



Nonprofit Capacity in the Lower Mississippi Delta Region

Housing Assistance Council
December 2011



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Lower Mississippi Delta Region**

Housing Assistance Council

2011

\$5.00
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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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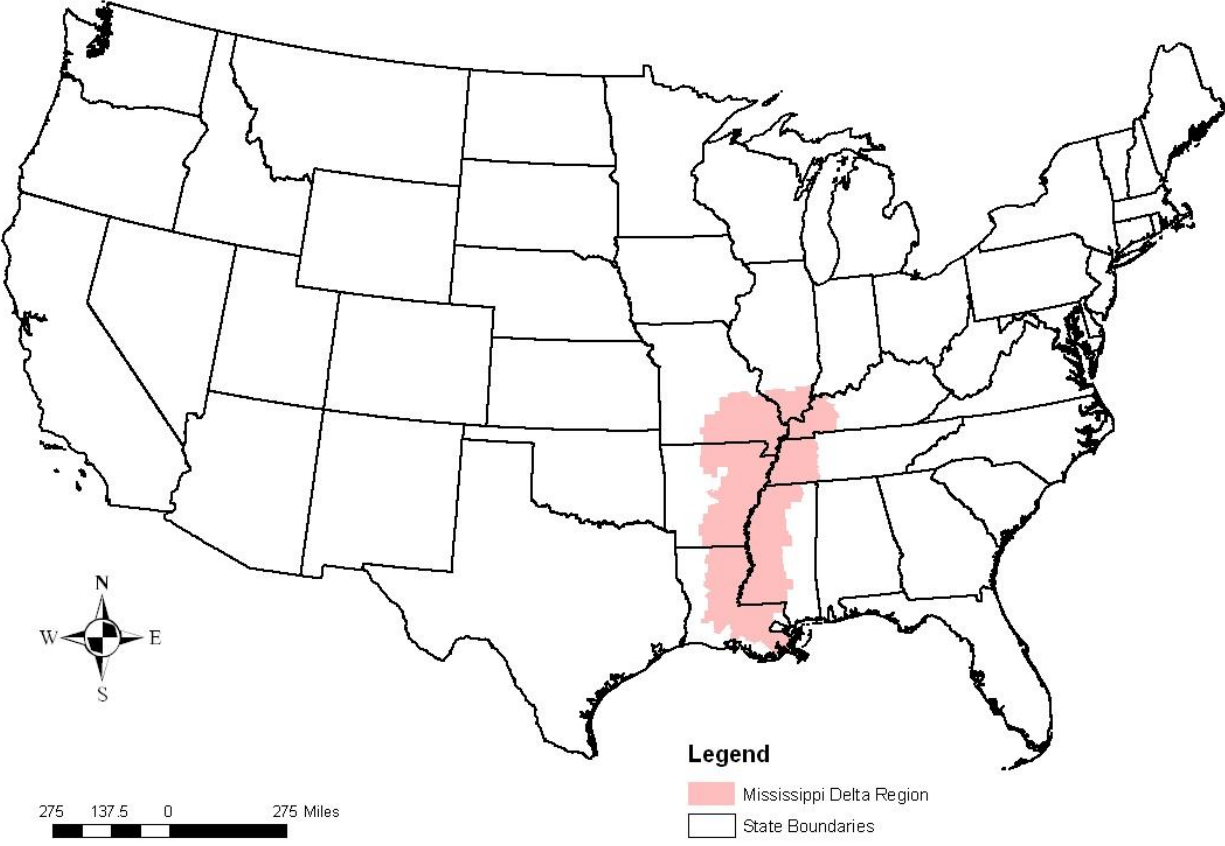
INTRODUCTION

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 Region¹

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)². 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

¹ Unless otherwise noted, the data referred to in the section are derived from HAC tabulations of 2010 Census data, and 2005-09 American Community Survey (ACS) data. For a more detailed analysis of housing and economic data, please refer to Taking Stock, HAC 2002.

² This report reflects HAC's definition of the Lower Mississippi Delta region as of 2010, which may be inconsistent with current classification of this area by other sources.

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-impooverished 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
- Guidestar³
- 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.⁴

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.

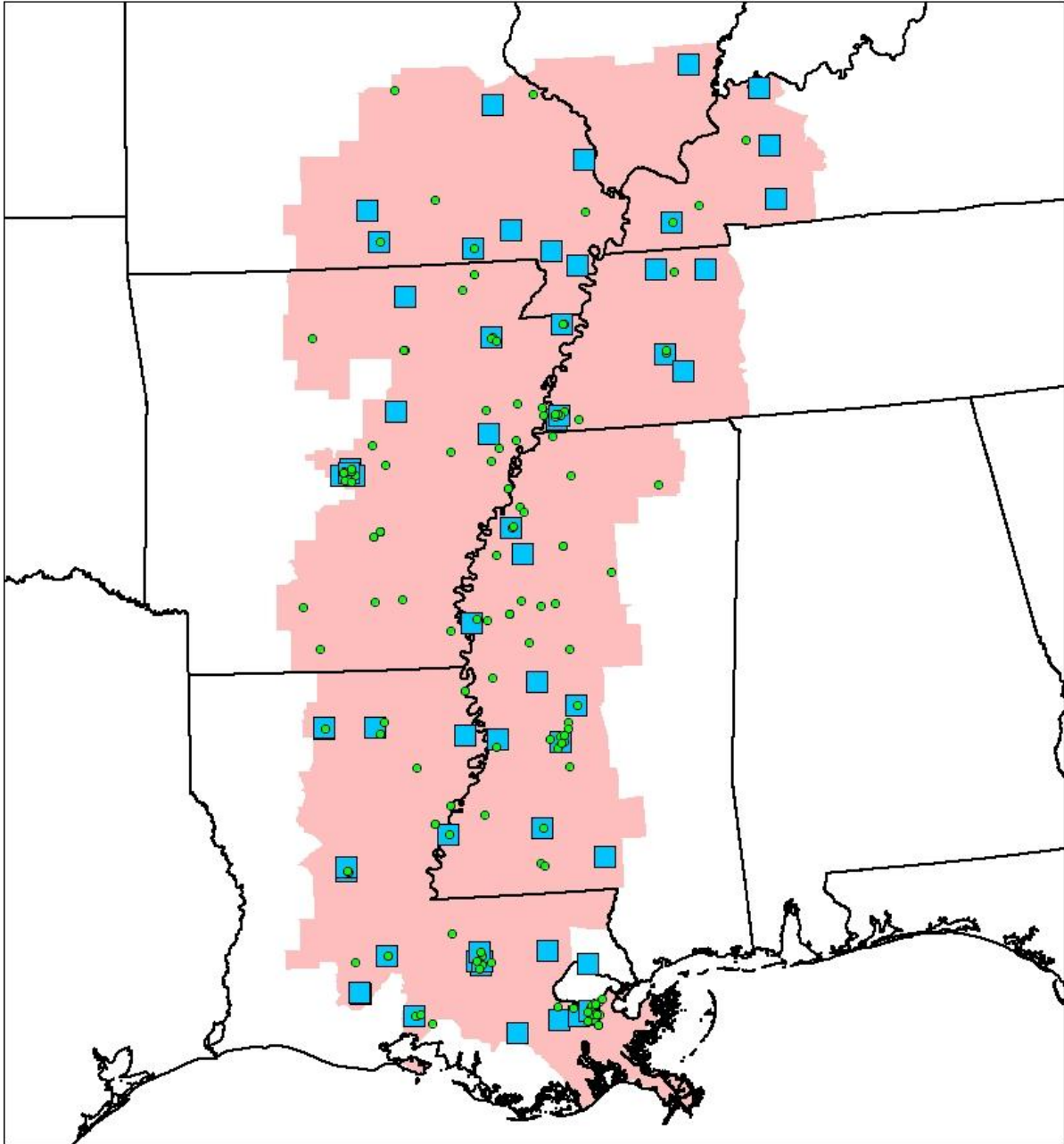
WHAT'S THE CAPACITY?

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.

Lower Mississippi Delta



Legend

- Nonprofit Organization (No Survey Response)
- Nonprofit Organization (Survey Respondent)
- Mississippi Delta Region
- State Boundaries



50 25 0 50 Miles

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.

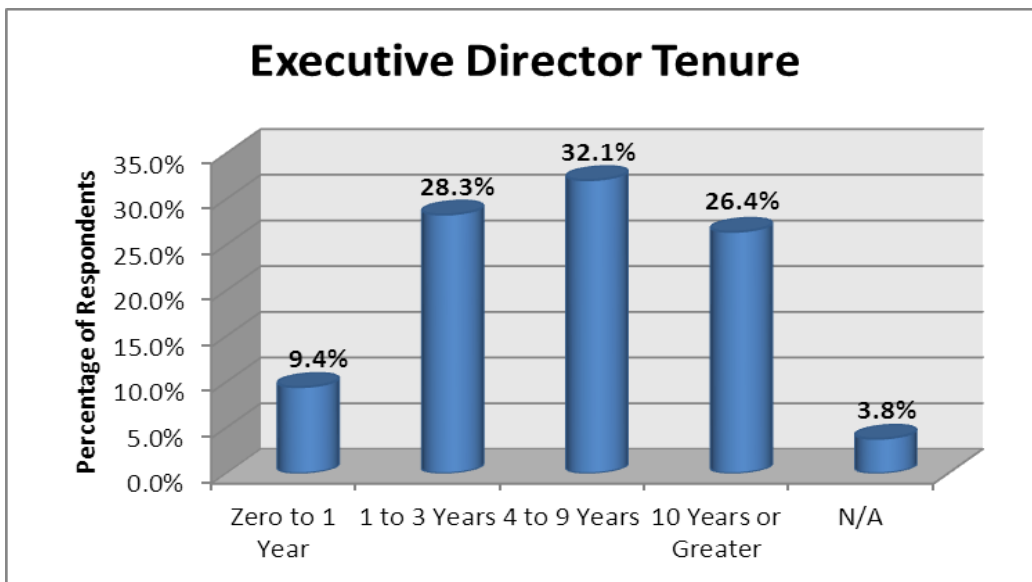


Figure 1. Executive Director Tenure⁵

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.

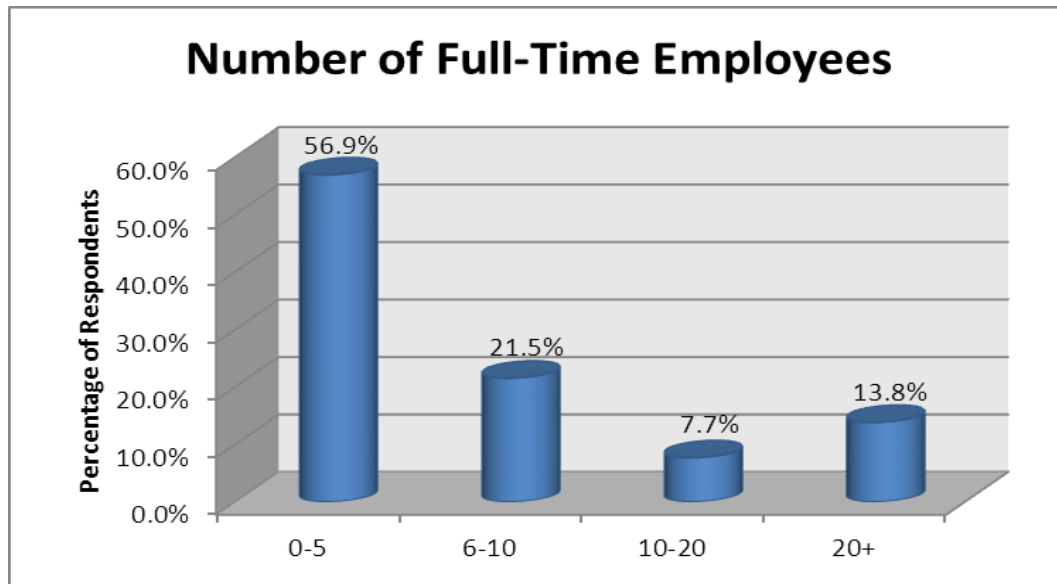


Figure 2. Staff Size of LMD Organizations⁶

- *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.

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.

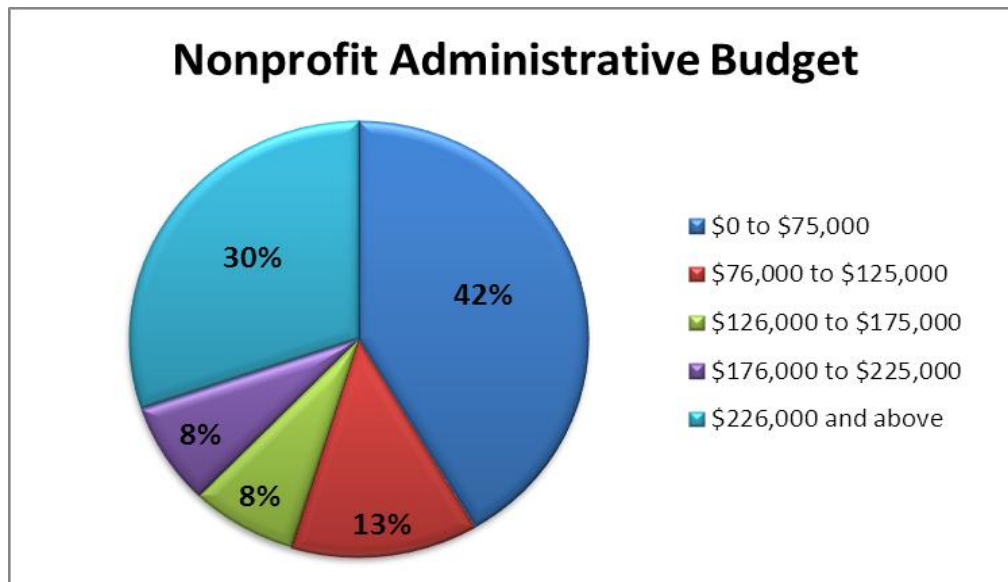


Figure 3. Administrative Budget for LMD Organizations

- *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.

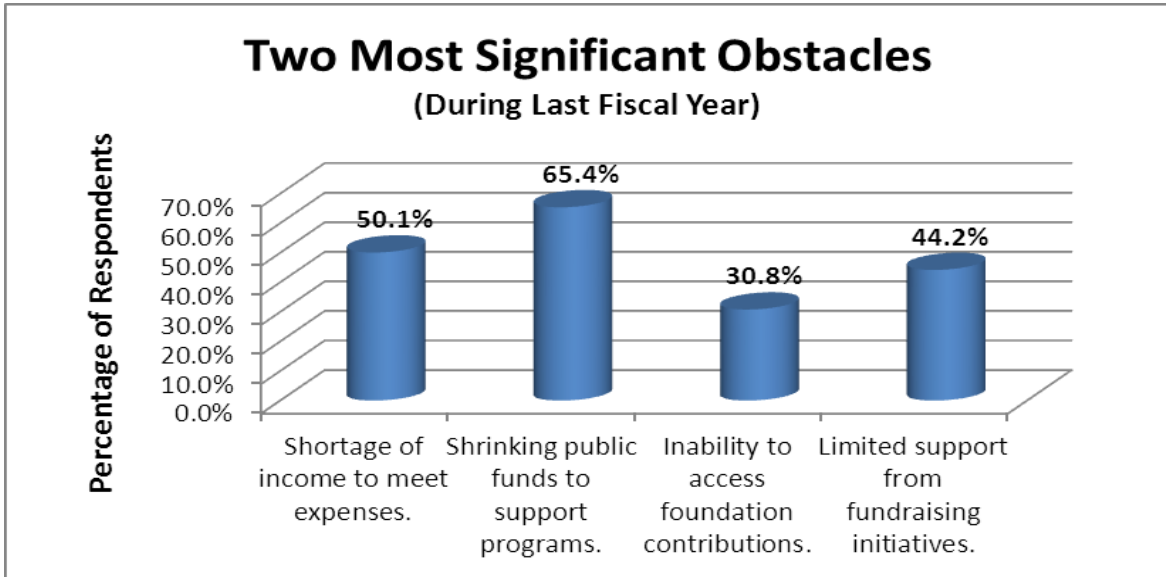


Figure 4. *Common Impediments to Implementing Programs*⁷

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

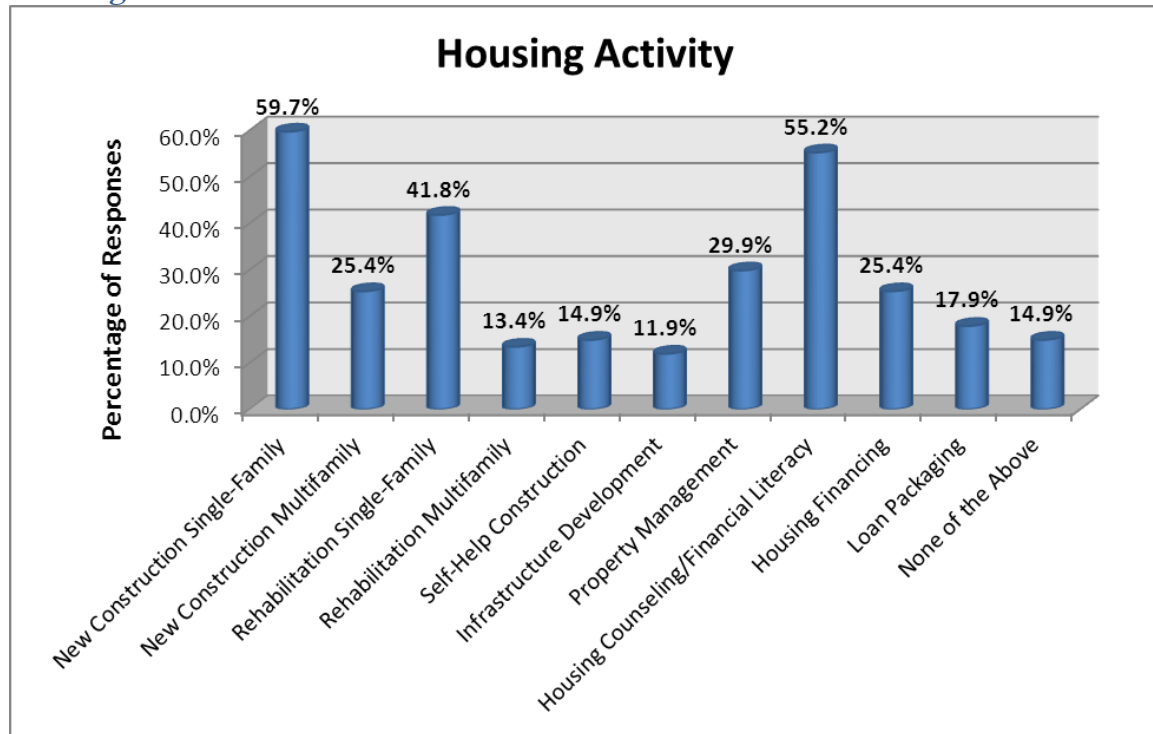


Figure 5. Housing Programs Implemented by LMD Organizations

- *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.

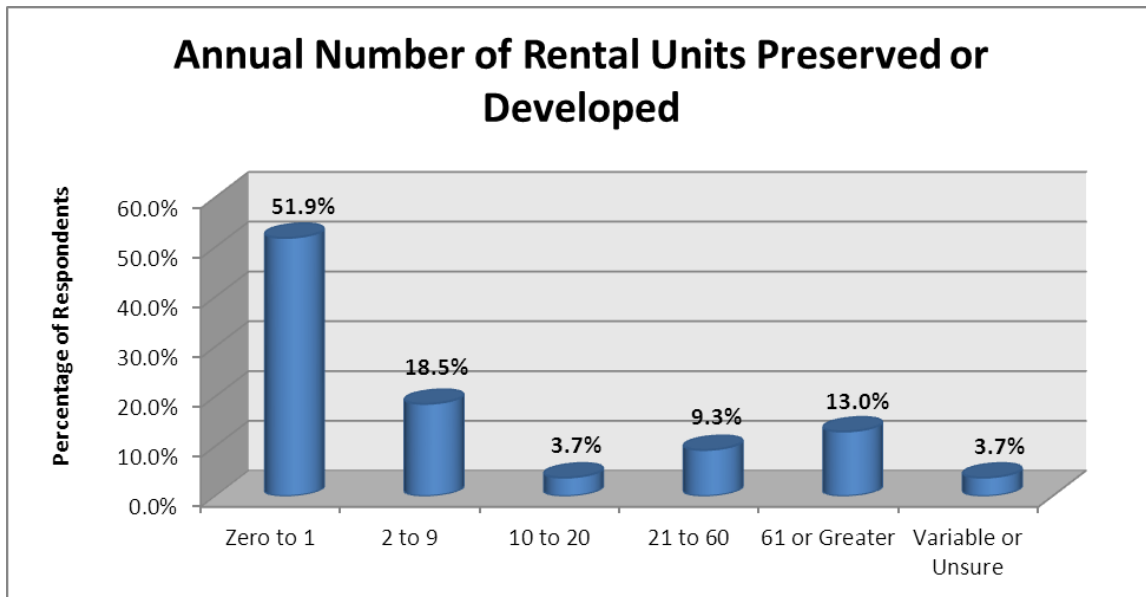


Figure 6. Average Number of Rental Units Preserved or Developed Annually by LMD Organizations⁸

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 STATE⁹**

⁹ 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).

| Louisiana Parishes in the Lower Mississippi Delta | |
|----------------------------------------------------------|----------------------|
| Acadia | Morehouse |
| Allen | Orleans |
| Ascension | Ouachita |
| Assumption | Plaquemines |
| Avoyelles | Pointe Coupee |
| Caldwell | Rapides |
| Catahoula | Richland |
| Concordia | St. Bernard |
| East Baton Rouge | St. Charles |
| East Carroll | St. Helena |
| East Feliciana | St. James |
| Evangeline | St. John the Baptist |
| Franklin | St. Landry |
| Grant | St. Martin |
| Iberia | Tangipahoa |
| Iberville | Tensas |
| Jackson | Union |
| Jefferson | Washington |
| Lafourche | West Baton Rouge |
| La Salle | West Carroll |
| Lincoln | West Feliciana |
| Livingston | Winn |
| Madison | |

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

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@nocoxmail.com

Programs: NR

Arthur A. Monday Jr. Community Development Corporation

3944 Martin L King Jr Blvd

New Orleans, LA 70125

Programs: NR

Algiers Crescent Community Development Corporation

229 Pelican Ave

New Orleans, LA 70114

Programs: NR

ASSIST Agency

11 N. Parkerson Avenue

Crowley, LA 70527-1404

Email. sclement@ldol.state.la.us

Programs: NS, CF, LP

Algiers Enterprise Community Council Inc.

3701 Mansfield Ave

New Orleans, LA 70131

Programs: NR

Bacatown Community Development Corporation

P.O. Box 58114

New Orleans, LA 70158

Programs: NR

Alpha Community Housing Development Inc.

9701 Lakeforest Blvd

New Orleans, LA 70127

Programs: NR

Bayou Area Habitat for Humanity

1087 Highway 3185

Thibodaux, LA 70301

Tel. (985) 447-6999 **Fax.** (985) 447.5167

Web. <http://www.bayouhabitat.org>

Programs: NS

Antioch Community Development Corporation

2308 Houston St

Alexandria, LA 71301

Programs: NR

Better Housing Incorporated

416 Martin Luther King

Jeanerette, LA 70544

Tel. (337) 276-3646

Programs: NR

Arcadian Development Inc.

P.O. Box 9610

New Iberia, LA 70562

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
Lk Providence, LA 71254
Email. eccaa@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
Web. <http://www.familyresourcesofno.org>
Programs: NS, SH, ID, CF, LP

Habitat for Humanity of Greater Baton Rouge

4962 Florida Boulevard
Baton Rouge, LA 70806
Tel. (225) 927-6651
Web. <http://www.habitatbr.org>
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
Web. <http://www.hfho.org>
Programs: NS, HF

Iberia Habitat for Humanity

P.O. Box 10726
New Iberia, LA 70560
Tel. (337) 367-3083 **Fax.** (337) 367-3092
Web. <http://www.iberiahabitat.org>
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
Web. <http://impactedu.org>
Programs: NS, SR, CF

Jericho Road Episcopal Housing Initiative

1631 Seventh Street
New Orleans, LA 70115
Tel. (504) 895-6763
Email. info@jerichohousing.org
Web. http://www.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@jccdb.com
Web. www.jccdb.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
Web. http://www.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 Louisiana 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. jgarlandsmith@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@ouachitaonestop.org
Programs: NR

Palmetto Delta Development Corporation

2242 E E Wallace Blvd N Ste 2
Ferriday, LA 71334
Programs: NR

Peoples Community Subsidiary, Inc.
1065 Muller Parkway, Suite C
Westwego, LA 70094
Programs: NS, NM

Peoples Housing And Development Corporation
623 Franklin Ave or 1529 Franklin Ave
Gretna, LA 70053
Programs: NR

People's Organization for Social Equality, Inc.
625 Veterans Blvd.
Kenner, LA 70062
Email. posehome@bellsouth.com
Programs: NR

Phoenix Housing Corporation
7230 Bullard Ave
New Orleans, LA 70128
Programs: NR

Pilgrim Rest Community Development Agency
8480 Ave A Hwy. 23
Belle Chase, LA 70037
Email. pilgrimrestcomm@bellsouth.net
Programs: NR

Plaquemines Parish Community Action Agency
P.O. Box 399
Belle Chasse, LA 70037
Email. ppcaa@plaqueminesparish.com
Programs: NR

Pointe Coupee Community Housing Development Organization, Inc.
P.O. Box 290
New Roads, LA 70760
Email. gerrie@pcpolicejury.org
Programs: NR

PRIDE Community Association
520 Fifth Street P.O. Box 241
Waterproof, LA 71375
Tel. (318) 749-5601 **Fax.** (866) 823-6011
Email. prideofwaterproof@yahoo.com
Web.
<http://www.pridecommunityassociation.com>
Programs: NR

Progressive Community Development Corporation
437 Cohen St
Marrero, LA 70072
Programs: NR

Providence Community Housing Corporation
1050 S. Jefferson Davis Pkwy Suite 301
New Orleans, LA 70125
Email. ranold@providencech.org
Programs: NR

Providence Housing Corporation
3939 Gentilly Blvd
New Orleans, LA 70126
Programs: NR

Provident Housing Resources Inc.
5565 Bankers Ave
Baton Rouge, LA 70808
Programs: NR

Rapides Community Housing Development Corporation Inc.
204 Chester St
Alexandria, LA 71301
Programs: NR

Rapides Habitat for Humanity
1320 Monroe St.
Alexandria, LA 71301
Programs: NS, SR, PM, CF, HF

Rapides Minority Community Development Corporation
P.O. Box 5812
Alexandria, LA 71307
Programs: NR

Rapides Station Community Ministries Inc.
P.O. Box 233
Alexandria, LA 71306
Email. rscm1429thirdst@yahoo.com
Programs: NS, SR, CF

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. mboucree@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

**Urban Restoration Enhancement
Corporation**

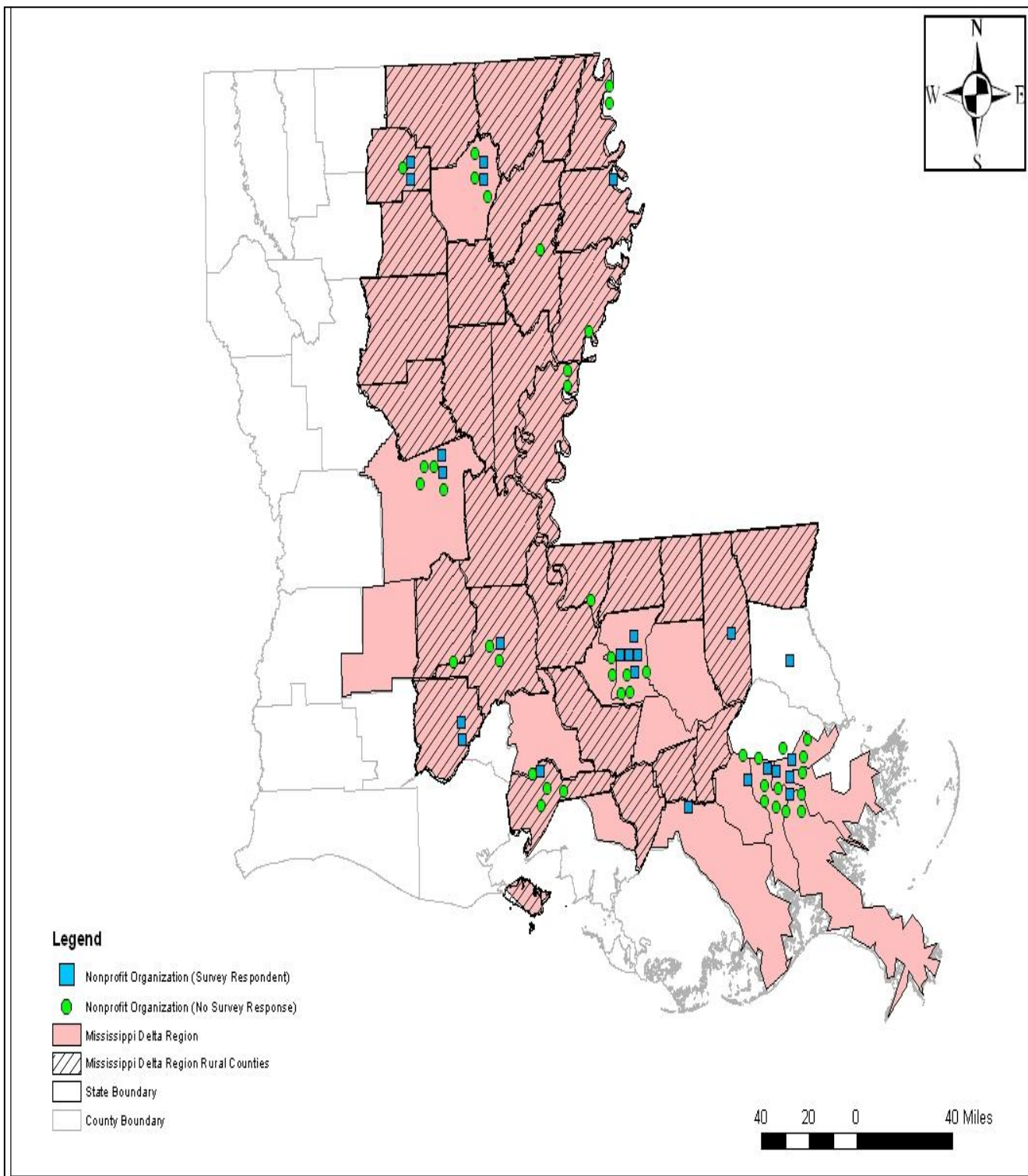
P. O. Box 73032

Baton Rouge, LA 70874

Email. redwards@urecbr.com

Programs: SR, MR, PM, CF

Louisiana



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).

| Mississippi Counties in the Lower Mississippi Delta | |
|-----------------------------------------------------|--------------|
| Adams | Madison |
| Amite | Marion |
| Attala | Marshall |
| Benton | Montgomery |
| Bolivar | Panola |
| Carroll | Pike |
| Claiborne | Quitman |
| Coahoma | Rankin |
| Copiah | Sharkey |
| Covington | Simpson |
| DeSoto | Sunflower |
| Franklin | Tallahatchie |
| Grenada | Tate |
| Hinds | Tippah |
| Holmes | Tunica |
| Humphreys | Union |
| Issaquena | Walthall |
| Jefferson | Warren |
| Jefferson Davis | Washington |
| Lafayette | Wilkinson |
| Lawrence | Yalobusha |
| Leflore | Yazoo |
| Lincoln | |

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

Community Action 4 Supportive Housing Inc.

829 Wellington Way

Madison, MS 39110

Programs: NR

Belzoni/Hollandale CDC (Belzoni Pentacostal Church)

1010 Bankhead Drive

Belzoni, MS 39038

Programs: NR

Community Development & Housing Alliance

583 Boardwalk Blvd

Ridgeland, MS 39157

Programs: NR

Bishop Community Housing Affairs Inc.

8 Middleton Pl

Clinton, MS 39056

Programs: NR

Delta Area Advancement Project

96 Harris Dr

Charleston, MS 38921

Programs: NR

Clarksdale Area Habitat for Humanity

Post Office Box 1508

Clarksdale, MS 38614

Email. clarksdalehabitat@yahoo.com

Programs: NS, CF

Delta Association For Rural Initiatives Inc.

1005 N State St

Clarksdale, MS 38614

Programs: NR

Coahoma Habitat for Humanity

P.O. Box 28

Coahoma, MS 38617

Email. rob_rock5@yahoo.com

Programs: NR

Delta Housing Development Corporation

Sunflower, MS 38778

662.887.4852

Programs: NR

Common Bond Association

825 South Plaza

Jackson, MS 39204

Email. admin@commonbonassociation.org

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 Amblerwood 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 Opportunitites 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@lexingtonfoundatio
n.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

Mid Delta Empowerment Zone Alliance, Inc.

14000 Hwy. 82 West at MVSU, P.O. Box 7275

Itta Benna, MS 38941

Tel. (662) 254-9957 fax: (662) 254-9941

Web. www.mdeza.org

Programs: NR

Mississippi Economic Development Council

P.O. Box 3721

Jackson, MS 39207

Tel. (601)352-1909

Web. www.medc.ms

Programs: NR

Mississippi Lower Delta Partnership

401 Walnut St

Rolling Fork, MS 39159

Programs: NR

Natchez County Habitat for Humanity

P.O. Box 100

Natchez, MS 39121

Programs: NS

Rome Community Development Organization

P.O. Box 115

Rome, MS 38768

Tel. (662) 345-6539

Programs: NM

Sacred Heart Southern Mission

P.O. Box 300

Walls, MS 38680

Tel. 1-800-232-9079

Email. comments@shl.org

Web. www.shl.org

Programs: NR

Safe Haven Outreach Ministries, Inc.

P.O. Box 966

Columbia, MS 39429

Programs: NA

South Delta Regional Housing Authority Resident Council Inc.

2804 Maddox Cv

Greenville, MS 38703

Programs: NR

South Sunflower Habitat for Humanity

P.O. Box 1064

Indianola, MS 38751

Programs: NR

Southeastern Development Opportunities Inc.

P.O. Box 45

Shelby, MS 38774

Programs: NR

Southwest Development Corporation Inc.

P.O. Box 160

Fayette, MS 39069

Programs: NR

Sunflower/Humphreys Counties Progress

229 S. Martin Luther King Jr. Drive

Indianola, MS 38751

Programs: NR

Tallahatchie Community Home Improvements Inc.

2644 Hwy 355

Charleston, MS 38921

Programs: NR

Tate County Habitat for Humanity

P.O. Box 1227

Senatobia, MS 38668

Programs: NR

The Initiative Inc.

1306 Hope St

Vicksburg, MS 39180

Programs: NR

The Mid-South Community Development Corporation

5135 Galaxie Dr Ste 505-E

Jackson, MS 39206

Programs: NR

The Willows Inc.

P.O. Box 768

McComb, MS 39649

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

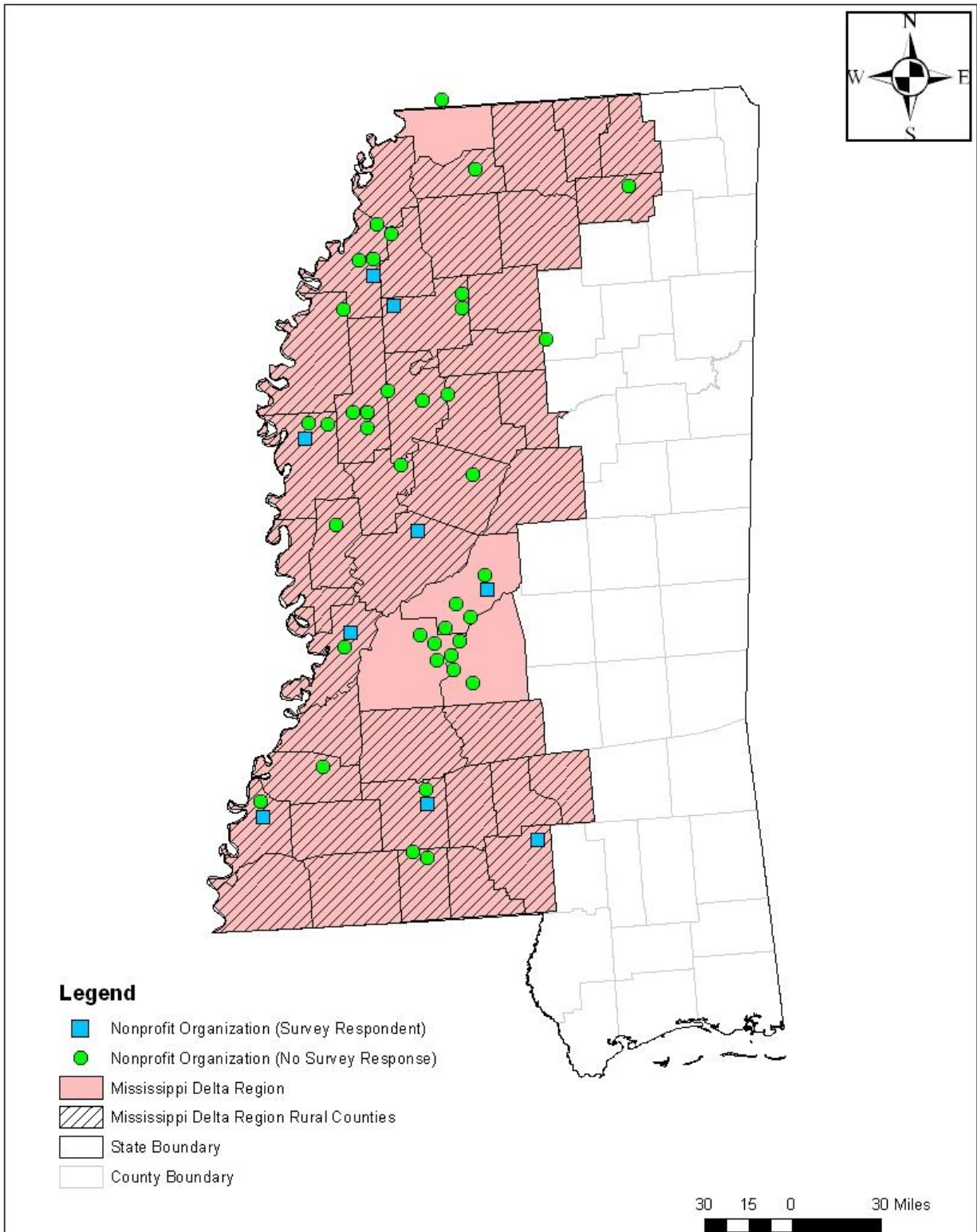
Jackson, MS 39203

Tel. (601) 352-6993

Web. [westjacksoncdc.redlaserproject.com/
@bellsouth.net](http://westjacksoncdc.redlaserproject.com/@bellsouth.net)

Programs: NS, NM, SR, MR, PM, CF, HF,
LP

Mississippi



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 | Lawrence |
| Ashley | Lee |
| Baxter | Lincoln |
| Bradley | Lonoke |
| Calhoun | Marion |
| Chicot | Mississippi |
| Clay | Monroe |
| Cleveland | Ouachita |
| Craighead | Phillips |
| Crittenden | Poinsett |
| Cross | Prairie |
| Dallas | Pulaski |
| Desha | Randolph |
| Drew | St. Francis |
| Fulton | Searcy |
| Grant | Sharp |
| Greene | Stone |
| Independence | Union |
| Izard | Van Buren |
| Jackson | White |
| Jefferson | Woodruff |

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 Land and Farm Development Corporation

Calvin King

P.O. Box 743

Brinkley, AR 72021

Tel. (870) 734-1140 **Fax.** (870) 494-4551

Programs: NR

Arkansas Association of Development Organizations

P.O. Box 300

Lonoke, AR 72086

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

Arkansas Coalition of Housing & Neighborhood Growth for Empowerment

P.O. Box 3615

Little Rock, AR 72203

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

Arkansas Housing Partnership, Inc.

P.O. Box 459

Haynes, AR 72341

Programs: NR

Brad Hoxie Area Development Inc.

1403 Hospital Dr

Pocahontas, AR 72455

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

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
Web. <http://www.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
Web. <http://www.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
Web. <http://inaffordablehousing.com>
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
Web. <http://www.leecountycdc.org>
Programs: NR

Mid-Delta Community Services, Inc.

610 South Biscoe Street P.O. Box 745

Helena, AR 72342

Tel. (870) 338-6406

Web.

<http://www.middeltacommunityservices.org>

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

Web. <http://www.mcunionmission.org>

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: NR

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

Web. <http://www.pbjceoc.org>

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

Web. <http://www.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

Web. <http://www.seacac.com>

Programs: NR

Southern Good Faith Fund

211 West 3rd Avenue

Pine Bluff, AR 71603

Tel. (870) 535-6233

Web. <http://www.southernngff.org>

Programs: NR

St. Francis County CDC

238 Cranor St.

Forrest City, AR 72335

Tel. (207) 657-5322

Web. <http://www.sfccdc.org>

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. ballen@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

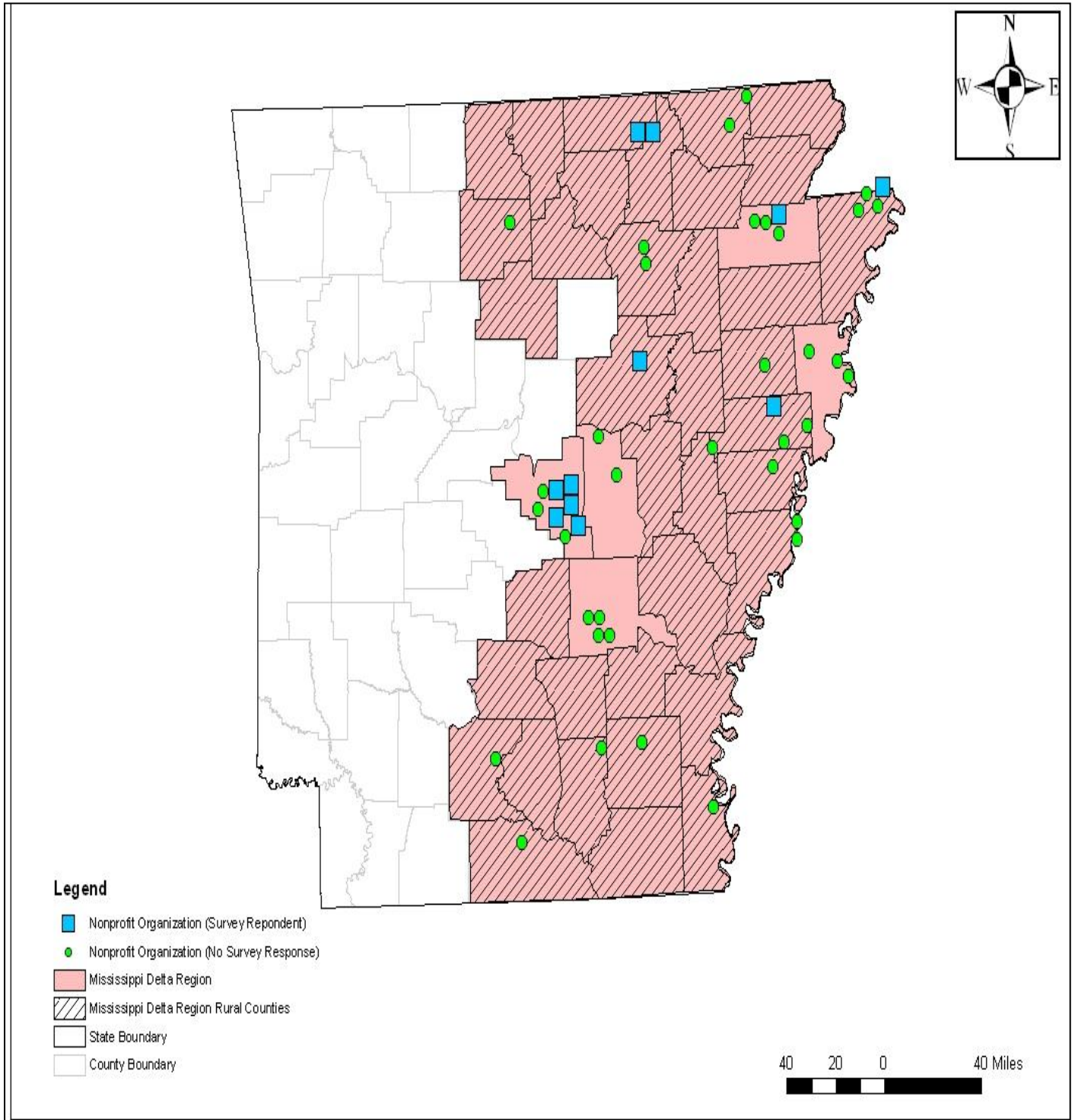
Tel. (870) 238-5349

Email. nydixon1@aol.com ;

nydixon1@gmail.com

Programs: NR

Arkansas



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 Counties in the Lower Mississippi Delta | |
|--------------------------------------------------|----------------|
| Bollinger | Pemiscot |
| Butler | Perry |
| Cape Girardeau | Phelps |
| Carter | Reynolds |
| Crawford | Ripley |
| Dent | Ste. Genevieve |
| Douglas | St. Francois |
| Dunklin | Scott |
| Howell | Shannon |
| Iron | Stoddard |
| Madison | Texas |
| Mississippi | Washington |
| New Madrid | Wayne |
| Oregon | Wright |
| Ozark | |

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

New Madrid County Family Resource Center

420 Virginia Ave
New Madrid, MO 63863

Programs: CF

Current River Housing Association

P.O. Box 61
Doniphan, MO 63935

Programs: NR

Ozark Action, Inc.

710 E. Main
West Plains, MO 65775

Programs: NS, SR, SH, PM, CF, HF

Delta Area Opportunity Corporation

99 Skyview Rd
Portageville, MO 63873

Programs: SR, MR, PM, CF

Ozark Foothills Development Association

3019 Fair Street
Poplar Bluff, MO 63901

Programs: SH, 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

Ripley County Family Resource Center

P.O. Box 856
Doniphan, MO 63935

Programs: MR, PM, CF

Meramec Community Enhancement Corporation

4 Industrial Dr
Saint James, MO 65559

Programs: NR

Samaritan Outreach Center

126 N College St
West Plains, MO 65775

Tel. (417) 257-7792

Email. soc2@townsq.com

Programs: NR

Mission Missouri

509 Ruth Street P.O. Box 1858
Sikeston, MO 63801

Tel. (573) 481-0505

Email. missionmo1@sbcglobal.net

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

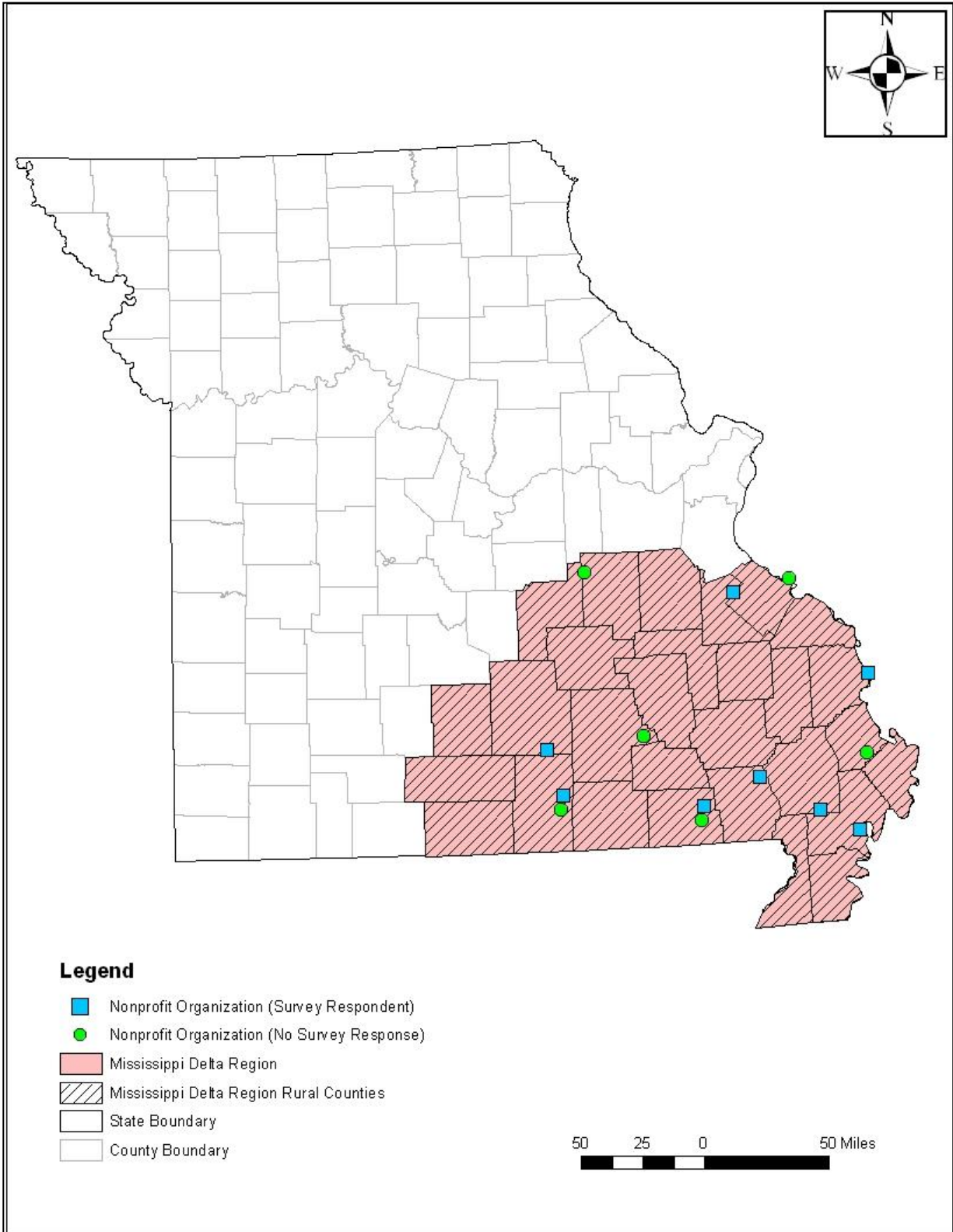
Willow Springs, MO 65793

Email. leaannchris@yahoo.com,

kurtandranea@centurytel.net

Programs: NS

Missouri



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).

| Tennessee Counties in the Lower Mississippi Delta | |
|---------------------------------------------------------|------------|
| Benton | Henderson |
| Carroll | Henry |
| Chester | Lake |
| Crockett | Lauderdale |
| Decatur | McNairy |
| Dyer | Madison |
| Fayette | Obion |
| Gibson | Shelby |
| Hardeman | Tipton |
| Hardin | Weakley |
| Haywood | |

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

Memphis Area Neighborhood Development Corp

P.O. Box 1923

Memphis, TN 38101

Programs: NR

Community Action Network, Inc.

1101 N. Market St

Paris, TN 38242

Programs: NS, SR, SH, PM, CF

N.H.O. Management

1548 Poplar Ave

Memphis, TN 38104

Programs: NR

Hope of Martin Community Development Corp.

327 North McCombs Street

Martin, TN 38237

Programs: NM

North Memphis CDC

314 Auction Ave.

Memphis, TN 38105

Tel. (901) 576-6995

Email. northmemphiscdc@yahoo.com

Programs: NR

Hyde Park CDC

1583 Hollywood Ave

Memphis, TN 38108

9017253970

Email. dprincessdi@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

Jackson-Madison Habitat for Humanity

914 North Highland Avenue

Jackson, TN 38301

Tel. (731) 427-7967

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

Jonah Affordable Housing Organization

513 N. Royal Street

Jackson, TN 38302

Programs: NS, PM, CF

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

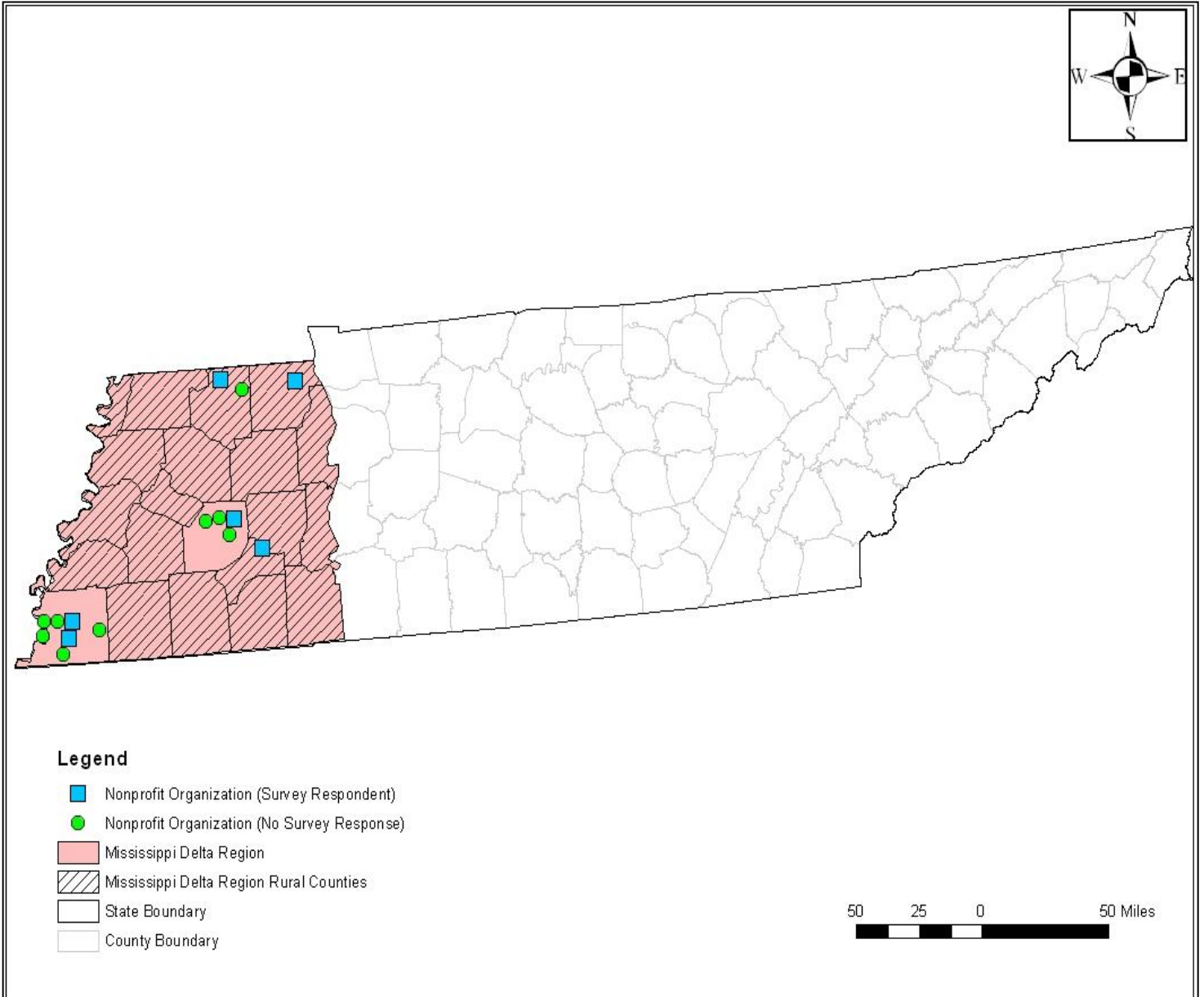
West Louisville Housing Corporation

P.O. Box 381677

Germantown, TN 38183

Programs: NR

Tennessee



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 Counties in the Lower Mississippi Delta |
|-----------------------------------------------------------------------------|
| Ballard |
| Caldwell |
| Calloway |
| Carlisle |
| Christian |
| Crittenden |
| Fulton |
| Graves |
| Henderson |
| Hickman |
| Hopkins |
| Livingston |
| Lyon |
| McCracken |
| McLean |
| Marshall |
| Muhlenberg |
| Todd |
| Trigg |
| Union |
| Webster |

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

Pennyrile Allied Community Services Inc.

1100 Liberty Street
Hopkinsville, KY 42240

Programs: NA

Habitat for Humanity of Hopkins County

43 South Daves Street
Madisonville, KY 42431

Programs: NS, ID, PM, CF, HF, LP

Purchase Community Housing Development Corporation

P.O. Box 588
Mayfield, KY 42066

Programs: NS, SR, PM, CF, HF

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

West Kentucky Allied Services, Inc.

222 West Water St
Mayfield, KY 42066

Tel. (270) 247-4046

Web. <http://www.wkas.info>

Programs: NR

Marshall County Habitat For Humanity

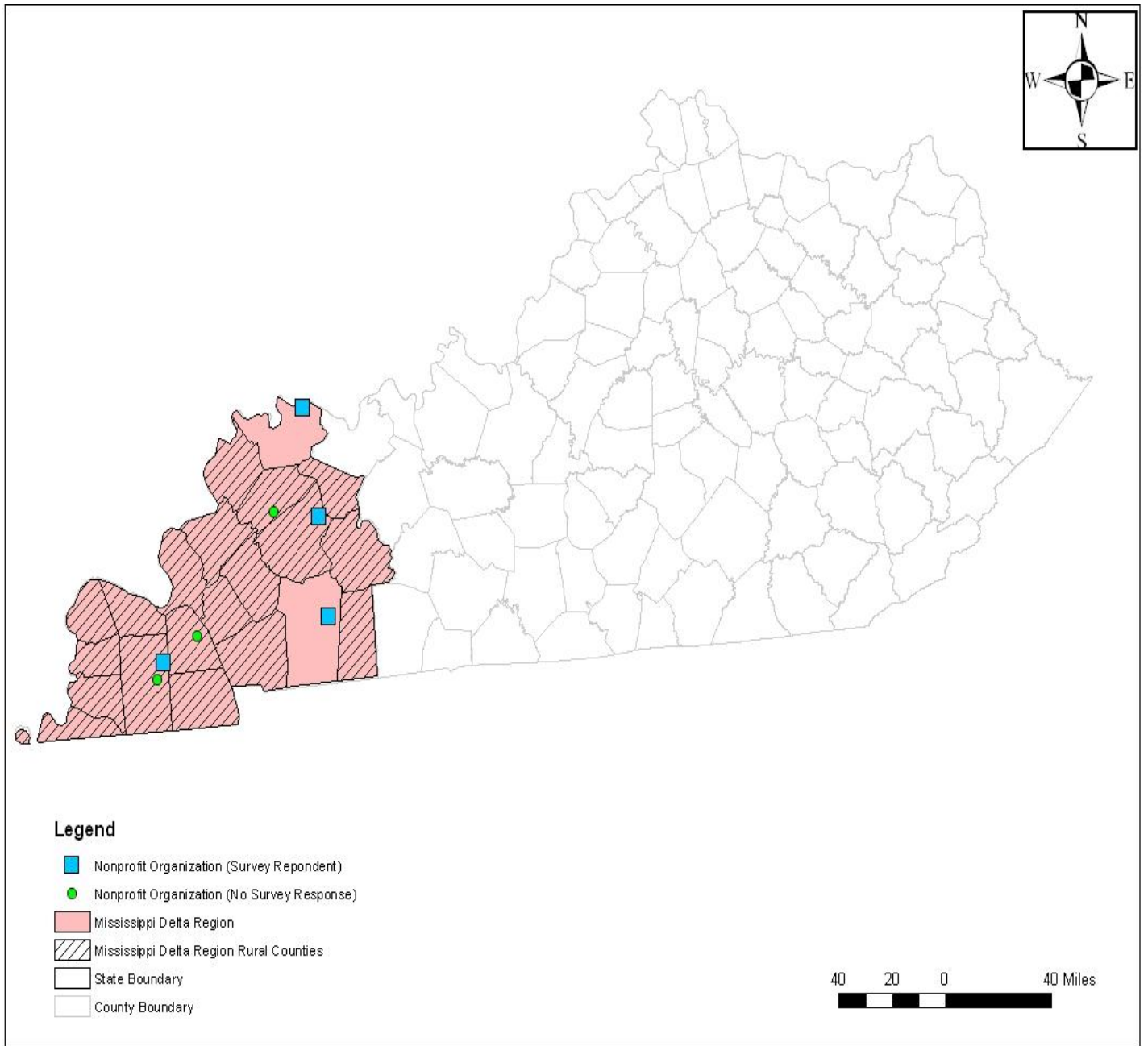
P O Box 43
Benton, KY 42025

Tel. (270) 527-8559 **Fax.** (270) 527-4795

Email. marshallcountyhabitat@gmail.com

Programs: NR

Kentucky



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 Counties in the Lower Mississippi Delta |
|-----------------------------------------------------------|
| Alexander |
| Franklin |
| Gallatin |
| Hamilton |
| Hardin |
| Jackson |
| Johnson |
| Massac |
| Perry |
| Pope |
| Pulaski |
| Randolph |
| Saline |
| Union |
| White |
| Williamson |

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

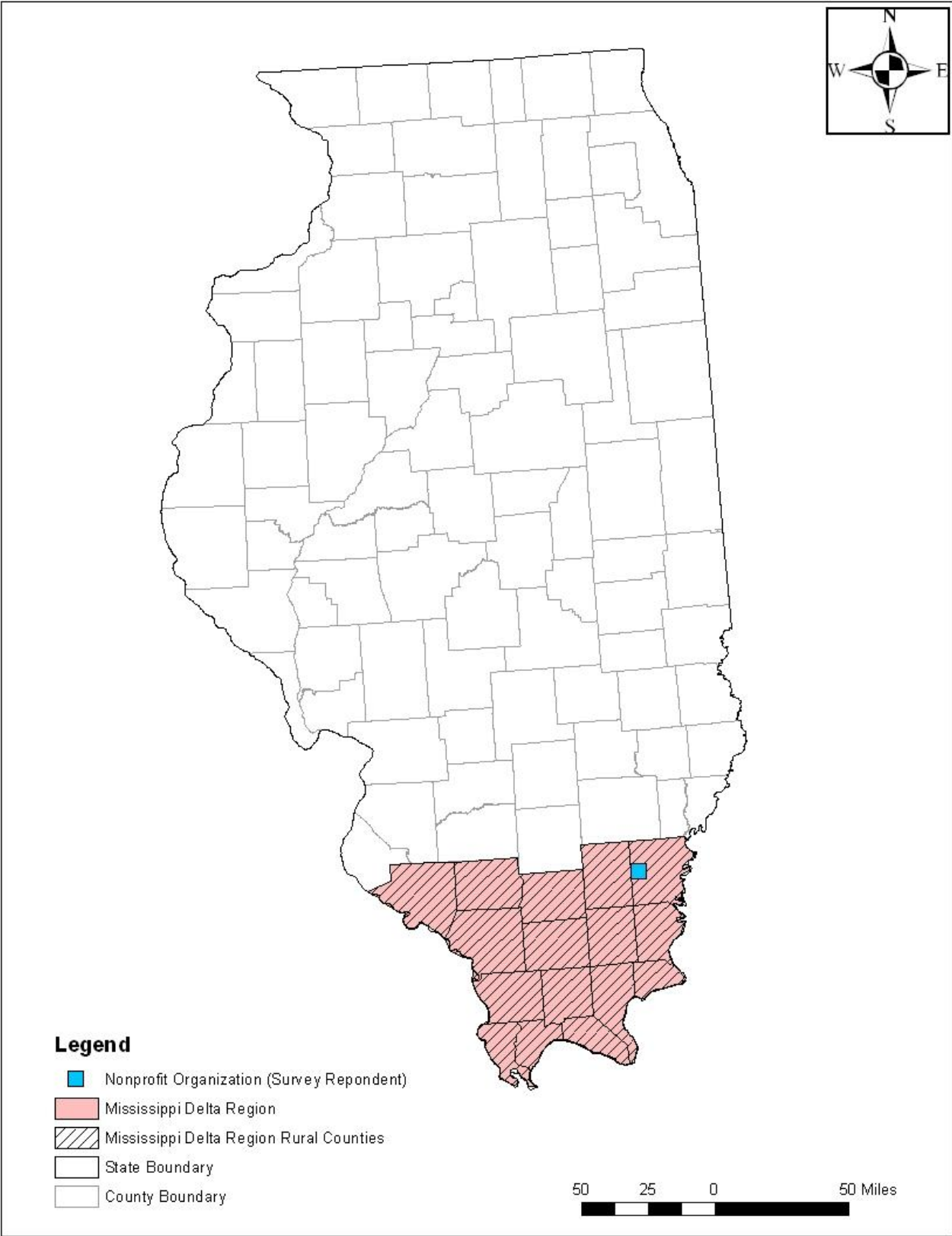
110 Latham Street P.O. Box 70

Tel. (618) 963-2387 **Fax.** (618) 963-2525

Email. es.dir@wadi-inc.com

Programs: SR, CF, HF

Illinois



BIBLIOGRAPHY

Bratt, Rachel (2008). Nonprofit and For-Profit Developers of Subsidized Rental Housing: Comparative Attributes and Collaborative Opportunities. *Housing Policy Debate* v19(2): 323-330

Cook, C. et al. (2009). Evidence of a Housing Decision Chain in Rural Community Vitality. *Rural Sociology* v.74(1): 113-137.

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*.

Mayer, Neil S. (1991). Preserving the Low-Income Housing Stock: What Nonprofit Organizations Can Do Today and Tomorrow. *Housing Policy Debate* v2(2): 499-515.

Walker, C. (1993) Nonprofit Housing Development: Status, Trends, and Prospects. *Housing Policy Debate* v.4(3): 369-380

APPENDIX

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**

Name of Organization:

Your Name & Title:

Address:

Address 2:

City/Town:

State:

ZIP Code:

Email Address:

Phone Number:

Fax Number:

*** 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.

LMD Nonprofit Capacity Survey

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.

| | No Staff Members | 1-3 Staff | 4-6 Staff | 7-10 Staff | 11+ Staff | We Contract Out For This Skill | We Use Volunteers For This Skill | We Do Not Engage In This Activity |
|------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|----------------------------------|-----------------------------------|
| Accounting / Budgeting | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Personnel Management / HR | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Clerical | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Information Technology | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Communications/Publications | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Fundraising | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Grant Writing/Event Planning | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Compliance Issues | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Program Evaluation | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Construction | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Property Management | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Site Acquisition/Control | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Feasibility Analysis | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Loan Packaging | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Homebuyer Counseling | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Comments (optional)

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+

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18. How many rental units does your organization currently have under construction?

- 50+
- 0
- 1-5
- 6-10
- 11-20
- 20-49

19. How many homeownership units does your organization currently have under construction?

- 0
- 1-5
- 6-10
- 11-20
- 20+

20. How many households has your organization typically assist through homebuyer counseling in one year?

- 0
- 1-5
- 6-10
- 11-20
- 20+

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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:**

| | 0% to 10% | 11% to 20% | 21% to 40% | 41% to 70% | 71% or greater |
|-----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Government Grants | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Foundation/Corporate Grants | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Individual Donations | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Fundraisers/Events | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Fee-for-Service Income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Interest Income | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Endowment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Loan | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Other Income Source | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Not Listed | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

If you checked OTHER, please identify the the source:

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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

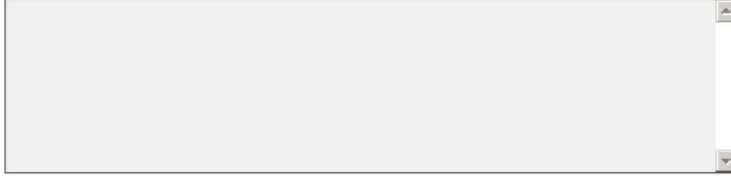
Limited support from fundraising initiatives

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?

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26. How does your organization learn about current trends, legislation, or funding information that may have an impact on your initiatives?



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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?

6. Training & Technical Assistance Needs

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

