

COMMUNITY *Connections*

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SPRING 2011

FEDERAL RESERVE BANK of KANSAS CITY



CAO'S NOTE

*by Tammy Edwards,
Assistant Vice President and
Community Affairs Officer*

A NEW SEASON

Spring marks the start of warmer weather, colorful flowers and longer hours of daylight. Spring is also a reminder that what once was dormant will return to full luster. In most cases, nature handles the rebirth. In other cases, additional help is needed.

Neighborhoods and organizations sometimes need help to launch new initiatives or to take existing programs to new levels.

The Kansas City Fed has a variety of resources to help banks, nonprofits, community organizations and small businesses address economic and community development

Continued on next page

Colorado CDFIs Collaborate to Increase Community Impact

By Ariel Cisneros, Senior Community Affairs Advisor

Thirteen Community Development Financial Institutions (CDFIs) in Colorado have forged a working group to increase their combined ability to stimulate economic opportunities for low- and moderate-income households and communities.

The move will allow the CDFIs to leverage their numbers and expertise to more easily share information and ideas benefitting the entire state.

Joe Rowan, executive director of Funding Partners in Fort Collins, Colo., and co-chair of the Colorado CDFI Working Group, said it is critical for the state's CDFIs "to work in close concert without compromising individual identities." He said the new group will provide a collective resource "for addressing some of the strategic issues to which precious little energy can be devoted individually."

*“to work in close concert WITHOUT
COMPROMISING individual identities.”*

JOE ROWAN, EXECUTIVE DIRECTOR of FUNDING PARTNERS IN FORT COLLINS, COLO.

The working group has already begun meeting to determine goals and best practices as it seeks to become a new and recognized resource for economic development in the state. One goal is to establish a mechanism that allows the CDFIs to refer potential opportunities or clients to one another.

Similar working groups have proved successful in other states. CDFIs in New Mexico are also considering a statewide working group.

Continued on next page

CAO's NOTE (Continued)

issues.

In this issue of *Community Connections*, you'll read about some of the programs and research we recently launched to help neighborhoods and organizations transition from where they are to where they strive to be.

Carol Meyer, a member of the Kansas City Fed's Community Development Advisory Council also is featured in this issue. Carol outlines her role in assisting rural Kansas communities drive economic development.

Be sure to review the calendar for upcoming events. Please contact me at tammy.edwards@kc.frb.org with comments or article suggestions.

CDFIs provide economic development resources for communities, organizations and people who may not qualify for mainstream financial products. Among other services, they support small businesses, affordable housing, commercial real estate, homeownership products and financial education.

The institutions are certified by the CDFI Fund in the U.S. Department of Treasury.

Jeff Seifried, executive director of Mile High Community Loan Fund and co-chair of the working group, said the group will seek to increase the visibility of CDFI projects and to attract more economic development for state communities.

Colorado's CDFIs represent more than \$300 million in combined assets and rank among some of the most active in the nation.

According to a CDFI Fund report in 2007, CDFIs in that year:

- Leveraged \$621 million with private investments.
- Opened more than 800 accounts for the previously unbanked.
- Financed the construction or rehabilitation of more than 4,000 affordable housing units.
- Financed businesses that created or maintained nearly 30,000 full-time equivalent jobs.

Nonprofit Executive Succession-Planning Toolkit Launched

By Erika Ramirez, Senior Community Affairs Advisor



The Kansas City Fed launched a free executive succession-planning toolkit tailored to nonprofit organizations.

Nonprofit organizations play a vital role in providing services and resources that strengthen the wellbeing and economic stability of low- and moderate-income families and communities throughout the Tenth District.

A 2009 assessment of nonprofits located within the Tenth Federal Reserve District revealed that the majority lack an effective succession plan to sustain them through a leadership transition.

The toolkit includes an overview of succession-planning and addresses three specific planning processes:

- Emergency Succession Planning – To prepare for an executive who suddenly departs, either permanently or for an extended period of time.

- Departure-Defined Succession Planning – To prepare for a future planned retirement or permanent departure of the executive.
- Strategic Leader Development – To prepare for ongoing leadership development for talent within the organization.

The toolkit is designed to help nonprofits be better prepared and positioned for continued success. It can be downloaded at: <http://www.kansascityfed.org/community/>. A webinar to introduce the toolkit will be hosted on Wednesday, April 27 at 2 p.m. (CT). To register, contact erika.ramirez@kc.frb.org.

Putting Capital to Work in Rural Communities

By Steve Shepelwich, Senior Community Affairs Advisor

A small amount of capital can often go a long way in rural communities. Just ask some of the central Oklahoma communities served by the Cross Timbers Resource Conservation and Development Association.

Recognizing the need for both capital and training, Cross Timbers started a small business development program in 2007 to assist existing businesses and aspiring entrepreneurs in the region access bank financing.

Cross Timbers is one of a number of financing organizations the Kansas City Fed seeks to connect with lenders and community developers.

A loan of up to \$25,000 from the program's revolving fund can be the critical piece that helps a project become reality. Thus far, the loan fund has leveraged more than \$1.3 million in outside financing using \$83,000 of its own capital.

The businesses assisted are the kinds that make small communities work.

Consider Pro Health Pharmacy. This Native American and woman-owned business recently opened the only pharmacy and doctor's office in Meeker, Okla., a town of about 1,100 people. The loan fund's financing provided the reassurance the Citizen Potawatomi Community Development Corp. and Banc-First needed to pitch in with the remaining funding for the project.

Cross Timbers has received funding from the Federal Home Loan Bank of Topeka's JOBS Program and the U.S. Department of Agriculture's Rural Business Enterprise

Grant Program. Local banks have also made commitments to partner on loans.

Cross Timbers also matches funding with business training and mentoring services. Partnerships with local colleges, career tech centers, chambers of commerce and other service providers give business owners extra support.

Custom Foot Solutions, an orthotics manufacturer in Wewoka, Okla., benefitted from these services. At first, local banks saw the start-up as too risky. So Cross Timbers provided initial financing as well as arranged business counseling with the Rural Business and Resources Center at Seminole State College.

Custom Foot Solutions moved into a business incubator and nurtured a relationship with Security State Bank of Wewoka, which ultimately came in with additional financing to build this local business.

Cross Timbers' goals for assisting new businesses include creating jobs—42 to date—and greater economic and community leadership.

The organization is led by a council of 34 volunteers who work with local communities across its 10-county coverage area to preserve and build local resources through many different projects. Partnerships are vital.

Cross Timbers has shown that a little capital can go a long way towards growing local jobs, community leadership and strong institutions in rural communities.

RESOURCE CONSERVATION & DEVELOPMENT COUNCILS

Cross Timbers Resource Conservation and Development Area:
www.oklahoma-rcd.org/index_files/crosstimbers.htm

National Association of RC&D Councils
www.rcdnet.org

State Oklahoma RC&D Council:
www.oklahoma-rcd.org

STARTING AND MANAGING A REVOLVING LOAN FUND

National Association of Development Organizations Economic Development Finance Service:
www.nado.org/edfs

Association for Enterprise Opportunity:
www.microenterpriseworks.org

Opportunity Finance Network:
www.opportunityfinance.net

Council of Development Finance Agencies:
www.cdfa.net/cdfalcdfaweb.nsf/pages/rlffactsheet.html

FUNDING SOURCES

Federal Home Loan Bank of Topeka's JOBS Program:
www.fhlbtpeka.com/s/index.cfm?AID=33

USDA: www.usda.gov

Rural Business Enterprise Grant Program:
www.rurdev.usda.gov/rbs/buspr/rbeg.htm

Intermediary Relending Program:
www.rurdev.usda.gov/rbs/buspr/irp.htm

US EDA Revolving Loan Fund Program:
www.eda.gov/AboutEDA/RLF.xml

Q&A: Carol Meyer

Carol Meyer has been a Representative of the Office of Rural Opportunity in Kansas since 2008. Her role is to assist rural Kansas communities achieve their goals by increasing awareness of and access to resources available from the Department of Commerce, the Small Business Development Center, Network Kansas, USDA and other organizations. The Office of Rural Opportunity focuses primarily on communities with fewer than 5,000 residents. Prior to her current position, Ms. Meyer served with the Garden City Area Chamber of Commerce/Finney County Economic Development from 1980 to 2008. She worked with businesses and individuals to aid in economic growth and development, and to represent the business community on legislative issues.

She is a Kansas Graduate in Leadership and has earned professional designations from the Institute for Organization Management and the Institute of Advanced Management. She currently serves on the Tenth Federal Reserve District's Community Development Advisory Council (CDAC), which meets with the Bank president and senior Bank management to offer insight on economic and community development issues in the District's seven states. Community Connections periodically features CDAC members and other leaders committed to community and economic development. An edited interview with Ms. Meyers follows:

HOW WOULD YOU DESCRIBE THE MISSION *of* THE OFFICE *of* RURAL OPPORTUNITY IN KANSAS?

Many rural development organizations focus on luring businesses through financial incentives. The Office of Rural Opportunity takes a more holistic approach, focusing first on community development and strategic planning as a necessary precursor to business development. We stress regional plans that incorporate volunteerism and community pride, and serve as connectors for finding expertise, technical assistance and potential funding. I cover 28 counties in the southwest quadrant of the state, which includes 91 towns that fit the 5,000 population maximum.

WHAT IN YOUR MIND IS THE BIGGEST CHALLENGE FACING WESTERN KANSANS?

Declining population, mostly due to outmigration, result in a broad spectrum of challenges. There is a severe shortage of housing of all kinds in western Kansas. That stops any growth from taking place,



*Office of Rural
Opportunity Representative,
Kansas Department
of Commerce,
cmeyer@kansascommerce.com*

leads to workforce issues for existing businesses and any potential business start-ups, and threatens the ability of schools and health care facilities to remain open.

WHAT WOULD YOU LIKE TO SEE HAPPEN IN FIVE YEARS TO IMPROVE PROSPECTS *for* DEVELOPMENT?

Efforts and programs in which funding can be matched with local volunteerism work very well in western Kansas. Sustaining those programs or creating like programs would provide the greatest opportunity for communities.

WHAT PROMISING OPPORTUNITIES DO YOU SEE DEVELOPING IN YOUR AREA *of* FOCUS?

The Kansas Legislature has approved the creation of "rural opportunity zones" allowing tax credit and student-loan repayment for people who move into any of the 50 designated rural counties. The program will operate out of the Kansas Department of Commerce. That's a huge step toward stopping the population declines. In addition, the state is promoting "Economic Gardening," an entrepreneurial approach to economic prosperity that encourages home-grown companies to become more profitable and penetrate new markets.

WHAT DO YOU LIKE BEST ABOUT YOUR JOB?

I enjoy meeting and working with people who are passionate about their communities, and dedicated to improving them. Plus, there's no limit to the kinds of projects communities want. They range from new fire trucks and storm sirens, libraries, community centers, farmers markets, walking trails, health centers, park improvements, housing rehabilitation, beautification efforts, energy efficiency, and so much more.

Roundtable Addresses Issues Posed by Vacant Houses

Paul Wenske, Senior Community Affairs Advisor



Nearly 90 participants from congressional offices, community organizations, local and federal government agencies, banks and neighborhood associations met at the KC Fed on March 11 to discuss innovative ways to revitalize foreclosure-stressed neighborhoods.

For the third year, the Kansas City Fed's Foreclosure Resource Development Roundtable provided participants with great insights and promising outcomes on the foreclosure related issues that continue to impact the community.

Nearly 90 people attended the half-day event on March 11, that addressed the challenges of vacant and bank-owned properties. Attendees represented state and local governments, congressional delegations, community and national lenders, nonprofits, neighborhood groups, investors, developers, contractors, real estate experts, faith-based groups and colleges.

Attendees heard from national servicers, local municipal leaders and neighborhood advocates. They shared innovative ideas and discussed a variety of perspectives on the disposition of foreclosed and bank-owned properties.

Breakout sessions focused on creative ways to address vacant and abandoned properties, identify investment capital, create demand for affordable homes and find new approaches to reclaim and revitalize neighborhoods.

CAPITAL LOAN POOL

In his introductory remarks, Acting

Kansas City Manager Troy Schulte sought a community commitment to address the city's 12,000 vacant houses.

He called for an advisory task force and a partnership with lenders, investors and civic leaders to create a capital loan pool to help finance acquisition and rehab efforts.

Lending experts representing Wells Fargo, JPMorgan Chase and Bank of America all said their portfolio of real estate owned (REO) or bank-owned properties was currently small. But the officials said many homes now in foreclosure could become bank-owned.

They suggested that many vacant homes remain in the names of investors or homeowners who abandoned the properties before foreclosure proceedings were started or completed. Other vacant houses are held by small servicers or by Fannie Mae.

David Park, director of Kansas City's Neighborhood and Community Services, said ownership issues remain a challenge to city efforts. He said the city was looking at ways to acquire vacant properties that are destabilizing neighborhoods.

One idea is to establish a land bank, which has proved successful in other cities. Land banks allow cities to buy up vacant

properties and hold them in a city-run portfolio. While that gives a city control over the properties, one potential downside is maintaining the properties until they are sold.

A video documentary done in partnership with the University of Missouri-Kansas City dramatized the impact of vacant properties on neighborhoods. The video follows UMKC planning and design students who are surveying vacant properties to assist policymakers develop a responsive plan.

NEXT STEPS

Attendees identified an ambitious list of next steps to pursue in the coming year, including:

- Form a public-private task force to advise the city on neighborhood revitalization
- Create a capital formation plan to finance the rehabilitation and purchase of homes
- Develop an "investor academy" to attract and train qualified and ethical investors
- Authorize a "land bank" to streamline the acquisition and maintenance of vacant houses
- Continue the dialogue with national servicers on foreclosure and vacant housing issues
- Hold a series of public forums on neighborhood stabilization issues
- Explore new and promising job and financing programs with major lenders

District Bank On Programs Target Unbanked and Underbanked By Erika Ramirez, Senior Community Affairs Advisor



Omaha kicked off its Bank On the Heartland program in late March.

Kansas City will launch its Bank On Save Up event on June 1.



The Federal Reserve Bank of Kansas City is promoting its “Bank On” initiatives throughout the Tenth District this spring.

Following the successful launch of Bank On Denver last September, the Bank’s Omaha Branch recently kicked off its Bank On the Heartland program in late March, and the Kansas City office will launch its Bank On Save Up event on June 1. Planning also is underway for a Bank On program in New Mexico this summer.

The programs encourage residents to connect with affordable, “mainstream” financial products and services and also seek to nurture a culture of savings. More than 2.3 million households in the Tenth District are currently unbanked or underbanked and are often vulnerable to greater risks to their savings.

Studies suggest that developing a relationship with a regulated financial institution can save a family, on average, about \$1,000 annually on fees associated with “fringe” services, such as check cashing, money orders and wire transfers.

Over 100 bank and credit union branches are participating in Bank On Denver, where an estimated 36,000 households lack a checking or savings account.

During the Bank On initiatives, a network of nonprofit and financial partners will provide a variety of programs aimed at helping families better manage their financial assets.

The upcoming Kansas City initiative is one of 35 similar programs around the country that seek to encourage sound savings habits while providing financial education, with the goal of helping families build safe assets.

The Kansas City program will include a bilingual strategy, utilizing the media, websites, brochures, billboards and other community outlets. It will also include a public event, featuring music, interactive family activities and information booths, on Saturday, June 4, 2011, at the Illus Davis Park in Downtown Kansas City.

To learn more about Bank On initiatives in the Tenth District, visit the websites below.

BANK ON THE HEARTLAND (OMAHA, NEB.)

www.bankontheheartland.com

BANK ON DENVER (DENVER, COLO. METRO)

www.bankondenver.org

BANK ON SAVE UP KANSAS CITY (KANSAS CITY METRO)

www.bankonsaveupkc.org

Region Roundup

RESOURCE CONSERVATION and DEVELOPMENT

The Oklahoma Branch hosted a meeting of the Oklahoma Association of Resource Conservation and Development Councils on Jan. 18. The association represents seven regional councils that assist local communities, businesses and nonprofit organizations with identifying and addressing conservation issues along with economic, community and social development challenges.

HOUSING FINANCE TRAINING

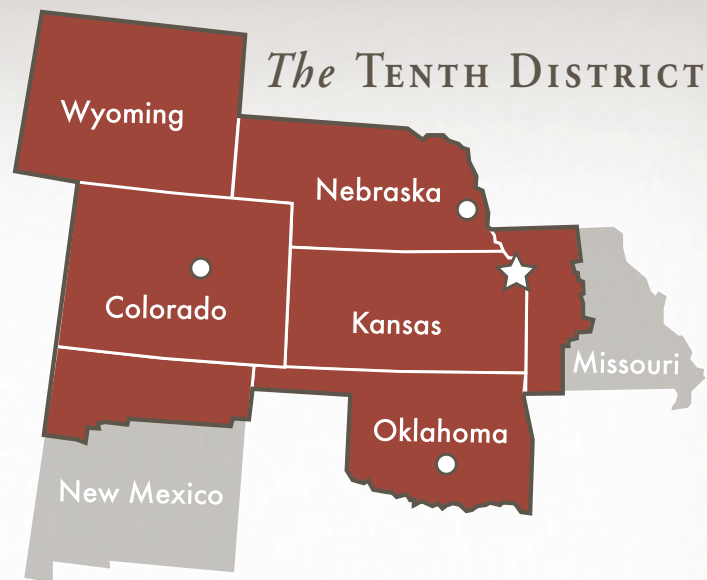
The Denver Branch and Habitat for Humanity International co-hosted a two-day housing-finance training seminar on Jan. 13-14 that drew Habitat for Humanity affiliates from nine states, including from the Tenth District. For more information, visit: www.habitat.org.

AFFORDABLE HOUSING OUTLOOK

Attendees at the Nebraska Investment Finance Authority Housing Conference on Jan. 26 in Omaha received an update from the Kansas City Fed on current housing and an outlook for the future of affordable housing in Nebraska and the Midwest. For more information, visit: <http://nifa.org>.

FINANCIAL EDUCATION

The Oklahoma Branch provided a presentation on "Strengthening Financial Education in the Workplace" at a workshop in Burns Flat, Okla., hosted by the Southwest Oklahoma Workforce Investment Board on Jan. 26. For more information, visit: www.swokwib.org.



KANSAS HOUSING

The steering committee for the 2011 Kansas Housing Conference met in Topeka on Feb. 10 to launch plans for the sixth statewide housing conference, to be held in Wichita, Kan., Aug. 9-11. More than 500 attendees are expected. For more information, visit: <http://kshousingconference.org>.

NEW COMMUNITY DEVELOPMENT ADVISOR IN OMAHA

Dell Gines is the new Community Development advisor at the Omaha Branch. He began work in February. Dell previously held leadership roles at several nonprofit organizations in Omaha, where he focused on small business, urban and economic development issues. He can be reached by email at dell.gines@kc.frb.org or by phone at (402) 221-5606.

CRA ROUNDTABLES

Community Reinvestment Act (CRA) roundtables that focused on a range of topics, including the needs of the underbanked and small business financing, were held in Kansas City on March 2, in Denver on March 17 and in Tulsa, Okla., on April 5. For more

information on upcoming roundtables, contact: Ariel.Cisneros@kc.frb.org.

MONEY SMART KANSAS CITY



Gigi Wolf, Public Affairs, teaches a class on youth budgeting.

The KC Fed's Money Smart Day on April 2 attracted 237 people. The event, which was part of Money Smart Month of Greater Kansas City, offered more than 30 sessions on a wide-range of financial education topics, including saving and investing, financial management, comparison shopping and finding the best deals. For more information, visit: <http://moneysmartkc.org>.

New Mexico's Congressional Staff Discuss Impact of Foreclosures

By Ariel Cisneros, Senior Community Affairs Advisor

Congressional staff members in New Mexico got an opportunity to learn more about foreclosures at a forum in Albuquerque on Feb. 4, hosted by the Kansas City Fed and featuring major loan servicers.

Participants included officials from Wells Fargo Home Mortgage, Bank of America, CitiMortgage, and Chase-Home Lending, which represent approximately 80 percent of the home-loan market in the state.

The forum also included officials from NeighborWorks America and the HOPE Now Hotline (888-995-HOPE), who discussed the national network of counseling services available to distressed homeowners.

Participants addressed the different types of home mortgages, limitations on making adjustments to loans, delinquency data for the state and, most importantly, who to contact for help at the servicer level.

Servicers said that on average they contact consumers approximately 150 times, from the date a consumer is 30 days late until the servicer sends a foreclosure notice.

The seminar was similar to others the Kansas City Fed hosts in multiple locations around the Tenth District to brief congressional staff members on various topics.

Representatives from NeighborWorks encouraged congressional offices to have constituents contact the HOPE Now Hotline, which last year received about 640 calls per month from struggling homeowners in New Mexico.

NeighborWorks officials said the top reasons consumers give

for falling behind on their mortgages are: loss of a job, a drop in income, health-related issues and a change in marital status.

The servicers and homeownership experts advised congressional staff members that struggling consumers should take the following steps:

- Call your servicer first.
- Allow your servicer to suggest the best approach, rather than request a specific program for which you may not qualify.
- Provide proper documentation as soon as possible.
- Follow-up as needed.
- Seek only HUD-certified counseling assistance.



Congressional staff members in New Mexico engaged in discussion with officials from major mortgage servicer companies about the impact of foreclosures on constituents.

Kansas City Fed Advances Diversity and Inclusion

The Dodd-Frank Wall Street Reform and Consumer Protection Act requires Federal Reserve Banks to establish an Office of Minority and Women Inclusion (OMWI) to oversee diversity activities, such as those related to recruitment and vendor contracts, and to assess the diversity practices of financial institutions the Bank regulates.

Though the legislation is new to the Bank, many of the required activities are not.

“We have been focused on diversity initiatives for decades, and many of the spe-

cific activities required by the legislation are already part of the Bank's business practices,” said Donna Ward, OMWI director and senior vice president of the Kansas City Fed's Administrative Division.

For example, the Bank has partnerships with more than a dozen community organizations that promote the advancement of minorities and women, including the Hispanic Chamber of Commerce, the National Black MBA Association, the Black Achievers Society and the Urban League of Greater Kansas City.

“Focusing on diversity in our programming has always been a priority for Community Development, as it has for other areas at the Bank,” said Tammy Edwards, assistant vice president of Community Development.

To learn more about the Bank's Diversity and Inclusion efforts, visit: www.Kansas-CityFed.org/Diversity.

UPCOMING EVENTS

APRIL 2011

- **April 25-30:** Money Smart Week
Wichita, Wichita, Kan.
Contact: Erika.Ramirez@kc.frb.org
- **April 26-27:** Entrepreneurial
Organization Support Conference,
Kansas City, Mo.
Contact: Paul.Wenske@kc.frb.org
- **April 27:** Nonprofit Executive
Succession Planning Webinar,
Districtwide.
Contact: Erika.Ramirez@kc.frb.org
- **April 29:** Money Smart Colorado
Wrap-Up Luncheon, Denver, Colo.
Contact: Ariel.Cisneros@kc.frb.org

MAY 2011

- **May 2:** Foreclosure Resource
Roundtable, Omaha, Neb.
Contact: Dell.Gines@kc.frb.org
- **May 5:** Payroll and General Purpose
Card Forum, Kansas City, Mo.
Contact: Erika.Ramirez@kc.frb.org
- **May 5:** Business Development
Opportunities, Denver, Colo.
Contact: Ariel.Cisneros@kc.frb.org
- **May 12:** Investment Connection,
Denver, Colo.
Contact: Ariel.Cisneros@kc.frb.org
- **May 19:** Housing Programs
Roundtable, Tulsa, Ok.
Contact: Steven.Shepelwich@kc.frb.org
- **May 24:** Could Restrictions on
Payday Lending Harm Consumers?
A Research Seminar, Kansas City, Mo.
Contact: Steven.Shepelwich@kc.frb.org

JUNE 2011

- **June 13:** Investment Connection,
Kansas City, Mo.
Contact: Erika.Ramirez@kc.frb.org
- **June 23:** Lenders Summit,
Kansas City, Mo.
Contact: Paul.Wenske@kc.frb.org

Workshops Target Loan Scams

By Ariel Cisneros, Senior Community Affairs Advisor

Consumers struggling with foreclosures continue to lose money, and in many cases, their homes, to loan modification scams.

To address the problem, the Kansas City Fed is hosting Loan Modification Scam Workshops throughout the District, bringing together non-profit organizations, credit counselors, community leaders and government agencies to share resources and ways to protect consumers.

Workshops were held in Albuquerque, N.M., on Feb. 4, and in Tulsa, Okla., on April 8. Events are also planned for Omaha, Neb., on May 2, and in Denver, Colo., later in the year.

Loan modification scams are designed to strip consumers of money by providing false hope.

To avoid the scams, consumers are told to contact their mortgage servicers and review possible solutions at the first sign of trouble.

They can also locate a HUD-certified counselor through the national HOPE Hotline: **1-888-995-HOPE**. Consumers with complaints about a financial institution can call Federal Reserve Consumer Help at **1-888-851-1920** or go to www.FederalReserveConsumerHelp.gov.

Consumers should avoid anyone who:

- Asks for a fee in advance
- Guarantees they can stop a foreclosure or modify a loan
- Tells them to stop paying their mortgage company and to pay them instead

For more information, visit: www.loanscamalert.org.



Norman Johnson Photography, Albuquerque, NM.

From left to right—Ariel Cisneros, Celine Thomasson, Bill Woldman, Diana Dorn-Jones, Jay Czar and Stephanie Russo.

COMMUNITY CONNECTIONS Spring 2011

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