

	Action Steps	Timeline	Person Responsible	Completion	Notes
<b>Strategic Goal 1: Pre-Development Loans for Water and Waste Water Systems</b>					
<b>Objective A: Establish Pre-Development Loan Fund</b>					
Michael Rivera					
1. Raise \$5 Million within a 6-year term			Bryn Bagwell	Completed	Secured RWJF capitalization loans of \$500,000 on 6/15/2022 and \$4,500,000 on 8/22/2022.
2. Make 93 pre-development loans to leverage \$69.8 million in SRF funds	Environmental Services field staff working with communities throughout our 7-state region will assist in originating at least 93 pre-development (PDE) loans that are closed by CU's CDFI staff.	9/30/2025	Griffin Todd	In Progress	<b>7 PDE for \$2,908,556.61.</b> CU's Environmental Services Area Directors have been tasked with the following performance goals for FY 2023: Texas - enroll a minimum of 50 new water infrastructure development projects / assist in completing at least 25 PDE loans; Central States - enroll a minimum of 18 new WID projects / assist in completing at least 9 PDEs; Eastern States - enroll a minimum of 18 new WID projects / assist in completing at least 9 PDEs; (FY2023 PGs = 86 projects / 43 PDE loans; FY2024 PGs = 86 projects / 43 PDE loans; FY2025 PGs= 14 projects / 7 PDEs; FY2026=14 projects / 7 PDEs;
3. Raise a loan loss reserve of approximately 12% of funds lent	Raise a loan loss reserve of \$600K (12% of lending objective).	9/30/2023	Michael Rivera	In progress	CDFI application for 2024. Houston Endowment? Winthrop Rockefeller funds?
<b>Objective B: Outreach campaign</b>					
Michael rivera					
1. Develop marketing materials explaining pre-development loan product	Work with lending to develop PDE loan flyer primarily. Work with the lending and communications team to produce additional marketing materials as needed.	2/13/2023	Bryn Bagwell	Completed	PDE Loan Flyer created 2/13/2023 by Kevin Tillman. Area Directors will coordinate with lending and communications if additional marketing materials are needed.
2. Train CU's 35 Env. TA's on outreach strategy	Build Capacity of CU's Environmental Services Team (currently 50 staff) to identify water infrastructure opportunities for historically disadvantaged communities and increase knowledge of state revolving loan funds (DW and CW).	3/1/2023	Tommy Ricks	Completed	Since October, 2022, key staff (ES Area Directors, ES State Coordinators, and other ES field staff) are being trained by Quantified Ventures "SRF Academy" to increase knowledge of Drinking Water and Clean Water SRFs, Bipartisan Infrastructure Law provisions including prioritization of historically disadvantaged communities as applicants for SRF funding; assistance in procuring qualified professional services; assistance in pre-vetting proposed projects to ensure that FONSI and Categorical Exclusions are taken into account; and, post-award technical assistance to help borrowers comply with AIS, DB, and BABA requirements.
3. Leverage network of partner organizations in each of CU's 7 states to promote product	Collaborate with Water Finance Exchange, State Water Infrastructure Financing Authorities, USDA Rural Development, COGs, and Primacy Agencies.	9/30/2025	Harold Hunter	In Progress	Since the spring of 2021, CU has been collaborating with WFX to conduct ongoing state and intrastate regional BIL-Infrastructure Investment and Jobs Act funding opportunities for mayors and other responsible officials of public water systems and eligible publicly-owned treatment works facilities in the states of Texas and Mississippi with plans to roll these workshops out in Alabama (Jan 2023), Tennessee (spring 2023), Arkansas (March, 2024), Louisiana (May, 2024), and Oklahoma. CU has also executed a MOU with EPIC (Environmental Policy Innovation Center) to coordinate on pre-development technical assistance throughout our region with ongoing meetings every two months.
4. Conduct specific outreach to water/waste water engineers in each of CU's 7 states to inform them about the resource and their ability to secure their fee immediately on eligible projects	Develop 7 Funding Fact Sheets with current information from each state and share with appropriate State Coordinators to be used by TAP's when discussing options with Boards.	10/1/2023	Karen Conrad	Completed	Will be used to provide TA at meetings (board or other types) and help educate about all the different types of funding with an emphasis on the "loan forgiveness" or grant possibilities of each type. TA will also include the various reporting requirements and debt reserve requirements of each type of funding if not 100% grant/loan forgiveness. The production of these state-specific sheets has been completed and have been distributed by Caroline Miles-Ingram and Alex Goodyear to each State Coordinator.

Utilize PDE Loan Marketing Materials in face-to-face meetings, direct mailings (through CU Communications), water financing committee meetings, BIL-IIJA funding workshops, and in-person training sessions.

7/31/2024 Karen Conrad

In Progress

Environmental State Coordinators will conduct continuous outreach to professional registered engineers in each state to leverage existing relationships and build new ones to ensure that historically disadvantaged communities are included in BIL-IIJA funding opportunities. **Metta is preparing a letter with updated information to send to the 5000 communities with ≤ 10,000 population in the CU region announcing availability of various funds. We will follow up with two additional mailings (postcards) after the initial mailings are completed.**

5. Provide Predevelopment TA to 200 Community Environmental Management Systems

Provide pre-development technical assistance to include assistance in procuring professional services, long-range planning, infrastructure financing studies, feasibility studies, community interest meetings, rate setting, and CU/SRF loan application assistance to 200 Community Environmental Management Systems.

9/30/2025 Karen Conrad

In Progress

Pre-Development / Post-Award Infrastructure Development Technical Assistance grants through Lyda-Hill Philanthropies (TX-only), Robert Wood Johnson Foundation, HHS-Office of Community Services, Rural Community Assistance Partnership CAT-3 EFC, and SERCAP CAT-2 EFC (AL, MS, TN-only) will focus on delivering pre-development TA to a minimum of 172 projects for the first 2 years (goal is to complete PD TA for 100 projects in Texas before 7/31/2024 and remaining states' PD TA for an additional 100 projects before 9/14/2026). Post-Award TA will be provided to these projects from enrollment through completion of construction and final project inspection. Post-Award TA will be completed on or before 12/31/2028 as these W/WW infrastructure construction projects are completed. 103 **Total RWJ & LH (\$1.5%)**

Assist processing PDE applications and provide TA to 75 communities which result in PDE loans

9/30/2025 Karen Conrad

In Progress

Six PDE applications currently in review. We hope this continues to pick up in the future.

6. Provide Post-Award TA to 100 Community Environmental Management Systems

Provide Post-Award TA to CEMS which have closed on CU PDE loans and are in the state SRF IUPs

9/30/2025 Alexander Brandon

In Progress

Post-Award TA will not begin until first PDE loan is closed and is anticipated to continue through September 2027 (after the expiration date of the current CU Strategic Plan) Post technical assistance should begin with Boynton and Winslow.

Strategic Goal 2: Small Dollar Loans

Objective A: Re-Invent Nuestra Casa in the Rio Grande Valley

Michael Rivera					
1. Leverage tech. to take applications efficiently	Explore alternative lending software programs	1st and 2nd Q 2024	Michael Rivera	In Progress	Narrowed down to one fully integrated software program called Ivy Tek. Incorporates Sales Force which allows more efficiency and accuracy in loan application process. User friendly.
2. Add Credit Counseling component through partnership with CDCB in Brownsville	Capture data of those participating in CC from NC borrower			In Progress	will follow up with each borrower post closing to walk them through how to sign in to take the credit counseling course. Able to compare credit scores from previous application one year later. Mortgage portfolio to be serviced by CDCB beginning 11.1.23
3. Leverage LMS Platform to provide training on credit enhancing skills	Capture data of those participating in LMS	2023	Michael Rivera		
4. Support borrowers in becoming banked to allow electronic payments	Research Woodforest and other banks	2024	Michael & Cynthia	In Progress	Added Predatory Lending to LMS.
5. Introduce credit reporting for all small dollar borrowers			Michael Rivera	In Progress	Opened Woodforest Bank which is a great partner for joint outreach. Keeping PNC account for
				Completed	Credit scores have increased for CU return borrowers one year later by an average of 34 points.
6. Clearly document stories for small dollar loan products/users	Feature NC borrowers in Annual report			In Progress	Story on 8 time borrower. 2nd story in development, added two new borrower stories at Nuestra CASA anniversary event
		2023	Michael & Elaine	In Progress	
		2024	Elaine		Federal Reserve interested in co-publishing article featuring wealth creation through creative CDFI product (NC) in FY24
7. Small Dollar Home Improvement Loan volume goals	\$382,500 closed/disbursed	Jun-23		In Progress	204 loans made ytd July 2023 for \$519,250. 67.88% of Sept goal of \$765,000
	\$765,000 closed/disbursed	Sep-23		In Progress	223 loans made ytd sept 2023 for \$585,890. 77% of Sept goal of \$765,000.
		23-Dec			266 loans made ytd December 2023 for 736,060.00. 96.22% of 765,000.00
	\$1,377,000 closed/disbursed	Sep-24	Michael Rivera	In progress	Requested modification to Yr 2 goals and time extention for Yr3
	Credit scores improved for existing borrowers post 2 years			Completed	82% of return borrowers increased their credit score one year later. increases average 34 points not including those who started with no score.
		50 % by 9-2024			

Objective B: Replicate Small Dollar Loan Program in other Geographies

Michael Rivera					
1. Document demand for small dollar loans in Rio Grande Geography through loans made				Completed	One year anniversary event showed considerable media interest in the continuation. New partners added for referrals in 2023.
2. Demonstrate demand in new geography	Start 2nd small dollar home improvement loan program in Delta		Bryn Bagwell	In Progress	planning to follow Come Home CU low income housing to the Delta with Pine Bluff and Dumas adding soon. New lender would need to be added with Michael supervising staff.
3. Raise funds to replicate in new geography	Specific operating budget developed	2025	Michael Rivera	In Progress	WoodForest provide \$2500 grant for SSmall Dollar. Other sources needed. Partner with UAPB to defray operational costs by hidring students
			Michael Rivera		

Objective C: Advocacy Dentralized Water System Loans

Michael Rivera					
1. Work with RCAP to ensure Decentralized Water System funding is permanent part of upcoming Farm Bill		Prior to Reauthorization in fall 2023	Tommy/Ines	In Progress	Tommy is working with RCAP on Farm Bill. Ines is working with RRAN on Farm Bill. Building strong relationships with Senate Ag Committee. Guidance has been provided to Sen. Booker's office on an alternative to his concept of transitioning the DCSWS loan program to a 100% grant for those under 80% SNMHI. Alternative plan includes a stepped loan/grant DCWS program determined by State Non-Metro Median Household Income: Below 60% SNMHI = 75% grant / 25% loan; Below 80% SNMHI = 50% Grant / 50% Loan; Below 100% SNMHI = 25% Grant / 75% Loan; Below 110% SNMHI = 100% loan. Additional guidance requested the removal of the intermediary lender requirement of a 10% match.
2. Leverage relationship with RCAP, RRAN and legislators in our territory to support legislation			Tommy/Ines	In Progress	

3. Capture data on declines due to heir’s property issues	leveraging staff info and connecting with national researchers			Completed	Reporting reason for declines to USDA including heirs property. Changes were made to the DWS eligibility rules to allow for various ways to show ownership including such things as utility bills in the owners name, effectively removing the hard requirement to have only their name on the deed.
		Jul-05			
4. Create Exceptional DWS Loan Product				Completed	
5. DWS Loans Made	\$250k Loans committed	2023		Completed	\$258 K committed as of 12/31/2023
	\$250k Loans disbursed	2023	Michael	In Progress	\$210, 448 disbursed as of 12/31/23 6 month ext granted
	All 7 States	2023		Completed	
	Successful grant increasing by \$50K minimum to 300K			Completed	
		2024			New grant awarded for \$400,000.
	Successful grant increasing by \$50K minimum to 350K			In Progress	
		2025	Michael Rivera		
	Successful grant increasing by \$50K minimum to 400K				
		2026			

Objective D: Advocacy for Nuestra Casa Loans

Michael Rivera	historic NC loan data is being analyzed to determine value of wealth creation	FYE23	Michael &Elaine	In Process	Goal is to publish this research by FYE
1. Evaluate impact of Nuestra Casa historical lending on wealth creation for families					
2. Implement means for tracking wealth creation for families served through small dollar loan program moving forward (metric - property value)	Collaboration with NC/Lending staff to develop means to maintain contact with clients and capture property values	Q3E FY23	Elaine/Jane	In Progress	Jane is exploring opportunities to support data capture through new lending software. Elaine has accessed GIS layer from property records in Texas counties where NC loans approved. Exploring ability to analyze changes in county assessment values over time, understanding this is not market value and used only to illustrate change and degree of change. Together we are collaborating on additional opportunities for data capture.

Strategic Goal 3: Broadband in Rural Communities

Objective A: Broadband Team

1. Hire broadband expert		Nov-22	Martha Claire	Completed	Catherine Krantz, CV attached, hired as Area Director for Broadband
2. Hire broadband technical assistance provider per state	Develop position descriptions, targeted recruitment			In Progress	Catherine and MC strategizing on where to move first; funding opportunities may drive some of this. Position descriptions developed. Potential funding via Texas ISP for community engagement, TA piece. BTAP Positions to Scott for banding. Strategy altered to include American Connected Corps members who started will start in September 23. Mark Pearson hired as Interstate Coordinator - to help overall strategy. <b>Funding pipeline for staff:</b> 2023: AD of Broadband applied for 2 grants with CU as the principal applicant 1. Methodist Healthcare Ministries Digital Navigator Cohort - 10 Counties \$3.8M - not awarded, 2. USDA Broadband Technical Assistance Provider grant MS - \$1M - Dec 2023: reduced to \$772K, awaiting award announcement; AD partnered with Resound Networks on 53 grant applications with CU being a Digital Equity service provider if grant is awarded, total amount \$2.28M (9 grant applications in CO - not awarded; 19 grant applications in OK, awards to be announced in Jan 2024; 25 grant applications in TX, awards announced TBA), with \$20,000 paid for grant writing assistance (\$10,000 for Texas and \$10,000 for Colorado). <b>We have posted and will interview for one BTAP this month. Broadband funding has been slow in being awarded and thus delayed hiring aside from our three American Connected Corps members who have been pivotal during this phase.</b>
3. Engage CS staff and interested Environmental Staff	Develop training, deliver training		Catherine, Martha 23-Aug Claire	Completed	Broadband Area Director offered internal training opportunities via multiple delivery methods; will continue to offer additional training as requested by staff/teams across CU work
4. Create internal training resources for Community Facilitators	Presentation will be with CFs in December 2022 and completed by February 2023 for Environmental staff.		Feb-23 Catherine	Completed	Broadband AD developed training slides and IF/THEN community consensus resources for deployment
5. Engage E-Team/Lending team in communities that choose coop. or entrepreneurial owned model to work with the businesses.	Area Director will work to create blending opportunities for the Entrepreneurship and Lending Teams with relationship to broadband education, accessibility, and adoption.		Feb-23 Catherine	Completed	Broadband AD will complete 7 state listening tour and then engage E-Team and Lending based on gaps recognized in each state; additional work around creating entrepreneurship opportunities with regard to education, adoption and accessibility to be discussed as capacity for local ISPs . The E-Team is developing a Minimum Viable Business Model based on real-world data from an E-Team client in East Texas. Dale and Catherine plan to publish the planning model by June 2024. 1/15/24: BB Team is seeking grant opportunities that small ISPs would be eligible for, and able to meet requirements for, and aligning these ISPs and grant opportunities with matching funds providers. While there will likely be future opportunities to expand this work, the original work with Buna was completed.
			Catherine, Martha Claire, Cynthia, Jun-23 Michael		

Objective B: Developing Broadband Expertise

1. Develop relationship with CTC Cons. To develop training	Module one developed in late 2022 and will be implemented during 2023	Aug-23	Martha Claire	Completed	Received 1st training module from CTC. Continued engagement not as essential given our new internal capacity.
2. Submit EDA proposal to secure resources	Area Director will evaluate module and determine plan for additional module development.			Completed	Area Director is currently evaluating grant opportunities across agencies including EDA to expand the network of "in house" experts for CU's broadband. Targeted research is currently focused on potential workforce funding and partnership growth re: the community engagement piece and healthcare funding related to broadband. 4/17 updated AD of Broadband has written grants for 25 communities in conjunction with ISP in TX related to TA and Digital Equity services; 5/16 update Working with each state to build relationships related to large funding for TA like the ones completed for TX. EDA meeting to be scheduled in late May. EDA funding for broadband not currently high priority while other funds are "best use of time" based on award possibilities. 9/29 AD of Broadband has written grants for 9 communities in conjunction with ISP related to TA and Digital Equity service opportunities for RCAC; 10/5 AD of Broadband has written grants for 19 communities in OK in conjunction with an ISP, related to TA and Digital Equity services.
		Sep-23	Catherine		

3. Offer and attend training to better engage CU Staff, partners, and community leaders across the 7 states	Seek opportunities such as March 7-9 – Wireless Internet Service Providers Association (WISPA) America Conference, Louisville, KY; March 27-28, 2023 – Connected America Conference, Irving, TX; April 6, 2023 - Fiber Broadband Association Regional Fiber Connect Workshop, Oklahoma City, OK; May 1-4, 2023 – Broadband Communities Summit, The Woodlands, TX to present best practice models developed along with present to CU staff at Annual Meeting.	Completed	AD has attended training sessions as a learner and expert across the country to stay current on the rapidly changing technology along with forecasting of funds across the states. 5/16 per Catherine remind OLT that communities they are working in are priority area and she is happy to talk them through IF/THEN scenario for advice at any point until her schedule no longer permits.
		Dec-23 Catherine	
4. Engage with Benton Institute through AR Connectivity Coalition	Complete Benton Institute training opportunity for learning and to determine its best practices for future use via train the trainer scenarios	Completed	Completed Benton Institute training. Decision made not to re-engage Benton Institute but draw best practices from sessions including creating the IF/THEN method for use with communities to better engage them where they are in the broadband pipeline
		Sep-22 Martha Claire	
5. Develop close working relationship with state broadband offices	Meet with state broadband offices in all seven states, by setting up meetings, calls, and attending events virtually or in-person. (AR: AFN AIP Meeting with AR State Broadband Director, Glen Howie, November 28, 2022)	Completed	AD of Broadband met with Arkansas and Alabama state offices completed in November and December 22' respectively. Staying in regular contact with AR Broadband office and team. Virtual meetings with staff from all other state offices have been scheduled with follow up face to face engagements requested as in-state work dictates. Follow up particularly in Texas, Oklahoma, Alabama, Mississippi, where we are currently already engaged. 5/11 Traci McQuary and Russ Garner attending MS meeting for Catherine, set up a one-on-one with MS Broadband Director Sally Doty 5/16, who offered their full assistance and offer of support for our USDA BTA grant application. OK: Attend regular virtual meetings of the OK Broadband Council, 4/6, 5/23, 9/27 attend in-person broadband events in OK with Broadband Office; 7/10 Attend in-person event of TX broadband development office in Texas; have communicated with LA & TN broadband offices, with additional contact as in-state work dictates. Broadband team will maintain close contact and positive relations with all 7 states' broadband offices.
		Dec-23 Catherine	

### Objective C: Prioritize Deployment

1. Work with communities who have or are securing broadband	This ongoing activity will begin in 2023 will identification of at least 5 current CS Communities determined ready for broadband funding stage to provide capacity building in the development of state or national proposals	Completed	Feb 2023 - AD in collaboration with community facilitators and CS director has completed initial assessments with CS communities that are currently participating in both multi year and unique engagements to assess their readiness for broadband fund application; education related to broadband funding has been deployed re: ISP vs municipality funding initiatives, currently developing model for engaging community with ISP in larger proposals
		2023-2025 Catherine, CS Team	
2. 5 TX communities funded through RPIC	Presentation of educational webinar to Community Leadership Teams to introduce key BB concepts, share news, policy and funding updates, and opportunities, including the availability of free Digital Literacy training courses.	Completed	AD has completed training with one RPIC community in Texas, team has developed metrics measurement plan for those engaging in digital literacy to track consumer satisfaction with regard to several organizational offerings that are shared. Additional presentations have been offered throughout E TX through these relationships built and the ones with TLL Temple Foundation
		Sep-23 Catherine, Mark	
3. CS Communities committed to implementing broadband strategy	This ongoing activity will begin in 2023 with identification of at least 5 current CS Communities to engage in implementation of their broadband strategy initiated with development of broadband subgroups in each leadership team. Additionally, coordinate with Community Facilitator, community leadership team, and Connected Nation (national non-profit dedicated to broadband) that has free digital literacy training courses to offer and is looking for communities to assist, to offer free digital literacy training courses in interested communities.	Completed	At April 2023 CS staff retreat community facilitators will present up to three communities for potential engagement in the broadband strategy build out with the potential for selection to be part of the first cohort of communities across state lines to engage; virtual education pieces offered by AD along with localized capacity building with CFs already engaged in leadership teams. 10/23 The Broadband Team is currently working with 5 communities in TX, 1 in OK and 1 in AR, where there is active CS engagement. Dec 2023 / Jan 2024 BB Team has crafted a data sheet based on current FCC data of broadband Access, to help us identify priority communities in need of broadband access, as well as eligibility for grant opportunities, within our service area. This will dramatically improve our ability to react quickly to grant opportunities, and proactively find opportunities for communities. Dec 2023 - Jan 2024 Broadband team Digital Equity Coordinators have gathered Digital Equity metrics and written Digital Equity plans for 40 active CU communities, and creates a Digital Equity data set that will allow prioritizing community work based on digital equity metrics such as social demographics, digital divide index, and % of NTIA covered populations. Digital equity plans were completed and presented to
		May-24 Catherine, CS Team	
4. Communities identified through Environmental Team	Engage Environmental Team in identification of at least 5 communities who have identified broadband infrastructure as a strategic goal to build community pipeline	Need to Develop	AD with collaboration from CS Director will develop a scheduled/targeted engagement timeline for consistency engaging with Environmental Team on community identification while rolling referrals will also be a piece of this engagement strategy. No formal strategies have been put into practice, however, there have been multiple referrals. October 2023: BB Team is currently working with 6 Communities on broadband planning, 5 are CS Team referrals and 1 is an Environmental Team referral: Tatums, OK. Nov 2023: Alexander's team has identified a list of 10-12 communities with possible broadband needs in TN, Broadband team has identified a TN State grant opportunity and will be helping communities determine eligibility.
		Catherine, Tommy or Jan-24 Area Directors (?)	

5. Communities where CU identified entrepreneurs who own and want to grow an ISP	<p>This ongoing activity will engage the Entrepreneurship Team in 2023 when the local market confirms ownership opportunity and local entrepreneurs have been identified beginning with at least 1 broadband entrepreneur referred.</p>	2023-2025 Catherine, Cynthia	<p>In Progress</p>	<p>CS Director, AD and community mayor engaged local ISP related to existing service gap, developed plan for community outreach for surrounding areas; reassessing how to engage E-team based on the pace of deployment for the ISPs and their feedback on engagement to be completed by May 2023. 2/23 - present E-Team and Broadband Team have worked with one entrepreneur; E-team working of ISP business modelling resources and fact sheets for ISPs. 1/4/24 AD Site visit in Buna and Pineland with</p>
6. Persistent Poverty communities	<p>Ongoing activity will launch in 2023 with engagement across the persistent poverty communities of all seven states with at least one convening in each state related to broadband best practices.</p>	2023-2025 Catherine, Don	<p>In Progress</p>	<p>March 2023 AD engages GIS team to discuss mapping opportunities to direct state convenings; late 2023 ongoing mapping conversations with GIS team re: how to use GIS to leverage data in community broadband work. Nov 23- Feb 2024: Broadband Team, along with our 3 AmeriCorps ACC members, have gathered demographic and broadband specific data for 40 of CS Teams existing (active and recently completed) communities. BB Team has written 40 Digital Equity Plans for existing communities. Plans include demographic information, broadband best practices and actionable items that communities can do to improve broadband access, adoption, and use, in their communities. The data collection process across all active CS communities has created an extensive data set that can be used to track Digital Equity Priorities, of which persistent poverty is one metric. Additional metrics are Digital Divide Index, Social Vulnerability Index, and NTIA Covered populations data. Jan / Feb 2024: AmeriCorps ACC membersOur AmeriCorps ACC members (also called Digital Equity Cordinators) will be presenting these plans to communities. Broadband Team is working with GIS team to create a mapping tool that will integrate data geographically, to allow better geographic understanding of opportunities. Jan 2024: Broadband Team has crafted a data sheet based on current FCC data of broadband Access, to help us identify priority communities in need of broadband access, as well as eligibility for grant opportunities, within our service area. This will dramatically improve our ability to react quickly to grant opportunities, and proactively find opportunities for communities.</p>

## Strategic Goal 4: e-WealthHealth

### Objective A: Form Cohort of Entrepreneurs Committed to Long-Term Engagement

1. Recruit and engage first cohort		Aug-22 CT/DR	Completed	3 active cohorts with a total of 24 active participants. Fourth cohort scheduled to launch in May 2023.
	Enrollment by the clients for the first cohort		Completed	Goal Achieved: Cohort 1 launched August 2022. Currently, we have 6 cohorts with a total program enrollment of 52 participants.
2. Develop additional Weath building technical assistance tools		Dec-22 CT/DR	Completed	Capital Readiness Canvas, Financial Models integrating wealth goals, Report Card to reflect progress in wealth accrual.
			Completed	Goal Achieved: Client workbook developed and newly revised financial projection models. For example, the financial projection model now includes calculating with the business owner their minimal essential budget to build this amount into their business financial model for determining their breakeven requirements. This financial projection model now also includes more detailed budgeting and capturing the cohort participants personal net worth to establish a baseline and to measure the increase in net worth and other key metrics.
3. Vet and secure 3rd party services that enable wealth building	Tools completed and using in the cohort	Jun-23 CT/DR	Completed	Goal In Progress: We have secured interest from Matthew Bruton to participate in wealth building education training to our eWealth Health Cohorts that we plan to record for our LMS.
	Third party services are being offered to cohort participants via webinar, e-learning trainings or one-on-one discussions primarily around financial planning or wealth planning.		Completed	Matt Brutton partnering to deliver retirement planning education on a quarterly basis.

### Objective B: e-WealthHealth Accelerator

1. Raise Funds to be used for wealth building strategies, i.e., retirement account match, down payment toward asset purchase, cost for succession plan, cost for income tax planning		Dec-22 CT/DR	Completed	Goal Achieved: Funds obtained from Wells Fargo Foundation
Used to create incentive and new investment habits	Develop an accelerator incentive plan tied to measurable milestones that contribute to entrepreneurial skills, business success, and owners' wealth accretion.		Completed	Incentive plan has been established with milestones tied to key wealth related objectives. A total of \$5,000 accelerator payout is broken into; \$2,000 associated with attending training related establishing and maintaining a bookkeeping system and financial reporting, and \$3,000 matching funds associated with establishing a retirement account and making regular contributions.
	One or more eWealth Health cohort participants has met the performance objectives that triggers disbursement of their Accelerator payment by the end of Jun 2023 (Q4 of programming)	CT/BW/DR	Completed	Through the first 18 months of the program, we have had 14 E-Wealth Cohort participants qualify for either partial or full stipend payments (max \$5,000). With 52 cohort participants currently in the program, we anticipate another 10 - 12 participants to receive E-Wealth Accelerator stipends by the end of the second year.
		BW/DR		

### Objective C: Expanding WealthHealth Approach Across Other Program Areas

1. Lending - Interest rate incentives to encourage cohorts to fully engage	Pitch contest contestants, win \$1000 loan if take LMS courses for example	Jan-24 Michael and Cynthia	In Progress	Truist Grant provides funding to develop training courses and delivery of wealth creation and capital readiness training.
2. Lending - Small Dollar Program: create wealth building opportunities	Nuestra Casa - 2nd loan if payments made on time	Dec-23 michael Rivera	In Progress	
3. Environmental <i>Encourage water systems to change policy allowing hardship payment plans</i> <i>Rate studies to ensure all rate payers are treated equally</i> <i>Create equity across different user classes</i>			Cancelled Cancelled Cancelled	Per SLT discussion, since these wealth building / equity strategies are existing (for the last 47 years) with CU, there is no need to measure or report these. - Only new wealth building strategies to be listed
4. CS - Track building wealth across 8 forms of capital & create focus on local ownership	Develop survey instrument for tracking local owner engagement in wealth building training opportunities	Martha Claire, Michelle, Traci, Dec-23 Catherine	Need to Develop	Survey instrument to be developed during staff meeting
5. CS - Buy Local to build local wealth	Work with CS Team and Communications to create a Buy Local, Build Local Wealth campaign to deploy in communities	Mar-24 CS Team	Need to Develop	campaign to be developed as potential community engagement strategy during staff meeting
6. Connect CU clients with sound financial literacy programs	Develop and rollout Capital Readiness Training modules	E-Team/Lending Feb-24 Team	In Progress	E-Team is currently developing a Capital Readiness curriculum that will be translated into in-person, virtual workshops, and LMS lessons. E-Team received Grant from Truist to support capital readiness. Dale, Marnell, and Debra W are collaborating to develop a comprehensive training program.



7. HF - Build capacity for wealth creation through ownership of small-scale produce farms.	Ongoing, initial financial baseline collected for Cargill project	Ongoing	In Progress	
8. HF - Increase access to healthy foods for minority children with high BMIs and living in poverty (see research of compounded strong negative impact on wealth capture as an adult)	Related to research project - ongoing		In Progress	In No Kid Hungry program tracking BMI on children by gender, race/ethnicity
9. PSS - Intentional focus on sourcing from small businesses in CU's footprint.	Document current process with SOP	Ongoing		
10. PSS - Publish small business vendor list	Publishing a small business vendor list	Q2 FY23	In Progress	
	Collaborate internally to determine if/how we could launch a small business marketplace via website	Jan-24	In Progress	Communications has something ready to publish. Eship and Communications will meet Jan 2024. Communications has identified infrastructure that supports this concept and connects with our existing website infrastructure.
11. PSS - Explore client marketplace concept with CS and ETEAM		Mar-24		

Objective D: Research and Impact Tracking (Long-term)

1. Secure Long-term commitment from participants to track wealth building			In Progress	This is an ongoing program requirement
2. Create System for regular tracking of WealthHealth measures			Completed	Collaboration between ETeam and Research. Currently capturing client engagement data.
3. Publish results in the context of racial wealth gap	Target NPQ (Steve) as followup to publication (IP/CT) for publication of longitudinal data after # years of followup		Need to Develop	More discussion will follow to determine a realistic timeline for the first analysis of longitudinal data and ask if there are short-term opportunities to highlight (e.g. entrepreneur on track to meet housing purchase goal in Spring '23)
Save for Feb OLT		Mar-24 Cynthia/Elaine		

Strategic Goal 5: Come Home - Affordable Housing Strategy

Objective A: Come Home Model - Affordable housing Strategy

1. Expand organizational housing capacity by increasing program funding by at least 100% from FY 2022/23 levels		9/30/2024	Audra Butler	In Progress	Enterprise Section 4 Grant Award \$45,00/ PRT PRN Grant \$195,000
2. Expand organizational staffing capacity to match funding levels and program needs	Increase the number of housing staff through the hiring of qualified housing professionals from current (1) to (5)	9/30/2025	Audra Butler	In Progress	Area Director hired September 2022, Housing Counseling Technician Sept 2023, Community Housing Technician November 2023
	Develop and implement training plan and certification requirements for existing and future housing staff	5/31/2024	Audra Butler	Completed	Training plan implemented and 3 staff members certified in 502 Loan Packaging
3. Increase single-family, affordable housing units for homeownership in rural or persistent poverty communities through the manufacturing of 20 volumetric, modular homes	Obtain license for volumetric manufacturing center in Pine Bluff, AR through the AR Manufactured Home Commission	9/30/2025	Audra Butler	Pending	Licensing process does not exist in Arkansas and will require policy change. In progress with CDCB and bc workshop/ Arkansas Policy Campaign to initiated for changes to Modular Housing requirements in Arkansas
	Obtain licenses for at least 1 floor plan in each of the 1-, 2-, 3-, and 4-bedroom modular design options through the AR Manufactured Home Commission	9/30/2025	Audra Butler	Pending	Licensing process does not exist in Arkansas and will require policy change. In progress with CDCB and bc workshop/ Arkansas Policy Campaign to initiated for changes to Modular Housing requirements in Arkansas
	Manufacture and install at least 20 modular homes	6/30/2025	Audra Butler	In Progress	Manufacturer identified, 7 lots purchased by WE Build, awaiting variance from Pine Bluff, plan design completed, architectural drawings in process.
	Pre-sale or sale at least 20 modular homes	9/30/2025	Audra Butler	Pending	Pending the approval of the building permits and variances in Pine Bluff to begin marketing of WE Build Homes
4. Provide access to financial products for (40) families in rural and persistent poverty counties					
	Package (20) 502 loans Package (20) 504 loans	12/31/2024 12/31/2024	Audra Butler Audra Butler	In Progress In Progress	MOU with FAHE / 3 Current Staff members are certified to package loans No certification required. Will be provided by 502 certified staff members.
5. Provide needs assessments and strategic housing planning for (40) Communities in Rural and Persistent Poverty Communities		9/30/2025	Audra Butler	In Progress	Working with Dumas, AR to complete needs assessment. Needs assessment tools developed and implemented

Objective B: Mortgage Financing

1. Expand organizational capacity for housing and mortgage lending	Increase the number of housing staff through the hiring of at least (1) qualified mortgage lending professional	9/30/2024	Audra Butler	Stopped or Deferred	Partnering with cdcb and other community partners to connect homebuyers to flexible lending products until CU can expand capacity for mortgage lending. Deferred until capacity and portfolio reflect the need for hiring a mortgage lender.
2. Increase access to homeownership for low and moderate income individuals in rural and persistent poverty areas through the creation of innovative and flexible lending product					
	Raise capital of at least \$500,000 for mortgage loan fund	9/30/2024	Audra Butler	Stopped or Deferred	Partnering with cdcb and other community partners to connect homebuyers to flexible lending products until CU can expand capacity for mortgage lending . Deferred until capacity and portfolio reflect the need for CU to raise capital and provide mortgages.
3. Support mortgage approval and retention for low and moderate income households by provide homebuyer education and counseling for (40) families					
	Provide pre-purchase homebuyer education for (20) homebuyers through use of online platform(s)	12/31/2024	Audra Butler	In Progress	(1) Current Staff certified. The Housing Counselor Technician has completed training for certification and is working with Area Director to provide. AD developing online course. Will be implemented through CU platform.
	Provide in person and virtual housing counseling for (20) modular home clients or potential clients and alternative lending clients	12/31/2024	Audra Butler	In Progress	(1) Current Staff certified. The Housing Counselor Technician has completed training for certification and requires a 1-year history of counseling services/ current staff certified with implementation of courses and counseling in Feb. The Application process will begin in 2025.
	Achieve HUD Housing Counseling Agency status	9/30/2025	Audra Butler	Pending	

Objective C: Contractor Development Program

1. Successfully assist a minimum of (5) participants receive journey-level assessment in 1 or more craft areas through NCCER assessment process	CU receive accreditation for ATS through NCCER	10/1/2024 Audra/ML/CT	Need to develop	*Cynthia (E-Team) needs to be involved due to the fact that this is really centered around small-business consulting and capacity building rather than housing.
2. Develop business training program for contracts through LMS		10/1/2024 ML/CT	Need to develop	
3. Provide TA to help graduates start contracting businesses		10/1/2024 ETEAM	Need to develop	E-Team/MBDA is collaborating with APEX to facilitate an 8-module contractor training program. The initial rollout of the curriculum and first cohort will begin in March 2024.
4. Provide microloans to help contracting businesses purchase tools and equipment	Raise capital for micro loans Identify and refer applicants for micro loan	10/1/2024 BB/DW		

Strategic Goal 6: Food Security and Local Food Producers

Objective A: Support Local Farmers to Supply Produce Locally

1. Connect 100 farmers to local food purchasing assistance programs (collecting financial data as applicable)	Providing technical assistance to 60 growers to identify markets to increase availability of locally grown agricultural products; LFPA (Local Food Purchase Assistance Program), LFS (Local Food for Schools Cooperative Agreement Program	In Progress	Healthy Foods is partnering with Arkansas, Mississippi, and Tennessee to recruit growers/producers for the Local Food Purchase Assistance Cooperative Agreement Program (LFPA) and Local Food for Schools Cooperative Agreement Program (LFS). The purpose of these programs is to maintain and improve food and agricultural supply chain resiliency. The cooperative agreements allow the states and school districts to procure and distribute local and regional foods. The food will serve feeding programs, including food banks, schools, and organizations that reach underserved communities. There has been twenty-seven growers/ranchers selling their local agricultural products to food banks, schools, distributors through the LFPA/LFS programs. The program administrator has requested a grant extension through September 2025.
		2025 Brenda Williams	
2. Identify farmers with capacity to or interested in expanding produce production to support Farm 2 School	Outreach to small-scale growers in the Mid-South Delta Region to sell locally grown agricultural products to schools	In Progress	Outreach to growers and school districts to engage in the Farm-to-School initiative
		2025 Brenda Williams	
3. Maintain relationship with existing farmer network for purpose of wealth creation tracking (e.g. Cargill group)	Engage with network of black growers to help build farm capacity, sustain small-scale farming operations, and a healthy supply chain through the expansion of increased market opportunities	In Progress	Created a new market opportunity for a group of black farmers through the "Food Farmacy Project" food prescription program developed with grant funded from the Arkansas Community Foundation where CU sourced locally grown produce from the black farmers and partnered with two rural healthcare providers for distribution to patients identified with chronic health issues and provided locally grown produce to patients for 12 weeks. This program is scheduled to be implemented again for summer 2024.
		2024 Brenda Williams	

Objective B: Create Access to Healthy Foods through the Schools

1. Identify 15 Community Champion interested in healthy foods program in smaller, rural schools	Conducting outreach and developing a database of 80 school districts in the Delta (AR, MS, TN)	2023	Brenda Williams	Completed	
2. 15 Schools participte in F2S initial assessment	Scheduling meetings with school districts to identify the 15 schools to be selected for the F2S regional cohort	April 2023	Brenda Williams	Completed	
3. 3 schools implement full F2S programs	Select 15 schools; implement a visioning workshop; identify 3 districts for F2S playbook development and implementation			In Progress	4 School districts selected for F2S playbook development: Paragould School District, Paragould, Arkansas (3,337 students - 8 schools); Trenton Special School District, Trenton, Tennessee (1,389 students - 3 schools); Weakley County Schools, Dresden, Tennessee (4,124 students - 11 schools); Milan Special School District, Milan, Tennessee (1,996 - 3 schools); 7 growers/ranchers are sourcing local agricultural products to schools
		May 2024	Brenda Williams		
4. Expand No Kid Hungry Food as Medicine / Prescription Program to 2 additional locations	Recruited the Booneville School District in Booneville, AR to implement a pilot produce prescription program with Vouchers4Veggies in the school based clinic and the community clinic	2023	Brenda Williams	Completed	Enrolled 50 participants for the pilot produce prescription program
5. Identify opportunities for collaboration with Community Sustainability and providing value-added healthy food access information	Researching national healthy foods strategies to implement a healthy foods initiative in communities identified by CS			In Progress	Monthly meetings scheduled with Environmental and CS teams to explore a healthy foods strategy for Amarillo, Texas. Conducted healthy foods cooking demonstrations in Amarillo and CS is scheduled to hold healthy foods cooking demonstrations with a community partner through the "A Fresh Start to a Healthier You" program during black history month.
		2024	Brenda Williams		

Objective C: Create Access to healthy foods through local grocery stores

1. Launch Fayes Market in Gould (We will continue to provide support in collaboration with Entrepreneurship and search for additional funding opportunities. Local community and growers are supportive of concept.)	Business owner has not secured the financial resources to launch Faye's Marketplace; new local administration	Stopped or Deferred	Dale and Brian have been exploring potential grocery store models. E-Team is looking at developing a viability model to show how much is needed for a grocery store to be sustainable.
2. Monitor Fresh Market pilot launched by Hope through HFFI funding to determine viability of that model.	CU was not awarded grant funding for this project.	Stopped or Deferred	Healthy Foods continues to collaborate with E-Team to explore potential funding sources to secure the funding to develop a grocery store address the food insecurity in rural communities.

Objective D: Advocacy Around Equitable Access for Black and Brown Farmers

1. Engage w. USD Equity Commission ensure farm related funding and prog. Are equitably accessible to Black and Brown farmers	Identify strategies to engage with USDA Equity Commission to ensure available funding for black farmers	2024 Brenda Williams	In Progress	CU is one of the partners of the Delta Regional Business Center that will support producers by providing localized assistance to access local and regional supply chains, including linking producers to wholesalers and distributors.
2. Provide data/research about barriers facing Black farmers in fed. Progs.	Develop a mechanism to gather data and collect research about barriers facing black growers	2024 Brenda Williams	In Progress	

Strategic Goal 7: Strategic Blending

Objective A: Define Strategic Blending Outcomes

1. SLT Develops initial outcomes that go beyond program area.	OLTwill review existing work to develop standard blended outcomes on both level 2 and 3 tiers.	May-25 OLT	In Progress	OLT is reviewing previous documents related to integration and brainstorming for a redeployment of document building on outcomes resulting from the blending work. Changing timeline to make room for identifying dedicated staff to work with OLT on this
2. Annual report on Strategic Blending	OLT will report out on the state of blending annually	Nov-23 OLT	Completed	OLT to report out to staff meeting re: progress, hurdles, etc.
3. Outcomes expand as communities added to portfolio where blended services occurred	At Annual Staff Meeting the SLT and Operations Team will evaluate outcomes and new services delivered in communities to modify Blended Outcomes.	Nov-24 OLT	Pending	OLT to potentially meet @ staff meeting to talk babout specific outcomes?

Objective B: Form a Strategic Blending Team

1. Team composed of one staff member from each program area	Building on momentum from 2022 Staff Meeting SLT and Operations Team will determine champions of blending across all teams and should intentionally focus on Operations team where possible	Apr-24 OLT	In Progress	Change made based on OLT conversation about using OLT to pull from for this team December update to add CAT tool with modifications for use in environmental work; additional strategic blending cheat sheets for teams to know "when to engage" another team
2. Team to meet monthly	Discuss new blending opportunites and progress of existing projects	Nov-23 OLT	In Progress	Recurring, monthly meetings will occur with Strategic Blending Team beginning in April 2023; these meetings will be integrated in OLT standing meetings - continue to update during OLT meetings about blending opps
3. The team creates processes for referrals and suggest efficiencies with focus on follow up on outcomes	Initial set of processes reviewed for efficiencies and deficiencies reported in October 2023	Feb-24 OLT	Pending	Need to discuss whether to keep this with new deadline in 2024
4. Capture outcomes SLT are expecting in addition to success stories	Beginning in June 2024 Strategic Blending Team will engage Communications in capturing one blending success story per quarter.	Jun-24 OLT	Pending	Need to discuss whether to keep this with new deadline in 2024

Objective C: Dedicated Staff Person

1. New Staff Position dedicated to Strategic Blending	SLT will develop position description with input from OLT and staff the position from with the newly instituted Strategic Blending Team	May-24	In Progress	OLT to discuss potential for dedicated "lead" within team for this work - OLT decided this would live with them rather than new team - Reinstated this goal
2. Facilitate Strategic Blending Meetings	Provide facilitation and coordination of team meetings beginning in July 2023	Jul-23	In Progress	Shifted to current OLT meetings
3. Look for strategic blending opportunites	Beginning in April2023 across individual team meetings to gain understanding of the teams work and create a pipeline of potential blending opportunities to discuss	Jun-23	In Progress	Teams tasked with creating conversations around blending and reporting back to OLT
4.Track outcomes	Design and implement an outcome tracking system with assistance of the Research/IT Team with planning to begin in June 2023	Jan-24	Pending	
5. Report on work to SLT during monthly meetings	Ongoing task to report out to SLT (or OLT) during monthly meetings	Jan-24	Pending	
6. Work with research to track and report impact	Begin working with Research to catalyze tracked data into impact reporting in September 2023	Sep-24	Pending	
7. Raise funds specifically for blended work	Identify dedicated funding streams for blended work	Sep-24	Pending	
8. Spokesperson for holistic approach that CU takes (see #1)?				

Strategic Goal 8: CU Impact Evaluation Capacity

Objective A: Impact Evaluation Priority Areas

1. Develop and measure 2 global key Performance Indicators across CU proving work builds wealth observable impact and has impact over 10- year periods	Identify the KPIs with SLT/OLT participating in process and final decision	FYE24	Impact Evaluation Work Group	In Progress	KPIs are in process. Pending further discussion about what to and how to measure CS to finalize strategic relevance. Building wealth is under review. Staff recommended 'wealth' be reconsidered as some families/communities are low-income or at poverty line and consider themselves to have 'healthy lives.'
2. Define "Wealth Health" for small business dev. Field and analyze Impact of Entrepreneurship Teams' TA on wealth building	Complete initial analysis of impact data with Dale/Cynthia	24-Mar	Dale/Cynthia/Elaine	In Progress	Collaboration with ETeam and Research, based on data collected/defined by ETeam and collected through existing process/communication with clients and contained in CRM
3. Demonstrate connection between sound waste water management and economic development	AFRI and data from CU MSDH	FYE24	Elaine	Completed	Published.
4. Assess impact of improved broadband on economic development	Define data to collect and initiate baseline data collection on communities assisted with Broadband development	FYE24	Impact Evaluation Work Group	Pending	Collaboration with new Broadband Area Director and CS
5. Asses the impact of access to healthy foods on health in distressed communities	Define community data variables to measure long-term impact in CU engaged communities	FYE24	Impact Evaluation Work Group	Pending	Collaboration with CS and creation of KPI's for CS communities.
6. <del>Support advocacy efforts with new and current partners</del>				Completed	Several deliverables delivered through PRT in 2022. This is an ongoing initiative. This is being removed as a goal as this is now standard operating procedure.

Objective B: Creation of Repository of CU and Research Data

1 Initial repository of data available in SP	June FY23		Completed	COMPLETE: Test PowerBI interface to Dataverse; Research Maps and other products also available in SharePoint (SP)
2 Analysis of CU data and 3rd party data, resulting in available infographics	Complete in FY23	Impact Evaluation Work Group	In Progress	CU activities (e.g. Fly-in) and plan for data analysis and conversion to info graphics. Goals is for this to become a normal part of Impact Evaluation that happens each year. Existing geospatial analysis of CU
3. Metrics Dashboard launched, for internal tracking on target goals	Complete in FY24		Completed	a dashboard completed FY22 as means to test various infrastructure options for CU build Pilot project with a dashboard completed FY22 as means to test various infrastructure options for CU build
4. Training for Impact Evaluation [aka Research] Team on Dashboard customization to support programmatic analysis/needs or Dashboard maintenance-creation.	Complete in FY24	Impact Evaluation Work Group	In Progress	IEW will participate in training in June 2024.

Objective C: Creation of Research Team

1. Develop two research topics and publish (public forum - not website) annually	FY24 Elaine		Completed Need to Develop	Team selected the name, "Impact Evaluation Workgroup (IEW)"
	Ongoing Annually		In Progress	2 proposal submitted during FY23. Neither accepted. TOPIC 1: WealthCreation through Nuestra Casa UPDATE: Federal Reserve is interested in partnering on publication related to wealth building through NC product. Estimated publication early summer of 2024. Note: This collaboration started in FY23. TOPIC 2: Unique way CS engages communities and how this creates opportunities. Article published in Nonprofit Quarterly. Martha Claire and Jerry (TLL Temple) authored publication. TOPIC 3: Limitations of rural community data. (Comparison of CU captured community-level data with public data sources, e.g. census, ACS, etc.) UPDATE: Martha Claire interested in publishing in partnership with TLL Temple. PENDING selection of appropriate community and final review of survey instrument. TOPIC 4: IRP funds, authorized purpose vs. agency implementation and opportunity for increasing deployment of these funds to support rural communities UPDATE: Collaborating with Research lead at PRT on publication.
	MCB		Completed	
	MCB/EC		Pending	
			In Progress	
2. Implement cause-advocacy social media campaign building to one research publication and track engagement	Impact Evaluation FY24 Work Group		Stopped or Deferred	Opportunity for cause-advocacy to be re-evaluated by Impact Evaluation Team.
3. Identify a meeting, conference, research group, or other event where CU would like to be invited to "present" research in FY24 and network/target connections to secure invitation.	Impact Evaluation FYE23 Work Group		Completed	On-going annually: 2 proposals submitted in FY23 (neither accepted for conference)

4. Impact Evaluation team meets regularly to discuss opportunities/needs

2024 Elaine

Completed

Team members identified by all Program Directors. First in-person meeting scheduled for March/April of FY24. Name changed to Impact Evaluation rather than Research.

5. Research Lead coords. Data collection efforts for their team UPDATE: This has been combined with the Internal Impact Evaluation Team that includes representatives from all program areas.

Impact Evaluation  
2023 Work Group

Stopped or Deferred

Merge into Impact Evaluation Team. (Item 4. above.)