

BANK ENTERPRISE AWARD PROGRAM

BEA PROGRAM

SUPPLEMENTAL GUIDANCE &
FREQUENTLY ASKED QUESTIONS



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SUPPLEMENTAL GUIDANCE

This document is intended to provide additional guidance on various topics related to preparing and submitting an FY 2020 BEA Program Application. It includes additional information on specific types of Qualified Activities eligible for the CDFI Fund's Bank Enterprise Award Program (BEA Program), instructions regarding treatment of certain transactions, instructions for interfacing with the CDFI Fund's Awards Management Information System (AMIS), and a glossary of BEA Program Terms. Any information provided should be considered in conjunction with the BEA Program Regulations which can be found at 12 C.F.R. Part 1806 (also referred to as the Interim Rule), the FY 2020 Notice of Funding Availability (NOFA), and the FY 2020 BEA Program Application. This guidance is organized alphabetically by subject. Most recent updates are highlighted in yellow.

Actual Award Amount

The CDFI Fund will determine the eligibility of each transaction an Applicant has submitted for consideration in its FY 2020 BEA Program Application. Based upon this review, the CDFI Fund will calculate the actual Award amount for which the Applicant is eligible. The CDFI Fund will determine actual Award amounts based upon the availability of funds, increase in Qualified Activities from the Baseline Period to the Assessment Period, the CDFI certification status of the Applicant, and the priority ranking of an Applicant. In calculating the increase in Qualified Activities, the CDFI Fund will determine the eligibility of each transaction that an Applicant has submitted for consideration for a BEA Program Award. In some cases, the actual Award amount calculated by the CDFI Fund may not be the same as the estimated Award amount requested by the Applicant.

If an Applicant receives an Award for Qualified Activities in more than one category, the CDFI Fund will combine the Award amounts into a single BEA Program Award.

Additional Information and Guidance on Reporting BEA Qualified Activities

Applicants must ensure all transactions, including supporting documentation, are entered and uploaded in AMIS, and addresses and census tracts are validated by 5:00 p.m. ET., on June, 1 2020. Applicants will not be able to add, edit or delete transactions after this date.

Table 5 – Reporting BEA Qualified Activities

Applicants are required to complete Table 5 – Reporting BEA Qualified Activities. Applicants are required to report total Baseline Period and Assessment Period Amounts for every activity type within the category or sub-category for which a BEA Program Award is being sought. This includes individual activity types in which an Applicant is not able to demonstrate an increase and for which it is not seeking a BEA Program Award. When completing Table 5 – Reporting BEA Qualified Activities, Applicants must report **all BEA Program Qualified Activities** which occurred in **all BEA Eligible Census Tracts**.

Example:

An Applicant is seeking a BEA Program Award for Small Business Loans. Small Business Loans is an activity type within the Distressed Community Financing Activities' sub-category of Commercial Loans

and Investments. The correct way for this Applicant to complete ‘Table 5 – Reporting BEA Qualified Activities,’ will be to report the total Baseline Period and Assessment Period amounts for every activity type within the Distressed Community Financing Activities subcategory of Commercial Loans and Investments (Affordable Housing Development Loans, Commercial Real Estate Loans, and Small Business Loans), even if the Applicant is not able to demonstrate an increase in the other activity types and is not seeking an Award for the other activity types. The Applicant is further instructed to include **all BEA Program Qualified Activities** which occurred in **all BEA Eligible Census Tracts** when reporting Baseline Period and Assessment Period amounts for each of the activity types.

Affordable Housing Development Loan and Project Investment

When submitting Affordable Housing Development Loan and Project Investment transactions, Applicants must provide certification that such borrowers are Low-and Moderate-Income individuals and provide a brief analytical narrative describing how the determination was made.

Deposit Liabilities

In order to determine the increase in Deposit Liabilities from the Baseline Period to the Assessment Period, the increase in net change for each period will be considered. When completing Table 5, AMIS will calculate the net change over the course of the Baseline Period and the Assessment Period. Applicants will be required to enter the amounts for the first day and last day of the Baseline Period and the amounts for the first day and last day of the Assessment Period in order to calculate the net change over the course of each period. There are fields within the Deposit Liabilities section of Table 5 to assist Applicants in recording this information correctly. Similarly, when entering Deposit Liabilities transactions, there are fields to assist Applicants in calculating the net increase between the Assessment Period Beginning of Year Balance and Assessment Period End of Year Balance. The result should be entered as the Total Dollar Value for the transaction.

For this Qualified Activity, Applicants are not required to report each individual depositor. See “**Qualified Activity Documentation – Service Activities**” of the FY 2020 BEA Application “Reporting and Documenting – Deposit Liabilities,” for more information on how to report this type of activity.

Distressed Community Financing Activities of less than \$250,000

While Applicants are not required to submit supporting documentation for Distressed Community Financing Activities of less than \$250,000, Applicants are expected to maintain records for any transaction submitted as part of the FY 2020 BEA Program Application, including supporting documentation for Distressed Community Financing Activity transactions of less than \$250,000. The CDFI Fund reserves the right to contact an Applicant at any time to request supporting documentation for Distressed Community Financing Activities transactions of less than \$250,000.

Home Improvement and Affordable Housing Loans

The Total Dollar value for eligible Home Improvement and Affordable Housing Loans is capped at \$500,000. Applicants should not report Home Improvement Loans or Affordable Housing Loans that exceed this amount as they will not be considered towards calculating the Award amount.

Please note that the FY 2020 BEA Program Application - Application Instructions indicates that a Home Improvement Loan must be secured. As noted in the BEA Program Interim Rule (August 10, 2016) and in the glossary of this document, a Home Improvement Loan can either be secured or unsecured.

Applicants should refer to the BEA Program Interim Rule and the glossary of this document for the definitions of qualified BEA activities. These documents are located under the 'Apply' option on the BEA Page of the CDFI Fund's website.

Small Dollar Consumer Loans

The Total Loan Value for Small Dollar Consumer Loans must be no less than \$500 and greater than \$5,000. Applicants must enter each loan as separate transactions in AMIS, along with the associated address and census tract.

Awardee Profile

The CDFI Fund shares information about its programs and Award recipients with the general public via its public website. Should an Applicant be selected to receive a FY 2020 BEA Program Award, a description of the Award Recipients and their BEA Program Awards may be made available to the public.

Baseline Period Qualified Activities

Applicants are not required to submit documentation for Baseline Period Qualified Activities. Baseline Period Qualified Activities are required to be located in a BEA Qualified Distressed Community and meet any applicable eligibility requirements specified in the FY 2020 BEA Program Application, BEA Program Regulations (12 C.F.R. Part 1806) and FY 2020 NOFA.

Certificates of Deposits

Materially Below Market Rates for CDFI Deposits

Insured Certificates of Deposit (CD) placed by an Applicant in a CDFI that is a bank, thrift, or credit union must earn a rate of interest that is considered by the CDFI Fund to be "Materially Below Market." A Materially Below Market interest rate is an annual percentage rate that does not exceed 100 percent of the rate on a U.S. Treasury bill of comparable maturity as of the date the deposit is placed. For example, for a three-year CD, use the three-year rate of the Daily Treasury Yield Curve Rate, posted for U.S. Government Securities on the Treasury website at <https://www.treasury.gov/resource-center/data-chart-center/interest-rates/Pages/TextView.aspx?data=yield>. If, at the time the CD is placed, the posted three-year rate is from the previous day, Applicants should use the posted rate. Applicants must print the rate from the website for the date a CD is placed. This sheet should be submitted with the Application as supporting documentation.

If a variable rate is used, the Applicant must describe its methodology for determining a three-year life rate that is materially below the market interest rate. The CDFI Fund reserves the right to follow up with the Applicant regarding rates that were used throughout the three-year period.

3 Year Term

CDs placed in a CDFI Partner that is a bank, thrift, or credit union must also be committed for at least three years to be considered a Qualified Activity. The maturity date of a three-year CD, should fall on the date of its three year anniversary of when the CD was placed. For example, if a three-year CD was placed on 12/31/2018 then the maturity date would be 12/31/2021.

Certificate of Deposit Network or Service

A CD placed by an Applicant directly with a CDFI Partner that participates in a deposit network or service may be treated as eligible under the FY 2020 NOFA, if it otherwise meets the criteria for deposits in 12 C.F.R. § 1806.103(r) and the CDFI Partner retains the full amount of the initial CD through a deposit network exchange transaction. An Applicant will not receive a BEA Program award for a CD network or service unless the CDFI Partner is specifically named as a network member to the original transaction in the deposit placement agreement. A BEA Program Applicant will only receive credit for its respective share of the CD network or service provided to the CDFI Partner.

CDFI Partners

An eligible CDFI Partner is an entity that has been certified as a CDFI as of the end of the Assessment Period and is Integrally Involved in a Distressed Community.

The CDFI Fund requires BEA Program Applicants to provide evidence that each CDFI Partner that is the recipient of CDFI Support Activities meets the definition of Integrally Involved as stated in the applicable NOFA. CDFI Support Activities include Loans, Deposit Shares or Technical Assistance provided by a BEA Program Applicant to a certified CDFI Partner. To meet this requirement, BEA Program Applicants must have their CDFI Partners complete the “Integral Involvement Form for CDFI Support Activity” and submit it as supporting documentation for any CDFI Support Activity transaction reported in the FY 2020 BEA Program Application. Proof of Integral Involvement can be obtained from the CDFI Partner at the time the transaction is closed (or after). An example of the “Integral Involvement Form for CDFI Support Activity” can be found in the “**Forms and Certifications**” section of the FY 2020 BEA Program Application. A copy of the form is also available on the BEA page of the CDFI Fund’s website.

Certification Status

Applicants which were certified by the CDFI Fund as of December 31, 2019 (the last day of the Assessment Period), are considered “certified” for purposes of the FY 2020 BEA Program Application.

NOTE: If an Applicant’s CDFI certification application was submitted to the CDFI Fund as of December 31, 2019, and was ultimately approved by the CDFI Fund by April 14, 2020, then the Applicant’s CDFI status is considered “certified” for purposes of the FY 2020 BEA Program application. Applicants that submitted CDFI Certification application by December 31, 2019 that are pending approval, can begin entering application information and transactions in AMIS, but should wait to submit their application until after April 14, 2020. This will ensure that the CDFI Certification status is accurately reflected in their Estimated Award calculations.

Compliance and Reporting Requirement

All BEA Program Award Recipients are required to use their BEA Program Award for Eligible BEA Activities. All BEA Program Award Recipients are subject to compliance and reporting requirements which will be included as terms and conditions of the Award Agreement. As such, receiving the award will be contingent upon, among other things, agreeing to such terms and conditions. Moreover, reports are due 90 days from the end of the Period of Performance, as specified in the Award Recipient’s Award Agreement.

Community Services

Community Services must meet each of the following criteria:

1. Promote community development through:
 - Provision of Technical Assistance and financial education to Eligible Residents regarding managing their personal finances;
 - Provision of Technical Assistance and consulting services to newly formed small businesses and nonprofit organizations located in a Distressed Community;
 - Provision of Technical Assistance and financial education to, or servicing the loans of, homeowners who are Eligible Residents and meet Low- and Moderate-Income requirements; and
 - Other services provided to Eligible Residents who meet Low-and Moderate-Income requirements or enterprises that are Integrally Involved in a Distressed Community, as deemed appropriate by the CDFI Fund, and other comparable services as may be specified by the CDFI Fund in the applicable NOFA.
2. Enhance: (1) access to capital in the form of lending or investment; (2) access to financial services; or (3) organizational capacity or expertise of entities located in a Distressed Community (e.g., small business counseling);
3. Create a direct benefit to Eligible Residents of Distressed Communities or entities located in a Distressed Community (e.g., business or non-profit organizations located in, or serving, a Distressed Community); and
4. Be provided directly by a bank employee acting as a representative of the bank (i.e., the activity must be undertaken by a bank employee) and the service provided must utilize the financial, banking, or business expertise of the employee.

Applicants should report Community Services based on the administrative costs of providing such services. For staff time, use the number of hours contributed times the hourly rate of the staff member. For other administrative costs (e.g., such as printing costs for informational materials), Applicants should report the actual cost. In reporting the cost of Community Services, the Applicant should certify that the reported items are an accurate reflection of the actual costs incurred in delivering the service.

Distressed Community Financing Activities

There are two sub-categories within the Distressed Community Financing Activities category. The sub-categories are: (1) Consumer Loans and (2) Commercial Loans and Investments.

1. The Consumer Loans sub-category consists of the following activity types: (1) Affordable Housing Loans; (2) Education Loans; (3) Home Improvement Loans; and (4) Small Dollar Consumer Loans.
 - The award percentage for the Consumer Loans sub-category is 6% for non-CDFI Applicants and 18% for CDFI Applicants.

2. The Commercial Loans and Investments sub-category consists of the following activity types: (1) Affordable Housing Development Loans and Project Investments; (2) Commercial Real Estate Loans and Project Investments; and (3) Small Business Loans and Project Investments.
 - The award percentage for Commercial Loans and Investments sub-category is 3% for non-CDFI Applicants and 9% for CDFI Applicants.

Distressed Community Determination

Applicants applying for a BEA Program Award for performing Distressed Community Financing Activities or Service Activities must verify that the physical addresses of such activities at both the Baseline Period and Assessment Period are in Distressed Communities when completing their Application.

Applicants may use CIMS or the tabular BEA Program Eligibility Data located on the CDFI Fund's public website to determine the eligibility of a census tract and determine if they are located in a BEA Qualified Distressed Community. FY 2020 Applicants are required to use the updated 2011-2015 American Community Survey eligibility data to determine if Qualified Activities occurred in BEA Distressed Communities.

Applicants are strongly encouraged to read the FY 2020 BEA NOFA and FY 2020 BEA Program Application for additional information on BEA Qualified Distressed Community criteria for CDFI Partners and Applicants, located on the BEA webpage on the CDFI Fund's public website. In addition, Applicants are encouraged to review the BEA Eligibility Data Transition Frequently Asked Questions (2011-15 ACS) document, located on the Research and Data page of the CDFI Fund's public website, located at: www.cdfifund.gov/research-data, then scrolling to "Program Eligibility Guidance", and selecting BEA 2011-2015 American Community Survey Census Transition FAQs.

Applicants should also be aware that the BEA Program Electronic Application in AMIS will validate the census tract qualification status and geocoding for transactions in the Distressed Community Financing Activities and Service Activities categories in two phases. First, the determination of whether a census tract number qualifies for the BEA Program will occur immediately. Secondly, to determine whether the physical address entered properly geocodes with the census tract entered by the Applicant will take approximately one business day to verify. To ensure that these transactions will be considered during the Application review process, Applicants are encouraged to perform geocoding in CIMS to ensure physical addresses are associated with the correct census tract. Please see deadline information for entering, editing, or deleting transactions and validating census tracts and addresses in the "**APPLICATION SUBMISSION**" section of this document.

Personally Identifiable Information (PII)

While Applicants are required to enter the addresses for individual borrowers/residents who received Consumer Loans and the physical address of Commercial Loans and Investments in the Distressed Community Financing Activities category, Applicants should **NOT** redact these addresses from the supporting documentation. If the addresses for the transactions are linked to other PII, such as the name of the individual, date of birth, driver's license or state identification number, passport number, and Alien Registration Number, etc, the Applicant should only redact the other PII from the supporting documentation. Applicants should not include Personally Identifiable Information (PII) in AMIS and should redact all PII, from the supporting documentation, **EXCEPT** for the addresses of the borrowers/residents, business owner, or other representative.

Please see “Personally Identifiable Information” section within this document for additional information relating to PII.

Double Funding

A BEA Applicant may not submit as Qualified Activities any transactions funded with award proceeds from another CDFI Fund program or Federal award.

Eligibility

For the FY 2020 funding round, an Applicant must have been FDIC-insured as of the first day of the Baseline Period, January 1, 2018, and maintain its FDIC-insured status at the time of Application to be eligible for consideration for a BEA Program Award under the FY 2020 BEA NOFA.

Estimated Award Amount

The Estimated BEA Program Award Amount Calculation in **Table 7: Estimated BEA Program Award Calculation** for which the Applicant may be eligible is based on the actual transactions submitted in **Table 6: Transactions to be Considered for an Award** for any individual activity type an Applicant is able to demonstrate an increase in from the Baseline Period (as reported in **Table 5: Reporting BEA Qualified Activities**). The actual transactions will be totaled by sub-category (for CDFI Related Activities and Distressed Community Financing Activities) or by category (for Service Activities), and the Estimated BEA Program Award Amount Calculation will be determined at the sub-category (for CDFI Related Activities and Distressed Community Financing Activities) or category (for Service Activities) level. Applicants determine, at their sole discretion, the number of actual transactions to submit in **Table 6: Transactions to be Considered for an Award**.

Equity-Like Loans

For purposes of the FY 2020 BEA NOFA, Equity-Like Loans must have been provided by the Applicant or Subsidiary to a CDFI Partner and meet the following characteristics:

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

Notwithstanding the foregoing, the CDFI Fund reserves the right to determine, on a case-by-case basis, whether a loan meets the aforementioned Equity-Like Loan characteristics.

Individual Development Accounts (IDAs)

For both the Baseline Period and the Assessment Period, an Applicant may derive the total percentage of Low-and Moderate-Income individuals who are IDA account holders by: (1) providing a certification that such customers are Low-and Moderate-Income individuals and providing a brief analytical narrative with information describing how the Applicant determined that such customers were Low-and Moderate-Income individuals; or (2) provide a certification and brief analytical narrative that IDAs established for Project Participants by financial institutions, as published in Program Announcement OCS-2000-04 (“IDA Program Announcement”) in the Federal Register (64 FR 69824) in Part II (G)(3) of the IDA Program Announcement, benefit Low- and Moderate Income individuals based on the requirements of the IDA Program.

Ineligible Business Types

The CDFI Fund will not consider financial assistance provided by an Applicant for the purposes of financing adult entertainment providers, golf courses, race tracks, gambling facilities, country clubs, facilities offering massage services, hot tub facilities, suntan facilities, or stores where the principal business is the sale of alcoholic beverages for consumption off premises as BEA qualified activities.

In-kind Contributions

In-kind contributions to CDFIs (such as donation of equipment or office space) are not considered Qualified Activities and should not be reported.

Letters of Credit

Instruments issued by an Applicant guaranteeing payment of a borrower’s debt obligation (direct- pay letters of credit, stand-by letters of credit, revolving letters of credit, etc.) are not considered Qualified Activities and should not be reported.

Mergers and Acquisitions

Merger or Acquisition that Occurred Prior to Application Submission

The BEA Program Application should only be submitted by the surviving entity for mergers or acquisitions that occurred prior to the BEA Program Application open date, regardless of whether or not the activities were performed prior to the merger or acquisition, or whether the activities were performed by the entity that is no longer in operation.

The surviving entity’s information (including EIN, DUNS, Authorized Representative and Point of Contact) should also be reflected in SAM.gov, the SF-424 Mandatory, and AMIS.

Mergers or Acquisitions that Occurred after Application Submission

In the event a merger or acquisition occurs after a BEA Program Application is submitted, but prior to the execution of the BEA Program Award Agreement, the CDFI Fund has determined that the surviving entity may assume the role of a BEA Applicant. The CDFI certification status will be based on the surviving entity’s CDFI certification status.

If the surviving entity and the entity which was acquired are both BEA Program Applicants, the activities of both Applicants will be combined to make one award to the surviving entity, which shall not exceed the maximum award amount (cap) determined for the round.

Per the BEA FY 2020 NOFA, the surviving entity must also be a FDIC-insured depository institution to be considered eligible for a BEA Program award.

Additional Information on Mergers or Acquisitions

- The surviving entity assuming the role of the BEA Applicant will not be able to make modifications to the Application. As noted in the FY 2020 NOFA, once an Application is submitted, the Applicant will not be allowed to change any element of the Application. The estimated award amount will be recalculated based on the surviving entity's CDFI certification status. The information used to determine the priority factor for activities within the Distressed Community Financing Activities category and Service Activities category of Qualified Activities will be based on the surviving entity's total asset size, which may result in a reduction of the estimated award.
- A Material Event Form is required to be completed by the Applicant and submitted to the Certification, Compliance, Monitoring and Evaluation (CCME) division via AMIS Service Request.¹
- Lastly, the surviving entity (i.e. the BEA Applicant) should also ensure that its organization's information in SAM.gov is updated to reflect the surviving entity's information and matches their AMIS organization profile.

Name Change of an Applicant

If an Applicant (or Award Recipient) changes its name after an Application has been submitted (or prior to the execution date of its Award Agreement) and has filed documents with the state of incorporation to effectuate the name change, the Applicant must submit a Material Events Form to the Certification, Compliance Monitoring and Evaluation (CCME) via an AMIS Service Request. Applicants should also ensure that its organization's information in SAM.gov is updated to reflect the name change and matches their AMIS organization profile. The CDFI Fund will execute the Award Agreement and fund the award under the new name.

Participation Loans

A participation loan is a loan that is made jointly by two or more lenders to a borrower. Some participation loans involve a promissory note that references all of the lenders to the transaction with each independently disbursing loan proceeds to the borrower. However, the most common form of participation loan involves one of the lenders serving as a "lead lender" or "agent" for the group. In this case, the borrower signs the note to the order of the lead lender, solely. The lead lender then disburses all loan proceeds and the borrower makes payments of principal and/or interest solely to the lead lender. The other "participating lenders" usually sign a "participation agreement" that outlines their agreement to fund a portion of the loan issued by the lead lender, their respective rights to loan proceeds, and the

¹ The Material Event form is located at: [https://www.cdfifund.gov/Documents/CDFI%20Fund%20-%20Material%20Event%20Form%20\(July2019\).pdf](https://www.cdfifund.gov/Documents/CDFI%20Fund%20-%20Material%20Event%20Form%20(July2019).pdf)

obligations of all parties to the transaction. The lead lender and all of the participating lenders generally sign this agreement. It is important to note that the disbursement of funds to the lead lender or agent to fund loans to third parties by one or more participating lenders (i.e., a loan pool) is not considered a Qualified Activity. A participation loan is treated the same as other loans under the BEA Program. As such, it may qualify as either a CDFI Support Activity or a Distressed Community Financing Activity. In order for a participation loan to be considered a CDFI Support Activity, the borrower must be a CDFI that is Integrally Involved in a BEA Qualified Distressed Community and the monies drawn must be used to support the CDFI's activities. If the CDFI Partner is participating in, or otherwise facilitating, the loan transaction -- but is not the actual borrower -- the transaction will not be considered a CDFI Support Activity. In order for a participation loan to be considered a Distressed Community Financing Activity, the borrower or activity financed must be located in a BEA Qualified Distressed Community.

As with other loans, in order for a participation loan to be a Qualified Activity under the BEA Program, the loan must be closed and an initial disbursement must be made during the applicable Assessment Period. Thus, all parties to the transaction must sign and execute the loan documents within the Assessment Period specified in the FY 2020 BEA NOFA. If the transaction involves a participation agreement between two or more lenders, the agreement may be signed prior to or during the Assessment Period provided that the note or loan agreement is signed within the Assessment Period. A BEA Program Applicant will not receive a BEA Program award for a participation loan unless it is specifically named as a lender or party to the original transaction on the note or the participation agreement. An Applicant will only receive credit for their share of the participation loan. An Applicant will not receive credit for purchasing a participation in a loan after the loan's origination.

Participation agreements between lenders may be in effect for multiple years, involve multiple loan agreements or notes, or involve multiyear disbursements of a single loan. While a participation agreement among lenders may be executed prior to an applicable Assessment Period, a BEA Program Applicant can only receive an award for a loan funding a particular Qualified Activity closed during the Assessment Period. Thus, a transaction involving the disbursement of a loan closed prior to the beginning of the applicable Baseline Period or after the end of the applicable Assessment Period is not considered a Qualified Activity.

In some cases, a group of lenders may choose to renew or extend the term of a participation loan that is expected to expire during an applicable Assessment Period. As is the case with all renewed loans under the BEA Program, if a participation loan matures and is then renewed during the Assessment Period, the Applicant will be ineligible to receive the value of its share of the principal amount of the renewed participation loan. However, in the case of a participation loan that is not set to expire during the Assessment Period but is refinanced, the BEA Program Applicant will be eligible to receive only the value of its share of any increase in the principal amount of the refinanced loan.

Persistent Poverty Counties²

The CDFI Fund's appropriation legislation in the Consolidated Appropriations Act, 2020 (Public Law Number 116-93, enacted December 20, 2019), requires that at least 10 percent of BEA Program Awards

² The term "Persistent Poverty County" means any county, including county equivalent areas in Puerto Rico, that has had 20 percent or more of its population living in poverty over the past 30 years, as measured by the 1990 and 2000 decennial censuses and the 2011-2015 5-year data series available from the American Community Survey of the Census Bureau or any other territory or possession of the United States that has had 20 percent or more of its population living in poverty over the past 30 years, as

be used for projects that serve populations living in Persistent Poverty Counties (PPC). In order to meet this requirement, FY 2020 BEA Program Applicants will be required to complete **Table 8: Projected Use of BEA Program Award** to indicate the minimum and maximum percentage of their Estimated BEA Program Award that they are willing to commit to deploying in BEA Distressed Communities that are also defined as being a PPC.

The BEA Program Eligibility Data indicates whether a census tract also meets “Persistent Poverty County” criteria. Applicants are strongly encouraged to review the BEA Program Eligibility Data prior to making a Persistent Poverty County commitment.

Personally Identifiable Information (PII)

Personally Identifiable Information (PII) is information, which if lost, compromised, or disclosed without authorization, could result in substantial harm, embarrassment, inconvenience, or unfairness to an individual. Although Applicants are required to enter addresses of individual borrowers/residents of Distressed Communities in AMIS, Applicants should not include the following PII for the individuals who received the financial products or services (e.g., individual resident, business owner, or other representative) in AMIS, or in the supporting documentation. PII refers to information that can be used to distinguish or trace an individual’s identity, either alone (SSN) or when combined with other information (name of the individual, address, date of birth, driver’s license or state identification number, passport number, and Alien Registration Number, etc.) that is linked or linkable to the individual.

Note: Applicants must exclude PII when entering data in AMIS and redact PII from all documents required to be submitted as supporting documentation, EXCEPT for the addresses of the borrowers/residents, business owners, or other representatives.

- **Legal documentation representing a COMMERCIAL loan that includes a combination of the individual’s name, personal address and other PII should be redacted.**

***Example 1:** An Applicant submits a transaction for a Small Business Loan (SBL), which is an activity type in the Commercial Loans and Investments subcategory of Distressed Community Financing Activities. The supporting documentation for the transaction included an executed loan agreement, executed promissory note, and screenshots of the account/ loan payment history. The loan agreement includes the name of the business: ‘Jones Moving and Trucking Company’ as the borrower, and also includes the address of the business. The loan agreement is signed by the owner ‘Joe Jones’ and his name is printed below the signature line.*

This is acceptable and is **not** considered PII. Although the name of an individual (Joe Jones) is included, the Applicant is not required to redact it since there is no other information for this individual included in the documentation or in AMIS to be considered PII (e.g., date of birth, individual’s address, etc.).

***Example 2:** The Applicant noted in *Example 1* also included an additional address labeled as ‘Sole Business Owner’ in the account/ loan payment history screenshots.*

This is not acceptable since PII was provided. In this scenario, the business owner's personal name is printed on the loan agreement **and** the business owner's personal address is included in the screenshot. The Applicant should redact the sole business owner's personal address and/ or printed name.

Example 3: The Applicant noted in Example 1 also included the transaction's payment history which reflects an SSN in a field intended for an EIN/TIN.

This is not acceptable since PII was provided. In this scenario, a SSN is provided, which is linkable to an individual. The Applicant should redact the SSN.

- **Transaction addresses indicating the physical location of the activity financed, investment, or service provided should NOT be redacted.**
- **Applicants should NOT redact signatures from legal documents (e.g., loan agreements, promissory notes, etc.).**

Renewals

Loans renewed during the Baseline Period or the Assessment Period are not considered Qualified Activities and should not be reported. However, Certificates of Deposit to CDFI Partners renewed after the previous three-year term has expired during the applicable Assessment Period are a Qualified Activity if they meet the requirements specified in the FY 2020 BEA NOFA. Applicants will need to provide documentation indicating the first issuance date and renewal date of the Certificate of Deposit.

Refinancing

A loan is considered to be refinanced when a borrower with an existing loan applies for a new loan and a new credit decision is made. For BEA Program purposes, refinancing of loans fall into two broad categories: (1) refinancing an existing loan in a BEA Applicant's loan portfolio; and (2) refinancing a loan from an institution that is not affiliated with the Applicant.

In order to demonstrate the increase, Applicants are instructed to submit a copy of the original loan documents for the loan that is being refinanced in addition to loan documents for the new loan. If the original loan documents for the refinanced loan are not available, Applicants may submit other internal documentation that demonstrates the increase and that proceeds were used to pay off an existing loan with the Applicant. Transactions submitted without supporting documentation that clearly demonstrates the increase and that the proceeds were used to pay off an existing loan with the Applicant will be disqualified.

See "Important Note Regarding Personally Identifiable Information (PII)" under "**Distressed Community Determination**" and "**Personally Identifiable Information (PII)**" sections for additional information related to supporting documentation.

Loans Refinanced within an Applicant's Portfolio

Refinancing of loans (including fixed rate and adjustable rate mortgages) by the Applicant may be valued only at the amount of increase to the principal amount of the loan (i.e., the new credit available). For example, if an Applicant originally financed a loan for \$100,000 and the borrower subsequently wanted to

refinance the loan and increase the amount borrowed to \$125,000, the Applicant can only claim the increase in the principal amount of \$25,000.

In order to meet the Qualified Activity requirement specified in the FY 20120 BEA NOFA, supporting documentation must be provided to demonstrate the increase in principal amount. Transactions that do not clearly demonstrate the increase in principal amount may be disqualified entirely.

Loans Refinanced from an Unaffiliated Institution

Existing loans from an unaffiliated institution that are refinanced by a BEA Program Applicant are considered new activities for the BEA Program Applicant and can be submitted as such for the full principal amount of the loan. For example, if an Applicant refinanced and paid off a loan to a small business borrower that was with an unaffiliated institution with a loan balance of \$100,000, the loan would be considered a new loan for the Applicant and the Applicant would be able to claim the full principal balance of \$100,000 as an increase amount. The key factor here being that the loan was new to the Applicant. In order to meet the Qualified Activity requirement specified in the FY 2020 BEA NOFA, supporting documentation must be provided to demonstrate that the new principal amount was used to pay off an existing loan with an unaffiliated institution. Applicants should rely on their own internal documentation to demonstrate that the proceeds were used to pay off an existing loan. Additional documentation such as wire transfer instructions, etc. may be submitted if the use of proceeds is not clear from the closing or disbursement document.

Real Estate Related Transactions

For real estate related transactions such as Affordable Housing Loans (AHL), Affordable Housing Development and Related Project Investments (AHD), Home Improvement Loans (HIL), and Commercial Real Estate (CRE), the closing document must indicate the address of the real estate that was financed. If the closing document does not indicate the address of the real estate that was financed, the Applicant must submit additional documentation that indicates the address of the real estate that was financed.

If a blanket loan was provided to finance real estate at more than one location, the Applicant must provide documentation that indicates the addresses of all real estate financed. The Applicant should also include: (1) a note indicating which addresses qualify as a BEA Distressed Community, and (2) CIMS maps for the additional addresses which qualify. Transactions missing this information will not be considered.

The Applicant should report the Total Dollar Value for the transaction based on the aggregated appraised value of the loans covering those addresses. For example: If the loan was used to finance 10 addresses and 5 of the addresses are in BEA qualified census tracts, the Total Dollar Value entered should reflect the combined appraised value for the 5 loans.

Service Activities

The per unit value for the following Targeted Financial Services in the Service Activities category are:

- New ATM: \$50,000
- New branch opened in a BEA Distressed Community: \$500,000

Technical Assistance

Technical assistance provided by an Applicant to a CDFI must be reported based on the administrative cost of providing the services. For staff time, report the number of hours contributed times the hourly rate of the staff member. For other administrative costs (such as printing costs for informational materials), report the actual cost. An Applicant should submit an itemized list of costs that it is seeking to be considered as a Qualified Activity. In reporting the cost of technical assistance activities, the Applicant should certify that the reported items are an accurate reflection of the actual costs incurred in delivering the service.

Technical Assistance or IDA Match Contributions

An Applicant should report financial literacy training or other types of technical assistance provided to Electronic Transfer Account (ETA) or Individual Development Account (IDA) holders as Community Services in the Services Activity Category. An Applicant should also report funds provided to match IDAs, either directly or through a non-profit entity, as Community Services in the Services Activities Category.

FREQUENTLY ASKED QUESTIONS

AMIS ACCOUNTS

WHAT IS THE AWARDS MANAGEMENT INFORMATION SYSTEM (AMIS)?

AMIS is the CDFI Fund's enterprise-wide business system. It is the primary way that the CDFI Fund interfaces with Applicants and Award Recipients.

WHERE CAN I FIND GUIDANCE ON AMIS? WHAT RESOURCES ARE AVAILABLE?

Prior to starting the BEA Program Electronic Application in AMIS, Applicants should review the following AMIS Training Manuals: (1) 'Getting Started – Navigating AMIS'; and (2) 'BEA Program Application Submission'. These resources are located on the AMIS Training page of the CDFI Fund's website and can be accessed using the following link: <https://amis.cdfifund.gov/s/Training>.

DO I NEED AN AMIS ACCOUNT IN ORDER TO APPLY FOR A BEA PROGRAM AWARD?

Yes. An AMIS account is required in order to apply for a BEA Program Award. If you do not currently have an account, you will need to register in AMIS and create an account. Applicants with existing AMIS accounts should make sure that their information is up to date before beginning their BEA Program Electronic Application in AMIS.

HOW DO I CREATE AN AMIS ACCOUNT?

For guidance on creating an AMIS account, please visit the AMIS Homepage: <https://amis.cdfifund.gov/s/AMISHome>

Failure to provide complete and accurate information in AMIS may negatively impact the evaluation of the BEA Program Electronic Application. The CDFI Fund also reserves the right to reject an Application if information submitted through AMIS is determined to be inaccurate.

WHAT IF MY CDFI CERTIFICATION STATUS, AS LISTED IN AMIS, IS INACCURATE?

Submit a CDFI Certification Service Request (SR) within AMIS prior to the date noted in the NOFA for the last day to contact CCME staff. For the SR, select "Compliance and Reporting" from the Program drop down menu of the Service Request.

IF I HAVE QUESTIONS ABOUT AMIS, WHO CAN I CONTACT?

Please contact the AMIS Helpdesk at 202-653-0422 or submit a Service Request. For the SR, select "Technical Issues" from the Program drop down menu of the Service Request.

COMPLETING THE BEA APPLICATION

CAN BANK HOLDING COMPANIES APPLY FOR BEA?

No. Depository Institution Holding Companies are not able to apply for a BEA Program award on behalf of their subsidiary banking institutions. AMIS account users will not be able to complete a BEA Profile if the organization type is anything other than "Bank/ Thrift".

HOW DO I KNOW IF AN ORGANIZATION IS A CDFI PARTNER?

See the definition of CDFI Partner in the FY 2020 BEA NOFA and in Appendix 1. Glossary of terms located at the end of this document.

HOW DO I DEMONSTRATE THAT MY CDFI PARTNER IS INTEGRALLY INVOLVED IN A DISTRESSED COMMUNITY?

Applicants must provide evidence that each CDFI Partner that is the recipient of CDFI Support Activities is Integrally Involved in a Distressed Community by submitting the “Integral Involvement Form for CDFI Support Activity.” Proof of Integral Involvement can be obtained from the CDFI Partner at the time the transaction is closed (or after) and will be submitted as supporting documentation by the Applicant. There are four (4) scenarios outlined on the “Integral Involvement Form for CDFI Support Activity” for CDFI Partners to determine Integral Involvement. Please see **Appendix 2** of this Supplemental Guidance for examples of determining Integral Involvement for each scenario.

MY ORGANIZATION SUBMITTED AN FY 2019 BEA PROGRAM APPLICATION. WHEN PREPARING OUR FY 2020 APPLICATION, SHOULD THE BASELINE PERIOD AMOUNTS IN OUR FY 2020 APPLICATION BE THE SAME AS THE ASSESSMENT PERIOD AMOUNTS REPORTED IN OUR ORGANIZATION’S FY 2019 APPLICATION?

The CDFI Fund recommends that FY 2020 BEA Program Applicants recalculate their Baseline Period Amounts. There are two primary reasons for this: (1) the CDFI Fund may have issued new guidance which impacts your FY 2020 Baseline Period amount; and (2) transactions reported in the previous FY 2019 BEA Application may have been eliminated or changed as a result of the CDFI Fund’s review of the supporting documentation provided.

- An example of how new guidance can impact the Baseline Period amount is provided below:

FY 2019 Applicants are required to use the updated 2011-2015 American Community Survey (ACS) eligibility data to determine if Qualified Activities occurred in BEA Distressed Communities. As a result, Applicants that reported transactions using the 2010-2014 ACS eligibility data in the previous FY 2018 BEA Program Application’s Assessment Period (calendar year 2017) would now exclude these from the FY 2019 BEA Program Application’s Baseline Period (also calendar year 2017). This is just one example. Applicants should review all of the Application materials to make sure that any new guidance is taken into consideration.

- Transaction Eliminated or Changed

There are numerous reasons that a transaction may be eliminated or changed. For example, a transaction reported in a census tract that does not qualify would be eliminated by the CDFI Fund. Another good example is the elimination of a transaction because the Applicant failed to attach the required supporting documentation. Therefore, Applicants that applied in FY 2019 and that are once again applying in FY 2020 should take all of this information into consideration, along with the guidance provided in the Application for “Table 5: Reporting BEA Qualified Activities” when stating its various Baseline Period amounts.

WHAT IS THE DIFFERENCE BETWEEN “QUALIFIED ACTIVITIES” AND “ELIGIBLE ACTIVITIES?”

“Qualified Activities” are performed activities which qualify an Applicant for an award. “Eligible Activities” are activities that Recipients use to expend their awards. See Interim Rule III.A. and 12 C.F.R § 1806.300

WHAT ARE THE DOCUMENTATION REQUIREMENTS FOR BEA QUALIFIED ACTIVITIES?

See “Reporting Qualified Activities and Supporting Documentation” section in the FY 2020 BEA Program Application for detailed Qualified Activity documentation requirements. The instructions are comprehensive and provide the specific requirement for each Qualified Activity in the CDFI Related Activities, Distressed Community Financing Activities and Service Activities categories.

Note: The closing documents requirement for loans in the CDFI Related and Distressed Community Financing categories was updated to note that only one closing document is required. Applicants can provide a copy of either the executed loan agreement **OR** promissory note. Applicants are encouraged to provide both if available.

WHAT TYPES OF TRANSACTIONS ARE CONSIDERED FOR THE PERSISTENT POVERTY COUNTY (PPC) COMMITMENT?

If an Applicant makes a PPC commitment and is selected to receive an FY 2020 BEA Program Award, it may fulfill its PPC commitment by providing a Qualified Activity in any BEA category (CDFI Related Activities, Distressed Community Financing Activities, or Service Activities). If the Award Recipient elects to meet its PPC commitment by providing a transaction in the CDFI Related Activities category, the certified CDFI must be physically located in a PPC. If the Applicant elects to meet their PPC commitment by providing a transaction in the Distressed Community Financing Activities or Service Activities categories, the address must meet the definition of a BEA Distressed Community and be located in a PPC.

HOW CAN I MEET THE SUPPORTING ACTIVITY REQUIREMENT IF THE DOCUMENTS THAT ARE REQUIRED TO BE SUBMITTED CONTAIN PII?

If the supporting documentation for the activity contain PII, such as a Social Security Number, or more than one of the following: name of an individual, date of birth, driver’s license or state identification number, passport number, and Alien Registration Number, Applicants should redact this information and ensure that none of these data points are visible before submission.

If the supporting documentation represents a commercial loan that includes both the physical location of the investment property and the personal address of the borrower, then the borrower’s personal address and other PII information should be redacted. The address indicating the physical location of the financed activity, investment, or service provided, should not be redacted. Applicants should not redact signatures from legal documents (e.g., loan agreements, promissory notes, etc.). If the CDFI Fund discovers PII during the review of a transaction, the supporting documentation will be deleted from the Application record and the transaction will be deemed ineligible.

WHAT IS THE AWARD PERCENTAGE FOR CONSUMER LOANS AND COMMERCIAL LOANS AND INVESTMENTS?

The award percentage for the Consumer Loans sub-category is 6% for non-CDFI Applicants and 18% for CDFI Applicants.

The award percentage for Commercial Loans and Investments sub-category is 3% for non-CDFI Applicants and 9% for CDFI Applicants.

ARE LEVERAGE LOANS USED IN NEW MARKETS TAX CREDIT TRANSACTIONS CONSIDERED A BEA QUALIFIED ACTIVITY?

Yes. Leverage loans used in New Markets Tax Credit (NMTC) transactions can be considered a Distressed Community Financing Activity if the borrower is located in a BEA Qualified Distressed Community and the transaction meets BEA Interim Rule and FY 2020 BEA NOFA requirements. See **“Reporting Qualified Activities and Supporting Documentation”** section of the FY 2020 BEA Program Application for supporting documentation requirements for NMTC transactions.

WHAT IS CONSIDERED AN “AFFORDABLE LOAN” IN THE CONSUMER LOANS SUB-CATEGORY?

The CDFI Fund has not specifically defined the term affordable; however, since consumer loans serve as "available alternatives to the marketplace," it would be considered appropriate to compare the bank's rates and terms with what is typically offered in the bank's service area. Please note that there is a cap of \$500,000.00 to the Total Dollar Value for Affordable Housing Loans and Home Improvement Loans activity types. Applicants should not report Affordable Housing Loans or Home Improvement Loans that exceed this amount as they will not be considered a BEA Qualified Activity.

WHAT DOES THE BEA PROGRAM CONSIDER A "SMALL BUSINESS" FOR SMALL BUSINESS LOANS AND PROJECT INVESTMENTS?

See QUALIFIED ACTIVITY DOCUMENTATION – DISTRESSED COMMUNITY FINANCING ACTIVITIES Section of the FY 2020 BEA Program Application which summarizes the criteria used to determine a small business loan. It must be a loan:

1. Used for commercial or industrial purposes (other than an Affordable Housing Loan, Affordable Housing Development Loan, Commercial Real Estate Loan, or Home Improvement Loan)
2. To a business or farm that either:
 - a. Meets the size eligibility standards of the Small Business Administration's Development Company of Small Business Investment Company programs (13 C.F.R. § 121.301); or
 - b. Has gross annual revenues of \$1 million or less, and is located in a BEA Distressed Community.

I HAVE A COMMERCIAL REAL ESTATE TRANSACTION THAT INCLUDES OTHER USES SUCH AS AFFORDABLE HOME DEVELOPMENT. HOW SHOULD I CHARACTERIZE THE TRANSACTION IN AMIS?

Loans originated for the construction or acquisition of a commercial property should be treated as a Commercial Real Estate Loan when reporting the transaction type, regardless of whether or not it includes more than one use.

HOW DO I DEMONSTRATE THAT A TRANSACTION WAS PERFORMED IN A BEA DISTRESSED COMMUNITY IF CIMS3 DOESN'T RECOGNIZE OR GEOCODE THE EXACT ADDRESS?

Occasionally, CIMS may recognize or geocode an address in a slightly different format than what is recorded on an Applicant's supporting documentation. Please see the following example:

A borrower's address listed on the loan agreement says "1234 Jones Highway 1, Anytown, AL 56789". During the geocoding process, CIMS indicates the address is "1234 US-1, Anytown, AL 56789". The Applicant should do the following when entering the address into the electronic Application in AMIS:

Use the address geocoded in CIMS: "1234 US-1, Anytown, AL 56789";

Ensure that the census tract reads as “Qualified” in AMIS;

When providing supporting documentation for that particular transaction, include a brief note which indicates: (1) the physical address per supporting documentation was not recognized in CIMS, and (2) a geocoding conversion was required in order to generate the accurate census tract where the property is located. **NOTE: The CDFI Fund will review the documentation to ensure the physical address aligns with what was entered in CIMS.**

HOW DO I REPORT A LOAN'S TOTAL AMOUNT DISBURSED IF THE LOAN'S TRANSACTION HISTORY INCLUDES FEES AND REPAYMENTS?

For disbursed loans that include repayments and/or fees, the Applicant should report the loan's highest principal balance at any point in time of the disbursement history that falls within the approved loan amount.

APPLICATION SUBMISSION

IF I HAVE QUESTIONS ABOUT THE BEA PROGRAM APPLICATION, WHO CAN I CONTACT?

There are a number of resources available to you, depending on the nature of your question. For technical questions about the 2020 BEA Application or BEA Program rules, please submit a Service Request via your Organization's AMIS account.

Please refer to “Contact the CDFI Fund” section of the FY 2020 BEA Program Application for phone numbers, email addresses and websites.

For Grants.gov submission and/or technical issues, please contact Grants.gov directly at (800) 518-4726 or support@grants.gov.

HOW DO I SUBMIT MY APPLICATION? WHEN IS THE DEADLINE?

Please refer to the Application Submission Requirements and Deadlines section of the FY 2020 BEA Program Application for detailed information. The Application is organized into two parts, which have different submission procedures and deadlines:

Part I: The following must be submitted via Grants.gov by: **May 4, 2020, 11:59 pm ET**

- Grant Application Package (SF-424 Mandatory) with electronic signature.

Part II: The BEA Program Electronic Application must be completed and submitted via AMIS by: **June 3, 2020, 11:59 pm ET**

Additionally, please note, the last day to:

- **Register a user and organization in AMIS is 5:00 p.m. ET on June 1, 2020.**
- **Enter, edit or delete BEA transactions in AMIS is 5:00 p.m. ET on June 1, 2020. This includes census tract entry and address verification.**
- Application Information and Questions: Follow AMIS instructions for uploading supporting documentation for transactions, when applicable.

Please note that Applications sent by mail, facsimile or email will not be accepted, unless the Applicant had previously requested a paper version of the Application materials from the CDFI Fund as described in Section IV. A. of the FY 20120 BEA NOFA.

WILL I HAVE AN OPPORTUNITY TO REVISE OR AMEND MY BEA PROGRAM ELECTRONIC APPLICATION ONCE IT'S BEEN SUBMITTED IN AMIS?

No. Applicants will not be able to revise or amend the BEA Program Electronic Application once it has been submitted in AMIS. Prior to submitting the BEA Program Electronic Application, **Applicants must ensure all transactions (including supporting documentation) are entered in AMIS, and addresses and census tracts are validated in AMIS by 5:00 p.m. ET on June 1, 2020. Applicants will not be able to add, edit or delete transactions after this date.**

APPENDIX 1: BEA GLOSSARY OF TERMS

TERM	DEFINITION
Act	The Community Development Banking and Financial Institutions Act of 1994, as amended (12 U.S.C. 4701 et seq.)
Affiliate	Any company that controls, is controlled by, or is under common control with another company or any entity otherwise identified as an Affiliate by the Applicant in its BEA Application.
Affordable Housing Development Loan and Project Investment	<p>The origination of a loan to finance the acquisition, construction, and/or development of single- or multi-family residential real property, where at least 60 percent of the units in such property are affordable, as may be defined in the applicable NOFA, to Eligible Residents who meet Low- and Moderate-Income requirements.</p> <p>NOTE: A loan for, or project investment in, single-family housing or multifamily housing development projects should be reported as Affordable Housing Development Loans and Project Investments, rather than as Commercial Real Estate transactions</p>
Affordable Housing Loan	The origination of a loan to finance the purchase or improvement of the borrower's primary residence, and that is secured by such property, where such borrower is an Eligible Resident who meets Low- and Moderate-Income requirements. Affordable Housing Loan may also refer to second (or otherwise subordinated) liens or "soft second" mortgages and other similar types of down payment assistance loans, but may not necessarily be secured by such property originated for the purpose of facilitating the purchase or improvement of the borrower's primary residence, where such borrower is an Eligible Resident who meets Low- and Moderate-Income requirements. Affordable Housing Loan Total Dollar Amount is capped at \$500,000.
AMIS	The Awards Management Information System, which is administered by the CDFI Fund.
Applicant	Any insured depository institution (as defined in section 3(c)(2) of the Federal Deposit Insurance Act (12 U.S.C. §1813)) that is applying for a Bank Enterprise Award.
Appropriate Federal Banking Agency	Has the same meaning as in section 3 of the Federal Deposit Insurance Act (12 U.S.C. §1813).

TERM	DEFINITION
Assessment Period	An annual or semi-annual period specified in the applicable Notice of Funds Availability (NOFA) in which an Applicant will carry out, or has carried out, Qualified Activities.
Authorized Representative	An officer, or other individual, who has the actual authority to sign for and make representations on behalf of the Applicant.
Awardee Profile	Public information reported in the CDFI Fund's Searchable Award Database tool of Award Recipients, located on the CDFI Fund's public website.
Award Agreement	A formal agreement between the CDFI Fund and a Recipient pursuant to 12 C.F.R. § 1806.500 of the BEA Interim Rule.
Award Recipient	An Applicant that receives a BEA Program Award pursuant to the Interim Rule and the applicable NOFA.
Bank Enterprise Award (or BEA Program Award)	An award made to an Applicant through the BEA Program.
Baseline Period	An annual or semi-annual period specified in the applicable NOFA in which an Applicant has previously carried out Qualified Activities.
CDFI Fund	The Community Development Financial Institutions Fund established pursuant to Section 104(a)(12 U.S.C. 4703(a)) of the Act.
CDFI Partner	A Community Development Financial Institution that has been provided assistance in the form of CDFI Related Activities by an unaffiliated Applicant.
CDFI Related Activities	Equity Investments, Equity-Like Loans and CDFI Support Activities
CDFI Support Activities	Assistance provided by an Applicant or its Subsidiary to a CDFI that meets criteria set forth by the CDFI Fund in the applicable NOFA and that is Integrally Involved in a Distressed Community, in the form of the origination of a loan, Technical Assistance, or deposits if such deposits are: (1) Uninsured and committed for a term of at least three years; or (2) Insured, committed for a term of at least three years, and provided at an interest rate that is materially (in the determination of the CDFI Fund)

TERM	DEFINITION
	below market rates.
Certificate of Deposit	Placed by an Applicant or its Subsidiary in an FDIC-insured CDFI whereby such deposit is: (1) uninsured and committed for a term of at least three years; or (2) insured, committed for a term of at least three years, and provided at an interest rate that is Materially Below Market Rates, as determined in the relevant NOFA. Deposits at FDIC-insured institutions are insured up to at least \$250,000 per depositor. Determination of insured or uninsured is determined at the time of issuance and will be counted for the entire three years.
Commercial Loans and Investments	This sub-category consists of Affordable Housing Development Loans, Small Business Loans and related Project Investments; and Commercial Real Estate and related Project Investments
Commercial Real Estate Loans and related Project Investments	An origination of a loan (other than an Affordable Housing Development Loan or Affordable Housing Loan) that is secured by real estate and used to finance the acquisition or rehabilitation of a building in a Distressed Community, or the acquisition, construction and or development of property in a Distressed Community, used for commercial purposes.
Community Development Financial Institution (CDFI)	An entity that has been certified as a CDFI under § 1805.201 of Community Development Financial Institutions Program regulations by the date specified in the applicable NOFA.
Community Facilities Loan	A new origination of a loan used to finance the acquisition, development or renovation of facilities where health care, child care, educational, social services, or religious services are provided. Reported under Commercial Real Estate Loans.
Community Services	The following forms of assistance provided by officers, employees, or agents (contractual or otherwise) of the Applicant: (1) provision of Technical Assistance and financial education to Eligible Residents on managing their personal finances; (2) provision of Technical Assistance and consulting services to newly formed small businesses located in the Distressed Community; (3) provision of Technical Assistance and financial education to, or servicing the loans of, homeowners who meet Low- or Moderate-Income requirements and that are Eligible Residents homeowners (4) other services provided to Eligible Residents who meet Low- and Moderate-Income requirements or enterprises that are Integrally Involved in a Distressed Community, as deemed appropriate by the CDFI Fund.

TERM	DEFINITION
Consumer Loans	The Consumer Loans' sub-category consist of Affordable Housing Loans, Education Loans, Home Improvement Loans; and Small Dollar Consumer Loans.
Deposit Liabilities	Time or savings deposits or demand deposits. Any such deposit must be accepted from Eligible Residents at the offices of the Applicant or of the Subsidiary of the Applicant and located in the Distressed Community. Deposit Liabilities may only include deposits held by individuals in transaction accounts (e.g., demand deposits, negotiable order of withdrawal accounts, automated transfer service accounts, and telephone or preauthorized transfer accounts) or non-transaction accounts (e.g., money market deposit accounts, other savings deposits, and all time deposits), as defined by the Appropriate Federal Banking Agency.
Depository Institution Holding Company	A bank holding company or a savings and loan holding company as defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813 (w)(1)).
Development Service Activities	Activities that promote community development and are integral to the Applicant's provision of financial products and Financial Services. Such services shall prepare or assist current or potential borrowers or investees to utilize the financial products or Financial Services of the Applicant. Development Service Activities include financial or credit counseling to individuals for the purpose of facilitating home ownership, promoting self-employment, or enhancing consumer financial management skills; or technical assistance to borrowers or investees for the purpose of enhancing business planning, marketing, management, and financial management skills.

TERM	DEFINITION
Distressed Community	<p>A geographic community that meets the minimum area eligibility requirements specified in 12 C.F.R. § 1806.401, and such additional criteria as may be set forth in the applicable NOFA. NOTE: A Distressed Community must meet the following minimum area eligibility requirements:</p> <p>Geographic requirements. A Distressed Community must be a geographic area: (i) that is located within the boundaries of a Unit of General Local Government; (ii) the boundaries of which are contiguous; and (iii) the area must (A) have a population of not less than 4,000 if any portion of the area is located within a Metropolitan Area with a population of 50,000 or greater; or (B) have a population of not less than 1,000 if no portion of the area is located within a Metropolitan Area with a population of 50,000 or greater; or (C) be located entirely within an Indian Reservation.</p> <p>Distress requirements. A Distressed Community must be a geographic area where: (i) at least 30 percent of the Eligible Residents have incomes that are less than the national poverty level, as published by the U.S. Bureau of the Census in the most recent decennial census; and (ii) the unemployment rate is at least 1.5 times greater than the national average, as determined by the 2010 U.S. Bureau of Labor Statistics' most recent data (including estimates of unemployment developed using the 2010 U.S. Bureau of Labor Statistics' Census Share calculation</p>
Distressed Community Financing Activities	Affordable Housing Loans, Affordable Housing Development Loans and related Project Investments; Education Loans; Commercial Real Estate Loans and related Project Investments; Home Improvement Loans; Small Business Loans and related Project Investments; and Small Dollar Consumer Loans.
Education Loan	An advance of funds to a student, who is an Eligible Resident, for the purpose of financing a college or vocational education.
Electronic Transfer Account (ETA)	An account meeting the requirements, and with respect to which the Applicant has satisfied the requirements, set forth in the Federal Register on July 16, 1999 at 64 FR 38510, as such requirements may be amended from time to time. NOTE: All Insured Depository Institutions that offer ETAs must do so pursuant to the requirements set forth in an agreement with the U.S. Department of the Treasury.
Eligible Resident	An individual that resides in a Distressed Community.

TERM	DEFINITION
Estimated BEA Program Award Calculation	Estimated BEA Program Award Calculation is based on the actual transactions submitted for any individual activity in which an Applicant is able to demonstrate an increase from the Baseline Period to the Assessment Period. The actual transactions for Distressed Community Financing Activities and CDFI Related Activities will be totaled by sub-category and the estimated award amount will be determined at the sub-category level. The Service Activities will be totaled at the category level and estimated award determined at the category level.
Equity Investment	Financial assistance provided by an Applicant or its Subsidiary to a CDFI, which meets such criteria set forth in the applicable NOFA. The financial assistance must be in the form of a grant, a stock purchase, a purchase of a partnership interest, a purchase of a limited liability company membership interest, or any other investment deemed to be an Equity Investment by the CDFI Fund.
Equity-Like Loans	Loans provided by an Applicant or its Subsidiary to a CDFI, and made on such terms that it has characteristics of an Equity Investment that meets such criteria as set forth in the applicable NOFA.
Financial Services	Check-cashing, providing money orders and certified checks, automated teller machines, safe deposit boxes, new branches including school-based branches, and other comparable services as may be specified by the CDFI Fund in the applicable NOFA, that are provided by the Applicant to Eligible Residents who meet Low- and Moderate-Income requirements or enterprises that are Integrally Involved in the Distressed Community.
Geographic Units	Counties (or equivalent areas), incorporated places, minor civil divisions that are units of local government, census tracts, block numbering areas, block groups, and Indian Areas or Native American Areas (as each is defined by the U.S. Bureau of the Census), or other areas deemed appropriate by the CDFI Fund.
Home Improvement Loan	An advance of funds, either unsecured or secured by a one-to- four family residential property, the proceeds of which are used to improve the borrower's primary residence, where such borrower is an Eligible Resident who is Low- and Moderate-Income. NOTE: The Total Dollar Amount for the Home Improvement Loan activity type is capped at \$500,000.

TERM	DEFINITION
Indian Reservation	A geographic area that meets the requirements of section 4(10) of the Indian Child Welfare Act of 1978 (25 U.S.C. 1903(10)), and shall include land held by incorporated Native groups, regional corporations, and village corporations, as defined in and pursuant to the Alaska Native Claims Settlement Act (43 U.S.C. 1601 et seq.), public domain Indian allotments, and former Indian Reservations in the State of Oklahoma.
Individual Development Accounts (IDA)	A special savings account that matches the deposits of Residents who meet Low- and Moderate-Income requirements individuals and that enables such individuals to save money for a particular financial goal including, but not limited to, and as determined by the CDFI Fund: buying a home, paying for post-secondary education, or starting or expanding a small business.
Insured Depository Institution	Any bank or thrift, the deposits of which are insured by the Federal Deposit Insurance Corporation. NOTE: An Applicant must be insured by the date specified in the applicable NOFA to be considered eligible to apply.
Integrally Involved	For a CDFI Partner, having provided or transacted the percentage of financial transactions or dollars (i.e., loans or Equity Investments), or Development Service activities, in the Distressed Community identified by the Applicant or the CDFI Partner, as applicable, or having attained the percentage of market share for a particular product in a Distressed Community, set forth in the applicable NOFA.
Low- and Moderate-Income	Low- and Moderate Income is income that does not exceed 80 percent of the median income of the area involved, according to the U.S. Census Bureau 2010 data.
Materially Below Market Rates	An annual percentage rate that does not exceed 100 percent of yields on Treasury securities at constant maturity as interpolated by Treasury from the daily yield curve and available on the Treasury website at www.treas.gov/offices/domestic-finance/debt-management/interest-rate/yield.shtml . NOTE: The rate on the website is updated daily at approximately 5:30 p.m. Eastern Time. Deposits closed prior to that time may use the rate posted for the previous day.
Metropolitan Area	An area designated as such (as of the date of the Application) by the Office of Management and Budget pursuant to 44 U.S.C. 3504(e)(3), 31 U.S.C. 1104(d), and Executive Order 10253 (3 C.F.R. §§ 1949-1953 Comp., p. 758), as amended.

TERM	DEFINITION
Minority Depository Institution	As defined by the Federal Deposit Insurance Corporation, any entity in which 51 percent or more of the voting stock is owned by socially and economically disadvantaged individuals as defined as Black, Asian, Hispanic, Native American, Native Alaskan, and Native Hawaiian. Depository institutions shall also be considered minority depository institutions if a majority of the Board of Directors is minority and the community that the institution serves is predominantly minority.
Multi-Family Loan	A new origination of a loan secured by a five-or more family residential property and financing related to the construction or rehabilitation of such property.
Notice of Funding Availability (NOFA)	The public notice of funding opportunity that announces the availability of BEA Program Award funds for a particular funding round and that advises prospective Applicants with respect to obtaining Application materials, establishes Application submission deadlines, and establishes other requirements or restrictions applicable for the particular funding round.
Period of Performance	The period beginning with the Effective Date through the first full consecutive calendar year after the Effective Date (or such other period may be established by the CDFI Fund), during which a Award Recipient must meet its Performance Goal, or such other period as may be established by the CDFI Fund. The Period of Performance is specified in the BEA Program Award Agreement.
Persistent Poverty County	Any county, including county equivalent areas in Puerto Rico, that has had 20 percent or more of its population living in poverty over the past 30 years, as measured by the 1990 and 2000 decennial censuses, and the 2011-2015 5-year data series available from the American Community Survey of the Census Bureau or any other territory or possession of the United States that has had 20 percent or more of its population living in poverty over the past 30 years, as measured by the 1990, 2000 and 2010 Island Areas Decennial Censuses, or equivalent data of the Bureau of the Census.
Personally Identifiable Information (PII)	Information that can be used to distinguish or trace an individual's identity, either alone (SSN), or when combined with other information (name of the individual, address, date of birth, driver's license or state identification number, passport number, and Alien Registration Number, etc.) that is linked or linkable to the individual.

TERM	DEFINITION
Priority Factor	A numeric value assigned to each type of activity within each category of Qualified Activity, as established by the CDFI Fund in the applicable NOFA. A priority factor represents the CDFI Fund's assessment of the degree of difficulty, the extent of innovation, and the extent of benefits accruing to the Distressed.
Project Investment	Providing financial assistance in the form of a purchase of stock, limited partnership interest, other ownership instrument, or a grant to an entity that is Integrally Involved in a Distressed Community and formed for the sole purpose of engaging in a project or activity, approved by the CDFI Fund, including Affordable Housing Development Loans, Affordable Housing Loans, Commercial Real Estate Loans, and Small Business Loans.
Qualified Activities	CDFI Related Activities, Distressed Community Financing Activities, and Service Activities.
Reporting Period	The period during which an Applicant may disburse on its Qualified Activities. An Applicant may only measure the amount of a Qualified Activity that it reasonably expects to disburse to an investee, borrower, or other recipient within one year of the end of the applicable Assessment Period, or such other period as may be set forth by the CDFI Fund in the applicable NOFA.
Safe Transaction Accounts	Based on the FDIC (31 C.F.R. § 1020.220), Safe Transaction Accounts are accounts whose rates and fees are transparent, reasonable and proportional to costs and are accessible to banking services that feature FDIC insurance, and the protections afforded by applicable federal and state consumer protection laws, regulations, and guidelines.
Service Activities	Deposit Liabilities; Financial Services; Community Services; Targeted Financial Services; and Targeted Retail Savings/Investment Products.
Single-Family Loan	A new origination of a loan secured by a one- to four-family residential property, including townhouses for purchase and financing related to the construction or rehabilitation of single- family residences.
Small Business Loan	An origination of a loan used for commercial or industrial activities (other than an Affordable Housing Loan, Affordable Housing Development Loan, Commercial Real Estate Loan, Home Improvement Loan) to a business or farm that meets the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 C.F.R. § 121.301) and is located in a Distressed Community.

TERM	DEFINITION
Small Dollar Consumer Loan	<p>Affordable consumer lending products that serve as available alternatives in the marketplace for individuals who are Eligible Residents who meet Loan-and Moderate-Income requirements and meet criteria further specified in the applicable NOFA.</p> <p>NOTE: For the FY 2020 round, Small Dollar Consumer Loans have a total principal value of no less than \$500 and no greater than \$5,000 and have a term of ninety (90) days or more.</p>
Subsidiary	<p>Has the same meaning as in section 3 of the Federal Deposit Insurance Act, except that a CDFI shall not be considered a subsidiary of any insured depository institution or any depository institution holding company that controls less than 25 percent of any class of the voting shares of such corporation and does not otherwise control, in any manner, the election of a majority of directors of the corporation.</p>
Targeted Financial Services	<p>Electronic Transfer Accounts, Individual Development Accounts, Safe Transaction Accounts, Youth Transaction Accounts and such other similar banking products as may be specified by the CDFI Fund in the applicable NOFA.</p>
Targeted Retail Savings/Investment Products	<p>Certificates of deposit, mutual funds, life insurance, and other similar savings or investment vehicles targeted to Eligible Residents, as may be specified by the CDFI Fund in the applicable NOFA.</p>
Technical Assistance	<p>The provision of consulting services, resources, training, and other nonmonetary support relating to an organization, individual, or operation of a trade or business, as may be specified by the CDFI Fund in the applicable NOFA.</p>
Unit of General Local Government	<p>Any city, county town, township, parish, village or other general- purpose political subdivision of a State or Commonwealth of the United States, or general-purpose subdivision thereof, and the District of Columbia.</p>
Youth Transaction Account	<p>Youth Transaction Accounts are deposit accounts held in an Insured Depository Institution opened by or for one or more minor children of an Eligible Resident, and which may be linked to a financial education program</p>

APPENDIX 2: EXAMPLES OF INTEGRAL INVOLVEMENT

The “Integral Involvement Form for CDFI Support Activity” must be completed by the CDFI Partner. To assist CDFI Partners in determining whether they are Integrally Involved in one or more BEA Distressed Community, the following examples (which represent each of the four ways a CDFI Partner can be considered to be Integrally Involved) have been provided.

Scenario	Description & Example
<p>Scenario I.</p>	<p>Provided at least 10 percent of the number of its financial transactions or dollars transacted (e.g., loans or equity investments) in one or more Distressed Communities in each of the 3 calendar years preceding the date of the applicable NOFA; or</p> <p><u>Example:</u> A CDFI Partner provided financial transactions of \$50 million, \$45 million, and \$40 million in calendar years 2018, 2017, and 2016, respectively, totaling \$135 million over the three calendar years preceding the date of the NOFA. Of these financial transactions, \$14 million, \$10 million, and \$6 million were provided in one or more Distressed Communities during the same respective years, totaling \$30 million.</p> <p><u>Calculation:</u> \$30 million (financial transactions provided in Distressed Communities) / \$135 million (total financial transactions) = 22% (financial transactions provided in one or more Distressed Communities).</p> <p><u>Determination:</u> 22 percent is greater than the 10 percent required under this scenario. Therefore, the CDFI Partner has demonstrated that it has met the requirement under this scenario.</p> <p><i>NOTE: This calculation could also be based on counting the number (volume) of financial transactions which occurred throughout the same three-year period.</i></p>
	<p>10 percent of the number of its Development Service Activities³ or value of the administrative cost of providing such services in one or more Distressed Communities in each of the 3 calendar years preceding the date of the applicable NOFA.</p> <p><u>Example:</u> A CDFI Partner provided 20, 25, and 15 Development Service Activities (DSA) during calendar years 2018, 2017, and 2016, respectively, totaling 60 DSAs over the three calendar years preceding the date of the NOFA. Of these DSA's 6, 4, and 2 were provided in one or more Distressed Communities during the same respective years, totaling 12.</p> <p><u>Calculation:</u> 12 DSA's provided in Distressed Communities / 60 total DSA's = 20% (DSA's provided in one or more Distressed Communities).</p>

³ Development Service Activities are defined in the BEA Program Interim Rule and include financial or credit counseling to individuals for the purpose of facilitating home ownership, promoting self-employment, or enhancing consumer financial management skills; or technical assistance to borrowers or investees for the purpose of enhancing business planning, marketing, management, financial management skills, and other comparable services as may be specified by the CDFI Fund in the NOFA.

Scenario	Description & Example																								
	<p><u>Determination:</u> 20 percent is greater than the 10 percent required under this scenario. Therefore, the CDFI Partner has demonstrated that it has met the requirement under this scenario.</p> <p><i>NOTE: This calculation could also be based on the total dollar amount of DSAs which occurred throughout the same three-year period.</i></p>																								
Scenario II.	<p>Transacted at least 25 percent of the number of its financial transactions or dollars transacted (e.g., loans or equity investments) in one or more Distressed Communities in at least <u>one of the three</u> calendar years preceding the date of the applicable NOFA; or</p> <p><u>Example:</u> A CDFI Partner provided financial transactions of \$50 million, \$45 million, and \$40 million in calendar years 2018, 2017, and 2016, respectively, (which represent each of the three calendar years preceding the date of the NOFA. Of these financial transactions, \$14 million, \$10 million, and \$6 million were provided in one or more Distressed Communities during the same respective years.</p> <p><u>Calculation:</u></p> <table border="1" data-bbox="347 877 1367 1184"> <thead> <tr> <th data-bbox="347 877 496 1024">Calendar Year</th> <th data-bbox="496 877 743 1024">Financial Transactions in Distressed Communities (\$)</th> <th data-bbox="743 877 1000 1024">Total Financial Transactions (\$)</th> <th data-bbox="1000 877 1367 1024">Percentage of Financial Transactions in Distressed Communities</th> </tr> </thead> <tbody> <tr> <td data-bbox="347 1024 496 1077">2018</td> <td data-bbox="496 1024 743 1077">\$14M</td> <td data-bbox="743 1024 1000 1077">\$50M</td> <td data-bbox="1000 1024 1367 1077">28%</td> </tr> <tr> <td data-bbox="347 1077 496 1129">2017</td> <td data-bbox="496 1077 743 1129">\$10M</td> <td data-bbox="743 1077 1000 1129">\$45M</td> <td data-bbox="1000 1077 1367 1129">22%</td> </tr> <tr> <td data-bbox="347 1129 496 1184">2016</td> <td data-bbox="496 1129 743 1184">\$6M</td> <td data-bbox="743 1129 1000 1184">\$40M</td> <td data-bbox="1000 1129 1367 1184">15%</td> </tr> </tbody> </table> <p><u>Determination:</u> The CDFI Partner demonstrated it was Integrally Involved in one of the past three calendar years (2018), since 28 percent is greater than the 25 percent required under this scenario. Therefore, it has met the requirement under this scenario.</p> <p><i>NOTE: This calculation could also be based on counting the number (volume) of financial transactions which occurred in each of the same three years.</i></p> <p>Transacted at least 25 percent of the number of its Development Service Activities or value of the administrative cost of providing such services in one or more Distressed Communities in at least <u>one of the three</u> calendar years preceding the date of the applicable NOFA.</p> <p><u>Example:</u> A CDFI Partner provided 20, 25, and 15 Development Service Activities (DSA) during calendar years 2018, 2017, and 2016, respectively, preceding the date of the NOFA. Of these DSA's 6, 4, and 2 were provided in one or more Distressed Communities during the same respective years.</p> <p><u>Calculation:</u></p> <table border="1" data-bbox="347 1829 1367 1915"> <thead> <tr> <th data-bbox="347 1829 496 1915">Calendar Year</th> <th data-bbox="496 1829 743 1915"></th> <th data-bbox="743 1829 1000 1915">Total DSAs (\$)</th> <th data-bbox="1000 1829 1367 1915">Percentage of DSAs in Distressed Communities</th> </tr> </thead> <tbody> <tr> <td data-bbox="347 1915 496 1915"></td> <td data-bbox="496 1915 743 1915"></td> <td data-bbox="743 1915 1000 1915"></td> <td data-bbox="1000 1915 1367 1915"></td> </tr> </tbody> </table>	Calendar Year	Financial Transactions in Distressed Communities (\$)	Total Financial Transactions (\$)	Percentage of Financial Transactions in Distressed Communities	2018	\$14M	\$50M	28%	2017	\$10M	\$45M	22%	2016	\$6M	\$40M	15%	Calendar Year		Total DSAs (\$)	Percentage of DSAs in Distressed Communities				
Calendar Year	Financial Transactions in Distressed Communities (\$)	Total Financial Transactions (\$)	Percentage of Financial Transactions in Distressed Communities																						
2018	\$14M	\$50M	28%																						
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2016	\$6M	\$40M	15%																						
Calendar Year		Total DSAs (\$)	Percentage of DSAs in Distressed Communities																						

Scenario	Description & Example																			
		<p style="text-align: center;">DSAs in Distressed Communities (\$)</p>																		
	2018	6	20	30%																
	2017	4	25	16%																
	2016	2	15	13.30%																
	<p><u>Determination:</u> The CDFI Partner demonstrated that it was Integrally Involved in one of the past three calendar years (2018) since 25 percent meets the minimum requirement under this scenario.</p> <p><i>NOTE: This calculation could also be based on the total dollar amount of DSAs which occurred throughout the same three-year period.</i></p>																			
Scenario III.	<p>Demonstrated that it has attained at least 10 percent of market share for a particular financial product in one or more Distressed Communities in at least one of the three calendar years preceding the date of the applicable NOFA.</p> <p><u>Example:</u> There are a total of five financial institutions located in a BEA Distressed Community market area, including a CDFI Partner. Of the five financial institutions, three offered small dollar loans to consumers. The CDFI Partner offered small dollar consumer loans in 2018, but did not offer this product in 2017 or 2016.</p> <p><u>Calculation:</u> Since the Applicant offered the small dollar consumer loan product in one year (2018), calculation is required only for that particular year.</p> <table border="1" data-bbox="347 1283 1446 1654"> <thead> <tr> <th data-bbox="347 1283 495 1493">Calendar Year</th> <th data-bbox="495 1283 786 1493">CDFI Partner Offered Product in Market Area? (Yes/ No)</th> <th data-bbox="786 1283 1097 1493"># of Financial Institutions Offering Small Dollar Consumer Loans in Market Area, including the CDFI Partner</th> <th data-bbox="1097 1283 1446 1493">CDFI Partner's Percentage of Market Share for Small Dollar Consumer Loans</th> </tr> </thead> <tbody> <tr> <td data-bbox="347 1493 495 1545">2018</td> <td data-bbox="495 1493 786 1545">Yes</td> <td data-bbox="786 1493 1097 1545">3</td> <td data-bbox="1097 1493 1446 1545">1 / 3 = 33%</td> </tr> <tr> <td data-bbox="347 1545 495 1598">2017</td> <td data-bbox="495 1545 786 1598">No</td> <td data-bbox="786 1545 1097 1598">N/A</td> <td data-bbox="1097 1545 1446 1598">N/A</td> </tr> <tr> <td data-bbox="347 1598 495 1654">2016</td> <td data-bbox="495 1598 786 1654">No</td> <td data-bbox="786 1598 1097 1654">N/A</td> <td data-bbox="1097 1598 1446 1654">N/A</td> </tr> </tbody> </table> <p><u>Determination:</u> The CDFI Partner demonstrated that it was Integrally Involved in one of the past three calendar years (2018) since 33 percent is greater than the 10 percent required under this scenario. Therefore, it has met the requirement under this scenario.</p>				Calendar Year	CDFI Partner Offered Product in Market Area? (Yes/ No)	# of Financial Institutions Offering Small Dollar Consumer Loans in Market Area, including the CDFI Partner	CDFI Partner's Percentage of Market Share for Small Dollar Consumer Loans	2018	Yes	3	1 / 3 = 33%	2017	No	N/A	N/A	2016	No	N/A	N/A
Calendar Year	CDFI Partner Offered Product in Market Area? (Yes/ No)	# of Financial Institutions Offering Small Dollar Consumer Loans in Market Area, including the CDFI Partner	CDFI Partner's Percentage of Market Share for Small Dollar Consumer Loans																	
2018	Yes	3	1 / 3 = 33%																	
2017	No	N/A	N/A																	
2016	No	N/A	N/A																	

Scenario	Description & Example
<p>Scenario IV.</p>	<p>At least 25 percent of the CDFI Partner's physical locations (e.g., offices or branches) are located in one or more Distressed Communities where it provided financial transactions or Development Service Activities during the one calendar year preceding the date of the NOFA.</p> <p><u>Example:</u> A CDFI Partner has a total of five physical locations. Of these, two are located in a BEA Distressed Community.</p> <p><u>Calculation:</u> 2 (branches in BEA Distressed Communities) / 5 (total branch locations) = 40% (total branch locations in BEA Distressed Communities)</p> <p><u>Determination:</u> 40 percent is greater than the 25 percent required under this scenario. Therefore, the CDFI Partner has demonstrated that it met this requirement.</p>