

2014 SC Community Economic Development Conference

August 20 – 22, 2014 Charleston, SC

Wednesday, August 20 Preconference Sessions:

2:00 – 5:00

Interagency CRA Community Development Forum

OCC, Federal Reserve and FDIC

Session Description: The Community Reinvestment Act (CRA) is an important tool that can help community development organizations accomplish their goals. This session will provide community development organizations with information about the CRA to help them better understand how it applies to them and how to form successful CRA partnerships with banks. The session will focus on what “community development” means under the CRA, how bank CRA programs operate, and how successful CRA partnerships are formed. Speakers will include representatives from the Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation, and a panel of bank CRA professionals and CRA partners. The suggested audience for this session is any community development or other non-bank organization that works with low-income individuals or in low-income communities.

Microenterprise Development

Session Description: What is a microenterprise and how do we support their development in our community? This session will explore the field of microenterprise development and give you the skills and tools necessary to assist microenterprises that are in the planning to start-up phase of business. In addition we will discuss the three basic elements of a good microenterprise development program – training, technical assistance, and micro-lending.

Non-Profit Sustainability

Session Description: In an environmental context, sustainability generally means finding a way to use resources in a manner that prevents their depletion. In the nonprofit sector the phrase "financial sustainability" is commonly used to suggest that the nonprofit will be able to sustain itself over the long term, perpetuating its ability to fulfill its mission. For some organizations, finding a way to diversify income streams can be one avenue towards sustainability. Learn how nonprofits can develop earned revenue and other self-sustaining programming while fulfilling its mission and reducing its dependence on grants and traditional fundraising.

Thursday, August 21:

8:00 – 9:30am

Opening Plenary -Dr. Henry Tisdale, President, *Clafin University*

10:00 – 11:30 am Workshops

How a Large Corporation Gives Back – Creating Jobs by Helping Small Businesses

John Tully, Michelin Development Company

Session Description: This session will discuss how Michelin Development Company has invested in low-income communities across North America lending nearly \$7.6 million to 84 small businesses and creating 1800 jobs. We'll also discuss MDC's loan application process and share website and materials with all attendees. The workshop will also cover how direct support and technical assistance can provide much of what a small business needs to succeed.

Building Sustainable Economic Development Opportunities & Quality of Life through SC Vast Natural Resources

Lauren Ponder, *SC National Heritage Corridor Session Description*

Session Description: As we look for new means by which economic development is established across our state, rural and urban communities hold the key. Protecting, creating, and promoting the experiences in our outdoor industry is the foundation for the state-wide initiative South Carolina Great Outdoors. This presentation will explore resources, provide national case studies and a pipeline of ongoing projects that can shift the perspective on how crucial natural resources are to our state's economy.

The Intermediary Relending Program (IRP)

Patrick King, *SC Community Loan Fund* and Shannon Legree, *USDA Rural Development*

Session Description: The purpose of the IRP program is to alleviate poverty and increase economic activity and employment in rural communities. Under the IRP program, loans are provided to local organizations – known as intermediaries – for the establishment of Revolving Loan Funds, which are then used to finance business and economic development in underserved communities, and these intermediaries are encouraged to partner with other public and private organizations to leverage complimentary resources. Come learn how the IRP program can promote economic development in your underserved, rural community.

Affordable Mortgage Lending Solutions and Strategies (Powered by PNC)

Williams Hendrix-Griffin, *PNC Bank Mortgage*

Session Description: Join us for an interactive discussion regarding today's local housing market, its' challenges, its' opportunities and strategies to increase LMI homeownership with programs offered by PNC Mortgage. The programs will include, but will not be limited to; portfolio lending programs with low down payments, special pricing and cost savings incentives for low and moderate income borrowers and communities, grant programs, and down payment assistance programs.

11:30 – 1:00pm

Lunch Plenary – Congressman James Clyburn (invited) and Senator Lindsey Graham (invited)

1:00 – 2:30 pm Workshops

Fundraising in Tough Economic Times

Emma McGraw Myers, *EM Consultants*

Session Description: The session will explore how to find program funding, understand the ABCs of grant proposal writing, discover the magic of planning a successful fundraising event and analyze what does and does not work. The emphasis is on tailoring efforts to yield the “greatest bang for the buck”. The information will be presented in three parts: Part 1 will focus on researching funding opportunities through grants and other ventures. Part 2 will describe the actual steps (ABCs) for going after funding; and Part 3 will hone on evaluating what does and does not work using real examples. Attendees are encouraged to bring program ideas to be discussed, nurtured and turned into funded programs.

Using Community Food Assessments to Drive Economic Development

Scott Park, *Greenville County*; Lauren Neely, *Eat Smart Move More SC*; Jared Cates, *Carolina Farm Stewardship*

Session Description: Hear from organizations and communities who have conducted a local food system assessment. Learn where to get started if your community is interested in a local food system assessment. Panelists will discuss how their communities used the results of the studies to drive economic development opportunities, including supporting local agriculture, local food system infrastructure, and other food oriented development activities.

Making Solar Work for South Carolina

Hamilton Davis, *Coastal Conservation League of SC*

Session Description: In 2014, the South Carolina Legislature passed a landmark solar energy bill that will set the stage for increased investment in clean energy resources across the state. From homeowners and businesses to churches and schools, this legislation is expected to create a variety of investment and financing options aimed

at increasing solar energy capacity for South Carolina. This session will provide an overview of this new policy, as well as provide insight into what South Carolinians should expect from solar energy in the years to come.

Wells Fargo

Sharon McClendon, *Wells Fargo Bank*

Session Description: Financial Reform included new laws and regulations impacting all mortgage lenders and change the way the entire financial industry does business in the future. The new regulations intend to protect consumers and prevent abusive underwriting practices that contributed to the mortgage crisis. For customers, the Financial Reform change that will have the most impact is the Ability-to-Repay (ATR) rule. This rule will require them to provide additional documentation to support their ability to repay the mortgage. Come learn more about the documentation requirements and minimum underwriting standards required for all lenders.

2:30 – 4:00 pm Workshops

Non-Profit Mergers & Acquisitions

Betsy Wallace, *NeighborWorks America*

Session Description: There is far more potential for Mergers & Acquisitions to create value in the nonprofit sector than most people realize. The sector is highly fragmented (there are more nonprofit organizations than lawyers in the United States), and the economy has made M&A a mainstream topic of conversation. Now is the time for the strongest, most effective organizations to use it as a strategic tool to further their impact. Learn the pros and cons of these tools and a case study on a successful non profit merger.

Biomass Conversion: A Rural Economic Development Opportunity

Joseph James, *Agri-Tech SC*

Session Description: Learn about the economic development opportunities in rural areas through Biomass Conversion to create new, land-saving revenues for farmers, attract additional investment, reduce poverty and create much-needed jobs. Add value to the farm and forest assets of poor, rural communities to create jobs, reduce poverty and retain farmland. \$40 million in new investment will create opportunities for 100 farmers to generate a total of \$5 million in new, annual revenues and that nearly 25 new, direct jobs will be created in the target community.

New Market Tax Credits

Lance Player, *TD Bank*

Session Description: The presentation will provide an overview of the NMTC Program, including: an introduction, loan structures, qualification requirements, and the economic benefits to all parties in the transaction. The presentation will also provide an update on the program at the Federal level and a Legislative update from Washington D.C. Lastly, the presentation will provide an overview of TD Community Development Corporation and highlight some of the group's recent projects.

Hospitals Building Healthier Communities: Investing Outside Institutional Walls

David Zuckerman, *The Democracy Collaborative*

Session Description: A massive shift is taking place across the nation: nonprofit hospitals have increasingly become the economic engines of their communities. As a result, a growing number of hospitals are engaged in community economic development, recognizing the importance of environmental hazards, poverty, unemployment, and other social factors in determining health outcomes. This presentation will focus on the findings of the Democracy Collaborative's *Hospitals Building Healthier Communities*, an in-depth report examining six hospitals in five cities that are rethinking their economic and community engagement strategies. The session will cover new community benefit opportunities in the Affordable Care Act and highlight best practices that leverage these anchor institutions' resources to build community wealth.

7:00 – 11:00pm **20th Anniversary Gala**, Francis Marion Hotel

Friday, August 22:

10:00am – 12:00pm **“Your Voice Matters”, Brunch with SCACDC Board of Directors**

The SCACDC Board of Director’s invites you to brunch to discuss the state of the CED industry in SC and to help shape the strategy and direction of SCACDC as we move into the next 20 years.