

# BANK ENTERPRISE AWARD PROGRAM

BRANCH HOURS

Monday – Thursday 9:00am – 4:00pm

9:00am – 5:00pm

Friday

Closed

## BEA PROGRAM

APPLICATION INSTRUCTIONS



OMB Approval No. 1559-0005

CDFI Form: CDFI-0002

Paperwork Reduction Act Notice

This submission requirements package is provided to Applicants for Awards under the Bank Enterprise Award Program. The estimated average burden associated with this collection of information is 45 hours per respondent, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Department of the Treasury, Community Development Financial Institutions Fund, 1500 Pennsylvania Ave., N.W., Washington, DC 20220.

Catalog of Federal Domestic Assistance Number: 21.021

The CDFI Fund is an equal opportunity provider.

Please note that the purpose of this document is to provide instructions for completing a FY'17 BEA Program Application. This document is not the FY'17 BEA Program Application and, therefore, should not be submitted through Grants.gov or the CDFI Fund's Award Management Information System (AMIS). **DO NOT SUBMIT THIS DOCUMENT.**

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# INTRODUCTION

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Capitalized terms (other than titles) are defined in the BEA Program Regulations (12 C.F.R.C.F.R. Part 1806), the Notice of Funding Availability (NOFA) for the FY 2017 funding round, the FY 2017 BEA Program Application, or the FY 2017 BEA Supplemental Guidance and Frequently Asked Questions for Applicants. All of these documents may be downloaded from the CDFI Fund's website at [www.cdfifund.gov](http://www.cdfifund.gov). Certain terms used throughout the Application have meanings unique to the BEA Program. The CDFI Fund encourages each Applicant to review the BEA Program Regulations, NOFA, and the BEA Supplemental Guidance to be familiar with these meanings, as well as other program requirements.

The CDFI Fund's mission is to expand economic opportunity for underserved people and communities by supporting the growth and capacity of a national network of community development lenders, investors, and financial service providers. The CDFI Fund achieves its mission by directly investing in and supporting Community Development Financial Institutions (CDFIs), Community Development Entities (CDEs), and other financial institutions through the CDFI Program, the Native Initiatives, the New Markets Tax Credit (NMTC) Program, the CDFI Bond Guarantee (BG) Program, the Bank Enterprise Award Program (BEA Program), and the Capital Magnet Fund.

The BEA Program complements the community development activities of banks and thrifts (collectively referred to as Depository Institutions for purposes of this Application), by providing financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within Distressed Communities. Providing monetary awards for increasing community development activities leverages the CDFI Fund's dollars and puts more capital to work in Distressed Communities throughout the nation.

Information on the CDFI Fund's programs can be found on the CDFI Fund's website at [www.cdfifund.gov](http://www.cdfifund.gov). From the home page navigation bar, click on "Programs & Training," then "Programs" for the various programs of interest.

Funding of \$23 million has been appropriated for the FY 2017 application round of the BEA Program. Publication of this Application or the NOFA does not oblige the CDFI Fund or the Department of the Treasury to make any Award or to obligate any available funds. Any costs incurred by the Applicants in developing an Application or in anticipation of an Award are done at the Applicant's own risk.

# FY 2017 UPDATES

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## Affordable Housing Loans

The CDFI Fund has introduced a cap of \$500,000.00 to the Total Dollar Value for the Affordable Housing Loans activity type to be considered in the FY 2017 BEA Program Application. Applicants should not report Affordable Housing Loans that exceed this amount as they will not be considered a BEA Qualified Activity.

## CDFI Related Activities: Sub-Category CDFI Equity/ Equity-Like Loans

The CDFI Fund has increased the Award percentage for CDFI Related Activities sub-category of CDFI Equity which consists of Equity, Equity-Like Loans and Grants from 15 percent to 18 percent. This was done to make the Award percentage for CDFI Equity equal to the Award percentage provided to certified CDFI's in the CDFI Related sub-category of CDFI Support.

## New Branches

The CDFI Fund no longer requires Applicants to certify that they have not operated a branch in the same census tract in the three years prior to the opening date of the new branch for a new branch to be considered a BEA Qualified Activity. Applicants can now include new branches as a BEA Qualified Activity even if there is an existing branch operating in the same census tract. Applicants will still be required to certify that the new branch is intended to stay in operation for at least five years.

## Persistent Poverty Counties<sup>1</sup>

The CDFI Fund's appropriation legislation in the Consolidated Appropriations Act, 2017 (Public Law Number 115-31, enacted May 5, 2017) requires that at least 10 percent of BEA Program Awards be used for projects that serve populations living in Persistent Poverty Counties (PPC). In order to meet this requirement, FY 2017 Applicants will be required to complete **Table 8: Projected Use of BEA Program Award** to indicate the minimum and maximum percentage of their Estimated BEA Program Award that they are willing to commit to deploying in BEA Distressed Communities that are also defined as being a PPC.

Since the CDFI Fund must ensure that this Congressional mandate is met, these commitments will be considered when making Award decisions. If the CDFI Fund should determine, upon initial analysis of the pool of Award Recipients, that the 10 percent PPC requirement has not been met, preference will be given to Applicants that committed to deploying at least 10 percent of their BEA Program Award to PPCs.

Applicants that commit to serving PPCs and are selected to receive an FY 2017 BEA Program Award, will have their PPC commitment incorporated into their Award Agreement as a performance goal which will be subject to compliance and reporting requirements.

The BEA Program Eligibility Data has been updated and now indicates whether a census tract also meets "Persistent Poverty County" criteria. Applicants are strongly encouraged to review the updated BEA Program Eligibility Data prior to making a Persistent Poverty County commitment. A link to the

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<sup>1</sup> The term "Persistent Poverty County" means any county that has had 20 percent or more of its population living in poverty over the past 30 years, as measured by the 1990 and 2000 decennial censuses and the most recent series of 5-year data available from the American Community Survey from the Census Bureau.

updated BEA Program Eligibility Data has been provided on page 8 under the heading 'TABULAR BEA PROGRAM ELIGIBILITY DATA'.



# GENERAL APPLICATION INFORMATION

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## Actual Award Amount

The CDFI Fund will determine the eligibility of each transaction an Applicant has submitted for consideration in its FY 2017 BEA Program Application. Based upon this review, the CDFI Fund will calculate the Actual Award Amount for which the Applicant is eligible. The CDFI Fund will determine Actual Award Amounts based upon the availability of funds, increase in Qualified Activities from the Baseline Period to the Assessment Period, the CDFI certification status of the Applicant, and the total assets of an Applicant. In calculating the increase in Qualified Activities, the CDFI Fund will determine the eligibility of each transaction that an Applicant has submitted for consideration for a BEA Program Award. In some cases, the actual Award amount calculated by the CDFI Fund may not be the same as the estimated Award amount requested by the Applicant.

If the CDFI Fund determines that an Applicant is eligible to receive an Award for Qualified Activities in more than one category, the CDFI Fund will combine the Award amounts into a single BEA Program Award.

## Baseline Period Activities

Qualified Activities which occurred during the Baseline Period must have occurred between January 1, 2015 – December 31, 2015. Qualified Activities during the Baseline Period are required to either be related to certified CDFIs or businesses and residents located in a BEA Distressed Community and meet any applicable eligibility requirements specified in the FY 2017 BEA Program Application, BEA Program Regulations (12 C.F.R. Part 1806), or FY 2017 NOFA. Applicants are not required to submit documentation for Baseline Period Qualified Activities.

## CDFI Partners

An eligible CDFI Partner is an entity that has been certified as a CDFI as of the end of the Assessment Period and is Integrally Involved in a Distressed Community. CDFI Partners that receive CDFI Support Activities from an Applicant must be Integrally Involved in a Distressed Community. Applicants will be required to certify that all CDFI Partners meet the definition of Integrally Involved as stated in the applicable NOFA. To meet this requirement, Applicants must provide evidence that each CDFI Partner that is the recipient of CDFI Support Activities is Integrally Involved in a Distressed Community by submitting the 'Integral Involvement Form for CDFI Support Activities' for each CDFI Support Activities transaction included in the application. This form is available on the BEA Program page of the CDFI Fund's website. A copy has also been provided on page 26 of the Application. Proof of Integral Involvement can be obtained from the CDFI Partner at the time the transaction is closed (or after) and must be submitted as supporting documentation by the Applicant.

## Eligibility Data

FY 2017 Applicants will continue to use the 2006-2010 American Community Survey eligibility data to determine if Qualified Activities occurred in BEA Distressed Communities. Applicants may use the CDFI Fund's Information Mapping System (CIMS) or the tabular BEA Program Eligibility Data located on the CDFI Fund's public website to determine the eligibility of a census tract.



## TABULAR BEA PROGRAM ELIGIBILITY DATA

Applicants that already have an 11 digit census tract number have the option to use the tabular BEA Program Eligibility Data located on the CDFI Fund's public website. The data has been updated and now indicates in column 'Q' whether a BEA eligible census tract also meets 'Persistent Poverty County' criteria. Applicants are advised that if they elect to make Persistent Poverty County commitments, Persistent Poverty County criteria is in addition to, and not in lieu of, statutory BEA Distressed Community eligibility criteria.

The updated tabular BEA Program Eligibility data can be accessed using the following link:

**BEA Program Eligibility Data:** <https://www.cdfifund.gov/research-data/Pages/default.aspx>

## CDFI FUND'S INFORMATION MAPPING SYSTEM (CIMS)

Applicants that do not know the census tract associated with an address must use CIMS to geocode the address, obtain the 11 digit census tract number, and determine the BEA Program Eligibility of the census tract. Applicants should note that CIMS will not indicate whether a census tract is an area that meets Persistent Poverty County criteria. This information is only available in the tabular data referenced above. To make this determination, Applicants must first obtain the 11 digit census tract number. Once the 11 digit census tract number is known, Applicants can use the tabular data to determine whether it is within an area that meets Persistent Poverty County criteria.

## CONTIGUITY DETERMINATIONS FOR PARTIALLY QUALIFIED CENSUS TRACTS

1. The BEA Program provides flexibility for Partially Qualified census tracts that do not individually meet minimum statutory eligibility requirements to be considered eligible, if/ when combined with one or more directly contiguous census tracts, minimum statutory eligibility requirements are collectively met. Applicants that use CIMS to determine whether a Partially Qualified census tract qualifies for BEA based on contiguity will see the result as a "Yes" or "No" in the 'Qualified Based on Contiguity' field.
2. Applicants using the the tabular data to determine whether a Partially Qualified census tract qualifies based on contiguity should use Column P: 'Tract Qualified Based on Contiguity' to make this determination.

## LOW AND MODERATE INCOME RESIDENT DETERMINATION

1. Applicants can also use either CIMS or the tabular data to determine whether a census tract meets the Low and Moderate Income Resident requirement. Applicants should use the Median Family Income data for the census tract as a proxy for determining whether their borrowers meet BEA Program Low and Moderate Income Resident requirements. Low and Moderate Income Residents are defined as follows in the FY 2017 Notice of Funding Availability (NOFA).
  - a. Low Income means borrower income that does not exceed 80 percent of the area median income; and
  - b. Moderate Income means borrower income may be 81 percent to no more than 120 percent of the area median income, according to the U.S. Census Bureau data.

## Compliance and Reporting Requirement

All BEA Program Award Recipients are required to use their BEA Program Award for additional BEA Qualified Activities. All BEA Program Award Recipients are subject to compliance and reporting

requirements. Compliance and reporting requirements will be included as terms and conditions of the Award Agreement and made contingent to receipt of the Award. Reports are due 90 days from the end of the Performance Period, as specified in the Award Recipient's Award Agreement.

# APPLICATION ELIGIBILITY FACTORS

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## FDIC-Insured Depository Status

The legislation authorizing the BEA Program specifies that eligible Applicants for the BEA Program must be Insured Depository Institutions, as defined in 12 U.S.C. §1813(c)(2). As set forth in the applicable NOFA, an Applicant must be FDIC-insured by December 31, 2016, to be eligible for an FY 2017 BEA Program Award. The Depository Institution Holding Company of an Insured Depository Institution may not apply on behalf of an Insured Depository Institution. Applications received from Depository Institution Holding Companies will be disqualified.

## Certification Status

Although the only eligibility criteria is for Applicants to be FDIC-insured as noted above, funding priority is given to certified CDFIs. Applicants can apply as a certified CDFI or as a non-certified CDFI. To apply as a certified CDFI, an Applicant must have received its certification designation from the CDFI Fund by the end of the Assessment Period (December 31, 2016 for the FY 2017 funding round) and maintain its status as a certified CDFI at the time BEA Program Awards are announced under the FY 2017 NOFA. Please note that additional information on the CDFI Certification requirements can be found at: [www.cdfifund.gov/cdficert](http://www.cdfifund.gov/cdficert).

If an Applicant's CDFI certification application was pending or under review as of 12/31/16 (the last day of the assessment period), but was ultimately approved by the CDFI Fund prior to the opening of the FY'17 round, then the Applicant will be treated as a certified CDFI in the FY'17 BEA application.

The Applicant's CDFI certification status is displayed in AMIS on their organization detail page. If the Applicant believes that the certification status displayed is not accurate, the Applicant should contact the CDFI Fund by submitting an AMIS Service Request.

## CDFI Program Award Status

As stated in the NOFA, no CDFI Applicant may receive an FY 2017 BEA Program Award if it has: (1) an application pending for assistance under the FY 2017 round of the Community Development Financial Institutions Program (CDFI Program); (2) been awarded assistance from the CDFI Fund under the CDFI Program within the 12-month period prior to the Federal Award Date of the FY 2017 Award Agreement issued by the CDFI Program; or (3) ever received assistance under the CDFI Program for the same activities for which it is seeking a FY 2017 BEA Program Award. Please note that Applicants may apply for both a CDFI Program Award and a BEA Program Award in FY 2017; however, receiving an FY 2017 CDFI Program award removes an Applicant from eligibility for an FY 2017 BEA Program Award.

## Prior CDFI Fund Award Recipients or Allocatees

The BEA Program NOFA includes certain eligibility requirements which generally apply to Applicants that are prior Award Recipients or Allocatees under other CDFI Fund programs.

## PENDING RESOLUTION OF NONCOMPLIANCE

If an Applicant that is a prior Award Recipient or Allocatee under any CDFI Fund program: (i) has submitted complete and timely reports to the CDFI Fund that demonstrate noncompliance with a previously executed assistance agreement, award agreement, allocation agreement, bond loan

agreement, agreement to guarantee and (ii) the CDFI Fund has yet to make a final determination as to whether the entity is in default of its previous agreement, the CDFI Fund will consider the Applicant's Application under the NOFA pending full resolution, in the sole determination of the CDFI Fund, of the noncompliance.

#### **NONCOMPLIANT – SUSPENSION OF ELIGIBILITY**

The CDFI Fund will not consider an Application submitted by an Applicant that is a prior CDFI Fund Awardee or Allocatee under any CDFI Fund program if: (1) as of the applicable Application deadline of the NOFA through the anticipated date for Notice of Award, the CDFI Fund has made a final determination that such Applicant is noncompliant with a previously executed assistance agreement, award agreement, allocation agreement, bond loan agreement, or agreement to guarantee and (ii) the CDFI Fund has provided final notice that the Applicant is subject to a noncompliance remedy which includes suspension of eligibility for any date up to the anticipated Effective Date of the Award Agreement. Such entities will be ineligible to apply for an Award pursuant to the NOFA, so long as the Applicant's prior Award or allocation remains in a noncompliant status with suspension of eligibility for such other time period as specified by the CDFI Fund in writing.

#### **Double Funding**

A BEA Program Applicant may not submit as Qualified Activities any transactions funded with Award proceeds from another CDFI Fund program. Please refer to the FY 2017 BEA Program Application Supplemental and FAQ document for additional information and examples.

# GENERAL APPLICATION INSTRUCTIONS

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## System Access

### AWARDS MANAGEMENT INFORMATION SYSTEM (AMIS) ACCOUNT

AMIS is the CDFI Fund's enterprise-wide business system, built on a commercial off-the-shelf product called Salesforce, that has been configured to meet the BEA Program's specific needs. All Applicants are required to register in AMIS and create an account. For additional guidance on creating an AMIS account, please visit the AMIS Homepage: <https://amis.cdfifund.gov/s/AMISHome>

Applicants with existing AMIS accounts should make sure that the information is up to date and current before beginning their BEA application. For more information on AMIS accounts, please see AMIS training materials posted at: <https://amis.cdfifund.gov/s/Training>.

### GRANTS.GOV

The Grants Application Package consists of one item, the SF-424 Mandatory. The CDFI Fund requires Applicants to submit Part I of the BEA Program Application, the SF – 424 Mandatory, through the official website for federal grant information and applications ([www.Grants.gov](http://www.Grants.gov)). The Grants.gov registration process can take several weeks to complete, therefore, Applicants are advised to allow ample time to register with Grants.gov and should do so well in advance of the BEA application deadline. For additional information regarding the Grants.gov deadlines for timely submission of Part I of the BEA Program Application, please see Section IV.D. of the FY 2017 BEA Program NOFA.

Applicants with questions about the Grants.gov registration or that experience technical difficulties submitting the Grants Application Package should contact Grants.gov and not the CDFI Fund, as the CDFI Fund does not administer or maintain Grants.gov. The Grants.gov help desk can be reached by phone at 1-800-518-4726 or via email at [support@grants.gov](mailto:support@grants.gov).

### DUNS & EIN

Applicants are also advised that a valid Dun and Bradstreet Data Universal Numbering System (DUNS) number and Employer Identification Number (EIN) are required for SAM.gov registration and for Grants.gov submission.

Applicants should allow sufficient time to obtain this information. Applicants unable to submit their Grants Application Package via Grants.gov by the deadline as a result of a failure to obtain a DUNS number or to register with SAM.gov will not be allowed to submit their Grants Application Package subsequent to the application deadline.

For additional information regarding the DUNS requirements for timely submission of Part I of the BEA Program Application, please see Section IV.E. of the FY 2017 BEA Program NOFA. See pages 13-24, within this Application, for additional details on Grants.gov submission and pages 25-44 for additional details on AMIS submission.

### SAM.GOV

An active System for Awards Management (SAM) account is required to submit Part I of the BEA Program Application, the Grants Application Package, in Grants.gov. SAM registration is required before any Application for Federal grants or forms of Federal financial assistance can be successfully submitted via Grants.gov. Applicants should ensure that the registration is complete well in advance

of the application deadline, as the CDFI Fund will not consider any Applicants that fails to properly register, activate, or maintain a valid SAM account and, as a result, is unable to submit its Grants Application Package in Grants.gov or FY 2017 BEA Program Application in AMIS by the respective deadlines. For additional information regarding the SAM registration deadlines for timely submission of Part I of the BEA Program Application, please see Section IV.F. of the FY 2017 BEA Program NOFA.

Applicants must contact SAM directly with questions related to SAM, as the CDFI Fund does not administer or maintain this system. For more information about SAM, please visit: [www.SAM.gov](http://www.SAM.gov) or call 866-606-8220.

## BEA Program Application Submission Guidance

### APPLICATION PACKAGE

The BEA Program Application Package is organized by method of submission and consists of two Parts:

- **Part I. Grants.gov:** Grant Application Package (SF-424 Mandatory) submitted electronically through [www.Grants.gov](http://www.Grants.gov), the official Federal government-wide website, as required by Public Law 106-107 and Section 5(a) of the Federal Financial Assistance Management Improvement Act;
- **Part II. AMIS:** BEA Program Electronic Application submitted through AMIS.

Additional detail on how to complete a BEA Program Application can be found below in **Table 1: BEA Program Application Package Submission Guidance and Deadlines**.

### APPLICATION DEADLINES

The Application Package must be received by the deadlines listed in **Table 1: BEA Program Application Package Submission Guidance and Deadlines**. Please note the different submission deadlines for Part I (materials submitted through Grants.gov) and Part II (materials submitted in AMIS) of the BEA Program Application.

Table 1: BEA Program Application Package Submission Guidance and Deadlines				
Part	Required For	Application Component	Submission Procedure	Submission Deadline
Part I. Grants.gov	All Applicants	Grant Application Package: Application for Federal Assistance Mandatory Form (SF-424 Mandatory)	Submitted electronically through Grants.gov	November 16, 2017 11:59 pm ET
Part II. AMIS	All Applicants	BEA Program Electronic Application Submission: <ul style="list-style-type: none"> <li>• Application Information and Questions - Follow AMIS instructions for uploading supporting</li> </ul>	Submitted electronically through AMIS	November 30, 2017 5:00 pm ET

Table 1: BEA Program Application Package Submission Guidance and Deadlines				
		documentation for transactions, when applicable.		

## ENSURING THAT THE APPLICATION PACKAGE IS COMPLETE

An Applicant must complete and submit all required Application materials in such a manner as to comply with all requirements of the FY 2017 NOFA, BEA Program Regulations, and this Application by the applicable deadlines. A complete Application Package is one that includes all required materials described above.

## CONTACTING THE CDFI FUND, GRANTS.GOV AND SAM.GOV

The CDFI Fund will respond to Application-related questions between the hours of 9:00 a.m. and 5:00 p.m. ET, through November 28, 2017 (two business days before the deadline for Part II (b): BEA Program Electronic Application submitted via AMIS).

The CDFI Fund will not respond to phone calls or e-mail inquiries that are received after 5:00 p.m. ET on November 28, 2017, until after the deadline for Part II (b): BEA Program Electronic Application submitted via AMIS.

The CDFI Fund will respond to technical issues related to AMIS accounts through 5:00 p.m. ET, on November 30, 2017 (the deadline for Part II (b): BEA Program Electronic Application submitted via AMIS). Please note that these are not toll free numbers.

Applicants must contact Grants.gov and SAM directly with questions related to these systems, as the CDFI Fund does not administer or maintain them.

Table 2: Contact Information			
Point of Contact	Phone Number	Electronic Communication	Reason for Contact
<b>CDFI Fund Main Office</b>	202-653-0300 202-508-0089 fax	<a href="http://www.cdfifund.gov">www.cdfifund.gov</a>	General inquiries; phone numbers for support; access to program web page.  Note: An Applicant that is unsure about the disbursement status of any prior Award should contact the CDFI Fund by sending an e-mail to: <a href="mailto:cdfihelp@cdfi.treas.gov">cdfihelp@cdfi.treas.gov</a>
<b>BEA Program</b>	202-653-0421	BEA AMIS Service Requests <sup>2</sup>	BEA Program specific or application related questions.
<b>Certification, Compliance Monitoring and Evaluation</b>	202-653-0423	Certification, Compliance and	Certification status or status of compliance with other Awards including outstanding reports.

<sup>2</sup> For questions regarding completion of the Application materials, the preferred electronic method of contact with the BEA Program Office is to submit a Service Request (SR) within AMIS. For the SR, select "BEA Application" for the record type.



Table 2: Contact Information			
		Reporting AMIS Service Requests <sup>3</sup>	
<b>IT Support</b>	202-653-0422	IT AMIS Service Requests <sup>4</sup> or <a href="mailto:AMIS@cdfi.treas.gov">AMIS@cdfi.treas.gov</a>	Registering and creating accounts in AMIS; technical support for the Electronic Application in AMIS.
<b>Grants.gov: Help Desk</b>	1-800-518-4726	<a href="mailto:support@grants.gov">support@grants.gov</a>	Registering and submitting the Grants Application Package.
<b>SAM.gov: Federal Service Desk</b>	1-800-606-8220	Web form via: <a href="https://www.fsd.gov/fsd-gov/login.do">https://www.fsd.gov/fsd-gov/login.do</a>	Registering and maintaining account in order to submit the Grants Application Package in Grants.gov.

<sup>3</sup> For Compliance & Reporting related questions, the preferred electronic method of contact is to submit a Service Request (SR) within AMIS. For the SR, select "General Inquiry" for the record type, and select "BEA-Compliance & Reporting" for the type.

<sup>4</sup> For Information Technology support, the preferred method of contact is to submit a Service Request (SR) within AMIS. For the SR, select "General Inquiry" for the record type, and select "Cross Program-AMIS technical problem" for the type.

# PART I. GRANTS.GOV: GRANTS APPLICATION PACKAGE

In accordance with federal regulations, the CDFI Fund requires Part I of the BEA Program Application, the Grants Application Package, to be submitted through the official website for federal grant information and applications ([www.Grants.gov](http://www.Grants.gov)). The Grants Application Package is required for all Applicants. Electronically submitting the Grants Application Package certifies that the Applicant attests that the information in the application is true, complete, and accurate, and also certifies that the Applicant will comply with the Assurances and Certifications if a BEA Program Award is made. Details for completing the Grants Application Package are provided below in **Table 3: Standard Form (SF) – 424 Mandatory Instructions & Field Descriptions**. Please refer to page 12 regarding ample time to register with Grants.gov and contact information for any technical difficulties you may encounter.

## Table 3: Standard Form (SF) – 424 Mandatory Instructions

The SF-424 Mandatory is located in the 'Mandatory Documents' box of the downloaded Grant Application Package in Grants.gov. To access the form, select SF-424 Mandatory, then click on the 'Move Form to Complete' button. The SF-424 Mandatory will move to the 'Mandatory Documents for Submission' box. Click on the 'Open Form' button to open the form.

Table 3: Standard Form (SF) – 424 Mandatory Instructions & Field Descriptions		
Please note only the fields highlighted in Yellow (on Grants.gov) are mandatory. The other fields are not required. <b>Table 3: Standard Form (SF) – 424 Mandatory Instructions &amp; Field Descriptions</b> lists the fields and indicates those that are required.		
Field	Required	Instructions
1.a. Type of Submission:	Yes	'Application' is automatically selected
1.b. Frequency	Yes	'Annual' is automatically selected
1.c. Consolidated Application/Plan/Funding Request	Yes	'No' is automatically selected
1.d. Version	Yes	'Initial' is automatically selected
2. Date Received:	Yes	Automatically filled by the system upon submission – no entry necessary.
3. Applicant Identifier:	No	Not Applicable – leave blank
4.a. Federal Entity Identifier:	No	Not Applicable – leave blank
4.b. Federal Award Identifier:	Yes	Enter "21.021"
5. Date Received by State	No	State use only: Not Applicable – leave blank
6. State Application Identifier	No	State use only: Not Applicable – leave blank.
7.a. Applicant Information: Legal Name	Yes	Enter the legal name of the Applicant.

**Table 3: Standard Form (SF) – 424 Mandatory Instructions & Field Descriptions**

Please note only the fields highlighted in Yellow (on Grants.gov) are mandatory. The other fields are not required. **Table 3: Standard Form (SF) – 424 Mandatory Instructions & Field Descriptions** lists the fields and indicates those that are required.

7.b. Employer/Taxpayer Identification Number (EIN/TIN):	Yes	Enter the Applicant's EIN/TIN. The EIN/TIN must match the EIN/TIN in the Applicant's AMIS organization profile.
7.c. Organizational DUNS:	Yes	Enter the Applicant's DUNS. The EIN/TIN must match the EIN/TIN in the Applicant's AMIS organization profile.
7.d. Address:	Yes	Complete all fields with Applicant's mailing address. Include 9-digit zip.
7.e. Organizational Unit:	No	Not Applicable – leave blank.
7.f. Name and contact information of person to be contacted on matters involving this Application:	Yes	Enter a Contact Person, other than the Authorized Representative (AR), who can answer questions about the submission. The Contact Person (name and contact information) identified here must match a User/Contact Person information in the Applicant's AMIS account. Organizational Affiliation: leave blank.
8.a. Type of Applicant:	Yes	Select the most appropriate description from list of dropdown options.
8.b. Additional Description	Yes	Not Applicable – leave blank
9. Name of Federal Agency	Yes	Pre-filled – no entry necessary.
10. Catalog of Federal Domestic Assistance Number / CFDA Title:	No	Pre-filled – no entries necessary. If not, enter 21.021.
11. Descriptive Title of Applicant's Project	No	Enter the category description of Qualified Activities which are being considered for a BEA Program Award (e.g., CDFI Related Activities, Distressed Community Financing Activities, or Service Activities).
12. Areas Affected by Funding	No	Not Applicable – leave blank
13. Congressional Districts Of: (a) Applicant; and (b) Program/Project	Yes	See <a href="http://www.house.gov">www.house.gov</a> to find congressional district. Use same for both boxes.
14. Funding Period: (a) Start Date; and (b) End Date	Yes	Start Date: Enter "01/01/2015"; End Date: Enter "12/31/2015"
15. Estimated Funding	Yes	If Applicant has already completed its BEA Program Electronic Application, enter the Estimated BEA Program Award Calculation amount for Federal. Otherwise, enter an estimated Award amount, not exceeding \$1,000,000, for Federal. Enter zeros in other boxes.
16. Is Submission Subject to Review by State:	Yes	Select option C.

**Table 3: Standard Form (SF) – 424 Mandatory Instructions & Field Descriptions**

Please note only the fields highlighted in Yellow (on Grants.gov) are mandatory. The other fields are not required. **Table 3: Standard Form (SF) – 424 Mandatory Instructions & Field Descriptions** lists the fields and indicates those that are required.

17. Is the Applicant Delinquent on Any Federal Debt:	Yes	Answer and provide explanation if “Yes” selected.
18. Applicant Certification/ Authorized Representative (AR):	Yes	Click the ‘I Agree’ button. Complete all fields for AR information. AR (name and contact information) must match the Authorized Representative’s information in the Applicant’s AMIS account.
Worksheet: Consolidated Application/Plan/Funding Request Explanation	No	Not Applicable – leave blank
Worksheet: Applicant Federal Debt Delinquent Explanation	No	Complete if applicable

## Assurances and Certifications

The Assurances and Certifications have been provided below. Applicants can also view them on:

- Grants.gov - [www.grants.gov](http://www.grants.gov) under the “Related Documents” tab when viewing the FY 2017 BEA Program Application grant opportunity; and
- The BEA Program Page on the CDFI Fund’s website: [https://www.cdfifund.gov/programs-training/Programs/bank\\_enterprise\\_award/Pages/apply-step.aspx#step1](https://www.cdfifund.gov/programs-training/Programs/bank_enterprise_award/Pages/apply-step.aspx#step1)

Applicants are advised that by signing the certification on the SF 424 Mandatory Form they are certifying that they will comply with the Assurances and Certifications listed below if an Award is made. The CDFI Fund acknowledges that certain provisions of the Assurances and Certifications may not be applicable to every Applicant. An Applicant may not modify any of the Assurances and Certifications.

### A. Standard Form 424B: Assurances -- Non-Construction Programs

As the duly authorized representative of the Applicant, I certify that the Applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this Application.
2. Will give the awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the Award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

4. Will initiate and complete the work (activities in Application) within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specified in Appendix A of Ohm's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L.88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.1681-1683, 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C.794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C.6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L.91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) Sections 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C.3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statutes which may apply to the Application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply with the provisions of the Hatch Act (5 U.S.C.1501-1508 & 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), regarding labor standards for federally assisted construction sub agreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National

Environmental Policy Act of 1969 (P.L.91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451 et seq.); (f) conformity of Federal actions to State Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L.93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended, (P.L.93-205).

12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this Award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this Award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act of 1984.
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.

#### ***B. Additional Certifications***

In addition to the assurances and certifications provided by the Applicant pursuant to OMB Standard Form 424, the Applicant hereby assures and certifies that:

1. It is duly organized and validly existing under the laws of the jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this Application;
2. Its Board of Directors (or similar governing body) has, by proper resolution or similar action, authorized the filing of this Application, including all understandings and assurances contained herein, and directed and authorized the person identified as the authorized representative of the Applicant to act in connection with this Application and to provide such additional information as may be required;

3. It will comply with all applicable requirements of the Community Development Banking and Financial Institutions Act of 1994 (the Act) [12 U.S.C. 4701 et seq.], regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to supplement or replace them);
4. It will comply, as applicable and appropriate, with the requirements of OMB Circulars (e.g., 2 C.F.R. Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards) and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
5. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of this Application or any related document, correspondence or communication. (The Applicant and its authorized representative should be aware that, under 18 U.S.C. 1001, whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both); and
6. The information in this Application, and in these assurances and certifications in support of the Application, is true and correct to the best of the Applicant's knowledge and belief and the filing of this Application has been duly authorized.

***C. Certification Regarding Debarment, Suspension, and Other Responsibility Matters --  
Primary Covered Transactions: Instructions for Certification***

1. By signing and submitting this Application, the prospective primary participant (the Applicant) is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the CDFI Fund's determination of whether to enter into this transaction (approval and funding of the Application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. This certification is a material representation of fact upon which reliance is placed when the CDFI Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for cause or default.
4. The Applicant shall provide immediate written notice to the CDFI Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transactions," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal," and "voluntarily excluded," as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549.



You may contact the CDFI Fund for assistance in obtaining a copy of those regulations (31 C.F.R. part 19).

6. The Applicant agrees by submitting this Application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the CDFI Fund.
7. The Applicant further agrees by submitting this Application that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," to be provided by the CDFI Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 C.F.R. part 19, Appendix B).
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the No Procurement List.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for cause or default.

***D. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions***

1. The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:
  - a) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
  - b) have not within a three-year period preceding this Application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
  - c) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and

- d) have not within a three-year period preceding this Application had one or more public transactions (Federal, State or local) terminated for cause or default.
- 2. Where the Applicant is unable to certify to any of the statements in this certification, such Applicant shall attach an explanation to this proposal.

#### ***E. Certification Regarding Drug-Free Workplace Requirements***

- 1. The Applicant certifies that it will provide a drug-free workplace by:
  - a) publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employee for violations of such prohibition;
  - b) establishing a drug-free awareness program to inform employees about:
    - (i) the dangers of drug abuse in the workplace;
    - (ii) the Applicant's policy of maintaining a drug-free workplace;
    - (iii) any available drug counseling, rehabilitation, and employee assistance program;
    - (iv) the penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
  - c) making it a requirement that each employee to be engaged in the performance of the award be given a copy of the statement required by subparagraph (a);
  - d) notifying the employee in the statement required by subparagraph (a) that, as a condition of employment in such grant, the employee will:
    - (i) abide by the terms of the statement; and
    - (ii) notify the employer of any criminal drug use statute conviction for a violation occurring in the workplace no later than five calendar days after such conviction;
  - e) notifying the granting agency in writing, within ten calendar days after receiving notice of a conviction under subparagraph (d) (ii) from an employee or otherwise receiving actual notice of such conviction;
  - f) taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(ii), with respect to any employee who is so convicted:
    - (i) taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
    - (ii) requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and
  - g) making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs (a), (b), (c), (d), (e), and (f).

2. The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the Award (Place of Performance (Street Address, City, County, State and Zip Code)): Not Applicable

***F. Certification Regarding Lobbying***

1. The Applicant certifies, to the best of its knowledge and belief, that:
  - (i) No Federal appropriated funds have been paid or will be paid, by or on behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
  - (ii) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Application, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying" in accordance with its instructions; and
  - (iii) The Applicant shall require that the language of this certification be included in the Award documents for all sub-Awards of all tiers (including subcontracts, sub grants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

## PART II. AMIS: BEA PROGRAM ELECTRONIC APPLICATION

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The remainder of this document provides the full text of the BEA Program Application. The BEA Program Application is completely electronic and is administered by the CDFI Fund in the Awards Management Information Systems (AMIS). This portion of the document is intended to provide guidance for completing the BEA Program Application in AMIS. For additional guidance on how to navigate the BEA Program Application in AMIS, see the 'BEA Program Electronic Application Submission' manual located at: [https://www.cdfifund.gov/programs-training/Programs/bank\\_enterprise\\_award/Pages/apply-step.aspx#step1](https://www.cdfifund.gov/programs-training/Programs/bank_enterprise_award/Pages/apply-step.aspx#step1).

Please note that the layout of the BEA Program Application as presented in this document may not appear in the same format as the electronic version in AMIS; however, the content and information requested remains the same. In order to facilitate the crosswalk between this document and the electronic version of the BEA Program Application in AMIS, here are a few tips:

- Prior to starting the BEA Program Electronic Application in AMIS, Applicants should review the following AMIS Training Manuals: (1) 'Getting Started – Navigating AMIS'; and (2) 'BEA Program Application Submission'. These resources are located on the AMIS Training page of the CDFI Fund's website and can be accessed using the following link: <https://amis.cdfifund.gov/s/Training>.
- The BEA Program Electronic Application in AMIS will have a short data label for each field where Applicants should enter data. These data labels in AMIS will generally appear either underlined or bolded in the guidance text below at the front of each question and sub-question.
- To assist Applicants in cross referencing between the BEA Program Electronic Application and this Application Instructions document, various tips have been provided.
- Prior to submitting the BEA Program Electronic Application and required attachments through AMIS, be sure to verify that the information provided is correct. Applicants will not be able to revise or amend its BEA Program Electronic Application once it has been submitted.
- Failure to provide complete and accurate information may negatively impact the evaluation of an Applicant's FY 2017 BEA Program Application. The CDFI Fund reserves the right to reject an Application if information submitted through AMIS is determined to be inaccurate.

## Forms and Certifications

### INTEGRAL INVOLVEMENT FORM FOR CDFI SUPPORT ACTIVITY

This form is not available in AMIS. Applicants may view this form on the BEA page of the CDFI Fund's website.

CDFI Partners that receive CDFI Support Activities from an Applicant must be Integrally Involved in a BEA Distressed Community in order for the activity to be considered a Qualified Activity for the BEA Program. The definition of CDFI Support Activities and Integral Involvement can be found in the BEA Program NOFA and Interim Rule. This form must be submitted by the Applicant as supporting documentation for any CDFI Support Activity that an Applicant has submitted for consideration for a BEA Program Award.

#### Instructions:

1. Complete the table below.

<b>Name of Applicant:</b>	
<b>Name of CDFI Partner:</b>	
<b>CDFI Support Activity Type:</b> (i.e., Loan, Technical Assistance, qualifying deposit/share <sup>5</sup> ):	
<b>Amount of CDFI Support Activity:</b>	\$
<b>Date of Execution</b> (must be during the Assessment Period):	

2. The CDFI Partner must indicate, by selecting an option below, how it met the definition of Integral Involvement. Please note that these are not mutually exclusive options. CDFI Partners may select as many as applicable, however, in order for the CDFI Support Activity to qualify, at least one must be selected.

Integral Involvement	Description	Checkbox
<b>Scenario I.</b>	Provided at least 10% of financial transactions or dollars transacted (e.g., loans or equity investments) in one or more Distressed Communities in each of the 3 calendar years preceding the date of the applicable NOFA; <b>or</b>	<input type="checkbox"/>
	10% of Development Service Activities in one or more Distressed Communities in each of the 3 calendar years preceding the date of the applicable NOFA.	<input type="checkbox"/>
<b>Scenario II.</b>	Transacted at least 25% of financial transactions (e.g., loans or equity investments) in one or more Distressed Communities in at	<input type="checkbox"/>

<sup>5</sup> The BEA Program NOFA and Interim Rule provides a description of the criteria for a Certificate of Deposit to be considered a CDFI Support Activity for the BEA Program.

Integral Involvement	Description	Checkbox
	least one of the three calendar years preceding the date of the applicable NOFA.	
<b>Scenario III.</b>	Demonstrated that it has attained at least 10% of market share for a particular financial product in one or more Distressed Communities in at least one of the three calendar years preceding the date of the applicable NOFA.	<input type="checkbox"/>

3. The CDFI Partner must sign and date this form.
4. The Applicant must submit this form as supporting documentation along with any other supporting documentation when they submit the transaction in AMIS for consideration of a BEA Program Award.

CDFI Partner Authorized Representative
Printed Name
Job Title
Signature
Date

## CERTIFICATION OF ETAs OR NEW BRANCHES

This certification is not available in AMIS. Applicants may view this certification on the BEA Program page of the CDFI Fund's website.

### *Electronic Transfer Accounts (ETAs)*

The Applicant does hereby certify that (i) the Applicant has entered into, and is in compliance with, the Financial Agency Agreement with the Treasury Department; and (ii) each ETA for which the Applicant is seeking a BEA Program Award possesses ALL of the characteristics listed below:

- Is an individually-owned account at a Federally-insured financial institution;
- Permits a minimum of four cash withdrawals and four balance inquiries per month, which are included in the monthly fee, through any combination of proprietary ATM transactions and/or over-the-counter transactions;
- Allows access to the insured depository institution's on-line point-of-sale network (if any);
- Requires no minimum balance except as required by Federal or state law;
- Provides a monthly statement;
- Provides the same consumer protections that are available to other account holders at the financial institution;
- Is offered only to individuals receiving Federal benefit, wage, salary, or retirement payments;
- Allows set-off only for fees directly related to the account;
- Is subject to a maximum monthly account-servicing fee of \$3.00;
- Is in compliance with its Financial Agency Agreement with the U.S. Department of Treasury; and
- Be either an interest-bearing or a non-interest bearing account

### *Certification for Opening Retail Branches*

The Applicant does hereby certify that on \_\_\_\_\_ (date), it opened a new branch office located at the following address, and that such new office will remain in operation for at least the next five years.

\_\_\_\_\_  
(street, city, state, zip)

\_\_\_\_\_  
(11-digit census tract number)

<b>Authorized Representative (name and title):</b>	<b>Date:</b>
Printed	
Signature	



## Table 4: Applicant Information

Applicants will be requested to provide the following information in the 'Applicant Information' section of the BEA Program Electronic Application in AMIS.

Certain information in this section will be pre-populated in AMIS, based on data from the Applicant's organization profile.

Table 4: Applicant Information			
Applicant Organization Name:			
Employer ID Number (EIN):			
DUNS:			
Authorized Representative (Name, Email, Phone)			
Contact Person (Name, Email, Phone)			
FDIC Certificate Number:			
How many hours did it take you to complete this Application?			
Applicant's Total Assets (in thousands) from 12/31/2016 Call Report or TFR			
Indicate whether any of the following apply to your institution:			
<b>Minority Bank.</b> An institution classified by the FDIC as a Minority Depository Institution, as of 12/31/2016.			
<b>Community Bank.</b> Any institution that identifies itself as a "community bank" should check this item.			
<b>Certified CDFI.</b> An institution certified as a CDFI by the CDFI Fund, as of 12/31/2016.			
Name of Federal Regulator:			
State in which the Applicant's headquarters is physically located:			
Indicate which of the following states are within your institution's service area:			
Alaska		Mississippi	
Alabama		Montana	
Arkansas		North Carolina	
American Samoa		North Dakota	
Arizona		Nebraska	

**Table 4: Applicant Information**

California		New Hampshire	
Colorado		New Jersey	
Connecticut		New Mexico	
District of Columbia		Nevada	
Delaware		New York	
Florida		Ohio	
Fed. St. of Micronesia		Oklahoma	
Georgia		Oregon	
Guam		Pennsylvania	
Hawaii		Puerto Rico	
Iowa		Palau	
Idaho		Rhode Island	
Illinois		South Carolina	
Indiana		South Dakota	
Kansas		Tennessee	
Kentucky		Texas	
Louisiana		Utah	
Massachusetts		Virginia	
Maryland		Virgin Islands	
Maine		Vermont	
Marshall Islands		Washington	
Michigan		Wisconsin	
Minnesota		West Virginia	
Missouri		Wyoming	
Northern Mariana Isl.			

## Environmental Review Questions

All BEA Program Applicants must answer the Environmental Review Questions as part of their BEA Program Electronic Application submission in AMIS.

The Environmental Review Questions are located on the Funding Application Detail Page in AMIS under the headings 'Environmental Review Pt. 1' and "Enviornmental Review Pt. 2". These questions have also been provided in the table below.

Environmental Review Questions		
	YES	NO
The CDFI Fund's environmental review requirements are set forth in 12 C.F.R. Part 1815. The Applicant should review such regulations carefully before completing this section. In order to assure compliance with those regulations and other requirements related to the environment, the Applicant shall provide the following information: If 'YES' to any of the above questions, attach a detailed description of each action, clearly identifying the category in which the action falls. The attachment should be named 'Environmental Review'.		
1. Are there any actions proposed in the Application that do not constitute a "categorical exclusion" as defined in 12 C.F.R. 1815.110?		
If YES, would any of these actions normally require an environmental impact statement (see 12 C.F.R. 1815.108)?		
2. Are there any activities proposed in the Application that involve:		
Historical or archaeological sites listed on the National Register of Historic Places, or that may be eligible for such listing?		
Wilderness areas designated or proposed under the Wilderness Act?		
Wild or scenic rivers proposed or listed under the Wild and Scenic Rivers Act?		
Critical habitats of endangered or threatened species?		
Natural landmarks listed on the National Registry of Natural Landmarks?		
Coastal barrier resource systems?		
Coastal Zone Management Areas?		
Sole Source Aquifer Recharge Areas designated by EPA?		
Wetlands?		
Flood plains?		
Prime and unique farmland?		
Properties listed or under consideration for listing on the Environmental Protection Agency's List of Violating Facilities?		

Notification
<p>As stated in 12 C.F.R. 1815.105, if the CDFI Fund determines that the Application proposes actions which require an environmental assessment or an environmental impact statement, any approval and funding of the Application will be contingent upon:</p> <ol style="list-style-type: none"> <li>1. The Applicant supplying to the CDFI Fund all information necessary for the CDFI Fund to perform or have performed any required environmental review;</li> <li>2. The Applicant not using any CDFI Fund Financial Assistance to perform any of the proposed actions in the Application requiring an environmental review until approval is received from the CDFI Fund; and</li> <li>3. The outcome of the required environmental review.</li> </ol> <p>In addition, as stated in 12 C.F.R. 1815.106, if the CDFI Fund determines that an Application, or any part thereof, is not sufficiently definite to perform a meaningful environmental review prior to approval of the</p>

### **Notification**

Application, final approval and funding of the Application shall require supplemental environmental review prior to the taking of any action directly using CDFI Fund Financial Assistance for any action that is not a categorical exclusion.

## Table 5: Reporting BEA Qualified Activities

The Applicant will report Baseline Period and Assessment Period amounts by activity type in the applicable categories or subcategory in the BEA Program Electronic Application in AMIS. The amount of the increase (or decrease) will be automatically calculated based on these inputs. Once **Table 5: Reporting BEA Qualified Activities** is complete, an Applicant can then proceed to enter individual transactions for any activity type that reflects an increase.

**Table 5: Reporting BEA Qualified Activities** is required and must be completed by every Applicant.

### CDFI RELATED AND DISTRESSED COMMUNITY FINANCING ACTIVITIES

Applicants seeking an Award for any activity type in either the CDFI Related Activities or Distressed Community Financing Activities categories must provide information on every other activity type within the applicable sub-category for which a BEA Program Award is being sought. This includes individual activity types that an Applicant is not able to demonstrate an increase in and is not seeking a BEA Program Award for. Applicants must include all BEA Program Qualified Activities which occurred in all BEA Eligible Census Tracts when reporting Baseline Period and Assessment Period amounts for all activities reported in **Table 5: Reporting BEA Qualified Activities**.

Distressed Community Financing Activities example:

An Applicant is seeking a BEA Program Award for Small Business Loans. Small Business Loans is an activity type within the Distressed Community Financing Activities' subcategory of Commercial Loans and Investments. The correct way for this Applicant to complete **Table 5: Reporting BEA Qualified Activities** will be to report the total Baseline Period and Assessment Period amounts for every activity type within the Distressed Community Financing Activities' subcategory of Commercial Loans and Investments (i.e., Affordable Housing Development Loans, Commercial Real Estate Loans, and Small Business Loans), even if the Applicant is not able to demonstrate an increase in the other activity types and is not seeking an Award for the other activity types.

### SERVICE ACTIVITIES

Applicants seeking an Award for Service Activities, only need to provide information for the activity for which a BEA Program Award is being sought and do not need to provide information on any other activity type in the Service Activities category.

**TABLE 5: REPORTING BEA QUALIFIED ACTIVITIES**

CDFI RELATED ACTIVITIES		Reporting	Baseline Period (2015)	Assessment Period (2016)	Increase/Decrease in Activity
<b>CDFI Equity/ Equity-Like Loans</b>		Yes/No			
1	Equity Investments(CEI)		\$	\$	\$
2	Equity-Like Loans (ELL)		\$	\$	\$
3	Grants (CG)		\$	\$	\$
<b>CDFI Support Activities</b>		Yes/No			
4	CDFI Deposit Shares (DS)		\$	\$	\$
5	Loans (LNS)		\$	\$	\$
6	Technical Assistance (TAC)		\$	\$	\$
<b>DISTRESSED COMMUNITY FINANCING ACTIVITIES</b>		Reporting	Baseline Period (2015)	Assessment Period (2016)	Increase/Decrease in Activity
<b>Consumer Loans</b>		Yes/No			
7	Affordable Housing Loans (AHL)		\$	\$	\$
8	Education Loans (EDU)		\$	\$	\$
9	Home Improvement Loans (HIL)		\$	\$	\$
10	Small Dollar Consumer Loans (SDL)		\$	\$	\$
<b>Commercial Loans and Investments</b>		Yes/No			
11	Affordable Housing Development Loans and Project Investments (AHD)		\$	\$	\$
12	Commercial Real Estate Loans and Project Investments (CRE)		\$	\$	\$
13	Small Business Loans and Project Investments (SBL)		\$	\$	\$
<b>SERVICE ACTIVITIES</b>		Reporting	Baseline Period (2015)	Assessment Period (2016)	Increase/Decrease in Activity
14	Deposits (D)	Yes/No	\$	\$	\$
15	Community Services (CS)	Yes/No	\$	\$	\$
16	Financial Services (FS)	Yes/No	\$	\$	\$
17	Targeted Financial Services (TFS)	Yes/No	\$	\$	\$
18	Targeted Retail Savings/ Investments Products (TSP)	Yes/No	\$	\$	\$

**Table 6: Transactions to be Considered for an Award**

The Applicant will enter information in the fields below for transactions it elects to report for purposes of calculating a BEA Program Award in AMIS.

Applicants are required to provide information on the individual transactions reported as the increase in a BEA Qualified Activity. **Table 6: Transactions to be Considered for an Award** guidance (below) lists the type of information that is required to be reported for individual transactions. Applicants should note that the information required may differ depending on the category of BEA Qualified Activity. Individual transactions reported will be used to calculate an estimated BEA Program Award. Therefore, individual transactions reported must total more than the amount(s) reported for the Baseline Period for any activity type for which the Applicant demonstrated an increase in and is seeking a BEA Program Award. Applicants are not required to report individual transactions equal to the Assessment Period amounts reported in **Table 5: Reporting BEA Qualified Activities** for any particular activity type. Applicants may use their discretion to determine how many individual transactions to report in a particular activity type when considering their estimated Award amount. The resulting estimated Award amounts will be calculated as described in the 'Estimated BEA Program Award Calculation' section and as illustrated in **Table 7: Estimated BEA Program Award Calculation**. Supporting documentation may be required for certain Qualified Activities and/or the total dollar value or amount of transactions. See pages 45-54 for further details.

GUIDANCE FOR TABLE 6: TRANSACTIONS TO BE CONSIDERED FOR AN AWARD		
Item	Field Description	Applicant/ User Entry
A	Service Provided/ Borrower/ Investee	<p>Report each transaction by borrower, investee, CDFI, or other recipient.</p> <p>Service Activities: report each transaction carried out during the Assessment Period by the service provided.</p> <p><b>Note: Loan numbers should not be used as a substitution for the Service Provided/Borrower/Investee field.</b></p>
B	Total Dollar Value or Amount of Transactions	<p>Report the total original dollar amount of each transaction closed during the Assessment Period. If not fully disbursed, the total dollar value should reflect only the amount that is reasonably expected to be disbursed within 12 months from the end of the Assessment Period.</p> <p>Service Activities: report the grand total of each category of activity.</p> <p><b>Note: For Deposit Liabilities, report the dollar value of the net change in Deposit Liabilities during the Assessment Period.</b></p>
C	Amount Disbursed to Date	List total dollar amount disbursed on each transaction. If not fully disbursed, the amount disbursed to date should reflect



GUIDANCE FOR TABLE 6: TRANSACTIONS TO BE CONSIDERED FOR AN AWARD		
Item	Field Description	Applicant/ User Entry
		<p>all disbursements made through the date of Application submission.</p> <p>For Service Activities, Technical Assistance to CDFIs, and Distressed Community Financing Activities less than \$250,000: record same figure as item B.</p>
D	Street Address	For <u>each</u> Distressed Community Financing Activity transaction, enter the borrower's street address or the location of the property (real estate-related loans).
E	City	For <u>each</u> Distressed Community Financing Activity transaction, enter the city of the borrower or the property (real estate loans).
F	State	For <u>each</u> Distressed Community Financing Activity transaction, enter the state of the borrower or property (real estate loans).
G	Zip Code	For <u>each</u> Distressed Community Financing Activity transaction, enter the zip code of the borrower or the property (real estate loans).
H	Census Tract	<p>For CDFI Related Activities: leave blank.</p> <p>For <u>each</u> Distressed Community Financing Activity transaction, list the census tract (including state and county code) where the borrower or property (real estate loans) is located.</p> <p>For <u>each</u> Service Activities transaction, list the census tract where the activity occurred.</p>
I	Execution Date	List the date the activity occurred or the transaction was closed.
J	Initial Disbursement Date	<p>List the date the Applicant made the initial disbursement.</p> <p>Leave blank if no initial disbursement has been made to date and include a note indicating why.</p>
K	Final Disbursement Date	<p>List the date the Applicant made the final disbursement.</p> <p>For Technical Assistance (TA) to CDFIs, Distressed Community Financing Activities less than \$250,000, and Service Activities: record same figure as Column J.</p> <p>For CDFI Related Activities (except TA) and Distressed Community Financing transactions over \$250,000: leave blank if not fully disbursed.</p>
L	Type of Activity	List the type of each transaction using the abbreviations provided below:

GUIDANCE FOR TABLE 6: TRANSACTIONS TO BE CONSIDERED FOR AN AWARD			
Item	Field Description	Applicant/ User Entry	
		CDFI Equity Investments*	CEI
		CDFI Equity Like Loans*	ELL
		CDFI Grants*	CG
		CDFI Loans*	LNS
		CDFI Deposits / Shares*	DS
		Technical Assistance provided to CDFIs*	TAC
		Affordable Housing Loans*	AHL
		Affordable Housing Development Loans and Project Investments	AHD
		Commercial Real Estate Loans and Project Investments	CRE
		Education Loans*	EDU
		Home Improvement Loans*	HIL
		Small Dollar Consumer Loans*	SDL
		Small Business Loans and Project Investments	SBL
		Deposit Liabilities	D
		Financial Services	FS
		Targeted Financial Services	TFS
		Targeted Savings Products	TSP
		Community Services	CS
M	Impact	<p>For Distressed Community Financing and Service Activities, provide the number of the appropriate measure for each transaction:</p> <p>Affordable Housing Development: Total number of units developed or rehabilitated as part of the transaction.</p> <p>Small Business: Total number of full-time equivalent jobs created or maintained by borrower.</p> <p>Commercial Real Estate: Total number of commercial real estate properties acquired, developed or rehabilitated.</p> <p>Financial Services and Targeted Financial Services: Number of accounts opened, checks cashed, etc.</p> <p>Targeted Retail Savings/Investment Products: Number of products developed, sold or opened.</p>	

\* All CDFI Related Activities require the Applicant to enter the CDFI Partner's EIN in AMIS.

\* Applicants will be required to certify that the borrower was an Eligible Resident who meets the Low-and-Moderate-Income requirements, in the BEA Program Electronic Application.

GUIDANCE FOR TABLE 6: TRANSACTIONS TO BE CONSIDERED FOR AN AWARD		
Item	Field Description	Applicant/ User Entry
		Community Services: Number of individuals who received the identified service.
N	Loan Status	<p>For CDFI Loans, Commercial Loans and Investments, and Consumer Loans, indicate the status of the loan (New Origination, Refinance – Applicant, Refinance – Unaffiliated Institution, Renewals, Participation)<sup>6</sup>.</p> <p>If “Refinance-Applicant” or “Refinance – Unaffiliated Institution” is selected, the Applicant should include a note indicating: (1) amount of new principal for the Applicant and (2) where evidence of the refinance may be found in the supporting documentation.</p>

<sup>6</sup> New Origination: The Applicant financed 100% of a new loan, during the Assessment Period, with no prior obligations to the borrower related to this same purpose/nature. Refinance - Applicant: The Applicant refinanced an existing loan during the Assessment Period, but also increased the principal amount of the loan. Refinance – Unaffiliated Institution: The Applicant refinanced an existing loan from an unaffiliated institution during the Assessment Period. Renewals: A Loan that has matured (or was retired) and was restructured by the Applicant, during the Assessment Period, using the entire loan balance amount. Loans renewed during the Baseline Period or the Assessment period are not considered Qualified Activities and should not be reported. Participation: The Applicant jointly financed a loan with other participants during the Assessment Period, wherein the borrower is either: (1) a CDFI that is integrally involved in a BEA Qualified Distressed Community or (2) a non-CDFI (resident of business) that is located in a BEA Qualified Distressed Community.

## Table 7: Estimated BEA Program Award Calculation

The Estimated BEA Program Award Amount Calculation in **Table 7: Estimated BEA Program Award Calculation** for which the Applicant may be eligible is based on the actual transactions submitted in **Table 6: Transactions to be Considered for an Award** for any individual activity type an Applicant is able to demonstrate an increase in from the Baseline Period to the Assessment Period. The actual transactions will be totaled and the Estimated BEA Program Award will be determined by sub-category for CDFI Related Activities and Distressed Community Financing Activities and by category for Service Activities. Applicants determine, at their sole discretion, the number of actual transactions to submit in **Table 6: Transactions to be Considered for an Award**.

Estimated BEA Program Award amounts will be displayed in a report in AMIS and is based on the following factors:

- Baseline Period amounts stated in the 'Reporting BEA Qualified Activities' section of the electronic application.
- Sum of individual transactions reported in the 'Transactions to be Considered for an Award' section of the BEA Program Electronic Application in AMIS.
- Certified CDFI status
  - Applicants that were a certified CDFI, as of 12/31/2016, receive a higher Award percent for most sub-categories and activity types reported.
- Applicant Asset Size
  - Numerical priority factors are assigned to sub-categories within the Distressed Community Financing Activities and activity types within the Service Activities category, and are based on an Applicant Asset Size at the end of the Assessment Period (12/31/2016).

**Table 7: Estimated BEA Program Award Calculation:** AMIS Input provides an illustration of the input features that are required in AMIS, and how that results in the estimated Award amount calculation.

The Estimated BEA Program Award is automatically calculated in the BEA Program Electronic Application in AMIS. Applicants will not be required to determine this amount independently. Applicants will be able to view their estimated BEA Program Award amount in AMIS.

Table 7: Estimated BEA Program Award Calculation	
CDFI RELATED ACTIVITIES:	
Lines 1-3	<b>CDFI Equity Investments/ Equity-Like Loans:</b> Determines the <b>increase</b> in each activity type in this sub-category by subtracting the Baseline Period amount ( <b>Table 6: Transactions to be Considered for an Award</b> section) from the Assessment Period amount ( <b>Table 5: Reporting BEA Qualified Activities</b> ). The <b>increase</b> is then multiplied by the <b>Award Percent</b> <sup>7</sup> to yield the <b>Estimated Award Amount</b> for each activity type in the Equity Investments / Equity-Like Loans sub-category.

<sup>7</sup> The Award percent for activity types in the CDFI Equity Investments/Equity Like Loans sub-category is 18% for all Applicants.

Table 7: Estimated BEA Program Award Calculation	
Line 4	<b>Estimated Award Amount for CDFI Equity Investments/ Equity-Like Loans:</b> Adds the values listed on lines 1, 2, and 3 for <b>Estimated Award Amount</b> to yield the total <b>Estimated Award Amount</b> for the CDFI Related Activities' sub-category: <b>CDFI Equity</b> .
Lines 5-7	<b>CDFI Support Activities:</b> Determines the <b>increase</b> in each activity type in this sub-category by subtracting the Baseline Period amount ( <b>Table 6: Transactions to be Considered for an Award</b> section) from the Assessment Period amount ( <b>Table 5: Reporting BEA Qualified Activities</b> ). The <b>increase</b> is then multiplied by the <b>Award Percent</b> <sup>8</sup> to yield the <b>Estimated Award Amount</b> for each activity type in the CDFI Support Activities sub-category.
Line 8	<b>Estimated Award Amount for CDFI Support Activities:</b> Adds the values listed on lines 5, 6, and 7 for <b>Estimated Award Amount</b> to yield the total <b>Estimated Award Amount</b> for the CDFI Related Activities' sub-category: <b>CDFI Support Activities</b> .
Line 9	Adds the values listed on lines 4 and 8 for <b>Estimated Award Amount</b> to yield the total <b>Estimated Award Amount</b> for the <b>CDFI Related Activities</b> category.
<b>DISTRESSED COMMUNITY FINANCING ACTIVITIES (DCFA):</b>	
Lines 10-13	<b>Consumer Loans:</b> Determines the <b>increase</b> in each activity type in this sub-category by subtracting the Baseline Period amount ( <b>Table 6: Transactions to be Considered for an Award</b> section) from the Assessment Period amount ( <b>Table 5: Reporting BEA Qualified Activities</b> ).
Line 14	<b>Estimated Award Amount for Consumer Loans:</b> Adds the values listed on lines 10-13 for <b>Increase in Activity</b> to yield the <b>Increase in Activity</b> amount for the Consumer Loans sub-category of Distressed Community Financing Activities. The sub-category <b>increase</b> is then multiplied by the <b>Priority Factor</b> (determined by the Applicant's total asset size) to yield the <b>Weighted Value</b> . The <b>Weighted Value</b> is then multiplied by the <b>Award Percent</b> <sup>9</sup> to yield the <b>Estimated Award Amount</b> for Distressed Community Financing Activities: <b>Consumer Loans</b> .
Line 15-17	<b>Commercial Loans and Investments:</b> Determines the <b>increase</b> in each activity type in this sub-category by subtracting the Baseline Period amount ( <b>Table 6: Transactions to be Considered for an Award</b> section) from the Assessment Period amount ( <b>Table 5: Reporting BEA Qualified Activities</b> ).
Line 18	<b>Estimated Award Amount for Commercial Loans and Investments:</b> Adds the values listed on lines 15-17 for <b>Increase in Activity</b> to yield the <b>Increase in Activity</b> amount for the Commercial Loans and Investments sub-category of Distressed Community Financing Activities. The sub-category <b>increase</b> is then multiplied by the <b>Priority Factor</b> (determined by the Applicant's total asset size) to yield the <b>Weighted Value</b> . The <b>Weighted Value</b> is then multiplied by the <b>Award Percent</b> <sup>10</sup> to yield the <b>Estimated Award Amount</b> for Distressed Community Financing Activities: Commercial Loans and Investments.

<sup>8</sup> The Award percent for activity types in the CDFI Support Activities sub-category is 6% and 18% for non-CDFIs and CDFIs, respectively.

<sup>9</sup> The Award percent for activity types in the Consumer Loans sub-category of DCFA is 6% and 18% for non-CDFIs and CDFIs, respectively.

<sup>10</sup> The Award percent for activity types in the Commercial Loans and Investments sub-category of DCFA is 3% and 9% for non-CDFIs and CDFIs, respectively.

<b>Table 7: Estimated BEA Program Award Calculation</b>	
Line 19	Adds the values listed on lines 14 and 18 for <b>Estimated Award Amount</b> to yield the total <b>Estimated Award Amount</b> for the <b>Distressed Community Financing Activities</b> category.
<b>SERVICE ACTIVITIES:</b>	
Note for Deposit Liabilities: To determine the activity during the Baseline Period for Deposit accounts, calculate the net change in the amount of eligible Deposit Liabilities. If the net change of Deposit accounts during the Baseline Period is a negative amount, then a negative baseline amount may be recorded.	
Lines 20-24	<b>All Service Activities:</b> Determines the <b>increase</b> in the activity types by subtracting the Baseline Period amount ( <b>Table 6: Transactions to be Considered for an Award</b> section) from the Assessment Period amount ( <b>Table 5: Reporting BEA Qualified Activities</b> ). The <b>increase</b> is then multiplied by the <b>Priority Factor</b> (determined by the Applicant's total asset size) to yield the <b>Weighted Value</b> . The <b>Weighted Value</b> is then multiplied by the <b>Award Percent</b> <sup>11</sup> to yield the <b>Estimated Award Amount</b> for Service Activities.
Line 25	Adds the values listed on lines 20 thru 24 for <b>Estimated Award Amount</b> to yield the total <b>Estimated Award Amount</b> for each activity type in the <b>Service Activities</b> category.
<b>GRAND TOTAL: ESTIMATED BEA PROGRAM AWARD CALCULATION:</b>	
Line 26	Adds the values listed on lines 9, 19, and 25 for <b>Estimated Award Amount</b> to yield the <b>Grand Total: Estimated BEA Program Award Calculation</b> .

<sup>11</sup> The Award percent for activity types in the Service Activities category is 3% and 9% for non-CDFIs and CDFIs, respectively.

**TABLE 7 – ESTIMATED BEA PROGRAM AWARD CALCULATION: AMIS INPUT**

CATEGORY 1: CDFI RELATED ACTIVITIES		Demonstrated Overall Increase? (auto)	Baseline Period (2015) (auto: from Table 5, if related transactions were entered in Table 6)	Assessment Period (2016) (auto: from Table 6 transactions)	Increase in Activity (auto: calculation)	Award Percent (auto: based on CDFI status)			Estimated Award Amount (auto: calculation)
<b>CDFI Equity Investments/ Equity-Like Loans</b>									
1	Equity Investments(CEI)	Yes/No	\$	\$	\$	18%			\$
2	Equity-Like Loans (ELL)	Yes/No	\$	\$	\$	18%			\$
3	Grants (CG)	Yes/No	\$	\$	\$	18%			\$
4	<b>Estimated Award Amount for Equity Investments/ Equity-Like Loans</b>								\$
<b>CDFI Support Activities</b>									
5	CDFI Deposit Shares (DS)	Yes/No	\$	\$	\$	6%/18%			\$
6	Loans (LNS)	Yes/No	\$	\$	\$	6%/18%			\$
7	Technical Assistance (TAC)	Yes/No	\$	\$	\$	6%/18%			\$
8	<b>Estimated Award Amount for CDFI Support Activities</b>								\$
9	<b>TOTAL ESTIMATED AWARD AMOUNT FOR ALL CDFI RELATED ACTIVITIES</b>								\$
CATEGORY 2: DISTRESSED COMMUNITY FINANCING ACTIVITIES (DCFA):		Demonstrated Overall Increase? (auto)	Baseline Period (2015) (auto: from Table 5)	Assessment Period (2016) (auto: from Table 6 transactions)	Increase in Activity (auto: calculation)	Priority Factor (auto: based on asset size)	Weighted Value (auto: calculation)	Award Percent (auto: based on CDFI status)	Estimated Award Amount (auto: calculation)
<b>Consumer Loans</b>									
10	Affordable Housing Loans (AHL)	Yes/No	\$	\$	\$				
11	Education Loans (EDU)	Yes/No	\$	\$	\$				
12	Home Improvement Loans (HIL)	Yes/No	\$	\$	\$				
13	Small Dollar Consumer Loans (SDL)	Yes/No	\$	\$	\$				
14	<b>Estimated Award Amount for Consumer Loans</b>		\$	\$	\$	5/3/1	\$	6%/18%	\$
<b>Commercial Loans and Investments</b>									

**TABLE 7 – ESTIMATED BEA PROGRAM AWARD CALCULATION: AMIS INPUT**

CATEGORY 1: CDFI RELATED ACTIVITIES		Demonstrated Overall Increase? (auto)	Baseline Period (2015) (auto: from Table 5, if related transactions were entered in Table 6)	Assessment Period (2016) (auto: from Table 6 transactions)	Increase in Activity (auto: calculation)	Award Percent (auto: based on CDFI status)			Estimated Award Amount (auto: calculation)
<b>CDFI Equity Investments/ Equity-Like Loans</b>									
15	Affordable Housing Development Loans and Project Investments (AHD)	Yes/No	\$	\$	\$				
16	Commercial Real Estate Loans and Project Investments (CRE)	Yes/No	\$	\$	\$				
17	Small Buisness Loans and Project Investments (SBL)	Yes/No	\$	\$	\$				
18	<b>Estimated Award Amount for Commercial Loans and Investments</b>		\$	\$	\$	5/3/1	\$	3%/9%	\$
19	<b>TOTAL ESTIMATED AWARD AMOUNT FOR DISTRESSED COMMUNITY FINANCING ACTIVITIES:</b>								\$
CATEGORY 3: SERVICE ACTIVITIES		Demonstrated Overall Increase? (auto)	Baseline Period (2015) (auto: from Table 5)	Assessment Period (2016) (auto: from Table 6 transactions)	Increase in Activity (auto: calculation)	Priority Factor (auto: based on asset size)	Weighted Value (auto: calculation)	Award Percent (auto: based on CDFI status)	Estimated Award Amount (auto: calculation)
20	Deposits (D)	Yes/No	\$	\$	\$	5/3/1	\$	3%/9%	\$
21	Community Services (CS)	Yes/No	\$	\$	\$	5/3/1	\$	3%/9%	\$
22	Financial Services (FS)	Yes/No	\$	\$	\$	5/3/1	\$	3%/9%	\$
23	Targeted Financial Services (TFS)	Yes/No	\$	\$	\$	5/3/1	\$	3%/9%	\$
24	Targeted Retail Savings/ Investments Products (TSP)	Yes/No	\$	\$	\$	5/3/1	\$	3%/9%	\$
25	<b>TOTAL ESTIMATED AWARD AMOUNT FOR SERVICE ACTIVITIES</b>								\$
26	<b>GRAND TOTAL: ESTIMATED BEA PROGRAM AWARD CALCULATION</b>								\$



## Table 8: Projected Use of BEA Program Award

The CDFI Fund requires Applicants to indicate how they intend to use their BEA Program Award. To do this, Applicants must complete **Table 8: Projected Use of BEA Program Award** which consists of two sections: Part A. Projected Use of BEA Program Award Applicants; and Part B. Persistent Poverty County Commitment. Applicants are required to complete both sections but are not required to make a Persistent Poverty County commitment. Applicants that make Persistent Poverty County commitments may be required to deploy more than the minimum commitment percentage indicated below but the percentage required should not exceed the maximum commitment percentage provided below.

Table 8: Projected Use of BEA Program Award		
<b>Part A. Projected Use of BEA Program Award</b>	<b>Instructions:</b> Allocate percentages between the three BEA Qualified Activities and Direct Administrative Expenses. Please note that the maximum percentage allowable for Direct Administrative Expenses is 15%. The Total Projected Use of BEA Program Award must be 100%.	
	<b>Category</b>	<b>Percentage</b>
	BEA Qualified Activity	CDFI Related Activities
		0%
		Distressed Community Financing Activities
		0%
		Service Activities
		0%
	Direct Administrative Expenses	
	0%	
	<b>Total Projected Use of BEA Program Award</b>	
	<b>100%</b>	
<b>Part B. Persistent Poverty County Commitment</b>	<b>Instructions:</b> Indicate the minimum and maximum percentage of the BEA Program Award that your institution will commit to deploying in BEA Distressed Communities that are also defined as being a 'Persistent Poverty County'.	
	<b>Minimum Commitment</b>	
	<b>0%</b>	
	<b>Maximum Commitment</b>	
	<b>0%</b>	

# REPORTING QUALIFIED ACTIVITIES AND SUPPORTING DOCUMENTATION

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## General Information

The following details the requirements for reporting and documenting: all *CDFI Related Activities* (regardless of dollar amount), *Distressed Community Financing Activities* greater than \$250,000, and *Service Activities* (regardless of dollar amount). Applicants should use this guidance in conjunction with the instructions for the BEA Program Electronic Application in AMIS, as well as the BEA Program Regulations, FY 2017 NOFA, and the Supplemental Guidance for Applicants (all available in AMIS and on the CDFI Fund's website). **The BEA Program Regulations contain definitions of all BEA Qualified Activities.**

**Activities of the Applicant:** To be eligible for BEA Program consideration, the Applicant or a Subsidiary of the Applicant must originate all Qualified Activities. Transactions carried out by Affiliates are not eligible. Loans brokered through another institution or loans purchased by the Applicant from another institution are not eligible for BEA Program consideration. If you are unsure of the eligibility of any Subsidiary or Affiliate, contact the CDFI Fund's BEA Program office for clarification.

**Arms-length transactions:** To be considered an eligible Qualified Activity, each loan and investment must be an arms-length transaction with a third party that is not an Affiliate of the Applicant.

## SUPPORTING DOCUMENTATION FOR CLOSED TRANSACTIONS

All reported transaction amounts should be rounded to the nearest dollar and closed during the Assessment Period. To be considered closed:

- The transaction must have been executed on a date within the applicable Assessment Period; and
- The Applicant and the borrower or investee must have entered into a legally binding agreement that specifies the final terms and conditions of the transaction; and
- An initial cash disbursement of loan or investment proceeds must have occurred in a manner that is consistent with customary business practices and is reasonable given the nature of the transaction (as determined by the CDFI Fund). If it is normal business practice to not make an initial disbursement at closing (as is typical for lines of credit or construction loans), the Applicant must provide a brief narrative stating such and demonstrate that the borrower had access to the proceeds, subject to reasonable conditions (such as meeting certain project milestones), beginning at closing.
- Refinancing of loans (including fixed rate and adjustable rate mortgages) may be valued only at the amount of increase to the principal amount of the loan (i.e., the new credit available). Supporting documentation must be provided to demonstrate the increase in principal amount, in order to meet the Qualified Activity requirement specified in the FY 2017 NOFA. Transactions that do not indicate the increase in principal amount may be disqualified in full.

**Face value:** For term loans, each transaction must be reported at the total principal dollar amount of the closed loan or investment, subject to the dollar amount and time limitations imposed by the CDFI Fund, and as set forth in the FY 2017 NOFA. For lines of credit (including construction lines of credit), each transaction should be reported at the maximum amount of credit available through the instrument, subject to dollar amount and time limitations imposed by the CDFI Fund. For transactions that are not fully disbursed as of the end of the Assessment Period, the amount reported should only reflect the amount reasonably expected to be disbursed within 12 months of the end of the applicable Assessment Period, subject to dollar amount limitations imposed by the CDFI Fund, and as set forth in the FY 2017 NOFA.

**Cap on Qualified Activity Amount:** In calculating Award amounts, the CDFI Fund will count **only** the amount an Applicant reasonably expects to disburse on a transaction within 12 months from the end of the Assessment Period, but in no event shall the value of a Qualified Activity for purposes of determining a BEA Program Award exceed \$10 million in the case of Commercial Real Estate Loans or any CDFI Related Activities (i.e., the total principal amount of the transaction must be \$10 million or less to be considered a Qualified Activity). However, the CDFI Fund may consider transactions with a total principal value of over \$10 million on a case by case basis. Applicants must include a narrative statement that describes the community benefit of transactions over \$10 million for the CDFI Fund's consideration.

**Low-Income Housing Tax Credits and New Markets Tax Credits:** Investments for which the Applicant receives federal Low-Income Housing Tax Credits or New Markets Tax Credits as an investor are not considered Qualified Activities for the purposes of calculating or receiving a BEA Program Award.

Leverage loans used in New Markets Tax Credit structured transactions are considered Distressed Community Financing Activities. If an affiliate of the Applicant provided the leverage loan, the Applicant must provide the following for the transaction:

1. Legal names of the organizations which served in the following roles:
  - a. NMTC Allocatee (the entity which received an NMTC allocation Award and is allocating the tax credits for the project);
  - b. NMTC Investor (the entity which contributed equity to the NMTC-related investment fund for the project); and
  - c. NMTC Leverage Lender (the entity which provided debt to the NMTC-related investment fund) for the project.
2. NMTC structure/ flow of funds diagram, if available.
3. A description of the Applicant's relationship with the respective lender noted in the BEA transaction.
4. A description of the Applicant's role and participation in the NMTC transaction with the NMTC Allocatee, Investor, and/or Leverage Lender.

## SUMMARY OF DOCUMENTATION BY CATEGORY AND ACTIVITY TYPE

The table below provides a summary of required documentation for Qualified Activities. Detailed instructions on reporting and documenting Qualified Activities follow.

Applicants will not be contacted regarding missing required documentation for any Qualified Activities. If a Qualified Activity does not have the required documentation, the transaction will be

disqualified. The supporting documentation must indicate the date of disbursement/deposit/wire transfer and associated account number(s), name(s) of the borrower(s), and address related to the BEA Qualified Activity. The supporting documentation for loans to certified CDFIs and Distressed Community Financing Activities must also indicate if the loan status is a payoff or refinance).

- Additionally, if the supporting documentation does not clearly demonstrate the purpose of the loan, the Applicant is required to provide a brief narrative. The narrative can either be uploaded as an attachment in AMIS or entered manually using the Notes field in the AMIS Application.

Requests or authorizations for disbursements are not solely acceptable internal documentation. Internal documentation must indicate that funds were provided to the borrower and must be authorized by bank personnel.

Category	Sub-Category/ Activity Type	Closing Documents	Disbursement Documents	Other Documentation
CDFI Related Activities	CDFI Equity/ Investments/ Equity-Like Loans (i.e., Equity Investments, Equity-Like Loans, and Grants)	<ul style="list-style-type: none"> <li>For Equity Investments: <ul style="list-style-type: none"> <li>Investment agreement; or</li> <li>Stock purchase certificate</li> </ul> </li> <li>For Equity-Like Loan: <ul style="list-style-type: none"> <li>Executed equity-like loan agreement</li> </ul> </li> <li>For Grants: <ul style="list-style-type: none"> <li>Executed/signed grant letter</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Copies of checks, wire transfer receipts, credit/debit screenshots from the accounting system, and credit/debit slips from the general ledger</li> </ul> <p><b>Note: The disbursement documents must include the name and address of the party receiving the funds.</b></p>	
	CDFI Support Activities (i.e., Loans, Certificates of Deposit, Share Certificates, TA to CDFI Partner)	<ul style="list-style-type: none"> <li>For Loans: <ul style="list-style-type: none"> <li>Executed/signed loan agreement; or</li> <li>Executed/signed promissory note</li> </ul> </li> </ul> <p><b>Note: Promissory Note and Loan Agreement must indicate the purpose of the loan. Otherwise, a note should be provided by the Applicant stating the purpose.</b></p> <ul style="list-style-type: none"> <li>For Deposits/ Shares: <ul style="list-style-type: none"> <li>Certificate of Deposit; or</li> <li>Share Certificate</li> </ul> </li> <li>For TA: <ul style="list-style-type: none"> <li>Agreement or Memorandum of Understanding indicating assistance provided.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Copies of checks, wire transfer receipts, credit/debit screenshots from the accounting system, or credit/debit slips from the general ledger</li> </ul> <p><b>Note: The disbursement documents must include the name and address of the party receiving the funds.</b></p>	<ul style="list-style-type: none"> <li>Integral Involvement Form for CDFI Support Activity, which documents how the CDFI Partner is Integrally Involved in a BEA Distressed Community</li> </ul>
Distressed Community	1. Consumer Loans	Loans of \$250,000 or more:	Loans of \$250,000 or more:	<ul style="list-style-type: none"> <li>Brief narratives which may clarify information in the supporting</li> </ul>

Category	Sub-Category/ Activity Type	Closing Documents	Disbursement Documents	Other Documentation
Financing Activities	and <b>2. Commercial Loans and Investments</b>	<ul style="list-style-type: none"> <li>Executed/ signed loan agreement; or</li> <li>Executed/ signed promissory note</li> </ul> <p><b>Note: Promissory Note and Loan Agreement must indicate the purpose of the loan. Otherwise, a note should be provided by the Applicant stating the purpose.</b></p>	<ul style="list-style-type: none"> <li>Copies of cleared checks, wire transfer receipts, credit/debit screenshots from the accounting system, or credit/debit slips from the general ledger which indicate the name and address of the party receiving the funds</li> <li>Account/loan payment history from financial system</li> </ul> <p><b>Note: The disbursement documents must include the name and address of the party receiving the funds.</b></p>	documentation (optional; only when necessary)
Service Activities	Deposit Liabilities	Narrative on methodology used to determine that: (1) account holders are Residents of the Distressed Community; and (2) Deposit Liabilities were accepted at a location in the Distressed Community.		
Service Activities	Community Services	<p>Narrative describing the methodology used to: (1) derive the value (including an itemized list of costs: staff time and administrative costs) and (2) determine that Community Services provided to LMI Residents, new small businesses, LMI homeowners, or homeowners in the Distressed Community.</p> <p>If external sources are referenced in a narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Low-and Moderate-Income residents for which it is claiming to have provided the Financial Services to.</p>		
Service Activities	Financial Services	For new branches, complete "Certification of ETA or New Branch" form.		
Service Activities	Targeted Financial Services	For ETAs, complete "Certification of ETA or New Branch" form.		

## Qualified Activity Documentation - CDFI Related Activities

Eligible CDFI Related Activities consist of the CDFI Equity Investments/ Equity-Like Loans and CDFI Support Activities sub-categories. An Equity Investment is defined as assistance provided by an Applicant or its Subsidiary to a certified CDFI in the form of a grant, a stock purchase, a purchase of a partnership interest, a purchase of a limited liability company membership interest, or any other investment deemed to be an Equity Investment by the CDFI Fund. Equity-Like Loan is defined as a loan that has been made under certain terms and conditions that give it equity-like characteristics (see the FY 2017 NOFA for terms and conditions). A CDFI Support Activity is defined as assistance provided by an Applicant or its Subsidiary to a certified CDFI that is Integrally Involved in a Distressed Community, in the form of the origination of a loan, Technical Assistance, or deposits (see the FY 2017 NOFA for terms and conditions).

### REPORTING CDFI RELATED ACTIVITIES

**“Reporting BEA Qualified Activities” section:** For the purpose of reporting an Applicant’s Baseline Period activities in the “Reporting BEA Qualified Activities” section of the BEA Program Electronic Application in AMIS, the Applicant must report all CDFI Related Activities that it engaged in with any certified CDFI that would have qualified as an eligible CDFI Partner according to the BEA Program Regulations and applicable NOFA during the Baseline Period -- not just new activities engaged in with specific CDFIs during the Assessment Period.

**“Individual Transactions Considered for an Award” section:** Applicants report the dollar value of each *individual* transaction. For Technical Assistance to a CDFI Partner, list the dollar value of each unit of Technical Assistance, according to each CDFI Partner recipient. See instructions for the “Individual Transactions Considered for an Award” section of the BEA Program Electronic Application in AMIS for additional required information.

### DOCUMENTING CDFI RELATED ACTIVITIES

**Closing Documents:** For all CDFI Related Activities (except Technical Assistance provided to CDFIs), provide documentation demonstrating that the transaction closed during the Assessment Period. Such documentation must include a legally binding agreement between the Applicant and the CDFI Partner (e.g., grant letter, loan agreement, promissory note, investment agreement, or stock purchase agreement). Certificates of Deposits renewed for a new 3-year term must provide documentation indicating the original date of deposit, interest rate (materially below market), and expiration date. Renewed Certificates of Deposits that do not indicate the original date of deposit, interest rate (materially below market), and maturity will be disqualified. Document Technical Assistance provided to CDFIs by providing an itemized list of the administrative costs of providing such services.

**Disbursement Documents:** For all CDFI Related Activities (except Technical Assistance provided to CDFIs), provide documentation demonstrating that an initial disbursement occurred during the Assessment Period in a manner consistent with customary business practices and that was reasonable given the nature of the transaction. Acceptable documentation includes copies of checks, wire transfer receipts, and credit/debit slips from the general ledger. If the Applicant has not made a disbursement on a transaction closed within the Assessment Period, provide a narrative describing: (1) why making no initial disbursement was customary business practice and reasonable given the

nature of the transaction, and (2) that funds were available at the CDFI Partner's discretion at closing, subject to reasonable conditions (such as meeting project milestones).

**Equity-Like Loans:** As outlined in the NOFA, Equity-Like Loans must meet the following characteristics:

1. At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended if the CDFI continues to be financially sound and carry out a community development mission – unless the borrower and the bank mutually agree to terminate the agreement.
2. Periodic payments of interest and/or principal may only be made out of the borrower CDFI's available cash flow after satisfying all other obligations.
3. Failure to pay principal or interest (except at maturity) will not automatically result in default.
4. The loan must be subordinated to all other debt except for other Equity-Like Loans.

Note: the CDFI Fund reserves the right to determine, in its sole discretion and on a case-by-case basis, if an instrument meets the above-stated characteristics of an Equity-Like Loan.

## Qualified Activity Documentation - Distressed Community Financing Activities

**Eligible Distressed Community Financing Activities** include Affordable Housing Development Loans and related Project Investments; Affordable Housing Loans; Education Loans; Home Improvement Loans; Commercial Real Estate Loans and related Project Investments; Small Dollar Consumer Loans; and Small Business Loans and related Project Investments.

**Affordable Housing Development Loans and related Project Investments:** In order to be considered Qualified Activities, Affordable Housing Development Loans and Related Project Investments must be loans or investments to finance the acquisition, construction, and/or development of single- or multi-family residential real property, located in a BEA Distressed Community and where at least 60 percent of the units in such property are affordable to Low- and Moderate-Income individuals. For purposes of this Application, affordable is defined as a unit that is or will be sold or rented to a Low- and Moderate-Income Individual.

**Affordable Housing Loans:** In order to be considered a Qualified Activity, an Affordable Housing Loan must be \$500,000 or less, located in a BEA Distressed Community and made to a Low- and Moderate-Income Resident. An Applicant may determine the total dollar value of such loans closed during the Baseline Period and the Assessment Period using one of the following methods (an Applicant may use different methods for the Baseline and Assessment Periods):

- **Exact Count Method:** Collect income data on each mortgage borrower. Use this data to determine which mortgage borrowers are Low- and Moderate-Income Residents. Count only those mortgage loans where the borrower is a Low- and Moderate-Income Resident.
- **Certification Method:** Count the number of mortgage borrowers that the Applicant reasonably believes are Low- and Moderate-Income Residents. Provide a brief analytical narrative with information describing how this determination was made (e.g., all borrowers for a certain mortgage loan must pre-qualify as Low-Income).



**Education Loans:** In order to be considered a Qualified Activity, an Education Loan must be a loan provided to a student, who is a resident in a BEA Distressed Community, for the purpose of financing either college or vocational education.

**Home Improvement Loans:** In order to be considered a Qualified Activity, a Home Improvement Loan must be a loan provided to a borrower located in a BEA Distressed Community for the purpose of improving the borrower's primary residence. A Home Improvement Loan must be secured by the residence of its intended use.

**Commercial Real Estate Loans and related Project Investments:** In order to be considered a Qualified Activity, a Commercial Real Estate Loan must be a loan secured by real estate and used to finance the acquisition or rehabilitation of a building, or the acquisition, construction and/or development of property located in a BEA Distressed Community and used for commercial purposes. Supporting documentation must include the address where the property is located.

**Small Dollar Consumer Loans:** In order to be considered a Qualified Activity, a Small Dollar Consumer Loan is a loan that serves as an alternative to a higher cost credit product and is provided to a borrower that is an Eligible Resident and meets the criteria specified in the FY 2017 NOFA and in the Glossary of Terms included in the FY 2017 BEA Supplemental Guidance and Frequently Asked Questions document.

**Small Business Loans and related Project Investments:** In order to be considered a Qualified Activity, a Small Business Loan must be a loan used for commercial or industrial purposes (other than an Affordable Housing Loan, Affordable Housing Development Loan, Commercial Real Estate Loan, Home Improvement Loan) to a business or farm that meets the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 C.F.R. 121.301) or has gross annual revenues of \$1 million or less, and is located in a BEA Distressed Community.

## REPORTING DISTRESSED COMMUNITY FINANCING ACTIVITIES

An Applicant must report the total dollar value of *each* individual loan or investment. See instructions for the "Individual Transactions Considered for an Award" section of the BEA Program Electronic Application in AMIS for additional required information.

## DOCUMENTING DISTRESSED COMMUNITY FINANCING ACTIVITIES

**Closing Documents:** For transactions with a principal value of greater than or equal to \$250,000, the Applicant shall provide documentation showing that the transaction closed during the Assessment Period. Such documentation must consist of a legally binding agreement between the Applicant and the borrower/invested/recipient (e.g., loan agreement, promissory note, investment agreement, or stock purchase agreement).

**Disbursement Documents:** For transactions with a principal value of greater than or equal to \$250,000, the Applicant must provide documentation showing that an initial disbursement occurred during the Assessment Period in a manner that was consistent with customary business practices and reasonable given the nature of the transaction<sup>12</sup>. Documentation showing any additional disbursements made on these transactions through the date of application submission may also be

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<sup>12</sup> It is possible that the Applicant may be contacted during the CDFI Fund's Application review process to provide supporting documentation for Distressed Community Financing Activities transactions < \$250,000, on a case-by-case basis.

provided. Acceptable documentation includes copies of checks, wire transfer receipts, and credit/debit slips from the general ledger.

## Qualified Activity Documentation - Service Activities

**Service Activities** include: Deposit Liabilities; Community Services; Financial Services; Targeted Financial Services; and Targeted Retail Savings/Investment Products. The BEA Program Regulations, applicable NOFA, and Supplemental Guidance for Applicants contain definitions of these Qualified Activities.

### REPORTING AND DOCUMENTING DEPOSIT LIABILITIES

- **“Reporting BEA Qualified Activities” section:** Calculate the net change in the amount of eligible Deposit Liabilities within the Baseline Period (from January 1 to December 31, 2015) and within the Assessment Period (from January 1 to December 31, 2016). Report the dollar value of the net change in Deposit Liabilities for each period in the appropriate columns on the “Reporting BEA Qualified Activities” section of the BEA Program Electronic Application in AMIS.
- **“Individual Transactions to be Considered for an Award” section:** Enter the dollar value of the net change in Deposit Liabilities for the Assessment Period.
- Do not report the total dollar value of Deposit Liabilities as of the last day of each applicable period – instead, calculate the net change over the course of the Assessment Period. Do not report each individual depositor in the “Individual Transactions to be Considered for an Award” section of the BEA Program Electronic Application in AMIS – only report the net change for each period.
- Attach a narrative explaining the methodology used to determine that: (1) account holders are Residents; and (2) Deposit Liabilities were accepted at a location in the Distressed Community.

### REPORTING AND DOCUMENTING COMMUNITY SERVICES

- Calculate the total dollar value of providing the Community Service by determining the administrative cost of providing the activity. For staff time, use the number of hours contributed multiplied by the staff person’s hourly salary. For other administrative costs, the Applicant should report the actual cost.
- Report the total dollar value of all Community Service Activities for each period on the “Reporting BEA Qualified Activities” section of the BEA Program Electronic Application in AMIS. Report the dollar value of each individual Community Service Activity on “Individual Transactions to be Considered for an Award” section of the BEA Program Electronic Application in AMIS.
- Submit a narrative describing the methodology used to: (1) derive the value, and (2) determine that the Applicant provided the Community Service to Eligible Residents, newly-formed small businesses, Low- and Moderate-Income homeowners, or homeowners in the Distressed Community. If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Low- and Moderate-Income homeowners for which it is claiming to have provided the Financial Services to.

## REPORTING AND DOCUMENTING ALL OTHER SERVICE ACTIVITIES

- Determine the total dollar value of Financial Services, Targeted Financial Services, and Targeted Retail Savings/Investment Products provided to Eligible Residents during the Baseline Period and Assessment Period using one of the following methods:
  - **Exact Count Method:** For Community Services provided to homeowners only: Collect income data on each recipient of the specified activity, or use the list of BEA qualified census tracts and other eligibility data which is available on the CDFI Fund's public website. Use this data to determine which recipients are Low- and Moderate-Income Residents. Multiply this number by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value.
  - **Certification Method:** Take the number of recipients that the Applicant reasonably believes are Eligible Residents and multiply it by (i) the per unit value specified in the NOFA, or (ii) if the activity is not specified in the NOFA, by the Applicant's estimate of the per unit value. The Applicant must provide a brief analytical narrative with information describing how this determination was made.
- Report the combined total dollar value of Financial Services, Targeted Financial Services, and Targeted Retail Savings/Investment Products on the applicable line of the "Reporting BEA Qualified Activities" and "Individual Transactions Considered for an Award" sections of the BEA Program Electronic Application in AMIS. Do not report the value of each individual service activity separately in the "Individual Transactions Considered for an Award" section (i.e., do not list each check cashed or new account opened separately on its own line on the Report of Transaction). In the "Service Provided" column, indicate the transaction according to the type (e.g., "checks cashed" or "new accounts opened").
- For Financial Services, if using a per unit value not prescribed in the NOFA, provide a narrative statement that describes the methodology used to derive the value. The CDFI Fund will determine if this value is acceptable. If external sources are referenced in the narrative, the Applicant must explain how it reached the conclusion that the cited references are directly related to the Eligible Residents for which it is claiming to have provided the Financial Services to.
- An Applicant seeking an Award for providing Targeted Financial Services or for opening a new retail branch must complete and submit a Certification of ETA or New Branches form.

## Instructions for Uploading Qualified Activity Documentation

Qualified Activity documentation must be submitted electronically through AMIS. Applicants will attach Qualified Activity documentation when entering individual transactions to be considered for a BEA Program Award, as instructed in the 'AMIS Training Manual: BEA Program Application Submission'.

## NAMING CONVENTIONS

Applicants should follow the File Naming Convention guidance in the table below. Do not use spaces to separate Borrower/Investee Name from Category and the Category from the Activity Type - use underscores (\_) instead.

For large files that need to be uploaded in multiple parts, please follow the File Naming Convention guidance and add a number to the beginning of the file name. Continue with the numbering as many times as needed to upload the entire file.

- For example, a smaller file name would be:

**BorrowerLastNameFirstInitial\_Category\_ActivityType**

- A larger file would be numbered and uploaded in multiple parts. For example:

**1BorrowerLastNameFirstInitial\_Category\_ActivityType;**

**2BorrowerLastNameFirstInitial\_Category\_ActivityType;**

**3BorrowerLastNameFirstInitial\_Category\_ActivityType; etc.**

Investment Type	File Naming Convention	Example
CDFI Related – Equity Investment	RecipientCDFIName_Category_ActivityType	ABCCDFI_CDFI_CEI
CDFI Related – Equity Like Loan	RecipientCDFIName_Category_ActivityType	ABCCDFI_CDFI_ELL
CDFI Related – Grants	RecipientCDFIName_Category_ActivityType	ABCCDFI_CDFI_CG
CDFI Related – Loans	RecipientCDFIName_Category_ActivityType	ABCCDFI_CDFI_LNS
CDFI Related – Deposits/Shares	RecipientCDFIName_Category_ActivityType	ABCCDFI_CDFI_DS
CDFI Related – Technical Assistance	RecipientCDFIName_Category_ActivityType	ABCCDFI_CDFI_TAC
DCFA – Consumer Loans – Affordable Housing Loans	BorrowerLastNameFirstInitial_Category_ActivityType	DoeJ_DCFA_AHL
DCFA – Consumer Loans – Education Loans	BorrowerLastNameFirstInitial_Category_ActivityType	DoeJ_DCFA_EDU
DCFA – Consumer Loans – Home Improvement Loans	BorrowerLastNameFirstInitial_Category_ActivityType	DoeJ_DCFA_HIL
DCFA – Counsumer Loans – Small Dollar Consumer Loans	BorrowerName_Category_ActivityType	DoeJ_DCFA_SDL
DCFA – Commercial Loans – Affordable Housing Development Loans	BorrowerName_Category_ActivityType	ABCLLC_DCFA_AHD
DCFA – Commercial Loans	BorrowerName_Category_ActivityType	ABCINC_DCFA_CRE

Investment Type	File Naming Convention	Example
– Commercial Real Estate		
DCFA – Commercial Loans – Small Business Loans	BorrowerName_Category_ActivityType	ABCINC_DCFA_SBL
Service Activities – Deposits	ServiceActivitiesNarrative_Category_ActivityType	DepositsNarrative_SA_D
Service Activities – Community Services	ServiceActivitiesNarrative_Category_ActivityType	ServiceActivitiesNarrative_SA_CS
Service Activities – Financial Services	ServiceActivitiesNarrative_Category_ActivityType	ServiceActivitiesNarrative_SA_FS
Service Activities – Targeted Financial Services	ServiceActivitiesNarrative_Category_ActivityType	ServicesActivitiesNarrative_SA_TFS
Service Activities - Targeted Savings Products	ServiceActivitiesNarrative_Category_ActivityType	ServicesActivitesNarrative_SA_TSP