The Community Development Office of the Federal Reserve Bank of Kansas City developed the Community Development Investments Resource Guide to assist financial institutions with meeting their community development investment needs under the Community Reinvestment Act (CRA). The guide is not intended as a comprehensive listing of all of the investment opportunities available, however, it is a resource to help the CRA Officers and Compliance Officers develop and consider their investment options and strategies. Investments in organizations or programs listed may receive positive consideration under CRA.

Community development investments must serve low- and moderate-income (LMI) populations and have community development as its primary purpose. Community development includes: affordable housing for LMI individuals; community services for LMI; activities that promote economic development by providing financing for small businesses or small farms; or activities that revitalize or stabilize LMI geographies, distressed or underserved non-metro middle-income areas, or designated disaster areas. Community development activities must benefit the bank’s assessment areas or a broader or statewide regional area that includes the assessment area.
A qualified investment is any lawful investment, deposit, membership share or grant that has community development as its primary purpose. It may be direct or indirect, or through an affiliate. Considerations are given to innovative or complex investments.

When developing the CRA program for your institution, consider the following potential community partners for achieving your community development goals:

- For-profit and nonprofit housing developers for LMI population
- Community housing development organizations (CHDOs)
- Community development financial institutions (CDFIs)
- Community development credit unions (CDCU)
- Nonprofit neighborhood based organizations
- Small business development centers (SBDCs)
- Governmental agencies (city, county, state and federal)
- Foundations
- Secondary mortgage market

Best practice:

- Understand your banks CRA performance evaluation criteria
- Assess your banks performance context
- Assess your community and its credit needs
- Match bank products and services with community credit needs
- Develop performance, rating goals and objectives
- Review Regulation H/Part 24 – Public welfare (OCC) 12 CFR 24, (Fed) Reg H12 CFR 208.22, (FDIC) 12 CFR 362. Investments that are primarily designed to promote the public welfare under the investment authority

Examples of community development investments includes, but are not limited to:

- Investments
- Grants
- Deposits or shares in financial intermediaries
- Engagement in affordable housing serving LMI needs
- Small business financing
- Community services for LMI
- Supporting essential activities to sustain economic development
- Low-income housing tax credit developments

Additional Information

Visit the Federal Reserve Bank of Kansas City’s Community Development Office to find information on CRA programming and resources, including CRA Officer Roundtables, Investment Connection, training programs and articles at: www.kansascityfed.org/community

The Federal Reserve Bank of Kansas City does not endorse or make any representations as to the propriety or suitability of the following organizations, investments or programs listed. Banks should perform their own due diligence before engaging in any transactions with these entities to ensure that any such transactions meet the banks objectives.
National and Multi-State Resources

Many of the organizations and agencies listed have a national or multi-state footprint and may be operating in your assessment area at the local level. There are also organizations that can customize programs to help match your assessment area.

CDFI Coalition
The CDFI Coalition is the unified national voice of CDFIs. The mission of the CDFI Coalition is to encourage fair access to financial resources for America’s underserved people and communities. The CDFI Coalition is a primary source of information and knowledge about the CDFI field for the general public, the media, public officials, private sector lenders, as well as CDFIs.
(202) 393-5225
www.cdfi.org

CDFI Fund
Through monetary awards and the allocation of tax credits, the CDFI Fund helps promote access to capital and local economic growth in urban and rural low-income communities across the nation. Through its various programs, the CDFI Fund enables locally based organizations to further goals such as: economic development (job creation, business development and commercial real estate development); affordable housing (housing development and homeownership); and community development financial services (provision of basic banking services to underserved communities and financial literacy training).
(202) 622-8662
www.cdfi.gov

CFED
CFED is a multi-faceted organization that works at the local, state and federal levels to create economic opportunity that alleviates poverty.
(202) 408-9788
www.cfed.org

Community Action Partnership
The Community Action Partnership is the nonprofit, national membership organization representing the interests of 1,100 Community Action Agencies (CAAs) across the country that annually help 17 million low-income Americans achieve economic security.
(202) 265-7546
www.communityactionpartnership.com

Community Reinvestment Fund (CRF)
Transform the community development finance system by accessing capital markets on behalf of local development lenders to enable them to increase their impact on the lives of people and their communities. CRF supplies capital to local community development lenders and enables financial institutions, socially-motivated investors and accredited individuals to reach their social investment goals.
(800) 475-3050
www.crfusa.com

Enterprise Community Partners
Enterprise is a leading provider of capital and expertise for affordable housing and community development. Enterprise works with partners—developers, investors, government, community-based nonprofits and others—to reach a common goal of affordable housing.
(800) 624-4298
www.enterprisecommunity.org

Housing Assistance Council (HAC)
HAC has helping local organizations build affordable homes in rural America since 1971. HAC emphasizes local solutions, empowerment of the poor, reduced dependence and self-help strategies. HAC assists in the development of both single- and multi-family homes and promotes homeownership for working low-income rural families through self-help and the ‘sweat equity’ construction method. HAC offers services to public, nonprofits and private organizations throughout the rural United States. The mission of HAC is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places.
(202) 842-8600
www.ruralhome.org

League of United Latin American Citizens (LULAC)
The mission of LULAC is to advance the economic condition, educational attainment, political influence, housing, health and civil rights of the Hispanic population of the United States.
(202) 833-6130
www.lulac.org
National and Multi-State Resources

Local Initiatives Support Corporation (LISC)
LISC is dedicated to helping community residents transform distressed neighborhoods into healthy and sustainable communities of choice and opportunity; good places to work, do business and raise children. LISC mobilizes corporate, government and philanthropic support to provide local community development organizations with: loans, grants and equity, investments local, statewide and national, policy support, and technical and management assistance. LISC is a national organization with a community focus. LISC program staff are based in every city and many of the rural areas where LISC-supported community development takes shape. In collaboration with local community development groups, LISC staff helps identify priorities and challenges, delivering the most appropriate support to meet local needs.
(212) 455-9800
www.lisc.org

National Association for the Advancement of Colored People (NAACP)
The mission of the NAACP is to ensure the political, educational, social and economic equality of rights of all people and to eliminate racial hatred and racial discrimination. The NAACP works to ensure the political, educational, social and economic equality of all citizens.
(877) NAACP-98
www.naacp.org

National Association of Development Organizations (NADO)
NADO provides advocacy, education, networking and research for regional development organizations that primarily serve small metropolitan and rural regions. The association is an advocate for federal programs and policies that promote regional strategies and solutions for addressing local community and economic development needs.
(202) 624-7806
www.nado.org

National Association for Latino Community Asset Builders (NALCAB)
NALCAB is the national voice for a diverse group of Latino-led community development corporations and other community based organizations that focus on asset building. NALCAB’s mission is to build financial and human assets as well as real estate and technology resources in Latino families, communities, and organizations.
(210) 227-1010
www.nalcab.org

National Council of La Raza (NCLR)
NCLR is the largest national Hispanic civil rights and advocacy organization in the United States. To achieve its mission, NCLR conducts applied research, policy analysis, and advocacy, providing a Latino perspective in five key areas: assets and investments; civil rights and immigration; education; employment and economic status; and health. In addition, it provides capacity-building assistance to its affiliates who work at the state and local level to advance opportunities for individuals and families.
(202) 785-1670
www.nclr.org

NeighborWorks America
NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. NeighborWorks America is a national non-profit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts.
(202) 220-2300
www.nw.org

Opportunity Finance Network (OFN)
OFN is a leading network of private financial intermediaries that identifies and invests in opportunities to benefit low-income and low-wealth people in the United States. OFN mission is to lead the opportunity finance system to scale through capital formation, policy, and capacity development with a financing fund for CDFIs and managed assets for institutional investors in CDFIs.
(215) 923-4754
www.opportunityfinance.net

The Reinvestment Fund (TRF)
TRF is a national program for financing of neighborhood revitalization. TRF builds wealth and opportunity for low-wealth people and places through the promotion of socially and environmentally responsible development.
(215) 574-5800
www.trfund.com
National and Multi-State Resources

**Rural Community Assistance Corporation (RCAC)**
RCAC is a nonprofit organization that provides technical assistance, training and financing so rural communities achieve their goals and visions. RCAC’s work encompasses technical assistance and training for environmental infrastructure and affordable housing development, economic and leadership development; and community development finance. These services are available to a variety of communities and organizations including communities with populations of fewer than 50,000, other nonprofit groups and tribal organizations. RCAC seeks new partnerships and opportunities to advance comprehensive community development and is committed to green initiatives in its programs and its organizational operations.

(916) 447-2854
www.rcac.org

**Rural LISC**
Rural LISC’s mission is to build the capacity of resident-led rural CDCs, increase their production and impact, demonstrate the value of investing in and through rural CDCs, and make the resource and policy environment more supportive of rural CDCs and their work.
(202) 739-9294
www.lisc.org/section/locations/rural

**United Way**
United Way works to improve lives by mobilizing the caring power of communities around the world to advance the common good. It works to connect all sectors of society—individuals, businesses, non-profit organizations and governments—to create long-term social change that produces healthy, well-educated and financially-stable individuals and families. United Way’s goal is to raise, invest and leverage billions of dollars annually in philanthropic contributions to generate sustained impact in local communities.

(703) 836-7112
www.united.org

**The Urban League**
The mission of the Urban League movement is to enable African Americans to secure economic self-reliance, parity, power and civil rights. Economic Empowerment invests in the financial literacy and employability of adults through job training, homeownership and entrepreneurship.
(212) 558-5300
www.nul.org

**Examples of federal agencies that have community development programs:**

**Housing and Urban Development (HUD)**
HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; and build inclusive and sustainable communities free from discrimination.
(202) 708-1112
http://portal.hud.gov/hudportal/HUD

**United State Department of Agriculture—Rural Development (RD)**
RD is committed to helping improve the economy and quality of life in rural America. Its financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. RD promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. RD offers technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. RD provides technical assistance to help communities undertake community empowerment programs.
(202) 720-4581
www.rurdev.usda.gov

**U.S. Small Business Administration (SBA)**
The U.S. Small Business Administration created to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of the United States. The SBA recognize that small business is critical to the economic recovery and strength, building Americas future and helping the United States compete in todays global marketplace. The SBA helps Americans start, build and grow businesses.
(800) 827-5722
www.sba.gov
Bureau of Indian Affairs (BIA)
BIA is responsible for the administration and management of 55 million surface acres and 57 million acres of subsurface minerals estates held in trust by the United States for American Indian, Indian tribes and Alaska natives. BIA’s mission is to “… enhance the quality of life, to promote economic opportunity, and to carry out the responsibility to protect and improve the trust assets of American Indians, Indian tribes, and Alaska natives.” BIA currently provides services to approximately 1.9 million American Indians and Alaska natives.
(202) 208-7163
www.bia.gov

Consumer Financial Protection Bureau (CFPB)
The central mission of the CFPB is to make markets for consumer financial products and services work for people — whether applying for a mortgage, choosing among credit cards or using any number of other consumer financial products. (855) 411-2372
www.consumerfinance.gov

U.S. Department of Commerce (DOC)
The DOC promotes job creation, economic growth, sustainable development and improved standards of living for all Americans by working in partnership with businesses, universities, communities and U.S. workers. The department touches the daily lives of the American people in many ways, with a wide range of responsibilities in the areas of trade, economic development, technology, entrepreneurship and business development, environmental stewardship, and statistical research and analysis.
(202) 482-2000
www.commerce.gov

U.S. Economic Development Agency (EDA)
The U.S. EDA’s investment policy is designed to establish a foundation for sustainable job growth and the building of durable regional economies throughout the United States. This foundation builds upon two key economic drivers - innovation and regional collaboration. Innovation is key to global competitiveness, new and better jobs, a resilient economy, and the attainment of national economic goals. Regional collaboration is essential for economic recovery because regions are the centers of competition in the new global economy and those that work together to leverage resources and use their strengths to overcome weaknesses will fare better than those that do not. EDA encourages its partners around the country to develop initiatives that advance new ideas and creative approaches to address rapidly evolving economic conditions.
(202) 482-2900
www.eda.gov

Additional Resources

Bank and Credit Union Regulatory Agencies
For additional resources:
Federal Reserve Bank of Kansas City with branches in Denver, Oklahoma City and Omaha
www.KansasCityFed.org

Federal Deposit Insurance Corporation (FDIC)
www.FDIC.gov

National Credit Union Administration (NCUA)
www.ncua.gov

Office of the Comptroller of the Currency (OCC)
www.occ.treas.gov

Local Resources
Review national and multi-state lists, as the organizations listed may be working in your local community.

Community, city and county resources:
• Economic Development Office
• Housing Office (review consolidated plan)
• Nonprofit listing – www.Guidestar.com
• Workforce Development Office
CDFIs

**ACCION New Mexico · Colorado · Arizona**
P.O. Box 181367
Denver, CO 80218
(303) 904-9362
www.accionnm.org

**Colorado Enterprise Fund**
1888 Sherman Street, Suite 530
Denver, CO 80203-1159
(303) 860-0242
www.coloradoenterprisefund.org

**Colorado Housing Assistance Corporation**
670 Santa Fe Drive
Denver, CO 80204-4427
(303) 572-9445
www.coloradohousingassistance.org

**Colorado Housing Enterprises, LLC**
7305 Lowell Boulevard, Suite 200
Westminster, CO 80030-1709
(303) 428-1448
www.crhd.org

**First Nations Oweesta Corporation**
2432 Main Street, 2nd Floor
Longmont, CO 80501
(303) 774-8838
www.oweesta.org

**Funding Partners for Housing Solutions**
330 S. College Avenue, Suite 400
Fort Collins, CO 80524
(970) 494-2021
www.fundingpartners.org

**Greenline Community Development Fund, LLC**
1324 15th Street
Denver, CO 80202
(303) 586-8000
www.greenlineventures.com

**La Plata Homes Fund, Inc.**
124 E. 9th Street
Durango, CO 81301
(970) 259-1418
www.rhalpc.org

**Mercy Loan Fund**
1999 Broadway, Suite 1000
Denver, CO 80202
(303) 830-3300
www.mercyloanfund.org

**Mile High Community Loan Fund**
1905 Sherman Street, Suite 325
Denver, CO 80203-1103
(303) 860-1888
www.mhclf.org

**Rocky Mountain Communities**
225 East 16th Avenue, Suite 1060
Denver, CO 80203-1614
(303) 863-8651 ext. 111
http://www.rockymountaincommunities.org/

**Rocky Mountain MicroFinance Institute**
2701 Lawrence St.
Denver, CO 80205
(720) 941-5037
www.rmmfi.org

**Rural Community Assistance Corporation**
501 S Cherry Street, Suite 400
Denver, CO 80246
(720) 951-2163
www.rcac.org

**Valley Educators Credit Union**
910 Main Street
Alamosa, CO 81101
(719) 589-6535

For more information on CDFIs, visit www.cdfifund.gov

Minority-owned banks

**Native American Bank, National Association**
999 18th Street, Suite 2460
Denver, CO 80202
(303) 988-2727
www.nabna.com

**Premier Bank**
2480 W. Alameda Ave.
Denver, CO 80223
(303) 623-8888
www.premierbankusa.com

For more information on minority-owned banks, visit www.fedpartnership.gov
Statewide resources

**Colorado Directory of Economic Development Organizations**
The Colorado economic development directory directly links to the websites and contacts for many economic development organizations in Colorado and related content such as Area Profiles and Area Surveys.

**Colorado Division of Housing**
The mission of the Colorado Division of Housing is to ensure that Coloradans live in safe, decent and affordable housing by helping communities meet their housing goals.
1313 Sherman Street, Room 500
Denver, CO 80203
(303) 866-2033
[www.divisionofhousing.com](http://www.divisionofhousing.com)

**Colorado Housing and Finance Authority (CHFA)**
CHFA's mission is to finance the places where people live and work throughout Colorado. CHFA provides fixed-rate financing to homebuyers, small to medium sized businesses, and multifamily rental housing developers. CHFA also provides education and technical assistance about affordable housing and economic development.
1981 Blake Street
Denver, CO 80202
(800) 877-2432
[www.chfa.info.com](http://www.chfa.info.com)

**Colorado Rural Development Council (CRDC)**
CRDC is a partnership committed to advancing rural interests identified by listening to the needs of rural people. CRDC encourages and assists locally defined community development by fostering creative partnerships, knowledge, communications and resources to effectively implement the community’s visions.
2738 S. Newton Street
Denver, CO 80236
(303) 934-9117
[www.ruralcolorado.org](http://www.ruralcolorado.org)

**Office of Economic Development and International Trade (OEDIT)**
OEDIT fosters a positive business climate that encourages quality economic development through financial and technical assistance provided in support of local and regional economic development activities throughout the State of Colorado.
OEDIT offers a host of programs and services tailored to support business development at every level.
1625 Broadway, Suite 2700
Denver, CO 80202
(303) 892-3840
Kansas

CDFIs

IFF
911 Washington Avenue, Suite 203
St. Louis, MO 63101
(314) 588-8840
www.iff.org

Topeka Shawnee County First Opportunity
120 Southeast 6th Street, Suite 110
Topeka, KS 66603-3515
(785) 231-6001 ext. 248
www.topekachamber.org

For more information on CDFIs visit www.cdfifund.gov.

Minority-owned banks

American Bank of Baxter Springs
P.O. Box 597
Baxter Springs, KS 66713
(620) 856-2301
www.americanbankbaxter.com

CBW Bank
109 East Main Street
Wier, KS 66781
(620) 396-8221
www.cbwbank.com

Liberty Bank & Trust Co.
1314 North 5th Street
Kansas City, KS 66101
(913) 321-7200
www.libertybank.net

For more information on minority-owned banks, visit www.fedpartnership.gov

Statewide resources

Kansas Department of Commerce and Housing
As the state’s lead economic development agency, the Kansas Department of Commerce strives to empower individuals, businesses and communities to achieve prosperity in Kansas.
1000 SW Jackson Street, Suite 100
Topeka, KS 66612-1354
(785) 296-3481
www.kansascommerce.com

Kansas Directory of Economic Development Organizations
The Kansas economic development directory links to the websites and contacts for many economic development organizations in Kansas and related content such as Area Profiles and Area Surveys as executive summaries about business locations.
www.gdi-solutions.com/directory/edo/kansas.htm

Kansas Housing Resources Corporation
Kansas Housing Resources Corporation enhances Kansas communities with housing opportunities. This goal is achieved through using a variety of strategies and approaches, including increasing homeownership opportunities, leveraging the construction of more affordable rental housing, preserving existing housing through rehabilitation, promoting energy efficiency improvements for owner-occupied and rental housing, providing affordable housing through rent assistance to low-income families and senior citizens, and creating housing opportunities for previously underserved persons and communities.
611 South Kansas Avenue, Suite 300
Topeka, KS 66603
(785) 296-5865
www.kshousingcorp.org
CDFIs

ACCIÓN Texas
Southeast Missouri State University
920 Broadway, Suite 107
Cape Girardeau, MO 63701
(573) 587-0908
www.acciontexas.org

Central Bank of Kansas City
2301 Independence Boulevard
Kansas City, MO 64124-2396
(816) 483-1210
www.centralbankkc.com

EDC Loan Corporation
1100 Walnut, Suite 1700
Kansas City, MO 64106-2228
(816) 691-2111
www.edckc.com

Gateway Community Development Fund, Inc.
707 N. 2nd Street, Suite 308
St. Louis, MO 63102
(314) 436-7810
www.gatewaycdfi.com

Great Rivers Community Capital
1023 North Grand Boulevard
St. Louis, MO 63106-1641
(314) 664-3051
www.justinepetersen.org/small_business/great_rivers_community_capital1/

Holy Rosary Credit Union
533 Campbell Street
Kansas City, MO 64106-1274
(816) 221-2734
www.HolyRosaryCU.org

Housing and Economic Development
4001 Blue Parkway, Suite 250
Kansas City, MO 64130-3200
(816) 472-3000 ext. 3023

International Institute CDC
3654 South Grand Boulevard
St. Louis, MO 63118-3404
(314) 773-9090
www.iisd.org

Justine Peterson
1023 North Grand Boulevard
St. Louis, MO 63106-1641
(314) 533-2411 ext. 104
www.justinepetersen.org

Kansas City Metro Fund
1055 Broadway, Suite 130
Kansas City, MO 64105-1595
(816) 842-0388

KC Terminal Employees/Guadalupe Center FCU
1015 Avenida Cesar Chavez
Kansas City, MO 64108-2235
(816) 421-1015

St. Louis Community Credit Union
3651 Forest Park
St. Louis, MO 65747-0248
(314) 534-7610
www.stlouiscommunity.com

St. Margarets Credit Union
4067 Shenandoah Avenue
St. Louis, MO 63110-6367
(314) 865-3133

For more information on CDFIs visit www.cdfi.gov

Minority-owned banks

Central Bank of Kansas City
2301 Independence Boulevard
Kansas City, MO 64124-2396
(816) 483-1210
www.centralbankkc.com

Liberty Bank & Trust Co.
1670 E. 63rd Street,
Kansas City, MO 64110
(816) 822-8560
www.libertybank.net

Peoples Bank of Seneca
1615 Cherokee Avenue
Seneca, MO 64865
(417) 776-2111
www.peoplesbankofseneca.com

For more information on minority-owned banks, visit www.fedpartnership.gov
Statewide resources

**Kansas City, Missouri Community Development Entity (KCM)**
KCM provides investment capital in order to incentivize revitalization and redevelopment efforts in highly distressed neighborhoods in Kansas City, MO. KCM invests in qualified businesses and real estate projects that will integrate neighborhood plans, remediate blighted or contaminated areas, redevelop catalytic shell properties, and provide affordable housing opportunities.  
414 E. 12th Street  
Kansas City, MO 64106  
(816) 513-1021  
www.kcmocde.org

**Missouri Department of Economic Development**
Business and Community Services  
301 W. High Street  
Jefferson City, MO 65102  
(800) 523-1434  
www.missouridevelopment.org

**Missouri Directory of Economic Development Organizations**
The Missouri economic development directory links to the websites and contacts for many economic development organizations in Missouri.  
www.gdi-solutions.com/directory/edo/missouri.htm

**Missouri Housing Development Commission (MHDC)**
MHDC functions as a bank, providing financing directly to developers of affordable rental properties. The commission also provides funding for home loans to qualified, first-time buyers through a network of certified, private mortgage lenders. Mortgage financing is provided through the sale of tax-exempt notes and bonds that the commission is authorized to issue. The commission provides advisory, consultative, training and educational services to nonprofit housing organizations.  
3435 Broadway Street  
Kansas City, MO 64111  
(816) 759-6600  
www.mhdc.com
Nebraska

CDFIs

Community Development Resources
285 South 68th Street Place, Suite 520
Lincoln, NE 68510-2448
(402) 436-2386
www.cdr-nebraska.org

Midwest Housing Development Fund, Inc.
13520 California Street, Suite 250
Omaha, NE 68154-5297
(402) 715-5357
www.mhdfinc.com

Nebraska Enterprise Fund
303 North Oakland Ave.
Oakland, NE 68045-1338
(402) 685-5500
www.nebbiz.org

Northeast Economic Development, Inc.
111 S. 1st Street
Norfolk, NE 68701
(402) 379-1150 ext. 13
www.nedinc.org

Omaha 100, Incorporated
2401 Lake Street
Omaha, NE 68111-3830
(402) 342-3773
www.omaha100.org

Rural Investment Corp.
145 Main Street PO Box 136
Lyons, NE 68038-0136
(402) 656-3091
http://www.cfra.org/reap

For more information on CDFIs visit: www.cdfifund.gov.

Statewide resources

Nebraska Department of Economic Development
The Nebraska Department of Economic Development
Mission is to provide quality leadership and services that enable Nebraska communities, businesses, and people to succeed in a global economy.
301 Centennial Mall South
P.O. Box 94666
Lincoln, NE 68509-4666
(800) 426-6505
www.neded.org

Nebraska Department of Economic Development—Rural Development Commission
The Rural Development Commission advocates for effective development in rural Nebraska.
1101 Halligan Drive, Building 10
North Platte, NE 69101
(308) 308-380-4966
www.neded.org

Nebraska Directory of Economic Development Organizations
The Nebraska economic development directory links to the websites and contacts for many economic development organizations in Nebraska and related content such as Area Profiles and Area Surveys.
www.gdi-solutions.com/directory/edo/nebraska.htm

Nebraska Investment Finance Authority (NIFA)
NIFA provides Nebraskans a broad range of financial resources for homeownership, rental housing, agriculture, manufacturing, medical and community development endeavors. NIFA also provides technical assistance for activities related to these areas, while preserving and growing the asset base used to provide these resources.
1230 O Street, Suite 200
Lincoln, NE 68508
(800) 204-6432
www.nifa.org
CDFIs

**ACCIÓN New Mexico · Colorado · Arizona**
2000 Zearing Ave. NW
Albuquerque, NM 87104-2045
(505) 243-8844
[www.accionnm.org](http://www.accionnm.org)

**Cha Piyeh, Inc.**
P.O. Box 1059
Ohkay Owingeh, NM 87566-1059
(505) 852-0189
[www.ohkayowingehhousingauthority.org](http://www.ohkayowingehhousingauthority.org)

**Everyone’s Federal Credit Union**
P.O. Box 1023
505 East Route 66 Boulevard
Tucumcari, NM 88401-3137
(575) 461-0433
[www.everyonesfcu.com](http://www.everyonesfcu.com)

**Guadalupe Credit Union**
3601 Mimbres Lane
Santa Fe, NM 87507-2891
(505) 982-8942
[www.guadalupecu.org](http://www.guadalupecu.org)

**Homewise, Inc.**
1301 Siler Road, Building D
Santa Fe, NM 87507-3113
(505) 983-9473
[www.homewise.org](http://www.homewise.org)

**Housing Assistance Council**
3939 San Pedro, N.E. Suite C-6
Albuquerque, NM 87110
(505) 883-1003
[www.ruralhome.org](http://www.ruralhome.org)

**The Loan Fund**
423 Iron Street Southwest
Albuquerque, NM 87102-3821
(505) 243-3196
[www.loanfund.org](http://www.loanfund.org)

**Native Community Finance**
P.O. Box 176
Laguna, NM 87026-0178
(505) 552-7050
[www.nativecommunityfinance.org](http://www.nativecommunityfinance.org)

**Navajo Partnership for Housing, Inc.**
1664 South Second Street
Gallup, NM 87301-5816
(505) 722-0551

**New Mexico Community Capital**
801 University Blvd SE, Suite 102
Albuquerque, NM 87106
(505) 924-2820
[www.nmccap.org](http://www.nmccap.org)

**Rural Community Assistance Corporation**
501 S Cherry Street, Suite 400
Denver, CO 80246
(720) 951-2163
[www.rcac.org](http://www.rcac.org)

**Santa Fe Community Housing Trust**
1111 Agua Fria Street
Santa Fe, NM 87501-1856
(505) 989-3960
[www.housingtrustonline.org](http://www.housingtrustonline.org)

**Tiwa Lending Services**
P.O. Box 1270
Isleta Pueblo, NM 87022-0760
(505) 916-0556
[tiwalending.org](http://tiwalending.org)

**Womens Economic Self-Sufficiency Team**
609 Broadway, Northeast
Albuquerque, NM 87102-2334
(505) 246-6900
[www.wesst.org](http://www.wesst.org)

For more information on CDFIs visit [www.cdfifund.gov](http://www.cdfifund.gov)

Minority-owned banks

**Centinel Bank of Taos**
512 Paseo del Pueblo Sur
Taos, NM 87571
(575) 758-6700
[www.centinelbank.com](http://www.centinelbank.com)

**My Bank**
19339 Hwy 314
Belen, NM 87002
(505) 864-3301
[www.mybanknm.com](http://www.mybanknm.com)

For more information on minority-owned banks, visit [www.fedpartnership.gov](http://www.fedpartnership.gov)
New Mexico

Statewide resources

**New Mexico Directory of Economic Development Organizations**
The New Mexico economic development directory has websites and contacts for many economic development organizations in New Mexico and related content such as Area Profiles and Area Surveys.
www.gdi-solutions.com/directory/edo/new_mexico.htm

**New Mexico Economic Development Department**
The New Mexico Economic Development department looks to enhance the lifestyle of all New Mexicans.
1100 S. St. Francis Dr.
Santa Fe, NM 87505
(505) 827-0300
www.gomn.biz

**New Mexico Mortgage Finance Authority (MFA)**
The MFA is a quasi-public entity that provides financing for housing and other related services to low- to moderate-income New Mexicans. As the state’s official housing agency, MFA administers more than 35 programs that finance housing for the homeless, develop new affordable housing; and help families become first-time homeowners. MFA partners with lenders, realtors, nonprofits, local governments and developers throughout the state to make its programs available to all eligible New Mexicans.
344 4th St. SW
Albuquerque, NM 87102
(505) 843-6880
www.housingnm.org
Oklahoma

CDFIs

Adair County Indian Credit Association
916 West Cedar
Stilwell, OK 74960
(918) 696-7095

Bank of Cherokee County, Inc.
125 East 1st Street
Tahlequah, OK 74464-4834
(918) 456-3900
www.bankofcherokeecounty.net

Cherokee Nation Economic Development
P.O. Box 948
17675 South Muskogee Avenue
Tahlequah, OK 74465
(918) 453-5534
www.cherokee.org

Chickasaw Banc Holding Company
909 S. Meridian Avenue
Oklahoma City, OK 73108-1605
(405) 946-2265

Chickasaw Nation Community Development
2020 East Arlington, Suite 7
Ada, OK 74820-2822
(580) 559-0618
www.chickasaw.net

Choctaw Home Finance Corporation
P.O. Box G
1005 South 5th Street
Hugo, OK 74743-8013
(580) 326-7521
www.choctawhomefinance.web-loans.com

Citizen Potawatomi Community
130 East MacArthur, Suite 206
Shawnee, OK 74801-9002
(405) 878-4697
www.potawatomi.org

First National Bank
P.O. Box 750
301 East Main Street
Davis, OK 73030
(580) 369-2325
http://www.fnbdavis.com/

Fort Gibson State Bank
P.O. Box 130
Fort Gibson, OK 74434-0130
(918) 456-3900
www.fortgibsonstatebank.com

Greenwood Community Development
131 North Greenwood Avenue, 2nd Floor
Tulsa, OK 74120-1444
(918) 585-208
www.greenwoodchamber.tulsa.com

MetaFund Corporation
2225 N. May Avenue
Oklahoma City, OK 73107
(405) 949-0001
www.metafund.org

Neighborhood Housing Services of Oklahoma City
1320 Classen Drive
Oklahoma City, OK 73103-2442
(405) 231-4663 ext. 12
nhsokc.org

Oklahoma City Northeast Inc.
1500 N.E. 4th Street
Oklahoma City, OK 73117
(405) 235-0415

Osage Financial Resources
P.O. Box 835
1825 East Main
Pawhuska, OK 74056-0835
(918) 287-1989
www.osagefinancial.org
Oklahoma

Rural Enterprises of Oklahoma, Inc.
P.O. Box 1335
Durant, OK 74702
(580) 924-5094
www.ruralenterprises.com

Security State Bank of Wewoka, Oklahoma
210 South Mekusukey
P.O. Box 749
Wewoka, OK 74884
(405) 259-5411
www.ssbok.com

Tulsa Economic Development Corporation
907 South Detroit, Suite 1001
Tulsa, OK 74120-4265
(918) 585-8332
www.tednet.com

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

All Nations Bank
114 East Main Street
Calumet, OK 73014
(405) 893-2240
www.anbok.com

American State Bank
3816 North Peoria
Tulsa, OK 74106-1619
(918) 428-2211
www.asbanking.com/index.asp

Bank 2
909 S. Meridian
Oklahoma City, OK 73108
(405) 446-2265
www.bank2online.com

Bank of Cherokee County
110 East Main Street
Hulbert, OK 74441
(918) 772-2572
www.bankofcherokeecounty.net

Bank of Commerce
P.O. Box 512
Stilwell, OK 74960
(918) 696-7745
www.bankofcommercestilwell.com

Bank of Grove
201 East 18th Street
Grove, OK 74344
(918) 787-5900
www.bankofgrove.com

Farmers & Merchants Bank
116 South Grand
Crescent, OK 74301
(405) 596-2814
www.fmbankok.com

First National Bank and Trust Company
130 East MacArthur
Shawnee, OK 74802
(405) 275-8830
www.fnbsbawnee.com

First State Bank of Porter
409 Main Street
Porter, OK 74454
(918) 483-2241
www.fsbporter.com

Fort Gibson State Bank
200 South Lee Street
Fort Gibson, OK 74434
(918) 478-2437
www.fortgibsonstatebank.com

Oklahoma State Bank
125 West Canadian
Vinita, OK 74301
(918) 256-5585
www.okstatebank.com

Peoples Bank
P.O. Box 390
Westville, OK 74965
(918) 723-5453
www.bankofcommercestilwell.com

International Bank of Commerce
3817 NW Expressway, Suite 100
Oklahoma City, OK 73112
(405) 841-2100
ibc.com

For more information on minority-owned banks, visit www.fedpartnership.gov
Statewide resources

Oklahoma Department of Commerce
The Oklahoma Department of Commerce is the primary economic development entity in the state. Its mission is to increase the quantity and quality of jobs in Oklahoma. It works by attracting and growing businesses, building strong communities, encouraging the growth of knowledge-based industries and ensuring an available, skilled workforce.
900 N Stiles Ave.
Oklahoma City, OK 73104
(800) 879-6552
www.okcommerce.gov

Oklahoma Directory of Economic Development Organizations
The Oklahoma economic development directory links to the websites and contacts for many economic development organizations in Oklahoma and related content such as Area Profiles and Area Surveys.
www.gdi-solutions.com/directory/edo/oklahoma.htm

Oklahoma Housing Finance Agency (OHFA)
The mission of the OHFA is to help place people in homes. OHFA offers nine housing programs ranging from a homeless program and rental assistance to housing development and home ownership.
100 NW 63rd Street, Suite 200
Oklahoma City, OK 73116
(450) 848-1144
www.ohfa.org
CDFIs

**Atlantic City Federal Credit Union**
1005 Eleventh Street
Lander, WY 82520-3036
(307) 332-5151
www.atlanticcity.coop

**Guernsey Community Federal Credit Union**
39 S. Wyoming Ave.
Guernsey, WY 82214
(307) 836-2813

**Wind River Development Fund**
3 Ethete Road
Fort Washakie, WY 82514
(307) 335-7330
www.wrdif.org

**Wyoming Women's Business Center**
Laramie Plains Civic Center Suite 323
710 Garfield Street
Laramie, WY 82070
(307) 460-3943
www.wyomingwomen.org

**Yellowstone National Park**
Yellowstone Federal Credit Union
P.O. Box 87
Yellowstone National Park, WY 82190
(307) 344-7974
www.yellowstonefcu.org

For more information on CDFIs visit www.cdfifund.gov

**Minority-owned banks**

For more information on minority-owned banks visit www.fedpartnership.gov

**Statewide resources**

**Wyoming Business Council**
The State of Wyoming created the Wyoming Business Council to focus public and private efforts to build a strong job creation base in the new economy with manufacturing and technology as core competencies while strengthening the existing business and industry groups under energy, agriculture, tourism and travel.
Cheyenne, WY 82002
(800) 262-3425
www.wyomingbusiness.org/index.aspx

**Wyoming Community Development Authority (WCDA)**
WCDA has an important role in providing housing and in helping families take a first step on the road to fulfilling their American dream. In addition, every home built, rehabilitated or financed with WCDA funds means more Wyoming jobs and greater economic stability. Strong federal housing programs also help the WCDA continue to provide decent, affordable homes to Wyoming citizens.
155 N. Beech Street
Casper, WY 82601
(307) 265-0603
www.wyomingcda.com

**Wyoming Directory of Economic Development Organizations**
The Wyoming state economic development directory links to the websites and contacts for many economic development organizations in Wyoming and related content such as Area Profiles and Area Surveys.
www.gdi-solutions.com/directory/edo/wyoming.htm

**Wyoming Rural Development Council (WRDC)**
WRDC is a collaborative partnership. The Council serves as a forum to address a full range of issues, opportunities and potential solutions in the rural communities of Wyoming.
214 W. 15th Street
Cheyenne, WY 82002
(307) 777-6430
www.wyomingrural.org

For more information on minority-owned banks visit www.fedpartnership.gov

CDIRG August, 2014