

COMMUNITY *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) in the Tenth District. 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.

Find national, multi-state, and state resources to assist you with your CRA programming. You'll also find Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs) that are CRA-eligible doing business in your market.

Qualifying community development investments must have community development as their primary purpose. Community development includes: affordable housing or community services targeted to LMI individuals and families; 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.

Questions about this resource or other Community Development Investment (CDI) resources contact [Ariel Cisneros](#).



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 (CDCUs)
- Nonprofit neighborhood based organizations
- Small business development centers (SBDCs)
- Governmental agencies (city, county, state and federal)
- Foundations
- Secondary mortgage market

Best practices:

- 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

CRA OneSource

CRA OneSource is your one-stop site to assist with your Community Reinvestment Act (CRA) needs. CRA OneSource can be a time-saver, helping you better understand the regulation, prepare for an exam or grow your banks CRA program. Use the site to find:

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

The materials on CRA OneSource are public resources from 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.

Investment Connection

Investment Connection brings community and economic development organizations together with the broader funding community. Find proposals that would receive CRA consideration through our events and the searchable database. More information at [Investment Connection - Federal Reserve Bank of Kansas City \(kansascityfed.org\)](http://Investment Connection - Federal Reserve Bank of Kansas City (kansascityfed.org))

Community Development at the Federal Reserve Bank of Kansas City

We promote economic development and public understanding that leads to progress for lower-income individuals and communities. More information on CRA programming and resources, including CRA Officer Roundtables, Investment Connection, training programs and articles at: www.kansascityfed.org/community

National and Multi-State Resources



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.

<https://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.

<https://www.cdfifund.gov>

Community Action Partnership

The Community Action Partnership is the nonprofit, national membership organization representing the interests of over 1,000 Community Action Agencies (CAAs) across the country that annually help 15 million low-income Americans achieve economic security.

www.communityactionpartnership.com

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.

<https://lulac.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.

<https://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.

<https://www.nado.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.

<https://nul.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.

<https://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.

<https://prosperitynow.org>

Unidos U.S.

Unidos is the largest national Hispanic civil rights and advocacy organization in the United States. 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.

www.unidos.org

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.

<https://www.unitedway.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.

<https://www.hud.gov>

National and Multi-State Resources



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 essential public facilities and services such as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone services. RD promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools. They offers technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations; RD also provides technical assistance to enhance community empowerment programs.

<https://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. They preserve free competitive enterprise and strengthen the overall economy of the United States. The SBA recognizes that small business is critical to the economic recovery and building America's future by helping the United States compete in today's global marketplace. The SBA encourages Americans to start, to build, and to grow businesses.

<https://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.

<https://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. Additionally, they implement and enforce federal consumer finance laws to guarantee equal opportunity access to markets, products, and services.

<https://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.

<https://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.

<https://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

<https://www.KansasCityFed.org>

Federal Deposit Insurance Corporation (FDIC)

<https://www.FDIC.gov>

National Credit Union Administration (NCUA)

<https://www.ncua.gov>

Office of the Comptroller of the Currency (OCC)

<https://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— <https://www.Guidestar.com>
- Workforce Development Office

For more information on CDFIs and for a complete listing of certified CDFIs, visit <https://www.cdfifund.gov/programs-training/certification/cdfi/pages/>

Colorado



CDFIs

Affordable Mortgage Solutions

7535 E. Hampden Avenue, Suite 600
Denver, CO 80231

<https://habitatmetrodenver.org/home-programs/affordable-mortgage-solutions/>

Focus: Asset building/financial access, capability and empowerment

Arapahoe Credit Union

7201 S. Broadway
Littleton, CO 80122

<https://www.arapahoecu.org>

Focus: Asset building/financial access, capability and empowerment

Colorado Enterprise Fund

1888 Sherman Street, Suite 530
Denver, CO 80203

<https://www.coloradoenterprisefund.org>

Focus: Small business development/microlending

Colorado Housing Assistance Corporation

670 Santa Fe Drive
Denver, CO 80204

<https://chaonline.org>

Focus: Asset building/financial access, capability and empowerment

Colorado Housing Enterprises, LLC dba Community Resources and Housing Development Corporation (CRHDC)

7305 Lowell Boulevard, Suite 200
Westminster, CO 80030

<https://www.crhdc.org>

Focus: Asset building/financial access, capability and empowerment

Columbine Federal Credit Union

4902 E Dry Creek Road
Centennial, CO 80122

<https://columbinefcu.org/>

Focus: Community development finance

Community Choice Credit Union

6921 East 72nd Avenue
Commerce City, CO 80022

<https://www.yourbetterbankingchoice.com>

Focus: Community development finance

Community Enterprise Development Services

10660 E. Colfax Avenue, Suite B
Aurora, CO 80010

<https://www.cedsfinance.org>

Focus: Small business development/microlending

DreamSpring

1441 18th Street, Suite 150
Denver, CO 80202

<https://www.dreamspring.org>

Focus: Small business development/microlending

Enterprise Community Partners

1035 Osage Street, Suite 1125
Denver, CO 80204

www.enterprisecommunity.org

Focus: Affordable housing; Community development finance; Community services and facilities

First Southwest Bank

720 Main Street
P.O. Box 1339
Alamosa, CO 81101

<https://www.fswb.com>

Focus: Community development finance; Community services and facilities

Greenline Community Development Fund, LLC

1555 Blake Street, Suite 210
Denver, CO 80202

<https://www.greenlineventures.com>

Focus: Community development finance; Small business development/microlending

HomesFund

124 East 9th Street, Suite 207
Durango, CO 81301

<https://homesfund.org>

Focus: Asset building/financial access, capability and empowerment

Impact Development Fund

200 E. 7th Street, Suite 412
Loveland, CO 80537

<https://impactdf.org>

Focus: Affordable housing

IRC's Center for Economic Opportunity, Inc. (CEO)

405 Urban Street, Suite 400
Lakewood, CO 80228

<https://irc-ceo.org>

Focus: Asset building/financial access, capability and empowerment; Small business development/microlending

Local Initiatives Support Corporation (LISC) Rural

402 Highway 50W
Fowler, CO 81039

<https://www.lisc.org/rural>

Focus: Affordable housing; Community services and facilities

Mercy Community Capital

1600 Broadway, Suite 2000
Denver, CO 80202

<https://www.mercyhousing.org/partner-with-us/mercy-community-capital/>

Focus: Affordable housing; Community services and facilities

Colorado



Native American Bank

201 N Broadway
Denver, CO 80203

<https://nativeamericanbank.com>

Focus: Asset building/financial access, capability and empowerment; Community development finance; Community services and facilities; Small business development/microlending; Workforce development/economic development

Nuvista Federal Credit Union

2711 Commercial Way
Montrose, CO 81401

<https://www.nuvista.org>

Focus: Community development finance

Oweesta Corporation

2432 Main Street, 1st Floor
Longmont, CO 80501

<https://www.oweesta.org>

Focus: Community development finance

Rocky Mountain MicroFinance Institute

1209 West 10th Avenue
Denver, CO 80204

<https://www.rmmfi.org>

Focus: Small business development/microlending

Southern Colorado Community Lending, LLC

1241 E. Routt Avenue
Pueblo, CO 81004

<https://mvsoco.org>

Focus: Asset building/financial access, capability and empowerment

Triple Bottom Line Foundation

7400 W. 14th Avenue Suite 101
Lakewood, CO 80214

<https://www.tblfund.org>

Focus: Affordable housing; Community development finance

For more information on CDFIs and for a complete listing of certified CDFIs, visit www.cdfifund.gov

Minority-owned banks

Hanmi Bank

Minority Status: Asian or Pacific Islander American
2350 S. Parker Road, Suite 105

Aurora, CO 80014

<https://www.hanmi.com>

Native American Bank, N.A.

Minority Status: Native American
201 N. Broadway

Denver, CO 80203

<https://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://www.eda.gov/grant-resources/economic-development-directory>

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

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

Colorado Housing and Finance Authority (CHFA)

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

<https://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.

2738 S. Newton Street

Denver, CO 80236

<https://www.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 Colorado. OEDIT offers a host of programs and services tailored to support business development at every level.

1600 Broadway, Suite 2500

Denver, CO 80202

<https://oedit.colorado.gov>

b:side fund

The mission of b:side fund is to foster economic growth of diverse small businesses.

3350 Brighton Boulevard, Suite 135

Denver, CO 80216

<https://www.bsidefund.org>



CDFIs

AltCap

3200 Wayne Avenue
Kansas City, MO 64109

<https://www.alt-cap.org>

Focus: Affordable housing; Community services and facilities;
Small business development/microlending

Citizens Bank of Weir (CBW Bank)

109 East Main Street
Weir, KS 66781

<https://secure.cbwbank.com/pages/default.html>

Focus: Community development finance

Housing Assistance Council

5559 NW Barry Road, Mailbox #356
Kansas City, MO 64154

<https://ruralhome.org>

Focus: Affordable housing

KC Unidos Federal Credit Union

2130 Jefferson Street, Suite A
Kansas City, MO 64108

<https://www.kcunidosfcu.com>

Focus: Community development finance

Liberty Bank and Trust

4850 State Avenue
Kansas City, KS 66102

<https://www.libertybank.net>

Focus: Affordable housing; Community development finance;
Community services and facilities

Local Initiatives Support Corporation (LISC)

600 Broadway, Suite 280
Kansas City, MO 64105

<https://www.lisc.org/kansas-city>

Focus: Affordable housing; Asset building/financial access,
capability and empowerment

Mazuma Credit Union

7260 West 135th Street
Overland Park, KS 66223

<https://www.mazuma.org>

Focus: Community development finance

United Consumers Credit Union

1111 E. 23rd Street
Independence, MO 64055

<https://www.uccumo.com>

Focus: Asset building/financial access, capability and
empowerment;

For more information on CDFIs and for a complete listing of
certified CDFIs, visit www.cdfifund.gov

Minority-owned banks

Citizens Bank of Weir (CBW Bank)

Minority Status: Asian/Pacific Islander American
109 East Main Street
Weir, KS 66781

<https://secure.cbwbank.com>

Liberty Bank & Trust Co.

Minority Status: Black /African American
4850 State Avenue
Kansas City, KS 66102

<https://www.libertybank.net>

For more information on minority-owned banks, visit

<https://www.fedpartnership.gov> or

<https://www.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

<https://www.kansascommerce.gov>

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.

<https://www.eda.gov/grant-resources/economic-development-directory>

Kansas Housing Resources Corporation

KHRC enhances Kansas communities with housing opportunities. This 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

<https://kshousingcorp.org>

NetWork Kansas

NetWork Kansas is devoted to the growth of entrepreneurship and small businesses throughout the state of Kansas. NetWork Kansas provides a central portal that connects entrepreneurs and small business owners with resources.

P.O. Box 877

Andover, KS 67002

<https://www.networkkansas.com>





CDFIs

Alltru Federal Credit Union

1232 Wentzville Parkway
Wentzville, MO 63385

<https://www.alltrucu.org>

Focus: Asset building/financial access, capability and empowerment

AltCap

3200 Wayne Avenue
Kansas City, MO 64109

<https://www.alt-cap.org>

Focus: Affordable housing; Community services and facilities; Small business development/microlending

Assemblies of God Credit Union

1535 North Campbell Avenue
Springfield, MO 65803

<https://www.agcu.org>

Focus: Community development finance

Central Bank of Kansas City

2301 Independence Boulevard
Kansas City, MO 64124

<https://www.centralbankkc.com>

Focus: Community services and facilities

Century Bank of the Ozarks

42 Court Square
Gainesville, MO 65655

<https://www.cbozarks.com>

Focus: Community development finance

First Missouri Bank of SEMO

500 Independence Avenue
Kennett, MO 63857

<https://www.myfm.bank>

Focus: Community development finance

FNBC

111 N. Maple Avenue
Mountain Grove, MO 65711
417-547-7600

1311 Porter Wagner Boulevard
West Plains, MO 65775

<https://fnbc.us>

Focus: Small business development/microlending

Gateway Community Development Fund, Inc.

707 N. 2nd Street, Suite 308
St. Louis, MO 63102

www.gatewaycdfi.com

Focus: Affordable housing; Community development finance

Great Southern Bank

Springfield Operations Center
218 S. Glenstone
Springfield, MO 65802

<https://www.greatsouthernbank.com>

Focus: Community services and facilities

Holy Rosary Credit Union

533 Campbell Street
Kansas City, MO 64106

www.holyrosarycu.org

Focus: Community development finance

Housing Assistance Council

5559 NW Barry Road, Mailbox #356
Kansas City, MO 64154

<https://ruralhome.org>

Focus: Affordable housing

IFF

4177 Broadway Boulevard, Suite 100
Kansas City, MO 64111

<https://iff.org>

Focus: Community services and facilities

International Institute CDC

3401 Arsenal Street
St. Louis, MO 63118

<http://iicdcstl.org>

Focus: Asset building/financial access, capability and empowerment

Justine Petersen Housing & Reinvestment Corporation

1023 N. Grand Boulevard
St. Louis, MO 63106

<https://www.justinepetersen.org>

Focus: Asset building/financial access, capability and empowerment; Small business development/microlending

KC Unidos Federal Credit Union

2130 Jefferson Street
Kansas City, MO 64108

<https://www.kcunidosfcu.com>

Focus: Asset building/financial access, capability and empowerment

Legacy Bank and Trust

1500 N. Main Street
Mountain Grove, MO 65711

<https://www.legacybankandtrust.com>

Focus: Affordable housing; Asset building/financial access, capability and empowerment; Small business development/microlending; Stabilization and sustainability; Workforce development/economic development

Missouri



Liberty Bank and Trust

4701 Troost Avenue
Kansas City, MO 64110

<https://www.libertybank.net>

Focus: Affordable housing; Community development finance;
Community services and facilities

LimeBank

1630 South Killingsworth Avenue
Bolivar, MO 65613

<https://lime.bank/>

Focus: Community development finance

Local Initiatives Support Corporation (LISC)

600 Broadway, Suite 280
Kansas City, MO 64105

<https://www.lisc.org/kansas-city>

Focus: Affordable housing; Asset building/financial access,
capability and empowerment; Workforce development/
economic development

Mazuma Credit Union

7260 W. 135th Street
Overland Park, KS 66223

<https://www.mazuma.org>

Focus: Community development finance

Multipl Credit Union

1850 S. Backman Road, Suite 100
Springfield, MO 65809

www.mycucommunity.com

Focus: Community development finance

Peoples Community Bank

101 Sycamore Street
P.O. Box 350
Greenville, MO 63944

<https://www.peoplescommunitybank.com>

Focus: Community development finance

St. Louis Community Credit Union

3651 Forest Park
St. Louis, MO 63108

<https://www.stlouiscommunity.com>

Focus: Community services and facilities

Technical Assistance Corporation

1627 Washington Avenue
Floor 1— Rise CDFI
St. Louis, MO 63103

<https://www.risecdfi.org>

Focus: Community development finance; Community services
and facilities; Small business development/microlending

United Consumers Credit Union

1111 East 23rd Street
Independence, MO 64055

<https://www.uccumo.com>

Focus: Affordable housing; Community development finance

Urban Strategies

100 North Broadway, Suite 1110
St. Louis, MO 63102

<https://urbanstrategiesinc.org>

Focus: Small business development/microlending

For more information on CDFIs and for a complete listing of
certified CDFIs, visit www.cdfifund.gov

Minority-owned banks

Liberty Bank and Trust

Minority Status: Black/African American
4701 Troost Avenue
Kansas City, MO 64110

<https://www.libertybank.net>

Peoples Bank of Seneca

Minority Status: Native American
1615 Cherokee Avenue
Seneca, MO 64865

<https://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

<https://nekchamber.com>

Missouri Department of Economic Development

Business and Community Services

301 West High Street

Jefferson City, MO 65102

<https://ded.mo.gov>

Missouri Directory of Economic Development Organizations

The Missouri economic development directory links to the websites and contacts for many economic development organizations in Missouri.

<https://www.eda.gov/grant-resources/economic-development-directory>

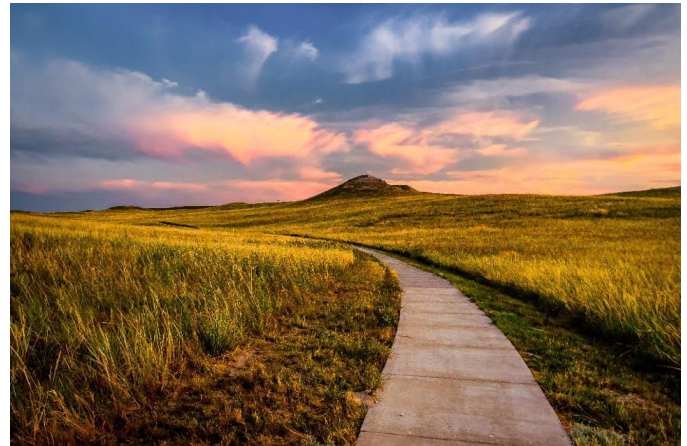
Missouri Housing Development Commission (MHDC)

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.

920 Main Street, Suite 1400

Kansas City, MO 64105

<https://www.mhdc.com>





CDFIs

Center for Rural Affairs (CFRA)

145 Main Street

P.O. Box 136

Lyons, NE 68038

<https://www.cfra.org>

Focus: Community development finance

Chadron Federal Credit Union

126 East 3rd Street

Chadron, NE 69337

<https://www.chadronfcu.com>

Focus: Asset building/financial access, capability and empowerment

Community Development Resources

912 North 70th Street

Lincoln, NE 68505

<https://www.cdr-nebraska.org>

Focus: Affordable housing; Small business development/microlending

Ho-Chunk Community Capital Inc.

509 HoChunk Plaza North

Winnebago, NE 68071

<https://hochunkcdfi.org>

Focus; Asset building/financial access, capability and empowerment; Community development finance; Small business development/microlending; Workforce development/economic development

LendingLink Omaha

4706 S. 24th Street

Omaha, NE 68107

<https://lendinglinkomaha.org>

Focus: Asset building/financial access, capability and empowerment

Mercy Community Capital

6816 S. 137th Plaza

Omaha, NE 68137

<https://www.mercyhousing.org/partner-with-us/mercy-community-capital/>

Focus: Affordable housing; Community services and facilities

Midwest Housing Development Fund, Inc.

515 N. 162nd Avenue, Suite 202

Omaha, NE 68118

<https://mhdifinc.com>

Focus: Affordable housing

Native360 Loan Fund

211 W. 3rd Street

Grand Island, NE 68801

<https://native360.org>

Focus: Community development finance

Nebraska Enterprise Fund

330 North Oakland Avenue

Oakland, NE 68045

<https://nebbiz.org>

Focus: Small business development/microlending

Omaha 100, Incorporated

2401 Lake Street

Omaha, NE 68111

www.omaha100.org

Focus: Affordable housing; asset building/financial access, capability and empowerment

Rural Investment Corporation

145 Main Street, P.O. Box 136

Lyons, NE 68038

<https://www.cfra.org>

Focus: Asset building/financial access, capability and Empowerment; Small business development/microlending

Veridian Credit Union

Locations in Omaha and Papillion

<https://www.veridiancu.org>

Focus: Asset building/financial access, capability and empowerment; Community services and facilities

Vermillion Federal Credit Union

105 E. Cherry Street

Vermillion, South Dakota 57069

<https://vermillionfcu.com>

Focus: Asset building/financial access, capability and empowerment; Community development finance

For more information on CDFIs and for a complete listing of certified 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/midi.html>



Statewide resources

Nebraska Department of Economic Development

Provides quality leadership and services that enable Nebraska communities, businesses and people to succeed in a global economy.

245 Fallbrook Boulevard, Suite 002

Lincoln, NE 68521

<https://opportunity.nebraska.gov>

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.

<https://www.eda.gov/grant-resources/economic-development-directory>

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

<https://www.nifa.org>





CDFIs

DreamSpring

2000 Zearing Avenue NW
Albuquerque, NM 87104

<https://www.dreamspring.org>

Focus: Small business development/microlending

Everyone's Federal Credit Union

505 East Route 66 Boulevard, P.O. Box 1023
Tucumcari, NM 88401

<https://www.everyonesfcu.com>

Focus: Asset building/financial access, capability and empowerment

First American Credit Union

1584 NM 264

Tse Bonito, NM 87301

<https://www.firstamerican.org>

Focus: Asset building/financial access, capability and empowerment

First Financial Credit Union

4910 Union Way NE
Albuquerque, NM 87107

<https://www.fffcm.org>

Focus: Community development finance

Guadalupe Credit Union

3601 Mimbres Lane
Santa Fe, NM 87507

<https://www.guadalupecu.org>

Focus: Asset building/financial access, capability and Empowerment; Community development finance

Homewise, Inc.

1301 Siler Road, Building D
Santa Fe, NM 87507

<https://www.homewise.org>

Focus: Asset building/financial access, capability and empowerment

Housing Assistance Council

7150 Montgomery Boulevard NE, Suite 205
Albuquerque, NM 87109

<https://ruralhome.org>

Focus: Affordable housing

Inclusiv

Albuquerque, NM

<https://inclusiv.org>

Focus: Community services and facilities

Native Community Capital

6 Arrowhead Road
P.O. Box 176
Laguna, NM 87026

<https://nativecap.org>

Focus: Community development finance

Native Partnership for Housing

1664 South 2nd Street
Gallup, NM 87301

<https://nativepjh.org>

Focus: Affordable housing; Asset building/financial access, capability and empowerment

New Mexico Community Development Loan Fund

423 Iron Street Southwest
Albuquerque, NM 87103
P.O. Box 705

Albuquerque, NM 87102

<https://www.loanfund.org>

Focus: Community development finance; Small business development/microlending

Northern New Mexico School Employees Federal Credit Union

614 Alta Vista Street
Santa Fe, NM 87505

<https://www.nmsecu.org>

Focus: Asset building/financial access, capability and empowerment

Nusenda Credit Union

10090 Coors Boulevard NW
Albuquerque, NM 87114
P.O. Box 8530

Albuquerque, NM 87198

<https://www.nusenda.org>

Focus: Asset building/financial access, capability and Empowerment; Community development finance

Prestamos CDFI, LLC

112 W. San Francisco Street, Suite 312
Santa Fe, NM 87501

<https://www.prestamosloans.org>

Focus: Community services and facilities; Small business development/microlending; Workforce development/economic development

Questa Credit Union

2433 Highway 522
Questa, NM 87556

<https://questacreditunion.org>

Focus: Asset building/financial access, capability and Empowerment

New Mexico



Rio Grande Credit Union

301 Rio Bravo Boulevard SE
Albuquerque, NM 87105

<https://www.riograndecu.org>

Focus: Asset building/financial access, capability and empowerment; Community development finance

Rural Community Assistance Corporation

3150 Carlisle Boulevard NE, Suite 208
Albuquerque, NM 87110

<https://www.rcac.org>

Focus: Asset building/financial access, capability and empowerment; Affordable housing; Community development finance; Community services and facilities; Small business development/microlending; Stabilization and sustainability; Workforce development/economic development

Santa Fe Community Housing Trust

1111 Agua Fria Street
Santa Fe, NM 87501

<https://housingtrustonline.org>

Focus: Affordable housing; Asset building/financial access, capability and empowerment

State Employees Credit Union

813 St. Michael's Drive
Santa Fe, NM 87505

<https://www.secunm.org>

Focus: Asset building/financial access, capability and empowerment; Community development finance

Tierra Del Sol Housing Corporation

210 East Idaho Avenue
Las Cruces, NM 88005

<https://tdshc.org>

Focus: Affordable housing; Community development services and facilities

Tiwa Lending Services

1776 Montano Road NW
Building 3, Suite 13
Los Ranchos, NM 87107

<https://www.tivalending.org>

Focus: Asset building/financial access, capability and empowerment; Small business development/microlending

Ventana Fund

1710 Central Avenue SW, Suite C
P.O. Box 25483

Albuquerque, NM 87125

<https://www.ventanafund.org>

Focus: Affordable housing

Women's Economic Self-Sufficiency Team (WESST)

609 Broadway Boulevard NE
Albuquerque, NM 87102

<https://www.wesst.org>

Focus: Small business development/microlending

For more information on CDFIs and for a complete listing of certified CDFIs, visit www.cdfifund.gov

Minority-owned banks

Centinel Bank of Taos

Minority Status: Hispanic American
512 Paseo del Pueblo Sur
P.O. Box 818
Taos, NM 87571

<https://www.centinelbank.com>

Community 1st Bank Las Vegas

Minority Status: Hispanic
600 Douglass Avenue
Las Vegas, NM 87701

email: customerservice@crbh.com

<https://www.cfbh.com>

For more information on minority-owned banks, visit <https://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.

<https://www.eda.gov/grant-resources/economic-development-directory>

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

P.O. Box 20003

Santa Fe, NM 87504

<https://edd.newmexico.gov>

New Mexico Mortgage Finance Authority (MFA)

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 to make its programs available to all eligible New Mexicans.

344 4th Street SW

Albuquerque, NM 87102

<https://housingnm.org>



Oklahoma



CDFIs

Arbuckle Federal Credit Union

317 South Broadway Avenue
Ada, OK 74820

<https://www.arbucklefcu.com>

Focus: Asset building/financial access, capability and empowerment

Bank of Cherokee County, Inc.

110 East Main
Hulbert, OK 74441

<https://www.bankofcherokeecounty.net>

Focus: Asset building/financial access, capability and empowerment

Chickasaw Community Bank

909 South Meridian
Oklahoma City, OK 73108

<https://www.ccb.bank>

Focus: Asset building/financial access, capability and empowerment; Community development finance

Choctaw Home Finance Corporation

207 Jim Monroe Road
Hugo, OK 74743

www.choctawhomefinance.web-loans.com

Focus: Asset building/financial access, capability and empowerment

Citizen Potawatomi Community Development Corporation

1545 Gordon Cooper Drive
Shawnee, OK 74801

<https://www.cpcdc.org>

Focus: Asset building/financial access, capability and empowerment; Community development finance; Small business development/microlending

First Family Credit Union

402 East Main Street
P.O. Box 170
Henryetta, OK 74437

<https://www.firstfamilyfcu.com>

Focus: Asset building/financial access, capability and empowerment

Focus Federal Credit Union

420 Northeast 10th Street
Oklahoma City, OK 73104

<https://focusok.com>

Focus: Asset building/financial access, capability and empowerment

Greenline Country Federal Credit Union

202 E. Morrow Road
Sand Springs, OK 74063

<https://www.greencountryfcu.com>

Focus: Asset building/financial access, capability and empowerment

Legacy Bank and Trust

8211 E. Regal Place, Suite 106
Tulsa, OK 74133

<https://www.legacybankandtrust.com>

Focus: Affordable housing; Asset building/financial access, capability and empowerment; Small business development/microlending; Stabilization and sustainability; Workforce development/economic development

MetaFund Corporation

2545 South Kelly Avenue, Suite F
Edmund, OK 73013

<https://www.metafund.org>

Focus: Affordable housing; Community development finance; Community services and facilities

Mvskoke Loan Fund

1523 S. Wood Drive
P.O. Box 580

Okmulgee, OK 74447

<https://www.mvskokefund.com>

Focus: Small business development/microlending

Oklahoma Assistive Technology

601 South Washington #282
Stillwater, OK 74074

<https://www.okatfoundation.org>

Focus: Asset building/financial access, capability and empowerment

Security State Bank of Oklahoma

210 South Mekukey Avenue
P.O. Box 749

Wewoka, OK 74884

<https://www.ssbok.com>

Focus: Asset building/financial access, capability and empowerment; Small business development/microlending

The Cherokee Nation d/b/a Cherokee Nation Economic Development Trust Authority, Inc.

P.O. Box 1669
Tahlequah, OK 74465

<https://www.cherokee.org> and <https://www.cherokee.org/all-services/commerce-services/loan-programs/>

Focus: Community development finance

Oklahoma



Tinker Federal Credit Union

4140 West I-40 Service Road
Oklahoma City, OK 73108

<https://www.tinkerfcu.org>

Focus: Asset building/financial access, capability and empowerment

Tulsa Economic Development Corporation

125 West 3rd Street, 2nd Floor
Tulsa, OK 74103

<https://tedcnet.com>

Focus: Small business development/microlending

Urban Strategies, Inc.

100 N. Broadway, Suite 1110
St. Louis, MO 63102

<https://urbanstrategiesinc.org>

Focus: Small business development/microlending

For more information on CDFIs and for a complete listing of certified CDFIs, visit www.cdfifund.gov

Minority-owned banks

AllNations Bank

Minority Status: Native American
114 East Main Street

P.O. Box 118

Calumet, OK 73014

<https://www.anbok.com>

Bank of Cherokee County, Inc.

Minority Status: Native American
110 East Main Street

Hulbert, OK 74441

<https://www.bankofcherokeecounty.net>

Bank of Grand Lake

Minority Status: Hispanic American
201 East 18th Street

Grove, OK 74344

<https://www.bankofgrandlake.com>

Carson Community Bank

Minority Status: Native American
24 West Division Street,

Stilwell, OK 74960

<https://www.carsoncommunity.bank>

Chickasaw Community Bank

Minority Status: Native American
909 South Meridian

Oklahoma City, OK 73108

<https://www.ccb.bank>

FirstBank

Minority Status: Native American
100 N High Street

Antlers, OK 74523

<https://www.firstbank-ok.com>

First National Bank and Trust Company

Minority Status: Native American
130 East MacArthur

Shawnee, OK 74802

<https://www.fnbokla.bank>

First Security Bank and Trust Co.

Minority Status: Black/African American
1541 North East 23rd Street

Oklahoma City, OK 73111

<https://www.fsbokc.com>

F&M Bank

Minority Status: Native American
121 East Waterloo Rd, Ste 1

Edmond, OK 73034

<https://www.fmbankok.com>

Gateway First Bank

Minority Status: Native American
244 South Gateway Place

Jenks, OK 74037

<https://www.gatewayfirst.com>

International Bancshares Corporation/Commerce Bank

Minority Status: Hispanic American
3817 Northwest Expressway, Suite 100

Oklahoma City, OK 73112

<https://www.ibc.com>

Security State Bank of Oklahoma

Minority Status: Native American or Alaskan Native American
210 S. Mekusukey

P.O. Box 749

Wewoka, OK 74884

<https://www.ssbok.com>

The Pauls Valley National Bank

Minority Status: Native American
101 West Paul

Pauls Valley, OK 73075

<https://www.pvnb.com>

For more information on minority-owned banks, visit

<https://www.fedpartnership.gov>

or <https://www.fdic.gov/regulations/resources/minority/mdi.html>



Statewide resources

LIFT Community Action Agency (formerly known as Little Dixie Community Action)

LIFT Community Action Agency was 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
<https://liftca.org>

Neighborhood Housing Services of Oklahoma

NHSOKLA is a 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
<https://www.nhsokla.org>

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.
<https://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 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
<https://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.
<https://www.eda.gov/grant-resources/economic-development-directory>

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
<https://www.obfa.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
<https://www.reiok.org>





CDFIs

Campco Federal Credit Union

1110 East Boxelder Road
Gillette, WY 82718

<https://www.campcofcu.com>

Focus: Asset building/financial access, capability and empowerment; Community development finance

MoFi

229 E. Main Street
Missoula, MT 59802

<https://www.mofi.org>

Focus: Small business development/microlending

Wind River Development Fund

3 Ethete Road
P.O. Box 661
Fort Washakie, WY 82514

<https://www.wrdf.org>

Focus: Small business development/microlending

For more information on CDFIs and for a complete listing of certified CDFIs, visit www.cdfifund.gov

Minority-owned banks

For more information on minority-owned banks, visit <https://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
Cheyenne, WY 82002

<https://wyomingbusiness.org>

Wyoming Community Development Authority (WCDA)

WCDA was created by state statute for the purpose of raising capital to finance affordable housing for developers and home-buyers.

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

<https://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.

<https://www.eda.gov/grant-resources/economic-development-directory>