CDFIs and Local Capital Needs

Brett Theodos
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Photo by Spiterman/Flickr

CDFI loan volume per person under 200 percent of FPL, annual average 2011-15

Legend: 0 | 1–20 | 21–100 | 101–200 | 201 or more

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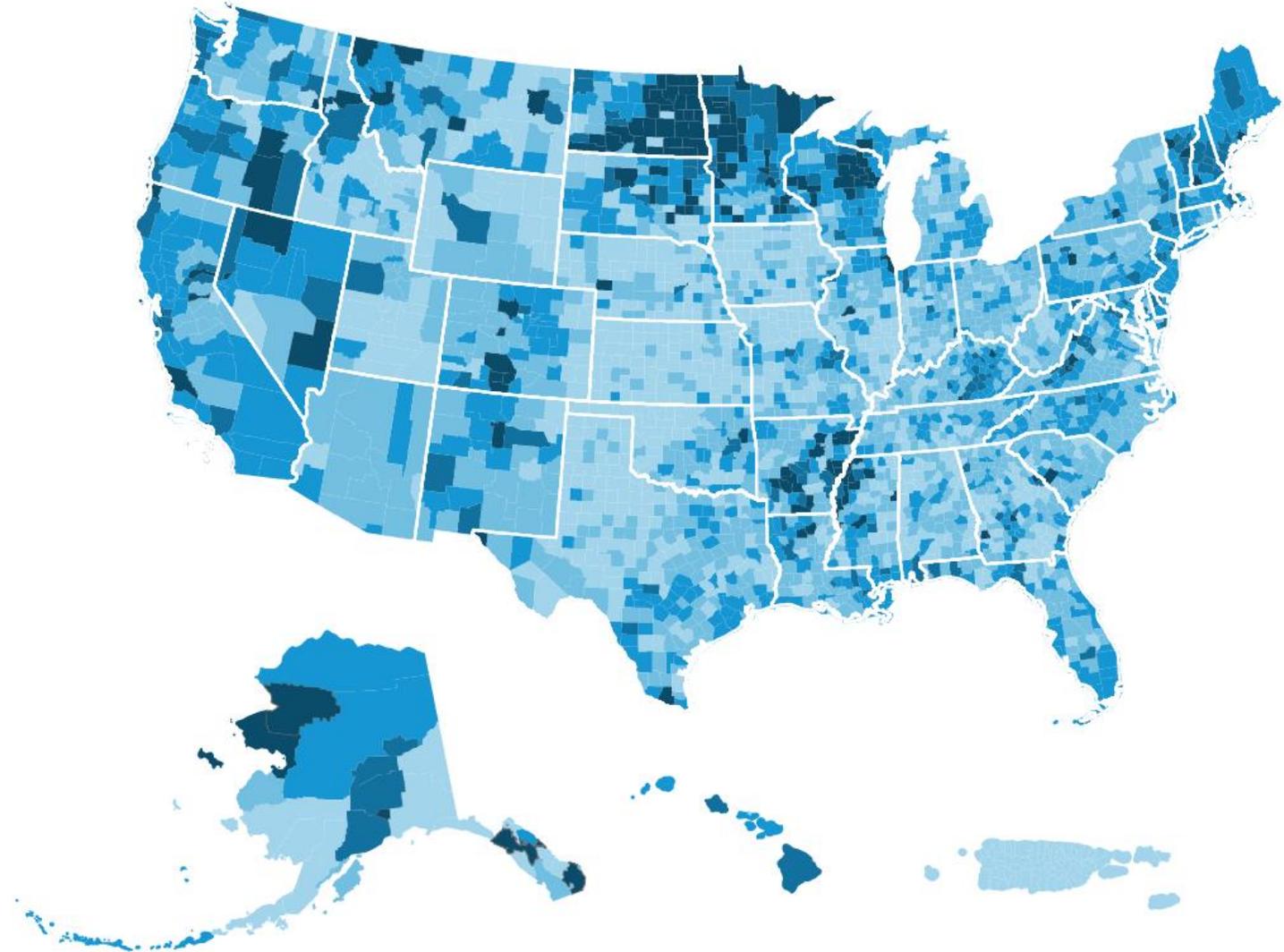
Breakdown of CDFI lending for counties, annual average 2011-15

Percentile of counties	Annual average per person lending under 200 percent of FPL
10th percentile	$0
25th percentile	$0
50th percentile	$7
75th percentile	$37
90th percentile	$114

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Median amounts of community development funding by category and county population

County population	CDFI + NMTC finance investments per person below 200% of FPL
50,000 to 99,999	$84
100,000 to 299,999	$141
300,000 or more	$333

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Median amounts of community development funding by category and county population

County population	CDFI + NMTC finance investments per person below 200% of FPL	Other federal housing funding per person below 200% of FPL	Other federal community development investments per person below 200% of FPL	Small business lending per small business employee
50,000 to 99,999	$84	$31	$24	$7,607
100,000 to 299,999	$141	$58	$36	$9,203
300,000 or more	$333	$100	$62	$9,525

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CDFI loan volume per person under 200% of FPL, annual average in Greater DC, 2011–15

County, State	CDFI loan volume per person under 200% of FPL
Washington, DC	$2,520
Arlington, VA	$1,439
Fairfax, VA	$605
Anne Arundel, MD	$258
Prince George's MD	$195
Montgomery, MD	$157

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CHICAGO

Photo by Natalia Wilson/Flickr

Population distribution of residents by race or ethnicity in Chicago, 2013-17

1 Dot = 600

- Non-Hispanic black
- Non-Hispanic white
- Hispanic
- AAPI

N

0   2   4   8 Miles

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Average annual multifamily loan volume per renter household, 2011–17

Legend:
- Insufficient renter households
- $0–$750
- $750–$1,500
- $1,500–$2,250
- $2,250–$3,000
- More than $3,000

N

0 2 4 8 Miles

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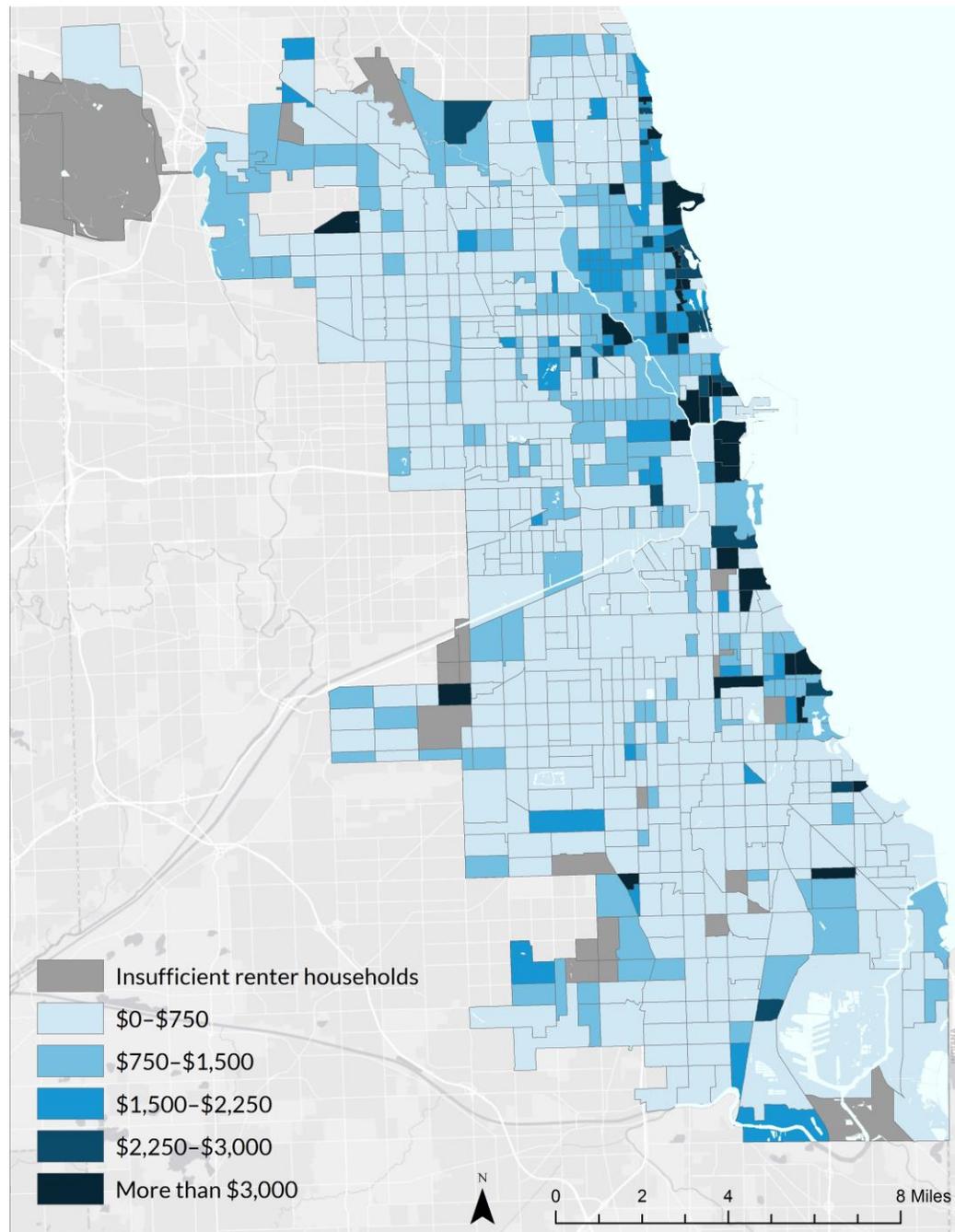
Average annual single-family loan volume per owner-occupied household, 2011–17

Insufficient owner-occupied households

$0–$10

$10–$20

$20–$30

$30–$40

More than $40

N

0   2   4   8 Miles

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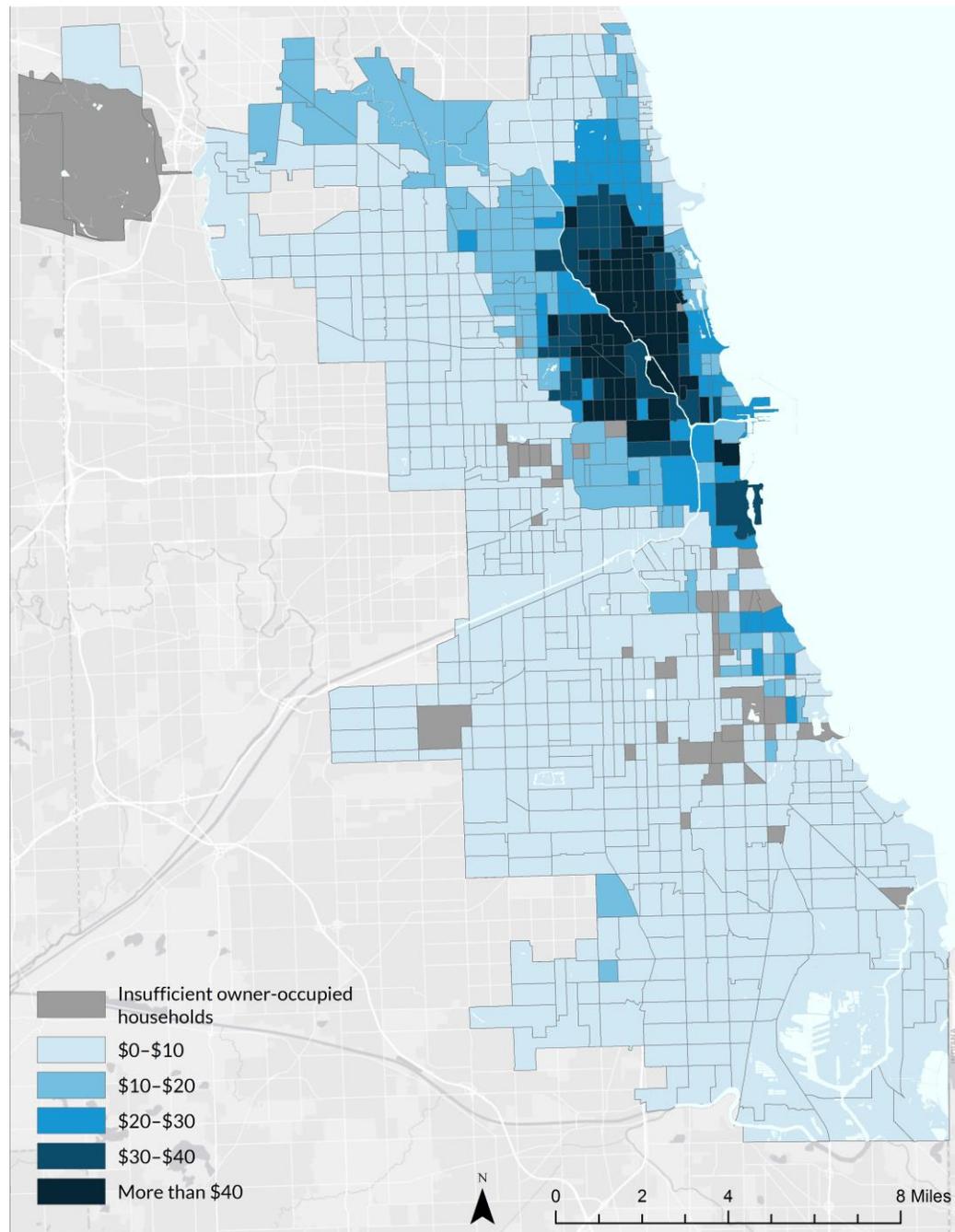
Average annual mission lending volume per household in Chicago, 2011-17

Insufficient households
Less than $500
$500–$1,000
$1,000–$1,500
$1,500–$2,000
More than $2,000

N

0   2   4   8 Miles

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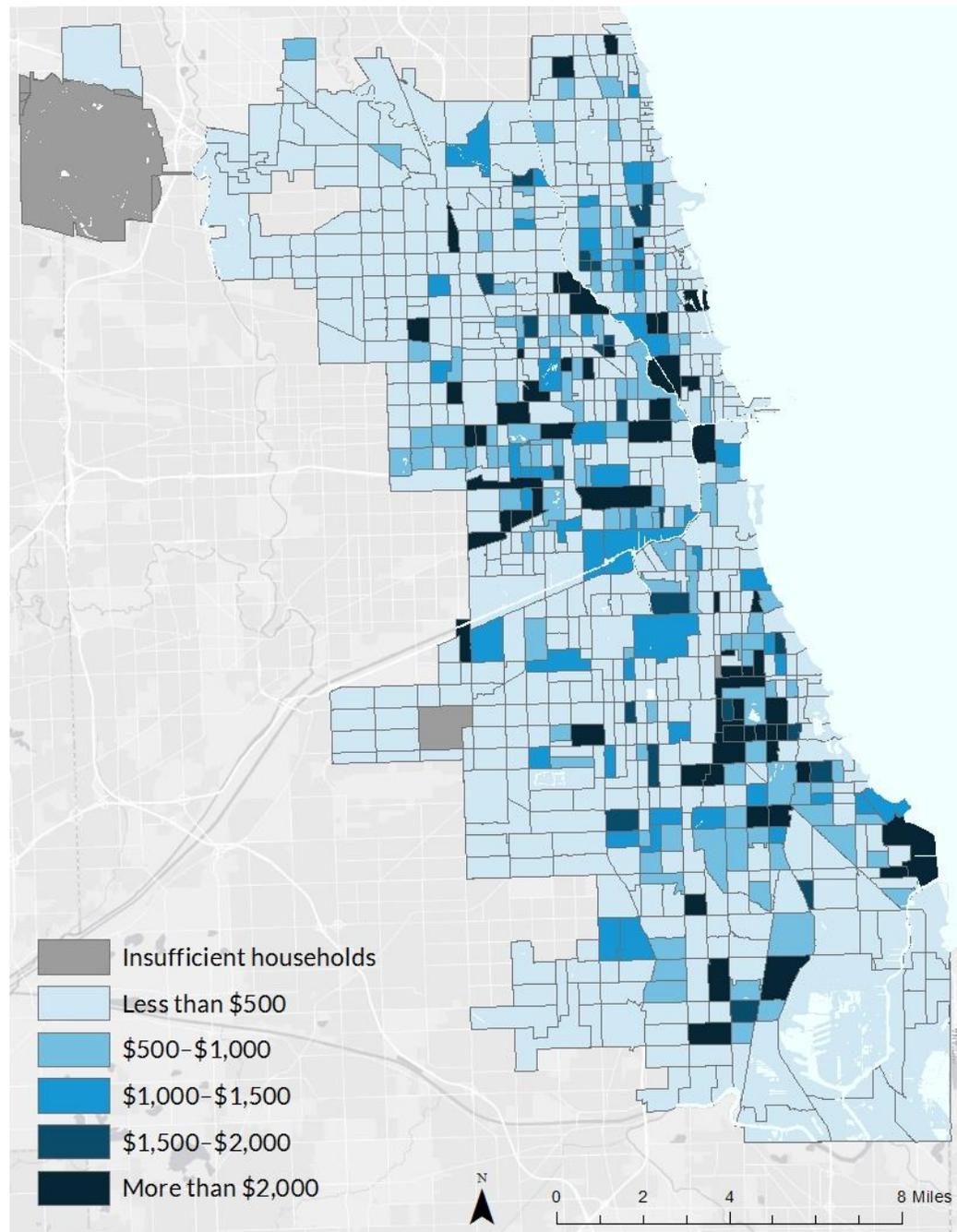
Aggregate lending in Chicago, 2011-17

Commercial real estate loans

Federal spending

Single-family loans to investors

All mission lending

CRA loans to small businesses

Multifamily real estate loans

Industrial real estate loans

SBA loans

Single-family loans to homeowners

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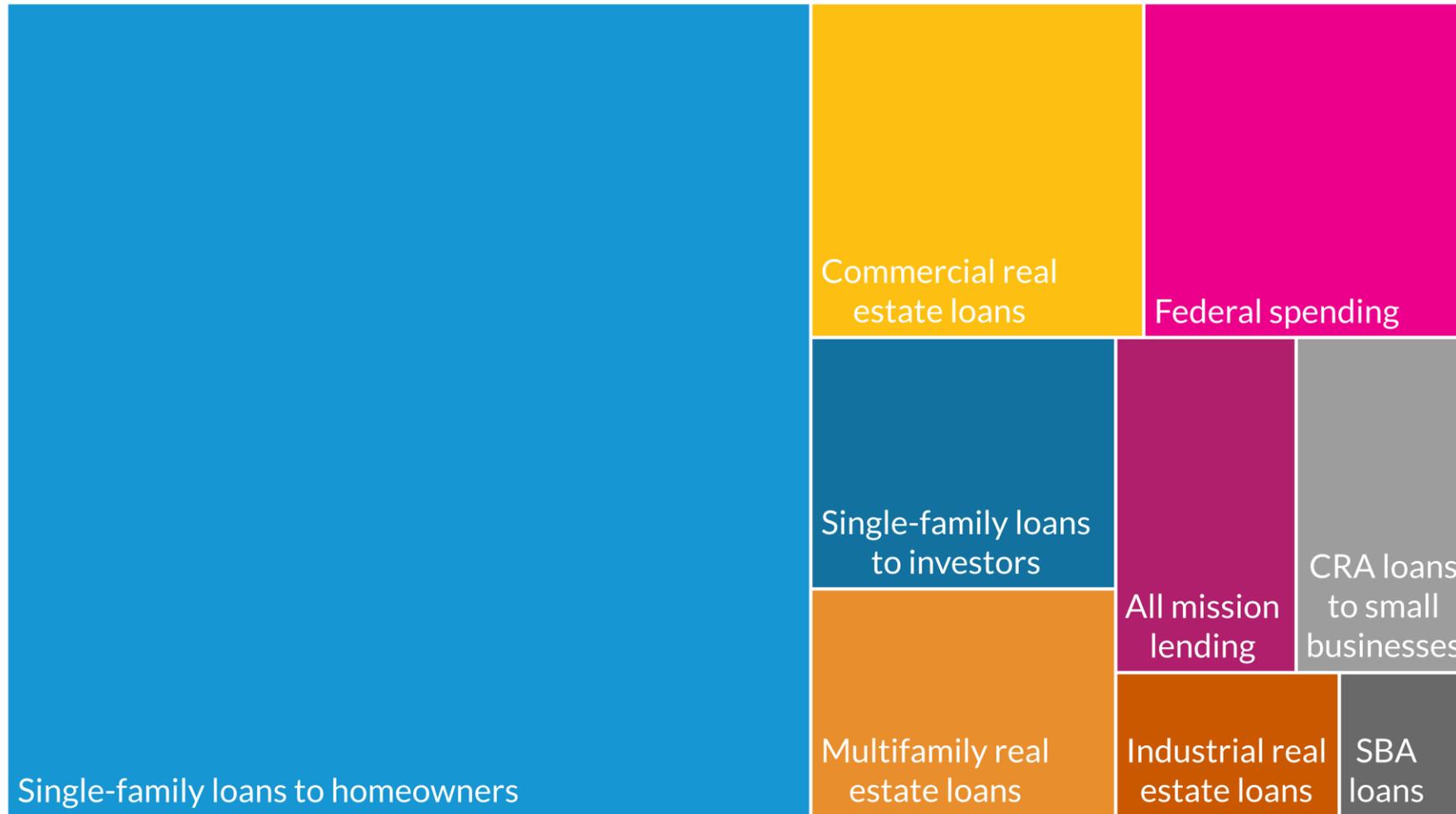
BALTIMORE

Photo by Eli PoussounFlickr

Population distribution of residents by race or ethnicity in Baltimore, 2012-16

- ● Non-Hispanic black
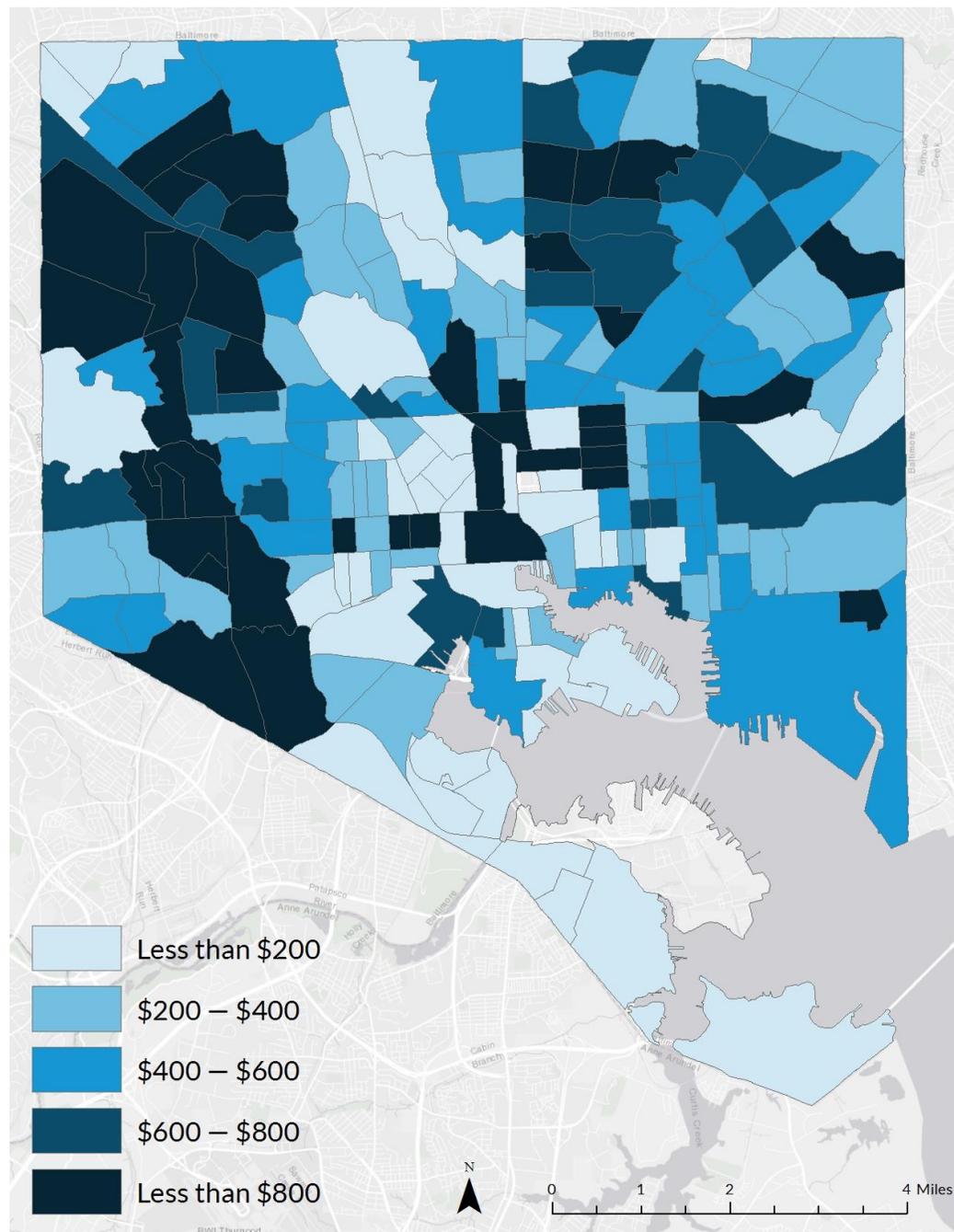- ● Non-Hispanic white
- ● Hispanic
- ● AAPI
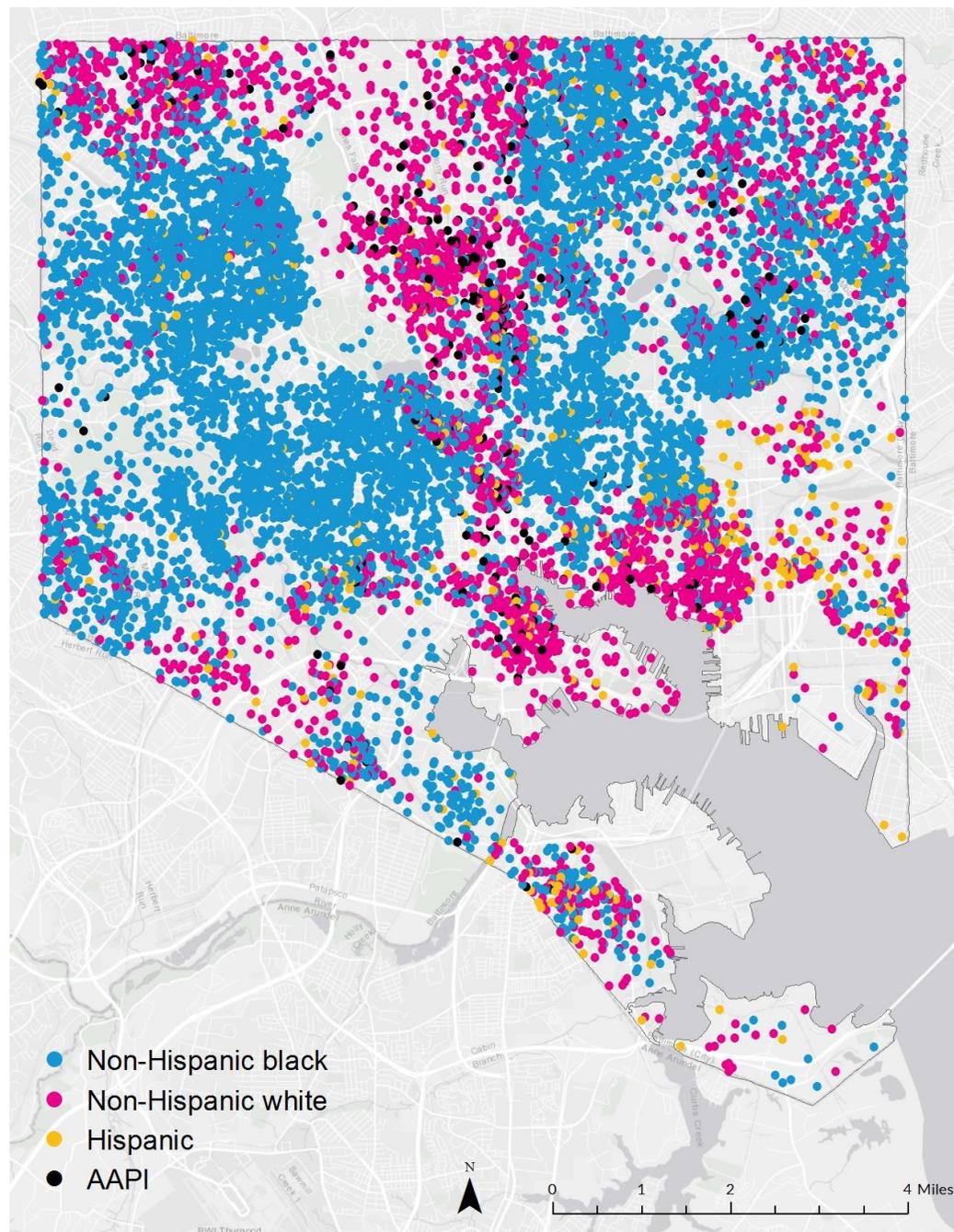
Source: ACS

Average annual single-family and multifamily lending volume per household in Baltimore, 2004-16
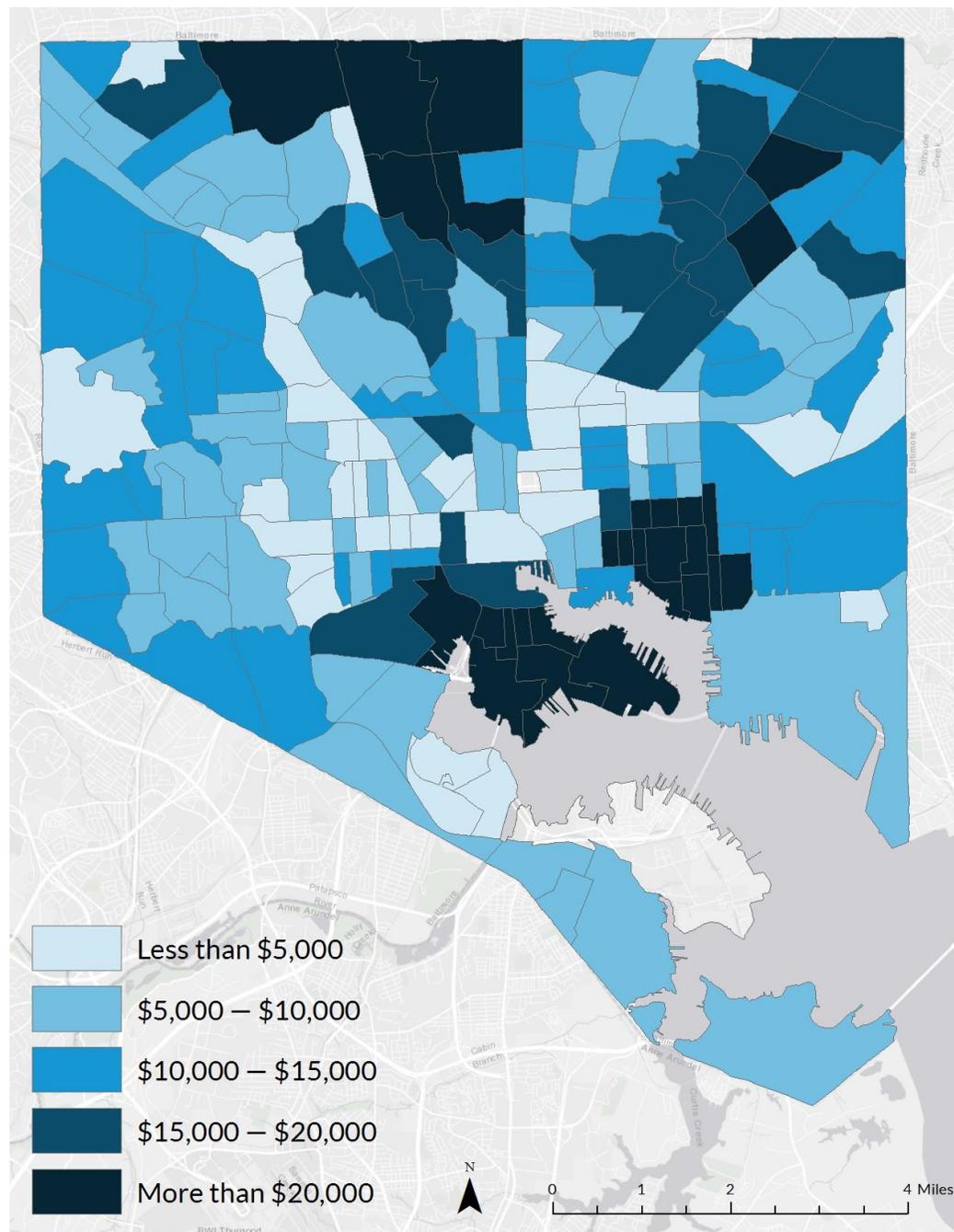
Legend:
- Less than $5,000
- $5,000 — $10,000
- $10,000 — $15,000
- $15,000 — $20,000
- More than $20,000

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Average annual mission lending volume per household in Baltimore, 2004-16

Less than $200

$200 − $400

$400 − $600

$600 − $800

Less than $800

N

0   1   2   4 Miles

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Median annual per household investment by investment category in Baltimore, 2004-16
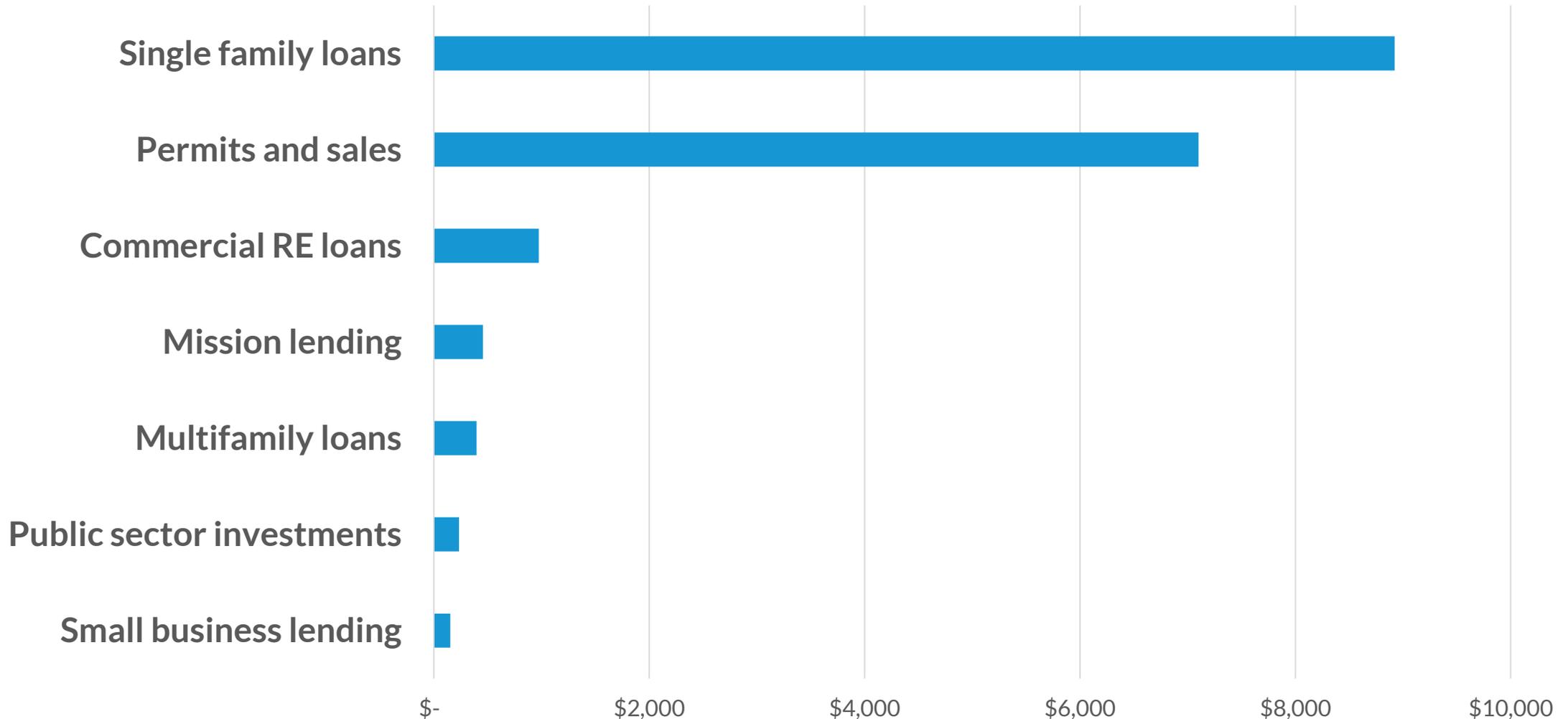
Category	Value
Single family loans	~$9,000
Permits and sales	~$7,100
Commercial RE loans	~$1,000
Mission lending	~$500
Multifamily loans	~$450
Public sector investments	~$250
Small business lending	~$150

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MINNEAPOLIS & ST. PAUL

Commercial RE lending in Minneapolis & St. Paul, 2011-15
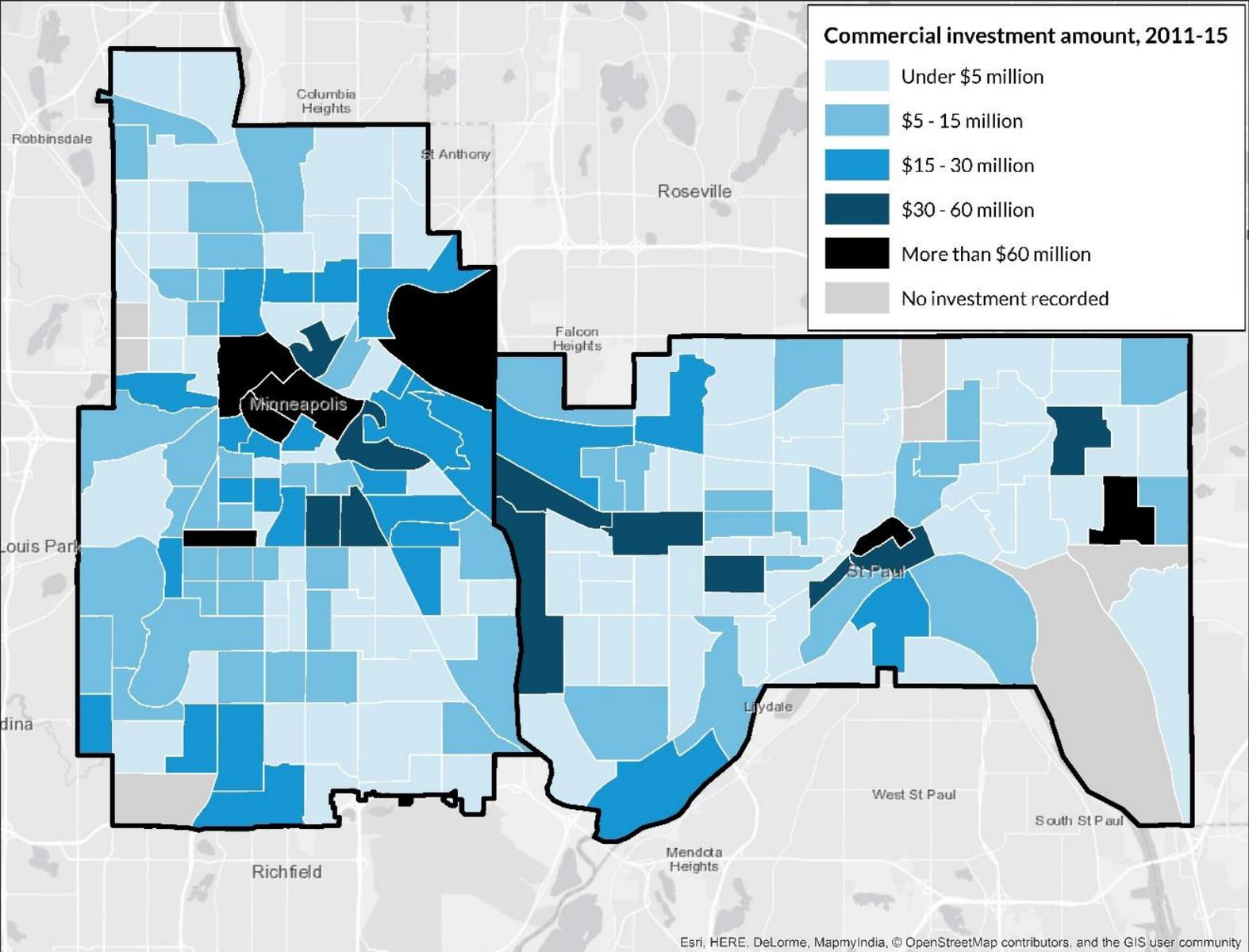
Commercial investment amount, 2011-15

- Under $5 million
- $5 - 15 million
- $15 - 30 million
- $30 - 60 million
- More than $60 million
- No investment recorded

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CDFI and CDFI-leveraged investment in Minneapolis and Saint Paul, 2011–15
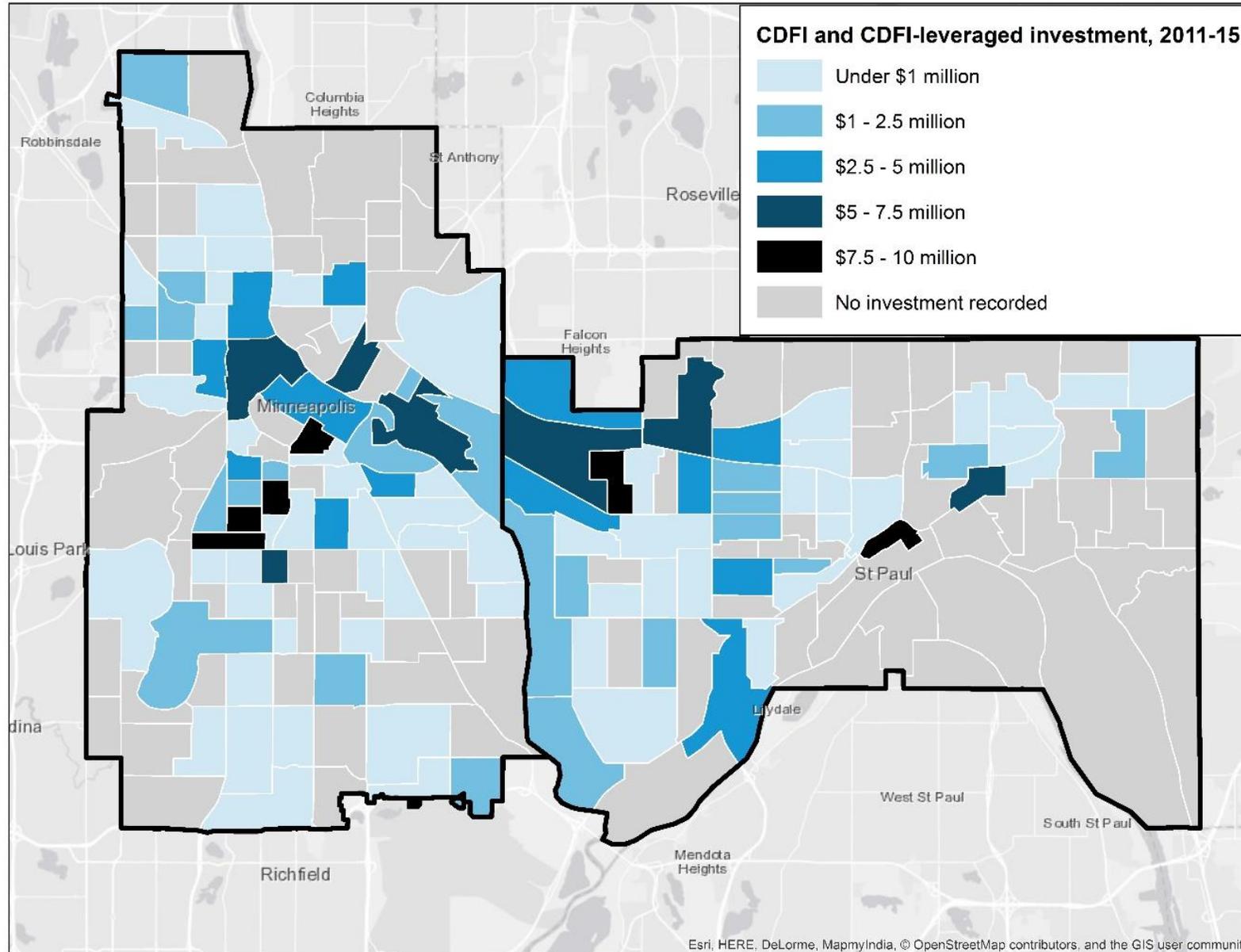
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Commercial RE, industrial, multifamily, and institutional loan volume in Detroit, 2003–15

Legend:
- No loan data available
- Less than $5 million
- $5-10 million
- $10-20 million
- $20-50 million
- More than $50 million

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Mission and subsidy volume in Detroit, 2013-15

No mission loans or subsidy	(gray)
Less than $1 million	
$1-5 million	
$5-10 million	
$10-50 million	
More than $50 million	

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Commercial, industrial, multifamily, and institutional lending volume for mainstream, private, and mission lenders in Detroit
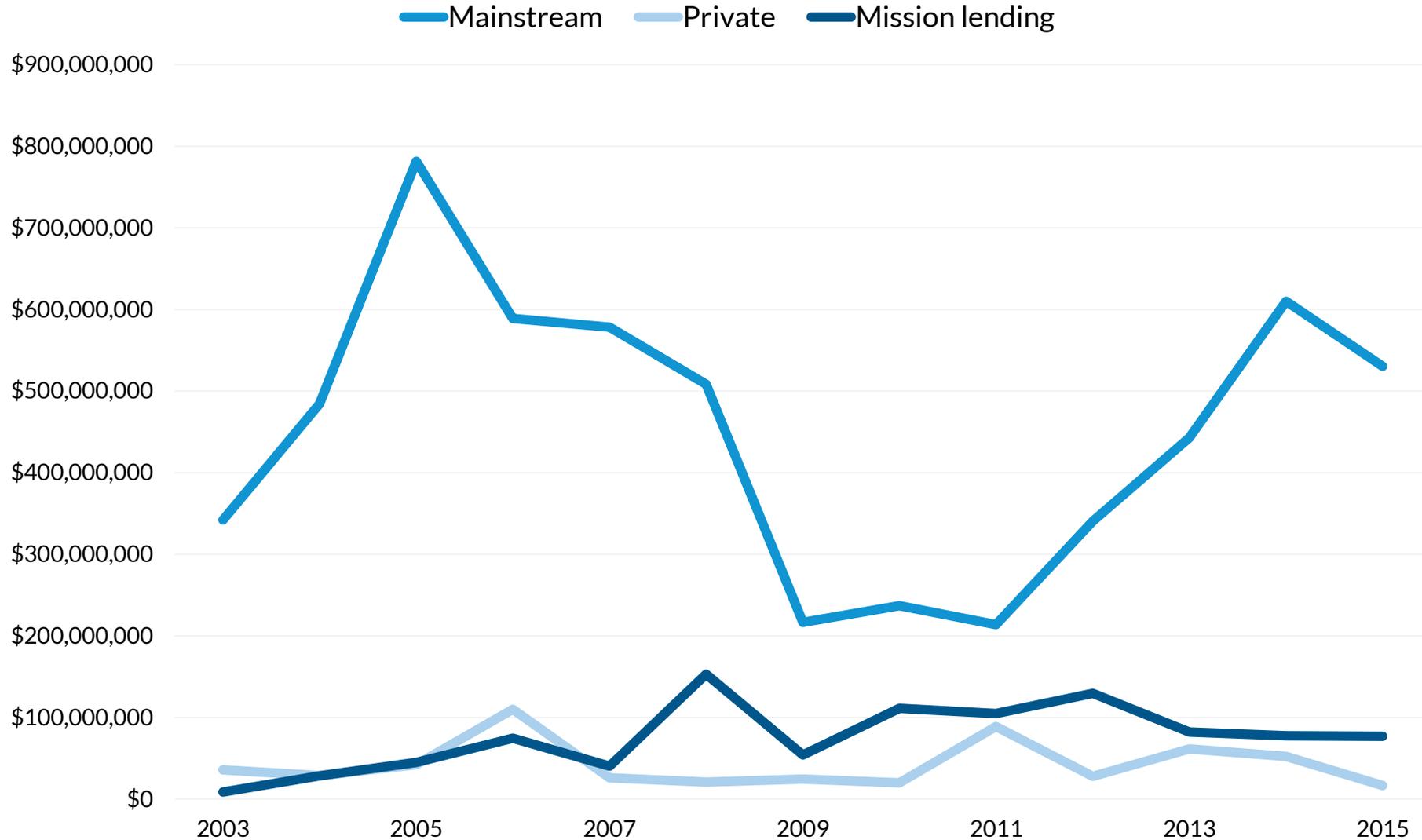
Legend: Mainstream, Private, Mission lending

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Case study: Mission lending in Detroit

42%

Share of commercial, industrial, multifamily, and institutional real estate in Detroit from 2013–15 made up of mission capital, subsidy programs, and leveraged private financing for the same projects

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