

Community Development Financial Institutions (CDFI) Fund

# FY2022 CDFI/NACA and CDFI RRP Data Documentation

Transaction Level Report (TLR) and Consumer Loan Report (CLR)

December 2024

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## Background

As part of compliance requirements, financial assistance award recipients under the Community Development Financial Institutions Program (CDFI Program), the Native American CDFI Assistance Program (NACA Program), and CDFI Rapid Response Program (CDFI RRP Program) are required to submit information through the CDFI Fund's Awards Management Information System (AMIS) within six months after the close of their fiscal years. This includes the Transaction Level Report (TLR) for all CDFIs and Consumer Loan Report (CLR) for only banks and credit unions. In order to successfully upload and certify the reports, the information in the reports has to go through an extensive validation process to make sure the information submitted by the recipients is valid and accurate. However, the validation rules imbedded in AMIS cannot detect all the data errors. Therefore, an analyst with the CDFI Fund's Financial Strategies and Research (FS&R) business unit is needed to review and fill in these data quality gaps.

## Process

The data will be reviewed according to the criteria set below in Section III, IV, V, and VI. Once the review is complete, the review status will be updated in AMIS either as "Closed" or "Open." This will assist those using the data directly from AMIS on when and where to pull the data. During the review process, if a questionable data entry is identified, the analyst will email the recipient for clarification. The recipient will either confirm the data entry is accurate or acknowledge it is incorrect and provide corrections. The analyst will then forward the recipient's corrections to the IT office for updating in AMIS. However, if the recipient fails to reply, the analyst will send a second email reminder and give the recipient one week to respond. If the recipient continues not to respond to emails, the analyst will refer the case to the CDFI Fund's Office of Compliance Monitoring and Evaluation (OCME) for further actions according to OCME's rules and procedures.

## Transaction Level Report (TLR)

### 1. Originator Transaction ID (Column B)

- Variable: originatortransactionid
- Publication: No
- Data Cleansing: No

### 2. TLR Submission Year (Column C)

- Variable: tlrsubmissionyear
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 3. Date Originated (Column D)

- Variable: dateclosed
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 4. Original Loan/Investment Amount (Column E)

- Variable: originalamount
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 5. Purpose (Column F)

- Variable: purpose
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 6. Transaction Type (Column G)

- Variable: transactiontype
- Publication: Yes
- Data Cleansing: No

### 7. Loan Status (Column H)

- Variable: loanclosedstatus
- Publication: Yes
- Data Cleansing: No

### 8. Interest Rate (Column I)

- Variable: originalinterestrate
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 9. Interest Type (Column J)

- Variable: interesttype
- Publication: Yes
- Data Cleansing: No

### 10. Points (Column K)

- Variable: points
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 11. Origination Fees (Column L)

- Variable: originationfees

- Publication: Yes
- Data Cleansing: Review and verify with the recipient if the percent of the reported fees to the loan amount is greater 20%.

#### 12. Amortization Type (Column M)

- Variable: amortizationtype
- Publication: Yes
- Data Cleansing: No

#### 13. Equity-Like Features (Column N)

- Variable: equitylikefeatures
- Publication: Yes
- Data Cleansing: No

#### 14. Term (Column O)

- Variable: originalterm
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 15. Guarantee by Third Party (Column P)

- Variable: guarantee
- Publication: Yes
- Data Cleansing: No

#### 16. Forgivable Loan (Column Q)

- Variable: forgivableloan
- Publication: Yes
- Data Cleansing: No

#### 17. FA Program Type (Column R)

- Variable: faprogramtype
- Publication: Yes
- Data Cleansing: No

#### 18. Client ID (Column S)

- Variable: clientid
- Publication: No
- Data Cleansing: No

#### 19. Investee/Borrower Type (Column T)

- Variable: investeetype
- Publication: Yes



- Data Cleansing: No

## 20. NAICS (Column U)

- Variable: naicscode
- Publication: Yes
- Data Cleansing: No

## 21. Date Business Established (Column V)

- Variable: datebusinessestablished
- Publication: Yes
- Data Cleansing: No

## 22. Entity Structure (Column W)

- Variable: entitystructure
- Publication: Yes
- Data Cleansing: No

## 23. Minority Owned or Controlled (Column X)

- Variable: minorityownedorcontrolled
- Publication: Yes
- Data Cleansing: No

## 24. Women Owned or Controlled (Column Y)

- Variable: womenownedorcontrolled
- Publication: Yes
- Data Cleansing: No

## 25. Low-Income Owned or Controlled (Z)

- Variable: lowincomeownedorcontrolled
- Publication: Yes
- Data Cleansing: No

## 26. Credit Score (Column AA)

- Variable: creditscore
- Publication: No
- Data Cleansing: No

## 27. Gender (Column AB)

- Variable: gender
- Publication: Yes
- Data Cleansing: No

### 28. Race (Column AC)

- Variable: race
- Publication: Yes
- Data Cleansing: No

### 29. Hispanic Origin (Column AD)

- Variable: hispanicorigin
- Publication: Yes
- Data Cleansing: No

### 30. Female-Headed Household (Column AE)

- Variable: femaleheadedhousehold
- Publication: Yes
- Data Cleansing: No

### 31. First-Time Home Buyer (Column AF)

- Variable: firsttimehomebuyer
- Publication: Yes
- Data Cleansing: No

### 32. Banked at Time of Intake (Column AG)

- Variable: bankedattimeofintake
- Publication: Yes
- Data Cleansing: No

### 33. Annual Gross Revenue from Business Operations at Time of Loan/Investment Origination (Column AH)

- Variable: annualgrossrevenue
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 34. Low-Income Status (Column AI)

- Variable: lowincomestatus
- Publication: Yes
- Data Cleansing: No

### 35. Other Targeted Populations (Column AJ)

- Variable: othertargetedpopulations
- Publication: Yes
- Data Cleansing: No

#### 36. Description of Other Approved OTP (Column AK)

- Variable: descofotherotp
- Publication: Yes
- Data Cleansing: No

#### 37. LITP End Users (Column AL)

- Variable: litpendusers
- Publication: Yes
- Data Cleansing: No

#### 38. OTP End Users (Column AM)

- Variable: otpendusers
- Publication: Yes
- Data Cleansing: No

#### 39. Description of Other Approved OTP End Users (Column AN)

- Variable: descofotherotpendusers
- Data Cleansing: No

#### 40. IA End Users (Column AO)

- Variable: iaendusers
- Publication: Yes
- Data Cleansing: No

#### 41. Total Project Cost (Column AP)

- Variable: totalprojectcost
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 42. Type of Jobs Reported (AQ)

- Variable: jobtype
- Publication: Yes
- Data Cleansing: No

#### 43. Projected Permanent Jobs to Be Created at Businesses Financed (Column AR)

- Variable: projectedjobsbusiness
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 44. Projected Jobs to be Created – Construction (Column AS)

- Variable: projectedjobsconstruction
- Publication: Yes

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 45. Projected Permanent Jobs to be Created at Tenant Businesses (Column AT)

- Variable: projectedftetenants
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 46. Source of Job Estimates (Column AU)

- Variable: jobsource
- Publication: Yes
- Data Cleansing: No

#### 47. Source of Job Estimates – Other (Column AV)

- Variable: jobsourceother
- Publication: Yes
- Data Cleansing: No

#### 48. Community Facility (Column AW)

- Variable: communityfacility
- Publication: Yes
- Data Cleansing: No

#### 49. Capacity of Educational Community Facility (Column AX)

- Variable: educationfacility
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 50. Capacity of Childcare Community Facility (Column AY)

- Variable: childcarefacility
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 51. Capacity of Healthcare Community Facility (Column AZ)

- Variable: healthcarefacility
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 52. Capacity of Arts Center Community Facility (Column BA)

- Variable: artscenterfacility
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 53. Capacity of Other Community Facility (Column BB)

- Variable: otherfacility
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 54. Square Feet of Real Estate – Total (Column BC)

- Variable: arearealestatetotal
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 55. Square Feet of Real Estate – Manufacturing (Column BD)

- Variable: sqfremanufacture
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 56. Square Feet of Real Estate – Office (Column BE)

- Variable: sqfreoffice
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 57. Square Feet of Real Estate-Retail (Column BF)

- Variable: sqfreretail
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 58. Housing Units – Sale (Column BG)

- Variable: housingunitssale
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 59. Housing Units – Rental (Column BH)

- Variable: housingunitsrent
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 60. Affordable Housing Units – Sale (Column BI)

- Variable: affordablehousesale
- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

### 61. Affordable Housing Units – Rental (Column BJ)

- Variable: affordablehouseerent

- Publication: Yes
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 62. Other Impact (1) – Explain (Column BK)

- Variable: otherimpact1explain
- Publication: No
- Data Cleansing: No

#### 63. Other Impact (1) - Number of Units (Column BL)

- Variable: otherimpact1numberofunits
- Publication: No
- Data Cleansing: No

#### 64. Other Impact (2) – Explain (Column BM)

- Variable: otherimpact2explain
- Publication: No
- Data Cleansing: No

#### 65. Other Impact (2) - Number of Units (Column BN)

- Variable: otherimpact2numberofunits
- Publication: No
- Data Cleansing: No

### Address

#### 66. Project Street Address Line (Column C)

- Variable: projectstreetaddressline
- Data Cleansing: No

#### 67. Project Street Address Line 2 (Column D)

- Variable: projectstreetaddressline2
- Data Cleansing: No

#### 68. Project City (Column E)

- Variable: projectcity
- Data Cleansing: No

#### 69. Project State (Column F)

- Variable: projectstate
- Data Cleansing: No

#### 70. Project Zip Code 5 (Column G)

- Variable: projectzipcode5
- Data Cleansing: No

#### 71. Project Zip Code +4 (Column H)

- Variable: projectzipcodeplus4
- Data Cleansing: No

#### 72. Project FIPS Code (Column I)

- Variable: projectfipscode
- Data Cleansing: No

#### 73. Project X-Coordinates (Column J)

- Variable: projectxcoordinates
- Data Cleansing: No

#### 74. Project Y-Coordinates (Column K)

- Variable: projectycoordinates
- Data Cleansing: No

### Consumer Loan Report (CLR)

#### 75. Purpose (Column D)

- Variable: purpose
- Data Cleansing: No

#### 76. Fiscal Year (Column E)

- Variable: fiscalyear
- Data Cleansing: Yes

#### 77. FIPS Code (Column F)

- Variable: fipscode
- Data Cleansing: No

#### 78. Total Originated Amount (Column G)

- Variable: totalamount
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 79. Total Originated Number (Column H)

- Variable: totalnumber
- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 80. LITP Amount (Column I)

- Variable: litpamount
- Data Cleansing: No

#### 81. LITP Number (Column J)

- Variable: litpnumber
- Data Cleansing: No

#### 82. OTP Amount (Column K)

- Variable: otpamount
- Data Cleansing: No

#### 83. OTP Number (Column L)

- Variable: otpnumber
- Data Cleansing: No

### Others

#### 84. Duplicate TLR transactions

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 85. No TLR transactions

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 86. Not-Certified TLR transactions

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 87. Very Few TLR transactions

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 88. Very few CLR transactions

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 89. No CLR transactions

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 90. Not-Certified CLR transactions

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.

#### 91. Under or Over Reporting

- Data Cleansing: Verify with the recipient for unusual and extreme values reported.