

OLIVE HILL COMMUNITY
ECONOMIC DEVELOPMENT
CORPORATION, Inc.



*Empowering Residents to
Succeed In Today's Economy
—Through Advocacy,
Counseling & Education*

**“Feeling like you have someone on
your side is a huge part to hope.”**

—Beverly Carlton, President/CEO



**TOGETHER,
BUILDING A
STRONGER
COMMUNITY**

**IF YOU
ONLY
KNEW...**



**OLIVE HILL IS
COMMITTED
TO ECONOMIC
MOBILITY**



A NOTE FROM OUR FOUNDER & CEO

*THE AMERICAN DREAM.
ONE NATION UNDER GOD WITH ECONOMIC
EQUALITY, ECONOMIC JUSTICE AND PEACE FOR ALL
IN THE PURSUIT OF HAPPINESS.*

Often I'm reminded of the struggles my parents faced with six children to support on less than a living wage income. It's distressing to realize there were no services in place to guide them along the way i.e. the need for safe/sanitary housing; how to feed all of us with nutritious meals; transportation to work, school, shopping; how to increase income without a high school diploma. There were little to no resources available to improve their plight. As the children aged up, we all got jobs to support the household.

As a result, I was always organizing/researching programs that would make a difference to our household. They didn't amount to much, but, gave me the foundation recognizing the needs throughout the black community. In 1978, I organized the Burke Cultural Arts Coalition providing a platform to learn about the culture of the black community presenting the information through the first Black Arts Festival, observing Black History month, and the MLK, Jr Arts in School contest.....The organization lived through 1985 and created the Essence of the Arts Performing Troupe for youth developing talents creating opportunities. Didn't realize at the time that this actually was my first introduction to Community Economic Development as it gave opportunities for black entrepreneurs to display their art, showcase crafts, and sell food, shaped talent & entertainment skills generating revenue.

Fast forward to 1997 when I felt so cramped by a glass ceiling - it was time for me to move to the next level. After leaving my job of 18 years with no place to go, I clearly heard the voice of God reassuring me that he will supply all my needs. That assurance led me to start Olive Hill Community Economic Development Corporation, Inc. (1998) to fill the gaps in support services needed to make an impact uplifting those struggling to live during that time. Based on my life's experiences overcoming personal barriers, our chosen focus areas are Affordable Housing, Business Development and Economic Empowerment. My motto became "Turning Vision into Action".

Since 1998 we've been on a mission Empowering People to Succeed in Today's Economy. Change is constant and swift... OHCEDC's programs are responsive to current needs empowering residents to overcome situational and systemic barriers caused by our ever changing economy. It encourages people to gain the skills and knowledge that will allow them to overcome obstacles in life or work environment and ultimately, help them develop within themselves or in society.

We are 100% committed to delivering the best service and the most reliable programs to help those in our community make their dreams come true.

We know you share our vision for this community and we are here to serve you by involving you in this meaningful work answering any questions you may have. Together we will broaden and deepen our impact on Burke County and the Foothills region. I'm looking forward to visiting with you personally to hear about your goals for the region.

Sincerely,
Beverly Carlton, President/CEO

OLIVE HILL IS DEDICATED TO ECONOMIC JUSTICE



OLIVE HILL SERVES THE COMMUNITY IN 3 KEY AREAS:

-  AFFORDABLE HOUSING
-  ECONOMIC EMPOWERMENT
 - COMMUNITY ENGAGEMENT
 - WORKFORCE DEVELOPMENT
-  BUSINESS DEVELOPMENT

CURRENT SERVICES OFFERED AT OLIVE HILL COMMUNITY ECONOMIC DEVELOPMENT CORP:

We help build strong, resilient communities by providing people with opportunities to:

- live in safe, healthy and affordable housing
 - create or start their own business
 - learn how to manage their money
 - provide learning opportunities
 - trade skill building - employment
- Pre Homeownership Education
 - Foreclosure Prevention
 - Rental Counseling
 - Fair Housing Guidance
 - Business Development
 - First Time Home Buyer/ Down Payment Assistance

HOUSING IS ESSENTIAL

BUY RENT

 **EMPOWERING RESIDENTS TO SUCCEED IN TODAY'S ECONOMY**

(p)828-475-4620 ohcedc@ohcedc.org @olivehillCEDC

SERVICES FOR SUCCESS

- PRE-HOMEOWNERSHIP EDUCATION
- FORECLOSURE PREVENTION
- FIRST TIME HOMEBUYER / DOWN PAYMENT ASSISTANCE
- RENTAL COUNSELING
- FAIR HOUSING GUIDANCE

OTHER SERVICES

BUSINESS DEVELOPMENT COMPUTER LAB

EVERYTHING BEGINS AT HOME

THE TWO BIGGEST OBSTACLES FOR THE UNIFOUR REGIONS MARGINALIZED ADULTS AND FAMILIES ARE: AFFORDABLE HOUSING AND LACK OF SUSTAINABLE EMPLOYMENT

STABILIZING COMMUNITIES



COMMUNITY PARTNERS LOAN POOL

MAKING AN IMPACT WITH AFFORDABLE LENDING PRODUCTS



70

Number of people in Burke County Olive Hill helped with Pandemic Rental Assistance 2020 - 2022

AFFORDABLE HOUSING

Issue	Burke	Caldwell	Catawba	McDowell	Totals
Cost Burdened	21% = 7,515 households	24% = 7,764 households	22% = 13,653 households	32% = 2,979 households	31,911 households
Renters who have difficulty affording their homes	37% = 3,376 households	39% = 3,523 households	35% = 6,631 households	46% = 1,385 households	14,915 households
Homeowners difficulty affording their homes	16% = 4,139 households	18% = 4,241 households	16% = 7,022 households	25% = 1,594 households	16,996 households

Affordable communities are healthier communities with opportunity for all

SOCIAL DETERMINANT OF HEALTH

Economic Stability:
The link between a person's finances and their health. Factors are:

- Poverty
- Employment
- Food security
- Housing Stability

2000 - 2023 IMPACTS

2083

Number of foreclosures negotiated/prevented
69% Burke
11% Caldwell
12% Catawba
8% McDowell

860

New Homeowners:
60% Burke
10% Caldwell
20% Catawba
5% McDowell
5% Other Counties

1890

Attended Homebuyer Education Classes or Counseling:
77% Burke
8% Caldwell
10% Catawba
5% McDowell

ECONOMIC EMPOWERMENT

A well-paying, steady job is critical for food security and housing stability.
Savings are essential for managing chronic conditions or emergencies.
However, 1 in 10 people in the U.S. live in poverty.

PURCHASE*REHAB*RESELL

FINANCIAL LIFE SKILLS

DISADVANTAGED BUSINESS ENTERPRISES (DBE)



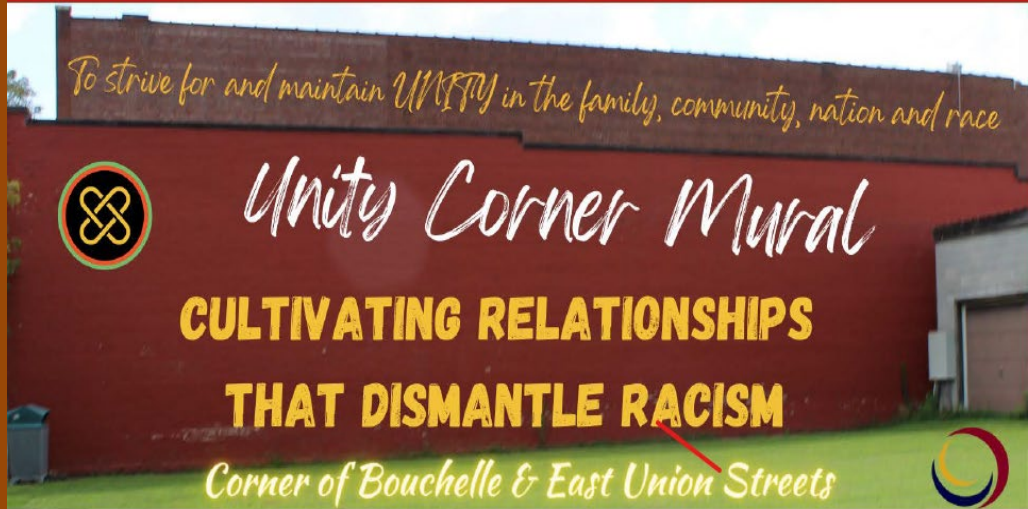
COMMUNITY ENGAGEMENT

Unity Corner—Located one block east of the courthouse square corner of Bouchelle & East Union St. Mural to be on the Legal Aid Building - a park beside Gaston Chapel... a public art space that memorializes and honors the contributions and history of Black neighborhoods in Burke County.”

“

Positively impacting the economic environment of area families & individuals with asset building opportunities to achieve financial stability

”



35 Individuals
Started
Businesses



BUSINESS DEVELOPMENT

Olive Hill CEDC Business Center serves as an advocate for socially & economically disadvantaged entrepreneurs seeking to create, sustain or grow microenterprises. We provide management & technical assistance, business plan guidance, business counseling, and special workshops which include internet training and financial literacy. Although OHCEDC services are available to all business concerns, it is committed to attracting and serving minorities especially those who are socially and/or economically disadvantaged.

Olive Hill CEDC Business Center is an effort to reduce business failure rates through addressing problems in the environment (i.e. special loan funds, removing legal obstacles, reducing government administrative procedures and speeding up their operation) and by assisting new entrepreneurs to tackle their lack of experience (training programs, advisory and support services, etc).

**BUSINESS DEVELOPMENT MISSION:
PROVIDE TOOLS INCLUDING TECHNICAL ASSISTANCE, ACCESS TO CAPITAL AND SKILLS TRAINING TO LOCAL ENTREPRENEURS TO START AND GROW SMALL BUSINESSES.**

ECONOMIC EMPOWERMENT IS THE CORNERSTONE OF COMMUNITY DEVELOPMENT

New Partnership
RuralRISE NC

NC Sec. of State Pilot Project
*Connects New Businesses with
Crucial Resources for Success*



WHY SMALL BUSINESS FAIL

- 22% of business startups fail within the first year
- 50% of new businesses fail within the first five years
- ✓ cash flow problems
- ✓ Inexperience
- ✓ Inadequate management

KAUFMAN FOUNDATION'S AMERICA'S NEW BUSINESS PLAN 4 PILLARS

Opportunity

An equitable, level playing field with less red tape.



Funding

Equal access to the right kind of capital everywhere.



Knowledge

The know-how to start a business.



Support

The ability for all to take risks.



100 Classes of
Business
Development
Assistance

850

The number of people OHCEDC has helped through Financial Literacy Education.



6,936

The number of individuals served between 2000 - 2023

BREAKING THE BARRIER TO UPWARD MOBILITY

Olive Hill CEDC is increasing opportunities for upward mobility through homeownership, employment, business development and critical partnerships, in one location. Our vision over 3 years is to see 300 new homeowners, 50 new minority small businesses, 150 employed in new careers and a re invigorated community. Olive Hill CEDC programs will transform lives through the 5 Social Determinants

of Health of economic Stability, Education, Social & Community, Health & Health Care plus Neighborhood & Built Environments.

AN EXPANSION for INNOVATION & CREATIVITY

Over the next 3 years, we will build the Burke Center for Community Economic Development providing all the support services and resources for marginalized individuals to move up and out of poverty. The vision for the center is to provide

comprehensive programs addressing complex societal challenges advancing residents economic mobility i.e. boosting job skills, educate people on family finances, small business support, homeownership and access to affordable housing & financial products improving the economic outlook for local citizens. Residents will have a place to initiate creative & innovative programs & business ideas guided by supportive services.

MOVING TO OUR ULTIMATE DESTINATION

Olive Hill CEDC's Endowment Fund will create a pathway for our region to create a culture of UPWARD ECONOMIC MOBILITY for generations to come. We will contribute to making the Uni Four Region a world class inclusive supportive place to live. OHCEDC is dedicated to creating a pipeline to financial independence for the longterm support of our mission.

Working together, we can create the conditions that enable economic mobility, thereby ensuring that the opportunities we want for all of our citizens and the strong economy we want for our community are within reach. Wendy Stewart | Bank of America's Atlanta market president



TIMELINE

For over two decades, Olive Hill Community Economic Development Corporation has serviced the greater communities of Burke, Caldwell and McDowell Counties. As with any approach to a milestone year - whether in business or our own personal lives, we reflect on the many years behind us and envision the years ahead.

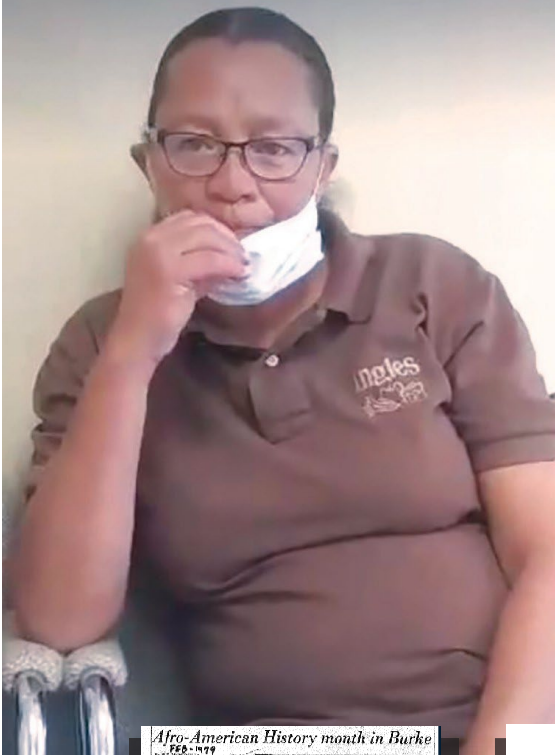




OLIVE HILL IS EMPOWERING COMMUNITY RESILIENCE

“Thank you Olive Hill for making the process easy and helping me get back on my feet during a hard time. I definitely recommend them to everyone.”

- **Barbara M.**



TESTIMONIALS

“Olive Hill is great! Mrs. Carlton helped me with understanding my finances, goal setting and helping me stay encouraged. She’ll tell you the truth even if it’s hard to hear but you understand it is to help with the goals you said you wanted to accomplish.”

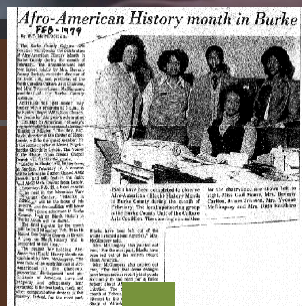
- **Nicole M.**

We came here by accident but it ended up a blessing. Come to find out, they help people who are in need. Olive Hill has helped us out tremendously. Its been a lot of time but its all been worth it. I’m very glad we came here.

- **Matthew L.**

Get signed up with Olive Hills’ Highway Trades Academy - go through the procedures, classes using computers. It’s the best thing you could do right now for your life and family.

- **Dorothy L.**



1978 • Burke Cultural Arts Coalition Organized 1979 First Black History Month



1998 • Olive Hill incorporated; Received 501 C3



2000 • First Location Carolina Street Morganton, NC



2004 • Breast Cancer Fundraiser featuring Melba Moore



Beverly was great to work with. She helped me with taking the right steps in forming a non-profit. Her knowledge is priceless and so is her ability to keep me focused instead of going off track.”

- Traves S., Entrepreneur

We were going through an extreme financial hardship. I lost my job due to my client getting sick and spending three months in the hospital. That put me behind in bills. You don't think there's help out there but Olive Hill was incredible. They also helped with keeping things up to date and keeping in contact with you if you need something.

- Carla L.



The information Olive Hill provides is really beneficial. I visited Beverly for help with a business startup. She helped me gain clarity and by the time I left, I felt eager, energized and motivated for whats next.

- Shakia T.

I've been with Olive Hill CEDC for twenty years. We have done many jobs together, many programs in bad times and good times. I have learned a lot about business from Olive Hill the right way and I have taught Olive Hill a lot of knowledge about different jobs. We have worked great in the past and still moving on for the future.

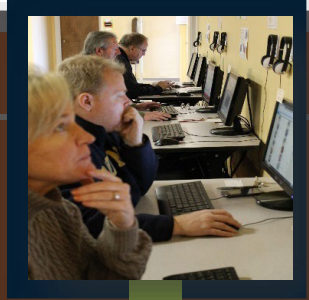
- Ron M.



2004 • Historical Flooding Hurricane Frances
CHERYL SHUFFLER/THE NEWS HERALD Image



2007 • National & Global Youth Services Day



2012 Public Computer Center Public Access 18,000 Visits over 6 yrs



2013-2018 OHCEDC Staff

CAMPAIGN GOALS:

Pathway to Success

**OLIVE HILL
ADVANCES
RACIAL
EQUALITY &
ECONOMIC
OPPORTUNITY**

**OUR
\$3.7
MILLION
GOAL
IMPACTS
EVERYONE**

Educational Construction and Trades Building: This building is dedicated to empowering residents for present & future economic impact of the region. The center will provide resources equipping residents to navigate 'Goliath' systems advancing their economic well-being. The synergy generated will increase our economic impact 100 fold by not only fulfilling the regional need for homeownership & employees etc., but also the innovation and creativity that such an environment will unleash for lasting change.

Outreach Vehicle – recruiting people; providing necessary student transportation. The Highway Construction & Trades Academy connects graduates to Highway Construction Contractors who are out of the training area. Transportation to class, interviews & job site locations are necessary for student success.

Unity Corner - Purpose: "To memorialize/honor the history of Burke County black neighborhoods & their contribution to the local society [economy]. The project design is to help give Black people a more distinct sense of identity, as well as beautify the corner. Together as a community, we will be creating art for the people, affirming a new Black consciousness and presenting positive images in support of Black families and the African American community.

Introducing Youth to Entrepreneurship – knowing that they are our future, OHCEDC will seek funding to initiate an innovative program designed for highly motivated high school rising juniors and seniors who have a passion for math, science, and technology. We will seek nominations from teachers of students from across the county and selected by a committee to attend an intensive experiential and immersive venture creation program. For this venture we will seek a partnership with a local university, industry leaders, and serial entrepreneurs.

Financial Blue Print for Olive Hill's Future

Olive Hill CEDC's Endowment Fund will create a pathway for our region to create a culture of UPWARD ECONOMIC MOBILITY for generations to come. We will contribute to making the Uni Four Region a world class inclusive supportive place to live. OHCEDC is dedicated to creating a pipeline to long term financial support of our mission.



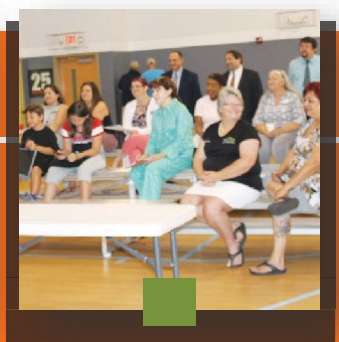
2013 Valdese PCC
Multi-generational Users



2013 • 15 Year
Anniversary Dinner
Gala



2019 • Workforce
Development
Trades Academy 2nd Yr



2019 •
Homebuyer Fair New
Day Christian Church

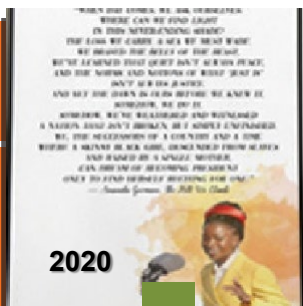
Three Year Budget

Olive Hill Community Economic Development Corporation

ASK YOURSELF what part can you play as we continue to open doors of hope and opportunity in the unifour area? How can we lift up men, women, children, and families to move beyond their limitations and really achieve something more in life? Let's move forward... TOGETHER.

If You Only Knew 3 Year \$3.7 Million Comprehensive Campaign

Programs				
Affordable Housing	\$435,000	\$530,000	\$565,000	\$1,530,000
Business Development	85,000	95,000	100,000	280,000
Economic Empowerment	160,000	180,000	225,000	565,000
Total Programs	680,000	805,000	890,000	2,375,000
Capital				
Educational Construction & Trades Building	\$550,000	\$265,000	\$265,000	\$1,080,000
Outreach Vehicle - 15 Passenger Van	\$35,000			
Unity Corner/Mural-Park	\$50,000	\$75,000	\$25,000	\$150,000
Total Capital	\$635,000	\$340,000	\$290,000	\$1,265,000
Endowment	\$200,000	\$350,000	\$450,000	\$1,000,000
Total Comprehensive Goal:				\$5,905,000
Projected 3 year Program Income	\$600,000	\$700,000	\$850,000	\$2,150,000
Total Gift Commitments Needed				\$3,755,000



2020

Amanda Gorman Inaugural Poem



2020 • 1st Jami Jam Unity Block Party



2021 • Black Business Expo Participant



2021 • Hickory Homebuyer Education Class



UMOJA  **UNITY**

*To strive for and maintain
UNITY in the family,
community, nation and race*



A Community Engagement Project sponsored by:
Olive Hill Community Economic Development Corporation, Inc.
828-475-4620
www.ohcedc.org

**OLIVE HILL IS
EMPOWERING
COMMUNITY
RESILIENCE**



LET'S BUILD!

HOUSING IS ESSENTIAL
A COMMUNITY ECONOMIC DEVELOPMENT WORKSHOP

03.24.23

Join us for a workshop on
small-scale real estate development

FRIDAY | 10AM-2PM
MORGANTON-BURKE
PUBLIC LIBRARY


REGISTER ONLINE!
WWW.OHCEDC.ORG/EVENT

EMPOWERING RESIDENTS
TO SUCCEED IN TODAY'S
ECONOMY

OHCEDC

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**OLIVE HILL IS
ON A MISSION**

WWW.OHCEDC.ORG