



*Wyoming Community Development Authority
2013 - 2014 Annual Report*



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2013

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Audited Financial

www.wyomingcda.com

Wyoming Community Development Authority

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Casper, WY 82601

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Main Fax: (307) 266-5414
Loan Servicing Phone: (307) 265-5102
Loan Servicing Fax: (307) 265-0306

2013 Board of Directors



Vice Chairman Pat Hand, State Treasurer Mark Gordon, Rob Boner, Wayne Deahl,
Executive Director David Haney, Chairman Dan Sullivan,
Secretary Lesli Wright, Kari Cooper, Judy Lane,
Governor Representative Merit Thomas, State Treasurer Representative Sharon Garland

Professional Associates

Managing Underwriters

Bank of America - Merrill Lynch
Kaiser & Company

Trustee

Wells Fargo - Trust Management

Auditor

Porter Muirhead Cornia & Howard

Bond Counsel

Kutak Rock

Local Counsel

Murane & Bostwick

Underwriter's Counsel

Chapman & Cutler

Financial Consultants

cfX
DerivActiv/Blue Rose

Computer Consultants

Emphasys/AOD
Computer Associates

Demographic &

Economic Consultant

Western Economic Services



Financing Affordable Housing in Wyoming

Chairman's & Director's Letter

To: The Honorable Matthew Mead
Governor, State of Wyoming

Members of the Wyoming Legislature

We are pleased to present to you the Annual Report for the Wyoming Community Development Authority (WCDA) in the form of an annual calendar. Consistent with our approach from last year, and in an attempt to provide more electronic communication, our annual audited financial statements for the period ending June 30, 2013 are on our web site – www.wyomingcda.com. This allows those who have an interest in our financial performance to see the significant details. By utilizing our web site, you can also see a complete list of the many programs for housing that we provide throughout the State including our demographic studies.

In the last year, we again demonstrated both financial integrity and creativity by surviving the largest housing downturn in the country's history since the Great Depression. We've continued to meet our mission of providing affordable housing to the State of Wyoming while maintaining profitability during a period of significantly reduced resources.

In the past year, we purchased 493 loans and invested \$73 million in new, first time homebuyer loans. The average loan amount was \$147,306, while the average income of those borrowers was \$48,520. The average age of our first time home buyer was 31 years old and only 36 percent of our borrowers were married. This continues to be indicative of the changing demographics of Wyoming's population, particularly within our market niche. Additionally, the homebuyer education required by WCDA and others in the industry has made a significant difference for our borrowers as they better understand the responsibilities of home ownership.

In late 2009, federal relief was provided to the housing finance industry based upon the reality that the HFA's underwrote their mortgages in a more conservative fashion and were experiencing much better performance than the overall housing market despite their attention being focused on first time homeownership. Justification for the support was the belief that until the first time homeowner tier was stabilized, it would be very difficult to stabilize the remainder of the market.

By utilizing the HOME Investment Partnerships Program and the Low Income Housing Tax Credits, funding was approved during fiscal year 2013 for an additional 132 new units of affordable rental housing. The combined investment in those programs represented more than \$20 million invested in housing throughout Wyoming.

The Neighborhood Stabilization Program (NSP) also allowed WCDA to purchase foreclosed or abandoned homes, rehabilitate those houses, and resell them to first time home buyers. During fiscal year 2013, twenty two new families are enjoying the benefits of homeownership.

Thanks to the implementation of a quality strategic planning process over the last five years, strategies were formulated to identify and manage areas of risk within the institution while ensuring the accomplishment of its mission and still maintain its financial integrity. Each line of business has also completed its own strategic plan, thereby establishing larger goals for departments and then translating those goals into more practical operating budgets. Those plans were then amalgamated into an annual program plan for the year 2013 – 14 and

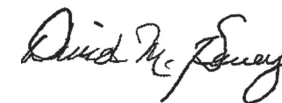
approved by the Board of Directors in June of 2013.

Unemployment and delinquency continue to be troublesome, but at levels far below what exists elsewhere in the country. There continues to be a gap between wages and the cost of maintaining one's household, however, affordability is at one of its all time highs. Because of the relative stability of our natural resource-based economy, we expect to see continued improvement and be able to avoid the 1980's boom and bust cycle.

The efforts of an engaged and active Board of Directors, strong management, and a terrific professional team, have positioned the WCDA for the future. Despite the challenges, performance continues to be solid. We have been able to maintain the financial integrity of the Authority while continuing to meet the mission originally envisioned by the Legislature.



Dan Sullivan, Board Chair



David M. Haney, Executive Director

WCDA Staff



Executive Team

Shannon Hillibush, Cheryl Gillum, David Haney, Tara Smith



Administration & Finance

Daren Cook, Pat Crawford, Candice Ohnstad, Scott Hoversland, Valeria Johnson, Chad Curry, Gina Cameron, Nancy Jolley



Federal Programs

Paula Travers, Judy Koski, Edie Phillips, Gayle Brownlee, Carole Linton



Loan Servicing

Becky Hinton, Linda Bentz, Rebel McAtee, Gayle Andress, Marla Genetti, Matt Swanson, Stacey Tichy, Liz Wolz, Rob Schauss, Chris Roberts, Connie Williams, Stacy Howard



Single Family

Linda Jordan, Rick Juday, Connie Stinson, Dallas Terrill, Christian Pritchett, Kevin Hawley, Ronda McCarthy, Wendy Kindel, Kassi Raymond, Christina Pelton
Not pictured: Jessica Howard

Participating Lenders

Afton

1st Bank

Alpine

1st Bank
Universal American Mortgage

Basin

Security State Bank

Buffalo

First Interstate Bank
First Northern Bank of Wyoming

Casper

First Interstate Bank
Hilltop National Bank
Jonah Bank
Wallick & Volk
Wells Fargo Home Mortgage, Inc.

Cheyenne

Centennial Lending
Central Bank & Trust
Cheyenne State Bank
First Interstate Bank
Jonah Bank
Pinnacle Bank of Wyoming, Inc.
Security First Bank
Wallick & Volk
Wells Fargo Home Mortgage, Inc.
Wyoming Bank & Trust

Cody

First Bank of Wyoming
Pinnacle Bank of Wyoming, Inc.
Wells Fargo Home Mortgage, Inc.

Douglas

Bank of the West

Evanston

1st Bank
Wells Fargo Home Mortgage, Inc.

Gillette

First Interstate Bank
First Northern Bank of Wyoming
First National Bank of Gillette
Pinnacle Bank of Wyoming, Inc.
Premier Home Mortgage
Security State Bank
Wells Fargo Home Mortgage, Inc.

Green River

Wells Fargo Home Mortgage, Inc.

Jackson

First Interstate Bank

Kemmerer

1st Bank

Lander

Central Bank & Trust
First Interstate Bank
Wells Fargo Home Mortgage, Inc.

Laramie

First Interstate Bank
Security First Bank
Wells Fargo Home Mortgage, Inc.

Lovell

First Bank of Wyoming

Lyman

Wells Fargo Home Mortgage, Inc.

Moorcroft

Pinnacle Bank of Wyoming, Inc.

Mountain View

1st Bank

Newcastle

Pinnacle Bank of Wyoming, Inc.

Pinedale

1st Bank

Wells Fargo Home Mortgage, Inc.

Powell

First Bank of Wyoming
Pinnacle Bank of Wyoming, Inc.
Wells Fargo Home Mortgage, Inc.

Riverton

Central Bank & Trust
First Interstate Bank
Wells Fargo Home Mortgage, Inc.

Rock Springs

1st Bank
RSNB Bank
Wells Fargo Home Mortgage, Inc.

Sheridan

First Federal Savings Bank
First Interstate Bank
First Northern Bank of Wyoming
Premier Home Mortgage
Security State Bank
Wells Fargo Home Mortgage, Inc.

Thermopolis

Central Bank & Trust
Pinnacle Bank of Wyoming, Inc.

Torrington

Pinnacle Bank of Wyoming, Inc.

Worland

Pinnacle Bank of Wyoming, Inc.

WCDA Achievements

Program	2012/2013 No. of Loans	2012/2013 Amount	Cumulative Households	Cumulative Communities	Cumulative Amount
Single Family Mortgage	465	\$68,559,977	50,142	160	\$3,788,252,304
Spruce Up Wyoming I	22	\$2,726,328	320	35	\$37,754,024
Spruce Up Wyoming II	3	\$432,673	151	30	\$17,205,312
Down Payment Assistance Loans	242	\$1,418,819	15,726	133	\$54,913,457
Wyoming Energy Savers Program	5	\$50,091	58	17	\$334,094
<i>Spirit!</i> of Wyoming Program	3	\$518,534	298	32	\$48,787,966
HFA Preferred	86	\$13,786,084	86	26	\$13,786,084

County	Total Dollars Loaned	No. of Loans	Avg. Loan Amount	Avg. Income of Borrower	Avg. Age of Borrower	Percentage Married
Albany	\$2,630,277	16	\$164,392	\$50,610	30	46%
Big Horn	\$1,533,358	16	\$95,866	\$39,804	29	50%
Campbell	\$12,513,428	80	\$156,418	\$58,289	33	38%
Carbon	\$838,959	6	\$139,993	\$56,975	27	40%
Converse	\$284,527	2	\$142,264	\$42,891	44	50%
Crook	\$295,500	2	\$147,750	\$22,870	25	50%
Fremont	\$2,945,341	20	\$147,267	\$41,449	27	30%
Goshen	\$722,642	6	\$120,440	\$49,136	33	75%
Hot Springs	\$533,298	4	\$133,325	\$48,682	26	75%
Johnson	\$978,150	6	\$163,025	\$50,034	40	75%
Laramie	\$17,049,416	121	\$140,904	\$48,828	32	36%
Lincoln	\$107,142	1	\$107,142	\$41,600	33	0
Natrona	\$15,456,328	102	\$151,533	\$46,810	29	30%
Niobrara	\$0	0	\$0	\$0	0	0%
Park	\$5,502,094	35	\$157,203	\$45,703	35	56
Platte	\$0	0	\$0	\$0	0	0%
Sheridan	\$8,361,497	53	\$157,764	\$43,677	31	33%
Sublette	\$0	0	\$0	\$0	0	0%
Sweetwater	\$1,182,638	8	\$147,830	\$58,790	26	25%
Teton	\$460,256	3	\$153,419	\$44,132	30	0%
Uinta	\$163,265	1	\$163,265	\$48,600	32	0%
Washakie	\$849,916	9	\$94,435	\$37,286	39	50%
Weston	\$213,264	2	\$106,632	\$46,794	30	50%
	\$72,621,796	493	\$147,306	\$48,520	31	36%

The following statistics are as of June 2013:

Low-Income Housing Tax Credits

Cumulative Units	4,089
Cumulative Communities	22
Cumulative Amount	\$284,039,213

HOME Program

Cumulative Units	1,314
Cumulative Communities	33
Cumulative Amount	\$64,334,838.40

Community Development Block Grants

Cumulative Units	1,407
Cumulative Communities	30
Cumulative Amount	\$15,371,653

WRAP Program

Cumulative Units	62
Cumulative Communities	5
Cumulative Amount	\$12,138,931.51

Homebuyer Education

2012/2013 No. of Students	848
Cumulative No. of Students	17,711

Habitat for Humanity

Statewide Affiliates	6
Cumulative Loan Purchases	79
Cumulative Loan Amounts	\$5,680,483



Laramie Jubilee Days

Laramie, WY

Since 1940

Held during the month of July



October 2013

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	1	2	3	4	5
6	7 WCDA Closed Columbus Day	8	9	10	11	12
13	14	15	16 *Late Fee Assessment	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31 **Last Business Day Halloween	1	2

Albany County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$12,518,085.50
Cumulative Units 157

HOME Projects

Cumulative Amount \$5,047,979.02
Cumulative Units 82

First Mortgage Loan Purchases

\$204,110,065 Loan Purchases
2,309 Loans
\$32,917 Average Income
31 Average Age of Borrower

Down payment Loans

Total Dollars \$3,285,423
Total Loans 840

September 2013

Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

November 2013

Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

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Riverton Rendezvous

Riverton, WY

Since 1980

Held during the month of July



Image courtesy of Stephenie Binns

November 2013

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	31	1	2
3 Daylight Saving Time Ends	4	5 Election Day	6	7	8	9
10	11 WCD A Closed Veterans Day	12	13	14	15	16
17	18 *Late Fee Assessment	19	20	21 WCD A Closed Thanksgiving Day	22 WCD A Closed	23
24	25	26	27	28	29 **Last Business Day	30

Fremont County

Low-Income Housing

Tax Credit Projects

Cumulative Amount \$15,619,294

Cumulative Units 228

HOME Projects

Cumulative Amount \$3,944,059.11

Cumulative Units 79

First Mortgage Loan Purchases

\$156,113,816 Loan Purchases

2,197 Loans

\$32,628 Average Income

32 Average Age of Borrower

Down payment Loans

Total Dollars \$1,798,912

Total Loans 582

Habitat for Humanity Wind River

\$162,466 Loan Purchases

3 Loans

October 2013

Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

December 2013

Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

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Days of 49

Greybull, WY

Since 1945

Held during the month of June



December 2013

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7 First Day of Hanukkah
8	9	10	11	12	13	14
15 Last Day of Hanukkah	16 *Late Fee Assessment	17	18	19	20 First Day of Winter	21
22	23	24 Christmas Eve	25 WCDA Closed Christmas Day	26	27	28
29	30	31 **Last Business Day New Year's Eve	1 WCDA Closed New Year's Day	2	3	4

Big Horn County

First Mortgage Loan Purchases

\$55,219,093 Loan Purchases
838 Loans
\$33,808 Average Income
32 Average Age of Borrower

Down payment Loans

Total Dollars \$455,572
Total Loans 194

November 2013

Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

January 2014

Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

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Beartrap Summer Festival

Casper, WY

Since 1994

Held during the month of August



Image courtesy of Ian Delap

January 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1 WCDA Closed New Year's Day	2	3	4
5	6	7	8	9	10	11
12	13	14 Mortgage Interest Statement Mailed	15	16 *Late Fee Assessment	17	18
19	20 WCDA Closed Equality Day	21	22	23	24	25
26	27	28	29	30	31 **Last Business Day	1

Natrona County

Low-Income Housing

Tax Credit Projects

Cumulative Amount \$68,033,712

Cumulative Units 914

HOME Projects

Cumulative Amount \$13,185,197.27

Cumulative Units 236

First Mortgage Loan Purchases

\$765,730,458 Loan Purchases

10,363 Loans

\$31,071 Average Income

31 Average Age of Borrower

Down payment Loans

Total Dollars \$9,678,998

Total Loans 3,145

Habitat for Humanity

The Heart of Wyoming

\$502,170 Loan Purchases

9 Loans

December 2013

Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

February 2014

Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

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Cheyenne Frontier Days

Cheyenne, WY

Since 1897

Held during the month of July



CHEYENNE
FRONTIER DAYS™

World's Largest Outdoor Rodeo & Western Celebration

February 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	1
	WCD A Closed President's Day	*Late Fee Assessment			Valentine's Day	
					**Last Business Day	

Laramie County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$48,447,675
Cumulative Units 818

HOME Projects

Cumulative Amount \$8,853,813.17
Cumulative Units 309

First Mortgage Loan Purchases

\$838,501,318 Loan Purchases
9,851 Loans
\$32,766 Average Income
31 Average Age of Borrower

Down payment Loans

Total Dollars \$12,075,330
Total Loans 3,618

Habitat for Humanity Laramie County

\$315,256 Loan Purchases
4 Loans

January 2014

Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

March 2014

Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

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Sweetwater County Fair

Rock Springs, WY

Since 1946

Held during the month of August



March 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
23	24	25	26	27	28	1
2	3	4	5 Ash Wednesday	6	7	8
9 Daylight Saving Time Begins	10	11	12	13	14	15
16	17 *Late Fee Assessment St. Patrick's Day	18	19	20 First Day of Spring	21	22
23	24	25	26	27	28	29
30	31 **Last Business Day	* Payments received after 4 p.m. are processed the next business day, and are considered late payments subject to a late fee. ** Payments received after 4 p.m. are processed the next business day.				

Sweetwater County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$12,615,720
Cumulative Units 278

HOME Projects

Cumulative Amount \$1,233,835
Cumulative Units 11

First Mortgage Loan Purchases

\$294,595,498 Loan Purchases
3,764 Loans
\$35,406 Average Income
30 Average Age of Borrower

Down payment Loans

Total Dollars \$3,788,563
Total Loans 1,007

February 2014

Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

April 2014

Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			





3rd Thursday Street Fest

Sheridan, WY

Since 2009

Held during the months of June - September

April 2014

Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
Palm Sunday	First Day of Passover		*Late Fee Assessment		Good Friday	
20	21	22	23	24	25	26
Easter Sunday		Earth Day Last Day of Passover				
27	28	29	30	1	2	3
			**Last Business Day			

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Sheridan County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$31,052,421.80
Cumulative Units 393

HOME Projects

Cumulative Amount \$8,085,080.98
Cumulative Units 140

First Mortgage Loan Purchases

\$200,452,757 Loan Purchases
2,367 Loans
\$33,001 Average Income
32 Average Age of Borrower

Down payment Loans

Total Dollars \$1,784,100
Total Loans 557

Habitat for Humanity Eastern Big Horn

\$1,931,778 Loan Purchases
20 Loans

March 2014

Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

May 2014

Su	M	Tu	W	Th	F	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31





Buffalo Bill Center of the West's Patrons Ball



Rendezvous Royale

Cody, WY

Since 1976

Held during the month of September

Buffalo Bill Art Show & Sale

Cody High Style



May 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	1	2	3
4	5 Cinco de Mayo	6	7	8	9	10
11 Mother's Day	12	13	14	15	16 *Late Fee Assessment	17
18	19	20	21	22	23	24
25	26 WCDA Closed Memorial Day	27	28	29	30 **Last Business Day	31

Park County

Low-Income Housing

Tax Credit Projects

Cumulative Amount \$2,120,410

Cumulative Units 116

HOME Projects

Cumulative Amount \$587,784

Cumulative Units 19

First Mortgage Loan Purchases

\$184,520,501 Loan Purchases

2,371 Loans

\$32,627 Average Income

32 Average Age of Borrower

Down payment Loans

Total Dollars \$1,378,923

Total Loans 463

Habitat for Humanity Mountain Spirit

\$1,189,575.39 Loan Purchases

14 Loans

April 2014

Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

June 2014

Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

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Wyoming State Fair

Douglas, WY

Since 1912

Held during the month of August

ROMAN RACE DOUGLAS, WYO.
A.F.P.CO. INC.

June 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
Father's Day	*Late Fee Assessment					Flag Day
22	23	24	25	26	27	28
29	30	1	2	3	4	5
	**Last Business Day					

Converse County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$5,442,210
Cumulative Units 53

HOME Projects

Cumulative Amount \$2,814,733.83
Cumulative Units 47

First Mortgage Loan Purchases

\$92,557,882 Loan Purchases
1,380 Loans
\$30,733 Average Income
32 Average Age of Borrower

Down payment Loans

Total Dollars \$1,008,294
Total Loans 347

May 2014

Su	M	Tu	W	Th	F	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

July 2014

Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

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Donkey Creek Festival

Gillette, WY

Since 2006

Held during the month of June

July 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	1	2	3	4 WCDA Closed Independence Day	5
6	7	8	9	10	11	12
13	14	15	16 *Late Fee Assessment	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31 **Last Business Day	1	2

Campbell County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$57,477,750.50
Cumulative Units 710

HOME Projects

Cumulative Amount \$8,174,297.80
Cumulative Units 108

First Mortgage Loan Purchases

\$564,408,985 Loan Purchases
5,856 Loans
\$39,197 Average Income
30 Average Age of Borrower

Down payment Loans

Total Dollars \$11,428,521
Total Loans 2,423

June 2014

Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

August 2014

Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

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Gift of the Waters

Historical Indian Pageant

Thermopolis, WY

Originally started in 1925

Annually celebrated since 1950

Held during the month of August



August 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	<p>* Payments received after 4 p.m. are processed the next business day, and are considered late payments subject to a late fee. ** Payments received after 4 p.m. are processed the next business day.</p>					

*Late Fee
Assessment

**Last
Business Day

Hot Springs County

HOME Projects

Cumulative Amount \$251,571
Cumulative Units 12

First Mortgage Loan Purchases

\$23,538,852 Loan Purchases
348 Loans
\$32,775 Average Income
35 Average Age of Borrower

Down payment Loans

Total Dollars \$226,332
Total Loans 87

July 2014

Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

September 2014

Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				





Big Horn Mountain Festival

Big Horn Mountain Festival

WYOMING



Big Horn Mountain Festival

Buffalo, WY

Since 2004

Held during the month of July

September 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	1 WCDA Closed Labor Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16 *Late Fee Assessment	17	18	19	20
21	22	23 First Day of Autumn	24 Rosh Hashanah	25	26	27
28	29	30 **Last Business Day	1	2	3	4

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Johnson County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$1,763,057.10
Cumulative Units 30

HOME Projects

Cumulative Amount \$1,790,824
Cumulative Units 17

First Mortgage Loan Purchases

\$32,623,220 Loan Purchases
377 Loans
\$34,214 Average Income
33 Average Age of Borrower

Down payment Loans

Total Dollars \$255,772
Total Loans 68

Habitat for Humanity Eastern Big Horn

\$542,078 Loan Purchases
6 Loans

August 2014

Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

October 2014

Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	



WHAT Fest

Riverside, WY

Since 2003

Held during the month of July

Image curtesy of Elisa Bender



October 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	1	2	3	4
5	6	7	8	9	10 Yom Kippur	11
12	13 WCD A Closed Columbus Day	14	15 Last Day of Sukkot	16 *Late Fee Assessment	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31 **Last Business Day Halloween	1

Carbon County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$3,073,820
Cumulative Units 64

HOME Projects

Cumulative Amount \$1,414,222.65
Cumulative Units 45

First Mortgage Loan Purchases

\$101,101,990 Loan Purchases
1,658 Loans
\$30,734 Average Income
31 Average Age of Borrower

Down payment Loans

Total Dollars \$1,246,012
Total Loans 464

September 2014

Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

November 2014

Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

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The Jackson Hole Cutter Races

Jackson Hole, WY

Since 1971

Held during the month of February

November 2014

*Wyoming Community Development Authority,
Funding Affordable Housing in a Community Near You.*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	1
2 Daylight Saving Time Ends	3	4 Election Day	5	6	7	8
9	10	11 WCDA Closed Veterans Day	12	13	14	15
16	17 *Late Fee Assessment	18	19	20	21	22
23	24	25	26 **Last Business Day	27 WCDA Closed Thanksgiving Day	28 WCDA Closed	29
30	* Payments received after 4 p.m. are processed the next business day, and are considered late payments subject to a late fee. ** Payments received after 4 p.m. are processed the next business day.					

Teton County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$9,039,570
Cumulative Units 125

HOME Projects

Cumulative Amount \$1,447,196
Cumulative Units 46

First Mortgage Loan Purchases

\$67,483,844 Loan Purchases
775 Loans
\$33,357 Average Income
33 Average Age of Borrower

Down payment Loans

Total Dollars \$128,913
Total Loans 28

Habitat for Humanity Greater Teton

\$2,432,256 Loan Purchases
23 Loans

October 2014

Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

December 2014

Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



International Pedigree Stage Stop Sled Dog Race

Pinedale's Wind River and Wyoming Mountain Range

Since 1996

Held during the month of February



Image courtesy of Chris Havener

December 2014

*Wyoming Community Development Authority,
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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16 *Late Fee Assessment First Day of Hanukkah	17	18	19	20
21 First Day of Winter	22	23	24 Christmas Eve	25 WCDA Closed Last Day of Hanukkah Christmas Day	26	27
28	29	30	31 **Last Business Day New Year's Eve	1 WCDA Closed New Year's Day	2	3

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Sublette County

Low-Income Housing Tax Credit Projects

Cumulative Amount \$2,421,630
Cumulative Units 12

HOME Projects

Cumulative Amount \$429,268
Cumulative Units 4

First Mortgage Loan Purchases

\$22,220,137 Loan Purchases
277 Loans
\$33,761 Average Income
31 Average Age of Borrower

Down payment Loans

Total Dollars \$271,392
Total Loans 67

November 2014

Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

January 2015

Su	M	Tu	W	Th	F	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



Wyoming: Like No Place on Earth



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