



CommunityWorks

Building People & Places

CommunityWorks

Mission

CommunityWorks expands access to capital, housing solutions, and knowledge to build stronger families, businesses, and communities. We envision a future where innovative and bold solutions move communities to economic resiliency and shared prosperity.

Who We Are

- US Treasury Community Development Financial Institution (CDFI) – providing financing and development services to affordable housing developers, small businesses, and community-based organization.
 - Positioned as an intermediary that can work cross-sector to deploy capital and resources
 - Aggregate capital and providing more leverage
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Housing Trust Fund Management

- Greenville Housing Fund 1.0 and 2.0
 - Launched in 2008 with the goal of public fund support
 - Relaunched in 2018 after a community-wide assessment and recommendation to re-start a fund
 - Beaufort Jasper Housing Trust
 - 9 governmental entities
 - Intergovernmental agreement with seed funding through ARPA and annual budget allocations
 - City of Spartanburg Housing Trust Fund
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Expanding Access to Affordable Homeownership

- Acquisition/Rehab Resale Line of Credit
 - Deployed over \$5M in funding to affordable housing developers
 - Created/Preserved over 20 units for households at or below 80% AMI
 - Piloted with a philanthropic guaranty of \$250,000
 - Program has expanded in some communities with companion downpayment assistance to eligible buyers
- Pre-development to Permanent Financing



AFFORDABLE HOUSING

\$ 33,513,241

Affordable Housing &
Community Loans All Time

189

Housing Developers Trained

172

Units Created in 2025

2,022

Units Created/Preserved All Time

DOWN PAYMENT ASSISTANCE



The What and Why of Homebuyer Assistance

- Launched in 2008 leveraging local HUD HOME funds
- Piloted Home For Teachers Program with support of local philanthropy
- Employer Assisted Housing Programs: health care and local municipalities

HOME BUYER ASSISTANCE PROGRAMS

1 GREENVILLE COUNTY HOME BUYER ASSISTANCE PROGRAM:

- Up to \$30k in down payment and/or closing costs for homes in Greenville County

2 CITY OF SPARTANBURG HOME BUYER ASSISTANCE PROGRAM:

- Up to \$20,000 in down payment and/or closing costs for homes in the City of Spartanburg

3 NORTHSIDE DEVELOPMENT GROUP SPARTANBURG HOME BUYER ASSISTANCE PROGRAM:

- Up to \$20,000 in down payment and/or closing cost assistance for homes in the Northside of Spartanburg

4 PRISMA HEALTH EMPLOYER ASSISTED HOUSING PROGRAM:

- Up to \$5,000 in down payment / closing cost assistance for qualified PRISMA Health employees

5 BEAUFORT MEMORIAL EMPLOYER ASSISTED HOUSING PROGRAM:

- Up to \$10,000 in down payment / closing cost assistance for qualified Beaufort Memorial Employees

6 CITY OF BEAUFORT EMPLOYER ASSISTED HOUSING PROGRAM:

- Up to \$10,000 in down payment / closing cost assistance to qualified City of Beaufort Employees

7 SPARTANBURG REGIONAL HEALTHCARE SYSTEM EMPLOYER ASSISTED HOUSING PROGRAM:

- Up to \$20,000 in down payment and/or closing cost assistance to qualified Spartanburg Regional employees

8 CITY OF GOOSE CREEK EMPLOYER ASSISTED HOME BUYER PROGRAM:

- Up to \$15,000 in down payment and/or closing cost assistance to qualified Goose Creek employees purchasing a home.

9 CITY OF BLUFFTON EMPLOYER ASSISTED HOME BUYER PROGRAM:

- Up to \$25,000 in down payment and/or closing cost assistance to Town of Bluffton employees who are first-time homebuyers. Limited funds available.

10 CITY OF GREENVILLE EMPLOYER ASSISTED HOME BUYER PROGRAM:

- Up to \$50,000 in down payment and/or closing cost assistance to Town of Bluffton employees who are first-time homebuyers. Limited funds available.

Down Payment Assistance Case Study: Goose Creek

The City of Goose Creek launched its Homebuyer Assistance Program to offer a competitive benefit to city employees. As a growing suburb of Charleston, Goose Creek faces rising home prices that increasingly push workers farther from where they live. The program offers \$7,500 to \$15,000 in down payment and closing costs assistance, based on income, for employees purchasing homes within city limits.

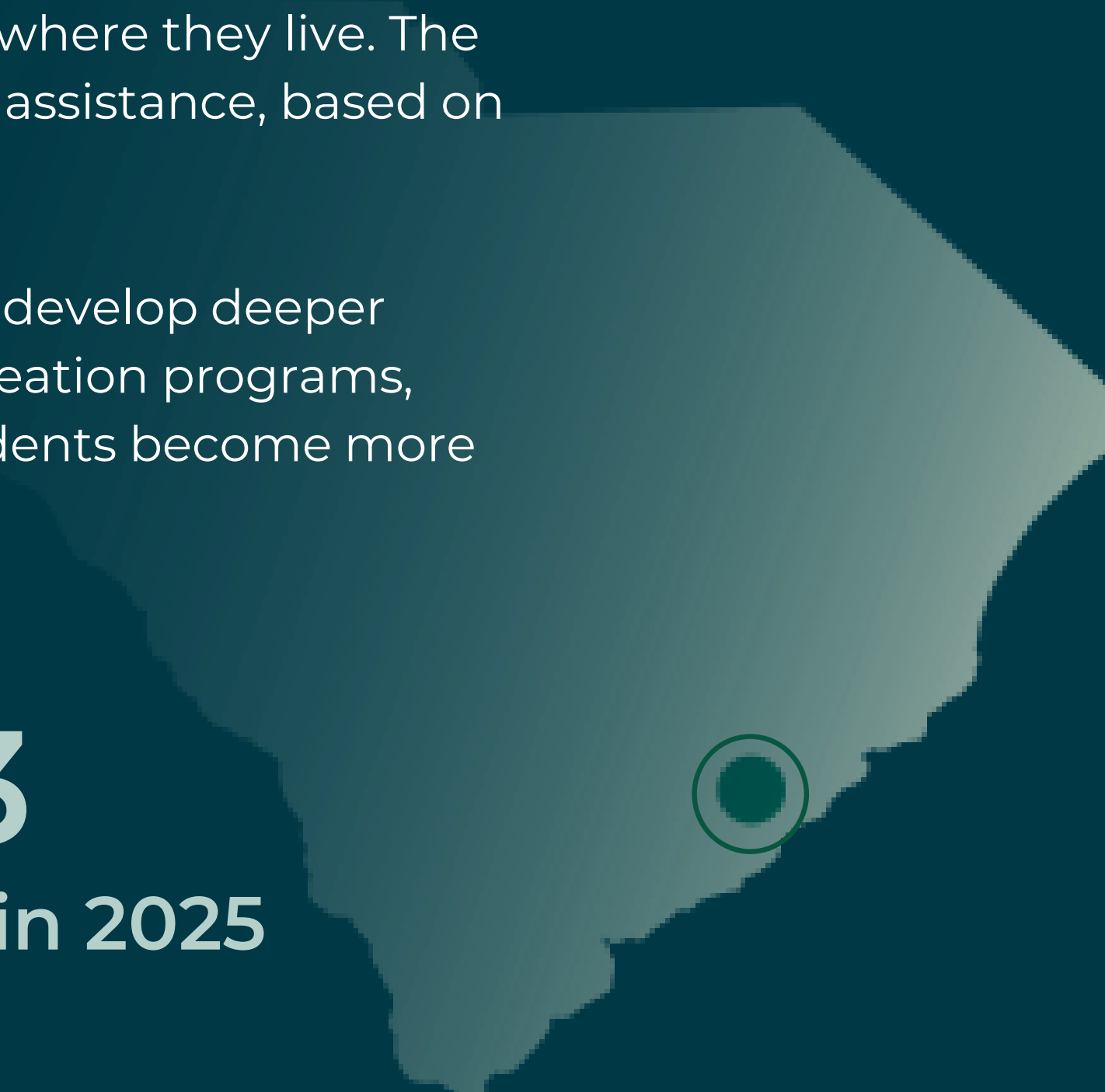
City Administrator Natalie Zeigler highlights the benefits: employees develop deeper connections to their neighborhoods, children participate in local recreation programs, police officers take patrol cars home—helping deter crime—and residents become more invested in their community's success.

52

Homebuyers Receiving Assistance in 2025

\$674,923

Total Assistance in 2025



Collaboration in Action

- Greenville Affordable Housing Coalition
 - Created with a shared goal to advocate with the City of Greenville and Greenville County to provide dedicated or budget allocations for affordable housing
 - Greenville County advocacy in 2025 to keep a budget line item
- Advisory Boards
 - Created an internal structure in CommunityWorks with a goal to align our work across policy and programs to community need
 - Increase real-time feedback and innovation



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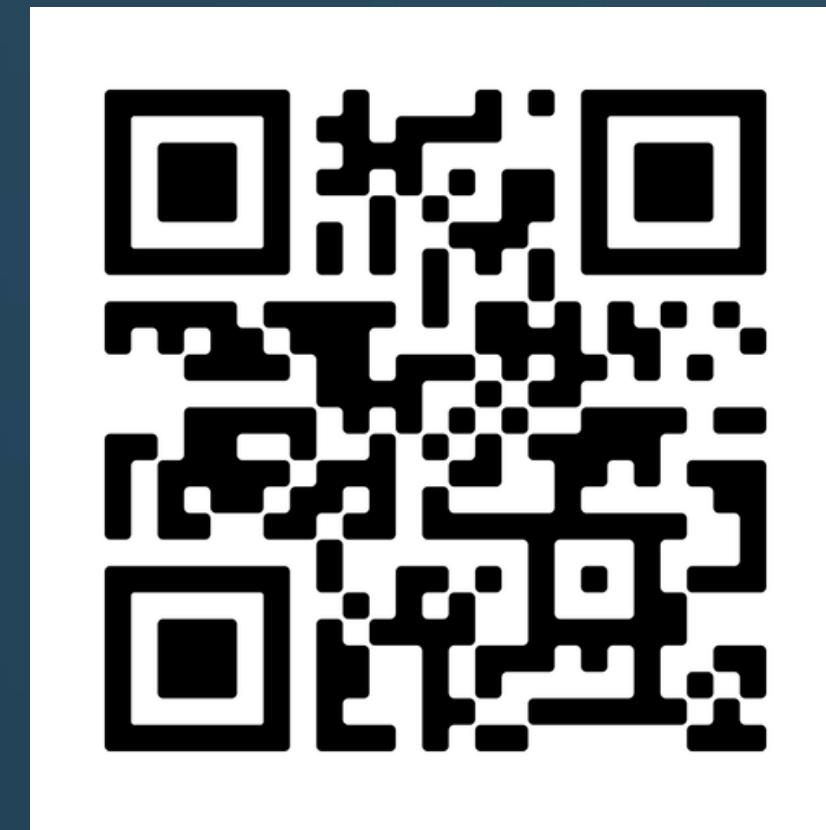
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Get in touch with us!

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