NATIONAL ASSOCIATION FOR LATINO COMMUNITY ASSET BUILDERS

NALCAB

Availability of Rural Technical Assistance Services & Affordable Housing and Community Development Loans

The National Association for Latino Community Asset Builders (NALCAB), is a 501(c)(3) non-profit organization based in San Antonio, TX. NALCAB is a national intermediary that has a strong record of providing technical assistance and access to capital throughout the U.S., in both urban and rural markets. The U.S. Department of Housing and Urban Development (HUD) has awarded NALCAB a grant to deliver project-based and organizational technical assistance (TA) and capacity building services, and loans to affordable housing and community development projects, in rural communities in 12 states. Government, tribal, and non-profit affordable housing providers, and community and economic development entities from the following states are eligible to request TA services and loans: Arizona, California, Colorado, Florida, Hawaii, Indiana, New Mexico, North Carolina, Ohio, Oregon, Texas, and Washington.

TECHNICAL ASSISTANCE

Program Contact: Paul DeManche, rta@nalcab.org, (210) 227-1010

Purpose of Funding

The Rural Capacity Building (RCB) program enhances the capacity and ability of local governments, Indian tribes, housing development organizations, rural community development corporations (CDCs), and rural community housing development organizations (CHDOs), to carry out community development and affordable housing activities that benefit low- and moderate-income families in rural areas.

Eligible Activities

NALCAB will provide on-site and/or remote TA to eligible recipients to build organizational capacity or to advance specific affordable housing, community, and/or economic development projects and programs. No grant funds are available through this solicitation.

Local governments, Indian tribes, housing development organizations, rural CDCs, and CHDOs that work in rural areas in the following states are eligible to apply for TA: Arizona, California, Colorado, Florida, Hawaii, Indiana, New Mexico, North Carolina, Ohio, Oregon, Texas, and Washington.

Eligible rural areas are defined as all non-Urbanized Areas (UA) according to the U.S. Census Bureau. In general, areas with population smaller than 50,000 are eligible. Organizations should use the USDA property eligibility tool (http://eligibility.sc.egov.usda.gov/eligibility/) to estimate their rural eligibility. The official determination of eligibility will be made by NALCAB once TA has been requested.

Technical Assistance Services

There is no set value or length of time for TA but a typical assignment lasts 9-12 months with 1-3 technical assistance providers. TA will be provided by a mix of NALCAB staff and consultant partners. The types of TA services that NALCAB can provide include, but are not limited to:

- Strategic planning
- Organizational sustainability planning
- Resource development, including applying for federal grants
- Preparing community needs assessments
- Project financing and development
- Program design and development
- Community and stakeholder engagement
- Building partnerships or coalitions
- Leadership development
- Staff and/or board member training
- Identifying and promoting effective policies and practices
- Managing crises: risk management and crisis response planning
- Managing government and private grant funds
- Outcome measurement
- Management or information data systems

The decision by NALCAB to provide TA is, in part, determined by whether the assistance is expected to result in one or more of the following outcomes:

- An organization newly accessing or expanding Federal or non-Federal funding
- Housing units placed into the development process, created, sustained, repaired, or rehabbed
- New businesses created or existing businesses assisted
- Community development projects or community programs supported
- Jobs created or retained
- New CDCs or CHDOs created
- New community partnerships developed

TA Recipient Requirements

Organizations that receive TA will be required to assign specific staff to work with NALCAB and consultant TA providers. Recipients will also be asked to complete a report at the end of the TA assignment. The report will request feedback on the TA services provided and the outcomes achieved.

Requesting TA

Organizations that would like to request TA services from NALCAB are asked to complete the attached "**Request for Technical Assistance**" and submit it to rta@nalcab.org along with a one-page "**Summary of TA Request**" (explained below). NALCAB will review each request for

eligibility based on criteria set forth by HUD. Once requests have been reviewed, eligible organizations will be invited to submit a full application for TA.

The **Summary of TA Request** should describe your organization's need for Rural Capacity Building TA to accomplish your organization's objectives. Please describe the program, project or services which need technical assistance and include the following information:

- The aspects of the program or project for which technical assistance is needed
- Specific obstacles or challenges that need to be addressed through technical assistance
- Any partners and their roles
- Funding strategies, leveraged resources that are or may become available, and any gaps in financing that need to be addressed in order to move the project forward.
- Training that may be needed for staff and/or Board members
- How the proposed project or program will increase your organization's capacity to deliver affordable housing and/or rural community development services
- Anticipated outcomes from the proposed technical assistance
- Proposed measurement tools that could be used to gauge your success in achieving the goals and objectives of technical assistance

Deadline for Submission

This is an open invitation to request technical assistance, however, TA requests will be subject to availability of funding. Applicants are encouraged to submit their request as soon as possible to ensure that they can be considered before the TA funds are exhausted.

AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT LOANS

Program Contact: Christopher W. Sanchez, csanchez@nalcab.org, (210) 227-1010

Purpose of Rural Loan Fund

The NALCAB rural loan fund (RLF) is designed to provide short term, fixed-rate, low fee, low interest financing for affordable housing and community and economic development projects located in eligible rural areas that need pre-development, gap, or acquisition financing.

Eligibility – Who Can Apply?

Loans will be made available to any unit of local government, housing development organization, Indian Tribe, rural CDC, or rural CHDO that seeks to develop and implement effective housing and community development projects in one of the following 12 states: Arizona, California, Colorado, Florida, Hawaii, Indiana, New Mexico, North Carolina, Ohio, Oregon, Texas, and Washington.

To be eligible, projects must carry out community development and affordable housing activities that benefit low- and moderate-income families and persons in rural areas. Each project will be carefully reviewed for eligibility. For the purposes of this program, HUD defines eligible rural areas

as all non-Urbanized Areas (UA) according to the U.S. Census Bureau. In general, areas with population smaller than 50,000 are eligible.

Priority consideration will be given to loan applicants based on the expected economic and housing impacts of the loan (housing units created or rehabbed, jobs created or retained, businesses created or supported, etc.). Although technical assistance is not a condition of the loan, NALCAB does encourage applicants to also consider submitting a TA request in addition to the RLF application.

Loan Terms

Loans will be made for a minimum of $50,000 to a maximum of $400,000. Each loan will carry a maximum loan term that will not exceed 24 months. All loans will be low-cost and fixed-rate.

Apply for a Loan

For additional information and application materials, please contact Christopher W. Sanchez at (210) 227-1010 or csanchez@nalcab.org.