

FINANCIAL STRATEGIES AND RESEARCH

CDFI/NACA/RRP TRANSACTION LEVEL REPORT

CDFI/NACA/RRP TRANSACTION
LEVEL REPORT (TLR) DATA POINT
COLLECTION GUIDE

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Paperwork Burden Statement:

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0027. Public reporting burden for this collection of information is estimated to average 40 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave, NW, Washington, DC 20220.

Freedom of Information Act (FOIA) Statement:

The CDFI Fund does not publish proprietary or confidential information submitted by CDFI's as a general practice. However, any information submitted by CDFI's in the Annual CDFI/NACA/RRP Financial Award Recipient Transaction Level Report (TLR) or other reports made in connection with TLR (e.g., TLR Snapshot Report) is subject to the Freedom of Information Act (FOIA) (5 U.S.C. 552) and other federal laws and regulations. Any information contained in this collection, including any attachments or supplements hereto, is subject to disclosure to law enforcement agencies for law enforcement purposes. In general, FOIA makes federal agency records available to the public, unless the information requested is exempt from disclosure. Trade secrets and commercial or financial information submitted by CDFI's may be exempt from disclosure pursuant to the FOIA. CDFI's should consult their legal counsel for further guidance on this matter.

The CDFI Fund reserves the right to publish responses to select questions provided during the reporting process.

The CDFI Fund may upon request provide information collected and any associated reporting submitted by the Recipient to an appropriate federal, state, tribal, local, international, or foreign law enforcement agency or other appropriate authority charged with investigating or prosecuting a violation or enforcing or implementing a law, rule, regulation, or order.

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CDFI/NACA/RRP Transaction Level Report (TLR)

Data Point Collection Guide

December 2023

I. Purpose

Based on an assistance agreement between each Financial Award (FA) Recipient and the CDFI Fund, the CDFI/NACA Transaction Level Report (TLR) is used to collect information for compliance monitoring, performance reporting and recordkeeping purposes. The annual report provides qualitative and quantitative information on the Recipient's compliance with its performance goals, its financial health, and the period of performance in which the CDFI Fund's financial assistance was used. The CDFI/NACA TLR is submitted via the CDFI Fund's Awards Management Information System (AMIS) once a year, six (6) months after their fiscal year end.

In May 2021, the CDFI Fund expanded the use of the CDFI/NACA TLR to include evaluation and compliance reporting for the CDFI Rapid Response Program (CDFI RRP) authorized by the Consolidated Appropriations Act, 2021, Pub. L. 116-260 (December 27, 2020), to provide grants to CDFIs to support, prepare for, and respond to the economic impact of the COVID-19 pandemic. The CDFI/NACA TLR becomes the CDFI/NACA/RRP TLR.

Under the new Certification policies, Certified CDFIs will be required to submit transaction level data to allow the CDFI Fund to better assess Target Market activity rather than relying on attestations. Certified CDFIs who are neither current CDFI/NACA FA recipients, nor CDFI RRP FA recipients will submit the abbreviated TLR form with their Annual Certification and Data Collection Report (ACR) (OMB Control Number 1559-0046) on an annual basis. This is the same form that they submitted at the time of their Certification Application. Certified CDFIs who are current FA recipients will submit the TLR (OMB Control Number 1559-0027) as they currently are required to do under their respective Award Assistance Agreements.

For current, active CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award recipients, AMIS through your Assistance Agreement will enable the opening of the full-length TLR. Please note, if you have multiple financial assistance awards through the CDFI/NACA Program, CDFI ERP Program, and CDFI RRP Program, you are only required to submit one TLR per fiscal year.

To ensure proper reporting, CDFIs should review the award and reporting statuses in AMIS regularly. If a CDFI does not agree with the award and reporting status displayed in the ACR (for example, a status of "Not Submitted," or a due date of 12/31/2023), please review your Certification Agreement and/or Assistance Agreement to determine which reports are designated in the Agreements. If you believe that your CDFI's award and reporting status is incorrect, please submit a service request in AMIS requesting a review of your award and reporting status.

II. Overview

Please refer to this data point guide for greater clarity and detail regarding what information should be included to respond to each data field in the CDFI/NACA/RRP Transaction Level Report (TLR) and its

supporting data collection forms. A complete CDFI/NACA/RRP TLR submission is comprised of the following forms:

- CDFI/NACA/RRP Transaction Level Report
- Loan Purchases Report (if applicable)
- Consumer Loan Report (if applicable)
- Financial Services Report (if applicable)

Once a financial institution has completed all the applicable CDFI/NACA/RRP TLR components, the submission will need to be certified.

III. CDFI/NACA/RRP Transaction Level Report (TLR)

Completion and Submission Process in General

- (1) CDFI Certification Applicants and Certified CDFIs who do have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award will report on new originations or purchases closed during the most recently completed fiscal year in the CDFI/NACA/RRP TLR.
- (2) CDFI Certification Applicants are required to submit their complete CDFI/NACA/RRP TLR before they complete their CDFI Certification Application so that certain data fields in the Application can be auto-populated based on data in the TLR.
- (3) Certified CDFIs who have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award are required to submit their complete CDFI/NACA/RRP TLR ahead of their ACR submission. The CDFI/NACA/RRP TLR is typically due 180 days after the reporting entity's most recently completed fiscal year according to the schedule in the Assistance Agreement as well as the Award Reporting Schedule in AMIS.
- (4) To ensure coordination between TLR TM activity results and ACR TM activity requirements, ACR submissions will be due 180 days after the reporting entity's most recently completed fiscal year.
- (5) The existing CDFI TLR Address Report should be used to enter location information for each transaction.
- (6) Depending on the number of originations to report, an Applicant or Certified CDFI may enter information on each origination directly through the user interface in AMIS, or they can submit through a bulk upload process using a spreadsheet file. At this time, there is no bulk upload process available for loan purchases.
- (7) An Applicant or Certified CDFI will use the existing TLR reporting and pre-certification process, which allows CDFIs to validate and check their TLR and associated reports for errors before submitting a final report. The pre-Certification process will also allow CDFIs to stage their data in batches and to use the geocoding functionality for determining whether transactions are in qualified Investment Areas (IAs). When CDFIs upload their reports into the precertification process, the system will check for errors.

- (8) Once all transactions are correct and validated by the system, an Applicant or CDFI can submit the final report.
- (9) A Certified CDFI should retain all supporting documentation for a minimum of five years after submission of the TLR to the Fund for compliance recordkeeping, as it is subject to a random desk review based on the guidelines stated in the Certification Agreement.
- (10) Once a CDFI has submitted its final report, AMIS will then generate a display for each Applicant or Certified CDFI that provides an overall tabulation of the proportion of its new Financial Product originations and/or purchases as well as Financial Services unique account holders (if applicable) that serve qualified IAs and/or Targeted Populations based on the Applicant's or CDFI's proposed or approved Target Market(s). This information will automatically be populated into either the CDFI Certification Application or ACR to assess whether the organization meets the minimum Target Market activity thresholds required for obtaining or maintaining its CDFI Certification.

General Reporting Guidelines

- Only Certified CDFIs who have an active financial assistance award from CDFI/NACA Program, CDFI RRP and/or CDFI ERP are required to file a CDFI/NACA/RRP TLR report.
- Only one TLR is required per Certification Application or Annual Certification and Data Collection Report (ACR) per fiscal year regardless of the number of FA awards received.
- Include ALL NEW Financial Products originated or purchased during the Applicant or Certified CDFI's during the reporting period, **NOT** just loans and investments associated with a FA award.
- Know your CDFI's reporting period because only Financial Products originated or purchased during the reporting period are accepted. Reporting period should correspond to the CDFI's most recently completed fiscal year. Check and confirm the reporting period before filing an TLR report.
- Unless the guidance indicates otherwise, always report the data at the time of Financial Product origination or purchase.
- Make sure to use the most up-to-date template to upload data into AMIS.

What should be on your TLR:

- Reported Financial Products must be Arm's Length transactions and on balance sheet (with the exception of entities Certified as CDFIs for the purpose of the Bond Guarantee Program).
- Report loan purchases in the separate Loan Purchase object. If an Applicant or Certified CDFI has loan purchases on its balance sheet and they were purchased within the reporting period, then the Loan Purchases Report Object must be completed and submitted.
- Exclude any New Markets Tax Credit (NMTC) activity that was funded by Qualified Equity Investments (QEIs).
- Exclude any Capital Magnet Fund (CMF) activity that was funded by CMF awards.
- For loan participations, report **ONLY** your portion of the loan participation.

- Credit Unions, Banks, and Depository Institution Holding Companies will need to report any consumer loans originated during the reporting period in the separate Consumer Loans/Investment Originated object.
- The Financial Services Report Object should only be completed and submitted by a depository institution that requires the submission of financial services data in order to potentially meet the TM thresholds.
- Complete all required data fields. Refer to the “Explanation of the data fields in the Transaction Level Report” section below for the validation rules of each data field to determine what is required and what is not required.
- For entities that pass-through FA awards to their affiliates, only the affiliates are required to report the affiliates’ lending activities within the affiliates’ AMIS accounts. For example, if a Bank Holding Company receives a FA award and passes it through to its affiliate to utilize the award, only the affiliate is required to report on its own lending activities within its own account in AMIS.

When should your TLR be submitted:

The CDFI Fund recommends starting the submission process at least one month before the due date. For currently Certified CDFIs, remember that you must submit your TLR first before you can submit your ACR.

What happens after your TLR is successfully submitted:

After the TLR is submitted to the CDFI Fund, it will be reviewed. Upon review, if the data reported is deemed incomplete or inaccurate, the CDFI Fund will follow up for clarification. If the CDFI Certification Applicant or currently Certified CDFI fails to respond to questions within the CDFI Fund’s required timeframe, the TLR report will be considered not submitted which could jeopardize the submission of the Applicant’s or CDFI’s CDFI Certification status.

IV. CDFI/NACA/RRP TLR Object – Data Points

Explanation of the Data Points for CDFI/NACA/RRP TLR Object

TLR Submission Year

Choose one of the pre-defined values. TLR Submission Year is the year of the report, NOT the year when the report is submitted. For example, if this is your 2020 CDFI TLR report, you should set the TLR Submission Year to “2020” for all records in that report even though the report is submitted in 2021.

Validations:

- **Mandatory Field**

Date Originated

Report the date that a legally binding note was signed by the borrower/investee in favor of the lender/investor.

Validations:

- **Mandatory Field**
- **Date Originated cannot be after the Organization’s Reporting Period End Date.**
- **Date Originated cannot be after the current date and the Organization’s Fiscal Year End Date.**

Response must be mm/dd/yyyy

Original Loan/Investment Amount

Report the amount of the loan original investment. The amount should be a non-zero positive whole number. For LOC such as credit cards, report the credit limit amount. If the credit limit amount is unknown, enter “1”.

Validations:

- **Mandatory Field**
- **Original Loan/Investment Amount must be greater zero**
- **Original Loan/Investment Amount cannot be greater than \$50,000 if Purpose = **MICRO****

Response must be numeric

Purpose

Choose one of the pre-defined values below and identify the primary purpose of the financial note. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and a facility improvement), select the purpose with the largest share of the transaction.

Validations:

- **Mandatory Field**
- **All loan purchases originated during the reporting period will need to be reported in the TLR Loan Purchases table.**
- **Credit Unions and Banks will need to report Consumer Loans originated during the reporting period in the separate Consumer Loans/Investments Originated table.**
- **Credit Unions and Banks continue to report loans other than consumer loans in the TLR.**
- **For Individual investees, select CONSUMER, HOMEPURCH, HOMEIMP, CLIMATE, OTHER, or MICRO**
- **For CDFI Investees, select OTHER**
- **For Business Investees, select BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, RERHSINGLE, CLIMATE, OTHER or MICRO**

Please select one of the following:

CONSUMER	Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans. Note: Banks and Credit Unions will receive a validation error if they select Consumer as the Purpose and will be directed to fill out the Consumer Loans/Investments Originated table instead.
BUSINESS	Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
MICRO	Non- Real Estate Microenterprise: Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
CLIMATE	Climate-Centered Finance: Financing projects related to climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects, including Solar (NAICS 221114), Wind power (NAICS 221115), Geothermal power (NAICS 221116), Biomass (NAICS 221117), as well as other terms such as “LEED”, “recycling”, “waste processing”, “Biofuel”, “brownfield”, “renewable energy” or “green lending. Financing with a climate-centered purpose of some form can include investment supporting weatherization; energy-efficient prefabrication or manufacturing; supply chain use, processes or productions resulting in lower emissions; energy site transitions; sustainable and/or climate-smart agriculture and forestry; renewable energy development or implementation (including wind, solar, hydroelectric, biomass, geothermal, and other low-carbon technologies); electric vehicle innovation or use; and other investments that aim to build climate resilience, support adaptation to extreme

	weather and climate events, and/or mitigate climate change.
HOMEPURCH	Home Purchase: Loan is for the purchase of a primary residence.
HOMEIMP	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
RECOCOM	Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial: Financial Note is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
RECOMULTI	Real Estate – Construction–Housing–Multi Family: Financial Notes is for predevelopment financing, or construction of multifamily housing.
RECOSINGLE	Real Estate – Construction–Housing–Single Family: Financial Note is for predevelopment financing, or construction of single family housing.
RERHCOM	Real Estate–Rehabilitation–Commercial: Financing is to rehabilitate office, retail, manufacturing, or community facility space. Financial Note may include acquisition costs. Include mixed-use real estate that combines both commercial and residential uses. Exclude acquisitions without rehabilitation.
RERHMULTI	Real Estate – Rehabilitation – Housing – Multi Family: Financing is to rehabilitate or acquire multifamily housing.
RERHSINGLE	Real Estate – Rehabilitation – Housing – Single Family: Financing is to rehabilitate or acquire single family housing.
OTHER	None of the Above: Financial note purpose does not match any of the purposes defined above. Loans or Investments to other CDFIs should be reported as “Other”.

Transaction Type

Choose one of the pre-defined values below and report the type of transaction for the financial note. For Loan Guarantee, CDFI recipient is a guarantor of this loan. For Loan Loss Reserve, CDFI recipient is using the FA award to provide loan loss reserve for this loan. For Capital Reserve, CDFI recipient is using the FA award to leverage this loan.

Validations:

- **Mandatory Field**

Please select one of the following:

TERM	Term Loan: A term loan is a loan from the CDFI for a specific amount that has a specified repayment schedule and a fixed or floating interest rate.
EQTYINV	Equity Investment: An equity investment is money that is invested in a company by the CDFI in exchange for the ownership shares of that company.
CREDITCARD	Credit Card: A payment mechanism that facilitates both consumer and commercial business transactions, including purchases and cash advances where the borrower is required to pay at least part of the card’s outstanding balance each billing cycle, depending on the terms as set forth in the cardholder agreement. As the debt reduces, the available credit increases for accounts in good standing.
LOC	Line of Credit (LOC): An LOC is an arrangement between the CDFI and a customer that establishes the maximum loan amount the customer can borrow excluding credit cards.
DEBTEQTY	Debt with Equity: The loan agreement that stipulates a loan may be converted to an equity upon meeting specified conditions.

LNGUARANTEE	Loan Guarantee: A loan agreement where the CDFI is a guarantor.
LNLSRESERVE	Loan Loss Reserve: CDFI is using the FA award to provide loan loss reserve for this loan.
CAPRESERVE	Capital Reserve: CDFI is using the FA award to leverage this loan.
OTHER	None of the Above

<h2 style="text-align: left;"><i>Loan Status</i></h2> <p>Choose one of the pre-defined values below and report the status of the loan or investment at the reporting period end.</p> <p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field <p><i>Please select one of the following:</i></p>	
ACTIVE	A loan or investment was open, on-the-books at the reporting period end.
CLOSED	A loan or line of credit that was paid in full (not refinanced) or an equity investment that has been exited at the reporting period end.
SOLD	A financial note was off-the-books but not paid in full at the reporting period end. It was done due to a transfer to another entity.
CHARGED OFF	A financial note was off-the-books but not paid in full at the reporting period end. It was done due to delinquency of borrower.
REFIN	A financial note was off-the-books but not paid in full at the reporting period end. It was done due to changes of loan features such as interest rate or loan term.
RESTRUCT	A financial note was open, on-the-books at the reporting period end. It was done in response to or to prevent a loan default.

<h2 style="text-align: left;"><i>Originator Transaction ID</i></h2> <p>Your Organization should assign a unique identifier to each loan or investment. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. <u>Do not use names, social security numbers or any other personally identifying information in creating Originator Transaction ID.</u></p>
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<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field • Must start with a letter (i.e. “a1234”) • Each <u>Originator Transaction ID</u> must be <u>unique</u> for each loan or investment. Duplicate Originator Transaction ID’s will cause errors in the file. • Note: If you receive the following error “This Identifier already exists”, please contact the AMIS Help Desk at AMIS@cdfi.treas.gov for help.
<i>Response must be text - up to 20 characters</i>

<h2 style="text-align: center;"><i>Interest Rate</i></h2> <p>Report the interest rate charged to the borrower at origination. Enter the percentage as a whole number (i.e. if the Interest Rate is 2.5%, enter 2.5). If the interest rate is unknown or not applicable, enter “99”.</p>	
<p>Validations:</p> <ul style="list-style-type: none"> • If <u>Transaction Type</u> = TERM, LOC or DEBTEQTY, then <u>Interest Rate</u> must be equal or greater than zero 	
<i>Response must be in numeric format up to 3 decimal places</i>	

<h2 style="text-align: center;"><i>Interest Type</i></h2> <p>Choose one of the pre-defined values below and report the type of interest at origination.</p>	
<p>Validations:</p> <ul style="list-style-type: none"> • Conditionally required if <u>Transaction Type</u> = TERM, LOC, or DEBTEQTY <p><i>Please select one of the following:</i></p>	
FIXED	A loan agreement where the interest rate is fixed.
ADJ	A loan agreement where the interest rate is adjustable.

<h2 style="text-align: center;"><i>Points</i></h2> <p>Report the points charged to the borrower at origination. <u>Exclude origination fees (do not report origination fees here).</u> Report the points as a percentage of the original loan amount. Report it as a number rather than with the percentage sign (i.e. if the point at origination is 2.5%, enter 2.5). If the Points is unknown or not applicable, enter “99”.</p>
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<p>Validations:</p> <ul style="list-style-type: none"> • Conditionally required if Transaction Type = TERM or DEBTEQTY • <u>Points</u> must be between 0 and 100.
<i>Response must be in numeric format up to 3 decimal places</i>

<h2>Origination Fees</h2>	
<p>Report the total loan origination fees, including processing, credit report, and other fees that borrowers have to either directly or indirectly pay at origination. Exclude points (do not report points here). “Origination Fees” should be a positive whole number. However, if there are no fees charged, enter zeros.</p>	
<p>Validations:</p> <ul style="list-style-type: none"> • If <u>Transaction Type</u> = TERM, LOC, or DEBTEQTY, then <u>Origination Fees</u> must be equal or greater than zero and less than <u>Original Loan/Investment Amount</u> 	
<i>Response must be in numeric format up to 2 decimal places</i>	

<h2>Amortization Type</h2>	
<p>Choose one of the pre-defined values below and report how the financial note is amortized at origination.</p>	
<p>Validations:</p> <ul style="list-style-type: none"> • Conditionally required if <u>Transaction Type</u> = TERM, LOC, or DEBTEQTY. <p><i>Please select one of the following:</i></p>	
FULLAM ORT	Fully Amortized: Amortization schedule includes both interest and principal payments throughout the life of the loan.
PARTAM ORT	Partially Amortized: Amortization schedule includes some principal payments throughout the life of the loan, with a larger principal payment at maturity.
NONAMO RT	Non-Amortizing: Amortization schedule includes interest only payments with a single principal payment at maturity.
OTHER	None of the Above

Equity-Like Features

Choose one of the pre-defined values below and report the type of equity-like feature. If a loan has more than one equity-like features, choose the one appearing first in the loan agreement.

Validations:

- Conditionally required if **Transaction Type** = **DEBTEQTY**

Please select one of the following:

CONVDEBT	Convertible Debt: Loan agreement specifies an option to convert all or part of the loan amount to equity
PERFINT	Performance Based Interest Rate: Loan's interest rate adjusts based on the borrower's performance.
ROYALTIES	Royalties: Loan has a royalty participation that gives the investor the right to a percentage of the borrower's sales or profits.
WARRANTS	Warrants: Loan agreement gives the investor the right to purchase the portfolio company's stock at a later date at a pre-negotiated price.
OTHER	None of the Above: Loan Agreement specifies an equity-like feature not described above.

Term (in months)

Report the term of a loan at origination. Enter the full term, not the remaining term of the financial note. "Term" must be a non-zero positive number and more likely between 1 and 360 months. If the term is in days rather than months, report as a portion of the month. For example, if the term is 15 days, report as 0.5 month. If the Term is unknown or not applicable, enter "999".

Validations:

- If **Transaction Type** = **TERM**, **Term** must be greater than zero

Response must be in numeric format

Guarantee by Third Party

If any portion of the loan is guaranteed by a third party, choose one of the pre-defined values below and report the source. Exclude performance guarantees.

Validations:	
<ul style="list-style-type: none"> Conditionally required if Transaction Type = TERM, LOC, or DEBTEQTY 	
<i>Please select one of the following:</i>	
SBA	Small Business Administration (SBA): A loan is issued by CDFI to its borrower, but guaranteed by SBA in case the borrower defaults.
USDA	US Department of Agriculture (USDA): A loan is issued by CDFI to its borrower, but guaranteed by USDA in case the borrower defaults.
OTHER GOV	Other Government Source: A loan is issued by CDFI to its borrower, but guaranteed by other government entities (federal, state, tribal, and local) in case the borrower defaults.
PERSO NAL	Personal Guarantee: A loan is issued by CDFI to its borrower, but guaranteed by other individuals (none-government, none-business entities) in case the borrower defaults.
NONE	A loan is issued by CDFI to its borrower, but is not guaranteed.
OTHER	None of the Above

<i>Forgivable Loan</i>	
Report whether the loan or investment agreement stipulates that some or all of the outstanding balance of the loan or the equity may be converted to a grant upon meeting specified conditions. Enter “Do Not Know” if the information is either unknown or not applicable. Only forgivable loans with at least one payment within 12 months of the loan closing date can be counted as a Financial Product for Target Market activity.	
Validations:	
<ul style="list-style-type: none"> Conditionally required if Transaction Type = TERM, EQTYINV, LOC, or DEBTEQTY 	
Yes	The loan or the equity may be converted to a grant.
YesTM	The loan or the equity may be converted to a grant and there has been at least one payment within 12 months of the loan closing date.
No	The loan or the equity may not be converted to a grant.
Do Not Know	The information is either unknown to the lender or not applicable.

<i>FA Program Type</i>	
Choose one of the pre-defined values below and report the FA Program PG&M objective of the loan/investment. If a loan/investment is used to satisfy Persistent Poverty Counties PG&M objective, then select “PPC-FA”. If a loan/investment is used to satisfy Healthy Food Financing Initiative PG&M objective, then select “HFFI-FA”. If a loan/investment is used to satisfy People with Disabilities PG&M objective, then select “DF-FA”. If a loan/investment is used to satisfy Rapid Response Program PG&M objective, then select	

“RRP-FA”. If a loan/investment is used to meet an Equitable Recovery Program PG&M objective, then select ERP. For other PG&M objectives, select “FA”. Only one option is allowed for each transaction.

Validations:

- **Mandatory field**

Please select one of the following:

PPC-FA	Persistent Poverty Counties Financial Assistance: The loan is used to meet Persistent Poverty Counties PG&M objective.
HFFI-FA	Healthy Food Financing Initiative Financial Assistance: The loan is used to meet Healthy Food Financing Initiative PG&M objective.
DF-FA	Disability Funds Financial Assistance: The loan is used to meet People with Disabilities PG&M objective.
RRP-FA	Rapid Response Program Financial Assistance: The loan is used to meet Rapid Response Program PG&M objective.
ERP	Equitable Recovery Program: The loan is used to meet an Equitable Recovery Program PG&M Objective. Note: ERP Awardees should not report on ERP loans/investments originated during the Year 0 Period of Performance until their Year 1 Reporting Deadline.
FA	None of the Above

Client ID

Your Organization can create and report a unique identifier to help distinguish which clients/projects (investees, borrowers, or projects) are associated with which loans or investments. A client/project ID can be associated with one or more loans/investments. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, social security numbers or any other personal identifying information in creating Client ID.**

Validations:

- **Mandatory Field**

Response must be text up to 20 characters

Investee/Borrower Type

Choose one of the pre-defined values below and report whether the transaction is a loan or investment in an individual, a business or a CDFI certified by CDFI Fund. Loans or investments in nonprofit entities or non-certified CDFIs should be reported as “BUS”.

<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field • If Investee Type = IND then Purpose cannot be BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE • If Investee Type = CDFI then Purpose must be OTHER • If Investee Type = BUS then Purpose cannot be CONSUMER, HOMEPURCH, or HOMEIMP <p><i>Please select one of the following:</i></p>	
IND	Individual: A loan is issued by CDFI to a borrower, who is an individual.
BUS	Business: A loan is issued by CDFI to a borrower, who is a business entity.
CDFI	CDFI: A loan is issued by CDFI to a borrower, who is a CDFI certified by CDFI Fund.

<h2 style="margin: 0;"><i>NAICS</i></h2> <p>Report the 6-digit North American Industry Classification (NAICS) Code that reflects investee/borrower’s nature of business/activity. Currently, NAICS Version 2017 is used. To determine the NAICS code for the business financed, go to http://www.census.gov/eos/www/naics/ and use the keyword search. If the NAICS is unknown or not applicable, enter “999999”.</p>	
<p>Validations:</p> <ul style="list-style-type: none"> • Conditionally required if <u>Investee Type</u> = BUS • <u>NAICS</u> must be a valid six-digit code 	
<i>Response must be numeric</i>	

<h2 style="margin: 0;"><i>Date Business Established</i></h2> <p>Report the date formal papers were filed to establish the investee’s/borrower’s business or the date the first sales occurred. If the date is unknown or not applicable, enter the origination date of loan (“Date Originated”).</p>	
<p>Validations:</p> <ul style="list-style-type: none"> • Conditionally required if <u>Investee Type</u> = BUS • <u>Date Business Established</u> cannot be after <u>Date Originated</u> • <u>Date Business Established</u> must be prior to current date 	
<i>Response must in the format of mm/dd/yyyy</i>	

Entity Structure

Choose one of the pre-defined values below and report the investee's/borrower's business or government structure.

Validations:

- Conditionally required if **Investee Type** = BUS

Please select one of the following:

NONPROFIT	Non-Profit or Not-for-Profit: Based on the IRS categorization for tax purposes
FORPROFIT	For-Profit: Based on the IRS categorization for tax purposes
TRIBAL	Tribal or Village Government: Entity is a tribal or village government, whether or not it has been federally recognized
OTHER	None of the Above: All other structures that do not fit the descriptions above, such as a government or quasi-government entity (i.e. a water authority)

Minority Owned or Controlled

Report whether the investee/borrower is more than 50% owned or controlled by one or more minorities. If the business is a for-profit entity, report whether more than 50% of the owners are minorities. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are minorities. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Investee Type** = BUS

Please select one of the following:

Yes	The business is owned or controlled by minorities.
No	The business is not owned or controlled by minorities.
Do Not Know	The information is either unknown to the lender or not applicable.

Women Owned or Controlled

Report whether the investee/borrower is more than 50% owned or controlled by one or more women. If the business is a for-profit entity, report whether more than 50% of the owners are women. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are women. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:	
<ul style="list-style-type: none"> • Conditionally required if Investee Type = BUS 	
<i>Please select one of the following:</i>	
Yes	The business is owned or controlled by women.
No	The business is not owned or controlled by women.
Do Not Know	The information is either unknown to the lender or not applicable.

<i>Low-Income Owned or Controlled</i>	
<p>Report whether the investee/borrower is more than 50% owned or controlled by one or more low-income persons. If the business is a for-profit entity, report whether more than 50% of the owners are low-income persons. If the business is a nonprofit entity, report whether more than 50% of its Board of Directors are low-income persons. “Low- Income” is defined as having family income is equal or less than 80 percent of the Area Median Family Income. Enter “Do Not Know” if the information is either unknown or not applicable.</p>	
Validations:	
<ul style="list-style-type: none"> • Conditionally required if Investee Type = BUS 	
<i>Please select one of the following:</i>	
Yes	The business is owned or controlled by low-income persons.
No	The business is not owned or controlled by low-income persons.
Do Not Know	The information is either unknown to the lender or not applicable.

<i>Credit Score Category</i>	
<p>Choose one of the pre-defined values below and report the most recently collected credit score of the investee/borrower. Enter “Do Not Know” if the information is unknown or not applicable.</p>	
Validations:	
<ul style="list-style-type: none"> • Conditionally required if Investee Type = IND 	
<i>Please select one of the following:</i>	
Excellent Credit	For investee or borrower having credit score between 800 and 850
Very Good Credit	For investee or borrower having credit score between 740 and 799
Good Credit	For investee or borrower having credit score between 670 and 739

Fair Credit	For investee or borrower having credit score between 580 and 669
Poor Credit	For investee or borrower having credit score between 300 and 579
No or Thin Credit	For investee or borrower having thin or no credit profile such as recent immigrants
Do Not Know	The information is either unknown to the lender or not applicable

Gender

Choose one of the pre-defined values below and report the gender of the investee or borrower. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = **IND**

Please select one of the following:

MALE	Male
FEMALE	Female
OTHER	None of the Above
Do Not Know	The information is either unknown to the lender or not applicable

Race

Choose one of the pre-defined values below and report the race of the investee or borrower. If the investee or borrower is of mixed race, select “OTHER”. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = **IND**

Please select one of the following:

AMIND	American Indian
ALASKAN	Alaskan Native
ASIAN	Asian
BLACK	Black or African American
HAWAIIAN	Native Hawaiian
PACIFIC	Other Pacific Islander

WHITE	White
OTHER	None of the Above
Do Not Know	The information is either unknown to the lender or not applicable

<i>Hispanic Origin</i>	
Choose one of the pre-defined values below and report whether the investee or borrower is Hispanic or Latino. Enter “Do Not Know” if the information is either unknown or not applicable.	
Validations:	
<ul style="list-style-type: none"> Conditionally required if Investee Type = IND 	
<i>Please select one of the following:</i>	
Yes	The borrower is either Hispanic or Latino
No	The borrower is neither Hispanic nor Latino
Do Not Know	The information is either unknown to the lender or not applicable

<i>Female-Headed Household</i>	
Choose one of the pre-defined values below and report whether the investee or borrower is a single or separated woman who will be the primary support for a household that includes at least one dependent or other qualifying individual as allowed by IRS regulation. Enter “Do Not Know” if the information is either unknown or not applicable.	
Validations:	
<ul style="list-style-type: none"> Conditionally required if Investee Type = IND 	
<i>Please select one of the following:</i>	
Yes	The borrower is a single female-headed household
No	The borrower is not a single female-headed household
Do Not Know	The information is either unknown to the lender or not applicable

First-Time Home Buyer

Choose one of the pre-defined values below and report whether the homebuyer is a first-time homebuyer (i.e. The homebuyer has not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence). If more than one investee or borrower, respond for the primary investee or borrower. If there is more than one primary investee or borrower, report whether at least one investee or borrower qualifies as a first-time homebuyer. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Purpose = HOMEPURCH**

Please select one of the following:

Yes	The borrower is a first-time homebuyer
No	The borrower is not a first-time homebuyer
Do Not Know	The information is either unknown to the lender or not applicable

Banked at Time of Intake

Choose one of the pre-defined values below and report banking account status of the investee or borrower at the time of intake. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Investee Type = IND**

Please select one of the following:

Banked	The borrower has a checking or savings account
Underbanked	The borrower has a checking or savings account and used at least one product or service from an alternative financial services (AFS) provider in the past 12 months
Unbanked	The borrower has neither a checking nor savings account
Do Not Know	The information is either unknown to the lender or not applicable

Annual Gross Revenue from Business Operations at Time of Loan/Investment Origination

Annual Gross Revenue from Business Oper.

Report the investee's or borrower's annual gross revenue during the most recent 12-month period prior to Loan or investment origination for which the information is available. This is the total gross revenue before tax, depreciation, trading loss, and other expenses. Therefore, the amount should be a positive number. However, if there is no revenue or not applicable, especially for new businesses, enter zero.

Validations:

- If **Investee Type** = **BUS**, then the number entered must be equal or greater than zero

Response must be numeric

Low-Income Status

Compliance Check

Choose one of the pre-defined values below and report the income status of the investee or borrower. Area Median Family Income (AMFI) for an investee or borrower depends on the metropolitan/nonmetropolitan designation of the county where the investee or borrower resides. If the investee or borrower lives in a metropolitan county, then use the greater of either the metropolitan or national metropolitan AMFI. If the investee or borrower lives in a nonmetropolitan county, then use the greater of either the statewide or national non-metropolitan AMFI. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- **Conditionally Required if **Investee Type** = **IND****

Please select one of the following:

Extremely Low-Income	Select this option if investee/borrower's family income is less than 30 percent of the Area Median Family Income.
Very Low-Income	Select this option if investee/borrower's family income is equal or greater than 30 percent and less than 50 percent of the Area Median Family Income.
Low-Income	Select this option if investee/borrower's family income is equal or greater than 50 percent and equal or less than 80 percent of the Area Median Family Income.
Middle-Income	Select this option if investee/borrower's family income is greater than 80 percent and less than 120 percent of the Area Median Family Income.
Upper-Income	Select this option if investee/borrower's family income is equal or greater than 120 percent of the Area Median Family Income.
Do Not Know	The information is either unknown to the lender or not applicable

Other Targeted Populations

Choose one of the pre-defined values below and report whether the transaction serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP.

Validations:

- **Mandatory Field**

Please select one of the following:

Native American	Native American
Native Alaskan	Native Alaskan
African American	African American
Native Hawaiian	Native Hawaiian
Other Pacific Islander	Other Pacific Islander
Filipino	Filipino
Vietnamese	Vietnamese
Persons with Disabilities	Persons with Disabilities
Hispanic	Hispanic
Certified CDFIs	Certified Community Development Financial Institutions (CDFIs)
Other Approved OTP	Other Approved OTP
NA	Not Applicable

Description of Other Approved OTP

Desc. Of Other Approved OTP

If “Other Approved OTP” was selected above, report the description of that targeted population.

Validations:

- **Conditionally required if [Other Targeted Populations](#) = **Other Approved OTP****

Response must be text

End Users:

Loans to businesses: End users are third party entities. For example, CDFI X (first party) makes a loan to Business Y (second party), then Business Y (second party) hires Entities Z (third party). If the majority of the Entities Z (the third party) are Low-Income (as defined in the Low-Income Status section), then select “YES” for LITP End Users. If the majority of the Entities Z (the third party) belong to an Other Targeted Population, then select “YES” for OTP End Users. If the majority of the Entities Z (the third party) live in Investment Areas as defined by the CDFI Fund, then select “YES” for IA End Users.

Loans for Facilities and Multi-family Housing: Reporting End Users for OTP, LITP or IA designated loans to fund facilities or multi-family housing or apartments should reflect the majority of the demographic or socioeconomic characteristics of the beneficiary population.

NOTE: Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP and OTP end users.

LITP End Users

Compliance Check

Choose one of the pre-defined values below and report if the transaction primarily serves a Low-Income Targeted Population (LITP) End Users. Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP end users. “Low-Income” is defined as having family income equal or less than 80 percent of the Area Median Family Income.

Validations:

- **Mandatory Field**

Please select one of the following:

YES	The transaction serves Low-Income Targeted Population (LITP) End Users
NO	The transaction does not serve Low-Income Targeted Population (LITP) End Users
NA	Not Applicable

OTP End Users

Choose one of the pre-defined values below and report if the transaction serves an Other Targeted Population (OTP) End Users. For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP end users.

Validations:	
<ul style="list-style-type: none"> • Mandatory Field 	
<i>Please select one of the following:</i>	
Native American	Native American
Native Alaskan	Native Alaskan
African American/Black	African American
Native Hawaiian	Native Hawaiian
Native Pacific Islander	Native Pacific Islander
Persons with Disabilities	Persons with Disabilities
Hispanic	Hispanic
Filipino	Filipino
Vietnamese	Vietnamese
Other Approved OTP	Other Approved OTP
NA	Not Applicable

Description of Other Approved OTP-End Users
Desc. Of Other Approved OTP-End Users

If “Other Approved OTP” was selected above, report the description of that targeted population.

Validations:

- **Conditionally required if OTP End Users = Other Approved OTP**

Response must be text

IA End Users
Compliance Check

Choose one of the pre-defined values below and report whether the transaction serves Investment Area (IA) End Users. Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently

Certified CDFIs will be required to use the 2016-2020 ACS dataset.	
Validations:	
<ul style="list-style-type: none"> • Mandatory Field 	
<i>Please select one of the following:</i>	
YES	The transaction serves Investment Area (IA) End Users
NO	The transaction does not serve Investment Area (IA) End Users
NA	Not Applicable

<h2 style="text-align: center;"><i>Designated Target Market Type</i></h2> <p><u>Compliance Check</u></p> <p>For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation. Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess Target Market type.</p>	
Validations:	
<ul style="list-style-type: none"> • Mandatory Field 	
<i>Please select one of the following:</i>	
IA – Pre-qualified	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
IA – Customized	The transaction is designated as Investment Area (IA) – Customized or Investment Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where “Customized” refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
IA – Non-Metro Customized	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where “Non-Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.
IA – Non-Metro counties/parishes	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.
LITP	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.
OTP - Native American	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.

OTP - Native Alaskan	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - African American	The transaction is designated as Other Targeted Population – African American (OTP) or Other Targeted Population – African American (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Native Hawaiian	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Other Pacific Islander	The transaction is designated as Other Targeted Population – Other Pacific Islander (OTP) or Other Targeted Population – Other Pacific Islander (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Persons with Disabilities	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Hispanic	The transaction is designated as Other Targeted Population – Hispanic (OTP) or Other Targeted Population – Hispanic (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Filipino	The transaction is designated as Other Targeted Population - Filipino (OTP) or Other Targeted Population - Filipino (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Vietnamese	The transaction is designated as Other Targeted Population – Vietnamese (OTP) or Other Targeted Population – Vietnamese (OTP) End Users for purposes of the Target Market Threshold calculation.
OTP - Other Approved OTP	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
Non-Target Market	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

<h2 style="text-align: center;"><i>Total Project Cost</i></h2> <p>Report the total cost of the project being funded by the reported loans or investments. The amount should be non-zero positive whole number. If the information is either unknown to the lender or not applicable, enter the Original Loan/Investment Amount.</p>
<p>Validations:</p> <ul style="list-style-type: none"> • If Investee Type = BUS, then the number entered must be equal or greater than the <u>Original Loan/Investment Amount</u>
<i>Response must be numeric</i>

How to report impact data: (number of jobs, people served by community facilities, square footage of commercial real estate projects, housing units, and others)

- Report a Gross number of units, not Pro-rated one. For example, if a construction project, where your financing only makes up 20 percent of the total, creates 100 housing units, report 100, not 20.
- If impact data of a project is reported, always and also report its client/project ID and the total project cost.
- If multiple loans finance the same project, make sure impact data, client/project ID, and the total cost of that project are the same for those loans involved. For example, if Loan A (\$100,000) and Loan B (\$300,000) finance the same Project Z, which costs \$1million to build and that project creates 100 housing units, report as shown below:

Originator Transaction ID	Original Loan/Investment Amount	Client ID	Total Project Cost	Housing Units
Loan A	\$100,000	Project Z	\$1,000,000	100
Loan B	\$300,000	Project Z	\$1,000,000	100

How to convert jobs to permanent full-time equivalent (FTE):

Full-Time Equivalent Jobs – One FTE is a 35-hour or more work week

Part-Time Employees – When calculating FTE’s, part-time employees should be combined (i.e. 2 part-time employees that each works 17.5 hours equals one FTE)

Permanent Jobs – Employers expect to hire employees for at least one year

Temporary Jobs – When calculating permanent jobs, temporary jobs should be combined (i.e. 2 temporary employees that each has a contract to works for 6 months equals one permanent job).

Direct Jobs – CDFI A provides a loan to Business B. Due to this financing, Business B is able to hire Individual X. Individual X is an example of a direct job.

Indirect Jobs - CDFI A provides a loan to Business B. Due to this financing, Business B is able to buy more supplies from Business C. Due to a need for more supplies, Business C hires Individual Y to produce more supplies. Individual Y is an example of an indirect job.

Jobs Created – CDFI A provides a loan to Business B. Due to this financing, Business B is able to hire Individual X. Individual X is an example of a job created.

Jobs Retained – Business B plans to lay off Individual Y. However, due to a new loan from CDFI A, Business B cancels that laying-off plan. Individual Y is an example of a job retained.

Report a **Gross** number of jobs, not **Pro-rated** one. For example, if a construction project, where your financing only makes up 20 percent of the total, creates 10 jobs. Report 10, not 2.

Type of Jobs Reported

Choose one of the pre-defined values below and indicate whether the types of jobs being reported are direct or direct and indirect.

Validations:	
<ul style="list-style-type: none"> Conditionally required if Purpose = BUSINESS, MICRO, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE 	
<i>Please select one of the following:</i>	
DIRECT	Direct jobs
DWINDIRECT	Direct jobs and Indirect jobs
Do Not Know	The information is either unknown to the lender or not applicable

*Projected Permanent Jobs to be Created at Business Financed
Proj. Perm. Jobs to be Created/Financed*

Report the number of **permanent full-time equivalent (FTE)** jobs, both created and retained, projected to be created in the business due to this financing. The job number should be a non-zero positive number. However, if there are no jobs created or not applicable, enter zeros. **Exclude construction jobs.** Include direct and indirect jobs. If “DIRECT” was selected above, then only report direct jobs. If “DWINDIRECT” was selected above, then report both direct and indirect jobs. Convert both temporary and/or part-time jobs into permanent and/or full-time jobs before reporting.

Validations:

- If **Purpose** = BUSINESS or MICRO, then the number entered must be equal or greater than zero

Response must be numeric

*Projected Jobs to be Created-Construction
Projected Jobs to be Created-Constr.*

Report the number of **permanent full-time equivalent (FTE)** construction jobs, both created and retained, projected to be created due to this financing. The job number should be a non-zero positive number. However, if there are no jobs created or not applicable, enter zeros. Include direct and indirect jobs. If “DIRECT” was selected above, then only report direct jobs. If “DWINDIRECT” was selected above, then report both direct and indirect jobs. Convert both temporary and/or part-time jobs into permanent and/or full-time jobs before reporting.

Validations:

- If **Purpose** = RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE, then the number entered must be equal or greater than zero

Response must be numeric

Projected Permanent Jobs to be Created at Tenant Businesses

Proj. Perm. Jobs Created Tenant Bus.

Report the number of **permanent full-time equivalent (FTE)** jobs, both created and retained, projected to be created in businesses located at the property financed. The job number should be a non-zero positive number. However, if there are no jobs created or not applicable, enter zeros. **Exclude construction jobs.** Include direct and indirect jobs. If “DIRECT” was selected above, then only report direct jobs. If “DWINDIRECT” was selected above, then report both direct and indirect jobs. Convert both temporary and/or part-time jobs into permanent and/or full-time jobs before reporting.

Validations:

- If **Purpose** = **RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE**, then the number entered must be equal or greater than zero

Response must be numeric

Source of Job Estimates

Choose one of the pre-defined values below and report the source of the job estimates reported.

Validations:

- **Conditionally required if Purpose = BUSINESS, MICRO, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE**

Please select one of the following:

NEWFINANCING	Estimates based on actual or projected payroll data
WAGEDATA	Estimates based on state or local wage data and projected wage and salary expenditures attributable to project financing
ECONOMICIMPACT	Estimates based on economic impact modeling systems such as IMPLAN, RIMSII, or REMI
RULEOFTHUMB	Estimates based on developers “rules of thumb” about jobs created by type of business and square-footage built.
OTHER	None of the Above – Please provide further explanation in Source of Job Estimates – Other

Source of Job Estimates – Other

If “OTHER” was selected above, provide further explanation for what the source of job estimates is.

Validations:

- **Conditionally required if Source of Job Estimates = OTHER**

Response must be text

Community Facility

Choose one of the pre-defined values below and report whether the project financed is a community facility.

Validations:

- **Mandatory Field**

Please select one of the following:

Yes	The project financed by the transaction is a community facility
No	The project financed by the transaction is not a community facility
Do Not Know	The information is either unknown to the lender or not applicable

Capacity of Educational Community Facility

Capacity of Educational Community Fac.

If the project financed includes an educational facility, report the projected number of students served per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- **If Community Facility = Yes, then the number entered must be equal or greater than zero**

Response must be numeric

Capacity of Childcare Community Facility
Capacity of Childcare Community Fac.

If the project financed includes a childcare facility, report the projected number of children served per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Capacity of Healthcare Community Facility
Capacity of Healthcare Community Fac.

If the project financed includes a healthcare facility, report the projected number of either patients served per year or visits per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Capacity of Arts Center Community Facility
Capacity of Arts Center Community Fac.

If the project financed includes an arts center, report the projected number of either people served per year or visits per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Capacity of Other Community Facility

Capacity of Other Community Fac.

If the project financed is a community facility that serves a purpose other than education, childcare, healthcare, or arts, report the projected number of either people served per year or visits per year. The estimate should be a non-zero positive whole number. However, if the number is either unknown or not applicable, enter zero.

Validations:

- If **Community Facility** = **Yes**, then the number entered must be equal or greater than zero

Response must be numeric

Square Feet of Real Estate – Total

Sq FT of Real Estate – Total

Report the total number of gross square feet that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than the sum of (**Square Feet of Real Estate - Manufacturing** + **Square Feet of Real Estate - Office** + **Square Feet of Real Estate – Retail**)

Response must be numeric

Square Feet of Real Estate – Manufacturing

Sq Ft of Real Estate – Manufacturing

Report the total number of gross square feet of manufacturing space that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than zero

Response must be numeric

Square Feet of Real Estate – Office

Sq Ft of Real Estate – Office

Report the total number of gross square feet of office space that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than zero

Response must be numeric

Square Feet of Real Estate – Retail

Sq Ft of Real Estate – Retail

Report the total number of gross square feet of retail space that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there is not any square footage or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOCOM** or **RERHCOM**, then the number entered must be equal or greater than zero

Response must be numeric

Housing Units – Sale

Report the total number of for-sale housing units that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI**, **RECO SINGLE**, **RERHMULTI**, or **RERHSINGLE**, then the number entered must be equal or greater than zero

Response must be numeric

Housing Units – Rental

Report the total number of rental housing units that are projected to be constructed, rehabilitated, or acquired with funding from the transaction. The estimate should be a non-zero positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI**, **RECOSSINGLE**, **RERHMULTI**, or **RERHSINGLE**, then the number entered must be equal or greater than zero

Response must be numeric

Affordable Housing Units – Sale

Of the total Housing Units - Sale reported above, report the number that are projected to be affordable housing units. The estimate should be a positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI**, **RECOSSINGLE**, **RERHMULTI**, or **RERHSINGLE**, then the number entered must be equal or greater than zero and equal or less than **Housing Units - Sale**

Response must be numeric

Affordable Housing Units – Rental

Of the total Housing Units – Rental reported above, report the number that are projected to be affordable housing units. The estimate should be a positive whole number. However, if there are no units or not applicable, enter zero.

Validations:

- If **Purpose** = **RECOMULTI**, **RECOSSINGLE**, **RERHMULTI**, or **RERHSINGLE**, then the number entered must be equal or greater than zero and equal or less than **Housing Units - Rental**

Response must be numeric

Other Impact (1)-Explain

If the Organization measures a community development impact(s) that is not covered above, Users may report this as an “Other Impact”. Include only quantitative impacts that the CDFI has measured during the reporting period.

Validations:

- Cannot exceed 150 characters

Response must be text

Other Impact (1)-Number of Units

Report the number of units accomplished for this impact during the reporting period.

Validations:

- If **Other Impact (1) – Explain** = explanation reported, then the number entered must be equal or greater than zero

Response must be numeric

Other Impact (2)-Explain

If the Organization measures a community development impact(s) that is not covered above, Users may report this as an “Other Impact”. Include only quantitative impacts that the CDFI has measured during the reporting period.

Validations:

- Cannot exceed 150 characters

Response must be text

Other Impact (2)-Number of Units

Report the number of units accomplished for this impact during the reporting period.

Validations:

- If **Other Impact (2) – Explain** = explanation reported, then the number entered must be equal or greater than zero

Response must be numeric

Additional HFFI Guidance:

Please note that HFFI-FA awardees are responsible for splitting up and reporting separately HFFI Activity transactions that include non-HFFI Activity purposes, have multiple HFFI Activity types (both retail and non-retail HFFI activities) or have multiple locations. Awardees may use either the total dollar amount targeted toward each financing purpose (or location) or total square footage of each activity (or location) financed to prorate the transaction.

Example 1: A \$1M loan for the development of a mixed-use facility comprising 4,000 square feet of HFFI retail space, 3,000 square feet of residential units and 3,000 square feet for a healthy food production facility should be reported as 3 separate transactions. Each transaction must have a unique Originator Transaction ID. The following examples show select fields from the CIIS TLR and use the square footage prorating method.

Originator Transaction ID	Original Loan/Investment Amount	Healthy Food Financing Initiative Financial Assistance (HFFI-FA) Awardee	HFFI-FA Activity
Loan_0001-A	400,000.00	YES	RETAIL
Loan_0001-B	300,000.00	NO	
Loan_0001-C	300,000.00	YES	NONRETAIL

Example 2: A \$2M loan for capital improvements for the purpose of expanding healthy food offerings at 2 grocery stores in 2 different locations should be reported as 2 separate transactions. Each transaction must have a unique Originator Transaction ID.

Originator Transaction ID	Original Loan/Investment Amount	HFFI-FA Activity	Project Street Address Line 1	Project City	Project State
L_100-A	1,000,000.00	RETAIL	456 Main Street	Washington	DC
L_100-B	1,000,000.00	RETAIL	654 Upper Lane	Chesapeake Beach	MD

Year of HFFI Award

Report the fiscal year of the HFFI-FA award being used to finance this transaction. The fiscal year of the HFFI-FA award can be found in the CDFI Program Assistance Agreement under Date of Notice of Award (Performance Period Start Date). In the event an awardee has several HFFI awards, the awardee must link each HFFI transaction to the HFFI-FA award used to fund the transaction in a manner that will allow the awardee to meet the minimum deployment goals set forth for each award in the CDFI Program Assistance Agreement.

Validations:

- Conditionally required if **FA Program Type= HFFI-FA**

Response must be numeric (4 places)

HFFI-FA Activity

Report whether the type of HFFI-FA Activity is Retail or Nonretail. The CDFI Program Assistance Agreement defines eligible HFFI activities as follows: Eligible HFFI Activities require that the majority of the HFFI-supported loan or investment must be devoted to offering a range of Healthy Food choices, which may include, among other activities, investments supporting an existing retail store or wholesale operation upgrading to offer an expanded range of Healthy Food choices, or supporting a non-profit organization that expands the availability of Healthy Foods in underserved areas. Healthy Foods include unprepared, nutrient-dense foods and beverages as set forth in the USDA/HHS Dietary Guidelines for Americans 2015-2020, including whole fruits and vegetables, whole grains, fat free or low-fat dairy foods, lean meats and poultry (fresh, refrigerated, frozen or canned). Healthy Foods should have low or no added sugars, and be low- sodium, reduced sodium, or no-salt-added. (See USDA Dietary Guidelines: <https://health.gov/dietaryguidelines/2015/guidelines/>).

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA**
- Please review the terms of your Assistance Agreement for further instruction.

Please select one of the following:

RETAIL	Commercial sellers of healthy foods including, but not limited to, a grocery store, mobile food retailer, farmers market, cooperative, corner store, bodega or a store that sells other food and non-food items along with a full range of healthy foods. A healthy food retail outlet might also be an existing retail store that upgrades to offer a full range of healthy food choices, or a nonprofit organization that expands the availability of healthy foods, particularly fresh fruits and vegetables, in underserved areas. Exclude restaurants and other prepared food sellers.
NONRETAIL	Any activity financed by the Awardee that supports the production, distribution, sale or consumption of healthy foods that does not fit the description of a retail project above. Include restaurants and other prepared food sellers.

Healthy Food Outlet Activity

Report the specific type of Healthy Food Activity.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA**

Please select one of the following:

GROCERYSTORE	Grocery Store – can only be chosen when HFFI-FA Activity = RETAIL
MOBILEFOODMARKET	Mobile Food Market – can only be chosen when HFFI-FA Activity = RETAIL
FARMERSMKT	Farmers Market – can only be chosen when HFFI-FA Activity = RETAIL

COOPERATIVE	Cooperative – can only be chosen when HFFI-FA Activity = RETAIL
CORNERSTORE	Corner Store – can only be chosen when HFFI-FA Activity = RETAIL
BODEGA	Bodega – can only be chosen when HFFI-FA Activity = RETAIL
PRODUCTION	Production – can only be chosen when HFFI-FA Activity = NONRETAIL
DISTRIBUTION	Distribution – can only be chosen when HFFI-FA Activity = NONRETAIL
SALE	Sale – can only be chosen when HFFI-FA Activity = NONRETAIL
CONSUMPTION	Consumption – can only be chosen when HFFI-FA Activity = NONRETAIL
OTHER	Other – can only be chosen when HFFI-FA Activity = RETAIL
NA	Not Applicable

Healthy Food Outlet Activity-Other

If you selected ‘OTHER’ in the previous question, provide a description of the specific type of healthy food activity financed.

Validations:

- **Conditionally required if [Health Food Outlet Activity](#) = OTHER**

Response must be text

Food Desert Identifier Source

Report the source of the methodology used to identify the Food Desert where the HFFI-FA Activity is taking place. The CDFI Program Assistance Agreement defines Food Deserts as distressed geographic areas where either a substantial number or percentage of residents has low access to a supermarket or large grocery store.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA**

Please select one of the following:

ERS	USDA Economic Research Service (ERS): ERS website
TRF	TRF
OTHER	Other

Food Desert Identifier Source-Other

If you selected “OTHER” in the previous question, provide a description of the Food Desert Identifier Source that shows the project location has been identified as a place having low access to a supermarket or grocery store through a methodology that has been adopted for use by another governmental or philanthropic healthy food initiative. The full Food Desert definition is detailed in the CDFI Program Assistance Agreement.

Validations:

- **Conditionally required if [Food Desert Identifier Source](#) = OTHER**

Response must be text

Healthy Foods Project Description

Provide a detailed description of the HFFI Activity and include as much detail as is necessary to show that it complies with the HFFI Deployment Goal restrictions in the CDFI Program Assistance Agreement. The CDFI Fund reserves the right to request additional supporting documentation.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA**

Response must be text

Total Number of New Retail Healthy Food Outlets

Total Number of New Retail Healthy Food

Report the total number of distinct ***new*** retail Healthy Food outlets. Exclude Retail Healthy Food Outlets that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Retail'**

Response must be numeric

Total Number of New Non-Retail Healthy Food Lending Activities

New Non-Retail Healthy Food Lending Activities

Report the total number of distinct **new** Non-Retail Healthy Food Activities which may include production, distribution or other eligible non-retail healthy food lending activities. Exclude Non-Retail Healthy Food Activities that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Non-Retail'**

Response must be numeric

Square Footage of New Retail Healthy Food Outlets

Square Footage of New Healthy Food Outlets

Report the total square footage of **new** Healthy Food Retail Outlets. Exclude square footage of Retail Healthy Food Outlets that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Retail'**

Response must be numeric

Square Footage of New Non-Retail Healthy Food Outlets

Square Ft of Non-Retail Food Outlets

Report the square footage of **new** non-retail Healthy Food Retail Outlets. Exclude square footage of Non-Retail Healthy Food Activities that existed prior to receiving HFFI-FA financing.

Validations:

- **Conditionally required if [FA Program Type](#)= HFFI-FA and 'HFFI-FA Activity = Non-Retail'**

Response must be numeric

Target Market

Report the method used to determine that the project location is within the Target Market of the HFFI-FA Awardee.

Validations:

- Conditionally required if [FA Program Type](#)= HFFI-FA

Please select one of the following:

INVESTMENT AREAS	The project is located in an Investment Area.
TARGETED POP	The project is located in a census tract where at least 50% of the population is comprised of members of the Targeted Population.
NA	Not Applicable

V. Consumer Loans/Investments TLR Object – Data Points

The Consumer Loans/Investments Originated Table (CLR) captures information on all consumer loans and investments the reporting entity originated during the reporting period. This table only applies to Banks and Credit Unions. Unregulated entities report their consumer loans in the CDFI/NACA/RRP TLR.

Credit Unions and Banks must report consumer loans in the ‘Consumer Loans/Investments Originated’ tab instead of the ‘CDFI TLR’ tab. Only Consumer loans should be provided in this table if Institution Type equals Credit Union and Bank. Banks and Credit Unions are required to report non-consumer loans in the abbreviated TLR. Once the Consumer Loans/Investments Originated table has been certified, the reporting entity is no longer able to make edits.

For each transaction that is reported at an aggregate level in the CLR, it must be assigned to only one approved Target Market type and reported on that one type – either LITP, OTP, or IA. If a transaction is eligible for multiple approved Target Market types, the Applicant/Certified CDFI must select one type and report that one type to the CDFI Fund.

Explanation of the Data Points for CLR Object

<i>Fiscal Year</i>	
CDFI’s reporting period fiscal year is the timeframe during which loans/investments were originated. This is not the same as “TLR Submission Year” on the TLR. For example, if your organization’s Fiscal Year ends on 12/31, then the reporting entity should select “Fiscal Year=2023” for loans originated between 1/1/2023 and 12/31/2023 and “Fiscal Year=2024” for loans originated between 1/1/2024 and 12/31/2024.	
Validations:	
<ul style="list-style-type: none"> • Mandatory Field 	
<i>Purpose</i>	
Report the primary purpose of the financial note.	
Validations:	
<ul style="list-style-type: none"> • Mandatory Field 	
<i>Please confirm:</i>	
CONSUMER	Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair

	should be identified as Housing loans. Note: Only Banks and Credit Unions report consumer loans in the Consumer Loans/Investments Originated table.
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FIPS Code

Report the project’s 11-digit FIPS Code. If in the case that the FIPS code has only 10 digits, enter a leading “0” to the code to make it 11 digits. For csv uploading, please save the code in custom format to keep that leading “0”. Distinct FIPS code or census tract -11-digit code where the first two digits represent a state. The first five digits represent a county. The last six digits represent a tract. FIPS codes must be **unique** within the same fiscal year for each reporting entity. **The reporting entity will receive an error message if there are duplicate FIPS Codes reported within the same fiscal year.**

Validations:

- **Mandatory Field**
- **[FIPS code](#) must be a valid 2010 or 2020 Census tract number**

Response must be numeric

Total Originated Amount

Report the total dollar amount of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. For LOC and credit cards, report the credit limit amount at the time of origination. If the credit limit amount is unknown, enter “1”. If LOC and credit card involve new or additional credit, you should only report the net increase of the credit limit related to the reporting period.

Validations:

- **Mandatory Field**
- **[Total Originated Amount](#) must be greater than zero**
- **[Total Originated Amount](#) must be greater than or equal to [Total Originated Number](#)**

Response must be numeric

Total Originated Number

Report the total number of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

Validations:

- **Mandatory Field**
- **[Total Originated Number](#) must be greater than zero**

Response must be numeric

LITP Amount

Of the Total Originated Amount, enter the amount of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess LITP. "Low-Income" is defined as having family income equal or less than 80 percent of the Area Median Family Income. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, LITP Amount must be less than or equal to Total Originated Amount**
- **If LITP Number is entered, then LITP Amount must be greater than or equal to LITP Number**
- **If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount**

Response must be numeric

LITP Number

Of the Total Originated Number, enter the number of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess LITP. "Low-Income" is defined as having family income equal or less than 80 percent of the Area Median Family Income. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, LITP Number must be less than or equal to Total Originated Number**
- **If LITP Amount is entered, then LITP Number cannot be blank or zero**
- **If entered, the sum of LITP Number, OTP Number, and Investment Area Number must be less than or equal to Total Originated Number**

Response must be numeric

OTP Amount

Of the Total Originated Amount, enter the amount of loans serving an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, OTP Amount must be less than or equal to Total Originated Amount**
- **If OTP Number is entered, then OTP Amount must be greater than or equal to OTP Number**
- **If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount**

Response must be numeric

OTP Number

Of the Total Originated Number, enter the number of loans serving an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, OTP Number must be less than or equal to Total Originated Number**
- **If OTP Amount is entered, then OTP Number cannot be blank or zero**
- **If entered, the sum of LITP Number, OTP Number, and Investment Area Number must be less than or equal to Total Originated Number**

Response must be numeric

OTP Amount Native American

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the

[1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native American](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native American](#) is entered, then [OTP Amount Native American](#) must be greater than or equal to [OTP Number Native American](#)
- If entered, [OTP Amount Native American](#) must be less than or equal to [OTP Amount](#)

Response must be numeric

OTP Number Native American

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native American](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native American](#) is entered, then [OTP Number Native American](#) cannot be blank or zero
- If entered, [OTP Number Native American](#) must be less than or equal to [OTP Number](#)

Response must be numeric

OTP Amount Native Alaskan

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native Alaskan](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native Alaskan](#) is entered, then [OTP Amount Native Alaskan](#) must be greater than or equal to [OTP Number Native Alaskan](#)
- If entered, [OTP Amount Native Alaskan](#) must be less than or equal to [OTP Amount](#)

Response must be numeric

OTP Number Native Alaskan

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native Alaskan](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native Alaskan](#) is entered, then [OTP Number Native Alaskan](#) cannot be blank or zero
- If entered, [OTP Number Native Alaskan](#) must be less than or equal to [OTP Number](#)

Response must be numeric

OTP Amount African American

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – African American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount African American](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number African American](#) is entered, then [OTP Amount African American](#) must be greater than or equal to [OTP Number African American](#)**
- **If entered, [OTP Amount African American](#) must be less than or equal to [OTP Amount](#)**

Response must be numeric

OTP Number African American

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – African American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number African American](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount African American](#) is entered, then [OTP Number African American](#) cannot be blank or zero**
- **If entered, [OTP Number African American](#) must be less than or equal to [OTP Number](#)**

Response must be numeric

OTP Amount Native Hawaiian

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Native Hawaiian](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Native Hawaiian](#) is entered, then [OTP Amount Native Hawaiian](#) must be greater than or equal to [OTP Number Native Hawaiian](#)**
- **If entered, [OTP Amount Native Hawaiian](#) must be less than or equal to [OTP Amount](#)**

Response must be numeric

OTP Number Native Hawaiian

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number Native Hawaiian](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount Native Hawaiian](#) is entered, then [OTP Number Native Hawaiian](#) cannot be blank or zero**
- **If entered, [OTP Number Native Hawaiian](#) must be less than or equal to [OTP Number](#)**

Response must be numeric

OTP Amount Other Pacific Islander

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Other Pacific Islander (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Other Pacific Islander](#) is entered, then [OTP Amount Other Pacific Islander](#) must be greater than or equal to [OTP Number Other Pacific Islander](#)
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [OTP Amount](#)

Response must be numeric

OTP Number Other Pacific Islander

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Pacific Islander (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Other Pacific Islander](#) is entered, then [OTP Number Other Pacific Islander](#) cannot be blank or zero
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [OTP Number](#)

Response must be numeric

OTP Amount Filipino

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Filipino (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Filipino](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Filipino](#) is entered, then [OTP Amount Filipino](#) must be greater than or equal to [OTP Number Filipino](#)**
- **If entered, [OTP Amount Filipino](#) must be less than or equal to [OTP Amount](#)**

Response must be numeric

OTP Number Filipino

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Filipino (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number Filipino](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount Filipino](#) is entered, then [OTP Number Filipino](#) cannot be blank or zero**
- **If entered, [OTP Number Filipino](#) must be less than or equal to [OTP Number](#)**

Response must be numeric

OTP Amount Vietnamese

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Vietnamese (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of](#)

[Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Vietnamese](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Vietnamese](#) is entered, then [OTP Amount Vietnamese](#) must be greater than or equal to [OTP Number Vietnamese](#)**
- **If entered, [OTP Amount Vietnamese](#) must be less than or equal to [OTP Amount](#)**

Response must be numeric

OTP Number Vietnamese

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Vietnamese (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number Vietnamese](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount Vietnamese](#) is entered, then [OTP Number Vietnamese](#) cannot be blank or zero**
- **If entered, [OTP Number Vietnamese](#) must be less than or equal to [OTP Number](#)**

Response must be numeric

OTP Amount Persons with Disabilities (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, OTP Amount Persons with Disabilities must be less than or equal to Total Originated Amount
- If OTP Number Persons with Disabilities is entered, then OTP Amount Persons with Disabilities must be greater than or equal to OTP Number Persons with Disabilities
- If entered, OTP Amount Persons with Disabilities must be less than or equal to OTP Amount

Response must be numeric

OTP Number Persons with Disabilities (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, OTP Number Persons with Disabilities must be less than or equal to Total Originated Number
- If OTP Amount Persons with Disabilities is entered, then OTP Number Persons with Disabilities cannot be blank or zero
- If entered, OTP Number Persons with Disabilities must be less than or equal to OTP Number

Response must be numeric

OTP Amount Hispanic (Column #)

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Hispanic (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for

the transaction.
<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field • If entered, OTP Amount Hispanic must be less than or equal to Total Originated Amount • If OTP Number Hispanic is entered, then OTP Amount Hispanic must be greater than or equal to OTP Number Hispanic • If entered, OTP Amount Hispanic must be less than or equal to OTP Amount
<i>Response must be numeric</i>

<h3><i>OTP Number Hispanic</i> (Column #)</h3> <p>Of the Total Originated Number, enter the number of loans serving Other Targeted Population –Hispanic (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the 1997 Office of Management and Budget (OMB) standards on race and ethnicity. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.</p> <p>NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.</p> <p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field • If entered, OTP Number Hispanic must be less than or equal to Total Originated Number • If OTP Amount Hispanic is entered, then OTP Number Hispanic cannot be blank or zero • If entered, OTP Number Hispanic must be less than or equal to OTP Number
<i>Response must be numeric</i>

<h3><i>OTP Amount Other Approved OTP</i> (Column #)</h3> <p>Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Approved OTP (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the 1997 Office of Management and Budget (OMB) standards on race and ethnicity. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.</p> <p>NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA., but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.</p>

Validations:

- **Mandatory Field**
- If entered, **OTP Amount Other Approved OTP** must be less than or equal to **Total Originated Amount**
- If **OTP Number Other Approved OTP** is entered, then **OTP Amount Other Approved OTP** must be greater than or equal to **OTP Number Other Approved OTP**
- If entered, **OTP Amount Other Approved OTP** must be less than or equal to **OTP Amount**

Response must be numeric

OTP Number Other Approved OTP (Column #)

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Approved OTP (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, **OTP Number Other Approved OTP** must be less than or equal to **Total Originated Number**
- If **OTP Amount Other Approved OTP** is entered, then **OTP Number Other Approved OTP** cannot be blank or zero
- If entered, **OTP Number Other Approved OTP** must be less than or equal to **OTP Number**

Response must be numeric

Investment Area Amount (Column #)

Of the Total Originated Amount, enter the amount of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.

NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in a Investment Area – Pre-qualified, Investment Area – Customized, Investment Area -Non-Metro Customized, and Investment Area – Non-Metro counties/parishes should be counted here.

<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field • If entered, Investment Area Amount must be less than or equal to Total Originated Amount • If <u>Investment Area Number</u> is entered, then <u>Investment Area Amount</u> must be greater than or equal to <u>Investment Area Number</u> • If entered, the sum of <u>LITP Amount</u>, <u>OTP Amount</u>, and <u>Investment Area Amount</u> must be less than or equal to <u>Total Originated Amount</u>
<i>Response must be numeric</i>

<p><i>Investment Area Number</i> (Column #)</p> <p>Of the Total Originated Number, enter the number of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- https://www.cdfifund.gov/research-data/Pages/default.aspx. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.</p> <p>NOTE: For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in a Investment Area – Pre-qualified, Investment Area – Customized, Investment Area -Non-Metro Customized, and Investment Area – Non-Metro counties/parishes should be counted here.</p>
<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field • If entered, Investment Area Number must be less than or equal to Total Originated Number • If <u>Investment Area Amount</u> is entered, then <u>Investment Area Number</u> cannot be blank or zero • If entered, the sum of <u>LITP Number</u>, <u>OTP Number</u>, and <u>Investment Area Number</u> must be less than or equal to <u>Total Originated Number</u>
<i>Response must be numeric</i>

<p><i>Organization</i> (Column #)</p> <p>Use the lookup function to identify and report the reporting entity that originated the consumer loans on the Consumer Loans/Investments Origination record. This only applies for User Interface (UI). The csv template does not have this data field.</p>
<p>Validations:</p> <ul style="list-style-type: none"> • Mandatory Field • Must match the reporting entity with which the TLR is associated.
<i>Response must be text</i>

Note: If you receive the following error “This FIPS code is already in use for this year” on your Consumer Loans/Investments Originate” file upload, please

VI. Loan Purchase TLR Object – Data Points

CDFI Certification Applicants or Certified CDFIs must document how their purchase of loans from Certified CDFIs or non-Certified CDFI entities serve to meet the Financing Entity test and/or the Target Market test. The CDFI Fund counts loan purchases from CDFIs and Target Market loans purchased from non-Certified CDFI entities as Financial Products. Loan purchases must be presented for review in connection with the Target Market requirements as follows:

- Loan purchases *from Certified CDFIs*, whether purchased individually or in bundle, are recognized as Financial Products directed to an OTP – Certified CDFIs Target Market. Each bundled Loan Purchase from a CDFI will count as a single Financial Product transaction.
- Target Market loans purchased *from non-Certified CDFI entities* are recognized as Financial Products directed to the Target Market(s) of the original borrowers. Applicants that purchase Target Market loans from non-Certified CDFIs in a bundle may count each of the purchased loans as a single Financial Product transaction.

Table 1 below presents the data fields that comprise the TLR’s Loan Purchases object. The TLR will provide a separate template to geocode the location of loans purchased from a CDFI or non-Certified CDFI entity only if address information is available for each transaction. All loans purchased from a Certified CDFI should be coded as “Other Targeted Population – Certified CDFIs” by CDFI. For loans purchased from a non-certified CDFI entity, the CDFI Certification Applicant or Certified CDFI can classify them as IA, LITP or OTP depending on their eligibility. Based on the FIPS code assigned to each loan purchased in the TLR, AMIS will assess whether it is located in an IA. CDFI Certification Applicants or Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology for guidelines on how to classify a loan purchased as LITP or OTP.

To conduct a Loan Purchases analysis, please select the Loan Purchases template. Please note, to protect confidential information CIMS will NOT save any addresses and will return a file with only valid FIPS codes for each transaction that is identified as serving either an Investment Area or Targeted Population.

Once both the Loan Purchases TLR and all other TLR coding is completed and validated in the CDFI Certification Applicant’s or Certified CDFI’s pre-certification account and submitted, the system will report the percentage of all valid Target Market transactions as a share of all loan purchases and other Financial Products. This applies to both the Certification Application and the ACR.

Table 1. Explanations of the Data Fields for the Loan Purchases Object

QUESTION NUMBER	REPORT ITEM	INSTRUCTIONS
LP1	TLR Loan Purchase Submission Year	Select from drop down list of years NOTE: TLR Loan Purchase Submission Year is the year of the report, NOT the year when the report is submitted.
LP2	Was this loan/loan bundle purchased from a Certified CDFI?	Select from the following answers: Yes No If answer is “Yes” then proceed to Question LP3. If answer is “No” then proceed to Question LP23. NOTE: “Certified” status pertains to the time of purchase for the individual loan or loan bundle. If the entity from which the individual loan or loan bundle was purchased was not Certified at the time of purchase, but later became Certified, then the reporting entity should respond “No” to this question. If the entity from which the individual loan or loan bundle was purchased was Certified at the time of purchase, but later became not Certified, then the reporting entity should respond “Yes” to this question.
If Yes, provide the following information on each individual loan or loan bundle. Do not disaggregate loan bundles. (Use multiple rows if necessary):		
LP3	Purchase Number	System assigned value.
LP4	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP5	Total \$ Paid	For each row, enter the Total Amount Paid for the loan purchase.
LP6	Total # Loans	For each row, enter the Total Number of loans for the purchase.
LP7	Name of Certified CDFI that Loan/Loan Bundle was Purchased From	For each row, enter the name of the Certified CDFI from which the individual loan or loan bundle was purchased.
LP7A	City location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the city.
LP7B	State location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the state.
LP8	Business Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category. NOTE: This category includes both “Non-Real Estate Business” where a loan is financing to for-profit and nonprofit businesses with more than five employees

		<p>or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate; and “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.</p>
LP9	Business Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p>NOTE: This category includes both “Non-Real Estate Business” where a loan is financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate; and “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.</p>
LP10	Consumer Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p>NOTE: Loans in this category are a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.</p>
LP11	Consumer Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p>NOTE: Loans in this category are a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt</p>

		consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.
LP12	Commercial Real Estate Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p>NOTE: This category includes loans for the purposes of “Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial” where the loan is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space and includes mixed-use real estate that combines both commercial and residential use; and “Real Estate – Rehabilitation – Commercial” where the loan is rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and residential uses but excludes acquisitions without rehabilitation.</p>
LP13	Commercial Real Estate Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p>NOTE: This category includes loans for the purposes of “Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial” where the loan is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space and includes mixed-use real estate that combines both commercial and residential use; and “Real Estate – Rehabilitation – Commercial” where the loan is rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and residential uses but excludes acquisitions without rehabilitation.</p>
LP14	Residential Real Estate Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p>NOTE: This category includes loans for the purpose of “Real Estate – Construction–Housing–Multi</p>

		Family” where the loan is for predevelopment financing, or construction of multifamily housing; “Real Estate – Construction–Housing-Single Family” where the loan is for predevelopment financing, or construction of single family housing; “Real Estate – Rehabilitation – Housing – Multi Family” where the loan is to rehabilitate or acquire multifamily housing; and “Real Estate – Rehabilitation – Housing – Single Family” where the loan is to rehabilitate or acquire single family housing.
LP15	Residential Real Estate Loans_Number	For each row, enter the Number of loan purchases in this category. NOTE: This category includes loans for the purpose of “Real Estate – Construction–Housing-Multi Family” where the loan is for predevelopment financing, or construction of multifamily housing; “Real Estate – Construction–Housing-Single Family” where the loan is for predevelopment financing, or construction of single family housing; “Real Estate – Rehabilitation – Housing – Multi Family” where the loan is to rehabilitate or acquire multifamily housing; and “Real Estate – Rehabilitation – Housing – Single Family” where the loan is to rehabilitate or acquire single family housing.
LP16	Home Improvement and Purchase Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category. NOTE: This category includes “Home Improvement” where loan is for the renovation or other improvement of an owner-occupied home” and “Home Purchase” where loan is for the purchase of a primary residence.
LP17	Home Improvement and Purchase Loans_Number	For each row, enter the Number of loan purchases in this category. NOTE: This category includes “Home Improvement” where loan is for the renovation or other improvement of an owner-occupied home” and “Home Purchase” where loan is for the purchase of a primary residence
LP18	Climate Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.
LP19	Climate Loans_Number	For each row, enter the Number of loan purchases in this category.
LP20	Other/Unknown Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.

		NOTE: The purpose of the loan does not match any of the purposes defined in the other data fields.
LP21	Other/Unknown Loans_Number	For each row, enter the Number of loan purchases in this category. NOTE: The purpose of the loan does not match any of the purposes defined in the other data fields.
LP22	Other Targeted Populations (OTP)	AMIS should populate this data field as “Other Targeted Population – Certified CDFIs.”
If No, provide the following information on each individual loan, regardless of whether it is a single loan purchase or a loan bundle purchase. All loan bundles should be disaggregated to the individual loan level. (Use multiple rows if necessary):		
LP23	Purchase Number	Number identifying the loan bundle to which individual loans belong if they were purchased in a bundle. NOTE: Loans purchased together in a bundle should have the same number value for this data field.
LP24	Loan ID	Unique identifier for each loan in a purchased bundle or individual loans purchased separately.
LP25	Name of Entity Loan was Purchased From	For each row, enter the name of the entity from which the loan(s) was purchased.
LP26	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP27	Loan Amount	For each row, enter the Dollar Amount of loan purchased.
LP28	Loan Interest Rate	For each row, enter the interest rate of loan purchased.
LP29	Loan Status	For each row, select the option below that describes the status of the loan purchased at the end of the most recently completed fiscal year. Active Closed Sold Charged-off Refinanced Restructured
LP30	Purpose	For each row, select the option below that describes the purpose of the loan purchased. Consumer Non-Real Estate Business Non-Real Estate Microenterprise Home Purchase Home Improvement Real Estate – Construction/Permanent/Acquisition

		w/o Rehab – Commercial Real Estate – Construction–Housing-Multi Family Real Estate – Construction–Housing-Single Family Real Estate–Rehabilitation–Commercial Real Estate – Rehabilitation – Housing – Multi Family Real Estate – Rehabilitation – Housing – Single Family Climate Other
LP31	Project FIPS Code	Report the project’s 11-digit FIPS Code.
LP32	Investment Area (IA)	For each row, value of (Yes or No) will be Populated by AMIS based on the submission of the CDFI TLR Address template into CIMS.
LP33	Other Targeted Populations (OTP)	For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the 1997 Office of Management and Budget (OMB) standards on race and ethnicity . Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP.. Native American Native Alaskan African American Native Hawaiian Other Pacific Islander Persons with Disabilities Hispanic Filipino Vietnamese Other Approved OTP NA
LP34	Desc of Other Approved OTP	If “Other Approved OTP” was selected in LP34, provide a description of the approved Targeted Population.
LP35	Low-Income Targeted Population (LITP)	For each row, choose one of the predefined values below and report whether the transaction serves a Low-Income Targeted Population. Yes No NOTE: An entity may code loans as LITP through its own loan processing system. Such coding should be

		<p>based on the collection of income data per the CDFI Fund’s Regulations and the CDFI Fund’s Target Market Assessment Methodology. For cases where the CDFI Fund has approved an entity’s method to determine LITP End-Users, that method can be used to designate transactions if there is supporting documentation. The transaction file should be validated and saved in the organization’s pre-certified account.</p>
LP36	IA End Users	<p>For each row, choose one of the predefined values below and report whether the transaction serves Investment Area (IA) End Users.</p> <p>Yes No NA</p> <p>NOTE: Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- https://www.cdfifund.gov/research-data/Pages/default.aspx.</p> <p>NOTE: Any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, current Certified CDFIs will be required to use the 2016-2020 ACS dataset.</p>
LP37	LITP End Users	<p>For each row, choose one of the pre-defined values below and report whether the transaction serves Low-Income Targeted Population (LITP) End Users. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP end users.</p> <p>Yes No NA</p> <p>NOTE: Individuals qualify as members of the Low-Income Targeted Population (LITP) if their family income is:</p> <ul style="list-style-type: none"> - For Metropolitan Areas: <ul style="list-style-type: none"> o 80% of the area median family income (adjusted for family size); or - For non-Metropolitan Areas, the greater of: <ul style="list-style-type: none"> o 80% of the area median family income (adjusted for family size); or

		<ul style="list-style-type: none"> ○ 80% of the statewide non-Metropolitan Area median family income (adjusted for family size).
LP38	OTP End Users	<p>For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP) End User. For purposes of this data collection, the CDFI Fund relies on definitions established by the 1997 Office of Management and Budget (OMB) standards on race and ethnicity. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP end users.</p> <p>Native American Native Alaskan African American Native Hawaiian Other Pacific Islander Persons with Disabilities Hispanic Filipino Vietnamese Other Approved OTP NA</p>
LP39	Desc of Other Approved OTP-End Users	<p>If “Other Approved OTP” was selected in LP40, provide a description of the Other Targeted Population.</p>
LP40	Designated Target Market Type	<p>For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation.</p> <p>IA – Pre-qualified IA – Customized IA – Non-Metro Customized IA – Non-Metro counties/parishes LITP OTP- Native American OTP- Native Alaskan OTP- African American OTP- Native Hawaiian</p>

		OTP- Other Pacific Islander OTP- Persons with Disabilities OTP- Hispanic OTP- Filipino OTP- Vietnamese OTP- Other Approved OTP Non-Target Market
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VII. Financial Services TLR Object – Data Points

A Depository Institution, that can demonstrate it directed less than 60% but at least 50% of *either* the dollar volume or the total number of its Financial Products to one or more eligible Target Market(s) also has the option of meeting the CDFI Certification Target Market test by demonstrating that at least **60% of its total unique depository account holders** are members of one or more eligible Target Market(s) AND that it delivers to one or more eligible Target Market(s) at least:

- **60%** number of Financial Products and **50%** dollar volume of Financial Products; *or*
- **50%** number of Financial Products and **60%** dollar volume of Financial Products.

To provide for such cases, the TLR has a separate template and/or AMIS user interface, the TLR Financial Services object, where reporting entities will provide information on their unique depository account holders as of the last day of the most recently completed fiscal year. Depending on the number of unique depository account holders, the reporting entity can enter information directly into AMIS through the user interface or use the template for bulk record uploading.

Reporting entities will use the CDFI TLR Address object to geocode the location of each unique depository account holder by the census tract FIPS code. The results from geocoding allow AMIS to determine which unique depository account holders are located in Investment Areas. Please note that as part of the geocoding process, the CDFI Information Mapping System (CIMS) will NOT save any addresses and will return a file with only valid FIPS codes and identify transactions that serve Investment Areas. This approach protects confidential information.

Using the CDFI Fund's Target Market Assessment Methodology, a reporting entity also can identify unique depository account holders who are members of an approved Targeted Population. It is important to remember that a unique depository account holder may qualify for an Investment Area as well as a Targeted Population(s), but for purposes of calculating Target Market activity percentages, a unique depository account holder can only be counted once, i.e. it is either IA, LITP, or OTP, but not more than one.

To identify a unique account holder, reporting entities are allowed to use TINs. Further, reporting entities may consider all account holders other than government entities, regardless of depository account type.

Table 2: Explanation of the Data Fields for the TLR Financial Services Object

Data Point	Description	Data Type
Financial Services Submission Year	Financial Services Submission Year is the year of the report, NOT the year in which the report is submitted.	Drop down of year
Depository Account Holder ID	An ID number unique to each depository account holder at the financial institution as of the last day of the most recently completed fiscal year.	Alpha-numeric
Other Targeted Populations (OTP)	Select from drop down the Other Targeted Population(s) associated with the depository account holder.	Drop down of OTP type Native American Native Alaskan African American Native Hawaiian Other Pacific Islander Persons with Disabilities Hispanic Filipino Vietnamese Other Approved OTP NA
Account FIPS Code	11-digit census tract FIPS code generated by geocoding the depository account holder address to indicate the depository account holder's location.	Text format
Investment Area (IA)	Binary response derived from the "Account FIPS Code" data field indicating whether the depository account holder lives in an eligible Investment Area.	FIPS Code Qualified (Yes/No)
Low-Income Targeted Population (LITP)	Select from drop down the binary response indicating whether the depository account holder is a member of a Low-Income Targeted Population.	Drop down of Yes or No
Designated Target Market Type	For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to select one Target Market type from drop down to be used for the transaction. A transaction	Drop down of TM type IA – Pre-qualified IA – Customized IA – Non-Metro Customized IA – Non-Metro counties/parishes

	may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation.	LITP OTP- Native American OTP- Native Alaskan OTP- African American OTP- Native Hawaiian OTP- Other Pacific Islander OTP- Persons with Disabilities OTP- Hispanic OTP- Filipino OTP- Vietnamese OTP- Other Approved OTP Non-Target Market
Org ID	AMIS ORG ID.	Auto-populated
Organization Name	Full name of the reporting entity.	Auto-populated
Institution Type	Financial institution type (should align with Organizational Profile option selected).	Auto-populated
Submission Date	Date on which the template/table was submitted by the financial institution.	Auto-generated date by AMIS (mm/dd/yyyy)