



DISABILITY FUNDS-FINANCIAL ASSISTANCE (DF-FA) APPLICATION GUIDANCE

FY 2021 CDFI Program Financial Assistance Application

FEBRUARY 18, 2021
THE CDFI FUND
U.S. Department of the Treasury

OMB Approval No. 1559-0021

Paperwork Reduction Act Notice.

This submission requirements package is provided to Applicants for awards under the Community Development Financial Institutions Program (CDFI Program) and Native American CDFI Assistance Program (NACA Program). Applicants are not required to respond to this collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. The estimated average burden associated with this collection of information per Applicant is 95 hours for the Base Financial Assistance (Base-FA) Application, 0.5 hours for the supplemental Persistent Poverty County-Financial Assistance (PPC-FA) Application, 10 hours for the supplemental Disability Funds-Financial Assistance (DF-FA) Application, and 10 hours for the supplemental Healthy Food Financing Initiative-Financial Assistance (HFFI-FA) Application. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Program Manager, CDFI Program and NACA Program, Department of the Treasury, Community Development Financial Institutions Fund, 1500 Pennsylvania Avenue, Washington, D.C. 20220.

All materials are available on the CDFI Fund Website: www.cdfifund.gov.

Catalog of Federal Domestic Assistance Number: CDFI 21.020; NACA 21.012

Introduction

The Disability Funds-Financial Assistance (DF-FA) Application (OMB Control Number: 1559-0021) Guidance document (DF-FA Guidance) provides Applicants with guidance and tips on how to respond to the DF-FA narrative questions and data tables included in this year's DF-FA Supplemental Application. Capitalized terms not defined herein shall have the meaning specified in the applicable FY 2021 CDFI Program or NACA Program Notice of Funds Availability (together, NOFAs).

Responses to the narrative questions and data tables must be provided in the DF-FA Supplemental Application section within the Financial Assistance (FA) Application in the Awards Management Information System (AMIS).

DF-FA Application submissions that are not submitted via AMIS by May 3, 2021, at 11:59 ET will not be considered by the CDFI Fund.

About the DF-FA Awards

DF-FA awards will be provided as a supplement to Community Development Financial Institutions Program (CDFI Program) and Native American CDFI Assistance Program (NACA Program) Base-Financial Assistance¹ (Base-FA) awards. Therefore, DF-FA Applicants must submit a DF-FA Application along with a CDFI Program and/or NACA Program Base-FA Application. Only those DF-FA Applicants that have been selected to receive a Base-FA award will be eligible to receive a DF-FA award. Applicants applying solely for Technical Assistance (TA) are not eligible to apply for DF-FA awards.

Like Base-FA awards, DF-FA awards will be made in the form of grants, loans, equity investments, deposits, and/or credit union shares based on the form of Matching Funds provided by the Applicant, if applicable. The eligible uses of DF-FA awards are Financial Products, Financial Services, Development Services, and loan loss reserves.

DF-FA Applicants must be Certified CDFIs that have a track record of serving individuals with disabilities, specifically by providing Financial Products, Financial Services, and/or Development Services that have a primary purpose of benefiting individuals with disabilities.

Definitions

For the purposes of DF-FA, a person with a Disability is: a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment, as defined by the ADA at <https://www.ada.gov/cguide.htm>.

¹ Financial Assistance award types include the Base-FA award and the following awards that are provided as a supplement to the Base-FA award: DF-FA, Persistent Poverty Counties-FA (PPC-FA), and Healthy Food Financing Initiative-Financial Assistance (HFFI-FA). The DF-FA, PPC-FA, and HFFI-FA Applications are evaluated independently from the Base-FA Application and will not affect the Base-FA Application evaluation or Base-FA award amount. See the FY 2020 NOFA for more information.

To facilitate responses to the application questions, Applicants are encouraged to refer to the information available on the [Americans with Disabilities Act website](#) as well as the [U.S. Equal Employment Opportunity Commission website](#).

The following are **examples** of products and services that have a primary purpose of benefitting individuals with disabilities:

- ✓ Loan to purchase and renovate a building that will house a school that provides educational and social services to children and young adults with disabilities;
- ✓ Loan to renovate an independent living home for individuals with disabilities;
- ✓ Predevelopment loan for a community services organization that provides transportation services, housing services, and job training for individuals with disabilities;
- ✓ Working capital loan to a business that primarily employs adults with disabilities;
- ✓ Loans to purchase assistive technology such as hearing aids, stair glides, seat-lift chairs, wheelchairs and scooters, computers and specialized software, home modifications (e.g. ramps, roll-in showers, lowered counter tops, widened doorways, etc.), and adapted vehicles (e.g. lowered floors, ramps, hand controls, etc.); and
- ✓ Financial counseling and transitional planning assistance for individuals with disabilities and their families.

DF-FA AMIS Application Questions and Data Tables

Applicants are required to input their “DF-FA Request Amount” and the “DF-FA First Payment Amount” under the *DF-FA Supplemental FA Applications* section of the FA Application in AMIS. **Applicants that do not include a DF-FA award request amount will not be eligible to apply for a DF-FA award.**

Applicants must also respond to the narrative questions and data tables in the supplemental DF-FA application in AMIS. Applicants must answer each of the narrative questions using clear, concise, factually-based text, while adhering to the stated character maximums. You are encouraged to describe your organization within the framework of each question being asked. You should also be prepared to discuss your previous activities as well as future plans.

Narrative responses should directly address the question. Where applicable, cite any secondary data sources, reports, statistics, or other sources. Be sure to use the most recent data and information available. Only the narrative responses and data provided in the DF-FA Application will be considered during the evaluation process for DF-FA.

Note: Do not reference your CDFI Program and/or NACA Program Base-FA Application since the Base-FA Application information will not be assessed during the evaluation process for DF-FA. The DF-FA award is evaluated independently from the Base-FA award and will not affect the Base-FA award evaluation or amount.

Narrative Questions

All narrative questions are mandatory.

Question Text	Character Limit	Notes/Guidance
<p>1. Describe the needs and challenges of individuals with disabilities within the communities you serve, such as, but not limited to:</p> <ul style="list-style-type: none"> • Asset development; • Affordable, accessible, and safe housing; • Employment opportunities; and • Access to assistive products and services that support health and community living. 	<p><i>3,500 character limit</i></p>	<p>This question asks you to identify the needs and challenges facing individuals with disabilities. In particular, you should concentrate on the needs of individuals with disabilities in the communities you serve and those needs/challenges that can be addressed through your organization’s deployment of financial products and/or services. The needs and challenges you identify in this question should tie into your responses for the questions that follow.</p> <p>You may choose to address the needs and challenges outlined in the question or any other challenges that your organization has identified which it intends to mitigate through the deployment of financial products and/or services.</p>

Question Text	Character Limit	Notes/Guidance
<p>2. Discuss your strategy for meeting the needs and challenges identified in Question 1 through your Financial Products, Financial Services, and Development Services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities. Describe your outreach strategy for reaching individuals with disabilities and/or organizations that provide services to individuals with disabilities.</p>	<p>3,500 character limit</p>	<p>This question asks you to discuss how your organization’s <u>current financial products and services</u> meet the needs and challenges of individuals with disabilities that you identified in Question 1. In other words, discuss your organization’s track record of meeting the needs and challenges facing individuals with disabilities. This question is not asking you to discuss your plan for using the requested DF-FA award, but you may include examples of how prior DF-FA awards have helped your organization meet the needs of individuals with disabilities.</p> <p>Ensure that your response describes either <u>financial products/services or development services that have a primary purpose of benefitting individuals with disabilities</u>. Do not simply extrapolate an estimated number of financial products/services that were likely delivered to individuals with disabilities based upon the demographic composition of your beneficiaries. See “About the DF-FA Awards” in this document for examples of the types of products and services that have a primary purpose of benefitting individuals with disabilities.</p> <p>Also describe your organization’s strategy for reaching individuals with disabilities or reaching other organizations serving such individuals. In other words, how does your organization ensure that you are reaching individuals or organizations that would directly benefit from the products and services you outlined above?</p>

Question Text	Character Limit	Notes/Guidance
<p>3. Describe how you will use the requested DF-FA award to increase and/or expand your Financial Products, Financial Services, and/or Development Services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities, to address challenges, such as:</p> <ul style="list-style-type: none"> • Asset development; • Affordable, accessible, and safe housing; • Employment opportunities; and • Access to assistive products and services that support health and community living. 	<p><i>3,500 character limit</i></p>	<p>This question asks you to discuss how your organization will use your requested DF-FA award to benefit individuals with disabilities. Specifically, this question asks how your organization will expand or increase its current financial product, financial service, or development service offerings to address the challenges facing individuals with disabilities. Also include in your response the specific Target Market challenges you discussed in your narrative for Question 1.</p> <p>This question is your opportunity to articulate your plans for the requested DF-FA award and how those plans will increase your organization’s ability to effectively serve individuals with disabilities through the expansion of financial products, financial services, or development services. As with Question 2, be sure to discuss products and/or services that have a primary purpose of benefitting individuals with disabilities.</p>
<p>4. Describe any formal or informal partnerships you have established or plan to establish for the purposes of:</p> <ol style="list-style-type: none"> i) Accessing and/or referring customers; ii) Developing new products and/or services; and/or iii) Providing products and/or services to further your support of individuals with disabilities. 	<p><i>2,500 character limit</i></p>	<p>This question asks you to discuss any partnerships or collaborative efforts that support your organization’s ability to address the needs and challenges facing individuals with disabilities.</p> <p>Be sure to discuss partnerships that are directly related to the work that you are currently doing, or proposing to do with your requested DF-FA award.</p>

Data Tables

The “Financial Products” data table is mandatory for all DF-FA Applicants. The “Financial Services” and “Development Services” data tables should be completed if applicable.

Applicants should only include the Financial Products, Financial Services, and Development Services that are provided for the primary purpose of benefiting individuals with disabilities.

Primary Purpose: Benefitting Individuals with Disabilities

Example: A DF-FA Applicant has an affordable housing rehab product that is offered to borrowers, which include individuals with and without disabilities. When the Applicant completes the Financial Products data table in the DF-FA Application, it should only include the rehab loans that it has made for the specific purpose of benefiting individuals with disabilities (e.g. loans to widen doorways, build ramps, lower countertops, etc.).

- The three (3) historic fiscal years reported in the DF-FA data tables must be consistent with the three (3) historic fiscal years reported in the *Application Financial Data* section in the Base-FA Application.
 - “Historic Fiscal Year 1” should be the Applicant’s most recent historic fiscal year that it reported in the *Application Financial Data* section in the Base-FA Application.
- The number in the “Total \$ of all loans closed” field for each fiscal year is pre-populated with the number reported in the “On-Balance Sheet Loans Closed \$” field in the *Application Financial Data* record for the corresponding fiscal year in the Base-FA Application.
- Applicants can provide up to six (6) descriptions of Financial Products, Financial Services, and Development Services in each data table, respectively.

DF-FA Financial Products Table

In support of the strategy discussed in Question 2, complete the table below to demonstrate your track record of providing Financial Products to individuals with disabilities and/or organizations that provide services to individuals with disabilities in order to address the needs and challenges of individuals with disabilities. Only include products and services that you have provided for the primary purpose of benefiting individuals with disabilities over the past three years.

DF-FA Financial Products Table								
#	Financial Product Name	Financial Product Description (100 characters)	Historic Fiscal Year 1 (Most Recent)		Historic Fiscal Year 2		Historic Fiscal Year 3	
			\$ of Loans Closed to Benefit Individuals with Disabilities	# of Individuals with Disabilities Served	\$ of Loans Closed to Benefit Individuals with Disabilities	# of Individuals with Disabilities Served	\$ of Loans Closed to Benefit Individuals with Disabilities	# of Individuals with Disabilities Served
1.								
2.								
... (up to 6)								
Total \$ of all loans closed to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total \$ of all loans closed (must match On-Balance Sheet Loans Closed \$ field in the FA Application):								
% of loans closed to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

DF-FA Financial Services Table

In support of the strategy discussed in Question 2, complete the table below to demonstrate your track record of providing Financial Services to individuals with disabilities and/or organizations that provide services to individuals with disabilities in order to address the needs and challenges of individuals with disabilities. Only include products and services that you have provided for the primary purpose of benefiting individuals with disabilities over the past three years.

DF-FA Financial Services Table								
#	Financial Services Name	Financial Services Description (100 characters)	Historic Fiscal Year 1 (Most Recent)		Historic Fiscal Year 2		Historic Fiscal Year 3	
			# of Financial Services Provided	# of Individuals with Disabilities Served	# of Financial Services Provided	# of Individuals with Disabilities Served	# of Financial Services Provided	# of Individuals with Disabilities Served
1.								
2.								
... (up to 6)								
Total # of all Financial Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total # of all Financial Services provided (must match field in the FA Application):								
% of Financial Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

DF-FA Development Services Table

In support of the strategy discussed in Question 2, complete the table below to demonstrate your track record of providing Development Services to individuals with disabilities and/or organizations that provide services to individuals with disabilities in order to address the needs and challenges of individuals with disabilities. Only include products and services that you have provided for the primary purpose of benefiting individuals with disabilities over the past three years.

DF-FA Development Services Table								
#	Development Services Name	Development Services Description (100 characters)	Historic Fiscal Year 1 (Most Recent)		Historic Fiscal Year 2		Historic Fiscal Year 3	
			# of Development Services Provided	# of Individuals with Disabilities Served	# of Development Services Provided	# of Individuals with Disabilities Served	# of Development Services Provided	# of Individuals with Disabilities Served
1.								
2.								
... (up to 6)								
Total # of all Development Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total # of all Development Services provided (must match field in the FA Application):								
% of Development Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

DF-FA Matching Funds Requirements

The applicability of the Matching Funds requirement for DF-FA awards are based on the Applicant's designation as Core FA or SECA FA, and whether the Applicant is considered a Native American CDFI.²

Core FA Applicants, with the exception of Native American CDFIs

Core FA Applicants, with the exception of Native American CDFIs, are required to submit Matching Funds that meet the requirements outlined in the NOFA and Matching Funds Guidance for their requested DF-FA awards. These Applicants must demonstrate, at the time of their Base-FA Application submission, that they have In-Hand and/or Committed Matching Funds in an amount of at least 50 percent of their total Base-FA, PPC-FA, and DF-FA award request, as applicable.

Core FA Applicants, with the exception of Native American CDFIs, will receive DF-FA awards in the form of grants, loans, equity investments, deposits, and/or credit union shares based on the type(s) of Matching Funds provided. In other words, if you submit a loan as Matching Funds, the award will come in the form of a loan.

SECA FA (CDFI Program only) and Native American CDFI (CDFI Program and NACA Program) Applicants

The DF-FA Matching Funds requirement for SECA FA Applicants was waived in this year's appropriations bill and was permanently waived for Native American CDFIs in the Indian Community Economic Enhancement Act of 2020. As a result, SECA and Native American CDFI Applicants will receive awards (Base-FA, PPC-FA, and DF-FA, as applicable) in the form of a grant.

DF-FA Application Review and Award Size

DF-FA Application Review

The CDFI Fund will only review an Applicant's DF-FA Application after the CDFI Fund's internal review process indicates that the Applicant will receive a Base-FA award. The DF-FA Application will be evaluated independently from the Base-FA Application. Furthermore, the information contained in the Base-FA Application will not be considered as part of the DF-FA evaluation process.

The following reviewer guidance will be used to evaluate DF-FA applications:

- Does the Applicant demonstrate a track record of providing financial products and services that benefit individuals with disabilities? Does this overall track record support the Applicant's requested DF-FA award amount?
- Has the Applicant identified the particular needs and challenges facing individuals with disabilities in the communities it serves?

² A Native American CDFI (Native CDFI) is one that Primarily Serves a Native Community. Primarily Serves is defined as 50% or more of an Applicant's activities being directed to a Native Community. Per the FY 2021 CDFI Program NOFA and the FY 2021 NACA Program NOFA, a Native Community is defined as Native American, Alaska Native, or Native Hawaiian populations or Native American areas defined as Federally-designated reservations, Hawaiian homelands, Alaska Native Villages and U.S. Census Bureau-designated Tribal Statistical Areas.

- Do the Applicant's current financial product and service offerings address the needs and challenges it identified in the question above?
- Does the Applicant's plan to use the requested DF-FA award enhance its ability to serve individuals with disabilities through the expansion or increase of its financial products and services?
- Is the Applicant engaged in partnerships that further its support of individuals with disabilities?

DF-FA Award Size

Pursuant to the FY 2021 NOFA, the CDFI Fund estimates that the average DF-FA award size will be \$235,000.

- The DF-FA award size may be more or less than the estimated \$235,000 depending upon Applicant demand, due diligence review findings, and funding availability.
- The DF-FA award size will be no more than the amount requested by the Applicant.
- Note that DF-FA awards are not subject to the \$5 million award cap to any one organization and its Subsidiaries and Affiliates during any three-year period.

Post Award Requirements

If awarded, DF-FA Award Recipients will be required to meet deployment goals and reporting requirements as specified in the Assistance Agreement.

DF-FA Performance Goal and Measure (PG&M)

The DF-FA PG&M will require Award Recipients to use 85 percent of the DF-FA award, or an equivalent amount from other available funds on its balance sheet, to provide Financial Products that benefit individuals with disabilities by the end of the Period of Performance of the FA award (exclusive of Base-FA, PPC-FA, and/or HFFI-FA awards). Amounts reported for the DF-FA PG&M may not be reported under the Base-FA Objectives PG&M(s), the PPC-FA PG&M, or the HFFI-FA PG&M.

You will be able to preview a sample PG&M in the AMIS Application. The PG&Ms presented in the Application are for illustrative purposes only. The Assistance Agreements will have the final PG&Ms and all related terms and conditions.