



Affordable
Housing

JUST FUNDED

BY CLEARINGHOUSE CDFI

2022



Hand Up Ministries

Oklahoma City, OK

\$2.85MM for Refinance of Mobile Home Parks Providing Service-Enriched Housing for Adults Exiting Prison System

Clearinghouse CDFI (CCDFI) is supporting Hand Up Ministries' efforts to stabilize and improve their two mobile home parks in Oklahoma. \$2,850,000 in funding from CCDFI provides much-needed housing and services for homeless adults leaving the prison system.

[Hand Up Ministries, Inc. \(HUM\)](#) is a faith-based, nonprofit, prison after-care program for recently released adults. The ministry owns two mobile home parks in Oklahoma City. These parks provide housing complete with utilities, transportation, meals, clothing, hygiene products, life skills, and employment counseling. This structure helps these men and women re-adjust to society. Financing provided by CCDFI enables HUM to refinance existing high-interest-rate debt into a long-term fixed-rate loan with additional funds made available for improvements to the mobile home parks.

David Nichols founded Hand Up Ministries in 1996. Since its inception, the organization has housed over 250 individuals in Oklahoma. HUM works under the belief that "with the right cooperation from state agencies, municipalities, and organizations we can reduce [our recidivism statistics](#) [and] keep from growing the prison system."

Clearinghouse CDFI addresses unmet credit needs nationwide and in Indian Country through direct lending, equity investments, and financial assistance.

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