



# Community Economic Development Resource List

# Toolkits

## Real Estate

### [Community Economic Development Toolkit, Real Estate Series: Commercial & Industrial Facility Development](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Exploring New Funding Streams
- This toolkit is directed at community development practitioners considering undertaking a commercial real estate development project. This guide applies to an array of project types, and provides a general overview of the key project steps necessary for executing the project with funding and planning needs in mind.

### [Community Economic Development Toolkit, Real Estate Series: Community Facility Development](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Exploring New Funding Streams
- This toolkit is directed at community development practitioners considering undertaking a facility development project. Community facility development projects are unique from office and retail development projects in that they are structured such that they produce very little to no debt. This guide provides guidance on how to cover development costs using equity sources, capital campaigns, and public and private grants. The toolkit also touches on an important trend in community development - the use of new market tax credits. This guide will provide a step-by-step guide for organizations undertaking community facility development project, help them understand the degree of community support required, and outline how to minimize unnecessary costs.

### [Community Economic Development Toolkit, Real Estate Series: Mixed Use/Mixed Income Development](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**

- Level: CED Practitioner – Exploring New Funding Streams
- This toolkit is directed at community development practitioners considering undertaking a mixed use/mixed income development project. Mixed use projects incorporate different real estate uses within one project, such as commercial retail and office, community facilities (such as child care, health care or space for community use), and rental space. Mixed income refers to properties that include housing units targeted for above moderate income buyers and tenants. This guide is structured to help organizations best understand the complexities of mixed use/mixed income development, and the commitment and partnerships necessary to succeed.

[Community Economic Development Toolkit, Real Estate Series: Multi-Unit New Affordable Rental Housing](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Exploring New Funding Streams
- This toolkit is directed at community development practitioners considering becoming developers of multi-unit affordable rental housing projects. Multi-unit projects are built to serve specific populations including seniors, families, homeless, transitional and housing for mentally or physically disabled. This guide will help organizations understand the complexities of these types of development, navigate the pros and cons of different types of tax credits, and outline the key steps in the development process. For experienced developers, this guide will also prove helpful if used as a checklist on key issues and provide a refresher on this type of development.

[Community Economic Development Toolkit, Real Estate Series: Single Family for Sale - Single Family Detached, Condominiums, and Scattered Site Acquisition, Rehabilitation, and Sales](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Exploring New Funding Streams
- This guide is intended for use by community development practitioners interested in developing affordable single family homeownership projects. Projects may vary and include single family subdivisions, multi-unit

condominiums and single family acquisition rehabilitation projects. This guide will help organizations understand the complexities of development and the commitment needed to proceed. It will also detail the degree of support needed by community, local government, and public and private sector partners.

#### [Green & Healthy Property Management: A Guide for Multifamily Buildings](#)

- **Organization: Local Initiatives Support Corporation (LISC)**
- Level: CED Practitioner – Seeking Improvement
- This resource is a comprehensive guide to provide community partners and other owners of low-income housing with a basis for an open discussion with their property managers about green and healthy goals, implementation of those goals, and ongoing oversight of the properties' energy performance. This guide features tips and strategies on how to save money on energy and water, improve building durability, reduce greenhouse gases and conserve water, and create healthier environments for tenants and workers.

#### [Introducing Sustainability to Affordable Housing on a Limited Budget](#)

- **Organization: Local Initiatives Support Corporation (LISC)**
- Level: CED Practitioner – Seeking Improvement
- This simple, step-by-step guide covers a series of basic, low cost green retrofit measures for affordable housing. It is intended as a starting point for property managers and affordable housing professionals looking to integrate sustainability into their projects without breaking the bank, covering those investments from which nearly all buildings can benefit.

#### [Resource Bank: Foreclosure Solutions](#)

- **Organization: NeighborWorks America**
- Level: CED Practitioner – Seeking Improvement
- This resource bank provides a plethora of resources, webinars, and trainings related to foreclosure solutions. Topics include overviews of foreclosures, case study practicums, articles and research, and national resources. Materials are conveniently categorized by topic area, and are organized in such a way that viewers can get an in-depth understand of the issue.

#### [Resource Bank: Financing Community Health Centers](#)

- **Organization: Opportunity Finance Network**

- Level: CED Practitioner – Exploring New Funding Streams
- This resource bank provides a plethora of resources, webinars, and trainings related to financing community health centers. Resources cover trends in community health centers, metrics and trends, and regional and state-based resources. Materials are conveniently categorized by topic area, and are organized in such a way that viewers can get an in-depth understand of the issue.

### [NSP Homeownership Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- NSP homeownership tools are intended for grantees and their partners designing and implementing programs to assist low- to moderate-income homebuyers in purchasing a home through property development or individual financial assistance. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

### [NSP Lease-Purchase Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Lease-Purchase tools are intended for grantees and their partners developing and operating programs to assist low- to moderate-income homebuyers in purchasing a home by allowing them to lease a home with an option to buy. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

### [NSP Multifamily Rental Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Multifamily Rental tools are intended for grantees and their partners designing and implementing programs that provide affordable rental housing through large rental projects of five or more units. This comprehensive toolkit categorizes

guides in various areas, ranging from property acquisition to program administration.

#### [NSP Single-Family Rental Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Single-Family Rental tools are intended for grantees and their partners designing and implementing programs that provide affordable rental housing through small rental projects of less than five units. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

#### [NSP Demolition Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Demolition tools are intended for grantees and their partners using NSP funds to demolish blighted properties. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

#### [NSP Commercial, Public and Mixed-Use Facilities Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Commercial, Mixed-Use and Public facilities tools are intended for grantees and their partners running programs to develop commercial, mixed-use or public facilities on NSP-qualified properties. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

#### [NSP Land Banking Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)

- Land Banking tools are intended for grantees and their partners using land banking as a strategy to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging reuse of urban property. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

#### [NSP Disposition Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- NSP disposition tools are intended for grantees and their partners seeking guidance and best practices for disposing of NSP properties. These tools have been developed over the past several years in response to the needs of NSP grantees, and HUD continues to add materials to the toolkit as practices and trends change over time. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

#### [NSP Homeownership Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- NSP homeownership tools are intended for grantees and their partners designing and implementing programs to assist low- to moderate-income homebuyers in purchasing a home through property development or individual financial assistance. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

#### [NSP Lease-Purchase Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Lease-Purchase tools are intended for grantees and their partners developing and operating programs to assist low- to moderate-income homebuyers in purchasing a home by allowing them to lease a home with an option to buy. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

### [NSP Multifamily Rental Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Multifamily Rental tools are intended for grantees and their partners designing and implementing programs that provide affordable rental housing through large rental projects of five or more units. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

### [NSP Single-Family Rental Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Single-Family Rental tools are intended for grantees and their partners designing and implementing programs that provide affordable rental housing through small rental projects of less than five units. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

### [NSP Demolition Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Demolition tools are intended for grantees and their partners using NSP funds to demolish blighted properties. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

### [NSP Commercial, Public and Mixed-Use Facilities Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Commercial, Mixed-Use and Public facilities tools are intended for grantees and their partners running programs to develop commercial, mixed-use or public facilities on NSP-qualified properties. This comprehensive toolkit categorizes



guides in various areas, ranging from property acquisition to program administration.

### [NSP Land Banking Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- Land Banking tools are intended for grantees and their partners using land banking as a strategy to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging reuse of urban property. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

### [NSP Disposition Toolkit](#)

- **Organization: U.S. Department of Housing and Urban Development Neighborhood Stabilization Program**
- Level: CED Practitioner – Seeking Improvement (NSP Grantees)
- NSP disposition tools are intended for grantees and their partners seeking guidance and best practices for disposing of NSP properties. These tools have been developed over the past several years in response to the needs of NSP grantees, and HUD continues to add materials to the toolkit as practices and trends change over time. This comprehensive toolkit categorizes guides in various areas, ranging from property acquisition to program administration.

## **Business Development**

### [Community Economic Development Toolkit: Small Business Technical Assistance](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: General Audience – Exploring Expansion into CED
- This guide is intended for use by organizations that are considering providing small business technical assistance services. Small business technical assistance encompasses diverse topical areas that serve a variety of business sizes and needs. Services include assistance in areas such as marketing, management, finance, and strategic planning. This guide helps organizations understand the

complexities of small business technical assistance programs and the commitments needed to operate a successful effort.

#### [Community Economic Development Toolkit: Social Enterprises](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Seeking Improvement
- This toolkit provides an overview of social enterprise, its history, and how it fits into the context of the work of CDCs. It discusses the ways in which social enterprise efforts can fulfill an organization's mission goals as well as provide income streams. Most importantly, it provides a step-by-step walkthrough of how organizations should get started with executing social enterprise ideas. The toolkit provides various examples of CDCs which successfully put social enterprise ideas into action.

#### [Resource Bank: Portfolio Management](#)

- **Organization: NeighborWorks America**
- Level: CED Practitioner – Seeking Improvement
- This resource bank provides a plethora of resources, webinars, and trainings related to portfolio management. These include a comprehensive overview of the industry, portfolio management policies, loan risk analysis and risk rating systems, loan review and quality control, and strategies for managing problem loans. The bank conveniently categorizes materials by topic area, and is organized in such a way that readers can acquire information easily and efficiently.

#### [Resource Bank: Scaling Up Microfinance](#)

- **Organization: Opportunity Finance Network**
- Level: CED Practitioner – Seeking Improvement
- This resource bank provides a plethora of resources, webinars, and trainings related to scaling up microfinance. These include overviews of business models, technology solutions, relevant webinars, and additional resources. The bank conveniently categorizes materials by topic area, and is organized in such a way that readers can acquire information easily and efficiently.

### [Resource Bank: Innovations in Small Business Lending](#)

- **Organization: Deloitte Financial Advisory Services LLP**
- Level: CED Practitioner – Exploring New Funding Streams
- This resource bank provides a plethora of resources, webinars, and trainings related to innovations in small business lending. Resources include industry data and research, a step-by-step guide for innovating new business (covering areas ranging from market assessment to capacity assessment), as well as small business tools and resources. The bank conveniently categorizes materials by topic area, and is organized in such a way that readers can acquire information easily and efficiently.

### [Financial Empowerment in a Thriving Community Development Network](#)

- **Organization: National Alliance of Community Economic Development Associations (NACEDA)**
- Level: CED Practitioner – Seeking Improvement
- This assessment of NACEDA members provides snapshots of the variety of missions, strategies, and implementation and data collection strategies which members use. This wide-angle view of the nationwide community development network's varying financial empowerment and asset building activities is designed to provide ideas and inspiration for organizations involved with community economic development.

### [Benchmark Your Incubator Management Practices – and Access Tools for Continuous Improvement](#)

- **Organization: U.S. Department of Commerce Economic Development Administration (EDA)**
- Level: CED Practitioner – Seeking Improvement
- This online tool was developed in order to provide business incubator managers with strategies and methodologies for enhancing their program's effectiveness and efficiency. The tool allows learners to answer questions related to their program, which will then generate access to resources that will help them improve. Upon completion, the tool generates a report tailored to the answers provided.

## **Food and Health**

### [Food Value Chains: Creating Shared Value to Enhance Marketing Success](#)

- **Organization: United States Department of Agriculture (USDA)**
- Level: General Audience – Exploring Expansion into CED
- This document is designed to provide guidance on how food value chains are initiated and structured, how they function, and the benefits they provide to participants, with the intent of encouraging their adoption where the opportunities for successful collaboration exist among organizations with compatible principles and complementary areas of expertise. Toolkit topic areas include an overview of food value chain characteristics and benefits, leadership approaches to make them successful, planning for entering the field, and communications and branding.

### [Resource Bank: Financing Healthy Food Options](#)

- **Organization: Opportunity Finance Network**
- Level: General Audience – Exploring Expansion into CED
- This resource bank provides a plethora of resources, webinars, and trainings related to the financing of healthy food options. Areas covered include background on the industry and model, identifying optimal areas for expansion, credit and finance skills for lending in the food production sector, identifying stakeholders and community partners, and case studies. The bank conveniently categorizes materials by topic area, and is organized in such a way that readers can acquire information easily and efficiently.

## **Financial and Employment Services**

### [Community Economic Development Toolkit: Alternative Financial Services](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Seeking Improvement
- This guide examines the size of the check cashing/alternative financial industry, as well as estimates of the unbanked and underbanked populations in the US by way of documenting the market size for alternate financial services. It explores the various models being used by CDFIs and other nonprofits to provide check cashing and other alternative financial services to low-income families in

responsible and sustainable ways. It then walks through the possibilities and considerations for a community development organization just beginning to explore engaging in positive alternative financial services as a new program or line of business.

#### [Community Economic Development Toolkit: Community Development Credit Unions](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Seeking Improvement
- This guide is intended for use by community development organizations that want to learn about credit unions, create alternative lending and investment programs, or seek services and capital from loan funds. The primary focus of the guide is business lending, and to a lesser degree - personal loans. The guide includes an appendix of national and regional organizations providing additional resources and technical assistance.

#### [Community Economic Development Toolkit: Community Development Financial Institutions](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Seeking Improvement
- This guide is intended for use by community development organizations which want to learn about CDFIs, are considering becoming a certified CDFI (which either have or do not have an existing loan program), or are looking for CDFI services for their own use or the use of the community. The guide provides an overview of CDFIs, eligibility and award patterns, action steps for becoming a CDFI, and a comprehensive appendix of resources.

#### [Community Economic Development Toolkit: Community Development Investment Funds](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Seeking Improvement
- This guide is intended for use by community development organizations wanting to learn about equity investment funds, creating alternate lending and investment programs, and those seeking services and capital from loan funds.

The primary focus of the guide is business lending, followed by an expansion into, and discussion of, personal loans.

### [Community Economic Development Toolkit: Community Development Micro Loan Funds](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Exploring New Funding Streams
- This guide is intended for use by community development organizations wanting to learn about micro loan funds, creating alternative lending and investment programs, and seeking services and capital from micro loan funds. Microloan funds are a specific type of fund which targets small loans to entrepreneurs and individuals. These funds can specialize on various products and markets (home or auto loans, business startups or expansion) in specific neighborhoods and regions. This guide provides an overview of microloan funds, and action steps to become involved in microloan funding based on the expertise and capacity level of your organization.

### [Community Economic Development Toolkit: Financial Education](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- CED Practitioner - Exploring New CED Opportunities
- This guide is designed for use by organizations that are considering providing financial education services. Financial education services encompass diverse topical areas - from personal finance management to small business technical assistance. This guide provides a general overview of the types of financial education provided, the areas they cover, and the various target demographics. The guide also outlines generalized examples of organizational capability with small, medium, and large allocations of resources.

### [Building Financial Capability: A Planning Guide for Integrated Services](#)

- **Organization: Corporation for Enterprise Development (CFED) & the ASSET Initiative Partnership for the Administration for Children and Families at the US Department of Health & Human Services**
- CED Practitioner - Exploring New CED Opportunities

- This resource is an interactive guide for community-based organizations interested in integrating financial capability services into existing programs (e.g. housing, job training, or Head Start). The interactive tools in the guide walk organizations step-by-step through the process of developing an integration plan, beginning with developing a deeper understanding of clients' financial circumstances and which financial capability services can help them improve their situations. The guide also includes tools to help organizations determine how best to provide financial capability services—whether through referrals, partnerships, or in-house. This toolkit is a practical resource for organizations providing financial capability services for the first time as well as those that want to improve or expand existing efforts.

#### [AFI Building Financial Capability in Youth Employment Programs](#)

- **Organization: Corporation for Enterprise Development (CFED) & the ASSET Initiative Partnership for the Administration for Children and Families at the US Department of Health & Human Services**
- Level: CED Practitioner – Seeking Improvement
- This report provides an overview of the valuable lessons drawn from a 2013 roundtable of national and local leaders from promising programs convened to discuss current efforts to help youth build financial capability through employment programs. The CFPB organized this roundtable in collaboration with other federal agencies on the Financial Literacy and Education Commission (FLEC). The toolkit provides an overview of lessons learned from four major metropolitan areas across the nation, including subjects such as developing partnerships, financial education, developing financial products, and creating participant communication and engagement.

#### [Scaling Financial Coaching: Critical Lessons and Effective Practices](#)

- **Organization: NeighborWorks America**
- Level: CED Practitioner – Seeking Improvement
- The Financial Capability Demonstration Project, launched in 2010 with support from the Citi Foundation, showed what it takes to launch, enhance, evaluate, and increase the scale of financial coaching programs nationally. Topic areas include learning from effective practice, evaluation of financial coaching client-level outcomes, and an appendix of additional resources. Specifically, the project

results validate the use of financial coaching as a method of helping low- and moderate-income consumers to save money, pay down debt, and improve their credit scores.

[\(Re\)vitalizing Inner-City Neighborhood Business Districts An Assessment and Strategy Framework for Integrated Microbusiness and Real Estate Development by Nonprofits](#)

- **Organization: NeighborWorks America**
- Level: CED Practitioner – Seeking Improvement
- Read this report to learn of an integrated approach to neighborhood business district revitalization using the strengths of community development corporations (CDC) as a base. This report provides an assessment framework and initial decision-making process for CDCs to use in considering whether to pursue this area of economic development work, determining the capacity needed for effective action and assessing the potential and opportunity for success. Topic areas cover how to frame the opportunity to pursue NBD revitalization, key actors and partners, the core domains of action, and a decisions road map.

## **General**

[Community Economic Development Toolkit: Starter Guide](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: General Audience – Exploring Expansion into CED
- This toolkit provides a very general overview of the main areas of CED - from real estate and business development to financial services. It discusses the capacity and commitment requirements for an organization looking to undertake CED projects, and gives a general overview of the ways in which CED benefit the community.

[Community Economic Development Toolkit: Project Organization](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- Level: CED Practitioner – Seeking Improvement
- This tool-kit will hone in on two of the major “problem areas” facing community economic development organizations - planning and financial access and



management issues. The toolkit describes what types of plans would be most helpful to your efforts, and discusses how to achieve financial sustainability and seek the new capital that your effort may need

#### [Community Economic Development Toolkit: Working with Foundations](#)

- **Organization: California Community Economic Development Association & Community Action Partnership**
- CED Practitioner - Exploring New CED Opportunities
- This toolkit provides overall lessons concerning foundations and how to pursue their funding, as well as a detailed breakdown of the various types of foundations and how to engage them, how to develop personal relations which will pay dividends, timing proposals, and making savvy program-related investments.

#### [Asset-Based Economic Development and Building Sustainable Rural Communities](#)

- **Organization: ICMA Center for Sustainable Communities**
- Level: General Audience – Exploring Expansion into CED
- This six-part series of briefing papers explores asset-based economic development focusing on how small towns and rural communities can build on their natural and working landscapes, local institutions, existing infrastructure, historic and cultural resources, industry clusters, and human capital. Major topics covered include an overview of industry clusters, natural resources and amenities, leveraging existing infrastructure, historic/cultural resources, and transportation, and utilizing renewable energy and local resources.

#### [CDBG Economic Development Toolkit](#)

- **Organization: Department of Housing and Urban Development (HUD)**
- Level: CED Practitioner – Seeking Improvement
- This toolkit includes eleven separate modules covering various areas of community economic development, and is a valuable training manual for both CDBG grantees and HUD staff. This Toolkit provides guidance on the effective use of CDBG funds for financing eligible economic development projects, including microenterprise and small business development, large-scale commercial and industrial development, and job creation, job retention, and job training activities. The Toolkit discusses the basics of financial underwriting and application of HUD's public benefit standards, explores a variety of economic

development financing methods, including Section 108 Loan Guarantee Program financing, with regard to the application and approval process, collateral and debt coverage requirements, and companion grant programs.

#### [CDBG Crosscutting Issues Toolkit](#)

- **Organization: Department of Housing and Urban Development (HUD)**
- Level: CED Practitioner – Seeking Improvement
- This toolkit is directed at Entitlement and State grantees to find information on financial management, environmental review, labor standards, acquisition, relocation and fair housing. The Toolkit is a complete guide for CDBG grantees searching for applicable statutory requirements, regulations, notices, HUD Handbooks and other useful materials. Instead of searching all over the web, grantees can now go to this one location and find the regulation or notice that they need to address their question. This resource also provides useful web links to various additional departments and tools.

#### [Resource Bank: CDFI Capitalization](#)

- **Organization: NeighborWorks America**
- Level: CED Practitioner – Seeking Improvement
- This resource bank provides a plethora of resources, webinars, and trainings for organizations wishing to capitalize their CDFI. Areas covered include an overview of the types of investors in CDFIs, tools and presentations, a thorough walkthrough of how CDFIs are capitalized today, and how to raise investments. The resource conveniently categorizes materials by topic area, and is organized in such a way that readers can efficiently access resources in desired topic areas.

#### [Resource Bank: Preserving and Expanding CDFI Minority Depository Institutions](#)

- **Organization: Deloitte Financial Advisory Services LLP**
- Level: CED Practitioner – Seeking Improvement
- This resource bank provides a plethora of resources, webinars, and trainings related to preserving and expanding CDFI minority depository institutions. Topic areas include strategies for accessing capital market solutions, reducing costs, strategic planning, and improving financial health. The resource conveniently categorizes materials by topic area, and is organized in such a way that readers can efficiently access resources in desired topic areas.

### [Resource Bank: Strengthening Small and Emerging CDFIs](#)

- **Organization: Opportunity Finance Network**
- Level: CED Practitioner – Seeking Improvement
- The Strengthening Small and Emerging CDFIs training series was provided by Opportunity Finance Network to provide comprehensive capacity building services and resources for small and emerging CDFIs. Topics covered include an overview of models that work, managing organizational growth, leading organizational change, and executing innovative business practices.

### [In-District Advocacy Toolkit](#)

- **Organization: CDFI Coalition**
- Level: CED Practitioner – Seeking Improvement
- This toolkit outlines why in-district advocacy is critical to success in CED, highlights easy ways to take action with advocacy, and ways to share efforts and build momentum alongside other CDFIs. It also provides step-by-step, detailed instructions and best practices for advocating on behalf of your organization's CED programs. These include everything from how to write an op-ed letter to the editor to how to meet one-on-one with local representatives and advocate on behalf of your organization.

### [Policy and Advocacy Toolkit](#)

- **Organization: CDFI Coalition**
- Level: CED Practitioner – Seeking Improvement
- This toolkit provides the most-updated materials, fact-sheets, and advocacy strategies necessary for effective advocacy. Training materials include templates for letters, tips for requesting meetings, and reports that can be utilized for advocacy purposes.

### [SBA Learning Center](#)

- **Organization: US Small Business Administration**
- Level: General Audience – Exploring Expansion into CED
- This hub for learning resources provides a plethora of free courses covering topics related to small business and entrepreneurship. Topics include starting a business, managing a business, financing, marketing, and government contracting. This hub is a good point of reference for agencies looking to expand into business incubation or financial services, or agencies already involved in

those activities wishing to remain abreast of SBA training methodologies and resources.

#### [Native American Banking Resource Directory](#)

- **Organization:** US Department of the Treasury, Office of the Comptroller of the Currency
- Level: General Audience – Educational
- This resource directory provides a walk-through of where to locate information and tools related to banking in Indian Country. These include resources related to OCC guidance, federal programs, access to credit, and financial education and counselling.

#### [Rural Economic Development Resource Directory](#)

- **Organization:** US Department of the Treasury, Office of the Comptroller of the Currency
- Level: General Audience – Educational
- This resource directory provides a walk-through of where to locate information and tools related to rural economic development. This includes valuable resources related to commercial lending, community revitalization, public facilities lending, rural development farm loan program, rural housing development, and more.

#### [Financial Literacy Resource Directory](#)

- **Organization:** US Department of the Treasury, Office of the Comptroller of the Currency
- Level: General Audience – Educational
- This resource directory provides a walk-through of where to locate information and tools related to financial literacy resources, issues, and events. Major organizations dedicating to tackling the issue of financial literacy are covered in the expansive resource directory. Resources cover topics ranging from consumer protection to credit management.

#### [Foreclosure Prevention and Neighborhood Stabilization Resource Directory](#)

- **Organization:** US Department of the Treasury, Office of the Comptroller of the Currency
- Level: General Audience – Educational

- This resource directory provides a walk-through of major resources related to community-based practitioners of loan modification, refinance, and foreclosure avoidance programs. Also included are general strategies and studies, policy and regulatory information, and consumer resources.

### [Multifamily Rental Resource Directory](#)

- **Organization: US Department of the Treasury, Office of the Comptroller of the Currency**
- Level: General Audience – Educational
- This directory provides links to resources and information for banks, thrifts, and others interested in multifamily finance and investment programs. Guidance covers regulations, statistics, and also a plethora of programs and resources related to multifamily unit rentals, covering everything from risk-based capital treatment to OCC resources.

## Webinars

### Real Estate

#### [HOME and CDBG: Working Together to Create Affordable Housing - Training Manual and Slides](#)

- **Organization: US Department of Housing and Urban Development (HUD)**
- CED Practitioner - Exploring New CED Opportunities
- This training provides information on using HOME Program and CDBG funds for affordable housing activities as strategically as possible. It outlines differences between the two programs and provides a detailed consideration of how to use HOME Program and CDBG to support rental housing, homeownership, rehabilitation, and comprehensive neighborhood revitalization projects.

#### [Using Section 108 Loan Guarantee Financing to Promote Economic Development Webinar](#)

- **Organization: US Department of Housing and Urban Development (HUD)**
- CED Practitioner - Exploring New CED Opportunities
- This webinar provides an overview of using Section 108 Loan Guarantee Financing to promote economic development, argues for why section 108 is

necessary, its advantages, and a description of the program's flow of funds. Also included are overviews of section 108 projects across the country. Finally, the webinar discusses which types of organizations should apply for section 108, and what funders look for in applicants.

### [Community Development Block Grant Economic Development Forum Webinar](#)

- **Organization: US Department of Housing and Urban Development (HUD)**
- Level: CED Practitioner – Seeking Improvement
- This webinar provides scenarios, questions, and answers regarding eligibility, national objectives, and public benefit standards (and applicable documentation); microenterprises and commercial rehabilitation; and Section 108 loan guarantee, mixed-use development, community Economic development project, and neighborhood revitalization strategy areas. The webinar also includes case studies which illustrate the broad scope of the program.

## **Business Development**

### [Business Start Up: CORE Four Part 1](#)

### [Business Start Up: CORE Four part 2](#)

- **Organization: Community Action Partnership, Office of Community Economic Development**
- Level: General Audience – Exploring Expansion into CED
- This webinar is valuable for organizations considering starting a social enterprise or for-profit entity, is considering providing small business assistance to local business owners, or who seem challenged by business planning aspects of CED. This webinar will provide detailed information on the 'how to's' of starting a new business enterprise or providing technical assistance to small business owners in your community.

## **Financial Services and Employment**

### [Creating Employment Opportunities](#)

- **Organization: Community Action Partnership, Office of Community Economic Development**
- Level: General Audience – Exploring Expansion into CED

- As this webinar discusses, creating employment opportunities can have a substantial positive impact on communities, and Community Action Agencies are well-positioned to become strong conduits for growing job opportunities by utilizing community economic development tools. This session is designed to present examples of community economic development projects that create employment opportunities for communities. Many public sector resources are being focused to enhance job creating opportunities and this session will discuss how they can be used. Loan and investment funds, real estate development, social enterprises and innovative programs with local colleges and workforce investment boards are discussed.

#### [Putting Families First: Good Jobs for All Campaign Messaging Research](#)

- **Organization: Center for Community Change**
- Level: CED Practitioner – Seeking Improvement
- This webinar outlines best practices, and provides examples of agencies using them. It also outlines how best for agencies to create winning messages when it comes to speaking about inequality and poverty in their advocacy and marketing efforts.

#### [Managing Loan Funds](#)

- **Organization: Community Action Partnership, Office of Community Economic Development**
- CED Practitioner - Exploring New CED Opportunities
- Loan funds have become a very important vehicle for financial institutions wishing to effectively serve all of its clientele. Local communities have specific needs, whether it be for smaller loans, start up financing or technical assistance, and may suffer from other constraints such as culture or language. This session discusses some of the key areas that differentiate successful funds and will look at some of the key indicators of operating a successful lending enterprise. The session will also provide insight into what lenders, investors and grant makers look for when they assess potential partners.

#### [The Structure and Growth of Community Development Banks](#)

- **Organization: Federal Reserve Bank of Richmond**
- Level: General Audience – Exploring Expansion into CED

- This webinar provides background information on community development banks, showcases two different community development bank models, and discuss trends for the community development bank industry as monitored by the National Community Investment Fund. This webinar will teach you how community development banks are playing an increasingly important role in low-and-moderate income communities.

## **Food and Health**

### [Healthy Foods Initiative](#)

- **Organization: Community Action Partnership, Office of Community Economic Development**
- Level: General Audience – Exploring Expansion into CED
- This session is designed to introduce Community Action Agencies interested in understanding the multiple ways organizations can integrate community economic development strategies into community healthy food initiatives. From farm or community gardens, through distribution systems, value added processing and finally through retail or directly to the consumer, community based organizations are actively employing community economic development strategies to create jobs, income and needed services for the communities that they serve.

## **General**

### [Fundraising--Building Relationships](#)

- **Organization: Community Action Partnership, Office of Community Economic Development**
- Level: General Audience – Exploring Expansion into CED
- This two part workshop explores strategies for winning competitive funding in community economic development. This session will focus on new strategies in successfully applying for grant funding from Federal, State and Local government sources. In particular, it will provide insight into the constantly changing fiscal climate, how it affects funding opportunities, and strategies for ensuring that your organization remains ahead of the curve in regards to grant opportunities.



### [The Basics on Community Development Financial Institutions](#)

- **Organization: Community Action Partnership, Office of Community Economic Development**
- Level: General Audience – Exploring Expansion into CED
- This is an introductory session for those organizations interested in integrating a Community Economic Development (CED) strategy into their organization. Adoption and integration of a CED strategy allows you to build and leverage on your strong track record and record of achievement. The projects implemented as a result of this strategy allows organizations to build community and organizational assets that will enhance and effectively provide comprehensive services to your constituent communities.

### [Using State CDBG Funds to Promote Economic Development Webinar](#)

- **Organization: Department of Housing and Urban Development (HUD)**
- Level: General Audience – Exploring Expansion into CED
- This webinar provides an overview of using State CDBG funds to promote economic development. This webinar is a good entry-point for agencies which have the will and capacity to pursue CED projects, and which would like structured guidance and overview.

### [CDBG Economic Development for Entitlement Communities Webinar](#)

- **Organization: Department of Housing and Urban Development (HUD)**
- Level: General Audience – Exploring Expansion into CED
- This webinar provides an overview of using CDBG Entitlement funds for economic development. This webinar is a good entry-point for agencies which have the will and capacity to pursue CED projects, and which would like structured guidance and overview.

### [Asset-Based Economic Development for Small & Rural Communities: Ag-Based Renewable Energy](#)

- **Organization: International City/County Management Association (ICMA)**
- Level: CED Practitioner – Seeking Improvement
- This podcast is a part of a series in asset-based economic development strategies for small and rural communities. It discusses how Kandiyohi County, Minnesota leveraged its agricultural industry and abundant natural resources to cultivate its agriculturally-based renewable energy industry. Listen to hear agency

leadership share their experiences in promoting the industry, including strategies, challenges, benefits, future plans, and how their experience can translate into best practices for your organization.

#### [Know Your Region Webinar: Creating Asset-Based Strategies and Partnerships](#)

- **Organization: US Economic Development Administration (EDA)**
- Level: CED Practitioner – Seeking Improvement
- Public-private partnerships can form dynamic foundations that support the development of regional strategies built upon the strengths and assets of each community. This presentation underlines the importance for rural areas to recognize their assets and develop networks that support economic growth, job creation, and increase competitiveness in the global economy. This webinar focuses on how two regional development organizations used partnerships to advance small manufacturing clusters build on regional assets, and how their lessons can translate into organizational improvements at your agency,

#### [STATS America Tool Webinar](#)

- **Organization: US Economic Development Administration (EDA)**
- Level: CED Practitioner – Seeking Improvement
- STATS America is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business, which has obtained thousands of data items from hundreds of data sets through a variety of federal and state sources, along with some commercial and private source data. Economic development organizations, practitioners, policy makers, and other stakeholders can watch this presentation and learn how this tool can be useful in your planning and decision-making processes.

#### [Marketing on a Shoe String Budget](#)

- **Organization: Community Action Partnership, Office of Community Economic Development**
- Level: General Audience – Exploring Expansion into CED
- Whether you are marketing your organization, a project or program, marketing with a limited budget does not have to be complicated or expensive. This webinar will provide detailed information on developing a marketing strategy, creative advertising methods, promotion ideas and effective techniques for using

social media channels to increase client engagement and obtain market research information.

## White Papers

### Real Estate

#### [The New Markets Tax Credit Progress Report 2015](#)

- **Organization: New Market Tax Credit Coalition**
- Level: CED Practitioner – Seeking Improvement
- This annual report summarizes the work of 67 CDEs across the country which have received an NMTC allocation. The report provides an overview of the new markets tax credit, survey results from participating CDEs, and a snapshot of annual activity.

#### [Green Housing = Improved Health: A Winning Combination](#)

- **Organization: NeighborWorks America**
- Level: General Audience – Exploring Expansion into CED
- The case studies in this paper explore the relationship between housing and health. It explains how building affordable green housing provides health benefits to low-income residents and it identifies the benefits of green housing for the environment and energy efficiency. Moreover, the paper provides a array of useful and illustrative case studies from across the nation.

### Business Development & Employment

#### [Small Business Lending Deserts and Oases](#)

- **Organization: National Community Reinvestment Coalition (NCRC)**
- Level: General Audience – Exploring Expansion into CED
- The National Community Reinvestment Coalition (NCRC) analysis “Small Business Lending Deserts and Oases” reports on small business lending trends in the United States and disparities in access to credit for small businesses. The report comprehensively maps small business lending “deserts” and small business lending “oases” in the United States. The report reveals a significant national decline in small business lending, and analyzes data on private-sector

and federally supported lending practices to determine the locations of “lending deserts” and “lending oases.” It also examines lending rates to women- and minority-owned small businesses for federally supported loans.

#### [A Workforce that Works: County Innovations in Workforce Development](#)

- **Organization: National Association of Counties**
- Level: CED Practitioner – Seeking Improvement
- This issue brief that demonstrates the importance of a quality workforce as one of the most important factors for promoting county economic competitiveness. It includes sections on pursuing sector-driven strategies, investing in education and workforce preparedness, advancing data-driven approaches, and workforce development takeaways for localities.

## **Financial Services**

#### [Working Paper: Weathering the Great Recession: A CDFI Case Study in Patient Capital](#)

- **Organization: Federal Reserve Bank of San Francisco**
- Level: General Audience - Educational
- This working paper looks at the lending performance of one CDFI, the Low Income Investment Fund (LIIF), through the Great Recession. Its authors argue that LIIF’s success weathering the downturn—relative to similarly-sized banks—is the direct result of a “patient capital” approach to portfolio management unique to the CDFI industry.

#### [Empowering low income and economically vulnerable consumers](#)

- **Organization: Consumer Financial Protection Bureau (CFPB)**
- Level: General Audience - Educational
- The low-income and economically vulnerable population includes as many as 100 million people. These consumers are diverse in culture, geography, stage of life, and financial status. Last year, the Office of Financial Empowerment hosted a forum to examine the unique consumer financial product and service needs of low-income and economically vulnerable consumers. This report captures the reflections and insights of attendees and describes some of the strategies we’re pursuing to address the issues identified.

## General

### [Large Site IDA Programs: Pioneering the Next Level of Expansion](#)

- **Organization: National Economic Development and Law Center (NEDLC)**
- Level: CED Practitioner – Seeking Improvement
- Section I: Large-Site IDA Models describes and analyzes lessons learned, challenges, and promising practices of the five large-site IDA initiatives in this Learning Cluster Section II: Market Segmentation explores market segmentation as an innovative technique to help bring IDAs to more people, more effectively; it addresses how to segment the IDA market and applies research lessons on institutional and individual factors that influence savings outcomes Section III: Developing a Standard Savings Product moves beyond the current IDA model to explore a strategy for making the IDA idea universal: creating a standard financial product that promotes asset-building and includes low-income people (unlike other asset strategies geared toward middle-income households) Section IV: Concerns and Further Research discusses issues raised by these topics, areas of needed future research, and policy development ideas Section V: Conclusion reviews the purpose of the Learning Cluster and reflects on next steps

### [Collaboration to Build Healthier Communities: A Report for the Robert Wood Johnson Foundation Commission to Build a Healthier America](#)

- **Organization: Robert Wood Johnson Foundation Commission to Build a Healthier America**
- Level: CED Practitioner – Seeking Improvement
- This report pulls from a large national survey as well as in-depth informational interviews, and lays out a series of recommendations for improving healthcare in communities. The report emphasizes the importance of leaders in the fields of child care, education, human services, housing, community development finance, and other areas of community development that influence health—to work together to implement those recommendations.

### [Building Capacity: Issue Brief Compilation from Phase I Team Implementation](#)

- **Organization: US Department of Housing and Urban Development (HUD)**
- General Audience - Exploring Expansion into CED

- This issue brief represents a compilation of specific issue area briefs provided by the Implementation team. Each issue brief accompanied a monthly webinar and allowed grantees to gain additional resources on topics such as creating regional TOD plans and strategies, infill infrastructure financing, advancing sustainability in a slow economy, and redeveloping brownfield properties. This document was created for the purpose of providing grantees with a one-stop resource for all issue briefs from Phase I Capacity Building work of Team Implementation.

### [Community Development Financial Institutions: 20th Anniversary Report: Investing in Communities and Building Strong Foundations for the Future](#)

- **Organization: CDFI Coalition**
- Level: General Audience – Exploring Expansion into CED
- This report celebrates the accomplishments of the CDFI industry by sharing success stories collected from more than 60 CDFI Coalition members. These success stories demonstrate how CDFIs have effectively used innovative financial products and services to support diverse projects to revitalize communities across the nation.

### [Economic Development: A Definition and Model for Investment](#)

- **Organization: US Economic Development Administration**
- Level: General Audience – Exploring Expansion into CED
- Despite significant public resources devoted to promoting innovation and entrepreneurship there is little agreement about how to measure outcomes towards achieving the larger objectives of economic development. This paper starts by defining economic development and then considers the role of government, arguing that public policy should focus on building capacities that are beyond the ability of the market to provide. This shifts the debate towards a neutral role of government as a builder of capacities that enable economic agents, individuals, firms or communities to realize their potential.

### [Best Practices in State and Regional Innovation Initiatives: Competing in the 21<sup>st</sup> Century](#)

- **Organization: The National Academies**
- Level: CED Practitioner – Seeking Improvement
- Most of the policy discussion about stimulating innovation has focused on the federal level. This study focuses on the significant activity at the state level, with

the goal of improving the public's understanding of key policy strategies and exemplary practices. Based on a series of workshops and conferences that brought together policymakers along with leaders of industry and academia in a select number of states, the study highlights a rich variety of policy initiatives underway at the state and regional level to foster knowledge based growth and employment. Perhaps what distinguishes this effort at the state level is most of all the high degree of pragmatism. Operating out of necessity, innovation policies at the state level often involve taking advantage of existing resources and recombining them in new ways, forging innovative partnerships among universities, industry and government organizations, growing the skill base, and investing in the infrastructure to develop new technologies and new industries. Many of these initiatives are being guided by leaders from the private sector and universities.

#### [Performance Metrics Matter](#)

- **Organization: US Economic Development Administration (EDA)**
- Level: CED Practitioner – Seeking Improvement
- This white paper discusses how performance metrics can be used to create a more effective CEDS for a regional economy. It includes real-life examples of how performance metrics have been used by various Economic Development Districts (EDDs) and other regions assisted by ViTAL Economy to address unique conditions and transform their region's economic performance. It also demonstrates how performance metrics are the first critical step in creating meaningful strategies in a CEDS and how they can improve an economic region's ability to meet the new NADO's Seven Principles of CEDS Standards of Excellence.