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Overview
Community Development Financial Institutions Fund

The CDFI Program: Supporting the Organizations that Serve Low-Income Communities

The U.S. Department of the Treasury’s Community Development Financial Institutions (CDFI) Fund was established in 1994 to promote economic development in the nation’s disadvantaged urban and rural communities. One of the primary ways that the CDFI Fund works to achieve that goal is by investing in and building the capacity of certified Community Development Financial Institutions (CDFIs) through its CDFI Program.

What is a CDFI?

A CDFI is a specialized financial institution dedicated to serving low-income individuals and communities that lack access to financial services from mainstream financial institutions. CDFIs offer retail banking services as well as loans for small businesses and microenterprises, affordable housing projects, and social service organizations. They also provide additional services—such as business planning, credit counseling, and homebuyer education—to help their borrowers use credit effectively.

To be eligible for most of the CDFI Fund’s programs, an organization must be certified by the CDFI Fund. To be certified, it must meet the following criteria:

- Be a legal entity at the time it applies for certification;
- Have a primary mission of promoting community development;
- Be a financing entity;
- Primarily serve one or more target markets;
- Provide development services in conjunction with its financing activities;
- Maintain accountability to its defined target market; and
- Be a non-government entity and not be under control of any government entity (Tribal governments excluded).

As of June 30, 2010, there were 872 certified CDFIs in the United States. This number includes community development loan funds, banks, credit unions, and venture capital funds. CDFIs are found in all fifty states plus the District of Columbia, Guam, Puerto Rico, and the Virgin Islands.

The CDFI Program

Through the CDFI Program, the CDFI Fund makes two types of monetary awards to CDFIs:

- **Financial Assistance (FA) awards** - The CDFI Fund makes FA awards to CDFIs that demonstrate the financial and managerial capacity to provide affordable financial products and services to low-income communities. FA awards are made both to established CDFIs (Core) and to small and emerging CDFIs (SECA). To be eligible to
receive an FA award, a CDFI must be certified by the CDFI Fund before it applies for the award.

A CDFI must also match its FA award dollar-for-dollar with non-federal funds. This requirement enables the CDFI to leverage private capital to meet the demand for affordable financial products and services in its target market. The CDFI can use equity investments, loans, deposits, or grants to meet the match requirement, and its FA award is made in the same form as its matching funds. The maximum FA award amount is $2,000,000 for established CDFIs and $500,000 for small and emerging CDFIs.

- **Technical Assistance (TA) awards** – The CDFI Fund makes TA awards to emerging as well as established CDFIs to help them increase their capacity to serve their target markets. Both certified and non-certified CDFIs are eligible to apply for TA awards. Non-certified organizations must be able to meet CDFI certification requirements within three years.

  The maximum TA award amount is $100,000. TA awards are made in the form of grants and can be used for a variety of purposes—for example, to purchase equipment, materials, supplies, for consulting or contracting services, to pay the salaries and benefits of certain personnel, and to train staff or board members. Established CDFIs often use TA grants to build their capacity to provide new products, to serve their markets in new ways, or to enhance the efficiency of their operations. Newer CDFIs often use their TA grants to do market research, to develop underwriting policies, and to purchase computers and other essential equipment.

The CDFI Program is funded through an annual appropriation from the United States Congress, and the awards are made each year through a competitive process that spans several months. The CDFI Fund generally publishes its Notice of Funds Availability (NOFA), which explains in detail the application process for that funding round, in September.

**CDFI Program Impact**

Since its creation in 1994, the CDFI Fund has awarded over $874 million in FA and TA awards through the CDFI Program. In FY 2010 alone, the CDFI Fund received 408 applications for FA and TA awards, and provided nearly $105 million in awards to 179 organizations in 46 states and the District of Columbia.

Recipients of CDFI Program awards have had a tangible impact in the low-income communities they serve. For example, in 2008 alone—the most recent year that numbers are available—CDFIs that received Financial Assistance awards from the CDFI Fund financed 27,765 jobs, attributable to 4,683 businesses and provided micro loans totaling $351.6 million. FA recipients also provided 1,307 loans for homebuyers, 185 loans for multi- and single-family home construction, and 251 loans for commercial real estate construction in 2008.

The CDFI Program is creating economic opportunity in America’s low-income communities and transforming the lives of the people who live there.
For More Information

Please visit the CDFI Fund’s Web site at www.cdfifund.gov to learn more about the CDFI Program. You will find application materials as well as the current NOFA and complete information about the regulations governing the CDFI Program. You will also find information about the other programs the CDFI Fund offers.

Thank you for your interest in the CDFI Fund.
List of Award Recipients
## List of Award Recipients

<table>
<thead>
<tr>
<th>Applicant Name</th>
<th>City</th>
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<th>Type</th>
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<td>Staunton Creative Community Fund, Inc.</td>
<td>Staunton</td>
<td>VA</td>
<td>TA</td>
<td>$95,350</td>
</tr>
<tr>
<td>Texas Mezzanine Fund, Inc.</td>
<td>Dallas</td>
<td>TX</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>The Housing Fund, Inc.</td>
<td>Nashville</td>
<td>TN</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>Tierra del Sol Housing Corporation</td>
<td>Anthony</td>
<td>NM</td>
<td>TA</td>
<td>$97,898</td>
</tr>
<tr>
<td>TMC Development Working Solutions</td>
<td>San Francisco</td>
<td>CA</td>
<td>SECA, TA</td>
<td>$599,900</td>
</tr>
<tr>
<td>Union County Economic Development Corporation</td>
<td>Union</td>
<td>NJ</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>Utah Microenterprise Loan Fund (UMLF)</td>
<td>Salt Lake City</td>
<td>UT</td>
<td>SECA, TA</td>
<td>$597,300</td>
</tr>
<tr>
<td>Utica Neighborhood Housing Services, Inc.</td>
<td>Utica</td>
<td>NY</td>
<td>SECA</td>
<td>$500,000</td>
</tr>
<tr>
<td>Valley Economic Development Center</td>
<td>Van Nuys</td>
<td>CA</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>Vermont Community Loan Fund, Inc.</td>
<td>Montpelier</td>
<td>VT</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>Ways to Work</td>
<td>Milwaukee</td>
<td>WI</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>West Elmwood Housing Development Corporation</td>
<td>Providence</td>
<td>RI</td>
<td>TA</td>
<td>$89,285</td>
</tr>
<tr>
<td>Westchester Housing Fund, Inc. dba Community Capital Resources</td>
<td>Hawthorne</td>
<td>NY</td>
<td>SECA, TA</td>
<td>$598,752</td>
</tr>
<tr>
<td>Western Massachusetts Enterprise Fund Inc.</td>
<td>Holyoke</td>
<td>MA</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>Wisconsin Women’s Business Initiative Corporation</td>
<td>Milwaukee</td>
<td>WI</td>
<td>CORE</td>
<td>$750,000</td>
</tr>
<tr>
<td>Wyoming Women’s Business Center</td>
<td>Laramie</td>
<td>WY</td>
<td>TA</td>
<td>$100,000</td>
</tr>
</tbody>
</table>
Highlights of Award Round
FY 2010 CDFI Program Financial Assistance and Technical Assistance Awards

Awardee Highlights

The CDFI Fund has completed its fiscal year 2010 funding round of the CDFI Program. The CDFI Fund received applications from 408 organizations requesting nearly $470 million in FA and TA awards. The CDFI Fund made 179 awards totaling almost $105 million to CDFIs located in 46 states and the District of Columbia.

The Notice of Funds Available for the FY 2010 round was published on September 28, 2009. Applications were due November 18, 2009.

Key Statistics of Awardees (FA and TA awards combined):
• 179 CDFIs received $104,833,762 in awards, all of which are grants. Some awardees received both FA and TA awards.
• 147 FA awards and 32 TA-only awards were made.
• 152 loan funds, 20 credit unions, 4 venture capital funds, and 3 depository institutions/holding companies were awarded.
• 86 awardees primarily serve major urban markets, 35 primarily serve minor urban areas, and 58 primarily serve rural areas.

Organizational Diversity

The CDFI industry consists of a wide variety of financial institutions, including banks, credit unions, loan funds, and venture capital funds. Each provides a different mix of products geared to reach specific customers.

• Community development banks are for-profit corporations that provide capital to rebuild economically distressed communities through targeted lending and investment.
• Community development credit unions are non-profit cooperatives owned by their members. They promote ownership of assets and savings and provide affordable credit and retail financial services to low-income people.
• Community development loan funds, usually non-profits, provide financing and development services to businesses, organizations, and individuals in low-income urban and rural areas. They can be further categorized based on the type of client(s) served: micro-enterprise, small business, housing, and community service organizations.
• Community development venture capital funds are both for-profit and non-profit organizations that provide equity and debt-with-equity features for businesses in distressed communities.
The following graph shows the breakdown of the FY 2010 FA and TA awardees by the type of institution awarded.

FY 2010 FA and TA Awardees By Institution

Geographic Diversity
The FY 2010 FA and TA awardees are headquartered in 46 states and the District of Columbia. For more detailed geographic breakdowns by program, please refer to the individual FA and TA highlights sections that follow.

Financial Assistance Award Highlights

Overview
The CDFI Fund uses federal resources, through the FA Program, to invest in and build the capacity of CDFIs to serve low-income people and communities lacking adequate access to affordable financial products and services. The CDFI Fund provides these awards to CDFIs that demonstrate, through their proposed comprehensive business plans, the ability and capacity to deploy credit, capital, and financial services to their target markets or to expand into new investment areas, low-income targeted populations, or other targeted populations. Low-income communities are defined as those census tracts with poverty rates of greater than 20% and/or median family incomes that are less than or equal to 80% of the area median family income.

Key Statistics of FY 2010 Financial Assistance Awardees
- 322 CDFIs applied requesting over $460 million in Financial Assistance awards.
- 147 CDFIs received $101,967,813 in awards, all of which were grants.
- The awardees consisted of 123 loan funds, 18 credit unions, 3 depository institutions/holding companies, and 3 venture capital funds.
- Core CDFIs received 122 awards and Small and/or Emerging CDFI Applicants (SECA) received 25 awards.
- Of the awardees, 73 primarily serve major urban markets, 31 primarily serve minor urban areas, and 43 primarily serve rural areas.

**Financial Assistance Applicants and Awardees**

The FY 2010 FA awardees include 123 loan funds, 18 credit unions, 3 depository institutions/holding companies, and 3 venture capital funds. CDFIs use FA awards to focus on different financial sectors, typically affordable housing (housing development and homeownership) and economic development (job creation, business development, and commercial real estate development). Some CDFIs serve as national or regional intermediaries providing financial products and services to local CDFIs and other community development organizations.

Table 1 demonstrates the breakdown of FY 2010 FA Applicants and Awardees by institution type.

<table>
<thead>
<tr>
<th>Institution Type</th>
<th># Requests</th>
<th># Awards</th>
<th>$ Requested</th>
<th>$ Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Fund</td>
<td>245</td>
<td>123</td>
<td>$351,204,899</td>
<td>$85,838,224</td>
</tr>
<tr>
<td>Credit Union</td>
<td>45</td>
<td>18</td>
<td>$44,832,451</td>
<td>$11,784,539</td>
</tr>
<tr>
<td>Depository Institutions/Holding Companies</td>
<td>23</td>
<td>3</td>
<td>$51,060,018</td>
<td>$2,250,000</td>
</tr>
<tr>
<td>Venture Capital Funds</td>
<td>9</td>
<td>3</td>
<td>$13,635,944</td>
<td>$2,095,050</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>322</strong></td>
<td><strong>147</strong></td>
<td><strong>$460,733,312</strong></td>
<td><strong>$101,967,813</strong></td>
</tr>
</tbody>
</table>
**Geographic Diversity Among FA Awardees**

The FY 2010 FA awardees are headquartered in 41 states and the District of Columbia. The graph below shows the varied regional distribution of the awardees.

*States correspond to regions classified by the U.S. Department of Housing and Urban Development*
Areas Served with Severe Economic Distress
The FY 2010 FA awardees serve diverse areas of severe economic distress. 39 awardees serve at least one region of severe economic distress depicted in the graph below.

![Bar Chart: FY 2010 FA Awardees: Serving Areas of Severe Economic Distress](chart1)

Awardees may serve more than one distress region (data non-exclusive)

Primary Market Diversity Among FA Awardees
The FY 2010 FA awardees serve diverse markets: major urban, minor urban, and rural. As shown in the following graph, 73 (50%) of the awardees primarily serve major urban markets, 31 (21%) primarily serve minor urban areas, and 41 (28%) primarily serve rural areas.

![Pie Chart: FY 2010 FA Awardees by Primary Market Served](chart2)
Financial Product Diversity Among FA Awardees
The FY 2010 FA awardees provide diverse financial products in communities with the majority providing small business/consumer lending products or affordable housing products. As shown in the graph below, 79 (54%) awardees provide small business/consumer lending products, 53 (36%) provide affordable housing products, 10 (7%) provide community facilities, 3 (2%) provide commercial real estate products; and 2 (1%) provide venture capital products.
Awardee Categories

The CDFI Fund made FA awards to both Core and Small and Emerging (SECA) applicants. Out of 322 applicants for Financial Assistance, 229 were Core applicants and 93 were SECA. The CDFI Fund approved 122 awards to Core applicants and 25 awards to SECA applicants.

The categories enable the CDFI Fund to support CDFIs at differing levels of capacity. SECA applicants have either been in operation for five years or less or have assets of less than $5 million (less than $250 million for community development banks and less than $10 million for credit unions and venture capital funds). All other applicants are considered Core applicants. The graph below shows the breakdown of the FY 2010 FA applicants and awardees by category type.
Aggregate Request and Award Amounts By Category Type
229 Core applicants requested $410,079,645 and were awarded $89,417,538 (22% of the requested amount); 93 SECA applicants requested $50,653,667 and were awarded $12,550,275 (25% of the requested amount). Table 2 shows aggregate request and award amounts by category type.

<table>
<thead>
<tr>
<th>Category Type</th>
<th># of Applicants</th>
<th>Request</th>
<th>Award</th>
<th>% of Request Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core</td>
<td>229</td>
<td>$410,079,645</td>
<td>$89,417,538</td>
<td>22%</td>
</tr>
<tr>
<td>SECA</td>
<td>93</td>
<td>$50,653,667</td>
<td>$12,550,275</td>
<td>25%</td>
</tr>
<tr>
<td>All</td>
<td>322</td>
<td>$460,733,312</td>
<td>$101,967,813</td>
<td>22%</td>
</tr>
</tbody>
</table>

Technical Assistance Award Highlights

Overview
The CDFI Fund makes TA awards to emerging as well as established CDFIs to help them increase their capacity to serve their target markets. Both certified and non-certified CDFIs are eligible to apply for TA awards. Non-certified organizations must be able to meet CDFI certification requirements within three years.

The maximum TA award amount is $100,000. TA awards are made in the form of grants and can be used for a variety of purposes—for example, to purchase equipment, materials, supplies, for consulting or contracting services, to pay the salaries and benefits of certain personnel, and to train staff or board members. Established CDFIs often use TA grants to build their capacity to provide new products, to serve their markets in new ways, or to enhance the efficiency of their operations. Newer CDFIs often use their TA grants to do market research, to develop underwriting policies, and to purchase computers and other essential equipment.

Key Statistics of FY 2010 TA-Only Program Awardees
- 86 organizations applied requesting over $8.4 million in TA-only awards.
- 32 CDFIs were awarded $2,865,949 in TA awards.
- The awardees consisted of 29 loan funds, 2 credit unions, and 1 venture capital fund.
- Of the awardees, 13 primarily serve major urban markets, 4 primarily serve minor urban areas, and 15 primarily serve rural areas.
- Awards ranged in size from $46,470 to $100,000 with the average being $89,877.
**Organizational Diversity**

The CDFI Fund makes funds available to loan funds, credit unions, depository institutions, community development venture capital organization and other groups. Out of 32 organizations receiving a TA Award, 29 (88%) were loan funds, 2 (9%) were credit unions, and 1 (3%) was a venture capital organization. The following chart shows the breakdown of the organizational diversity of the FY 2010 TA applicants and awardees.

<table>
<thead>
<tr>
<th>Institution Type</th>
<th># Requests</th>
<th># Awards</th>
<th>$ Requested</th>
<th>$ Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Fund</td>
<td>76</td>
<td>29</td>
<td>$7,325,517</td>
<td>$2,570,189</td>
</tr>
<tr>
<td>Credit Union</td>
<td>6</td>
<td>2</td>
<td>$742,434</td>
<td>$197,024</td>
</tr>
<tr>
<td>Venture Capital Funds</td>
<td>2</td>
<td>1</td>
<td>$199,499</td>
<td>$98,736</td>
</tr>
<tr>
<td>Depository Inst.</td>
<td>2</td>
<td>0</td>
<td>$199,499</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>33</strong></td>
<td><strong>$8,466,949</strong></td>
<td><strong>$2,865,949</strong></td>
</tr>
</tbody>
</table>

**Geographic Diversity**

The 32 TA awardees are headquartered within the United States and are located in 24 states. The awardees reported serving major urban, minor urban, and rural areas. The following graph shows the breakdown of the FY 2010 TA awardees by the primary market served.
Use of Funds Categories
The 33 TA awardees received TA funds in one or more categories. The seven TA categories are: 1) Personnel (Salary); 2) Personnel (Fringe Benefits); 3) Training; 4) Travel; 5) Professional Services; 6) Materials/Supplies; 7) Equipment & Other Capital Expenditures; and 8) Other Costs. The following table shows the amounts and percentages funded for each category.

<table>
<thead>
<tr>
<th>Category</th>
<th>$ Amount</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel (Salary)</td>
<td>$1,448,774</td>
<td>51%</td>
</tr>
<tr>
<td>Personnel (Fringe Benefits)</td>
<td>$304,555</td>
<td>11%</td>
</tr>
<tr>
<td>Training</td>
<td>$75,140</td>
<td>3%</td>
</tr>
<tr>
<td>Travel</td>
<td>$118,337</td>
<td>4%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>$627,862</td>
<td>21%</td>
</tr>
<tr>
<td>Materials/Supplies</td>
<td>$89,646</td>
<td>3%</td>
</tr>
<tr>
<td>Equipment &amp; Other Capital Expenditures</td>
<td>$137,515</td>
<td>5%</td>
</tr>
<tr>
<td>Other Costs</td>
<td>$64,120</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,865,949</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
Awardee Profiles
Alaska
Military and Civilian Federal Credit Union
Fort Wainwright, AK
Award: $97,024
Contact Raelynn Radway - (907) 356-7238
Military and Civilian Federal Credit Union is an emerging CDFI that provides depository and financial services to a targeted population in Fairbanks, Alaska. They will use their $97,024 Technical Assistance award for staff support and operations.

Arizona
Neighborhood Housing Services of Phoenix, Inc.
Phoenix, AZ
Award: $750,000
Contact Carole B. Kauffman - (602) 258-1659
Neighborhood Housing Services of Phoenix, Inc. is a certified CDFI established in 1975 that provides affordable housing financial products and services in Phoenix. They will use their $750,000 Financial Assistance award to increase their lending capital.

California
Arcata Economic Development Corporation
Arcata, CA
Award: $750,000
Contact Ross Welch - (707) 822-4616
Arcata Economic Development Corporation is a certified CDFI established in 1978 that provides small business loans and microloans to rural target markets in six counties in Northern California. They will use their $750,000 Financial Assistance award to expand their lending activities.

Broadway Federal Bank
Los Angeles, CA
Award: $750,000
Contact Kibi Anderson - (323) 556-3269
Broadway Federal Bank is a certified CDFI established in 1941 that provides financial banking products and services to primarily African American and Hispanic residents in Los Angeles. They will use their $750,000 Financial Assistance award for capital reserves.
Clearinghouse CDFI, The
Lake Forest, CA
Award: $750,000
Contact Lundi Chea - (949) 525-4982
The Clearinghouse CDFI is a certified CDFI established in 1996 that provides affordable financing to low-income individuals and communities throughout California. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.

Economic Development and Financing Corporation
Ukiah, CA
Award: $88,440
Contact Donald A. Ballek - (707) 467-5953
Economic Development and Financing Corporation is an emerging CDFI established in 1995 that provides small business loans and equity investments to Target Markets in Mendocino County, California. They will use their $88,440 Technical Assistance award for staff support and operations.

Genesis LA Economic Growth Corporation
Los Angeles, CA
Award: $587,696
Contact Tom DeSimone - (213) 746-8244
Genesis LA Economic Growth Corporation is a certified CDFI established in 1998 that provides capital to low-income neighborhoods in Los Angeles County, CA. They will use their $500,000 Financial Assistance award to increase lending to their Target Market and their $87,696 Technical Assistance grant for operations.

Housing Trust Fund of Santa Barbara County
Santa Barbara, CA
Award: $500,000
Contact Jennifer B. McGovern - (805) 685-1949
Housing Trust Fund of Santa Barbara County is a certified CDFI established in 2002 that provides affordable housing loans along with development services to a targeted population in Santa Barbara County, California. They will use their $500,000 Financial Assistance award for affordable housing finance capital, loan loss reserves, and operations.
Low Income Investment Fund
San Francisco, CA
Award: $750,000
Contact Abigail B. McBride - (415) 772-9094
Low Income Investment Fund is a certified CDFI established in 1984 that provides lending products and development services for affordable housing development, child care facilities, charter schools, and other community facility projects in California, New York, Washington D.C., Massachusetts, and New York. They will use their $750,000 Financial Assistance award as financing capital for their various loan products.

Mabuhay Alliance, Inc.
San Diego, CA
Award: $64,286
Contact Lorraine Vales - (858) 586-7382
Mabuhay Alliance, Inc. is an emerging CDFI established in 2003 that provides microloans and technical assistance to minority business owners operating in low-income communities in California. They will use their $64,286 Technical Assistance award for staff support and operations.

Neighborhood Housing Services of Orange County, Inc.
Anaheim, CA
Award: $750,000
Contact Ken Mutter - (714) 490-1250
Neighborhood Housing Services of Orange County, Inc. is a certified CDFI established in 1977 that provides homeownership assistance to target populations in Orange County, California. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

Northern California Community Loan Fund
San Francisco, CA
Award: $750,000
Contact Lea Salem - (415) 392-8215
Northern California Community Loan Fund is a certified CDFI established in 1987 that provides financing and technical assistance to non-profits serving low-income communities in the San Francisco Bay Area. They will use their $750,000 Financial Assistance award to increase capital reserves.
Opportunity Fund Northern California  
San Jose, CA  
Award: $750,000  
Contact Elizabeth S. Givens - (408) 516-4692  
Opportunity Fund Northern California is a certified CDFI established in 1993 that provides financial products and services to a targeted population in the San Francisco Bay Area. They will use their $750,000 Financial Assistance award to increase financing capital to their Target Market.

PACE Finance Corporation  
Los Angeles, CA  
Award: $100,000  
Contact Namoch Sokhom - (213) 989-3265  
PACE Finance Corporation (PACE) is an emerging CDFI established in 2009. PACE provides credit and capital for small businesses and community facilities in low-income, ethnic minority communities within Los Angeles County. They will use their $100,000 Technical Assistance award for personnel, training and related travel, materials, and a market analysis.

Pacific Community Ventures, Inc.  
San Francisco, CA  
Award: $595,050  
Contact Adam See - (415) 442-5003  
Pacific Community Ventures, Inc. is a certified CDFI established in 1998 that provides equity capital and technical assistance to non-technology companies in low-income communities in California. They will use their $500,000 Financial Assistance award to increase equity capital funds and expand technical assistance services and their $95,050 Technical Assistance award for operations.

Rural Community Assistance Corporation  
West Sacramento, CA  
Award: $750,000  
Contact Julia A. Helmreich - (916) 447-9832 x108  
Rural Community Assistance Corporation is a certified CDFI established in 1978 that provides loans and technical assistance for affordable housing, water and wastewater infrastructure, and community facilities in low-income rural areas within 13 western states. They will use their $750,000 Financial Assistance award as financing capital for various loan products.
Sacramento Neighborhood Housing Services, Inc.
Sacramento, CA
Award: $750,000
Contact Pam B. Canada - (916) 452-5356
Sacramento Neighborhood Housing Services, Inc. is a certified CDFI established in 1986 that provides affordable housing financial products and services to a targeted population in the Sacramento region. They will use their $750,000 Financial Assistance award to increase their lending capital.

San Luis Obispo County Housing Trust Fund
San Luis Obispo, CA
Award: $500,000
Contact Gerald L. Rioux - (805) 543-5970
San Luis Obispo County Housing Trust Fund is a certified CDFI established in 2003 that provides affordable housing loans to a Target Market in San Luis Obispo County, California. They will use their $500,000 Financial Assistance award for affordable housing finance capital.

Santa Cruz Community Credit Union
Santa Cruz, CA
Award: $750,000
Contact Sheila H. Schat - (831) 460-2342
Santa Cruz Community Credit Union is a certified CDFI established in 1977 that provides access to credit and financial services to a Target Market in Santa Cruz County, California. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

TMC Development Working Solutions
San Francisco, CA
Award: $599,900
Contact Emily S. Gasner - (415) 477-8415
TMC Development Working Solutions is a certified CDFI established in 1999 that provides microloans and technical assistance to small business entrepreneurs in nine counties in Northern California. They will use their $500,000 Financial Assistance award as lending capital and loan loss reserves and their $99,900 Technical Assistance grant for staff support.
Valley Economic Development Center
Van Nuys, CA
Award: $750,000
Contact Julie Fonseca - (818) 907-9977
Valley Economic Development Center is a certified CDFI established in 1978 that provides financial assistance, counseling, and training to small and medium sized businesses in southern California. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.

Colorado
Colorado Enterprise Fund
Denver, CO
Award: $750,000
Contact Teresa Vanderbosch - (303) 860-0242
Colorado Enterprise Fund is a certified CDFI established in 1976 that provides microenterprise and small business loans to a Target Market in Colorado. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.

Colorado Housing Enterprises, LLC
Westminster, CO
Award: $495,230
Contact Judi Patrick - (303) 428-1448
Colorado Housing Enterprises, LLC is a certified CDFI established in 1998 that provides loans to a low-income target market across Colorado. They will use their $400,000 Financial Assistance award to increase lending in their Target Market and their $95,230 Technical Assistance grant for operations and staff support.

La Plata Homes Fund, Inc.
Durango, CO
Award: $600,000
Contact Julie Levy - (970) 259-1418
La Plata Homes Fund, Inc. is a certified CDFI established in 2008 that provides subordinated mortgage loans to foster homeownership opportunities for low-income households in La Plata County, Colorado. They will use their $500,000 Financial Assistance award for affordable housing lending capital and their $100,000 Technical Assistance grant to support operations.
Mile High Community Loan Fund  
Denver, CO  
Award: $500,000  
Contact Jeff W. Seifried - (303) 860-1888  
Mile High Community Loan Fund is a certified CDFI established in 1999 that provides pre-development and gap financing to affordable housing and non-profit groups in Colorado. They will use their $500,000 Financial Assistance award to increase financing capital.

Rocky Mountain MicroFinance Institute  
Denver, CO  
Award: $91,867  
Contact Stacey A. Saggese - (843) 697-5673  
Rocky Mountain MicroFinance Institute is an emerging CDFI established in 2008 that provides microloans and business development services in the seven-county Denver metropolitan area. They will use their $91,867 Technical Assistance award for staff support and operations.

Connecticut  
Community Capital Fund, Inc.  
Bridgeport, CT  
Award: $750,000  
Contact Kevin Morrison - (203) 332-7977  
Community Capital Fund, Inc. is a certified CDFI established in 2005 that provides financial services and products for building and rehabilitating multi-family and mixed use properties in Bridgeport, Connecticut. They will use their $750,000 Financial Assistance award for lending capital.

Greater New Haven Community Loan Fund, Inc.  
New Haven, CT  
Award: $91,803  
Contact Jackie Downing - (203) 789-8690  
Greater New Haven Community Loan Fund, Inc. is a certified CDFI established in 1988 that provides affordable housing and housing development services to low-income residents of New Haven County, Connecticut. They will use their $91,803 Technical Assistance award to build capacity through operations.
District of Columbia

Building Hope...A Charter School Facilities Fund
Washington, D.C.
Award: $750,000
Contact Mark Medema - (312) 622-1203
Building Hope...A Charter School Facilities Fund is a certified CDFI established in 2003 that provides lending products and technical assistance to public charter schools in Washington, D.C. They will use their $750,000 Financial Assistance award to provide financing capital for their public charter school development loan products.

Housing Assistance Council
Washington, D.C.
Award: $750,000
Contact Karin M. Klusmann - (202) 842-8600
Housing Assistance Council is a certified CDFI in operation since 1971 that provides affordable housing financing in rural and nonmetropolitan areas nationwide. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.

Latino Economic Development Corporation (LEDC)
Washington, D.C.
Award: $750,000
Contact Mark Reyes - (202) 588-5102 x14
The Latino Economic Development Corporation (LEDC) is a certified CDFI established in 1991 that provides small business microloans and development services to targeted populations in the Washington, D.C. metropolitan area. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

Partners for the Common Good
Washington, D.C.
Award: $750,000
Contact Jeannine S. Jacokes - (202) 689-8935
Partners for the Common Good is a certified CDFI established in 2001 that operates as a wholesale participation lender. They will use their $750,000 Financial Assistance award for financing capital and loan loss reserves.
Florida
Florida Community Loan Fund, Inc.
Orlando, FL
Award: $750,000
Contact Ignacio J. Esteban - (407) 246-0846
Florida Community Loan Fund, Inc. is a certified CDFI established in 1996 that provides financial services and products to Target Markets in Florida. They will use their $750,000 Financial Assistance award to increase lending in their Target Markets.

Neighborhood Lending Partners of West Florida, Inc.
Tampa, FL
Award: $750,000
Contact Debra Reyes - (813) 879-4525
Neighborhood Lending Partners of West Florida, Inc. is a certified CDFI established in 1993 that provides lending services to low-income residents in Florida. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

Georgia
Columbus Housing Initiative
Columbus, GA
Award: $500,000
Contact Rebecca J. Cartee - (706) 324-4663
Columbus Housing Initiative is a certified CDFI established in 2003 that provides home purchase products for members of the military in Georgia. They will use their $500,000 Financial Assistance award to increase lending to their Target Market.

Community Housing Capital
Decatur, GA
Award: $750,000
Contact David U. Landis, II. - (404) 373-5662
Community Housing Capital, also known as Neighborhood Housing Services of America-CDFI, is a certified CDFI established in 2000 that provides interim and permanent financing for affordable housing development. They will use their $750,000 Financial Assistance award to capitalize their loan fund.
Hawaii
HHOC Mortgage
Honolulu, HI
Award: $94,140
Contact Dennis S. Oshiro - (808) 523-8115
HHOC Mortgage is an emerging CDFI established in 2009 that provides down payment assistance loans to a targeted population and low- and moderate-income individuals in Hawaii. They will use their $94,140 Technical Assistance award for staff support and operations.

Idaho
Idaho-Nevada Community Development Financial Institution
Pocatello, ID
Award: $700,000
Contact Chuck Prince - (208) 637-0671
Idaho-Nevada Community Development Financial Institution is a certified CDFI established in 2000 that provides short- and long-term loans to affordable housing and community facilities developers in Idaho and Nevada. They will use their $700,000 Financial Assistance award as lending capital.

Neighborhood Housing Services Lending, Inc.
Boise, ID
Award: $750,000
Contact Karen Hall - (208) 343-4065
Neighborhood Housing Services Lending, Inc. is a certified CDFI established in 1999 that provides second mortgage loans to low- and moderate-income households in Idaho. They will use their $750,000 Financial Assistance award as lending capital.

Illinois
ACCION Chicago
Chicago, IL
Award: $600,000
Contact Jonathan A. Brereton - (312) 275-3000 x106
ACCION Chicago is a certified CDFI established in 1994 that provides micro-loans and financing to small businesses within Illinois and Indiana. They will use their $500,000 Financial Assistance award for lending capital and their $100,000 Technical Assistance award for capacity building initiatives.
Chicago Community Loan Fund
Chicago, IL
Award: $750,000
Contact Calvin L. Holmes - (312) 252-0440
Chicago Community Loan Fund is a certified CDFI established in 1991 that provides financing and development services to real estate and social enterprise organizations in the six-county Chicago area. They will use their $750,000 Financial Assistance award as financing capital for their neighborhood stabilization and green development loan products.

Community Investment Corporation
Chicago, IL
Award: $750,000
Contact Thomas Hinterberger - (312) 258-0070
Community Investment Corporation is a certified CDFI established in 1974 that provides financing for affordable rental housing to six counties in the Chicago metropolitan area. They will use their $750,000 Financial Assistance award for lending to their Target Market.

IFF
Chicago, IL
Award: $750,000
Contact Joanne K. Jacobson - (312) 596-5112
IFF is a certified CDFI established in 1988 that provides mortgages, bridge loans, and predevelopment, construction, and permanent affordable housing loans to Target Markets in Illinois, Indiana, Iowa, Missouri, and Wisconsin. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

National Community Investment Fund
Chicago, IL
Award: $750,000
Contact Saurabh Narain - (312) 881-5826
National Community Investment Fund is a certified CDFI established in 1996 that invests equity and debt into depository institutions (banks and credit unions) that have a primary mission of community development. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.
Premier Bancorp Inc.
Wilmette, IL
Award: $750,000
Contact Lolita Sereleas - (773) 281-8845
Premier Bancorp, Inc. is a certified CDFI established in 2000 that provides depository and financial services and loan products to targeted populations in Chicago. They will use their $750,000 Financial Assistance award as lending capital.

Indiana
Indianapolis Neighborhood Housing Partnership, Inc.
Indianapolis, IN
Award: $750,000
Contact Moira Carlstedt - (317) 610-4618
Indianapolis Neighborhood Housing Partnership, Inc. is a certified CDFI established in 1988 that provides homeownership and rehabilitation loans to a targeted population in Indianapolis, Indiana. They will use their $750,000 Financial Assistance award for affordable housing finance capital.

Iowa
Grow Iowa Foundation, Inc.
Greenfield, IA
Award: $750,000
Contact Debra Houghtaling - (641) 343-7977
Grow Iowa Foundation, Inc. is a certified CDFI established in 1995 that provides non-micro business lending and development services to investment areas and a targeted population in 21 counties in southwest Iowa. They will use their $750,000 Financial Assistance award for financing capital and loan loss reserves.

Kentucky
Federation of Appalachian Housing Enterprises, Inc.
Berea, KY
Award: $750,000
Contact R. Jeneene Estridge - (859) 986-2321
Federation of Appalachian Housing Enterprises, Inc. is a certified CDFI established in 1980 that provides a variety of products and services to targeted populations in Kentucky, Tennessee, Virginia, and West Virginia. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.
Frontier Housing, Inc.
Morehead, KY
Award: $750,000
Contact Sherry Farley - (606) 784-2131
Frontier Housing, Inc. is a certified CDFI established in 1974 that provides homebuyer education, pre- and post-purchase counseling and affordable home mortgage loans. They will use their $750,000 Financial Assistance award to increase lending in its Target Market.

Kentucky Highlands Investment Corporation
London, KY
Award: $750,000
Contact Brenda L. McDaniel - (606) 864-5175
Kentucky Highlands Investment Corporation is a certified CDFI established in 1968 that provides financing and support to businesses in southeastern Kentucky. They will use their $750,000 Financial Assistance award to increase their lending capital in the Target Market.

Mountain Association for Community Economic Development, Inc.
Berea, KY
Award: $750,000
Contact Justin D. Maxson - (859) 986-2373
Mountain Association for Community Economic Development, Inc. is a certified CDFI established in 1976 that provides small business loans and microloans to a targeted population in central Appalachia in Kentucky, Virginia, and West Virginia. They will use their $750,000 Financial Assistance award as lending capital.

Southeast Kentucky Economic Development Corporation
Somerset, KY
Award: $750,000
Contact Gregory Jones - (606) 677-6100
Southeast Kentucky Economic Development Corporation is a certified CDFI established in 1986 that provides micro and small business loans in rural Southeast Kentucky. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.
Louisiana

**Bizcapital Bidco II, L.L.C.**  
**New Orleans, LA**  
Award: $98,736  
Contact Scott A. Zajac - (314) 725-0800  
Bizcapital BIDCO II, L.L.C. is an emerging CDFI established in 2004 that provides loans to small and mid-sized businesses located in low-income communities throughout Louisiana, Florida, Missouri, and Mississippi. They will use their $98,736 Technical Assistance award to hire an additional loan officer.

**Carter Federal Credit Union**  
**Springhill, LA**  
Award: $750,000  
Contact David Smith - (318) 382-4426  
Carter Federal Credit Union is a certified CDFI established in 1954 that provides financial services to counties and/or parishes in Louisiana and Arkansas. They will use their $750,000 Financial Assistance award for capital reserves.

Maine

**Coastal Enterprises, Inc.**  
**Wiscasset, ME**  
Award: $750,000  
Contact Laura A. Buxbaum - (207) 882-7552  
Coastal Enterprises, Inc. is a certified CDFI established in 1977 that provides financing and development services to support micro and small businesses primarily in Maine. They will use their $750,000 Financial Assistance award to provide capital to their Target Market.

**Genesis Fund, Inc.**  
**Damariscotta, ME**  
Award: $750,000  
Contact Elizabeth Fleming-Ives - (207) 563-6073  
Genesis Fund, Inc. is a certified CDFI established in 1991 that provides financing and technical assistance for affordable housing and community facilities throughout Maine. They will use their $750,000 Financial Assistance award to increase their lending to their Target Market.
MaineStream Finance
Bangor, ME
Award: $50,000
Contact Janeen L. Feero - (207) 973-3574
MainStream Finance is a certified CDFI established in 2000 that provides affordable first and second mortgages and development services to low- and moderate-income families in four counties in Maine. They will use their $50,000 Technical Assistance award to conduct a market study.

Maryland
Calvert Social Investment Foundation
Bethesda, MD
Award: $750,000
Contact Jennifer Pryce - (301) 280-1369
Calvert Social Investment Foundation is a certified CDFI established in 1995 that provides financing capital and technical assistance to CDFIs and other socially driven organizations throughout the United States. They will use their $750,000 Financial Assistance award to increase lending capital and loan loss reserves.

Charter Schools Development Corporation
Hanover, MD
Award: $750,000
Contact Michelle Liberati - (443) 561-1280
Charter Schools Development Corporation is a certified CDFI established in 1997 that provides public charter schools across the nation financial products and services. They will use their $750,000 Financial Assistance award to increase lending to their Target Market and to fund loan loss reserves.

Enterprise Community Loan Fund, Inc.
Columbia, MD
Award: $750,000
Contact Megan Marsick - (410) 772-6132
Enterprise Community Loan Fund, Inc. is a certified CDFI established in 1990 that provides short-term, early stage loan products for affordable housing. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.
Maryland Capital Enterprises, Inc.
Salisbury, MD
Award: $592,282
Contact Hayley A. Gallagher - (410) 546-1900
Maryland Capital Enterprises, Inc. is a certified CDFI established in 1998 that provides loans and development services to a targeted population on Maryland’s eastern shore. They will use their $500,000 Financial Assistance award for lending capital and their $92,282 Technical Assistance award for operations and staff support.

NeighborWorks Capital
Silver Spring, MD
Award: $750,000
Contact James P. Ferris - (240) 821-1651
NeighborWorks Capital is a certified CDFI established in 2001 that provides predevelopment and acquisition loans for affordable housing to organizations affiliated with the NeighborWorks America network. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

Massachusetts
Aura Mortgage Advisors
Boston, MA
Award: $750,000
Contact Jessica E. Brooks - (617) 427-8600 x216
Aura Mortgage Advisors is a certified CDFI established in 2006 that provides foreclosure prevention lending capital in Boston, Massachusetts. They will use their $750,000 Financial Assistance award for affordable housing lending capital.

Cape and Islands Community Development Inc.
Centerville, MA
Award: $599,991
Contact Jeannine Marshall - (508) 362-3755
Cape and Islands Community Development Inc. is a certified CDFI established in 1995 that does small business lending in southeast coastal Massachusetts. They will use their $500,000 Financial Assistance award to increase lending to their Target Market and their $99,991 Technical Assistance award to support operations.
Capital Link, Inc.
Boston, MA
Award: $600,000
Contact Allison R. Coleman - (617) 422-0350
Capital Link, Inc. is a certified CDFI established in 1987 that provides lending products and technical assistance to federally qualified community health centers nationwide. They will use their $500,000 Financial Assistance award for financing capital for community health center projects and their $100,000 Technical Assistance award to support operations.

Cooperative Fund of New England
Amherst, MA
Award: $750,000
Contact Rebecca C. Dunn - (910) 395-6008
Cooperative Fund of New England is a certified CDFI established in 1975 that provides business loans, affordable housing loans, and technical assistance to cooperatives and community based non-profit organizations throughout New England. The Cooperative Fund will use their $750,000 Financial Assistance award to increase their lending capital.

Dorchester Bay Neighborhood Loan Fund
Dorchester, MA
Award: $500,000
Contact Cristo R. Banda - (617) 825-4200 x221
The Dorchester Bay Neighborhood Loan Fund is a non-profit certified CDFI established in 1995 that provides lending capital to local entrepreneurs in Target Markets in Boston, Massachusetts. They will use their $500,000 Financial Assistance award for lending capital, permanent equity, loan loss reserves, and operations.

Local Enterprise Assistance Fund
Brookline, MA
Award: $500,000
Contact Gerado J. Espinoza - (617) 232-1551
Local Enterprise Assistance Fund is a certified CDFI established in 1982 that provides business loans to low-income communities. They will use their $500,000 Financial Assistance award to increase lending to their Target Market.
Quaboag Valley Business Assistance Corporation  
Ware, MA  
Award: $94,572  
Contact Susan S. Rutherford - (413) 967-3001  
Quaboag Valley Business Assistance Corporation is an emerging CDFI established in 1995 that provides small business and microenterprise loans to Target Markets in west-central Massachusetts. They will use their $94,572 Technical Assistance award for staff support and operations.

Springfield Neighborhood Housing Services, Inc.  
Springfield, MA  
Award: $750,000  
Contact Ruth Ann Stutts - (413) 739-4737  
Springfield Neighborhood Housing Services, Inc. is a certified CDFI established in 1978 that provides a variety of homeownership financial products and services to a targeted population in Springfield, Holyoke, and western Massachusetts. They will use their $750,000 Financial Assistance award for financing capital.

Western Massachusetts Enterprise Fund Inc.  
Holyoke, MA  
Award: $750,000  
Contact Michael A. Abbate - (413) 420-0183 x102  
Western Massachusetts Enterprise Fund Inc. is a certified CDFI established in 1987 that offers microloans, small business loans, and developmental services to underserved businesses in western and central Massachusetts. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

Michigan  
Communicating Arts CU  
Detroit, MI  
Award: $750,000  
Contact Hank Hubbard - (313) 965-8640  
Communicating Arts CU is a certified CDFI established in 1935 that provides a full range of checking and savings products, consumer loans, credit cards, auto loans, and mortgage and counseling services in the Detroit, Michigan area. They will use their $750,000 Financial Assistance award for financing capital.
Kalamazoo Neighborhood Housing Services, Inc.
Kalamazoo, MI
Award: $100,000
Contact Matt Lager - (269) 385-2916
Kalamazoo Neighborhood Housing Services, Inc. was established in 1981 and provides homebuyer first mortgages, affordable housing, rehab mortgages, and homebuyer education to low- and moderate-income individuals in Kalamazoo, Michigan. They will use their $100,000 Technical Assistance award for staff support and operations.

Minnesota

African Development Center
Minneapolis, MN
Award: $750,000
Contact Margaret A. Lund - (612) 750-1431
African Development Center is a certified CDFI established in 2004 that provides small business loans and business capacity training to African immigrants in Minneapolis and St. Paul. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

First Children’s Finance
Minneapolis, MN
Award: $600,000
Contact Heidi H. Schlueter - (612) 279-6512
First Children’s Finance is a certified CDFI established in 1991 that provides financial assistance to businesses serving low-income children in several states. They will their $600,000 Financial Assistance award for lending in their Target Market.

Habitat for Humanity of Minnesota, Inc.
Minneapolis, MN
Award: $750,000
Contact Anne M. Walters - (612) 331-4439
Habitat for Humanity of Minnesota, Inc. is a certified CDFI established in 1997 that provides affordable housing loans, development loans, and technical assistance to low-income families in Minnesota. They will use their $750,000 Financial Assistance award to increase their lending capital.
Initiative Foundation
Little Falls, MN
Award: $750,000
Contact Randall Olson - (320) 632-9255
Initiative Foundation is a certified CDFI established in 1986. The Initiative Foundation provides economic development loans to small businesses, grants to nonprofits, and technical assistance and training programs to community leaders in 14 central Minnesota counties. The Initiative Foundation will use its $750,000 Financial Assistance award to expand a loan fund for technology/green businesses.

Neighborhood Development Center, Inc.
St. Paul, MN
Award: $100,000
Contact Mihailo Temali - (651) 379-8426
Neighborhood Development Center, Inc. is a certified CDFI established in 1993 that provides microentrepreneur training and lending, business growth training, and real estate investment and development services to targeted businesses in the Saint Paul and Minneapolis area. They will use their $100,000 Technical Assistance award for staff support and operations.

Nonprofits Assistance Fund
Minneapolis, MN
Award: $750,000
Contact Kate Barr - (612) 278-7180
Nonprofits Assistance Fund is a certified CDFI established in 1998 that provides business loans, community facility funds, and affordable housing financing to nonprofit organizations serving low-income communities in Minnesota. They will use their $750,000 Financial Assistance award to increase lending capital and loan loss reserves.

Northeast Entrepreneur Fund, Inc.
Virginia, MN
Award: $750,000
Contact Mary J. Mathews - (218) 749-4191
Northeast Entrepreneur Fund is a certified CDFI established in 1989 that provides loans and support for start-up and expanding businesses in eleven counties in northeastern Minnesota and northwestern Wisconsin. They will use their $750,000 Financial Assistance award for financing capital, loan loss reserves, and operations.
Mississippi

Enterprise Corporation of the Delta
Jackson, MS
Award: $750,000
Contact Richard P. Campbell - (601) 944-1100
Enterprise Corporation of the Delta is a certified CDFI established in 1994 that provides capital to small manufacturing firms located in the Delta region of Arkansas, Louisiana, Mississippi, and Western Tennessee. They will use their $750,000 Financial Assistance award to assist with their affordable housing development lending.

Hancock County Community Development Foundation
Bay St. Louis, MS
Award: $64,990
Contact Carol Wasielewski - (228) 467-9048
Hancock County Community Development Foundation is an emerging CDFI established in 2006 that provides small business loans and economic development services in Hancock County, Mississippi. They will use their $64,990 Technical Assistance award for staff support and operations.

Hope Community Credit Union
Jackson, MS
Award: $750,000
Contact Richard P. Campbell - (601) 944-1100
Hope Community Credit Union is a certified CDFI established in 1995 that provides small business loans, mortgages, consumer loans, and other financial services in Mississippi, Louisiana, Tennessee, and Arkansas. They will use their $750,000 Financial Assistance award for lending capital.

Missouri

Central Bancshares Of Kansas City, Inc.
Kansas City, MO
Award: $750,000
Contact Paula G. Willett - (816) 483-1210
Central Bancshares of Kansas City, Inc. is a certified CDFI established in 1951 that provides checking, savings, certificates of deposit, development services, and consumer, commercial, and real estate loans in Kansas City, Missouri. They will use their $750,000 Financial Assistance award for lending capital and loan loss reserves.
St. Louis Community Credit Union  
St. Louis, MO  
Award: $750,000  
Contact Treina L. Lind - (314) 534-7610  
St. Louis Community Credit Union is a certified CDFI established in 1942 that provides full service banking, financial services, and financial literacy programs to a Target Market in the St. Louis metropolitan area. They will use their $750,000 Financial Assistance award to increase their lending capacity.

Montana  
Lake County Community Development Corporation  
Ronan, MT  
Award: $97,659  
Contact Tina Oliphant - (406) 676-5901  
Lake County Community Development Corporation is a certified CDFI established in 1994 that provides small business loans to rural counties in northwestern Montana. They will use their $97,659 Technical Assistance award for staff support and operations.

Montana Community Development Corporation  
Missoula, MT  
Award: $750,000  
Contact Mica L. Lindsey - (406) 728-9234  
Montana Community Development Corporation (MCDC) is a certified CDFI established in 1986. MCDC provides micro and small business loans in low income investment areas in Montana. MCDC will use their $750,000 Financial Assistance award to increase lending in its Target Market.

Montana Homeownership Network  
Great Falls, MT  
Award: $750,000  
Contact Carrie K. Koppy - (406) 216-3520  
The Montana Homeownership Network is a certified CDFI established in 2001 that provides homeownership services to a low-income target population in Montana. They will use their $750,000 Financial Assistance award for lending to their Target Market.
Nebraska

Community Development Resources
Lincoln, NE
Award: $56,945
Contact Rick R. Wallace - (402) 436-2386
Community Development Resources is a certified CDFI established in 1995 that provides small business financing in Nebraska. They will use their $56,945 Technical Assistance award for staff support and operations.

Nebraska Enterprise Fund
Oakland, NE
Award: $632,293
Contact Rosemary Jaspersen - (402) 685-5500
Nebraska Enterprise Fund is a certified CDFI established in 1994 that provides financial products and training to microenterprise development organizations in Nebraska. They will use their $632,293 Financial Assistance award to increase lending to their Target Market.

New Hampshire

New Hampshire Community Loan Fund, Inc.
Concord, NH
Award: $750,000
Contact Carrie L. French - (603) 224-6669
New Hampshire Community Loan Fund, Inc. is a certified CDFI established in 1983 that provides lending and technical assistance to homeowners in resident-owned communities throughout New Hampshire. They will use their $750,000 Financial Assistance award to expand their lending.

ROC USA Capital
Concord, NH
Award: $750,000
Contact Paul Bradley - (603) 856-0719
ROC USA Capital is a certified CDFI established in 2008 that provides financing capital and services to manufactured home communities across the nation. They will use their $750,000 Financial Assistance award for affordable manufactured housing lending.
New Jersey

Community Loan Fund of New Jersey, Inc.
Trenton, NJ
Award: $750,000
Contact Jennifer Bredehoft - (609) 989-7766
Community Loan Fund of New Jersey, Inc. is a certified CDFI established in 1987 that provides financial products and services for affordable housing in New Jersey. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.

Cooperative Business Assistance Corporation
Camden, NJ
Award: $750,000
Contact R. Michael Diemer - (856) 966-8181 x23
Cooperative Business Assistance Corporation is a certified CDFI created in 1987 that provides business loans to Target Markets in Camden and six counties in southern New Jersey. They will use their $750,000 Financial Assistance award as lending capital.

Greater Newark Enterprises Corporation
Newark, NJ
Award: $98,350
Contact Mark L. Quinn - (973) 242-5563
Greater Newark Enterprises Corporation is a certified CDFI established in 2005 that provides microloans, real estate loans, and small business training to low-income communities in and around Essex County, New Jersey. They will use their $98,350 Technical Assistance award for staff support and operations.

Union County Economic Development Corporation
Union, NJ
Award: $750,000
Contact Adam Farrah - (908) 527-1166
Union County Economic Development Corporation is a certified CDFI established in 1977 that provides financing and technical assistance to small businesses and entrepreneurs in Target Markets in New Jersey. They will use their $750,000 Financial Assistance award for financing capital and loan loss reserves.
New Mexico

**ACCION New Mexico**
Albuquerque, NM
Award: $90,800
Contact Lynn Trojahn - (505) 243-8844
ACCION New Mexico is a certified CDFI established in 1994 that provides small business and microenterprise loans and lines of credit, as well as development services in New Mexico, Arizona, and Colorado. They will use their $90,800 Technical Assistance award for personnel, travel, professional services, and materials.

**Everyone’s Federal Credit Union**
Tucumcari, NM
Award: $400,000
Contact Joye A. Clubine - (575) 461-3447
Everyone’s Federal Credit Union is a certified CDFI established in 1954 that provides various consumer and lending products to three rural counties in New Mexico. They will use their $400,000 Financial Assistance award to increase capital reserves.

**Homewise, Inc.**
Santa Fe, NM
Award: $750,000
Contact Elizabeth C. Derringer - (505) 955-7020
Homewise, Inc. is a certified CDFI established in 1986 that provides financial products and services for home purchases and home improvements to Target Markets in New Mexico. They will use their $750,000 Financial Assistance award to increase lending in their Target Markets.

**New Mexico Community Development Loan Fund**
Albuquerque, NM
Award: $750,000
Contact Leslie A. Abitz - (505) 243-3196
New Mexico Community Loan Fund is a certified CDFI established in 1989 that provides financing and development services for micro and small businesses and affordable housing. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.
Tierra del Sol Housing Corporation
Anthony, NM
Award: $97,898
Contact Rose Garcia - (575) 882-3554
Tierra del Sol Housing Corporation is an emerging CDFI established in 1973 that provides first and second mortgages, gap financing, home improvement loans, and microenterprise and small business loans to targeted populations in New Mexico and El Paso County, Texas. They will use their $97,898 Technical Assistance award for staff support and operations.

New York
ACCION USA, Inc.
New York, NY
Award: $750,000
Contact Ashley Wessier - (646) 833-4522
ACCION USA, Inc. is a certified CDFI established in 1991 that provides business micro loans and related development services to low-income people across the nation. They will use their $750,000 Financial Assistance award for financing capital and capital reserves.

Alternatives Federal Credit Union
Ithaca, NY
Award: $750,000
Contact Deirdre Silverman - (607) 273-3582
Alternatives Federal Credit Union is a certified CDFI established in 1979 that provides the full range of consumer banking products, consumer loans, small business loans, home loans, and related development services to six counties in central New York. They will use their $750,000 Financial Assistance award for capital reserves and operations.

Bethex Federal Credit Union
Bronx, NY
Award: $750,000
Contact Joy Cousminer - (718) 299-3062
Bethex Federal Credit Union is a certified CDFI established in 1970 that provides consumer loans, business loans, anti-predatory lending services, as well as savings and checking accounts to underserved communities in the South Bronx, New York. They will use their $750,000 Financial Assistance award to increase loan loss reserves.
BOC Capital Corp.
Brooklyn, NY
Award: $100,000
Contact Nancy Carin - (718) 624-9115
BOC Capital Corp. is a certified CDFI that provides affordable, user friendly microloan products to a low-income target population of African Americans and Hispanics in New York City. They will use their $100,000 Technical Assistance award for staff and operations support.

Community Development Trust, LP, The
New York, NY
Award: $750,000
Contact Susan T. Robbins - (212) 271-5087
The Community Development Trust, LP is a certified CDFI established in 1999 that serves as a secondary market for affordable housing projects throughout the United States. They will use their $750,000 Financial Assistance award to help expand their loan purchasing capacity.

Corporation for Supportive Housing
New York, NY
Award: $750,000
Contact Sandy Jamet - (212) 986-2966
Corporation for Supportive Housing is a certified CDFI established in 1991 that provides financial services and products to help integrate support services into affordable housing. They will use their $750,000 Financial Assistance award for lending capital and to increase loan loss reserves.

Genesee Co-Op Federal Credit Union
Rochester, NY
Award: $528,770
Contact Melissa D. Marquez - (585) 461-2230 x11
Genesee Co-op Federal Credit Union is a certified CDFI established in 1982 that provides small business and consumer loans to low-income communities in Rochester, New York. They will use their $528,770 Financial Assistance and Technical Assistance awards to increase lending to their Target Market.

Grow America Fund
New York, NY
Award: $750,000
Contact Patricia A. Thomson - (828) 507-6100
Grow America Fund, Inc. is a certified CDFI established in 1992 that provides loans and development services to small businesses nationally. They will use their $750,000 Financial Assistance award for lending capital and loan loss reserves.
Home Headquarters, Inc.
Syracuse, NY
Award: $750,000
Contact Kathryn M. Stuenzi - (315) 474-1939
Home Headquarters is a certified CDFI established in 1996 that provides home improvement loans, emergency repair loans, and energy efficiency loans to a Target Market in central and upstate New York. They will use their $750,000 Financial Assistance award as financing capital for their home improvement loan products.

Ithaca Neighborhood Housing Services, Inc.
Ithaca, NY
Award: $750,000
Contact Paul Mazzarella - (607) 277-4500
Ithaca Neighborhood Housing Services, Inc. is a certified CDFI established in 1976 that provides down payment and closing cost assistance, home improvement loans, energy improvement loans, and other products and services to a Target Market in Ithaca, New York. They will use their $750,000 Financial Assistance award for finance capital.

Jewish Funds for Justice
New York, NY
Award: $100,000
Contact Phebe Quattrucci - (207) 865-3696
Jewish Funds for Justice is an emerging CDFI established in 2008 that provides direct loans and development services to Target Markets in the Gulf Coast region that were damaged by Hurricanes Katrina and Rita. They will use their $100,000 Technical Assistance award for staff support and operations.

La Fuerza Unida Community Development Corporation
Glen Cove, NY
Award: $99,918
Contact Pascual Blanco - (516) 759-0788
La Fuerza Unida Community Development Corporation is a certified CDFI established in 2003 that provides microloans, entrepreneurial training, and technical assistance to women and minority refugees in Long Island. They will use their $99,918 Technical Assistance award for staff support.
Local Initiatives Support Corporation
New York, NY
Award: $750,000
Contact Emily Bolton - (212) 455-9844
Local Initiatives Support Corporation is a certified CDFI established in 1979 that provides technical and financial assistance to support resident-led efforts of community development corporations in 27 cities and more than 30 rural areas throughout the United States. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.

Lower East Side People’s Federal Credit Union
New York, NY
Award: $750,000
Contact Linda Levy - (212) 529-8197
Lower East Side People’s Federal Credit Union is a certified CDFI established in 1986 that provides microloans, business loans, and other services to a Target Market in New York City. They will use their $750,000 Financial Assistance award to increase their lending capital and depository activities in their Target Market.

National Federation of Community Development Credit Unions
New York, NY
Award: $750,000
Contact Terry Ratigan - (212) 809-1850
National Federation of Community Development Credit Unions is a certified CDFI established in 1974 that provides capital investments, training, education, and technical assistance to credit unions, helping them expand their services to low-income and underserved communities. They will use their $750,000 Financial Assistance award to increase loan loss reserves.

Nonprofit Finance Fund
New York, NY
Award: $750,000
Contact Elizabeth H. Ortiz - (212) 868-6710
Nonprofit Finance Fund is a certified CDFI established in 1980 that provides financing and technical assistance to small and mid-size non-profits serving low-income communities throughout the country. They will use their $750,000 Financial Assistance award to increase lending capital and to capitalize a new loan product.
Primary Care Development Corporation
New York, NY
Award: $750,000
Contact Tom Manning - (212) 437-3920
Primary Care Development Corporation is a certified CDFI established in 1993 that provides financing for the development of community health center facilities in New York. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

Seedco Financial Services
New York, NY
Award: $750,000
Contact Pedro A. Gomez - (212) 204-1345
Seedco Financial Services is a certified CDFI established in 2005 that offers financial and technical assistance to small businesses, non-profit organizations, and real estate developers located in low- and moderate-income communities in Alabama and Louisiana. They will use their $750,000 Financial Assistance award to increase business loan loss reserves and lending to small businesses.

Utica Neighborhood Housing Services, Inc.
Utica, NY
Award: $500,000
Contact Helen M. Madden - (315) 724-4197
Utica Neighborhood Housing Services, Inc. is a certified CDFI established in 1979 that provides housing rehabilitation loans to low- and moderate-income families in New York. They will use their $500,000 Financial Assistance award to increase lending to their Target Market.

Westchester Housing Fund, Inc. dba Community Capital Resources
Hawthorne, NY
Award: $598,752
Contact Kimberlie A. Jacobs - (914) 747-8020
Westchester Housing Fund, Inc. dba Community Capital Resources is a certified CDFI established in 1989 that provides financial products and services to a Target Market in a seven-county region in the lower Hudson Valley of New York. They will use their $500,000 Financial Assistance award for financing capital and their $98,752 Technical Assistance grant for operations and staff support.
North Carolina

Greater Kinston Credit Union
Kinston, NC
Award: $597,178
Contact Jennifer B. Howard - (252) 527-4002
Greater Kinston Credit Union is a certified CDFI established in 1952 that provides financial services and products to a targeted population in five rural eastern North Carolina counties. They will use their $500,000 in Financial Assistance award for lending activities and their $97,178 Technical Assistance award for operations and staff support.

Latino Community Credit Union
Durham, NC
Award: $750,000
Contact Alison B. Yonas - (919) 688-9270
Latino Community Credit Union is a certified CDFI established in 2000 that provides various financial products and services to low-income, Latino communities in North Carolina. They will use their $750,000 Financial Assistance award to increase lending capital and capitalize a new micro-business loan product.

Self-Help Federal Credit Union
Durham, NC
Award: $750,000
Contact Pete Farquhar - (919) 956-4652
Self-Help Federal Credit Union is a certified CDFI that provides loans to low-income Latinos and African-Americans living in Target Markets in California. They will use their $750,000 Financial Assistance award to increase their net assets and enhance their lending capacity.

North Dakota

CommunityWorks North Dakota
Mandan, ND
Award: $750,000
Contact Sherri Arenz - (701) 667-7604
CommunityWorks North Dakota is a certified CDFI established in 2005 that provides affordable housing loans and technical assistance to communities of low-income residents in North Dakota. They will use their $750,000 Financial Assistance award to increase leverage of private capital and increase affordable housing impacts in their Target Market.
Eastern Dakota Housing Alliance, Inc.
Fargo, ND
Award: $169,266
Contact Grace M. Backman - (701) 364-2833
Eastern Dakota Housing Alliance, Inc. is a certified CDFI established in 1998 that provides financial services to a target population in the eastern half of North Dakota. They will use their $104,751 Financial Assistance award to increase lending in their Target Market and their $64,515 Technical Assistance award for operations and staff support.

Ohio

Cincinnati Development Fund
Cincinnati, OH
Award: $750,000
Contact Alicia B. Townsend - (513) 721-7211
Cincinnati Development Fund is a certified CDFI established in 1988 that provides affordable housing loans, commercial real estate loans, and development services to a Target Market in Cincinnati. They will use their $750,000 Financial Assistance award for affordable housing finance capital.

Common Wealth Revolving Loan Fund
Kent, OH
Award: $600,000
Contact Margaret A. Lund - (612) 750-1431
The Common Wealth Revolving Loan Fund is a CDFI established in 1986 that provides loans to employee-owned companies, serving a low-income targeted population in Ohio. They will use their $500,000 Financial Assistance award as capital for lending and their $100,000 Technical Assistance award for capacity building initiatives.

Economic and Community Development Institute (ECDI)
Columbus, OH
Award: $600,000
Contact Inna Kinney - (614) 559-0115
Economic and Community Development Institute (ECDI) is a certified CDFI established in 2004 that provides microloans, individual development accounts, and development services to a target population in central Ohio. They will use their $600,000 Financial Assistance award for finance capital, capital reserves, and operations.
Northwest Ohio Development Agency  
Toledo, OH  
Award: $240,000  
Contact Tiffany C. Zinn - (419) 243-3734  
Northwest Ohio Development Agency is a certified CDFI established in 2001 that provides homeownership assistance to targeted populations in Lucas County and Toledo, Ohio. They will use their $240,000 Financial Assistance award as lending capital.

Oregon  
Albina Opportunities Corporation  
Portland, OR  
Award: $97,420  
Contact Terry L. Brandt - (503) 288-7292  
Albina Opportunities Corporation is an emerging CDFI established in 2008 that provides microloans and gap financing to minority small business owners located in low-income communities in Oregon. They will use their $97,420 Technical Assistance award for personnel, loan tracking systems, customer relations management software, and computer equipment.

Network for Oregon Affordable Housing  
Portland, OR  
Award: $750,000  
Contact William A. Van Vliet - (503) 223-3211  
Network for Oregon Affordable Housing is a certified CDFI established in 1990 that provides loans and financing for affordable housing in Oregon. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

Oregon Microenterprise Network  
Portland, OR  
Award: $46,470  
Contact Valerie C. Plummer - (503) 546-9913  
Oregon Microenterprise Network is an emerging CDFI established in 1998 that provides small business financing, microloans, and technical assistance to low-income entrepreneurs in Oregon. They will use their $46,470 Technical Assistance award for staff support and operations.
Portland Housing Center
Portland, OR
Award: $750,000
Contact Michele M. Cruse - (503) 282-7744
Portland Housing Center is a certified CDFI established in 1991 that provides affordable housing loans and services to targeted populations in the Portland, Oregon metropolitan area. They will use their $750,000 Financial Assistance award for financing capital.

Pennsylvania
Bridgeway Capital, Inc.
Pittsburgh, PA
Award: $750,000
Contact Kristin A. Klingenberg - (412) 201-2450
Bridgeway Capital, Inc. is a certified CDFI established in 1990 that provides business financing and technical assistance to businesses and non-profits located throughout the western Pennsylvania region. They will use their $750,000 Financial Assistance award to increase lending capital to their Target Market.

Community First Fund
Lancaster, PA
Award: $750,000
Contact MacDonald H. Stacks - (717) 393-2351
Community First Fund is a certified CDFI established in 1992 that provides microloans, business loans, affordable housing loans, commercial real estate loans, and community service loans to a thirteen-county area in central Pennsylvania. They will use their $750,000 Financial Assistance award for financing capital and loan loss reserves.

Northside Community Development Fund
Pittsburgh, PA
Award: $600,000
Contact Mark P. Masterson - (412) 322-0290
Northside Community Development Fund is a certified CDFI established in 2000 that provides commercial financing, commercial real estate investment, and residential development financing to an underserved Target Market. They will use their $600,000 Financial Assistance award to increase their lending to small businesses.
Opportunity Finance Network
Philadelphia, PA
Award: $750,000
Contact Carol Carr - (215) 320-4302
Opportunity Finance Network is a certified CDFI established in 1995 that provides financing to member CDFIs, conducts research and analysis on the CDFI industry, and offers training and technical assistance to CDFIs and other industry stakeholders. They will use their $750,000 Financial Assistance award as financing capital for participation loans.

Progress Fund, The
Greensburg, PA
Award: $750,000
Contact Karen L. Post - (814) 696-9380 x101
The Progress Fund is a certified CDFI established in 1997 that provides business loans and services to Target Markets in rural counties in Pennsylvania, parts of Ohio, and West Virginia. They will use their $750,000 Financial Assistance award to increase lending to their Target Markets.

Reinvestment Fund, Inc., The
Philadelphia, PA
Award: $750,000
Contact Michael M. Crist - (215) 574-5817
The Reinvestment Fund, Inc. is a certified CDFI established in 1985 that provides financing for affordable housing, schools, and supermarkets to Target Markets in New Jersey, Pennsylvania, Delaware, Maryland, and the District of Columbia. They will use their $750,000 Financial Assistance award as equity.

Rising Tide Community Loan Fund
Bethlehem, PA
Award: $353,514
Contact Cheyanne R. Findon - (610) 691-5620
Rising Tide Community Loan Fund is a certified CDFI established in 2001 that provides financial products and services to Target Markets in the Lehigh and Northampton counties of Pennsylvania. They will use their $298,861 Financial Assistance award to increase lending to their Target Market and their $54,653 Technical Assistance award for operations and staff support.
Rhode Island

West Elmwood Housing Development Corporation
Providence, RI
Award: $89,285
Contact Jared L. Rhodes - (401) 453-3220
West Elmwood Housing Development Corporation is a certified CDFI established in 1970 that provides housing finance and training to target populations in western Providence, Rhode Island. They will use their $89,285 Technical Assistance award for staff support and operations.

South Carolina

Lowcountry Housing Trust
Charleston, SC
Award: $750,000
Contact Tammie C. Hoy - (843) 973-7285
Lowcountry Housing Trust is a certified CDFI established in 2004 that provides financing capital and technical assistance to non-profits and affordable housing developers in the Charleston metropolitan area. They will use their $750,000 Financial Assistance award to increase their lending capital to affordable housing developers.

South Dakota

Northeast South Dakota Economic Corporation (NESDEC)
Sisseton, SD
Award: $750,000
Contact Marcia B. Erickson - (605) 698-7654
Northeast South Dakota Economic Corporation (NESDEC) is a certified CDFI established in 1978 that offers financial and technical assistance to rural communities in a Target Market in South Dakota. They will use their $750,000 Financial Assistance award to increase business lending in their Target Market.

Rural Electric Economic Development, Inc.
Madison, SD
Award: $750,000
Contact Linda J. Salmonson - (605) 256-8015
Rural Electric Economic Development, Inc. is a certified CDFI in operation since 1997 that provides business, real estate, and community financing to a rural Target Market in eastern South Dakota and western Minnesota. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.
South Dakota Rural Enterprise, Inc.
Sioux Falls, SD
Award: $750,000
Contact Lin VanHofwegen - (605) 978-2804
South Dakota Rural Enterprise, Inc. is a certified CDFI established in 1996 that provides financial resources to a Target Market in South Dakota. They will use their $750,000 Financial Assistance award as lending capital to their Target Market.

Tennessee
The Housing Fund, Inc.
Nashville, TN
Award: $750,000
Contact Loretta C. Owens - (615) 780-7000
The Housing Fund, Inc. is a certified CDFI established in 1996 that provides affordable housing loans and services for targeted populations in Tennessee and Kentucky. They will use their $750,000 Financial Assistance award for financing capital.

Texas
ACCIÓN Texas, Inc.
San Antonio, TX
Award: $750,000
Contact Janie Barrera - (210) 507-4283
ACCIÓN Texas, Inc. is a certified CDFI established in 1994 that provides microloans and technical assistance to Target Markets in Texas and Louisiana. They will use their $750,000 Financial Assistance award as financing capital for their microlending program.

Kerr County Federal Credit Union
Kerrville, TX
Award: $750,000
Contact Sandy Lumbley - (830) 896-6800
Kerr County Federal Credit Union is a certified CDFI established in 1936 that provides checking and savings products, as well as auto and consumer loans to a Target Market in Texas. They will use their $750,000 Financial Assistance award for financing capital.
Neighborhood Housing Services of Dimmit County, Inc.
Carrizo Springs, TX
Award: $422,000
Contact Manuel Estrada, Jr. - (830) 876-5295
Neighborhood Housing Services of Dimmit County, Inc. is a certified CDFI established in 1986 that provides small business, micro, and rehab loans to an eleven county Target Market located in the Rio Grande region of Western Texas. They will use their $422,000 Financial Assistance award to increase lending in their Target Market.

Neighborhood Housing Services of Waco, Inc.
Waco, TX
Award: $750,000
Contact Roy D. Nash - (254) 752-1647
Neighborhood Housing Services of Waco, Inc. is a certified CDFI established in 1993 that provides first and second mortgage loans, financial literacy courses, homebuyer education classes, and one-on-one counseling services to low-income residents of McLennan County, Texas. They will use their $750,000 Financial Assistance award to increase mortgage lending in their Target Market.

Paris Living
Paris, TX
Award: $100,000
Contact Clifton Fendley - (903) 784-0836
Paris Living is an emerging CDFI established in 2001 that provides affordable housing services in four counties in northeast Texas. They will use their $100,000 Technical Assistance award for staff support and operations.

South Texas Emerging Markets Development
La Feria, TX
Award: $99,233
Contact Sunny K. Philip - (956) 797-2261
South Texas Emerging Markets Development is an emerging CDFI established in 2009 that provides small business loans and development services to small businesses in Target Markets in South Texas. They will use their $99,233 Technical Assistance award for staff support and operations.
Texas Mezzanine Fund, Inc.
Dallas, TX
Award: $750,000
Contact Victor Elmore - (214) 943-5900
The Texas Mezzanine Fund, Inc. is a certified CDFI established in 1999 that provides mezzanine debt financing to growth oriented businesses located in low-income communities in Texas. They will use their $750,000 Financial Assistance award to provide permanent working capital financing in their Target Market.

Utah
Utah Microenterprise Loan Fund (UMLF)
Salt Lake City, UT
Award: $597,300
Contact Kathy J. Ricci - (801) 746-1180
Utah Microenterprise Loan Fund is a certified CDFI established in 1991 that provides microenterprise loans and technical assistance to new and existing small businesses in Utah. They will use their $500,000 Financial Assistance award to increase loan loss reserves and their $97,300 Technical Assistance award for capacity building initiatives.

Vermont
Champlain Housing Loan Fund
Burlington, VT
Award: $74,085
Contact Liz Curry - (802) 862-6244
Champlain Housing Loan Fund is an emerging CDFI established in 1998 that provides affordable housing loans for affordable multi-family housing, community development projects and development services to Target Markets in Vermont. They will use their $74,085 Technical Assistance award for staff support and operations.

Northern Community Investment Corporation
St. Johnsbury, VT
Award: $750,000
Contact Leo Dwyer - (603) 788-2700
Northern Community Investment Corporation is a certified CDFI established in 1975 that provides loans to a Target Market in Northern New Hampshire and Northeast Vermont. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.
Opportunities Credit Union  
Burlington, VT  
Award: $750,000  
Contact Cheryl Fatnassi - (802) 865-3404  
Opportunities Credit Union is a certified CDFI established in 1989 that provides financial services and products to a Target Market in the rural areas of Vermont. They will use their $750,000 Financial Assistance award for capital.

Vermont Community Loan Fund, Inc.  
Montpelier, VT  
Award: $750,000  
Contact Jake Ide - (802) 223-1448  
Vermont Community Loan Fund, Inc. is a certified CDFI established in 1987 that provides flexible loans, grants, and technical assistance to underserved communities in Vermont. They will use their $750,000 Financial Assistance award for financing capital and loan loss reserves.

Virginia  
People Incorporated Financial Services  
Abingdon, VA  
Award: $750,000  
Contact Bryan D. Phipps - (276) 623-9000  
People Incorporated Financial Services is a certified CDFI established in 2003 that provides a variety of microloans and small business lending and services to rural counties of southwest Virginia and central Appalachia. They will use their $750,000 Financial Assistance award to increase lending in their Target Market.

REDC Community Capital Group, Inc.  
Richmond, VA  
Award: $750,000  
Contact Stephen J. Schley - (804) 780-3013  
REDC Community Capital Group, Inc. is a certified CDFI established in 1995 that provides small business lending and development services to a targeted population in Richmond and Petersburg, Virginia. They will use their $750,000 Financial Assistance award for lending activities to their Target Market.
Staunton Creative Community Fund, Inc.
Staunton, VA
Award: $95,350
Contact Meghan M. Williamson - (540) 213-0333
Staunton Creative Community Fund, Inc. is an emerging CDFI established in 2008 that provides microloans and development services to targeted populations in the central Shenandoah region of Virginia. They will use their $95,350 Technical Assistance award for staff support and operations.

Washington
Express Credit Union
Seattle, WA
Award: $463,245
Contact Brenda Kurz - (206) 213-9976
Express Credit Union is a certified CDFI established in 1934 that serves primarily the low-income people in King County, Washington. They will use their $463,245 Financial Assistance award to increase lending to their Target Market.

HomeSight
Seattle, WA
Award: $750,000
Contact Tom Jacobi - (206) 760-4223
HomeSight is a certified CDFI established in 1990 that provides financial products and services to low- and moderate-income families in Seattle and two surrounding counties. They will use their $750,000 Financial Assistance award to increase lending in their Target Market and as working capital for a newly established first mortgage origination program.

Kenworth Employees Credit Union
Renton, WA
Award: $100,000
Contact Holly Smith - (425) 226-6282
Kenworth Employees Credit Union is an emerging CDFI established in 1939 that provides lending products and development services to a Target Market in Renton, Washington. They will use their $100,000 Technical Assistance award for staff support and operations.
Newrizons Federal Credit Union  
Hoquiam, WA  
Award: $195,346  
Contact Terry M. Fultz - (360) 533-4760  
Newrizons Federal Credit Union is a certified CDFI established in 1965 that provides financial services and lending products to low-income populations in Grays Harbor County, WA. They will use their $195,346 Financial Assistance award to expand services to more people in their Target Market.

Office of Rural and Farmworker Housing  
Yakima, WA  
Award: $90,278  
Contact Marty C. Miller - (509) 248-7014  
Office of Rural and Farmworker Housing is an emerging CDFI established in 1979 that provides financial products and services to low-income families in Yakima County, Washington. They will use their $90,278 Technical Assistance award for staff support and operations.

Seattle Economic Development Fund d/b/a Community Capital  
Seattle, WA  
Award: $750,000  
Contact Hongqing Chen - (206) 324-4330  
Seattle Economic Development Fund is a certified CDFI established in 1997 that provides small business financing capital to low-income and rural communities in Washington. They will use their $750,000 Financial Assistance award to increase their small business financing capital to their Target Market.

ShoreBank Enterprise Group Pacific, d/b/a ShoreBank Enterprise Cascadia  
Ilwaco, WA  
Award: $750,000  
Contact Grants Manager - (360) 642-4265 x137  
ShoreBank Enterprise Group Pacific, d/b/a ShoreBank Enterprise Cascadia is a certified CDFI established in 1994 that provides business, real estate, community facility, consumer, and microloans to Target Markets in Oregon and Washington. They will use their $750,000 Financial Assistance award for lending activities to rural and minor urban communities in their Target Markets.
Spokane Neighborhood Economic Development Alliance  
Spokane, WA  
Award: $300,000  
Contact Hongqing Chen - (206) 324-4330  
Spokane Neighborhood Economic Development Alliance is a certified CDFI established in 1999 that provides financial products and services to a Target Market in Spokane, Washington. They will use their $200,000 Financial Assistance award for financing capital and their $100,000 Technical Assistance award for operations and staff support.

West Virginia  
Natural Capital Investment Fund, Inc.  
Shepherdstown, WV  
Award: $750,000  
Contact Marten R. Jenkins - (304) 876-2815  
Natural Capital Investment Fund, Inc. is a certified CDFI established in 2002 that provides senior and subordinated debt, loans, equity, and technical assistance to small and emerging businesses in Target Markets in West Virginia, Virginia, and North Carolina. They will use their $750,000 Financial Assistance award for financing capital.

Randolph County Affordable Housing & Development d/b/a Woodlands Development Group  
Elkins, WV  
Award: $96,400  
Contact David J. Clark - (304) 636-6495  
Randolph County Affordable Housing & Development d/b/a Woodlands Development Group is an emerging CDFI established in 1995 that provides affordable housing and small business services to Target Markets in West Virginia. They will use their $96,400 Technical Assistance award for staff support and operations.

Wisconsin  
Brewery Credit Union  
Milwaukee, WI  
Award: $600,000  
Contact Jim J. Schrimpf - (414) 273-3170  
Brewery Credit Union is a certified CDFI established in 1934 that provides full service banking in inner city Milwaukee, Wisconsin. They will use their $600,000 Financial Assistance award for loan loss reserves and for operations to increase their ability to meet unmet demand for mortgages in their community.
Forward Community Investments  
Madison, WI  
Award: $750,000  
Contact Salli Martyniak - (608) 257-3863  
Forward Community Investments is a certified CDFI established in 1994 that provides financing and technical assistance to non-profits serving low-income communities in Wisconsin. They will use their $750,000 Financial Assistance award to increase their lending capital.

Impact Seven, Inc.  
Almena, WI  
Award: $750,000  
Contact William Bay - (715) 357-3334  
Impact Seven, Inc. is a certified CDFI established in 1970 that provides business development lending, industrial development, community planning, housing development, and property management to a Target Market in Wisconsin. They will use their $750,000 Financial Assistance award for financing capital.

Milwaukee Economic Development Corporation  
Milwaukee, WI  
Award: $750,000  
Contact David E. Latona - (414) 286-5682  
Milwaukee Economic Development Corporation is a certified CDFI established in 1971 that provides below-market rate financing and development services to small to mid-sized businesses located in the most distressed areas in Milwaukee. They will use their $750,000 Financial Assistance award to provide lending capital to small businesses in Milwaukee.

Ways to Work  
Milwaukee, WI  
Award: $750,000  
Contact Matthew L. Mueller - (414) 359-1448  
Ways to Work is a certified CDFI established in 1998 that serves low-income families throughout the country, offering affordable car loans, focused financial education, and case management support. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.
Wisconsin Women’s Business Initiative Corporation
Milwaukee, WI
Award: $750,000
Contact Barbara E. Kueny - (414) 263-5450
The Wisconsin Women's Business Initiative Corporation is a certified CDFI established in 1987 that provides target populations in Wisconsin with small business loans and development services. They will use their $750,000 Financial Assistance award to increase lending to their Target Market.

Wyoming
Wyoming Women’s Business Center
Laramie, WY
Award: $100,000
Contact Rosemary Bratton - (307) 766-3087
Wyoming Women's Business Center is an emerging CDFI established in 2006 that provides development services and lending products to small businesses in Wyoming. They will use their $100,000 Technical Assistance award for staff support and operations.