



INTERAGENCY COMMUNITY DEVELOPMENT CONFERENCE

Community Banks and the Outlook for Residential and Small Business Lending

October 15, 2009
8:00 a.m. to 4:00 p.m.



Locating Community Development Partners & Opportunities



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Community Action Agencies

Community Action Agencies – serve virtually every county in the U.S.; often the principal provider of social services in rural areas:

http://www.communityactionpartnership.com/index.php?option=com_spreadsheets&view=search&spreadsheet=cap&Itemid=188

Community Development Financial Institutions

Association for Enterprise Opportunity members – micro loan funds

<http://www.microenterpriseworks.org/index.asp?bid=282>

Community Development Financial Institutions Fund – frequently updates a list of certified CDFIs in pdf format. The list is difficult to locate on the Fund's web site. One method is to click on the "Site Map" link at the bottom of the splash page, then on "CDFI Certification" (under the "What We Do" heading) and then scroll to the bottom of the subsequent page. <http://www.cdfifund.gov/>

Community Development Venture Capital Funds – provide venture capital with a double bottom line.

<http://www.cdvca.org/about/states/index.php>

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Federation of Community Development Credit Unions – locate members (see also National Credit Union Administration below)

<http://www.natfed.org/i4a/pages/index.cfm?pageid=833>

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Fund for Innovation, Education, Learning and Development (Aspen Institute) – directory of micro enterprise development organizations

<http://fieldus.org/Publications/Directory.asp>

Minority Bank Deposit Program participants – directory of minority- and women-owned financial institutions

http://www.fms.treas.gov/mbdp/current_list.html

National Association of State and Local Equity Funds – trade association for organizations that invest in Low-Income Housing Tax Credits

<http://www.naslef.org/naslefmembers.html>

National Credit Union Administration – locate Low-Income Credit Unions

<http://www.ncua.gov/DataServices/FindCU.aspx>

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Ways to Work loan offices – network of social service agencies that also provide auto loans for LMI persons who need a car to get to work or school

http://www.waystowork.org/pages/l_directory.html

Ethnic Organizations

American Indian Heritage Foundation – locate federally recognized tribes by region

<http://www.indians.org/Resource/FedTribes99/fedtribes99.html>

Federal Register list of Federally Recognized Tribes

<http://www.loc.gov/catdir/cpsob/biaind.pdf>

National Association for the Advancement of Colored People – locate a local branch

<http://www.naacp.org/unitfinder/community.html#iii>

National Coalition for Asian Pacific American Community Development – list of voting members, which are local organizations

<http://www.nationalcapacd.org/membership.html>

National Council of La Raza – locate affiliates, which are nonprofits that provide social services and often develop affordable housing or small businesses

<http://www.nclr.org/section/network/>

National Urban League – listing of affiliates, which are nonprofits that provide social services and often develop affordable housing or small businesses

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<http://www.nul.org/affiliatelisting.html>

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Financial Education & Reaching the Unbanked

FDIC Money Smart – financial education curriculum; includes other supportive information for managing a financial education initiative.

<http://www.fdic.gov/CONSUMERS/CONSUMER/moneysmart/>

Cooperative Extension Service Offices – frequently provide homebuyer and financial education services; some also provide small business assistance

<http://www.csrees.usda.gov/Extension/>

CheckingNetwork USA– financial education program for persons listed on ChexSystems

http://www.mktwebdesign.com/CheckingNetwork/terms_of_use.html

American Center for Credit Education – provides four financial education curricula and support for financial institutions that sign up with them.

<http://www.acce-online.com>

National Academy Foundation – provides high school students with education and internships in the financial services industry and other industries; lists 529 programs in 40 states

<http://www.naf.org/maps/>

National Community Tax Coalition – trade association of organizations that provide no-fee tax preparation services for persons eligible for the federal Earned Income Tax Credit

<http://www.tax-coalition.org/programs.cfm>

National Foundation for Credit Counseling (CCCS offices) – locate affiliates

<http://www.debtadvice.org/takethefirststep/locator.html>

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Google Search

The Google Search Engine can be an effective way of identifying community development organizations in rural communities and counties. If you enter into the Google search engine the name and state of a town or city followed by either “Social Service” or “Human Service,” Google will generate a map and a list of social & human service and community development organizations pinpointed both in the community and the surrounding area. Clicking on either the pinpoints on the links in the list will provide you with the name and contact information of organizations providing social services, many of which are likely to be community development services.

<http://maps.google.com/>

Housing

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Habitat for Humanity – locate HfH affiliates

<http://www.habitat.org/cd/local/>

The Housing Partnership Network – trade association for local housing partnerships

<http://www.housingpartnership.net/>

HUD Approved Housing Counseling Agencies

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

National Council of State Housing Finance Agencies

<http://www.ncsha.org/section.cfm/4/39>

National Fair Housing Alliance – lists members in 33 states

<http://www.nationalfairhousing.org/>

NeighborWorks America (search function on splash page)

<http://www.nw.org/network/home.asp>

Rebuilding Together (search function on splash page) – local affiliates provides home repair and home modification services to low-income persons.

<http://www.rebuildingtogether.org/>

YouthBuild U.S.A. – renovates houses while teaching job and leadership skills to youth

http://www.youthbuild.org/site/c.htlRI3PIKoG/b.1311123/k.94A5/Locate_a_YouthBuild_Program.htm

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HUD Web Sites

HUD Approved Housing Counseling Agencies

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

HUD Low-Income Housing Tax Credit Database – provides an abundance of data on projects funded with LIHTC, including a geographic search function

<http://lihtc.huduser.org/>

HUD RC/EZ/EC locator – links to Renewal Communities, Empowerment Zones and Enterprise Communities

<http://www.hud.gov/offices/cpd/economicdevelopment/programs/rc/tour/index.cfm>

HUD State and Local Consolidated Plans, which are filed for jurisdictions receiving CDBG and HOME funding

<http://www.hud.gov/offices/cpd/about/conplan/local/index.cfm>

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Individual Development Account Programs

Assets for Independence (AFI) grant recipients – AFI is a federal agency that provides grant funding for Individual Development Account programs

<http://www.acf.hhs.gov/assetbuilding/states.html>

CfED directory of IDA programs

<http://www.cfed.org/focus.m?parentid=2&siteid=374&id=599>

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National Intermediaries

Enterprise Communities – has 16 local offices, each of which has corporate and neighborhood-based nonprofit partners.

<http://www.enterprisecommunity.org/>

Local Initiatives Support Corporation – has 29 local offices, each of which has corporate and neighborhood-based nonprofit partners.

<http://www.lisc.org/section/offices/>

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Rural Organizations

National Association of Development Organizations – trade association for regional development organizations primarily serving small metropolitan and rural America

<http://www.nado.org/aboutnado/membersites.php>

National Association of Regional Councils – regional councils provide planning and development assistance to local governments; NARC lists them by state.

<http://narc.org/regional-councils-mpos/listing-of-cogs-and-mpos-2.html>

Rural LISC – has partnerships with more than 70 community development corporations in 37 states

<http://www.ruralisc.org/partners/partners.htm>

USDA Rural Development State Offices

http://www.rurdev.usda.gov/recd_map.html

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Research on Nonprofits & Best Practices

Community Investment Database – provides profiles of CDFIs, including selected financial information; sponsored by the Social Investment Forum

<http://www.communityinvestingcenterdb.org/>

Charity Navigator (CN) – is a nonprofit evaluator of nonprofit organizations. CN examines two broad areas of a charity's financial health: how responsibly it functions

day to day as well as how well positioned it is to sustain its programs over time. Each charity is then awarded an overall rating, ranging from zero to four stars. CN provides useful data and comparative perspectives of nonprofit operations and useful information on donating to charities in general. The CN web site also has links to other useful information for conducting due diligence and supporting nonprofits. The only downside of CN is that their analyses of nonprofits are time-consuming, and with so many charitable organizations to analyze, they have not analyzed all of them. You may not find the one you want to know about. They appear to focus, first, on charities that appeal for funding to the public at large rather than on nonprofit community development organizations. <http://www.charitynavigator.org/>

Guidestar – database of nonprofit organizations, searchable by geography, activities, and more; provides basic description of organizations and access to IRS Form 990 for many of them.

<http://www.guidestar.org/>

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ActiveCause.com – database of nonprofit organizations, searchable by a variety of parameters (assets, city, activities, etc.); provides basic information but not IRS Form 990. <http://activecause.com/>

National Association of Counties Model County Programs Database – describes CD efforts of many kinds from across the country

http://www.naco.org/Template.cfm?Section=Model_County_Programs&Template=/cffiles/awards/model_srch.cfm

U.S. Conference of Mayors Best Practices Database – describes CD efforts of many kinds from across the country

http://www.mayors.org/USCM/best_practices/search.asp

Volunteer Match – online matching service nonprofits and persons looking for volunteering opportunities

<http://www.volunteermatch.org/>

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Small Business Development

Main Street Programs – structured program for revitalizing downtowns in smaller cities and commercial streets in urban areas

<http://www.preservationnation.org/main-street/about-main-street/the-programs/local-program-list.html>

Manufacturing Extension Partnerships – provide management assistance to small businesses

<http://www.mep.nist.gov/centers-near-you/index.htm>

National Association of Development Companies – trade association for SBA 504 CDCs; locate a 504 CDC
http://www.nadco.org/i4a/member_directory/feSearchForm.cfm?directory_id=12&pageid=3378&showTitle=1

Small Business Administration – click on “Local Resources” for links to Small Business Development Centers, Women’s Business Centers, HUB Zones and more
<http://www.sba.gov/>

State Economic Development Resources – list, by state, of small business development resources
<http://www.jan.wvu.edu/entre/sedfr.htm> [Back to Top](#)

Social Service and Charitable Organizations

Alliance for Children and Families – national network of social service agencies – online directory of members
http://www.alliance1.org/redirect/default_MembersUWA.htm

Feeding America – food bank locator on splash page
<http://feedingamerica.org/>

Boys & Girls Clubs of America – find a local club
<http://www.bgca.org/clubs/>

Catholic Charities – find a local office via “Quick Find” drop-down menu splash page
<http://www.catholiccharitiesusa.org/NetCommunity/Page.aspx?pid=1174>

Community Health Centers – nonprofit agencies that provide health care to persons without insurance, regardless of their ability to pay
<http://findahealthcenter.hrsa.gov/>

Council on Foundations Community Foundation Locator
<http://www.cof.org/Locator/index.cfm?menuContainerID=34&crumb=2>

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Goodwill Industries – provide job training
<http://locator.goodwill.org/>

The Grantsmanship Center Catalog of Local Funding Sources – includes a link for community foundations in each state
<http://www.tgci.com/funding.shtml>

Junior Achievement – find a local program
http://www.ja.org/near/near_map.asp

Lutheran Social Services – find a local office

http://applications.lutheranservices.org/lsapublic/search_providers.aspx

National Coalition for the Homeless – click on “Directories” link for several directories of organizations (by state, by services provided, etc.) providing services to the homeless

<http://www.nationalhomeless.org/>

Salvation Army – locator is on splash page

http://www.salvationarmyusa.org/usn/www_usn_2.nsf

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Social Enterprise Directory – businesses formed explicitly to produce social benefits; a joint project of Community Wealth Ventures, Inc. and the Social Enterprise Alliance

<http://www.communitywealth.com/Directory%20of%20Social%20Enterprises.htm>

United Way – find a local United Way office

<http://national.unitedway.org/myuw/index.cfm>

Volunteers of America – national network of nonprofit organizations that provide a variety of services, typically to lower-income persons

<http://www.voa.org/LocalOffices/tabid/5127/Default.aspx>

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To receive CRA consideration for your activities with them, you must verify that the organizations and programs you work with meet the definition of community development for CRA.