Services: Small business revolving loan fund; housing and foreclosure counseling; YouthBuild Columbia; Individual Development Account Program; Freddie Mac CreditSmart Program

2009 Highlights:

- Completed construction on and sold 5 single-family homes
- 130 individuals participated in the CreditSmart/MoneySmart Program Consumer Education
- Over 100 individuals received housing counseling

Featured 2009 Grant Awards

- Mission on Peace, HUD Intermediary: \$20,000
- HUD: \$800,000

Blackville Community Development Corporation

Director/Contact: Evelyn Coker

County: Barnwell

Programs/Services: Housing development; home ownership education and assistance; affordable rental housing; pre-employment skills training; workforce development program

2009 Highlights:

- Assisted 3 first-time home buyers with down payment and closing cost
- Completed 6 owner-occupied rehabilitation projects
- Tutored 40 students from grades K - 6

Briggs-DeLaine-Pearson Foundation

Did Not Report

Director/Contact: Brumit B. De Laine

County: Clarendon

Programs/Services: Procurement of goods from NAEIR for dissemination among low income individuals; tutorial programs; planned parenthood training; Sew What, Ltd. established to train individuals in the production and distribution of sewn goods

Business Carolina

Director/Contact: Melissa Gaylord

County: Richland

Programs/Services: Business lending (includes Small Business Association and United States Department of Agriculture programs)

2009 Highlights:

- 21 loans totaling \$31,785,000
- Helped create and retain over 600 jobs
- Ranked #9 nationally as a USDA Lender and was named the top SBA Lender for South Carolina

Charleston Area Community Development Corporation

Director/Contact: Lenore McKenna

County: Charleston

Programs/Services: Construction of single family homes and rental units; rehabilitation of owner-occupied homes; financial literacy and homebuyer education/counseling; down payment assistance

Projects: Completion of 4 single family homes; 6 rental units; 10 owner-occupied home rehabilitations

2009 Highlights:

- Sold one home to household earning below 50% of area median income
- Provided Financial Literacy Training and Homebuyer education to 837 clients
- Assisted 13 low income clients with down payment funds

Featured 2009 Grant Awards

- SCACDC: \$30,000
- City of Charleston: \$194,950
- Wachovia: \$85,000
- SC Housing: \$131,250

Chesterfield-Marlboro Economic Opportunity Council

Did Not Report

Director/Contact: Samuel Bass

County: Chesterfield

Clafin Community Development Corporation

Did Not Report

Director/Contact: Marion Thompson Geter

County: Orangeburg

Clarendon County Community Development Corporation

Director/Contact: Pamela Brunson

County: Clarendon

Programs/Services: Owner-occupied rehabilitation; home construction; financial literacy programs; homebuyer's education/counseling workshops; tutoring and mentoring programs; visual/performing arts classes; post-secondary and micro-business counseling

2009 Highlights:

- Provided 100 families with educational assistance
- Sponsored a "Performing Arts Extravaganza"
- Received the 2009 Eagle Award from the South Carolina Association of CDC's for "Helping Our Community Soar"

Featured 2009 Grant Awards

- SCACDC: \$10,000
- Clarendon County Council: \$8,000
- SC State Housing and Trust Fund: \$45,000
- Sisters of Charity Caritas Grant: \$3,000

Community Assistance Provider

Director/Contact: Veronica Rodriguez

County: Richland

Programs/Services: Owner-occupied rehabilitation; rental property management; housing counseling; housing rent to own programs; financial literacy facilitated in Spanish

Projects: Constructed a single family home; ongoing construction of 5 single family rental homes

2009 Highlights:

- 110 housing rehabilitation projects
- 5 first time homeowners created

Community Development Corporation of Marlboro County

Did Not Report

Director/Contact: Charles Malloy

County: Marlboro

Programs/Services: Homebuyers education classes; financial literacy classes; individual development account site; small business development assistance, Volunteer Income Tax Assistance (VITA); owner occupied housing rehabilitation; foreclosure intervention services; youth entrepreneurship program; robotics in workforce program; partnership with Americorps in summer program performing community asset mapping;

Eastern Carolina

Did Not Report

Director/Contact: Leo Woodberry

County: Florence

Genesis Homes

Director/Contact: Jim Childress

County: Greenville

Programs/Services: Affordable rental/ownership housing construction; owner-occupied rehabilitation

Projects: Construction of 11 rental units

2009 Highlights:

- Acquired 2 parcels of land for future development
- Completed rehabilitation of one owner-occupied home
- Began implementation of a Five Year Strategic Plan

Certifications/Designations: Community Housing Development Organization (HUD)

Homes of Hope

Director/Contact: Don Oglesby

Programs/Services: Job training/mentoring program; mentor/counsel other CDCs in housing development; Spring/Fall informational fairs; financial literacy programs;

Projects: Rehabilitation of 9 owner-occupied homes and 7 mobile homes; construction of 22 homes for affordable homeownership and affordable rental

2009 Highlights:

- 5 men graduated from the Job Training and Mentoring Program
- 10 home repaired for low-income homeowners
- 34 new homes constructed for traditional housing, affordable rental and homeownership
- 142 participants received supportive services
- 2009 Max Heller Neighborhood Improvement Award

Featured 2009 Grant Awards

- South Carolina State Housing Finance & Development Authority: \$8,959,000
- City of Greenville: \$964,555

Hopewell Vision Community Development Group

Did Not Report

Director/Contact: Milton B. Corley

County: Chesterfield

Programs/Services: After-school program; summer camp; tutoring services

Jasper County Neighbors United

Director/Contact: Lupe Stump

County: Jasper

Programs/Services: First time homebuyer and down payment assistance; credit counseling; after school program; summer lunch program; employment training; home repair

Projects: Acquisition of 42-unit apartment complex; rehabilitation of 9 owner-occupied homes; 3 emergency home repairs

2009 Highlights:

- 6 rehabilitation projects completed

Featured 2009 Grant Awards

- Jasper County/Mercy Circle: \$30,000
- Sisters of Mercy-Garden: \$15,000

Lowcountry Community Development Corporation

Did Not Report

Director/Contact: Joan Mustard

County: Beaufort

Lower Orangeburg/Upper Dorchester Community Development Corporation

Director/Contact: Garon Jackson

County: Orangeburg

Programs/Services: Soft skills training, Certified Nurse Aide program and Small Business Training

2009 Highlights:

- 80 students received soft skills training
- Over 300 individuals served

Metanoia

Did Not Report

Director/Contact: Bill Stanfield

County: Charleston

Programs/Services: Youth leadership development; housing rehabilitation

Midlands Community Development Corporation

Director/Contact: William Loyd, Jr.

County: Richland

Programs/Services: GED preparation and soft skills training; certified nursing assistant training scholarships; C.R. Neal Dream Center; business start-up training; health education; job placement services; 24 hour response line for troubled youth; cafeteria and catering program; homeowner education; JRJ Women's Center

2009 Highlights:

- Over 5,000 people served through Dream Center Cafeteria
- 30 senior citizens participated in weekly Senior Citizens Program
- 1,860 meals served to homeless individuals
- 45 adults participated in GED preparation and technology training classes

Nehemiah Project

Did Not Report

Director/Contact: Nicole Rhone

County: Richland

Programs/Services: Free tax preparation for seniors; community clean-ups; housing rehabilitation

Operation Restoration

Did Not Report

Director/Contact: Rhonda Roberson

County: Spartanburg

Programs/Services: Job and Career Opportunity Preparedness (JACOP); homeownership education/counseling; down payment assistance; financial literacy; transition assistance for released inmates; mentoring

Paxville Community Development Corporation

Director/Contact: Betty Bosier

County: Clarendon

Programs/Services: GED/Work Keys preparation; substitute teacher training; child care provider training; meal preparation for seniors; computer literacy; mentoring/tutoring; child care

2009 Highlights:

- 45 families served through after-school program
- Students continue to work toward GED/Work Keys goals

Featured 2009 Grant Awards

- South Carolina Department of Commerce: \$500,000 (for construction of Rural Workforce and Technology Center)
- Competitive Grant: \$50,000 (for GED program)
- HUD: \$300,000 (for completion of technology center)

Rembert Area Community Coalition

Did Not Report

Director/Contact: Juanita Greggs-Britton

County: Sumter

Programs/Services: Youth programs; neighborhood watch; community response

Certifications/Designations: Community Development Entity; Certified Kids Café; after-school program; certified emergency response team; certified neighborhood watch program

Rural Life Resources Community Development Corporation

Did Not Report

Director/Contact: Juan L. Maulsby

County: Orangeburg

Santee-Lynches Affordable Housing and Community Development Corporation

Did Not Report

Director/Contact: Luis Rodriguez

County: Sumter

Programs/Services: Rental property management; owner-occupied rehabilitation; homeownership education/counseling

Soteria World Outreach Ministries

Director/Contact: Jerry Blassingame

County: Greenville

Programs/Services: Job placement/readiness programs; case management; Individual Development Account Program; Upstate Grassroots Development Initiative; mentoring program; home down payment assistance; owner-occupied rehabilitation financial assistance; homeownership and financial literacy classes; Success Measures data system

2009 Highlights:

- Construction completed on 6 homes for low-to-moderate income families
- Rehabilitated 6 apartment style homes for low-to-moderate income families
- Provided over 1,000 individuals with home ownership/financial literacy counseling

Southern Carolina Regional Community Development Corporation

Director/Contact: Willie B. Owens

County: Bamberg

Programs/Services: Owner-occupied housing rehabilitation; homebuyer education/counseling; affordable rental housing; microenterprise assistance

Projects: Construction of two "Green" homes; constructed Dogwood Townhouse project, a four-unit affordable multi-family development

2009 Highlights:

- Conducted Homebuyer Education and Housing Counseling workshops attended by 48 service area families
- Provided employment and business opportunities to 33 individuals through housing construction, rehabilitation and renovation projects and the SCRCDC Micro-Enterprise Center
- Partnered with USC Salkehatchie Leadership Institute for Business Development and the South Carolina State University Small Business Development Center to conduct a 10 week Micro-Enterprise Development Workshop

Sumter County Community Development Corporation

Did Not Report

Director/Contact: Lana Odom

County: Sumter

Programs/Services: Housing rehabilitation; homebuyer assistance; IDA Matched Savings Program; WorkForce Development

TN Development Corporation

Director: Deborah Livingston

County: Richland

Programs/Services: Operation of the P.O.W.E.R. (Providing Work by Empowering Residents) Center—employability and computer skills training program and job placement; health screenings; property management; housing construction

2009 Highlights:

- 30 residents participating in Harvest Hope Commodity Supplemental Food Program
- Held five-week health screening and leadership skills workshops for young women

Williamsburg Enterprise Community Commission

Did Not Report

Director/Contact: Lillie C. McGill

County: Williamsburg

Programs/Services: Individual Development Account program; small business development; home ownership and credit counseling workshops; transitional housing; housing construction; rehabilitation, and emergency repair; job soft skills training; property management

Certifications/Designations: Community Housing Development Organization (South Carolina State Housing Finance & Development Authority)

APPENDIX

South Carolina Community Development Corporations
Noncertified Organizations by County

Aiken	<ul style="list-style-type: none"> • Aiken Corporation
Allendale	<ul style="list-style-type: none"> • Allendale Neighborhood Community Development Corporation • Fairfax Fairfax Community Outreach
Barnwell	<ul style="list-style-type: none"> • Southeastern Housing Foundation
Beaufort	<ul style="list-style-type: none"> • Native Island Business & Community Affairs Association • S.C. Coastal Community Development Corporation
Charleston	<ul style="list-style-type: none"> • Cannon Street YMCA • East Cooper Community Outreach • Project RESTORE • Seventh Day Baptist Community Development Corporation • Sewee to Santee Community Development Corporation • Wando-Huger-Cainhoy Community Development Corporation
Cherokee	<ul style="list-style-type: none"> • Bethel Senior Day Care Center
Clarendon	<ul style="list-style-type: none"> • Scott's Branch 76 Foundation
Darlington	<ul style="list-style-type: none"> • New Vision Community Development Corporation
Dillon	<ul style="list-style-type: none"> • Berean Community Development Corporation

Dorchester	<ul style="list-style-type: none"> • Jenkins Hill Community Development Corporation • Upper Dorchester Community Development Corporation
Florence	<ul style="list-style-type: none"> • Gibbs Procurement Group
Greenville	<ul style="list-style-type: none"> • Carolina Housing Alliance • Greer Community Development Corporation • Israel Metropolitan Education Foundation • Latch Key, Incorporated • Redemption Community Development Corporation • United Neighborhood Economic Development Corporation • Victory Plus, Incorporated
Hampton	<ul style="list-style-type: none"> • Estill Area Community Development Corporation • Lowcounty Regional Community Development Corporation Partnership
Horry	<ul style="list-style-type: none"> • Horry County Community Development Corporation • Smith Jones Community Center • Waccamaw Community Development Corporation
Jasper	<ul style="list-style-type: none"> • Hampton-Jasper Community Development Corporation
Lee	<ul style="list-style-type: none"> • Lynchburg Community Development Corporation
Marion	<ul style="list-style-type: none"> • Marion County Community Development Corporation

Orangeburg	<ul style="list-style-type: none"> • Northeastern Corridor of Orangeburg
Richland	<ul style="list-style-type: none"> • Ames Road Community Education Center • Bluff Road Shalom Zone Community Development Corporation • Columbia Housing Development Corporation • Eastover Development Corporation • FAMILY Community Development Corporation • Hispanic Outreach • Loveline Counseling Outreach Ministry • Lower Richland Community Development Corporation • Lower Richland Ministerial Alliance Community Development Corporation • Palmetto Development Group • Palmetto State Community Development Corporation • Roosevelt Village Community Development Corporation
Saluda	<ul style="list-style-type: none"> • Riverside Community Development Corporation
Spartanburg	<ul style="list-style-type: none"> • Citizens Crusade for Progress • Delightful Journey • Divinity Care Facility • Hispanic Community of Spartanburg • Regenesiis • United Neighborhood Association

Sumter	<ul style="list-style-type: none">• City of Sumter Housing & Economic Development Corporation• Sumter Rural Development Community Development Corporation• Trinity Community Development Corporation
---------------	--