



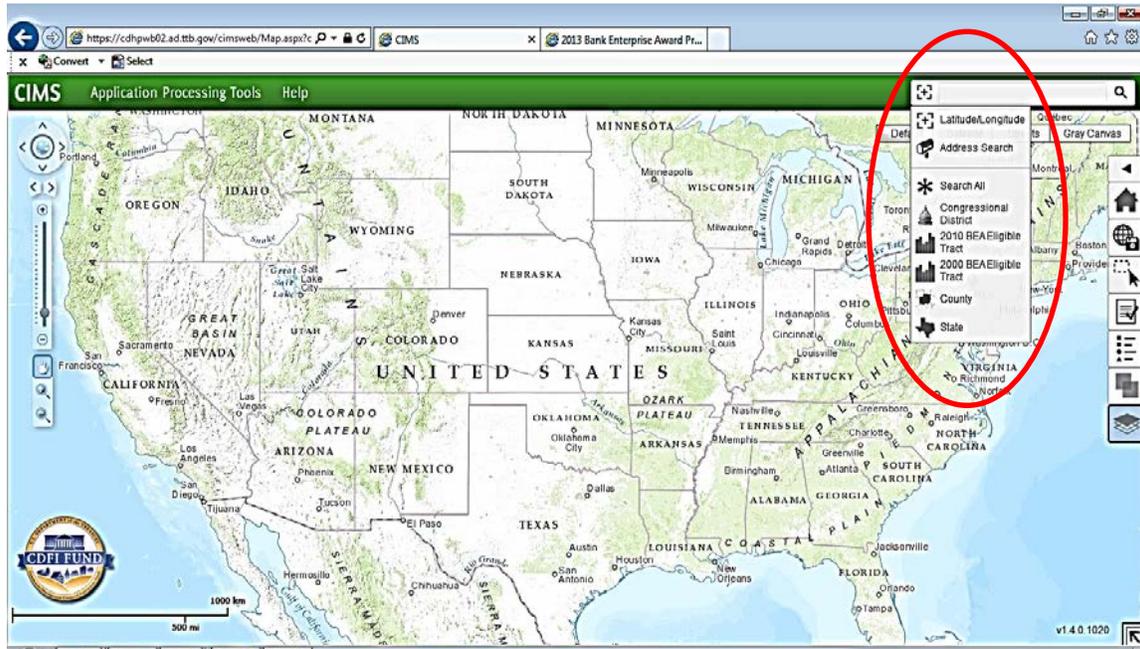
Bank Enterprise Award Program (BEA Program) CIMS 3 Instructions for Determining if a Transaction Occurred in a BEA Distressed Community

NOTE: These instructions are intended to serve as additional guidance for BEA Program Applicants and prior Award Recipients to determine whether a transaction occurred at an address or in a census tract that meets the definition of a BEA Distressed Community. The Bank Enterprise Award Program Notice of Funding Availability (NOFA) provides BEA Program Applicants with information on designating a Distressed Community.

How to Determine if an Individual Address or Census Tract Qualifies for BEA

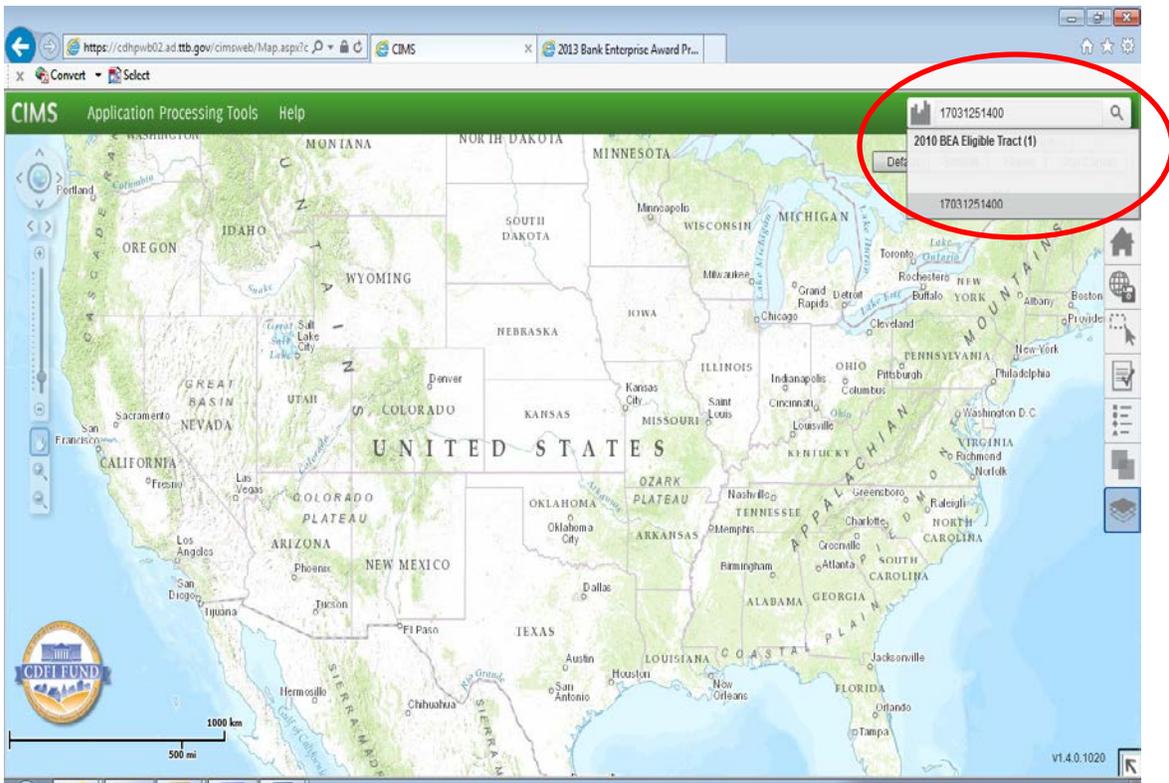
2015 BEA Applicants, please note that when searching by census tract, only¹ **2010 BEA Eligible Tract** or **2010 BEA Eligible American Indian Reservation** (if applicable) should be selected. The results of the search will be based on the census data entered by the user. When searching using **2010 Eligible Tract** or **Address Search**, then the 2010 tract data will be displayed.

1. Login to myCDFIFund and go to the CIMS3 mapping system.
2. Select **BEA Maps**.
3. Enter the census tract or address of the transaction¹ (for detailed instructions on how to conduct a search for a census tract or address, go to the **Help** menu and follow the CIMS3 instructions: CDFI Fund Workflows -> Search).

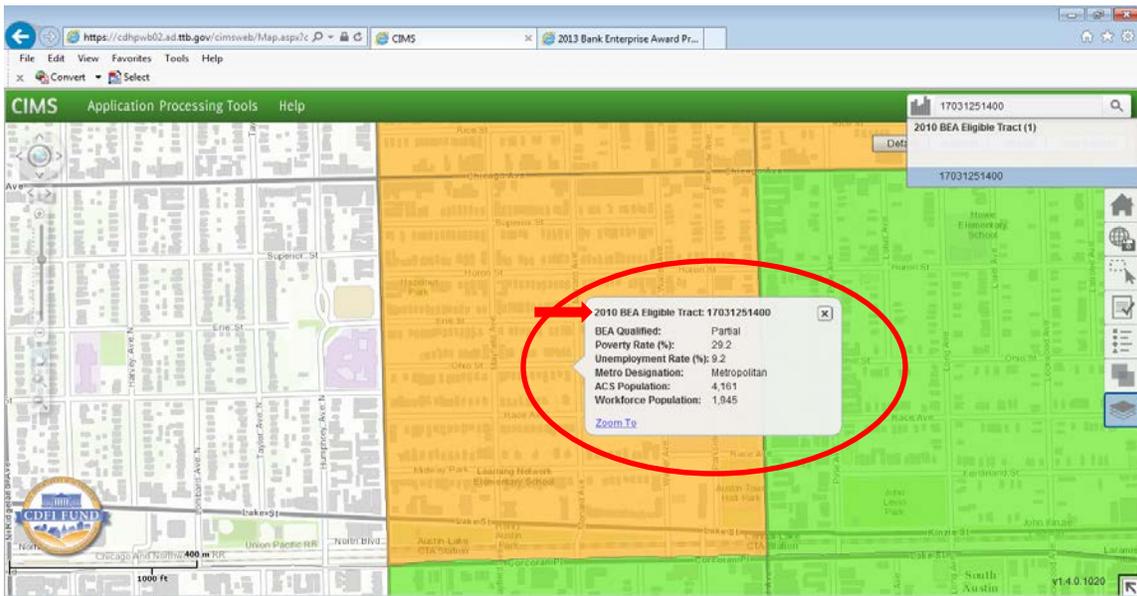


¹ All transactions submitted by BEA Program Applicants or prior Award Recipients must meet the definition of a BEA Qualified Activity, as defined in the NOFA, in order to be considered for an award.

- Click the magnifying glass to begin the search. Then select the location identified by CIMS3 directly below the search box.

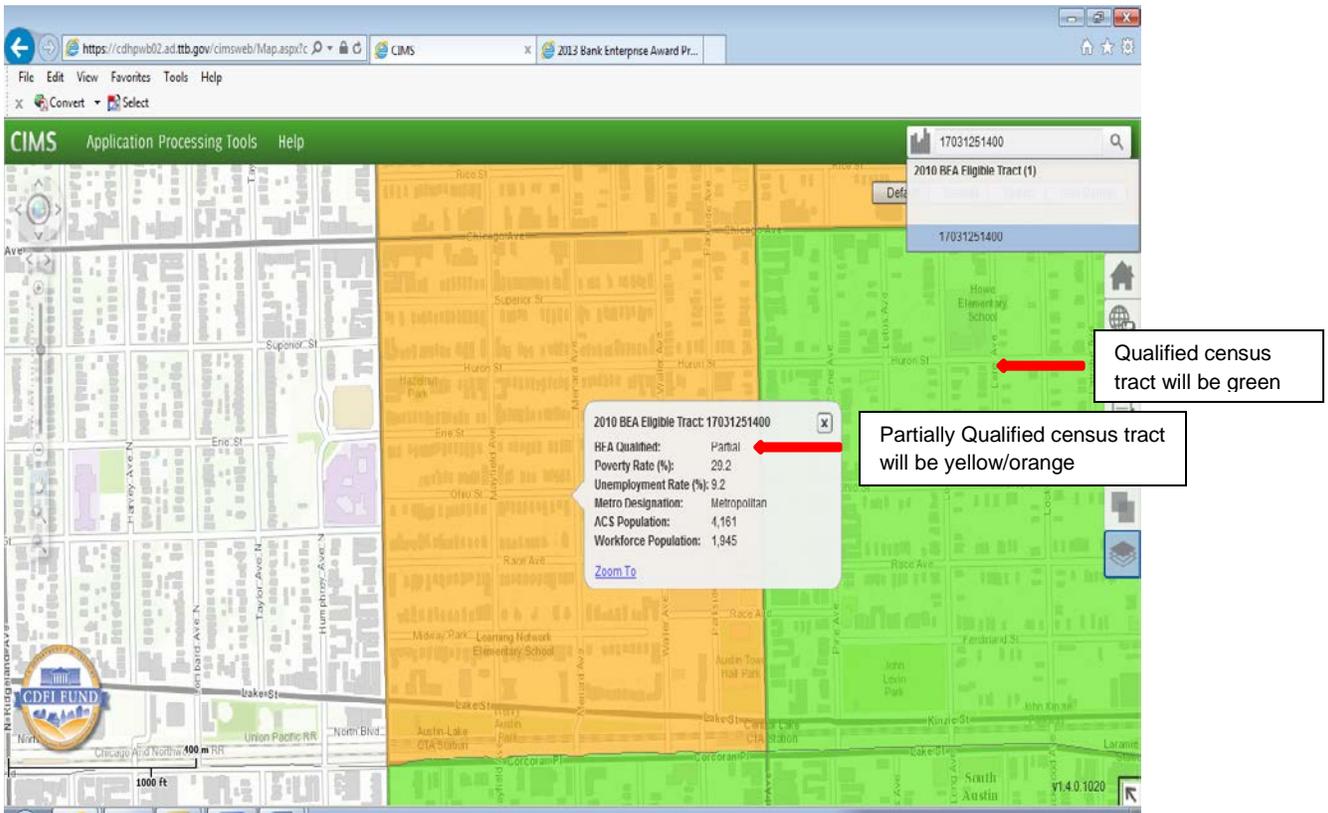


- An InfoWindow will pop open displaying detailed information about the tract. If the InfoWindow did not automatically pop open, click on the tract on the map to view this information.



6. BEA Qualification status is indicated in the InfoWindow:

- a. If the census tract is a BEA Qualified Distressed Community, the InfoWindow will indicate “BEA Qualified: Yes” and the census tract will be green (as reflected in the example below). No further action is necessary to determine qualification status and the transaction can be included in the BEA Program Application.
- b. If the census tract is not a BEA Qualified Distressed Community, the InfoWindow will indicate “BEA Qualified: No”. No further action is necessary to determine qualification status and the transaction should not be included in the BEA Program Application.
- c. If the census tract partially qualifies, the InfoWindow will indicate “BEA Qualified: Partial” and the census tract will appear as yellow/orange (as reflected in the example below). To determine if the census tract will ultimately meet the BEA definition of a Distressed Community, see Section 2 of this document “Determine if a Partial Census Tract Qualifies for BEA”.



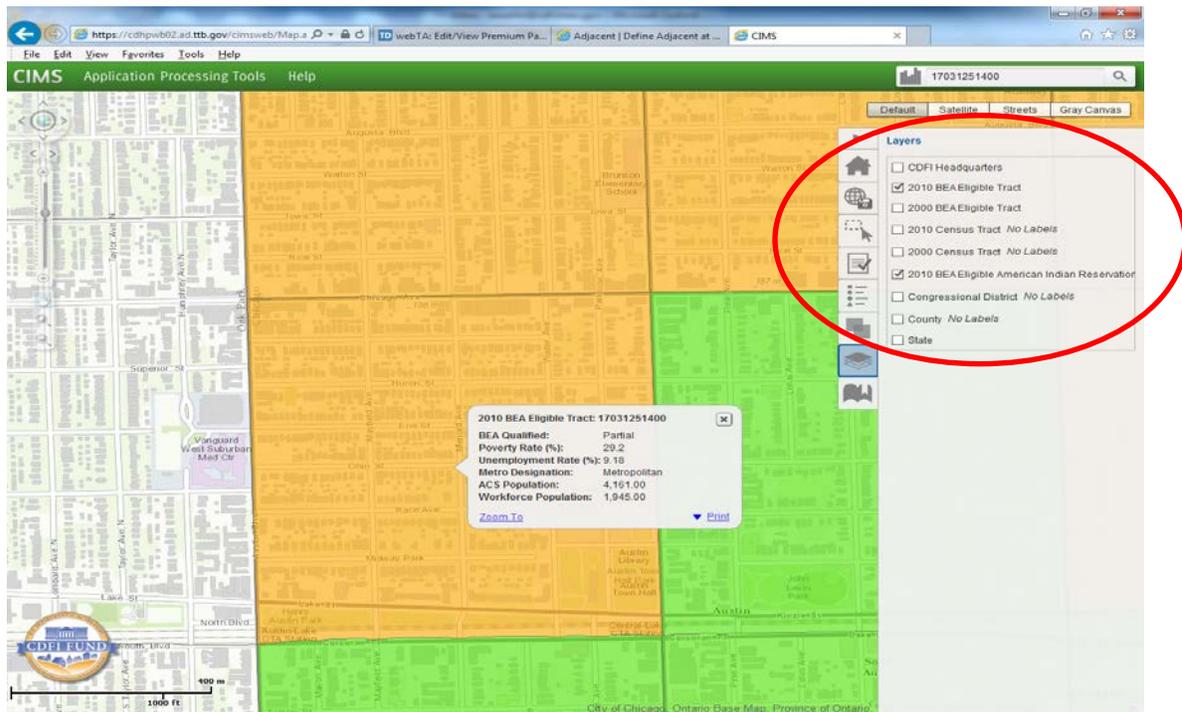
Determine if a Partially Qualified Census Tract Qualifies for BEA

In order to determine if a Partially Qualified census tract qualifies for BEA, users may add one or more census tracts that are directly contiguous to the Partially Qualified tract where the transaction occurred (the originally selected census tract) and determine if the entire area, when aggregated, is a BEA Qualified Distressed Community. To test contiguity, eligibility and overall qualification, BEA map users should perform the following steps:

1. Search for the address or census tract where the transaction occurred, as described in Section 1.
2. Go to the **Layers** tab. At a minimum, ensure that the following options are selected:
 - a. 2010 BEA Eligible Tract
 - b. 2010 BEA Eligible American Indian Reservation

This will highlight census tracts that are Partially Qualified and Qualified. Partially Qualified census tracts will appear as yellow/orange. Qualified census tracts will be green.

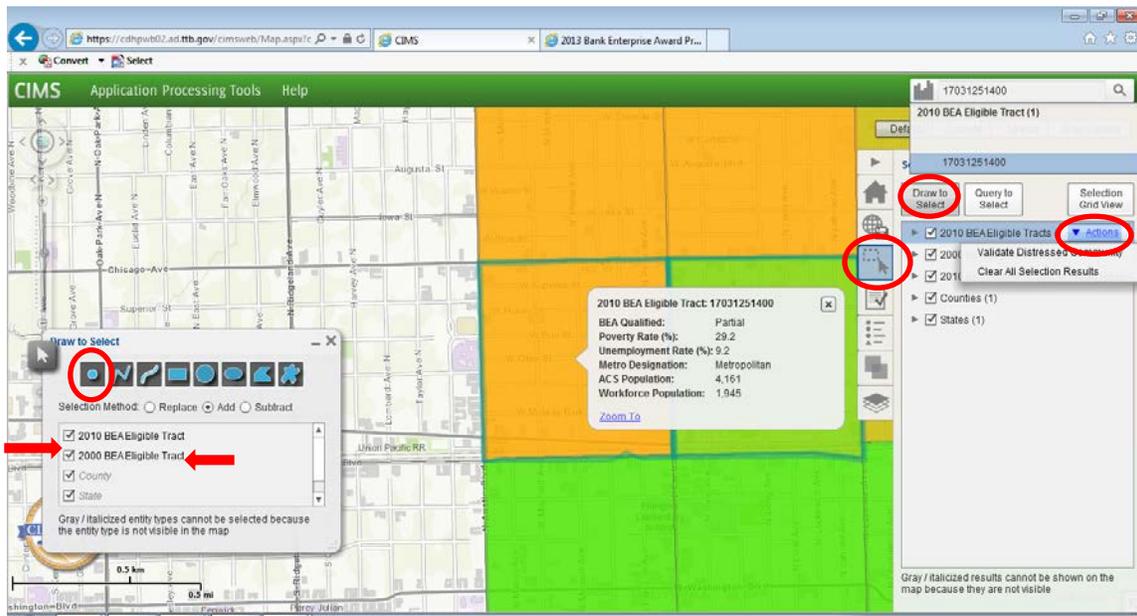
NOTE: Other options may be selected in the Layers tab, at the user's discretion. Users should ensure that the 2000 Eligible Tract option is not selected.



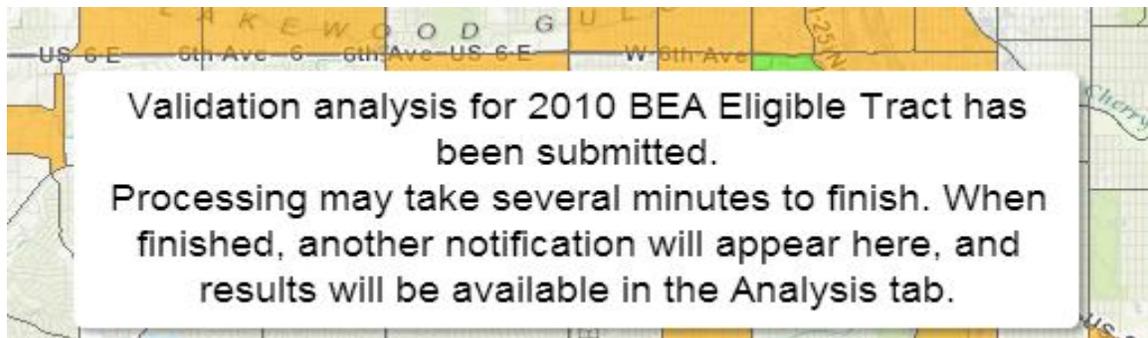
3. Go to **Selections -> Draw to Select**. The **Draw to Select** window will appear near the original address/census tract. In the **Draw to Select** window:
 - a. If an Applicant, verify that only the **2010 BEA Eligible Tract** checkbox is selected (the **2000 BEA Eligible Tract** checkbox should only be selected by prior BEA Program Award Recipients).
 - b. Select **Add**
 - c. Select the drawing tool of your choice. Selecting the first drawing tool in the Draw to Select window a point (see example on the page 6) may be the most user-friendly for this

particular exercise since users will only be selecting one or more census tracts that are directly contiguous to where the transaction occurred. Descriptions for each drawing tool are described in the *CIMS3 Instructions: Selections-> Draw to Select*.

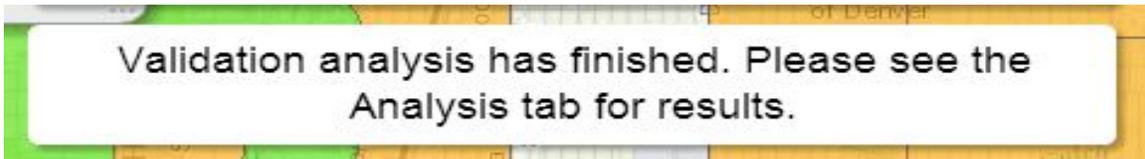
- d. Click on the Partially Qualified census tract where the transaction occurred (the borders of the census tract will be highlighted when clicked). Select Add and the drawing tool of your choice and click one or more census tracts that are directly contiguous to the Partially Qualified census tract where the transaction occurred (the borders of added census tracts will be highlighted when clicked).
 - e. Select **Add** and the drawing tool of your choice and click one or more census tracts that are directly contiguous to the Partially Qualified census tract where the transaction occurred (the borders of added census tracts will be highlighted when clicked).
4. In the Selections tab, go to the dropdown arrows labeled “Actions” next to **2010 BEA Eligible Tract**, click on “Validate Distressed Community”.



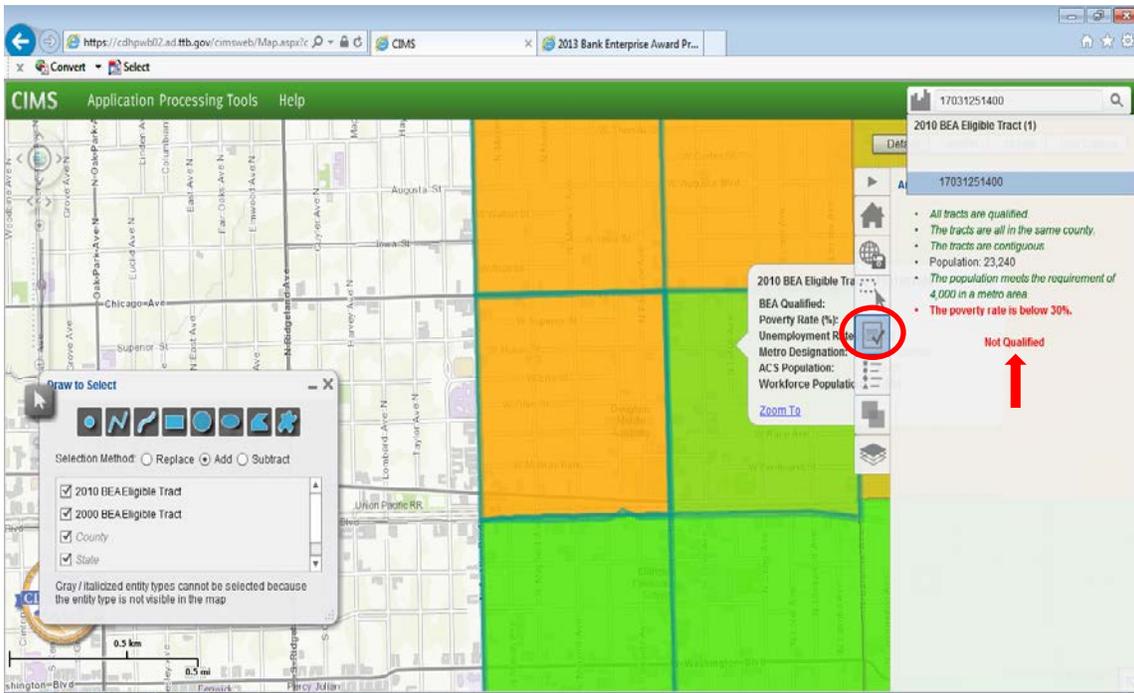
- a. If done correctly, the application will display the following message at the bottom of the screen notifying the user that the analysis action is running.



- b. Once the analysis action is complete, another message will appear notify the user that the analysis has been completed.



5. Click on Analysis tab to determine if the selected area is a BEA Qualified Distressed Community.
 - a. If the area is a BEA Qualified Distressed Community, the screen will read “**Qualified**” in green font and the transaction can be included in the BEA Application. If the area does not qualify as a BEA Distressed Community, the screen will read “**Not Qualified**” in red font. It will also indicate in red font which specific eligibility factors that were not met. Users may add additional census tracts that are directly contiguous to the census tract where the transaction occurred and continue testing BEA qualification status. If the map still does not qualify, the transaction is not considered to have occurred in a BEA Qualified Distressed Community and should not be included in the BEA Application.



Bulk Address Management Tool:

Users should exclude names, social security numbers, birthdates and other sensitive and/or personally identifiable information when uploading bulk address data to CIMS3.

1. If you need detailed instructions on how to upload data in order to determine the BEA Qualification of several addresses, go to the **Help** menu and follow the CIMS3 instructions: Bulk Address Management.
2. Once the address results populate and are geocoded by the user, select the “Find Census Tracts” button located in the bottom left corner of the Bulk Address Management tool. Once this operation is complete you will see a column labeled “BEA Qualified” for each address and it will indicate if the address qualifies as a BEA Distressed Community.
 - a. If the address is located in a BEA Qualified Distressed Community, the “BEA Qualified” column will indicate “Yes”.
 - b. If the address is not located in a BEA Qualified Distressed Community, the “BEA Qualified” column will indicate “No”.
 - c. If the “BEA Qualified” column indicates “Partial”, the user will need to perform further tests to determine if the address will ultimately meet the BEA definition of a Distressed Community. See Section 2 of this document “Determine if a Partial Census Tract Qualifies for BEA”.

#	Street	City	S...	Zip	G...	X	Y	GC...	GC_ADDRESS	CensusTrac...	LOCATOR	BEAQualified	Act...	
1	49 Craggy Pt	Cashiers	NC	28717	100	-83.115469	35.106882	Postal	28717, Cashiers, North Carolina	4	37099950900	USA.Postal	0	No
2	578 Oak Park	Pearl	MS	39208	100	-90.105932	32.297831	StreetA	578 Oak Park Cir, Pearl, Mississij	4	28121020302	USA.Street	1	No
3	360 Liberty St	Canton	MS	39046	90.5	-90.047013	32.582843	StreetN	S Liberty St, Canton, Mississippi,	4	28089030400	USA.Street	1	No
4	100 Shoreline	Madison	MS	39110	100	-90.170668	32.519512	StreetA	100 Shoreline Dr, Madison, Missi	4	28089030301	USA.Street	1	No
5	132 Parker Lr	Benton	MS	39039	100	-90.24435	32.829251	Postal	39039, Benton, Mississippi	4	28163950100	USA.Postal	0	Partial
6	2765 County I	Newton	MS	39345	100	-89.150747	32.316263	Postal	39345, Newton, Mississippi	4	28101050500	USA.Postal	0	Partial
7	206 S Church	Louisville	MS	39339	90.9	-89.055379	33.120762	StreetA	206 S Church Ave, Louisville, Mis	4	28159950400	USA.Street	1	Yes
8	308 E Pearl S	Jackson	MS	39201	100	-90.184131	32.298644	StreetA	308 E Pearl St, Jackson, Mississi	4	28049002700	USA.Street	1	Partial
9	731 W Melros	Chicago	IL	60657	90.9	-87.648051	41.941033	PointA	731 W Melrose St, Chicago, Illinois	4	17031062000	USA.Point	1	No

Find Census Tracts Upload to CIIS Export Clear