

**COMMUNITIES** Unlimited  
**ANNUAL REPORT 2025**  
**RESILIENCY**

# Our Mission

Communities Unlimited connects rural Americans to solutions that sustain healthy businesses, communities, and lives. Our holistic approach blends human connection, technology, and expertise to foster self-reliance and economic impact across the rural South.

## Our Promise

To partner with people striving to escape persistent poverty and connect them to sustainable solutions for prosperity.

## Our Purpose

Talent is equally distributed and opportunity is not. Access shouldn't depend on where you live, what you have or how you look.

## Our Approach

By combining collaboration, expertise, ingenuity, and technology, we connect people to solutions that sustain healthy businesses, communities, and lives.



At Communities Unlimited, resiliency isn't about bouncing back, it's about moving forward with purpose. It's the steady work of people and communities who adapt, innovate, and keep building toward a better future.

In 2025, we've seen resiliency take shape across our seven-state region. It's the water operator in rural Louisiana mapping his system digitally to prevent outages. It's the Arkansas entrepreneur turning a kitchen-table idea into a growing business with support from our Lending and Entrepreneurship teams. It's in Pine Bluff, where youth apprentices helped build the city's first modular home, creating housing opportunities while gaining valuable skills. It's the Mississippi residents gathering in a church basement to plan their own broadband network, determined to bring opportunity home.

At CU, resiliency is cultivated through connection, sharing knowledge, strengthening leadership, and linking local effort with the right tools and expertise. Our teams show up every day to listen, support, and walk alongside communities as they tackle challenges and shape their own success stories.

In 2025, we expanded access to clean water, reliable internet, small business capital, housing and community leadership — all grounded in the belief that every rural community holds the power to create its own path forward.

Thank you to our partners, funders, and communities for your trust and collaboration.

## 2025 BY THE NUMBERS

**2.13 million** population served

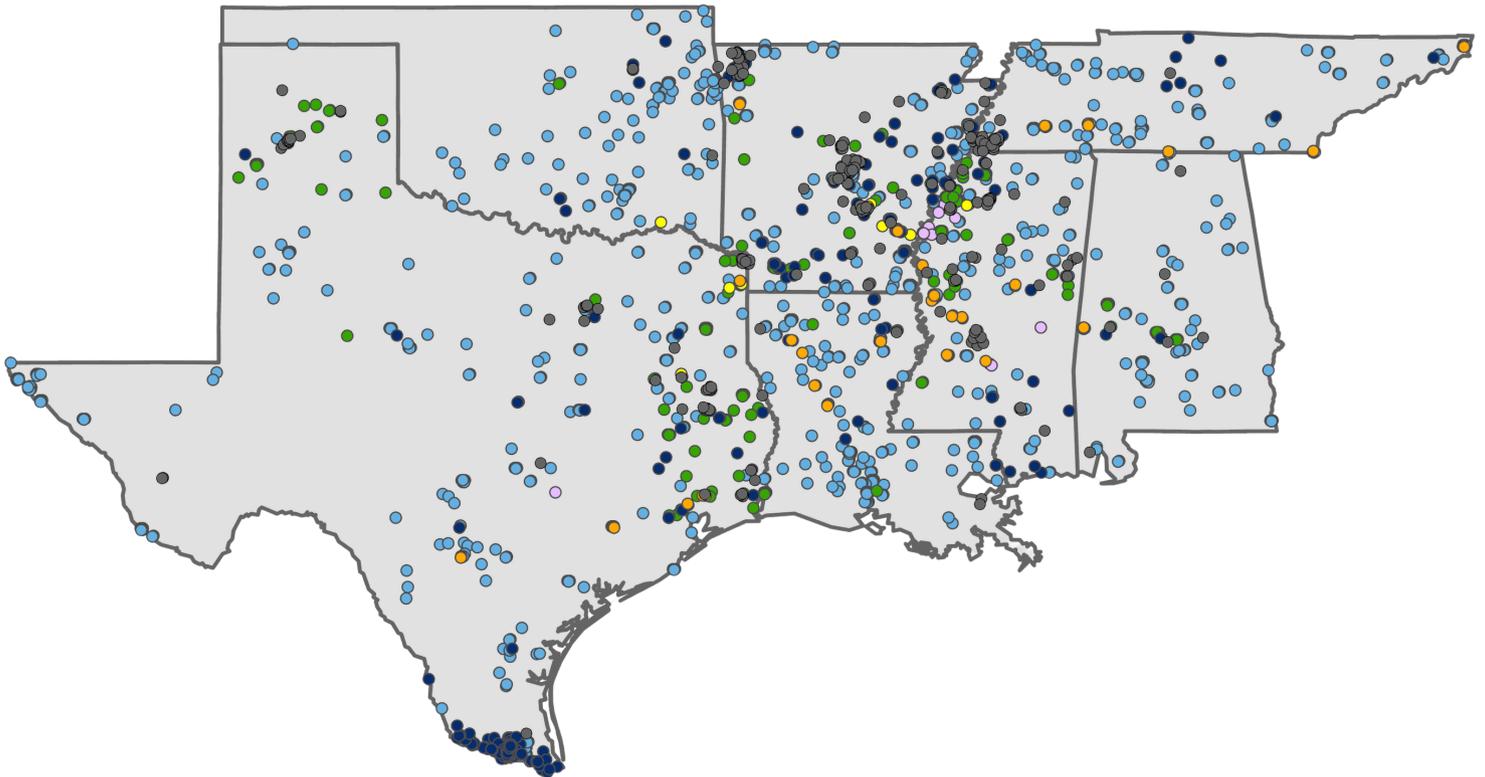
**1301** communities **7** states

**\$ 6.84 million** loaned

**\$ 218.6 million** leveraged

**220** trainings **1875** participants

# 2025 IMPACT MAP



**2025 PROJECT TOTAL | 1504**

- |   |  |
|---|--|
| <span style="color: purple;">●</span> BROADBAND 17                    | <span style="color: yellow;">●</span> HOUSING 12         |
| <span style="color: lightblue;">●</span> COMMUNITY INFRASTRUCTURE 853 | <span style="color: darkblue;">●</span> LENDING 260      |
| <span style="color: green;">●</span> COMMUNITY SUSTAINABILITY 107     | <span style="color: grey;">●</span> ENTREPRENEURSHIP 229 |
| <span style="color: orange;">●</span> GIS 26                          |  |



## East Texas: Resiliency In Action

Communities Unlimited, in partnership with the T.L.L. Temple Foundation, continued implementing ConnectRURAL, a regional framework that activates local leadership and links communities to technical, financial, and planning resources. This work strengthened civic infrastructure in dozens of rural counties, helping local leaders identify priorities and access support to improve essential systems.

Our Community Infrastructure Team continued working with rural water systems like Nigton-Wakefield Water Supply Corporation in Trinity County, helping sustain operations and compliance while bolstering long-term stability.

The Housing Team expanded the COME HOME approach to East Texas, offering strategic planning, resource navigation, and technical assistance to small towns including Queen City, Linden, Alto, Pineland, San Augustine, and Orange. This work complemented infrastructure progress by laying the groundwork for safe, stable housing. In Linden and Alto, the Fortified Roof Program brought resilient roofing systems to homeowners, protecting families from severe weather and giving long-deferred repairs a fresh start.

Expanded economic opportunity in East Texas with initiatives such as a new CDL training program in Pineland, developed with local partners to link rural residents to good-paying jobs and build workforce resilience.

In Deep East Texas, CU's Community Sustainability Team partnered with Texas A&M AgriLife Extension to support nutrition education, Story Walk programs, and community action planning, enhancing both social infrastructure and quality of life.

CU's presence and work in Texarkana support regional infrastructure strengths too. CU's broadband and community resource staff, including technical assistance providers and GIS expertise, help address connectivity challenges and bridge digital gaps that impact health, education, and local economies.

In East Texas, CU's 2025 work highlights resilience rooted in collaboration: strengthening essential infrastructure, reinforcing housing security, and expanding capacity so rural communities can continue to thrive well into the future.

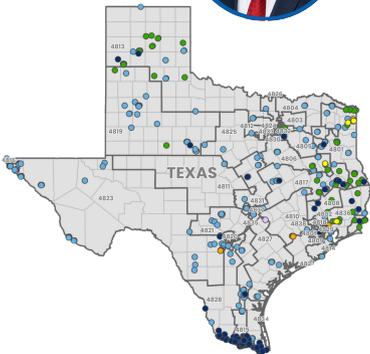
**“When you see that kind of collaboration between private and public entities, you know it’s a good idea – and it’s a good investment that will bring a real return.”**

Rep. Nathaniel Moran  
TX District 1



Services Utilized

- Lending
- GIS
- Community Infrastructure
- Community Sustainability
- Housing
- Entrepreneurship





## TOOLS FOR PROGRESS

**“These loans have helped us move forward, serve our customers better, and manage our finances.”**

Courtney Cunningham  
General Manager



Services Utilized

Lending  
Community  
Infrastructure  
GIS



## Resilience in Action for Alabama’s Water Infrastructure

In Selma, Alabama’s Black Belt region, the Dallas County Water & Sewer Authority had long battled failing wastewater infrastructure that left sewage backing up into yards and homes. With limited resources and no reliable equipment, the authority depended on costly rentals and short-term fixes just to keep service running.

In 2025, that began to change, a testament to resilience supported through partnership. In September 2025, the Authority secured a \$200,000 loan from Communities Unlimited (CU) to purchase vital equipment: a tractor, sewer vacuum truck, crane service truck, and utility terrain vehicle, along with a storage shed.

These tools are transforming day-to-day operations, enabling crews to maintain lift stations properly, prevent backups, and operate the system more efficiently and effectively.

This was the Authority’s second CU loan of the year. Earlier, CU provided \$285,000 for bypass pumps, ending a \$120,000-a-year rental cycle and saving much needed local funds. According to General Manager Courtney Cunningham, these investments are helping the system get on firmer footing, moving from constant crisis response toward proactive management and stability.

Behind the financing was CU’s Lending Team, while the Community Infrastructure Team worked directly with the utility to identify funding opportunities, guide documentation, and complete a rate review tailored to local needs.

CU’s technical assistance is ongoing, including planning future infrastructure mapping with Geographic Information Systems (GIS) and exploring options to increase revenues while balancing customer impacts.

These loans complement more than \$8.8 million in grants already secured for Selma’s water system — including funds for lift stations, well rehabilitation, meters, and more, signaling a new chapter of resilience and long-term sustainability.



# “Recovering from this disaster, your support offers a lot of opportunities for our community, and we’re grateful for it.”

Jerry Jordan  
Mayor, Mountain City, TN



Services Utilized

GIS

Community  
Infrastructure

Community  
Sustainability



## Tennessee community plans more than recovery

In the heart of the Blue Ridge Mountains of northeastern Tennessee, Mountain City, home to just over 2,400 residents, has long celebrated its cultural heritage and scenic beauty. In recent years, the community embraced a bold vision for the future through the Thriving Communities Program, connecting downtown revitalization, safety improvements, and economic opportunity.

Communities Unlimited partnered with local leadership to bring comprehensive support in Community Sustainability, Community Infrastructure, and Geographic Information Systems (GIS).

Plans to create a more walkable, bike-friendly town center connected to nearby outdoor assets, like the Virginia Creeper Trail and Appalachian Trail, positioned Mountain City as an emerging “trail town” with potential for small business growth and increased tourism. Residents and partners saw how outdoor recreation could become an engine for economic transformation.

In September 2024, however, the region was hit hard by Hurricane Helene, bringing severe flooding and widespread damage that shifted local priorities to recovery. CU stepped back initially to let the community address immediate needs, reinforcing that being present and available is part of resilience. Later in 2024, CU re-engaged, bringing field operations, infrastructure, and GIS expertise to support recovery planning and damage assessment.

CU’s teams documented wastewater treatment plant damage, helped evaluate infrastructure vulnerabilities, and used drone imagery to capture visuals that strengthen future grant applications and recovery strategies.

Partners across the region rallied around recovery efforts. CU’s collaborative approach helped bring new voices into planning tables and build momentum for Mountain City’s future.

Though recovery continues, Mountain City’s story is one of turning setbacks into stepping stones, using resilience, strategy, and partnership to rise stronger from adversity.



# ENERGY RENEWED

**“The same day the office opened, some business owners were already considering relocating downtown.”**

Akili Moses Israel  
Director of Business, Industry,  
and Continuing Education  
UAHT



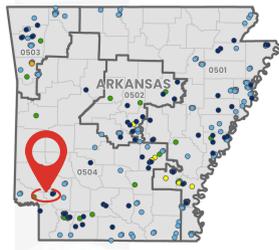
Services Utilized

Community Sustainability

Community Infrastructure

Lending

Broadband



## Renewed Energy In Small Community

In the small town of Lewisville, Arkansas, a modest building off Highway 82 has become a symbol of transformation. The opening of Smackover Lithium’s new field office — a joint venture between Standard Lithium and Equinor — marks a turning point for Lafayette County and for America’s energy future. Backed by a \$225 million U.S. Department of Energy grant, the \$1.5 billion South West Arkansas Lithium Project will create hundreds of jobs and anchor the region in the growing clean-energy economy.

But Lewisville’s success story didn’t start with lithium, it began with preparation. Years before the boom, Communities Unlimited (CU) partnered with city leaders to strengthen infrastructure, improve financial management, and build readiness for growth. Through the efforts of State Coordinator Tonya Kendrix, and Area Director for Field Operations DeAnna O’Malley, the city secured more than \$4 million in American Rescue Plan Act funding to replace aging water mains and upgrade wastewater systems, vital investments for a community on the rise.

That groundwork is paying off. CU’s Community Infrastructure, Community Sustainability, and Lending Teams continue to collaborate with city officials, local colleges, and entrepreneurs to ensure opportunity reaches residents. A downtown Community Needs Assessment drew nearly 50 participants, sparking new business ideas and civic engagement. Residents like Akili Moses Israel are investing in downtown properties and launching ventures aimed at restoring vitality to Lewisville’s historic core.

Events such as leadership trainings, “Walk-n-Talk” gatherings, and the upcoming Small Business Fair are cultivating a sense of ownership and optimism. CU’s Broadband and Housing Teams are also preparing to address connectivity and housing needs as growth accelerates.

Lewisville’s story is one of resilience, vision, and partnership. Proof that when communities plan with purpose, they don’t just prepare for the future; they build it together.

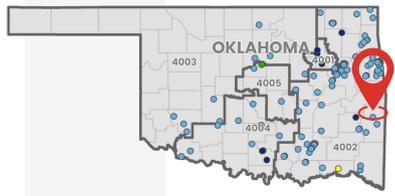


## PLANS TO PROGRESS

**“As a board member, I’m not an operator or engineer, so being able to talk to someone who knows is huge. Having CU’s expertise is vital.”**

Vicki Carneal  
Chairwoman, LeFlore RWD#17

Services Utilized  
Community  
Infrastructure  
Lending



## Rural Oklahoma Goes From Struggle To Shovel

One year after LeFlore Rural Water District #17 (RWD #17) first shared its story of resilience, the small southeast Oklahoma water system is turning plans into progress. Backed by nearly \$3.3 million in funding, the district is preparing to launch a major infrastructure overhaul that will resolve a long-standing consent order and chronic water loss issues that once threatened its viability.

Located in the Ouachita Mountains, LeFlore RWD #17 had endured persistent water loss — often between 50% and 80% each month — and was under a state order to fix critical system deficiencies. With support from the Communities Unlimited (CU) Community Infrastructure Team, the district developed a comprehensive funding strategy, prepared grant and loan applications, and completed the technical and compliance work needed to become “shovel ready.”

The funding package combines \$2.3 million in American Rescue Plan Act (ARPA) dollars from the Choctaw Nation with \$800,000 in Drinking Water State Revolving Fund loan forgiveness from the Oklahoma Water Resources Board, along with additional sources. These funds will remediate the standpipe, replace miles of leaking lines, install a chlorination station, and tackle high-priority leaks — all major steps toward system stability.

CU’s earlier loans, including a \$25,000 match loan to support leak isolation valves and meters, and a \$292,920 Pre-Development Engineering Loan for design and permitting, were instrumental in advancing the project to this critical stage.

Today, the district is stronger and more resilient. What was once a volunteer-operated system with limited resources now has a full-time operator, an expanding staff, and a clear roadmap for long-term success. Board Chairwoman Vicki Carneal reflects on how far the community has come, calling the progress “a blessing” and noting the ongoing support from CU and partner organizations.

With construction that began in August 2025 and completion expected by the end of 2026, LeFlore RWD #17’s turnaround story stands as a model of rural resilience and strategic partnership.



## RIVER RESILIENCE

**"We love our town. We work hard to get it where it needs to be, and we're not stopping."**

Caretta Robertson  
Mayor



Services Utilized

Community  
Infrastructure



### Melville's Path To A Sustainable Future

The small fishing town of Melville, Louisiana — population 746 — sits along the Atchafalaya River, rich in history but long burdened by administrative and infrastructure struggles.

When Mayor Caretta Robertson took office in January 2023, she inherited disorganized records, financial instability, and stalled federal projects. Despite receiving USDA funding years earlier to replace its failing water system, progress had been blocked by compliance and management challenges.

In mid-2023, Communities Unlimited (CU) joined the effort to help Melville rebuild its foundation. Working closely with Louisiana State Coordinator Chris Brunson and Community Environmental Management Specialist Stacey Scarce, CU uncovered deep financial and administrative gaps — from missing audits to years of uncollected water payments. Stacey provided hands-on technical assistance, restructuring billing systems, conducting rate studies, and helping the town regain compliance with USDA Rural Development. These efforts restored eligibility for long-stalled projects and positioned Melville for new funding.

That persistence paid off. In February 2025, Melville secured an additional \$2.8 million in state funding to complete long-awaited water infrastructure upgrades — replacing decades-old water lines, installing meters for the first time, and removing a rusted tower.

Financially, the town's turnaround has been dramatic. After years of operating at a loss, Melville is now projecting a \$28,599 surplus for 2025, a testament to disciplined leadership and CU's financial guidance.

Mayor Robertson credits her team, including Clerk Khadiejah Williams and Assistant Clerk Shakita Brown, for standing firm through tough changes like rate increases. "We've achieved nearly 90% of our goals," she said. "Stacey and CU helped guide us every step of the way."

Melville's story is one of resilience, proof that with determination, partnership, and the right expertise, even the smallest towns can reclaim their future.



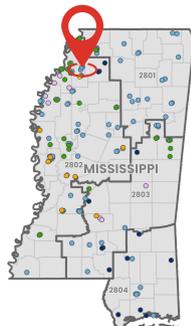
# DELTA REVIVAL

**“CU’s process cuts through all the red tape. Minimal requirements. That’s what makes it work. I hope these programs never go away.”**

Dwight Barfield  
Big Field Water Association



Services Utilized  
Community Infrastructure Housing



## Building Resilience from the Ground Up

In Marks, Mississippi, a community shaped by rich soil and deep challenges, the Big Field Water Association is charting a new path of resilience and service. With support from Communities Unlimited (CU) and an approach we call strategic blending, this rural water system is turning long-standing issues into opportunities for lasting change.

In early 2025, CU’s Community Infrastructure Team began working with Big Field through the Mississippi Department of Health’s Small System Technical Assistance program. Together, they brought the water system back into compliance, developed key operational documents, updated procedures, and completed a Technical, Managerial, and Financial (TMF) assessment. This foundational work sets the stage for a rate study and longer-term financial sustainability planning that will strengthen the system’s future.

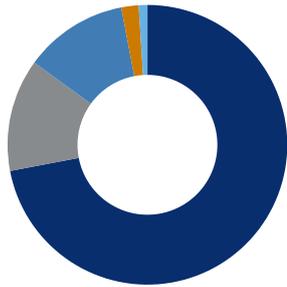
What began as infrastructure assistance quickly expanded. During a lunch conversation, Board President Dwight Barfield asked about other CU programs. That simple question opened new doors. Barfield and his wife began connecting residents to CU’s grant and loan programs for critical home improvements – an urgent need in a community where most households are low income and many homes are aging.

Through our Housing Team, Big Field helped secure 33 Fortified Roof applications, providing no-cost roof replacements to neighbors who had lived with leaks for more than 15 years. Partnerships with local pastors, leaders, and contractors brought these improvements to life and renewed confidence throughout the community.

Looking ahead, Big Field plans to use GIS mapping tools to strengthen system management and customer service, helping ensure continuity even as staff changes. The board is also exploring a CU loan to support office upgrades that will solidify operational capacity.

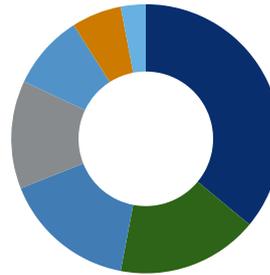
For Big Field and Marks, resilience isn’t just about surviving challenges, it’s about building systems, services, and relationships that help the whole community thrive.

# FINANCIALS



## REVENUE

- Grant funds - operating (72%)
- Grant funds - loan fund equity (12%)
- Program income (12%)
- Interest income (3%)
- Miscellaneous (1%)



## EXPENSES

- Community Infrastructure (36%)
- Community Sustainability (18%)
- Management & General (15%)
- Lending (13%)
- Entrepreneurship (9%)
- Housing (6%)
- Corporate Division (3%)

Source: Communities Unlimited 2025 Financials

# PARTNERS

Arkansas Community Foundation  
Come Dream Come Build  
CoBank  
Cummins Foundation  
FB Heron Foundation  
Federal Home Loan Bank  
Greater Houston Foundation  
Heartland Forward  
King Foundation  
Local Initiatives Support Corporation  
Louisiana Small Scale Agriculture Coalition  
Lyda Hill Foundation  
Mitchell Foundation  
Oklahoma City Community Foundation  
Opportunity Finance Network  
Partners For Rural Transformation  
Rails To Trails Conservancy  
Rural Community Assistance Partnership

Robert Wood Johnson Foundation  
Rockefeller Philanthropy Advisors  
SpringPoint  
T.L.L Temple Foundation  
Truist Bank  
University of the Ozarks  
United States Department of Agriculture  
United States Department of Commerce  
United States Department of Housing & Urban Development  
United States Department of Transportation  
United States Department of the Treasury  
United States Small Business Administration  
United States Environmental Protection Agency  
United States Department of Health and Human Services  
Wallace Global Fund  
Walton Family Foundation  
Water Foundation  
Wells Fargo