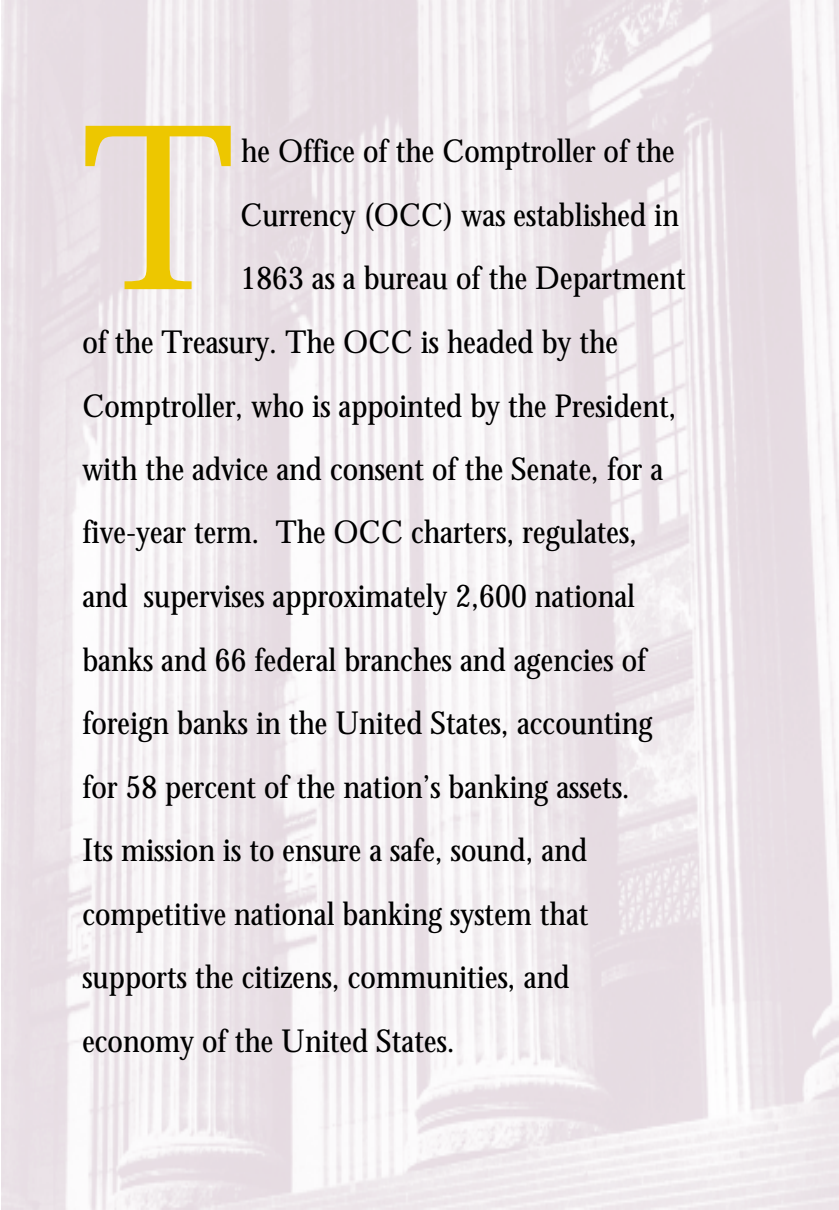




Office of the Comptroller of the Currency
Administrator of National Banks

COMMUNITY DEVELOPMENT RESOURCE GUIDE





The Office of the Comptroller of the Currency (OCC) was established in 1863 as a bureau of the Department of the Treasury. The OCC is headed by the Comptroller, who is appointed by the President, with the advice and consent of the Senate, for a five-year term. The OCC charters, regulates, and supervises approximately 2,600 national banks and 66 federal branches and agencies of foreign banks in the United States, accounting for 58 percent of the nation's banking assets. Its mission is to ensure a safe, sound, and competitive national banking system that supports the citizens, communities, and economy of the United States.

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The publication of this Community Development Resources Guide would not have been possible without the active collaboration of all the organizations listed at the conclusion of this document in appendix B. The staff and managers of these organizations contributed their guides, studies, videotapes, and other information for our review. The ongoing work of these organizations contributes to the ability of leaders in community development and financial services to strengthen their communities.

KPMG Barefoot Marrinan, the community investment and compliance consulting team of KPMG Peat Marwick LLP, assisted the OCC in gathering and summarizing the publication and resource information.

INTRODUCTION



CONTEXT AND FOCUS

How does a bank, government entity, or community group begin a program focused on meeting the unique community development and credit needs of its local area? What can be done to improve the programs of private, public, and nonprofit organizations already working hard in the community? These questions face many financial institutions, community leaders, and government officials. The experience of other professionals and community leaders with similar concerns can be shared, often with the click of a mouse or a telephone call. Communicating with others who have tackled the same problems can be helpful in finding the support and inspiration to take on new challenges.

This *Community Development Resource Guide (CD Guide)* was developed by the Office of the Comptroller of the Currency (OCC) to assist bankers, community groups, and public officials in learning about useful community development programs and tools. The *CD Guide* supplements the OCC publication, *Effective Strategies for Community Development Finance*.

WHAT IS INCLUDED IN THE *CD GUIDE*

The *CD Guide* presents resources of more than 60 community development, banking, and governmental organizations. The information described includes approximately 145 guides, handbooks, newsletters, videotapes, software, case study publications, and bibliographic resources. The *CD Guide* includes a description of the resource as well as contact information, telephone numbers, and Internet addresses, where available. The resources listed in the guide were available as of publication, but the OCC cannot guarantee their ongoing availability.

The guide is divided into three major subject areas and includes two appendixes. The three major subject areas are:

Affordable housing. This section covers resources related to developing and financing affordable single- and multifamily housing by some of the leading affordable housing organizations, key government and secondary market agencies, and major banking organizations. The topics include specific financing techniques; case studies of successful programs; and information resources on specialized topics, such as Native American housing and special-needs housing.

Small business. This section presents resources that serve the diverse financial services needs of small companies. The resources contain information on the full range of the U.S. Small Business Administration's (SBA) programs. In addition, there are entries summarizing the operations both of revolving loan funds and microlending initiatives. Information on marketing and management issues and capital access for small companies is also included.

Community and economic development. This section includes information on development finance opportunities, such as packaging and selling community development loans. It also contains information on effective CD programs, community development capacity-building initiatives, and community development organizations.

The two appendixes include:

World Wide Web sites. Appendix A contains an annotated list of World Wide Web sites that are helpful to people who want to learn about affordable housing, community development, or small business financing.

Organization and resource directory. Appendix B provides a listing of all the resources in the *CD Guide* and the names, addresses, and Internet sites, where applicable, of the organizations that contributed to this guide.

HOW TO USE THE *CD GUIDE*

The *CD Guide* is intended to help bankers, community groups, and public officials begin researching topics in community development and can help them develop plans for their own community development initiatives. This guide may be used to:

- Request and review the information listed on particular community development topics, such as homeownership or microenterprise lending;
- Identify potential local lending and investment opportunities and community development organizations that might serve as community development partners; and
- Identify organizations that might provide needed capital or technical assistance resources to develop and sustain partnerships and projects.

The table of contents is organized by topic, and the resource and organizational directory in appendix B includes the page number of the full entry. Many of the national or regional organizations with publications listed have local affiliates, networks, or members.

OBTAINING INFORMATION FROM LOCAL, STATE, AND REGIONAL RESOURCES

The best way to obtain information to promote community development is by contacting the public, nonprofit, and financial organizations already working in the community. These contacts can provide information on needs, opportunities, capital and technical assistance resources, and leadership initiatives already identified or active in your community. Most of the resources included in this guide describe the partnerships that have grown at the community level among government, nonprofit, and private organizations.

In general, these community development resources include the following:

State agencies with development assistance programs. Many state housing finance agencies, state economic or community development agencies, state business development finance organizations, or even governors' offices manage programs for community development and have a network of people who are willing to share time and expertise.

Federal agencies with community development assistance programs. Many federal programs are profiled in this guide, including those of the U.S. Department of Housing and Urban Development (HUD) and the SBA. HUD administers a variety of housing and community development programs and has implemented the consolidated planning process to assist communities in designing overall community strategies for using HUD's funds. These written plans can often be helpful tools in development planning for nonprofit or private financial organizations. The SBA provides a wide variety of resources to expand credit access to small businesses.

Local and tribal government organizations. Local governments are important to investment programs and partnerships because they administer public resources in neighborhoods and business districts. In addition, most Native American tribal governments have responsibility for some community development activities. They may have active agencies or organizations that are quasi-public nonprofit entities, or they may support independent nonprofit groups through the Community Development Block Grant program or other state and local assistance.

Community-based nonprofit development organizations. Several national organizations listed in this book, such as the Neighborhood Reinvestment Corporation and the Enterprise Foundation, have nationwide networks of community-based, nonprofit development organizations. Many of them can benefit from increased participation from public and private sector leaders. Banks can also seek out community development organization partners to improve their local community development initiatives.

Community nonprofit services organizations. While development organizations can be important partners, organizations that provide health care, day care services, or that serve other community needs may also be good partners in community development. This is particularly true when their services target low- and moderate-income people and support housing and business initiatives with other services needed by the same neighborhoods or target populations.

Community congregations. Increasingly sophisticated housing and community development activities are sponsored by individual congregations or groups of concerned clergy and congregants. Several resources in this guide discuss and describe the participation of communities of faith in community development programs and provide examples that may be useful in other local areas.

Financial institutions. Most financial institutions employ specific staff who can discuss affordable housing, small business, or nonprofit lending and other community development opportunities. Other institutions have special organizational units devoted to community development.

Federal financial regulatory organizations. Many federal financial regulatory organizations have developed programs and initiatives that focus on community development. The OCC has community reinvestment and development specialists (CRDS) in each district office who can provide bankers and their community partners with educational and technical assistance and information about local contacts already working in the community. The Federal Reserve Banks, the Office of Thrift Supervision, the Federal Deposit Insurance Corporation, and the Federal Housing Finance Board have community affairs staff that can provide information about CD programs throughout the country.

Other private organizations. Large local corporations, utilities, real estate brokers and agents, and major employers, as well as local chambers of commerce and local foundations, often have community benefit programs that involve contributions, employee efforts, small business assistance, or major economic development initiatives.

The *CD Guide* lists resources that demonstrate a variety of approaches to community development initiatives that have worked in a wide range of communities. While there is no one “cookbook” with standard recipes for success, the experiences of many organizations are available as guideposts and inspirations to partners in communities today.

LIST OF ACRONYMS AND ABBREVIATIONS

The following is a list of acronyms and abbreviations that are used in the *CD Guide*.

ACB	America's Community Bankers
AEO	Association for Enterprise Opportunity
<i>CD Guide</i>	<i>Community Development Resource Guide</i>
CDCs	Community development corporations and SBA-certified development companies
CDFIs.....	Community development financial institutions
CDLF	Community development loan funds
CEI.....	Coastal Enterprises Inc.
CFED	Corporation for Enterprise Development
CHN	The Cleveland Housing Network
CICCs	Community and individual investment corporations
CRA	Community Reinvestment Act
CRDs	Community reinvestment and development specialists
CRF	Community Reinvestment Fund
CSH	Corporation for Supportive Housing
CUED	National Council for Urban Economic Development
EDA	U.S. Department of Commerce Economic Development Administration
EZ/EC	Empowerment zone and enterprise community initiative
Enterprise	Enterprise Foundation
FHFB	Federal Housing Finance Board
FHLB	Federal Home Loan Bank
FRB	Federal Reserve Bank
Freddie Mac	Federal Home Loan Mortgage Corporation
FRS	Federal Reserve System
GAO.....	U.S. General Accounting Office
HAC.....	Housing Assistance Council
HUD	U.S. Department of Housing and Urban Development
IDAs	Individual Development Accounts
LIHTCs.....	Low-income housing tax credits
LISC	Local Initiatives Support Corporation

MGIC	Mortgage Guaranty Insurance Corporation
Mott Foundation	Charles Stewart Mott Foundation
NAAHL.....	National Association of Affordable Housing Lenders
NADO	National Association of Development Organizations
NAGGL	National Association of Government Guaranteed Lenders
NAPs	Neighborhood assistance programs
NCRC	National Community Reinvestment Coalition
NCCED	National Congress for Community Economic Development
NHSA	National Housing Services of America, Inc.
NFCDCU	National Federation of Community Development Credit Unions
NLC	National League of Cities
NRC.....	Neighborhood Reinvestment Corporation
OCC	Office of the Comptroller of the Currency
OTS.....	Office of Thrift Supervision
RD	U.S. Department of Agriculture Rural Development
RLFs	Revolving loan funds
RTK Net.....	The Right to Know Network
SBA	U.S. Small Business Administration
TEA-21	Transportation Equity Act for the 21st Century
TVA.....	Tennessee Valley Authority
USDA.....	U.S. Department of Agriculture
WWB	Women's World Banking
Woodstock.....	Woodstock Institute



AFFORDABLE HOUSING

REALIZING THE AMERICAN DREAM: A WORKBOOK SERIES FOR FIRST-TIME HOME BUYERS

Neighborhood Reinvestment Corporation, 1997

Series of five workbooks structured for 8- to 12-hour consumer seminars.

Cost: Student's set: member \$15.00/set, nonmember \$25.00/set.
Instructor's set: member \$25.00/set, nonmember \$40.00/set

This series is available through a partnership with the American Bankers Association, the Neighborhood Reinvestment Corporation's national NeighborWorks® network, and the National Foundation for Consumer Credit. The series is intended to promote mortgage lending to first-time home buyers and covers such topics as consumer education in the Community Reinvestment Act (CRA), outreach to underserved consumers, development of prospective borrowers and consumers, training for community development lending, innovative approaches to lending, and cooperation between banks and nonprofit groups.

American Bankers Association

1120 Connecticut Avenue, NW
Washington, DC 20036
phone (202) 663-5103
Web site: <http://www.aba.com>

HOMEOWNERSHIP: MODELS THAT WORK

America's Community Bankers, 1997, 138 pages

Cost: Free

This document presents case studies representing 50 programs in urban and rural communities that address homeownership needs through outreach to underserved markets, home buyer education, postpurchase intervention, and innovative financing. The publication, published by America's Community Bankers (ACB) in conjunction with U.S. Department of Housing and Urban Development (HUD), presents each case study with a discussion of the program's purpose, market served, components, resources, results, and contact information. Appendixes provide contact information on the ACB Housing Opportunities Committee and state finance agencies. They also cover Federal Home Loan Bank (FHLB) programs and contacts, and include an introduction to Social Compact (a coalition of more than 400 organizations from the financial services industry) and a glossary of community development terms.

America's Community Bankers

900 19th Street, NW, Suite 400
Washington, DC 20006
phone (202) 857-3121
fax (202) 296-8716
Web site: <http://www.acbankers.org>

PARTNERS COMPUTER SOFTWARE PROGRAM

Federal Reserve System Version 1.5a

Cost: Free

This computer software program is designed as an analytical tool and development aide for bankers, community groups, government agencies, and other community development practitioners interested in providing home purchase loans. The Partners software program is a public-



private partnership model to promote home mortgage lending, particularly for home purchase loans to low- and moderate-income persons. Features of the software include loan calculations, secondary market information, amortization schedules, testing capabilities, and equity build-up. Partners offers ten potential loan qualifying techniques that can provide various scenarios for the applicant given certain factors. The software remains neutral about the underwriting criteria while it calculates an applicant's current potential with and without any subsidies or grants. It computes charges with changes to applicant information or underwriting criteria.

Board of Governors of the Federal Reserve System

Division of Consumer and Community Affairs
20th & C Streets, NW
Washington, DC 20551
phone (202) 452-3378
Web site: <http://www.bog.frb.fed.us>

**CHRISTMAS IN APRIL TENTH YEAR ANNIVERSARY
REPORT AND 1998 HOUSING STUDY**

Christmas in April USA, 1998, 72 pages

Cost: \$5.00

This publication describes the successes of Christmas in April's community development programs since the organization became a national entity in 1988. It highlights activities of the organization's affiliates that help residents repair and rehabilitate their homes, organize block clean-ups, beautify common spaces, and partner with neighbors and corporations to revitalize facilities, schools, and senior citizen centers. The publication also contains an August 1998 report called "The Housing Needs of Lower Income Homeowners," which was prepared by the Joint Center for Housing Studies of Harvard University.

Christmas in April ★ USA

1536 Sixteenth Street, NW
Washington, DC 20036-1402
phone 1-800-4-REHAB-9
fax (202) 483-9081
Web site: <http://www.christmasinapril.org>

15 YEARS OF BUILDING HOPE

The Cleveland Housing Network, 1997, 8 pages

Cost: Free brochure

This brochure highlights the mission and accomplishments of the Cleveland Housing Network (CHN) and its programs in affordable housing. The housing network comprises various development corporations, foundations, and housing coalitions. The brochure lists CHN partnerships with government, not-for-profits, foundations, private companies, and financial institutions. It also discusses the CHN's direct capital investments and programs, such as the Lease Purchase Program, the Family Development Program, the Homeward Program, and the Weatherization and Energy Efficiency Programs.

Cleveland Housing Network

2999 Payne Avenue, Suite 306
Cleveland, OH 44114
phone (216) 574-7100
fax (216) 574-7130
Web site: <http://www.chnnet.com>

NOT A SOLO ACT: CREATING SUCCESSFUL PARTNERSHIPS TO DEVELOP AND OPERATE SUPPORTIVE HOUSING

Corporation for Supportive Housing, 1997, 99 pages

Cost: \$15.00

This manual for supportive housing is a how-to guide for successful collaborations in the areas of housing development, supportive services, and property management. The Corporation for Supportive Housing (CSH) directs technical assistance, funding, and investment capital to nonprofit organizations that form collaborative relationships, currently in nine localities. The manual also provides an array of sample documents, letters, and reports, in addition to a resource guide for supportive housing activities.

UNDERSTANDING SUPPORTIVE HOUSING

Corporation for Supportive Housing, 1997, 58 pages

Cost: \$5.00

This CSH publication serves as a basic guide to understanding supportive housing. The publication discusses several federal funding source programs, including the McKinney Section 8 Moderate Rehab SRO Program, McKinney Supportive Housing Program, McKinney Shelter Plus Care Program, FHLB Affordable Housing Program, HOME Investment Partnership Program, HUD Section 811 - Supporting Housing for Persons with Disabilities, HUD Section 202 - Supportive Housing for the Elderly, and Housing Opportunities for People with AIDS (HOPWA). Each summary includes a discussion of the program's purpose and structure, target populations, amount of operating and supportive services funds, and rating and ranking criteria.

Corporation for Supportive Housing

50 Broadway, 17th Floor
New York, NY 10004
phone (212) 986-2966
fax (212) 986-6552
Web site: <http://www.csh.org>

MORTGAGE FORECLOSURE PREVENTION: PROGRAM AND TRENDS

Family Housing Fund, 1998, 17 pages

Cost: Free

This report is a study on foreclosure prevention that looks at recent developments in homeownership and foreclosure prevention programs around the country. (It updates a previous study published in 1995 titled "Cost Effectiveness of Mortgage Foreclosure Prevention.") Topics in the report include: accomplishments of the mortgage foreclosure prevention programs in Minneapolis and St. Paul, MN; local and national strategies to increase homeownership rates; the mortgage industry's strategies to manage mortgage defaults; various foreclosure prevention counseling programs around the country; the cost effectiveness of other national foreclosure prevention approaches; and recommendations that address issues regarding foreclosure prevention counseling.

Family Housing Fund

801 Nicollet Mall, Suite 1840
Minneapolis, MN 55402
phone (612) 375-9644
fax (612) 375-9648
Web site: <http://www.fhfund.org>

NATIONAL HOUSING SURVEY 1997: CITY LIFE, HOMEOWNERSHIP AND THE AMERICAN DREAM

Fannie Mae, 1997, 35 pages

Cost: Free

This publication describes the findings of Fannie Mae's national housing survey of how Americans view key elements of the economy and the quality of their lives. It highlights what Americans think about cities in the United States and their degree of optimism about homeownership and the American economy. Among other things, the study found that "obstacles to homeownership have declined in the past year, as Americans have become more confident in the economy and their economic security."

ONE TRILLION DOLLAR COMMITMENT: 1996 REPORT FANNIE MAE'S COMMITMENT TO AFFORDABLE HOUSING FOR TEN MILLION FAMILIES

Fannie Mae, 1997, 43 pages

Cost: Free

This publication summarizes Fannie Mae's trillion-dollar commitment in helping families rent or own their own homes. The document discusses the partnerships needed to increase homeownership, particularly among low- and moderate-income families. Topics include an overview of Fannie Mae's commitment, a discussion of Fannie Mae's partnership offices, underwriting, the use of technology to lower mortgage processing costs, Fannie Mae's efforts to fight discrimination through its HomePath initiative, and Fannie Mae Foundation Programs. The booklet also includes contact information.

OPENING DOORS WITH FANNIE MAE'S COMMUNITY LENDING PRODUCTS

Fannie Mae, notebook

Cost: Free

This notebook contains various resources for mortgage lenders, nonprofit organizations, state and local government agencies, private mortgage insurers, housing finance agencies, real estate professionals, community development corporations, and builders/developers. It describes the Fannie Mae Community Lending products, which address two primary barriers to homeownership: lack of down payment funds and qualifying income. The products described in the notebook include:

- Fannie Mae's Community Home Buyer's ProgramSM
- Start-Up MortgageSM
- Fannie 97SM
- 3/2 Option[®]
- Community Seconds[®] Mortgage Loans
- Community Land Trust Mortgage Loans
- Magnet 5[®] Employer-Assisted Housing Mortgage Loans
- Magnet 3/2[®] Employer-Assisted Housing Mortgage Loans
- Lease-Purchase Mortgage Loans

The notebook contains detailed information regarding the programs, as well as a guide titled "Underwriting Fannie Mae's Community Lending Products."



SHOWING AMERICA A NEW WAY HOME

Fannie Mae, 1996, 56 pages

Cost: Free

This publication documents Fannie Mae's progress in its efforts to provide \$1 trillion in affordable housing by the end of the year 2000. The document discusses the broad network of partners involved in providing affordable housing, including lenders, nonprofit organizations, mortgage insurers, community groups, state and local housing finance agencies, real estate professionals, state and local governments, and other mortgage industry representatives. The report also describes the array of Fannie Mae affordable housing products and services. The publication covers a variety of topics, including Fannie Mae's efforts to ensure broad access to mortgage finance, its initiatives to fight discrimination, descriptions of its programs and services, and contact information.

Fannie Mae

3900 Wisconsin Avenue, NW
Washington, DC 20016
phone (202) 752-6576
Web site: <http://www.fanniemae.com>

AFRICAN AMERICAN AND HISPANIC ATTITUDES ON HOMEOWNERSHIP

Fannie Mae Foundation, 1998, 27 pages

Cost: Free

This publication describes the findings of a Fannie Mae survey on what African American and Hispanics think about homeownership, the mortgage industry, and in some instances, about specific outreach vehicles designed to help increase minority homeownership. It highlights their optimism and priorities about homeownership, perceptions about obstacles and barriers to homeownership, and the importance of maintaining good credit for achieving homeownership.

Fannie Mae Foundation

4000 Wisconsin Avenue, NW
North Tower, Suite One
Washington, DC 20016-2804
phone (202) 274-8000
Web site: <http://www.fanniemae.foundation.org>

BUILDING BLOCKS

Federal Housing Finance Board, quarterly newsletter

Cost: Free

The Federal Housing Finance Board's (FHFB) newsletter contains information regarding affordable housing and community development programs within the Federal Home Loan Bank (FHLB) System. The FHLB System provides funding for housing finance programs to member financial institutions. The newsletter highlights current initiatives and partnerships, both urban and rural, within the FHLB System. It covers the resources available from the federal home loan banks, as well as new resources available from nonprofit organizations and other entities active in community development.



1995 REPORT ON THE LOW-INCOME HOUSING AND COMMUNITY DEVELOPMENT ACTIVITIES OF THE FEDERAL HOME LOAN BANK SYSTEM

Federal Housing Finance Board, 1996, 38 pages

Cost: Free

The FHLB System provides funds for housing finance to member financial institutions, and this annual report covers or describes the various types of programs for which member institutions may qualify. The report also details the efforts of the FHLB System to identify housing and community development needs and to develop new products that satisfy those needs. The report includes the history and mission of the FHLB System, and highlights its achievements in financing housing and community and economic development projects in urban and rural areas.

Federal Housing Finance Board

1777 F Street, NW
Washington, DC 20006
phone (202) 408-2500
fax (202) 408-1435
Web site: <http://www.fhfb.gov>

BREAKING GROUND: A BEGINNER'S GUIDE FOR NONPROFIT DEVELOPERS

Federal Reserve Bank of Dallas, 1995, 35 pages

Cost: Free

The Federal Reserve Bank (FRB) of Dallas' guide provides basic information on how to plan, finance, and develop affordable housing, particularly for community-based nonprofit organizations. The guide explains how organizations can conduct a self-assessment to determine if developing affordable housing fits into their goals. In addition, the publication provides guidance on building development teams, conducting market studies, preparing development and operating budgets, and obtaining funding.

Federal Reserve Bank of Dallas

Community Affairs
2200 North Pearl Street
Dallas, TX 75201
phone (214) 922-5270
Web site: <http://www.dallasfed.org>

CREDIT SCORES: A WIN/WIN/WIN APPROACH FOR HOMEBUYERS, LENDERS AND INVESTORS

Freddie Mac, Publication number 253, 12 pages

Cost: Free

These brochures, by the Federal Home Loan Mortgage Corporation (Freddie Mac), discuss credit scoring as a bridge between traditional underwriting and automated underwriting systems. Freddie Mac indicates that when credit scoring methods are used with manual underwriting, the process increases the accuracy and efficiency of traditional loan assessments. The brochure provides answers to commonly asked questions about the use of credit score models in credit decisions.



FREDDIE MAC'S TOOLS FOR EXPANDING MARKETS

Freddie Mac, 12 pages

Cost: Free

Freddie Mac's kit describes how lenders can create opportunities for homeownership by connecting borrower circumstances and Freddie Mac lending tools. It uses case study examples of how lenders might address the challenge facing many borrowers—getting together the money they need for their down payment, closing costs, and reserves. Lenders and borrowers both must address the amount and the sources of those funds.

Freddie Mac

8200 Jones Branch Drive

McLean, VA 22102

(703) 903-2000

Web site: <http://freddiemac.com>

ASSESSING LOCAL HOUSING NEEDS: A GUIDE FOR RURAL COMMUNITIES

Housing Assistance Council, 1992, 62 pages

Cost: \$5.00

The Housing Assistance Council (HAC) manual is designed to help housing advocates, planners, and other community groups document rural housing needs. Topics include determining housing needs and obtaining and using census data. A case study detailing the assessment efforts of the Georgia Housing Coalition is also featured in the publication. The appendixes contain helpful information, such as sample surveys; a sample letter and press release; the Georgia Housing Coalition Interviewer Training Manual; sampling methods; a HUD Comprehensive Housing Affordability Strategy form; and lists of Census Bureau regional offices, state data centers, and national housing resources.

CASE STUDIES ON LENDING IN INDIAN COUNTRY

Housing Assistance Council, 1996, 19 pages

Cost: \$4.00

This HAC report describes partnerships between Native American tribes and private lending institutions to increase the supply of housing funds on Indian lands. Two partnerships in Wisconsin and one in Washington state are profiled and evaluated as potential models for similar efforts around the country. The report briefly examines other approaches that have been taken, looks at barriers to private credit initiatives in Indian Country, and provides conclusions about such lending programs based on the case studies presented.

HOUSING COUNSELING IN RURAL AMERICA

The Housing Assistance Council, 1997, 112 pages

Cost: \$7.00

This report examines housing counseling for low-income residents of rural areas. It covers four topics: (1) other studies of housing counseling programs; (2) current housing counseling programs in rural areas; (3) case studies of counseling programs in Massachusetts, Delaware, and Kentucky; and (4) an evaluation of the success of housing counseling programs.



McKINNEY ACT PROGRAMS IN NONMETRO AREAS: HOW FAR DO THEY REACH? PART TWO: CASE STUDIES

The Housing Assistance Council, 1995, 61 pages

Cost: \$5.50

This report consists of case studies, conducted in 1992, of six homeless assistance programs. The case studies profile organizations in nonmetropolitan counties that have successfully implemented local homeless assistance programs and that have received funding from the Stewart B. McKinney Homeless Assistance Act programs. The report features shelters and related programs in Maine, Arkansas, New Mexico, and Tennessee; a family crisis center in Illinois; and a transitional housing project in Iowa.

A PRIMER FOR BEGINNING RURAL HOUSING DEVELOPERS

Housing Assistance Council, 1995, 32 pages

Cost: \$4.00

The first in HAC's Technical Series, this guide serves as a starting point for rural housing developers. The guide's overview of the housing development process provides a basic understanding that is needed for more detailed development guides. Topics include assessing housing needs; assembling a development team; conducting site research; performing a market study; and acquiring, developing, and building on the site.

USING THE HUD SECTION 202 PROGRAM IN RURAL AREAS

Housing Assistance Council, 1993, 49 pages

Cost: \$4.00

This manual, part of the HAC's Technical Series, provides basic information on the purpose and process of the HUD Section 202 Program, which provides funds for affordable housing development for the low-income elderly. The content includes an overview of the program, a description of key program elements, and case studies. The appendixes contain a description of the application process, the application package, tips and techniques for completing the package, and a list of HUD field offices.

Housing Assistance Council

1025 Vermont Avenue, NW, Suite 606

Washington, DC 20005

phone (202) 842-8600

Web site: <http://www.ruralhome.org>

HOMEOWNERS LOSS PATTERNS IN EIGHT CITIES

Insurance Research Council, Inc., 1997, 130 pages

Cost: \$35.00

This publication summarizes a project conducted by the Insurance Research Council to address questions regarding homeowners' insurance losses. The project focuses on two major areas: how homeowners' insurance losses vary by cause of loss and geographic location, and how differences



in loss patterns affect the cost of homeowners' insurance. The report presents an analysis of homeowners' insurance loss experience in eight major U.S. cities and communities within five miles of the cities' boundaries.

Insurance Research Council

718 Providence Road
Malvern, PA 19355
phone: (610) 644-2212
Web site: <http://www.ircweb.org>

DEVELOPING AFFORDABLE HOUSING: A PRACTICAL GUIDE FOR NONPROFIT ORGANIZATIONS

Bennett L. Hecht 1994, 484 pages

Cost: \$105.00, plus shipping and handling

This textbook provides basic explanations of how nonprofit affordable housing development differs from other types of housing and offers step-by-step strategies and tools for developing affordable housing. The book discusses affordable housing in terms of getting projects started; projecting costs, income, and expenses; raising capital; enhancing feasibility and packaging the project; and purchasing and developing the property. The book also focuses on such issues as prepurchase and settlement processes, as well as increasing access to capital through loans, grants, and equity.

John Wiley & Sons, Inc.

605 Third Avenue
New York, New York 10157-0228
phone (212) 850-8660

MORTGAGE GUARANTY INSURANCE CORPORATION INFORMATION PACKET

Mortgage Guaranty Insurance Corporation

Cost: Free

This information packet focuses on the Mortgage Guaranty Insurance Corporation (MGIC), whose primary business is mortgage insurance. MGIC serves low- and moderate-income borrowers and works to increase the rate of successful homeownership. Examples of MGIC documents included in the packet are: Underwriting Guidelines Reference, Loan Performance Score, and the MGIC Alliance for Shared Risk. The packet also discusses the role of private mortgage insurance, as well as MGIC's affordable housing products and initiatives.

Mortgage Guaranty Insurance Corporation

P.O. Box 488
Milwaukee, WI 53201
phone (800) 558-9900
fax (414) 347-2434
Web site: <http://www.mgic.com>

AFFORDABLE HOUSING LOAN CONSORTIA SOURCEBOOK

National Association of Affordable Housing Lenders, 1997, 85 pages

Cost: \$35.00

This sourcebook, by the National Association of Affordable Housing Lenders (NAAHL), explains the purpose and structure of loan consortia and loan pools, as well as how to establish and operate a successful loan consortium. It also discusses secondary market transactions (mortgage-backed securities) and tax-exempt bond financing. The book contains background and overview of affordable housing loan consortia, profiles of 34 individual loan consortia, and appendixes that include loan applications and correspondence with the FRB. The profiles of loan consortia include contact information; background, business scope, operations, and capitalization; subsidy programs used; targeting requirements; and participating institutions.

BUILDING SUSTAINABLE COMMUNITIES: BEST PRACTICES IN COMMUNITY DEVELOPMENT LENDING

National Association of Affordable Housing Lenders, 1997, 73 pages

Cost: \$15.00

This publication describes affordable housing and community development projects through 12 case studies. The case studies highlight public-private partnerships that bring together resources for for-profit and nonprofit developers, public programs, and the affordable housing and community development lending community. In addition, the examples demonstrate how these partnerships mitigate risk for the lenders and create benefits to the community. The case studies are based on interviews with lenders and others in the community development industry around the country.

National Association of Affordable Housing Lenders

2121 K Street, NW, Suite 700

Washington, DC 20037

phone (202) 293-9850

fax (202) 293-9852

A DEVELOPER'S GUIDE TO THE LOW-INCOME HOUSING TAX CREDIT (3RD EDITION)

National Council of State Housing Agencies, 1994, 236 pages

Cost: \$39.95 member agency; \$49.95 affiliate member, nonprofit, and public agencies;
\$64.95 nonmember (plus shipping & handling)

This guide is for nonprofit agencies, housing authorities, for-profit developers, and individuals who wish to learn how to use the low-income housing tax credit (LIHTC) for low-income rental housing. The guide discusses the development process for a LIHTC project and the various tax considerations involved in developing and financing this type of project. Chapter titles are:

- How Developers Can Use the Tax Credit
- How Much Credit Can You Obtain for Your Property—The Federal Rules
- How to Apply for the Credit
- Forming the Limited Partnership and Meeting the 10 Percent Test for a Carryover Allocation
- Marketing the Tax Credits—Investor Considerations
- Management of the Project



- Tax Considerations for Nonprofit Organizations
- Tax Considerations in Financing Low-Income Housing Projects
- Nonprofit Financing—Dealing with the Credit-At-Risk Rules
- Dealing with Partnership Basis and Allocation Rules
- For-Profit Developers—Accounting for Deferred Development Fees

National Council of State Housing Agencies

444 North Capitol Street, NW, Suite 438
 Washington, DC 20001
 phone (202) 624-7710
 fax (202) 624-5899
 Web site: <http://www.ncsha.org>

UNLOCKING DOORS TO OPPORTUNITY: A REPORT ON AFFORDABLE HOUSING PROGRAMS

National League of Cities, 1995, 165 pages

Cost: \$4.00 shipping and handling only

This report by the National League of Cities (NLC) presents the applications for the 1995 Excellence in Affordable Housing Awards. Nine categories of affordable housing programs are included, along with examples of specific projects. The report covers such topics as homeowner housing, counseling, and financial assistance; lease-purchase housing, counseling, and assistance; rental housing development and assistance; neighborhood revitalization and affordable housing; conversion of commercial or institutional property; mixed-income projects in and outside the central city; housing for the elderly, homeless, and people with special needs; projects that serve single-parent families; and service-linked housing. All 112 applications for the 1995 awards are included.

National League of Cities

1301 Pennsylvania Avenue NW
 Washington, DC 20004
 phone (202) 626-3000
 fax (202) 626-3043
 Web site: <http://www.nlc.org>

FIRST MORTGAGE NON-RECOURSE LENDING PROGRAM FOR OWNER-OCCUPIED ONE- TO FOUR-FAMILY PROPERTIES

Neighborhood Housing Services of America, 1997, 38 pages

Cost: First copy free. Additional copies \$5.00 each

This Neighborhood Housing Services of America (NHSA) document helps lenders and NeighborWorks® organizations work together to provide affordable financing to prospective homeowners through the NHSA's Non-Recourse First Mortgage Program. Topics include loan processing sequence; underwriting guidelines; policies and procedures for rehabilitation loans; model loan purchase and sale agreements; and loan closing procedures.

Neighborhood Housing Services of America

1970 Broadway, Suite 470
 Oakland, CA 94612
 phone (510) 832-5542
 fax (510) 444-3063
 Web site: <http://www.nw.org>

HOME OWNERSHIP AND NEIGHBORHOOD IMPACT

Neighborhood Reinvestment Corporation, 1996, 17 pages

Cost: \$2.00

This Neighborhood Reinvestment Corporation (NRC) manual provides basic information on developing business plans and starting a homeownership program. Sample business plans and program designs are included. The manual covers such topics as neighborhood impact plans; decision-making outlines for developing homeownership promotion programs, solutions for overcoming obstacles to homeownership, expanding affordable homeownership initiatives, and why homeownership is important. Tables and flow charts aid in summarizing issues, including the development of homeownership programs, the provision of comprehensive homeownership education services, and the barriers and solutions to homeownership.

HOMEBUYER EDUCATION AND COUNSELING: A START-UP GUIDE

Neighborhood Reinvestment Corporation, 1996, 24 pages

Cost: \$2.50

This guide combines material from various sources to provide summaries of home buyer education programs. The samples included range from job descriptions for homeownership counselors to home buyers club schedules. The guide covers such topics as criteria and recommended standards for home buyer education programs, how to set up programs, and key components for successful home buyer education programs. It also includes sample budgets, job descriptions, and home buyer education curricula.

RECOMMENDED STANDARDS FOR HOMEBUYER EDUCATION

Neighborhood Reinvestment Corporation, 1996, 7 pages

Cost: \$.50

This NRC guide describes national standards for home buyer education by presenting recommendations for standard training, manuals, and workshops. Topics include recommended home buyer education results, targeting potential home buyers, results-oriented training, and key curriculum elements. The purpose of this guide is to set key objectives of home buyer education, describe the desired results from education, and recommend practices for NeighborWorks® organizations in providing home buyer education to low- and moderate-income borrowers.

WINNING STRATEGIES: BEST PRACTICES IN THE WORK OF HOMEOWNERSHIP PROMOTION

Neighborhood Reinvestment Corporation, 1996, 102 pages

Cost: \$10.00

This NRC document highlights innovative approaches to expanding homeownership that have resulted from a five-year, \$650 million NeighborWorks® Campaign for Home Ownership launched in 1993 to help 10,000 low- and moderate-income individuals purchase homes. NeighborWorks® organizations partner with insurance companies, financial institutions, and secondary market organizations to create innovative approaches to expanding homeownership opportunities. The document focuses on two major themes—building partnerships and applying a comprehensive approach to homeownership, which NeighborWorks® calls “Full Cycle LendingSM.” The document presents 47 case studies describing community partner



strategies for home buyer education, innovative loan products, loan servicing and sales, post-purchase services, and other programs that affect neighborhoods.

Neighborhood Reinvestment Corporation

NeighborWorks® Campaign for Home Ownership
108 North Cayuga Street, Third Floor
Ithaca, New York 14850
phone (607) 273-8374
fax (607) 273-0565
Web site: <http://www.nw.org>

FEDERAL LOW-INCOME HOUSING TAX CREDITS: A PROFITABLE AFFORDABLE HOUSING OPPORTUNITY FOR BANKS

Office of the Comptroller of the Currency, 1996, video packet

Cost: \$100

This Office of the Comptroller of the Currency (OCC) video package contains two videotapes, a video guide, and a workbook that describe how national banks can make investments in federal low-income housing tax credits (LIHTCs). The “how-to” videos for bankers and community partners feature participants from financial institutions, nonprofit organizations, and federal and state government agencies who discuss the use of LIHTCs to develop affordable rental housing. The videos also highlight successful LIHTC investments and deal with certain regulatory considerations and Internal Revenue Service compliance requirements.

A GUIDE TO MORTGAGE LENDING IN INDIAN COUNTRY

Office of the Comptroller of the Currency, 1997, 47 pages

Cost: \$15.00

An introduction to mortgage lending in Indian country, this OCC guide gives background information on Native American culture, contains demographic information about Indian reservations, and provides an insight into the ways that the mortgage lending process differs in Indian country. It is divided into four sections, which deal with legal issues relating to Native Americans and Indians; the steps involved in the residential mortgage lending process that are unique to Indian country; various government loan guarantee and secondary market programs available to lenders doing business with Native Americans; and some of the compliance issues involved in mortgage lending on Indian reservations. The guide also includes appendixes that list regional offices of relevant organizations and government agencies.

LOOKING FOR THE BEST MORTGAGE

Office of the Comptroller of the Currency, Department of Housing and Urban Development, Department of Justice, Department of the Treasury, Federal Deposit Insurance Corporation, Federal Housing Finance Board, Federal Reserve Board, Federal Trade Commission, National Credit Union Administration, Office of Federal Housing Enterprise Oversight, Office of Thrift Supervision, 1999, 7 pages

Cost: Free

This brochure provides information that can be used to shop for a home loan or mortgage. It encourages readers to obtain information from several lenders to compare different mortgages and describes all the important cost information about mortgages. The brochure also provides a worksheet for comparing different quotes and gives readers tips for negotiating with lenders. For additional information on home lending issues, the brochure refers readers to the Consumer Information Center, Pueblo, CO 81009 (<http://www.pueblo.gsa.gov>).



OCC ADVISORY LETTER 97-7, AFFORDABLE MORTGAGE PORTFOLIOS

Office of the Comptroller of the Currency, 1997, 6 pages

Cost: Free

In July 1997, the OCC issued an advisory letter that discussed its review of the single-family affordable mortgage portfolios of the largest national banks. The OCC found that in general, banks are providing affordable mortgages profitably and safely. The banks with lower delinquency rates generally required borrowers to complete a comprehensive program of pre- and postpurchase counseling; had response delinquency programs that enabled them to contact customers early in the collection process; and used a limited layering of risk factors when making credit decisions.

THE SINGLE-FAMILY AFFORDABLE HOUSING MARKET: TRENDS AND INNOVATIONS

The Office of the Comptroller of the Currency, 1998, 81 pages

Cost: \$15.00

This publication contains the proceedings of an OCC symposium on the affordable single-family mortgage market that was held in July 1997. It highlights issues, opportunities, and successful affordable mortgage lending strategies and practices that help to keep this part of the affordable market growing and healthy. Specific topics include a discussion of issues in affordable mortgage performance; portfolio management and underwriting strategies for affordable mortgages; the state of American homeownership in the 1990s; cutting-edge techniques and innovations for affordable mortgage programs; and the future affordable mortgage market.

Office of the Comptroller of the Currency

250 E Street, SW
Washington, DC 20219
phone (202) 874-4960
fax (202) 874-5263
Web site: <http://www.occ.treas.gov>

THE ENCYCLOPEDIA OF HOUSING

Willem van Vliet (editor), 1999, 736 pages

Cost: \$169.95

This publication is a resource guide that integrates research and practice issues in the field of housing. It contains more than 500 entries on topics such as housing finance, residential development, and regulatory issues. The publication's nearly 250 contributors represent more than a dozen perspectives, including academia, federal and local government, nonprofit organizations, and the private sector. The bibliography lists classic works, recent studies, and other relevant publications.

Sage Publications

2455 Teller Road
Thousand Oaks, CA 91320
phone (805) 499-9774
fax (805) 499-0871
Web site: <http://sagepub.com>

CONNECTING WITH COMMUNITIES: A USER'S GUIDE TO HUD PROGRAMS AND THE 1999 SUPERNOFA PROCESS

U.S. Department of Housing and Urban Development, 1999, 77 pages

Cost: Free

This guide is intended to help community development practitioners understand HUD's competitive grant programs and the streamlined notice of funding availability (SuperNOFA) process for applying for these funds. The guide describes the programs, the streamlined application process, and factors used to determine who will be awarded the grants. The guide is divided into four parts. Part I, "Understanding HUD's SuperNOFA," explains the streamlined application process. Part II, "HUD's Major Non-competitive Programs," provides information on HUD's major formula-based programs and Section 8 contract renewals. Part III "Coordinating HUD Programs," discusses the different types of program coordination that HUD encourages through the streamlined application process. Part IV, "Descriptions of Program, Included in the SuperNOFA," provides information on the competitive grant programs included in the SuperNOFA process and other HUD programs.

U.S. Department of Housing and Urban Development

Community Planning and Development

451 7th Street, SW

Washington, DC 20140

phone (202) 708-2690

Web site: <http://www.hud.gov>

Document distributor: Community Connections, 1-800-998-9999

<http://www.comcon.org>

FINANCING THE AMERICAN DREAM: BEST PRACTICES IN AFFORDABLE HOMEOWNERSHIP LENDING

U.S. Department of Housing and Urban Development, 1996, 26 pages, (HUD-1627-H)

Cost: Free

This report identifies the practices employed by home mortgage lenders and secondary mortgage market institutions in affordable housing financing. The document focuses on nontraditional loan programs; targeted loan programs; and traditional loan programs; and highlights best practices in such areas as partnering, homeownership education and counseling; underwriting criteria; enhanced servicing; early intervention; and default mitigation.

U.S. Department of Housing and Urban Development

Office of Housing

451 7th Street, SW

Washington, DC 20410

phone (202) 708-3600

Web site: <http://www.hud.gov>

Document distributor: HUD Customer Service Center 1-800-767-7468

Web site: <http://www.hud.gov>

CREDIT UNIONS AND COMMUNITIES: BREAKING NEW GROUND IN AFFORDABLE MORTGAGE LENDING

Woodstock Institute and The Credit Union Foundation Inc., 1996, 29 pages

Cost: \$12.00 nonprofit; \$25.00 for-profit

This publication documents efforts by the Vermont Development Credit Union to start a specialized program to address affordable mortgage credit, as well as the “counseling gap” in mortgage financing. The booklet focuses on three central components of the program—financial counseling, mortgage-related consumer lending, and mortgage lending—and covers such topics as the development of loan products, staffing, marketing, partnerships, and financing. It also discusses lessons learned by the credit union, as well as future challenges it faces in providing affordable mortgage credit. A list of partnering institutions is included.

Woodstock Institute

407 South Dearborn, Suite 550

Chicago, IL 60605

phone (312) 427-8070

Web site: <http://www.nonprofit.net/woodstock>



INCUBATING NEW ENTERPRISES: A GUIDE TO SUCCESSFUL PRACTICE

The Aspen Institute Rural Economic Policy Program, 1996, 242 pages

Cost: \$25.00

This guide explains how to design and implement effective business incubation programs for both public and private sectors—programs and practices that assist in the formation, development, and survival of new enterprises. The document discusses more than 110 successful incubation practices and provides a framework for designing effective incubation programs. Chapters are titled: The Nature of Business Incubation Programs; Entrepreneurial Needs—A Diagnostic and Treatment Framework; Successful Business Incubation Practices; Evaluating Incubation Practices; Designing a Business Incubation Program; and The Road Ahead—Advancing the State of Incubation Practice. The guide focuses on specific actions or practices that incubation programs have used in their mission to transform entrepreneurial visions into viable companies.

The Aspen Institute

One Dupont Circle NW, Suite 700
Washington, DC 20036
phone (202) 736-5800
fax (202) 467-0790
Web site: <http://www.aspeninst.org>

ASSOCIATION FOR ENTERPRISE OPPORTUNITY INFORMATION PACKET

The Association for Enterprise Opportunity

Cost: Free

The Association for Enterprise Opportunity (AEO) is a national trade association of more than 500 microenterprise development organizations. As part of its mission to provide a forum for the exchange of ideas and information, AEO has compiled an information package that includes (1) a description of AEO and a membership application; (2) a 30-page glossary that explains such terms as amortization, loan loss, and piggybacking; (3) an AEO policy paper (publications of topics of interest); and (4) AEO Exchange newsletter that provides information about conferences and other items of interest. Upon request, AEO will also provide a listing of the association's members in a particular state or region.

Association for Enterprise Opportunity

1601 North Kent Street, #1101
Arlington, VA 22209
phone (703) 841-7760
Web site: <http://www.aeo.org>

UNLOCKING WINNING STRATEGIES TO SERVE SMALL BUSINESSES: MAKING THE AMERICAN DREAM

Bank Administration Institute, 1997, 84 pages

Cost: Free

This publication discusses a study by the Bank Administration Institute and McKinsey & Company, Inc. on the strategic importance of the small business market. The study indicates a number of strategies that help financial institutions find and retain small business customers



while remaining competitive. The study looks at small business credit issues, the small business lending market and emerging trends, and short- and long-term efforts to maintain profitability.

Bank Administration Institute

1 North Franklin Street, Suite 1000
Chicago, IL 60606
phone (888) 224-9889
Web site: <http://www.bai.org>

SMALL STEPS TOWARD BIG DREAMS

Charles Stewart Mott Foundation, 1995, 21 pages

Cost: Free

This publication provides an update of low-income entrepreneurial programs sponsored and funded by the Charles Stewart Mott Foundation (Mott Foundation), including microenterprise loan funds, private sector initiatives, and community development banks and credit unions. The document provides general information about low-income entrepreneurship and data on the Mott Foundation's specific programs by portfolio categories that indicate total capitalization; total amount loaned; total loans made; number of businesses financed; number of jobs; and percentages of jobs by minority, women, and low-income categories.

WIDENING THE WINDOW OF OPPORTUNITY

Prepared by Shorebank Advisory Services, Inc. for the Charles Stewart Mott Foundation, 1992, 110 pages

Cost: Free

This study, prepared by Shorebank Advisory Services for the Mott Foundation, makes recommendations on how enterprise development loan funds can move toward sustainability and build relationships with the conventional banking sector. The document provides loan fund practitioners with a framework for evaluating their funds, as well as tools for implementation. The document contains the following sections: Introduction, Context—Microenterprise as a Development Strategy; Principles of Sound Management for Loan Funds; Operating as an Effective Financial Intermediary; Planning for Sustainability; Building Relationships with Regulated Financial Institutions; and Supporting a Path to Sustainability.

Charles Stewart Mott Foundation

1200 Mott Foundation Building
Flint, MI 48502-1851
phone (810) 238-5651
fax (810) 766-1753
publications hotline: (810) 766-1766
Web site: <http://www.mott.org>

FRAMEWORK FOR ANALYSIS AND APPLICATION TO THE SMALL BUSINESS ASSISTANCE PROGRAMS OF COASTAL ENTERPRISES, INC.: WISCASSET, MAINE

Edmund S. Muskie Institute of Public Affairs, The University of Southern Maine, 1996, 240 pages

Cost: \$14.00+3.00 shipping and handling

This report measures the outcomes of the Coastal Enterprises Inc. (CEI) programs to measure returns on taxpayer investment. The study captures long-term economic outcomes of CEI's



loans and investments, as well as its business assistance to portfolio firms. The report also measures social outcomes resulting from CEI's Targeted Opportunities Department. The study discusses such topics as evaluating business development efforts; economic and employment trends in Maine; delineating and gauging business and economic impacts on people; and delineating and gauging benefits to government and society.

THE MICRONET GUIDE TO MAINE'S MICROENTERPRISE RESOURCES

Coastal Enterprises, Summer 1995 edition, 43 pages

Cost: \$1.94 + \$1.93 shipping and handling

This guide provides information on the association of organizations in Maine that are interested in microenterprise development and are focused on information sharing and technology transfer among programs. The directory identifies approximately 35 organizations that have financial or technical services that are appropriate and available for microenterprises. The summary descriptions of individual microenterprises include:

- Contact information
- Mission
- Start date
- Loan capital fund
- Funding provided
- Loan terms
- Eligibility criteria
- Application process
- Services provided
- Eligibility criteria for services.

Coastal Enterprises Inc.

P.O. Box 268
Wiscasset, ME 04578
phone (207) 882-7552
fax (207) 882-7308
Web site: <http://www.ceimaine.org>

BUILDING A MICROLOAN PROGRAM: CONSIDERATIONS FOR THE DEVELOPMENT LENDER

Community Reinvestment Fund, 1996, 100 pages.

Cost: \$40 (plus \$3 shipping & handling)

This book describes the microlending industry and identifies strategies, policies, and procedures necessary to sustain the growth of microlending. It suggests guiding principles to ensure that the industry maintains its ability to provide capital. Topics include strategic planning, technical assistance and other services, lending practices, operations management, and future capitalization strategies.

Community Reinvestment Fund

821 Marquette Avenue, Suite 2400
Minneapolis, MN 55402
phone 1-800-475-3050
fax (612) 338-3236
Web site: <http://crfusa.com>

COUNTING ON LOCAL CAPITAL: A RESEARCH PROJECT ON REVOLVING LOAN FUNDS

Corporation for Enterprise Development, 1997, 78 pages

Cost: \$25.00 + \$3.90 shipping/handling

This research project on publicly funded revolving loan funds (RLFs) was conducted by the Corporation for Enterprise Development and funded by the Ford Foundation. The final report from the first phase of the project includes information on the size, activity levels, and impact of RLFs as a source of capital for business and economic development. The report draws findings from the federal RLF Census collected from six federal agencies with the largest and longest term investments in RLFs. A comprehensive profile of Ohio's RLF industry is also provided. The report concludes with four recommendations for future RLF policy and practice.

Corporation for Enterprise Development

777 North Capitol Street, NE, Suite 410

Washington, DC 20002

phone (202) 408-9788

fax (202)408-9793

Web site: <http://www.cfed.org>

BUSINESS ACCESS TO CAPITAL AND CREDIT: A FEDERAL RESERVE SYSTEM RESEARCH CONFERENCE

Federal Reserve Bank of Chicago and the Federal Reserve Bank of Richmond, 1999, 665 pages

Cost: Free

This publication by the community affairs officers of the Federal Reserve System (FRS) provides the proceedings of papers or summaries of papers that were presented by economists and scholars at the Business Access to Capital and Credit conference, held by the FRS in March 1999. Each paper is reviewed by one or more discussants, who have also done extensive work on the topic. The papers and reviews provide information and insights into the small business lending relationship, access to credit for minority-owned businesses, microenterprise lending, and credit scoring.

ACCESS TO CREDIT: A GUIDE FOR LENDERS AND WOMEN OWNERS OF SMALL BUSINESSES

Federal Reserve Bank of Chicago and the Women's Business Development Center,

1996, 41 pages

Cost: Free

This publication by the FRB of Chicago and the Women's Business Development Center presents discussions and recommendations from women business owners, nonprofit service providers, researchers, and lenders regarding the small business loan application process. Topics cover such areas as ensuring lending practices that are free of gender bias, supporting small business lending units, making timely credit decisions, making successful start-up and small loans, recommendations for lenders, and recommendations for women owners of small businesses.

Federal Reserve Bank of Chicago

Community Affairs

230 South LaSalle Street

Chicago, IL 60604

phone (312) 322-5111

Web site: <http://www.frbchi.org>

SMALL BUSINESS = BIG POSSIBILITIES

Federal Reserve Bank of Philadelphia, 1995, 132 pages

Cost: Free

This publication by the FRB of Philadelphia focuses on bank and small business collaboratives nationwide. Included in the publication are examples of partnerships that support small business development, such as lending collaboratives, bank-owned community development corporations, and public-private financing partnerships. The publication also describes microenterprise, incubator, and educational/mentoring programs. Contact information is also provided.

Federal Reserve Bank of Philadelphia

Community Affairs
Ten Independence Mall
Philadelphia, PA 19106-1574
phone (215) 574-6458
Web site: <http://www.phil.frb.org>

ACCOUNTING FOR SBA LOAN SALES

The National Association of Government Guaranteed Lenders, Inc.

Cost: \$50.00 member; \$75.00 non-member

This publication is a reference guide to accounting issues that relate to U.S. Small Business Administration (SBA) loans. It is divided into the following sections: (1) Summary of Accounting Issues, (2) FASB Emerging Issues Task Force Issue 88-11, (3) SFAS No. 65 Accounting for Certain Mortgage Banking Activities, (4) SBA Industry Standard Servicing Costs, (5) IRS Rules, (6) Federal Call Report Requirements, (7) A GAAP Example, (8) SFAS 91 Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans, (9) SFAS 77 Reporting by Transferors of Receivables with Recourse, and (10) SFAS No. 5 Accounting for Contingencies. The guide includes definitions, examples, and citations from the regulation to more fully cover each topic presented.

LOAN LIQUIDATION AND ACQUIRED PROPERTY: SOP 50 51 REVISION 1

The National Association of Government Guaranteed Lenders, Inc.

Cost: \$50.00 member; \$60.00 non-member

This reference to loan liquidation and acquired property follows the SBA Standard Operating Procedure guidelines. The guide includes sample reports, forms, logs, and formats. It covers the following topics:

- General scope and authority;
- Correspondence, reports, and control systems;
- Methods for achieving recovery from pledged assets;
- Participation loans;
- Restructuring activities;
- Personal guaranties;
- Collateral control;
- Sales management and execution;
- Compromise settlements;
- Acquired property;
- Write-off (charge-off) and close-out procedures;
- Liquidation appraisals;
- Administrative costs, advances, expenses, and recoveries;
- Real and personal property taxes (state, county, and local);
- Prior liens, except tax liens;



- Insurance—property, life, and public liability;
- Collection of delinquent 8(a) advance payment accounts; and
- Reports and referrals by the inspector general.

POLICIES AND PROCEDURES FOR THE FINANCING FUNCTION: SOP 50 10 REVISION 3

The National Association of Government Guaranteed Lenders, Inc.

Cost: \$75.00 member; \$85.00 non-member

This is a reference guide to the policies and procedures for lending activities under the Small Business Act, focusing on requirements for financial institutions to participate in the Preferred Lenders Program. Topics include eligibility, general requirements, loan processing, special loan programs, and financial review of 8(a) business plans and certificates of competency. The guide covers the SBA regulations and includes forms and definitions.

National Association of Government Guaranteed Lenders, Inc.

P.O. Box 332

Stillwater, OK 74076

phone (405) 377-4022

fax (405) 377-3931

Web site: <http://www.naggl.com>

REVOLVING LOAN FUNDS: RECYCLING CAPITAL FOR BUSINESS DEVELOPMENT

National Council for Urban Economic Development, October 1995, 80 pages

Cost: members \$25.00; nonmembers \$29.00

This document examines several revolving loan funds and provides ideas on the initiation and management of a fund. The report offers models of the project review process, and discusses sources of capitalization, including the Economic Development Administration and community development block grants. Case studies of RLFs in Oregon, South Dakota, West Virginia, Massachusetts, Houston, Florida, New York, and California are included.

USING THE SBA 504 PROGRAM AS A LOCAL ECONOMIC DEVELOPMENT TOOL

National Council for Urban Economic Development, 1995, 100 pages

Cost: Members \$25.00; Non-members \$29.00

The SBA's 504 Program provides fixed asset financing to small businesses through SBA-certified development companies (CDCs). This report presents legislative changes, as well as detailed process information regarding 504 loan applications and financing. Topics cover such issues as retaining certification; current issues in the 504 Program; and characteristics of successful CDCs, including affiliation, organization, and marketing approach. The report also provides lessons learned from six CDCs in Minnesota, New York, Missouri, and Illinois. Sample documents include a board of directors resolution to become a CDC, application for certification as a CDC, accredited lender program guidelines, and a CDC agreement to transfer portfolio.

National Council for Urban Economic Development

1730 K Street, NW, Suite 700

Washington, DC 20006

phone (202) 223-4735

fax (202) 223-4745

Web site: <http://www.cued.org>

OCC ADVISORY LETTER 98-9, ACCESS TO FINANCING MINORITY SMALL BUSINESSES

Office of the Comptroller of the Currency, 1998, 6 pages

Cost: Free

In July 1998, the OCC issued an advisory letter about issues faced by minority small business owners in seeking access to financing and identified effective approaches national banks have employed in meeting the financial needs of this growing commercial market segment. During 1997, the Comptroller of the Currency met with national bankers, minority small business owners, and business development officials in eight cities across the nation to discuss access to credit and financing services for minority-owned small businesses. Several recurring themes emerged regarding access barriers, lending programs, and marketing strategies in the course of the meetings. The outcomes are presented in this advisory letter.

BUILDING HEALTHY COMMUNITIES THROUGH BANK SMALL BUSINESS FINANCING

Office of the Comptroller of the Currency, 1992, 69 pages

Cost: \$15.00

This publication summarizes a national conference held in September 1992 to educate national bankers about the importance of identifying customer and community needs and to encourage them to help meet those needs. The conference provided a forum for national banks to discuss programs, strategies, tools, and techniques regarding finance assistance to small and minority-owned businesses.

SMALL BUSINESS BANKING ISSUES: A NATIONAL FORUM SPONSORED BY THE OFFICE OF THE COMPTROLLER OF THE CURRENCY

Office of the Comptroller of the Currency, 1999, 72 pages

Cost: \$15.00

This publication contains the proceedings of an OCC forum on small business banking that was held in February 1998. It highlights issues and innovative approaches in small business lending and describes diverse ways that financial institutions can continue to make small business banking an integral part of their business strategy. Topics covered include the changing structure of the banking industry and its effect on small business lending; bank small business investing issues and opportunities; the state of small business in America; and future issues in small business and banking.

Office of the Comptroller of the Currency

250 E Street, SW

Washington, DC 20219

phone (202) 874-4960

fax (202) 874-5263

Web site: <http://www.occ.treas.gov>

THE FARMER'S GUIDE TO THE INTERNET

Tennessee Valley Authority Rural Studies, 1997, 291 pages

Cost: \$19.95

This publication helps farmers, particularly those located in rural areas, find quick access through the Internet to the information necessary for them to run their businesses, such as



product information, commodity prices, weather information, or reports from university extension services. The guide describes how the Internet works, the type of agricultural information that is available, and lists of Web sites by specific categories.

Tennessee Valley Authority Rural Studies

400 Agricultural Engineering Building
The University of Kentucky
Lexington, KY 40546-0276
phone (888) 885-9800
fax (606) 257-7268
Web site: <http://www.rural.org>

**CAPITAL ACCESS PROGRAMS:
A SUMMARY OF NATIONWIDE PERFORMANCE**

U.S. Department of the Treasury, 1998, 22 pages

Cost: Free

This publication describes a national review of capital access programs (CAPs), which are state and local programs that allow banks to make small business loans that are slightly higher risk than loans using conventional underwriting. Under CAPs, the bank and the borrower pay an up-front insurance premium, typically between 3 percent and 7 percent of the loan amount, which goes into a reserve fund held at the originating bank. The government entity matches the combined bank and borrower contribution with a deposit into the same reserve fund. Since 1986, under the CAP programs, banks have lent approximately \$1 billion, with an average loan of \$58,000. The report highlights nationwide CAP lending statistics through 1997 from the 20 states and two municipalities that operate CAPs; CAP lending performance through 1997 to targeted groups, such as areas of low- and moderate-income borrowers; and lessons learned from states' CAPs.

U.S. Department of the Treasury

1500 Pennsylvania Ave., N.W.
Washington, DC 20027
phone (202) 622-0016
fax (202) 622-5672
Web site: <http://www.treas.gov>

**DIRECTORY OF SMALL BUSINESS LENDING IN THE
U.S. FOR 1996**

U.S. Small Business Administration, 1997

Cost: Free

The SBA's third annual report on small business lending is generated from June 1996 call report data submitted by financial institutions to their appropriate banking regulators. The study, referred to as the "small-business-friendly banks" study, identifies sources of small business financing and compares financial institutions' performance in small business lending. Comparisons for study are based on the small business loan-to-asset ratio; the small business loan-to-total-business-loan ratio; the dollar value of small business loans; and the number of small business loans. The complete study is available on the World Wide Web at <http://www.sba.gov/ADVO/stats/>.



LENDER'S GUIDE (2ND EDITION)

U.S. Small Business Administration, 1996, 24 pages

Cost: Free

This pamphlet contains detailed information on opportunities offered through the SBA to help lenders' small business customers. The programs discussed are (1) 7(a) Loan Guaranty Program, (2) Certified and Preferred Lenders Program, (3) 504 CDC Program, (4) Secondary Market Program, and (5) Small Business Investment Program. The discussion of each program includes a description, how the program works, the use of proceeds, the terms, the interest rates and fees, collateral, eligibility, and maximum size standards. In addition, the guide provides quick reference to SBA loan programs.

PROFILE: WHO WE ARE & WHAT WE DO

U.S. Small Business Administration, 1996, 50 pages

Cost: Free

This pamphlet contains information on each of the SBA programs, including general program overviews. The categories of programs presented in the pamphlets include lending, investment, surety bonds, disadvantaged small businesses, business counseling and training, and empowerment zones. The information provided for each SBA program includes the program name, program purpose, customer(s) served by the program, and means of delivery. In addition, this guide contains business information services contact information, including the SBA's on-line, U.S. Business Advisor (World Wide Web site), and departmental and office information.

SMALL BUSINESS START-UP INFORMATION

U.S. Small Business Administration

Cost: Free

These documents, generated by several SBA district offices, present various SBA and government programs for particular geographic areas. Contents include local, state, and federal business requirements; SBA and government programs; SBA management and technical assistance programs; business organizations; and SBA management publications and videos.

U.S. Small Business Administration

409 Third Street, SW, Suite 7600

Washington, DC 20416

phone (202) 205-6744

fax (202) 205-6913

Web site:<http://www.sba.gov>

INNOVATIVE BANKING FOR MICROBUSINESS: REPORT ON THE WWB CAPITAL ACCESS INITIATIVE FOR LOW-INCOME ENTREPRENEURS IN NORTH AMERICA

Women's World Banking, 1995, 87 pages

Cost: \$10.00 non-profit

This publication discusses the findings of the Women's World Banking Capital Access Initiative to identify the types of financial intermediation that will increase the flow of capital to very small businesses in inner cities, particularly those businesses led by women. The study assessed



the microlending credit delivery process in areas of product development, marketing and account acquisition, loan origination and decision making, portfolio monitoring and servicing, and balance sheet management.

Women's World Banking

8 West 40th Street
New York, NY 10018
phone (212) 768-8513

**SMALL BUSINESS LENDING FOR ECONOMIC DEVELOPMENT:
STRATEGIC RESPONSES FOR URBAN COMMUNITIES (VOLUME 1)
MODEL URBAN PROGRAMS (VOLUME 2)**

Woodstock Institute, 1995, 29 pages

Cost: \$20.00 nonprofit; \$40.00 for-profit (set price for volumes 1 and 2)

These Woodstock Institute guides discuss small business economic development policy and players and important lessons learned from small business lending programs. They profile eleven small business lending programs, which are aimed at modest-income urban areas. They include community reinvestment agreements between banks and community-based coalitions and organizations. The programs presented in the guide focus on debt financing or debt-equity hybrids.

Woodstock Institute

407 South Dearborn, Suite 550
Chicago, IL 60605
phone (312) 427-8070
Web site: <http://www.nonprofit.net/woodstock>



BUSINESS FINANCE AS A TOOL FOR DEVELOPMENT

The Aspen Institute State Policy Program, 1992, 91 pages

Cost: \$10.00 (prepayment required)

This development finance policy guide explains the evolution of state development finance programs and the integration of development plans with private sector partnerships and leveraging strategies. The guide argues that successful and innovative development finance programs use public funds to leverage private capital. Topics include: need and opportunities (including development finance for rural areas and the extent of capital gaps); establishing a state development finance program (including costs and availability of capital, establishing program objectives and targets, and evaluating best practices); the role of the state in development finance, with profiles from states as regulators, investors, or direct providers; and mustering political support for development finance programs (getting started, targeting the program, structure and control, and cost and burden of the program).

The Aspen Institute

One Dupont Circle, NW, Suite 700
Washington, DC 20036
phone (202) 736-5800
fax (202) 467-0790
Web site: <http://www.aspeninst.org>

COMMUNITY DEVELOPMENT INVESTMENTS: A GUIDE FOR STATE MEMBER BANKS AND BANK HOLDING COMPANIES

Board of Governors of the Federal Reserve System, 37 pages

Cost: Free

This publication provides guidance to both state member banks and bank holding companies on the formation of community development corporations (CDCs) and on other uses of equity investments for community development. It contains Federal Reserve policies and guidelines governing bank and bank holding company CDCs and equity investments; key issues that banks and bank holding companies should address when considering investments for community development purposes; the notice or approval processes for state member banks and bank holding companies; and regulatory treatment of community development investments.

DIRECTORY: BANK HOLDING COMPANY COMMUNITY DEVELOPMENT INVESTMENTS

Board of Governors of the Federal Reserve System, 1995, 105 pages

Cost: Free

This resource directory highlights an array of bank holding companies' community development corporations and limited partnership/project investments within the 12 bank markets of the Federal Reserve System. The profiles of the bank holding companies demonstrate the impact on urban and rural community development of providing housing and job opportunities for low- and moderate-income persons, assisting small and minority businesses, and providing critical community services. Each CDC or limited partnership/project investment profile contains information on the bank holding company, the date permission was granted, the amount of initial capitalization, a description, and contact information.

Board of Governors of the Federal Reserve System

Division of Consumer and Community Affairs
20th and C Streets, NW
Washington, DC 20551
phone (202) 452-3378
Web site: <http://www.bog.frb.fed.us>

LIFE IN THE CITY: A STATUS REPORT ON THE REVITALIZATION OF URBAN COMMUNITIES IN AMERICA

A report by the Urban Neighborhoods Task Force, co-sponsored by The Center for National Policy and the Local Initiatives Support Corporation, 1997

Cost: \$15.00

This publication describes a study by the Urban Neighborhoods Task Force on community-led, low-income neighborhood redevelopment around the country. The task force conducted a series of meetings in Washington, D.C., and Philadelphia to explore aspects of the recent history and current condition of major U.S. cities. The study also looked at various approaches to bringing cities back to life.

Center for National Policy

One Massachusetts Avenue, NW, Suite 333
Washington, DC 20001
phone (202) 682-1800
fax (202) 682-1818
Web site: <http://www.cnponline.org>

DIRECTORY OF COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

The Coalition of Community Development Financial Institutions, 1999, 146 pages

Cost: \$35.00 for nonprofit organizations; \$75.00 for for profit organizations

The Directory of Community Development Financial Institutions lists 469 community development financial institutions (CDFIs) across the nation that are engaged in community development financing activities. The publication catalogues the CDFIs by type, location, and financing activity and provides organizational and contact information for each listing. Included in the directory are descriptions of community development banks, community development credit unions, community development loan funds, community development venture capital funds, and microenterprise development loan funds.

The Coalition of Community Development Financial Institutions

924 Cherry Street, 2nd Floor
Philadelphia, PA 19107-2411
phone (215) 923-5363
fax (215) 923-4755
Web site: <http://www.cdfi.org>

LOAN SELLER'S GUIDEBOOK: PROCEDURES FOR CLOSING, SERVICING AND SELLING DEVELOPMENT LOANS

Community Reinvestment Fund, 1997

Cost: \$50.00 (plus \$7.00 shipping & handling)

This book is designed to assist loan fund administrators in managing their loan portfolios. It focuses on the practice of loan documentation and administration throughout the various stages of origination, closing, and monitoring. Topics include evaluating and structuring a loan transaction, documenting and closing a loan transaction, loan servicing procedures, establishing



and maintaining files, and the loan sale process. Also included are 28 model loan documents, as well as a complete and properly documented sample loan file.

Community Reinvestment Fund

821 Marquette Avenue, Suite 2400
Minneapolis, MN 55402
phone 800-475-3050
fax (612) 338-3236
Web site: <http://www.crfusa.com>

**STRATEGIC OPPORTUNITIES IN CORPORATE
COMMUNITY ACTIVITY: A CONFERENCE REPORT**

The Conference Board, Inc., 1996, 46 pages

Cost: member price \$25.00; nonmember price \$100.00

This series of articles comes from a 1995 conference called "Strategic Opportunities in Corporate Community Activity: Internal Challenges, External Changes." The report stresses that successful philanthropic programs are those that are tied not only to the communities in which the company operates, but also to corporate goals. The articles cover corporate cash-donation programs and hands-on activities from the perspective of private companies, nonprofit organizations, and foundations, and deal with such issues as the link between philanthropy and company goals and involving employees in workplace giving.

The Conference Board, Inc.

845 Third Avenue
New York, NY 10022-6679
phone (212) 759-0900
fax (212) 980-7014
Web site: <http://www.conference-board.org>

**THE 1996 DEVELOPMENT REPORT CARD FOR THE
STATES (10TH EDITION): ECONOMIC BENCHMARKS
FOR STATE AND CORPORATE DECISION MAKERS**

Corporation for Enterprise Development, 1996, 201 pages

Cost: \$70.00 + \$5.00 shipping & handling

This annual assessment of each state's economic condition and potential for growth provides comparisons among states based on 50 socioeconomic data measures. The analysis includes a results-oriented index by state, which is based on economic performance, business vitality, and development capacity. Measures used in the comparisons include employment, earnings and job quality, competitiveness of existing business, entrepreneurial energy, technology resources, financial resources, tax fairness, and fiscal stability. The assessments include 1) an introduction, 2) national findings, 3) regional findings, 4) state report cards, 4) the methodology, 5) an economic performance index, 6) a business vitality index, 7) a development capacity index, 8) a tax and fiscal system index, and 9) an appendix.

The Corporation for Enterprise Development

777 North Capitol Street, NE, Suite 410
Washington, DC 20002
phone (202) 408-9788
fax (202) 408-9793
Web site: <http://www.cfed.org>

CSH NEW YORK CAPACITY BUILDING PROGRAM: GUIDELINES FOR ORGANIZATIONAL ASSESSMENTS, STRATEGIC AND IMPLEMENTATION PLANS, AND PERFORMANCE BENCHMARKS

Corporation for Supportive Housing

Cost: Free

This series of documents by the Corporation for Supportive Housing (CSH) outlines guidelines and deliverables for developing successful community development programs through capacity-building techniques. The strategic and implementation planning documents address such topics as developing a work scope, organizational assessments, and deliverables in strategic planning. Information on additional strategic planning resource programs, workbooks, and guides is also provided. The performance benchmark guide cites various sources, including the New School for Social Research, KPMG Peat Marwick, and Local Initiatives Support Corporation, on such issues as accounting and financial management, financial stability and growth, and performance benchmarks in housing.

Corporation for Supportive Housing

50 Broadway, 17th Floor
New York, New York 10004
phone (212) 986-2966
fax (212) 986-6552
Web site: <http://www.csh.org>

ENTERPRISE ON LINE: BEST PRACTICES FOR COMMUNITY-BASED NONPROFIT ORGANIZATIONS

The Enterprise Foundation, Summer 1997, on-line database

Cost: Paying member of HandsNet

This on-line database provides best practices information through the Enterprise Resource Center. Hundreds of model documents, program descriptions, and publications are provided. They cover an array of topics, including building individual and community assets, financing pro formas, property and financial management, using the HOME program effectively, nonprofit fund raising, public-private housing partnerships, economic development strategies, and lease-purchase homeownership financing. The best practices database also contains one-page profiles of the national nonprofit Enterprise Network.

The Enterprise Foundation

American City Building
10227 Wincopin Circle, Suite 500
Columbia, MD 21044-3400
phone (800) 205-5122
fax (410) 772-2701
Web site: <http://www.enterprisefoundation.org>

PARTNERS IN COMMUNITY AND ECONOMIC DEVELOPMENT NEWSLETTER

Federal Reserve Bank of Atlanta, quarterly newsletter

Cost: Free

The Partners in Community and Economic Development newsletter is published quarterly by the Federal Reserve Bank (FRB) of Atlanta. Topics discussed in the newsletters include



community development lending, subsidy providers, and information on upcoming community development activities.

Federal Reserve Bank of Atlanta

Community Affairs
104 Marietta Street, NW
Atlanta, Georgia 30303-2713
phone (404) 589-7242
Web site: <http://www.frbatlanta.org>

COMMUNITIES & BANKING

Federal Reserve Bank of Boston, quarterly

Cost: Free

The FRB of Boston publishes a quarterly newsletter that addresses issues in community economic development as they relate to the roles of bankers and community leaders. The “Community Developments” section lists information about additional resources related to reinvestment strategies, economic development, and fair lending.

COMPENDIUM OF STATE FINANCING PROGRAMS FOR HOUSING AND COMMUNITY DEVELOPMENT

Federal Reserve Bank of Boston, district reports

Cost: Free

This compendium lists financing programs administered by state or quasi-public state agencies that provide loan guarantees, subsidies, or other financial enhancements for housing and community development projects in low- and moderate-income markets. The states featured in the individual reports are Massachusetts, Connecticut and Rhode Island, and New Hampshire and Vermont. Also included are two federal programs: Low-Income Housing Tax Credits and Community Development Block Grants. Program profiles cover the type of assistance offered; applicant eligibility criteria; terms of the loans; rates of the loans; eligibility purposes for the loan; minimum and maximum loan amounts; and contact names, addresses, and telephone numbers.

Federal Reserve Bank of Boston

Community Affairs
600 Atlantic Avenue
Boston, MA 02106-2076
phone (617) 973-3227
Web site: <http://www.bos.frb.org>

COMMUNITY REINVESTMENT FORUM

Federal Reserve Bank of Cleveland, quarterly newsletter

Cost: Free

This newsletter, published by the FRB of Cleveland, focuses on developments in affordable housing, small business, and community development. The newsletter covers innovative initiatives, federal programs, regulatory updates, and contact information for FRB community affairs liaisons. Additional topics include public and private partnerships in community development, multicultural consumers, and linking capital sources to small businesses in disinvested areas.



LOCAL SOLUTIONS, LASTING CHANGE: THE GREATER CLEVELAND RESIDENTIAL HOUSING AND MORTGAGE CREDIT PROJECT

Federal Reserve Bank of Cleveland, 1996

Cost: Free

The annual report of the FRB of Cleveland discusses a three-year effort involving nearly 140 community representatives, including real estate firms, lending institutions, appraisal companies, credit bureaus, and property and mortgage insurance firms, to identify and eliminate potentially discriminatory practices in the home buying process. Known as the Cleveland Residential Housing and Mortgage Credit Project, the effort was spearheaded by the FRB of Cleveland, the Greater Cleveland Roundtable, the Cuyahoga County Department of Development, and the Ohio Civil Rights Commission. The essay discusses the genesis, process, and outcomes of the project, which formally concluded in April 1997.

Federal Reserve Bank of Cleveland

Community Affairs
1455 East Sixth Street
Cleveland, Ohio 44114
phone (216) 579-2392
Web site: <http://www.clev.frb.org>

BANKING & COMMUNITY PERSPECTIVES

Federal Reserve Bank of Dallas, quarterly

Cost: Free

This newsletter profiles community development and affordable housing efforts, particularly in Texas, that include public and private partnerships, home buyer education initiatives, and other community reinvestment topics.

Federal Reserve Bank of Dallas

Community Affairs
2200 North Pearl Street
Dallas, Texas 75201
phone (214) 922-5270
Web site: <http://www.dallasfed.org>

COMMUNITY REINVESTMENT ACT LENDING: IS IT PROFITABLE?

Federal Reserve Bank of Kansas City, 1996, 22 pages

Cost: Free

This describes a Federal Reserve Bank study on the profitability of residential CRA loans (lending to low- and moderate-income individuals and neighborhoods) and comparable conventional loans. The study surveyed home mortgage lenders and found that ninety-eight percent of the respondents indicated that their CRA lending was “profitable.” In the context of this study, this means that the institutions did not lose money on their residential CRA loans. The report provides comparisons of banks’ revenue and expenses, loan losses and credit risk management, use and performance of risk reducing enhancements, and options for improving CRA lending profits. It also provides some suggestions to banks, community groups, and government agencies for expanding CRA lending.



COMMUNITY REINVESTMENT: DOING THE UNDOABLE DEALS—A RESOURCE GUIDE TO FINANCING HOUSING AND ECONOMIC DEVELOPMENT

Federal Reserve Bank of Kansas City, 1996, 80 pages

Cost: Free

This resource guide examines the structuring of development finance deals and addresses the problems associated with institutionalizing development finance lending. Topics include development finance; development resources, such as tax credits, rent supplements, tax abatements, interest rate subsidies, equity grants, loan guarantees, subordinated mortgages, technical assistance, maturity-linked funding, and secondary markets; contacts for enhancements; and agency and program indexes.

FINANCING RURAL AMERICA

Federal Reserve Bank of Kansas City, 1996, 80 pages

Cost: Free

This publication provides a compendium of articles about financing rural economic development, based on a FRB-sponsored conference titled Financing Rural America, held in Omaha, Nebraska, on December 4-5, 1996. Topics include liquidity in rural credit markets, improving secondary markets in rural America, implications of banking consolidation for the financing of rural America, and developing and improving rural equity capital markets.

Federal Reserve Bank of Kansas City

Community Affairs
925 Grand Boulevard
Kansas City, MO 64198-0001
phone (816) 881-2687
Web site: <http://www.kc.frb.org>

LENDING IN INDIAN COUNTRY: CULTURAL AND LEGAL ISSUES

Federal Reserve Bank of Minneapolis, 1996, video

Cost: \$135.00 (five one-hour videos & guide book)

This video series helps lenders understand and establish profitable relationships with tribal governments and individuals on Native American reservations. The video set and a guidebook discuss cultural differences; land and title issues as they relate to tribal powers; sovereign immunity; tribal courts; collateral; and remedies. Experts on Native American economic and business development are featured in the videos.

PRINCIPLES & PRACTICES OF COMMUNITY DEVELOPMENT LENDING (SECOND EDITION)

Federal Reserve Bank of Minneapolis, 1997, 88 pages, plus supplements

Cost: \$25.00, plus sales tax (if in Minnesota). For orders shipped to Minneapolis, add \$1.75 sales tax, and to other Minnesota locations, please add \$1.63.

This guide is targeted to lenders and their community development partners about a method for evaluating and making community development loans. The publication updates an earlier



edition, published in 1989, and presents a presents a five-step community development lending model and a list of public and private credit programs for those seeking project financing.

Federal Reserve Bank of Minneapolis

Community Affairs
90 Hennepin Avenue
Minneapolis, MN 55401-1804
phone (612) 204-5074
Web site: <http://www.mpls.frb.org>

COMMUNITY REINVESTMENT ADVOCATES

Federal Reserve Bank of Philadelphia, July 1993, 74 pages

Cost: Free

This publication by the FRB of Philadelphia contains data and observations on loan performance from financial institutions, lender consortia, and nonprofit lenders and intermediaries. Loan performance information centers on low- and moderate-income mortgage lending. Data and observations are from 31 financial institutions, 11 lender consortia and collaboratives, and 13 nonprofit lenders and intermediaries. Loan performance information includes general information, partnership formations, and contact information.

Federal Reserve Bank of Philadelphia

Community Affairs
Ten Independence Mall
Philadelphia, PA 19106-1574
phone (215) 574-6458
Web site: <http://www.phil.frb.org>

LOCAL INITIATIVES SUPPORT CORPORATION INFORMATION PACKET

Local Initiatives Support Corporation

Cost: Free

The Local Initiatives Support Corporation (LISC) is a nonprofit organization investing in community development initiatives in both rural and urban areas. Founded in 1979 by the Ford Foundation, LISC uses public and private partnerships to aid low- and moderate-income communities. The LISC information packet includes The LISC Link, a newsletter that discusses LISC partnerships throughout the United States in such arenas as affordable housing, job training, and social services, and a listing and description of LISC resources, affiliates, funding, and program areas.

Local Initiatives Support Corporation

733 Third Avenue, 8th Floor
New York, NY 10017
phone (212) 455-9800
fax (212) 682-5929
Web site: <http://www.liscnet.org>

TRANSPORTATION: CONNECTING TO TODAY'S RURAL AMERICA

National Association of Development Organizations, 1999, 29 pages

Cost: Free

This report of the National Association of Development Organizations (NADO) provides an overview of new opportunities afforded rural Americans by the Transportation Equity Act for the 21st Century (TEA-21). It contains case studies of four states that are using regional development organizations to implement TEA-21 in the transportation planning process. It also describes strategies of states that have used federal funds to provide new or revitalized transportation services that connect rural residents and companies with access to jobs and markets. The report has a resource section listing NADO's network of rural transportation planners, national associations, and federal and state contacts.

National Association of Development Organizations

400 North Capitol Street, NW, Suite 390

Washington, DC 20001

phone (202) 624-7806

fax (202) 624-8813

Web site: <http://www.nado.org>

OPERATIONS GUIDE FOR COMMUNITY DEVELOPMENT LOAN FUNDS

National Community Capital Association, 1996, 1997, 15-30 pages

Cost: \$100 for volume subscription (21 chapters) for members, \$200 for others. Individual chapters are \$10 each for members, \$20 each for others.

This guide provides basic principles, industry best practices, and recommendations regarding management, governance, capitalization, lending, and other subjects related to community development loan funds. The chapters include "Creating a Community Development Fund," "Legal Responsibilities of Community Development Loan Funds (CDLFs) Boards," "Capitalization Strategies for CDLFs," and "Strategic Alliances and Partnerships with Banks."

National Community Capital Association

924 Cherry Street, 2nd Floor

Philadelphia, PA 19107-2411

phone (215) 923-4754

fax (215) 923-4755

Web site: <http://www.communitycapital.org>

MODELS OF COMMUNITY LENDING

National Community Reinvestment Coalition, 1997, 263 pages

Cost: Nonprofit members, \$25; nonprofit nonmembers, \$50; for-profit members, \$75; for-profit nonmembers, \$100

This community development resource guide discusses financial institution and community organization collaboration in providing innovative capital or credit projects and programs for poor neighborhoods. The document stresses the importance of partnerships in the areas of disinvestment, discrimination, and barriers to obtaining credit and capital. The guide covers nine models of community-lender partnerships meant to stabilize neighborhoods, highlighting the involvement of local governments, and the relationship between the community-based



organizations and the financial institutions. In addition, this resource provides brief discussions of nearly 400 successful partnerships in the U.S.

National Community Reinvestment Coalition

733 15th Street, NW, Suite 540

Washington, DC 20005-2112

phone (202) 628-8866

fax (202) 628-9800

Web site: <http://www.ncrc.org>

AT YOUR FINGERTIPS: AN ANNOTATED BIBLIOGRAPHY FOR CED PRACTITIONERS

National Congress for Community Economic Development, 1997, 45 pages

Cost: \$20.00; \$10.00 for NCCED members

Published by the National Congress for Community Economic Development (NCCED), this annotated bibliography lists more than 300 resources about community development. The materials include books, journal articles, technical reports, conference papers, monographs, directories, videos, manuals, and newsletters about community development published in the past 10 years and are grouped into seven subject areas: community economic development—general; housing development and operation; economic development, including commercial, small, or microenterprise business development; community development; organizational development; local, state, and national policies; and financial resources to support community economic development. Contact information is also provided for national nonprofit and government organizations cited in the bibliography.

NATIONAL DIRECTORY FOR COMMUNITY ECONOMIC DEVELOPMENT (SECOND EDITION)

National Congress for Community Economic Development, 1997, 325 pages

Cost: \$50.00; \$25.00 for NCCED members

The NCCED directory is a listing of more than 2,000 organizations that provide services in the community-based development industry, including housing construction and rehabilitation, real estate development, industrial and small business development, job creation and social services, and funding and technical assistance. Profiles are listed alphabetically by state and include contact information, the date each organization was founded; number of staff; urban, rural, geographic, and ethnic focus; and predominant activities, services, and funding sources. Listings are also cross-referenced by organizational type, predominant activities, services offered, and focus.

PUBLIC AND PRIVATE FINANCING FOR CDCs: FUNDING SOURCES FOR ECONOMIC DEVELOPMENT

National Congress for Community Economic Development, 1997, 266 pages

Cost: \$50.00; \$25.00 for NCCED members

This document lists sources of private and federal government funds for community economic development. Information covers such sources as HUD, Neighborhoods, HandsNet, Department of Health and Human Services, and CIE.

National Congress for Community Economic Development

1030 Fifteenth Street, NW, Suite 325

Washington, DC 20005

phone (202) 289-9020

fax (202) 289-7051

Web site: <http://www.ncced.org>

BANK CDCs: INSTRUMENTS FOR COMMUNITY INVESTMENT

National Council for Urban Economic Development, 1990, 72 pages

Cost: Members \$22.50; Non-members \$27.00

This report is based on a forum cosponsored by the National Council for Urban Economic Development (CUED) and the U.S. Economic Development Administration (EDA). The report presents the experiences and strategies of bank-sponsored CDCs. The study discusses government policies and regulations, small business development, new enterprise development, developing speculative industrial sites, downtown revitalization, and neighborhood revitalization. The document explains the rules for establishing CDCs, as well as the role of state-chartered banks and the implications for complying with the federal CRA.

ECONOMIC DEVELOPMENT COMMENTARY

National Council for Urban Economic Development, quarterly

Cost: One year subscription (4 issues) \$45.00 Part of CUED membership package

The quarterly newsletter of CUED presents research findings and analyzes federal policies on community and economic development issues. The newsletter includes information on economic development tools and presents case studies of public and private development programs. Topics in past issues include calculating the costs and benefits of business incentives; conversion of defense-related sites; and targeted small business lending in urban markets.

A SALUTE TO IMAGINATIVE ECONOMIC DEVELOPMENT PROGRAMS

National Council for Urban Economic Development, 1989, 123 pages

Cost: Members \$25.00; Non-members \$29.50

This CUED document highlights 45 economic development programs recognized by a panel from the EDA and CUED. The programs cover eleven areas of economic development: incubators, export promotion, minority enterprise development, business retention, technology transfer, marketing for business recruitment, venture capital, entrepreneurship, community development, creative financing, and commercial redevelopment. Each case study includes the program's objective, need for the program leadership, planning and management, mix of public and private partnerships, resources for initiating the program, marketing, funding, and program operations.

National Council for Urban Economic Development

1730 K Street, NW, Suite 700

Washington, DC 20006

phone (202) 223-4735

fax (202) 223-4745

Web site: <http://www.cued.org>

CDCU REPORT

National Federation of Community Development Credit Unions, monthly newsletter

Cost: \$24 annually

This monthly newsletter from the National Federation of Community Development Credit Unions (NFCDCU) covers an array of community development topics. Past issues have featured microlending, alternative service delivery to low-income communities, and the role of credit unions in providing start-up capital to small businesses. The newsletter also provides case studies of community development credit unions and programs.



FAITHFUL STEWARDSHIP: A GUIDE TO AND FOR FAITH-BASED CREDIT UNIONS

National Federation of Community Development Credit Unions, 1995

Cost: \$19.00 + \$3.00 shipping and handling

This guide provides an in-depth look at cooperatively owned, faith-based credit unions. The guide discusses the demand for church credit unions, as well as their spiritual and economic potential for the community. It explores the differences among faith-based credit unions, despite their similar nonprofit, tax-exempt, cooperative structure, and discusses such topics as history, philosophy, structure, and credit union operations. The guide also provides additional resources; sample loan, collection, and record-retention policies; and a glossary of terms.

National Federation of Community Development Credit Unions

120 Wall Street, 10th Floor
New York, New York 10005
phone (212) 809-1850
fax (212) 809-3274
Web site: <http://www.natfed.org>

ACCEPTING THE CHALLENGE: THE REBIRTH OF AMERICA'S DOWNTOWNS

National League of Cities, 1994, 50 pages

Cost: \$15.00; NLC Members \$10.00

In 1992, the National League of Cities (NLC), in association with Hyett Palma Inc., began a new technical assistance pilot program in eleven communities to assess community development needs through direct community participation. This publication documents 1) the pilot's purpose, 2) the pilot's findings, and 3) case studies of pilot communities. The project included a "start-up kit" outlining details of the field service and materials needed by the client; the formation of a "process committee" for each city; surveying by the process committee; and a three-day visit by NLC and Hyett Palma. The participating communities were Alvin, Texas; Augusta, Maine; Dania, Florida; Elko, Nevada; Flint, Michigan; Miamisburg, Ohio; Middletown, Ohio; Monroe, North Carolina; Overland Park, Kansas; Pomona, California; and Thousand Oaks, California.

CHILDREN, FAMILIES & CITIES: PROGRAMS THAT WORK AT THE LOCAL LEVEL

National League of Cities, December 1987, 201 pages

Cost: \$15.00; NLC members \$10.00

This compendium of articles about children, families, and cities draws on the connections between social policy and the activities of city and town governments. The articles are based on studies funded by a grant from the Foundation for Child Development. Topics include strategic planning and program coordination, child care, youth employment, child and family homelessness, and adolescent pregnancy prevention. Case studies provide background information, descriptions of services offered, and contact information. The final chapter of the publication summarizes "lessons learned," and discusses the role of leadership, private sector partnerships, and measuring outcomes in service provision.

ECONOMIC DEVELOPMENT: WHAT WORKS AT THE LOCAL LEVEL

National League of Cities, 1988, 228 pages

Cost: \$20.00; NLC Members \$15.00

This compendium of articles about economic development highlights 31 different



communities and regions through case studies on such issues as development of existing industrial businesses, new business creation, downtown development, neighborhood development, and growth management. Each case study includes a discussion of program resources, methods, characteristics, and results and contact information. The focus of the publication is the role of the public sector, local governments, and public officials in shaping economic development.

1997 DIRECTORY OF CITY POLICY OFFICIALS & RESOURCE GUIDE: NOVEMBER 1996 ELECTIONS

National League of Cities, 1997, 165 pages

Cost: \$20.00 for NLC members; \$35.00 for non-members

Published yearly by the NLC, this directory provides information on NLC member cities, such as listings of mayors, city managers, and members of governing bodies. In addition to the list of city policy officials, the guide serves as a quick reference for addresses and phone numbers of nonprofit and public-interest organizations.

National League of Cities

1301 Pennsylvania Avenue, NW
Washington, DC 20004
phone (202) 626-3000
fax (202) 626-3043
Web site: <http://www.nlc.org>

BANK-ABILITY: A PRACTICAL GUIDE TO REAL ESTATE FINANCING FOR NONPROFIT DEVELOPERS (2ND EDITION)

New School for Social Research, 1996, 136 pages

Cost: \$10.00

This guide helps nonprofit organizations to understand financial resources that are available from private sector lending institutions. Topics include the current environment of private sector financial institutions; types of private financial institutions involved in lending to nonprofit developers; facts used to evaluate loan applications; and the loan proposal. The purpose is to help alleviate the gap in communication that frequently exists between nonprofit organizations and private sector lending institutions.

New School for Social Research

Community Development Research Center
80 Fifth Avenue
New York, NY 10011
phone (212) 229-5415
fax (212) 229-5404
Web site: <http://www.newschool.edu>

COMMUNITY DEVELOPMENT: A PROFITABLE MARKETING OPPORTUNITY

Office of the Comptroller of the Currency, 1997, 188 pages

Cost: \$15.00

This Office of the Comptroller of the Currency (OCC) publication features papers from a diverse group of experts in the CD finance field about strategies for addressing economic and community development issues.



COMMUNITY DEVELOPMENT CORPORATION AND INVESTMENT PROGRAM: NATIONAL BANKS INVESTING IN THE FUTURE

Office of the Comptroller of the Currency, video

Cost: \$25.00

This 12-minute video explores the potential for national bank investment in bank supported community development organizations under the rules of the OCC. It highlights four national bank programs: two multibank community development organizations and two wholly-owned bank subsidiary community development corporations. The examples portray large and small bank initiatives in both affordable housing and small business development through interviews with bankers, community leaders, and customers.

COMMUNITY DEVELOPMENT FINANCE: TOOLS AND TECHNIQUES FOR NATIONAL BANKS

Office of the Comptroller of the Currency, December 1996, 34 pages

Cost: \$15.00

This guide, published by the OCC, provides a broad overview of the methods used by banks and other financial institutions to help facilitate economic and community development. The booklet includes sections on banks' role in community development finance; tools and techniques used in community development finance, such as interest rate subsidies, loan guarantees, and matched funding; and bank organizational mechanisms that facilitate community development finance.

COMMUNITY DEVELOPMENT INVESTMENTS PROGRAM FOR NATIONAL BANKS—1994 DIRECTORY AND 1995, 1996, 1997 AND 1998 SUPPLEMENTS

Office of the Comptroller of the Currency, 5 books

Cost: Free

These resource guides provide information on national bank community development corporations (CDCs) and community development project (CD projects) investments, prior to 1994 and during 1995, 1996, 1997, and 1998. The CDCs and CD projects are part of the OCC's Community Development Investments Program, which allows national banks to make direct equity and special debt investments that are not generally permitted under the National Banking Act. Since the inception of the program in 1965, the OCC has approved more than 1,400 national banks to invest more than \$7.7 billion in community development entities or projects. Most of these CD activities are ongoing, but some of the investments were in one-time projects that have been completed or were in single-purpose CDCs whose missions have been accomplished. The resource guides present descriptions of the investments, listings of program funding, and contact information.

COMMUNITY DEVELOPMENTS

Office of the Comptroller of the Currency, quarterly newsletter

Cost: Free

This newsletter highlights developments in affordable housing, small business, and community and economic development. It focuses on innovative community development initiatives by national banks, and includes articles on federal programs, new regulations, and other OCC regulatory functions.



COMMUNITY REINVESTMENT AND DEVELOPMENT SPECIALISTS

Office of the Comptroller of the Currency, brochure

Cost: Free

This brochure provides information on the role of OCC's community reinvestment and development specialists (CRDs). CRDs are experts in community development who work with consumers and bankers to achieve broader access to financial services. In addition to describing the types of activities that the CRDs work on, the brochure provides contact information for each of them in the OCC's six districts.

EFFECTIVE STRATEGIES FOR COMMUNITY DEVELOPMENT FINANCE

Office of the Comptroller of the Currency, 1999, 98 pages

Cost: \$15.00

This publication describes strategies that have helped selected national banks engage effectively in community development (CD) finance. The report is based on a study of national bank financing and practices in support of three CD activities: affordable single-family housing, affordable multifamily housing, and direct small business lending. It also explores effective relationships between banks and their community partners that help to finance local CD activities. In addition, the publication provides a listing of major government and secondary market programs and other resources that banks may consider when implementing their CD finance programs.

FINAL RULE ON CDC, CD PROJECT AND OTHER PUBLIC WELFARE INVESTMENTS (12 CFR § 24)

Office of the Comptroller of the Currency, 1999, 13 pages

Cost: Free

This bulletin outlines the requirements for national bank investments in community development corporations, community development projects, and other public welfare activities. The final rule implements primary changes to previous requirements. The bulletin includes an overview and an attached *Federal Register* rule, 12 CFR Part 24, "Community Development Corporation and Project Investments and Other Public Welfare Investments."

A GUIDE TO TRIBAL OWNERSHIP OF A NATIONAL BANK

Office of the Comptroller of the Currency, 1998, 73 pages

Cost: \$15.00

This publication is designed to help federally recognized Indian tribes explore entry into the national banking system by establishing or acquiring control of a national bank. A companion to the Comptroller's Corporate Manual, the guide contains the OCC's general policies and procedures for forming a new national bank or otherwise entering the national banking system. Over the last several years, the OCC has processed several applications from tribes and has identified certain recurring issues that arise as federal banking laws and regulations are applied in Indian country, where tribal sovereignty is an important factor in providing access to credit for Native Americans.

NATIONAL BANK PARTNERSHIPS FOR COMMUNITY DEVELOPMENT FINANCE

Office of the Comptroller of the Currency, video

Cost: \$25.00

This video focuses on national banks in community development partnerships. The



types of partnerships include forming CDCs or consortia with other lenders, participating with local or state governments and local nonprofit community development organizations, and partnering with national community development intermediaries. Three keys to success are highlighted throughout the video: an assessment of, and response to, community needs and clear performance measures; a strong commitment from board and senior bank management; and a reassessment of changing community needs over the long term. The video also looks at four examples of successful community development partnerships in Miami, Pittsburgh, Spokane, and Detroit.

NEW OPPORTUNITIES TO EXCEL: OUTSTANDING CRA ACTIONS FOR COMMUNITY BANKS

Office of the Comptroller of the Currency, 1996, 18 pages

Cost: Free

This document presents some activities by small national banks that demonstrate exemplary performance under the CRA. The pamphlet contains success stories in four areas: innovative lending, services, community development, and “going the extra mile.” Brief examples include the name and size of the national bank, the type of performance, and the performance of the CRA efforts.

PROCEEDINGS OF A FORUM ON FINANCIAL ACCESS IN THE 21ST CENTURY

Office of the Comptroller of the Currency, 1997, 40 pages

Cost: \$15.00

This document contains the proceedings of an OCC forum on financial access in the 21st century. It highlights remarks and presentations on defining the nonbanked market, identifying barriers to serving the nonbanked customer, and expanding access to nonbanked consumers through technology. Participants and presenters represent government agencies, financial institutions, associations, and research and nonprofit organizations. Topics cover formal and informal financial services, savings and insurance for short-term emergencies and long-term goals, perceived and actual barriers to serving the nonbanked, partnerships between banks and non-banks in serving the nonbanked, and the impact of government policies on serving the nonbanked.

PROVIDING FINANCIAL SERVICES TO NATIVE AMERICANS IN INDIAN COUNTRY

Office of the Comptroller of the Currency, 1997, 13 pages

Cost: Free

This publication reports on an OCC study about banks that have effectively offered products and services to Native Americans living in Indian country. The study’s results suggest that banks have made significant progress in recent years in delivering products and services to Indian country. An important factor when banks attempt to offer products and services in Indian country is the bankers’ ability to recognize the problems and needs of tribes in their market areas. The report highlights some keys to success, such as consumer education and marketing and how banks provide access to credit, deposit services, and nontraditional activities.

Office of the Comptroller of the Currency

250 E Street, SW
Washington, DC 20219
phone (202) 874-4960
fax (202) 874-5263

Web site: <http://www.occ.treas.gov>

BEST PRACTICES IN RURAL DEVELOPMENT

Office of Thrift Supervision, 1998, 135 pages

Cost: \$3.50

This Office of Thrift Supervision (OTS) publication describes affordable housing and economic development programs and initiatives designed to provide capital and credit to rural areas. The study describes how rural communities present unique challenges for financial institutions. It identifies financial institutions that have implemented programs to address problems in their rural markets, as well as various partnership initiatives involving government and non-profit organizations. The publication also includes a directory listing public and private entities that have been involved in national, regional, or local rural development and a list of additional print and video resources.

COMMUNITY DEVELOPMENT INVESTMENT AUTHORITY

Office of Thrift Supervision, 1998, 42 pages

Cost: \$3.50

This OTS publication describes the legal authority under which federal savings institutions may make loans and investments to promote affordable housing and other community development activities. The handbook discusses: a thrift's authority to make both residential and nonresidential loans to provide credit for housing, small businesses, commercial development, and other consumer or economic development needs; a thrift's authority to make investments, including equity investments in real estate (such as affordable multifamily housing), special-purpose corporations (such as community development financial institutions), as well as investments in bonds or securities backed by loans; a thrift's authority to make grants or other types of charitable contributions, such as those needed to assist nonprofit organizations and the authority of thrift holding companies to engage in community development activities; and other types of financial services that an institution might provide in connection with its lending and investment activities targeted to low- and middle-income areas and individuals.

COMMUNITY LIAISON

Office of Thrift Supervision, periodic newsletter

Cost: Free

The newsletter highlights projects and efforts in affordable housing and community development. It presents innovative community development initiatives and partnerships, both urban and rural. It also covers OTS regulatory functions and provides contact information for OTS community affairs liaisons in Washington and the five OTS regions.

INDIVIDUAL DEVELOPMENT ACCOUNTS

Office of Thrift Supervision, 1998, 33 pages

Cost: \$2.50

This publication describes a special asset development program targeted to low-income persons. Individual development accounts (IDAs) are savings accounts that are established at financial institutions by individuals with specific, restricted purposes for the funds, such as purchasing a home, continuing education, or starting a business. The goal of IDAs is to help low-income persons move beyond poverty through training and economic counseling provided by nonprofit organizations and through matching funds provided by public or private sources. The OTS' publication describes IDAs, opportunities for establishing partnerships, and national and local resources for further information.

Office of Thrift Supervision

Community Affairs

1700 G Street, NW

Washington, DC 20552

phone (202) 906-6000

Web site: <http://www.ots.treas.gov>

Document distributor: OTS Publication Order Department (301) 645-6264

FUNDING SOURCES FOR COMMUNITY AND ECONOMIC DEVELOPMENT 1998: A GUIDE TO CURRENT SOURCES FOR LOCAL PROGRAMS AND PROJECTS

Oryx Press, 1997, 552 pages

Cost: \$64.95 (plus 10% shipping and handling)

This guide is generated from Oryx Press' GRANTS Database, which contains listings of community development funding sources for grants. The guide contains almost 3,000 current funding sources for programs and projects at the national, state, and local levels. These programs listed include "brick and mortar" programs, social services, and selected research grants. Grant programs are listed in alphabetical order and contain a program description, program restrictions or requirements, funding amounts, deadlines, the program number in the Catalog of Federal Domestic Assistance (if appropriate), and contact information. The guide includes a list of World Wide Web sites and a cross-referenced subject index.

Oryx Press

4041 North Central, #700

Phoenix, AZ 85012-3397

phone (800) 279-6799

fax (800) 279-4663

Web site: <http://www.oryxpress.com>

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFIs): LENDING GUIDE EXCERPTS

Shorebank Advisory Services, 1996

Cost: \$10.00 + \$3.50 shipping & handling

This document contains excerpts from a manual on CDFIs, which was produced by Shorebank Advisory Services for NationsBank Community Investment Group. The excerpts cover such topics as operations; products and services; financial structure and performance; and profiles and potential partnership opportunities for CDFIs, microenterprise loan funds, community development credit unions, and multibank community development corporations. Additional resources include CDFI structure and strategic characteristics, industry contacts, and background information on community development loan funds.

NATIONS BANK COMMUNITY INVESTMENT GROUP: GUIDE TO PORTFOLIO RISK MANAGEMENT DESIGN FOR LOAN FUNDS

Shorebank Advisory Services, 1997

Cost: \$5.00 + \$3.50 shipping & handling

This guide serves as an introduction to portfolio risk management design for CDFIs. It provides policies and written evaluations of performance in measuring a CDFI's effectiveness and success. Topics covered are (1) identifying risk, (2) managing risk, and (3) monitoring risk. Appendices are titled "Sample Risk Rating," "Nonprofit Facilities Fund-Credit Scoring Guidelines," and "The Shorebank Corporation—Commercial Loans/Asset Grading System."

Shorebank Advisory Services

1950 East 71st Street

Chicago, IL 60649

phone (773) 288-0066

fax (773) 753-5880

RURAL AMERICA: COMMUNITIES CREATING OPPORTUNITY

Stand Up for Rural America Campaign, 1999, 313 pages

Cost: Free

This directory lists more than 1,000 rural, community-based development organizations and summarizes their activities in four areas: affordable housing, essential facilities, businesses and jobs, and basic services. The directory is organized by state, and each state includes a map identifying the location of the organizations in the state listing. The listings are drawn from a 1998 survey commissioned by the National Congress for Community Economic Development and conducted by the Urban Institute.

Stand Up for Rural American Campaign

c/o Rural LISC

1825 K Street NW, Suite 1100

Washington, DC 20006

phone (202) 739-9297

fax (202) 785-8030

Web site: <http://www.ruralamerica.org>

TILLER'S GUIDE TO INDIAN COUNTRY: ECONOMIC PROFILES OF NATIVE AMERICAN RESERVA- TIONS AND ALASKAN NATIVE VILLAGES

Tiller Research Inc., 1996, 700 pages

Cost: \$59.95

This reference guide profiles the economy of 500 Indian reservations in 36 states. The guide indicates that wherever possible, it has relied upon information provided by Indian tribes. For each Indian reservation, the guide describes its location and land holdings, culture and history, government, economy, infrastructure, and community facilities. State maps are included to provide the general locations of the reservations.

Tiller Research, Inc./BowArrow Publishing Company

6727 Academy Road, NE

Albuquerque, NM 87109

phone (505) 797-9800

fax (505) 797-9888

Web site: <http://www.tillerresearch.com>

NEIGHBORS BUILDING COMMUNITY: A REPORT OF THE NEIGHBORHOOD ASSISTANCE ACT PROJECT

The Union Institute, 1995, 78 pages

Cost: \$25.00

This repository of information on all Neighborhood Assistance Programs in the country examines the Neighborhood Assistance Acts in eleven states. The Neighborhood Assistance Programs (NAPs) offer special tax incentives to the private sector in order to support particular kinds of projects run by nonprofit organizations. The document includes discussions on (1) the need for creative financing of the nonprofit sector, (2) NAPs in brief, (3) comparisons of state NAPs, (4) NAP successes, (5) assessing the cost-effectiveness of NAPs, and (6) conclusions and lessons learned. The report describes state neighborhood assistance programs in Connecticut,



Delaware, Florida, Illinois, Indiana, Kansas, Michigan, Missouri, Nebraska, Pennsylvania, and Virginia, and contains additional resources for creating a NAP.

The Union Institute

Center for Public Policy
1710 Rhode Island Avenue, NW, Suite 1100
Washington, DC 20036-3007
phone (202) 496-1630
fax (202) 496-1635
Web site: <http://www.tui.edu>

RURAL DEVELOPMENT: MINNESOTA RESOURCE DIRECTORY

U.S. Department of Agriculture Rural Development

Cost: Free

This resource guide provides a list of national and local programs, loans, and grants available to rural bankers, communities, businesses, and citizens from the U.S. Department of Agriculture (USDA) Rural Development. Among the organizations listed in the guide are Rural Housing Service, Rural Business-Cooperative Service, Rural Utilities Service, and Alternative Agricultural Research and Commercialization Corporation. Rural development loans and grants listed in the publication are for single- and multifamily housing; business, industry, and cooperative programs; and utility and technical assistance. Information on grants and loans includes program descriptions; type of assistance provided; eligibility requirements; fund availability and maximum amounts; terms; and contact information.

U.S. Department of Agriculture Rural Development

375 Jackson Street, Suite 410
St. Paul, MN 55101-1853
phone (651) 602-7800
fax (651) 602-7824
Web site: <http://www.rurdev.usda.gov>

BUILDING A BETTER TOMORROW 1999 HUD BEST PRACTICES AWARDS

U.S. Department of Housing and Urban Development, 1999, 295 pages

Cost: Free

This publication presents what HUD considers the 100 best practices in community and economic development initiatives across the country. More than 3000 nominations for best practices were submitted to a panel of five national community development organizations and a group of HUD officials. The panel selected programs or projects that fulfilled at least two of the following characteristics: (1) a positive impact on the people they were intended to serve or manage; (2) could be replicated in other areas of the country, region, or community; (3) demonstrated the effective use of partnerships among government, nonprofit organizations, or private businesses; and (4) displayed creativity in addressing a problem and demonstrated effective leveraging of resources. The report lists the best practices projects by state and provides contact information. A complete listing of the nominated projects and contact information for them is also included.



THE COMMUNITY AND INDIVIDUAL INVESTMENT CORPORATION: A GUIDE TO A NEW ECONOMIC PARTNERSHIP BETWEEN CITIZENS, GOVERNMENT, COMMUNITIES AND THE PRIVATE SECTOR

U.S. Department of Housing and Urban Development, 1996, 29 pages

Cost: Free

Community and individual investment corporations (CICCs) are resident-owned, self-sufficient, capitalized community development finance institutions that are given seed capital from federal, state, and municipal governments. The goal of the CICC is to provide access to capital for inner city residents who partner with the private sector and the government in investing in their communities. This guide discusses barriers to capital access in low-income communities; overcoming the barriers and developing specifications for capital market solutions; and designing the CICC, including preparation of a business plan and possible sources and uses of funds.

SPOTLIGHTING WHAT WORKS

U.S. Department of Housing and Urban Development, monthly bulletin

Cost: Free

This bulletin from HUD's Office of Community Planning and Development shares information about best practices of HUD field office staff, grantees, and nonprofit organizations. Each issue features one successful community development tool. Topics include economic development, housing, consolidated planning, HUD's new Grant Management System, and its Integrated Disbursement and Information System. Case studies of what works contain a description of the program, helpful hints for replicability, lessons learned, and results that demonstrate the positive impact of the program.

WHAT WORKS! IN THE EMPOWERMENT ZONES AND ENTERPRISE COMMUNITIES (3RD EDITION)

U.S. Department of Housing and Urban Development, 1999, 216 pages

Cost: Free

This document highlights the accomplishments of more than 100 EZ/EC initiatives in leveraging resources to attract private sector investment, to build new housing, and to stabilize neighborhoods through new business, job growth, and expanded homeownership opportunities. Examples of EZ/EC accomplishments are presented in ten key development categories (1) economic development, (2) job readiness, (3) links to jobs, (4) housing development and homeownership, (5) family and youth development, (6) health care and substance abuse treatment, (7) community policing and public safety, (8) neighborhood and environmental improvements, (9) technology and Internet innovations, and (10) community-based partnerships.

U.S. Department of Housing and Urban Development

Community Planning and Development

451 7th Street, SW

Washington, DC 20140

phone (202) 708-2690

Web site: <http://www.hud.gov>

Distributor: Community Connections, 1-800-998-9999, (<http://www.comcon.org>)

NEW MARKETS: THE UNTAPPED RETAIL BUYING POWER IN AMERICA'S INNER CITIES

U.S. Department of Housing and Urban Development, 1999, 39 pages

Cost: Free

This study provides information on the untapped retail buying power and sales patterns in 539 American central cities and specifically on the low-income, inner-city neighborhoods within those cities. It presents two key findings: America's inner-city neighborhoods possess enormous purchasing power—estimated at \$331 billion in 1998, or one-third of the \$1.1 trillion total for the central cities in which those neighborhoods are located; and despite their huge buying power, many of America's inner-city communities are “under-retailed,” with sales that fall significantly short of residents' retail purchasing power. This study is part of a series in which HUD reports on the state of cities and metropolitan regions in the United States. Future reports include the market potential of rural American—places such as Appalachia, the Mississippi Delta, Indian Country, and towns and counties across the United States.

U.S. Department of Housing and Urban Development

Policy Development and Research

451 7th Street, SW

Washington, DC 20140

phone (202) 708-1600

Web site: <http://www.hud.gov>

Document distributor: HUD User, 1-800-245-2691 (<http://www.huduser.org>)

HELPING PEOPLE IN YOUR COMMUNITY UNDERSTAND BASIC FINANCIAL SERVICES

Financial Services Education Coalition, 1998, 95 pages

Cost: Free

This guide is intended for educators and contains information needed to teach financial services to people who do not have accounts with banks, savings and loans, or credit unions. According to the 1995 Survey of Consumer Finances, there are approximately 12 million such households. Approximately half of these families receive federal benefits. Starting in January 1999, new requirements changed the way many of them receive their benefits. The Electronic Funds Transfer 1999 (EFT 99) is the federal government's ongoing initiative to switch from paper checks to direct deposits. The guide, a collaborative product of the U.S. Departments of Treasury and Agriculture, financial regulators, bank trade associations, and consumer organizations, is intended to help people choose and use basic financial services and to bring people into the financial mainstream.

U.S. Department of the Treasury

1500 Pennsylvania Avenue, NW

Washington, DC 20220

phone (202) 622-2291

fax (202) 622-1406

Web site: <http://www.treas.gov>

COMMUNITY DEVELOPMENT: STATUS OF URBAN EMPOWERMENT ZONES

U.S. General Accounting Office, 1996, 62 pages

Cost: First copy free; Additional copies \$2.00

This General Accounting Office report focuses on six urban Empowerment Zones (EZs) in Atlanta, Baltimore, Chicago, Detroit, New York, and Philadelphia-Camden. The report describes the status of the EZ programs, identifies factors that participants believe have

either enhanced or hindered efforts to carry out the program, and examines the plans in place for evaluating the program.

U.S. General Accounting Office

P.O. Box 6015
Gaithersburg, MD 20884-6015
phone (202) 512-6000
fax (301) 258-4066
Web site: <http://www.gao.gov>

LENDING A HAND: A CONGREGATION'S GUIDE TO COMMUNITY INVESTING

Woodstock Institute, 1995, 28 pages

Cost: \$12.00 non-profit; \$25.00 for-profit

This how-to guide for investing a religious congregation's resources to benefit people and communities provides detailed information on the financial and management aspects of various investment opportunities and shows how investments have been used by a wide range of congregations. The booklet discusses such topics as the importance of community investment for congregations and options for community investment, including community development loan funds, community development credit unions, or community development banks. It also presents an 11-step planning and decision-making program for congregations to follow. Additional resources include a list of publications and descriptions of, and contact information for, community development financial institutions, faith-based agencies and organizations, and other community development organizations.

PARTNERS IN COMMUNITY BUILDING: MAINSTREAM AND COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

Woodstock Institute, 1996, 78 pages

Cost: \$12.00 non-profit; \$25.00 for-profit

This publication examines the range of existing partnerships between financial institutions and CDFIs, how these relationships have begun and evolved, and the benefits such partnerships provide. The publication is last in a series of six in which Woodstock has examined the roles and activities of CDFIs, the issues they face, and the types of support and policies needed to sustain their growth.

TOOLS FOR PROMOTING COMMUNITY REINVESTMENT: USING DATA TO ANALYZE LENDING PATTERNS IN YOUR COMMUNITY

Woodstock Institute, 1996, 78 pages

Cost: \$12.00 non-profit; \$25.00 for-profit

This Woodstock publication presents case studies that highlight effective methods of using lending data to understand how a community's credit needs are being met. The case studies focus on aggregated lenders, particular types of lenders, or individual lending institutions. Section one contains three case studies of lending in particular targeted markets and includes multifamily housing, residential refinancing, and U.S. Small Business Administration (SBA) small business lending. Section two contains a case study comparing the lending patterns of banks and mortgage companies. Section three profiles a negotiation that shows how the analysis of lending data by community organizations can lead to expanded bank reinvestment programs.

Woodstock Institute

407 South Dearborn, Suite 550
Chicago, IL 60605
phone (312) 427-8070
Web site: <http://www.nonprofit.net/woodstock>

APPENDIXES

APPENDIX A

WORLD WIDE WEB SITES

This appendix lists World Wide Web sites for most of the organizations listed in the CD Guide, as well as sites for other organizations that have information on community development topics and tools specific to the Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA). The first part of the appendix describes the sites for various government agencies and nongovernmental organizations. The second part is a brief listing of Web site links on affordable housing, community development, economic development, and small business topics.

The Internet addresses listed in the CD Guide were active when it went to print. Readers may want to consider using Internet search engines for additional community development resources. Please note that the OCC does not endorse any particular organization on this list.

GOVERNMENT AGENCY AND RELATED SITES

Board of Governors of the Federal Reserve System (FRS)

This site links to the 12 Federal Reserve Banks in the Federal Reserve System, which have a variety of community development resources. <http://www.bog.frb.fed.us> For example, the Federal Reserve Bank (FRB) of Chicago has a Web site called the Consumer and Economic Development Research and Information Center (CEDRIC). CEDRIC provides information on consumer and economic development issues, such as consumer and small business behavior, access to credit, affordable housing, and community development and reinvestment. It includes a repository of community development articles, reports, working papers and studies by Federal Reserve researchers and others. It also provides a glossary of community development terms, and links to data resources and CEDRIC partners (academic journals, nonprofit organizations, and government agencies). <http://www.frbchi.org/cedric/cedric.html>

Empowerment Zones and Enterprise Communities (EZ/EC)

The EZ/EC is a presidential initiative designed to create self-sustaining, long-term economic development in areas of pervasive poverty, unemployment and general distress. The urban part of the program is administered by HUD and the rural portion is administered through the USDA's Rural Development. The site provides EZ/ECs regulations, lists of urban and rural EZ/EC communities, and state contacts.

<http://www.ezec.gov>

Federal Financial Institutions Examination Council (FFIEC)

General information about this interagency body is available at this site, which also provides CRA and HMDA data and tools, including the FFIEC Geocoding System.

<http://www.ffiec.gov>

Federal Housing Finance Board (FHFB)

This site has information on various FHFB programs that support community development, including Community Investment Cash Advances; Affordable Housing Program; Community Investment Program; and Community Support Program.

<http://www.fhfb.gov>

Office of the Comptroller of the Currency (OCC)

A site containing information about the OCC and the laws and regulations affecting national banks. Of particular interest for community development purposes are the CRA regulation, interagency questions and answers on CRA, and related OCC issuances; a searchable database of CRA performance evaluations with downloadable full text from January 1, 1996 to the present; and a community and consumer organization database.

<http://www.occ.treas.gov>

Federal Deposit Insurance Corporation (FDIC)

An informational site about the FDIC and the banks and thrifts it supervises. The FDIC Institution Directory System provides financial and demographic information on nearly 12,000 financial institutions. Also available are “Side by Side — A Guide to Fair Lending” and a list of FDIC publications and issuances.

<http://www.fdic.gov>

National Credit Union Administration (NCUA)

NCUA is an independent federal agency that supervises and insures federal- and state-chartered credit unions. It provides a variety of information about credit unions, including data, legislative and regulatory updates and reference information, and instructions for starting a credit union.

<http://www.ncua.gov>

Office of Thrift Supervision (OTS)

An informational site that includes OTS press releases, proposed and final regulations, and the interagency CRA questions and answers.

<http://www.ots.treas.gov>

Securities and Exchange Commission (SEC)

This Web site includes information on pending and completed initiatives on small business, including the government/business forum. Links are provided to the U.S. Business Advisor and Small Business Administration (SBA) Web sites.

<http://www.sec.gov>

U.S. Department of Agriculture Rural Development (RD)

This server provides access to the resources of the USDA Rural Development programs, such as “Development Ideas That Work,” the National Rural Development Partnership, contact names and addresses, and links to other rural development servers.

<http://www.rurdev.usda.gov>

U.S. Department of Commerce, Economic Development Administration (EDA)

This Web site provides information about EDA programs that help distressed urban and rural communities address problems associated with long-term deterioration, the closure of military installations and other federal facilities, and other economic issues.

<http://www.doc.gov/eda>

U.S. Department of Commerce, U.S. Business Advisor

This site provides businesses with one-stop access to federal government information, services, and transactions to help improve the relationship between business and government.

<http://www.business.gov>

U.S. Department of Housing and Urban Development (HUD)

HUD’s site, <http://www.hud.gov>, provides information about new affordable housing initiatives, communities, and groups that the agency often works with. Of particular interest is Spotlighting What Works, an information-sharing site that posts new issues of HUD’s bulletin three times per month. Spotlighting What Works highlights successful professional tools used by HUD field office staff, grantees, and nonprofit organizations in helping to improve the quality of low-income communities.

<http://www.hud.gov/spotww>

HUD also provides profiles of housing, small business and other community development needs, strategies and action plans of each state, selected counties, selected cities, and each enterprise community.

<http://www.hud.gov/states.html>

U.S. Department of the Interior, Bureau of Indian Affairs (BIA)

The BIA provides information and services to protect, improve, and promote economic opportunities relating to the trust assets of American Indians, Indian Tribes, and Alaska Natives. This site highlights issues on Native American topics, proposed legislative

initiatives, lists of tribal leaders and federally recognized tribes, and links to other American Indian web sites.

<http://www.doi.gov/bureau-indian-affairs.html>

U.S. Department of the Treasury, Community Development Financial Institutions Fund (CDFI)

The CDFI Fund's site provides access to its annual reports, regulations governing the CDFI program, application forms for its programs and certification as a CDFI, listing of training workshops, and complete listings of certified CDFIs.

<http://www.treas.gov/domfin/cdfi>

U.S. Small Business Administration (SBA)

The SBA has a home page with information on SBA programs and the resources available to small businesses. The SBA site includes information on starting, financing, and expanding small businesses; small business success stories; business plans and counseling; and resource services. In addition, a listing of local SBA resource centers and an on-line library is available.

<http://www.sba.gov>

The site also provides small business profiles for each state, including statistics on the state's small business economy, number of firms, small business income, industrial composition, job growth and data on minority- and women-owned businesses.

<http://sba.gov/ADVO/stats/profiles/index.html>

U.S. State and Local Gateway

This is a federal interagency project done in collaboration with the Vice President's National Performance Review. The site was developed to give state and local government officials and other readers easy access to federal information. It provides access to each state's Web page, national and multistate organizations, laws and regulations, and other reference materials, including "best practices" on a variety of community development topics.

<http://www.statelocal.gov>

NONGOVERNMENTAL ORGANIZATION SITES

The Enterprise Foundation

This site provides information about the foundation, a national, nonprofit housing and community development organization, whose goal is to foster neighborhood revitalization by working with community-based organizations in partnership with local institutions. It assists community-based nonprofit organizations and state and local governments in developing affordable housing and community services. The site provides access to a number of resources, including the Enterprise Resource Center, foundation newsletters and publications, and links to other sites.

<http://www.enterprisefoundation.org>

Essential Information

This server is primarily a link to a variety of organizations' sites, including the Congressional Accountability Project; People's Network on Banking, Credit, and Capital; and Public Interest Research Groups.

<http://www.essential.org>

Ewing Marion Kauffman Foundation

The Ewing Kauffman Foundation is an education and grant foundation that works toward developing self-sufficient people in healthy communities. Its work is focused on youth development and entrepreneurial leadership. The Center for Entrepreneurial Leadership Inc. is a 501(c)(3) nonprofit education institution that is funded by the foundation. It promotes the growth of businesses in America by providing comprehensive curricula and support systems for entrepreneurs. This network provides tapes, books, CD-ROMs, reports, and curricula on a host of issues about starting a business, running a business, and supporting small business growth.

<http://www.entreworld.org>

Fannie Mae

Fannie Mae identifies itself as the nation's largest source of home mortgage funds. This site provides information on Fannie Mae's numerous programs, including those targeted for affordable housing, such as its "Trillion Dollar Commitment," and the Fannie Mae Foundation.
<http://www.fanniemae.com>

Federal Home Loan Mortgage Corporation (Freddie Mac)

Freddie Mac describes itself as a shareholder-owned organization whose goal is to make decent and accessible housing a reality for homeowners. The site features information for lenders, shareholders, securities investors, and home buyers. Additional news and information, including special reports and an on-line secondary mortgage market magazine, are available.
<http://freddiemac.com>

Housing Assistance Council (HAC)

The Housing Assistance Council is a nonprofit corporation that helps organizations build affordable homes for low-income people in rural America. Its site provides information about its programs, including financing, technical assistance, program and policy analysis, research and demonstration projects, training, and information services and links to other sites.
<http://www.ruralhome.org>

Neighborhood Reinvestment Corporation (NRC) NeighborWorks® Network

The NRC is a congressionally chartered, nonprofit corporation whose mission is to create, strengthen, and expand community-based development organizations and revitalize distressed communities. It provides education and technical assistance, assists in local collaborative efforts, and provides capital and financing mechanisms, such as revolving loan funds, that support affordable housing efforts. The NRC charters and supports locally funded community organizations, known as NeighborWorks® organizations, in more than 150 cities across the country. Its site lists a variety of publications about the programs of the NeighborWorks® network and provides a calendar for training and other events, a glossary of commonly used terms in community-based development, and a catalog of Web sites to facilitate access to resources by partners in the CD arena.
<http://www.nw.org>

The Right-to-Know Network (RTK Net)

This network provides free access to numerous databases, text files, and conferences, and other resources on housing and development. RTK Net states that its information can be used to analyze reinvestment by banks in their communities, and evaluate how the banks' programs affect people and communities. The MDA Standard Reports database allows users to conduct data searches by geographic area, financial institution, market share and provides MDA-LAR data for downloading.
<http://www.rtk.net>

Standard & Poor's DRI

This network is a source of information on regional, national, and global economic developments. One particular highlight is its U.S. Regional Economic Service, which helps users gain an understanding of a region's business culture. It also provides economic and demographic forecasts for 50 states, 310 metropolitan areas, and more than 3,000 counties.
<http://www.dri.mcgraw-hill.com/regional/index.htm>

W.K. Kellogg Collection of Rural Community Development Resources

This network is an information site for materials on rural community development. The collection annotates guidebooks, manuals, workshop materials, reports, policy studies, books, and videos on topics such as community development, economic development, health care, land and natural resources, leadership development, strategic planning, and telecommunications and education. The site also provides users with information about how to obtain copies from the originating organizations.
<http://www.unl.edu/kellogg/index.html>

Woodstock Institute

This site provides information about the Woodstock Institute, a Chicago nonprofit organization that promotes community reinvestment and economic development in lower income and minority communities. The site also allows visitors to request information about Woodstock's policy research on community and economic development topics, access Woodstock's publication list, and link to other community reinvestment organizations and resources.
<http://www.nonprofit.net/woodstock>

ADDITIONAL WORLD WIDE WEB SITES

AFFORDABLE HOUSING

Citizen's Housing and Planning Association
<http://www.chapa.org>

HUD Community Connections
<http://www.comcon.org>

HUD User
<http://www.huduser.org>

National Affordable Housing Network
<http://www.nahn.com>

National Fair Housing Advocate
<http://www.fairhousing.com>

National Housing Institute
<http://www.nhi.org>

National Housing and Rehabilitation Association
<http://www.housingonline.com>

National Low Income Housing Coalition
<http://www.nlihc.org>

SMALL BUSINESS

EPA Small Business
<http://www.epa.gov/smallbiz>

USDA Farm Service Agency
<http://www.fsa/usda.gov>

Foundation for Enterprise Development
<http://www.fed.org>

Microcity's Business Center
<http://www.citylimits.com>

National Association of Development Organizations
<http://www.nado.org>

National Association of Small Business Investment Companies
<http://www.nasbic.org>

National Venture Capital Association
<http://nvca.org>

Resource Center for the Home Based Information Business
<http://www.masseypub.com/>

RISEBusiness Research Institute for Small and Emerging Businesses
<http://www.riseb.org>

SEC - Small Business Information
<http://www.sec.gov/smbus1.htm>

Small Business Advisor
<http://www.isquare.com>

U.S. Business Advisor
<http://www.business.gov>

U.S. Department of Treasury BusinessLINC
<http://www.ustreas.gov/businesslinc>

Women's Business Center
<http://www.onlinewbc.org>

COMMUNITY DEVELOPMENT/ECONOMIC DEVELOPMENT

Center for Neighborhood Technology
<http://www.cnt/org>

Change Communication
<http://www.change.org>

Community Development Financial Institutions Coalition
<http://www.cdfi.org>

Development Training Institute
<http://www.hrconsortium.org>

The Foundation Center
<http://www.fdncenter.org/grantmaker/contents.html>

Fundsnet

<http://www.fundsnet.services.com>

HandsNet

<http://www.handsnet.org>

National Association of Community Development Loan Funds

<http://www.nacdlf.org>

Non-Profit Resource Center

<http://not-for-profit.org>

Nonprofit Job and Candidate Bank

<http://www.nonprofitjobs.org>

State Science & Technology Institute

<http://www.ssti.org>

The Institute for Local Self-Reliance

<http://www.ilsr.org>

50 States and Capitals

<http://www.50states.com>

APPENDIX B

ORGANIZATION AND RESOURCE DIRECTORY

AFFORDABLE HOUSING

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American Bankers Association

202-663-5103 1120 Connecticut Avenue, NW • Washington, DC 20036
www.aba.com

Realizing the American Dream: A Workbook Series for First-Time Home Buyers 6

America's Community Bankers (ACB)

202-857-3121 900 19th Street, NW, Suite 400 • Washington, DC 20006
www.acbankers.org

Homeownership: Models that Work 6

Board of Governors of the Federal Reserve System (FRS)

Division of Consumer and Community Affairs

202- 452-3378 20th & C Streets, NW • Washington, DC 20551
www.bog.frb.fed.us

Partners Computer Software Program 6

Christmas in April★USA

1-800-4-REHAB-9 1536 Sixteenth Street, NW • Washington, DC 20036-1402
www.christmasinapril.org

Christmas in April Tenth Year Anniversary Report and 1998 Housing Study..... 7

Cleveland Housing Network (CHN)

216-574-7100 2999 Payne Avenue, Suite 306 • Cleveland, OH 44114
www.chnnet.com

15 Years of Building Hope 7

Corporation for Supportive Housing (CSH)

212-986-2966 50 Broadway, 17th Floor • New York, NY 10004
www.csh.org

Not a Solo Act: Creating Successful Partnerships to Develop and Operate Supportive Housing..... 8

Understanding Supportive Housing 8

Family Housing Fund

612-375-9644 801 Nicollet Mall, Suite 1840 • Minneapolis, MN 55402
www.fhfund.org

Mortgage Foreclosure Prevention: Program and Trends 8

Fannie Mae

202-752-6576 3900 Wisconsin Avenue, NW • Washington, DC 20016-2899
www.fanniemae.com

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One Trillion Dollar Commitment: 1996 Report, Fannie Mae's Commitment to Affordable Housing for Ten Million Families 9



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Fannie Mae Foundation

202-274-8000 4000 Wisconsin Avenue, NW, North Tower, Suite One
 Washington, DC 20016-2804
www.fanniemaefoundation.org

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Federal Housing Finance Board (FHFB)

202-408-2500 1777 F Street, NW • Washington, DC 20006
www.fhfb.gov

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Federal Reserve Bank (FRB) of Dallas

Community Affairs

214-922-5720 2200 North Pearl Street • Dallas, TX 75201
www.dallasfed.org

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Freddie Mac

703-903-2000 8200 Jones Branch Drive • McLean, VA 22102
www.freddiemac.com

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Housing Assistance Council (HAC)

202-842-8600 1025 Vermont Avenue, NW, Suite 606 • Washington, DC 20005
www.ruralhome.org

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Insurance Research Council

610-644-2212 718 Providence Road • Malvern, PA 19355
www.ircweb.org

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John Wiley & Sons, Inc.

212-850-8660 605 Third Avenue • New York, NY 10157-0228

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Mortgage Guaranty Insurance Corporation (MGIC)

800-558-9900 P.O. Box 488 • Milwaukee, WI 53201
www.mgic.com

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National Association of Affordable Housing Lenders (NAAHL)

202-293-9850 2121 K Street, NW, Suite 700 • Washington, D.C. 20037

Affordable Housing Loan Consortia Sourcebook 15

Building Sustainable Communities: Best Practices in Community Development Lending 15

National Council of State Housing Agencies

202-624-7710 444 North Capitol Street, NW, Suite 438 • Washington, DC 20001
www.ncsha.org

A Developer's Guide to the Low-Income Housing Tax Credit (3rd Edition) 15

National League of Cities (NLC)

202-626-3000 1301 Pennsylvania Avenue, NW • Washington, DC 20004
www.nlc.org

Unlocking Doors to Opportunity: A Report on Affordable Housing Programs 16

Neighborhood Housing Services of America, Inc. (NHSA)

510-832-5542 1970 Broadway, Suite 470 • Oakland, CA 94612
www.nw.org

First Mortgage Non-Recourse Lending Program for Owner-Occupied

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Neighborhood Reinvestment Corporation (NRC)

Neighborworks® Campaign for Home Ownership

607-273-8374 108 North Cayuga Street, Third Floor • Ithaca, NY 14850
www.nw.org

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Homebuyer Education and Counseling: A Start-up Guide 17

Recommended Standards for Homebuyer Education 17

Winning Strategies: Best Practices in the Work of Homeownership Promotion 17

Office of the Comptroller of the Currency (OCC)

202-874-4960 250 E Street, SW • Washington, DC 20219
www.occ.treas.gov

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Looking for the Best Mortgage 18

OCC Advisory Letter 97-7, Affordable Mortgage Portfolios 19

The Single-Family Affordable Housing Market: Trends and Innovations 19

Sage Publications

805-499-9774 2455 Teller Road • Thousand Oaks, CA 91320
www.sagepub.com

The Encyclopedia of Housing 19

U.S. Department of Housing and Urban Development (HUD)**Community Planning and Development**

202-708-2690 451 7th Street, SW • Washington, DC 20410
 www.hud.gov
 Distributor: Community Connections, 800-998-9999
 www.comcon.org

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 and the 1999 SuperNOFA Process* 20

U.S. Department of Housing and Urban Development (HUD)**Office of Housing**

202-708-3600 451 7th Street, SW • Washington, DC 20410
 www.hud.gov
 Distributor: HUD Customer Service, 800-767-7468
 www.hud.gov

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Woodstock Institute (Woodstock)

312-427-8070 407 S. Dearborn, Suite 550 • Chicago, IL 60605
 www.nonprofit.net/woodstock

Credit Unions and Communities: Breaking New Ground in Affordable Mortgage Lending 21

SMALL BUSINESS**Aspen Institute**

202-736-5800 One Dupont Circle NW, Suite 700 • Washington, DC 20036
 www.aspeninst.org

Incubating New Enterprises: A Guide to Successful Practice 22

Association for Enterprise Opportunity (AEO)

703-841-7760 1601 North Kent Street, Suite 1101 • Arlington, VA 22209
 www.aeo.org

Association for Enterprise Opportunity Information Packet 22

Bank Administration Institute

888-224-9889 One North Franklin Street, Suite 1000 • Chicago, IL 60606
 www.bai.org

Unlocking Winning Strategies to Serve Small Businesses: Making the American Dream 22

Charles Stuart Mott Foundation (Mott Foundation)

810-238-5651 1200 Mott Foundation Building • Flint, MI 48502-1851
 www.mott.org

Small Steps Toward Big Dreams 23

Widening the Window of Opportunity (Prepared by Shorebank Advisory Services, Inc.) 23

Coastal Enterprises Inc. (CEI)

207-882-7552 P.O. Box 268 • Wiscasset, ME 04578
 www.ceimaine.org

*Framework for Analysis and Application to the Small Business Assistance Programs of
 Coastal Enterprises, Inc.: Wiscasset, Maine* 23

The MicroNet Guide to Maine's Microenterprise Resources 24

Community Reinvestment Fund (CRF)

800-475-3050 821 Marquette Avenue, Suite 2400 • Minneapolis, MN 55402
www.crfusa.com

Building a Microloan Program: Considerations for the Development Lender 24

Corporation for Enterprise Development (CFED)

202-408-9788 777 North Capitol Street, NE, Suite 410 • Washington, DC 20002
www.cfed.org

Counting on Local Capital: A Research Project on Revolving Loan Funds 25

Federal Reserve Bank (FRB) of Chicago and the FRB of Richmond

Community Affairs

312-322-5111 230 S. LaSalle Street • Chicago, IL 60604
www.frbchi.org

Business Access to Capital and Credit: A Federal Reserve System Research Conference 25

Federal Reserve Bank (FRB) of Chicago and the Women's Business Development Center

Community Affairs

312-322-5111 230 S. LaSalle Street • Chicago, IL 60604
www.frbchi.org

Access to Credit: A Guide for Lenders and Women Owners of Small Businesses 25

Federal Reserve Bank (FRB) of Philadelphia

Community Affairs

215-574-6458 Ten Independence Mall • Philadelphia, PA 19106
www.phil.frb.org

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National Association of Government Guaranteed Lenders (NAGGL)

405-377-4022 P.O. Box 332 • Stillwater, OK 74076
www.naggl.com

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National Council for Urban Economic Development (CUED)

202-223-4735 1730 K Street, NW, Suite 700 • Washington, DC 20006
www.cued.org

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Office of the Comptroller of the Currency (OCC)

202-874-4960 250 E Street, SW • Washington, DC 20219
www.occ.treas.gov

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Tennessee Valley Authority (TVA) Rural Studies

888-885-9800 400 Agricultural Engineering Building, The University of
Kentucky • Lexington, KY 40546-0276
www.rural.org

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U.S. Department of the Treasury

202-622-0016 1500 Pennsylvania Avenue, NW • Washington, DC 20220
www.treas.gov

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U.S. Small Business Administration (SBA)

202-205-6744 409 Third Street, SW, Suite 7600, Mail Code 3112
Washington, DC 20416
www.sba.gov

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212-768-8513 8 West 40th Street • New York, NY 10018
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Woodstock Institute (Woodstock)

312-427-8070 407 S. Dearborn, Suite 550 • Chicago, IL 60605
www.nonprofit.net/woodstock

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Aspen Institute

202-736-5800 One Dupont Circle, NW, Suite 700 • Washington, DC 20036
www.aspeninst.org

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Board of Governors Federal Reserve System (FRS)**Division of Consumer and Community Affairs**

202-452-3378 20th & C Streets, NW • Washington, DC 20551
www.bog.frb.fed.us

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Center for National Policy

202-682-1800 One Massachusetts Avenue, NW, Suite 333
Washington, DC 20001
www.cnponline.org

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The Coalition of Community Development Financial Institutions

215-923-5363 924 Cherry Street, 2nd Floor • Philadelphia, PA 19107-2411
www.cdfi.org

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800-475-3050 821 Marquette Avenue, Suite 2400 • Minneapolis, MN 55402
www.crfusa.com

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212-759-0900 845 Third Avenue • New York, NY 10022-6679
www.conference-board.org

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202-408-9788 777 North Capitol Street, NE, Suite 410
Washington, DC 20002
www.cfed.org

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212-986-2966 50 Broadway, 17th Floor • New York, NY 10004
www.csh.org

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Enterprise Foundation (Enterprise)

800-205-5122 10227 Wincopin Circle, Suite 500 • Columbia, MD 21044
www.enterprisefoundation.org

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Federal Reserve Bank (FRB) of Atlanta**Community Affairs**

404-589-7242 104 Marietta Street, NW • Atlanta, GA 30303-2713
www.frbatlanta.org

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Federal Reserve Bank (FRB) of Boston**Community Affairs**

617-973-3227 600 Atlantic Avenue • Boston, MA 02106
www.bos.frb.org

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216-579-2392 1455 East Sixth Street • Cleveland, OH 44114
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214-922-5270 2200 North Pearl Street • Dallas, TX 75201
www.dallasfed.org

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816-881-2687 925 Grand Boulevard • Kansas City, MO 64198-0001
www.kc.frb.org

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612-204-5074 90 Hennepin Avenue • Minneapolis, MN 55401-1804
www.mpls.frb.org

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215-574-6458 Ten Independence Mall • Philadelphia, PA 19106
www.phil.frb.org

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Local Initiatives Support Corporation (LISC)

212-455-9800 733 Third Avenue, 8th Floor • New York, NY 10017
www.liscnet.org

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National Association of Development Organizations

202-624-7806 400 North Capitol Street, NW, Suite 390
Washington, DC 20001
www.nado.org

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National Community Capital Association

215-923-4754 924 Cherry Street, 2nd Floor • Philadelphia, PA 19107-2411
www.communitycapital.org

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National Community Reinvestment Coalition (NCRC)

202-628-8866 733 15th Street, NW, Suite 540 • Washington, DC 20005
www.ncrc.org

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National Congress for Community Economic Development (NCCED)
 202-289-9020 1030 Fifteenth Street, NW, Suite 325 • Washington, DC 20005
www.ncced.org

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Public and Private Financing for CDCs: Funding Sources for Economic Development 41

National Council for Urban Economic Development (CUED)
 202-223-4735 1730 K Street, NW, Suite 700 • Washington, DC 20006
www.cued.org

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National Federation of Community Development Credit Unions (NFCDCU)
 212-809-1850 120 Wall Street, 10th Floor • New York, NY 11005
www.natfed.com

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Faithful Stewardship: A Guide to and for Faith-Based Credit Unions 43

National League of Cities (NLC)
 202-626-3000 1301 Pennsylvania Avenue, NW • Washington, DC 20004
www.nlc.org

Accepting the Challenge: The Rebirth of America's Downtowns 43
Children, Families & Cities: Programs that Work at the Local Level 43
Economic Development: What Works at the Local Level 43
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**New School for Social Research
 Community Development Research Center**
 212-229-5415 80 Fifth Avenue • New York, NY 10011
www.newschool.edu

Bank-Ability: A practical guide to real estate financing for nonprofit developers 44

Office of the Comptroller of the Currency (OCC)
 202-874-4960 250 E Street, SW • Washington, DC 20219
www.occ.treas.gov

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Office of Thrift Supervision (OTS)

Community Affairs

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www.ots.treas.gov
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800-279-6799 4041 North Central, Suite 700 • Phoenix, AZ 85012-3397
www.oryxpress.com

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Shorebank Advisory Services

773-288-0066 1950 East 71st Street • Chicago, IL 60649

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Stand Up for Rural America Campaign

202-739-9297 c/o Rural LISC • 1825 K Street, NW, Suite 1100
 Washington, DC 20006
www.ruralamerica.org

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Tiller Research, Inc./BowArrow Publishing Company

505-797-9800 6727 Academy Road, NE • Albuquerque, NM 87109
www.tillerresearch.com

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Union Institute

Center for Public Policy

202-496-1630 1710 Rhode Island Avenue, NW, Suite 1100
 Washington, DC 20036-3007
www.tui.edu

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U.S. Department of Agriculture Rural Development

651-602-7800 375 Jackson Street, Suite 410 • St. Paul, MN 55101-1853
www.rurdev.usda.gov

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U.S. Department of Housing and Urban Development (HUD)

Community Planning and Development

202-708-2690

451 7th Street, SW • Washington, DC 20410

www.hud.gov

Distributor: Community Connections, 1-800-998-9999

www.comcon.org

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U.S. Department of Housing and Urban Development (HUD)

Policy Development and Research

202-708-1600

451 7th Street, SW • Washington, DC 20410

www.hud.gov

Distributor: HUD User, 1-800-245-2691

www.huduser.org

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U.S. Department of the Treasury

202-622-2291

1500 Pennsylvania Avenue, NW • Washington, DC 20220

www.treas.gov

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U.S. General Accounting Office (GAO)

202-512-6000

P.O. Box 6015 • Gaithersburg, MD 20884-6015

www.gao.gov

Community Development: Status of Urban Empowerment Zones 53

Woodstock Institute (Woodstock)

312-427-8070

407 S. Dearborn, Suite 550 • Chicago, IL 60605

www.nonprofit.net/woodstock

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