

South Carolina Department of Commerce
COMMUNITY DEVELOPMENT CORPORATIONS INITIATIVES
2007 Activity Report



DIVISION OF COMMUNITY
&
RURAL PLANNING AND DEVELOPMENT

South Carolina Community Economic Development Act Activity Report for 2007

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 it 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. Responsible for the creation of programmatic guidelines, execution and oversight, Yvonda Bean joined the S.C. Department of Commerce as CDC Initiatives Manager in January 2007.

CERTIFICATION

CDCs and CDFIs are certified based on guidelines and criteria established by the S.C. Department of Commerce. Currently, there are 35 certified CDCs/CDFIs representing 19 counties.

The following is a list of certified organizations:

	Organization	City	County	Current County Classification
1	30901 Development Corporation	North Augusta	Aiken	Least Developed
2	Allendale County ALIVE	Allendale	Allendale	Distressed
3	Benedict-Allen CDC	Columbia	Richland	Developed
4	Blackville CDC**	Blackville	Barnwell	Distressed
5	Briggs-DeLaine-Pearson Foundation**	Summerton	Clarendon	Distressed
6	Business Carolina (CDFI)	Columbia	Richland	Developed
7	Camden First CDC	Camden	Kershaw	Developed
8	CDC of Marlboro County	Bennettsville	Marlboro	Distressed
9	Charleston Area CDC	Charleston	Charleston	Moderately Developed

10	Claflin University CDC	Orangeburg	Orangeburg	Least Developed
11	Clarendon County CDC	Manning	Clarendon	Distressed
12	Community Assistance Provider	Columbia	Richland	Developed
13	Community Development & Improvement Corporation	Aiken	Aiken	Least Developed
14	Eastern Carolina CDC	Florence	Florence	Moderately Developed
15	Eau Claire Development Corporation	Columbia	Richland	Developed
16	Higher Grounds CDC**	Barnwell	Barnwell	Distressed
17	Homes of Hope	Greenville	Greenville	Developed
18	Hopewell Vision Community Development Group	Chesterfield	Chesterfield	Distressed
19	Jasper County Neighbors United	Hardeeville	Jasper	Under Developed
20	Lowcountry CDC	Hilton Head	Beaufort	Moderately Developed
21	Lowcountry Housing and Economic Development Foundation	Charleston	Charleston	Moderately Developed
22	Macedonia CDC	Manning	Clarendon	Distressed
23	Metanoia	N. Charleston	Charleston	Moderately Developed
24	Midlands CDC*	Columbia	Richland	Developed
25	Nehemiah Project, Inc.	Columbia	Richland	Developed
26	Operation Restoration	Spartanburg	Spartanburg	Moderately Developed
27	Rembert Area Community Coalition (RACC)	Rembert	Sumter	Under Developed
28	Rural Life Resource CDC	Orangeburg	Orangeburg	Least Developed
29	Santee-Lynches CDC	Sumter	Sumter	Under Developed
30	Soteria World Outreach*	Greenville	Greenville	Developed
31	Sumter County CDC	Sumter	Sumter	Under Developed
32	TN Development Corporation	Columbia	Richland	Developed
33	Southern Carolina Regional CDC	Denmark	Bamberg	Distressed
34	Williamsburg Enterprise Community Commission	Williamsburg	Williamsburg	Distressed
35	Santee-Lynches CDC	Sumter	Sumter	Under Developed

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

Distressed 10
Least Developed 4
Under Developed 5
Moderately Developed 6
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 years 2001–2007. The information presented is based on contribution reports submitted by certified organizations.

Year	Investment Contribution	Tax Credit
2001	\$87,540.00	\$28,888.200
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
Total:	\$446,096.16	\$147,211.73

COMMUNITY ECONOMIC DEVELOPMENT FUND

Pursuant to the South Carolina CED Act, the South Carolina Legislature has appropriated a total of \$2.4 million for fiscal years 2006 and 2007, in an effort to support CDC sponsored projects in the state of S.C. Awards have been applied to projects that included the creation of jobs, small businesses, affordable housing, and helping low-to-moderate income persons acquire assets.

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 S.C. Department of Commerce to partner (contract) with an appropriate entity to assist in carrying out its duties and responsibilities pursuant to the Act. The S.C. Department of Commerce designated the South Carolina Association of Community Development Corporations (SCACDC) as the appropriate entity. SCACDC’s mission is to raise the quality of life for low-wealth families and communities by advancing the community economic development industry in South Carolina.

Only eligible CDCs may apply for funding through the CED Fund. Eligible CDC criteria are as follows:

- The CDC must be certified by the S.C. Department of Commerce.
- The CDC is chartered pursuant to South Carolina (S.C.) 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, including efforts to enable them to become owners and managers of small businesses and producers of affordable housing and jobs in the community served;

- The CDC has developed a strategic plan that outlines its goals and strategies for advancing CED; and
- 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.” Since the State Legislature appropriated \$1,400,000 million for the 2007 fiscal year, a request for funding by any one CDC or CDFI may not exceed \$140,000. In addition, an eligible CDC may not request more than \$140,000, and must have included 10% match.

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 SCACDC and SCDOC 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 SCACDC, in partnership with SCDOC.
- STEP 3: The applicant submits a final proposal to SCACDC to be considered by a joint CED Fund Joint Grants Committee.
- STEP 4: Members of SCACDC 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 put questions to the applicant, possibly during a panel discussion.
- STEP 6: Recommendations are prepared by SCACDC and SCDOC 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 Secretary of Commerce.

AWARDS

Fiscal Year 2006-2007

Eight (8) certified organizations submitted proposals to Round 2 of the 2006-2007 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, 3 of the proposals were recommended for funding. Once (1) of the recommended applications was awarded. Details are as follows:

Applicant	County	Project Description	Award Amount
Benedict-Allen CDC	Richland	Benedict Minority Revolving Loan Fund	\$100,000.00

Fiscal year 2007-2008

Thirteen (13) state certified organizations submitted proposals to the 2007-2008 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. Scores ranged from 76-90. After review by the Joint Grants Review Committee, 6 of the proposals were recommended for funding. Four (4) of the recommended 6 were awarded. Additional details are as follows:

Applicant	County	Project Description	Award Amount
Charleston Area CDC	Charleston	New Construction / Training	\$100,000.00
Homes of Hope	Greenville	New Construction (28 single-family units)	\$100,000.00
Metanoia	Charleston	Farmer's Market (fresh market & youth entrepreneurship program)	\$86,600.00
Santee-Lynches CDC	Sumter	Rental Housing (2 single-family detached units)	\$100,000.00

Award Totals

As of May 2008, \$1,129,550 of the available \$2,400,000 has either been expended or committed to 14 certified organizations for various community & economic development initiatives. Awards per year, are noted below.

- \$870,450 – 2006-2007 fiscal year
- \$386,600 – 2007-2008 fiscal year

Note: *There will be a second funding opportunity for the 2007-2008 fiscal year.*

THE JOINT GRANTS REVIEW COMMITTEE

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

Appointed by SCACDC	Appointed by SCDOC
Gladys Washington, <i>Senior Program Officer</i> Mary Reynolds Babcock Foundation	Theresa Singleton, <i>Deputy District Director</i> Small Business Association
Ben Boozer, <i>Program Director</i> Sandhill Research & Education Center	Mamie Nicholson, <i>Program Officer</i> Self Family Foundation
	Ivory Mathews, <i>Chief Executive Officer</i> Housing Authority of the City of Aiken

ORGANIZATION ACTIVITY

The following is an overview of certified organizations. Please find listed below commonly used acronyms in the CDC/CED industry.

AHP—Affordable Housing Program (Federal Home Loan Bank of Atlanta)
CDE—Community Development Entity (U.S. Dept. of Treasury)
CHDO—Community Housing Development Organization (S.C. State Housing)
HTF—Housing Trust Fund (S.C. State Housing)
IDA—Individual Development Account
TDC—Total Development Cost

30901 Development Corporation

Director/Contact: Beverly Wright
County: Aiken/Richmond (GA)
Programs/Services: Housing development; youth programs; social services
Projects: Bradley Terrace—15 homes (North Augusta); Medical Center
Certifications/Designations: CHDO, CBDO

Allendale County ALIVE

Director/Contact: Wilbur Cave
County: Allendale
Programs/Services: Revolving Loan Fund; Youthbuild (assist high school dropouts with earning their GED or high school diplomas while learning construction skills); down payment assistance program; housing counseling; assisted in the development of the Allendale County Scooter System
Projects: Rehabilitation of 50 homes since 2003; rehabilitation of nine homes via Youthbuild program; Fairfax Housing Project (proposal to rehabilitate 14 houses); revolving loan fund; down payment assistance; housing counseling

2007 Highlights:

- awarded total of \$1,477,000 in grant funding;
- awarded \$100,000 by S.C. Department of Commerce's CED Fund used to establish a grocery store in partnership with national grocery chain and other local investors and entrepreneurs; the grocery store's grand opening was on October 31, 2007;
- The Palmetto Partnership/CDC Project of the Year Award was presented by the SCDOC for the Save-a-Lot Grocery store project in March of 2008;
- received a \$300,000 South Carolina State Housing Finance and Development Authority Housing Trust Rehab Grant;
- 2007 Achievement Award presented by the SCACDC for Save-a-Lot Grocery Store Project;
- began construction of Fairfax Housing Development Project (1 completed) selected by the Cooperative Baptist Ministry as a site for volunteers; and
- rehabbed 25 houses.

Benedict-Allen Community Development Corporation

Director/Contact: Larry Salley
County: Richland
Programs/Services: Housing development; housing counseling; IDA program; Freddie Mac Credit Smart Program
Projects: *Ridgewood Revitalization Project*—purchasing 7 lots to construct 10 single-family homes; *Read Street Revitalization Project* (partnership with Benedict College)—creating a mixed-income community by constructing 10 single-family homes (five homes will be sold to persons below 80% area median income (AMI), one sold at 66% of AMI, four sold at market rate); *Shoppes at Read* (partnership with Benedict College)—developing

a mixed-use facility that will feature commercial office space, retail businesses and apartments

2007 Highlights:

- A total of \$1,020,000 was received in grant funds from State Housing Finance and Development Authority, Mission of Peace Organization, SCDOC, and US Department of Housing and Urban Development.
- Recertified as a HUD housing counseling agency.
- Recertified as a CHDO by the State Housing Finance and Development Authority.

Certifications/Designations: HUD Housing Counseling Agency

Blackville Community Development Corporation

Director/Contact: Evelyn Coker

County: Barnwell

Programs/Services: Housing development; pre-employment skills training; workforce development program

Projects: Rehabilitated thirteen owner-occupied homes through S.C. HTF

2007 Highlights:

- Awarded \$155,750 from S.C. State Housing Finance & Development Authority for the rehabilitation of seven owner-occupied homes.
- South Carolina State Housing Finance grant to rehab owner occupied homes.
- South Carolina Association of CDCs to establish a Hope Center/Learning Facility.
- South Carolina State Housing Home Acquisition awarded funds for down payment and closing cost assistance.
- South Carolina State Housing (HOME) awarded funds for four newly constructed rental units.

Briggs-DeLaine-Pearson Foundation

Director/Contact: Brumit B. DeLaine

County: Clarendon

Programs/Services: Education; job development; housing development

Projects: Partnering with Town of Summerton to identify and satisfy affordable housing needs

2007 Highlights:

- Received certification as CDC.
- BDPF received recognition from the Trustee Board of Clarendon District One for its support of education and involvement in the community.
- The State Board of Education gave its Volunteer Award to BDPF for its support of Clarendon District One in 2007.

Business Carolina (CDFI)

Director/Contact: Michael Sandusky

County: Richland

Programs/Services: Business lending (includes SBA and USDA programs)

2007 Highlights:

- Received Preferred Lender status from the U.S. Small Business Administration.
- Named one of the top SBA Lenders in the state of North Carolina and South Carolina.

Certifications/Designations: SBA Preferred Lender

Camden First Community Development Corporation

Director/Contact: Otis Scott

County: Kershaw

Programs/Services: Housing rehabilitation; after-school program; summer camp; transitional housing; learning center

Projects: Rehabilitated 56 homes (owner-occupied); rehabilitated four homes (emergency repair); purchased two homes

2007 Highlights:

- State HTF Grant & Emergency Repairs Grant worth \$168,750.

Certifications/Designations: CHDO

Charleston Area Community Development Corporation

Director/Contact: Lenore McKenna

County: Charleston

Programs/Services: Housing construction and IDA program (financial literacy, first-time homebuyer education, entrepreneurship classes, and individual counseling)

Projects: Constructed two homes for families at or below 50% of the area's median income

2007 Highlights:

- Financial Literacy classes: 80 participants;
- Homebuyer Education: 72 participants;
- Homebuyer Counseling: 132 participants;
- Down payment assistance: 34 low-income families;
- Moved into own office building; and
- Awarded \$100,000 by S.C. Department of Commerce's CED Fund to rehabilitate five homes and build four new single-family homes.

2007 Grant Awards

SC State Housing Finance & Development Authority Block Grants (down payment/closing costs assistance)	\$314,000
SC State Housing Finance & Development Authority's HOME Program (down payment assistance)	\$253,000
SC State Housing Finance & Development Authority's HTF Program (housing rehabilitation)	\$65,000
City of Charleston (program income)	\$40,000
City of Charleston (rehabilitation)	\$60,000
Low Country Housing Trust (acquisition)	\$20,000
Wachovia Foundation	\$10,000
SC Department of Commerce	\$100,000
TOTAL	\$862,000

Clafin University Community Development Corporation

Director/Contact: Marian Thompson Geter

County: Orangeburg

Programs/Services: Homeowner-occupied rehabilitation program; homeownership counseling/homebuyer education program

Projects: Rehabilitated more than 100 houses; constructed seven homes

Certifications/Designations: CHDO

Clarendon County Community Development Corporation

Director/Contact: Martha C. King

County: Clarendon

Programs/Services: IDA program; financial literacy; homeownership counseling; housing rehabilitation; education and cultural arts for youth

Projects: rehabilitate seven owner-occupied homes

2007 Highlights:

- Recertification: as a CDC by the SCDOC, by the South Carolina Housing Trust Fund, as a state designated Community Housing Development Organization (CHDO), as a designated CHDO by Santee Lynches Council of Government.
- Membership in the SCACDC.
- South Carolina Housing Trust Fund Grants (totaling \$144,500)
 - Grant 1: \$120,750
 - Grant 2: \$23,750
- SCACDCs
 - Capacity Grant: \$2,000
 - IDA Administration: \$12,500
 - Capacity: \$16,000
- Sisters of Charity Foundation of SC
 - Two grants totaling \$10,000
- South Carolina Housing Authority (HTF)
 - Grant 1: \$76,015
 - Grant 2: \$120,750
 - Grant 3: \$120,750
 - Grant 4: \$23,200
- South Carolina Arts Commission Grant worth \$1,000
- International Paper Company Grant worth \$2,000
- Wal-mart Corporation Grant worth \$1,000
- Total Amount of Grants Received: \$374,735

Certifications/Designations: CHDO

Community Assistance Provider, Inc.

Director/Contact: Veronica Rodriguez

County: Richland

Programs/Services: Housing counseling; owner-occupied rehabilitation; rental housing; financial management training program

Projects: More than 110 housing rehabilitation projects since 2002; created 15 new homeowners since 2002

2007 Highlights:

- Received the SCACDC's 2007 Achievement Award and was selected as an Outstanding CDC for 2007.

Certifications/Designations: CHDO, HUD Housing Counseling Agency

Community Development Corporation of Marlboro County

Director/Contact: Charles Malloy

County: Marlboro

Programs/Services: IDA program; development of USDA RD-523 Mutual Self-Help Housing program; down payment closing cost assistance; housing rehabilitation assistance;

resident service program for two 40-unit rental complexes; homebuyer education; small business development assistance

Projects: Co-developer and sponsor for two 40-unit rental complexes (Hunter Crossing and Cool Breeze)

2007 Highlights:

- Received second Rural Housing & Economic Development grant award from HUD worth \$285,000 to run through 2011.
- Received a Wachovia financial literacy training award.
- Assisted over 20 owner-occupied low-income citizens with home repairs.
- More than 350 participants were provided with financial literacy and homebuyer training and related counseling services; including credit report analyses.
- Served more than 150 participants through the REWARD program, a collaborative effort between Chesterfield, Marlboro, and Dillon counties.
- Provided \$180,000 in down-payment and closing cost assistance to twelve homeowners. (funds leveraged an additional \$820,000 in direct mortgage lending.

Certifications/Designations: CHDO, Certified Housing Counselor (staff), Certified High Cost Lending Counselor (staff), Certified Volunteer Income Tax Center (by IRS)

Community Development & Improvement Corporation (CDIC)

Director/Contact: Reginal Barner

County: Aiken

Programs/Services: Operation of the CDIC Financial Center; business lending; homeownership program; credit counseling; down payment closing cost assistance; homebuyer education; Workforce Investment Act (WIA)–Youth Academy; WIA–Adults/Dislocated/Older Youth Programs

Projects: A list of CDIC Development Projects (2002–present) follows.

COMMUNITY NAME	LOCATION	NO. OF UNITS	TDC
Villages at Horse Creek (New)	Gloverville	34	\$3,672,701
Villages at Beaver Dam (New)	Edgefield	32	\$2,051,083
Saluda Crossing (New)	Saluda	25	\$2,944,029
Busch Crossing Phase III (New)	Aiken	23	\$2,454,953
Busch Crossing Phase II (New)	Aiken	7	\$566,916
Busch Crossing Phase I (New)	Aiken	14	\$1,150,000
Northside Phase I	Aiken	9	\$681,637
Chesterfield	Aiken	11	\$900,000

2007 Highlights:

- Completed Deerfield Village development, in partnership with Jasper County Neighbors United; and
- Awarded \$1,487,637.00 for the operation of WIA programs

Certifications/Designations: CDE, CHDO, Certified Housing Counselors (Staff); HUD Housing Counseling Agency

Eastern Carolina Community Development Corporation

Director/Contact: Leo Woodberry

County: Florence

Programs/Services: IDA program; homebuyer education; housing rehabilitation; technical assistance to nonprofits; Hispanic Outreach; Breast Cancer Awareness

Projects: 32 rehabilitations completed to date; provided \$249,749.95 in home repair grants to families

2007 Highlights:

- Completed block grant (seven homes) awarded by the S.C. Housing Authority of 15 houses in Marion, Florence, Darlington, Lee, and Richland counties;

Certifications/Designations: CHDO, Certified High Cost Loan Counselor

Eau Claire Development Corporation

Director/Contact: Mike Manis

County: Richland

Programs/Services: Commercial development; business development; housing construction

Projects: A list of Eau Claire Development Projects (2002–present) follows.

PROJECT NAME	DESCRIPTION/UNITS
Randall-Spalding	Acquired and demolished 20 substandard houses
Colleton-Trent	Acquired and demolished 3 substandard houses and acquired additional lots
City Community Dev. Dept. HUD Repo.	Transferred and rehabilitated 13 homes at infill sites in Hyatt Park/Ridgewood/Earlwood/Elmwood Park
Huffman House (4300 N. Main)	Preserved and restored historically prominent property
Price Street in Elmwood Park	ECDC investment of \$150,000 in slum and blight elimination provided opportunity for private developer to initiate 10-lot single-family project
North Main Plaza	Neighborhood retail and professional office complex, 40,000 sq ft (Phase 1 completed), 60–75 jobs
Farrow Road Galleria	Grocery-anchored commercial center, 50,000 sq ft w/20,000 sq ft in outparcels, 170 jobs (130 new, 40 retained)
EZ Life Resource Center	Community Life Resource Center

Certifications/Designations: CDHO

Higher Grounds Community Development Corporation

Director/Contact: Felicia Lamar

County: Barnwell

Programs/Services: Homeownership; housing rehabilitation; housing counseling; homebuyer education

Projects: Developed Serenity Housing

2007 Highlights:

- Partnered with AARP to provide HECM reverse mortgage counseling; and
- Partnered with WIA to provide GED training.

Certifications/Designations: Certified Housing Counselor

Homes of Hope, Inc.

Director/Contact: Don Oglesby

County: Greenville

Programs/Services: Job training; housing rehabilitation; housing construction; housing counseling

Projects: Developed Samaritan Village

2007 Highlights:

- Construction of 53 new homes for transitional housing, affordable rental, & affordable homeownership;
- Provided construction trade job training, mentoring; and
- Rehabbed five donated mobile homes;

Hopewell Vision Community Development Group**Director/Contact:** Milton B. Corley**County:** Chesterfield**Programs/Services:** after-school and summer youth programs**2007 Highlights:**

- Created a community center for after-school and summer camp programs;

Jasper County Neighbors United**Director/Contact:** Ted Moyd**County:** Jasper**Programs/Services:** First-time homebuyers program; advocacy for families in securing rental housing and loans; food/meal program; ESL program; credit/financial counseling; Hardeeville Thrift Shop**Projects:** Currently working on the development of Deerfield Village (construction of 26 single-family homes)**2007 Highlights:**

- Developed Deerfield Village, building 26 single-family homes;
- Awarded a Down Payment Assistance Award from HOME Fund, and
- Purchased 3 rental units.

Lowcountry Community Development Corporation**Director/Contact:** Joan Mustard**County:** Beaufort**Programs/Services:** Homebuyer education program; homeownership program; housing rehab program; community outreach and education**Projects:** 133 home purchases and 64 rehabilitation projects since 2000 (TDC = \$2,881,860.92)**Certifications/Designations:** Certified Housing Counselors (staff); certified High Cost Loan Counselor (staff); an approved provider of Partnership Loan counseling for Wachovia Bank**Lowcountry Housing & Economic Development Foundation****Director/Contact:** Henrietta J. Woodward**County:** Allendale**Programs/Services:** IDA program; Be Healthy program; technical assistance provider; housing construction; job skills training program**Projects:** Constructed 53 low-income tax-credit elderly rental units; constructed a 3,000-sq-ft senior community facility; currently working on a 30-unit Farm Labor Housing Project (partnering with Telemon Corporation)**2007 Highlights:**

- Received over \$882,409 in grant funding;
- Twenty (20) families assisted with down payment through the SC State Housing Trust Fund;
- Sixteen (16) were assisted through owner occupied rehab; and

- Developed two low-income housing tax credit projects.
- Received HUD Best Practice Award.
- Received National Association of Housing and Redevelopment Officials (NAHRO) Award of Excellence.
- SCACDC Award of Excellence.

Certifications/Designations: CHDO, Business Carolina Level One Partner

Macedonia Community Development Corporation

Director/Contact: Eddie Lesaine

County: Clarendon

Programs/Services: Younger Youth Program (WIA); Older Youth Program (WIA); Youthbuild

Projects: Working on the development of the Althea Gibson Community Resource Center (child development center, Boys'n'Girls club, cultural museum, job training and family enrichment services)

2007 Highlights:

- Received grant from Department of Education for youth program

Certifications/Designations: CHDO

Metanoia

Director/Contact: Bill Stanfield

County: Charleston

Programs/Services: Young Leaders Program (after-school and summer program); homebuyer seminars; housing rehabilitation

Projects: Rehabilitated two vacant homes for first time homebuyers, rehabilitated 3 homes for seniors

2007 Highlights:

- Graduated 50 students from Youth Leadership Development Program;
- Began Youth Entrepreneurship Incubator with 8 middle school students in program; and
- Trained 38 minority contractors.

Housing Development Projects

PROJECT NAME	NO. OF UNITS/NO. INDIVIDUALS SERVED	FUNDING/TDC
New Construction (Low Country Housing Trust)	2 homes for first-time homebuyers	\$240,000
Scattered Sites Rehabilitations (SC State HOME Program)	3	\$232,000
Scattered Sites/New Construction (Low Country Housing Trust)	5	\$550,000

Certifications/Designations: CHDO

Midlands Community Development Corporation

Director/Contact: William Loyd

County: Richland

Programs/Services: C.R. Neal Dream Center; The Beacon Book Store; The Dream Center Cafeteria; Total Recovery Network; JRJ Women's Center; BW Sting; Midlands Community Health Center; rental housing

Projects: Development of Congaree Point

2007 Highlights:

- Grant from Department of Alcohol and Other Drug Abuse Services for \$135,000.
- \$16,000 from the SC Department of Juvenile Justice for Teen After School Center.
- Legislative Appropriation through the SC Department of Social Services of \$100,000.
- Legislative Funding from the SC Department of Health and Environmental Control of \$200,000.
- \$475,000 from through legislative appropriations from the SC Department of Natural Resources.
- CED Fund Grant of \$80,000 from the SC Department of Commerce for CAN Training Initiative.
- Federal Appropriation through US Housing and Urban Development of \$123,750 for renovations to the community center.

Nehemiah Project, Inc.

Director/Contact: Reginal Flynn

County: Richland

Programs/Services: Mentoring & Manhood Training Program; financial literacy program; summer youth program

Projects: Neighborhood Clean Sweep; rehabilitated one home for rental housing

Operation Restoration

Director/Contact: Rhonda Roberson

County: Spartanburg

Programs/Services: JACOP (Job and Career Opportunity Preparedness); financial counseling; homeownership education

2007 Highlights:

- Received funding from Regions Bank to conduct board development training and strategic planning.
- Leath Correctional Institution and Livesay Work Release Center designated Operation Restoration's JACOP curriculum to be used to provide job readiness skills to inmates exiting their system; and
- Received church donation of a 2400 square feet house to establish a transitional home for ex-offenders.

Paxville Community Development Center

Director/Contact: Betty Bosier

County: Clarendon

Programs/Services: After school program; foster grandparents program; GED Program; substitute training program

2007 Highlights:

- Awarded \$500,000 CDBG grant from the SC Department of Commerce for development of an Entrepreneurial Training Center

Rembert Area Community Coalition

Director/Contact: Juanita Britton

County: Sumter

Programs/Services: Youth programs; Neighborhood Watch; Community Response

Projects: Working on the development of a rural health facility and community center

2007 Highlights:

- Certified through Sheriff's Office as Certified Emergency Response Team.
- Certified through Sheriff's Office as a Neighborhood Watch Program.
- Certified through Sumter County Red Cross for CPR.

Certifications/Designations: Community Development Entity; Certified KIDS CAFÉ After-School Program; Certified Emergency Response Team; Certified Neighborhood Watch Program

Rural Life Resource CDC

Director/Contact: Juan L. Maultsby

County: Orangeburg

Programs/Services: Credit and home buyer education training; health & awareness training; substance abuse counseling

Santee-Lynches Affordable Housing & Community Development Corporation

Director/Contact: Luis Rodriguez

County: Sumter

Service Area: Clarendon, Darlington, Florence, Georgetown, Horry, Kershaw, Lee, Marion, Orangeburg, Richland, Sumter, and Williamsburg

Programs/Services: Housing counseling; housing construction and rehabilitation; commercial development

Projects: 2002—rehabilitated an 8-story, 50-unit apartment complex; 2002–present—created more than 80 new homeowners; 2002–2003—created Bracey Shopping Plaza, a 15,000-sq-ft shopping center with Family Dollar as the anchor tenant; 2001–present—completed more than 70 rehabilitation projects. A list of Santee-Lynches Development Projects (2002–present) follows.

COMMUNITY NAME	LOCATION	NO. OF UNITS	TDC
HOME Project (homeownership/new construction)	Clarendon, Sumter, Lee, Georgetown, & Williamsburg	10	\$1,050,000
Orangeburg 6 (rental/new construction)	Orangeburg	6	\$394,500
22-House Subdivision (new construction)	Bellewood in Manning	2	\$1,848,000
Clarendon 7 (rental/new/homeless)	Bellewood in Manning	7	\$527,562
Bracey Shopping Plaza (new/commercial retail)	Sumter	7 units (15,000-sq-ft shopping center)	\$1,267,000
Garden Circle Apartments (rental/rehab)	Sumter	50/10 units for homeless	\$3,143,000
HOME Project (new)	Clarendon & Lee counties	8	\$690,536
Lease-to-Purchase	Clarendon & Kershaw counties	4	\$230,000

2007 Highlights:

- Created 30 new homeowners with SC State Housing's HOME Program;

- Created 69 homeowners through partnership with provided housing counseling to more than 250 families;
- Rehabbed 11 homes for rental;
- Rehabbed 56 owner-occupied homes for elderly; and
- Created 21 new, full-time jobs through company expansion partnership in Bishopville.

Certifications/Designations: CHDO

Soteria Community Development Corporation

Director/Contact: Jerry Blassingame

County: Greenville

Programs/Services: Transitional housing for ex-offenders; job/life skills training and job placement; IDA; financial literacy training; housed 150 individuals in transitional housing since 2002; Upstate Grassroots Development Initiative

Projects: Vance Street Project—rehabilitating seven homes that were donated; incubated two businesses (landscape and home repair)

2007 Highlights:

- awarded a \$125,000 Homeownership Block Grant from the SC Housing Trust Fund for down payment assistance; and
- leveraged funds to attract \$715,000 to Vance Street Project, as follows:
 - \$300,000 – SC State Housing Trust
 - \$100,000 – SC Department of Commerce
 - \$198,000 – SC State Housing HOME Program
 - \$55,000 – Palmetto Bank (loan)
 - \$62,000 – Equity

Southern Carolina Regional Community Development Corporation

Director/Contact: Willie B. Owens

County: Bamberg

Programs/Services: Owner-occupied rehabilitations; homebuyer education and housing counseling; rental housing; micro-enterprise center

Projects: Construction of nine single-family rental units, with three of the units eligible for homeownership; working on the development of the Voorhees Rural Development Center; construction of five single-family homes

2007 Highlights:

- Two South Carolina State Housing Finance and Development Authority Housing Trust Fund Owner-occupied Housing Rehabilitation Block Grants.
 - Grant 1: \$155,750
 - Grant 2: \$311,500
- HOME Program grant worth \$300,000 for the acquisition of five new single family rental units and the acquisition of a development site for Voorhees College.

Certifications/Designations: Certified Housing Counselors (staff)

Sumter County Community Development Corporation

Director/Contact: Lana Odom

County: Sumter

Programs/Services: Housing rehabilitation and repair; new construction

Projects: Rehabilitated more than 100 houses; constructed one house—details below

PROGRAM NAME	NO. OF UNITS/NO.	FUNDING
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	INDIVIDUALS SERVED	
2005 Emergency Repair & Owner-Occupied Rehabilitation	4	\$23,021.59 (HTF)
2004–05 Block Grant (rehab.)	16	\$267,030.00 (HTF)
2004–05 Down Payment & Closing Cost Assistance	8	\$19,500.00
New Construction—Purdy Street Development	1	\$76,815.00 (State Housing & Santee-Lynches Loan Consortium)

Certifications/Designations: CHDO, CDE

TN Development Corporation

Director/Contact: 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; collaboration with the Cooperative Health Center to provide health care to low-income and uninsured residents of Richland County; housing construction; property management

Projects: TN Development Corporation currently owns and manages four affordable housing communities (Arbor Hill, Byrnes Place, Oak Hill, and Forest Oaks Apartments) and provides management services for another nonprofit corporation at Ensor Forest. The combined assets for the four communities owned by TNDC total approximately \$7,582,064.00

COMMUNITY NAME	LOCATION	NO. OF UNITS
Oak Hill Apartments	Two Notch Road—Columbia	29
Byrnes Place Apartments	Byrnes Drive—Columbia	16
Forest Oaks Apartments	Two Notch Road—Columbia	51
Ensor Forest (TNDC is management co.)	Monticello Road—Columbia	47 (senior)
Arbor Hill Town Homes	Center Street—Columbia	32 (mixed income)

2007 Highlights:

- Received 2007 Columbia Choice Award for civic and community organization resulting in quality of life and beautification.

Certifications/Designations: CHDO

Williamsburg Enterprise Community Coalition

Director/Contact: Lillie C. McGill

County: Williamsburg

Programs/Services: Small business development program; IDA program; homeownership workshops

Projects: Transitional housing—served more than 350 people, construction of three homes; rehabilitation of more than 129 houses

2007 Highlights:

- Awarded \$50,000 from the SCDOC Workforce Development Division to provide job readiness skills training.
 - Received matching grant (\$50,000) from the Waccamaw Workforce Investment Board.

- HUD Supportive Housing Program Grant of \$127,191 to continue transitional housing program.
- \$32,500 from SCSHFA and Development for emergency home repairs.
- \$69,000 homeownership award.
- \$23,000 SCSFHFA Homeownership Award.
- \$287,500 Housing Trust Fund Block Grant – owner occupied.
- \$14,474 Emergency Food and Shelter.
- \$2,000 Williamsburg County Treasurer.
- \$250,000 Rural Initiative (RI) Program.
- \$200,000 RHI – Owner – Occupied Rehabilitation Program.

Certifications/Designations: CHDO

APPENDIX

S.C. Community Development Corporations
Noncertified Organizations by County

Aiken

- Aiken Corporation

Allendale

- Allendale Neighborhood Community Development Corporation
- Fairfax Fairfax Community Outreach

Barnwell

- Southeastern Housing Foundation

Beaufort

- Native Island Business & Community Affairs Association
- S.C. Coastal Community Development Corporation

Charleston

- 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

- Bethel Senior Day Care Center

Chester

- Chester Community Development Corporation

Chesterfield

Clarendon

- Have Faith Community Development Corporation
- Scott's Branch 76 Foundation

Darlington

- New Vision Community Development Corporation

Dillon

- Berean Community Development Corporation

Dorchester

- Jenkins Hill Community Development Corporation
- Upper Dorchester Community Development Corporation

Florence

- Gibbs Procurement Group

Greenville

- Carolina Housing Alliance
- Genesis Homes, Incorporated
- Greer Community Development Corporation
- Israel Metropolitan Education Foundation
- Latch Key, Incorporated
- Redemption Community Development Corporation
- United Neighborhood Economic Development Corporation
- Victory Plus, Incorporated

Hampton

- Estill Area Community Development Corporation
- Lowcounty Regional Community Development Corporation Partnership

Horry

- Horry County Community Development Corporation
- Smith Jones Community Center
- Waccamaw Community Development Corporation

Jasper

- Hampton-Jasper Community Development Corporation

Lee

- Lynchburg Community Development Corporation

Marion

- Marion County Community Development Corporation

Orangeburg

- Northeastern Corridor of Orangeburg

Richland

- 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
- The Nehemiah Project, Incorporated

Saluda

- Riverside Community Development Corporation

Spartanburg

- Citizens Crusade for Progress
- Delightful Journey
- Divinity Care Facility
- Hispanic Community of Spartanburg
- Regensis
- United Neighborhood Association

Sumter

- City of Sumter Housing & Economic Development Corporation
- Sumter Rural Development Community Development Corporation
- Trinity Community Development Corporation