



NATIONAL
ASSOCIATION FOR
LATINO
COMMUNITY
ASSET
BUILDERS

Unlocking Federal Resources: Funding Opportunities to Strengthen Texas Families

2025 RAISE TX Summit

January 22, 2025

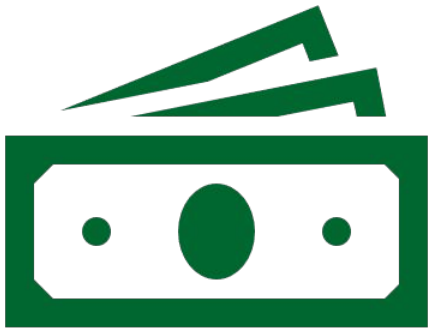
Levar Martin, Executive Vice President & COO

NALCAB

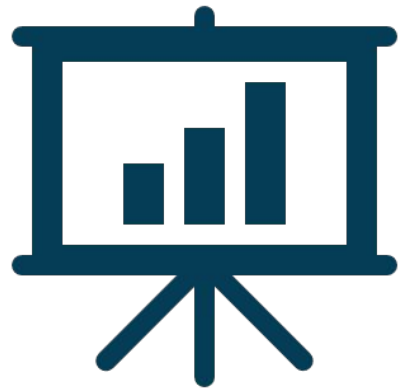
Ann Baddour, Director – Fair Financial Services Project

Texas Appleseed

ABOUT NALCAB



Capital



Capacity



Collective Voice



Comunidad

Federal Resources of Interest

NALCAB member annual federal survey



- **HUD**

- CDBG, HOME, Housing Counseling, **Rural Capacity Building**

- **SBA**

- 504 loans, Community Advantage, Microloans, Community Navigator, **SBA PRIME**

- **Dept. of Treasury**

- CDFI Fund – NMTC, CDFI TA, CDFI FA, CDFI Certification

- **Health & Human Services**

- Behavioral Health Services, Developmental and Independence Services, **Community Economic Development** grants

- **USDA**

- Rural Housing and Development Programs, Rural Business & Economic Development grants

- **EPA**

- Communities of Change, Greenhouse Gas Reduction Fund (GGRF)

SBA PRIME

Small Business Administration

Program for Investment in Micro-Entrepreneurs (PRIME)



Small Business Administration

- Purpose: To provide financial assistance to organizations that provide training/assistance to low-income entrepreneurs and/or to those who otherwise lack sufficient access to capital to establish or expand their small business.
- Two Funding Tracks:
 - Track 1 (\$75k-\$300k) - training, technical assistance, and guidance to disadvantaged microentrepreneurs
 - Track 2 (\$75k-\$400k) - capacity-building to microenterprise development organizations
- Eligible Applicants:
 - Microenterprise development organization or program/CDFIs/consortiums, or
 - An Intermediary which has experience in delivering technical assistance to disadvantaged entrepreneurs; or
 - Microenterprise development organization or program that is accountable to a local community, working in conjunction with a State or local government or
 - Indian Tribe; or
 - Religious Organizations (with some restrictions)

Eligible SBA PRIME Activities

Track 1 – TA to individuals

- Developing workshops – creating a business
- Small business classes
- Clients receiving TA and/or financing
- New business starts
- Expanding small businesses

Track 2 – TA & Capacity Bldg to organizations/service providers

- Curriculum development – integrating financial coaching into business classes
- Tracking outcomes – software, intake forms, templates, etc.
- Improving IT

SBA PRIME Track 1, Example



Latino Economic Development Center: \$200,000 to support microbusinesses operating throughout DC Metro with focus on 8 business corridors along the Purple Light Rail construction area

- Provide high touch TA and business resilience support to 75 disadvantaged microbusinesses operating in the Metro Purple Light Rail construction area and experiencing severe operational disruption and prolonged loss of revenue.
- Provide blended TA and training to 225 other disadvantaged microentrepreneurs operating throughout Metro DC through traditional business counseling, specialized industry training (e.g. food service, construction) and COVID-19 recovery support strategies



SBA PRIME Track 2, Example

NALCAB received \$400,000 to implement a program of culturally-relevant TA and training that strengthens the capacity of small business serving nonprofits serving Latinos and other communities of color.

- 5 small business development nonprofits received \$20,000 grants to support capacity building efforts
- 40 nonprofits received TA to strengthen strategic planning, curriculum and resource development, CRM software buildout and integration, and impact evaluation.
- 158 practitioners from 74 orgs attended trainings on business strategies in a digital economy, cultivating youth and women entrepreneurship, securing government contracts, and other industry-specific sessions that support growth and resiliency of small businesses.

NALCAB PRIME Client Success Story



La Fuerza CDC: NALCAB provided a \$20,000 subgrant, TA and training to improve bilingual marketing and curriculum and strengthen their Salesforce capabilities

Client Success Story: La Fuerza provided small business coaching, business plan development, financial coaching, and microloan access to Martins Coffee Café

Martins Coffee Café Inc. is a family-owned deli in Lindenhurst, NY selling homemade Honduran food and coffee since 2017. The owners came to La Fuerza in December 2023 seeking working capital and support to make necessary renovations to the café. La Fuerza assisted the business to complete the loan application process, develop a new business plan, and strengthen its balance sheet



Community Economic Development Grants

Health and Human Services

Community Economic Development

Health & Human Services, Office of the Administration for Children & Families



Planning Grants

- \$75k-\$150k
- Average award: \$150k
- Uses:
 - Convene community members to develop economic development vision and plans
 - Update or expand existing vision statements and planning documents
 - Gain community buy-in for planned economic development efforts

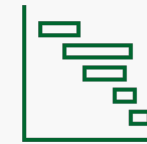
Implementation Grants

- \$100k-\$800k
- Average award: \$750k
- Uses:
 - Revolving Loan Fund
 - Equity Investments
 - Public markets/Commercial Kitchens
 - Incubators

Eligible Applicants for CED Grants



- Community Development Corporation (CDC)*
- Private, non-profit 501(c)(3)
- Principal purpose of planning, developing, or managing low-income housing or community development projects
- Board representation from:
 - Community residents
 - Business leaders
 - Civic leaders



*See NOFO Definitions

Planning Grant: Shared Commercial Kitchen

Project

\$150,000

Develop plans for a 6,000 sq ft shared-kitchen facility that serves up to 69 entrepreneurs and allows them to start or grow their food business.

Partners

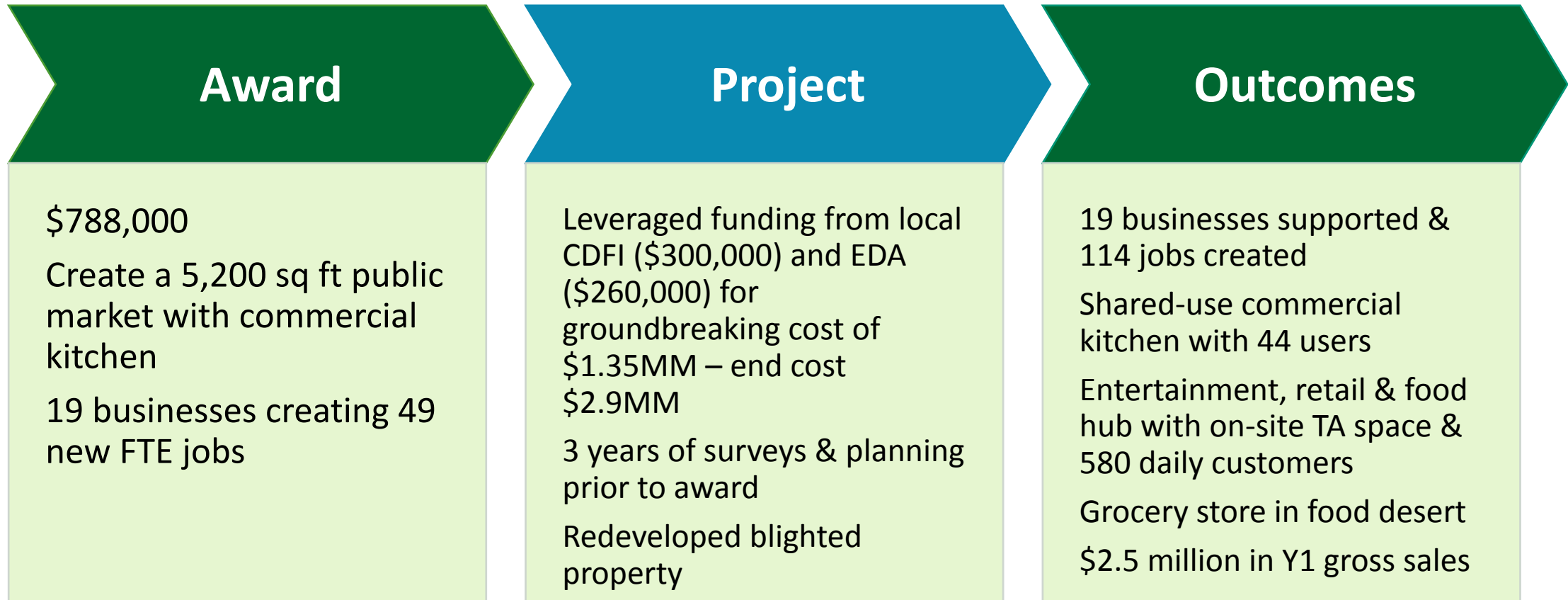
Local CDFI
Food incubator consultant
Market research consultant
Development consultant
Real estate consultant
Community planning consultant
City redevelopment agency

Outcomes

Community needs survey
Market analysis
Develop community advisory board
Kitchen business plan
Site selection
Fundraising strategic plan
Architectural renderings



Implementation Grant: Public Market and Commercial Kitchen



Tip: *If you think you have enough cold storage, you need more cold storage*



Portland Mercado



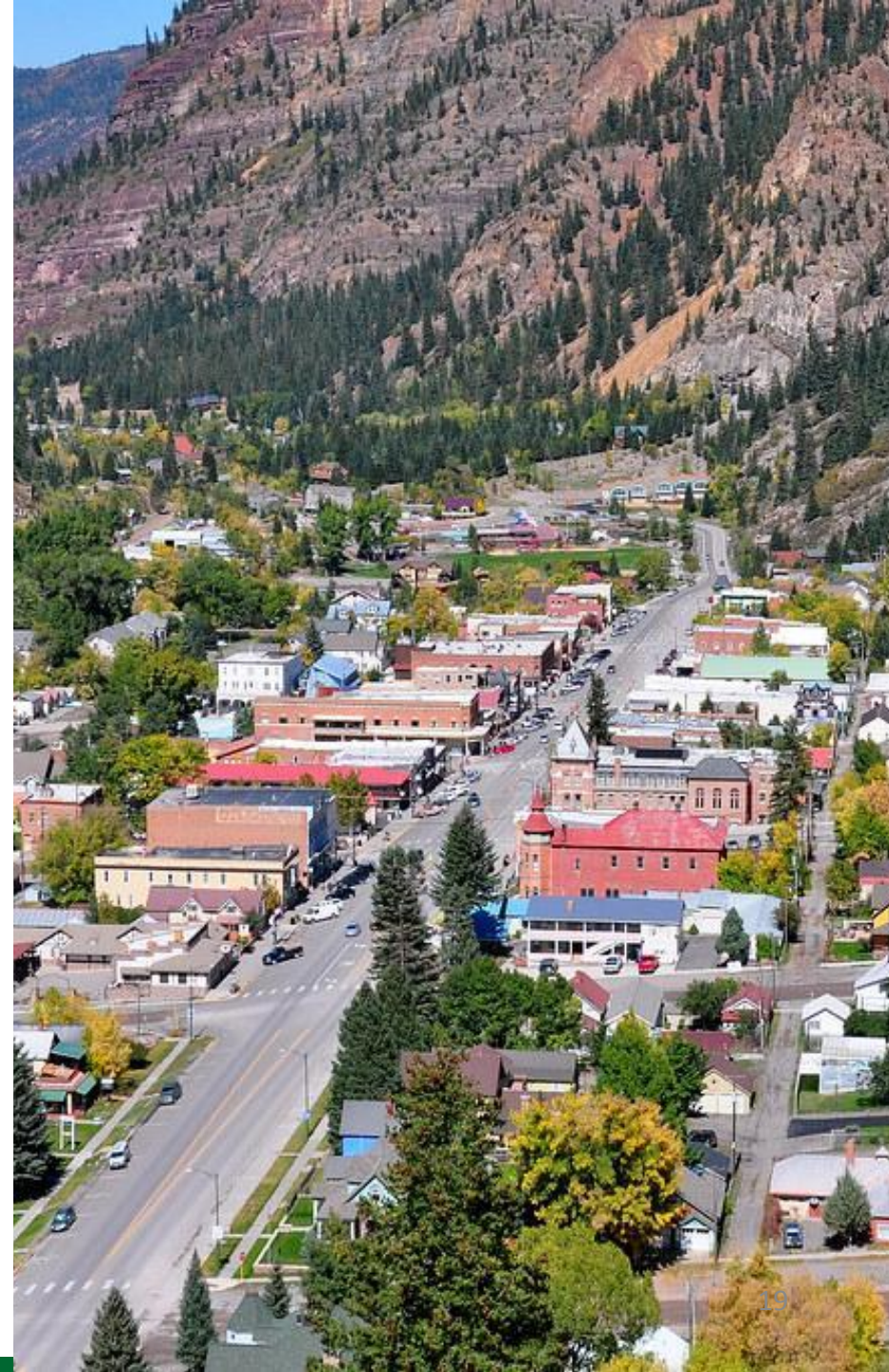
Rural Capacity Building

Dept of Housing & Urban Development

Rural Capacity Building

Dept of Housing & Urban Development

- TA and Capacity Building
- Grants and loans
- Community development support
- Access to capital for Small businesses and Affordable Housing
- Eligibility: Rural serving entities
- \$30k-\$150k in-kind TA and consulting
- No cost to organization receiving TA



Rural Organizational Capacity Needs

- Planning
- Staff Development & Training
- Resource Development
- Access to Capital
- Project implementation
- Community Engagement
- Certification (ex: CDFI, CHDO)



TA & Capacity Bldg. Activities



Strategic planning or sustainability planning	Resource development	Community needs assessments	Project financing and development
Program design and development	Community and stakeholder engagement	Obtaining CDFI certification	Leadership development
Staff and/or board member training	Revolving Loan fund	Data & Outcome Tracking	Art as economic development
Capacity bldg. grants	Market assessments	GIS Mapping	Data Analysis & research

Comfort Vision 2050 – Comfort, TX

- NALCAB, Center for Urban and Regional Planning Research at UTSA, and Comfort Area Foundation spearheaded this Texas Chapter of the American Planning Association award-winning initiative
- Four goals:
 - Accurately describe and assess how urban growth impacts the community of Comfort, TX
 - Articulate community fundamental values
 - Leverage community values to create a list of 75 strategic initiatives that will benefit their community
 - Develop a method to implement these initiatives



El Pajaro CDC – Watsonville, CA



TA & Capacity Building:

- \$200,000 Loan from RCB RLF to seed El Pajaro Loan Fund
- \$800,000 CED Award for Commercial Kitchen Incubator
 - 40 jobs created
- CDFI TA Award
- Designated Women's Business Center

Case Study: Visions – Yakima, WA



- A \$200,000 loan to Rural Community Development Resources
 - \$165,000 to support small business expansion & job creation
 - \$35,000 to support RCDR administration, processing, underwriting and servicing costs
- Fiddle's retained 3 jobs and created 3 jobs due to expansion

Impact: Homes In Partnership - Florida



Retired elderly woman who had never owned a home had filed for bankruptcy after the Recession.

She had no idea how to re-establish her credit and never thought she would ever own a home.

HIP housing counselors helped her re-build her credit and assisted her through the loan processing.

“She is extremely happy that she was able to purchase a new home “The American Dream.”



THANK YOU



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DIMMING THE BENEFITS OF RESIDENTIAL SOLAR IN TEXAS

How Harmful Market Practices Are Undermining the Potential of Residential Rooftop Solar



Texas Appleseed

Top Findings



2,040

complaints submitted by
Texans from 2018 to
June 2024, with a sharp
increase after 2021.

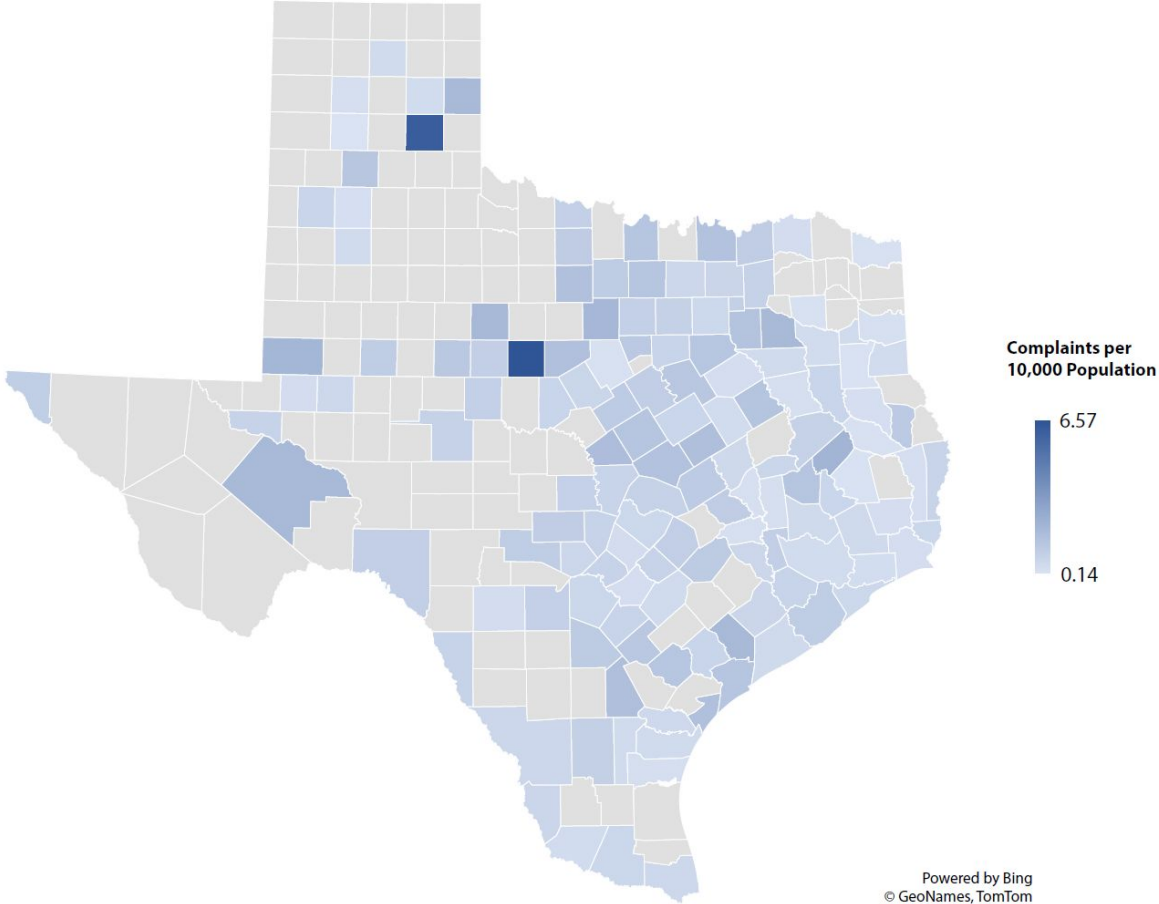


**Older Texans and
LEP Homeowners**

were particularly targeted by
frauds and scamps.

Solar Panel-Related Complaints Submitted to the Texas Attorney General Rate Per 10,000 County Population

January 1, 2018 to June 30, 2024*



*McMullen County is excluded from the map as an outlier. It has a rate of 33 complaints per 10,000 people. McMullen County has a population of 600, and there were two complaints submitted. County population data is from the 2022 1-Year American Community Survey. Complaints data is from a Texas Appleseed analysis of solar panel-related complaints accessed through open records requests submitted to the Texas Office of the Attorney General. The complaints cover a period from January 1, 2018 to June 30, 2024.

Key Problems:

1. Fraudulent sales tactics

- False statements about cost of system, “free through a government program”
- False promises about savings on bills
- Promising tax credit that don't pan out

2. Contract fraud

- Customers signing online for a credit check or more information end up unknowingly purchasing a system and with a 20-year loan

3. Problems with the system

- Failure to connect to utility
- Shoddy work

Potential Federal Solutions for Private Market Incentive Programs:



Establishing a cause of action if fraud is involved in the sale of solar panels with purported tax credit benefits



Creating accountability measures for sales and installers and voiding the transaction if standards not met



Strengthening door-to-door sales protections

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ACCESS REPORT



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<https://public.tableau.com/app/profile/texasappleseed/viz/PaydayandAutoTitleLendinginTexas/CommunityImpact>

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