# Development Investments Resource Guide



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 CRA Officers and Compliance Officers develop and consider their investment options and strategies.

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.

# Overview

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 bank's CRA performance evaluation criteria
- Assess your bank's 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

#### **CRA OneSource**

The Federal Reserve Bank of Kansas City's Community Development Department developed CRA OneSource to assist with your Community Reinvestment Act (CRA) needs. CRA OneSource can help you better understand the regulation, prepare for an exam or grow your CRA program. Use the site for:

- Guides
- Webinars
- Articles and Publications
- Templates and Spreadsheets

The materials are public resources from federal agencies, including the FDIC, OCC, FFIEC and Federal Reserve Banks. Questions regarding the tools and their application should be directed to your primary regulator. Visit www.kansascityfed.org/community/cdi/craonesource to begin using the tool today.

Many of the organizations 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, 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. CDFI Fund's numerous programs help locally based organizations further goals such as: economic development (job creation, business development, and 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) 653-0421

email: cdfihelp@cdfi.treas.gov

www.cdfifund.gov

#### 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

email: info@communityactionpartnership.com 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.

www.enterprisecommunity.org

#### Housing Assistance Council (HAC)

HAC has helped 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

email: hac@ruralhome.org 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

# **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) 921-4440 email: info@nado.org 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) 991-9100

www.nalcab.org

#### Unidos U.S.

#### Previously National Council of La Raza (NCLR)

Unidos is the largest national Hispanic civil rights and advocacy organization in the United States. To achieve its mission, Unidos 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

email: info@unidosus.org www.unidos.org

# National Federation of Community Development Credit Union (The Federation)

The mission of The Federation is to help low— and moderateincome people and communities achieve financial independence through credit unions.

(212) 809-1850

email: info@inclusiv.org
www.inclusiv.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 nonprofit organization created by Congress to provide financial support, technical assistance and training for community-based revitalization efforts.

(202) 760-4000

www.neighborworks.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's 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.

(202) 618-6100 email: info@ofn.org

www.ofn.org

#### Prosperity Now

Prosperity Now (formerly 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

email: hello@prosperitynow.org www.prosperitynow.org

#### The Reinvestment Fund (TRF)

TRF is a national program for financing 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

email: info@reinvestment.com www.reinvestment.com

# 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. RCAC services are available to a variety of communities including those with populations 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) 785-2908

www.lisc.org/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-profits, 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.unitedway.org

#### National Urban League

The mission of the National 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.nuljobsnetwork.com

# 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

www.hud.gov

# United States 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) 690-4730

www.rd.usda.gov

#### U.S. Small Business Administration (SBA)

The SBA was 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 recognizes that small business is critical to the economic recovery and strength, building America's future and helping the United States compete in today's 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 mineral estates held in trust by the United States for American Indians, 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) 208-5116

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 DOC 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

(202) 102 2000

www.commerce.gov

## U.S. Economic Development Administration (EDA)

EDA's investment policy is designed to establish a foundation for sustainable job growth and building durable regional economies throughout the United States. EDA 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. EDA encourages its partners around the country to develop initiatives that advance new ideas and creative approaches to address rapidly evolving economic conditions.

(202) 482-2000

www.eda.gov

#### 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) nnn.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

# Colorado

# **CDFIs**

#### Affordable Mortgage Solutions

3245 Eliot Street Denver, CO 80211 (720) 442-0928 www.habitatmetrodenver.org

#### Colorado Enterprise Fund

1888 Sherman Street, Suite 530 Denver, CO 80203 (303) 860-0242 nnw.coloradoenterprisefund.org

#### Colorado Housing Assistance Corporation

670 Santa Fe Drive Denver, CO 80204 (303) 572-9445 www.chaconline.org

# Colorado Rural Housing Enterprises, LLC

7305 Lowell Boulevard, Suite 200 Westminster, CO 80030 (303) 428-1448 nnw.crhdc.org

#### Columbine Federal Credit Union

4902 E Dry Creek Rd, Centennial, CO 80122 (720) 823-2346 https://columbinefcu.org/

## Community Choice Credit Union

6921 East 72nd Avenue Commerce City, CO 80022 (303) 287-8025 nnw.yourbetterbankingchoice.com

# Community Enterprise Development Services

1450 South Havana Street Aurora, CO 80012 (303) 569-8165 nnm.cedsfinance.org

# DreamSpring New Mexico· Colorado · Arizona

1441 18th Street, Suite 150 Denver, CO 80202 (800) 508-7624 www.dreamspring.org/

#### **Enterprise Community Partners**

1035 Osage Street, Suite 1125 Denver, CO 80204 (303) 376-5412

www.enterprisecommunity.org

#### First Nations Oweesta Corporation

2432 Main Street Longmont, CO 80501 (303) 774-8838 nmn.onveesta.org

#### First SouthWest Bank

720 Main Street, P.O. Box 1339 Alamosa, CO 81101 (719) 587-4200 www.fswb.com

#### Greenline Community Development Fund, LLC

1324 15th Street Denver, CO 80202 (303) 586-8000 nmw.greenlineventures.com

#### HomesFund

124 East 9th Street Durango, CO 81301 (970) 259-1418 www.homesfund.org

## Impact Development Fund

200 E. 7th Street, Suite 412 Loveland, CO 80537 (970) 494-2021 www.impactdf.org

#### Mercy Loan Fund

1600 Broadway, Suite 2000 Denver, CO 80202 (303) 830-3300 www.mercyloanfund.org

#### Native American Bancorporation

201 N. Broadway Denver, CO 80203 (800) 368-8894 nnn.nativeamericanbank.com

#### Nuvista Federal Credit Union

2711 Commercial Way Montrose, CO 81401 (970) 249-8813 www.nuvista.org

# Rocky Mountain MicroFinance Institute

1209 West 10th Avenue Denver, CO 80204 (720) 941-5037 www.rmmfi.org

# Colorado

#### **Rural Community Assistance Corporation**

3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 (916) 447-2854 www.rcac.org

# **Triple Bottom Line Foundation**

7400 W. 14th Avenue Lakewood, CO 80214 (866) 590-4377 nnn.icastusa.org/triple-bottom-line-foundation/

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

# Minority-owned banks

Native American Bank 201 N. Broadway Denver, CO 80203 (800) 368-8894 nnw.nativeamericanbank.com

For more information on minority-owned banks, visit www.fedpartnership.gov or https://www.fdic.gov/regulations/resources/minority/mdi.html

# 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.

https://eda.gov/resources/economic-development-directory/states/co.htm

#### 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 518 Denver, CO 80203

(303) 864-7810

https://www.colorado.gov/pacific/dola/division-housing

# 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 (303) 297-2432 www.chfainfo.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 nnn.rd.usda.gov/co

# 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.

1600 Broadway, Suite 2500 Denver, CO 80202 (303) 892-3840

www.choosecolorado.org

# Colorado Lending Source

CLS is a membership based organization with the mission to foster economic growth of diverse small businesses in Colorado. This non-profit serves as a resource for lenders and small businesses. Membership is free to individuals. CSL provides members information on events, successes, and the latest news. 1441 18th Street, Suite 100

Denver, CO 80202 (303) 657-0010

https://www.coloradolendingsource.org/



# Kansas



#### **CBW Bank**

109 East Main Street Weir, KS 66781 (620) 396-8221 chwhank.com

#### **EquiShare Credit Union**

405 East Central Wichita, KS 67202 (316) 263-6171 www.equishare.org

#### **IFF**

3105 Gillham Road, Suite 200 Kansas City, MO (816) 335-4200 www.iff.org

#### Mazuma Credit Union

760 West 135th Street Overland Park, KS 66223 (913) 574-5000 www.mazuma.org

#### Topeka Shawnee County First Opportunity Fund

120 Southeast 6th Street, Suite 110 Topeka, KS 66603 (785) 234-2644 Click here for more information

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

# Minority-owned banks

#### CBW Bank

109 East Main Street Weir, KS 66781 (620) 396-8221 www.chwbank.com

#### Liberty Bank & Trust Co.

1314 North 5th Street Kansas City, KS 66101 (913) 321-7200 nnn.libertybank.net

For more information on minority-owned banks, visit nnw.fedpartnership.gov or nnw.fdic.gov/regulations/resources/minority/mdi.html

#### 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 (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.

(847) 304-4655

https://www.eda.gov/resources/economic-development-directory/states/ks.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) 217-2001 nnw.kshousingcorp.org

#### NetWork Kansas

NetWork Kansas is devoted to the growth of entrepreneurship and small businesses throughout the state of Kansas. This mission is to promote an entrepreneurial environment by providing a central portal that connects entrepreneurs and small business owners with the right resources — expertise, education and economic resources — when they are needed most. In pursuit of this mission, NetWork Kansas partners with well-respected business development organizations and educational institutions that work with entrepreneurs and small business owners who have the vision and potential to succeed. P.O. Box 877

Andover, KS 67002 (877) 521-8600 www.networkkansas.com

# Missouri



# 1st Financial Federal Credit Union

1232 Wentzille Parkway Wentzville, MO 63385

www.1stfinancialfcu.org

#### Alliance Credit Union

1280 S. Highway Drive Fenton, MO 63026 (800) 541-6131

www.alliancecu.com

#### AltCap

3200 Wayne Avenue Kansas City, MO 64109 (816) 216-1851 www.alt-cap.org

#### Assemblies of God Credit Union

1535 North Campbell Avenue Springfield, MO 65803 (417) 831-4398 www.agcu.org

#### Central Bank of Kansas City

2301 Independence Boulevard Kansas City, MO 64124 (816) 483-1210 nnnv.centralbankkc.com

#### Century Bancshares, Inc.

P.O. Box 68 Gainesville, MO 65655

## Century Bank of the Ozarks

42 Court Square Gainesville, MO 65655 (417) 679-3321 www.cbozarks.com

# Farmers State Bank

1630 S. Killingsworth Avenue Bolivar, MO 65613 (417) 777-3322 www.fsbmo.com

# Gateway Community Development Fund, Inc.

707 N. 2nd Street, Suite 308 St. Louis, MO 63102 (314) 436-7810 nnn.gatenaycdfi.com

#### Great Rivers Community Capital (Justine Petersen)

1023 N. Grand Boulevard St. Louis, MO 63106 (314) 533-2411 Ext. 132 www.justinepetersen.org

# Guadalupe Centers Federal Credit Union

1015 Avenida Cesar Chavez Kansas City, MO 64108-2235 (816) 842-6473

#### Holy Rosary Credit Union

533 Campbell Street Kansas City, MO 64106 (816) 221-2734 www.holyrosarycu.org

# Horizon Credit Union

310 North Missouri Street Macon, MO 63552 (660) 385-8205 www.yourhcu.com

#### IFF

3105 Gillham Road, Suite 200 Kansas City MO 64109 (816) 335-4200 www.iff.org

#### **IFF**

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

#### Impacto Fund, Inc.

2130 Jefferson Street Kansas City, MO 64108 (816) 221-3442 www.impactofund.org

#### **International Institute CDC**

3401 Arsenal Street St. Louis, MO 63118 (314) 773-9090 nnn.iistl.org

# Legacy Bank & Trust Company

10603 Highway 32 Plato, MO 65552 (417) 458-4222 nmw.legacybankandtrust.com

#### LiftFund

(888) 215-2373 www.liftfund.com

#### Multipli Credit Union

818 North Benton Avenue Springfield, MO 65802 (417) 865-3912 Multiplicu.com

# Missouri

## Ozark Heritage Financial Group

175 Johnstown Drive Rogersville, MO 65742 www.legacybankandtrust.com

#### River Region Credit Union

3124 West Edgewood Jefferson, MO 65109 (573) 636-9198

www.rrcu.org

#### St. Louis Community Credit Union

3651 Forest Park St. Louis, MO 63108 (314) 534-7610 www.stlouiscommunity.com

#### **Technical Assistance Corporation**

1627 Washington Avenue St. Louis, MO 63103

## **UBC Credit Union**

1547 South Broadway St. Louis, MO 63104 (314) 621-1950 www.ubccreditunion.com

#### United Consumers Credit Union

1111 East 23rd Street Independence, MO 64055 (816) 325-6900 www.uccumo.com

#### **Urban Strategies**

720 Olive Street Saint Louis, MO 63101 (314) 421-4200 www.urbanstrategiesinc.org

For more information on CDFIs visit www.cdfifund.gov

# Minority-owned banks

#### Central Bank of Kansas City

3740 East Truman Road Kansas City, MO 64127 (816) 231-6651 www.centralbank.com

# Liberty Bank and Trust

4701 Troost Avenue 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 or https://www.fdic.gov/regulations/resources/minority/mdi.html

# 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.

2657 Independence Avenue Kansas City, MO 64124 (816) 231-3312 www.nekcchamber.com

# Missouri Department of Economic Development

**Business and Community Services** 301 West High Street Jefferson City, MO 65102 (573) 571-4962 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 taxexempt notes and bonds that the commission is authorized to issue. The commission provides advisory, consultative, training and educational services to nonprofit housing organizations. 920 Main Street, Suite 1400

Kansas City, MO 64105 (816) 759-6600 www.mhdc.com

# Nebraska

# **CDFIs**

#### **Chadron Federal Credit Union**

126 East 3rd Street Chadron, NE 69337 (308) 432-2588 nnw.chadronfcu.com

# **Community Development Resources**

285 South 68th Street Place, Suite 420 Lincoln, NE 68510 (402) 436-2386 nnn.cdr-nebraska.org

## Ho-Chunk Community Capital Inc.

509 HoChunk Plaza Winnebago, NE 68071 (402) 933-4466 nnn.hccdc.org

#### Midwest Housing Development Fund, Inc.

515 North 162nd Avenue, Suite 202 Omaha, NE 68118 (402) 334-8899 nnw.mhdfinc.com

# Native360 Loan Fund, Inc.

(Formally Known as First Ponca Financial) 211 West 3rd Street
Grand Island, NE 68801
(308) 850-0303

email: pete@native360.org

https://native360.org/

## Nebraska Enterprise Fund

303 North Oakland Avenue Oakland, NE 68045 (402) 685-5500 nnnv.nebbiz.org

# Omaha 100, Incorporated

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

#### **Rural Investment Corporation**

145 Main Street, P.O. Box 136 Lyons, NE 68038 (402) 687-2100 www.cfra.org

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

# Nebraska

# Minority-owned banks

For more information on minority-owned banks, visit www.fedpartnership.gov or https://www.fdic.gov/regulations/resources/minority/mdi.html

# Statewide resources

#### Nebraska Department of Economic Development

The Nebraska Department of Economic Development's 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 68508 (800) 471-3111 opportunity.nebraska.gov

# 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) 380-4966

nnm.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
(402) 434-3900

nnm.nifa.org



# New Mexico

# **CDFIs**

#### DreamSpring New Mexico · Colorado · Arizona

2000 Zearing Avenue NW Albuquerque, NM 87104 (800) 508-7624

www.accionnm.org

# Everyone's Federal Credit Union

505 East Route 66 Boulevard, P.O. Box 1023 Tucumcari, NM 88401 (575) 461-0433

www.everyonesfcu.com

#### First Financial Credit Union

601 Tijeras Avenue NW Albuquerque, NM 87102 (505) 766-5600 www.ffnm.org

#### **Guadalupe Credit Union**

3601 Mimbres Lane Santa Fe, NM 87507 (505) 982-8942 nnw.guadalupecu.org

# Homewise, Inc.

1301 Siler Road, Building D Santa Fe, NM 87507 (505) 983-9473 www.homewise.org

## **Housing Assistance Council**

3939 San Pedro, N.E. Suite C-6 Albuquerque, NM 87110 (202) 842-8600 www.ruralhome.org

#### LiftFund

(888) 215-2373 www.liftfund.com

#### Native Community Finance

6 Arrowhead Rd. P.O. Box 176 Laguna, NM 87026 (505) 552-7050 nnw.nativecommunityfinance.org

# Native Partnership for Housing, Inc.

1664 South Second Street Gallup, NM 87301 (505) 722-0551 www.nativepfh.org

#### New Mexico Community Capital

219 Central Avenue NW, Suite 200 Albuquerque, NM 87102 (505) 924-2820 nnn.nmccap.org

#### New Mexico Community Development Loan Fund

423 Iron Street Southwest Albuquerque, NM 87102 (505) 243-3196 www.loanfund.org

#### Northern New Mexico School Employees Federal Credit Union

614 Alta Vista Street Santa Fe, NM 87505 (505) 982-3802 www.nmsefcu.org

## Nusenda Credit Union

10090 Coors Boulevard NW Albuquerque, NM 87114 (505) 889-7755 nnn.nusenda.org

#### **Rio Grande Credit Union**

301 Rio Bravo Boulevard SW Albuquerque, NM 87105 (505) 262-1401 www.riograndecu.org

# **Rural Community Assistance Corporation**

3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 (916) 447-2854 nnn.rcac.org

#### Santa Fe Community Housing Trust

1111 Agua Fria Street Santa Fe, NM 87501 (505) 989-3960 www.housingtrustonline.org

# New Mexico

#### Tierra Del Sol Housing Corporation

880 Anthony Drive, Suite 3 C & D Anthony, NM 88021 (575) 882-3554 www.tdshc.org

#### **Tiwa Lending Services**

P.O. Box 1270 Isleta Pueblo, NM 87022 (505) 916-0556 nnw.tiwalending.org

#### Ventana Fund

715 8th Street Albuquerque, NM 87102 www.ventanafund.org

# Women's Economic Self-Sufficiency Team

609 Broadway Boulevard NE Albuquerque, NM 87102 (505) 246-6900 nnm.nesst.org

For more information on CDFIs visit www.cdfifund.gov

# Minority-owned banks

# Centinel Bank of Taos

512 Paseo del Pueblo Sur Taos, NM 87571 (575) 758-6700 nnnv.centinelbank.com

For more information on minority-owned banks, visit www.fedpartnership.gov or https://www.fdic.gov/regulations/resources/minority/mdi.html

# 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.

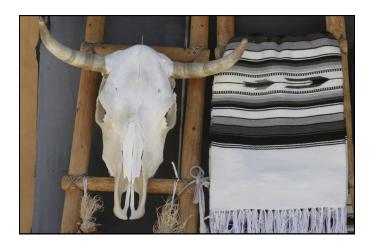
1100 S. St. Francis Drive
Santa Fe, NM 87505
(505) 827-0300

www.gonm.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 Street SW Albuquerque, NM 87102 (505) 843-6880 www.housingnm.org



# Oklahoma

# **CDFIs**

#### Arbuckle Federal Credit Union

317 South Broadway Avenue Ada, OK 74820 (580) 332-0181

www.arbuck.lefcu.com

#### Bank of Cherokee County, Inc.

125 East 1st Street Tahlequah, OK 74464 (918) 456-3900 www.bankofcherokeecounty.net

## Cherokee Nation Economic Development

17675 South Muskogee Avenue Tahlequah, OK 74464 (918) 453-5000 www.cherokee.org

#### Chickasaw Banc Holding Company

909 S. Meridian Avenue Oklahoma City, OK 73108 (405) 946-2265

#### Chickasaw Community Bank

909 South Meridian Avenue Oklahoma City, OK 73108 (405) 946-2265 www.bank2online.com

## **Choctaw Home Finance Corporation**

207 Jim Monroe Road Hugo, OK 74743 (580) 326-7521 www.choctawhomefinance.web-loans.com

# Citizen Potawatomi Community **Development Corporation**

130 East MacArthur, Suite 206 Shawnee, OK 74801 (405) 878-4697

www.cpcdc.org

First Family Credit Union P.O. Box 170 Henryetta, OK 74437 (918) 473-3328 http://www.firstfamilyfcu.com

## LiftFund

(888) 215-2373 www.liftfund.com

#### **MetaFund Corporation**

2545 South Kelly Avenue Suite F Edmund, OK 73013 (405) 949-0001 www.metafund.org

#### Myskoke Loan Fund

2951 Northwood Drive Okmulgee, OK 74447 www.mvskokeloanfund.com

#### Oklahoma Assistive Technology

601 S. Washington Stillwater, OK 74074 (405) 252-1012 www.okatfoundation.org

#### Osage Financial Group

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

#### Security State Bank of Wewoka, Oklahoma

210 South Mekusukey Avenue Wewoka, OK 74884 (405) 257-5411 www.ssbok.com

## Tinker Federal Credit Union

P.O. Box 45750 Tulsa AFB, OK 73145 (918) 592-0324 www.tinkerfcu.org

#### Tulsa Economic Development Corporation

125 West 3rd Street, 2nd Floor Tulsa, OK 74103 (918) 585-8332 www.tedcnet.com

For more information on CDFIs visit www.cdfifund.gov

# Oklahoma

# Minority-owned banks

#### All Nations Bank

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

#### Bank 2

909 South Meridian Oklahoma City, OK 73108 (877) 409-2265 www.bank2online.com

#### **Bank of Cherokee County**

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

#### **Bank of Commerce**

3035, 24 West Division Street Stillwell, OK 74960 (918) 696-7745 www.bc-ok.bank

#### Bank of Grand Lake

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

### Chickasaw Community Bank

909 South Meridian Oklahoma City, OK 73108 (877) 409-2265 www.bank2online.com

#### Farmers & Merchants Bank

116 South Grand Crescent, OK 74301 (405) 969-2814 www.fmbankok.com

#### First National Bank and Trust Company

130 East MacArthur Shawnee, OK 74802 (405) 275-8830 nmw.fnbokla.bank

#### First Bank

100 N High Street Antlers, OK 74523 (580) 298-3368 www.firstbank-ok.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

121 South Williams Street Westville, OK 74965 (918) 723-5453 www.pb-ok.bank

#### Security State Bank

308 North Main Street Fairfax, OK 74637 www.ssbok.com

For more information on minority-owned banks, visit www.fedpartnership.gov or https://www.fdic.gov/regulations/resources/minority/mdi.html

# Statewide resources

#### Little Dixie Community Action

Little Dixie Community Action Agency, Inc., founded in 1968, is the primary provider of social services in Choctaw, McCurtain and Pushmataha counties of rural Southeast Oklahoma offering programs ranging from education to transportation, tourism, economic development and more. Although most programs exist to serve at-risk low-income families, our reach extends far beyond improving the quality of life for the entire community.

209 North 4th Street Hugo, OK 74743 (580) 326-3351 *littledixie.org* 

#### Neighborhood Housing Services of Oklahoma

Since 1981, NHSOKLA has been the trusted resource in central Oklahoma for access to affordable housing and a path to home ownership through education, financial coaching, building and supportive services.

4101 North Classes Boulevard, Suite A Oklahoma City, OK 73118 (405) 231-4663 www.nhsokla.org

# Oklahoma

# Statewide resources

#### Oklahoma Coalition for Affordable Housing

The Coalition brings together a strong combination of organizations, finance professionals, service providers, economic development authorities and individual advocates, to work closely with communities to turn good ideas into real housing solutions.

(405) 418-6224 affordablehousingcoalition.org

#### 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 North Stiles Ave. Oklahoma City, OK 73104 (800) 879-6552

www.ok.commerce.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

# Rural Enterprises, Incorporated of Oklahoma

REI Oklahoma expands economic opportunities for Oklahomans by providing flexible financing and development services to individuals, businesses and entrepreneurs with limited access to resources.

2912 Enterprise Boulevard Durant, OK 74701 (800) 658-2823 www.reiok.org

www.nhsokla.org



# Wyoming

# **CDFIs**

#### Campco Federal Credit Union

1110 East Boxelder Road Gillette, WY 82716 (307) 682-6105

www.campcofu.com

#### **MOFI**

229 E Main St. Missoula, MT 59802 (844) 728-9234 https://www.mofi.org/

#### **Rural Community Assistance Corporation**

3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 (916) 447-2854

www.rcac.org

#### Wind River Development Fund

3 Ethete Road Fort Washakie, WY 82514 (307) 335-7330 www.wrdf.org

For more information on CDFIs visit www.cdfifund.gov

# Minority-owned banks

For more information on minority-owned banks, visit www.fedpartnership.gov or https://www.fdic.gov/regulations/resources/minority/mdi.html

## 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.

214 West 15th Street

214 West 15th Street Cheyenne, WY 82002 (307) 262-3425

www.wyomingbusiness.org

# 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 North Beech Street, P.O. Box 634 Casper, WY 82602 (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

