## February 10, 2025

Dear Member of Congress:

We write in support of a Fiscal Year 2025 appropriation of \$354 million for the Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) as recommended by the Senate Appropriations Committee.

The CDFI Fund generates economic opportunity in underserved and distressed areas by leveraging private investment and expanding access to credit, capital, and financial services through the investment in and assistance to a nationwide network of Community Development Financial Institutions (CDFIs). The CDFI Fund also supports the New Markets Tax Credit Program, which is awarded to approved community development entities across the nation, to leverage private capital investment in communities with high rates of poverty and unemployment.

In every state across the nation, CDFIs provide financial services to economically distressed communities, outside the economic mainstream. CDFIs provide patient flexible capital in urban and suburban neighborhoods and rural and tribal communities.

Through their unique public-private partnership model, CDFIs leverage over \$12 in private capital for every \$1 in federal support. CDFIs are filling the deep credit gap encountered in many communities providing financing to small businesses, affordable housing, and community facilities, creating jobs and business opportunities and promoting revitalization.

Since 2010, CDFI Program Award recipients have originated more than \$298 billion in loans and investments—all in economically distressed rural and tribal communities and urban and suburban neighborhoods lacking access to traditional lending or banking institutions or experiencing pervasive disinvestment. These resources have financed over 1.3 million businesses and the development or preservation of over 557,000 affordable homes.

We project that an appropriation along the lines of the Senate Appropriation Committee recommendation will result in \$4 billion in new investment in low-income communities, over 34,000 affordable homes created or preserved, thousands of loans and investments in childcare centers, health clinics, and community facilities, nearly 700,000 consumer and homeownership loans, and more than 100,000 loans and investments in businesses in target markets.

We strongly urge continued investment in the work of the CDFI Fund by providing it with an FY 2025 appropriation of at least \$354 million.

Cook Inlet Lending Center	Anchorage	AK
Bronze Valley Corp.	Birmingham	AL
Communities Unlimited	Fayetteville	AR
TruService Community FCU	Little Rock	AR
Diamond Lakes FCU	Malvern	AR
Chicanos Por La Causa, Inc.	Phoenix	AZ
Growth Partners Arizona	Phoenix	AZ
Prestamos CDFI, LLC	Phoenix	AZ
Raza Development Fund	Phoenix	AZ

Sincerely,

MicroCare Community Development Solutions	Tucson	AZ
PPEP Microbusiness and Housing Development Corporation	Tucson	AZ
Mission Valley Bank	Burbank	CA
Housing Trust Fund Ventura County	Camarillo	CA
Century Housing	Culver City	CA
Century Housing Corporation	Culver City	CA
Community Vision Capital and Consulting (El Cerrito)	El Cerrito	CA
Fresno CDFI dab Access Plus Capital	Fresno	CA
Clearinghouse CDFI	Lake Forest	
California Community Reinvestment Corporation	Los Angeles	CA
Coalition for Responsible Community Development	Los Angeles	CA
Genesis LA	Los Angeles	CA
Neighborhood Housing Services of Los Angeles County	-	CA
	Los Angeles	
Nonprofit Finance Fund (Los Angeles)	Los Angeles	CA
TELACU	Los Angeles	CA
ICA Fund	Oakland	CA
Main Street Launch	Oakland	CA
Merritt Community Capital Corporation	Oakland	CA
Ventura County Community Development Corporation	Oxnard	CA
First Community Capital, Inc.	Riverside	CA
California Capital Small Business Financial Development Corporation	Sacramento	CA
Andy Madeira, Community Vision Capital and Consulting Board	San Francisco	CA
Member		
Anita Addison, Community Vision Capital and Consulting Board	San Francisco	CA
Member		CA
Bhavani Daryanani, Community Vision Capital and Consulting Board Member	San Francisco	CA
CAMEO Network	San Francisco	CA
		CA
Community Vision Capital and Consulting (San Francisco)	San Francisco San Francisco	CA
Feed The Hunger Fund		
John Chan, Community Vision Capital and Consulting Board Member	San Francisco San Francisco	CA
KRG Consulting		CA
Northeast Community Federal Credit Union	San Francisco	CA
Patricia GoPaul, Community Vision Capital and Consulting Board Member	San Francisco	CA
San Francisco Housing Accelerator Fund	San Francisco	CA
Wells Fargo Community Lending and Investment Program	San Francisco	CA
David Dill, Community Vision Capital and Consulting Board Member	San Jose	CA
Housing Trust Silicon Valley	San Jose	CA
People's Opportunity Fund	San Luis Obispo	CA
Rural Community Assistance Corporation (RCAC)	W. Sacramento	CA
CEDS Finance	Aurora	CO
Colorado Enterprise Fund	Denver	CO
Native American Bank, NA	Denver	CO
Rocky Mountain MicroFinance Institute	Denver	CO
Sydney Blake, CDFI Supporter	Denver	CO
Vital Healthcare Capital	Denver	C0
HomesFund	Durango	CO
MHT Holdings Inc.	Lakewood	CO
Sweet Grass Consulting	Loveland	CO
Hartford Community Loan Fund	Hartford	CT

NHS of New Haven	New Haven	СТ
Angela Guerrero, CDFI Supporter	Stamford	СТ
Capital for Change	Wallingford	СТ
American Bankers Association	Washington	DC
Association for Enterprise Opportunity	Washington	DC
CBA Fund	Washington	DC
CDFI Coalition	Washington	DC
Community Development Bankers Association	Washington	DC
CUCollaborate	Washington	DC
Enterprise Community Partners	Washington	DC
Fabiani Advisors LLC	Washington	DC
Local Initiative Support Corporation (Washington)	Washington	DC
Low Income Investment Fund	Washington	DC
National Coalition for Asian Pacific American Community	Washington	DC
Development (National CAPACD)		
National Community Reinvestment Coalition	Washington	DC
National Cooperative Business Association CLUSA International	Washington	DC
National Rural Housing Coalition	Washington	DC
NCRC Community Development Fund	Washington	DC
New Markets Tax Credit Coalition	Washington	DC
Opportunity Finance Network	Washington	DC
Paradise Scribe	Washington	DC
Partners for the Common Good	Washington	DC
Rapoza Associates	Washington	DC
The Binnick Group	Washington	DC
NeighborGood Partners	Dover	DE
Solar and Energy Loan Fund of St. Lucie County Inc.	Fort Pierce	FL
Miami Bayside Foundation, Inc.	Miami	FL
AAACDFI	Orlando	FL
African American Alliance of CDFI CEOs	Orlando	FL
BBIF	Orlando	FL
Florida Community Loan Fund	Orlando	FL
Together Consulting	Saint Petersburg	FL
Albany Community Together Inc.	Albany	GA
Albany Community Together, Inc	Albany	GA
ACE   Access to Capital for Entrepreneurs	Atlanta	GA
Thrive Community Lending	Atlanta	GA
Access to Capital for Entrepreneurs	Cleveland	GA
Iowa Community capital	Des Moines	IA
Friedman Associates	Iowa City	IA
Community 1st Credit Union	Ottumwa	IA
NewWest Community Capital	Boise	ID
Nimiipuu Community Development Fund	Lapwai	ID
Fund Community Institute	Berwyn	IL
Chicago Community Loan Fund	Chicago	IL
Chicago Neighborhood Initiatives	Chicago	IL
Cinnaire Lending	Chicago	IL
Community Allies	Chicago	IL
Community Investment Corporation	Chicago	IL
FUND Consulting	Chicago	IL

IFF	Chicago	IL
National Community Investment Fund	Chicago	IL
Neighborhood Lending Services, Inc.	Chicago	IL
Charter School Finance and Development	Schaumburg	IL
Community Investment Fund of Indiana	Indianapolis	IN
Lafayette Neighborhood Housing Services	Lafayette	IN
Mountain Association	Berea	KY
Alexandria Knipp, Redbud Financial Alternatives Board Member	Hazard	KY
Redbud Financial Alternatives, Inc.	Hazard	KY
Community Ventures Corporation	Lexington	KY
Kentucky Highlands Investment Corporation	London	KY
Kentucky Habitat for Humanity Inc.	Louisville	KY
Frontier Housing, Inc.	Morehead	KY
New Orleans Firemen's Federal Credit Union	Metairie	LA
BlueHub Capital	Boston	MA
Children's Investment Fund	Boston	MA
Local Enterprise Assistance Fund - LEAF	Boston	MA
Policy and Management Associates, Inc.	Boston	MA
Dorchester Bay Neighborhood Loan Fund	Dorchester	MA
Otis Street Advisors LLC	Newton	MA
Cooperative Fund of the Northeast, Inc.	Watertown	MA
Baybrook Revitalization Fund	Baltimore	MD
Greater Baybrook Alliance	Baltimore	MD
Neighborhood Impact Investment Fund	Baltimore	MD
Enterprise Community Loan Fund	Columbia	MD
HIAS Economic Advancement Fund	Silver Spring	MD
SFG Strategies	Silver Spring	MD
Coastal Enterprises, Inc.	Brunswick	ME
The Genesis Fund	Brunswick	ME
Northern Maine Development Commission	Caribou	ME
Gabriel Paul, Four Directions Development Corp. Board Member	Indian Island	ME
Community Credit Union	Lewiston	ME
Board Member, Four Directions Development Corp.	Orono	ME
Catherine St. John, Four Directions Development Corp. Board Member	Orono	ME
Ernest Neptune, Four Directions Development Corp. Board Member	Orono	ME
Four Directions Development Corp	Orono	ME
Four Directions Development Corporation	Orono	ME
Susan Hammond, Four Directions Development Corp. Boad Member	Orono	ME
Quattrucci & Company	South Freeport	ME
Detroit Development Fund	Detroit	MI
Invest Detroit	Detroit	MI
Michigan Women Forward	Detroit	MI
ProsperUs Detroit Micro Lending	Detroit	MI
OppFund	East Lansing	MI
Purposeful Consulting, LLC	Farmington Hills	MI
ELGA Credit Union	Grand Blanc	MI
GR Chamber	Grand Rapids	MI
	Grand Rapids	MI
Grow Business	Gianu napius	
Opportunity Resource Fund (Grand Rapids)	Grand Rapids	MI

Michigan CDFI CoalitionLatOpportunity Resource Fund (Lansing)LatRomy Fitschen, CDFI SupporterLatGreat Lakes Women's Business Council dba CEED LendingLivNorthern InitiativesMatNorthern Shores Community Development IncPetMichigan Assistive Technology Loan FundSorVenture North Funding & DevelopmentTraOpportunity Resource Fund (West Bloomfield)WestCrescent CoveBrownFirst Choice HomecareCoPark Ave LLCCoMidwest Minnesota Community Development Corporation (MMCDC)DeJeffry R. Brown, CDFI SupporterEdInitiative FoundationLitt	ansing ansing ansing ansing vonia arquette etoskey buthfield averse City dest Bloomfield rooklyn Center blumbia Heights olumbia Heights etroit Lakes dina ttle Falls inneapolis	MI   MN   MN   MN   MN   MN   MN   MN
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George Modular Solutions Min	inneapolis	MN
Hiawatha Academies Min	inneapolis	MN
Hope Academy Min	inneapolis	MN
Juxtaposition Arts Min	inneapolis	MN
Maison Margaux Min	inneapolis	MN
Market Bar-B-Que Min	inneapolis	MN
Mayfield Family Legacy Min	inneapolis	MN
Metropolitan Economic Development Association Min	inneapolis	MN
Minneapolis American Indian Center Min	inneapolis	MN
MN Consortium of Community Developers Min	inneapolis	MN
Mni Sota Fund Mi	inneapolis	MN
Northside Economic Opportunity Network (NEON) Min	inneapolis	MN
RiverNorth Development Partners Min	inneapolis	MN
Snelling-Midway Redevelopment Mir	inneapolis	MN
Sunrise Banks (Minneapolis) Min	inneapolis	MN
Tubman Mir	inneapolis	MN
V3 Sports Min	inneapolis	MN
	aint Paul	MN
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NeighborWorks Home Partners	Saint Paul	MN
NEOO Partners	Saint Paul	MN
Optimistic Partners	Saint Paul	MN
Platform Commercial Real Estate, SBC	Saint Paul	MN
Real Estate Consultants	Saint Paul	MN
Shared Capital Cooperative	Saint Paul	MN
St. Paul City School	Saint Paul	MN
Sunrise Banks (Saint Paul)	Saint Paul	MN
Alltru Federal Credit Union (Hazelwood)	Hazelwood	МО
Holy Rosary Credit Union	Kansas City	MO
Southeast Economic Development Fund, Inc	Park Hills	MO
Alltru Federal Credit Union (Saint Charles)	Saint Charles	MO
Alltru Federal Credit Union (Saint Louis)	Saint Louis	MO
Small Business Empowerment Center	Saint Louis	MO
Urban Strategies, Inc. (USI)	Saint Louis	MO
Washington University in St. Louis	Saint Louis	MO
Alltru Federal Credit Union (Wentzille)	Wentzville	MO
Members Exchange Credit Union	Ridgeland	MS
Native American Development Corporation	Billings	MT
Great Northern Development Corporation	Wolf Point	MT
Mountain BizWorks	Asheville	NC
Amy Clinton & Associates, LLC	Charlotte	NC
ASPIRE Community Capital	Charlotte	NC
The Sequoyah Fund, Inc.	Cherokee	NC
Centre for Homeownership & EDC, Inc.	Durham	NC
Institute Capital Inc.	Durham	NC
LoanWell	Durham	NC
Bottom Line Consultants, L.L.C.	Greensboro	NC
Carolina Community Impact, Inc	Raleigh	NC
CommunityWorks North Dakota	Mandan	ND
Community Development Resources	Lincoln	NE
Center for Rural Affairs	Lyons	NE
Midwest Housing Development Fund, Inc.	Omaha	NE
Nebraska Enterprise Fund	Omaha	NE
Omaha 100, inc	Omaha	NE
Economic Empowerment Center DBA Lending Link	Omaha	Nebraska
New Hampshire Community Loan Fund	Concord	NH
University of New Hampshire	Durham	NH
Rockingham Economic Development Corp	Raymond	NH
ATX Advisory Services	Sanbornville	NH
Greater Newark Enterprises Corporation	Newark	NJ
Tract Advisors, LLC	Stockton	NJ
DreamSpring	Albuquerque	NM
African Development Center of Nevada	Las Vegas	NV
FLICK   Finger Lakes Incubator & Commercial Kitchen	Auburn	NY
Brooklyn Cooperative FCU	Brooklyn	NY
Athena Last, CDFI Supporter	Guilderland	NY
Robert Sarason, CDFI Supporter	Jamesville	NY
Maggies Trackside Diner	Liverpool	NY
Rockacres Veterinary	Manllius	NY

CDCLI Funding Corporation	Melville	NY
Center For New York City Neighborhoods	New York	NY
Community Development Venture Capital Alliance	New York	NY
Corporation for Supportive Housing	New York	NY
Grow America's (formerly NDC) Community Impact Loan Fund	New York	NY
Harlem Entrepreneurial Fund	New York	NY
Harlem Entrepreneurial Fund, LLC	New York	NY
Inclusiv	New York	NY
Local Initiative Support Corporation (New York)	New York	NY
Nonprofit Finance Fund (New York)	New York	NY
Primary Care Development Corporation	New York	NY
Sustainable Neighborhoods\/Center for NYC Neighborhoods	New York	NY
The Community Development Trust	New York	NY
The Finest Federal Credit Union	New York	NY
Hurst Associates, Ltd.	North Syracuse	NY
The Enterprise Center at PathStone	Rochester	NY
La Fuerza Community Development Corp.	Rockville Centre	NY
Seneca Nation of Indians Economic Development Company	Salamanca	NY
15th Ward Developers	Syracuse	NY NY
All Faiths Food Pantry	Syracuse	
Arlene, Member: Cooperative Federal Credit Union	Syracuse	NY
Barbara Kobritz, Member: Cooperative Federal Credit Union	Syracuse	NY
Bonnie Partrick, Member: Cooperative Federal Credit Union	Syracuse	NY
Brad S, Member: Cooperative Federal Credit Union	Syracuse	NY
Christine Hickey, Member: Cooperative Federal Credit Union	Syracuse	NY
Cooperative Federal Credit Union	Syracuse	NY
Dave Kashmer, Member: Cooperative Federal Credit Union	Syracuse	NY
Don Deschamps, Member: Cooperative Federal Credit Union	Syracuse	NY
Donaldo McPherson, Member: Cooperative Federal Credit Union	Syracuse	NY
Donna Moore, Member: Cooperative Federal Credit Union	Syracuse	NY
Drew Tessier, Member: Cooperative Federal Credit Union	Syracuse	NY
Empower Federal Credit Union	Syracuse	NY
Gary M Agnew, Member: Cooperative Federal Credit Union	Syracuse	NY
Heather Engelman, Member: Cooperative Federal Credit Union	Syracuse	NY
Home HeadQuarters, Inc	Syracuse	NY
Indaria Jones, Member: Cooperative Federal Credit Union	Syracuse	NY
Jane Slabowski, Member: Cooperative Federal Credit Union	Syracuse	NY
Jax House Inspections, LLC	Syracuse	NY
Jean Wittman, Member: Cooperative Federal Credit Union	Syracuse	NY
Jubilee Homes of Syracuse	Syracuse	NY
Julie Gozan, CDFI Supporter	Syracuse	NY
Kelly Southworth, Member: Cooperative Federal Credit Union	Syracuse	NY
Kelly Weatherby, Member: Cooperative Federal Credit Union	Syracuse	NY
Kimberley McCoy, Member: Cooperative Federal Credit Union	Syracuse	NY
Kiva VanDerGeest, CDFI Supporter	Syracuse	NY
Lisa Saka, Syracuse Resident	Syracuse	NY
Liza Morrison, Member: Cooperative Federal Credit Union	Syracuse	NY
Loretta Bachus, Member: Cooperative Federal Credit Union	Syracuse	NY
Meade Productions	Syracuse	NY
Michael Messina-Yauchzy, Member: Cooperative Federal Credit Union	n Syracuse	NY

Moise P. Laub, Cooperative Federal Credit Union, CDFI Board Member	Syracuse	NY
Ms. Susan L Schoonmaker, Member: Cooperative Federal Credit Union	Syracuse	NY
Nexwav	Syracuse	NY
Sharon D Moran, Member: Cooperative Federal Credit Union	Syracuse	NY
Sheppard Walker, Member: Cooperative Federal Credit Union	Syracuse	NY
Smarr Enterprises LLC	Syracuse	NY
Stacy Crandell, Member: Cooperative Federal Credit Union	Syracuse	NY
Steve Reiter, Member: Cooperative Federal Credit Union	Syracuse	NY
Susan Hamilton, Member: Cooperative Federal Credit Union	Syracuse	NY
Syracuse United Neighbors (SUN)	Syracuse	NY
Thrive in Healing	Syracuse	NY
Umoja Community Garden	Syracuse	NY
Urban Jobs Task Force of Syracuse	Syracuse	NY
West Newell Community Garden	Syracuse	NY
Workers Center of Central New York	Syracuse	NY
Leviticus 25:23 Alternative Fund, Inc.	Tarrytown	NY
Brenna Flynn, CDFI Consumer Borrower	Truxton	NY
Christopher Burnham, Former CDFI Director	Akron	ОН
City of Akron	Akron	OH
Downtown Akron Partnership	Akron	OH
Cincinnati Development Fund	Cincinnati	OH
The Model Group	Cincinnati	OH
A12 Design	Columbus	OH
Freedom Equity Inc.	Columbus	OH
Matthew Cook Consulting	Columbus	OH
Ohio Capital Corp for Housing	Columbus	OH
Telhio Credit Union	Columbus	ОН
CityWide Development	Dayton	ОН
RMHC Dayton	Dayton	ОН
The Dayton Foundation	Dayton	OH
CDFI Board Member	Huber Heights	ОН
Day Air Credit Union	Kettering	ОН
Dayton Region New Market Fund	Kettering	ОН
Commodore Perry Federal Credit Union	Oak Harbor	ОН
Anchor Financial Services	Perrysburg	ОН
Community Action Committee of Pike County	Piketon	ОН
Western Reserve Port Authority	Youngstown	OH
MetaFund Corporation	Edmond	ОК
NEOKCR	Oklahoma City	OK
Citizen Potawatomi Community Development Corporation	Shawnee	OK
Pennsylvania Assistive Technology Foundation	King of Prussia	PA
ASSETS	Lancaster	PA
CDFI Friendly America LLC	Philadelphia	PA
Entrepreneur Works Fund	Philadelphia	PA
Nonprofit Finance Fund (Philadelphia)	Philadelphia	PA
North Philadelphia Financial Partnership	Philadelphia	PA
Reinvestment Fund	Philadelphia	PA
Women's Opportunities Resource Center	Philadelphia	PA
Baker Tilly	Pittsburgh	PA
Invest PGH Inc.	Pittsburgh	PA

Neighborhood Community Development Fund	Pittsburgh	PA
Pittsburgh Urban Initiatives LLC	Pittsburgh	PA
NHS of Greater Berks	Reading	PA
MUNICOOP	Guaynabo	PR
Providence Revolving Fund	Providence	RI
BCBCC	Beaufort	SC
CLIMB Fund	Charleston	SC
CommunityWorks	Greenville	SC
South Carolina Association for Community Economic Development	North Charleston	SC
Mountain Plains Community Development Corporation	Eagle Butte	SD
Mazaska Owecaso Otipi Financial Inc.	Pine	SD
Dakota Resources	Renner	SD
Grow South Dakota	Sisseton	SD
Northeast South Dakota Economic Corporation	Sisseton	SD
BrightBridge Capital	Chattanooga	TN
Pathway Lending (Chattanooga)	Chattanooga	TN
Business Credit Reports, Inc.	Gallatin	TN
Three Roots Capital	Knoxville	TN
River City Capital Investment	Memphis	TN
Affordable Housing Resources	Nashville	TN
Pathway Lending (Nashville)	Nashville	TN
Business Investment Growth, Inc. (BiGAUSTIN)	Austin	TX
PeopleFund	Austin	TX
The Community Business Investment Fund, LLC	Austin	TX
Rio Grande Valley Multibank CDFI	Brownsville	TX
Brazos Valley CDC, Inc.	Bryan	TX
Neighborhood Housing Services of San Antonio, INC	San Antonio	TX
MDK Consulting Group	San Francisco	TX
HOT Center of Business Excellence	Waco	TX
McLennan Community Investment Fund	Waco	TX
Oscar Chombo, McLennan Community Investment Fund Board	Waco	ТХ
RMCRC	Salt Lake City	UT
Capital Impact Partners	Arlington	VA
ECDC Enterprise Development Group	Arlington	VA
Momentus Capital	Arlington	VA
Vermeer Consulting Group LLC	Ashland	VA
Community Investment Collaborative	Charlottesville	VA
Business Seed Capital, Inc.	Roanoke	VA
Opportunities Credit Union	Burlington	VT
Vermont Community Loan Fund	Montpelier	VT
Kitsap Credit Union	Bremerton	WA
Chehalis Tribal Loan Fund (Lakewood)	Lakewood	WA
Chehalis Tribal Loan Fund (Oakville)	Oakville	WA
Business Impact Northwest (Seattle)	Seattle	WA
Business Impact NW	Seattle	WA
Community Collaborative Group, LLC	Seattle	WA
Grow America	Seattle	WA
John Zmolek, Business Impact NW Board Member	Seattle	WA
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Lorri Wallace, Business Impact NW Board Member	Seattle	WA

Rainier Valley Community Development Fund	Seattle,	WA
CU Strategic Planning	Tacoma	WA
Business Impact Northwest (Tukwila)	Tukwila	WA
Fourth Plain Forward	Vancouver	WA
Office of Rural and Farmworker Housing (ORFH)	Yakima	WA
Future Unlimited Law PC	Yelm	WA
First Nations Community Financial	Black River Falls	WI
Wisconsin Native Loan Fund, Inc.	Lac du Flambeau	WI
Wisconsin Women's Business Initiative Corporation (Mequon)	Mequon	WI
Grybz Digital Marketing	Milwaukee	WI
Hmong Wisconsin Chamber of Commerce	Milwaukee	WI
Kueny Consulting LLC	Milwaukee	WI
Legacy Redevelopment Corporation	Milwaukee	WI
Northwest Side Community Development Corporation	Milwaukee	WI
Wisconsin Women's Business Initiative Corporation (Milwaukee)	Milwaukee	WI
Impact Seven	Rice Lake	WI
CAP Services	Stevens Point	WI
Woodlands Development and Lending	Elkins	WV
Center for Rural Health Development	Hurricane	WV