



Community Development Financial Institutions Fund

*CDFI
Program Awards*

FY 2010 Awards

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COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Overview

Community Development Financial Institutions Fund

The CDFI Program: Supporting the Organizations that Serve Low-Income Communities

The U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund was established in 1994 to promote economic development in the nation's disadvantaged urban and rural communities. One of the primary ways that the CDFI Fund works to achieve that goal is by investing in and building the capacity of certified Community Development Financial Institutions (CDFIs) through its CDFI Program.

What is a CDFI?

A CDFI is a specialized financial institution dedicated to serving low-income individuals and communities that lack access to financial services from mainstream financial institutions. CDFIs offer retail banking services as well as loans for small businesses and microenterprises, affordable housing projects, and social service organizations. They also provide additional services—such as business planning, credit counseling, and homebuyer education—to help their borrowers use credit effectively.

To be eligible for most of the CDFI Fund's programs, an organization must be certified by the CDFI Fund. To be certified, it must meet the following criteria:

- Be a legal entity at the time it applies for certification;
- Have a primary mission of promoting community development;
- Be a financing entity;
- Primarily serve one or more target markets;
- Provide development services in conjunction with its financing activities;
- Maintain accountability to its defined target market; and
- Be a non-government entity and not be under control of any government entity (Tribal governments excluded).

As of June 30, 2010, there were 872 certified CDFIs in the United States. This number includes community development loan funds, banks, credit unions, and venture capital funds. CDFIs are found in all fifty states plus the District of Columbia, Guam, Puerto Rico, and the Virgin Islands.

The CDFI Program

Through the CDFI Program, the CDFI Fund makes two types of monetary awards to CDFIs:

- **Financial Assistance (FA) awards** - The CDFI Fund makes FA awards to CDFIs that demonstrate the financial and managerial capacity to provide affordable financial products and services to low-income communities. FA awards are made both to established CDFIs (Core) and to small and emerging CDFIs (SECA). To be eligible to

receive an FA award, a CDFI must be certified by the CDFI Fund before it applies for the award.

A CDFI must also match its FA award dollar-for-dollar with non-federal funds. This requirement enables the CDFI to leverage private capital to meet the demand for affordable financial products and services in its target market. The CDFI can use equity investments, loans, deposits, or grants to meet the match requirement, and its FA award is made in the same form as its matching funds. The maximum FA award amount is \$2,000,000 for established CDFIs and \$500,000 for small and emerging CDFIs.

- **Technical Assistance (TA) awards** – The CDFI Fund makes TA awards to emerging as well as established CDFIs to help them increase their capacity to serve their target markets. Both certified and non-certified CDFIs are eligible to apply for TA awards. Non-certified organizations must be able to meet CDFI certification requirements within three years.

The maximum TA award amount is \$100,000. TA awards are made in the form of grants and can be used for a variety of purposes—for example, to purchase equipment, materials, supplies, for consulting or contracting services, to pay the salaries and benefits of certain personnel, and to train staff or board members. Established CDFIs often use TA grants to build their capacity to provide new products, to serve their markets in new ways, or to enhance the efficiency of their operations. Newer CDFIs often use their TA grants to do market research, to develop underwriting policies, and to purchase computers and other essential equipment.

The CDFI Program is funded through an annual appropriation from the United States Congress, and the awards are made each year through a competitive process that spans several months. The CDFI Fund generally publishes its Notice of Funds Availability (NOFA), which explains in detail the application process for that funding round, in September.

CDFI Program Impact

Since its creation in 1994, the CDFI Fund has awarded over \$874 million in FA and TA awards through the CDFI Program. In FY 2010 alone, the CDFI Fund received 408 applications for FA and TA awards, and provided nearly \$105 million in awards to 179 organizations in 46 states and the District of Columbia.

Recipients of CDFI Program awards have had a tangible impact in the low-income communities they serve. For example, in 2008 alone—the most recent year that numbers are available—CDFIs that received Financial Assistance awards from the CDFI Fund financed 27,765 jobs, attributable to 4,683 businesses and provided micro loans totaling \$351.6 million. FA recipients also provided 1,307 loans for homebuyers, 185 loans for multi- and single-family home construction, and 251 loans for commercial real estate construction in 2008.

The CDFI Program is creating economic opportunity in America's low-income communities and transforming the lives of the people who live there.

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For More Information

Please visit the CDFI Fund's Web site at www.cdfifund.gov to learn more about the CDFI Program. You will find application materials as well as the current NOFA and complete information about the regulations governing the CDFI Program. You will also find information about the other programs the CDFI Fund offers.

Thank you for your interest in the CDFI Fund.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

List of Award Recipients

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

List of Award Recipients

Applicant Name	City	State	Type	Total Award
ACCION Chicago	Chicago	IL	SECA, TA	\$600,000
ACCION New Mexico	Albuquerque	NM	TA	\$90,800
ACCION Texas, Inc.	San Antonio	TX	CORE	\$750,000
ACCION USA, Inc.	New York	NY	CORE	\$750,000
African Development Center	Minneapolis	MN	CORE	\$750,000
Albina Opportunities Corporation	Portland	OR	TA	\$97,420
Alternatives Federal Credit Union	Ithaca	NY	CORE	\$750,000
Arcata Economic Development Corporation	Arcata	CA	CORE	\$750,000
Aura Mortgage Advisors	Boston	MA	CORE	\$750,000
Bethex Federal Credit Union	Bronx	NY	CORE	\$750,000
Bizcapital Bidco II, L.L.C.	New Orleans	LA	TA	\$98,736
BOC Capital Corp.	Brooklyn	NY	TA	\$100,000
Brewery Credit Union	Milwaukee	WI	CORE	\$600,000
Bridgeway Capital, Inc.	Pittsburgh	PA	CORE	\$750,000
Broadway Federal Bank	Los Angeles	CA	CORE	\$750,000
Building Hope...A Charter School Facilities Fund	Washington	DC	CORE	\$750,000

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Applicant Name	City	State	Type	Total Award
Calvert Social Investment Foundation	Bethesda	MD	CORE	\$750,000
Cape and Islands Community Development Inc.	Centerville	MA	SECA, TA	\$599,991
Capital Link, Inc.	Boston	MA	SECA, TA	\$600,000
Carter Federal Credit Union	Springhill	LA	CORE	\$750,000
Central Bancshares Of Kansas City, Inc.	Kansas City	MO	CORE	\$750,000
Champlain Housing Loan Fund	Burlington	VT	TA	\$74,085
Charter Schools Development Corporation	Hanover	MD	CORE	\$750,000
Chicago Community Loan Fund	Chicago	IL	CORE	\$750,000
Cincinnati Development Fund	Cincinnati	OH	CORE	\$750,000
Clearinghouse CDFI, The	Lake Forest	CA	CORE	\$750,000
Coastal Enterprises, Inc.	Wiscasset	ME	CORE	\$750,000
Colorado Enterprise Fund	Denver	CO	CORE	\$750,000
Colorado Housing Enterprises, LLC	Westminster	CO	SECA, TA	\$495,230
Columbus Housing Initiative	Columbus	GA	SECA	\$500,000
Common Wealth Revolving Loan Fund	Kent	OH	SECA, TA	\$600,000
Communicating Arts CU	Detroit	MI	CORE	\$750,000
Community Capital Fund, Inc.	Bridgeport	CT	CORE	\$750,000

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Applicant Name	City	State	Type	Total Award
Community Development Resources	Lincoln	NE	TA	\$56,945
Community Development Trust, LP, The	New York	NY	CORE	\$750,000
Community First Fund	Lancaster	PA	CORE	\$750,000
Community Housing Capital	Decatur	GA	CORE	\$750,000
Community Investment Corporation	Chicago	IL	CORE	\$750,000
Community Loan Fund of New Jersey, Inc.	Trenton	NJ	CORE	\$750,000
CommunityWorks North Dakota	Mandan	ND	CORE	\$750,000
Cooperative Business Assistance Corporation	Camden	NJ	CORE	\$750,000
Cooperative Fund of New England	Amherst	MA	CORE	\$750,000
Corporation for Supportive Housing	New York	NY	CORE	\$750,000
Dorchester Bay Neighborhood Loan Fund	Dorchester	MA	CORE	\$500,000
Eastern Dakota Housing Alliance, Inc.	Fargo	ND	SECA, TA	\$169,266
Economic and Community Development Institute (ECDI)	Columbus	OH	SECA	\$600,000
Economic Development and Financing Corporation	Ukiah	CA	TA	\$88,440
Enterprise Community Loan Fund, Inc.	Columbia	MD	CORE	\$750,000
Enterprise Corporation of the Delta	Jackson	MS	CORE	\$750,000
Everyone's Federal Credit Union	Tucumcari	NM	CORE	\$400,000

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Applicant Name	City	State	Type	Total Award
Express Credit Union	Seattle	WA	CORE	\$463,245
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CORE	\$750,000
First Children's Finance	Minneapolis	MN	CORE	\$600,000
Florida Community Loan Fund, Inc.	Orlando	FL	CORE	\$750,000
Forward Community Investments	Madison	WI	CORE	\$750,000
Frontier Housing, Inc.	Morehead	KY	CORE	\$750,000
Genesee Co-Op Federal Credit Union	Rochester	NY	SECA, TA	\$528,770
Genesis Fund, Inc.	Damariscotta	ME	CORE	\$750,000
Genesis LA Economic Growth Corporation	Los Angeles	CA	SECA, TA	\$587,696
Greater Kinston Credit Union	Kinston	NC	SECA, TA	\$597,178
Greater New Haven Community Loan Fund, Inc.	New Haven	CT	TA	\$91,803
Greater Newark Enterprises Corporation	Newark	NJ	TA	\$98,350
Grow America Fund	New York	NY	CORE	\$750,000
Grow Iowa Foundation, Inc.	Greenfield	IA	CORE	\$750,000
Habitat for Humanity of Minnesota, Inc.	Minneapolis	MN	CORE	\$750,000
Hancock County Community Development Foundation	Bay St. Louis	MS	TA	\$64,990

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Applicant Name	City	State	Type	Total Award
HHOC Mortgage	Honolulu	HI	TA	\$94,140
Home Headquarters, Inc.	Syracuse	NY	CORE	\$750,000
HomeSight	Seattle	WA	CORE	\$750,000
Homewise, Inc.	Santa Fe	NM	CORE	\$750,000
Hope Community Credit Union	Jackson	MS	CORE	\$750,000
Housing Assistance Council	Washington	DC	CORE	\$750,000
Housing Trust Fund of Santa Barbara County	Santa Barbara	CA	SECA	\$500,000
Idaho-Nevada Community Development Financial Institution	Pocatello	ID	CORE	\$700,000
IFF	Chicago	IL	CORE	\$750,000
Impact Seven, Inc.	Almena	WI	CORE	\$750,000
Indianapolis Neighborhood Housing Partnership, Inc.	Indianapolis	IN	CORE	\$750,000
Initiative Foundation	Little Falls	MN	CORE	\$750,000
Ithaca Neighborhood Housing Services, Inc.	Ithaca	NY	CORE	\$750,000
Jewish Funds for Justice	New York	NY	TA	\$100,000
Kalamazoo Neighborhood Housing Services, Inc.	Kalamazoo	MI	TA	\$100,000
Kentucky Highlands Investment Corporation	London	KY	CORE	\$750,000

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Applicant Name	City	State	Type	Total Award
Kenworth Employees Credit Union	Renton	WA	TA	\$100,000
Kerr County Federal Credit Union	Kerrville	TX	CORE	\$750,000
La Fuerza Unida Community Development Corporation	Glen Cove	NY	TA	\$99,918
La Plata Homes Fund, Inc.	Durango	CO	SECA, TA	\$600,000
Lake County Community Development Corporation	Ronan	MT	TA	\$97,659
Latino Community Credit Union	Durham	NC	CORE	\$750,000
Latino Economic Development Corporation (LEDC)	Washington	DC	CORE	\$750,000
Local Enterprise Assistance Fund	Brookline	MA	SECA	\$500,000
Local Initiatives Support Corporation	New York	NY	CORE	\$750,000
Low Income Investment Fund	San Francisco	CA	CORE	\$750,000
Lowcountry Housing Trust	Charleston	SC	CORE	\$750,000
Lower East Side People's Federal Credit Union	New York	NY	CORE	\$750,000
Mabuhay Alliance, Inc.	San Diego	CA	TA	\$64,286
MaineStream Finance	Bangor	ME	TA	\$50,000
Maryland Capital Enterprises, Inc.	Salisbury	MD	SECA, TA	\$592,282
Mile High Community Loan Fund	Denver	CO	CORE	\$500,000
Military and Civilian Federal Credit Union	Fort Wainwright	AK	TA	\$97,024

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Applicant Name	City	State	Type	Total Award
Milwaukee Economic Development Corporation	Milwaukee	WI	CORE	\$750,000
Montana Community Development Corporation	Missoula	MT	CORE	\$750,000
Montana Homeownership Network	Great Falls	MT	CORE	\$750,000
Mountain Association for Community Economic Development, Inc.	Berea	KY	CORE	\$750,000
National Community Investment Fund	Chicago	IL	CORE	\$750,000
National Federation of Community Development Credit Unions	New York	NY	CORE	\$750,000
Natural Capital Investment Fund, Inc.	Shepherdstown	WV	CORE	\$750,000
Nebraska Enterprise Fund	Oakland	NE	CORE	\$632,293
Neighborhood Development Center, Inc.	St. Paul	MN	TA	\$100,000
Neighborhood Housing Services Lending, Inc.	Boise	ID	CORE	\$750,000
Neighborhood Housing Services of Dimmit County, Inc.	Carrizo Springs	TX	CORE	\$422,000
Neighborhood Housing Services of Orange County, Inc.	Anaheim	CA	CORE	\$750,000
Neighborhood Housing Services of Phoenix, Inc.	Phoenix	AZ	CORE	\$750,000
Neighborhood Housing Services of Waco, Inc.	Waco	TX	CORE	\$750,000
Neighborhood Lending Partners of West Florida, Inc.	Tampa	FL	CORE	\$750,000
NeighborWorks Capital	Silver Spring	MD	CORE	\$750,000

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Applicant Name	City	State	Type	Total Award
Network for Oregon Affordable Housing	Portland	OR	CORE	\$750,000
New Hampshire Community Loan Fund, Inc.	Concord	NH	CORE	\$750,000
New Mexico Community Development Loan Fund	Albuquerque	NM	CORE	\$750,000
Newrizons Federal Credit Union	Hoquiam	WA	SECA	\$195,346
Nonprofit Finance Fund	New York	NY	CORE	\$750,000
Nonprofits Assistance Fund	Minneapolis	MN	CORE	\$750,000
Northeast Entrepreneur Fund, Inc.	Virginia	MN	CORE	\$750,000
Northeast South Dakota Economic Corporation (NESDEC)	Sisseton	SD	CORE	\$750,000
Northern California Community Loan Fund	San Francisco	CA	CORE	\$750,000
Northern Community Investment Corporation	St. Johnsbury	VT	CORE	\$750,000
Northside Community Development Fund	Pittsburgh	PA	CORE	\$600,000
Northwest Ohio Development Agency	Toledo	OH	SECA	\$240,000
Office of Rural and Farmworker Housing	Yakima	WA	TA	\$90,278
Opportunities Credit Union	Burlington	VT	CORE	\$750,000
Opportunity Finance Network	Philadelphia	PA	CORE	\$750,000
Opportunity Fund Northern California	San Jose	CA	CORE	\$750,000
Oregon Microenterprise Network	Portland	OR	TA	\$46,470

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Applicant Name	City	State	Type	Total Award
PACE Finance Corporation	Los Angeles	CA	TA	\$100,000
Pacific Community Ventures, Inc.	San Francisco	CA	SECA, TA	\$595,050
Paris Living	Paris	TX	TA	\$100,000
Partners for the Common Good	Washington	DC	CORE	\$750,000
People Incorporated Financial Services	Abingdon	VA	CORE	\$750,000
Portland Housing Center	Portland	OR	CORE	\$750,000
Premier Bancorp Inc.	Wilmette	IL	CORE	\$750,000
Primary Care Development Corporation	New York	NY	CORE	\$750,000
Progress Fund, The	Greensburg	PA	CORE	\$750,000
Quaboag Valley Business Assistance Corporation	Ware	MA	TA	\$94,572
Randolph County Affordable Housing and Development d/b/a Woodlands Development Group	Elkins	WV	TA	\$96,400
REDC Community Capital Group, Inc.	Richmond	VA	CORE	\$750,000
Reinvestment Fund, Inc., The	Philadelphia	PA	CORE	\$750,000
Rising Tide Community Loan Fund	Bethlehem	PA	SECA, TA	\$353,514
ROC USA Capital	Concord	NH	CORE	\$750,000
Rocky Mountain MicroFinance Institute	Denver	CO	TA	\$91,867

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Applicant Name	City	State	Type	Total Award
Rural Community Assistance Corporation	West Sacramento	CA	CORE	\$750,000
Rural Electric Economic Development, Inc.	Madison	SD	CORE	\$750,000
Sacramento Neighborhood Housing Services, Inc.	Sacramento	CA	CORE	\$750,000
San Luis Obispo Housing Trust Fund	San Luis Obispo	CA	SECA	\$500,000
Santa Cruz Community Credit Union	Santa Cruz	CA	CORE	\$750,000
Seattle Economic Development Fund d/b/a Community Capital	Seattle	WA	CORE	\$750,000
Seedco Financial Services	New York	NY	CORE	\$750,000
Self-Help Federal Credit Union	Durham	NC	CORE	\$750,000
ShoreBank Enterprise Group Pacific, d/b/a ShoreBank Enterprise Cascadia	Ilwaco	WA	CORE	\$750,000
South Dakota Rural Enterprise, Inc.	Sioux Falls	SD	CORE	\$750,000
South Texas Emerging Markets Development Fund, Inc.	La Feria	TX	TA	\$99,233
Southeast Kentucky Economic Development Corporation	Somerset	KY	CORE	\$750,000
Spokane Neighborhood Economic Development Alliance	Spokane	WA	SECA, TA	\$300,000
Springfield Neighborhood Housing Services, Inc.	Springfield	MA	CORE	\$750,000
St. Louis Community Credit Union	St Louis	MO	CORE	\$750,000

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Applicant Name	City	State	Type	Total Award
Staunton Creative Community Fund, Inc.	Staunton	VA	TA	\$95,350
Texas Mezzanine Fund, Inc.	Dallas	TX	CORE	\$750,000
The Housing Fund, Inc.	Nashville	TN	CORE	\$750,000
Tierra del Sol Housing Corporation	Anthony	NM	TA	\$97,898
TMC Development Working Solutions	San Francisco	CA	SECA,TA	\$599,900
Union County Economic Development Corporation	Union	NJ	CORE	\$750,000
Utah Microenterprise Loan Fund (UMLF)	Salt Lake City	UT	SECA, TA	\$597,300
Utica Neighborhood Housing Services, Inc.	Utica	NY	SECA	\$500,000
Valley Economic Development Center	Van Nuys	CA	CORE	\$750,000
Vermont Community Loan Fund, Inc.	Montpelier	VT	CORE	\$750,000
Ways to Work	Milwaukee	WI	CORE	\$750,000
West Elmwood Housing Development Corporation	Providence	RI	TA	\$89,285
Westchester Housing Fund, Inc. dba Community Capital Resources	Hawthorne	NY	SECA, TA	\$598,752
Western Massachusetts Enterprise Fund Inc.	Holyoke	MA	CORE	\$750,000
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CORE	\$750,000
Wyoming Women's Business Center	Laramie	WY	TA	\$100,000

Highlights of Award Round

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

FY 2010 CDFI Program Financial Assistance and Technical Assistance Awards

Awardee Highlights

The CDFI Fund has completed its fiscal year 2010 funding round of the CDFI Program. The CDFI Fund received applications from 408 organizations requesting nearly \$470 million in FA and TA awards. The CDFI Fund made 179 awards totaling almost \$105 million to CDFIs located in 46 states and the District of Columbia.

The Notice of Funds Available for the FY 2010 round was published on September 28, 2009. Applications were due November 18, 2009.

Key Statistics of Awardees (FA and TA awards combined):

- 179 CDFIs received \$104,833,762 in awards, all of which are grants. Some awardees received both FA and TA awards.
- 147 FA awards and 32 TA-only awards were made.
- 152 loan funds, 20 credit unions, 4 venture capital funds, and 3 depository institutions/holding companies were awarded.
- 86 awardees primarily serve major urban markets, 35 primarily serve minor urban areas, and 58 primarily serve rural areas.

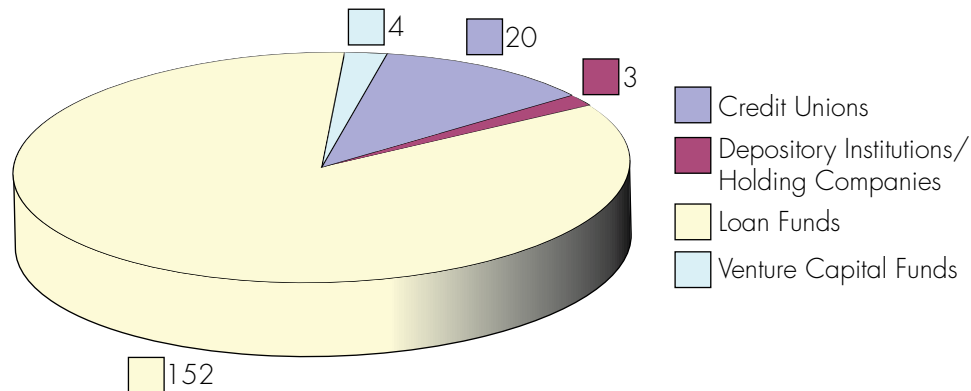
Organizational Diversity

The CDFI industry consists of a wide variety of financial institutions, including banks, credit unions, loan funds, and venture capital funds. Each provides a different mix of products geared to reach specific customers.

- **Community development banks** are for-profit corporations that provide capital to rebuild economically distressed communities through targeted lending and investment.
- **Community development credit unions** are non-profit cooperatives owned by their members. They promote ownership of assets and savings and provide affordable credit and retail financial services to low-income people.
- **Community development loan funds**, usually non-profits, provide financing and development services to businesses, organizations, and individuals in low-income urban and rural areas. They can be further categorized based on the type of client(s) served: micro-enterprise, small business, housing, and community service organizations.
- **Community development venture capital** funds are both for-profit and non-profit organizations that provide equity and debt-with-equity features for businesses in distressed communities.

The following graph shows the breakdown of the FY 2010 FA and TA awardees by the type of institution awarded.

FY 2010 FA and TA Awardees By Institution



Geographic Diversity

The FY 2010 FA and TA awardees are headquartered in 46 states and the District of Columbia. For more detailed geographic breakdowns by program, please refer to the individual FA and TA highlights sections that follow.

Financial Assistance Award Highlights

Overview

The CDFI Fund uses federal resources, through the FA Program, to invest in and build the capacity of CDFIs to serve low-income people and communities lacking adequate access to affordable financial products and services. The CDFI Fund provides these awards to CDFIs that demonstrate, through their proposed comprehensive business plans, the ability and capacity to deploy credit, capital, and financial services to their target markets or to expand into new investment areas, low-income targeted populations, or other targeted populations. Low-income communities are defined as those census tracts with poverty rates of greater than 20% and/or median family incomes that are less than or equal to 80% of the area median family income.

Key Statistics of FY 2010 Financial Assistance Awardees

- 322 CDFIs applied requesting over \$460 million in Financial Assistance awards.
- 147 CDFIs received \$101,967,813 in awards, all of which were grants.
- The awardees consisted of 123 loan funds, 18 credit unions, 3 depository institutions/holding companies, and 3 venture capital funds.
- Core CDFIs received 122 awards and Small and/or Emerging CDFI Applicants (SECA) received 25 awards.

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- Of the awardees, 73 primarily serve major urban markets, 31 primarily serve minor urban areas, and 43 primarily serve rural areas.

Financial Assistance Applicants and Awardees

The FY 2010 FA awardees include 123 loan funds, 18 credit unions, 3 depository institutions/holding companies, and 3 venture capital funds. CDFIs use FA awards to focus on different financial sectors, typically affordable housing (housing development and homeownership) and economic development (job creation, business development, and commercial real estate development). Some CDFIs serve as national or regional intermediaries providing financial products and services to local CDFIs and other community development organizations.

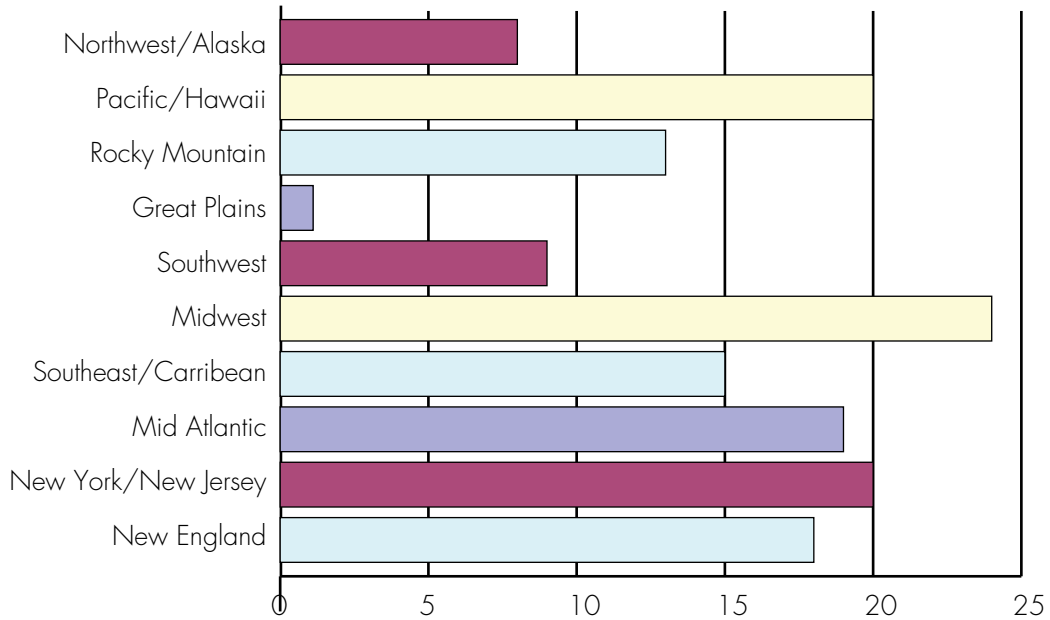
Table 1 demonstrates the breakdown of FY 2010 FA Applicants and Awardees by institution type.

Institution Type	# Requests	# Awards	\$ Requested	\$ Awarded
Loan Fund	245	123	\$351,204,899	\$85,838,224
Credit Union	45	18	\$44,832,451	\$11,784,539
Depository Institutions/Holding Companies	23	3	\$51,060,018	\$2,250,000
Venture Capital Funds	9	3	\$13,635,944	\$2,095,050
Total	322	147	\$460,733,312	\$101,967,813

Geographic Diversity Among FA Awardees

The FY 2010 FA awardees are headquartered in 41 states and the District of Columbia. The graph below shows the varied regional distribution of the awardees.

FY 2010 FA Awardees by Region

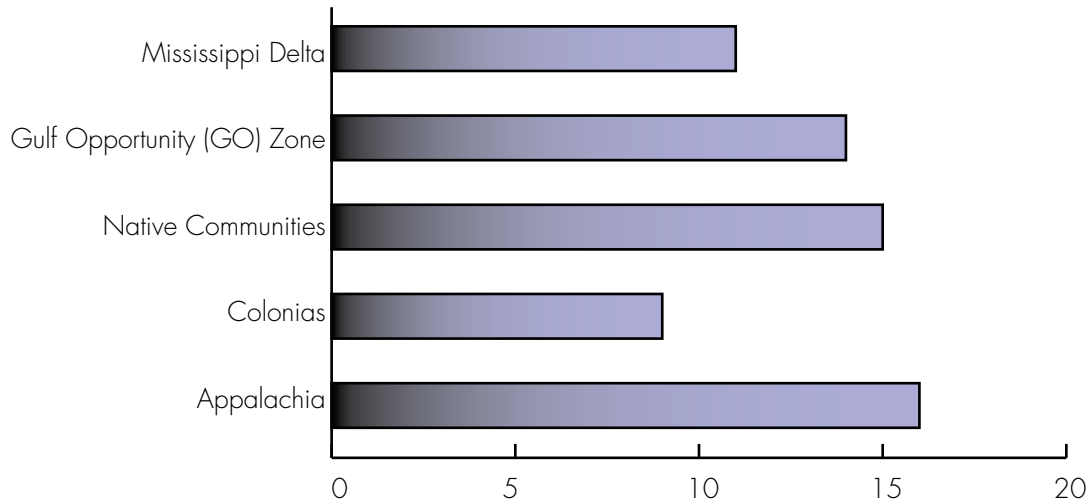


* States correspond to regions classified by the U.S. Department of Housing and Urban Development

Areas Served with Severe Economic Distress

The FY 2010 FA awardees serve diverse areas of severe economic distress. 39 awardees serve at least one region of severe economic distress depicted in the graph below.

FY 2010 FA Awardees: Serving Areas of Severe Economic Distress

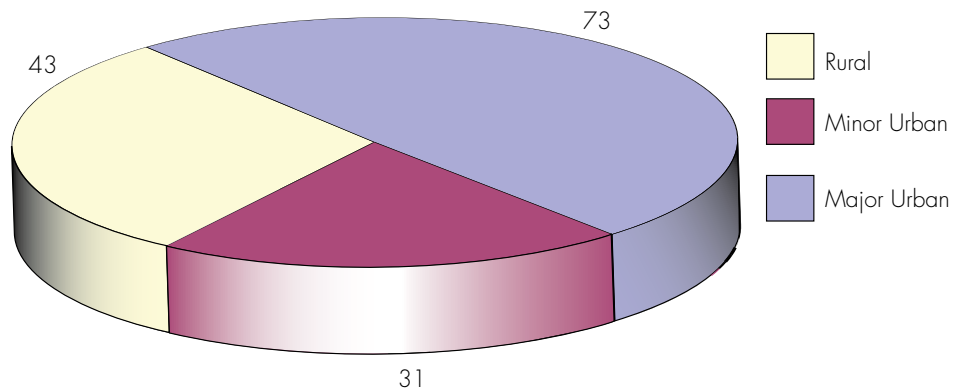


Awardees may serve more than one distress region (data non-exclusive)

Primary Market Diversity Among FA Awardees

The FY 2010 FA awardees serve diverse markets: major urban, minor urban, and rural. As shown in the following graph, 73 (50%) of the awardees primarily serve major urban markets, 31 (21%) primarily serve minor urban areas, and 41 (28%) primarily serve rural areas.

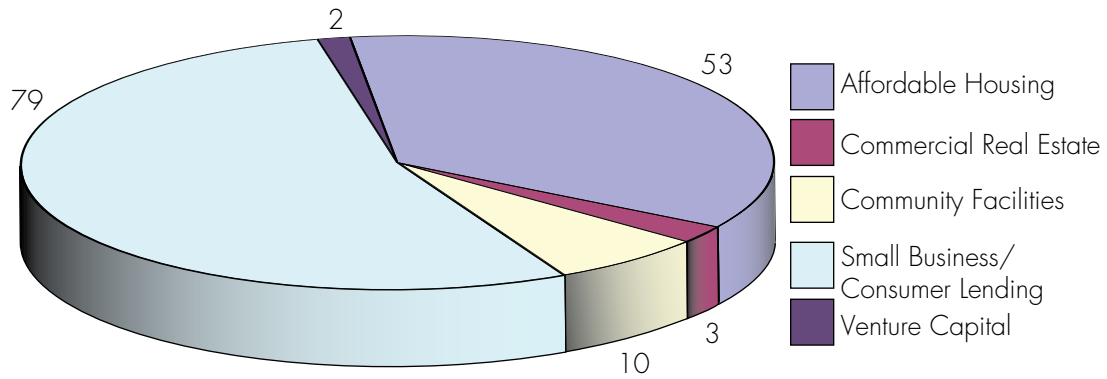
FY 2010 FA Awardees by Primary Market Served



Financial Product Diversity Among FA Awardees

The FY 2010 FA awardees provide diverse financial products in communities with the majority providing small business/consumer lending products or affordable housing products. As shown in the graph below, 79 (54%) awardees provide small business/consumer lending products, 53 (36%) provide affordable housing products, 10 (7%) provide community facilities, 3 (2%) provide commercial real estate products; and 2 (1%) provide venture capital products.

FY 2010 FA Awardees by Primary Financial Product

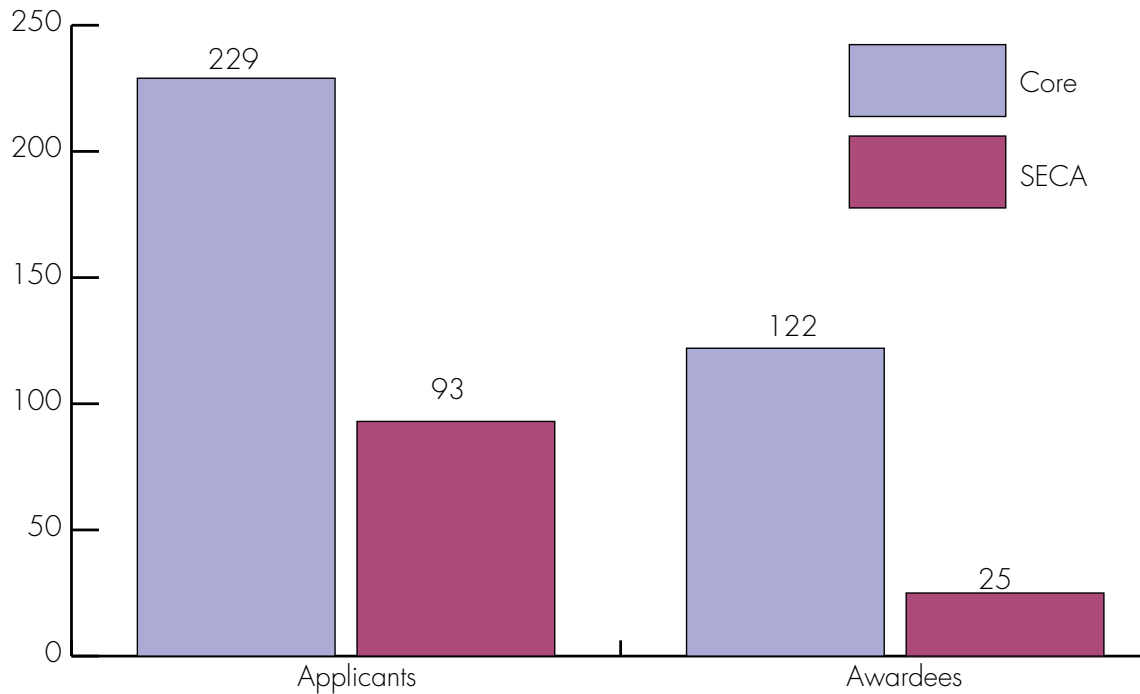


Awardee Categories

The CDFI Fund made FA awards to both Core and Small and Emerging (SECA) applicants. Out of 322 applicants for Financial Assistance, 229 were Core applicants and 93 were SECA. The CDFI Fund approved 122 awards to Core applicants and 25 awards to SECA applicants.

The categories enable the CDFI Fund to support CDFIs at differing levels of capacity. SECA applicants have either been in operation for five years or less or have assets of less than \$5 million (less than \$250 million for community development banks and less than \$10 million for credit unions and venture capital funds). All other applicants are considered Core applicants. The graph below shows the breakdown of the FY 2010 FA applicants and awardees by category type.

FY 2010 FA Awardees by Category Type



Aggregate Request and Award Amounts By Category Type

229 Core applicants requested \$410,079,645 and were awarded \$89,417,538 (22% of the requested amount); 93 SECA applicants requested \$50,653,667 and were awarded \$12,550,275 (25% of the requested amount). Table 2 shows aggregate request and award amounts by category type.

Table 2—FY 2010 FA Program Aggregate Request and Award Amounts by Category Type				
Category Type	# of Applicants	Request	Award	% of Request Amount
Core	229	\$410,079,645	\$89,417,538	22%
SECA	93	\$50,653,667	\$12,550,275	25%
All	322	\$460,733,312	\$101,967,813	22%

Technical Assistance Award Highlights

Overview

The CDFI Fund makes TA awards to emerging as well as established CDFIs to help them increase their capacity to serve their target markets. Both certified and non-certified CDFIs are eligible to apply for TA awards. Non-certified organizations must be able to meet CDFI certification requirements within three years.

The maximum TA award amount is \$100,000. TA awards are made in the form of grants and can be used for a variety of purposes—for example, to purchase equipment, materials, supplies, for consulting or contracting services, to pay the salaries and benefits of certain personnel, and to train staff or board members. Established CDFIs often use TA grants to build their capacity to provide new products, to serve their markets in new ways, or to enhance the efficiency of their operations. Newer CDFIs often use their TA grants to do market research, to develop underwriting policies, and to purchase computers and other essential equipment.

Key Statistics of FY 2010 TA-Only Program Awardees

- 86 organizations applied requesting over \$8.4 million in TA-only awards.
- 32 CDFIs were awarded \$2,865,949 in TA awards.
- The awardees consisted of 29 loan funds, 2 credit unions, and 1 venture capital fund.
- Of the awardees, 13 primarily serve major urban markets, 4 primarily serve minor urban areas, and 15 primarily serve rural areas.
- Awards ranged in size from \$46,470 to \$100,000 with the average being \$89,877.

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Organizational Diversity

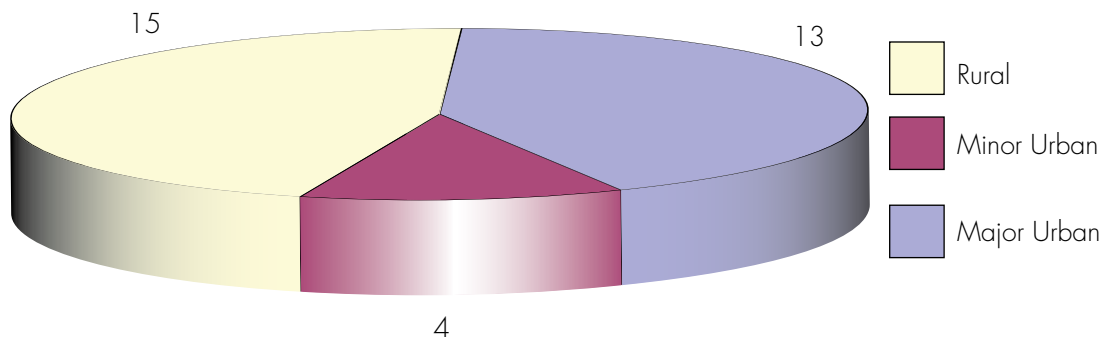
The CDFI Fund makes funds available to loan funds, credit unions, depository institutions, community development venture capital organization and other groups. Out of 32 organizations receiving a TA Award, 29 (88%) were loan funds, 2 (9%) were credit unions, and 1 (3%) was a venture capital organization. The following chart shows the breakdown of the organizational diversity of the FY 2010 TA applicants and awardees.

Table 3 – FY 2010 Technical Assistance-Only Awards Applications vs. Awards by Institution Type				
Institution Type	# Requests	# Awards	\$ Requested	\$ Awarded
Loan Fund	76	29	\$7,325,517	\$2,570,189
Credit Union	6	2	\$742,434	\$197,024
Venture Capital Funds	2	1	\$199,499	\$98,736
Depository Inst.	2	0	\$199,499	0
Total	86	33	\$8,466,949	\$2,865,949

Geographic Diversity

The 32 TA awardees are headquartered within the United States and are located in 24 states. The awardees reported serving major urban, minor urban, and rural areas. The following graph shows the breakdown of the FY 2010 TA awardees by the primary market served.

FY 2010 TA Awardees by Primary Market Served



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Use of Funds Categories

The 33 TA awardees received TA funds in one or more categories. The seven TA categories are: 1) Personnel (Salary); 2) Personnel (Fringe Benefits); 3) Training; 4) Travel; 5) Professional Services; 6) Materials/Supplies; 7) Equipment & Other Capital Expenditures; and 8) Other Costs. The following table shows the amounts and percentages funded for each category.

Category	\$ Amount	% of Total
Personnel (Salary)	\$1,448,774	51%
Personnel (Fringe Benefits)	\$304,555	11%
Training	\$75,140	3%
Travel	\$118,337	4%
Professional Services	\$627,862	21%
Materials/Supplies	\$89,646	3%
Equipment & Other Capital Expenditures	\$137,515	5%
Other Costs	\$64,120	2%
Total	\$2,865,949	100%

Awardee Profiles

Alaska

Military and Civilian Federal Credit Union

Fort Wainwright, AK

Award: \$97,024

Contact Raelynn Radway - (907) 356-7238

Military and Civilian Federal Credit Union is an emerging CDFI that provides depository and financial services to a targeted population in Fairbanks, Alaska. They will use their \$97,024 Technical Assistance award for staff support and operations.

Arizona

Neighborhood Housing Services of Phoenix, Inc.

Phoenix, AZ

Award: \$750,000

Contact Carole B. Kauffman - (602) 258-1659

Neighborhood Housing Services of Phoenix, Inc. is a certified CDFI established in 1975 that provides affordable housing financial products and services in Phoenix. They will use their \$750,000 Financial Assistance award to increase their lending capital.

California

Arcata Economic Development Corporation

Arcata, CA

Award: \$750,000

Contact Ross Welch - (707) 822-4616

Arcata Economic Development Corporation is a certified CDFI established in 1978 that provides small business loans and microloans to rural target markets in six counties in Northern California. They will use their \$750,000 Financial Assistance award to expand their lending activities.

Broadway Federal Bank

Los Angeles, CA

Award: \$750,000

Contact Kibi Anderson - (323) 556-3269

Broadway Federal Bank is a certified CDFI established in 1941 that provides financial banking products and services to primarily African American and Hispanic residents in Los Angeles. They will use their \$750,000 Financial Assistance award for capital reserves.

Clearinghouse CDFI, The

Lake Forest, CA

Award: \$750,000

Contact Lundi Chea - (949) 525-4982

The Clearinghouse CDFI is a certified CDFI established in 1996 that provides affordable financing to low-income individuals and communities throughout California. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Economic Development and Financing Corporation

Ukiah, CA

Award: \$88,440

Contact Donald A. Ballek - (707) 467-5953

Economic Development and Financing Corporation is an emerging CDFI established in 1995 that provides small business loans and equity investments to Target Markets in Mendocino County, California. They will use their \$88,440 Technical Assistance award for staff support and operations.

Genesis LA Economic Growth Corporation

Los Angeles, CA

Award: \$587,696

Contact Tom DeSimone - (213) 746-8244

Genesis LA Economic Growth Corporation is a certified CDFI established in 1998 that provides capital to low-income neighborhoods in Los Angeles County, CA. They will use their \$500,000 Financial Assistance award to increase lending to their Target Market and their \$87,696 Technical Assistance grant for operations.

Housing Trust Fund of Santa Barbara County

Santa Barbara, CA

Award: \$500,000

Contact Jennifer B. McGovern - (805) 685-1949

Housing Trust Fund of Santa Barbara County is a certified CDFI established in 2002 that provides affordable housing loans along with development services to a targeted population in Santa Barbara County, California. They will use their \$500,000 Financial Assistance award for affordable housing finance capital, loan loss reserves, and operations.

Low Income Investment Fund

San Francisco, CA

Award: \$750,000

Contact Abigail B. McBride - (415) 772-9094

Low Income Investment Fund is a certified CDFI established in 1984 that provides lending products and development services for affordable housing development, child care facilities, charter schools, and other community facility projects in California, New York, Washington D.C., Massachusetts, and New York. They will use their \$750,000 Financial Assistance award as financing capital for their various loan products.

Mabuhay Alliance, Inc.

San Diego, CA

Award: \$64,286

Contact Lorraine Vales - (858) 586-7382

Mabuhay Alliance, Inc. is an emerging CDFI established in 2003 that provides microloans and technical assistance to minority business owners operating in low-income communities in California. They will use their \$64,286 Technical Assistance award for staff support and operations.

Neighborhood Housing Services of Orange County, Inc.

Anaheim, CA

Award: \$750,000

Contact Ken Mutter - (714) 490-1250

Neighborhood Housing Services of Orange County, Inc. is a certified CDFI established in 1977 that provides homeownership assistance to target populations in Orange County, California. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Northern California Community Loan Fund

San Francisco, CA

Award: \$750,000

Contact Lea Salem - (415) 392-8215

Northern California Community Loan Fund is a certified CDFI established in 1987 that provides financing and technical assistance to non-profits serving low-income communities in the San Francisco Bay Area. They will use their \$750,000 Financial Assistance award to increase capital reserves.

Opportunity Fund Northern California

San Jose, CA

Award: \$750,000

Contact Elizabeth S. Givens - (408) 516-4692

Opportunity Fund Northern California is a certified CDFI established in 1993 that provides financial products and services to a targeted population in the San Francisco Bay Area. They will use their \$750,000 Financial Assistance award to increase financing capital to their Target Market.

PACE Finance Corporation

Los Angeles, CA

Award: \$100,000

Contact Namoch Sokhom - (213) 989-3265

PACE Finance Corporation (PACE) is an emerging CDFI established in 2009. PACE provides credit and capital for small businesses and community facilities in low-income, ethnic minority communities within Los Angeles County. They will use their \$100,000 Technical Assistance award for personnel, training and related travel, materials, and a market analysis.

Pacific Community Ventures, Inc.

San Francisco, CA

Award: \$595,050

Contact Adam See - (415) 442-5003

Pacific Community Ventures, Inc. is a certified CDFI established in 1998 that provides equity capital and technical assistance to non-technology companies in low-income communities in California. They will use their \$500,000 Financial Assistance award to increase equity capital funds and expand technical assistance services and their \$95,050 Technical Assistance award for operations.

Rural Community Assistance Corporation

West Sacramento, CA

Award: \$750,000

Contact Julia A. Helmreich - (916) 447-9832 x108

Rural Community Assistance Corporation is a certified CDFI established in 1978 that provides loans and technical assistance for affordable housing, water and wastewater infrastructure, and community facilities in low-income rural areas within 13 western states. They will use their \$750,000 Financial Assistance award as financing capital for various loan products.

Sacramento Neighborhood Housing Services, Inc.

Sacramento, CA

Award: \$750,000

Contact Pam B. Canada - (916) 452-5356

Sacramento Neighborhood Housing Services, Inc. is a certified CDFI established in 1986 that provides affordable housing financial products and services to a targeted population in the Sacramento region. They will use their \$750,000 Financial Assistance award to increase their lending capital.

San Luis Obispo County Housing Trust Fund

San Luis Obispo, CA

Award: \$500,000

Contact Gerald L. Rioux - (805) 543-5970

San Luis Obispo County Housing Trust Fund is a certified CDFI established in 2003 that provides affordable housing loans to a Target Market in San Luis Obispo County, California. They will use their \$500,000 Financial Assistance award for affordable housing finance capital.

Santa Cruz Community Credit Union

Santa Cruz, CA

Award: \$750,000

Contact Sheila H. Schat - (831) 460-2342

Santa Cruz Community Credit Union is a certified CDFI established in 1977 that provides access to credit and financial services to a Target Market in Santa Cruz County, California. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

TMC Development Working Solutions

San Francisco, CA

Award: \$599,900

Contact Emily S. Gasner - (415) 477-8415

TMC Development Working Solutions is a certified CDFI established in 1999 that provides microloans and technical assistance to small business entrepreneurs in nine counties in Northern California. They will use their \$500,000 Financial Assistance award as lending capital and loan loss reserves and their \$99,900 Technical Assistance grant for staff support.

Valley Economic Development Center

Van Nuys, CA

Award: \$750,000

Contact Julie Fonseca - (818) 907-9977

Valley Economic Development Center is a certified CDFI established in 1978 that provides financial assistance, counseling, and training to small and medium sized businesses in southern California. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Colorado

Colorado Enterprise Fund

Denver, CO

Award: \$750,000

Contact Teresa Vanderbosch - (303) 860-0242

Colorado Enterprise Fund is a certified CDFI established in 1976 that provides microenterprise and small business loans to a Target Market in Colorado. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Colorado Housing Enterprises, LLC

Westminster, CO

Award: \$495,230

Contact Judi Patrick - (303) 428-1448

Colorado Housing Enterprises, LLC is a certified CDFI established in 1998 that provides loans to a low-income target market across Colorado. They will use their \$400,000 Financial Assistance award to increase lending in their Target Market and their \$95,230 Technical Assistance grant for operations and staff support.

La Plata Homes Fund, Inc.

Durango, CO

Award: \$600,000

Contact Julie Levy - (970) 259-1418

La Plata Homes Fund, Inc. is a certified CDFI established in 2008 that provides subordinated mortgage loans to foster homeownership opportunities for low-income households in La Plata County, Colorado. They will use their \$500,000 Financial Assistance award for affordable housing lending capital and their \$100,000 Technical Assistance grant to support operations.

Mile High Community Loan Fund

Denver, CO

Award: \$500,000

Contact Jeff W. Seifried - (303) 860-1888

Mile High Community Loan Fund is a certified CDFI established in 1999 that provides pre-development and gap financing to affordable housing and non-profit groups in Colorado. They will use their \$500,000 Financial Assistance award to increase financing capital.

Rocky Mountain MicroFinance Institute

Denver, CO

Award: \$91,867

Contact Stacey A. Saggese - (843) 697-5673

Rocky Mountain MicroFinance Institute is an emerging CDFI established in 2008 that provides microloans and business development services in the seven-county Denver metropolitan area. They will use their \$91,867 Technical Assistance award for staff support and operations.

Connecticut

Community Capital Fund, Inc.

Bridgeport, CT

Award: \$750,000

Contact Kevin Morrison - (203) 332-7977

Community Capital Fund, Inc. is a certified CDFI established in 2005 that provides financial services and products for building and rehabilitating multi-family and mixed use properties in Bridgeport, Connecticut. They will use their \$750,000 Financial Assistance award for lending capital.

Greater New Haven Community Loan Fund, Inc.

New Haven, CT

Award: \$91,803

Contact Jackie Downing - (203) 789-8690

Greater New Haven Community Loan Fund, Inc. is a certified CDFI established in 1988 that provides affordable housing and housing development services to low-income residents of New Haven County, Connecticut. They will use their \$91,803 Technical Assistance award to build capacity through operations.

District of Columbia

Building Hope...A Charter School Facilities Fund

Washington, D.C.

Award: \$750,000

Contact Mark Medema - (312) 622-1203

Building Hope...A Charter School Facilities Fund is a certified CDFI established in 2003 that provides lending products and technical assistance to public charter schools in Washington, D.C. They will use their \$750,000 Financial Assistance award to provide financing capital for their public charter school development loan products.

Housing Assistance Council

Washington, D.C.

Award: \$750,000

Contact Karin M. Klusmann - (202) 842-8600

Housing Assistance Council is a certified CDFI in operation since 1971 that provides affordable housing financing in rural and nonmetropolitan areas nationwide. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Latino Economic Development Corporation (LEDC)

Washington, D.C.

Award: \$750,000

Contact Mark Reyes - (202) 588-5102 x14

The Latino Economic Development Corporation (LEDC) is a certified CDFI established in 1991 that provides small business microloans and development services to targeted populations in the Washington, D.C. metropolitan area. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Partners for the Common Good

Washington, D.C.

Award: \$750,000

Contact Jeannine S. Jacokes - (202) 689-8935

Partners for the Common Good is a certified CDFI established in 2001 that operates as a wholesale participation lender. They will use their \$750,000 Financial Assistance award for financing capital and loan loss reserves.

Florida

Florida Community Loan Fund, Inc.

Orlando, FL

Award: \$750,000

Contact Ignacio J. Esteban - (407) 246-0846

Florida Community Loan Fund, Inc. is a certified CDFI established in 1996 that provides financial services and products to Target Markets in Florida. They will use their \$750,000 Financial Assistance award to increase lending in their Target Markets.

Neighborhood Lending Partners of West Florida, Inc.

Tampa, FL

Award: \$750,000

Contact Debra Reyes - (813) 879-4525

Neighborhood Lending Partners of West Florida, Inc. is a certified CDFI established in 1993 that provides lending services to low-income residents in Florida. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Georgia

Columbus Housing Initiative

Columbus, GA

Award: \$500,000

Contact Rebecca J. Cartee - (706) 324-4663

Columbus Housing Initiative is a certified CDFI established in 2003 that provides home purchase products for members of the military in Georgia. They will use their \$500,000 Financial Assistance award to increase lending to their Target Market.

Community Housing Capital

Decatur, GA

Award: \$750,000

Contact David U. Landis, II. - (404) 373-5662

Community Housing Capital, also known as Neighborhood Housing Services of America-CDFI, is a certified CDFI established in 2000 that provides interim and permanent financing for affordable housing development. They will use their \$750,000 Financial Assistance award to capitalize their loan fund.

Hawaii

HHOC Mortgage

Honolulu, HI

Award: \$94,140

Contact Dennis S. Oshiro - (808) 523-8115

HHOC Mortgage is an emerging CDFI established in 2009 that provides down payment assistance loans to a targeted population and low- and moderate-income individuals in Hawaii. They will use their \$94,140 Technical Assistance award for staff support and operations.

Idaho

Idaho-Nevada Community Development Financial Institution

Pocatello, ID

Award: \$700,000

Contact Chuck Prince - (208) 637-0671

Idaho-Nevada Community Development Financial Institution is a certified CDFI established in 2000 that provides short- and long-term loans to affordable housing and community facilities developers in Idaho and Nevada. They will use their \$700,000 Financial Assistance award as lending capital.

Neighborhood Housing Services Lending, Inc.

Boise, ID

Award: \$750,000

Contact Karen Hall - (208) 343-4065

Neighborhood Housing Services Lending, Inc. is a certified CDFI established in 1999 that provides second mortgage loans to low- and moderate-income households in Idaho. They will use their \$750,000 Financial Assistance award as lending capital.

Illinois

ACCION Chicago

Chicago, IL

Award: \$600,000

Contact Jonathan A. Brereton - (312) 275-3000 x106

ACCION Chicago is a certified CDFI established in 1994 that provides micro-loans and financing to small businesses within Illinois and Indiana. They will use their \$500,000 Financial Assistance award for lending capital and their \$100,000 Technical Assistance award for capacity building initiatives.

Chicago Community Loan Fund

Chicago, IL

Award: \$750,000

Contact Calvin L. Holmes - (312) 252-0440

Chicago Community Loan Fund is a certified CDFI established in 1991 that provides financing and development services to real estate and social enterprise organizations in the six-county Chicago area. They will use their \$750,000 Financial Assistance award as financing capital for their neighborhood stabilization and green development loan products.

Community Investment Corporation

Chicago, IL

Award: \$750,000

Contact Thomas Hinterberger - (312) 258-0070

Community Investment Corporation is a certified CDFI established in 1974 that provides financing for affordable rental housing to six counties in the Chicago metropolitan area. They will use their \$750,000 Financial Assistance award for lending to their Target Market.

IFF

Chicago, IL

Award: \$750,000

Contact Joanne K. Jacobson - (312) 596-5112

IFF is a certified CDFI established in 1988 that provides mortgages, bridge loans, and predevelopment, construction, and permanent affordable housing loans to Target Markets in Illinois, Indiana, Iowa, Missouri, and Wisconsin. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

National Community Investment Fund

Chicago, IL

Award: \$750,000

Contact Saurabh Narain - (312) 881-5826

National Community Investment Fund is a certified CDFI established in 1996 that invests equity and debt into depository institutions (banks and credit unions) that have a primary mission of community development. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Premier Bancorp Inc.

Wilmette, IL

Award: \$750,000

Contact Lolita Sereleas - (773) 281-8845

Premier Bancorp, Inc. is a certified CDFI established in 2000 that provides depository and financial services and loan products to targeted populations in Chicago. They will use their \$750,000 Financial Assistance award as lending capital.

Indiana

Indianapolis Neighborhood Housing Partnership, Inc.

Indianapolis, IN

Award: \$750,000

Contact Moira Carlstedt - (317) 610-4618

Indianapolis Neighborhood Housing Partnership, Inc. is a certified CDFI established in 1988 that provides homeownership and rehabilitation loans to a targeted population in Indianapolis, Indiana. They will use their \$750,000 Financial Assistance award for affordable housing finance capital.

Iowa

Grow Iowa Foundation, Inc.

Greenfield, IA

Award: \$750,000

Contact Debra Houghtaling - (641) 343-7977

Grow Iowa Foundation, Inc. is a certified CDFI established in 1995 that provides non-micro business lending and development services to investment areas and a targeted population in 21 counties in southwest Iowa. They will use their \$750,000 Financial Assistance award for financing capital and loan loss reserves.

Kentucky

Federation of Appalachian Housing Enterprises, Inc.

Berea, KY

Award: \$750,000

Contact R. Jeneene Estridge - (859) 986-2321

Federation of Appalachian Housing Enterprises, Inc. is a certified CDFI established in 1980 that provides a variety of products and services to targeted populations in Kentucky, Tennessee, Virginia, and West Virginia. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Frontier Housing, Inc.

Morehead, KY

Award: \$750,000

Contact Sherry Farley - (606) 784-2131

Frontier Housing, Inc. is a certified CDFI established in 1974 that provides homebuyer education, pre- and post-purchase counseling and affordable home mortgage loans. They will use their \$750,000 Financial Assistance award to increase lending in its Target Market.

Kentucky Highlands Investment Corporation

London, KY

Award: \$750,000

Contact Brenda L. McDaniel - (606) 864-5175

Kentucky Highlands Investment Corporation is a certified CDFI established in 1968 that provides financing and support to businesses in southeastern Kentucky. They will use their \$750,000 Financial Assistance award to increase their lending capital in the Target Market.

Mountain Association for Community Economic Development, Inc.

Berea, KY

Award: \$750,000

Contact Justin D. Maxson - (859) 986-2373

Mountain Association for Community Economic Development, Inc. is a certified CDFI established in 1976 that provides small business loans and microloans to a targeted population in central Appalachia in Kentucky, Virginia, and West Virginia. They will use their \$750,000 Financial Assistance award as lending capital.

Southeast Kentucky Economic Development Corporation

Somerset, KY

Award: \$750,000

Contact Gregory Jones - (606) 677-6100

Southeast Kentucky Economic Development Corporation is a certified CDFI established in 1986 that provides micro and small business loans in rural Southeast Kentucky. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Louisiana

Bizcapital Bidco II, L.L.C.

New Orleans, LA

Award: \$98,736

Contact Scott A. Zajac - (314) 725-0800

Bizcapital BIDCO II, L.L.C. is an emerging CDFI established in 2004 that provides loans to small and mid-sized businesses located in low-income communities throughout Louisiana, Florida, Missouri, and Mississippi. They will use their \$98,736 Technical Assistance award to hire an additional loan officer.

Carter Federal Credit Union

Springhill, LA

Award: \$750,000

Contact David Smith - (318) 382-4426

Carter Federal Credit Union is a certified CDFI established in 1954 that provides financial services to counties and/or parishes in Louisiana and Arkansas. They will use their \$750,000 Financial Assistance award for capital reserves.

Maine

Coastal Enterprises, Inc.

Wiscasset, ME

Award: \$750,000

Contact Laura A. Buxbaum - (207) 882-7552

Coastal Enterprises, Inc. is a certified CDFI established in 1977 that provides financing and development services to support micro and small businesses primarily in Maine. They will use their \$750,000 Financial Assistance award to provide capital to their Target Market.

Genesis Fund, Inc.

Damariscotta, ME

Award: \$750,000

Contact Elizabeth Fleming-Ives - (207) 563-6073

Genesis Fund, Inc. is a certified CDFI established in 1991 that provides financing and technical assistance for affordable housing and community facilities throughout Maine. They will use their \$750,000 Financial Assistance award to increase their lending to their Target Market.

MaineStream Finance

Bangor, ME

Award: \$50,000

Contact Janeen L. Feero - (207) 973-3574

MainStream Finance is a certified CDFI established in 2000 that provides affordable first and second mortgages and development services to low- and moderate-income families in four counties in Maine. They will use their \$50,000 Technical Assistance award to conduct a market study.

Maryland

Calvert Social Investment Foundation

Bethesda, MD

Award: \$750,000

Contact Jennifer Pryce - (301) 280-1369

Calvert Social Investment Foundation is a certified CDFI established in 1995 that provides financing capital and technical assistance to CDFIs and other socially driven organizations throughout the United States. They will use their \$750,000 Financial Assistance award to increase lending capital and loan loss reserves.

Charter Schools Development Corporation

Hanover, MD

Award: \$750,000

Contact Michelle Liberati - (443) 561-1280

Charter Schools Development Corporation is a certified CDFI established in 1997 that provides public charter schools across the nation financial products and services. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market and to fund loan loss reserves.

Enterprise Community Loan Fund, Inc.

Columbia, MD

Award: \$750,000

Contact Megan Marsick - (410) 772-6132

Enterprise Community Loan Fund, Inc. is a certified CDFI established in 1990 that provides short-term, early stage loan products for affordable housing. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Maryland Capital Enterprises, Inc.

Salisbury, MD

Award: \$592,282

Contact Hayley A. Gallagher - (410) 546-1900

Maryland Capital Enterprises, Inc. is a certified CDFI established in 1998 that provides loans and development services to a targeted population on Maryland's eastern shore. They will use their \$500,000 Financial Assistance award for lending capital and their \$92,282 Technical Assistance award for operations and staff support.

NeighborWorks Capital

Silver Spring, MD

Award: \$750,000

Contact James P. Ferris - (240) 821-1651

NeighborWorks Capital is a certified CDFI established in 2001 that provides predevelopment and acquisition loans for affordable housing to organizations affiliated with the NeighborWorks America network. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Massachusetts

Aura Mortgage Advisors

Boston, MA

Award: \$750,000

Contact Jessica E. Brooks - (617) 427-8600 x216

Aura Mortgage Advisors is a certified CDFI established in 2006 that provides foreclosure prevention lending capital in Boston, Massachusetts. They will use their \$750,000 Financial Assistance award for affordable housing lending capital.

Cape and Islands Community Development Inc.

Centerville, MA

Award: \$599,991

Contact Jeannine Marshall - (508) 362-3755

Cape and Islands Community Development Inc. is a certified CDFI established in 1995 that does small business lending in southeast coastal Massachusetts. They will use their \$500,000 Financial Assistance award to increase lending to their Target Market and their \$99,991 Technical Assistance award to support operations.

Capital Link, Inc.

Boston, MA

Award: \$600,000

Contact Allison R. Coleman - (617) 422-0350

Capital Link, Inc. is a certified CDFI established in 1987 that provides lending products and technical assistance to federally qualified community health centers nationwide. They will use their \$500,000 Financial Assistance award for financing capital for community health center projects and their \$100,000 Technical Assistance award to support operations.

Cooperative Fund of New England

Amherst, MA

Award: \$750,000

Contact Rebecca C. Dunn - (910) 395-6008

Cooperative Fund of New England is a certified CDFI established in 1975 that provides business loans, affordable housing loans, and technical assistance to cooperatives and community based non-profit organizations throughout New England. The Cooperative Fund will use their \$750,000 Financial Assistance award to increase their lending capital.

Dorchester Bay Neighborhood Loan Fund

Dorchester, MA

Award: \$500,000

Contact Cristo R. Banda - (617) 825-4200 x221

The Dorchester Bay Neighborhood Loan Fund is a non-profit certified CDFI established in 1995 that provides lending capital to local entrepreneurs in Target Markets in Boston, Massachusetts. They will use their \$500,000 Financial Assistance award for lending capital, permanent equity, loan loss reserves, and operations.

Local Enterprise Assistance Fund

Brookline, MA

Award: \$500,000

Contact Gerado J. Espinoza - (617) 232-1551

Local Enterprise Assistance Fund is a certified CDFI established in 1982 that provides business loans to low-income communities. They will use their \$500,000 Financial Assistance award to increase lending to their Target Market.

Quaboag Valley Business Assistance Corporation

Ware, MA

Award: \$94,572

Contact Susan S. Rutherford - (413) 967-3001

Quaboag Valley Business Assistance Corporation is an emerging CDFI established in 1995 that provides small business and microenterprise loans to Target Markets in west-central Massachusetts. They will use their \$94,572 Technical Assistance award for staff support and operations.

Springfield Neighborhood Housing Services, Inc.

Springfield, MA

Award: \$750,000

Contact Ruth Ann Stutts - (413) 739-4737

Springfield Neighborhood Housing Services, Inc. is a certified CDFI established in 1978 that provides a variety of homeownership financial products and services to a targeted population in Springfield, Holyoke, and western Massachusetts. They will use their \$750,000 Financial Assistance award for financing capital.

Western Massachusetts Enterprise Fund Inc.

Holyoke, MA

Award: \$750,000

Contact Michael A. Abbate - (413) 420-0183 x102

Western Massachusetts Enterprise Fund Inc. is a certified CDFI established in 1987 that offers microloans, small business loans, and developmental services to underserved businesses in western and central Massachusetts. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Michigan

Communicating Arts CU

Detroit, MI

Award: \$750,000

Contact Hank Hubbard - (313) 965-8640

Communicating Arts CU is a certified CDFI established in 1935 that provides a full range of checking and savings products, consumer loans, credit cards, auto loans, and mortgage and counseling services in the Detroit, Michigan area. They will use their \$750,000 Financial Assistance award for financing capital.

Kalamazoo Neighborhood Housing Services, Inc.

Kalamazoo, MI

Award: \$100,000

Contact Matt Lager - (269) 385-2916

Kalamazoo Neighborhood Housing Services, Inc. was established in 1981 and provides homebuyer first mortgages, affordable housing, rehab mortgages, and homebuyer education to low- and moderate-income individuals in Kalamazoo, Michigan. They will use their \$100,000 Technical Assistance award for staff support and operations.

Minnesota

African Development Center

Minneapolis, MN

Award: \$750,000

Contact Margaret A. Lund - (612) 750-1431

African Development Center is a certified CDFI established in 2004 that provides small business loans and business capacity training to African immigrants in Minneapolis and St. Paul. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

First Children's Finance

Minneapolis, MN

Award: \$600,000

Contact Heidi H. Schlueter - (612) 279-6512

First Children's Finance is a certified CDFI established in 1991 that provides financial assistance to businesses serving low-income children in several states. They will their \$600,000 Financial Assistance award for lending in their Target Market.

Habitat for Humanity of Minnesota, Inc.

Minneapolis, MN

Award: \$750,000

Contact Anne M. Walters - (612) 331-4439

Habitat for Humanity of Minnesota, Inc. is a certified CDFI established in 1997 that provides affordable housing loans, development loans, and technical assistance to low-income families in Minnesota. They will use their \$750,000 Financial Assistance award to increase their lending capital.

Initiative Foundation

Little Falls, MN

Award: \$750,000

Contact Randall Olson - (320) 632-9255

Initiative Foundation is a certified CDFI established in 1986. The Initiative Foundation provides economic development loans to small businesses, grants to nonprofits, and technical assistance and training programs to community leaders in 14 central Minnesota counties. The Initiative Foundation will use its \$750,000 Financial Assistance award to expand a loan fund for technology/green businesses.

Neighborhood Development Center, Inc.

St. Paul, MN

Award: \$100,000

Contact Mihailo Temali - (651) 379-8426

Neighborhood Development Center, Inc. is a certified CDFI established in 1993 that provides microentrepreneur training and lending, business growth training, and real estate investment and development services to targeted businesses in the Saint Paul and Minneapolis area. They will use their \$100,000 Technical Assistance award for staff support and operations.

Nonprofits Assistance Fund

Minneapolis, MN

Award: \$750,000

Contact Kate Barr - (612) 278-7180

Nonprofits Assistance Fund is a certified CDFI established in 1998 that provides business loans, community facility funds, and affordable housing financing to nonprofit organizations serving low-income communities in Minnesota. They will use their \$750,000 Financial Assistance award to increase lending capital and loan loss reserves.

Northeast Entrepreneur Fund, Inc.

Virginia, MN

Award: \$750,000

Contact Mary J. Mathews - (218) 749-4191

Northeast Entrepreneur Fund is a certified CDFI established in 1989 that provides loans and support for start-up and expanding businesses in eleven counties in northeastern Minnesota and northwestern Wisconsin. They will use their \$750,000 Financial Assistance award for financing capital, loan loss reserves, and operations.

Mississippi

Enterprise Corporation of the Delta

Jackson, MS

Award: \$750,000

Contact Richard P. Campbell - (601) 944-1100

Enterprise Corporation of the Delta is a certified CDFI established in 1994 that provides capital to small manufacturing firms located in the Delta region of Arkansas, Louisiana, Mississippi, and Western Tennessee. They will use their \$750,000 Financial Assistance award to assist with their affordable housing development lending.

Hancock County Community Development Foundation

Bay St. Louis, MS

Award: \$64,990

Contact Carol Wasielewski - (228) 467-9048

Hancock County Community Development Foundation is an emerging CDFI established in 2006 that provides small business loans and economic development services in Hancock County, Mississippi. They will use their \$64,990 Technical Assistance award for staff support and operations.

Hope Community Credit Union

Jackson, MS

Award: \$750,000

Contact Richard P. Campbell - (601) 944-1100

Hope Community Credit Union is a certified CDFI established in 1995 that provides small business loans, mortgages, consumer loans, and other financial services in Mississippi, Louisiana, Tennessee, and Arkansas. They will use their \$750,000 Financial Assistance award for lending capital.

Missouri

Central Bancshares Of Kansas City, Inc.

Kansas City, MO

Award: \$750,000

Contact Paula G. Willett - (816) 483-1210

Central Bancshares of Kansas City, Inc. is a certified CDFI established in 1951 that provides checking, savings, certificates of deposit, development services, and consumer, commercial, and real estate loans in Kansas City, Missouri. They will use their \$750,000 Financial Assistance award for lending capital and loan loss reserves.

St. Louis Community Credit Union

St. Louis, MO

Award: \$750,000

Contact Treina L. Lind - (314) 534-7610

St. Louis Community Credit Union is a certified CDFI established in 1942 that provides full service banking, financial services, and financial literacy programs to a Target Market in the St. Louis metropolitan area. They will use their \$750,000 Financial Assistance award to increase their lending capacity.

Montana

Lake County Community Development Corporation

Ronan, MT

Award: \$97,659

Contact Tina Oliphant - (406) 676-5901

Lake County Community Development Corporation is a certified CDFI established in 1994 that provides small business loans to rural counties in northwestern Montana. They will use their \$97,659 Technical Assistance award for staff support and operations.

Montana Community Development Corporation

Missoula, MT

Award: \$750,000

Contact Mica L. Lindsey - (406) 728-9234

Montana Community Development Corporation (MCDC) is a certified CDFI established in 1986. MCDC provides micro and small business loans in low income investment areas in Montana. MCDC will use their \$750,000 Financial Assistance award to increase lending in its Target Market.

Montana Homeownership Network

Great Falls, MT

Award: \$750,000

Contact Carrie K. Kopyy - (406) 216-3520

The Montana Homeownership Network is a certified CDFI established in 2001 that provides homeownership services to a low-income target population in Montana. They will use their \$750,000 Financial Assistance award for lending to their Target Market.

Nebraska

Community Development Resources

Lincoln, NE

Award: \$56,945

Contact Rick R. Wallace - (402) 436-2386

Community Development Resources is a certified CDFI established in 1995 that provides small business financing in Nebraska. They will use their \$56,945 Technical Assistance award for staff support and operations.

Nebraska Enterprise Fund

Oakland, NE

Award: \$632,293

Contact Rosemary Jaspersen - (402) 685-5500

Nebraska Enterprise Fund is a certified CDFI established in 1994 that provides financial products and training to microenterprise development organizations in Nebraska. They will use their \$632,293 Financial Assistance award to increase lending to their Target Market.

New Hampshire

New Hampshire Community Loan Fund, Inc.

Concord, NH

Award: \$750,000

Contact Carrie L. French - (603) 224-6669

New Hampshire Community Loan Fund, Inc. is a certified CDFI established in 1983 that provides lending and technical assistance to homeowners in resident-owned communities throughout New Hampshire. They will use their \$750,000 Financial Assistance award to expand their lending.

ROC USA Capital

Concord, NH

Award: \$750,000

Contact Paul Bradley - (603) 856-0719

ROC USA Capital is a certified CDFI established in 2008 that provides financing capital and services to manufactured home communities across the nation. They will use their \$750,000 Financial Assistance award for affordable manufactured housing lending.

New Jersey

Community Loan Fund of New Jersey, Inc.

Trenton, NJ

Award: \$750,000

Contact Jennifer Bredehoft - (609) 989-7766

Community Loan Fund of New Jersey, Inc. is a certified CDFI established in 1987 that provides financial products and services for affordable housing in New Jersey. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Cooperative Business Assistance Corporation

Camden, NJ

Award: \$750,000

Contact R. Michael Diemer - (856) 966-8181 x23

Cooperative Business Assistance Corporation is a certified CDFI created in 1987 that provides business loans to Target Markets in Camden and six counties in southern New Jersey. They will use their \$750,000 Financial Assistance award as lending capital.

Greater Newark Enterprises Corporation

Newark, NJ

Award: \$98,350

Contact Mark L. Quinn - (973) 242-5563

Greater Newark Enterprises Corporation is a certified CDFI established in 2005 that provides microloans, real estate loans, and small business training to low-income communities in and around Essex County, New Jersey. They will use their \$98,350 Technical Assistance award for staff support and operations.

Union County Economic Development Corporation

Union, NJ

Award: \$750,000

Contact Adam Farrah - (908) 527-1166

Union County Economic Development Corporation is a certified CDFI established in 1977 that provides financing and technical assistance to small businesses and entrepreneurs in Target Markets in New Jersey. They will use their \$750,000 Financial Assistance award for financing capital and loan loss reserves.

New Mexico

ACCION New Mexico

Albuquerque, NM

Award: \$90,800

Contact Lynn Trojahn - (505) 243-8844

ACCION New Mexico is a certified CDFI established in 1994 that provides small business and microenterprise loans and lines of credit, as well as development services in New Mexico, Arizona, and Colorado. They will use their \$90,800 Technical Assistance award for personnel, travel, professional services, and materials.

Everyone's Federal Credit Union

Tucumcari, NM

Award: \$400,000

Contact Joye A. Clubine - (575) 461-3447

Everyone's Federal Credit Union is a certified CDFI established in 1954 that provides various consumer and lending products to three rural counties in New Mexico. They will use their \$400,000 Financial Assistance award to increase capital reserves.

Homewise, Inc.

Santa Fe, NM

Award: \$750,000

Contact Elizabeth C. Derringer - (505) 955-7020

Homewise, Inc. is a certified CDFI established in 1986 that provides financial products and services for home purchases and home improvements to Target Markets in New Mexico. They will use their \$750,000 Financial Assistance award to increase lending in their Target Markets.

New Mexico Community Development Loan Fund

Albuquerque, NM

Award: \$750,000

Contact Leslie A. Abitz - (505) 243-3196

New Mexico Community Loan Fund is a certified CDFI established in 1989 that provides financing and development services for micro and small businesses and affordable housing. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Tierra del Sol Housing Corporation

Anthony, NM

Award: \$97,898

Contact Rose Garcia - (575) 882-3554

Tierra del Sol Housing Corporation is an emerging CDFI established in 1973 that provides first and second mortgages, gap financing, home improvement loans, and microenterprise and small business loans to targeted populations in New Mexico and El Paso County, Texas. They will use their \$97,898 Technical Assistance award for staff support and operations.

New York

ACCION USA, Inc.

New York, NY

Award: \$750,000

Contact Ashley Wessier - (646) 833-4522

ACCION USA, Inc. is a certified CDFI established in 1991 that provides business micro loans and related development services to low-income people across the nation. They will use their \$750,000 Financial Assistance award for financing capital and capital reserves.

Alternatives Federal Credit Union

Ithaca, NY

Award: \$750,000

Contact Deirdre Silverman - (607) 273-3582

Alternatives Federal Credit Union is a certified CDFI established in 1979 that provides the full range of consumer banking products, consumer loans, small business loans, home loans, and related development services to six counties in central New York. They will use their \$750,000 Financial Assistance award for capital reserves and operations.

Bethex Federal Credit Union

Bronx, NY

Award: \$750,000

Contact Joy Cousminer - (718) 299-3062

Bethex Federal Credit Union is a certified CDFI established in 1970 that provides consumer loans, business loans, anti-predatory lending services, as well as savings and checking accounts to underserved communities in the South Bronx, New York. They will use their \$750,000 Financial Assistance award to increase loan loss reserves.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

BOC Capital Corp.

Brooklyn, NY

Award: \$100,000

Contact Nancy Carin - (718) 624-9115

BOC Capital Corp. is a certified CDFI that provides affordable, user friendly microloan products to a low-income target population of African Americans and Hispanics in New York City. They will use their \$100,000 Technical Assistance award for staff and operations support.

Community Development Trust, LP, The

New York, NY

Award: \$750,000

Contact Susan T. Robbins - (212) 271-5087

The Community Development Trust, LP is a certified CDFI established in 1999 that serves as a secondary market for affordable housing projects throughout the United States. They will use their \$750,000 Financial Assistance award to help expand their loan purchasing capacity.

Corporation for Supportive Housing

New York, NY

Award: \$750,000

Contact Sandy Jamet - (212) 986-2966

Corporation for Supportive Housing is a certified CDFI established in 1991 that provides financial services and products to help integrate support services into affordable housing. They will use their \$750,000 Financial Assistance award for lending capital and to increase loan loss reserves.

Genesee Co-Op Federal Credit Union

Rochester, NY

Award: \$528,770

Contact Melissa D. Marquez - (585) 461-2230 x11

Genesee Co-op Federal Credit Union is a certified CDFI established in 1982 that provides small business and consumer loans to low-income communities in Rochester, New York. They will use their \$528,770 Financial Assistance and Technical Assistance awards to increase lending to their Target Market.

Grow America Fund

New York, NY

Award: \$750,000

Contact Patricia A. Thomson - (828) 507-6100

Grow America Fund, Inc. is a certified CDFI established in 1992 that provides loans and development services to small businesses nationally. They will use their \$750,000 Financial Assistance award for lending capital and loan loss reserves.

Home Headquarters, Inc.

Syracuse, NY

Award: \$750,000

Contact Kathryn M. Stuenzi - (315) 474-1939

Home Headquarters is a certified CDFI established in 1996 that provides home improvement loans, emergency repair loans, and energy efficiency loans to a Target Market in central and upstate New York. They will use their \$750,000 Financial Assistance award as financing capital for their home improvement loan products.

Ithaca Neighborhood Housing Services, Inc.

Ithaca, NY

Award: \$750,000

Contact Paul Mazarella - (607) 277-4500

Ithaca Neighborhood Housing Services, Inc. is a certified CDFI established in 1976 that provides down payment and closing cost assistance, home improvement loans, energy improvement loans, and other products and services to a Target Market in Ithaca, New York. They will use their \$750,000 Financial Assistance award for finance capital.

Jewish Funds for Justice

New York, NY

Award: \$100,000

Contact Phebe Quattrucci - (207) 865-3696

Jewish Funds for Justice is an emerging CDFI established in 2008 that provides direct loans and development services to Target Markets in the Gulf Coast region that were damaged by Hurricanes Katrina and Rita. They will use their \$100,000 Technical Assistance award for staff support and operations.

La Fuerza Unida Community Development Corporation

Glen Cove, NY

Award: \$99,918

Contact Pascual Blanco - (516) 759-0788

La Fuerza Unida Community Development Corporation is a certified CDFI established in 2003 that provides microloans, entrepreneurial training, and technical assistance to women and minority refugees in Long Island. They will use their \$99,918 Technical Assistance award for staff support.

Local Initiatives Support Corporation

New York, NY

Award: \$750,000

Contact Emily Bolton - (212) 455-9844

Local Initiatives Support Corporation is a certified CDFI established in 1979 that provides technical and financial assistance to support resident-led efforts of community development corporations in 27 cities and more than 30 rural areas throughout the United States. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Lower East Side People's Federal Credit Union

New York, NY

Award: \$750,000

Contact Linda Levy - (212) 529-8197

Lower East Side People's Federal Credit Union is a certified CDFI established in 1986 that provides microloans, business loans, and other services to a Target Market in New York City. They will use their \$750,000 Financial Assistance award to increase their lending capital and depository activities in their Target Market.

National Federation of Community Development Credit Unions

New York, NY

Award: \$750,000

Contact Terry Ratigan - (212) 809-1850

National Federation of Community Development Credit Unions is a certified CDFI established in 1974 that provides capital investments, training, education, and technical assistance to credit unions, helping them expand their services to low-income and underserved communities. They will use their \$750,000 Financial Assistance award to increase loan loss reserves.

Nonprofit Finance Fund

New York, NY

Award: \$750,000

Contact Elizabeth H. Ortiz - (212) 868-6710

Nonprofit Finance Fund is a certified CDFI established in 1980 that provides financing and technical assistance to small and mid-size non-profits serving low-income communities throughout the country. They will use their \$750,000 Financial Assistance award to increase lending capital and to capitalize a new loan product.

Primary Care Development Corporation

New York, NY

Award: \$750,000

Contact Tom Manning - (212) 437-3920

Primary Care Development Corporation is a certified CDFI established in 1993 that provides financing for the development of community health center facilities in New York. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Seedco Financial Services

New York, NY

Award: \$750,000

Contact Pedro A. Gomez - (212) 204-1345

Seedco Financial Services is a certified CDFI established in 2005 that offers financial and technical assistance to small businesses, non-profit organizations, and real estate developers located in low- and moderate-income communities in Alabama and Louisiana. They will use their \$750,000 Financial Assistance award to increase business loan loss reserves and lending to small businesses.

Utica Neighborhood Housing Services, Inc.

Utica, NY

Award: \$500,000

Contact Helen M. Madden - (315) 724-4197

Utica Neighborhood Housing Services, Inc. is a certified CDFI established in 1979 that provides housing rehabilitation loans to low- and moderate-income families in New York. They will use their \$500,000 Financial Assistance award to increase lending to their Target Market.

Westchester Housing Fund, Inc. dba Community Capital Resources

Hawthorne, NY

Award: \$598,752

Contact Kimberlie A. Jacobs - (914) 747-8020

Westchester Housing Fund, Inc. dba Community Capital Resources is a certified CDFI established in 1989 that provides financial products and services to a Target Market in a seven-county region in the lower Hudson Valley of New York. They will use their \$500,000 Financial Assistance award for financing capital and their \$98,752 Technical Assistance grant for operations and staff support.

North Carolina

Greater Kinston Credit Union

Kinston, NC

Award: \$597,178

Contact Jennifer B. Howard - (252) 527-4002

Greater Kinston Credit Union is a certified CDFI established in 1952 that provides financial services and products to a targeted population in five rural eastern North Carolina counties. They will use their \$500,000 in Financial Assistance award for lending activities and their \$97,178 Technical Assistance award for operations and staff support.

Latino Community Credit Union

Durham, NC

Award: \$750,000

Contact Alison B. Yonas - (919) 688-9270

Latino Community Credit Union is a certified CDFI established in 2000 that provides various financial products and services to low-income, Latino communities in North Carolina. They will use their \$750,000 Financial Assistance award to increase lending capital and capitalize a new micro-business loan product.

Self-Help Federal Credit Union

Durham, NC

Award: \$750,000

Contact Pete Farquhar - (919) 956-4652

Self-Help Federal Credit Union is a certified CDFI that provides loans to low-income Latinos and African-Americans living in Target Markets in California. They will use their \$750,000 Financial Assistance award to increase their net assets and enhance their lending capacity.

North Dakota

CommunityWorks North Dakota

Mandan, ND

Award: \$750,000

Contact Sherri Arenz - (701) 667-7604

CommunityWorks North Dakota is a certified CDFI established in 2005 that provides affordable housing loans and technical assistance to communities of low-income residents in North Dakota. They will use their \$750,000 Financial Assistance award to increase leverage of private capital and increase affordable housing impacts in their Target Market.

Eastern Dakota Housing Alliance, Inc.

Fargo, ND

Award: \$169,266

Contact Grace M. Backman - (701) 364-2833

Eastern Dakota Housing Alliance, Inc. is a certified CDFI established in 1998 that provides financial services to a target population in the eastern half of North Dakota. They will use their \$104,751 Financial Assistance award to increase lending in their Target Market and their \$64,515 Technical Assistance award for operations and staff support.

Ohio

Cincinnati Development Fund

Cincinnati, OH

Award: \$750,000

Contact Alicia B. Townsend - (513) 721-7211

Cincinnati Development Fund is a certified CDFI established in 1988 that provides affordable housing loans, commercial real estate loans, and development services to a Target Market in Cincinnati. They will use their \$750,000 Financial Assistance award for affordable housing finance capital.

Common Wealth Revolving Loan Fund

Kent, OH

Award: \$600,000

Contact Margaret A. Lund - (612) 750-1431

The Common Wealth Revolving Loan Fund is a CDFI established in 1986 that provides loans to employee-owned companies, serving a low-income targeted population in Ohio. They will use their \$500,000 Financial Assistance award as capital for lending and their \$100,000 Technical Assistance award for capacity building initiatives.

Economic and Community Development Institute (ECDI)

Columbus, OH

Award: \$600,000

Contact Inna Kinney - (614) 559-0115

Economic and Community Development Institute (ECDI) is a certified CDFI established in 2004 that provides microloans, individual development accounts, and development services to a target population in central Ohio. They will use their \$600,000 Financial Assistance award for finance capital, capital reserves, and operations.

Northwest Ohio Development Agency

Toledo, OH

Award: \$240,000

Contact Tiffany C. Zinn - (419) 243-3734

Northwest Ohio Development Agency is a certified CDFI established in 2001 that provides homeownership assistance to targeted populations in Lucas County and Toledo, Ohio. They will use their \$240,000 Financial Assistance award as lending capital.

Oregon

Albina Opportunities Corporation

Portland, OR

Award: \$97,420

Contact Terry L. Brandt - (503) 288-7292

Albina Opportunities Corporation is an emerging CDFI established in 2008 that provides microloans and gap financing to minority small business owners located in low-income communities in Oregon. They will use their \$97,420 Technical Assistance award for personnel, loan tracking systems, customer relations management software, and computer equipment.

Network for Oregon Affordable Housing

Portland, OR

Award: \$750,000

Contact William A. Van Vliet - (503) 223-3211

Network for Oregon Affordable Housing is a certified CDFI established in 1990 that provides loans and financing for affordable housing in Oregon. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

Oregon Microenterprise Network

Portland, OR

Award: \$46,470

Contact Valerie C. Plummer - (503) 546-9913

Oregon Microenterprise Network is an emerging CDFI established in 1998 that provides small business financing, microloans, and technical assistance to low-income entrepreneurs in Oregon. They will use their \$46,470 Technical Assistance award for staff support and operations.

Portland Housing Center

Portland, OR

Award: \$750,000

Contact Michele M. Cruse - (503) 282-7744

Portland Housing Center is a certified CDFI established in 1991 that provides affordable housing loans and services to targeted populations in the Portland, Oregon metropolitan area. They will use their \$750,000 Financial Assistance award for financing capital.

Pennsylvania

Bridgeway Capital, Inc.

Pittsburgh, PA

Award: \$750,000

Contact Kristin A. Klingenberg - (412) 201-2450

Bridgeway Capital, Inc. is a certified CDFI established in 1990 that provides business financing and technical assistance to businesses and non-profits located throughout the western Pennsylvania region. They will use their \$750,000 Financial Assistance award to increase lending capital to their Target Market.

Community First Fund

Lancaster, PA

Award: \$750,000

Contact MacDonald H. Stacks - (717) 393-2351

Community First Fund is a certified CDFI established in 1992 that provides microloans, business loans, affordable housing loans, commercial real estate loans, and community service loans to a thirteen-county area in central Pennsylvania. They will use their \$750,000 Financial Assistance award for financing capital and loan loss reserves.

Northside Community Development Fund

Pittsburgh, PA

Award: \$600,000

Contact Mark P. Masterson - (412) 322-0290

Northside Community Development Fund is a certified CDFI established in 2000 that provides commercial financing, commercial real estate investment, and residential development financing to an underserved Target Market. They will use their \$600,000 Financial Assistance award to increase their lending to small businesses.

Opportunity Finance Network

Philadelphia, PA

Award: \$750,000

Contact Carol Carr - (215) 320-4302

Opportunity Finance Network is a certified CDFI established in 1995 that provides financing to member CDFIs, conducts research and analysis on the CDFI industry, and offers training and technical assistance to CDFIs and other industry stakeholders. They will use their \$750,000 Financial Assistance award as financing capital for participation loans.

Progress Fund, The

Greensburg, PA

Award: \$750,000

Contact Karen L. Post - (814) 696-9380 x101

The Progress Fund is a certified CDFI established in 1997 that provides business loans and services to Target Markets in rural counties in Pennsylvania, parts of Ohio, and West Virginia. They will use their \$750,000 Financial Assistance award to increase lending to their Target Markets.

Reinvestment Fund, Inc., The

Philadelphia, PA

Award: \$750,000

Contact Michael M. Crist - (215) 574-5817

The Reinvestment Fund, Inc. is a certified CDFI established in 1985 that provides financing for affordable housing, schools, and supermarkets to Target Markets in New Jersey, Pennsylvania, Delaware, Maryland, and the District of Columbia. They will use their \$750,000 Financial Assistance award as equity.

Rising Tide Community Loan Fund

Bethlehem, PA

Award: \$353,514

Contact Cheyanne R. Findon - (610) 691-5620

Rising Tide Community Loan Fund is a certified CDFI established in 2001 that provides financial products and services to Target Markets in the Lehigh and Northampton counties of Pennsylvania. They will use their \$298,861 Financial Assistance award to increase lending to their Target Market and their \$54,653 Technical Assistance award for operations and staff support.

Rhode Island

West Elmwood Housing Development Corporation

Providence, RI

Award: \$89,285

Contact Jared L. Rhodes - (401) 453-3220

West Elmwood Housing Development Corporation is a certified CDFI established in 1970 that provides housing finance and training to target populations in western Providence, Rhode Island. They will use their \$89,285 Technical Assistance award for staff support and operations.

South Carolina

Lowcountry Housing Trust

Charleston, SC

Award: \$750,000

Contact Tammie C. Hoy - (843) 973-7285

Lowcountry Housing Trust is a certified CDFI established in 2004 that provides financing capital and technical assistance to non-profits and affordable housing developers in the Charleston metropolitan area. They will use their \$750,000 Financial Assistance award to increase their lending capital to affordable housing developers.

South Dakota

Northeast South Dakota Economic Corporation (NESDEC)

Sisseton, SD

Award: \$750,000

Contact Marcia B. Erickson - (605) 698-7654

Northeast South Dakota Economic Corporation (NESDEC) is a certified CDFI established in 1978 that offers financial and technical assistance to rural communities in a Target Market in South Dakota. They will use their \$750,000 Financial Assistance award to increase business lending in their Target Market.

Rural Electric Economic Development, Inc.

Madison, SD

Award: \$750,000

Contact Linda J. Salmonson - (605) 256-8015

Rural Electric Economic Development, Inc. is a certified CDFI in operation since 1997 that provides business, real estate, and community financing to a rural Target Market in eastern South Dakota and western Minnesota. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

South Dakota Rural Enterprise, Inc.

Sioux Falls, SD

Award: \$750,000

Contact Lin VanHofwegen - (605) 978-2804

South Dakota Rural Enterprise, Inc. is a certified CDFI established in 1996 that provides financial resources to a Target Market in South Dakota. They will use their \$750,000 Financial Assistance award as lending capital to their Target Market.

Tennessee

The Housing Fund, Inc.

Nashville, TN

Award: \$750,000

Contact Loretta C. Owens - (615) 780-7000

The Housing Fund, Inc. is a certified CDFI established in 1996 that provides affordable housing loans and services for targeted populations in Tennessee and Kentucky. They will use their \$750,000 Financial Assistance award for financing capital.

Texas

ACCION Texas, Inc.

San Antonio, TX

Award: \$750,000

Contact Janie Barrera - (210) 507-4283

ACCION Texas, Inc. is a certified CDFI established in 1994 that provides microloans and technical assistance to Target Markets in Texas and Louisiana. They will use their \$750,000 Financial Assistance award as financing capital for their microlending program.

Kerr County Federal Credit Union

Kerrville, TX

Award: \$750,000

Contact Sandy Lumbley - (830) 896-6800

Kerr County Federal Credit Union is a certified CDFI established in 1936 that provides checking and savings products, as well as auto and consumer loans to a Target Market in Texas. They will use their \$750,000 Financial Assistance award for financing capital.

Neighborhood Housing Services of Dimmit County, Inc.

Carrizo Springs, TX

Award: \$422,000

Contact Manuel Estrada, Jr. - (830) 876-5295

Neighborhood Housing Services of Dimmit County, Inc. is a certified CDFI established in 1986 that provides small business, micro, and rehab loans to an eleven county Target Market located in the Rio Grande region of Western Texas. They will use their \$422,000 Financial Assistance award to increase lending in their Target Market.

Neighborhood Housing Services of Waco, Inc.

Waco, TX

Award: \$750,000

Contact Roy D. Nash - (254) 752-1647

Neighborhood Housing Services of Waco, Inc. is a certified CDFI established in 1993 that provides first and second mortgage loans, financial literacy courses, homebuyer education classes, and one-on-one counseling services to low-income residents of McLennan County, Texas. They will use their \$750,000 Financial Assistance award to increase mortgage lending in their Target Market.

Paris Living

Paris, TX

Award: \$100,000

Contact Clifton Fendley - (903) 784-0836

Paris Living is an emerging CDFI established in 2001 that provides affordable housing services in four counties in northeast Texas. They will use their \$100,000 Technical Assistance award for staff support and operations.

South Texas Emerging Markets Development

La Feria, TX

Award: \$99,233

Contact Sunny K. Philip - (956) 797-2261

South Texas Emerging Markets Development is an emerging CDFI established in 2009 that provides small business loans and development services to small businesses in Target Markets in South Texas. They will use their \$99,233 Technical Assistance award for staff support and operations.

Texas Mezzanine Fund, Inc.

Dallas, TX

Award: \$750,000

Contact Victor Elmore - (214) 943-5900

The Texas Mezzanine Fund, Inc. is a certified CDFI established in 1999 that provides mezzanine debt financing to growth oriented businesses located in low-income communities in Texas. They will use their \$750,000 Financial Assistance award to provide permanent working capital financing in their Target Market.

Utah

Utah Microenterprise Loan Fund (UMLF)

Salt Lake City, UT

Award: \$597,300

Contact Kathy J. Ricci - (801) 746-1180

Utah Microenterprise Loan Fund is a certified CDFI established in 1991 that provides microenterprise loans and technical assistance to new and existing small businesses in Utah. They will use their \$500,000 Financial Assistance award to increase loan loss reserves and their \$97,300 Technical Assistance award for capacity building initiatives.

Vermont

Champlain Housing Loan Fund

Burlington, VT

Award: \$74,085

Contact Liz Curry - (802) 862-6244

Champlain Housing Loan Fund is an emerging CDFI established in 1998 that provides affordable housing loans for affordable multi-family housing, community development projects and development services to Target Markets in Vermont. They will use their \$74,085 Technical Assistance award for staff support and operations.

Northern Community Investment Corporation

St. Johnsbury, VT

Award: \$750,000

Contact Leo Dwyer - (603) 788-2700

Northern Community Investment Corporation is a certified CDFI established in 1975 that provides loans to a Target Market in Northern New Hampshire and Northeast Vermont. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Opportunities Credit Union

Burlington, VT

Award: \$750,000

Contact Cheryl Fatnassi - (802) 865-3404

Opportunities Credit Union is a certified CDFI established in 1989 that provides financial services and products to a Target Market in the rural areas of Vermont. They will use their \$750,000 Financial Assistance award for capital.

Vermont Community Loan Fund, Inc.

Montpelier, VT

Award: \$750,000

Contact Jake Ide - (802) 223-1448

Vermont Community Loan Fund, Inc. is a certified CDFI established in 1987 that provides flexible loans, grants, and technical assistance to underserved communities in Vermont. They will use their \$750,000 Financial Assistance award for financing capital and loan loss reserves.

Virginia

People Incorporated Financial Services

Abingdon, VA

Award: \$750,000

Contact Bryan D. Phipps - (276) 623-9000

People Incorporated Financial Services is a certified CDFI established in 2003 that provides a variety of microloans and small business lending and services to rural counties of southwest Virginia and central Appalachia. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market.

REDC Community Capital Group, Inc.

Richmond, VA

Award: \$750,000

Contact Stephen J. Schley - (804) 780-3013

REDC Community Capital Group, Inc. is a certified CDFI established in 1995 that provides small business lending and development services to a targeted population in Richmond and Petersburg, Virginia. They will use their \$750,000 Financial Assistance award for lending activities to their Target Market.

Staunton Creative Community Fund, Inc.

Staunton, VA

Award: \$95,350

Contact Meghan M. Williamson - (540) 213-0333

Staunton Creative Community Fund, Inc. is an emerging CDFI established in 2008 that provides microloans and development services to targeted populations in the central Shenandoah region of Virginia. They will use their \$95,350 Technical Assistance award for staff support and operations.

Washington

Express Credit Union

Seattle, WA

Award: \$463,245

Contact Brenda Kurz - (206) 213-9976

Express Credit Union is a certified CDFI established in 1934 that serves primarily the low-income people in King County, Washington. They will use their \$463,245 Financial Assistance award to increase lending to their Target Market.

HomeSight

Seattle, WA

Award: \$750,000

Contact Tom Jacobi - (206) 760-4223

HomeSight is a certified CDFI established in 1990 that provides financial products and services to low- and moderate-income families in Seattle and two surrounding counties. They will use their \$750,000 Financial Assistance award to increase lending in their Target Market and as working capital for a newly established first mortgage origination program.

Kenworth Employees Credit Union

Renton, WA

Award: \$100,000

Contact Holly Smith - (425) 226-6282

Kenworth Employees Credit Union is an emerging CDFI established in 1939 that provides lending products and development services to a Target Market in Renton, Washington. They will use their \$100,000 Technical Assistance award for staff support and operations.

Newrizons Federal Credit Union

Hoquiam, WA

Award: \$195,346

Contact Terry M. Fultz - (360) 533-4760

Newrizons Federal Credit Union is a certified CDFI established in 1965 that provides financial services and lending products to low-income populations in Grays Harbor County, WA. They will use their \$195,346 Financial Assistance award to expand services to more people in their Target Market.

Office of Rural and Farmworker Housing

Yakima, WA

Award: \$90,278

Contact Marty C. Miller - (509) 248-7014

Office of Rural and Farmworker Housing is an emerging CDFI established in 1979 that provides financial products and services to low-income families in Yakima County, Washington. They will use their \$90,278 Technical Assistance award for staff support and operations.

Seattle Economic Development Fund d/b/a Community Capital

Seattle, WA

Award: \$750,000

Contact Hongqing Chen - (206) 324-4330

Seattle Economic Development Fund is a certified CDFI established in 1997 that provides small business financing capital to low-income and rural communities in Washington. They will use their \$750,000 Financial Assistance award to increase their small business financing capital to their Target Market.

ShoreBank Enterprise Group Pacific, d/b/a ShoreBank Enterprise Cascadia

Ilwaco, WA

Award: \$750,000

Contact Grants Manager - (360) 642-4265 x137

ShoreBank Enterprise Group Pacific, d/b/a ShoreBank Enterprise Cascadia is a certified CDFI established in 1994 that provides business, real estate, community facility, consumer, and microloans to Target Markets in Oregon and Washington. They will use their \$750,000 Financial Assistance award for lending activities to rural and minor urban communities in their Target Markets.

Spokane Neighborhood Economic Development Alliance

Spokane, WA

Award: \$300,000

Contact Hongqing Chen - (206) 324-4330

Spokane Neighborhood Economic Development Alliance is a certified CDFI established in 1999 that provides financial products and services to a Target Market in Spokane, Washington. They will use their \$200,000 Financial Assistance award for financing capital and their \$100,000 Technical Assistance award for operations and staff support.

West Virginia

Natural Capital Investment Fund, Inc.

Shepherdstown, WV

Award: \$750,000

Contact Marten R. Jenkins - (304) 876-2815

Natural Capital Investment Fund, Inc. is a certified CDFI established in 2002 that provides senior and subordinated debt, loans, equity, and technical assistance to small and emerging businesses in Target Markets in West Virginia, Virginia, and North Carolina. They will use their \$750,000 Financial Assistance award for financing capital.

Randolph County Affordable Housing & Development d/b/a Woodlands Development Group

Elkins, WV

Award: \$96,400

Contact David J. Clark - (304) 636-6495

Randolph County Affordable Housing & Development d/b/a Woodlands Development Group is an emerging CDFI established in 1995 that provides affordable housing and small business services to Target Markets in West Virginia. They will use their \$96,400 Technical Assistance award for staff support and operations.

Wisconsin

Brewery Credit Union

Milwaukee, WI

Award: \$600,000

Contact Jim J. Schrimpf - (414) 273-3170

Brewery Credit Union is a certified CDFI established in 1934 that provides full service banking in inner city Milwaukee, Wisconsin. They will use their \$600,000 Financial Assistance award for loan loss reserves and for operations to increase their ability to meet unmet demand for mortgages in their community.

Forward Community Investments

Madison, WI

Award: \$750,000

Contact Salli Martyniak - (608) 257-3863

Forward Community Investments is a certified CDFI established in 1994 that provides financing and technical assistance to non-profits serving low-income communities in Wisconsin. They will use their \$750,000 Financial Assistance award to increase their lending capital.

Impact Seven, Inc.

Almena, WI

Award: \$750,000

Contact William Bay - (715) 357-3334

Impact Seven, Inc. is a certified CDFI established in 1970 that provides business development lending, industrial development, community planning, housing development, and property management to a Target Market in Wisconsin. They will use their \$750,000 Financial Assistance award for financing capital.

Milwaukee Economic Development Corporation

Milwaukee, WI

Award: \$750,000

Contact David E. Latona - (414) 286-5682

Milwaukee Economic Development Corporation is a certified CDFI established in 1971 that provides below-market rate financing and development services to small to mid-sized businesses located in the most distressed areas in Milwaukee. They will use their \$750,000 Financial Assistance award to provide lending capital to small businesses in Milwaukee.

Ways to Work

Milwaukee, WI

Award: \$750,000

Contact Matthew L. Mueller - (414) 359-1448

Ways to Work is a certified CDFI established in 1998 that serves low-income families throughout the country, offering affordable car loans, focused financial education, and case management support. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Wisconsin Women's Business Initiative Corporation

Milwaukee, WI

Award: \$750,000

Contact Barbara E. Kueny - (414) 263-5450

The Wisconsin Women's Business Initiative Corporation is a certified CDFI established in 1987 that provides target populations in Wisconsin with small business loans and development services. They will use their \$750,000 Financial Assistance award to increase lending to their Target Market.

Wyoming

Wyoming Women's Business Center

Laramie, WY

Award: \$100,000

Contact Rosemary Bratton - (307) 766-3087

Wyoming Women's Business Center is an emerging CDFI established in 2006 that provides development services and lending products to small businesses in Wyoming. They will use their \$100,000 Technical Assistance award for staff support and operations.