

CADC Administration Office  
 722 Gaunt St., Benton  
 Phone: 501.778.1133  
 Fax 501.778.9120  
[www.cadc.com](http://www.cadc.com)

CADC IS:  
 A Community Action Agency  
 An Equal Opportunity Employer  
 A United Way Agency

<b><u>Calhoun County</u></b>		
<i>Hampton (71744)</i>	210 S. Lee	870.798.2457
<b><u>Clark County</u></b>		
<i>Amity (71921)</i>		
Head Start	213 N. Clark	870.342.5358
<i>Arkadelphia (71921)</i>		
Community Dev.	1311 N. 10th St.	870.403.0679
Head Start	301 N. 23 <sup>rd</sup> St.	870.246.8931
Fam/HEAP/SPS	301 N. 23 <sup>rd</sup> St.	870.246.8089
Senior Center	1311 N. 10th St.	870.246.9871
Transportation	1311 N. 10th St.	870.246.8747
<i>Gurdon (71743)</i>		
Senior Center	410 E. Main	870.353.2095
Head Start	410 E. Main	870.353.6616
<b><u>Columbia County</u></b>		
<i>Magnolia (71753)</i>	1503 North Vine	870.234.6444
<b><u>Dallas County</u></b>		
<i>Fordyce (72742)</i>	410 E. 4th St.	870.352.8894
<b><u>Hot Spring County</u></b>		
<i>Bismarck (71929)</i>		
Head Start	2078 Arlie Moore	501.865.1882
<i>Magnet Cove (72104)</i>		
Head Start	21977 Hwy. 51	501.332.6906
<i>Malvern (72104)</i>		
Head Start	1735 E. Sullenberger	501.337.1502
Operations/HEAP	1303 S. Main	501.332.5426
Senior Center	1800 W. Moline	501.332.5374
Transportation	830 W. Moline	501.332.6215
Fam/Com Dev/SPS	1735 E. Sullenberger	501.337.8401
<b><u>Lonoke County</u></b>		
<i>Lonoke (72086)</i>	117 S.E. Front St.	501.676.0019
<b><u>Montgomery County</u></b>		
<i>Mount Ida (71957)</i>		
Head Start/HEAP	156 Senior Dr.	870.867.3722
Senior Center	158 Senior Dr.	870.867.2313
Transportation	112 Hwy 270 W Ste.10	870.867.4666

<b><u>Pike County</u></b>		
<i>Delight (71940)</i>		
Head Start	611 Webb St.	870.379.2270
<i>Glenwood (71943)</i>		
Head Start	747 Lakeshore Dr.	870.356.4780
Senior Center/HEAP	229 Betty St.	870.356.4212
<i>Kirby (71950)</i>		
Fam/Com Dev/SPS	2614 Hwy 27 N	870.398.4243
<i>Murfreesboro (72086)</i>		
Head Start	120 E. Court, Ste. B	870.285.3351
Senior Activity/HEAP	120 E. Court, Ste. A	870.285.2312
<b><u>Pulaski County</u></b>		
<i>Jacksonville (72076)</i>	#2 Crestview Plaza	501-457-5621
<i>Little Rock (72209)</i>	5401 S. University Ave.	501.603.0909
<i>N. Little Rock (72116)</i>	3901 McCain Park Rd. Ste. 102	501.771.0745
<b><u>Quachita County</u></b>		
<i>Camden (71701)</i>	313 Jefferson St. SW	870.836.3200
<b><u>Saline County</u></b>		
<i>Benton (72015)</i>		
Fam/Com Dev/ HEAP/SPS	309 S. East St.	501.315.0885
Head Start	1600 Dixie	501.315.6456
Senior Center	210 Jefferson St.	501.315.0645
Transportation	408 W. Walnut St.	501.315.0800
<i>Bryant (72022)</i>		
Senior Center	702 SW Fourth St.	501.847.0809
<i>Harmony Grove (72015)</i>		
Head Start	115 School Dr.	501.776.1697
<i>Paron (72122)</i>		
Head Start	16494 W. 12th St.	501.594.5668
<i>Shannon Hills (72002)</i>		
Head Start	11925 Co. Line Rd.	501.455.4932
<b><u>Union County</u></b>		
<i>El Dorado (71730)</i>	1426 NW Avenue	870.864.0067
<b><u>Southern Region Transportation (SCAT)</u></b>		
<i>Calhoun, Columbia, Dallas, Ouachita, &amp; Union Counties</i>		
<i>Camden (71730)</i>	313 Jefferson St. SW	870.836.3200

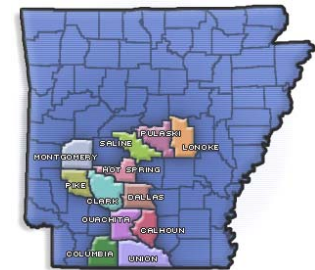
CADC provides services in 12 counties in Arkansas. Contact any of our local offices for more information about the programs and services offered in your area.

# CADC IDA Program



## Climbing The Ladder To Self-Sufficiency

### Central Arkansas Development Council



Building Futures  
Through  
Community Action  
[www.cadc.com](http://www.cadc.com)

## What is an IDA?

IDA's are matched savings accounts that encourage low-income working people to save money and acquire assets.



Through IDA's, individuals can purchase their first home, attend college or job training, or start or expand a small business.

Most applicants will be enrolled in the program for six months to two years.

## The IDA Match

Participants commit to saving at least \$10 a month. When they reach their saving goal, CADC will match the savings 3:1 to purchase the asset.

Yes! For every dollar saved, CADC will match it with \$3.00 — up to \$2,000 per individual, or \$4,000 per household.

## Family Development

Participants will have a Family Development Specialist to work with them throughout their training process to help keep them on track and guide them through difficult times.

The Family Development Specialist will assist them with their goal setting, savings, asset purchase, and more.



## IDA Accounts Can Be Used for

- ◆ Home Ownership or Home Repair
- ◆ Small Business
- ◆ Post-Secondary Education

## IDA Requirements

- ◆ Live in CADC's service area
- ◆ Have a child under the age of 18 living in your home (for DWS funding only)
- ◆ Meet income guidelines (Contact a Family Development Specialist in your county to determine eligibility)



## Training Classes

- ◆ Bank On It
- ◆ Borrowing Basics
- ◆ Check It Out
- ◆ Money Matters
- ◆ Pay Yourself First
- ◆ To Your Credit
- ◆ Charge It Right
- ◆ Loan to Own
- ◆ Keep It Safe
- ◆ Your Own Home

## Asset Specific Classes

- ★ Home Ownership
- ★ Writing a Business Plan
- ★ Preparing For College



*CADC complies with Title VI and VII of the Civil Rights Act*

## CADC IDA Funding Partners

- ★ Assets For Independence
- ★ Arkansas Department of Workforce Services
- ★ Foundation for the Mid-South
- ★ Pulaski Bank

## IDA Financial Institutions:

- ◆ **BancorpSouth:** Columbia Co., Ouachita Co., Union Co.
- ◆ **Bank of the Ozarks:** Pulaski Co.
- ◆ **Calhoun County Bank:** Calhoun Co.
- ◆ **Diamond Lakes F.C.U.:** Hot Spring Co.
- ◆ **First Arkansas Bank & Trust:** Pulaski Co., Lonoke Co.
- ◆ **First State Bank of Lonoke:** Lonoke Co.
- ◆ **Glenwood First National Bank:** Pike Co.
- ◆ **Heartland Community Bank:** Dallas Co., Calhoun Co.
- ◆ **Metropolitan National Bank:** Pulaski Co., Saline Co.
- ◆ **Peoples Bank:** Columbia Co.
- ◆ **Pulaski Bank & Trust:** Pulaski Co., Saline Co.
- ◆ **Regions Bank:** Dallas Co., Saline Co.
- ◆ **Simmons First:** Union Co.
- ◆ **Southern Bancorp:** Clark Co., Hot Spring Co.
- ◆ **Summit Bank:** Clark Co., Hot Spring Co., Pulaski Co., Saline Co.