South Carolina CLF (CLF) is a community development loan fund founded in 2004 and certified as a CDFI in 2007. CLF’s mission is to support the development of vibrant, sustainable communities by providing loans, technical assistance, and advocacy for affordable housing, healthy food retail, community facilities, and community businesses. CLF was established to provide capital to assist developers in constructing a full spectrum of affordable housing for low- to moderate- income residents in the greater Charleston, South Carolina metropolitan area. Today, financing offered by CLF includes loans for affordable housing, healthy food retail, community facilities, and community businesses, and is available throughout South Carolina.

Its products and services include: Acquisition, predevelopment, infrastructure, construction, and mini-perm loans; Capital reserves, bridge financing, and working capital loans to community businesses; Workshops to promote community development best practices and solutions; Consulting and technical services for non-profit, for profit, and government developers.

Success Story: Northside Community Food Hub, Spartanburg, SC

Spartanburg is one of 181 food deserts located in South Carolina, and its strong leadership and community engagement has laid the foundation for a successful endeavor showcasing local and healthy food. Through CLF’s healthy food retail loan, the Northside Community Food Hub will make land improvements to support the construction of the farmers’ market, which is just one component of the Food Hub. As a hybrid business that combines elements of a grocery store, farmers’ market, restaurant, community garden, and learning lab, the Food Hub is poised to create jobs, renew, and grow vital community connectedness, and provide access to healthy foods in a community that has been designated a food desert.