

25 YEARS, 25 STORIES OF IMPACT

SOUTH CAROLINA ASSOCIATION FOR COMMUNITY ECONOMIC DEVELOPMENT

— 1994-2019 —



25 YEARS, 25 STORIES OF IMPACT

Book sponsored by: Wells Fargo

Great leaders inspire our communities



In every community, there are people who can inspire others to work for positive change. True leaders know how to forge a consensus and create a lasting legacy of success.

**It is an honor to recognize SCACED at your Opportunity SC: 2019,
A 25th Anniversary Celebration Conference.**

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Together we'll go far



Greetings Witnesses to History,

Too often in our daily lives, we encounter moments that just pass us by without any special notice of its significance. One minute at a time...sixty seconds passes us by. There goes another one. Now, I invite you to pause, reflect and take note of an historic moment and bask in the significance of this time we are experiencing right now. For today, we pause to commemorate an historic moment as we celebrate not a minute, nor an hour, or a day, neither a year. But we pause to celebrate 25 years of hard work, dedication, innovation and the successes of the thousands of individuals and organizations who have worked hard to improve the quality of life for low-wealth families and communities in South Carolina. So, on behalf of the Board of Directors of the South Carolina Association for Community Economic Development (SCACED), we are proud to commemorate this special occasion with an anniversary publication celebrating our members.

The significance of a quarter of a century of community economic development in South Carolina was not lost on such national leaders such as Bob Freidman, Chairman Emeritus of Prosperity Now and Wes Moore, CEO of the Robin Hood Foundation. Both of these luminaries paused to acknowledge and congratulate SCACED for this milestone at our annual conference, Opportunity SC: 2019 “A 25th Anniversary Celebration”. They recognized the great work being done in the Palmetto State and they wanted to make sure our members know their importance to the economic justice movement. That great work is represented by the 25 stories captured in this commemorative book. The 25 stories also allow us to learn from the past to chart our future. Much like the lessons of Sankofa, which is the Twi language of Ghana, meaning “It is not wrong to go back for that which you have forgotten,”  Sankofa also allows us to stand on the successes of the past 25 years, while we gaze into the future of community economic development in South Carolina through the eyes of our future generations. The cover of the book you now hold represents the vision of success through the eyes of a student from Burke High School, who is hoping for...no — in fact looking forward to — a brighter future. And the work of the CED industry is giving her/him a reason to hope.

So, let’s pause to celebrate the work of the past 25 years. But let’s renew, revive and prepare ourselves to work even harder to make the future for our next generation even brighter. Thank you and happy reading!

Sincerely,

Don Oglesby

Don Oglesby, Chairman
Board of Directors, SCACED

Bernie Mazyck

Bernie Mazyck, President & CEO
SCACED

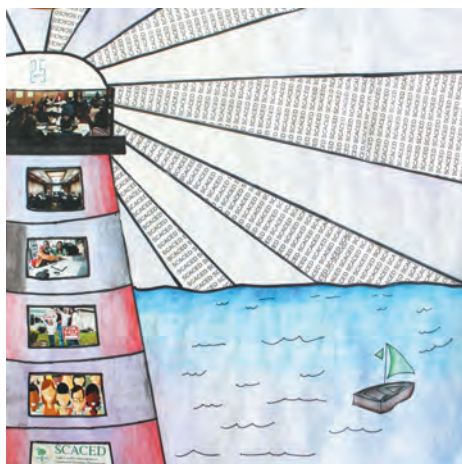
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SCACED partnered with the art students at Burke High School in Charleston, SC to design a cover to commemorate this special occasion. After speaking with the students explaining the work SCACED members have accomplished during the past 25 years developing healthy and economically sustainable communities throughout South Carolina; the students created collages expressing what equity, social justice, diversity, and community development means to them. All submissions can be found on pages 63-68.

COVER ART CONTEST WINNER



“FOLLOW THE LIGHT” By: Malaysia Legare

The lighthouse in my project is used as a beacon to guide people to a better place in life. SCACED is an organization that works to make lives better for the people of South Carolina. I included pictures in my lighthouse to show people what SCACED does and how they help others. The boat symbolizes people who are trapped in a storm and how this company is there to help them through it. While doing this project it has helped me realize that there are people out there that are willing to help anyone in need, regardless of race or beliefs. SCACED is this type of organization. SCACED is the light in our storms.

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2019 Members & Donors

30901 Development Corporation, Inc.
A Father's Place
Allendale County ALIVE
The Amplify Fund
Anderson County Economic Development
Anderson Interfaith Ministries
Mary Reynolds Babcock Foundation, Inc.
Bank of America
Pinnacle Financial Partners
Mr. Nate Barber
BB&T
Beaufort County Black Chamber of Commerce
Ms. Virginia Berry White
Blackville Community Development Corporation
Business Development Corporation of South Carolina
Carolina Foothills Federal Credit Union
Carolina Human Reinvestment
Capital Bank
Mr. Wilbur Cave
Center for A Better South
The Center for Heirs Property Preservation
Center for Community Self-Help
Central Carolina Community Foundation
Central Midlands Development Corporation
Charleston Legal Access
Charleston LDC
The Charleston Museum
The Charleston Rhizome Collective
City of Charleston
City of Columbia - Community Development
Department
City of Columbia - Office of Business Opportunities
City of Florence
City of Fountain Inn
City of Greenville
City of Rock Hill
City of Spartanburg
Coastal Community Foundation of South Carolina
Columbia Empowerment Zone, Inc. // City of Columbia
Columbia Housing Development Corporation
Community Affordable Housing Equity Corporation
Community Assistance Provider
CommunityWorks, Inc.
Mr. Scotty Davis
The Diabetes Wellness Council
Dominion Energy
Donnelley Foundation Gaylord & Dorothy
Duke Energy
East Cooper Community Outreach
Eastside Community Development Corporation
Mr. Wallace Evans, Jr.
Federal Home Loan Bank Atlanta
First Citizens Bank & Trust Company

Foothills Family Services, Inc.
Genesis Homes, Inc.
The Grace Impact Development Center
Ms. Kim M. Graham
Greenville County Human Relations Commission
Greenville County Redevelopment Authority
The Greenville Housing Authority
Greenwood Area Habitat for Humanity
Habitat for Humanity of Berkeley County
Habitat for Humanity of Greenville County
Habitat for Humanity of York County
Help of Beaufort
Hollingsworth Funds
Homes of Hope, Inc.
Horry County Government Community Development
Housing Advocates of the Carolinas
Ms. Linda Howard
Hub City Farmers Market
Increasing H.O.P.E.
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Lowcountry Community Action Agency, Inc.
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Mental Fitness, Inc.
Metanoia CDC
Mid-Carolina Garden Basket
Midlands CDC
Mount Hebron Baptist Church
National Equity Fund
Nehemiah Community Revitalization Corporation
Neighborhood Focus
NeighborWorks America
New America Corporation
North Charleston Academy of Boxing
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Palmetto Progressive Community Development
Corporation
Palmetto State Growth Fund, Inc.
Palmetto Works Community Development Corporation
Pinnacle Financial Partners
PNC Bank
Prime Community Development Corporation
Rebuild Upstate
Regions Bank

Rembert Area Community Coalition
Roper St. Francis
Rural Area Leadership Initiative
Santee Lynches Community Development Corporation
Sea Island Habitat for Humanity
Seven Mile C.A.G.E.
Sewee to Santee Community Development
Corporation
The Sisters of Charity Foundation of South Carolina
Soteria Community Development Corporation
South Carolina African American Heritage Foundation
South Carolina Association of Habitat Affiliates, Inc.
South Carolina Coastal Community Development
South Carolina Commission of Minority Affairs
South Carolina Community Capital Alliance
South Carolina Community Loan Fund
South Carolina Empowerment Center
South Carolina Legal Services
South Carolina Office of Rural Health
SC Thrive
SC Uplift Community Outreach
South State Bank
Southeastern Housing and Community Development
Southern Carolina Regional Community Development
Corporation
Ms. Sheila Spinks
Rev. William "Bill" C. Stanfield
Sterling Community Land Trust
Step by Step Ministry Hope Project
Ms. Virginia "Ginny" Boyd Stroud
Sumter County Community Development Corporation
SunTrust Foundation
Sustainable Opportunities for Life and Dreams, Inc.
Synovus
TD Bank and TD Charitable Foundation
Telamon Corporation of South Carolina
The Conservation Fund
The Mitney Project
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Together SC
Homeless No More
Union Heights Community Council
United Way of Greenville County, Inc.
United Way of Oconee County, Inc.
United States Department of Agriculture - Natural
Resources Conservation Service
United States Department of Agriculture - Rural
Development
Mr. John F. Verreault, III
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Ms. Jennifer Wilford
Woodforest National Bank

**Member/donor as of October 1, 2019.*

History of SCACED

A Timeline of the Past 25 Years

1994

South Carolina Association of CDCs was formed

1996

South Carolina Association of CDCs receives first grant from the Mary Reynolds Babcock Foundation

1997

SCACDC launches its community economic development institute

1998

SCACDC receives funding from the Southern Rural Development Initiative

1999

SCACDC hosts first SC legislative Event – “CED Policy Day” – April 7, 1999

2000

First statewide community economic development conference

Passing of the CED Act, Establishment of CDC/CDFI certification, \$5 million Community Development Tax Credits, and \$5 million Community Economic Development Fund

2002

SCACDC selected to be the first grantee and cohort of the National Rural Funders Collaborative

2004

SCACDC joins forces with the US Department of Housing and Urban Development and the US Dept. of Agriculture to host a joint Housing and Community Economic Development Conference

2006

First \$1 million of the CED Fund was appropriated in the state budget

Enterprise Community Partners joined by Mary Reynolds Babcock Foundation to fund the Community Impact Fund Grant Program

Established the Community Impact Fund Grant Program for members, CDC's and CDFI's seeded with Mary Reynolds Babcock Foundation

Launched first statewide Individual Development Account Program - to date \$1,575,000 in IDA funds leveraged a total of \$17,826,600 economic impact in South Carolina (A 16 to 1 Return on Investment) 126 first time homes purchased, 119 students went back to school and 214 businesses were created or expanded since 2000.

2007

SCACDC joins the North Carolina Association of Community Development Corporations for a joint bi-state conference

Second CED Fund appropriation: \$1 million

2010

First statewide Grassroots Leadership Institute held in Columbia

Began sending SCACDC members to NeighborWorks Training Institutes with Scholarships provided by NeighborWorks America (more than 100 attended since)

2011

Rural Resource Coalition was formed

2012

Second statewide Grassroots Leadership Institute was held in Greenville

2013

Third CED Fund appropriation: \$400,000

2014

20th Anniversary and name change to South Carolina Association for Community Economic Development (SCACED)

2015

Fourth CED Fund appropriation: \$100,000

2016

Fifth CED Fund appropriation: \$100,000

Launched the Healthy Insights Initiative in partnership with the Robert Wood Johnson Foundation

2017

All \$5 million of CD Tax Credits were reserved

2018

Surpassed 100 nonprofit and government members

Launched the Rural Prosperity Initiative

2019

Authorization of an additional \$1 million in CD Tax Credits

Recipient of the Power of Rural Award at the Office of Rural Health Conference



A Father's Place

Eight years in federal prison did not make Michael Lance, 42, of Conway, bitter or hardened. It made him hungry for a better life for him and his children. He feared the mistakes he made at a young age, even though he served his sentence for them, would make that impossible. A judge ordered him to participate in the A Father's Place program upon his release.

A Father's Place (AFP) is a locally unique, father-focused, non-profit serving men in Horry, Georgetown, Marion and Williamsburg counties.

At AFP, he quickly learned that the past does not have to dictate or limit the future. He met others who had succeeded in building brand new lives. Inspired and even more hungry, Michael gave the program 110 percent. He had open and honest conversations with his intervention specialist and followed his suggestions. He attended every weekly peer group session, soaking in all of the advice and tips for becoming a great dad that provides for his children. He set goals and worked hard to meet them.

At AFP's Employment Bootcamp, it all came together for Michael. He interviewed successfully with Two Men & A Truck and began working there while completing the program. His supervisor was in the audience when he graduated with honors. That was three years and six raises ago.

Michael loves everything about the job. It affords him the ability to provide for his family. He feels valued. He loves meeting new people and traveling to different states to help people relocate and reinvent their living situations. His commitment to quality service has earned him numerous tokens of appreciation from grateful customers and he recently earned the highest honor his company awards. He was chosen for the Iron Man Award. This award is presented to an employee who has proven themselves most valuable for excellent conduct, being a team player, assisting other employees, organizational skills, "can do" attitude, eagerness to learn and attendance. In fact, he's never missed a single day of work.



“In order to do a great job, you have to be there,” Michael says.

“We provide the tools, but each man affects the change,” says Executive Director Wallace Evans, Jr.

Michael is one of the nearly 2,500 dads who have come through the A Father's Place doors since they opened in 2002. The comprehensive program takes six months to complete. Its core components include values assessment, parenting, employment, legal rights, responsibilities and men's health. Dads are never charged a dime of the \$2,500 the program costs to deliver.

“
We provide the tools, but each man affects the change.
”

In 2018, A Father's Place helped 269 local fathers and 549 children, assisted 208 men in gaining employment and saw participants make more than \$60,000 in child support payments, saving taxpayers more than \$473,000 in incarceration costs through its Jobs Not Jail program.



AIM

Accept. Inspire. Minister

Anderson Interfaith Ministries, Inc (AIM) was established in 1990 with the mission of connecting people with support, resources, and education to empower them to become self-sufficient.

AIM has five major program areas that act as a continuum of care in addressing clients' basic needs and self-sufficiency issues. Guiding clients to take steps toward addressing their core issues is the best way to serve them. The core problem is treated, not the symptom of the problem. AIM provides basic needs services in the areas of utilities, rent/mortgage, food, and housing rehabilitation. They also provide workforce development and education programs like Women and Children Succeeding (WACS) that build self-sufficiency and transforms generations through education.

AIM has 157 WACS mothers who have received their college degrees over the past 25 years. The community economic impact of these graduates is \$183,576,960. With an average investment of \$38,500 per graduate, the ROI is 99.9%. Not only are there financially

quantifiable impacts, but there are qualitative impacts as well. The following success story demonstrates the qualitative impact on the community.

In the Anderson Independent's inaugural year of '20 Under 40,' which acknowledges 20 leaders under 40 years of age, nine women were recognized, and three of them were Women and Children Succeeding (WACS) graduates. All three of the ladies came to the program homeless, and one was a victim of domestic violence. One woman is now the Executive Director of a rape crisis center, one is the Director of Grant Development for a technical college, and one is also working on her Ph.D. One of these women also had a child who was recognized as a Bill and Melinda Gates Millennial Scholar and received a full ride to Clemson University. He will graduate with his bachelor's degree this spring. These success stories are just a few that truly demonstrate the life-altering impact of the WACS program.

“
***The core
problem is treated,
not the symptom of
the problem.***
”





MISSION

Allendale County ALIVE is a non-profit affordable housing developer located in

Allendale County serving Allendale, Bamberg, Barnwell, and Hampton Counties.

We provide housing rehab, rental, and homeownership services along with housing counseling and USDA-Rural Development

502 Direct Loan Packaging.

One day in the summer of 2011, as I was talking with a friend in my office at Allendale County ALIVE. My uncle, who was usually very calm and business-like, came in the office very excited and demanded that he show me something right away. He apologized to my friend and invited him to come along. Since I'm not used to seeing my uncle this way, I wondered what was so urgent as we followed him to a neighborhood in Allendale. As we pulled up to the house at 154 Albecorn Street, it was obvious that the house was over 50 years old, the roof was falling apart, the wood siding was separating from the frame and the windows needed replacing.

We followed my uncle to the door and were invited in by the owner, Lawrence McGraw, who was in a

wheelchair. From the moment we walked in the house, there was concern about the stability of the flooring, making us cautious of every step we took.

Allendale County ALIVE had been doing housing rehab since 2004 and we were used to seeing houses in deplorable conditions worse than any house we had seen. It was clear that we couldn't use

any housing rehab funds to help

Mr. McGraw because of the

deteriorated condition of the house. The only option

available was to determine if

Mr. McGraw could be approved for a

USDA-Rural Development 502 Direct Loan

to buy a house or build a new house on his lot after the current one was torn down. Mr. McGraw decided that he wanted to build on his land so that he could be close to long-time neighbors.

“
***All the pieces
of the puzzle came
together.***
”



Mr. McGraw was approved for a maximum loan amount of \$69,974, which was not going to be enough to build a house in addition to costs other than construction like tearing down the old house, purchasing plans for the new house, closing costs, and relocation of Mr. McGraw with a new house being constructed. At about that time, ALIVE was approached by a licensed contractor looking for work due to the slow housing market. The contractor agreed to build a 1100 square foot, 3 bedrooms, 2 baths house for \$61,000 so as to keep his crew working until things got better. The Fire Department along with the Town of Allendale agreed to demolish the old house and clear the lot for construction. South Carolina State Housing approved down payment assistance of \$10,000. As we were wondering where and how to cover the cost of relocation, Mr. McGraw found his own place to live while the new house was being constructed. All the pieces of the puzzle came together.

On August 28, 2012, we celebrated Mr. McGraw's new home with a ribbon cutting and house dedication. USDA-Rural Development officials, ALIVE's board members and staff, local officials, church members, the neighborhood association, and the Eastern Stars, all participated in the celebration. He expressed his appreciation to all and noted that his house payment would be much less than his old utility bills.

Mr. McGraw happily and comfortably lived in his energy efficient handicapped accessible home until his death in January 2017. His niece recently shared that Mr. McGraw enjoyed his home during the time he lived there. The Lawrence McGraw story is a reminder to us of why we do this work.



An Initiative of South Carolina Arts Commission, with support from USDA Rural Development, The Art of Community: Rural SC is aimed at developing a community process to create a new framework for engagement, learning and action in rural communities. This framework resulted in new relationships between people and places. Blackville CDC partnered with the Arts Commission in its initiative to create a project that identified ways Blackville is unique. Blackville is a town that has many visitors visit The Healing Springs, and Miller's Bread Basket an eatery. The idea was to create a project that depicts the history of Blackville, a small rural area, to educate youth and others in the community about the agriculture aspect. The first project was a wall painting of mural of history of agriculture and the Healing Springs. The mural was painted by local

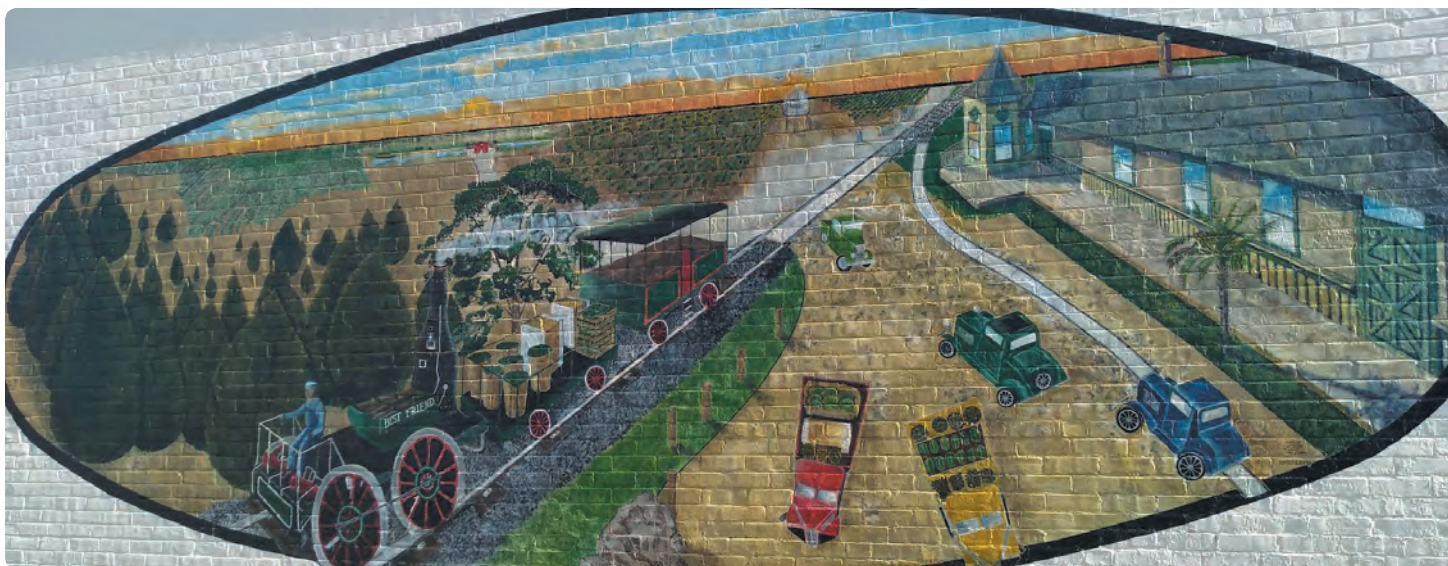


nearby artist Glover Richberg. This is the first mural painting in Blackville, and it brought many comments and creative ideas to the community. This project was funded by South Carolina Arts Commission and donations from Downtown Development Corporation, The Town of Blackville, Blackville Music and Arts Committee and others with in-kind donations.

The second project was a sidewalk mural created and developed by a professional artist in resident, Marcus Tracy of Las Vegas, Nevada. The project provided a kind of title or signage that stems from thought, reflection, and discussion in relationship to Blackville. It began with the creation of a postcard with the message: Blackville is..... community

MISSION

Blackville Community Development Corporation (BCDC) serves low wealth families and neighborhoods and has been in existence since 2001. The organization provides rehabilitation and repairs to homeowners that qualify to receive services such as: Owner Occupied Rehabilitation, Emergency Repairs and Rental Units of Affordable housing. We also partner with other agencies for Volunteer for Change (VFC) Program, Volunteer Income Tax Assistance (VITA) Program, Small Business Development Programs and South Carolina Arts Commission Programs.



members, students from various schools: public and private, businesses: nonprofit and for-profit; civic organizations and their leaders; churches and their congregations; and those who have roots and/or connections to the town of Blackville, were to anonymously write three words that would follow the message: 'Blackville is'. The opposite side of the postcard was left blank offering anyone an opportunity to draw or illustrate a visual representation of their thoughts, reflections, and discussion of Blackville. A number of postcards were chosen that reflected common thread between all the postcards such as: identity, culture, race, community relations, pride, celebrations, domesticity, history, current events, hope for the future, and the environmental landscape.

The creative active act between the viewer, the message, and the town of Blackville enlightens a full-circle of community engagement placing the viewer in or at a place of reflection of what is being read, felt, seen, and understood. The completion of painting the stencil lettering on the sidewalk engaged students from the Mennonite Community which has never participated in a community project, residents that were always visible in the street with no specific place to be daily, residents that were on a daily walk, the Mayor and Town Council members, children, age six and under, and many who just wanted to be involved. This project brought together different background and ethnicities in the small community.



CAROLINA FoothILLS FEDERAL CREDIT UNION

We move you forward.

Impact

In 2018, we donated over \$4,000 in college scholarships to outstanding student-members in our community. Within our two school branches, we have over 290 student accounts with an aggregate savings of over \$42,000. These students are all under nine years old and eagerly bring their deposits each week. We've seen deposits as little as a penny and up to several hundred dollars, but we always reinforce the importance of saving no matter the amount.

In 2018, we spent 207 hours teaching financial literacy classes to our community. On record, we have 1,638 students who attended these literacy classes in 2018 alone. We have two primary ways we teach students – each is a financial simulation. The Reality of Money is a program built for middle school to high schoolers where students are assigned a job with a wage, a family, and pre-existing debt or savings. They need to survive and pay their bills for a virtual month, which is an hour of real-time; each week is 15 minutes. They walk away with a better understanding of what to expect as an adult, and they can see from our program that generally, more education equals higher wages. Reality of Money has been such a success that we altered the program to be suitable for elementary-aged students and created My First Budget. Similarly, students are given a scenario and must survive for a month; this program is simpler to understand, excludes some more complicated topics like credit cards and excludes a large portion of math. It is a way for younger students to begin seeing the importance of savings, education and creates a better grasp on finances for these young students.



“I knew we were starting to make an impact on the students when one young man, who had opened his account when we first started had a birthday. For his birthday he had received \$100.00 from a family member to spend on something he wanted. During the course of the celebration, the family member asked him what he would spend the money on. He told the family member that he wasn't going to spend it; he was going to put it into his credit union account. When he came to school on Bank Day, he deposited all the money he had received for his birthday and smiled ear to ear while doing it.”

Lisa Vandys, our Training and Compliance Officer

CFCU's STORY

Carolina Foothills Federal Credit Union, chartered in 1960 to serve U.S. Postal Employees, now serves a diverse membership. In the mid-2000s Carolina Foothills noticed a growing portion of their membership were of very modest means. So, in 2015 the credit union became a Certified Community Development Financial Institution (CDFI). Since the award of the first CDFI Fund grant of \$1.3 million, Carolina Foothills has deployed over \$41.5 million in consumer loans to their target market in the Upstate of South Carolina. More impressively, during the grant award period, Carolina Foothills saved its membership over \$9.1 million by refinancing higher rate consumer loans from other institutions to the credit union – putting more money back in the pockets of its members each month. In 2016, Carolina Foothills opened an on-campus elementary school branch at Meeting Street Academy, Spartanburg, SC. Since inception, over 95% of the students are members of the credit union and have on deposit, \$42,000 collectively. These students are saving for their future—futures that include advanced education and great jobs! Cleveland Academy of Leadership opened a similar branch in 2017 and is well on its way to providing a means to ‘break the cycle’ of generational poverty. Every year the staff of Carolina Foothills performs numerous hours of financial literacy workshops. In 2018, budget simulations or financial workshop activities were delivered to 1,741 youth and 465 adults; of which 25%+ were African American or Latino. The CDFI also partners with Habitat for Humanity of Spartanburg and Greenville, serving as financial counselors. In the past four years, Carolina Foothills has directly placed 25 families into affordable housing with a Habitat affiliate. Overall, the credit union deployed \$5 million to turn houses into homes for its members. Seven start-up businesses received one-on-one start-up/small business coaching by Carolina Foothills staff and received \$2.6 million in capital in 2018. The credit provided 510 ‘second chance’ checking accounts and 214 ‘credit builder’ loans to help members get back on the right track to financial independence. One hundred-seventeen members enrolled in online or one-on-one financial counseling to improve their current credit score. Every year Carolina Foothills awards three \$2,500 micro grants to deserving non-profits in the community and awards four \$1,000 scholarships to members seeking advanced degrees/certificates. In 2018, volunteered 420 hours of community service, the equivalent of 10.5 weeks of paid time, making the Upstate of South Carolina a better place to live for all of us!





The Center for Heirs' Property Preservation (the Center) has two parts to its work. The Center protects heirs' property (HP) by providing legal education and direct legal services to help low income families resolve their heirs' property issues and keep their family land, and it also promotes the sustainable use of land by providing forestry education, technical assistance, and access to programs and financial assistance to historically underserved landowners.

The Center's combined services are helping families build generational wealth by maximizing the value of their family land, which is exactly what their ancestors had intended. Preventing the continued loss of heirs'

property is a powerful story. Equally powerful is preventing the loss of land when it has value that can save it.

Success Story

Monthly income had changed and money was owed on the mortgage.

Van was living on 42 acres that his father bought in the 1940's, and now he was afraid of losing it. Van figured he would have to sell half of the land to make

enough money to pay his mortgage and other debts. His friends and neighbors were surprised when they saw the "For Sale" sign on the side of the road. Luckily, one of them was a participant in the Center's Sustainable Forestry Program (SFP) and she knew Van had trees. "You need to talk to those people at the Center," she

“
***The others were
afraid like I was, but
now they see.***
”



told him. “They helped me. They might be able to help you.” Van cautiously agreed and the Center’s Director of Forestry gave him a call. “Van and I ended up walking his land together,” the director said. “Right away, I could see there was enough fiber (trees and tree products) on the land to give him some income, so he wouldn’t have to sell his land.”

Over the course of four months, Center foresters returned with three different wood buying professionals, who each gave Van quotes for purchasing the trees on 38 acres. He picked the best price and the logging began. “When I got that first check - that’s when I knew it was for real,” Van laughed. “Before that - I know one thing - if anyone had tried to take my land I’d have gone after them.”

From the harvest, Van made enough money to pay off his debts and save every inch of his father’s land. “I’m number one in the forestry program now,” he says with a wink. His enthusiasm has infected others.

“I was the first in my community to get a USDA Farm and Tract number,” he said. “The others were afraid, like I was, but now they see.” He was also the first to submit a conservation program application for financial assistance from the USDA/Natural Resources Conservation Service to re-plant his land with long leaf pine.

“I’m also thinking of stocking a fish pond and maybe leasing some of the land for hunting.” Van is proud what he did to save his father’s land. No doubt, his father is proud, too.



The Lyon Street Housing Redevelopment

The City of Columbia's Community Development Department works diligently with residents to encourage homeownership. Community Development addresses problems of poverty through strategic planning goals and provides a holistic approach that combines safe and decent affordable housing for low to moderate income families with social services, providing access to healthcare, employment and education. Through the strategic planning goals and holistic approach, the City of Columbia collaborated with Richland County, Columbia Housing Authority and the Columbia Housing Development Corporation to help create the Lyon Street Housing Redevelopment. The Lyon Street Housing Redevelopment consisted of 20 newly constructed homes. Community Development and Richland County utilized U.S. Housing & Urban Development (HUD) funds through the following programs: HOME Investment Partnership, Community Development Block Grant, Neighborhood Stabilization Program and Neighborhood Stabilization Initiative. Additional private dollars were used and over \$4.4 million has been expended towards the Revitalization of the Lyon Street Neighborhood.

On April 19, 2017 the City of Columbia's Community Development Department, Columbia Housing Authority and Richland County's Community Development Department held a ribbon cutting ceremony to celebrate the Lyon Street project. During the ribbon cutting ceremony, 12 newly constructed homes were unveiled and presented as the first phase kick-off of the Gonzales Gardens revitalization project. Those in attendance during the ribbon cutting ceremony included elected officials, government employees and community leaders as they welcomed new homeowners to the Lyon Street Neighborhood. This positive and sustainable development demonstrated by the City of Columbia's Community Development Department is the very essence of 21st Century building communities and transforming lives.



“As a single mother of three children arriving in Columbia, SC six years ago, I realized that I had just embarked on one of the scariest moments of my life. We did not know anyone here and family was a hundred miles away. My children and I had to endure what most people would believe to be impossible, but somehow I knew that I had to make a better life for my children. Constantly moving from one rental property to another to the point of homelessness, I felt like I was on a Ferris Wheel and couldn't get off; that feeling changed the day I arrived at the City of Columbia's Community Development. I met with a wonderful lady named Felicia Kilgore. With her support and encouragement and the assistance of The Columbia Housing Authority staff, I have confidence that anything is possible. My life and my children lives have forever been changed from homelessness to HOME OWNERSHIP.

Ms. Jemma Smith





MISSION

The City of Florence utilizes proactive means to provide timely, effective and fiscally responsible municipal services to elevate the quality of life in our city and region. The City of Florence has won 6 consecutive Municipal Association of SC Awards (MASC) for its efforts in economic development, downtown redevelopment, neighborhood revitalization, socio-economic responsibility, and community wellness.

In 2013 and 2017, Florence was awarded the MASC economic development award for revitalization of its downtown. Following decades of dormancy, this public-private endeavor has resulted in downtown Florence investments of over \$120 million. Florence has funded \$55 million for infrastructure while private investment of \$65 million has produced downtown urban apartments, 2 boutique hotels, multiple restaurants, retail stores, and professional businesses. Florence's downtown enjoys the benefits of a new public library, theatre, performing arts center, and museum. Revitalization partners included the Florence Downtown Development Corporation, Drs. Bruce and Lee Foundation, State of SC, and Francis Marion University. Downtown Florence is now a popular destination and has been essential to the economic stability and future growth of the Florence community.

In 2014, Florence received the MASC public works award for the creation of a Wastewater Management Facility. This new facility met our goals of good stewardship of natural and monetary resources while satisfying future growth.

Partnerships were developed with multiple entities to regionally consolidate wastewater treatment services. Reliable, cost-effective wastewater service is a cornerstone of economic development, industrial recruitment, and business retention.

In 2015, Florence received the MASC public works award for assuming operational and financial responsibility of the Town of Timmonsville's failing water system. SCDHEC and EPA contacted Florence to resolve the longstanding noncompliance and operational failures of Timmonsville's water system. Timmonsville's system had water supply problems, sewer failures, and had defaulted on USDA loans. Florence restored the operational integrity of the Timmonsville system. It is currently in compliance with all regulatory requirements. Financial partnerships were formed with the State Revolving Fund, SC Commerce Department, Florence County, the Regional COG, USDA, EDA, and Timmonsville's primary industry the Honda Corporation.



In 2016, Florence received the MASC public service award for its conversion of an old downtown junkyard into a 50,000 square-foot Health Center called HopeHealth. HopeHealth provides healthcare to disadvantaged residents. The blighted junkyard was a deterrent to economic development and was a tangible symbol of racial and socioeconomic separation. Partnerships were formed with SCDHEC, EPA, the Drs. Bruce and Lee Foundation, Catawba Regional COG, and HHS. Non-profit partners included Concurrent Technologies and HopeHealth.

In 2018, Florence received the MASC economic development award for Neighborhood Revitalization. The City assumed the role of developer to improve the housing quality in catalyst neighborhoods. The City has acquired over 60 residential properties, demolished 30 abandoned houses, completed street/infrastructure enhancements, and completed the construction of 7 homes – which has resulted in private investment within our targeted neighborhoods. APD Urban Planning helped the City develop and execute the Neighborhood Revitalization

Strategy. Funding partners included the SC Housing Authority, SC Community Loan Fund, SCACED, and several local financial institutions.

Downtown redevelopment is essential to the economic well-being and future growth of the Florence community. The emergence of high tech industries and companies has resulted in a significant emphasis on quality of life amenities to assist with recruitment of talent. The medical field is the largest workforce sector in Florence. Both hospitals have been challenged by physician recruitment partially because the city lacked the “charming and cool” downtown district that many young professionals seek. The Performing Arts Center provides that “crown jewel” that will drive revitalization and ensure that Florence is a better place to live, work and play.



The City of Greenville has worked to promote community and economic development solutions for over 40 years in and adjacent to our Special Emphasis Neighborhoods. In partnership with residents, we have worked collaboratively to develop neighborhood master plans encouraging revitalization that benefits the entire community. Through facilitated partnerships, the implementation of these master plans has become a reality. One of the City's roles is to support residential development by donating property or selling property at a reduced rate, providing construction subsidy, offering down payment assistance to the home buyer and serving as a champion through the development and review process. Working with residential development partners leverages City resources while meeting neighborhood goals.

One of the unique aspects of our work is that our partners did not simply develop homes in the neighborhoods served, but established very close relationships with residents where the new homes are being built. Collectively, our partners have produced over 293 units of affordable and workforce homes just within the City of Greenville.

Our story is much more compelling when we highlight their work and our partnership to revitalize our Special Emphasis Neighborhoods. These partners are also members of SCACED. SCACED is one of the common threads that connects us and our collaborative success - offering funding, training, strategic planning and capacity building expertise - to our partners. We have highlighted the work of six partners and their work to preserve and develop affordable and workforce housing for Greenville residents.





Allen Temple Community Economic Development Corporation (CEDC) – established by the Allen Temple AME Church, the nonprofit CDC focused its initial revitalization efforts in the neighborhoods surrounding the church including the Sterling, West Greenville and Southernside neighborhoods. The CEDC has now expanded their reach into the Nicholtown and Pleasant Valley neighborhoods and the City of Pickens.

Genesis Homes – established by First Baptist Church Greenville, Genesis Homes Board and staff wishes to not only produce affordable housing but also to positively impact each family served by designing a home compatible with existing homes in each neighborhood served, reducing the stigma of living in “affordable housing”. Genesis Homes also leveraged the resources of congregation members to facilitate the annual Project In As Much, a one-day, targeted effort to assist homeowners and neighborhood based organizations. Genesis Homes works in the Haynie-Sirriner, Greenline-Spartanburg and Nicholtown neighborhoods.

Habitat for Humanity of Greenville County has supported homeownership and redevelopment efforts for nearly 35 years. Attaining homeownership for many low-wealth citizens can sometimes be an overwhelming and often unachievable dream, but Habitat offers an opportunity to reach that dream through its nurturing homeowner education programs and long-term support of its homeowners. Habitat is working in the Southernside, West Greenville and Sterling neighborhoods.

Homes of Hope – Homes of Hope was one of the first organizations to take on the challenge of helping the City to fulfill its commitment to transforming our Special Emphasis Neighborhoods. Its first project, the Queen Street Cottages, set the standard for community impact and is a shining example of the power of partnership. After the initial project on Queen Street, our partnership has transformed the West Greenville neighborhood.

Soteria Community Development Corporation (CDC) – Affordable housing is an important part of a much larger vision for Soteria CDC that involves transforming the lives of our returning citizens (formally incarcerated). Soteria, with a small grant from the City of Greenville, developed seven homes on Vance Street in the West Greenville neighborhood, a catalyst for additional revitalization in this area of the City. Always paving new pathways and exploring innovative ideas, Soteria invested in three duplexes in the Nicholtown neighborhood, again, creating opportunities for a new beginning for returning citizens.

Sterling Land Trust – established by Sterling neighborhood residents, Sterling High School Alumni and concerned citizens, was the first land trust established in South Carolina. Its goal is to preserve affordable housing options in perpetuity, offering opportunities for Sterling Alumni to return to the neighborhood and long-time residents to be able to continue to live in this historic neighborhood.



HIGHLAND NEIGHBORHOOD - SPARTANBURG, SOUTH CAROLINA

The Highland community has been an integral part of the city of Spartanburg for many years. Located a few blocks from downtown, this proud neighborhood once held many single-family homes, a thriving grassroots business community, and the only community pool for African Americans in Spartanburg County, which was situated within one of the city's largest parks. For much of the early 20th century, despite the many disadvantages it suffered due to systemic racism and intergenerational poverty, Highland was a thriving city neighborhood with a proud, communal, family-oriented atmosphere.

In the early 1970s, Highland was the target of misguided Federal Urban Renewal plans which sent the neighborhood on a decades-long downward spiral, displacing many of its long-time residents. Poverty became more concentrated in the era's barrack-style low-income housing projects, bringing an increase in drug activity and criminality. The neighborhood suffered a significant loss of owner-occupied homes, with absentee landlords also preying on the community's renters.

Through all of this, the Highland community never gave up, and an active neighborhood association worked diligently with residents and the City to make improvements. Springing from that relationship, the City and the community are moving forward on a comprehensive master plan for redevelopment of the neighborhood. Covering everything



from housing and transportation needs, to education and job training programs, the plan will create a holistic blueprint for Highland's future, with the neighborhood's leaders and residents leading the conversation every step of the way.

Highland's master plan will build upon an impressive list of accomplishments and community investments made in recent years, including the \$1.7 million redevelopment of Stewart Park, the City's largest neighborhood park, and the construction of the Rev. James D. Thornton Activity Center, which has since become an important gathering place, hosting a wide array of programming for youth and adults. Additionally, Highland Crossing, a new, modern housing development from Spartanburg Housing Authority,



has shown the neighborhood a path forward from the failed housing strategies of the past.

Highland was also selected as a neighborhood for Seeing Spartanburg in a New Light, a largescale temporary public art project funded by Bloomberg Philanthropies. Highland's installation, titled Video Village, reimagined vacant former public housing structures, turning their windows into video screens where a series of videos developed by Highland residents were shown, telling stories about the community's history and tackling difficult issues like the residents' interactions with local police. This renewed investment and energy—alongside longstanding community anchors like The Bethlehem Center and Macedonia Missionary Baptist

Church—ensure that Highland is poised for its renewal.

The Highland master planning process will take approximately 12 months to complete, and implementing the eventual transformation plan will take the vision of an engaged community, and the resources of local institutions, governments, and non-profit organizations. In the case of Highland, all of the above is in place, and this massive effort is proportional to the pressing need to return this crucial community to its rightful place as a centerpiece of our city.



About five years ago, the staff and Board of Coastal Community Foundation generally felt comfortable with our work to improve the quality of life for all people in coastal South Carolina. We believed our work linking donors to the needs in our communities inherently advanced racial equality and social justice.

The truth was, we were barely skimming the surface. Reality set in in June 2015 after the Emanuel AME shooting in Charleston. The community, grieving and angered, was desperate to heal the wounds of racial hatred and division that had plagued our state for centuries. This was our time to show leadership, but we knew we couldn't be agents of change until we had begun to change ourselves.

As our now-Chief Executive Officer Darrin Goss would tell us in his job interview months later, we had no credibility among minority communities.

The staff set out to take a deep and honest look at the ways we exercised power, and the Board welcomed the scrutiny. We surfaced with insights that helped us enter a new chapter of Coastal Community Foundation, one

defined by our commitment to embody the changes we seek. The Foundation adopted a diversity, equity and inclusion policy to establish these goals as a top priority. In the years since, this policy has touched every facet of our organization, including the ways in which we invest wealth.

In applying that equity lens to our grantmaking programs, we found we needed to do more to make sure the people guiding those financial decisions represented the populations they served. We invited people who had been underrepresented to serve on our committees. We adjusted meeting times and locations to accommodate

their schedules. We began arranging accessible transportation for volunteers with disabilities.

At the same time, we adjusted our selection processes to bring more rural and minority-led organizations to apply for grants.

So far, the strategies have led to more funding for organizations and programs that hadn't been included in our grant programs before.

In 2017, we partnered with the YWCA to bring the Racial Equity Institute training to Charleston, a program to equip people with shared language and understanding

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***The others were
afraid like I was, but
now they see.***
”



to address racism in their everyday lives. All members of the Foundation's staff and board have either completed the training or are in the process of it.

We're also proud to have a more diverse staff and board, as well as our first African-American president and CEO, Darrin Goss. With his guidance, we have crafted a Civic Engagement Agenda to communicate the systemic issues and inequities burdening our region, and how we will work as community leaders in this space moving forward.

Still, we can't call this our success story. We're not there yet. What we can claim is that we've found the path. We'll never again assume we have all the answers, and we'll be transparent about our mistakes. Our promise is to remain committed to championing equity and accessibility for all people in all that we do.

MISSION

With a purpose to help create vibrant communities by uniting people and investing resources, Coastal Community Foundation (CCF) manages more than \$280 million in total assets. We invest millions of dollars through grantmaking, impact investing, and scholarships, and lead several initiatives in collaboration with the community and other funders such as our Civic Engagement and Place-Based Impact Investing work. We are known for understanding and acting upon the dynamic and changing needs of the communities we serve. We proudly embody the core values of stewardship, integrity, inclusion with equity, and courage.



North Main Plaza Retail & Affordable Housing Development

With its mission to foster, encourage and nurture Columbia, SC as a socially and gainfully vibrant community- a city that offers sustainable jobs and a thriving, entrepreneurial, small-business environment-the Columbia Empowerment Zone, Inc. has created a “model development” with the completion of The Veranda at North Main. Through innovating public private partnerships, the project has transformed an entire neighborhood into an affordable housing center for Columbia seniors, spurred entrepreneurship, created jobs and increased the tax base in a formerly neglected part of the city. Located in an Empowerment Zone/Opportunity Zone just shy of the City’s business district, The Veranda provides a Main Street address for affordable housing while also giving an aging, mixed-income population access to quality health care, transportation, recreation, education, goods and services. After a few years of offering rent incentives, the North Main Plaza, located at 3800 and 3730 North Main Street, has 95% of its available square footage under a signed lease. The 10 small businesses that occupy the plaza, 3 of which are national chains have created/retained approximately 39 jobs. The Veranda’s 58-mixed-income apartments started welcoming residents in the summer of 2019. As a public-private partnership constructed under a taxable Limited Liability Company, The Veranda and its affiliated businesses have increased the amount of municipal fees collected and the tax base of the area.



The Veranda represents the evolution of a comprehensive neighborhood development and well-thought-out use of land development consisting of two buildings in a commercial plaza along with a senior housing project – with a mission to enhance the social, economic and physical prosperity of the entire North Main Street corridor. The Veranda at North Main has been innovating in its approach to solving simultaneous community challenges in one unique development plan. Whereas some may view The Veranda as an answer to affordable housing for seniors rehabilitating a neglected part of the corridor into inner city core or simply as a small business generator, the CEZ, Inc. is pleased that The Veranda will offer solutions for all of these challenges and more. The innovation comes from a true sense of collaboration that enriches the quality of our city and the quality of life for our citizens.





CommunityWorks

Building People & Places

MISSION

Founded in 2008, CommunityWorks (CW) is a CDFI and nonprofit financial organization committed to building a brighter future for underserved families and communities through education, lending, and investing. We envision robust and vibrant communities that offer the opportunity for financial stability and economic achievement for everyone. CW serves low-wealth working families and underserved, minority-owned businesses and entrepreneurs throughout South Carolina. In ten years, CW has provided \$3,973,995 in small business loans, along with \$6.3M in affordable housing and community loans, \$5.4M in consumer loans, and \$58.7M in home sales, resulting in \$221M total economic impact in South Carolina.

Back from the Brink

There is never a good time to have your identity stolen. There is, however, a particularly bad time to have your identity stolen. If you've ever received those calls or texts asking if recent overseas charges are fraudulent you know the heartbeat-skipping fear that it brings. Imagine getting that call after your husband's job was reduced from full to part-time and you have two kids at home to support.

In 2012 when Lillie and David Hall's phone rang, the impact of a double helping of bad news crushed their spirits and soon after, their finances. At the time, Ms. Hall had been working for DHEC for over a decade and was well established in her position as Community Systems Director, connecting communities to resources. Ms. Hall says from the outside, friends and family thought her family was very well-off, living in a nice house and going on vacations. They realized that they were just a disaster (or two) away from bankruptcy.

The identity thief demolished their credit. When they went to their bank for a much-needed loan to make ends meet, they were denied. The decrease in household income as well as their newfound credit issues, caused Lillie untold stress. Couponing to save money became a necessity, not a hobby and there were restless, hungry nights. She turned to local finance companies and payday loans to get by even though the predatorily high interest rates made her feel like she could never pay them off.

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***It really is a
mindset change.***
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When she heard about CommunityWorks she was very skeptical. “I just thought that was the way it was and it wasn't going to change,” Lillie said. David looked sullen in that initial CW meeting but soon, his bright smile returned. CommunityWorks GOALS program provided financial coaching, budgeting and saving tools, and an affordable loan they could use to pay off their high-interest-rate debt. The consolidation reduced the Hall's monthly payments by almost \$500 and while they weren't quite out of the woods yet, the path to financial



stability was a little clearer. Edris Tucker, CW's financial coach, was right there with them. Edris and the Hall's continued to work together and some years later, in 2017, CommunityWorks hosted a "Change Your Money Mindset Bootcamp" and the Hall's eagerly attended.

As a result of the GOALS and bootcamp program the couple started communicating about money and no longer hid their situation from family. "It really is a mindset change," Lillie explained, "Now we are able to make financial decisions

together strategically." They have paid down two-thirds of their debt and look forward to paying off the balance within the next year, leaving only vehicle payments and student loans. They took advantage of the credit union's Borrow and Save Program as well and when they pay off their loan with the credit union, they will have savings to help them purchase their own home.

"We never thought it was possible to bounce-back, but it was. You can do it too!"

EAST COOPER COMMUNITY OUTREACH



HELPING NEIGHBORS HELP THEMSELVES

East Cooper Community Outreach (ECCO) has been a SCACED partner since 2010 with the Individual Development Account (IDA) program. To date, program matches have invested a total of \$90,000 back into the community and local economy. In nine years, ECCO has graduated thirty individuals with eleven home, ten education, and nine small business matches. 100% of the IDA participants who purchased a home are still homeowners today. Six of the ten (60%) small businesses matches are still operational today. Of the ten education matches, four are still enrolled in college and five have graduated, with four of those graduates holding full-time jobs in their fields of study.

ECCO's asset development program changes lives for motivated, tenacious, and deserving clients like Lasherelle, who with her three children lived in Section Eight subsidized housing. They had waited a long time to get this housing and even though it was a place to live, it was not a place to call Home. Lasherelle is a trailblazer. No one in her family had ever owned their own home, but she was not going to let that stop her from being the first. It was her most important life goal after she completed an associate's



degree, landed a full-time job, and started to save money every month. To raise her family she wanted her own home.

When Lasherelle first enrolled in the IDA program, she was nervous and doubted (just a little) that homeownership could happen for her. But, her dream and determination overcame those fears. She opened her IDA account in December and made a deposit every month. She even increased the deposit with her entire tax refund, which was challenging since she would usually use this money for something else. While saving, she completed a financial



literacy class and homeownership workshop and in just six months she accomplished her savings goal of \$1,000. In July 2018, Lasherelle closed the deal and purchased a beautiful house in Moncks Corner that she plans to make Home, live happily ever after, and raise her family to save and dream big – just like her!

Founded in 1989 as an emergency relief effort after the devastation from Hurricane Hugo, ECCO is a permanent community resource for people living in generational or situational poverty. Annually, three main program areas - Basic Needs, Health Services, and Empowerment- provide

thousands of families with emergency assistance for food, clothing, household furnishings, financial aid, access to dental care, medical care, prescription assistance, counseling, and educational opportunities like financial literacy classes, computer skills training, and job readiness workshops. Each person served has had an individual experience with poverty, and at ECCO they find helpful, compassionate, and efficient staff and volunteers to help them recover, manage, and begin again.



In 2006 Genesis Homes was established, with the help of a Greenville, SC faith community, as a non-profit builder of affordable rental homes. By 2009, they had built several homes in the Nicholtown Community, but they had just broken ground on the first of 3 new homes in the Greenline/Spartanburg Community. Noelle was a single mom with a 9-year-old son who dreamed of living a different life.

On July 1, 2010, she and her son left behind a sub-standard apartment on a dangerous street for a home to call their own in the neighborhood where she grew up. Noelle became the first resident of a Genesis Home in Greenline. The reality of having separate bedrooms, a kitchen with modern, working appliances and a new washer and dryer meant no more trips to the laundromat and heating and air conditioning in every room!

In 2013, Noelle was working full time at a local cafeteria but making minimum wage. She decided, "Something has got to change with my situation". Noelle felt unfulfilled and unappreciated and was

earning just enough to make ends meet but never had enough to afford fun times with her son. She hoped to be a business owner so she could make sure her employees felt appreciated every day.

In January 2014, Noelle decided to break the poverty cycle and create a new future for her son. She enrolled in Greenville Technical College to pursue a degree in business. It was overwhelming. Many times she wanted to quit but her son and her goals compelled her to stick with it. Over the semesters, her knowledge increased and so did her grades. In 2018, she graduated with a BS in Business Administration and a path to securing a better job and eventually homeownership!

“
***Something has
got to change with
my situation.***

”
with Genesis gave her hope and a way forward to what was once an unimaginable future for her and her son.

This spring, her son will graduate from a Greenville high school and enroll in Greenville Technical College, following his

mother's example. Finding a home





Greenville County Human Relations Commission (GCHRC) provides free financial counseling, fair housing services, landlord/tenant mediation, homebuyer education, and foreclosure prevention to Greenville County residents. As a nationally-recognized provider of these services, in 2017, GCHRC became one of 12 locations nationwide selected to launch a Financial Empowerment Center. Originating in New York City under Mayor Michael Bloomberg, the Financial Empowerment Center program is an evidence-based financial counseling model that helps low-to-moderate income individuals and families take control of their finances by reducing debt, improving credit, increasing savings, and accessing safe and affordable banking products. Selected because of our outstanding record in financial counseling, GCHRC became the first location to launch our Financial Empowerment Center program. Since February 2019, GCHRC is managing seven Financial Empowerment Centers across the county. In the first two months, 131 clients have sought assistance, and we anticipate serving 500 clients annually. Collaboration has been key to a successful program launch. “Thanks to GCHRC’s collaborative approach, which brought over a dozen community partners to the table at the very beginning of the planning process, the Greenville Financial Empowerment Centers are poised to become a model for other South Carolina communities seeking solutions to break the cycle of poverty,” says Ginny Stroud, Community Development Administrator for the City of Greenville. The program’s main component is the one-on-one financial



Greenville Financial Empowerment Center

*Free One-on-One
Financial Counseling*



counseling. Highly trained counselors engage with clients in a one-on-one setting to customize a goal-oriented action plan that will enable the client to take control of their own financial future. “The wonderful thing about the Financial Empowerment Center is that it lifts families out of poverty in a sustainable way,” says Butch Kirven, Greenville County Council Chairman. “By receiving ongoing guidance and encouragement from their financial counselors, residents can make lasting changes that set themselves on a path of long-term financial stability.” Counselors help clients to name their objective—such as reducing credit card debt, ending their reliance on payday lenders, or becoming a first-time homeowner—and then give them the tools they need to achieve it. By dispelling common myths about credit, encouraging using a bank or credit union account, repeating the mantra of ‘pay yourself first!’ to establish savings, and advising on debt repayment strategies and creditor

negotiations, Financial Empowerment Counselors will help clients retool their thinking about financial matters and establish healthy financial habits.

Greenville’s business and civic leaders fully support the Financial Empowerment Center program as a proven strategy to combat poverty. “As a life-long Greenville resident and City Council member since 1981, the Financial Empowerment Center program truly impresses me because it empowers families to lift themselves out of poverty,” says Councilwoman Lillian Fleming. “This program has the potential to break the cycle of poverty in Greenville in an affordable and sustainable way that reduces the burden on public-assistance programs that are already heavily strained.” Through the Financial Empowerment Center program, GCHRC will continue its 47-year legacy of empowering Greenville’s low-income residents while also serving as a statewide model for this life-changing program.

MISSION

Through affordable homeownership opportunities, financial education, advocacy efforts, and neighborhood empowerment programs, Berkeley Habitat builds homes, revitalizes neighborhoods, and is working together to build a stronger community.

Since 2010, Berkeley Habitat has focused Neighborhood Revitalization efforts working alongside community leaders to discover community aspirations and empower residents to enhance their quality of life.



Community is family. The only way to develop community is to work together. Amazing things are happening in this neighborhood. We are making things beautiful again. People are fixing up their front yards and mowing lawns for the elderly.

Althia Cord, Wall Street Community Leader



The Community's Hope Impact Center has become a Home away from Home: the place where everything you need, is provided. CHICC has hosted life enriching programming: Senior Citizen Financial Management, Uplift Book Club, One Step at a Time Creative Dance, Community Meetings, Heirs' Property Seminar, and Be Your Own Health Manager.

Speaker Name Placeholder

What's coming out of this building is our next future vice president, captain of the police force, our next lawyer, judge. This is supposed to be an impact on the nation. Not just Berkeley County – but the nation. I guarantee you this is going to be the hub of great things that are soon to come.

Jennings Jackson Jr. with Habitat

A collective vision, re-imagining an abandoned corner lot, paved the way to a collaboration between Habitat for Humanity of Berkeley County, Grace Impact Development Center, community residents and local businesses. The shared vision identified the need for a community center providing after-school programming, job training, senior activities and community gatherings. In June 2017, HFHBC received a \$70,000 grant catalyzing the Community's Hope Impact Center's (CHIC) construction. Prayers, dedicated volunteers, and community partnerships built the Community's Hope Impact Center which was completed in January 2018. The Community Center's Grand Opening celebration reflected on the neighborhood's transformation over the past generations. What was once a field for community baseball leagues, followed by a laundromat and bar, and was eventually abandoned is now home to a center symbolizing community-driven dreams.





MISSION

Homes of Hope rebuilds communities and individual lives through housing, economic, and workforce development. Our workforce development program for men overcoming addiction has graduated 308 men in our 20 years, and we are so proud to see the success they build after graduating our program.

I was raised in a good home with a good family. We weren't rich, but I never went without either. I did well in school, and from an early age developed hopes and dreams for my future. However, as I entered high school I started giving in to peer pressure and partying. Occasional partying developed into a lifestyle, and as a result, I almost flunked my senior year from skipping class so much. After numerous failed attempts at college, countless run ins with the law, and several near-death experiences, God saw fit to meet me right where I was broken and in need.

I first heard about Homes of Hope while I was a client at Miracle Hill's Overcomer program, a seven month inpatient treatment program. I was only two weeks away from graduating when I realized I needed something more. The training program was so helpful because I learned numerous job skills including carpentry, electrical, flooring,

and many more. I received a Quick Job certificate in Basic Residential Construction through Greenville Tech, along with a NCCER (National Center for Construction Education and Research) core certificate and WorkKeys credentials. Every month the staff did an individual evaluation to let me know which areas I was doing well in, and which areas needed improvement.

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Today I stand as a person who has truly been restored.
”

Once my graduation date approached, the Men's Development director asked if I knew which direction I wanted to go for employment. I chose electrical, and before it was time for me to get a job, he had already lined me up an interview with an electrical contractor.

Two months before graduation, I got hired at a respectable wage and was able to stay at Homes of Hope rent-free while saving my income for my transition. I was able to save



enough money to buy a truck, find a place to live, and build my savings.

Since I graduated from the Men's Development program in March of 2016, I am now the owner/operator of Old Timey Electric. I am in school now to become a NCCER certified electrician. God has continued to restore broken relationships. I have been able to pay off all of my legal fees. My probation agent let me off probation 3 years early. I am a registered voter for the first time in a decade, and I am currently in the process of applying to have my criminal background expunged. Today I stand as a person who has truly been restored.

We are honored to be a part of John's story and are so excited to see the amazing things we will continue to accomplish in the future!





After exiting prison on parole from a forty-month sentence for a variety of white-collar crimes, including identity theft, the prospect of finding a job to comply with the terms of my release were not at all in my favor. The stark reality was that no one wants to hire a convicted felon who just got released, but someone suggested that I consider volunteering somewhere to get myself established again. As I perused the Volunteer Match website, I came across an opportunity with Increasing H.O.P.E. Because I had some experience in credit and budgeting, I decided to apply there. Dorothea Bernique quickly interviewed me and saw what I had done before prison and the person sitting in front of her, and she decided to give me an opportunity, despite my recent release from prison and the financial nature of my crimes.

I started out working in the office, learning what the nonprofit did and how it helped people. Within a few months, I was given the opportunity to apply for a board position and was not only welcomed, but also added as a member of the Executive Committee. Within a couple of months, I was hired at a local center, but I continued to volunteer at the organization to teach classes on credit. Later that year, Dorothea was presented with the opportunity to become a volunteer tax site for the VITA program, and she asked me to spearhead the launching of the program within the organization. Bearing in mind my conviction for identity theft, she did this with no concerns about handling people's financial information.

As time went on, I was elected Chairman of the Board with all the board members having full knowledge of my past crimes. They allowed me to stand on my own merit as they had seen what I had done with the organization. The VITA site grew in volunteer numbers, and we established a baseline of clients who have made Increasing H.O.P.E. their tax preparation home year after year. The site has led the region in having the lowest IRS rejection error rate for the past nine years.

As of today, the VITA program has seen a record number of returns prepared, with the projected total this year to exceed 300 returns, and an expected IRS acceptance rate of over 98%, compared to a national average of 94%. And we received a 100% on our site review this year. I recently left my employment at that call center after over nine years and not having missed one day of work, and I now work full-time as an Uber and Lyft driver. I preached my first sermon recently, teach adult Bible school and am the sound engineer. From start to finish, this would certainly be what most people should label as a successful prison re-entry story and will hopefully inspire others to see what is possible when they put their faith in the right place. There is always hope: Increasing HOPE Financial Training Center!





Nestled among old live oak trees and tucked against the eastern boundary of what was once one of the largest naval yards in the United States, the Chicora-Cherokee neighborhood located in North Charleston, South Carolina has a past full of heritage and loss. Since the closing of the Charleston Naval Yard in 1996, jobs have been hard to come by and the area has seen a steady decline until recent years. Today, longtime residents face significant pressure from gentrification. At Metanoia CDC, we realize that there is a limited window of opportunity in our community to create equitable development efforts that ensure that the residents who live here now can enjoy the progress of added investment. Metanoia CDC is a movement of people, rooted in faith. We invest in neighborhood assets to build leaders, establish quality housing and generate economic

development.

A part of our mission, generating economic development is crucial to the healthy recovery of our community and we do this through targeted investment in our neighborhood's assets. One such asset is a two-story 5,000-square foot building located along the commercial 'downtown' corridor of our community at 2021 Reynolds Avenue. This neighborhood asset was donated to Metanoia in 2009, enabling our previous owner to take advantage of the CD Tax Credit Program. When Metanoia acquired 2021 Reynolds Avenue, the building was condemned and in disrepair. Today it houses a small café, Quan's, which is owned by a local African American entrepreneur. Metanoia's Youth Entrepreneurship Center (YEC) is also located within this reawakened community asset. Middle



and high school students attending Metanoia Youth Leadership Academy (MYLA) operate two student-run businesses from this space. These MYLA students are gaining real-world experience and earning a modest income, a portion of which is saved in Individual Development Accounts. These IDAs are stewarded by Metanoia and if a student decides to put their savings toward college expenses then Metanoia matches funds 3:1. Just upstairs from Quan's and YEC is Metanoia's Volunteer Center where volunteer groups from around the country take advantage of dormitory-style living quarters. The space also has a high-quality one-bedroom rental opportunity for Metanoia interns. As students are working downstairs to grow their business skills, earn money and develop as leaders, volunteers upstairs work alongside Metanoia and

community residents as we work together to realize our mission. Students and volunteers alike are able to join to community residents to enjoy the fresh food and warm conversation always available in Quan's. Since redeveloping 2021 Reynolds Avenue, Metanoia further acquired the two adjoining buildings. Expanding upon the success of 2021, Metanoia outfitted these building with small business incubator spaces which will be filled by local business owners who reflect the community they serve. What began as a vacant commercial building along a disinvested corridor has been transformed to spark healthy renewal where everybody benefits from added investment.

SANTEE-LYNCHES AFFORDABLE HOUSING & CDC

Santee-Lynches Affordable Housing and CDC was created on April 8, 1992. From inception the focus was on creating new homeowners. Staff was successful in creating 5-to-10 homeowners each year in partnerships with USDA Rural Development, State Housing Authority, FHLBAtl and local banks. Mr. Rodriguez, president and CEO, joined Santee-Lynches in 1995 as a Board Member. The founding president, Mr. Isaac Bracey, passed away very unexpectedly, at age 35, July of 1997. Mr. Rodriguez became president in September of 1997. Mr. Bracey envisioned a Shopping Plaza in South Sumter, “across the tracks”, where mostly minorities lived without access to stores, goods or services. After 6 years, in 2003, Mr. Rodriguez and staff successfully constructed and opened “Bracey Shopping Plaza” in South Sumter’s Empowerment Zone.

Bracey Shopping Plaza was the first project that returned significant rental income to Santee-Lynches.

Family Dollar is still the anchor tenant while six other “local entrepreneurs” operate successful businesses from Bracey Plaza today. The rental income potential led Santee-Lynches Board and staff to decide to build more rental housing. In 2003, Santee-Lynches relied on income from developer fees, donations, capacity building grants and its tax credit deals.

Over time Santee-Lynches expanded its service area as it looked for opportunities to build more quality, affordable rental housing. Santee-Lynches originally worked in a 4-county service area which has grown to 15-counties with rental housing in 12 of the 15 counties. This expansion was due to funding opportunities and a lack of representation in the affordable housing arena in certain counties. Staff developed an apartment complex catering to mental health clients in Orangeburg, purchased and rehabbed an eight story building with 50-elderly units where 10 units are set-

MISSION

To enhance communities by providing safe, decent, and affordable housing and other forms of economic opportunity that benefit low-to-moderate income individuals in our 15-county service area of South Carolina.



aside for homeless individuals in Sumter, purchased a 24-unit apartment complex in Columbia and is currently building-out a 25-lot subdivision in Lamar. As of March 2019, the subdivision has houses on 17 of the 25 lots. Santee-Lynches also partnered with a for-profit entity to develop six, Low-Income-Housing-Tax-Credit properties. The tax credit properties did not provide much initial income, however, over time, Santee-Lynches has become the sole owner of these properties and now enjoys an income stream from each complex.

Fortunately, Karen Smith, George White and Luis Rodriguez were able to work together at Santee-Lynches from 1998 until George retired in 2016. This team, along with others, was able to increase the company's rental portfolio to over 500 properties as of 2018. The slow, deliberate and steady increase in properties also increased the operating income. Now, properties are beginning to successfully reach the

end of their compliance and mortgage periods. This means the Board and staff have decisions to make regarding the properties while still serving their low income constituents. Some properties can be sold, some rents can be raised. Santee-Lynches is in a much better position to conduct business as it moves forward due in large part to the valuable partners, funders and decisions fostered along the journey.

Thanks to partners like the State Association of CEDs, State Housing Authority, Rural LISC, USDA Rural Development, Sisters of Charity Foundation, SC Department of Commerce, Mary Reynolds Babcock Foundation, local PJs, most of the financial institutions and many others who have helped Santee-Lynches grow into a force that serves the low-income community.



Established through passage of a joint resolution by the SC General Assembly on May 14, 1993, as the South Carolina African American Heritage Council, the SCAAHC identifies and promotes the preservation of African American historic sites and enhances the efforts of the South Carolina Department of Archives and History (SCDAH) to document and educate the general public about the rich history and culture of African Americans in the Palmetto State. Since its inception, the SCAAHC has partnered with historians, community organizations, and the State Historic Preservation Office to increase the number of African American historic sites recognized with either historical markers or listed on the National Register of Historic Places, the official list of national historic structures. In 1993, only 36 African American historic sites had markers or were listed on the National Register. Today, as a result of the Commission's tireless advocacy and collaboration with its partners, more than 300 sites have been commemorated. The Commission's efforts have led to significantly greater appreciation for the vital role played by African Americans in the development of our state. In 2001, Governor Hodges issued an executive order establishing the former Council as a state commission. The SCAAHC has also received numerous local, state, and national awards. Three of our longest tenured members—Michael Allen, Dr. Barbara Jenkins, and Jannie Harriot—were awarded the Order of the Palmetto, South Carolina's highest civilian honor, at our 25th Anniversary Gala in April 2019. The SCAAHC continues its mission to educate the general public about the rich history and culture of African Americans in South Carolina by developing a variety of publications for educators, students, tourists, entrepreneurs,

and other audiences. Among them are:

A Teacher's Guide to African American Historic Places in South Carolina, a volume of lesson plans based on existing South Carolina social studies standards intended to help teachers incorporate African American history into the curriculum.

Integrating the Arts into Classroom Instruction, a digital publication that includes lesson plans to help teachers incorporate African American art and cultural traditions into the curriculum.

The Business of Rural Heritage, Culture and Art: An Introductory Resource Guide for Entrepreneurs, a user-friendly guide that lists SC agencies and organizations that provide technical expertise, funding, and support for entrepreneurs in rural and African American heritage, culture, and the arts.

Perhaps our most significant publication is *The Green Book of South Carolina*, an online mobile guide to African American historic and cultural sites across South Carolina. An homage to the original *Negro Travelers' Green Book*, a segregation-era travel booklet for black travelers, this interactive guide features over 300 historic sites and exciting cultural experiences to encourage residents and travelers to become immersed in the compelling story of African Americans in our state.

Armed with limited funding and a roster of passionate volunteers, the SCAAHC remains committed to its founding mission. As we celebrate our accomplishments, we express gratitude to our partners and pledge to honor the memory of those who came before by empowering communities to preserve their places in history.





SOUTH CAROLINA
Community
Loan Fund®

Investing in Community

In the Percival Road community of Columbia sits a bustling auto repair shop. However, not long ago the shop sat vacant and falling into disrepair. Melvin and Sandra Wells of Pete's Mobile Auto & Truck Repairs, who were leasing a building at the time, saw the space and knew they were ready to make the leap into purchasing property for their growing business. "Purchasing the building and having a foundation was a symbol for us," says Sandra. "It was like a stamp to say we're serious, and our business is solid." The Wellses struggled to secure the financing they

“
**...seeking to have
our business in place
for generations to
come...**

needed to purchase and renovate the shop until they enlisted the help of their local South Carolina Community Loan Fund Loan Officer, James Chatfield. SCCLF is a Community Development Financial Institution (CDFI) that transforms and revitalizes communities throughout South Carolina by financing projects that provide housing, access to food and essential services, attract businesses, employ community members and stimulate economic activity. "We told him we were seeking to have our business in place for generations to come and to make an impact



on the community,” says Sandra. “We see so many people in the community, including our sons, who are in need of good, decent paying jobs and it felt like we were keeping our talents to ourselves when we could be helping others.” Their vision of creating jobs and becoming a fixture in their community aligned perfectly with SCCLF’s mission, and so the SCCLF lending team worked with the couple for several months to provide the support and assistance needed to be approved for a \$112,000 loan.

Melvin and Sandra re-opened Pete’s in the spring of 2017 and have since been busy working to further

establish themselves as leading automotive service providers within the local community and beyond. This new venture has allowed the Wellises to grow their staff, providing four additional jobs in the highly specialized field of automotive and freight truck service and repair. Further, the Wells family is providing affordable service to community members and truckers whose vehicles are their livelihood, spurring economic activity in an underserved Columbia neighborhood, and building an asset for their family which can be passed down through future generations.



South Carolina Legal Services

Balancing the Scales of Justice

MISSION

SC Legal Services is a statewide law firm that provides civil legal services to protect the rights and represent the interests of low-income South Carolinians. Legal Services include: education, employment, housing, family, consumer, public benefits, and probate.

In 2018 S.C. Legal Services celebrated 50 years as a nonprofit law firm providing civil legal aid to low wealth South Carolinians and special populations. With offices in 9 counties in South Carolina and funding from Legal Services Corporation, S.C. Bar Foundation and many others, we have provided civil legal representation, education and other resources for citizens in our state. In our pursuit of full and fair access to justice, SCACED has been a crucial partner and resource for SCLS and those we serve. That collaboration throughout the last 25 years has allowed SCLS and SCACED to share our unique resources for maximum impact.

One of our firm's core purposes is to keep people in their homes. The community impact we can have is demonstrated by our work preventing homelessness from 2011-2018 with the SCHELP program. As a result of South Carolina Legal Services' work with the SC HELP program, over \$235,600,999.75 was awarded to homeowners in need. The funds helped to save 13,447 homes from foreclosure or avoid foreclosure entirely by providing monthly payment assistance for past due amounts. As troubled homeowners were given some breathing room to help them get back on their feet, SCLS collaborated with SCACED members and their partners. Along the way we created and strengthened ties to organizations all over the state.



The SCHELP program was incredibly popular among homeowners, mortgage companies, foreclosure attorneys, and court staff, with many homeowners being referred to the SC HELP program by their own mortgage servicers. A qualifying hardship, such as unemployment, underemployment, catastrophic health-related expenses, divorce, or death of a spouse was required to be eligible. In exchange for assistance, homeowners agreed to remain in their homes for at least 5 years (or 10 years for some programs), after which the loans would be forgiven. For those homeowners whose homes could not be saved, there was a program offering financial assistance to help them find and move to other housing.

Beyond just the numbers, the partnership between SCLS and SC HELP made a real impact in individual people's lives. Here are a couple of examples:

After his mother died, a senior citizen could no longer afford to pay the mortgage and basic necessities. Thanks to efforts by SCLS and funds from SC HELP, he was able to save his home and fully pay off his mortgage.

After losing her husband, a woman caring for her elderly mother needed to modify her loan. SCLS and SC HELP were able to pay off arrears and negotiate a more affordable loan modification.



Soteria Community Development Corporation (CDC) was birthed in a prison cell while Jerry Blassingame was serving a 20 year prison sentence. Jerry knew that once released he would face with the challenge of finding employment, housing and access to education with a criminal background. Equipped with a mission to advocate for economic and social justice for previously incarcerated individuals and their families who are impacted by the criminal justice system, Jerry established an organization to pioneer his efforts.

After completing only 3½ years of a 20 year sentence, Jerry was paroled and Soteria became a reality on June 18, 1999. After a few short years Jerry was introduced to Bernie Mazyck and the South Carolina Association of Community Development Corporations (SCACDC). It was at that meeting that Mr. Mazyck spoke life into Jerry and told him that he was an asset to South Carolina and asked him to join SCACDC. The following year, Jerry became a board member and quickly began to use the resources of community and economic development to empower those who had been incarcerated.

The first grant Soteria ever received was through SCACDC. This \$100,000 grant paved the way for Soteria to embark on affordable rental housing. Soteria was able to leverage this grant into a \$600,000 development that produced a thriving neighborhood in West Greenville that won the Max Heller Neighborhood Improvement Award from the Greenville Chamber of Commerce. Soteria CDC has also received Community Impact Fund Grants (CIF) from the SCACDC.





These CIF Grants allowed Soteria CDC to create GreenStart Recycling and Soteria At Work (SAW).

Both are social enterprises that provides transitional job training opportunities through on the job training for people who face significant obstacles to employment.

GreenStart provided a countywide recycling service that contributed to an environmentally responsible community and SAW takes discarded pieces of wood and turn them into custom-made, one-of-a-kind artifacts allowing the men to give the wood new life as they work to reclaim their own lives.

In 2004 when Jerry was denied the right to run his organization because of his background, SCACDC stood with Jerry to help get a pardon. Once they found out that a pardon was not expunged, SCACDC put expungement on its legislative agenda for the next 5 years. Soteria CDC continued to fight for this legislation until 2018 when

the general assembly passed Bill H3209, the workforce expansion bill that expunged felonies in South Carolina for the very first time.

Since 1999, Soteria CDC has helped over 5000 individuals successfully transition from incarceration to being a productive citizen. Soteria CDC works to create opportunities to help individuals to reenter society through transitional housing, life skills, and job training. We have produced college graduates, home owners and entrepreneurs through the IDA program started by SCACDC. In the last 5 years, we have a 4% recidivism rate and we are helping individuals gain economic mobility and access to wealth. We are so grateful for the partnership and support throughout the past 20 years and celebrate 25 years of success of SCACED.

We are so grateful for the partnership and support throughout the past 20 years and celebrate 25 years of success of SCACED.





Cover Art Contest Submissions



2nd Place

“A GROWING SUCCESS”

By: Esperanza Rosendo

My SCACED book cover is titled, “A Growing Success.” I believe that all things that are worth doing are continually growing and evolving into something better each and every day. When I thought of SCACED’s 25th Anniversary and all the good things that they are constantly accomplishing, I instantly thought of a tree that was twisted. Over time SCACED has grown into a successful organization that cannot be undone and 25 years later it will still be here making the future a better place for those in need. SCACED “helps those who help themselves”; a motto that makes equality and equity a way of life.



3rd Place

“HOME SWEET HOME”

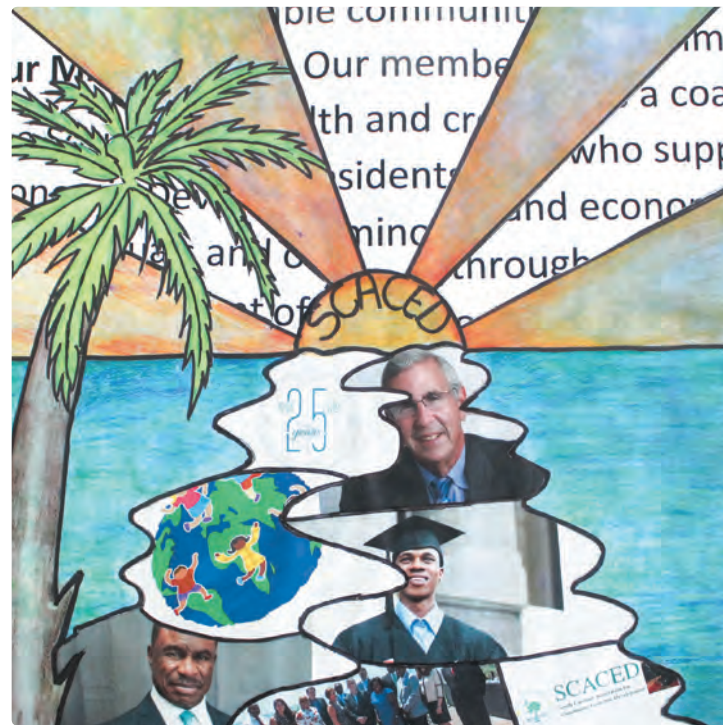
By: Amani Williams

My SCACED book cover project is titled, “Home Sweet Home.” It is a picture of a fish bowl with a little fish leaning out of the bowl and looking at a larger bowl with beautiful a plant growing out of it. There is a thought bubble above the fish’s head that says, “Home Sweet Home.” I came up with this idea for my project when I thought about my own home and how I feel safe and comfortable when I am there. The president of SCACED really made me feel good knowing that his organization reaches out to those in need. SCACED helps anyone who needs a place to live and are willing to put forth the effort to help themselves. All people have a right to feel safe and secure regardless of their circumstances in life. My little fish dreams of living in that beautiful plant bowl. The many different collaged photographs inside the plant symbolize the SCACED organization and all that they have done for the needy people of South Carolina. I believe that this organization has a lot to celebrate on their 25th anniversary.



“A CELEBRATION”
By: Jamison Bennekin

My SCACED book cover project is titled, “A Celebration.” The project centers on the theme of celebrating the success of the organization for 25 years. Therefore, I designed a work of art showing a celebration with balloons and a large banner going across the bottom. The banner depicted the overall accomplishments of SCACED. The balloons are done in blue and green to represent the organization’s main colors and they include various collaged photographs of various people who have helped others. Over the past 25 years, SCACED has continually helped communities throughout the state of South Carolina make a better life for themselves. One of the main points that stands out in my mind is the fact that this organization stresses equality and equity for not only the people working in the company, but also for the people that they willingly help. In my opinion, this is a cause worth celebrating to serve those in need no matter their circumstances or their beliefs. All people deserve to have the best life possible.



“REFLECTIONS”
By: Rahmel Bell

My SCACED book cover project is titled, “Reflections.” I designed my project as a beautiful island with the sun reflecting on the water. Inside the reflection are many collaged pictures that are about the SCACED organization and the many things they do for the people in our community. It is meant to symbolize a reflection on the past in celebration of SCACED’s 25th anniversary. The island represents a place where equality and equity have brought peace and harmony into the world around them. I believe that any place can be an island of tranquility where love for one another is the key to success.



“STAIRWAY TO SUCCESS”

By: Janique Richardson

My SCACED book cover project is titled “Stairway to Success”.

My work of art is a picture of stairs going up to an open door. Standing inside the door is the president of SCACED.

There are several collaged photographs on the right and left side of the stairs. Bernie Mazyck, the president and CEO of the organization, is standing behind a podium giving a presentation. I was personally inspired by his words to my class. His organization’s contributions to the community and the many people in need throughout South Carolina shows that Mr. Mazyck is an inspiration for many people who are serious about making our world a better place. This is why he is standing at the top middle of my picture. The stairs have words on each step that symbolize what it takes to be successful and aspiring. All the photographs on the left and right represent the company and all that it has become.

Finally, the 25th anniversary logo on the door signifies all the company’s successes of the past. It’s great to know that there are companies and organizations out there that are able to help people make a better life for themselves. Equality and equity are not just words to SCACED — they are a way of life.



“A BLOOMING FUTURE”

By: Yasmin Dantas

My SCACED book cover project is titled, “A Blooming Future”. I came up with the idea based on Spring, the season of rebirth and growing. I chose to draw a blossom branch close-up showing various sizes of the flower to symbolize the many families and couples that need a helping hand.

The bigger flowers have collaged mixed media images, including the staff, CEO, the many company accomplishments, new homeowners’ first homes, first time car purchases, credit cards, and happy couples. Because SCACED’s goal is to pursue and guarantee equity and equality, I also chose to add quotes to give a better explanation of what hard work gets you. Finally, I used bright colors to create a happy mood and added a moon to represent SCACED as the light in the darkness.



“GROWING WITH LOVE”

By: Daniesha Singleton

My SCACED book cover is titled, “Growing with Love.” I choose the theme because the SCACED organization is all about love. Their branches are growing out of love for humanity. Tiny plants continue to grow and get bigger and more beautiful with flowers galore, soon to become a beautiful bush or tree. Just as a plant grows, SCACED is continuously growing as a company that reaches out to those in need. Their branches reach throughout the communities around South Carolina with equality and equity.



“ISLAND OF PLenty”

By: Kitana Clinton

My SCACED book cover project is titled, “Island of Plenty.” I designed my book cover as a calm and peaceful island to represent how life should be. When people are in need, they can definitely turn to SCACED. They are an island that brings love and peace to those hurting around us. The waves of hardship and pain wash ashore to an organization that repairs the storms of life. SCACED is the anchor for us all.



“SAVING GRACE”

By: Sh'Qell Douglas

My SCACED book cover project is titled, “Saving Grace.”

I feel like SCACED is an organization that helps people through the storms of life. The large wave is SCACED and it is carrying the ship full of people in distress to safety. No matter your race or life circumstances, SCACED gets you back on board. No one can ask for more than that!



“THANK YOU SCACED”

By: Anyah Ford

My SCACED book cover project is titled “Thank You SCACED”. This project was designed for the 25th anniversary of SCACED. My project is about a family that went through a lot with their daughter who has a missing arm from a car accident and the family also did not have a home. They were introduced to the SCACED organization and after a lot of hard work and commitment the family now has a beautiful home. I got this idea from my own family struggles and how we had someone there for us. I feel that everyone deserves a fair chance at being happy and content in life. SCACED is that fair chance, that fresh start. “THANK YOU SCACED!”



“TOP NOTCH”

By: Terrell Wright



“WORLDWIDE HELP”

By: Jacoby Johnson

My SCACED book cover is titled “Top Notch.” I named my project this because I think SCACED is top notch.

In my project there are stairs going upwards to an open door. This symbolizes how SCACED can make your life move in an upward direction. By having the 25th anniversary logo at the top of steps, I am showing that the organization’s continued effort to help people in need has brought them true success. In my opinion, a company that serves others with equality and equity is the greatest success of all and worthy of a celebration.

My SCACED book cover project is titled “Worldwide Help.” I say worldwide help because SCACED is a company where the main purpose is to help and give back to the community. I have the helping hands of SCACED holding up a globe of all the people that this organization has helped. My book cover represents the gift of giving time and talent.

I enjoyed doing this project very much.



“THE WAVE”

By: Essence Simmons

My SCACED book cover project is titled, “The Wave”. My project was designed for the 25th anniversary of the SCACED organization. I decided to do a theme based off of modern day teenage slang. We say things like “ride my wave” which basically means to “hop on board”. I personally feel like this is a wonderful organization that has a heartfelt attitude for those needing a helping hand up regardless of where they are in life. Everyone should ride that wave and SCACED is the force behind “The Wave.”



“FINALLY FREE”

By: Adrianna Roman

My SCACED book cover project is titled “Finally Free”. It is a picture of a close up of flowers, spiraling circles, and petals and leaves floating about. I drew the spirals and curves to represent people wanting to be free and happy. The flowers on the project symbolize how open and helpful the SCACED organization is and how willing they are to give those in need help. I collaged pictures that represent the SCACED organization and how they help our communities.

This was a fun project.



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DOROTHY DONNELLEY
FOUNDATION

Happy 25th anniversary SCACED!

We are pleased to sponsor *Opportunity SC* in Charleston this year and are “hard hat ready” to continue partnering to develop healthy and economically sustainable communities throughout South Carolina.

The Foundation supports land conservation, artistic vitality, and regional collections for communities of the Chicago region and the Lowcountry of South Carolina.



When we care for
our community,
we understand that
what's good in us all
is good for us all.

First Horizon Bank is honored to call Charleston home, and proud to celebrate institutions like the South Carolina Association for Community Economic Development that embody the best of who we are.



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South Carolina Commission for Minority Affairs



Dr. Delores Dacosta
Executive Director

The S.C. Commission for Minority Affairs is the official South Carolina state agency bridging the gap between our ethnic minority communities.

Our Mission

To be a catalyst that identifies and examines emerging issues and trends by providing constructive solutions and approaches to support the policy and socio-economic development of ethnic minority communities through:

- Community engagement and awareness;
- State recognition of Native Americans;
- Collecting, diagnosing and analyzing collaborative data;
- Acting as a liaison bridging the gap between communities, government agencies and other organizations and;
- Influencing public policy and state services.

Program Areas

- African American Affairs
- Community-Based Services
- Hispanic/Latino Affairs
- Native American Affairs
- Research & Policy
- Small & Minority Business

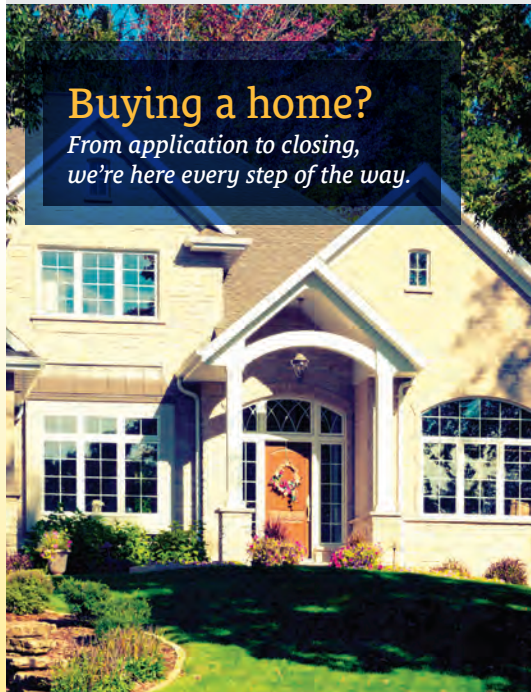
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