

# Little Dixie Community Action Agency

## CONTACT

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## BY THE NUMBERS

(2010-2014)

Year Founded: 1968

Location: Hugo, OK

Housing Units Developed: 197

Projects Assisted: 129

Financing Secured: \$21M

Little Dixie Community Action Agency's (Little Dixie) mission is to help people and change lives in Choctaw, Pushmataha, McCurtain, Atoka, Bryan, Carter, Love, and Marshall Counties in southeast Oklahoma. Throughout its history, Little Dixie has progressively grown, adding new programs to meet the needs of low-income families in these communities. In 1971, Little Dixie had an annual budget of \$608,000. Today, the agency's budget is close to \$25 million.

Since 1973, Little Dixie has helped low-income families obtain decent, safe, and affordable housing. Little Dixie provides over a dozen housing services, including its Mutual Self-Help Housing program, homeownership loans, down payment assistance, rehabilitation, affordable rental housing, weatherization, and homebuyer education and credit counseling.

Under its Mutual Self-Help Housing program, Little Dixie has helped more than 1,700 low- and very low-income families realize the American Dream of homeownership while earning between \$10,000 and \$20,000 each in sweat equity. Little Dixie is also one of four national organizations that provide technical and management assistance to potential and existing U.S. Department of Agriculture (USDA) Section 523 Mutual Self-Help Housing organizations in Arkansas, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Louisiana, Missouri, Nebraska, Kansas, and Wyoming.

Through its Residential Loan program, Little Dixie provides low-cost financing to help families purchase a home, assist with down payments and closing costs, and make necessary home improvements. Little Dixie's Weatherization program has helped more than 1,000 low-income families permanently reduce their energy bills by making their homes more energy efficient. The organization also owns and manages several affordable rental housing developments, including three senior supportive housing complexes.

## Marcie Renfro

Like many rural communities, Hugo, Oklahoma struggles with low incomes and high poverty rates. In fact, in 2012, the median household income in Hugo was less than \$22,000, with more than one-third (37 percent) of all individuals living in poverty and an unemployment rate reaching 11 percent.

In 2012, Ms. Marcie Renfro applied to participate in Little Dixie's Mutual Self-Help Housing program. For six months, Ms. Renfro worked alongside her family and friends, contributing more than 750 hours of construction labor on her new home, including installing insulation, painting, staining, and cleaning up the construction site. As a result, Ms. Renfro reduced the cost of her home and earned nearly \$20,000 in sweat equity.

Ms. Renfro also received a \$101,000 USDA Section 502 Direct Loan and \$4,000 in combined grant funds from Rural Enterprises, Inc. in Durant, Oklahoma and the Federal Home Loan Bank of Topeka.

With the help of Little Dixie, Ms. Renfro moved into her new home in June 2014. "It's a big change from my apartment. I just have a home now. I didn't have a home before, not anything I could call my own."

