Community Action Agencies and Micro-Business Lending

Community Action Partnership National Convention 2017 Philadelphia
Kevin Kelly, Community Action Partnership
Glenn Sanada, CCEDA
Paul McLain-Lugowski, Fresno EOC and Access + Capital

California Community Economic Development Association
AGENDA

• Introduction: Kevin Kelly, Community Action Partnership
• Overview/Resources: Glenn Sanada, CCEDA
• Access + Capital: Paul McLain Lugowski, Fresno EOC
• Community Assistance Financial Institution: Kevin Kelly
• Questions / Answers
Multi Unit Affordable Rental Housing 9% LIHTC
Multi Unit Affordable Rental Housing 4% LIHTC and Bonds
Single Family Development
Commercial Retail and Office Development
Community Facility Development
Mixed Use Development
Social Enterprises
Business Technical Assistance
Community Development Loan Funds
Community Development Micro Loan Funds
Community Development Credit Unions
Community Development Investment Funds
Community Development Financial Institutions
New Markets Tax Credits
Alternative Financial Services
Financial Education
Foreclosure Prevention – Mortgage Counseling
Key Issues:

1. Source of Funds:
   - Grants First
   - Investments/Loans
2. Target Audience:
   - Risk Factors
   - Underwriting Guidelines / Lending Policies
   - Loan Size
3. Sustainability: Return of Capital
4. Management: Staff and Board
5. Operational Expenses: Management, Office and Servicing
Key Issues: (Continued)

6. Spread: Income
7. Community Development Financial Institutions (CDFI)
   • Technical Assistance Awards
   • Financial Assistance Awards
8. Partnerships: Experience / Cost Savings
   • Technical Assistance Partner
   • Lending Partner: Shared Risk, Co-Lending, First Loss
   • Servicing Partner
9. Why Loan Funds:
   • Financial Institutions Partner
   • Meeting Specialized Needs of the Local Market
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