

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). The guide is not intended as a comprehensive listing of all of the investment opportunities available, however, it is a resource to help the CRA Officers and Compliance Officers develop and consider their investment options and strategies.

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

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

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

Additional Information

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

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

National and Multi-State Resources



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

CDFI Coalition

The CDFI Coalition is the unified national voice of CDFIs. The mission of the CDFI Coalition is to encourage fair access to financial resources for Americas underserved people and communities. The CDFI Coalition is a primary source of information and knowledge about the CDFI field for the general public, the media, public officials, private sector lenders, as well as CDFIs.

www.cdfi.org

CDFI Fund

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

www.cdfifund.gov

CFED

CFED is a multi-faceted organization that works at the local, state and federal levels to create economic opportunity that alleviates poverty.

www.cfed.org

Community Action Partnership

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

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.

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

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.

www.lulac.org

National and Multi-State Resources



Local Initiatives Support Corporation (LISC)

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

(212) 455-9800

www.lisc.org

National Association for the Advancement of Colored People (NAACP)

The mission of the NAACP is to ensure the political, educational, social and economic equality of rights of all people and to eliminate racial hatred and racial discrimination. The NAACP works to ensure the political, educational, social and economic equality of all citizens.

(877) NAACP-98

www.naacp.org

National Association of Development Organizations (NADO)

NADO provides advocacy, education, networking and research for regional development organizations that primarily serve small metropolitan and rural regions. The association is an advocate for federal programs and policies that promote regional strategies and solutions for addressing local community and economic development needs.

(202) 624-7806

www.nado.org

National Association for Latino Community Asset Builders (NALCAB)

NALCAB is the national voice for a diverse group of Latino-led community development corporations and other community based organizations that focus on asset building. NALCAB's mission is to build financial and human assets as well as real estate and technology resources in Latino families, communities, and organizations.

(210) 227-1010

www.nalcab.org

National Council of La Raza (NCLR)

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

(202) 785-1670

www.nclr.org

National Federation of Community Development Credit Union (The Federation)

The mission of The Federation is to help low- and moderate-income people and communities achieve financial independence through credit unions.

(212)-809-1850

www.cdcu.coop

NeighborWorks America

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

(202) 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 mission is to lead the opportunity finance system to scale through capital formation, policy, and capacity development with a financing fund for CDFIs and managed assets for institutional investors in CDFIs.

(215) 923-4754

www.ofn.org

The Reinvestment Fund (TRF)

TRF is a national program for financing of neighborhood revitalization. TRF builds wealth and opportunity for low-wealth people and places through the promotion of socially and environmentally responsible development.

(215) 574-5800

www.reinvestment.com

National and Multi-State Resources



Rural Community Assistance Corporation (RCAC)

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

(916) 447-2854

www.rcac.org

Rural LISC

Rural LISCs 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.

www.lisc.org/section/locations/rural

United Way

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

(703) 836-7112

www.liveunited.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.nul.iamempowered.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

<http://portal.hud.gov/budportal/HUD>

United State Department of Agriculture—Rural Development (RD)

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

www.rd.usda.gov

U.S. Small Business Administration (SBA)

The U.S. Small Business Administration created to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of the United States. The SBA recognize that small business is critical to the economic recovery and strength, building Americas future and helping the United States compete in todays global marketplace. The SBA helps Americans start, build and grow businesses.

www.sba.gov

National and Multi-State Resources



Bureau of Indian Affairs (BIA)

BIA is responsible for the administration and management of 55 million surface acres and 57 million acres of subsurface minerals estates held in trust by the United States for American Indian, Indian tribes and Alaska natives. BIA's mission is to, "... enhance the quality of life, to promote economic opportunity, and to carry out the responsibility to protect and improve the trust assets of American Indians, Indian tribes, and Alaska natives." BIA currently provides services to approximately 1.9 million American Indians and Alaska natives.

(202) 208-5116

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 department touches the daily lives of the American people in many ways, with a wide range of responsibilities in the areas of trade, economic development, technology, entrepreneurship and business development, environmental stewardship, and statistical research and analysis.

(202) 482-2000

www.commerce.gov

U.S. Economic Development Administration (EDA)

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

(202) 482-2900

www.eda.gov

Additional Resources

Bank and Credit Union Regulatory Agencies

For additional resources:

Federal Reserve Bank of Kansas City with branches in Denver, Oklahoma City and Omaha

www.KansasCityFed.org

CRA One Source

www.kansascityfed.org/community/cdi/craonesource

Federal Deposit Insurance Corporation (FDIC)

www.FDIC.gov

National Credit Union Administration (NCUA)

www.ncua.gov

Office of the Comptroller of the Currency (OCC)

www.occ.treas.gov

Local Resources

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

Community, city and county resources:

- Economic Development Office
- Housing Office (review consolidated plan)
- Nonprofit listing— www.Guidestar.com
- Workforce Development Office

Colorado



CDFIs

ACCION New Mexico · Colorado · Arizona

P.O. Box 181367
Denver, CO 80218
(303) 904-9362
www.accionnm.org

Colorado Enterprise Fund

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

Colorado Housing Assistance Corporation

670 Santa Fe Drive
Denver, CO 80204-4427
(303) 572-9445
www.chaconline.org

Colorado Housing Enterprises, LLC

7305 Lowell Boulevard, Suite 200
Westminster, CO 80030-1709
(303) 428-1448
www.crhdc.org

Community Enterprise Development Services

1450 S. Havana St #504
Aurora, CO 80012
(303) 569-8165
www.cedsfinance.org

First Nations Oweesta Corporation

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

First Southwest Bank

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

Funding Partners for Housing Solutions

330 S. College Avenue, Suite 400
Fort Collins, CO 80524
(970) 494-2021
www.fundingpartners.org

La Plata Homes Fund, Inc.

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

Mercy Loan Fund

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

Mile High Community Loan Fund

1905 Sherman Street, Suite 325
Denver, CO 80203-1103
(303) 860-1888
www.mhclf.org

Rocky Mountain MicroFinance Institute

1441 18th Street
Denver, CO 80202
(720) 941-5037
www.rmmfi.org

Rural Community Assistance Corporation

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

StEPP Foundation

1536 Wynkoop Street, Suite 403
Denver, CO 80202
(303) 277-0932

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

Minority-owned banks

Native American Bank, National Association

999 18th Street, Suite 2460
Denver, CO 80202
(303) 988-2727
www.nabna.com

For more information on minority-owned banks, visit

www.fedpartnership.gov

Colorado



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.

www.gdi-solutions.com/directory/edo/colorado.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 500

Denver, CO 80203

(303) 866-2033

www.divisionofhousing.com

Colorado Housing and Finance Authority (CHFA)

CHFA's mission is to finance the places where people live and work throughout Colorado. CHFA provides fixed-rate financing to homebuyers, small to medium sized businesses, and multifamily rental housing developers. CHFA also provides education and technical assistance about affordable housing and economic development.

1981 Blake Street

Denver, CO 80202

(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

www.rd.usda.gov

Office of Economic Development and International Trade (OEDIT)

OEDIT fosters a positive business climate that encourages quality economic development through financial and technical assistance provided in support of local and regional economic development activities throughout the State of Colorado.

OEDIT offers a host of programs and services tailored to support business development at every level.

1625 Broadway, Suite 2700

Denver, CO 80202

(303) 892-3840

www.advancecolorado.com





CDFIs

Citizens Bank of Weir

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

EquiShare Credit Union

405 E Central
Wichita, KS 67202
(316) 263-4407
www.equishare.org

IFF

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

Topeka Shawnee County First Opportunity

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

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

Minority-owned banks

CBW Bank

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

Liberty Bank & Trust Co.

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

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

Statewide resources

Kansas Department of Commerce and Housing

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

Kansas Directory of Economic Development Organizations

The Kansas economic development directory links to the websites and contacts for many economic development organizations in Kansas and related content such as Area Profiles and Area Surveys as executive summaries about business locations.
(847) 304-4655
www.gdi-solutions.com/directory/edo/kansas.htm

Kansas Housing Resources Corporation

Kansas Housing Resources Corporation enhances Kansas communities with housing opportunities. This goal is achieved through using a variety of strategies and approaches, including increasing homeownership opportunities, leveraging the construction of more affordable rental housing, preserving existing housing through rehabilitation, promoting energy efficiency improvements for owner-occupied and rental housing, providing affordable housing through rent assistance to low-income families and senior citizens, and creating housing opportunities for previously underserved persons and communities. 611 South Kansas Avenue, Suite 300
Topeka, KS 66603
(785) 217-2001
www.kshousingcorp.org



Missouri



CDFIs

1st Financial Federal Credit Union

1232 Wentzille Parkway
Wentzville, MO 63385-3868
www.1stfinancialfcu.org

Alliance Credit Union

1280 S. Highway Drive
Fenton, MO 63026
(636) 343-7005
www.alliancecu.com

Arsenal Credit Union

1535 N. Campbell Ave
Springfield, MO 65803
(417) 831-4398
www.arsenalcu.org

Assemblies of God Credit Union

3780 Vogel Road
Arnold, MO 63010
(417) 831-4398
www.agcu.org

Cape Regional Credit Union

2427 Cape Center Drive
Cape Girardeau, MO 63703
(573) 334-7686
www.caperegionalcu.com

Central Bank of Kansas City

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

Century Credit Union

1540 Lemay Ferry Road
Saint Louis, MO 63125
(314) 544-1818
www.centurycu.org

CU Community Credit Union

818 N Benton Ave
Springfield, MO 65802
(417) 877-9102
www.mycucommunity.com

Educational Community Credit Union

1440 State Highway 248
Branson, MO 65616
(417) 339-3954
www.educationalccu.org

Electro Savings Credit Union

1805 Craigshire Drive
St. Louis, MO 63146
(314) 434-6470
<https://www.electrosavings.com/>

Gateway Community Development Fund, Inc.

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

Great Rivers Community Capital

1023 North Grand Boulevard
St. Louis, MO 63106-1641
(314) 664-5051
www.justinepetersen.org/small_business/great_rivers_community_capital1/

Holy Rosary Credit Union

533 Campbell Street
Kansas City, MO 64106-1274
(816) 221-2734
www.hrcu.org

Horizon Credit Union

P.O. Box 15128
Spokane Valley, WA 99215
1-(800) 852-5316
www.hzcu.org

Housing and Economic Development

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

International Institute CDC

3654 South Grand Boulevard
St. Louis, MO 63118-3404
(314) 773-9090
www.iistl.org

Joplin Metro Credit Union

3301 Texas Street
Joplin, MO 64804
(417) 623-9816
www.joplinmcu.com

Justine Peterson

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

For more information on CDFIs visit www.cdfifund.gov

Missouri



KC Terminal Employees/Guadalupe Center FCU

1015 Avenida Cesar Chavez
Kansas City, MO 64108-2235
(816) 421-1015

LiftFund

(210) 533-2940
www.liftfund.com

Mercy Credit Union

1444 East Sunshine
Springfield, MO 65804
(417) 820-8011
www.mymercycu.com

Metro Credit Union

447 S Campbell Avenue
Springfield, MO 65806
(417)-869-9654
www.metrocu.org

Mid Missouri Credit Union

494 Illinois Avenue
Fort Leonard Wood, MO 65473
(417) 869-9654
www.midmocu.org

Missouri Central Credit Union

825 NE Deerbrook
Lee's Summit, MO 64086
(816) 246-0002
www.mocentral.org

National Regional Credit Union

514 Broadway Street
Hannibal, MO 63401
(573) 221-0201

Ozark Federal Credit Union

2438 Katy Lane
Popular Buff, MO 63901
(573) 686-7221
www.ozarkfcu.com

River Region Credit Union

1105 Grindstone Parkway #107
Colombia, MO 65201
(573) 442-1444
www.rrcu.org

Riverways Credit Union

1012 Forum Drive
Rolla, MO 65401
(573) 308-3113
www.riverwaysfcu.org

South Central Missouri Credit Union

901 E Main Street
Willow Springs, MO 65793
(417) 469-6262
www.creditunionmo.com

St. Louis Community Credit Union

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

St. Luke's Credit Union

4200 Pennsylvania, Suite 161
Kansas City, MO 64111
(816) 932-5300
www.saint-lukescreditunion.org

Unite Burlington Credit Union

1547 South Broadway
Saint Louis, MO 63104
(314) 621-1950

United Consumers Credit Union

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

United Credit Union

1222 South Business 54
Fulton, MO 65251
(573) 581-8651
www.unitedcu.org

For more information on CDFIs visit www.cdfifund.gov

Minority-owned banks

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

Missouri

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

Statewide resources

Kansas City, Missouri Community Development Entity (KCM)

KCM provides investment capital in order to incentivize revitalization and redevelopment efforts in highly distressed neighborhoods in Kansas City, MO. KCM invests in qualified businesses and real estate projects that will integrate neighborhood plans, remediate blighted or contaminated areas, redevelop catalytic shell properties, and provide affordable housing opportunities.

414 E. 12th Street
Kansas City, MO 64106
(816) 513-1021

www.kcmocde.org



Missouri Department of Economic Development

Business and Community Services

301 W. High Street
Jefferson City, MO 65102
(573) 526-7700

www.missouridevelopment.org

Missouri Directory of Economic Development Organizations

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

www.gdi-solutions.com/directory/edo/missouri.htm

Missouri Housing Development Commission (MHDC)

MHDC functions as a bank, providing financing directly to developers of affordable rental properties. The commission also provides funding for home loans to qualified, first-time buyers through a network of certified, private mortgage lenders. Mortgage financing is provided through the sale of tax-exempt notes and bonds that the commission is authorized to issue. The commission provides advisory, consultative, training and educational services to nonprofit housing organizations.

3435 Broadway Street
Kansas City, MO 64111
(816) 759-6600

www.mhdc.com

Nebraska



CDFIs

Chadron Federal Credit Union

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

Community Development Resources

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

First Ponca Financial

211 West 3rd Street
Grand Island, NE 68803
(308) 850-0303
www.firstponcafinancial.com

Midwest Housing Development Fund, Inc.

13520 California Street, Suite 250
Omaha, NE 68154-5297
(402) 334-8899
www.mhdfinc.com

Nebraska Enterprise Fund

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

Northeast Economic Development, Inc.

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

Omaha 100, Incorporated

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

Rural Investment Corp.

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

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

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

Statewide resources

Nebraska Department of Economic Development

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

Nebraska Department of Economic Development—Rural Development Commission

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

Nebraska Directory of Economic Development Organizations

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

Nebraska Investment Finance Authority (NIFA)

NIFA provides Nebraskans a broad range of financial re-
sources for homeownership, rental housing, agriculture, manu-
facturing, 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
www.nifa.org



New Mexico



CDFIs

ACCION New Mexico · Colorado · Arizona

2000 Zearing Ave. NW
Albuquerque, NM 87104-2045
(505) 243-8844
www.accionnews.org/newmexico

Cha Piyeh, Inc.

P.O. Box 1059
Ohkay Owingeh, NM 87566-1059
(505) 852-0189
www.ohkayowingehhousingauthority.org

Everyone's Federal Credit Union

P.O. Box 1023
505 East Route 66 Boulevard
Tucumcari, NM 88401-3137
(575) 461-0433
www.everyonesfcu.com

Guadalupe Credit Union

3601 Mimbres Lane
Santa Fe, NM 87507-2891
(505) 982-8942
www.guadalupecu.org

Homewise, Inc.

1301 Siler Road, Building D
Santa Fe, NM 87507-3113
(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

(210) 533-2940
www.liftfund.com

The Loan Fund

423 Iron Street Southwest
Albuquerque, NM 87102-3821
(505) 243-3196
www.loanfund.org

Native Community Finance

6 Arrowhead Rd.
P.O. Box 176
Laguna, NM 87026-0178
(505) 552-7050
www.nativecommunityfinance.org

Navajo Partnership for Housing, Inc.

1664 South Second Street
Gallup, NM 87301-5816
(505) 722-0551
www.navajopartnershipforhousing.com

New Mexico Community Capital

801 University Blvd SE, Suite 102
Albuquerque, NM 87106
(505) 924-2820
www.nmccap.org

Rio Grande Credit Union

1401 San Padre Drive
Albuquerque, NM 87102
(505) 262-1401
www.riograndecu.org

Rural Community Assistance Corporation

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

Santa Fe Community Housing Trust

1111 Agua Fria Street
Santa Fe, NM 87501-1856
(505) 989-3960
www.housingtrustonline.org

Tierra Del Sol Housing Corporation

210 East Idaho Avenue
Las Cruces, NM 88005
(575) 541-0477
www.tdsbc.org

Tiwa Lending Services

P.O. Box 1270
Isleta Pueblo, NM 87022-0760
(505) 916-0556
www.tivalending.org

Ventana Fund

715 8th Street
Albuquerque, NM 87102
(505) 287-9393
www.ventanafund.org

Womens Economic Self-Sufficiency Team

609 Broadway, Northeast
Albuquerque, NM 87102-2334
(505) 246-6900
www.wessl.org

For more information on CDFIs visit www.cdfifund.gov

New Mexico



Minority-owned banks

Centinel Bank of Taos
512 Paseo del Pueblo Sur
Taos, NM 87571
(575) 758-6700
www.centinelbank.com

My Bank
19339 Hwy 314
Belen, NM 87002
(505) 864-3301
www.mybanknm.com

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



Statewide resources

New Mexico Directory of Economic Development Organizations

The New Mexico economic development directory has websites and contacts for many economic development organizations in New Mexico and related content such as Area Profiles and Area Surveys.

www.gdi-solutions.com/directory/edo/new_mexico.htm

New Mexico Economic Development Department

The New Mexico Economic Development department looks to enhance the lifestyle of all New Mexicans.

1100 S. St. Francis Dr.
Santa Fe, NM 87505
(505) 827-0300
www.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 St. SW
Albuquerque, NM 87102
(505) 843-6880
www.housingnm.org

Oklahoma



CDFIs

Bank 2

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

Bank of Cherokee County, Inc.

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

Cherokee Nation Economic Development

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

Chickasaw Banc Holding Company

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

Choctaw Home Finance Corporation

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

Citizen Potawatomi Community

130 East MacArthur, Suite 206
Shawnee, OK 74801-9002
(405) 275-3121
www.potawatomi.org

LiftFund

(210) 533-2940
www.liftfund.com

MetaFund Corporation

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

Mvskoke Loan Fund

2001 Bear Lane
Okmulgee, OK 74447
(918) 549-2607
www.mvskokeloanfund.com

My Choice Federal Credit Union

2192 S. Sheridan Road
Tulsa, OK 7129
(918) 835-0634
www.mychoicecreditunion.com

Osage Financial Group

P.O. Box 835
1825 East Main
Pawhuska, OK 74056-0835
(918) 287-1989

Rural Enterprises of Oklahoma, Inc.

P.O. Box 1335
Durant, OK 74702
(580) 924-5094
www.reiok.org

Security State Bank of Wewoka, Oklahoma

210 South Mekusukey
P.O. Box 749
Wewoka, OK 74884
(405) 257-5411
www.ssbok.com

The Focus Federal Credit Union

420 N.E. 10th Street
Oklahoma, OK 73104
(405) 230-1989
www.focusok.com

Tulsa Economic Development Corporation

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

For more information on CDFIs visit www.cdfifund.gov



Oklahoma



Minority-owned banks

All Nations Bank

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

Bank 2

909 S. 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 Grove

201 East 18th Street
Grove, OK 74344
(918) 787-5900
www.bankofgrove.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
www.fnbokla.bank

First Bank

100 N High St,
Antlers, OK 74523
(580) 298-3368
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

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

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

Oklahoma



Statewide resources

Oklahoma Department of Commerce

The Oklahoma Department of Commerce is the primary economic development entity in the state. Its mission is to increase the quantity and quality of jobs in Oklahoma. It works by attracting and growing businesses, building strong communities, encouraging the growth of knowledge-based industries and ensuring an available, skilled workforce.

900 N Stiles Ave.

Oklahoma City, OK 73104

(800) 879-6552

www.okcommerce.gov

Oklahoma Directory of Economic Development Organizations

The Oklahoma economic development directory links to the websites and contacts for many economic development organizations in Oklahoma and related content such as Area Profiles and Area Surveys.

www.gdi-solutions.com/directory/edo/oklahoma.htm

Oklahoma Housing Finance Agency (OHFA)

The mission of the OHFA is to help place people in homes. OHFA offers nine housing programs ranging from a homeless program and rental assistance to housing development and home ownership.

100 NW 63rd Street, Suite 200

Oklahoma City, OK 73116

(450) 848-1144

www.ohfa.org

Wyoming



CDFIs

Rural Community Assistance Corporation

3120 Freeboard Drive, Suite 201
West Sacramento, CA 95691
(360) 253-7683
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

Statewide resources

Wyoming Business Council

The State of Wyoming created the Wyoming Business Council to focus public and private efforts to build a strong job creation base in the new economy with manufacturing and technology as core competencies while strengthening the existing business and industry groups under energy, agriculture, tourism and travel.
Cheyenne, WY 82002
(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 N. Beech Street
Casper, WY 82601
(307) 265-0603
www.wyomingcda.com

Wyoming Directory of Economic Development Organizations

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

Wyoming Rural Development Council (WRDC)

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



CDIRG August, 2015