Nonprofit Capacity in the Lower Mississippi Delta Region
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Housing Assistance Council

2011
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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, loans from a revolving fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.
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INTRODUCTION

In high-need regions, such as the Lower Mississippi Delta (LMD), there is a lack of affordable, decent housing, and a dwindling supply of resources to address these needs. Nonprofit housing developers are a critical resource in rural communities, as these entities are often responsible for a significant amount of the affordable housing provision that occurs (Cook et al, 2009). Despite their significance in the community development sector, very little is often known about the network of nonprofit organizations that operate in rural communities or the gaps in service that may exist in these regions.

When nonprofit organizations operate in high-need areas, such as the Lower Mississippi Delta, the impact of serving low-income individuals and families can be exponentially greater than under otherwise-available resources. Obtaining accurate, detailed information about some of the housing programs that are offered in the LMD will assist overall community development efforts, as stakeholders will have increased insight into the institutional resources these organizations provide, and be better able to effectively plan for housing and economic development activities.

This guide provides an overview of nonprofit capacity in the Lower Mississippi Delta region with a focus on organizations that provide housing services. The guide highlights the programs offered by these organizations, identifies geographic service areas and gaps, and assesses capacity strengths and weaknesses within the region. Stakeholders can use this resource to assess the organizational infrastructure needs of the region, to better understand the assets in place, and to target initiatives.
Regional Map of the Lower Mississippi Delta
The Lower Mississippi Delta Region

The Lower Mississippi Delta region is comprised of 219 counties and parishes in portions of Arkansas, Louisiana, Mississippi, Missouri, Illinois, Tennessee, and Kentucky (HAC 2002). The region covers more than 90,000 miles of rivers and streams and more than three million acres of land. Approximately 9.1 million persons live in the LMD (2010 Census). The counties within the LMD are bound together not only through geographic proximity, but also by a common cultural history and racial legacy.

The LMD is a site of widespread economic distress, an issue that continues to be exacerbated by anachronistic social and political infrastructures. Residents of the LMD experience extreme rates of poverty that are much higher than poverty rates at the national level. The LMD has a higher concentration of poor African Americans than any other region in the country. According to 2005-09 American Community Survey (ACS) data, approximately 20 percent of the Lower Mississippi Delta population is living in poverty, which is higher than the current national rate of 15.1 percent (2010 Census).

Low homeownership rates, substandard housing, and crowding are common problems across the LMD, specifically among the region’s African American population. Slightly more than half of all African American households in the LMD are homeowners, a rate significantly lower than the overall 69 percent in the LMD. While homeownership is generally considered to be a positive community and personal asset, many of homes owned by African Americans are worth less than $50,000.

Similar to the nation as a whole, the level of inadequate housing in the LMD declined significantly over the past few decades. Among all LMD housing units, one percent are currently without complete plumbing; however, half of the units in the region without complete plumbing are occupied by African Americans. Another one percent of housing units lack complete kitchens, and five percent of LMD homes are without telephone service. In addition, crowding, defined as having more than one person per room (excluding bathrooms), is a problem in high concentration African American communities of the LMD. The 9.3 percent crowding rate among African Americans in the LMD is more than twice the overall regional rate. Crowding is significantly more problematic for renters and minorities than owners and non-minorities (2005-09 ACS).

The socioeconomic problems plaguing the region are steep, and housing conditions are nearly impossible to separate from the larger economic challenges within the region. Homeownership, housing value, and asset retention are heavily dependent on access to mortgage financing. Rural areas generally have fewer conventional banks and financial institutions than urban centers. This is a major factor in the proliferation of subprime lending, particularly in rural areas with high minority populations, as subprime lenders are more active in low-income and minority communities. According to 2004 Home Mortgage...
Disclosure Act data, 19.2 percent of all reported home loans in rural areas were high cost loans. While not all high cost loans are predatory in nature, higher fees and aggressive lending practices and terms, in general, can rob an owner of equity and reduce the benefits of owning one’s home (HAC, 2008).

Nonprofit Capacity

Community development corporations (CDCs) and other nonprofit housing practitioners are responsible for a large portion of the low-income housing that has been developed over the past two decades (Bratt, 2007). As of 2005, the National Congress for Community Economic Development credited CDCs with having produced or rehabilitated over 1.2 million units of housing. About 4.8 million units of affordable housing are owned by CDC’s and other nonprofit organizations, and these groups also own over one-third of the older assisted housing stock (Bratt 2008).

These organizations are often the locus of affordable housing development, as they apply for funding on behalf of their communities, develop the units, and often operate these units. The role of nonprofits in affordable housing development is critical because these organizations tend to prioritize permanent affordability of their units, dedicate the resources needed to assemble multi-source funding, and consistently maintain or repair low-income housing while keeping rents low. For individuals who may not be able to access or maintain housing through traditional venues, nonprofit housing organizations define problems and craft solutions that cut across technical specialties of both physical development and social service agencies (Mayer 1991).

Housing and economic development are often by-products of each other, and many public officials note that inadequate development occurs in rural counties (Cook et al, 2009). Nonprofit housing organizations are central to the growth of rural communities, particularly in highly-impoverished regions such as the LMD. These organizations are often the locus of affordable housing development, applying for funding on behalf of their communities, developing the units, and often operating these units.
METHODOLOGY

The process of identifying housing provider organizations in the LMD began with compiling an inventory of nonprofit organizations in the region. An initial listing of nonprofit organizations was identified using the following sources:

- HAC’s loan fund and technical assistance records
- State Community Housing Development Organization (CHDO) lists
- Guidestar
- Referrals from LMD intermediary organizations, including the Foundation for the Mid-South and LISC Mid South Delta

This initial effort resulted in the identification of 748 nonprofit organizations located in the LMD region. Using ArcGIS, HAC mapped the location of each organization to determine if the organization is located in the region. If the organization was found not to be located in the region, an effort was made to determine if the organization’s service area includes LMD counties. It is important to note that groups were not excluded solely because the organization was not located in the LMD. HAC then engaged in multiple steps to determine if the organizations were currently providing housing services in the region and to solicit email addresses to distribute the online survey.

In order to identify operating housing providers in the region, HAC mailed postcards to each of the identified 748 nonprofit groups, notifying these organizations of the survey and requesting contact information (email addresses). Nearly one-quarter of these postcards were returned to HAC, indicating that the organization was no longer at the identified address. If a forwarding address was provided, HAC resent the postcard to the new address and updated the dataset. For those organizations whose existence could not be verified through the postcard, HAC conducted telephone calls to solicit current contact information. Lastly, HAC checked to determine if these organizations had filed an IRS 990 form in the past five years.

If HAC could not determine an organization’s current location or confirm its operating status based on the process described above, the organization was excluded from the outreach dataset. Based on this analysis, HAC was able to verify the existence of 224 nonprofit housing providers in the LMD region.

Survey

Using the online data collection tool SurveyMonkey, HAC administered a 30 question capacity survey. Organizations were invited to participate using a link, and hard copies of the survey were mailed to each of the groups. The organizations were asked to provide information on a variety of topics including personnel, budget, mission, and outreach work.3

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3 Guidestar (www.guidestar.org) is a searchable directory that provides general and financial information about nonprofit organizations.
4 A copy of the survey can be found in Appendix A.
Survey participants were also asked to provide information on the programs and services offered to individuals and families. All organizations were contacted at least once via email, telephone or postal mail and encouraged to take the survey.

**WHAT’S THE CAPACITY?**

HAC distributed the capacity survey to 224 organizations operating in the Lower Mississippi Delta region. A total of 67 organizations responded to the survey, resulting in a 30 percent response rate. In general, response to the survey reflected the geographic distribution of LMD counties, with the majority of responses coming from organizations located in Louisiana and fewer responses from organizations in Illinois and Kentucky. The low number of responses from Illinois and Kentucky organizations corresponds to the fact that these states make up a small portion of the overall LMD land area. However, the survey results did show a disproportionate lack of response from organizations in northern Mississippi and southern Arkansas.

Survey responses highlight a number of trends with regard to the location, internal capacity, and programmatic output of organizations in the region. While there are a number of organizations that have been in operation for 20 or more years, the majority of organizations responding to the survey are newer organizations. Fifteen of the organizations responding to the survey have been in operation for 10 years or less. These organizations often have less experience in housing development and may be coping with the myriad challenges associated with being a newer nonprofit.

Similar to dynamics in rural communities across the nation, organizations in the region often serve broad geographic areas. Nearly half of the organizations responding to the survey serve more than one county. Over one-quarter of organizations serve six or more counties or parishes. This is a critical difference between rural and urban nonprofit organizations, as organizations serving urban communities are typically providing these services to residents of one or two neighborhoods or of a city. With a broader service area, rural communities incur added expenses through the potential travel costs associated with this level of activity.
**Internal Capacity**

Nonprofit organizations that provide housing services in rural communities are often challenged by a number of internal capacity issues. Attracting, training, and retaining qualified staff is often difficult in a rural community where there may be few other industries or opportunities. Additionally, organizations need to secure both development financing and administrative funding to carry out their missions.

**Human Resources**

A knowledgeable staff may be one of the most critical resources needed by a nonprofit organization. Responses from organizations located across the LMD region illustrate several trends related to human resource needs and capacity.

- **Stable, long term leadership and staff.** Most of the organizations responding to the survey have had long term leadership from their executive directors. The average tenure for executive directors in the survey was seven years. Over one-quarter of all respondents had executive directors that had been with the organization for 10 or more years and 37.7 percent had executive directors with three years or less experience. Organizations also reported a fair amount of staff stability. The vast majority of respondents (68.5 percent) indicated that staff turnover is gradual and manageable.

![Executive Director Tenure](image)

*Figure 1. Executive Director Tenure*

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5 14 Respondents skipped this question.
Small staff size limits program activity. Staff size is a major concern for many organizations operating in the LMD. More than half of all respondents have a staff of five or fewer employees and over three-quarters of respondents (78.4 percent) have a staff of ten or fewer full-time employees. For many respondents, the limited staff size has a serious impact on their ability to provide housing services. The majority of respondents (57.1 percent) believe that they lack an adequate number of paid staff to operate their housing programs.

![Number of Full-Time Employees](image)

**Figure 2. Staff Size of LMD Organizations**

Limited use of volunteers. Despite the limited staff size and apparent need for additional help, volunteers do not appear to be a major resource pool for LMD housing practitioners. Less than 20 percent of respondents reported utilizing volunteers for each activity among a range of administrative and operational duties.

Very little staff devoted to specific internal and operational functions. Organizations were provided with a list of common responsibilities and duties related to housing development. The fewest number of staff were identified as working in loan packaging, homebuyer counseling, and property management.

Need for additional training for staff. Responses were very mixed regarding the level of training and experience of each organization’s staff. Just over one-quarter (26.8 percent) of respondents “strongly agree” that their staff has the training and experience necessary to efficiently operate their housing programs, while just over one-third of respondents “somewhat agreed” with the statement. Almost one-third of respondents (28.5 percent) believed that their staff lacks the training or experience needed.

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6 11 Respondents skipped this question.
Financial Strength

Most of the organizations responding to the survey operate on very little administrative funding. Nearly half of all survey respondents reported having an administrative budget of $75,000 or less. Less than one-third of all respondents had an annual administrative budget of more than $226,000. Survey responses indicate that there are a large number of very small organizations along with several very high-capacity organizations scattered throughout the states.

![Nonprofit Administrative Budget](image)

*Figure 3. Administrative Budget for LMD Organizations*

- **Government funds represent a significant portion of administrative funding for these groups.** Over 40 percent of survey respondents receive 71 percent or more of their administrative budget from government grants. Foundation grants and individual donations typically comprise less than ten percent of an organization’s administrative budget.

- **Less than one-quarter of all respondents reported a recent year-end deficit.** LMD groups appear to have weathered the economic downturn reasonably well, with 21.6 percent of organizations reporting they have had a year-end deficit for at least one of the last two years.

- **Revenue-generating activities are a significant source of income for only a few groups.** A number of organizations use rental income streams, income from home sales and mortgage repayments or income from other organization-owned ventures such as bookstores to finance their housing programs. Only 12.8 percent of surveyed organizations, however, utilize fee-for-service income streams as more than 20 percent of their administrative budget.
• **Funding is the critical challenge.** Respondents were asked to identify the two most critical challenges facing their organizations. While half of all groups were concerned about the overall shortage in income to meet expenses, nearly two-thirds of all respondents (65.4 percent) identified shrinking public funds as one of their two biggest concerns. Organizations were much less concerned about the inability to access foundation resources. This response pattern makes sense, as foundation funding was no greater than 10 percent of the budget for most responding organizations.

![Two Most Significant Obstacles](image)

*Figure 4. Common Impediments to Implementing Programs*

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7 15 Respondents skipped this question.
Programmatic Activity

LMD nonprofit organizations are engaged in a wide array of activities to support, create, and preserve affordable housing solutions in the region.

Housing Activities

Figure 5. Housing Programs Implemented by LMD Organizations

- **New construction of single-family homes is the most common activity among LMD housing practitioners.** Nearly two-thirds of the respondents reported that they had engaged in single-family new construction. It is interesting to note that less than one-fifth of the responding organizations are engaged in self-help housing construction, which is very popular in other high-need areas. Many respondents indicated that they are planning to develop homeownership units, demonstrating an ongoing commitment to this program area. Additionally, 42 percent of all respondents indicated that they engage in single-family housing rehabilitation.

- **Housing counseling is a common program area; however, it may be underutilized in some communities.** More than two-thirds of the respondents provide housing counseling as part of their programs; however, most of these organizations counsel only a few households each year. Over two-thirds of all respondents (68 percent) report that they assist 20 or fewer households each year through housing counseling.

- **Fewer organizations are engaged in multifamily housing activities.** Multifamily housing development and rehabilitation efforts are occurring significantly less frequently than
single-family housing in the region. Only one-quarter of responding organizations listed multifamily development as a housing program, and less than one-fifth of organizations reported engaging in multifamily rehabilitation.

- **An increased number of organizations are showing an interest in developing rental housing; several organizations currently have rental units under development and nearly half of respondents indicated that they are planning to develop rental units.**

**Production**

Approximately 20 percent of the organizations responding to the survey have not developed or preserved any affordable housing units in the past five years. Production activity levels varied greatly among the organizations that do engage in these activities.

- **Most organizations develop 10 or fewer single family housing units each year.** Two-thirds of survey respondents typically preserve or develop ten or fewer units of housing each year. With single-family housing dominating the focus of many LMD housing practitioners, only four organizations reported having preserved or developed more than 50 units a year.

- **Few organizations engage in large scale rental housing development in the region.** Multifamily rental housing activity varies widely from group to group. Half of the organizations with rental housing development experience had developed at least 30 rental units in the past five years, but only one of these organizations had developed more than 100 rental units over the same time period.

![Annual Number of Rental Units Preserved or Developed](image)

**Figure 6. Average Number of Rental Units Preserved or Developed Annually by LMD Organizations**

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8 13 Respondents skipped this question.
Summary

HAC’s survey of housing organizational capacity in the Lower Mississippi Delta highlights several characteristics that may be helpful in planning effective housing and community development efforts in the region. With a number of new but fragile organizations, the nonprofit housing providers in the LMD tend to be understaffed with limited administrative resources. Nonetheless, these organizations operate across large service areas. Many housing providers develop a small number of housing units each year and the productivity of these organizations is limited by their ability to secure government funding. Other income streams outside of public funds are utilized by many groups; however, these sources provide only a modest amount of money for the organizations. Most of the LMD organizations have administrative budgets of under $125,000 and primarily engage in single family new construction and rehabilitation, along with housing counseling and financial literacy.
DIRECTORY OF VERIFIED NONPROFIT HOUSING PRACTITIONERS BY STATE

Unless otherwise noted, data within this section is taken from the 2010 Census, 2009 Small Area Income & Poverty Estimates (SAIPE), and the July 2011 Bureau of Labor Statistics (BLS) unemployment data.
LOUISIANA

Louisiana is home to 45 of the 219 counties and parishes that comprise the Lower Mississippi Delta high-need region and has about three million residents within this region. The population has declined slightly, with less than a two percent decrease in residents since 2000. The Louisiana parishes studied have more racial balance than many other areas in the LMD. Many counties are still majority white, but a total of six parishes (East Carroll, Madison, Orleans, St. Helena, St. John the Baptist, and Tensas) have majority-minority populations of 55 percent or greater. Although African Americans comprise significant proportions of the population in 28 parishes (30 to 69 percent), very large concentrations of African Americans (100,000 to 200,000 residents) are found in the three largest parishes: East Baton Rouge, Jefferson, and Orleans (2010 Census).

Jefferson Parish is home to the largest concentration of Latinos (53,702 residents), with sizeable concentrations of Latinos also living in East Baton Rouge and Orleans (over 15,000 residents). The Latino population in the rest of the Louisiana parishes is very small, ranging from 65 residents (Tensas) to just over 5,000 residents (Ascension). Similarly, the Asian population is largest in Jefferson Parish (16,683), followed closely by East Baton Rouge (12,367) and Orleans (9,970). The Asian population in the rest of the Louisiana parishes reaches over 1,000 residents in only four other parishes (Ascension, Iberia, Ouachita, and Rapides) (2010 Census).

Economic Characteristics

A 2009 portrait shows that poverty in the Louisiana parishes is both steep and widespread. Among the 45 parishes, 25 have poverty rates greater than 20 percent, with four parishes reaching rates at or over 30 percent. In East Carroll, over 40 percent of residents fall below the poverty line. In the largest parishes, East Baton Rouge, Jefferson, and Orleans, the poverty rate is high but comparable to the 2009 LMD poverty rate of 19.3 percent (2009 SAIPE, 2009 ACS).

The 2009 median household income for each parish varies widely. Of the 45 parishes, 41 have median household incomes that fall below the 2009 national rate of $50,221. St. Charles, Livingston, Plaquemines, and Ascension parishes have median household incomes greater than the national rate (2009 SAIPE). Livingston and Ascension parishes are demographically similar, with populations of 100,000 residents or more, and both parishes have overwhelmingly white populations (91.86 percent and 73.28 percent, respectively.) St. Charles and Plaquemines parishes, on the other hand, have smaller populations of 52,780

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and 23,042 residents, respectively, and racial distributions approximately two-thirds white, and just over one-quarter African American (2010 Census). East Carroll and Tensas are the parishes with the lowest median household incomes, at $23,186 and $24,456, respectively (2009 SAIPE).

As of July 2011, the average unemployment rate in Louisiana (7.9 percent) was somewhat lower than the national rate (9.3 percent). Among the LMD parishes in Louisiana, East Carroll carried the highest unemployment rate (17.0 percent), while Lafourche held the lowest rate (5.4 percent). While only about half of Louisiana LMD parishes have unemployment rates falling above the national figure, 34 parishes have unemployment rates higher than the state average (July 2011 BLS).

**Housing Characteristics**

Homeownership is the preferred tenure choice for rural communities, and counties within Louisiana are no exception. The homeownership rate for 38 of the 45 parishes is greater than the national rate of 65.1 percent, and six of these parishes have homeownership rates greater than 80 percent. Of the remaining eight counties, five (East Carroll, Jefferson, Madison, Ouachita, and Rapides) have homeownership rates of at least 60 percent, falling just below the national rate. Orleans, the third largest parish in the study and majority African American (60 percent), has the lowest homeownership rate at 47.84 percent (2010 Census).
Louisiana Nonprofit Housing Organizations

HAC identified a total of 77 nonprofit organizations operating in the LMD region of Louisiana; 25 of these organizations responded to the capacity survey.

See following housing program coding:
- NS = New Construction Single-Family Housing Development
- NM = New Construction Multifamily Development
- SR = Single-Family Housing Rehabilitation
- MR = Multifamily Housing Rehabilitation
- SH = Self-Help Construction
- ID = Infrastructure Development
- PM = Property Management
- CF = Housing Counseling/Financial Literacy
- HF = Housing Financing
- LP = Loan Packaging
- NA = None of the Above
- NR = No Response to Survey

Affordable Family Homes
3820 Orleans Ave
New Orleans, LA 70119
Tel. (504) 722-1870 Fax. (504)488-7016
Email. Larro.acdp@ncoxmail.com
Programs: NR

Algiers Crescent Community Development Corporation
229 Pelican Ave
New Orleans, LA 70114
Programs: NR

Algiers Enterprise Community Council Inc.
3701 Mansfield Ave
New Orleans, LA 70131
Programs: NR

Alpha Community Housing Development Inc.
9701 Lakeforest Blvd
New Orleans, LA 70127
Programs: NR

Antioch Community Development Corporation
2308 Houston St
Alexandria, LA 71301
Programs: NR

Arcadian Development Inc.
P.O. Box 9610
New Iberia, LA 70562
Programs: NR

Arthur A. Monday Jr. Community Development Corporation
3944 Martin L. King Jr Blvd
New Orleans, LA 70125
Programs: NR

ASSIST Agency
11 N. Parkerson Avenue
Crowley, LA 70527-1404
Email. sclement@ldol.state.la.us
Programs: NS, CF, LP

Bacatown Community Development Corporation
P.O. Box 58114
New Orleans, LA 70158
Programs: NR

Bayou Area Habitat for Humanity
1087 Higway 3185
Thibodaux, LA 70301
Tel. (985) 447-6999 Fax. (985) 447.5167
Programs: NS

Better Housing Incorporated
416 Martin Luther King
Jeannerette, LA 70544
Tel. (337) 276-3646
Programs: NR

Building Dreams Inc.
P.O. Box 15104
Monroe, LA 71207
Programs: CF
CENLA Community Action Committee, Inc.
1335 Jackson Street
Alexandria, LA 71301-6930
Tel. (318) 487-5878 Fax. (318) 484-2176
Email. msjoanlee@yahoo.com
Programs: NR

Community Directions, Inc.
130-A W. South Street
Opelousas, LA 70570
Programs: NS, NM, SR, ID, HF, LP

Delta Community Action Association, Inc.
611 North Cedar Street
P.O. Box 352
Tallulah, LA 71284-0352
Tel. (318) 574-2130 Fax. (318) 574-2165
Email. csmithdcaa@bellsouth.net
Programs: NA

Delta Development Corporation
P.O. Box 279
Harvey, LA 70059
Programs: NR

Delta Regional Community Development Corporation
P.O. Box 1618
Ferriday, LA 71334
Programs: NR

Desire Community Housing Corporation
4298 Elysian Fields Ave Ste B
New Orleans, LA 70122
Email. wthomasceo@aol.com
Programs: NR

Development Corporation Baton Rouge SCLC Inc.
5222 Hollywood Street
Baton Rouge, LA 70805
Programs: NR

Downtown Community Development Corporation-Holy Cross
915 Jourdan Ave
New Orleans, LA 70117
Programs: NR

East Carroll Community Action Agency
P.O. Box 486
Lake Providence, LA 71254
Tel. (318) 559-0004 Fax. (318) 559-0693
Programs: NR

East Carroll Rural Housing Inc.
1415 Mike Ave
Lake Providence, LA 71254
Email. ecca@bayou.com
Programs: NR

Family Resources of New Orleans
2223 Paul Maillard Road
P.O. Box 434
Boutte, LA 70039
Tel. (985) 785-0570 Fax. (985) 785-0454
Programs: NS, SH, ID, CF, LP

Habitat for Humanity of Greater Baton Rouge
4962 Florida Boulevard
Baton Rouge, LA 70806
Tel. (225) 927-6651
Programs: NS, ID, CF, HF, LP

Habitat for Humanity of Ouachita
1220 N. 18th Street, Suite 303
Monroe, LA 71207
Tel. (318) 323-8003 Fax. (318) 323-6146
Programs: NS, HF

Iberia Habitat for Humanity
P.O. Box 10726
New Iberia, LA 70560
Tel. (337) 367-3083 Fax. (337) 367-3092
Programs: NS, SR, SH, PM, HF

Impact Educational & Housing Development
4664 Jamestown Ave, Suite 110
Baton Rouge, LA 70808
Tel. (225) 930-0529 Fax. (225) 930-0949
Programs: NS, SR, CF
Jericho Road Episcopal Housing Initiative
1631 Seventh Street
New Orleans, LA 70115
Tel. (504) 895-6763
Email. info@jerichohousing.org
Programs: NS, SR

Joshua & Caleb Community Development Corporation
2900 Westfork Drive, Suite 200
Baton Rouge, LA 70827
Tel. (225) 295-5635
Email. admin@jccdbr.com
Web. www.jccdbr.com
Programs: NR

Louisiana Housing Alliance
460 N. 11th Street
Baton Rouge, LA 70802
Tel. (225) 381-0041 Fax. (225) 389-0085
Email. info@lahousingalliance.org
Programs: NA

Loving Four Housing and Community Development and Housing Corporation
2900 Thalia Street
New Orleans, LA 70113
Programs: NA

Neighborhood Development Foundation
1429 South Rampart Street
New Orleans, LA 70113
Email. ndfkimw@bellsouth.net
Programs: NR

Neighborhood Housing Services- North Shore (a branch of NHS New Orleans)
1400 North Lane
Mandeville, LA 70448
Programs: NM, SR, ID, PM, CF, HF, LP

New Orleans Mission
P.O. Box 56565
New Orleans, LA 70113
Programs: NM, CF

North Central Lousiana Chapter Habitat for Humanity
P.O. Box 1021
Ruston, LA 71270
Programs: NS, SR

Northshore Fuller Center for Housing
P.O. Box 1238
Hammond, LA 70404
Programs: NS, SR, SH

Novice House
3717 Harvester Drive
Monroe, LA 71203
Email. jgarlandsmit@yahoo.com
Programs: NR

Olive Branch Community Development Corporation
1140 Odeon Ave
New Orleans, LA 70114
Programs: NR

Opelousas Low Income Housingmanagement Corporation
906 Laurent St
Opelousas, LA 70570
Programs: NR

Options Community Housing Development Organization Inc.
728 North Blvd
Baton Rouge, LA 70802
Programs: NR

Options Foundation, Inc.
544 North Foster Blvd.
Baton Rouge, LA 70806
Programs: NM

Ouachita Multi-Purpose Community Action Program
315 Plum Street
Monroe, LA 71202
Email. information@ouachitonestop.org
Programs: NR

Palmetto Delta Development Corporation
2242 E E Wallace Blvd N Ste 2
Ferriday, LA 71334
Programs: NR
<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Phone/Email/Fax</th>
<th>Programs</th>
</tr>
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<tbody>
<tr>
<td>Peoples Community Subsidiary, Inc.</td>
<td>1065 Muller Parkway, Suite C</td>
<td>Westwego, LA 70094</td>
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<td>NS, NM</td>
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<tr>
<td>Peoples Housing And Development</td>
<td>623 Franklin Ave or 1529 Franklin Ave</td>
<td>Gretna, LA 70053</td>
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<tr>
<td>Corporation</td>
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<td>People's Organization for Social</td>
<td>625 Veterans Blvd.</td>
<td>Kenner, LA 70062</td>
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<td>Equality, Inc.</td>
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<tr>
<td>Phoenix Housing Corporation</td>
<td>7230 Bullard Ave</td>
<td>New Orleans, LA 70128</td>
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<td>Pilgrim Rest Community Development</td>
<td>8480 Ave A Hwy. 23</td>
<td>Belle Chase, LA 70037</td>
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<tr>
<td>Plaquemines Parish Community Action</td>
<td>P.O. Box 399</td>
<td>Belle Chasse, LA 70037</td>
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<tr>
<td>Pointe Coupee Community Housing</td>
<td>P.O. Box 290</td>
<td>New Roads, LA 70760</td>
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<td>Development Organization, Inc.</td>
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<tr>
<td>PRIDE Community Association</td>
<td>520 Fifth Street P.O. Box 241</td>
<td>Waterproof, LA 71375</td>
<td></td>
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<tr>
<td></td>
<td>Tel. (318) 749-5601 Fax. (866) 823-6011</td>
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<tr>
<td></td>
<td>Email. <a href="mailto:prideofwaterproof@yahoo.com">prideofwaterproof@yahoo.com</a></td>
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<td>Progressive Community Development</td>
<td>437 Cohen St</td>
<td>Marrero, LA 70072</td>
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<tr>
<td>Providence Community Housing</td>
<td>1050 S. Jefferson Davis Pkwy Suite 301</td>
<td>New Orleans, LA 70125</td>
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<tr>
<td></td>
<td>Email. <a href="mailto:ranold@providencech.org">ranold@providencech.org</a></td>
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<td>Providence Housing Corporation</td>
<td>3939 Gentilly Blvd</td>
<td>New Orleans, LA 70126</td>
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<td>Provident Housing Resources Inc.</td>
<td>5565 Bankers Ave</td>
<td>Baton Rouge, LA 70808</td>
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<td>Rapides Community Housing Development</td>
<td>204 Chester St</td>
<td>Alexandria, LA 71301</td>
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<td>Corporation Inc.</td>
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<td>Rapides Habitat for Humanity</td>
<td>1320 Monroe St.</td>
<td>Alexandria, LA 71301</td>
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<tr>
<td>Rapides Minority Community Development</td>
<td>P.O. Box 5812</td>
<td>Alexandria, LA 71307</td>
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<td>Rapides Station Community Ministries</td>
<td>P.O. Box 233</td>
<td>Alexandria, LA 71306</td>
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<td>Inc.</td>
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<td>Programs: NS, SR, CF</td>
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</tbody>
</table>
Rebuild Iberia, Inc.
119 Jefferson Street
New Iberia, LA 70560
Email. jimwyche@cox.net
Programs: NR

Rebuilding Together St. Landry Inc.
105 N Main St
Opelousas, LA 70570
Programs: NR

Renaissance Development Corporation
343 3rd St, Suite 414
Baton Rouge, LA 70801
Email. mboucrc@voagno.org
Programs: NR

Renewal, Inc.
513 Sunnyside Drive
Monroe, LA 71202
Email. info@renewalinc.com
Programs: NR

Residential Housing Development Corporation
1718 Betty St
Marrero, LA 70072
Programs: NR

River Parishes Community Development Corporation
510 Belle Fountain Ct
Baton Rouge, LA 70820
Programs: NR

Roosevelt Shorter Community Development Corporation Inc.
1401 Fenner St
Alexandria, LA 71301
Programs: NR

Ruston Community Corporation
615 N Farmerville St
Ruston, LA 71270
Programs: NR

Ruston Housing Authority
P.O. Box 2288
Ruston, LA 71273-2288
Programs: NM, PM

S.M.C.L. Foundation & Associates, Inc.
P.O. Box 741178
New Orleans, LA 70174
Email. jleepv2408@msn.com
Programs: NR

Safe Haven Community Foundation
1300 First St
Winnsboro, LA 71295
Programs: NR

SAM Community Development Corporation
1633 E Maple Ave
Eunice, LA 70535
Programs: NR

Scotlandville CDC
P.O. Box 73308
Baton Rouge, LA 70874
Email. Scotlandville_CDC@msn.com
Programs: NR

Second District Community Development Corporation
13 East Rd
Norco, LA 70079
Programs: NR

Seventh District Pavilion, Inc.
225 N. Avenue C
Crowley, LA 70526
Programs: NS, NM, SR, SH, CF, LP

Southern Mutual Help Association
3602 Old Jeanerette Road
New Iberia, LA 70563
Tel. (337) 367-3277
Web. www.southernmutualhelp.org
Programs: NR

Tulane Canal Neighborhood Development Corporation
1802 Tulane Avenue
New Orleans, LA 70112
Programs: NS, SR
MISSISSIPPI

Mississippi is home to 45 of the 219 counties that comprise the LMD region and has about 1.5 million residents within this region. The population has increased slightly since 2000, with 4.5 percent increase in residents. Populations within this area are concentrated in three counties: DeSoto (161,252 residents), Hinds (245,285 residents), and Rankin (141,617 residents). Madison and Washington are the only other counties that have populations over 50,000 residents. The Mississippi counties display a wide spectrum in regard to racial makeup—19 counties have majority-minority populations of 55 percent or greater, another seven have approximately equal white and non-white populations, and 19 counties are majority white (2010 Census).

While Rankin County is 76 percent non-Hispanic white, Hinds County is 72 percent minority, and overwhelmingly African American. Hinds County has by far the largest population of African Americans among the counties studied, with 168,839 African American residents. The Asian population within this region is very small, reaching over 2,000 residents in only DeSoto and Madison counties. The Latino population is largest in DeSoto County, with 8,086 residents, followed by Hinds County (3,630 residents) and Rankin County (3,795 residents) (2010 Census).

**Economic Characteristics**

Excluding DeSoto, Madison, and Rankin counties, every other county in this study holds a 2009 poverty rate higher than the national rate of 14.3 percent in that year. The overall 2009 LMD poverty rate is 19.3 percent, a rate which 39 of the 45 Mississippi counties exceed. Many counties have poverty rates between 20 and 40 percent; Holmes, Humphreys, Issaquena, and Leflore counties all hold poverty rates that range from 40 to 49 percent (2009 SAIPE).

Counties within the Lower Mississippi Delta area of the state of Mississippi show much lower 2009 median incomes than the 2009 national average of $50,221. Thirty-five of the Mississippi counties have median incomes below $35,000. Holmes County has the lowest median income at $21,617, while Madison, DeSoto, and Rankin counties have uncharacteristically high median incomes for the area, at $55,490, $55,160, and $52,648, respectively (2009 SAIPE).

As of July 2011, the unemployment rate in Mississippi was 11.1 percent, which is higher than the national rate of 9.3 percent. Among the Mississippi counties in the Lower Mississippi Delta, Holmes County carried the highest unemployment rate (19.6 percent), while Rankin held the lowest rate (6.6 percent). The majority of Mississippi counties, 42 of 45, carry unemployment rates that are above the national average (July 2011 BLS).
Housing Characteristics

Overall, the homeownership rate among the Mississippi counties is high, with only 10 counties holding rates below the national average of 65.1 percent. Of the three most heavily populated counties, Hinds (60.6 percent homeownership) is the only one to have a homeownership rate below the national rate (2010 Census).
Mississippi Nonprofit Housing Organizations

HAC identified a total of 49 nonprofit organizations operating in the LMD region of Mississippi; 12 of these organizations responded to the capacity survey.

See following housing program coding:
NS = New Construction Single-Family Housing Development
NM = New Construction Multifamily Development
SR = Single-Family Housing Rehabilitation
MR = Multifamily Housing Rehabilitation
SH = Self-Help Construction
ID = Infrastructure Development
PM = Property Management
CF = Housing Counseling/Financial Literacy
HF = Housing Financing
LP = Loan Packaging
NA = None of the Above
NR = No Response to Survey

AFJC Community Action Agency, Inc.
P.O. Box L
Natchez, MS 39121
Tel. (601) 442-8681
Email. lbraxton@cableone.net
Programs: NR

Belzoni/Hollandale CDC (Belzoni Pentacostal Church)
1010 Bankhead Drive
Belzoni, MS 39038
Programs: NR

Bishop Community Housing Affairs Inc.
8 Middleton Pl
Clinton, MS 39056
Programs: NR

Clarksdale Area Habitat for Humanity
Post Office Box 1508
Clarksdale, MS 38614
Email. clarksdalehabitat@yahoo.com
Programs: NS, CF

Coahoma Habitat for Humanity
P.O. Box 28
Coahoma, MS 38617
Email. rob_rock5@yahoo.com
Programs: NR

Common Bond Association
825 South Plaza
Jackson, MS 39204
Email. admin@commonbonassociation.org
Programs: NR

Community Action 4 Supportive Housing Inc.
829 Wellington Way
Madison, MS 39110
Programs: NR

Community Development & Housing Alliance
583 Boardwalk Blvd
Ridgeland, MS 39157
Programs: NR

Delta Area Advancement Project
96 Harris Dr
Charleston, MS 38921
Programs: NR

Delta Association For Rural Initiatives Inc.
1005 N State St
Clarksdale, MS 38614
Programs: NR

Delta Housing Development Corporation
Sunflower, MS 38778
662.887.4852
Programs: NR

Esther Stewart Buford Foundation (ESBF)
656 Center Park Lane
Yazoo City, MS 39194
Email. esbfoundation@bellsouth.net
Programs: NS, SR, SH, CF, LP
Evangelist Temple Homes, Inc.  
4125 Sunset Dr  
Jackson, MS 39213  
**Programs:** NR

Falconhill Recovery House Inc.  
6239 Amblewood Dr  
Jackson, MS 39213  
**Email:** falchil@aol.com  
**Programs:** NR

Farrell-Sherard Habitat for Humanity  
P.O. Box 66  
Farrell, MS 38630  
**Email:** fshabitat@hotmail.com  
**Programs:** NR

Financial Institutions Housing  
Opportunity Pool  
735 Riverside Drive  
Jackson, MS 39202  
**Email:** cmorris1@mshc.com  
**Programs:** NR

Florence Improvement Company Inc.  
P.O. Box 737  
Florence, MS 39073  
**Programs:** NR

Glendora Economic and Community Development  
78 Westbrook Street  
Glendora, MS 38929  
**Programs:** NR

Habitat for Humanity of Union County  
P.O. Box 1211  
New Albany, MS 38652  
**Email:** mkimsullivan444@yahoo.com  
**Programs:** NR

Greater Greenville Housing and Revitalization Association Inc.  
503 Washinton Avenue  
Greenville, MS 38701  
**Programs:** NS, NM, SR, ID

Jefferson Housing Opportunites Inc.  
602 Magnolia St  
Summit, MS 39666  
**Email:** peter@jeffersonhomes.org  
**Programs:** NR

Jonestown Habitat for Humanity  
P.O. Box 495  
Jonestown, MS 38639  
**Email:** jaunita2blessed2@yahoo.com  
**Programs:** NR

Lake Serenity Inc.  
P.O. Box 7336  
Jackson, MS 39282  
**Programs:** NR

Leland Habitat for Humanity  
P.O. Box 88  
Leland, MS 38756  
**Email:** lelandhfh@tecinfo.com  
**Programs:** NR

Lexington Foundation  
P.O. Box 445  
Lexington, MS 39095  
**Email:** Administrative_assistant@lexingtonfoundation.org  
**Programs:** NR

Habitat for Humanity of Lincoln County  
P.O. Box 618  
Brookhaven, MS 39602  
**Email:** hfhlincoln@telepak.net  
**Programs:** NS

Low Income Housing Support Corporation  
Greenbelt, MS  
**Programs:** NR

Madison Countians Allied Against Poverty (MadCAAP)  
P.O. Box 217  
Canton, MS 39046  
**Programs:** NS, SR

Madison County Habitat for Humanity  
P.O. Box 1143  
Canton, MS 39046  
**Tel:** (601) 859-3636  
**Email:** mscales@comcast.net  
**Programs:** NR
Three Rivers Community & Economic Development Corporation
P.O. Box 845
Greenwood, MS 38935
Programs: NR

We Care Community Services
909 Walnut Street
Vicksburg, MS 39183
Programs: NM, MR, PM, CF

West Jackson Community Development Corporation
1060 John R Lynch Street
Jackson, MS 39203
Tel. (601) 352-6993
Web. westjacksoncdc.redlaserproject.com/
@bellsouth.net
Programs: NS, NM, SR, MR, PM, CF, HF, LP
ARKANSAS

Home to 42 of the 219 counties that comprise the Lower Mississippi Delta, just over 1.4 million people live in the Arkansas portion of the LMD. The population has increased slightly, by two percent, since 2000. The area is overwhelmingly white, with less than 500,000 minority residents. The minority population in all Arkansas counties is mostly African American; a small fraction (averaging less than 5 percent) of the population is Latino or Asian. Pulaski County is home to the largest concentration of African Americans (133,858 individuals) (2010 Census).

Economic Characteristics

Grant and Lonoke are the only counties whose 2009 poverty rates fall below the 2009 national rate of 14.3 percent (2009 SAIPE). These two counties also have low populations of minority groups at 5.9 and 12.7 percent, respectively (2010 Census). On the other end of the spectrum, the counties with poverty rates over 30 percent (Chicot, Lee, Phillips, St. Francis), are counties of majority-minority populations (2009 SAIPE).

The 2009 median household incomes for Arkansas counties range as low as 52.8 percent lower than the 2009 national median income of $50,221. The lowest household incomes tend to fall between $25,000 and $30,000, and are typically found in majority-minority populations (2009 SAIPE).

As of July 2011, the unemployment rate in Arkansas (8.5 percent) was lower than the national rate (9.3 percent). Among the Arkansas counties in the Lower Mississippi Delta, Arkansas County carried the highest unemployment rate (17.7 percent), while Lonoke County held the lowest rate (6.9 percent). Twenty seven counties have unemployment rates that are at or above the national rate, and 37 counties have unemployment rates higher than the state average (July 2011 BLS).

Housing Characteristics

Whites have the highest homeownership rates within the Arkansas Lower Mississippi Delta, at 73 percent overall. Minority groups have much lower rates of homeownership. The Asian homeownership rate within the area is 53 percent, while African American and Latino homeownership rates are 46 percent and 43 percent respectively. Overall homeownership rates are below 60 percent in six counties (Crittenden, Desha, Mississippi, Phillips, Pulaski, St. Francis) (2010 Census).
Arkansas Nonprofit Housing Organizations

HAC identified a total of 60 nonprofit organizations operating in the LMD region of Arkansas. Eleven of these organizations responded to the capacity survey.

See following housing program coding:

- **NS**=New Construction Single-Family Housing Development
- **NM**=New Construction Multifamily Development
- **SR**=Single-Family Housing Rehabilitation
- **MR**=Multifamily Housing Rehabilitation
- **SH**=Self-Help Construction
- **ID**=Infrastructure Development
- **PM**=Property Management
- **CF**=Housing Counseling/Financial Literacy
- **HF**=Housing Financing
- **LP**=Loan Packaging
- **NA**=None of the Above
- **NR**=No Response to Survey

Argenta Community Development Corporation
Brad Williams
401 Main St - Suite 200
North Little Rock, AR 72114
Tel. (501) 374-0622 Fax. (501) 374-7965
Email. bwilliams@argentacdc.org
Web. www.argentacdc.org
Programs: NS, NM, SR, MR, CF

Arkansas Association of Development Organizations
P.O. Box 300
Lonoke, AR 72086
Programs: NR

Arkansas Coalition of Housing & Neighborhood Growth for Empowerment
P.O. Box 3615
Little Rock, AR 72203
Programs: NR

Arkansas Housing Partnership, Inc.
P.O. Box 459
Haynes, AR 72341
Programs: NR

Arkansas Human Development Corporation
300 South Spring Street, Suite 800
Little Rock, AR 72201
Tel. (501) 374-1103
Email. cyoung@archdc.org
Programs: NR

Arkansas Land and Farm Development Corporation
Calvin King
P.O. Box 743
Brinkley, AR 72021
Tel. (870) 734-1140 Fax. (870) 494-4551
Programs: NR

Beacons and Bridges
231 South Fisher Street
Jonesboro, AR 72401
Tel. 870.931.1707 Fax. 870.910.3516
Web. www.beaconsandbridges.com
Programs: NR

Better Community Developers, Inc.
Darryl Swinton
4000 W 13th Street
Little Rock, AR 72204
Tel. (501) 379-1539
Email. dswinton@aristotle.net
Web. www.bcdinc.org
Programs: NR

Brad Hoxie Area Development Inc.
1403 Hospital Dr
Pocahontas, AR 72455
Programs: NR

Camden/Ouachita CDC (CHDO)
P.O. Box 39
Camden, AR 71711
Tel. (870) 836-9309 Fax. (870) 836-3243
Email. camdenpha@cablelynx.com
Programs: NR
CHICOT Housing Assistance Corporation
113 Main Street
Lake Village, AR 71653
Tel. (870) 265-3237
Programs: NR

College Station CDC
P.O. Box 540
College Station, AR 72053
Programs: NS, ID, PM, HF

College Station Credit Union Housing Development, Inc.
P.O. Box 599
College Station, AR 72053
Programs: NR

Community Housing Resources Board of West Memphis Inc.
706 Carter Dr
Marion, AR 72364
Programs: NR

Community Resources Technicians
P.O. Box 3616
Little Rock, AR 72203
Tel. (501) 372-1044
Email: commtech2704@sbcglobal.net
Programs: NR

Crossroads Community Development Corporation
2503 Belle Meade Dr
Pine Bluff, AR 71601
Programs: NR

Crowley’s Ridge Development Council, Inc.
2401 Fox Meadow Lane P.O. Box 16720
Jonesboro, AR 72403
Tel. (870) 935-0291
Email: rwilford@crdcnea.com
Programs: NR

Dark Hollow Community Development Corporation
1015 E 17th St
North Little Rock, AR 72114
Web. www.darkhollowcdc.org
Programs: NR

Delta Community Development and Law Center
ARKANSAS
Web. www.cdcforum.com
Programs: NR

Delta Community Development Corporation Inc.
335 Broadway, P.O. Box 852
Forrest City, AR 72336
Programs: NR

Delta Resource Initiatives Development Corporation
2201 Gathings Dr
West Memphis, AR 72301
Programs: NR

Dominion Community Development Corp
4511 Faucett Road
Pine Bluff, AR 71603
Programs: NR

Downtown Little Rock CDC
P.O. Box 165003
Little Rock, AR 72216
Tel. (501) 372-0148 Fax. (501) 907-9013
Programs: NS, SR, MR, PM, CF

Drew Community Development
311 South Pine St.
P.O. Box 418
Monticello, AR 71655
Tel. (870) 367-8257 Fax. (870) 367-4225
Email: majones986@gmail.com
Programs: NR

Earle Action Community Development Corporation Inc.
1124 4th Street
Earle, AR 72331
Programs: NR

East Little Rock Community Development Corporation
6420 W 32nd St.
Little Rock, AR 72204
Programs: NR
El Dorado Habitat for Humanity
P.O. Box 1447
El Dorado, AR 71731
Tel. (870) 862-7170
Email. director@habitat-eldorado.org
Programs: NR

EOC Housing Development Corporation
Birdsong Inc.
P.O. Box 1289
Blytheville, AR 72316
Programs: NR

Fulton County Community Housing Inc.
P.O. BOX 356
Ash Flat, AR 72513
Programs: NA

Habitat For Humanity International Inc.
419 Cherry St
Helena, AR 72342
Programs: NR

Habitat For Humanity of Independence County
750 17th Street
Batesville, AR 72501
Tel. (870) 793-1999
Email. info@independencehabitat.org
Programs: NR

Habitat For Humanity of Lonoke County
P.O. Box 1504
Cabot, AR 72023
Tel. (501) 438-4451
Programs: NR

Habitat for Humanity of Greater Jonesboro
P.O. Box 19051
Jonesboro, AR 72402
Programs: NR

Habitat for Humanity of Pulaski County
P.O. Box 1326
Little Rock, AR 72203
Programs: NR

Habitat for Humanity of White County
P.O. Box 1004
Searcy, AR 72145
Programs: NS, CF, HF

Hope Foundation, Inc.
P.O. Box 89
Marshall, AR 72650
Programs: NR

Houseaboutit
P.O. Box 4342
Little Rock, AR 72214
Programs: NA

Hughes Community Development Corporation
P.O. Box 483
Hughes, AR 72348
Programs: NR

In-Affordable Housing Corporation
108 S. Rodney Parham Road
Little Rock, AR 72205
Tel. (501) 221-2202
Programs: NR

Jefferson County CDC
700 S Main St
Pine Bluff, AR 71601
Tel. (870) 536-3331 Fax. (870) 536-1519
Email. jrey4268@aol.com
Programs: NR

Jonesboro Urban Renewal & HA Housing Community Development Organization
330 Union St.
Jonesboro, AR 72401
Programs: MR, CF

Lee County Community Development Corporation
28 South Poplar Street, P.O. Box 1005
Marianna, AR 72360
Programs: NR
Mid-Delta Community Services, Inc.
610 South Biscoe Street P.O. Box 745
Helena, AR 72342
Tel. (870) 338-6406
Programs: NR

Mississippi County EOC
421 W Main Street
Blytheville, AR 72315
Tel. (870) 763-0882
Programs: NR

Mississippi County Union Mission, Inc.
400 E. Walnut
Blytheville, AR 72316
Tel. (870) 763-8380
Programs: NA

North Arkansas Special Housing
P.O. Box 356
Ash Flat, AR 72513
Tel. (870) 612-5900 Fax. (870) 612-1770
Email. nadcinc@cei.net
Programs: NA

North Central Arkansas Development Council, Inc.
P.O. Box 3349
Batesville, AR 72503
Tel. (870) 793-5765 Fax. (870) 793-2167
Email. nadcinc@cei.net
Programs: NA

North East Randolph County Housing Development Corporation
P.O. Box 425
Maynard, AR 72444
Programs: NR

Pine Bluff Jefferson County Economic Opportunities Commission
815 South Cherry St
Pine Bluff, AR 71601
Tel. (870) 536-0046
Programs: NR

Progressive Southeast Arkansas Housing Development Corporation
709 S. Cherry St
Pine Bluff, AR 71601
Programs: NR

Promiseland Community Development Corporation
8923 Sunset Ln
Little Rock, AR 72209
Tel. (501) 562-9952 Fax. (501) 562-7952
Email. promiselandcdc@att.net ; info@promiselandcdc.com
Programs: NR

Sherman Park Community Development Corporation
1201 E 4th St P.O. BOX 9092
North Little Rock, AR 72114
Programs: NR

Southeast Arkansas Community Action Corporation
1208 North Myrtle Street
Warren, AR 71671
Tel. (870) 226-2668 Fax. (870) 226-5637
Email. larry.henderson@seacac.com
Programs: NR

Southern Good Faith Fund
211 West 3rd Avenue
Pine Bluff, AR 71603
Tel. (870) 535-6233
Programs: NR

St. Francis County CDC
238 Cranor St.
Forrest City, AR 72335
Tel. (207) 657-5322
Programs: NS, NM, SR, PM, CF, LP

The ARC of Arkansas
2004 Main St
Little Rock, AR 72206
Tel. (501) 375-7770 Fax. (501) 372-4621
Programs: NR
The Haven of Northeast Arkansas
P.O. Box 1062
Blytheville, AR 72316
Tel. (870) 762-6562
Email. theheavennea@att.net
Programs: NR

University District Development Corporation
2801 S University Ave Bailey Ctr
Little Rock, AR 72204
Tel. (501) 683-7361
Email. blallen@ualr.edu
Programs: NR

Unto Others, Inc.
2501 Main Street
Little Rock, AR 72216
Programs: NM

Wynne Community Enlightenment and Development Foundation
102 Hamilton Ave E
Wynne, AR 72396
Tel. (870) 238-5349
Email. nydixon1@aol.com ; nydixon1@gmail.com
Programs: NR
MISSOURI

Missouri is home to 29 of the 219 counties that comprise the Lower Mississippi Delta high-need region. Fewer than 700,000 people live in the Missouri portion of the LMD. The population has increased by 5.5 percent since 2000. The minority population within these counties is very small, as only a total of 60,956 residents identify as nonwhite across all counties. No single county holds a population greater than 100,000 residents; only Cape Girardeau (75,674 residents) and St. Francois (65,359 residents) have populations greater than 50,000 residents. Of the 29 counties studied, 22 have populations below 30,000 residents (2010 Census).

Economic Characteristics

Poverty in the Missouri portion of the LMD is less stark than in other states in the LMD, though still common. Of the 29 counties, only six have 2009 poverty rates above 25 percent. Most counties have poverty rates ranging from 17 to 25 percent, consistent with the overall 2009 LMD poverty rate of 19.3 percent. The two largest counties, Cape Girardeau and St. Francois, both have poverty rates of 14.8 percent and 17.4 percent, respectively (2009 SAIPE).

The 2009 median household incomes in the Missouri counties are generally much lower than the 2009 national median income of $50,221. Wayne, Wright, Pemiscot, and Shannon counties have the lowest median household incomes, as all three hover around $26,000, or nearly half of the national median income. While none of the counties has a median income higher than the national rate, the highest median household incomes can be found in Ste. Genevieve ($48,963), Cape Girardeau ($44,416), and Perry County ($40,014) (2009 SAIPE).

As of July 2011, the unemployment rate in Missouri (8.6 percent) was lower than the national rate of 9.3 percent. Among the Missouri counties in the Lower Mississippi Delta, Reynolds County carried the highest unemployment rate (12.7 percent), while Perry held the lowest rate (6.3 percent). Only nine of 29 counties currently have unemployment rates above the national average (July 2011 BLS).

Housing Characteristics

Counties within Missouri display high rates of overall homeownership, as 19 of the 29 counties have homeownership rates higher than 70 percent. However, homeownership rates among minorities are frequently lower, as evidenced by the fact that 17 of the counties have African American homeownership rates below 50 percent (2010 Census).
Missouri Nonprofit Housing Organizations

HAC identified a total of 14 nonprofit organizations operating in the LMD region of Missouri; 8 of these organizations responded to the capacity survey.

See following housing program coding:
NS=New Construction Single-Family Housing Development
NM=New Construction Multifamily Development
SR=Single-Family Housing Rehabilitation
MR=Multifamily Housing Rehabilitation
SH=Self-Help Construction

ID=Infrastructure Development
PM=Property Management
CF=Housing Counseling/Financial Literacy
HF=Housing Financing
LP=Loan Packaging
NA=None of the Above
NR=No Response to Survey

Carithers Street Charities, Inc. dba Project HOPE
2740 Chrysler
Cape Girardeau, MO 63701
Programs: CF, HF

Current River Housing Association
P.O. Box 61
Doniphan, MO 63935
Programs: NR

Delta Area Opportunity Corporation
99 Skyview Rd
Portageville, MO 63873
Programs: SR, MR, PM, CF

East Missouri Action Agency, Inc.
403 Parkway Drive
Park Hills, MO 63601
Tel. (573) 431-5191
Email. bbunch@eastmoaa.org
Programs: NS, NM, MR, SH, PM, CF

Meramec Community Enhancement Corporation
4 Industrial Dr
Saint James, MO 65559
Programs: NR

Mission Missouri
509 Ruth Street P.O. Box 1858
Sikeston, MO 63801
Tel. (573) 481-0505
Email. missionmo1@sbcglobal.net
Programs: NR

New Madrid County Family Resource Center
420 Virginia Ave
New Madrid, MO 63863
Programs: CF

Ozark Action, Inc.
710 E. Main
West Plains, MO 65775
Programs: NS, SR, SH, PM, CF, HF

Ozark Foothills Development Association
3019 Fair Street
Poplar Bluff, MO 63901
Programs: SH, CF

Ripley County Family Resource Center
P.O. Box 856
Doniphan, MO 63935
Programs: MR, PM, CF

Samaritan Outreach Center
126 N College St
West Plains, MO 65775
Tel. (417) 257-7792
Email. soc2@townsqr.com
Programs: NR

South Central Missouri Community Action Agency
P.O. Box 6
Winona, MO 65588
Tel. (573) 325-4255
Email. scmcaa@hotmail.com
Programs: NR
Tri-County Housing Development
35 Robinwood Dr
Sainte Genevieve, MO 63670
Email. tinaoken@sbcglobal.net
Programs: NR

Willow Springs Community Foundation
203 North Walnut
Willow Springs, MO 65793
Email. leaannchris@yahoo.com,
kurtandrandrea@centurytel.net
Programs: NS
TENNESSEE

Tennessee is home to 21 of the 219 counties that comprise the Lower Mississippi Delta high-need region, and these counties hold slightly less than 1.6 million residents. The population has increased slightly over the last decade, with a 62,848 resident increase since 2000. Most of the 21 counties are small; 18 counties have populations of 50,000 or less. Shelby is the largest county by far with 927,644 residents. With a thin majority of African Americans (52 percent; 483,381 residents), Shelby is the primary site of African American residential concentration and racial diversity. Asian Americans have a population of less than 1,000 residents in all counties other than Shelby (21,391 residents). Furthermore, the Latino population makes up 5.6 percent (52,092 residents) of Shelby residents, and averages 2.7 percent of the population among all counties (2010 Census).

Economic Characteristics

All 21 counties have a 2009 poverty rate above the 2009 national average of 14.3 percent, with the highest in Lake County at 42.5 percent (2009 SAIPE).

The median household income for each county is also consistently below national averages. Of the 21 counties, 13 have 2009 median household incomes that fall more than 30 percent below the 2009 national rate of $50,221. Fayette County has the highest median income of $53,624. Lake County, with a median income of $25,973, has the lowest median income of the Tennessee counties (2009 SAIPE).

As of July 2011, the unemployment rate in Tennessee (9.6 percent) was higher than the national rate of 9.3 percent. Among the Tennessee counties in the Lower Mississippi Delta, Lauderdale County carried the highest unemployment rate (14.8 percent), while Fayette County held the lowest rate (9.7 percent). Every Tennessee county within the Lower Mississippi Delta had an unemployment rate higher than the national average (July 2011 BLS).

Housing Characteristics

The homeownership rate for the majority of counties is at 70 percent or higher. Lake County has the lowest homeownership rate (57.3 percent), followed by Shelby County (60.41 percent). Minority homeownership rates are lower than overall homeownership rates within the Tennessee Lower Mississippi Delta area. Latinos experience homeownership at a low rate of 48.0 percent, African Americans at 53.6 percent, and Asians at a rate of 58.7 percent (2010 Census).
Tennessee Nonprofit Housing Organizations

HAC identified a total of 16 nonprofit organizations operating in the LMD region of Tennessee; 6 of these organizations responded to the capacity survey.

See following housing program coding:
NS=New Construction Single-Family Housing Development
NM=New Construction Multifamily Development
SR=Single-Family Housing Rehabilitation
MR=Multifamily Housing Rehabilitation
SH=Self-Help Construction
ID=Infrastructure Development
PM=Property Management
CF=Housing Counseling/Financial Literacy
HF=Housing Financing
LP=Loan Packaging
NA=None of the Above
NR=No Response to Survey

Affordable Housing CDC
206 East Main Street Suite 202
Jackson, TN 38301
Tel. (731)422-1366
Email. ahcd@bellsouth.net
Programs: NR

Community Action Network, Inc.
1101 N. Market St
Paris, TN 38242
Programs: NS, SR, SH, PM, CF

Hope of Martin Community Development Corp.
327 North McCombs Street
Martin, TN 38237
Programs: NM

Hyde Park CDC
1583 Hollywood Ave
Memphis, TN 38108
9017253970
Email. dprincessdi@yahoo.com
Programs: NR

Jackson-Madison Habitat for Humanity
914 North Highland Avenue
Jackson, TN 38301
Tel. (731) 427-7967
Programs: NR

Jonah Affordable Housing Organization
513 N. Royal Street
Jackson, TN 38302
Programs: NS, PM, CF

Memphis Area Neighborhood Development Corp
P.O. Box 1923
Memphis, TN 38101
Programs: NR

N.H.O. Management
1548 Poplar Ave
Memphis, TN 38104
Programs: NR

North Memphis CDC
314 Auction Ave.
Memphis, TN 38105
Tel. (901) 576-6995
Email. northmemphiscdc@yahoo.com
Programs: NR

Northwest Tennessee Economic Development Council
231 S Wilson St
Dresden, TN 38225
Tel. (731) 364-3228
Email. jabnwtdd@aeneas.net
Programs: NR

Shelby County Community Services Agency
100 N Main St Ste 1300
Memphis, TN 38103
Tel. (901) 545-4644
Email. kayelawler@Netscape.net
Programs: NR
Southwest Human Resource Agency
1527 White Ave P.O. Box 264
Henderson, TN 38340
Programs: NS, SR, PM, CF

Tennessee Housing Development Corporation
P.O. Box 3863
Jackson, TN 38303
Programs: NR

The Works, Inc.
1471 Genesis Circle
Memphis, TN 38106
Programs: NS, NM, SR, CF, HF, LP

United Housing Inc.
51 North Cooper
Memphis, TN 38104
Programs: NS, SR, ID, CF, HF, LP

West Louisville Housing Corporation
P.O. Box 381677
Germantown, TN 38183
Programs: NR
KENTUCKY

Kentucky is home to 21 of the 219 counties that comprise the Lower Mississippi Delta high-need region, an area that holds just over 500,000 residents. The population remains fairly stagnant, with less than a two percent increase since 2000. The area is overwhelmingly white, as all but two counties have white populations of 85 percent or greater, and many counties have white populations well over 90 percent of the total population. There are just 61,003 residents who identify as nonwhite, and Christian County has the most significant population of nonwhites (21,059 residents). The African American population makes up more than two-thirds of the total minority population (2010 Census).

Economic Characteristics

All but one of the Kentucky counties (Marshall County) have 2009 poverty rates higher than the 2009 national rate of 14.3 percent. Fulton, Hopkins, and Calloway counties have the highest rates at 27.8 percent, 20.7 percent, and 20.2 percent, respectively (2009 SAIPE).

In 2009, median incomes within all Kentucky counties fell below the national median income of $50,221. The lowest median income was found within Fulton County at $27,524, and the highest median income was found in Trigg County.

As of July 2011, the unemployment rate in Kentucky (9.6 percent) was higher than the 9.3 percent national rate. Among the Kentucky counties in the Lower Mississippi Delta, Fulton County carried the highest unemployment rate (13.6 percent), while Caldwell County held the lowest rate (7.8 percent). Of Kentucky’s 21 counties, seven have unemployment rates higher than the national average (July 2011 BLS).

Housing Characteristics

While the national homeownership rate is about 65 percent, 12 of 21 Kentucky counties in this study have homeownership rates at or greater than 75 percent; four counties have homeownership rates greater than 80 percent. Christian County is the atypical case in this regard. As the largest county in the Kentucky study, Christian has a homeownership rate of 53.35 percent, which falls well below both the national and LMD rates. The homeownership rates for all racial groups in Christian are uncharacteristically low as well. Homeownership rates within the overall Kentucky Lower Mississippi Delta average 76.2 percent for whites, 61.0 percent for Asians, 53.5 percent for African Americans, and 50.7 percent for Latinos (2010 Census).
Kentucky Nonprofit Housing Organizations

HAC identified a total of 7 nonprofit organizations operating in the LMD region of Kentucky; 4 of these organizations responded to the capacity survey.

See following housing program coding:
- **NS**=New Construction Single-Family Housing Development
- **NM**=New Construction Multifamily Development
- **SR**=Single-Family Housing Rehabilitation
- **MR**=Multifamily Housing Rehabilitation
- **SH**=Self-Help Construction
- **ID**=Infrastructure Development
- **PM**=Property Management
- **CF**=Housing Counseling/Financial Literacy
- **HF**=Housing Financing
- **LP**=Loan Packaging
- **NA**=None of the Above
- **NR**=No Response to Survey

**Habitat for Humanity of Henderson, KY**
325 S Green Street
Henderson, KY 42420
Programs: NS, PM, CF, HF

**Habitat for Humanity of Hopkins County**
43 South Daves Street
Madisonville, KY 42431
Programs: NS, ID, PM, CF, HF, LP

**Kentucky Rural Initiative Corporation**
508 East Main St.
P.O. Box 454
Providence, KY 42450
Tel. (270) 667-0447
Email. kyruralinitcorp@aol.com
Programs: NR

**Penrylre Allied Community Services Inc.**
1100 Liberty Street
Hopkinsville, KY 42240
Programs: NA

**Purchase Community Housing Development Corporation**
P.O. Box 588
Mayfield, KY 42066
Programs: NS, SR, PM, CF, HF

**West Kentucky Allied Services, Inc.**
222 West Water St
Mayfield, KY 42066
Tel. (270) 247-4046
Programs: NR

**Marshall County Habitat For Humanity**
P.O. Box 43
Benton, KY 42025
Tel. (270) 527-8559 Fax. (270) 527-4795
Email. marshallcountyhabitat@gmail.com
Programs: NR
ILLINOIS

Illinois is home to 16 of the 219 counties that comprise the Lower Mississippi Delta, and 344,594 people live in this part of the region. The area has decreased in population by approximately 0.6 percent since 2000. The majority of this small population consists of white residents, with 13 of the 16 counties having a minority population of less than 14 percent. Only Alexander and Pulaski counties have minority populations comparable to LMD and national rates at 39.5 percent and 36.1 percent, respectively. The minority population in all Illinois LMD counties is overwhelmingly African American, as Latinos, Native American, and Asians form only a combined 3.6 percent of the total population. The largest population of African Americans (8,589 residents) is in Jackson County, one of only three counties to have a white population lower than 80 percent (2010 Census).

Economic Characteristics

Among the 16 Illinois counties, Randolph and Hamilton counties have the lowest 2009 poverty rates of 13.3 and 14.2 percent, respectively. Alexander, Jackson, and Pulaski counties have the highest poverty rates in the Illinois LMD, at 29.4 percent, 28.5 percent, and 25.1 percent, respectively. Racial composition appears to be related to poverty, as these three counties have the highest populations of minority groups. Williamson County, the largest in the Illinois study, has a poverty rate of 18.3 percent (2009 SAIPE).

The 2009 median household incomes for Illinois counties within the Lower Mississippi Delta average 27.5 percent lower than the 2009 national median income of $50,221. (2009 SAIPE) As of July 2011, the unemployment rate in Illinois (10 percent) was slightly higher than the national rate of 9.3 percent. Among the Illinois counties in the Lower Mississippi Delta, Alexander County carried the highest unemployment rate (13.6 percent), while White County held the lowest rate (7.8 percent). Of the 16 Illinois counties, 10 have unemployment above the national figure (July 2011 BLS).

Housing Characteristics

All but two of Illinois counties within the Lower Mississippi Delta have homeownership rates greater than 70 percent, and three counties have homeownership rates greater than 80 percent. However, African Americans have homeownership rates greater than the national average of 65.1 percent in only 5 of the Illinois Lower Mississippi Delta counties (2010 Census).
Illinois Nonprofit Housing Organizations

HAC identified one nonprofit organization operating in the LMD region of Illinois. This organization responded to the capacity survey.

See following housing program coding:

- **NS**=New Construction Single-Family Housing Development
- **NM**=New Construction Multifamily Development
- **SR**=Single-Family Housing Rehabilitation
- **MR**=Multifamily Housing Rehabilitation
- **SH**=Self-Help Construction
- **ID**=Infrastructure Development
- **PM**=Property Management
- **CF**=Housing Counseling/Financial Literacy
- **HF**=Housing Financing
- **LP**=Loan Packaging
- **NA**=None of the Above
- **NR**=No Response to Survey

WABASH AREA DEVELOPMENT, INC.
Lena M. Hankins, Emergency Services Director
110 Latham Street P.O. Box 70
Tel. (618) 963-2387 Fax. (618) 963-2525
Email. es.dir@wadi-inc.com
Programs: SR, CF, HF
BIBLIOGRAPHY


Housing Assistance Council (2008). *Housing in the Lower Mississippi Delta*.

Housing Assistance Council (2002). *Taking Stock: Rural People, Poverty, and Housing at the Turn of the 21st Century*.


# LMD Nonprofit Capacity Survey

## 1. Overview

The Housing Assistance Council would like to gain a thorough understanding of each nonprofit's mission, staff, programs, and service area.

All participants in this survey will be entered into a drawing to receive scholarships for HAC's 2010 National Rural Housing Conference.

Please respond only once per organization.

Thank you for your cooperation!

### *1. Organization Contact Information*

<table>
<thead>
<tr>
<th>Name of Organization:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Name &amp; Title:</td>
</tr>
<tr>
<td>Address:</td>
</tr>
<tr>
<td>Address 2:</td>
</tr>
<tr>
<td>City/Town:</td>
</tr>
<tr>
<td>State:</td>
</tr>
<tr>
<td>ZIP Code:</td>
</tr>
<tr>
<td>Email Address:</td>
</tr>
<tr>
<td>Phone Number:</td>
</tr>
<tr>
<td>Fax Number:</td>
</tr>
</tbody>
</table>

### *2. In what year was your organization founded?*


### *3. What is the mission of your organization?*


### *4. Please list the counties where your organization operates.*

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 
9. 
10.
5. How many FTE does your organization employ?
- 0-5
- 6-10
- 10-20
- 20+

*6. Please identify all of the housing programs your organization has operated in the last five years. (Check all that apply)
- New Construction Single-Family Housing Development
- New Construction Multifamily Development
- Single-Family Housing Rehabilitation
- Multifamily Housing Rehabilitation
- Self-Help Construction
- Infrastructure Development
- Property Management
- Housing Counseling/Financial Literacy
- Housing Financing
- Loan Packaging
- None of the Above
LMD Nonprofit Capacity Survey

2. Personnel

HAC would like to know more about your organization's staff.

* 7. How many staff members does your organization employ?

* 8. Please identify the number of staff responsible for the following duties.

If a staff member splits his/her time across multiple responsibilities, please count that person as one staff member for every area they engage in.

<table>
<thead>
<tr>
<th>Accounting / Budgeting</th>
<th>Personnel Management / HR</th>
<th>Clerical</th>
<th>Information Technology</th>
<th>Communications/Publications</th>
<th>Fundraising</th>
<th>Grant Writing/Event Planning</th>
<th>Compliance Issues</th>
<th>Program Evaluation</th>
<th>Construction</th>
<th>Property Management</th>
<th>Site Acquisition/Control</th>
<th>Feasibility Analysis</th>
<th>Loan Packaging</th>
<th>Homebuyer Counseling</th>
<th>Comments (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] 0</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 3</td>
<td>[ ] 4</td>
<td>[ ] 5</td>
<td>[ ] 6</td>
<td>[ ] 7</td>
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<td>[ ] 11</td>
<td>[ ] 12</td>
<td>[ ] 13</td>
<td>[ ] 14</td>
<td>[ ] 15</td>
</tr>
<tr>
<td>[ ] 1-3 Staff</td>
<td>[ ] 4-6 Staff</td>
<td>[ ] 7-10 Staff</td>
<td>[ ] 11+ Staff</td>
<td>[ ] We Contract Out For This Skill</td>
<td>[ ] We Use Volunteers For This Skill</td>
<td>[ ] We Do Not Engage In This Activity</td>
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</tbody>
</table>

9. We have enough paid staff to operate our housing programs.

[ ] Strongly Disagree  [ ] Somewhat Disagree  [ ] Neutral  [ ] Somewhat Agree  [ ] Strongly Agree
LMD Nonprofit Capacity Survey

10. Our staff has enough training and experience to run our housing programs efficiently.

☐ Strongly Disagree  ☐ Somewhat Disagree  ☐ Neutral  ☐ Somewhat Agree  ☐ Strongly Agree

Additional Comments (optional):


11. Our staff turnover is gradual and manageable.

☐ Strongly Disagree  ☐ Somewhat Disagree  ☐ Neutral  ☐ Somewhat Agree  ☐ Strongly Agree

12. For how many years/months has your current Executive Director led your organization?
LMD Nonprofit Capacity Survey

3. Housing Programs

HAC would like to attain a thorough understanding of the roles and priorities of nonprofits engaged in affordable housing development.

13. How many rental units has your organization preserved or developed in the past five years?

14. How many homeownership units has your organization preserved or developed in the past five years?

15. How many units does your organization typically preserve or develop in one year?

16. How many rental units does your organization currently have in its planning stage?
   - 50+
   - 0
   - 1-5
   - 6-10
   - 11-20
   - 20-49

17. How many homeownership units does your organization currently have in its planning stage?
   - 0
   - 1-5
   - 6-10
   - 11-20
   - 20+
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>18. How many rental units does your organization currently have under</td>
<td></td>
</tr>
<tr>
<td>construction?</td>
<td>50+, 0, 1-5, 6-10, 11-20, 20-49</td>
</tr>
</tbody>
</table>
LMD Nonprofit Capacity Survey

4. Finances

The financial capacity of a nonprofit organization is central to its viability. The financial information from each nonprofit will allow HAC to explore both the obstacles and avenues toward fiscal sustainability for LMD nonprofits.

**21. Which bracket best reflects your organization’s total administrative budget for the most recently completed fiscal year? Please remember this is your ADMINISTRATIVE budget only.**

- [ ] $0 to $50,000
- [ ] $51,000 to $75,000
- [ ] $76,000 to $100,000
- [ ] $101,000 to $125,000
- [ ] $126,000 to $150,000
- [ ] $151,000 to $175,000
- [ ] $176,000 to $200,000
- [ ] $201,000 to $225,000
- [ ] $226,000 to $250,000
- [ ] $251,000 and above

**22. Please estimate the percentage of your total administrative budget that was received from the following income sources:**

<table>
<thead>
<tr>
<th>Income Source</th>
<th>0% to 10%</th>
<th>11% to 20%</th>
<th>21% to 40%</th>
<th>41% to 70%</th>
<th>71% or greater</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Grants</td>
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<tr>
<td>Foundation/Corporate Grants</td>
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<tr>
<td>Individual Donations</td>
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<tr>
<td>Fundraisers/Events</td>
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<tr>
<td>Fee-for-Service Income</td>
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<tr>
<td>Interest Income</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Endowment</td>
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<tr>
<td>Loan</td>
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<td></td>
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<tr>
<td>Other Income Source</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Listed</td>
<td></td>
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</tbody>
</table>

If you checked OTHER, please identify the source:

*
LMD Nonprofit Capacity Survey

23. Has your organization had a year-end deficit in the past two years?
- Yes
- No

24. Please identify the TWO most significant obstacles your organization faced in the last fiscal year.
- Shortage of income to meet expenses
- Shrinking public funds to support programs
- Inability to access foundation contributions
- Limited support from fundraising initiatives

Please identify any other obstacles your organization has faced here:

25. If you operate more than one housing program, which programs have been most successful? Why?
26. How does your organization learn about current trends, legislation, or funding information that may have an impact on your initiatives?
LMD Nonprofit Capacity Survey

5. Local Outreach

HAC would like to examine the ways in which nonprofits utilize collaborations and external partnerships to meet their objectives.

27. Do you have an interactive website and/or utilize email to communicate with your constituencies and local stakeholders?
   ○ Yes
   ○ No

* 28. What, if any, local organizations do you collaborate with to achieve your housing objectives? (e.g. Businesses, Churches, Academic Institutions)

29. If you do not collaborate locally, what factors inhibit your ability to do so?
LMD Nonprofit Capacity Survey

6. Training & Technical Assistance Needs

30. Please identify the program areas or topics that your organization would like to receive training or technical assistance.